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Services



2020 posed a major challenge to society as a whole, in particular, the elderly and care home residents, as they are home to a high number of more fragile individuals. Caser Residencial has put a wide range of measures in place to minimise, insofar as possible, the impact of the pandemic. We must applaud the professionalism of the teams working in the different areas and their dedication and effort at this time. Hospitales Parque and Acierta Asistencia continued to work from the outset to adapt to the new needs generated by Covid 19.



VALENTÍN GARCÍA
SERVICES DIRECTOR

The pandemic has represented a turning point for the sector. How has the Services Area responded?

Undoubtedly, Covid-19 has been the single factor on which society as a whole has focussed its efforts. The Group's Services Division has tackled it from the different areas of activity by quickly rolling out prevention protocols, handling and streamlining all material management needs as well as all aspects considered essential in safeguarding people's health, in particular those who live and work at Caser Residencial.

Hospitales Parque was able to quickly adapt to the new circumstances and quickly developed digital capabilities. Furthermore, Acierta Asistencia has worked tirelessly to provide its services in more than 81,000 cases and maintained

its firm commitment to remaining a reference in service solutions for households and SMEs throughout Spain.

What expectations does the Strategic Plan set out?

The strategic plan is structured around the following pillars:

- Organic growth, internally launching new services that increase the supply of products and services to people.
- Growth in activity through selective purchases at elderly care homes, hospitals and companies in the services sector in operation.
- Improvement of the perception of quality amongst customers, accompanying them over the course of their life, placing them at the heart of the organisation.
- Standing out from the competition in each of the activities in which we operate and serving as a reference in them.
- Implementing cutting-edge technology and ensuring efficiency in terms of resource management.

What do services have to offer insurance activities?

Services are a tool to prevent insurance becoming a commodity and that make it possible to strengthen the customer's loyalty to the brand.

The joint sale of insurance and services make it possible for us to offer tangible solutions to our customers at different times. Sometimes, it is easier to reach customers through a service than through insurance.

What are your plans for 2021?

We will continue to work on recovering pre-pandemic activity at our elderly care homes, hospitals and Acierta Asistencia. We will also respond to the emerging needs of our customers in relation to wellness, health and services in the home.

We will also work on managing staff with an emphasis on training and talent development, as well as attracting the best professionals and the development of services for companies and individuals oriented towards direct sales to the end customer or through agreements with third parties.

Finally, next year will see work start on the construction of two care homes in addition to inorganic growth in care homes, hospitals and service companies.

ELDERLY

Caser Residencial is the Caser Group's dedicated comprehensive care company, providing services that contribute to the quality of life of dependent individuals. Activity involving the Elderly segment has been affected by the health crisis generated by the outbreak of Covid-19. Therefore, over the course of the year, all efforts have focussed on maintaining the quality of all the services provided by the Group in this area of activity.



Residential Caser obtained AENOR Certification in relation to Protocols for fighting Covid-19 at all its care homes

Along these lines, work has been performed across the organisation in relation to prevention, care and managing material needs, in addition to human resources, to provide centres with everything required to safeguard the health of both those living in centres and those who work there.

In relation to Prevention, Caser Residencial designed health circuits to adapt access and transit flows, pursuant to the recommendations proposed by the Ministry of Health. Furthermore, it supplies PPEs to staff at care homes and performed regular antigen and serological tests on residents and employees. Furthermore, a health protocol was also activated to perform PCR tests on all contacts that might have had a minimal exposure, with a view to prioritising the safety of residents and workers.



PABLO RUBIO
CHIEF OPERATING OFFICER AT CASER RESIDENTIAL

and care. To this end, managing material needs and human resources was essential.

In addition to the Personal Protective Equipment required, we perform periodic antigen and serological tests, in addition to PCR tests on all contacts that might have had a minimal exposure.

Furthermore, we are in constant communication with family members, residents and professionals to provide transparency, peace of mind and security in circumstances as delicate as those we are currently seeing.

