

# 4

## Main facts and projects of the year



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### The Values of SegurCaixa Holding

In 2007 SegurCaixa Holding undertook an action called "The values of SegurCaixa Holding", which was of great importance to the Group; a survey was given to 100 Headquarter and AgenCaixa staff in Barcelona and Madrid.

The aim of the survey was to identify what values stood out as fundamental principles of the company, that is, the parameters that determine the attitude of the organisation. What emerged from the study were two already known values that had previously been highlighted by the management of the Group, namely Trust and Quality and both were qualities shared by "la Caixa". However, from the interviews and subsequent workgroups another new value surfaced: Dynamism.

Therefore, SegurCaixa Holding has taken these three characteristics, Trust, Quality and Dynamism, as essential values of the company. Trust is not just for customers, but for the employees and society at large; Quality is embedded in our products and services to satisfy the needs of our customers, thanks to the common effort and very demanding nature of all the employees in the Group; Dynamism is being proactive, proposing new solutions for new problems and anticipating the new needs of the future through permanent innovation.

As a standard of the values that guide its activity, SegurCaixa Holding is committed to a complete adhesion of its employees to the principles that rule the company, in order to give a coherent and cohesive image before our customers, branch offices, mediators and society.

### Thalens Project 2010: Management of Talent

SegurCaixa Holding is fully aware that the greatest asset of a company is its employees, who are indispensable if the enterprise is to be competitive in today's world. With the aim of boosting and creating strategies of talent management, the Thalens Project 2010 was set up. This initiative was developed based on the present social and economic environment and on SegurCaixa Holding's corporative values. This project takes into account the Balanced Scorecard (BS), which covers the strategy of the Group, as well as the last Work Climate Study carried out in 2007.

With the object of reaching excellence at work and strengthening the commitment of the Group with its employees and society, the Thalens Project 2010 is based on three points:

- **Commitment:** Social Responsibility forms part of the very core business of SegurCaixa Holding, as it is a company devoted to Complementary Social Welfare. Going into this in more depth, Thalens 2010 boosts the commitment to society, the environment, customers and employees. That is how the "Retorn" team, formerly called CaiFor Solidario, was formed. It is a completely autonomous group of employees whose goal is to promote different projects in defined areas of action: Employees (cultural acts, sports events, healthy habits, etc.), Society (participation in the NGO, Voluntariado Corporativo) and The Environment (collaboration with different public bodies).



Apart from these activities, the Thalens 2010 project envisages, in its area of Commitment, the Equality Plan, which promotes equality between men and women as well as the non discrimination of any group. Among the measures covered by this plan is the commitment to the conciliation of work and family life, which is put into practice through flexible work schedules and the reduction of the workday to face the problems of looking after children under 10.

### • **Communication and participation:**

SegurCaixa Holding encourages its employees to participate in the activities of the company, thus promoting a participative culture focused on innovation. Through the Innova+ project, the "Retorn" project or e-People, the communication tool, the employees can contribute opinions, suggestions and ideas related with whatever Project the company develops. As far as getting talent is concerned, the company goes to great lengths to promote itself as a first class organization that creates employment and quality. Working in SegurCaixa Holding means enjoying a series of advantages that spring from the leadership the company holds in the sector. For this reason they have set up links with universities, business-schools or consultancies in Spain. Moreover, frequent branding actions are undertaken:

- Business Forums for universities and employment fairs.
- Prominent offers of employment and questions to Human Resources in the Group's web page.
- Synergy with universities to get university students a little nearer the labour world.
- Creation of awards in recognition of research in the insurance environment
- Practical programmes for university students.

- **Training and development:** One of the biggest reasons for satisfaction among the workers in the company is the constant training they receive. It is imperative for SegurCaixa Holding to be in a position to provide training for its employees and so the company opts

for continuous training. In this sense, the Thalens Project 2010 envisages the creation of new and better training plans so that the workforce can develop a successful career. To do this, SegurCaixa Holding has a wide variety of courses, seminars and talks directed at the different professional profiles found in the enterprise. SegurCaixa Holding takes advantage of the talent of its employees to find out from the workgroups what happens in the day to day work so it can face the future with new experiences and work dynamics. In order for the work experience of the employees to be pleasant and highly professional, the Group has a welcoming programme through which any new worker who joins the company is attended to by a team of people who look after his/her training and development. Once these new employees form part of SegurCaixa Holding team, they are offered new stimuli, challenges and responsibilities, such as internal mobility and promotion.

