

2018 ANNUAL REPORT
ENVIRONMENTAL, SOCIAL AND
GOVERNANCE INDICATORS (ESG)

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



2018 ANNUAL REPORT

This document is part of the **Company's Annual Report** and presents, adopting an integrated approach, our main Environmental, Social and Governance (ESG) indicators, complementing the economic and financial ones.

This document 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). It also considered the alignment of initiatives and their contributions to the **Sustainable Development Goals** (SDG).

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, called SULA indicators, aligned with 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, brokers, and the society.

As a recognition of its management practices and the integration of sustainability into the business agenda, SulAmérica achieved important recognitions and became part of the portfolio of the **Dow Jones Sustainability Index** in the emerging markets portfolio (DJSI - Emerging Markets) and it remained in the **FTSE4Good**, elaborated by FTSE (Financial Times Stock Exchange) Russel.

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.

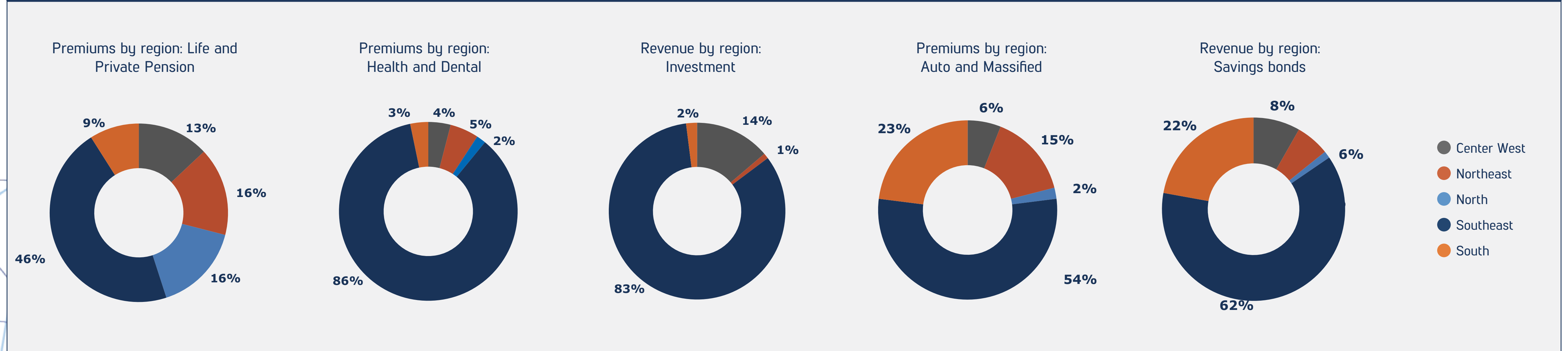
In the financial aspect, the Company's operating revenues reached R\$ 20.5 billion, of which R\$ 19.6 billion in insurance premiums. As at December 31, 2018, SulAmérica Investimentos recorded R\$ 41.6 billion in assets under management, and private pension reserves totaled R\$ 7.1 billion.

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. Its indirect impact extends to over 30,000 service providers, among which hospitals, medical and dental clinics, labs, auto repair shops, tow trucks, and other 24-hour services.

With approximately 7.0 million customers (individuals and businesses) and 100% of its revenues generated in Brazil, SulAmérica's head offices are located at Rua Beatriz Larragoiti Lucas, 121, in Rio de Janeiro, and at Rua dos Pinheiros, 1673, in São Paulo, and is also supported by offices in more than 90 localities throughout the country.

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 1	Significant changes during the period covered by the report	To learn about the main historical facts of the Company, access its Investor Relations' website.	102-10	-	-	-
SULA 2	Location of the organization's headquarters, countries where it operates, and where it has significant operations	The Company has operations that provide service throughout Brazil. Its main administrative offices are located in the municipalities of Rio de Janeiro (state of Rio de Janeiro) and São Paulo (state of São Paulo). For further details on its offices, access the Company's corporate website	102-3 102-4	-	-	
SULA 3	The organization's name, scale, and legal form, and the percentages of the portfolios per region	SulAmérica Seguros, Previdência, Investimentos e Capitalização (trade name)/ Sul América S.A. (legal name) is a joint-stock company, publicly-held corporation. It is a large company, with revenues of R\$ 20.5 billion in 2018 and over 5.000 employees. SulAmérica is considered a smallcap, according to the market capitalization classification.	102-1 102-5 102-7 G4-FS6	-	-	

SULA 3: The portfolio percentage of business line per specific region, scale (e.g. micro/small and medium/large), and industry. (GRI FS6)



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 5	Message from the CEO and key events	The CEO message and the main events of the Company are on the Investor Relations	102-14 102-15	CEO Message	-	I
SULA 6	The organization's values, principles, standards, and norms of behavior, such as the codes of conduct and ethics	<p><u>Mission, vision and values</u> <u>Code of Ethical Conduct</u></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 Compliance area, in addition to each employee's responsibility to conform or comply with the rules of the insurance market. The Program is in accordance with the Brazilian laws and regulations applicable to SulAmérica, with the Code of Ethics, and the internal policies and procedures, including the Program of Money Laundering Prevention.</p>	102-16	7 and 10	16	I
SULA 9	List of membership of associations	<p>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.</p> <p>One hundred and eight executives and employees of the Company hold management positions in commissions and work groups in Federations and in the National Confederation of Insurance, Private Pension and Life Insurance, Private Health Insurance and Savings Bonds Companies (CNSeg in Portuguese), in addition to unions and other bodies that represent the industry</p> <p>These participations, combined with the performance of the professionals who are dedicated 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.</p> <p>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. Complementing its activities in the national level, the Company takes part in international discussions by serving on the Board of the <u>Principles for Sustainable Insurance</u> (PSI), of the <u>United Nation Environment – Financial Initiative</u> (UNEP-FI), and <u>Geneva Association</u>.</p>	102-13	-	17	-

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 10	Externally-developed charters, principles, or other initiatives	<p>SulAmérica is a member of national and international organizations that contribute towards the guidelines, indicators, principles and goals of the sustainable management of its businesses.</p> <p>Our voluntary commitments guide the Company on management practices that defends human rights, labor rights, environmental preservation, combating of corruption, besides ethical and transparent relationships with the society.</p> <p>Some of the commitments and initiatives are the Principles for Sustainable Insurance (PSI), Principles for Responsible Investment (PRI), Global Compact, Carbon Disclosure Program (CDP), Ethos Institute, B3 Sustainability Index (ISE), FTSE Sustainability Index (FTSE 4Good), Dow Jones Sustainability Index (DJSI), Green Finance Initiative, National Confederation of Insurance, Private Pension and Life Insurance, Private Health Insurance and Savings Bonds Companies (CNSeg), and IBGC Sustainability Commission.</p>	102-12	-	17	-



MATERIALITY

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

After consulting these stakeholders, the following five themes were prioritized in its operations: Assistance and Services Quality, Products and Services Innovation, Human Capital Development, Responsibility in the Value Chain, and Financial Education and the Conscious Use of Insurance. (GRI Standards 103-1)

- **Assistance and Services Quality:** Always open to talk with customers and network of business partners. Constant dialogs helps identify demands and improve everybody's experience with products and services. For this purpose, SulAmérica created many customer service channels, customer satisfaction surveys, and tools for customers, brokers and service providers.
- **Products and Services Innovation:** The solutions are conceived not only to meet the needs of customers and partners, but also those of the society as a whole. The most innovative products and services respond to economic, environmental and social challenges, and this is SulAmérica's way to transform the world.