What has it meant to obtain AENOR Certification in relation to Protocols for fighting Covid-19 at all your care homes? Obtaining this certification has acknowledged all the efforts made to continue maintaining the level of excellence, quality and safety for our employees and residents.

Furthermore, it emphasises the important, essential work to coordinate professionals, not only at each Caser Residencial care home, but also at Central Services.

What protocols and actions have been implemented by Caser Residencial during the pandemic?

At Caser Residencial, we have spared no efforts from the outset to achieve the single goal of safeguarding the health of our residents and professionals, as well as preserving the excellence of all our services.

In doing so, we have expanded the resources used in the field of prevention

At the same time, a priority was placed on communication with families with the aim of providing transparency, peace of mind and security to the relatives and close friends of residents, resulting in a fluid, constant collaboration between professionals at the centre and relatives. The work and coordination of professionals in the Elderly segment is worth particular mention, not only at each Caser Residencial centre but also at Central Services.

Furthermore, teams providing psychological assistance to patients, relatives and professionals as a whole were expanded and a Covid-19 manager was appointed responsible for ensuring health compliance and safety across all levels of activity.

In relation to technological innovation, Caser Residencial provided material and means to all its centres with a view to maintaining the commitment to accompanying and assisting all its residents, providing them with the possibility of remaining in contact with family members continuously in the form of videoconferences.

In line with the 2018-2022 Strategic Plan, the Caser Cuidados partner assistance project was launched for private services in the home, incorporating specialisations for the branches of dependent individuals, disability and recovery. These include physiotherapy, psychological care, social work, occupational therapy, speech therapy, podiatry and psychological support.



METHODS OF COMMUNICATION WITH RELATIVES

Aware of the mobility restrictions put in place following the declaration of the state of alarm, Caser Residencial rolled out several mechanisms to continue providing support to residents and families, encouraging the use of new technologies to alleviate, insofar as possible, the social distancing measures imposed in response to the pandemic.

A video call service to facilitate communication between relatives was launched, using new technologies, with a view to improving socialisation in times of preventive isolation or isolation having contracted the virus.

These communication methods have allowed residents to stay in touch and feel accompanied by their families; these aspects, under the unique circumstances, have become more relevant as part of caring for the elderly.



The launch of Caser Cuidados, with the involvement of care homes and the Human Resources and Operations management teams at Caser Residencial, ended the year with five projects underway in Madrid, Zaragoza, Vizcaya, Guipúzcoa and A Coruña and has several collaboration agreements in place with hospitals, associations, and guardian foundations among others.

During 2020, the AENOR Certification in relation to Protocols for fighting Covid-19 at all its care homes was obtained and the year also saw the NPS (Net Promoter Score) continue to improve, with a score of 37, with workers dedicated to providing services to the elderly and professional quality receiving the highest scores.



NEW PROJECTS

As part of the Group's expansion plan in terms of comprehensive care for dependent individuals, Caser Residencial has launched the construction of two new care homes in Majadahonda and Malaga in 2021, with three more projects in Santiago de Compostela, Madrid and Seville subject to study. Furthermore, the care home in Logroño is also due to be expanded.

Furthermore, new specialist care units are planned for current centres to further increase our range of services, improving the quality of care and expanding our care capabilities.

Inorganic growth is also expected through the purchase of existing centres, complementing those already in the portfolio.

In addition, Caser Cuidados will expand its range of services, offering them in a larger number of provinces and increase its services by incorporating new home care technologies.

HOSPITALS

The outbreak of the pandemic marked the course of the year for Hospitales Parque, which worked from the outset to impart training to its centres on the new needs generated by Covid-19. In this sense, the Group consolidated its position as one of the first hospitals in Spain to obtain certification of its Audited Covid Protocol.

Adapting the operations of a hospital in record time is not mean feat; however, the efforts, generosity and professionalism made by all our staff and professionals to this end were truly extraordinary. Their response has allowed Hospitales Parque, even at the most difficult times of the pandemic, to remain at the disposition of the Health Authorities, offering all authorised services.

