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Future projects



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In such a complex time as now, the values that drive the activity of SegurCaixa Holding take on an exceptional relevance. Trust, Quality and Dynamism are indispensable requirements to face the challenge of flourishing in a balanced, solvent and profitable way. These values are, in fact, the filter through which all the future projects of the company are defined.

Halfway through the implementation of our 2007-2010 Strategic Plan, SegurCaixa Holding is tackling 2009 with ambitious projects. Foremost among these is, without doubt, to reassert its leading position in the market of complementary social welfare for individuals as well as groups and companies.

In response to the new needs created by the macroeconomic environment in both the individual and group segments, the company has set out to enlarge its range of products through constant innovation and careful scrutiny of the needs of our customers to design products and services that best cover those needs at any given time. In this context, SegurCaixa Holding will actively commit itself to the development of the best possible insurance and welfare solutions upholding its support for customers in the face of complex macroeconomic conditions such as those being experienced at present.

- **Life-savings Insurance.** A new economic environment, characterised by a brand-new scenario in financial markets and the interest rate curve, provides new opportunities for those products that invest long-term, such as savings insurance.
- **Pension Plans.** After leading market growth in 2008, SegurCaixa Holding has set as its goal the maintenance of quality and the full range of products on offer in this sector with pension plans for all kinds of customers, however much they dislike risk.

- **Risk insurance.** The Group's aim is to boost the development of the risk insurance business, which enjoys huge potential in life insurance as well as in household, accident, health and car insurance. After entering the car insurance sector and the success achieved with the launching of *SegurCaixa Auto*, the Group will devote most of its efforts to consolidating this segment with a specific new insurance for motorcycles, *SegurCaixa Moto*. Once the suitability of its technical and marketing design is confirmed, the company hopes to exploit the huge growth potential of the three models throughout 2009. SegurCaixa Holding will carry out an intensive marketing campaign.

- **Large corporations and enterprises.** The goal of *VidaCaixa Previsión Social* is to carry on developing the best solutions for large corporations and enterprises, attending to their needs with the highest quality and services, which has pushed the company to its leading position with a market share of almost 19%.
- **SMEs and the self-employed.** The success of the *VidaCaixa Previsión Social* product range among SMEs and the self-employed has led to an exceptional drive in this sector over the last few years. For 2009, SegurCaixa Holding wants to maintain and even strengthen the commitment to specialised services for the small and medium-sized enterprises.

To sum up, all the projects on a product level that will be implemented throughout 2009 will extend and strengthen SegurCaixa Holding's commitment to offering a high quality comprehensive service in insurance and social welfare to individual and group customers. Once again, all ages, preferences, needs and expectations of our customers will be taken into account in order to develop the very best solutions in each case.

In 2009 SegurCaixa Holding will commit itself to developing the best insurance and welfare solutions while maintaining a position of support for the customer in the face of complex macroeconomic conditions



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From a strategic point of view, the multi-channel feature of the group will act as another development lever to work on in the coming months. The aim is simply to continue developing the management and marketing of products through channels not requiring a physical presence: telephone and Internet. These new channels will act as support to the more than 5,000 branches of "la Caixa" –the main distribution channel of the Group–, as well as the network of specialist advisors of AgenCaixa, and the mediators and consultants, specialists in group business.

On the other hand, in the wake of the consolidation of the ambitious 2008 integral quality plan "Quality concerns us all", in 2009 the Innova+ project will continue to be the backbone of all the SegurCaixa Holding actions and projects to pursue the incorporation of innovation in the day to day work of the company. This plan is made up of several ambitious projects that have the peculiarity of involving all the staff, which means a

major investment in economic and human resources.

Likewise, following the directives of the Strategic Plan 2007-2010, SegurCaixa Holding has the firm intention to continue studying and analysing the growing opportunities that come their way, whether they be organic or not, provided they are aligned with the priorities of said plan.

As one can expect, the Group will follow the same tradition instilled in it since its foundation, which is devoting all its efforts to maintaining the highest standards of quality embedded in all the products and services of SegurCaixa Holding.

To end, the Group's commitment to talent and the development of its team will be made possible through the programme Thalens 2010, whose aim is to promote SegurCaixa Holding as an excellent place to work and develop oneself professionally and personally.

The projects implemented in 2009 will extend and strengthen SegurCaixa Holding's commitment to offering a high quality comprehensive service in insurance and social welfare to individual and group customers



2009 will be devoted to maximising efforts to maintain the highest standards of quality that have always characterised all SegurCaixa Holding's products and services