



**2016 ANNUAL REPORT**

**INDEX OF INDICATORS**

A vida é imprevisível  
e, acredite, isso é muito bom.



**SulAmérica**



SulAmérica's Index of Indicators, shown herein, is part of the Annual Report of the Company and presents, adopting an integrated approach, our main Environmental, Social and Governance (ESG) indicators, besides the economic and financial ones.

This report is based on the guidelines and principles of the [Global Reporting Initiative](#) (GRI), of the [United Nation's GLOBAL COMPACT](#) and the [Principles for Sustainable Insurance](#) (PSI).

In 2016, following the concept framework for Integrated Reporting, proposed by the [International Integrated Reporting Council](#) (IIRC), we revised our data collection process, consolidating indicators, indexes and reports, which started to be reported according to five capitals: Financial, Human, Intellectual, Social, and Relationship.

A new methodology of indicators was developed, named SULA indicators, aligned with the SulAmérica's [material themes](#).

This change is the result of the pursuit of integration and transparency in the process of communication with our customers, shareholders, employees, and the society.

## WHO WE ARE

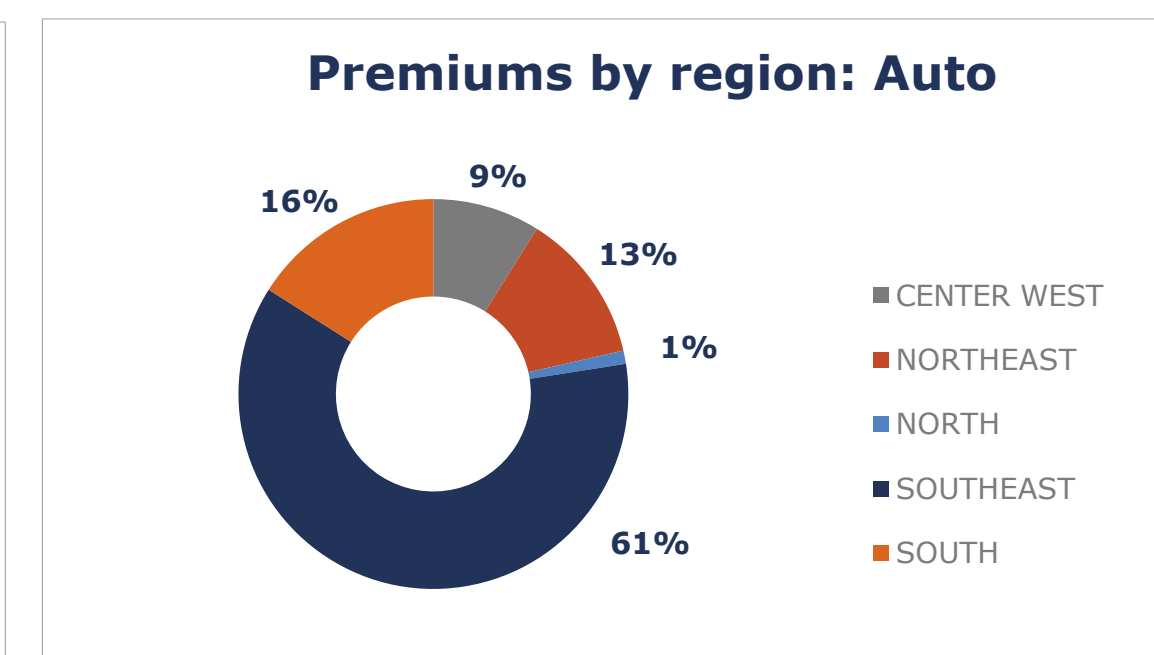
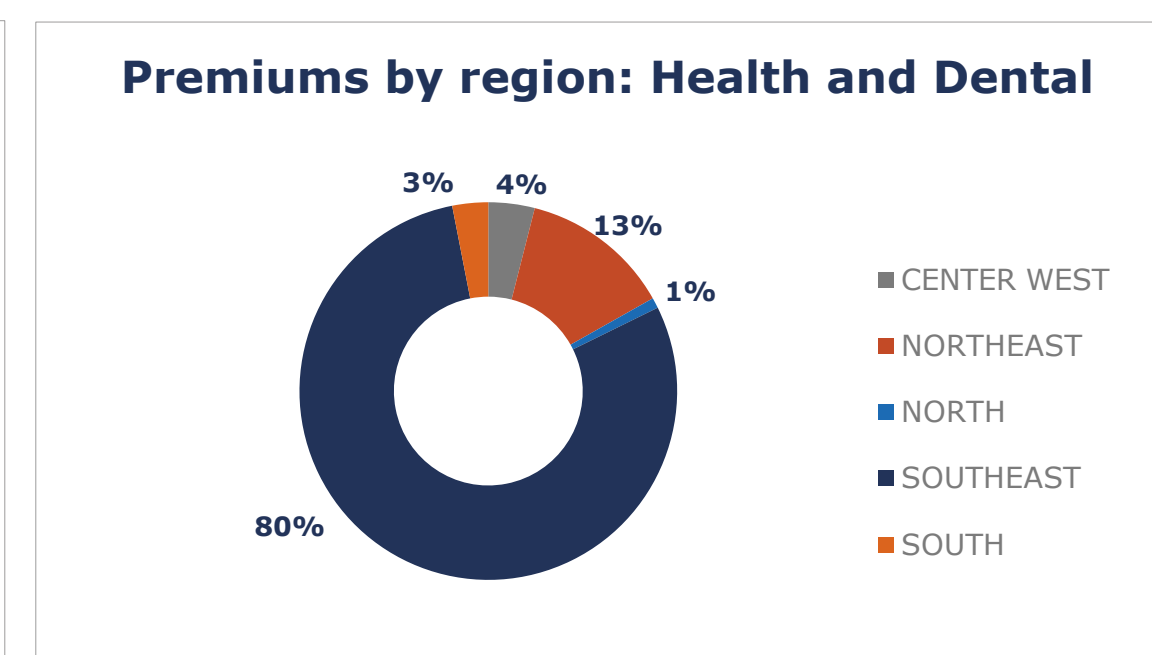
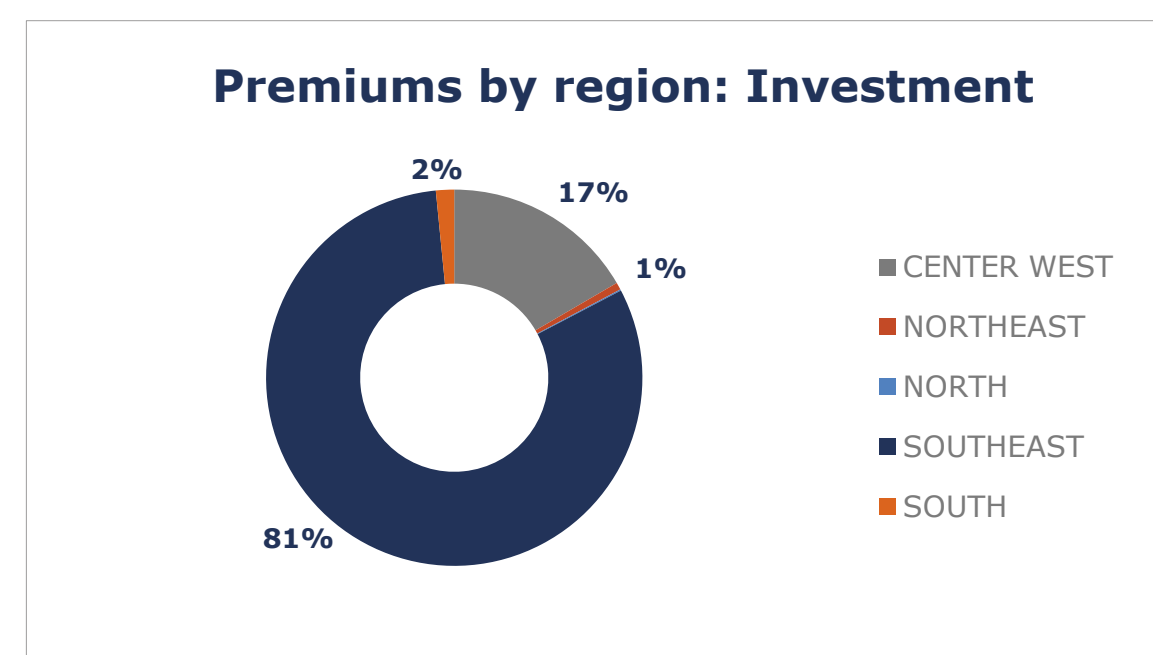
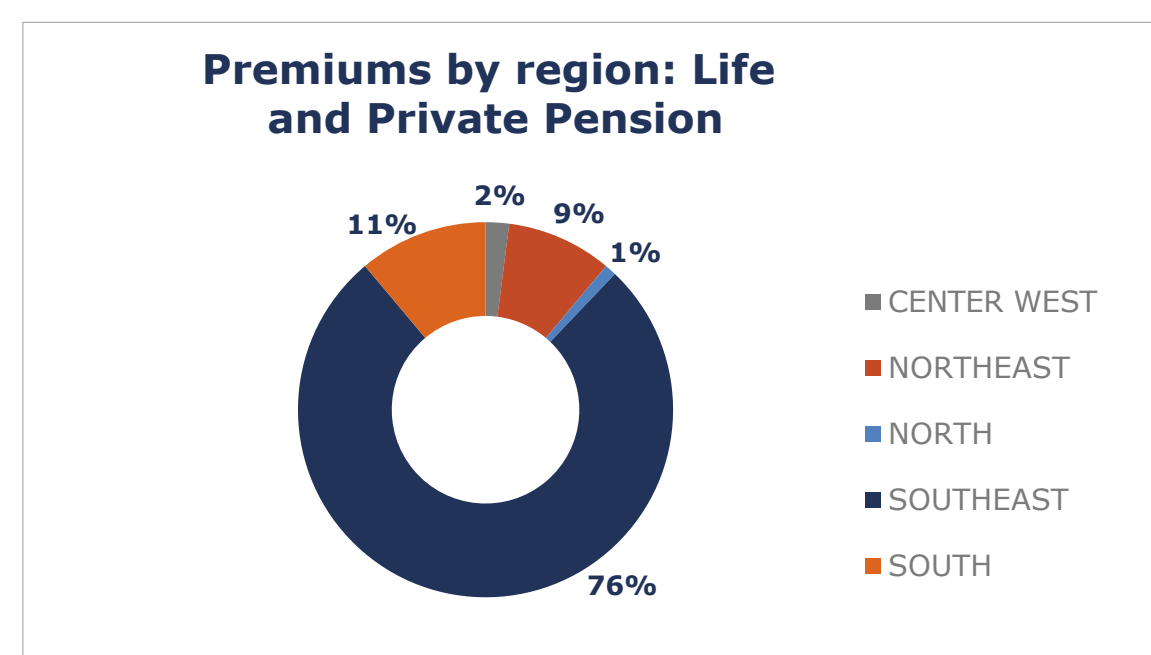
SulAmérica operates in the health and dental, automobile, and other property and casualty insurance lines. The Company also operates in the life and accident insurance, asset management, private pension products, and savings bonds segments.