Furthermore, the positive progress of the Telemedicine services is worth particular mention; these services were particularly useful during lockdown to continue offering care alternatives to patients. Between March and May, coinciding with the first state of alarm, more than 5,000



remote consultations were made, using, among other systems, the Qlinicus video consultation platform.

Hospitales Parque saw an intense growth in activity in 2020 and maintained its priority objective of investing in medical technology, updating and modernising its facilities and equipment and developing the service portfolio to offer the highest quality of care.

This growth is reflected in the year-on-year increase in revenue from services to domestic patients by 14%, since the state of alarm ended, demonstrating that the pace at which the Group's recurring business grew improved significantly.

Looking to next year, Hospitales Parque hopes to continue to fulfil the different growth initiatives of its current centres as set out in the 2021-2025 Strategic Plan, in addition to the incorporation of new centres.

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CANARY ISLANDS

In 2020, Hospital Parque Tenerife significantly improved its diagnostic capacity, commissioning a new 128-slice, low-radiation CT scanner, the most modern on the island. At the same time, the Hemodynamics and Interventional Cardiology Services as well as the Sports and Health Unit were enhanced, which represented important progress in terms of health care.

Hospital Parque Fuerteventura opened a new consultancy centre spanning more than 300 m². These new facilities will double the complex's in-patient area, helping to secure the highest quality of private health care of the island.

In turn, Centro Médico Parque Lanzarote has significantly expanded its activities and range of specialisations on offer. The improvement to the services provided strengthened its position as a point of reference in the provisions of private healthcare in Arrecife, seeing its activities increase by 26% in 2020.

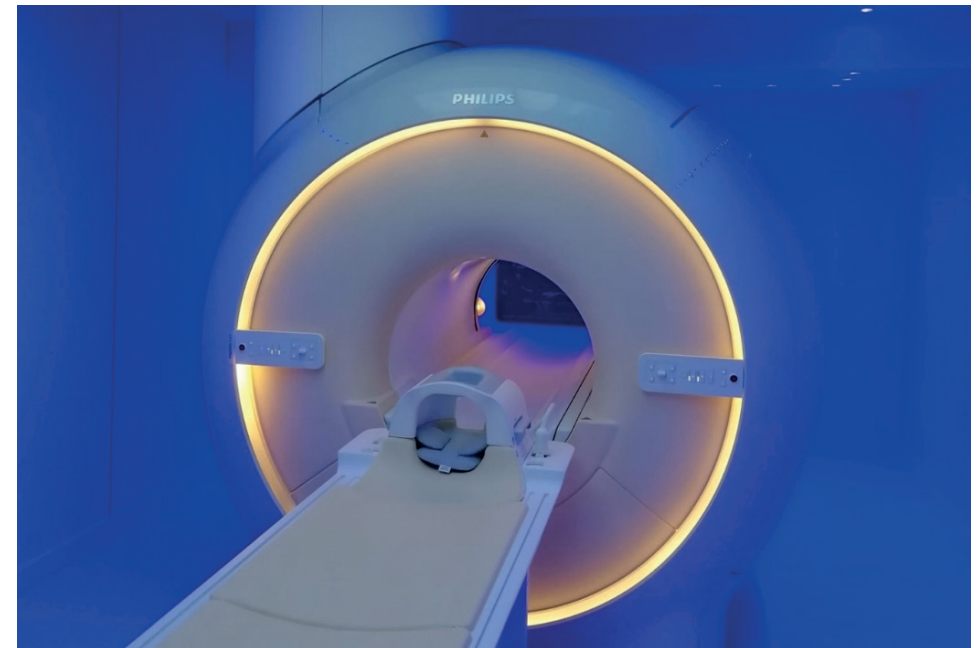
The Hospitales Parque Group will address different growth initiatives outlined in the 2021-2025 Strategic Plan:

Hospitales Parque renovate and modernise the Emergency Service department in Tenerife. It also plans to create a new area measuring 500 m² to house consultancy and ultrasound rooms and adapt the ICU to isolate infectious or immunocompromised patients.

