



bradesco seguros

Princípios para Sustentabilidade em Seguros

(Principles for Sustainable Insurance)



 **bradesco seguros**

About Us

We are the leader in Brazil and Latin America, operating throughout the country and we comprise the following companies: Bradesco Seguros S.A.; Bradesco Auto/P&C Companhia de Seguros; Bradesco Saúde S.A.; Bradesco Vida e Previdência S.A.; Bradesco Capitalização S.A.; Mediservice - Operadora de Planos de Saúde S.A.; Companhia Atlântica de Seguros; and Bradesco Saúde - Operadora de Planos S.A..

In addition to the service provided by the network of more than 4,400 branches, we have about 180 service offices (among call centers, offices, branches and insurance branches) across the country and a partnership with more than 28,000 insurance brokers. We focus on client and service features that include web and mobile channels and call centers.

We offer services such as Meu Doutor Novamed clinics to Bradesco Saúde and Mediservice insured parties, providing outpatient care, medical appointments, laboratory tests and imaging tests.

In digital channels, Bradesco Seguros app provides an information and service platform, covering all products in all categories.

With regard to sustainability, we seek to apply it in our day-to-day of our business, in our corporate governance, risk management, human capital, product and service development, information security and client communication channels, by using technology to improve our business model seeking to improve efficiency, to always bring more convenience to clients and better use of natural resources.

We organize and support programs that create positive value for society, focusing on initiatives related to business areas, in which we see an opportunity to offer an even greater contribution to society.



Bradesco Seguros in numbers -2019

142

commercial
insurance
branch
codes

38

Bradesco
Auto Center

28.7

million
policyholders

More than

3.7 million
Bradesco Saúde
policyholders

More than

7.3 million
dental
policyholders

More than

3 million
Bradesco
Auto/P&C
policyholders¹

¹ Bradesco Seguros has approximately 1.4 million P&C (Property & Casualty) and 1.6 million Auto insurance customers.

More than

354,000

claims

paid by Bradesco
Auto/P&C

15

Meu Doutor
Novamed
Clinics²

99

Meu Doutor
Novamed clinic
user
satisfaction
points

² 2 External clinics are located in São Paulo, Osasco, Guarulhos and Porto Alegre (RS). We also have six incompany units – the Cidade de Deus campus, Bradesco's headquarters, has an on-site Meu Doutor Novamed clinic

More than

835,000

downloads
and

160,000

updates
of the Bradesco
Seguros,
24h Roadside
Assistance,
Dirija Bem and
other apps

More than

19 million

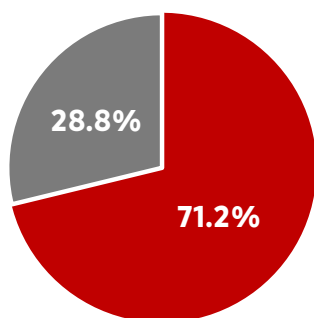
doctor's
appointments
provided to
Bradesco Health
policyholders

16%

requests made
via the Bradesco
Auto app

94%

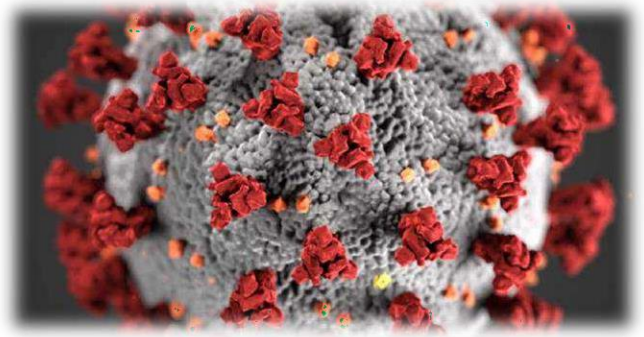
of towing service
reimbursement
previews
via digital
channels
(Bradesco
Health)



■ Financial Activities
■ Insurance Activities

Bradesco Seguros Group net income **was R\$ 7.4 billion in 2019, corresponding to 28.8% of the Organization's net profit**, mainly due to the growth of the operating income, due to the good performance of billing, highlighting the growth in the health, capitalization and life lines and the growth in financial results.

Updates about COVID-19



This report gathers the main highlights of initiatives and actions for the year 2019, but we have to also mention the scenario that is occurring due to Covid-19, highlighting the solutions that we are adopting during this period.

For Bradesco Seguros employees, we offer the necessary tools so that the work could be carried out remotely (home-office), adopting security and social isolation measures. The employees who work at the front line were rotated among co-workers, respecting the distance between the work posts and using the necessary protective equipment, following the guidelines of the health authorities.

Through the call center of the **Viva Bem Wellness Program** and the **Viva Bem support channel LIG**, employees can answer questions and obtain guidance on the new coronavirus, in addition to having emotional support about the current moment.

Our employees also had the possibility to carry out, optionally and free of charge, **tests** to detect the new coronavirus.

Bradesco Saúde provided an **exclusive channel** for employees, as well as their friends and family, where medical guidelines related to Covid-19 can be found.

