



RESPONSE TO COVID-19

SulAmérica

Overview

SulAmérica operates in the lines of health and dental insurance, automobile and other property and casualty insurance, life and accident insurance, asset management and private pension products. In the year 2019, the Company's revenues reached R\$22.3 billion. As at December 31, 2019, SulAmérica Investimentos had R\$46.0 billion in assets under management.



Largest
independent
insurer in Brazil



90
Branches

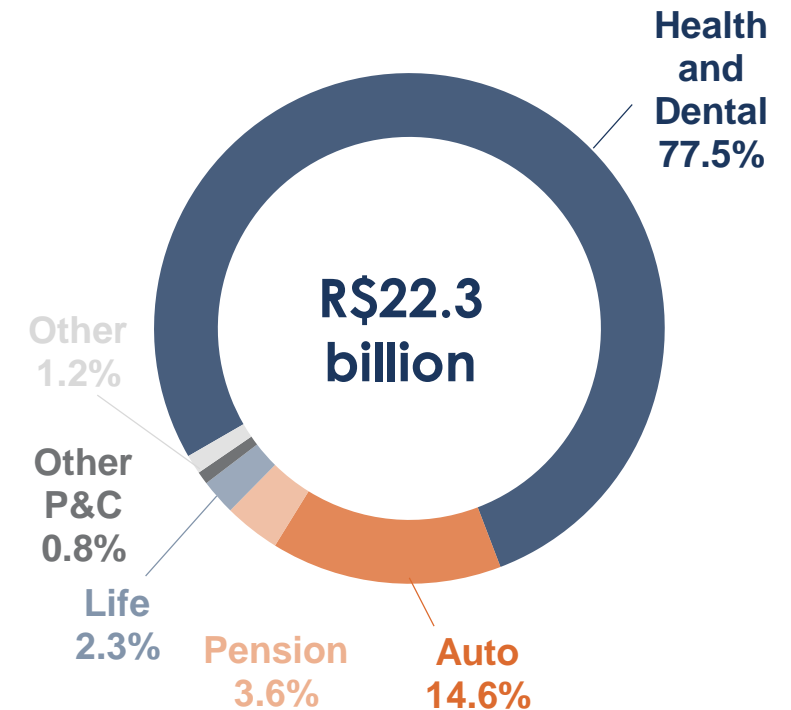


7 million
customers



5,300
employees

Revenue Breakdown



Our approach

Since the first case of new coronavirus in Brazil was confirmed, a multidisciplinary team of experts was formed to follow the development of the disease reporting and accurately guide and serve its over 2 million health beneficiaries (4 million + Dental), including its over 5 thousand employees, take protective and care measures for our Life insurance policyholders, including claim coverage in case of death arising from COVID-19.



We keep doing the same things, but differently

Keep serving its beneficiaries with the same usual quality, relationship with insurance brokers, service providers, investors and partners following its routine, continuity in the launch of products, and full operation of administrative areas.



We have become a trusted source of content and information on the theme

Focus on prevention, on extra care with groups at high risk, and sharing relevant informative content, as quality information is fundamental to combat the disease.



We are experts in risk management

We have used the expertise to devise plans to minimize possible impacts and keep taking care of people with the same usual quality