MATERIALITY

- **Human Capital Development:** Collaborators, customers, brokers, service providers and the society as a whole are fundamental to make SulAmérica the largest independent insurer group in Brazil. Each one matters, therefore, the company value, respect and encourage the development of the people involved in its businesses.
- **Responsibility in the Value Chain:** The diversity and number of partnerships is what causes SulAmérica to have great capacity to offer products to different needs of people. From broker to service provider, including suppliers, sales teams, marketing areas and customers in the middle, the company establish a relationship of trust, ethic and responsibility. It is this relationship that makes it possible that the products and services are used according to the established social and environmental requirements, contributing actively and positively to Society.
- **Financial Education and the Conscious Use of Insurance:** Encouraging financial responsibility is a priority for SulAmérica, because its products and services contribute to the financial security and stability of our customers. The company invest in initiatives, products and services to help customers and brokers to take care of their capital in the present and future. It also includes raising awareness of the appropriate use of insurance, which has a fundamental social and economic role in our society.

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

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 12	List of the material topics identified in the process for defining report content	<p>The report considers, according to the materiality, the five themes listed as strategic of the Corporate Sustainability Policy, prepared in a process that had the participation of internal and external stakeholders.</p> <p>For further information, access the Investor Relations' Website of the Company.</p>	102-47	-	-	-
SULA 13	List of stakeholders groups engaged by the organization, basis for identifying and selecting stakeholders with whom to engage, and approaches to stakeholder engagement	<p>SulAmérica has specific actions and practices to engage brokers, customers and service providers (Health and Auto/Massified), besides the real estate brokers in the Savings Bonds business unit. In addition, it directly and indirectly (CNSeg) engages the stakeholders of regulatory agencies and the Judicial Branch to increase awareness of the challenges and dilemmas of the industry.</p> <p>For further information, access the Investor Relations' Website of the Company.</p>	102-40 102-42 102-43	-	-	-
SULA 14	Key topics and concerns that have been raised through stakeholder engagement	<p>The key topics raised were the following: Assistance and Services Quality, Products and Services Innovation, Human Capital Development, Responsibility in Value Chain, and Financial Education and the Conscious Use of Insurance, considered strategic themes</p> <p>For further information, click here.</p>	102-44	-	-	-



GOVERNANCE

Corporate governance is the system through which companies and other organizations are managed, monitored, and promoted, involving the relationships between shareholders, board of directors, executive board of officers, inspection and control bodies, and other stakeholders.

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.



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 17	Report whether and how the organization applies the precautionary principle or approach	<p>The Company has a product analysis process that assesses, on several aspects, the risks and opportunities associated with each project.</p> <p>The Product Assessment and Review 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 and evaluate the opportunities for new initiatives or partnerships, contributing to the Company's good corporate governance practices. See Note 5 to the Financial Statements.</p>	102-11	-	16	I
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. Click here .	102-18 102-22	-	-	I
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, Investment, and Compensation committees.	102-23	-	-	-



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 21	Delegation of authority for economic, environmental, and social topics, and executive-level position or positions responsible for such topics	<p>Since 2009 SulAmérica has a Sustainability Committee, formed by the main executives of the Company, which, in 2011, became an advisory committee of the Board of Directors. Since then, the Committee has focused on the formulation of a sustainability strategy aligned with the Company's strategic plan, so that the organization's risks and opportunities are considered beyond the traditional business boundaries, including in the leadership discussions a sustainability vision developed around the social and environmental challenges in the agendas and priorities of its stakeholders.</p> <p>The Sustainability Committee is assisted by the Sustainability Superintendence, which compiles the demands and information collected by the Company's several communication and service channels, and in many interactions with strategic stakeholders, and also presents the social and environmental risks and opportunities, for definition of the Company's initiatives and projects, and presentation of the most relevant ones to the Board.</p>	102-19 102-20	-	-	I
SULA 22	<p>Report the processes for consultation between stakeholders and the highest governance body on economic, environmental, and social topics</p> <p>If consultation is delegated, describe to whom it is delegated and how the resulting feedback is provided to the highest governance body</p>	The Sustainability Committee is assisted by the Sustainability Superintendence, which organizes and carries out actions on the theme. All of the attained results are reported to the Committee, responsible for guiding the executive management.	102-21	-	-	-
SULA 24	Nomination and selection process for the highest bodies and committees	For information on nomination and selection process for the highest bodies and committees, access the Investor Relations website.	102-24	-	-	-

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
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	<p>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 potential conflict of interests, in compliance with the best practices of Corporate Governance and prioritizing the interests of the Company.</p> <p>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. Also, 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.</p> <p>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 insider 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.</p>	102-25	10	16	I
SULA 26	Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value, vision or mission statements, strategies, policies, and goals related to economic, environmental, and social topics	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	-	-	-

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 27	Measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental, and social topics	The Committee holds meetings four times per year, and in every session there is a moment for sharing trends and material issues. In addition, one of the Committee's independent members with renowned expertise on the theme is responsible for providing information and updates in all sessions.	102-27	-	-	-
SULA 28	<p>Report the processes for evaluating the highest governance body's performance with respect to governance of economic, environmental, and social topics.</p> <p>Report whether such evaluation is independent or not, and its frequency.</p> <p>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</p>	The process for evaluating the Board of Directors is available on the Investor Relations ' website.	102-28	-	-	-



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 30	<p>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.</p> <p>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.</p> <p>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</p>	<p>The Board of Directors is responsible for supervising SulAmérica's risk management and approving the risk appetite, as recommended by the Risk Committee, and supervising the Company's risk management. Additionally, the social and environmental risks and opportunities are discussed and evaluated by the Sustainability Committee.</p> <p>The information discussed and presented to the Board of Directors and Sustainability Committee is directly or indirectly a result from stakeholders consultation and dialogue processes. Direct information refers to survey and specific demand 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.</p> <p>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 collective board that meets weekly to take resolutions on the Company's issues.</p>	102-29 102-30 102-31	-	-	-
SULA 31	<p>Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material topics are covered</p>	Executive Committee.	102-32	-	-	-

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 32	<p>Report the process for communicating critical concerns to the highest governance body.</p> <p>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</p>	<p>SulAmérica has a solid Corporate Governance structure that assures the flow of information between the Company's Executive Board and Board of Directors. Additionally, the Board of Directors has a channel called Fale com o Conselho (Talk to the Board) for any pertinent issue addressed to it.</p> <p>Compliance reports the misconducts to the Executive Committee through the Report on Internal Controls and to the Ethics Committee. Such conducts are reported in the SULA 38 indicator.</p>	<p>102-33 102-34</p>	-	-	-
SULA 33	<p>Report the remuneration policies for the highest governance body and senior executives for the following types of remuneration:</p> <ul style="list-style-type: none"> - Fixed pay and variable pay, - Performance-based pay, - Equity-based pay (share or stock options), - Bonus - Deferred or vested shares, - Sign-on bonuses or recruitment incentive payments, - Termination payments, - Clawbacks - Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees <p>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</p>	<p>The Compensation Policy establishes the criteria for compensation of the highest governance body and senior executives of the Company.</p> <p>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.</p>	102-35	-	-	-

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
<p>SULA 34 SULA 36</p> <p>Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management</p> <p>Report any other relationships that the remuneration consultants have with the organization</p> <p>Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable</p>	<p>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. 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.</p>	<p>102-36 102-37</p>	-	-	-	