We also joined the **“Não Demita”** business movement, seeking to avoid layoffs caused by the crisis after Covid-19, preserving jobs and protecting our more than 7,000 employees.

We have served **our clients**, since the beginning of the crisis, following all the recommendations of the World Health Organization (WHO). We are encouraging them to make use of our digital channels, where they can also count on specialized service.

We also launched a **hotsite** with information and guidance about the coronavirus, and Bradesco Saúde started to offer, during the pandemic, remote care services to all policyholders, available free of charge 24 hours, from Monday to Monday, including holidays.

We developed the **Com Você** project, with daily videos posted on our Instagram and Youtube platforms, developed by specialists in various topics, with information, tips and interactive content for the day-to-day of Internet users.

Our solidarity initiatives during the pandemic:

- Renovation, equipment acquisition and air conditioning of ICU beds, in hospital and Santa Casa
- Building of the Field Hospital - Lagoa Barra (RJ)
- Donation of 500 multi-parameter patient monitors
- Support for development by scientists and production of low-cost respirators
- Meu Doctor Novamed: offering of exclusive service for suspected cases of Covid-19, and clinic hours has been extended to every day of the week without prior appointment scheduling needed.

Sustainability at the Bradesco Seguros Group

Sustainability is a topic that permeates the entire company, through a set of good practices that generate values for stakeholders with which we relate. As a result, we increase our ability to continue to thrive in the long term in a competitive and dynamic business environment.

We permanently invest in technology, seek to use natural resources properly, improve our models of governance, risk management, information security, product development and

customer communication channel services in order to promote the perpetuity of our operations and business.

In this Report, we find our main initiatives, related to the year 2019, aimed at sustainability linked to the business.

Throughout this publication, we highlight the contents related to each of the Principles for Sustainable Insurance (PSI):

* In this Report, you will find our main initiatives, related to the year 2019, which aim at sustainability linked to the business.

The four principles:



PSI 1 - We will embed in our decision-making environmental, social and governance issues relevant to our insurance business.



PSI 2 - We will work together with our clients and business partners to raise awareness of environmental, social and governance issues, manage risk and develop solutions.



PSI 3 - We will work together with governments, regulators and other key stakeholders to promote widespread action across society on environmental, social and governance issues.



PSI 4 - We will demonstrate accountability and transparency in regularly disclosing publicly our progress in implementing the Principles.

Sustainable Development Goals

Throughout this report, we relate our performance and challenges to the Sustainable Development Goals (SDGs), of the United Nations (UN), reinforcing our commitment to align our business with the 2030 Agenda and contributing to the society goals.

Below, we highlight the prioritized SDGs * by Bradesco Seguros Group:



* Prioritization process: consultation with stakeholders, comparative study of sector benchmarking, Bradesco Organization's relevance matrix and strategic pillars, Brazilian scenario (main social and environmental issues) and performance reporting recommendations and guidelines, among others. (Source: Bradesco Organization's Integrated Report of 2019)

Task Force On Climate-related Financial Disclosures (TCFD)

The task force was launched in 2017 after a request from the G20 Finance Ministers and disclosures of the recommendations, establishing a coherent framework for the identification, assessment, management and disclosure of climate risks and opportunities across sectors.

Bradesco Seguros Group is aligned with the Bradesco Organization's Climate Change Strategic Planning, and we are promoting initiatives related to risks and opportunities related to climate change.

Core Elements of Recommended Financial Disclosures Related to Climate Change



Governance and Transparency (SDG 12 and 16)

More and more global investors are including sustainability practices adopted by companies in their decision making. We, from Bradesco Seguros Group, which account for approximately 30% of Banco Bradesco's profit result, are in accordance with the Organization's corporate sustainability practices. In this context, we align our practices related to Sustainability, to contribute to the Organization so that it are eligible for the indexes.

Sustainability Indexes (PSI 4)

We seek to improve our practices to contribute to the Bradesco Organization to be eligible for sustainability indexes, such as the Corporate Sustainability Index (ISE) of the São Paulo Stock Exchange and the Dow Jones Sustainability Index (DJSI) of the New York Stock Exchange, important business indicators on best practices and initiatives in sustainability.

Social and Environmental Responsibility Standard (PSI 1)

In 2019, we launched the Social and Environmental Responsibility Standard of Bradesco Seguros Group and BSP Empreendimentos Imobiliários, incorporating environmental, social and governance guidelines (ESG) within the scope of its activities. The launch of the Standard reinforces our commitment to Sustainability, and symbolizes our progress on the topic, contributing to a better score of the demands we participate in.

Bradesco Seguros Group Sustainability Committee (PSI 1)

Developed in 2017, the Corporate Sustainability Committee of Bradesco Seguros Group and BSP Empreendimentos Imobiliários aims to promote the ongoing evolution of indicators and the engagement of employees, reflecting the evolution of our results. It is composed of Directors of Companies Bradesco Vida e Previdência, Auto/P&C, Capitalização e Saúde, in addition to directors of several areas of the Holding, as well as BSP, and is subordinate to our Executive Committee.