In short, Thalens Project 2010 optimises and boosts the talent of the SegurCaixa Holding employees.

### The "Quality concerns us all" plan

In 2007, SegurCaixa Holding launched its "Quality concerns us all" plan, which was set up to permanently increase the quality of the products and services it offers. With this end in mind, a lot of projects were created that also involved most of the staff in the Group. In this period the plan tackled the modernization of the operating model and the services assigned to the distribution channels and the end user, technology, the management of suppliers and innovation. Also in 2008, 100 specific actions were undertaken to improve the service in branch offices and to customers. Meetings to contrast opinions were held with almost 100 employees of the "la Caixa" branch office network throughout Spain. The data found meant the consolidation of the plan that was thought of to seek the excellence in service and in the products of the Group.



**In 2008, 100 actions were derived from the "Quality concerns us all" plan with the aim of improving the service in branch offices and to customers. Almost 100 meetings took place with "la Caixa" branch network staff to contrast opinions**

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### Innova+ Project

This project was created in 2008 and arose as a result of the "Quality concerns us all" plan. Ideas are the raw material of the Innova+ project, an initiative that seeks to promote innovation and has as its main objective the injection of innovation into the day to day work of the staff by involving all of them in creating concerns and interest, searching for new ideas and, above all, transforming them into value. This aim requires teamwork, which must be tackled in detail, thoroughly and methodically.

For this, a 33-strong specifically-trained team of project promoters was created, which form 11 groups that correspond to the 11 lines of innovation that are strategic for the organization.

Throughout 2008 more than 800 ideas were received, about 50% from Group employees and the other 50% from

"la Caixa" branch office network. All the proposals were analysed and studied to certify their feasibility and transform them into value and results. At the end of the year, 15 of all the ideas received were implemented or were about to be implemented.

Apart from getting ideas from the staff, Innova+ also carried out several promotional actions to create interest and appeal for the initiative. To this end, different posters related to the project were put up throughout the SegurCaixa Holding buildings, the information on the Internet portal was constantly updated and many meetings were held to present this project in all the delegations of AgenCaixa throughout the country and in every department at the Barcelona and Madrid headquarters. Without doubt, this project was thought of as long-term and will be around for some time.

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### The Balanced Scorecard (BSC)

The Balanced Scorecard is a tool that organises and helps the follow-up of the SegurCaixa Holding objectives from 4 main perspectives: customers, processes, financing and people. With more than 9 years' experience, the BSC has become an essential instrument for the company.

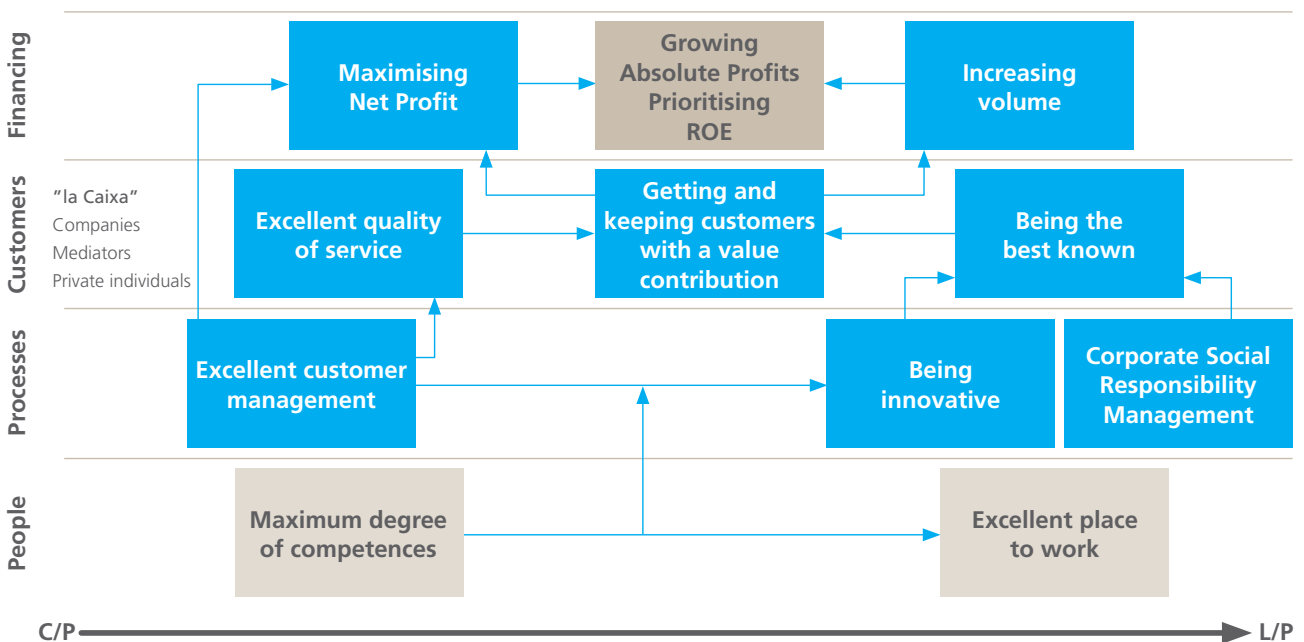
The BSC has more than 300 indicators that make it possible to monitor the general and specific objectives of each department or area every quarter. These results are analysed by the Management Committee, which, if it deems fit, may take decisions in accordance with the Strategic Roadmap of the Group as well as on the evolution of the company. Moreover, the BSC is an element of communication between the Management Committee and the employees as the results of the follow-up are communicated to the staff at the end of each quarter.