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 39	Confirmed incidents of corruption and actions taken	<p>SulAmérica launched its Anti-Corruption Policy on 09/12/2014, aligned with the Clean Company Law 12.846/13.</p> <p>SulAmérica's Anti-Corruption Policy is public and is on our investor relations website. The employees make electronic adherence to the document and in this concept are encompassed employees, administrators and trainees, and there is periodic monitoring of the adhesion of new employees.</p> <p>In order to work well on anti-corruption concepts, the Company has mandatory interactive e-learning training for all employees. There are also face-to-face training for the areas most susceptible to the risk of corruption, in view of the interaction with the public administration.</p> <p>The Company also uses GRC Agents – employees in each vice presidency, carefully selected and specially trained to be the closest focal points in the areas for the integrity, compliance, and ethics themes.</p> <p>There are also various communication actions, such as materials on the employee's portal, on the televisions in floor halls and elevators, desktop wallpaper, among other media, which address the issue of integrity. Senior management's sponsorship of Governance, Risk and Compliance issues occurs periodically.</p> <p>In relation to business partners and suppliers, all contracts have a clause to adhere to SulAmérica's Anti-Corruption Policy and to the Code of Ethical Conduct, thus ensuring accountability in the value chain.</p> <p>In 2018, no case was reported involving corruption or money laundering, in the past or in progress, filed against SulAmérica or any of its employees.</p> <p>In 2018, SulAmérica recorded 259 reporting in groups I (247) and II (12) established in SUSEP Circular 445/12 for evaluation by the competent bodies. In addition, the Company reports to the Council for Financial Activity Control, a government body that deals with money laundering, any indication of such practice. These refer to reportable proposals, transactions or operations, according to the effective regulation.</p> <p>In 2018, 12 negative incidents were reported*, of which 11 regarding SALIC and 2 regarding SULACAP.</p> <p>*Reporting made related to the non-occurrence of reportable proposals, transactions or operations, according to the effective regulation.</p>	205-3	10	16	I

RISK MANAGEMENT

The risk management process is aimed at supporting the attainment of strategic goals of the organization, identifying potential events that may affect the expected results for the following periods, and managing such risks, guaranteeing adequate capital to support operations in unexpected scenarios, according to the current risk appetite. The process is carried out in integrated and continual phases, as follows:

Risk identification: process of identification and prioritization of the risks that may affect the established short or long-term business results;

Risk quantification: the prioritized risks are quantified through specific modelling involving their likelihood of occurring and possible impacts;

Risk response: according to the results of the quantification process and aligned with the current risk appetite, risk-response action plans are devised;

Monitoring and reporting: the information on each risk and its respective response action plans are monitored and managed based on indicators and reports by the enterprise risk area, which report to the Business Units, Risk Committee, Audit Committee and Board of Directors, according to an established frequency or whenever considered necessary. Additionally, for each subsidiary we determine the sufficiency of equity in relation to the capital according to the required regulatory capital and own internal models, based on the best risk management practices.

For further information on the Company's risk management, see Note 5 (Risk Management) of the latest version of [SulAmérica's Financial Statements](#), or access the latest version of the [Company's Reference Form](#), in items 4 (Risk Factors) and 5 (Risk Management).

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 55	Coverage and frequency of audits to assess implementation of environmental and social policies, and risk assessment procedures	<p>The implementation of social and environmental guidelines is a continuous process that considers not only the purchases of products and services, but also the selection and accreditation of service providers and business partners.</p> <p>It is part of the service and product engagement cycle the requirement of full compliance with the Sustainability and Social and Environmental Responsibility Clause, which shares all commitments assumed by SulAmérica with its value chain.</p> <p>Additionally, in the Auto portfolio, in which there is greater social and environmental risks, inspection and inquiry are integral parts of service provider accreditation process. Inquiries and inspections are often performed, but there is also a timeline of service provider reassessment which is performed every two years.</p>	G4-FS9	-	-	I
SULA 58	Procedures for evaluation and classification of environmental and social risks in business lines	<p>Complementing the follow up within the scope of the Risk Committee and Sustainability Committee, the Company has a Product and Partnership Assessment Process (PARP), which considers, on several aspects, the risks and opportunities associated with each project or product.</p> <p>Among other items, it evaluates the adherence of products and services to the voluntary commitments, the Sustainability and Environmental Policies, as well as its contribution to the Principles for Sustainable Insurance (PSI).</p> <p>As a result of the strategic guidance and applicable legal requirements, the Company implemented an exclusion list comprising industries for the business units of Investments, Auto and Massified, and developed locks in the quotation systems to automatically block negotiations not aligned with this guideline.</p>	G4-FS2	1 and 10	-	I and II
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	16	I

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 61	Significant fines and non-monetary sanctions for non-compliance with laws and/or regulations	<p>In relation to SUSEP, in 2018, there was no significant fine – over R\$ 1 million – for non-compliance with laws and regulations.</p> <p>The fines considered significant to Sulamérica have amounts equal to or over R\$ 1 million. * In 2018, the amount of significant ANS fines was not reported.</p>	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 communication, advertising, promotion, and sponsorship was identified.	417-3	-	16	-



FINANCIAL CAPITAL

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

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



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 68	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 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, Docway Aplicativo para Serviços em Saúde S.A, Sul América Serviços e Participações S.A. See also the Financial Statement	102-45 201-1	-	8	-

SULA 68 – Social Investment

	Direct and indirect beneficiaries	Beneficiary organizations	Investment without incentive	Investment with incentive
2009	10,921	16	888,868.59	154,703.70
2010	12,448	33	905,536.08	1,411,628.84
2011	13,830	41	478,309.00	1,186,995.85
2012	4,319	35	177,117.71	1,031,272.43
2013	5,206	58	178,256.04	1,139,943.08
2014	4,855	18	196,000.00	3,882,730.00
2015	408,313	6	143,348.37	6,218,116.00
2016	18,400	5	124,367.78	6,981,568.00
2017	341,474	8	172,704.02	6,294,450.76
2018	330,265	24	292,314.38	6,446,758.66
Total	1,150,031	244	3,556,821.97	34,748,167.32

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 69	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	-	-	-
SULA 71	Percentage of assets subject to environmental or social screening, positive or negative	<p>SulAmerica Investimentos uses social and environmental metrics in the assessment of companies where it has invested.</p> <p>Based on its Responsible Investment Policy, SulAmérica Investimentos has funds subject to the ESG analysis: Expertise and Total Return, which account for about 35.60% of variable income assets, and 1.04% of SAMI's total assets.</p>	G4-FS11	1 and 10	-	I, II and III



INTELLECTUAL CAPITAL

SulAmérica's intellectual capital comprises the technical knowledge and systems capable of guaranteeing an efficient claim management process, responsible in investments and appropriate in risk underwriting, aiming at business sustainability



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 77	Primary brands, products and/or services	<p>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.</p> <p>To learn more about our products and services, access SulAmérica's website and click on the Para você or Para empresa menus, or access the sustainability page.</p>	102-2	-	-	-
SULA 78	<p>Initiatives to improve access to financial services for people with disability.</p> <p>Access to financial services in low-populated or economically-disadvantaged areas.</p> <p>Initiatives to improve access to financial services for low-income population.</p>	<p>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.</p> <p>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. SAC provides basic and corporate information on the Auto, Health, Life, and Private Pension lines.</p> <p>In Auto, we offer a 24-hour 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.</p> <p>In Dental, the products are sold through a broker, and on the websites of Odonto Fácil and SulAmérica Odonto Individual, with budget starting price.</p> <p>Complementing these initiatives, which target specific groups, the Company operates consistently in claim management and pricing strategy. This approach aims at balancing revenues and expenses and providing more accessible and inclusive products and services.</p>	G4-FS13 G4-FS14	1	3, 8 and 11	I