Integrated Report (PSI 4)

In accordance with the Bradesco Organization's practice of transparency, we actively participate in the reporting process of our main initiatives for the current year. We involve all the companies of the Group (Bradesco Saúde, Bradesco Auto/P&C, Bradesco Capitalização, Bradesco Vida e Previdência and other areas of the Holding) in the process, making available their main initiatives and highlights throughout the year and contributing with strategic information that support the main sustainability indexes.

Stakeholder Engagement

(ODS 16)

We engage audiences with whom we relate through consultation, talks, collaboration and empowerment, seeking to maintain a solid basis for decision-making. We work to improve the stakeholder engagement process to include indicators, management and governance.

Customer Relationship

(PSI 2)

We seek to act responsibly and transparently in all phases of our relationship with our customers, boosting our institutional image of competence, credibility and security, which are essential for the continuity of our business.

Ethics in the relationship with our customers

Always seeking a fair and cordial relationship with our customers, so that their journey in the company is a positive experience, strengthening the values and principles of the Code of Ethics, we ensure transparent, fair, equitable treatment, with the provision of clear and accurate information to customers and users, in compliance with Resolution No.

4,539 of the Central Bank of Brazil, released by the National Monetary Council on 11/24/2016.

Ombudsman

Our ombudsman is an open relationship channel with clients, bringing their voice into our company and ensuring the practice of transparency with agility and responsibility.

In 2019, our Ombudsman won the ABRAREC Gold Award, with the case “24 hours of excellent service” in the extrajudicial mediator service category

Satisfaction Surveys at Bradesco Seguros Group

We conduct the Corporate Customer Satisfaction Survey annually through telephone interviews. In 2019, the survey was conducted with Bradesco Vida e Previdência clients; Bradesco Capitalização; Bradesco Auto/P&C; and Bradesco Saúde, totaling 5,002 users and product managers in client companies. In 2019, the average satisfaction rate was 8.3, on a scale of 1 to 10 points.

#ForBlindToSee

Through our social networks, in 2019, we continued the #ForBlindToSee project, a translation that consists of transforming images into words, complying with criteria and respecting the characteristics of the target audience, with the aim of disseminating the accessibility culture.

Engagement with Suppliers

(PSI 3)

The Programa Bradesco de Responsabilidade Socioambiental na Cadeia de Suprimentos - PBRSA CS [Bradesco of Social and Environmental Responsibility in the Supply Chain Program], from supplier management, aims at transparency in relationships with suppliers and the commitment to organizational performance.

When registering our suppliers, we follow the guidelines of the Bradesco Organization's Purchasing Policy. The registration is intermediated by a approval tool, under the management of the Purchasing Sector, which allows evaluation of socio-environmental and economic-financial aspects in order to mitigate potential risks with suppliers. The Group's affiliated companies also incorporate this methodology in their hiring processes.

Engagement with Industry Associations (PSI 3)



IAIS

We have been following the discussions of the International Association of Insurance Supervisors (IAIS), which is a voluntary organization with more than 200 jurisdictions. Its mission is to promote effective and globally consistent oversight of the insurance industry in order to develop and maintain fair, safe and stable markets for the benefit and protection of policyholders and to contribute to global financial stability.



CNSEG

The National Confederation of Companies in General Insurance, Private Pension and Life, Health Insurance and Capitalization (CNseg) is a civil association, operating throughout the national territory, which brings together the Federations representing the companies that are members of the Insurance segments. We participate in the CNseg Sustainability and Innovation Committee and in the Inclusive Insurance Committee to follow the demands of the Insurance Market regarding ASG aspects and the development of Inclusive Insurance.



MicroInsurance Networking

MIN is a working group whose main mission is to promote insurance inclusion for vulnerable groups, subject to daily risks, encouraging the sharing of learning, facilitating the generation and dissemination of knowledge and providing a multi-stakeholder platform. It currently has a community of more than 300 experts and 80 organizations from more than 40 countries. MIN follow the development of the micro insurance sector in emerging markets, seeking to promote how the sector is doing in this topic.

Human Capital

(PSI 1) (ODS 3, 5, 8 and 16)

Human capital is the basis of our corporate strategy through three pillars of People Management: Leadership Development, Talent Management and Organizational Climate. The commitment of our Human Resources area is to contribute to sustainable practices, constantly foster evolving career and the overcoming challenges, providing technical and behavioral evolution to the staff.

Training and Education (PSI 1)

Seeking to disseminate our commitment to support the human capital development process and organizational results, we follow the Bradesco Organization's education, training and development policies.

Skills and performance analysis

The Competency Assessment we adopt has the purpose of mapping the behavior in each of the organizational competencies of our employees. Thus, we identify their potential and points for improvement, contributing to your development and career targeting.

The Performance Assessment provides an overview of performance in the activities carried out by employees, directing goals and purposes agreed between the immediate leaders and their respective led staff. It counts on the joint construction, between leaders and led staff, of performance indicators.