In the year 2016, the Company's operating revenues reached R\$ 16.8 billion, of which R\$ 16.0 billion in insurance premiums. As at December 31, 2016, SulAmérica Investimentos recorded R\$ 34.2 billion in assets under management.

With approximately 5,000 employees, its business is performed by means of a broad and diversified distribution network that includes more than 30,000 independent brokers, besides partnerships with more than 20 retail financial institutions, which add to SulAmérica 16,000 points of sale. With approximately 7.0 million customers (individuals and businesses), 100% of its revenues is generated in Brazil.



SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 1</b>	Significant changes during the period covered by the report	In 2016, the Company inaugurated the branches in Interlagos, João Pessoa, Maceió, Natal, Petrolina, Porto Velho, and Rio de Janeiro's mountainous region. For further information on the main historical facts, access the <a href="#">Investor Relations</a> website of the Company.	102-10	–	–
<b>SULA 2</b>	Location of the organization's headquarters, countries where it operates, and where it has significant operations	The Company only operates in Brazil, with headquarters at Rua Beatriz Larragoiti Lucas, 121 Cidade Nova – Rio de Janeiro, Brazil.	102-3 102-4	–	–
<b>SULA 3</b>	The organization's name, scale, and legal form, and the percentages of the portfolios per region	A SulAmérica Seguros, Previdência, Investimentos e Capitalização (trade name)/ Sul América S.A. (legal name) is a publicly-held corporation. It is a large Company, with revenues of R\$ 15,986.20 billion in 2016, and more than 5,000 employees. SulAmérica is considered a smallcap, according to the market capitalization classification. The charts below show the percentages of Company's portfolios per region.	102-1 102-5 102-7 G4-FS6	–	–



SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
SULA 5	Message from the CEO and key events	The CEO message and the main events of the Company are on the Investor Relation's website, in the <a href="#">Quarterly Earnings</a> document, on page 2.	102-14 102-15	Message from the CEO	1
SULA 6	The organization's values, principles, standards, and norms of behavior, such as the codes of conduct and ethics	<p><a href="#">Mission, vision, and values</a> <a href="#">Code of Ethical Conduct</a></p> <p>The Legal Compliance Program defines the basis for the organization to comply with the Brazilian laws and regulations, in addition to all internal policies and procedures necessary for the continuity and growth of its activities. It also defines how compliance activities are structured, the role of the area of Compliance, in addition to each employee's responsibility to conform or comply with the rules of the insurance market.</p>	102-16	7 e 10	1
SULA 9	List of membership of associations	SulAmérica is an active member of trade entities and bodies that regulate the areas in which it operates, contributing to the most relevant discussions that help positioning the industry with regard to standards and development of good practices. SulAmérica has seats in all Federations of the insurance market and participates in many debate forums about the regulations of its activities. About 96 executives and employees of the Company hold management positions in commissions and work groups in Federations and in the National Confederation of General, Private Pension and Life, Supplemental Health and Savings Bonds Insurance Companies (CNSeg in Portuguese), in addition to unions and other bodies that represent the industry. These participations, combined with the performance of the professionals who dedicate to regulatory issues and government relations – National Regulatory Agency for Private Health Insurance and Plans (ANS in Portuguese), Central Bank of Brazil (Bacen in Portuguese), Brazilian Securities and Exchange Commission (CVM in Portuguese), and Superintendence of Private Insurance (Susep in Portuguese) – enable SulAmérica to anticipate changes, and organize itself beforehand to meet new requirements, as well as to contribute to the enhancement of the industry's regulations. As part of its strategy of always taking domestic and international good practices to the insurance market, SulAmérica has a representative in CNseg's Sustainability Commission.	102-13	–	–
SULA 10	Externally-developed charters, principles, or other initiatives	To learn about the voluntary commitments taken by SulAmérica, access the <a href="#">Investor Relations</a> website.	102-12	–	–



## MATERIALITY

The Materiality Matrix implements the discussion held with the top management and main external stakeholders (brokers, customers, regulatory bodies, investors, shareholders, and service providers) SulAmérica related to the matters of highest relevance to the Company according to its business strategy.

By consulting them audience, five strategic themes were established: Quality of Customer Care and Services, Innovation in Products and Services, Development of Human Capital, Responsibility in the Value Chain, and Financial Education and Responsible Use of Insurance.

For further information, access the [Investor Relations'](#) website, in the Stakeholders and Materiality section.

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 12</b>	List of the material topics identified in the process for defining report content	This information can be found on the Stakeholders and Materiality page on the Company's <a href="#">Investor Relations</a> website.	102-47	-	
<b>SULA 13</b>	List of stakeholders groups engaged by the organization, basis for identifying and selecting stakeholders with whom to engage, and approaches to stakeholder engagement.	The information related to these indicators is available on the Stakeholders and Materiality page of the Company's <a href="#">Investor Relations</a> website.	102-40 102-42 102-43	-	-
<b>SULA 14</b>	Key topics and concerns that have been raised through stakeholder engagement	The key topics raised were the following: Quality of Customer Care and Services, Development of Human Capital, Innovation in Products and Services, Responsibility in the Value Chain, and Financial Education and Responsible Use of Insurance, considered strategic themes. For further information <a href="#">click here</a> .	102-44	-	-