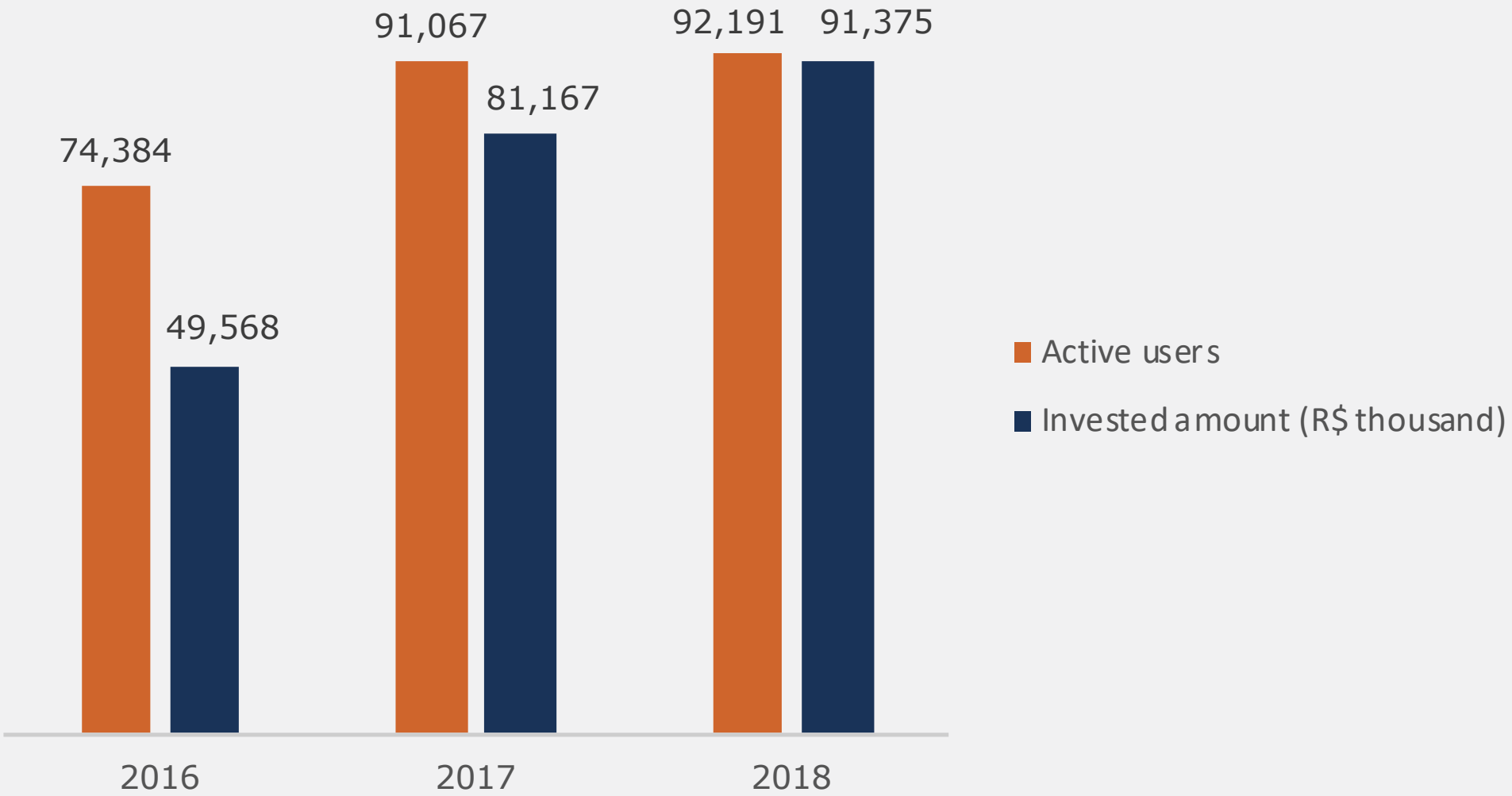
SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 79	Initiatives to enhance financial literacy by type of beneficiary	<p>SulAmérica, in line with its sustainability policy and strategic themes, has many Financial Education initiatives.</p> <p>Online School Service available to the customers of Homeowners Insurance and Educaprevi Pension Plan. It is a portal that posts activities to help children and youth in school years. The tool offers resources like question clearing, online classes of all subjects from the 5th year of Primary School to university entrance examination, virtual tests and subject revision.</p> <p>Financial Education Program Program targeted at SulAmérica's employees, the Financial Education Program is aimed at raising awareness of the benefits from an appropriate financial planning. In 2015, the Company launched the online financial management course, and in 2017, the pilot of the Financial Health Program was launched and contemplated a group of approximately 50 employees with presence-based follow up aimed at providing knowledge and tools for family finance balance.</p> <p>Economic Reports Besides an in-depth Know Your Client (KYC) process, aiming at advising about the most appropriate investment to the client's moment, life, and risk profile, the Company posts on its website articles about financial education. To access them, click here.</p>	G4-FS16	1	8	I