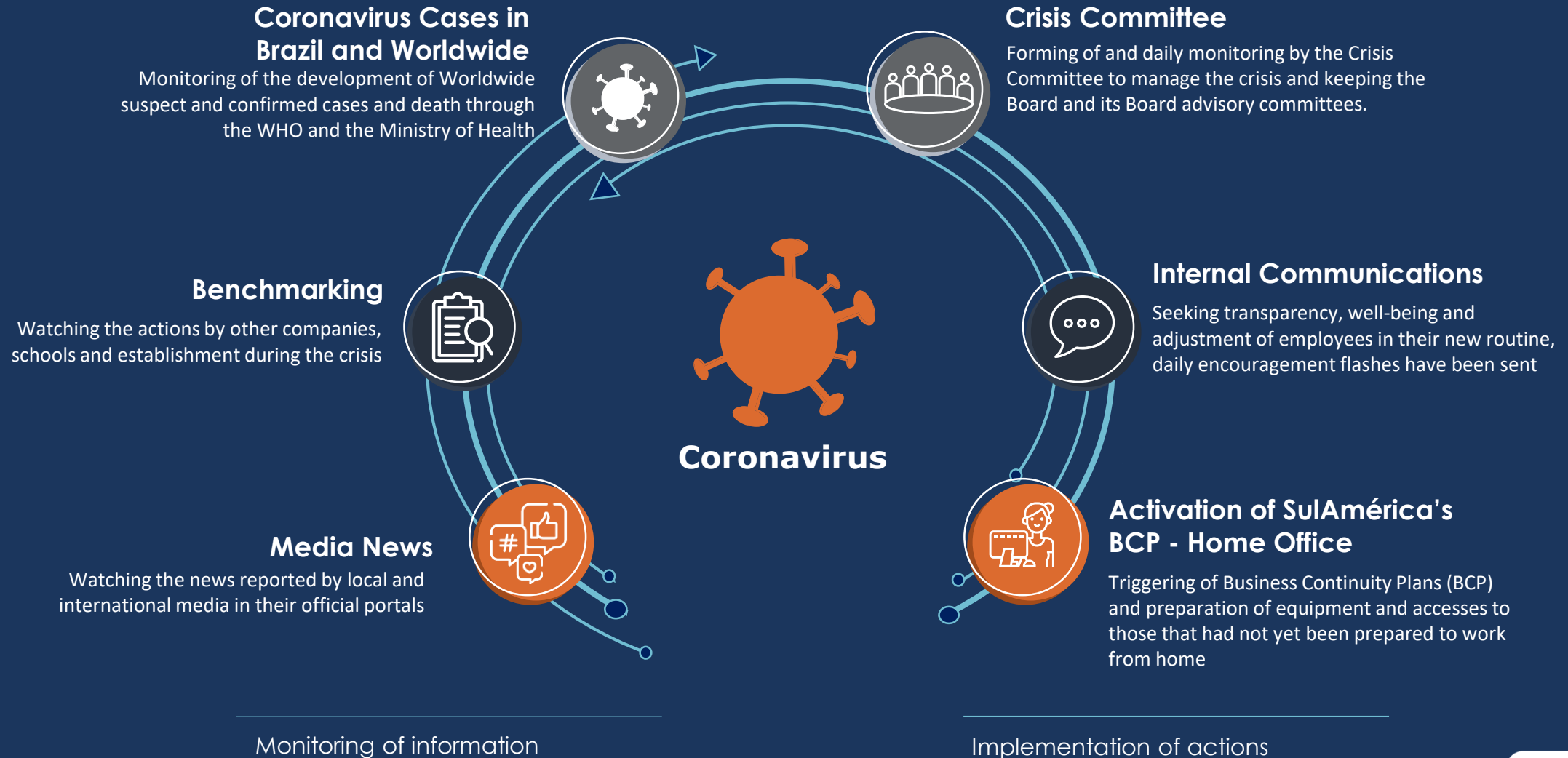


We increased the digital channels

We increased the customer service channels and the provision of unlimited access to Médico na Tela (physician on screen) and Exclusive Coronavirus Call Channel during the disease alert period.

Our approach

Business continuity



EMPLOYEE PROTECTION AND WELL-BEING



Employee protection and well-being

Measures adopted in each step



Individual protection fronts



Employee protection and well-being

Integral well-being



Physical health

Activity aimed at protecting the health of employees in view of COVID-19



100% of employees in home office



Cancellation of corporate travels and participation in external events



Physician on Screen without use limit



Toll free for COVID-19* and coronavirus button on the health app



Health management team monitoring employees



Monitoring and assistance to suspect and confirmed cases by the Company's on-site health clinic team



Advance of the Influenza A vaccination campaign (advance booking and drive-thru) with distribution of masks and encouraging care

Employee protection and well-being

Integral well-being



Mental health

Activity aimed at the psychological protection of employees



Strengthening of the Viver Bem (live well) tool – support and service to employees and their relatives



Tips on body and mental care



Activity aimed at minimizing the financial impacts on employees



Allowance for the Home Office team



Tips on conscious consumption and financial planning

Employee protection and well-being

Communication and information

To help our employees with going through this moment with more tranquility, we have created a portal to gather all actions on response to the challenges posed by COVID-19 with:



Tips on home office and IT tutorials



Corporate instructions



Useful contacts



Institutional positioning



Information on symptoms and tips on prevention



Repository of communications



Employee protection and well-being

Communication and information



Daily tips during social isolation

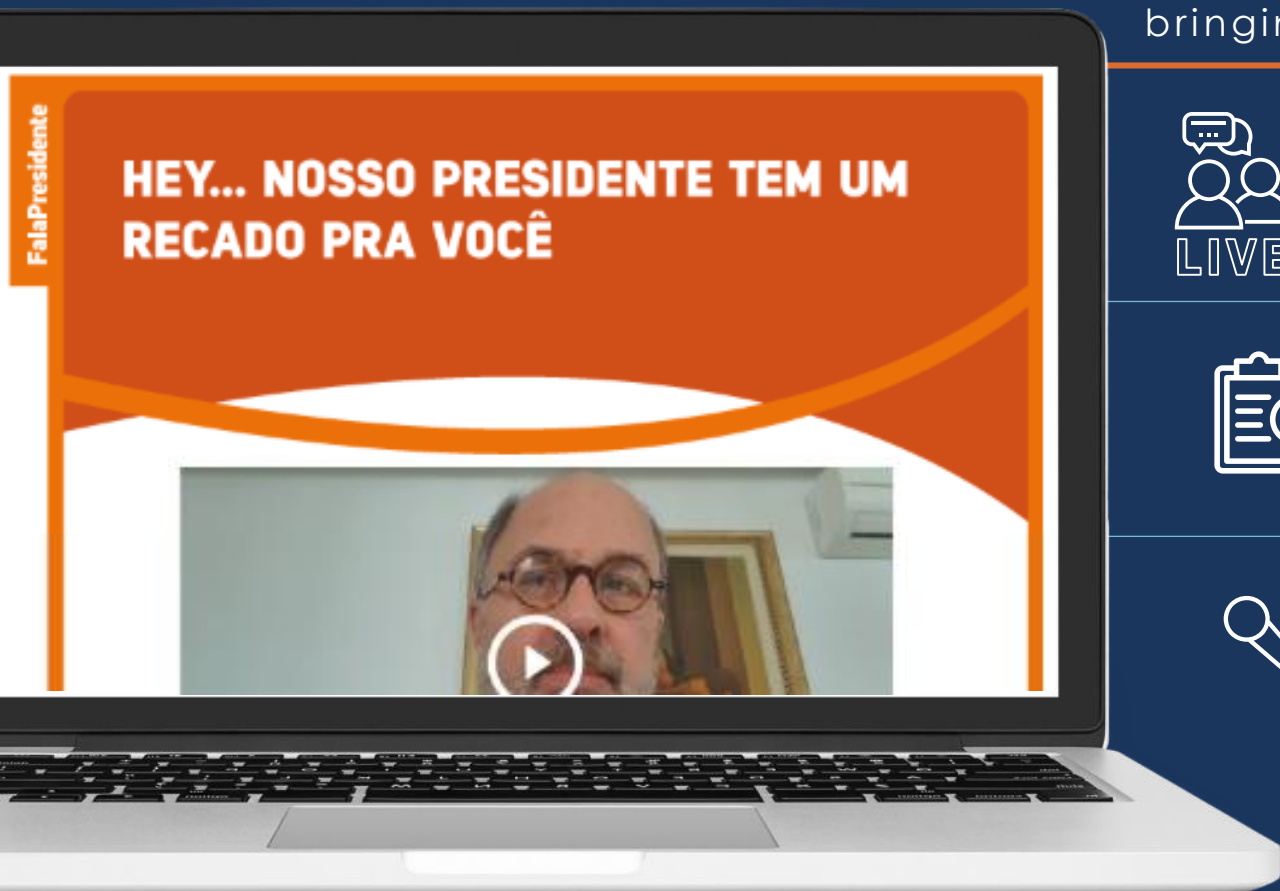
Online cultural tips: **#TGIF**



Employee protection and well-being

Engagement - Bringing the employee closer to increase the sense of belonging and acceptance