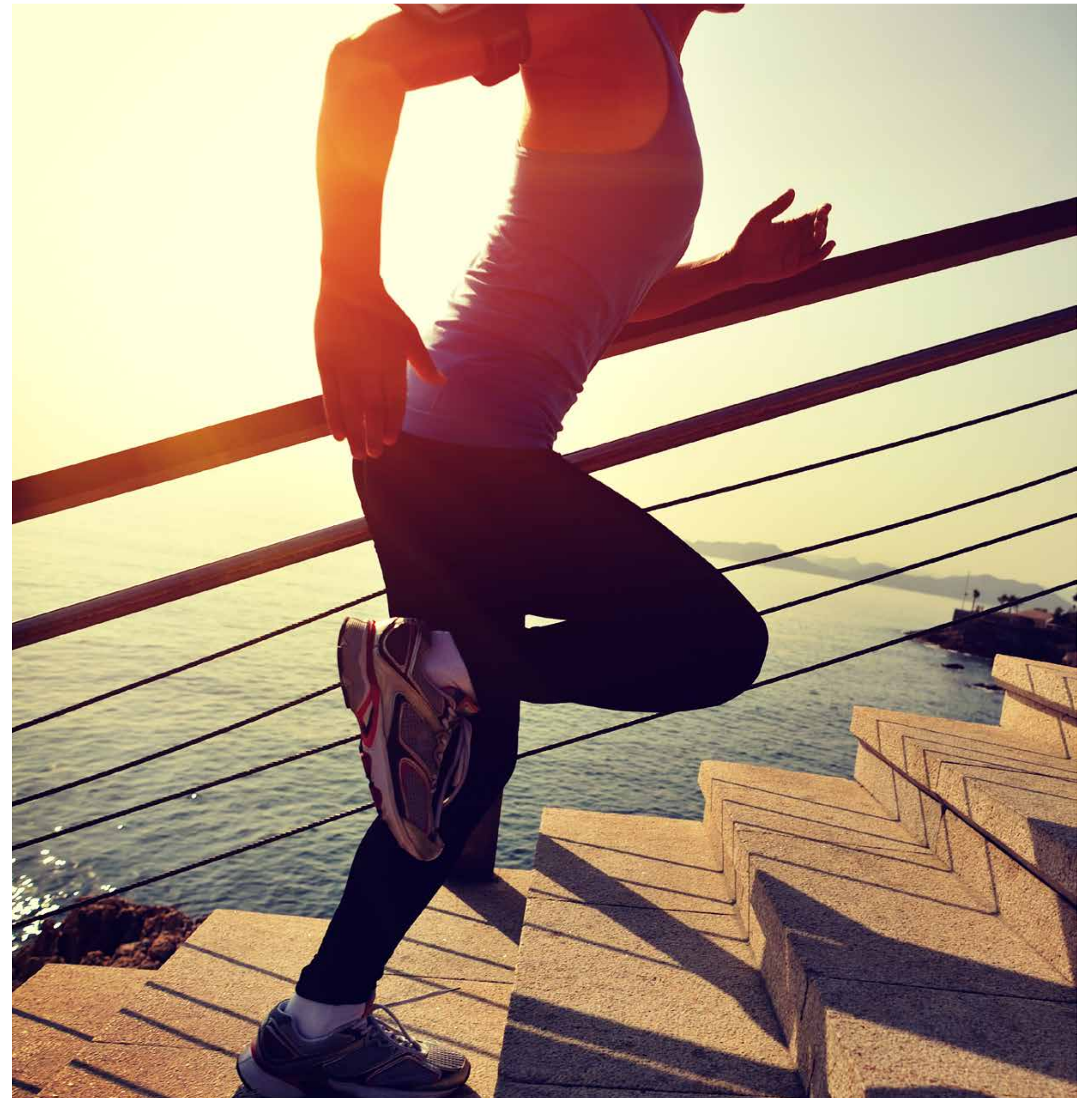


## GOVERNANCE

Corporate governance is the system through which societies are governed, monitored, and promoted, involving the relationships between shareholders, board of directors, executive board of officers, independent auditors, and Fiscal Council, if installed.

The Company is committed to the recommendations of the IBGC's [Code of Best Practices of Corporate Governance](#), which comprise the principles of transparency, fairness, accountability, and corporate responsibility.

For further information, access the [Investor Relations'](#) website, in the Governance section.





SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
SULA 17	Report whether and how the organization applies the precautionary principle or approach	The Product Assessment and Revision Procedure (PARP in Portuguese) aims to support the making of decisions about investments in products and partnerships, through a set of analyses, identifying, assessing, and monitoring risks to offer innovative products and services that add value to the customer and to the Company, and which comply with the current corporate sustainability practices. The Product Assessment and Revision Procedure (PARP) was implemented by the area of actuarial controllership as a component of responsible behavior, aiming at tangible gains over time, producing additional encouragement for internal improvements such as transparency, agility and consensual decisions. The process consists of several multidisciplinary analyses, seeking to mitigate the risks of new initiatives or partnerships, contributing to Company's good corporate governance practices. See Note 5 to the <a href="#">Financial Statements</a> .	102-11	-	-
SULA 18	Structure and composition of the governance body and its committees	The structure and composition of the governance body and advisory committees of the Board are available on the <a href="#">Investor Relations'</a> website.	102-18 102-22	-	1
SULA 19	Report whether the chair of the highest governance body is also an executive officer in the organization (and, in the case of the latter, describe his or her function within the organization's management and the reasons for this arrangement)	Patrick Antonio Claude de Larragoiti Lucas is the chairman of the Board of Directors of SulAmérica, and also sits on the Governance and Disclosure, Investments, and Compensation committees.	102-23	-	-
SULA 21	Delegation of authority for economic, environmental, and social topics, and executive-level position or positions responsible for such topics	The Company's Board of Directors is a collective body that has competence to set strategic guidelines for the Company, as well as guide its businesses. In the process of guiding its executive board, the Board analyses different dimensions, including (i) the Company's economic sustainability guidelines that assure its continuity over time, and (ii) social guidelines that promote the development of society, while contributing to the expansion of consumer markets for the Company's products and services, and financial education of its customers. Such guidelines are implemented by the executive board of the Company and key management personnel, bound to these objectives through management contracts, which set objective targets that translate the Board's instructions into actions. The Board of Directors, with the assistance of the Compensation Committee, is responsible for assigning the jobs of the Company's executive officers. With no detriment of the jobs assigned by the Board of Directors, the CEO may assign other jobs to them.	102-19 102-20	-	-

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
SULA 22	Processes for consultation between stakeholders and the governance body on economic, environmental, and social topics. If consultation is delegated to other structures, bodies or people, describe to whom it is delegated and how the resulting feedback is provided to the highest governance body	Both the Sustainability Committee, as the body that assists the Board of Directors, and the Executive Committee, formed by the CEO and VPs, have a role in the strategy, in its formulation and resolution on implementation, respectively. This process is undertaken at least four times a year. As to external stakeholders, during the year actions targeted at different audiences and within the scope of many business units are taken, in which the processes of dialogue with brokers, service providers, and customers, besides government bodies and trade associations are structured. This information is available on the <a href="#">Investor Relations'</a> website.	102-21	-	-
SULA 24	Nomination and selection process for the highest bodies and committees	This information is available on the IR <a href="#">system on the Management</a> page.	102-24	-	1
SULA 25	Processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether the conflicts of interest are disclosed to stakeholders	SulAmérica has a "Policy on Transactions with Related Parties and Other Situations Involving Conflicts of Interest" that sets the procedures to be followed by employees, management members, and the parents of the Company and its subsidiaries, in transactions to be performed with related parties as well as other situations in which there is a potential conflict of interests, in compliance with the best practices of Corporate Governance and prioritizing the interests of the Company. This policy establishes that the operations entered into by the Company with related parties shall observe market conditions, in order to assure that it is performed on arm's length. Moreover, the policy establishes that in the event of any interests conflicting with the Company's interests, with regard to certain matter(s) to be decided in a board or shareholder meeting, the shareholder or management member shall timely disclose the conflict of interest or private interest, declaring herself/himself impeded to participate in the discussions and decisions about the matter. In case she/he fails to do so, another party attending the meeting may report the existing conflict, which will be decided by majority of votes of those present in such meeting. The aforementioned policy forbids the following transactions with related parties of the Company: (i) those conducted on conditions other than the market ones, jeopardizing the interests of the Company; and (ii) granting of loans to its parent, management members, and other related parties established in item 2 of the "Policy on Transactions with Related Parties and Other Situations Involving Conflicts of Interest". It is also forbidden, under the terms of the Company's Code of Ethics, the participation of management members and employees in businesses of private or personal nature that interfere or conflict with the interests of the Company or that lead to the use of inside information obtained in view of the performance of the position or job that she/he holds in the Company. To read the Policies, access the IR website, in the section Policies and Charters.	102-25	10	1

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 26</b>	Highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value, vision, and mission statements, and formulation of the strategies, policies, and goals related to economic, environmental, and social impacts	The Board of Directors periodically reviews the Company's strategic planning, which will drive the establishment of the values, mission, and vision of the Company, besides the policies and goals related to environmental and social impacts of the Company.	102-26	–	–
<b>SULA 27</b>	Measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental, and social topics	The Sustainability Committee has, in its formal composition, a consultant specialist on the theme, which main duties are to share knowledge, identify trends, and clarify technical issues on the theme. In all meetings held in 2016, there was space for discussion on the technical issues in the agenda, and, additionally, one of the meetings was fully dedicated to the discussion on the main trends in corporate sustainability, their impacts and opportunities for the global insurance industry.	102-27	–	–
<b>SULA 28</b>	Report the processes for evaluating the highest governance body's performance with respect to governance of economic, environmental, and social topics. Report whether such evaluation is independent or not, and its frequency. Report whether such evaluation is a self-assessment. Report the actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental, and social topics, including, as a minimum, changes in membership and organizational practices	The process for evaluating the Board of Directors is available on the IR page, in the <a href="#">Management section</a> .	102-28	–	–
<b>SULA 30</b>	Report the highest governance body's role in identifying and managing economic, environmental, and social topics and their impacts, risks, and opportunities. Mention the highest governance body's role in the implementation of due diligence processes. Report whether stakeholder consultation and relationship processes are used to support the highest governance body's identification and management of economic, environmental, and social topics and their impacts, risks, and opportunities. The management's role in reviewing the effectiveness of the risk management processes for economic, environmental and social topics. Frequency of the senior management's review of economic, environmental, and social topics and their impacts, risks, and opportunities	The Sustainability Committee is the body that assists the Board of Directors. The Sustainability Committee is responsible for suggesting to the Board of Directors the implementation of a certain strategy, and guide the Executive Committee on its performance. There is an annual Board meeting dedicated to the theme, in which the progresses achieved to pursue the strategy are shown, new challenges are proposed, and the theme-related issues are reviewed. The information discussed and presented to the Board of Directors and Sustainability Committee is directly or indirectly from stakeholders consultation and dialogue processes. The direct one refers to survey and specific demanded data, that is, information that directly depends on the participation of stakeholders. Indirect consultations consider the information collected from third parties and organized as public documents, reports or interviews, in which the information is from a known source, however, it was not directly generated by the Company. The Board of Directors addresses the theme annually, during the meeting dedicated to the sustainability theme. The Sustainability Committee, on the other hand, addresses the theme at least four times a year, according to its rules. The Executive Committee address it more intensively, once the HR and Sustainability Executive Management permanently serves on the board that meets weekly to take resolutions on the Company's issues.	102-29 102-30 102-31	–	–