Hospital Parque Fuerteventura will open a new hospitalisation plant, with spacious, modern and bright facilities, doubling the number of beds at the centre. The hospital in Fuerteventura and its satellite medical centre in Lanzarote will continue to expand their extensive portfolio of services and expand and enhance its healthcare professionals.

BALEARIC ISLANDS

Complejo Hospitalario de Llevant launched the Laserclínica polyclinic, a leader in Manacor, a new centre that seeks to bring services closer to the local capital. The



complex, spanning more than 500 m², has improved access and helped in the treatment of 30,000 patients per year.

Looking to next year, Laserclínica is expected to undergo a comprehensive modernisation process, including

improvements to technology and accessibility. The centre will also continue to increase its portfolio of services and medical staff, in coordination with Hospital de Llevant.

EXTREMADURA

In Extremadura, Hospital Parque Vegas Altas, in Don Benito, has launched a new high-field MRI (1.5 Teslas) with a 70 cm wide gantry, making it possible to perform exams for the early detection of breast and prostate cancer. This new equipment is in addition to the 32-slice CT scanner launched in 2019, offering a unique imaging service in the area. Furthermore, with a view to offering the best patient experience and reducing stress, the hospital has added the new In-bore environment system to its services.

Likewise, Hospital Vegas Altas launched a new endoscopy area, with four side-by-side spaces and recovery area for patients, expanding the capacity of care and improving the service.

Hospital Parque Vía de la Plata, in Zafra, adapted its casualties department to the needs of the pandemic, creating an area dedicated to Covid-19 patients and expanded its observation area. In turn, the close collaboration with the Health Service in Extremadura was consolidated further,

serving as a reference centre for surgical activity in the region

Over the course of 2021, Hospital Parque Vegas Altas, in Don Benito, will continue to offer its services, in particular surgical services, offering a wider range of procedures to its patients, insurance and mutual insurance customers, as well as to the Administration itself. Furthermore, it will perform modernisation work with the specific aim of providing a satisfactory customer experience.

The pursuit of continuous improvement will also be reflected at Hospital Vía de la Plata, in Zafra, through the overall modernisation of its facilities over the coming year, with a view to improving adaptability and creating more comfortable environments for patients.



ALEJANDRO REY
DIRECTOR AT HOSPITALES PARQUE

What have been the biggest innovations at Hospitales Parque?

Undoubtedly, I would say the development of telemedicine as well as the fact that more than 5,000 remote consultations were completed using the Qlinicus platform. This progress has allowed us to accompany our customers at the most difficult times of this pandemic.

I would add to that the work carried out by the Group as a whole to obtain the Audited Covid Protocol certificate, which has allowed all our hospitals to consolidate their position as points of reference in care and comfort, especially during such a difficult year.

How do you summarise your plans for 2021?

Next year, we will continue to work towards meeting the targets set out in the Strategic Plan and maintain our position as a reference hospital in the regions in which we are present. To this end, we will continue to promoting advances in medical technology, updating and modernising our facilities and equipment, as well as the continuous development of the service portfolio in response to the needs of society, the context and our patients.

ACIERTA ASISTENCIA

The Acierta Group, formed by Acierta Asistencia and TH Mantenimiento, aims to provide services in the real estate, facility management and value added services sectors. Despite the effect of Covid-19, when it was impossible to visit homes, offices and shopping centres during the lockdown period, the business closed 2020 with turnover of more than EUR 20 million, having provided its services in more than 81,000 cases.

In the Real Estate sector, the year has been conditioned by the decision of many investment funds, who own the assets managed by Acierta Asistencia's Servicer customers, to slow their operations in Spain due to the economic uncertainty seen in addition to legislative changes related to property rentals. Despite this, the company incorporated Altamira and Aliseda as customers and remained present in virtually all market operators. Together, it launched a new line of business consisting of the adaptation and preparation of review lists for new property developments across Spain.

The line of business involving the end-to-end maintenance of buildings and infrastructures experienced stable growth during the year, especially in terms of access to public tenders. In that regard, despite the temporary suspension caused by lockdown measures, the Acierta Group was awarded 21 centres for an amount of around EUR 2 million.