Direct contact between vice-presidents and employees bringing the team together



vice-presidentes' Live

3.208 views
88 questions / comments



Survey – ensure actions targeted at the employee's needs



Podcasts featuring employees



Opening of spaces for employees to exchange experiences, tips and express how they are living this period

“ We are physically separated, but together in contact and common action

Gabriel Portella - CEO ”

#stayhome

Employee protection and well-being

Administrative security



Shut down of branches



Shut down of ATMs and branches in the company's buildings



Shut down of the RJ and SP head offices (restricted employee access)



Environment cleaning



Special service conditions for those who have to go to the buildings



Monitoring of critical suppliers



Influenza A vaccination in drive-thru ensuring the safety of professionals, employees and relatives

Employee protection and well-being

Maintenance of hiring and integration routine

JORNADA DE INTEGRAÇÃO DIGITAL ONBOARDING DIGITAL

Pré-Integração

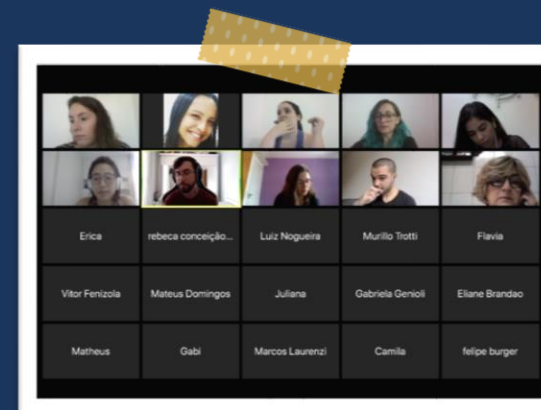
- convite para a integração digital
- contratos e detalhes de Benefícios

Dia da Integração

- Conheça a SaS
- Treinamentos
- Benefícios

Pós-Integração

- materiais da integração
- encontro com o gestor



Integration journey
100% digital



161 employees hired until April

Including interns and Young Learners

CARE WITH CUSTOMERS, BROKERS,
SERVICE PROVIDERS AND PARTNERS



Care with customers

Health and Dental

Maintenance of the beneficiary's access to health during social isolation, guaranteeing service to over 25 medical specializations and medical assistance by phone.



Increase in the available medical and dental assistance by phone

Including a special hotline for coronavirus to health and dental insureds



Unlimited access to the physician on screen service

Expansion in elective services with over 25 medical specializations

40X Expansion in service capacity



Provision of psychological service on screen

Upon physician referral



Implementation of fast track in partner hospitals

Beneficiaries sent to the ER by the Medical Assistance by phone



Nutrition and physiotherapy, occupational therapy, and audiology call service

+600 professionals

1.500 doctors

Credenciados em abril com certificado digital para receituário

Care with customers

Health and Dental

Committed to health, we made available support channels to beneficiaries and followed-up suspect and confirmed coronavirus cases

COVID-19 Button on the Health App with:



Prior health evaluation



Call center for guidance on coronavirus to health and dental customers



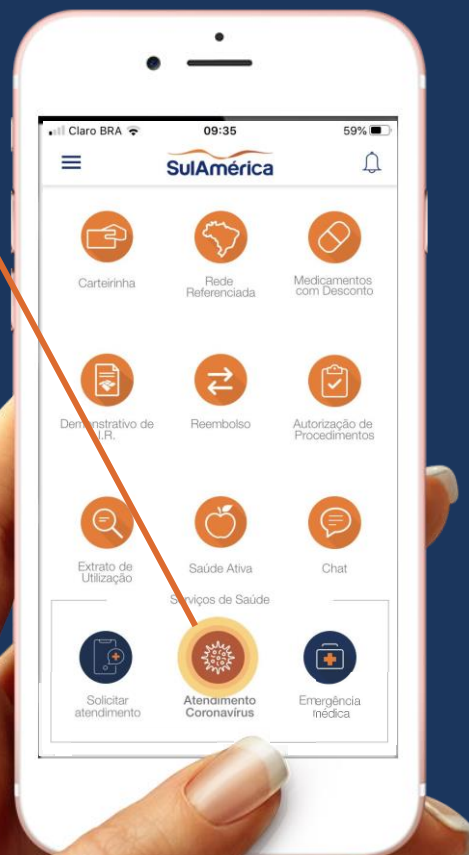
Physician on screen: medical assistance through video-conference on COVID-19