Universeg and UniBrad partnership

UniverSeg (Universo do Seguro) and UniBrad (Universidade Corporativa Bradesco) work in an integrated and complementary way so that everyone has access to a full range of content aimed at professional and personal development.

Developed in 2004, UniverSeg aims to train and improve the knowledge and culture of insurance for employees and brokers, with several actions nationwide, on-site and online. Its goals are aligned with our strategic planning and support the achievement of the Sales Organization's results.

Diversity on the agenda

Diversity is also on our list. In 2019, in the Você em Foco program, a lecture series promoted by the Bradesco Seguros Group, we held talks on the social role of women in the contemporary world and on female empowerment.

In addition to the talks being made available to our employees live, they are also broadcast online, ensuring that employees from other locations, and even family and friends, also can participate.

Knowledge tracks

Corporate Tracks: It fosters the role of professionals in the development of their careers. Today, each employee has the autonomy to choose courses that include technical and behavioral aspects, on the corporate portal.

Leadership Track: It aims to develop and enhance the core skills of leaders, focusing on succession, business sustainability and results.

Learning Tracks: Composed of training programs that bring together knowledge and skills associated with managerial, administrative and operational functions, customized to the peculiarities of each function and segment.

Occupational Health, Safety and Well-Being (PSI 1)

Ensuring the health, safety and well-being of our human capital is strategic to our business. In this regard, we promote the following actions:



Juntos pela Geração Program

The program aims to monitor the development of pregnancy until the immediate postpartum period to prevent, to identify and monitor pregnancy risks, encouraging antenatal care and follow-up exams, which are essential for self-care, baby care and breastfeeding. In 2019, 370 pregnant women from the Bradesco Seguros Group were attended.



Você em Foco Program

It provides the self-knowledge and development of our employees with activities/talks that address issues relevant to their personal and professional life, raising awareness of full health care and the humanization of relationships. Throughout 2019, we held talks covering the topics: '21st Century Woman', 'Neuroscience', 'From mother to many', 'Mindfulness', 'Paternity Challenges', 'Be the change you want to see in the world', 'Mottainai - Sustainability in Practice', 'Art and Literature on the Knowledge Track', and 'Financial Education brings security to your life and self-knowledge'. These are issues that are increasingly present in people's lives. All talks are broadcast to your employees, family and friends.



Gympass

In order to disseminate health and quality of life among our employees, we implemented the Gympass Program, enabling the growth of physical activities in the various registered gyms. The program is aimed at over 7,000 employees, of which approximately 41% have joined, benefiting from discounts of 25% to 75% on academy fees.



Influenza Vaccination Campaign

The vaccination campaign against influenza and H1N1 viruses for all employees at no cost and for dependents with differentiated value, is also an action for health promotion, which takes place annually. In 2019, 5,012 employees and 682 dependents of the Insurance Group were vaccinated.



LIG VIVA BEM

Free and voluntary guidance and counseling service for our employees and the family group, available 24 hours a day, 7 days a week, carried out by specialized professionals, providing psychological, legal, financial, nutritional and social support in situations personal or professional.

Engagement with Employees (PSI 1)

Our employees are the driving force of the Bradesco Seguros Group, so ensuring the health, safety and well-being of our human capital is strategic for the business. With this vision, the Human Resources Department offers benefits and promotes actions, and some examples are shown as follows.

Integrating new employees

The Program aims to acclimate the newly hired professionals to the Bradesco Seguros culture, contributing to the sense of belonging to the group. The meeting addresses essential knowledge, skills and behaviors in order to accelerate individual performance and their contribution to the company's results.

Digital Transformation

"VC TRANSFORMA" program was developed with the proposal of immersion in digital culture, placing people as protagonists and agents of transformation and innovation. The action has initiatives such as:

- Digital Cultural Transformation Program, 80-hour training for leaders and non-leaders, with final presentation of works to the board;
- Development and implementation of an agile learning path;
- “VC CONECTADO”, an annual lecture series about digital transformation and innovation.

Café com Design

It consists of periodic meetings - workshops, talks and round tables - in order to integrate the main internal stakeholders of the Bradesco Seguros Group. Through these meetings the participants exchange knowledge and experiences on digital topics, allowing our employees an optimized view of the user experience and improving the efficiency of processes, thereby reducing resource consumption.

Volunteering (SDG 1 and 10)

(PSI 1)

Bradesco Seguros Group's employees have been engaged in various actions for the benefit of society in recent years, whether participating in the Bradesco Volunteer Program or in their own initiatives. Insurance Group's voluntary actions respect the Bradesco Organization's Volunteering Policy. Below, it is shown some groups of volunteers from Bradesco Seguros Group:

Galera Bonita de Se Ver (São Paulo): It is a group formed by employees of Bradesco Vida e Previdência, existing since 2008, which promotes and participates in different activities in favor of society. In 2019, a fundraising campaign was carried out, which brought together employees in favor of social improvement and benefited 12 institutions, with the collection of more than 31 tons of food, more than a thousand blankets and hundreds of cleaning and hygiene items. The donations ensure almost a year of assistance to the benefited entities.

