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Presentation



Main figures of the social impact of the performance of SegurCaixa Holding

Main figures of SegurCaixa Holding	
Economic dimension of SegurCaixa Holding	<p>More than 28,000 million Euros in managed funds. 3,203 million Euros in premiums and contributions. 192 million Euros in the consolidated net profit of the Group.</p>
Suitable solutions to satisfy the needs of families, SMEs, the self-employed and large companies	<p>3.2 million individual customers, 7% more than in 2007. 33,000 SMEs, 400 multi-nationals, 250 public bodies and 20 companies listed on the IBEX 35, in all 37,000, which is 42% more than the previous year. 18 million Euros invested in technology and information services. 245,000 Euros invested in R&D. 4 new Pension Plans and several new insurances launched in 2008.</p>
Security and transparency for customers	<p>Adaptation to the new LOPD regulation (Data Protection Law), approving a new regulation on information security. Adhesion to UNESPA's transparency and advertising guide, new communication of the covers in healthcare assistance insurance and drawing up the Internal Guide to Advertising. New access design to the Corporate Webpage.</p>
Sustainable management of investments and solvency	<p>The rate of solvency is 1.3. Included in the "la Caixa" employees' pension fund, managed by VidaCaixa, are the ethical criteria of the United Nations in its World Agreement on Principles of Responsible Investment (PRI). 30 million Euros invested in products of Socially Responsible Investment (SRI). We participate in the QIS4 project, within the framework of the Solvency II Project.</p>
Accessibility to insurance and social welfare products	<p>5,530 branch offices of "la Caixa". 417 specialised sales advisors in the sale of insurance and pension plans. <i>Linea Abierta</i>, the online banking service of "la Caixa". 8,113 Automated Teller Machines (ATMs) distributed throughout Spain with keys adapted for people with audiovisual disability.</p>
Customer satisfaction	<p>151,756 customers attended to for household claims and 23,306 services in car insurance. 97.7% satisfaction in the Multi-risk household insurance claims. 151 letters to the Director, 7.93% fewer than in 2007. Reduction of the insurance expert's time to visit claims, from 11.71 days to 10.67.</p>
A good place to work	<p>888 employees make up the workforce at SegurCaixa Holding. 225 employees were hired in 2008. 65% of the staff are women, with a 25% presence in the managing team and mid-level management. 88% have an indefinite work contract. 854 improvement suggestions made by employees, 11% more than in 2007. 114,826 Euros invested in the integration of people with some form of disability. 40 million Euros destined to salaries, perks and social benefits for employees. 1.4 million Euros invested in training. 877 employees participated in training actions.</p>
Useful to society	<p>19.6% growth in SegurCaixa Holding staff with respect to 2007. Contribution to the profits of "la Caixa", indirectly supporting the <i>Obra Social</i> or Social Work of "la Caixa", whose investment budget reached 500 million Euros in 2008.</p>
Respectful with the environment	<p>More than 33,000 Euros invested in improvements to the recycling of material at Headquarters. 2,524 kilos of paper collected during the day celebrating the Improvement in the Office Panorama in 2008. 38% of paper used is recycled.</p>

Loyal to our commitments to responsible management

After the Fortis Group's capital left the company in 2008, a change in the name of the company took place at the beginning of 2009 substituting the old name of CaiFor for SegurCaixa Holding.

SegurCaixa Holding structures its commitment with its different stakeholders –employees, customers, the environment and society– on the basis of its corporative values: Trust, Quality and Dynamism, values that are integrated into its management.

These three central values make up the identity of SegurCaixa Holding and through them true relationships are made day by day with the employees, customers, the environment and society.

The values of SegurCaixa Holding

Trust, Quality and Dynamism are the three values that define SegurCaixa Holding: *Trust* –based on security, solvency, honest treatment of and respect for people, *Quality* –based on efficiency, service to the customer and professionalism– and *Dynamism* –based on an agile response and the capacity to adjust to the needs of the customers and the main channels of distribution (the mediators and the branch offices of “la Caixa”).

Trust

Keeping trust, not only of the employees and customers but also of the branch offices of “la Caixa” and the mediators, is one of the main objectives of SegurCaixa Holding. Trust is earned day by day; it is based on credibility and is kept up by the security and reliability of the products and services sold, offering a better relationship between value and effort with solvency in management. For this, SegurCaixa Holding aspires, at all times, to reach the highest level of professionalism by doing a good job, taking fair decisions and fulfilling the promises acquired before our insured customers.

Trust guides the relationships of the Group and it becomes the benchmark for decisions and actions as an expression of the vocation of service to customers, the branch network of “la Caixa” and the mediators. For this reason all the members of the staff are encouraged to have an honest, human, close and always respectful treatment based on dialogue, striving to be clearer and more transparent in their relations and in the products marketed.

Quality

First and foremost, SegurCaixa Holding offers quality solutions that are useful and innovative with broad cover, that answer the insurance and social welfare needs of its customers and suitably complement the offer of “la Caixa”, contributing a high added value.