Furthermore, more than 80 experts from different trades and engineers provide their services at all the public and private centres managed by the company, making it a relevant actor within the sector, providing technical advice with bids, that continue to be ranked amongst the most advantageous.

In terms of Value Added Services, more than 55,000 cases were managed in 2020, up by 13%, driven in part by the implementation of a variety of services associated with

the improvement in the quality of life of certain groups of people during lockdown. Thus, this line of business (traditionally associated with the provision of home repairs and improvement services) expanded its scope of action to include services such as psychological care, legal assistance or accompanying the elderly over the phone, thus offering a comprehensive service to respond to the different needs of customers in different areas of their personal life.



At the same time, telephone and back office services were stepped up, rolling out new technology for the development of multichannel communication as well as incorporating specialist customer service teams into the sales and performance branches.

Furthermore, TH Mantenimiento, with more than 30 years of experience in the installation, commissioning and maintenance of air-conditioning equipment and heating facilities, increased its commercial activities in terms of public tenders, seeing the company awarded the preventive maintenance of all Parador Hotels in Spain.

MAJOR CHALLENGES FOR 2021

In 2021, the Acierta Group, made up of more than 300 professionals, will continue to pursue its goal of setting the benchmark in asset maintenance services and value-added services, based on a business model structured around the design of tailor-made solutions for each customer, placing an emphasis on service excellence and harnessing the strengths and synergies that come from being part of a large insurance group.

To this end, our strategy will focus on developing the market of private customers and SMEs by enhancing the portfolio of services and coverage specific to the Spanish market and structured around technological platforms that provide a unique customer experience.



IGNACIO DÍAZ PINÉS
DIRECTOR AT ACIERTA ASISTENCIA

How would you summarise 2020 at Acierta Asistencia?

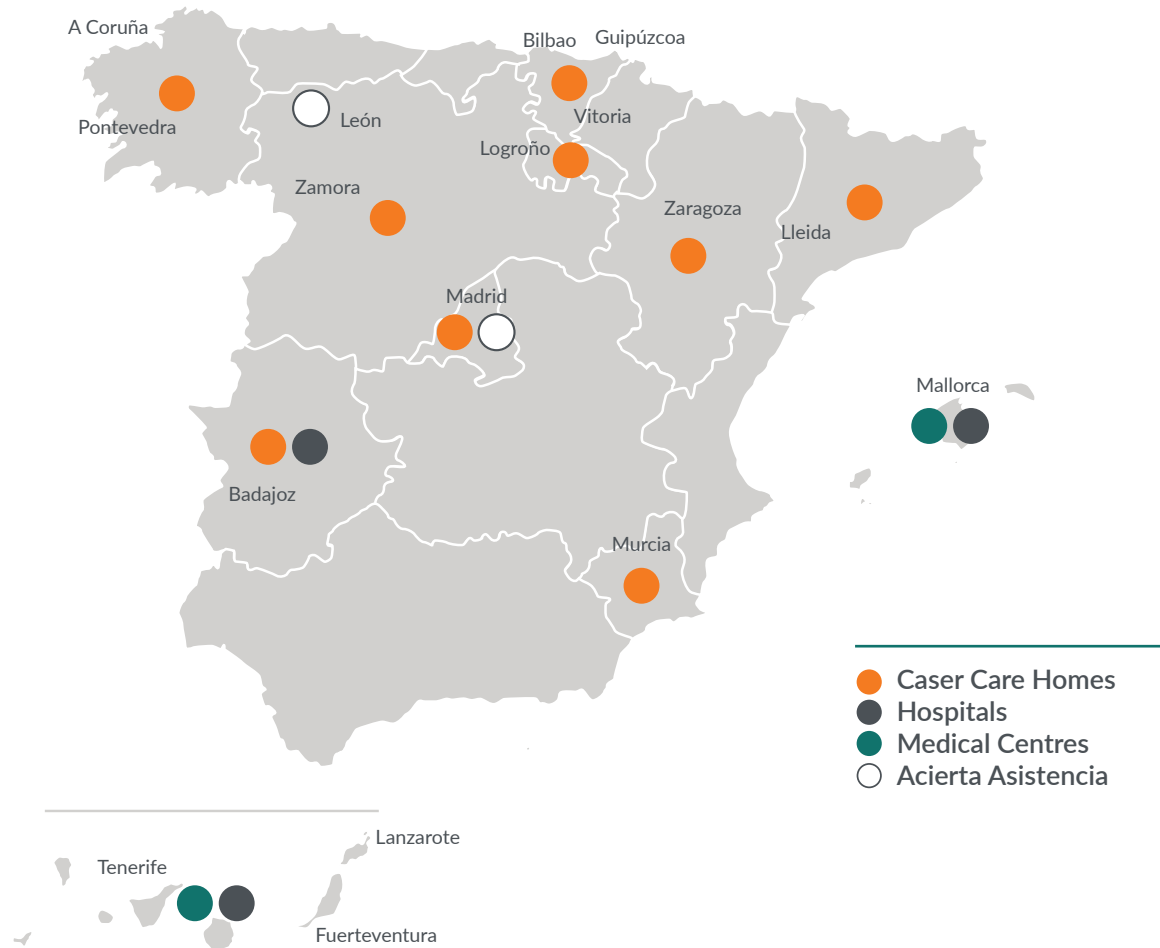
The year 2020 has been an unusual year affected by the circumstances we have seen. Even so, the business ended the year with turnover of more than EUR 20 million, and having provided its services in more