Access to portal with materials and guidance



COVID-19 Health Evaluation through WhatsApp and chatbot



Health management of suspect and confirmed cases



Follow-up of beneficiaries with suspect or confirmed cases of COVID-19 by the Coordinated Care Center



Proactive phone contact with over 1,200 business clients



Assistance with bed management of the main network hospitals



Fast track in partner hospitals to those sent to the ER by the Medical Assistance by Phone

Care with customers

Health



Special attention to the population at higher risk



Provision of call center with psychologists, nutritionists, physiotherapists



Specific coronavirus voicebot to map symptomatic individuals and provide specific guidance and send them to the most appropriate health care service (23,000 elders)



Monitoring by phone of over **35,000 elders** of our portfolio, focused on those who are 80 years old or older, or with comorbidities



Targeted communication with educational content, clarification of doubts, and primer on social distancing and isolation



Monitoring and proactive guidance to elderly beneficiaries by the Coordinated Care Center

Care with customers

Health

Production of relevant and reliable content

Guide to maintain mental health and productivity in the home office

Guide to instructions to elders and people with chronic diseases

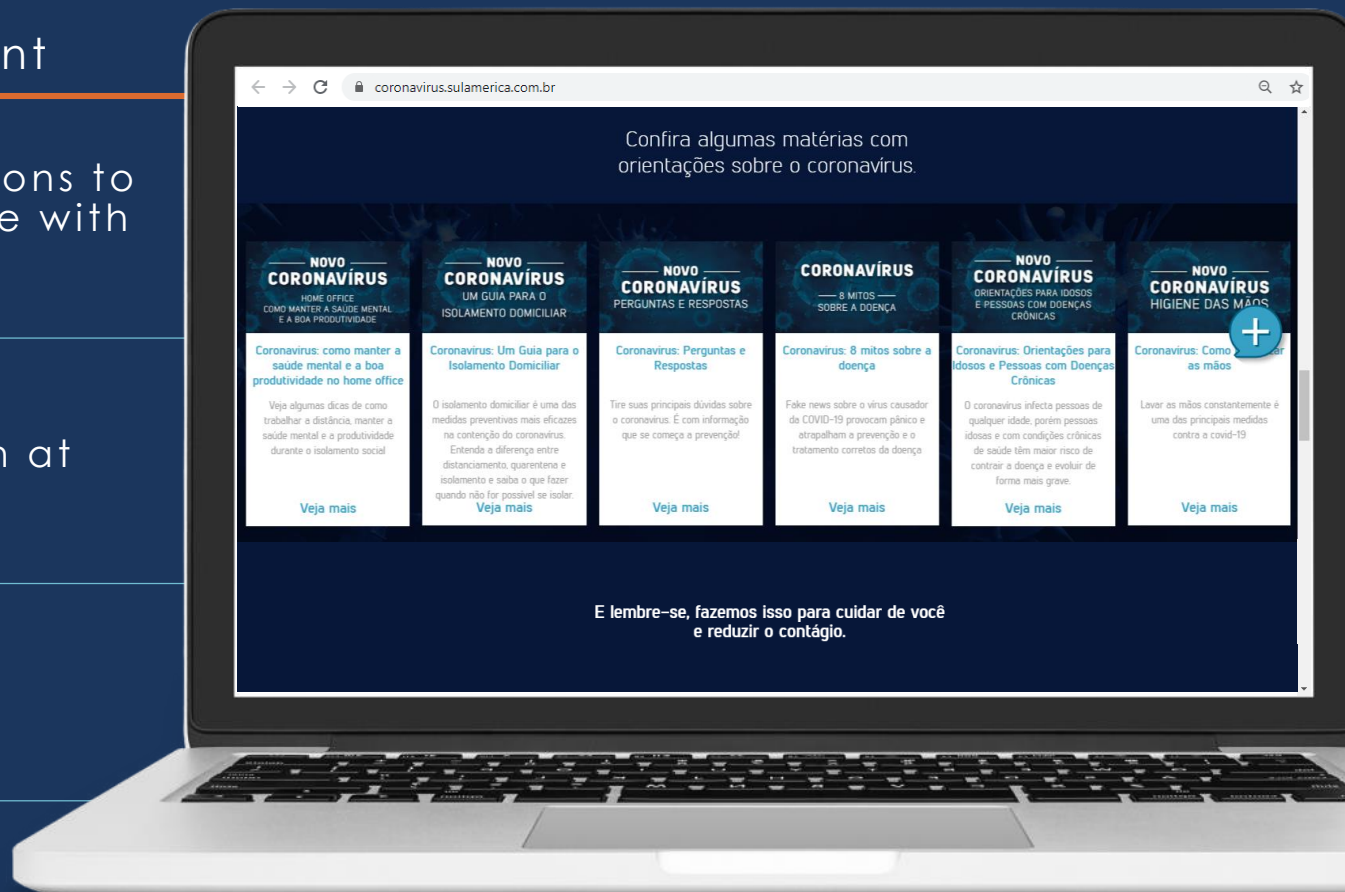
Guide to hand washing

Guide to isolation at home

Eight myths and truths about the disease

Coronavirus Q&A

Available to customers and all stakeholders



Care with customers

Health and Dental, Automobile, Massified, Life, Pension, and Asset Management



Auto and Massified



incentive to Easy Inspection, the customers inspect themselves the vehicles with minor damages



digital previous inspection: purchase, renew or endorse the policy



emergency services to home or vehicle had safety and hygiene measures strengthened