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 31</b>	Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material topics are covered	Sustainability Committee and Executive Committee.	102-32	-	-
<b>SULA 32</b>	Report the process for communicating critical concerns to the highest governance body. Report the total number and nature of critical concerns that were communicated to the highest governance body, and the mechanism(s) used to address and resolve them	The Product Assessment and Revision Procedure (PARP in Portuguese) aims to support the making of decisions about investments in products and partnerships, through several analyses, identifying, assessing, and monitoring risks to offer innovative products and services that add value to the customer and to the Company, and which comply with the current corporate sustainability practices. The Product Assessment and Revision Procedure (PARP) was implemented by the area of actuarial controllership as a component of responsible behavior, aiming at tangible gains over time, producing additional encouragement for internal improvements such as transparency, agility and consensual decisions. The process consists of several multidisciplinary analyses, seeking to mitigate the risks of new initiatives or partnerships, contributing to Company's good Corporate Governance practices. See Note 5 to the <a href="#">Financial Statements</a> .	102-33 102-34	-	-
<b>SULA 33</b>	Report the remuneration policies for the highest governance body and senior executives for the following types of remuneration: <ul style="list-style-type: none"> <li>- Fixed pay and variable pay,</li> <li>- Performance-based pay,</li> <li>- Equity-based pay (share or stock options),</li> <li>- Bonus,</li> <li>- Deferred or vested shares,</li> <li>- Sign-on bonuses or recruitment incentive payments,</li> <li>- Termination payments,</li> <li>- Clawbacks,</li> <li>- Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees.</li> </ul> Report how performance criteria in the remuneration policies relate to the highest governance body's and senior executives' objectives for economic, environmental, and social topics	The <a href="#">Compensation Policy</a> establishes the criteria for compensation of the highest governance body and senior executives of the Company. The assessment of executives is performed by Management Contract, which includes a 360-degree appraisal, and performance comparison based on to the quantitative targets set in the beginning of the year.	102-35	-	-

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 34</b>	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships that the remuneration consultants have with the organization	As set forth in the applicable legislation, the Company's management annually submits to the Shareholders' Meeting a proposal for global remuneration amount. Therefore, the responsibility for the final resolution rests with the Company's shareholders. When votes contrary to this matter or abstentions are identified, the Company seeks to find the reasons of such votes and to offer clarifications that provide a better understanding of the remuneration metrics adopted by the Company. Additionally, the Company has a Compensation Policy. For the remuneration of employees, SulAmérica participates in union negotiations to define the Collective Bargaining Agreement of Insurance Workers (CCT in Portuguese) using as benchmark the market salary surveys, and the results of climate and engagement surveys with employees.	102-36	-	-
<b>SULA 36</b>	Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable	As set forth in the applicable legislation, the Company's management annually submits to the Shareholders' Meeting a proposal for global remuneration amount. Therefore, the responsibility for the final resolution rests with the Company's shareholders. When votes contrary to this matter or abstentions are identified, the Company seeks to find the reasons of such votes and to offer clarifications that provide a better understanding of the remuneration metrics adopted by the Company. Additionally, the Company has a Compensation Policy. For the remuneration of employees, SulAmérica participates in union negotiations to define the Collective Bargaining Agreement of Insurance Workers (CCT in Portuguese) using as benchmark the market salary surveys, and the results of climate and engagement surveys with employees.	102-37	-	-
<b>SULA 39</b>	Confirmed incidents of corruption and actions taken	In 2016, SulAmérica filed 197 reports in groups I and II of SUSEP's Circular Letter 445/12 for the assessment of competent bodies. In addition, the Company reports to the Control Council of Financial Activities, a government agency dealing with money laundering, any trace of this practice. These negative reports are proposals, transactions or operations that may be reported, according to the regulations in effect. In 2016, 10 negative reports were filed. In 2016, there was no record of accusations involving corruption and money laundering, closed or in progress, filed against SulAmérica or any of its employees.	205-3	-	-



## RISK MANAGEMENT

Risk management is essential to an insurance Company, mapping of the risks of operations, and the activities that assure assertiveness in the management of reserves, and prevention of adverse effects on its objectives.

The Company is constantly improving its risk management, to guarantee its good future performance.

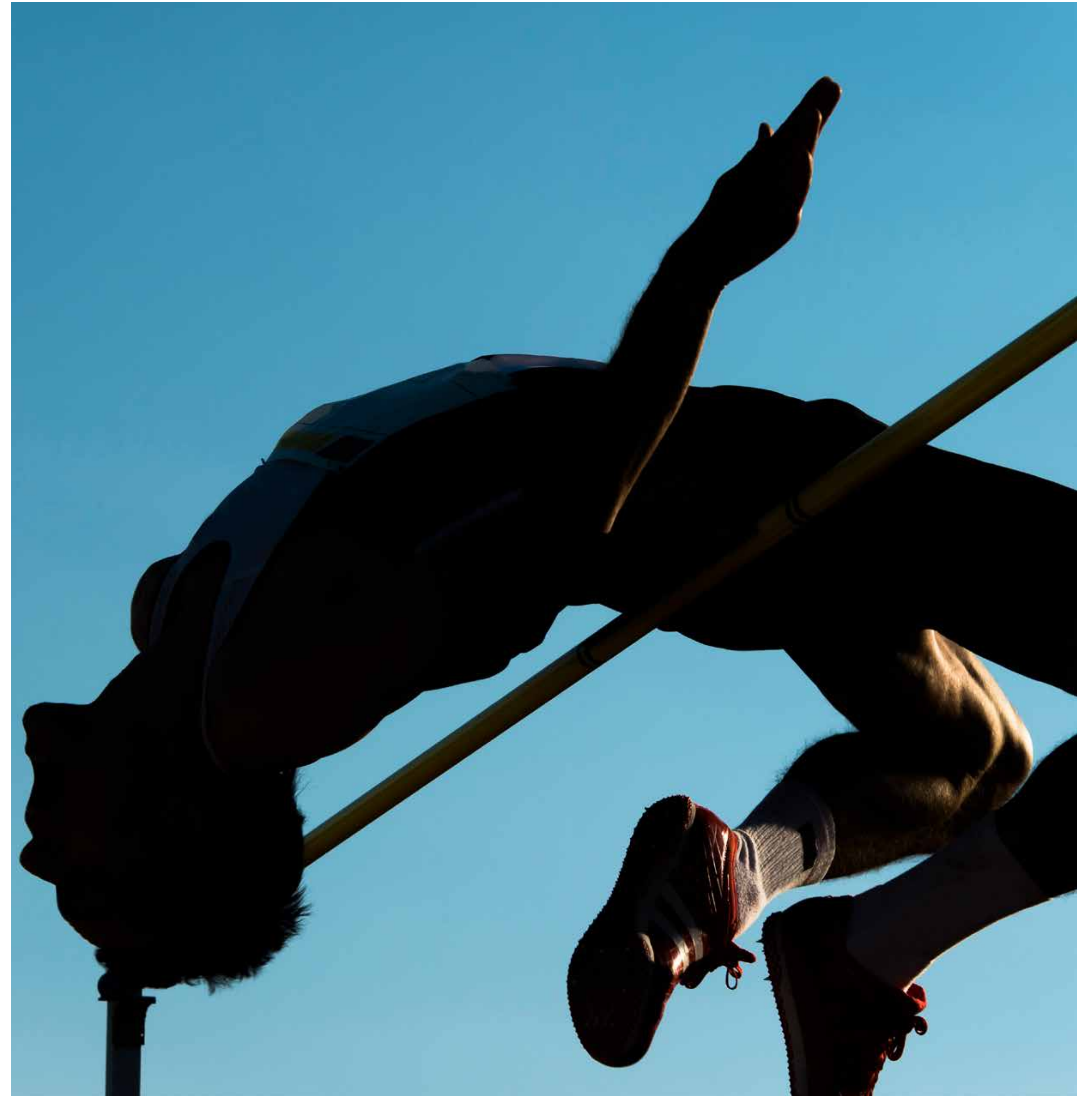
For further information, access the [Investor Relations'](#) website, in the Risk Management section.