But the attention the Group pays to quality is not just limited to offering more suitable products. It impregnates everyday work, driving the organization to offer each insured person a top quality service, that is close, agile and efficient, one that meets his expectations and that does not create problems for the branch offices of “la Caixa” nor the mediators.



Guarantee your future now



1. Presentation

SegurCaixa Holding uses technological innovation as a key tool in the improvement of its systems and processes, but that is not all. It manages everything with the customer in mind, maintaining a clear and open dialogue with him, being transparent in the information it gives while making an effort to see the situation from the customer's perspective so that the company can acquaint itself more efficiently with his needs and concerns.

This wish for quality in service means that each member of the staff contributes the very best of his professional, continually updated, competences to the team, committing himself to his work and efficiently developing each of his tasks.

Dynamism

SegurCaixa Holding does not simply limit itself to selling products, instead it strives to provide solutions adapted to the needs and expectations of all the people who place their trust in it.

For this, SegurCaixa Holding must be capable of identifying and even anticipating the new insurance and welfare needs,

which evolve depending on the moment and circumstances of each individual and society itself.

Beyond fulfilling the task of insuring, all efforts are turned to keeping up a sense of innovation, contributing new ideas and proposing and carrying out improvements to products and services on a permanent basis. The preparation and experience of the SegurCaixa Holding staff make up the ideal foundation on which to build and attain this indispensable proactive state.

On the other hand, the capacity to give an agile and suitable response to the expectations of our customers, even to the point of anticipating their requests, is still an identifying characteristic of SegurCaixa Holding and one of the most relevant factors that contributes to preserving the leading position the Group holds on the market.

These three values define the identity of the organisation, make up the management model of SegurCaixa Holding and set up the relationship between the organization, employees, customers and society.



SegurCaixa Holding's stakeholders

SegurCaixa Holding's stakeholders are institutionally recognised. They are the employees, customers, shareholders, the environment and society. Moreover, their individual interests are included in its responsible management model.

In the relationship between SegurCaixa Holding and its stakeholders, the Group always keeps its values in mind: Trust, Quality and Dynamism.

Main advances in SegurCaixa Holding's responsible management

In 2008, the main lines of advancement in SegurCaixa Holding's responsible management could be seen in the following actions:

- Setting up the Thalens Programme 2010, with the aim of capitalising on and developing the talent in the organisation.
- Taking the decision to draw up a code of ethics for employees to be put into action in 2009.
- Improving the information to and communication with customers on insurance and welfare products.



- Improving the implementation of sustainable criteria in investments, such as the inclusion of the principles of the United Nations in its World Agreement on Principles of Responsible Investment (PRI) in the pension fund of the "la Caixa" employees, managed by VidaCaixa.

Dialogue with the stakeholders

SegurCaixa Holding's customers, employees and society at large can avail of the various dialogue channels available to them, among which the following stand out:

- Its 888 employees and the network of 5,530 branch offices of "la Caixa".
- Tools of communication with customers, employees and the society at large.
- Research and studies on the needs of insurance and social welfare.
- Contact and collaboration with institutions and organisations from the insurance, business, social and environmental areas.
- Consultations with representatives of SegurCaixa Holding's stakeholders: customers, employees, society and the environment.

These channels enable us to know their expectations of SegurCaixa Holding and, from the analysis carried out by the Entity, actions are drawn up to adequately respond to them, thereby mitigating the possibility of risk while optimizing opportunities.

With the aim of improving the dialogue with our stakeholders and ensuring their concerns are properly taken into account, SegurCaixa Holding initiated the process in 2008 based on the AA1000 standard, which embraces the principles of relevance, completeness and responsiveness.

This process consisted of several meetings with different areas in the Group, which culminated with a gathering of SegurCaixa Holding's stakeholders: customers, employees, society and environmental groups.



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Based on the analysis of the results obtained through a questionnaire sent to all the area heads, mid-level and top management, as well as the representatives of the unions and combined with the results of

the dialogue with the stakeholders, the following relevant points were confirmed in relation to SegurCaixa Holding and its customers, employees, shareholders, society and the environment:

Corporate Governance	Corporate Governance (14%).
Responsible Management	Responsible management in SegurCaixa Holding (24%).
Customers	Security and transparency (34%). Solutions and needs adapted to customers and Innovation (34%). Sustainable management of investment and Solvency (30%). Accessibility to insurance and social welfare products (12%). Quality (24%).
Employees	Management of diversity (10%). Dialogue (12%). Respect for Group rights (10%). Conciliation (22%). Social advantages and benefits (8%). Promoting professional competition: selection and welcoming, promotion, training, individual professional development and compensation policies (38%). Security and health at work (6%).
Society	Contribution to the creation of employment (38%). Social function of insurance (education and awareness) (34%). Integration policies to avoid financial exclusion (4%).
The Environment	Management and recycling of waste (14%). Purchasing policies and relationship with suppliers (10%). Environmental management, reduction of the impact and environmental training (16%). Sustainable financing (6%).

Note: The percentage that appears in brackets corresponds to the percentage of people consulted that cite each point.