Recommendation on postponement in case of minor repairs



Guarantee of prices equal to last year's in the Auto line



Live, Pension and Asset Management



Coverage of claims in case of death caused by COVID-19



Asset management: Conference calls and webinars to customers to assist them



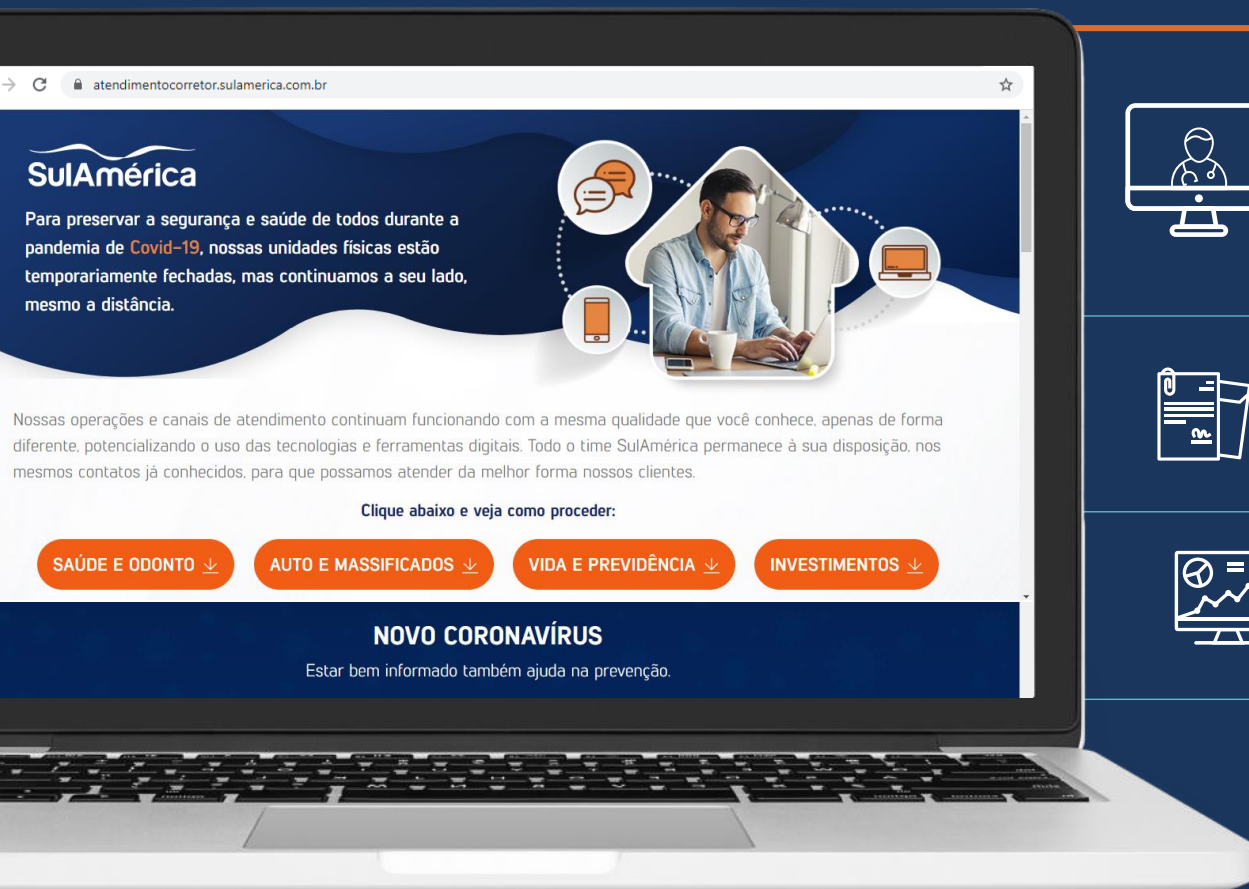
Health and Dental



Suspension of the adjustment to SME, Individuals and Affinity

Care with brokers and service providers

The company realized the potential of the use of technologies and digital tools by adjusting processes so that its customers, service providers and brokers continue to rely on SulAmérica



Provision of digital platform for physicians, psychologists, physiotherapists, nutritionists, audiologists, and occupational therapists for distance appointment, enabling them to safely practice their profession



Adjustments of processes realizing the full potential of the use of technologies and digital tools



Hotsite with the instructions required for maintaining business relations

virtual visits and training aiming to understand the new routines and introduce new products (cross selling)

SOCIETY



Society

Mobilization and action

Production of relevant and reliable content

Guide to maintain mental health and productivity in the home office

Guide to instructions to elders and people with chronic diseases

Guide to hand washing

Guide to isolation at home

Eight myths and truths about the disease

Coronavirus Q&A

Press Relations actions in agendas and interviews for public interest

External campaign with employee engagement and mobilization

#Careworkers



Signature of the statement **#nãodemita** (do not layoff), avoiding mass layoffs during this period



Society

Mobilization and action

Partnership with the D'Or Network and other institutions to help them with hospital beds

Rio de Janeiro