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
SULA 55	Coverage and frequency of audits to assess implementation of environmental and social policies, and risk assessment procedures	In the Auto portfolio, where there are higher environmental and social risks, inspections and investigations are an integral part of the provider accreditation process. The investigations and inspections of service providers are periodical, and the selection is at random.	G4-FS9	–	1
SULA 58	Procedures for evaluation and classification of environmental and social risks in business lines	The Company's risk matrix includes the evaluation and classification of some Environmental, Social and Governance (ESG) risks at corporate and operational levels. As Risk Management is a strategic theme to SulAmérica's businesses, our evaluation and classification procedures cannot be disclosed. In the Auto line, during quotation we restrict the taking out of insurance for vehicles with the charges informed in the IFC exclusion list. In Investments, besides observing all applicable standards and legislations, among which the CMN Res. 3792, CMN Res. 4444, CVM Inst. 555, we use the exclusion list, among others. We are in the phase of developing the matrix per industry in both equity and bond portions, to include sustainability aspects in the evaluation of companies.	G4-FS2	1 a 10	1 e 2
SULA 60	Total number and percentage of operations assessed for risks related to corruption, and the significant identified risks	All units of the Company are submitted to the assessment of risks related to corruption, money laundering, and other risks mapped as significant and high impact. For further information see SULA 39.	205-1	10	1
SULA 61	Significant fines and non-monetary sanctions for non-compliance with laws and/or regulations	In relation to SUSEP, in 2016, there was no significant fine – above R\$ 1 million – for non-compliance with laws and regulations. Regarding ANS, one fine in excess of R\$ 1 million was paid, and eight warnings were issued.	419-1	–	–
SULA 64	Total number of incidents of non-compliance with regulations and/or voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, broken down by type of results.	No incident of non-compliance with regulations and codes concerning marketing, advertising, promotion, and sponsorship communication was identified.	417-3	–	–

## FINANCIAL CAPITAL

The financial capital in SulAmérica consists of the financial funds obtained by means of its activities and operations of insurance (health, home, dental, life, private pension, and travel), savings bonds, and investment.

For further information, access the [Investor Relations'](#) website.





SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 68</b>	List of all entities included in the organization's consolidated financial statements or equivalent documents. Direct economic value generated and distributed	Sul América S.A., Sul América Companhia Nacional de Seguros, Saepar Serviços e Participações S.A., Sul América Saúde Companhia de Seguros, Sul América Seguros de Pessoas e Previdência S.A., Sul América Companhia de Seguro Saúde, Sul América Investimentos Distribuidora de Títulos e Valores Mobiliários S.A., Cival Reinsurance Company Ltd., Sul América Santa Cruz Participações S.A., Sul América Serviços de Saúde S.A., Sul América Odontológico S.A., Sul América Capitalização S.A.- SULACAP, Sul América Investimentos Gestora de Recursos S.A., and Exclusive Investment Funds. For further information, access the <a href="#">Private Social Investment</a> , (only in Portuguese) on the Company's corporate website. See also the <a href="#">Financial Statements</a> .	102-45 201-1	-	-
<b>SULA 69</b>	Markets served	SulAmérica's customers are divided into individuals and businesses. In Auto, Savings Bonds, Life, and Private Pension lines, most of customers are individuals, whereas in the Health, Dental, and Asset Management lines, most of them are businesses. SulAmérica operates throughout Brazil.	102-6	-	-
<b>SULA 71</b>	Percentage of assets subject to environmental or social screening, positive or negative	SulAmerica Investimentos uses social and environmental metrics in the assessment of companies where it has invested or may potentially invest, following the Responsible Investment Principles (PRI). Based on its Responsible Investment Policy, SulAmérica Investimentos has funds subject to ESG analysis: Expertise and Total Return funds that account for about 19.55% of Variable Income assets, and 1.61% of SAMI's total assets.	G4-FS11	1 a 10	1, 2 e 3



## INTELLECTUAL CAPITAL

SulAmérica's intellectual capital comprises the technical knowledge and systems capable of guaranteeing the business sustainability, by maintaining and developing products and services for the wellness of insureds.

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 77</b>	Primary brands, products and/or services.	To learn more about our products and services, access SulAmérica's website. <a href="#">Click here</a> . (only in Portuguese) and then in the menus "For you" or "For business"	102-2	-	-
<b>SULA 78</b>	Initiatives to improve access to financial services for people with disability. Access to financial services in low-populated or economically-disadvantaged areas. Initiatives to improve access to financial services for low-income population	SulAmérica's distribution and service provider network is very widespread, the health and dental products are sold in 15 states (AC, AL, AM, AP, DF, ES, MS, MT, PB, PI, RN, RO, RR, SE, and TO), which are considered low-populated areas, according to the CENSUS of the Brazilian Institute of Geography and Statistics (IBGE). In addition, SulAmérica has branches in Fortaleza, Brasília, Vitória, Goiânia, Itumbiara, Campo Grande, Cuiabá, Recife, Natal, and Sergipe. Aimed at providing access to people with hearing or speech impairment, a toll-free customer service number (SAC in Portuguese) was created for serving them, without intermediaries and with priority. The SAC provides basic and corporate information on the Auto, Health, Life, and Private Pension lines. SulAmérica also uses special phone sets for people with hearing impairment, providing greater accessibility, gaining respect and retaining greater loyalty of its current customers. In addition, in Auto, we offer a 24h-Service product apart: a product that provides emergency vehicle services (such as tow, mechanic, tire change, emergency taxi, etc.) at low cost and facilitated installment payment.	G4-FS13 G4-FS14	1	1
<b>SULA 79</b>	Initiatives to enhance financial literacy by type of beneficiary	<a href="#">Click here</a> (only in Portuguese) to learn about SulAmérica's initiatives in Financial Education and Responsible Use of Insurance.	G4-FS16	1	1
<b>SULA 80</b>	Monetary value of products and services designed to deliver a specific social and environmental benefit for each business line broken down by purpose	<a href="#">Click here</a> (only in Portuguese) to learn about SulAmérica's initiatives.	G4-FS7 G4-FS8	1, 3, 4, 5, 6, 7 e 8	1

## HUMAN CAPITAL

Human capital SulAmérica comprises employees, with their experiences, motivations, and competencies, aimed at excellence in service provision, focus on customer, adaptability, collaboration, and team management with high performance, thus contributing towards the development of innovative projects, operations, products and services that satisfy the customer and ensure the business sustainability.



SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
SULA 85	Total number of employees by employment type, employment contract, gender, and region	Table below.	102-8	1 e 6	1

**SULA 85 - Total workforce by employment type, contract, gender and region (GRI 102-8)**

Employment type		Gender and Region									
		Center West		Northeast		North		Southeast		South	
		F	M	F	M	F	M	F	M	F	M
Executive Management	34	-	-	-	1	-	-	7	25	-	1
Management	734	2	7	14	12	2	2	329	345	10	11
Specialist	2,414	14	27	29	43	12	11	1,175	1,016	43	44
Administrative	1,285	24	5	51	17	20	1	797	325	35	10
Operacional	696	-	4	1	4	8	2	554	122	-	1
Total	5,163	40	43	95	77	42	16	2,862	1,833	88	67

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
SULA 86	Report the percentage of total employees covered by collective bargaining agreements	All employees are covered by the <a href="#">Collective Bargaining Agreement of the Insurance Workers</a> (only in Portuguese)	102-41	-	-
SULA 87	Total number and rate of new employee hires and employee turnover, by age group, gender and region	Table below.	401-1	6	-

**SULA 87 - Total number and rates of new employee hires and employee turnover by age group, gender and region (GRI 401-1)**

Age Group									
	2016			2015			2014		
	New hires	Terminations	Turnover	New hires	Terminations	Turnover	New hires	Terminations	Turnover
25 years old or younger	117	87	1.99%	386	127	4.83%	295	123	4.19%
From 26 to 35 years old	297	336	6.17%	546	377	8.68%	509	418	9.29%
From 36 to 45 years old	166	252	4.07%	228	216	4.18%	179	203	3.83%
From 46 to 55 years old	30	131	1.57%	53	87	1.32%	46	85	1.31%
From 56 to 65 years old	5	30	0.34%	2	28	0.28%	2	25	0.27%
65 years old or older	0	2	0.02%	0	4	0.04%	0	2	0.02%
Total	615	838	14.16%	1,215	839	19.32%	1,031	856	18.90%

Região									
	2016			2015			2014		
	New hires	Terminations	Turnover	New hires	Terminations	Turnover	New hires	Terminations	Turnover
Center West	10	13	0.22%	15	12	0.25%	18	18	0.36%
Northeast	31	16	0.46%	11	18	0.27%	23	29	0.52%
North	4	6	0.10%	9	6	0.14%	23	21	0.44%
Southeast	552	774	12.93%	1149	765	18.00%	938	754	16.95%
South	18	29	0.46%	31	38	0.65%	29	34	0.63%
Total	615	838	14.16%	1,215	839	19.32%	1,031	856	18.90%

Gênero									
	2016			2015			2014		
	New hires	Terminations	Turnover	New hires	Terminations	Turnover	New hires	Terminations	Turnover
Male	381	514	8.72%	390	339	6.86%	690	498	11.90%
Female	234	324	5.44%	825	500	12.46%	341	358	7.00%
Total	615	838	14.16%	1,215	839	19.32%	1,031	856	18,90%

(1) In 2014 and 2015, the calculation started follow the methodology that considers the following formula (average of new hires + average of terminations off/2)/annual average of employees. In 2016, the company substituted the annual average of employees for the last business day of the year. Considering all Call Center employees, excluding interns and executives. G4-23.