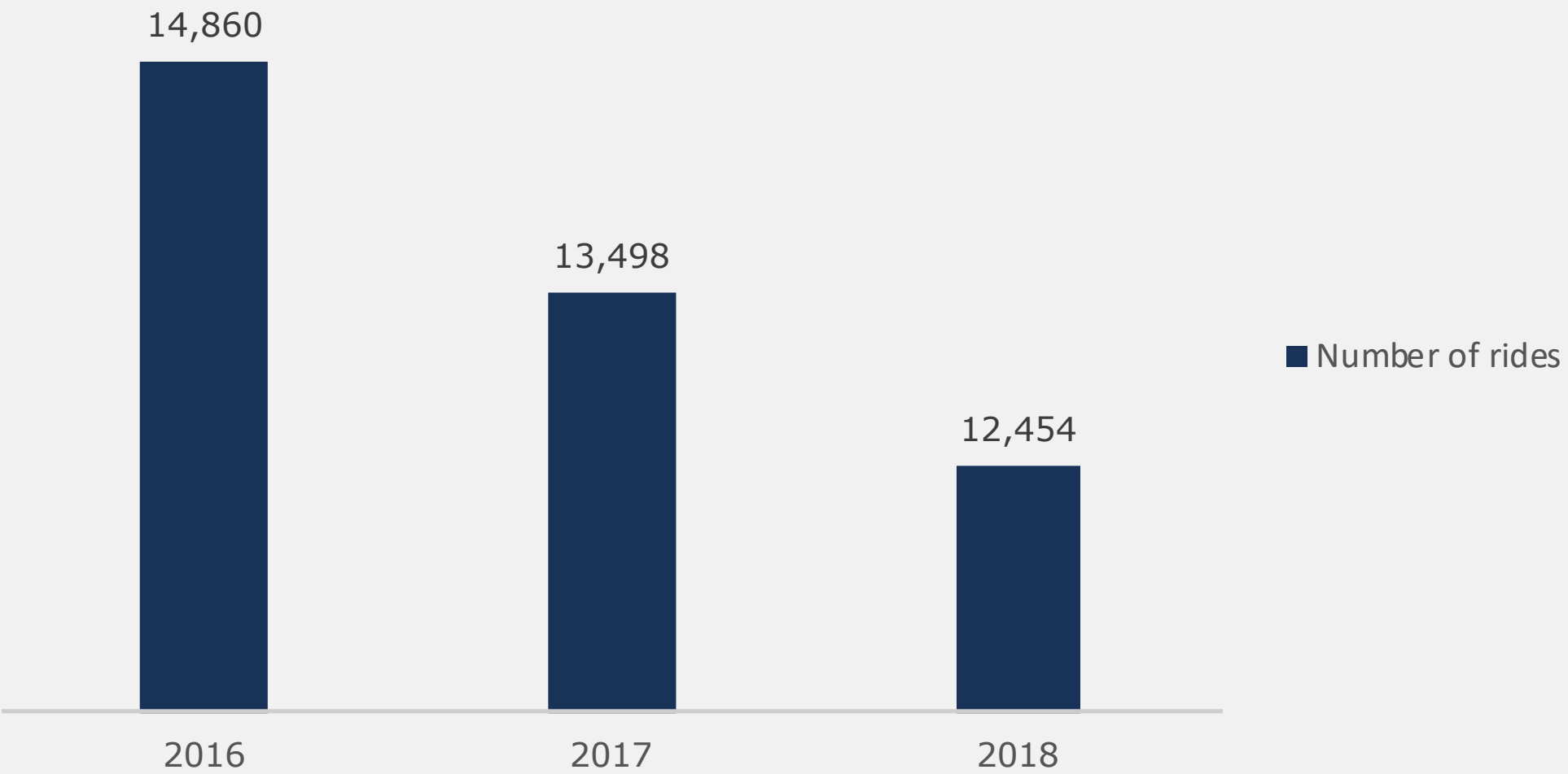
SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 80	Monetary value of products and services designed to deliver a specific social and environmental benefit for each business line broken down by purpose	<p>Seeking to take a more active role in promoting sustainable development, SulAmérica has been integrating social and environmental benefits into its products and services.</p> <p>Auto Insurance – Motorista Amigo (Driver Friend) SulAmérica Auto Insurance customers can count on Motorista Amigo, who safely drives the insured and her/his car home if the driver is in no condition to drive. Driver Friend contributes to the reduction of traffic accidents, as well as to a culture of responsible driving.</p> <p>(1) In 2015 there was a change in this indicator’s calculation methodology. Such year’s report start to consider all services provided in 2016, whether they were paid or not in the year.</p> <p>Health Insurance – Saúde Ativa (Active Health) SulAmérica Saúde Ativa Program is a set of initiatives focused on the integrated health management, targeted at both healthy insureds and more complex cases.</p> <p>With actions on promotion of health, wellness, prevention of diseases and their complications, it helps companies to take care of their most valuable assets: people.</p> <p>The initiatives are implemented according to the insured needs and the company’s maturity in health and wellness management, either by behaviors that impact health and wellness or more complex cases, like patients who have cancer, risky pregnancy, spinal and articulation pathologies, among others. Everything is aligned with the expertise of Saúde Ativa – a reference in the development and implementation of sustainable strategies in health. For further information: click here.</p> <p>Homeowner’s Insurance – Responsible Disposal SulAmérica’s Homeowners and Business customers can rely on the convenience of the home appliance, electrical and electronic equipment and furniture collection, separation and recycling services. In partnership with Ecoassist Serviços Sustentáveis, the Company launched in August 2013 the Responsible Disposal service, which, besides providing customers with comfort and savings, ensures that the objects and wastes are appropriately disposed. Before being disposed, the objects collected in the insured home are sorted and evaluated.</p>	G4-FS7 G4-FS8	1, 3, 4, 5, 6, 7 and 8	3, 8, 11	I

SULA 80 – Monetary value of products and services designed to deliver social and environment benefit

SULA 80 - Active Health



SULA 80 - Driver Friend



HUMAN CAPITAL

Human capital 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 business sustainability.



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 85	Total number of employees by employment type, employment contract, gender, and region	Table below	102-8	1 and 6	8	I

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	
		Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Executive Management	32	0	0	0	1	0	0	7	23	0	1
Management	704	2	9	12	12	2	2	312	331	11	11
Specialist	2,809	24	22	44	48	14	7	1,393	1,160	50	47
Administrative	946	14	3	32	11	7	1	616	227	30	5
Operational	775	0	4	0	3	4	2	610	151	0	1
Total	5,266	40	38	88	74	27	12	2,931	1,869	91	64

¹ Interns and apprentices are not included. ² It considered the employee base in December 2018.

SULA 86	Report the percentage of total employees covered by collective bargaining agreements	All employees of SulAmérica are covered by the Collective Bargaining Agreement of the Insurance Industry's Workers (CCT), following the agreements of their respective states or federation. Access the CCT of São Paulo and the CCT of Rio de Janeiro , where most of SulAmérica's employees are concentrated.	102-41	-	8	-
SULA 87	Total number and rate of new employee hires and employee turnover, by age group, gender and region	Table below	401-1	6	5 and 8	-

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

Age group			
	New hires	Termination	Turnover
Up to 25 years	185	76	2.48%
From 26 to 35 years	349	274	5.92%
From 36 to 45 years	201	247	4.25%
From 46 to 55 years	43	77	1.14%
From 56 to 65 years	6	25	0.29%
65 years old or older	0	3	0.03%
Region			
	New hires	Termination	Turnover
Center West	4	6	0.09%
Northeast	11	16	0.26%
North	2	9	0.10%
Southeast	752	650	13.31%
South	15	21	0.34%
Gender			
	New hires	Termination	Turnover
Female	489	429	8.72%
Male	295	273	5.39%

(1) Interns, apprentices and executives are not included.

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 88	Return to work and retention rates of employees that took parental leave, by gender	<p>From October 2016 to September 2017, 140 mothers took maternity leave, 121 returned and 97 continued to work after the subsequent 12 months, accounting for a return to work rate of 86.43% and retention rate of 69.29%. One hundred twenty nine employees took maternity leave in 2018.</p> <p>In relation to paternity leave, 98 took it from October 2016 to September 2017, and all them returned to work after the end of the leave and 88 employees continued to work after the subsequent 12 months. A return rate of 100% and retention rate of 88.80%. Ninety six employees took paternity leave in 2018.</p>	401-4	1, 2 and 6	5 and 8	I
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 Investor Relations ' website .	405-1	1 and 6	-	I

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

Degree					
	Executive Management	Management	Specialist	Administrative	Operational
Middle school diploma	0.00%	0.57%	0.85%	1.48%	1.68%
Less than middle school diploma	0.00%	0.00%	0.00%	0.00%	0.13%
High school diploma	3.13%	19.60%	43.68%	59.73%	73.42%
Higher education diploma	71.88%	59.80%	48.38%	35.41%	23.87%
Postgraduate degree/Master/MBA	25.00%	19.89%	6.98%	3.38%	0.90%
Ph.D.	0.00%	0.14%	0.11%	0.00%	0.00%
Race					
	Executive Management	Management	Specialist	Administrative	Operational
Asian	0.00%	0.85%	0.71%	1.48%	0.77%
White	96.88%	76.14%	59.84%	47.67%	36.00%
Indigenous	0.00%	0.14%	0.04%	0.00%	0.00%
African	0.00%	0.57%	3.70%	5.60%	10.19%
Biracial	3.13%	22.30%	35.71%	45.24%	53.03%