Field hospital with 200 beds in RJ



Donation of R\$ 5 million

São Paulo



Renovation of 102 definite beds in Santa Casa da Misericórdia in SP



Donation of R\$ 4 million



Donation Campaign with employees to raise funds for the **Emergency Health Fund – Coronavirus Brazil**



Employee Donation Campaign raising over R\$ 80 thousand



Matched by SulAmérica in the amount of R\$ 1 million

Allocation of raised funds



Fundação Oswaldo Cruz - FIOCRUZ



Comunitas (purchase of equipment to the Unified Health System (SUS) hospitals)

Society

Emergency support for talent development projects

Circuito de Música
e Movimento

SulAmérica



Orquestra Ouro Preto

Emergency contribution (tax incentive) in talent development projects of the **SulAmérica Circuit of Music and Movement**.



~110 students



Online classes



scholarship

Ouro Preto Orchestra Academy



R\$155
thousand

Brazilian Ballet Company / BEMO Institute



R\$268
thousand

Theater Formation Company



R\$400
thousand

Society

Mobilization and action

Launch in the 100 open startups of the super COVID-19 challenge to foster innovative solutions. SulAmérica launched challenges related to the following areas:



COVID-19 super challenge



Vaccines and medical treatments



Alternatives to follow the children's vaccine calendar and solutions so that complex treatments are maintained, mainly for groups at higher risk

Mental health



Initiatives that contribute to the prevention and treatment of mental disorders that may evolve in this context

Access to hygiene products for low-income population



How do we maintain access to hygiene products for prevention and disinfection?

Distance learning



Alternatives so that children continue to study in this new scenario

Entertainment for groups at higher risk



Which entertainment alternatives could make the lives of the people of groups at higher risk more pleasant?