### Pensions Caixa 30, Best Spanish Pension Fund

In 2008, the "la Caixa" employees' Pension Fund, managed by VidaCaixa, was awarded the best Spanish employment pension fund by the IPE magazine (Investment & Pensions Europe). In its eighth edition of its annual awards to European Industry Pension Funds, IPE acknowledged the quality of Pensions Caixa 30, the "la Caixa" employees' Pension Fund, which has 28,000 members, 4,000 beneficiaries and assets that touch on 3,700 million Euros.

The magazine pointed out the principles by which the Fund has been managed since its conception, valuing the spirit to achieve the maximum yield of contributions and therefore, of the pensions, all of which have an acceptable degree of risk. The investment policy of the Fund is based on geographic diversification and types of asset, the socially responsible investment, control of the relationship between risk and profitability and multi-management through prestigious international agents.

### Strategic Roadmap of the SegurCaixa Holding Group





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### Call Center

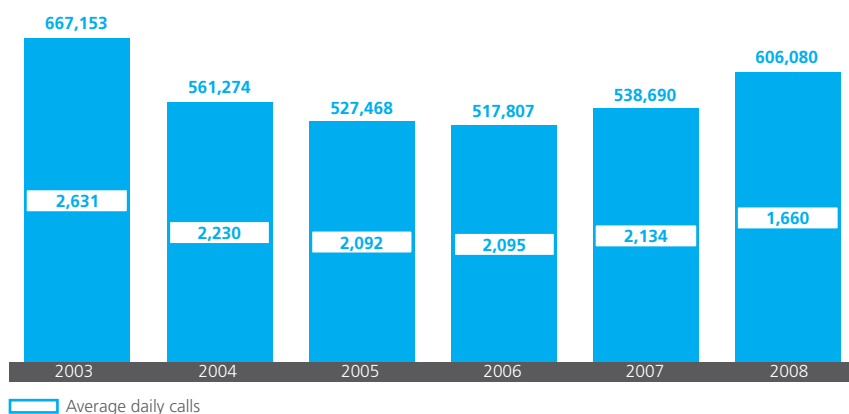
SegurCaixa Holding's Call Center provides all sorts of information to the branch office network of "la Caixa" and the customers of the Group. All the Call Center staff have extensive knowledge of all the products and services of the Group as well as of the latest information technology applications and specialized management tools that make their job easier and thereby strengthening the highly professional quality of the service they provide. In 2008, the service attended to a total of 606,080 calls, which is an average of 1,660 calls a day.

### Updating of the Group's corporate web pages

In 2008, the SegurCaixa Holding Group underwent major reforms in its communications platform on the Internet. Specifically, the Group updated its corporate web page and set up an independent web page for *VidaCaixa Previsión Social*, with the aim of improving and strengthening the lines of communication with its customers and the professionals who work in the sector.

The new design of both pages adapts perfectly to the corporative image of the Group so that individual customers and groups have a more complete and coherent perception of all the webs.

### Number of calls to the Call Center



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Both web pages, [www.segurcaixaholding.com](http://www.segurcaixaholding.com) and [www.vidacaixaprevisionsocial.com](http://www.vidacaixaprevisionsocial.com), boast the certification of Double Accessibility, issued by the Web Accessibility Initiative, that guarantees easy access to people with a disability.