Grupo Emmanuel (Rio de Janeiro): It is a group founded by friends and employees of the Barão de Itapagipe Complex in 2004, to serve charities. Actions in 2019:

- Milk Campaign: donation of 185 cans and 182 sachets of powdered milk to HEMORIO, which supplies blood and derivatives to about 200 health units in Rio de Janeiro, with donations from branches in São Paulo and Minas Gerais.
- Donation of grants that were in our old building in Rio de Janeiro to Life Project, an institution that helps homeless people, located in Tijuca. 19 boxes with shoes, sheets, blankets, clothes, etc. were donated.

Happy Day (Curitiba): Formed at Christmas 2013, the group promotes monthly recreational volunteer actions to create positive affective memories of the moment the child and adolescent spent in the institution. Actions carried out in 2019:

- Water Park: The children sheltered in the Abrigo Municipal de Pinhais were taken for a walk at the Araucária Acqua Park, Curitiba. The group paid all the costs of the institution's children and caregivers.
- Environmental Education: Promotion of environmental education in a playful and fun way and presentation of a video produced by the TAMAR project on the protection of sea turtles and consequently the ocean.

Bradesco Volunteer Program

The Program has a portal with an agenda of all the actions already scheduled, classified by theme, group and institution, where employees can register according to their affinity and availability.



Check more in:

<https://voluntariosbradesco.v2v.net/pt-BR>

Caçadores de Bons Exemplos

In 2019, in celebration of the National Volunteer Day, our employees participated in the talk 'Be the change you want to see in the world', organized by the Insurance Group itself. The talk was given by the couple Iara and Eduardo Xavier to tell about their 'Caçadores de Bons Exemplos' Project and brought attitudes that transform lives and communities, showing that each individual has the power to transform the world.

The event inspired the launch of the 'Bons Exemplos Bradesco Seguros' Campaign, which aimed to encourage the realization and share of volunteer initiatives carried out by our employees.

Through the Bradesco Volunteer Portal, employees had the opportunity to be inspired and also to become a good example, registering their actions, in order to share remarkable moments through volunteering.

During the campaign, our employees also had the opportunity to tell their volunteering stories, showing how they could be a good example. Each week, a new story was shared on our Intranet, with the other coworkers.

In total, **35** actions were registered where **1,128** employees dedicated more than **8 thousand** hours of volunteering, benefiting **3,756** people.



Private Social Investment

Projeto Integração Empresa Escola – PíEE (PSI 3) (ODS 1, 4 e 10)

Along with Fundação Bradesco, since 2004, we have maintained the Projeto Integração Empresa Escola (PIEE), promoting the inclusion of children from different communities through the practice of sports and cultural activities.



Football



Basketball



Swimming



Capoeira



Volleyball



Gym



Futsal



Music



Dancing



Theater

In 2019, new actions were developed at PíEE, which focused on eco-efficiency, volunteering and diversity. In these actions we seek to involve the children who participate in the project and the surrounding community.

PIEE Activities in 2019

Oil campaign

We carried out a vegetable oil collection campaign, used in food preparations, where all collected material was donated and exchanged for cleaning products to the Associação Luz dos Povos. In 2019 **190 liters of used oil** were collected and **102 children** benefited through donations.

Solidary Cleaning

In October, we met with the children who participate in the Project for the cleaning of the Afonso Pena square, which is close to the place where the children practice sports and cultural activities.

Family Event

An event designed to foster the integration of PíEE students with their families through recreational activities, cultural and sports workshops.

PIEE Anniversary

We held the event to celebrate the 15th anniversary of the Integração Empresa Escola Project where we had several games, snacks and ended with a cake for the children of the project.



Longevity Forum

Seeking to disseminate scientific knowledge on the subject of longevity in Brazil, we promoted this event in order to stimulate the debate on active aging, emphasizing the importance of financial planning in the quality of life and well-being of people.

Day of Longevity

In October 2019 we promoted the “Day of Longevity”, an action located at Praça Oswaldo Cruz, in the city of São Paulo, where a customized mini truck was the basis for health promotion actions, with bioimpedance services and blood pressure and blood glucose measurement. In this action, 328 consultations were carried out throughout the day.

Cultural Tour

We invest heavily in relationship and cultural incentive programs, through the Bradesco Seguros Cultural Tour, stimulating cultural production in the country through incentives for the realization of art and culture projects that contribute to the collective good and the improvement of society. In 2019, the musicals “Bibi - Uma Vida em Musical”,

Viva a Longevidade Portal

The portal offers several articles aimed at raising awareness on topics of well-being, knowledge, coexistence and finance, addressing issues that benefit the whole of society and promoting the concept of longevity.

Check more in:

(www.vivaalongevidade.com.br)



Longevity Circuit

In order to encourage physical activities, our circuit promotes running and walking for all interested audiences, aiming at health and social life through sports.