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
SULA 88	Return to work rates of employees that took parental leave, by gender	In the year 2016, 130 employees were entitled to maternity leave. In 2015, 114 employees were entitled to maternity leave. Out of this total, 101 employees ended the leave in the same year, and 83 returned to work, and 68 employees continued to work after the subsequent 12 months. A retention rate of 81% in the Company. In relation to paternity leave, 194 were entitled, of which all of the 194 returned to work after the end of the leave. In the year of 2015, 224 employees were entitled to paternity leave, and 188 continued to work after the 12 subsequent months. A retention rate of 83.93%. The control of paternity leave is performed by entering the dependent in the payroll system.	401-3	1, 2 e 6	1
SULA 89	Composition of the governance bodies, and breakdown per employee category according to gender, age group, and other indicators of diversity	The composition of the governance bodies can be found on the <a href="#">Investor Relations</a> website of the Company.	405-1	6	-

**SULA 89 - Composition of governance bodies and breakdown of employees per employee category according to gender, age group, and other indicators of diversity (GRI 405-1)**

Degree	Executive Management	Management	Specialist	Administrative	Operacional
Middle school diploma	0.00%	1.00%	1.00%	1.00%	1.00%
Less than middle school diploma	0.00%	0.00%	0.00%	0.00%	0.00%
High school diploma	3.00%	22.00%	47.00%	62.00%	80.00%
Less than high school diploma	0.00%	0.00%	0.00%	0.00%	0.00%
Higher education diploma	82.00%	60.00%	45.00%	33.00%	17.00%
Less than higher education diploma	0.00%	0.00%	0.00%	0.00%	0.00%
Post-graduation/MBA/MBS/Specialization	15.00%	17.00%	7.00%	3.00%	0.00%

Race	Executive Management	Management	Specialist	Administrative	Operacional
Yellow	0.00%	1.00%	1.00%	1.00%	1.00%
White	100.00%	82.00%	70.00%	57.00%	40.00%
Indigenous	0.00%	0.00%	0.00%	0.00%	0.00%
Black	0.00%	1.00%	3.00%	6.00%	13.00%
Mulatto	0.00%	16.00%	26.00%	36.00%	46.00%

Age Group	Executive Management	Management	Specialist	Administrative	Operacional
25 years old or younger	0.00%	0.00%	8.00%	16.00%	23.00%
From 26 to 35 years old	6.00%	20.00%	47.00%	42.00%	41.00%
From 36 to 45 years old	35.00%	51.00%	29.00%	28.00%	26.00%
From 46 to 55 years old	29.00%	24.00%	14.00%	12.00%	8.00%
From 56 to 65 years old	24.00%	4.00%	2.00%	2.00%	2.00%
65 years old or older	6.00%	1.00%	0.00%	0.00%	1.00%

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
SULA 90	Average hours of training that an employee has undertaken during the year, by gender and employee category	The information on training is available on the <a href="#">Development of Human Capital</a> (only in Portuguese) page on the Corporate website of the Company.	404-1	-	1
SULA 91	Total number of hours devoted to employee training in human rights policies concerning aspects of human rights that are relevant to the operations of the organization's procedures, including the percentage of employees that received training and communication about training in anti-corruption policies and procedures. Procedure(s) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	The information on training is available on the <a href="#">Development of Human Capital</a> (only in Portuguese) page on the Corporate website of the Company.	412-2 205-2 G4-FS4	1, 2, 3, 4, 5, 6 e 10	1
SULA 97	Ratio of the annual total compensation for the organization's highest-paid individual to the median annual total compensation for all employees (excluding the highest-paid individuals) in the same country. Ratio of the percentage increase in annual total compensation for the organization's highest-paid individual to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individuals)	The ratio of the annual compensation for SulAmérica's highest-paid individual to the median annual compensation for all employees is 8.55. The ratio of the percentage increase in annual total compensation for the organization's highest-paid individual to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) is 81%.	102-37 102-38 102-39	-	-
SULA 98	Ratio of the basic salary and remuneration of women to men for each employee category, by significant locations of operation	Table below.	405-2	1 e 6	1

**SULA 98 -Ratio of basic salary and remuneration of women to men by employee category and significant location of operations (GRI 405-3)**

2016	Salary		Ratio
	Female	Male	
Liderança	R\$ 10,676.00	R\$ 13,109.00	-18.56%
Especialista	R\$ 4,576.00	R\$ 5,018.00	-8.81%
Administrativo	R\$ 2,570.00	R\$ 2,428.00	5.85%
Operacional	R\$ 1,461.00	R\$ 1,546.00	-5.50%
Total Geral	R\$ 19,283.00	R\$ 22,101.00	-12.75%



SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 99</b>	Percentage of total employees by gender and by employee category who received a regular performance and career development review	<p>SulAmérica annually reviews the performance of its employees, taking into account the performance in relation to targets, and the development of their skills and competencies. In the year 2016, 87.9% of employees eligible to the program were reviewed by the Performance and Development Management (GPD in Portuguese) system. The Commercial teams (12.1%), on the other hand, are reviewed by the Sales Bonus Program (ReX in Portuguese), which provides bonus when sales targets are exceeded. The target-based performance is reviewed quarterly, and the bonus is paid every six-month period, according to the fulfillment of the program conditions.</p>	404-3	-	-

**SULA 99 - Percentage of employees receiving regular performance and career development reviews, by gender and employee category (GRI 404-3)**

	Performance Review		
	F	M	Total
Managerial	316	326	642
Specialist	1,039	986	2,025
Administrative	779	317	1,096
Operational	505	110	615
Total	2,639	1,739	4,378

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 102</b>	Types of injury, injury rate, occupational disease rate, lost day rate, absentee rate, and work-related fatalities, per region and gender	According to Brazilian labor legislation, SulAmérica promotes the Internal Accident Prevention Week (SIPAT in Portuguese), courses for the members of the Internal Accident Prevention Commission (CIPA in Portuguese), training in first aid, and training of the voluntary Fire Brigade to zeal for occupational health and safety of its employees. Table below.	403-2	-	-

**SULA 102 - Rates of injuries, occupational diseases, lost work days, absence and deaths (GRI 403-2)**

2016							
		Rate of injuries (TL)		Rate of Lost Work Days (TDP)		Rate of Absence (TA)	
		With Call Center	Without Call Center	Without Call Center	With Call Center	Without Call Center	With Call Center
Region	Center West	0.00	0.00	0.00	1,270.90	0.40	0.40
	Northeast	0.00	0.62	0.00	4,248.03	0.43	0.43
	North	0.00	0.00	0.00	1,087.54	0.35	0.35
	Southeast	1.14	0.21	11,856.92	2,372.81	1.08	1.03
	South	0.00	0.00	0.00	1,606.52	0.16	0.16
Gender	Female	0.96	0.25	13,107.11	3,067.97	1.17	1.12
	Male	1.81	0.16	7,148.16	1,380.15	0.77	0.72
		2015	2016	Change			
Number of accidents		20	13	-35.0%			
Hours of leave		16,622.00	15,254.00	-8.2%			
RSI cases		1	0	-100.0%			
Work-related deaths		0	0	-			

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 105</b>	Benefits granted to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation	The benefits offered by SulAmérica are available in the <a href="#">Faça parte do Time</a> (only in Portuguese) (join the team) section on the Company's corporate website. The Health Plan, Dental Insurance, PrevSas, Funeral aid, daycare/babysitter, and meal voucher benefits are not offered to temporary employees. SulAmerica also has the Saúde Ativa (active health) Program, which is a set of initiatives focused on prevention and promotion of Health, according to the need of each person.	401-2	-	-
<b>SULA 106</b>	Minimum notice period prior to the implementation of operational changes, and whether they are specified in collective agreements	This kind of guarantee is already established in the Law, not being required a Collective Agreement to assert this right.	402-1	3	-
<b>SULA 107</b>	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms	In 2016, SulAmérica recorded 234 new labor grievances, 73 from former employees, and 161 from third parties; out of these grievances, 50 have already been resolved. Also in 2016, 519 grievances which were recorded in the period prior to December 31, 2015 were resolved. Total resolved grievances: 569.	103-2	-	1 e 2



## NATURAL CAPITAL

Natural capital comprises all renewable and non-renewable environmental resources, and environmental processes that provide goods or services that did and will support the past, present and future prosperity of the Company. As it is a service Company, SulAmérica exerts direct impacts on its operations carried out in the buildings in Rio de Janeiro and São Paulo, and also in its branches.

However, as we understand that we have a role in the mitigation of impacts and dissemination of good practices, SulAmérica, by means of the Sustainability Superintendence, has raised all areas' awareness of the application of practices for mitigation of the environmental impacts exerted by the Company. In addition to the dissemination of environmental management concepts in its main communication channels, it promotes actions towards the efficient use and saving of energy, water, office supplies, especially paper, aimed at improving the environmental performance.