Some of the novelties of these pages are, in the case of SegurCaixa Holding, the incorporation of new content to improve the service and assessment to customers over the Internet, such as the section on Frequently Asked Questions, indications about how to communicate a claim or a Glossary of Terms. More and broader information about the company was also provided in order to increase transparency and there was a much clearer section on Working for the Group.

As far as the *VidaCaixa Previsión Social* webpage is concerned, our corporate customers can find, in a clearer, simpler and more detailed way, all the information relating to the range of products offered with added functionalities so as to be more

user-friendly. For this the web page included a glossary of terms of products adapted to the needs of different customers and a *VidaCaixa Salud* list of doctors. The visitor can also access the quarterly bulletin of information that is sent in a digital format to customers and mediators thereby promoting the diffusion of social interest issues for companies. The web page also acts as an excellent support platform for the marketing campaign addressed to managers of large companies under the slogan: "The health of the enterprise is not visible at first glance".

### Línea Abierta Web

The comfort the Internet provides when going through procedures and formalities turns it into an excellent channel to reinforce SegurCaixa Holding's social welfare offer. For this reason, in order to make access easier for a wider range of public, the Group's customers can buy and manage these services through the Línea Abierta Web, the online banking service of "la Caixa". In this model, customers may consult the updated

**SegurCaixa Holding added new content to improve the service and assessment to customers over the Internet such as the section on Frequently Asked Questions**



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details of the composition of their portfolio or the evolution of their yield.

In 2008, this channel evolved towards an integrated vision of the customer in such a way that he/she is offered a global service that includes the option of buying a contract and consultation. This is the case, for instance, of SegurCaixa Moto, in the area for private individuals, or SegurCaixa Agreements, in the SME area. Moreover, certain guaranteed pensions could be bought and managed over the Internet: 'PlanCaixa 6 Plus', 'PlanCaixa Opción 7' and 'PlanCaixa 7 Ya'.

### SegurCaixa Auto is one year old

16th April 2008 witnessed the first anniversary of SegurCaixa Holding's entrance into the car insurance market and SegurCaixa Auto celebrated its first anniversary full of life and vitality.

In 2008 several commercial campaigns were launched to energise the sale of SegurCaixa Auto and, looking at the results, they were successful because the year ended with more than 95,000 vehicles insured.

In addition to the promotions, 2008 saw the setting up of a network of collaborating workshops for bodywork and spraying. An agreement was reached with those centres whereby our customers would avail of preferential treatment in the repair to or improvement of their cars. Customer service at these centres is based on priority attention, a collection and delivery service of the vehicle within the same area, cleaning of the vehicle before handing it back, a 24-hour service, etc. This set of services guarantees the

complete satisfaction of the customers who enjoy what SegurCaixa Auto has to offer.

Moreover, the front office of the Claims department improved their speed and diligence in assessing customers who report their claims by using the Google Maps tool. The computer programme maps enable us to easily pinpoint the customer's position and advise him about which repair garages are nearest his position.

### The new SegurCaixa Moto is born

In September 2008, SegurCaixa Holding made its first foray into the motorcycle insurance business with its new SegurCaixa Moto insurance. This completes the vehicle insurance offer of the Group. SegurCaixa Moto guarantees the maximum quality at competitive prices. Motorbike insurance may be bought in three different models: third party, third party with theft and fire covers, and comprehensive insurance with excess. These last two are only available for new motorcycles. Among the services these insurances cover are the commitment to punctuality in travelling assistance with a maximum wait period of one hour, free choice of garage, including brand garages and the free service of telephone assistance for mechanical and medical consultation. Moreover, one of the differential points of the insurance is the compensation in the case of a write-off, which for motorcycles with less than one year is 100% of the value and 100% of the market value for motorcycles over one year.

This product may be bought through the branch offices of "la Caixa", through the online webpage *Línea Abierta* or by telephone.





### Integration of the Funds acquired from Morgan Stanley

Fruit of the acquisition of the Morgan Stanley business, VidaCaixa worked hard to migrate and integrate their pension funds: 27 new entities, 68 pension plans and cash equivalent securities, 40 investment portfolios, 650 million Euros in assets and 84,858 participants.

The migration Project was a challenge for all concerned but it enriched all those who took part in it. It was once again successfully carried out and in a short period of time. This was the third time that SegurCaixa Holding undertook an integration process in the last few years and undoubtedly the success can be attributed to the accumulated learning of previous occasions.