“O Fantasma da Ópera”, “Bem Sertanejo”, “70 – Década do Divino Maravilhoso” and “Merlin e Arthur ao Som de Raul Seixas”, in addition to the “Série Dell’Arte Concertos Internacionais”, “Temporada Dell’Arte de Dança – Ballet Jazz de Montréal - Dance Me” and the “Mickey, 90 Anos” exhibition stand out, which brought culture to an audience of approximately 2,500,000 people.

Environmental Management and Climate Change

ODS 11, 13 e 16 (PSI 1)

(TCFD – Recomendação de Governança, Estratégia, Gestão de Riscos e Métricas e Metas)

We know that the risks related to climate change will increasingly have direct and indirect implications for its business, mainly due to the potential for an increase in claims, and consequently, a reduction in the Group's revenue due to the increase in expenses related to the payment of indemnities.

Therefore, we know the importance of making the environmental management of our actual and potential environmental impacts arising from our activities and also the management of the socio-environmental risk arising from business relationships with our customers for the continuity of our business

In 2019, a working group, with representatives from different areas and Group companies, drafted and instituted two standards: the Socio and Environmental Responsibility Standard and the Socio and Environmental Risk Standard for Grupo Bradesco Seguros and BSP Empreendimentos Imobiliários, which reinforce the concern and provide guidelines regarding ESG (Environmental, Social and Governance) issues and, among them, on the issue of climate change.

Socio and Environmental Risk Standard

The Socio and Environmental Risk Standard of the Bradesco Seguros Group and BSP Empreendimentos Imobiliários aims to define the principles, guidelines, liabilities, and checking mechanisms.

Socio and Environmental Responsibility Standard

The Socio and Environmental Responsibility Standard of Bradesco Seguros Group and BSP Empreendimentos Imobiliários, incorporates environmental, social and governance guidelines (ESG) within the scope of its activities. Its launch reinforces our commitment and symbolizes our progress on the topic, contributing to a better score of the demands we participate in.

Donations and Sponsorship

The management of the 'Donations and Sponsorships' topic at the Bradesco Seguros Group is in compliance with the Bradesco Integrity Program. All proposals for donations and sponsorships, whether or not encouraged by law, are approved by the Executive Committee of Bradesco Seguros SA.

Risks identified due to Climate Change

Bradesco Seguros Auto/P&C's risk management structure identifies and manages physical risks due to climate change arising from the increase in the frequency and intensity of extreme weather events (intense storms, floods, gales), since each of them directly impacts in the increase in the loss ratio within the auto and property and liability insurance business. Examples of climate risks are flooding and storms, which can cause a reduction in profit if there is no correct measurement of the number of claims.

Eco-efficiency

(PSI 4) (ODS 6, 7, 9, 11, 12, 13 e 15)

Eco-efficiency is increasingly important in the corporate atmosphere. We collect from our companies data related to the direct and indirect greenhouse gas (GHG) emissions, which make up the Bradesco Organization's emission inventory, from its own or leased vehicles, mileage reimbursement, taxi, emergency transport, organic waste or recyclable and energy consumption.



LEED Certificate (Leadership in Energy and Environmental Design)

Always in accordance with good sustainability practices, we base the construction of our headquarters on LEED standards and requirements, which provide for compliance with international sustainability criteria. We were certified by the headquarters building of the Bradesco Seguros Group in São Paulo, located in the Alphaville neighborhood, in Barueri, and in Rio de Janeiro, located in the port area.



New headquarters in Rio de Janeiro

We opened our new headquarters in 2019, located in the port area of Rio de Janeiro. Combining high technology and rational use of natural resources, the building has its own system for reusing water, among other solutions, and is able to receive LEED certificate (Leadership in Energy and Environmental Design), granted to sustainable buildings.

ISO 14064

ISO 14064 is a relevant international standard responsible for reporting such emissions in the organizations that perform this monitoring, which is important to highlight our commitment to reducing emissions, thus fostering transparency for investors and other stakeholders. The inventory is annually audited by ISO 14064 certification.

ISO 14001

In August 2019, we were first certified by ISO 14001 at the Alphaville headquarters (Barueri-SP). The international standard is designed so that organizations have an efficient environmental management system, in addition to directing the company to practice sustainable attitudes in its internal processes, while remaining commercially successful.

Mottainai

In 2019, the Você em Foco Program brought reflections on conscious consumption and waste, offering a simplified view of sustainability in practice, presenting the Mottainai concept, which means learning and recognizing the value of all the resources around us.

Paper Reduction Campaign

In 2018, we presented an organizational goal of 20% reduction in the consumption of A4 paper, in all facilities, for requests issued via online SAP/Supplies, launching the “Papel Zero” Program, in order to spread the goal and encourage others areas to take actions in this direction. In 2019, 29,563 packages of 500 sheets of A4 paper (approximately 1,109 kilograms) were ordered, which results in a 33% reduction compared to 2018.

This shows that, since the beginning of the Project, our efforts to reduce the consumption of A4 paper have been effective.

