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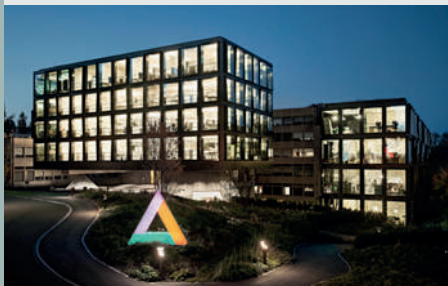
## Main milestones 2020



## 01/ JANUARY PART OF THE HELVETIA GROUP

The Helvetia Group announces the acquisition of a majority stake in the Caser Group of about 70%. This operation was completed in June, when all due authorisations were obtained from both the European and Spanish authorities.

Helvetia is thereby further strengthening its European business as a second pillar, significantly expanding its already attractive Non Life business and increasing its sales capabilities in Spain. Caser is becoming part of a successful international insurance group.



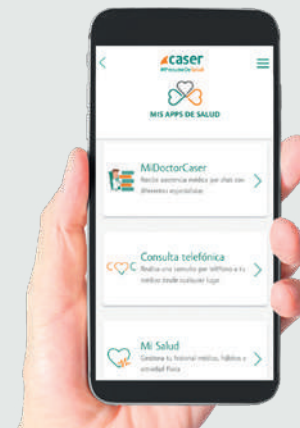
## 02/ FEBRUARY COCHEXCOCHE IS NOW PRO

A new version of the pioneering CochexCoche is released. This new insurance for the self-employed offers a replacement vehicle with similar features in the event of breakdown, theft or accident. In addition, in case of total destruction, and if repairing the accident-stricken vehicle costs more than it is worth, it offers the option to replace the vehicle (van or car) from several choices. And without switching companies.



## 03/ MARCH THE ONSET OF THE PANDEMIC

The Caser Group activated its Crisis Committee to address the complex situation caused by the coronavirus pandemic. Many initiatives were launched. These include steps that allowed activity to continue –teleworking, communication with brokers and different distribution networks, services– and measures aimed at customers and society in general. Special attention was given to those related to telemedicine and telephone support and assistance to the elderly and health-care personnel.



## 04/ APRIL THE VALUE OF SPECIALISED ADVICE

The specialised network of financial agents continues to consolidate with the gradual incorporation of reputable professionals during the financial year, and which now number 35. The transformation of financial institutions and the complexity of the markets enhance the importance, first, of expert advice, and second, the business model of Caser Asesores Financieros, which continues to grow at a determined pace.



More than  
**800**  
customers and a  
net growth of  
**185**  
million euros

## 05/ MAY SMILES

Caser Dental recovers daily activity in its 20 establishments and reopens to the public under strict safety measures. The new scenario raised by Covid-19 changes the organisation of work. So, the more than 70 professionals and 100 dentists who are part of their teams received the necessary training to apply the protocols and requirements for the so-called new normal.

PROTOCOLO BIOSGURIDAD COVID-19

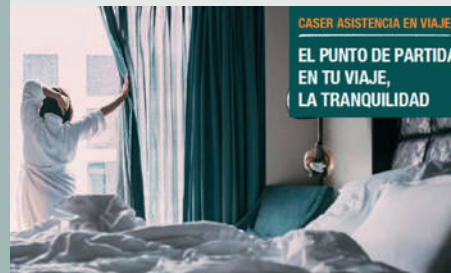
### Medidas de Higiene y Seguridad

- Higiene de manos frecuente: lavado de manos o uso de soluciones hidroalcohólicas.
- Evitar tocarse la cara, especialmente ojos, nariz y boca, ya que los manos facilitan la transmisión.
- Utilizar pañuelos desechables y tirarlos tras su uso.
- Al toser o estornudar: cubrirse la cara y la nariz con la cara interna del codo.
- Evitar el contacto directo y mantener la distancia de 1-2 metros entre personas.
- Uso de mascarilla: debe cubrir la boca, nariz y barbilla. Evitar tocarla mientras se lleva puesta.

Está prohibido copiarlos los dientes, prótesis o aparatos removidos en el baño de la clínica, para evitar contagios.

## 06/ JUNE NEW NEEDS, NEW SOLUTIONS

Caser Asistencia Vacacional Covid-19 is a new line of travel assistance insurance for domestic and European tourism that offers special coverage for Covid-19, in addition to covering the main guarantees of travel insurance. The company is thus offering a new product designed for a complex scenario that seeks to provide reassurance and peace of mind in holiday travel.



## 07/ JULY SPANIARDS PREFER SIMPLE SAVINGS

58% of Spaniards would consider saving if there were simpler and more innovative options, according to the study carried out by the Observatorio de Pensiones Caser: "Retirement savings profiles according to new market trends", which analysed the influence of responsible consumption, SRI and the search for different formulas of savings for Spaniards.



## 08/ AUGUST LIFE-RISK FOR SMEs

A new line of collective Life-Risk insurance for SMEs emerges, providing simple pricing and fast issuance. The company is thus offering insurance that is responsive, with no conditions of accession and with a contracting process that is accessible, comfortable and quick. It is an insurance solution that is suited to any company with less than 50 workers. It is one of the most comprehensive insurance solutions in the sector and seeks to expand the coverage provided in collective agreements.

For companies  
with less than  
**50**  
workers



### 09/ SEPTEMBER PERFORMANCE OF ReMOTO

The insurance solution for motorists has become more practical and intelligent thanks to a new device that detects the proximity of the motorist and automatically activates protection. In addition, the Caser ReMoto app is updated to use artificial intelligence algorithms capable of detecting accidents using accelerometer motors and inclinometers that –using a mobile phone– send out the rescue call.



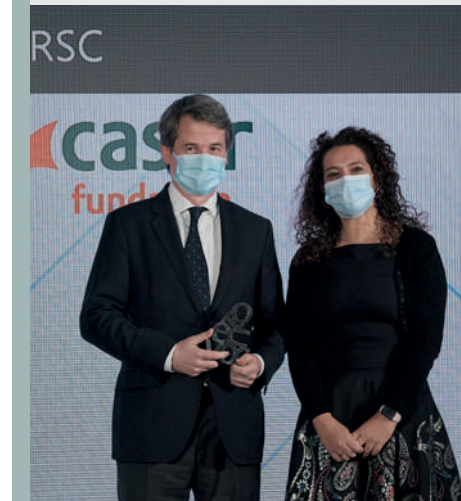
### 10/ OCTOBER WITH CASER, LIFE IS EASIER

Using the slogan “At Caser we work so that now more than ever, your life is easier”, a new advertising campaign was presented, featuring the Spanish tennis player Garbiñe Muguruza. In addition, for the second consecutive year, Caser was a sponsor of the most important cycling event in Spain, which was held in October this year, the latest in its history.



### 11/ NOVEMBER AWARDS FOR THE FOUNDATION

The Caser Foundation won an award in the Category of Corporate Social Responsibility of the IV Edition of the Vocento Business Awards for its contribution to providing solutions to the challenges facing society. In addition, CERMI gave the journal “Actas de Coordinación Sociosanitaria” one of its 2020 awards for its work in spreading valuable knowledge relating to social and health issues.



### 12/ DECEMBER POSITIVE CONTRIBUTION

The contribution to the profits of the Swiss group in the second half of the year came to 54.3 million Swiss francs. In addition, as a result of the integration of Caser, Helvetia rose to 8th place in the ranking of Non-Life insurance in Spain. The profit after tax of the Caser Group exceeded 45 million euros and the Group’s consolidated solvency ratio reached 165% with no transitional measures on technical provisions.