than 81,000 cases. Furthermore, more than 80 technicians and engineers have continued to perform essential work and despite the temporary suspension as a result of lockdown measures, the Acierta Group has been awarded 21 centres for an amount close to EUR 2 million.

How does Acierta Asistencia address the Strategic Plan?

Throughout 2021, we will continue to work with a view to converting the Acierta Asistencia Group into a point of reference in asset maintenance services and value-added services. To this end, we will continue to focus on the development of the individual customers and SMEs market, as well as the consolidation of traditional B2B Real Estate businesses, the maintenance of real estate portfolios, facility services and boiler maintenance through TH Mantenimiento.

OUR PRESENCE



DIVERSIFICATION FIGURES

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ELDERLY CARE HOMES

5

HOSPITALS

5

MEDICAL CENTRES

CASER CARE HOMES

- Alameda (Lorca-Murcia)
- Alto del Prado (Vitoria)
- Anaka (Irún-Guipúzcoa)
- Arturo Soria (Madrid)
- Artxanda (Bilbao)
- A Zapateira (A Coruña)
- Betharram (Hondarribia-Guipúzcoa)
- Castell D´Oliana (Oliana-Lleida)
- Guadiana (Badajoz)
- La Moraleja (Alcobendas-Madrid)

- León (San Andrés del Rabanedo-León)
- Lleida (Lleida)
- Montesoria (Logroño)
- Olivenza (Olivenza-Badajoz)
- Ruiseñores (Zaragoza)
- Santa Hortensia (Madrid)
- Santo Ángel (Murcia)
- Txurdínaga (Bilbao)
- Zamora (Villaralbo-Zamora)
- Pontevedra (Vilaboa-Pontevedra)

HOSPITALS AND MEDICAL CENTRES

- Hospital Parque Tenerife en Santa Cruz de Tenerife
- Hospital Parque Fuerteventura en Puesto del Rosario
- Hospital Parque Llevant (Porto Cristo, Mallorca)
- Hospital Parque Vegas Altas (Don Benito, Badajoz)
- Hospital Parque Vía de la Plata (Zafra, Badajoz)

- Centro Médico Parque Lanzarote en Arrecife
- Centro Médico Corralejo en Fuerteventura
- Centro Médico Parque Cala Mesquida (Mallorca)
- Centro Médico Parque Porto Colom (Mallorca)
- Centro Médico LaserClic en Manacor (Mallorca)