SISA System

In October 2019, we implemented the process of reducing the printing of reports from the SISA system used in Bradesco Saúde, starting to extract them in PDF, with the objective of reducing 80% of expenses generated by departmental printing and filing in an external company, in addition to expedite the submission of documentation when requested by Internal Controls and Compliance.

Socio and Environmental Risk

We ensure that our risks are identified, analyzed, measured and handled, in compliance with risk management standards, criteria, controls and procedures. We annually calculate the solvency margin required to cover losses arising from the catastrophic risks of our companies, including man-made disasters and natural disasters.

Calamity Operation

Action plan that identifies, analyzes and prioritizes situations arising from weather conditions, aiming to reduce for the shortest possible time the attendance to claims and the payment of indemnities for natural tragedies to the insured of automobile products (coverage for flooding) and residential, business, condominium and equipment (coverage for windstorms and hailstorms).

In 2019, Calamity Operation was triggered 3 times and 326 clients were compensated in 21 cities, with a total payment of approximately R\$ 1,579,003.84 million. The main coverage used was Windstorm and Hailstorm.

Carbon Disclosure Project (CDP)

The Carbon Disclosure Project (CDP), a non-profit organization, is an important mechanism for informing climate governance strategies for investors and other stakeholders, given the growing interest, especially from investors, of climate issues to assess their medium / long-term investments based on organizational risk analyzes and assessments.

Eco-efficiency data is used by CDP, which discloses and manages environmental impacts, reporting data from organizations related to climate change management to investors.

Innovation & Technology

(ODS 9, 12 e 17) (PSI 1)

Innovation Centers

We have a multidisciplinary group, made up of employees from our business areas, who develop innovative model initiatives whose guidelines are cost reduction, customer satisfaction and the sustainability of our business. Therefore, we meet the new demands of the insurance market and disseminate the culture of innovation internally,

Online Portability Platform (POP)

The POP Platform is a digital private pension transfer tool that considerably reduces paper consumption and enables transfer processes to be carried out quickly and effectively. The reduction in postage of documents related to Social Security was 14% in 2019 vs. 2018.

BVP Next

It is a tool that act as a facilitator in the trading of life insurance, speeding up the process of entering proposals. By inserting the blank proposal functionality, BVP Next contributes to the significant reduction of graphic proposals, avoiding waste with purge in case of data change. Through the mobile tools, internet banking and the institutional website all the trading and availability of the documentation of our products are done digitally, avoiding printing and the displacement of our clients to the branches.

oTimize! Project

The oTimize! Project aims to optimize the business processes of Information Technology (IT). Launched in 2017, this project implemented a new methodology, new processes and governance to prioritize the most relevant projects and deliver them within the expected timeframe, allowing the solution presented to meet the Organization's needs and strategies. This process adopts criteria for analyzing positive and negative externalities.

New Business Models

The Bradesco Organization has a program called InovaBRA, which aims to discover innovative startup projects, allowing them to test their solutions in corporate environments.

In addition, in partnership with UniverSeg, several initiatives are carried out aimed at training and disseminating innovative concepts in the most diverse business areas.

Automatic Bidding System (SEAP)

Managers rely on the SEAP system for sales/contributions and internal transfers in pension plans.

It is also possible to generate a blank form, eliminating the need to use pre-printed proposals and limiting their use only according to specific demands. In 2019 there was a 32% reduction in the use of printed proposals compared to 2018.

Sustainable Business

(ODS 9, 12, e 17) (PSI 1)

Integration of ESG criteria in the approval process for new products and services at the Product Commission

The acronym ASG indicates “Best environmental, social and governance practices”. These criteria are integrated into the approval process for new Products and Services at the Products Committee.

A classification of new products and services that have positive social and environmental impacts is carried out as follows:

- For those with **social impacts**, those aimed at micro and/or small companies, which promote inclusion and financial education, as well as products and services for young people, women and people with disabilities are compiled;
- For products and services with **environmental impacts** those that contribute to the reduction of waste and pollution are compiled, in addition to using energy from renewable sources and/or that adapt to climate change.

We integrate the **Environmental and Social Criteria** into the Product Creation Modeling Form



Environmental

- Waste Reduction
- Greenhouse Gas Reduction (GEE)
- Sustainable agriculture
- Renewable energy
- Biodiversity Conservation
- Pollution Reduction
- Investigation, diagnosis and restoration of contaminated areas
- Climate change mitigation and adaptation



Social

- Micro and Small Business
- Low-income population
- Financial inclusion
- Intended for women
- Aimed at people with disabilities
- Aimed at dark skinned, indigenous, elderly people and etc.
- Incentive to Education
- Financial Education

Automotive Recycling

The Program promotes the reuse of vehicle materials damaged in accident, giving them correct destination and preventing pollutant residues and materials of difficult degradation from being released into the environment. This also contributes to the income of recyclers, steel and industries. Since the beginning of the program in 2009, more than 17,000 tons of automotive materials have been disposed, 926,000 of which in 2019.