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

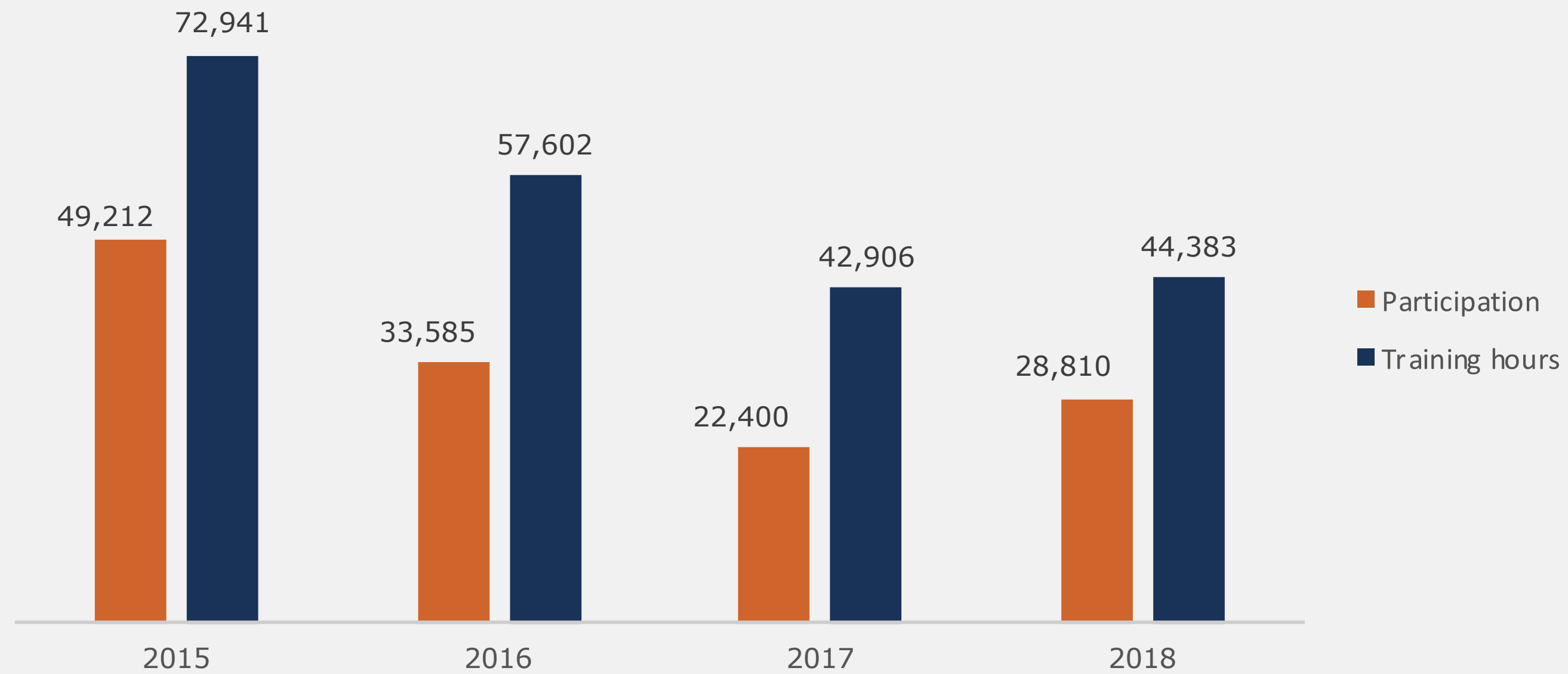
Age group					
	Executive Management	Management	Specialist	Administrative	Operational
Up to 25 years	0.00%	0.00%	9.01%	19.13%	13.81%
From 26 to 35 years	3.13%	20.17%	44.39%	40.17%	44.00%
From 36 to 45 years	40.63%	48.30%	30.08%	25.16%	31.10%
From 46 to 55 years	31.25%	25.85%	13.53%	12.26%	8.90%
From 56 to 65 years	21.88%	4.83%	2.74%	2.75%	1.55%
65 years old or older	3.13%	0.85%	0.25%	0.53%	0.65%

(1) It considered the employee base in December 2018.



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 90	Average hours of training per year per employee, broken down by gender and employee category	<p>SulAmérica carries out several programs to improve the competences and abilities and build the capacity of its employees. Some of the programs are the following:</p> <p>- CarreiraCon Career convention on the theme embrace the digital attended by more than 3,000 people during the six days of event, in the Rio de Janeiro and São Paulo head offices. It held dozens of activities that stressed the role of protagonist and innovation through talks and actions on the self-awareness, professional image, social entrepreneurship, female leadership, and creativity themes, besides the Social Experience action, which attracted more than 3,300 new followers to Sulamerica on LinkedIn and 119,000 views of official posts.</p> <p>- Sua Estrada (Your Road) Program: Aimed at developing key employees for the organization in several professional area levels. It held two editions with differentiated focuses: First Management: Mapping and training of senior-level professionals to take first management jobs. More than 1,200 employees were mapped, 54 prioritized to attend specific trainings focused on business, management and people, totaling more than 180 training hours with 90% of favorability. 65% of the prioritized ones were moved during the two years of the program. Specialized: Mapping and development of employees who have expertise and technical knowledge that are critical to the business – actuaries, statisticians, and physicians. More than 120 employees were mapped, generating around 100 indications of customized individual training, according to the business needs and the employee's career aspirations. In addition, the whole group was invited to attend behavioral training such as resilience, influence and communication. 30%t of the group was moved during the first year of the program.</p> <p>- Commercial Track Development of an exclusive training track to the commercial area, reaching rougthy 180 sales and unit managers. With over 80 presence-based training hours, and participation of all business heads, including operations and innovation, we addressed themes like Accountability, Creation of Influence Network, Strategic Leadership and Result-oriented Negotiation, inviting the teams to rethink their activities seeking higher autonomy, and business and insurance market knowledge in light of innovation and behavior trends.</p> <p>- Leadership School: The program is aimed at strengthening the Company's leaders, developing competences that are critical to business evolution. Besides the mobilization for leadership challenges and strengthening people management competences – particularly in initial pipes – we work on themes that are critical to the Company's challenges, such as Market Trends and Scenarios, Lean, GRC, Sustainability, among others. The programs seeks to empower the leader in her/his role as professional, people manager, and business manager, encouraging reflection by exposing them to contents in presence-based practical experiences and through experience sharing among participants.</p>	404-1	-	4	I

SULA 90 – Participation in and Hours of Training



SULA 90 – Average hours of training per year per employee, broken down by gender and employee category (GRI 404-1)

Position	Training hours		Participation	
	Female	Male	Female	Male
Executive Management	8	3	1	3
Management	3,283	3,130	1,167	1,142
Specialist	11,632	10,343	6,883	6,780
Administrative	5,701	1,992	4,052	1,200
Operational	2,932	740	2,971	1,059
Intern	2,313	2,305	1,872	1,680
Total	25,869	18,514	16,946	11,864

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
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	<p>Training in Human Rights: In 2011 SulAmérica developed a Human Rights e-learning course that addresses the themes that are related to the labor environment and is aimed at disseminating the concept of human rights and ethical values. In 2018, the training was provided to more than 300 participants and 280 hours.</p>	412-2 205-2 G4-FS4	1, 2, 3, 4, 5, 6 and 10	4	I
	Communication and training in anti-corruption policies and procedures	<p>Training in Legal Compliance: As a way to assure the understanding of the anti-corruption-related issues by financial institution employees, since 2002 the regulatory bodies have required mandatory training. In addition, following the money laundering regulation introduced in 2011, SulAmérica developed a corporatel program of money laundering combat and prevention so that all employees understand the theme. Before that, SulAmérica had already implemented the mandatory fraud combat course. In 2018, 3,255 employees completed the ethics, fraud prevention and combat, and money laundering prevention courses, totaling 5,180 hours of training.</p>				
	Procedure(s) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	<p>Training in Sustainability: SulAmérica has invested in the dissemination of Environmental, Social and Governance (ESG) concepts in its business lines, mainly to the teams of the investment, product, control and Investor Relations (IR) areas. In 2018, 692 employees took the Sustainability course in the UNIVERSAS platform.</p>				



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
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.	The ratio of the annual compensation for SulAmérica's highest-paid individual to the median annual compensation for all employees is 8.67.	102-37 102-38 102-39	-	8	-
	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 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 -170.5%.				
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 and 6	5, 8	I

SULA 98 – Ratio of basic salary and remuneration of women to men by employee category and significant location of operations (GRI 405-2)