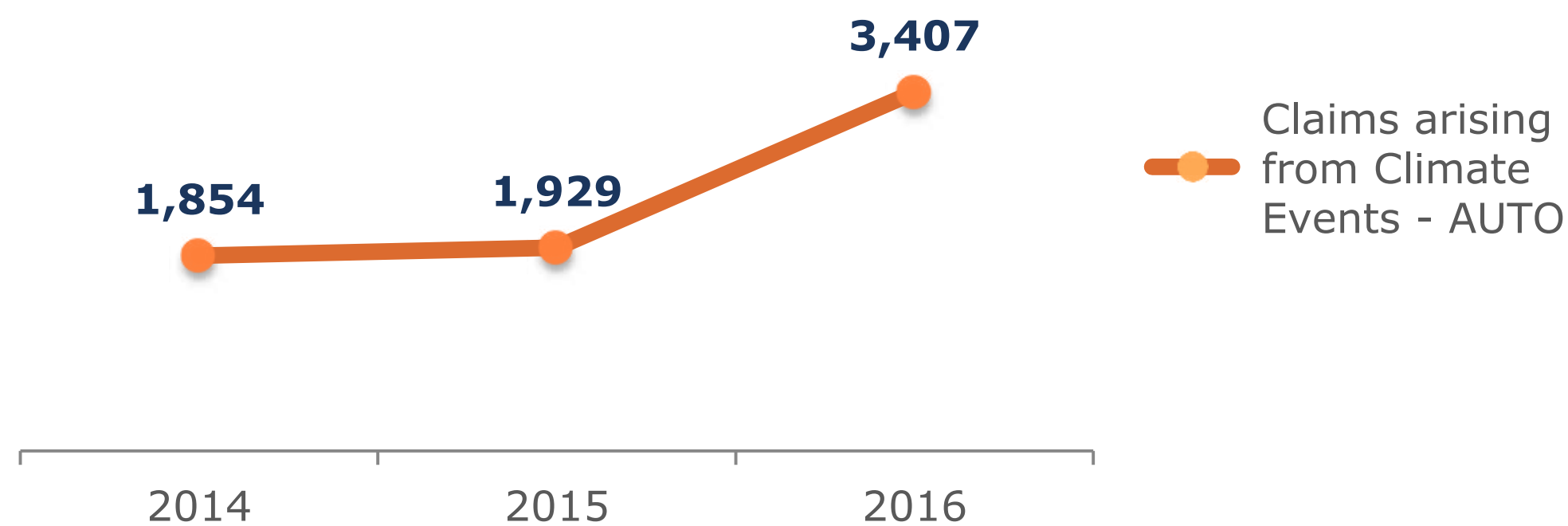
As most of the impacts is concentrated in its value chain, SulAmérica takes some initiatives like auto glass and parts recycling.

For further information, access SulAmérica's website, in the Social and [Environmental Responsibility](#) section. (only in Portuguese)

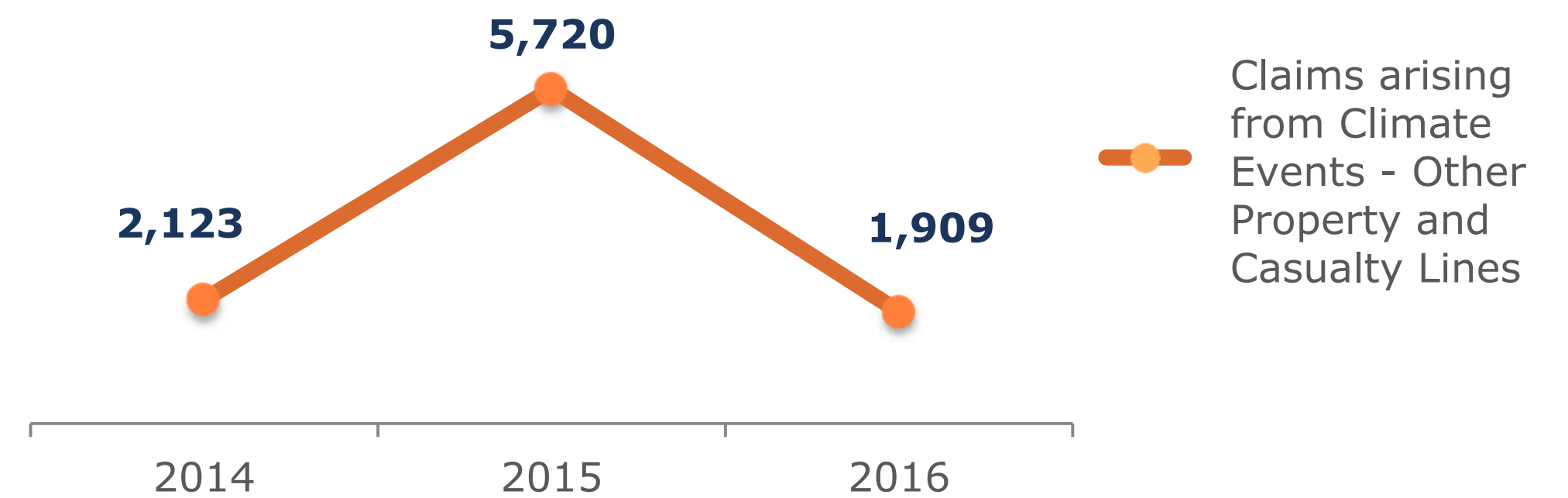
SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
SULA 115	Materials used, broken down by weight or volume.	The main material generated in the SulAmérica's operations is paper, mainly used in the offices of its several units. In 2016, 12,997,658 sheets were printed, totaling 59.79 tons of paper, a reduction of 14% in relation to the prior year. Other materials used by the Company are leaflets and booklets that totaled 2.4 million in 2016.	301-1	8	-
SULA 116	Energy consumption within the organization. Reduction in energy consumption. Reductions in energy consumption related to products and services.	This information is available on the <a href="#">Environmental Management</a> (only in Portuguese) page on the corporate website of the Company. There is no initiative or agreement with service providers for offering low energy consumption products and services.	302-1 302-4 302-5	7, 8 e 9	1
SULA 117	Energy consumption outside of the organization.	This information is available on the <a href="#">Environmental Management</a> (only in Portuguese) page on the corporate website of the Company.	302-2	8	-
SULA 118	Total water withdrawn by source. Total percentage and volume of water recycled and reused.	This information is available on the <a href="#">Environmental Management</a> (only in Portuguese) page on the corporate website of the Company.	303-1 303-3	7, 8 e 9	1
SULA 119	Number of grievance related to environmental impacts filed, processes and resolved by formal mechanism.	In 2016, SulAmérica did not receive any grievance related to environmental impacts.	103-2	-	-

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
SULA 121	The financial implications and other risks and opportunities for the organization's activities posed by climate change.	Extreme climate events, possibly arising from climate change, have affected the insurance sector differently in each segment. The impact of extreme climate events on SulAmérica's portfolio of insureds was noted in the Property and Casualty insurance, corresponding to R\$ 9,128,457.62 of indemnity, down by 12.8% on the prior year. In the Auto line, the amount paid for such claims reached over R\$ 42 million, up by 83% on the prior year. There was no claim of such nature in the Life line portfolio in 2015. In the Health line portfolio, it is not possible to identify the loss ratio arising from extreme climate events once the insureds are served according to the International Disease Classification code (CID in Portuguese) of the Ministry of Health, based on disease, not its cause.	201-2	7 e 8	1

### Claims arising from Climate Events - AUTO



### Claims arising from Climate Events - Other Property and Casualty Lines



SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
SULA 122	Direct greenhouse gas (GHG) emissions (Scope 1). Energy indirect GHG emissions (Scope 2). Other indirect GHG emissions (Scope 3).	This information is available on the <a href="#">Environmental Management</a> (only in Portuguese) page on the corporate website of the Company.	305-1 305-2 305-3	8	-
SULA 123	Reduction in greenhouse gases (GHG).	This information is available on the <a href="#">Environmental Management</a> (only in Portuguese) page on the corporate website of the Company.	305-5	7, 8 e 9	1
SULA 127	Total weight of waste, by disposal type and method.	This information is available on the <a href="#">Environmental Management</a> (only in Portuguese) page on the corporate website of the Company.	306-2	8	-

## SOCIAL AND RELATIONSHIP CAPITAL

SulAmérica's social and relationship capital comprises the relationship with its main stakeholders: customers, brokers, service providers, business partners, suppliers, regulatory bodies, the community, society, among others. It is aimed at creating shared value, in order to improve individual and collective wellness.



SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 137</b>	Percentage of operations with implemented local community engagement, impact assessments, and/or development.	As a financial services Company, SulAmérica is not obliged to develop studies on the social and environmental impact assessment of its operations, or formulate community development plans or programs to mitigate its social and environmental impacts. Nevertheless, based on the sustainability strategy and policy devised in 2013, the Company made in 2014 a diagnosis and action plan to engage many stakeholders of its value chain. Moreover, SulAmérica undertakes actions and supports social and environmental projects voluntarily in the communities where it operates. To learn more about it, access the <a href="#">Sustainability</a> (only in Portuguese) page on the corporate website of the Company.	413-1	1	3
<b>SULA 138</b>	Number of grievance related to impacts on society filed, processes and resolved by formal grievance mechanism.	In 2016, in the Compliance communication channels (compliance@sulamerica.com.br, Fale com o Compliance (talk to compliance) and others), 28 grievances were filed and submitted to the Ethics Committee, which determined the actions necessary for addressing such grievances. The grievances were classified as follows: 7 conflicts of interest; 2 human resources issues; 17 labor relations issues; 1 inside information issue, and 1 favoritism issue.	103-2	–	2
<b>SULA 143</b>	Describe the organization's supply chain.	<a href="#">Click here</a> (only in Portuguese) to access the video.	102-9	–	–
<b>SULA 145</b>	Significant actual and potential negative social impacts on labor, human rights, society, and environment practices in the supply chain, and the measures taken on such respect	For SulAmérica, significant negative impacts are considered to be labor analogous to slavery, child labor, involvement in corruption, negligence of social and environmental issues, and infringement of labor rights. According to the Rules on the Update of Supplier Directory, every supplier goes through a thorough screening for Slave and Child Labor, as well as involvement in corruption, and environmental negligence. The main impact in relation to labor and human rights practices in the supply chain of SulAmérica is the breach of the Consolidated Labor Laws, whether by not signing the work card or evading taxes and payroll charges. To mitigate such risks, 100% of SulAmérica's contracts, in which it is possible to use a standard draft, contain a labor clause, to ensure that service providers and suppliers comply with the Brazilian labor legislation, as well as show supporting documents, such as, for example, the payment forms of labor charges. SulAmérica, due to the nature of the services it provides and for operating in the main urban centers, does not exert significant environmental impacts on the supply chain. When commissioning its suppliers, SulAmérica makes an evaluation that does not include environmental impacts. To commission its Auto suppliers, SulAmérica makes an evaluation that considers as differential an effective disposal process of materials in shops and 24-hour service providers network.	308-1 414-2		



SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 146</b>	Percentage of new suppliers that were screened using labor, environmental, human rights, and society-related criteria	For SulAmérica, significant negative impacts are considered to be labor analogous to slavery, child labor, involvement in corruption, negligence of social and environmental issues, and infringement of labor rights. According to the maintenance rules of the Supplier Directory, every supplier goes through a thorough screening for slave and child labor, as well as involvement in corruption, and environmental negligence. According to SulAmérica's Rules on the Update of Supplier Directory, every supplier shall be evaluated and analyzed according to the labor practices to be approved and cleared for negotiation, however, no supplier was commissioned based only on environmental criteria. To guarantee that its suppliers share the same commitments of SulAmérica to sustainability, all new contracts contain a Sustainability and Social and Environmental Responsibility Clause. In the AUTO segment, 100% of shops have the Sustainability and Social and Environmental Responsibility Clause in their contracts. In the Health and Dental segment, the Social and Environmental Responsibility Clause was included in 100% of the Accredited Health Network contracts. The action was undertaken until December 31, 2015, together with the other clause inclusions imposed by Act 13,003 of the ANS.	308-1 414-1	1	3
<b>SULA 147</b>	Percentage spent with suppliers local to significant location of operations	SulAmérica serves its insureds by means of its accredited service providers, and screens them using criteria like structure coverage, technical skills, 24-hour service center, service cost and quality according to the needs of each business segment. To commission local suppliers, on the other hand, the Supply area considers cost, location, product quality, and delivery capacity, except in the cases of products with specific technical qualities. It is estimated that 99% of the commissioned ones are local, that is, based in the states in which products or services are provided.	204-1	-	-
<b>SULA 150</b>	Total number and percentage of significant investment agreements, and that include human rights clauses, or that were submitted to human rights-related screening.	This information is available on the <a href="#">Responsibility in the Value Chain</a> (only in Portuguese) page on the corporate website of the Company.	412-3	1, 2, 4, 5 e 6	1

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 151</b>	<p>Identified operations and suppliers in which workers' rights to exercise freedom of association or collective bargaining may be violated or at significant risk, and the measures taken to support this right.</p> <p>Identified operations and suppliers considered to have risk for incidents of child labor and the measures taken to contribute to the effective abolition of child labor.</p> <p>Operations and suppliers considered to have significant risk for incidents of forced or compulsory labor, and the measures taken to contribute to the elimination of all forms of forced or compulsory labor.</p>	<p>In 2016, no incident was reported in which the collective bargaining and the freedom of association were violated in any unit of the company or in any of its main service providers. In 2013, SulAmérica included in its contracts a Sustainability and Social and Environmental Responsibility Clause, which contains the theme abolition of child labor. Approximately 90% of contracts have clauses on labor and human rights responsibility, except for the Supplier and/or strategic template contracts.</p> <p>In 2015, in the Health and Dental segment, the Sustainability and Social and Environmental Responsibility Clause was included in 100% of contracts with the Accredited Health Network. In the Auto line, all contracts with accredited shops have the Sustainability and Social and Environmental Responsibility Clause.</p>	<p>407-1 408-1 409-1</p>	<p>1, 2, 3, 4 e 5</p>	<p>1</p>
<b>SULA 155</b>	<p>Report the organization's internal and external mechanisms for seeking advice about ethical and lawful behavior</p>	<p>SulAmérica has many internal and external mechanisms for ethical, legal and corruption issues, besides law firms that provide legal advisory services when necessary.</p> <p>Mechanisms</p> <ul style="list-style-type: none"> <li>- Fale com compliance (talk to compliance) – communication channel available on the corporate website, through which an employee of any hierarchy level of the Company may report any breach of the Code of Ethical Conduct's guidelines, and internal and external policies, which will be addressed by the Ethics Committee (collective forum).</li> <li>- e-mail: compliance@sulamerica.com.br informed in the Code of Ethical Conduct available for the public in general.</li> </ul>	<p>102-17</p>	<p>–</p>	<p>–</p>
<b>SULA 156</b>	<p>Report the organization's internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and organizational integrity, like reporting concerns by hierarchical means, mechanisms for reporting irregularities or reporting channels</p>	<p>SulAmérica has many mechanisms for customers, providers, business partners, and employees to report ethical and legal concerns:</p> <ul style="list-style-type: none"> <li>- Fale com compliance (talk to compliance) – communication channel and e-mail compliance@sulamerica.com.br, available on the corporate website, through which any person may report any conduct that breaches the Code of Ethical Conduct or legislation related to ethical and integrity issues. These reports are analyzed by the compliance area, investigated with the assistance of fraud audit, and addressed by the Ethics Committee.</li> </ul>	<p>102-7</p>	<p>–</p>	<p>–</p>

SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 160</b>	Results of customer satisfaction surveys	The results of the satisfaction surveys are available on the <a href="#">Quality of Customer Care and Services</a> (only in Portuguese) page on the corporate website of the Company.	102-43 102-44	-	1
<b>SULA 162</b>	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	SulAmérica did not have in 2015 or in recent prior years the inclusion of environmental and/or social requirements in agreements with customers, besides the Sustainability and Social and Environmental Responsibility <a href="#">clause</a> . (only in Portuguese)	G4-FS3	1 a 10	1 e 2
<b>SULA 167</b>	Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities	To learn more about our products and services, access <a href="#">SulAmérica's</a> website, in the section Innovation in Products and Services (only in Portuguese)	G4-FS5	1 a 10	2 e 3

OTHER INDICATORS					
SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
SULA 170	Policies with specific environmental and social components applied to business lines	Environmental Policy. Donations and Investments of Social Interest Policy. Corporate Sustainability Policy. Stakeholders Engagement Policy. The policies and charters are available on the <a href="#">Investor Relations'</a> website.	G4-FS1	1 a 10	1 e 2
SULA 171	Process for defining the report content and the topic boundaries.	As described on the <a href="#">Investor Relations'</a> website. In 2016, specific actions were undertaken targeted at Health and Auto line service providers, besides brokers, employees and customers.	102-46	-	-
SULA 172	Report of any specific limitation regarding scope or report boundary.	The social and environmental information, in certain cases, cover only some units, due to the lack of indicators or impossibility of monitoring. In such cases, explanatory notes were included in tables, charts, and texts.	103-1	-	-
SULA 173	For each topic report its boundary outside the organization.	To learn about the material themes identified by the Company, access the <a href="#">Investor Relations'</a> website.	103-1	-	-
SULA 174	Report the effect of any restatements of information given in previous reports, and the reasons for such restatements.	In 2016, in the data in relation to which the measurement methodology changed, an explanatory note on the nature of such change was included.	102-48	-	-
SULA 175	Significant changes in the scope, boundary or measurement methods applied in the report.	All significant changes in the measurement methods in relation to 2016 are notified in the respective text, spreadsheet, or chart to which the change refers.	102-49	-	-

OTHER INDICATORS					
SULAMÉRICA'S INDICATORS		RESPONSE	GRI STANDARDS (Indicator)	GLOBAL COMPACT (Principle)	PSI (Principle)
<b>SULA 176</b>	Reporting period for the information provided.	1/1/2016 to 31/12/2016.	102-50	–	–
<b>SULA 177</b>	Date of most recent previous report.	31/3/2016.	102-51	–	–
<b>SULA 178</b>	Reporting cycle.	Annual.	102-52	–	–
<b>SULA 179</b>	The contact point for questions regarding the report or its contents.	<a href="#">Corporate</a> (Only in portuguese) website. <a href="#">Investor Relations</a> website. Social and environmental information: sustentabilidade@sulamerica.com.br / +55 (11) 3779-5027 For other information: ri@sulamerica.com.br	102-53	–	–
<b>SULA 180</b>	Content index that specifies where the information can be found in the report.	SulAmérica prepares its Annual Report according to the Core option, reporting the impacts of its economic, environmental, social, and governance impacts. This document – GRI Content Index – contains information on indicators, or provide links to the websites of the Company that contain the responses.	102-55	–	4
<b>SULA 181</b>	The policy and current practice with regard to seeking external assurance for the report.	SulAmérica's management is responsible for the preparation and presentation of the information contained in the Annual Report related to the period from January 1, 2016 to December 31, 2016. Since 2008, this report has been prepared in accordance with the criteria, assumptions, and methodologies of the Global Reporting Initiative (GRI). In 2016, the Company has started to use the GRI STANDARDS version ("Core" reporting option). Since 2011, SulAmérica has had external assurance for its annual reports.	102-56	–	–