Dirija Bem

The app encourages more prudent habits when driving vehicles, reducing fuel consumption and, consequently, polluting gas emissions. Through sensors and GPS it is possible to monitor the driver's conduct and send him driving tips, preventing traffic accidents. Since its launch in 2017, the Dirija Bem app has been installed by 8,869 people, 2,739 of which in 2019 alone.

Anjo da Guarda

Motorcycles that assist in repairs of low complexity, ensuring greater agility in service, avoiding towing and reducing fuel consumption and emissions of polluting gases.

Average Arrival Time



40 minutes

15 minutes

Bradesco Seguro Residencial's Sustainable Assistance Service

It enables the ecologically correct disposal of goods in disuse (such as furniture, mattresses and electrical appliances), and provides the insured with tips on saving water, energy and recycling household waste, through the Service Center, making your home more sustainable. The service is activated through the Call Center, scheduling the date and time for the removal of the materials, which are disassembled and separated for the correct use or disposal.

Bradesco Saúde Digital

Reimbursement Bradesco Saúde's digital reimbursement request and follow-up channels have contributed to the goal of reducing paper consumption. There was a significant increase in refund requests via mobile and web, which went from 10.95% in 2018 to 37.89% in 2019. Another service that is already available to the beneficiary is the digital refund preview, which went from 57% (beginning of January) to 95.29% at the end of 2019, representing a very significant number. In addition to contributing to the reduction in the use of paper, this generates process improvement.

Chronic pathology management program

The program identifies and accompanies beneficiaries with chronic pathologies (cardiovascular, endocrine-metabolic and respiratory), aiming at changing habits and raising awareness of healthy attitudes, improving the participant's quality of life.

Meu Doutor Program

Developed by Bradesco Saúde, the program has a wide network of physicians trained to attend different specialties, including Health Clinic, Cardiology, Spine, Pediatrics, Diabetes and Trauma-Orthopedics. The professional can talk directly with the beneficiaries and know all their clinical history and complaints. Currently, the program has 518 doctors who have already performed more than 2 million consultations.

The program can be accessed over the Internet allowing easy access to the doctor's agenda and the possibility of requesting appointments quickly and safely. Meu Doutor also uses electronic medical records, which allows greater efficiency in service and optimization of medical expenses, in addition to corroborating the reduction in paper, positively impacting our sustainable development.

Currently, more than 78,000 insured parties are registered in Bradesco Saúde's online schedule.



Meu Doutor Novamed

Network of outpatient clinics offering medical appointments and exams. The initiative stands out for its investment in physical and technological structure, a multidisciplinary team and the use of integrated electronic medical records.

Bracing, Prosthesis and Special Materials Direct Program (OPME)

The Program offers our insured parties quality medical supplies, reducing possible complications arising from the use of unproven quality supplies. The program's differential is being competitive based on the quality of care, ethics, sustainability and moralization of this market.

Second Medical Opinion Program

In order to enrich the diagnosis and assist the insured in deciding the best therapeutic approach, the program offers Bradesco Saúde and Mediservice clients a second medical evaluation with a specialist professional, at no additional cost, in several External Reference Centers. The initiative focuses on the specialties of: degenerative diseases of the spine; scoliosis; bucco-maxillofacial; and Cardiac devices (Pacemaker). Since the beginning of the Program, more than 9,500 patients have been referred to external specialists for a second medical opinion.



Microinsurance, Insurance and Inclusive Pension Plans (PSI 1)

Our product portfolio serves a variety of customer profiles, aiming at economic growth and social protection through inclusive products and services for the population.

LOW-INCOME CLIENT

Prev Classic 3 in 1: Pension plan with three client benefits in a single product, accumulation, cash and draw, with contributions from R\$ 79.00 per month.

Youth Insurance Pension plan for young people and children, stimulating financial education, with contributions starting at R\$ 50.00 per month.

Tailor-made: Pension plan whose investment migrates to lower management fees for each balance range achieved, providing better returns.

First Protection: Product that covers personal accidents and adds individual funeral assistance with monthly cost of R\$ 5.50.

Family Tranquility: Product offering death coverage, extensive family funeral assistance to parents and in-laws, and monthly draws.

Safe Life: Insurance that covers death coverage and individual funeral assistance, as well as monthly draws, with prizes starting at R\$ 9.94.

AP Ticket: Accidental death insurance and total or partial permanent disability due to accident, including draws and individual funeral assistance.

MICRO AND SMALL SIZE COMPANIES

Business Safe Life: Product that offers full or partial accident and permanent death and disability coverage, including other benefits such as draws and individual funeral assistance.

SENIOR AUDIENCE

Senior ABS: Product aimed at people aged 60 to 80, aimed at longevity, with premiums starting at R\$ 33.60 per month.

Top Senior: Senior audience product offering death coverage.



Digital capitalization products

In order to improve the experience of our customers when purchasing products, we started making capitalization bonds available for contracting, through digital channels, thus avoiding the printing of papers.



bradesco
seguros