	Salary		Ratio
	Female	Male	
Management	R\$ 1,2967.17	R\$ 14,785.19	-12.30%
Specialist	R\$ 4,998.51	R\$ 5,613.82	-10.96%
Administrative	R\$ 3,047.11	R\$ 2,745.26	-11.00%
Operational	R\$ 1,643.68	R\$ 1,654.18	-0.63%

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 99	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 2018, 87.2% of employees were reviewed by the Performance and Development Management (GPD in Portuguese) system.</p> <p>The Commercial teams (7.4%) are reviewed by the Sales Bonus Program (ReX), which offers bonus tied to the achievement of sales targets. The employee's performance in relation to the target is quarterly assessed, and the bonus is paid every six months, according to the fulfillment of the program's conditions.</p>	404-3	-	-	-

SULA 99 – Percentage of employees who received regular performance and career development reviews, by gender and employee category – Commercial Area Employees (GRI 404-3)

	Performance review		
	Female	Male	Total
Management	31	57	88
Specialist	200	114	314
Administrative	0	0	0
Operational	0	0	0
Total	231	171	402

SULA 99 – Percentage of total employees who received regular performance and career development reviews, by gender and employee category – Other employees (GRI 404-3)

	Performance review		
	Female	Male	Total
Management	322	347	669
Specialist	1,452	1,196	2,648
Administrative	618	196	814
Operational	517	108	625
Total	2,909	1,847	4,756

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 102	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.	403-2	-	-	-

SULA 102 – Injury, lost workday, and absentee rates (GRI 403-2)

Region			
	Injury rate (TL)	Lost workday rate (TDP)	Absentee rate (TA)
Center West	0.00	0.00	0.85
Northeast	0.00	0.00	0.94
North	0.00	0.00	1.20
Southeast	0.00	1.27	1.15
South	0.00	0.38	0.68
Gender			
	Injury rate (TL)	Lost workday rate (TDP)	Absentee rate (TA)
Female	0.00	0.70	1.42
Male	0.00	2.98	0.67

(1) The absentee rate considers the hours of sick leave / scheduled hours x 100. (2) The injury rate is zero for severity and frequency (only commuting accidents). (3) The lost workday rate is calculated by lost workdays due to accidents, from the first day away from work until the day prior to return / (employees x worked hours)

SULA 102 – Number of accidents, days away from work, RSI cases, and deaths (GRI 403-2)

	2016	2017	2018	Change
Number of accidents	13	18	29	61%
RSI cases	1	0	0	-
Work-related death	0	0	0	-

(1) The number of accidents reported in 2018 refers to commuting accidents.

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 105	Benefits granted to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation	<p>The benefits offered by SulAmérica are available in the Faça parte do Time (Join the Team) section on the Company's corporate website. The Health Plan, Dental Insurance, PreVSas, Funeral aid, daycare/ babysitter, and meal allowance benefits are not offered to temporary employees.</p> <p>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.</p>	401-2	-	3, 8	-
SULA 106	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	-	-
SULA 107	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms	In 2018, SulAmérica recorded 137 new labor grievances, of which 45 referred to former employees and 91 to third parties. Of these 137 grievances, 31 have already been resolved in 2018. Also in 2018, 223 grievances had been recorded in the period prior to December 31, 2017 were resolved. Total resolved grievances: 254.	103-2	-	8	I and II



NATURAL CAPITAL

The concern with natural capital is a principle included in many of the voluntary commitments SulAmérica took on. They were an inspiration to formulate our Environmental Policy and Environmental Management Program. To control the business impact on nature, we have two main initiatives:

Environmental targets:

We committed to meet the following targets for reduction in natural resources consumption:

- Energy: 60% reduction between 2014 and 2023
- Water: 75% reduction between 2014 and 2023
- Recyclable Waste: 35% increase between 2014 and 2023
- Non-recyclable Waste: 12% reduction between 2014 and 2023

SulAmérica organizes conscious consumption campaigns involving employees, suppliers and service providers.

In recent years, we saved 400 tons of paper, reduced the consumption of energy by 23% and of water by 25.49 million liters. The Pinheiros' head office, in São Paulo, occupied in 2015, was designed following the best building practices that adopt sustainability standards

Inventory of GHG Emissions:

SulAmérica has measured and disclosed the GHG emissions in its operations since 2010. The analysis helps to devise strategies for reducing and neutralizing this impact on environment. For further information, access [our inventory history](#).

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 115	Materials used, broken down by weight or volume	<p>The Company is a big consumer of paper and has adopted a series of consumption reduction actions, particularly the digitalization of processes (further information in the SULA 119 indicator).</p> <p>In 2018, 43.1 tons of paper were used for printing 9 million sheets in the SulAmérica's units, representing a 16% reduction in relation to the prior year.</p> <p>In addition, more than 204.9 tons of paper were printed to produce manuals kits, and leaflets.</p>	301-1	8	-	-
SULA 116	Energy consumption within the organization. Reduction in energy consumption. Reductions in energy consumption related to products and services	<p>Seeking to improve its operational efficiency, SulAmérica has an ecoefficiency program and organize campaigns (further information in the SULA 119 indicator) for raising its employee awareness of the rational consumption of resources like electric energy, water and fuels.</p> <p>Among some of the actions, it is worth noting the change in the turn-on and turn-off hours of lights, lifts and air conditioning system in the administrative units, directly contributing to save electric energy.</p>	302-1 302-4 302-5	7, 8 and 9	7	I

SULA 116: Energy consumption within the organization (GRI 302-1, 302-4)

Electric energy (GJ)	2015	2016	2017	2018	Change (2017-2018)
Headquarters	26,992	26,098	24,190	22,112	-8.6%
Morumbi	17,459	-	-	-	
Pinheiros	1,215	8,473	8,656	8,208	-5.2%
Branches	9,845	9,570	8,528	7,708	-9.6%
Subtotal	55,511	44,142	41,375	38,028	-8.1%
Natural Gas	2015	2016	2017	2018	Change (2017-2018)
Morumbi	10,795	-	-	-	-

SULA 116: Energy consumption within the organization (GRI 302-1, 302-4)

Diesel	2015	2016	2017	2018	Change (2017-2018)
Headquarters	20	48	71	39	-45.0%
Morumbi	81	-	-	-	-
Pinheiros	28	325	193	52	-73.1%
Own Fleet	-	-	7	-	-
Subtotal	129	373	271	91	-66.4%
Ethanol	2015	2016	2017	2018	Change (2017-2018)
Own Fleet	3,216	2,436	2,146	3,146	46.6%
Gasoline	2015	2016	2017	2018	Change (2017-2018)
Own Fleet	12,468	11,133	13,013	10,622	-18.4%
Total	82,120	58,085	56,805	51,887	-8.7%

(1) From November 2015 the head office in Morumbi was closed down. Then we started to report to the head office in Pinheiros.

(2) The amounts reported in 2015 in the Pinheiros unit, refer to the months of November and December, being impossible to compare them to the current year.

Indicadores SULA

Resposta

GRI Standards

Pacto Global

ODS

PSI

SULA 117	Energy consumption outside of the organization	Table below	302-2	8	7	-
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SULA 117: Energy consumption within the organization (GRI 302-2)

Emission sources (GJ)	2015	2016	2017	2018	Change (2017-2018)
AUTO Locksmith	442	464	422	422	0.0%
AUTO Mechanic	5,292	5,951	5,630	5,556	-1.3%
AUTO Tow Trucks	100,938	111,322	103,675	96,573	-6.9%
AUTO Taxi	11,062	10,080	4,163	4,069	-2.3%
Reimbursement for ride in km	7,350	8,974	9,699	10,358	8.1%
Health Ambulance	813	1,001	585	146	-41.5%
Claims - Massified ³	330	125	-	-	-
Document transportation	-	-	-	13,543	-
Taxi for employees ²	3,042	1,694	1,869	1,416	10.3%

(1) SulAmérica will not report Solid Waste disposal emissions because it is impossible to convert such them into Gigajoule. Such amounts can be found in the GHG Emission Inventory. (2) In February and March 2016, the Ticket provider system was changed, and it was not possible to collect such information. (3) From September 2016 SulAmérica terminated its activities with this supplier in the Massified portfolio. (4) In 2018, we started to report the "document transportation" source, arranged by trucks in the several units of SulAmérica throughout Brazil, provided by transportation company. (5) As to 24-hour Services (locksmith, mechanic, tow trucks, and taxi) and Health Ambulance, the amount refers to the services used multiplied by average km over the past three years.

Indicadores SULA		Resposta	GRI Standards	Pacto Global	ODS	PSI
SULA 118	Total water withdrawn by source. Total percentage and volume of water recycled and reused	Table below	303-1 303-3	7, 8 and 9	6	I

SULA 118: Total water supply by source (GRI 303-1, 303-3)

Water consumption (m ³)	2015	2016	2017	2018	Change (2017-2018)
Headquarters - CEDAE	16,983	18,591	15,233	14,436	-5.2%
Headquarters - ETAC (303-3)	11,018	8,959	4,563	3,708	-18.7%
Subtotal Headquarters	28,001	27,550	19,796	18,144	-8.3%
Morumbi - Artesian Well ¹	28,629	-	-	0	-
Pinheiros - SABESP	472	7,995	12,649	6,441	-49.1%
Pinheiros - ETAC (303-3) ¹	-	9,205	8,838	7,822	-11.5%
Subtotal Pinheiros	37,025	17,200	21,487	14,263	-33.6%
Branches	18,300	11,930	12,878	8,397	-34.8%
Total	83,326	56,680	54,161	40,805	-24.7%

(1) From November 2015 the Morumbi head office was closed down. From then we started to report to the Pinheiros head office. (2) In 2016, the consumptions reported in the Pinheiros head office included only the period from June to December, because of an error in Sabesp' hydrometer. (3) In 2017, the reduction in potable water volume in the Headquarters resulted from the consumption reduction actions, like reducing the flow in washbasins, bathrooms, and toilet bowls. In relation to the ETAC, there was reduction in reclaimed water because of problems in the storage and piping system. (4) Also in 2018, water consumption in Branches decreased, because two units were closed down and organic reduction.

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 119	<p>Environmental Impact Mitigation Initiatives</p> <p>Number of grievance related to environmental impacts filed, processes and resolved by formal mechanism</p>	<p>Aiming at mitigating its environmental impacts, SulAmérica has several programs and initiatives in-house and in its value chain for paper reduction.</p> <p>Paper reduction initiatives:</p> <ul style="list-style-type: none"> - Imprimir para quê? (Why Print?): Encourages employees to print less, including double-side printing as standard, print with access password, and monitoring of prints per user. - Autorização Prévia Saúde (Healthcare Precertification): Automated analysis of documents for ordering special materials, thus speeding up and increasing the reliability of the medical procedure authorization process. - Certificação Digital Saúde (Healthcare Digital Certification): Used in the electronic document exchange process related to the processing of medical bills, digital certification reduces the paper volume and processing time with healthcare service providers. - Demonstrativos on-line Saúde (On-line Healthcare Statements): The billing reports are only provided electronically for consultation and download. The payment forms, which have to be printed and sent to insured due to legal issues, have their format and printing system changed to reduce material consumption. - Projeto Automação Saúde (Healthcare Automation Project): Consists of implementing the electronic sending of bills, using the On-line Health Portal of SulAmérica or the website of the connectivity company Orizon, eliminating the sending of paper forms to medical service providers. - Devolução de Contas Médicas (Return of Medical Bills): The medical bills used to be returned to the healthcare provider by mail with printed cover and forms. Nowadays, with the new disallowance tool the bill is not longer returned to the provider and the cover is no longer printed. The migration to the tool is in final phase. - Análise Preditiva de Sinistro (Predictive Claim Analysis): Internal audit carried out in healthcare service providers by a digital workflow tool that provides process security and agility. - Client Portal: In the logged area, we make available to the customer all information on the purchased insurance (such as policy/ insured card) and provide the option of resending the digital kit e-mail containing all information on the customer insurance, in case the customer does not find it in the e-mail inbox. With such actions, we encourage access to digital information and give an option in which the excessive use of paper is not necessary. 	103-2	-		-

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 119	<p>Environmental Impact Mitigation Initiatives</p> <p>Number of grievance related to environmental impacts filed, processes and resolved by formal mechanism</p>	<p>- 100% digital kit: for Auto and Homeowners, this is the standard way we send insurance information, and for Condominium and Business, this is one of the provided options. With the 100% digital kit, customers receive information on the purchased insurance only by email and SMS, not being necessary to send printed material, which reduces not only paper but also the emission of pollutant gases during transportation.</p> <p>- Auto App: SulAmerica provide all information on purchased insurance (coverage, deductible, insured card), decreasing the amount of printed paper. Customers also have an emergency button, which activate tow or mechanic service through the application, speeding up service, thus decreasing the time exposed to risk. Customers may also get discount from partners that offer car beauty services (such as dry cleaning, which saves water) and minor repairs (customers use the application to send photos of the area to be repaired and receive estimates from shops, being also able to choose the shop where the vehicle is to be repaired and make payment through the app). In addition, customers are able to follow claim and payment status, get all information on broker, have access to discount on products and services, among others.</p> <p>- Claim notice and follow up through the web: Using this tool, customers are able to open the claim quicker, send document and photos, and follow up the claim in real time. Through the tool customers also receive authorization for repair and estimates, 100% electronically, without need to print paper or send courier with documents to SulAmérica.</p> <p>These initiatives and many other implemented in SulAmérica and its value chain led to the savings shown in SULA 115.</p> <p>In relation to its impacts, in 2018 SulAmérica did not receive any grievance related to environmental impacts.</p>	103-2	-		-



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 121	Financial implications and other risks and opportunities to the organization's activities due to climate change	<p>The impact of climate events on SulAmérica's Homeowners, Business and Condominium Portfolios totaled R\$ 9.3 million in damages (of which R\$ 8.5 million paid in 2018, and R\$ 0.75 million pending payment) arising from gales, floods and hails, which represent 13.84% of all claims paid.</p> <p>In the Automobile portfolio, gales, floods and hails resulted in nearly R\$ 30.8 million paid in damages, which corresponds to 1.36% of all claims paid.</p> <p>In the other portfolios, it was not possible to identify the financial impact of climate change.</p>	201-2	7 and 8	13	I

SULA 121: Financial implications and other risks and opportunities to the organization's activities due to climate change (GRI 201-2)



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 122	Direct (Scope 1) GHG emissions	Table below	305-1 305-2 305-3 305-5	7, 8 e 9	13	I
	Indirect (Scope 2) GHG emissions from energy acquisition					
SULA 123	Other indirect (Scope 3) GHG emissions					
	Reduction of GHG emissions					

SULA 122: GHG emissions by scope (GRI 305-1, 305-2, 305-3)

	2015	2016	2017	2018	Reduction
Scope 1 – Direct emissions (CO2e)	1,861.25	1,107.03	1,192.50	968,55	-18.8%
Scope 1 – CO2 Biogenic	-	-	-	351,05	-
Scope 2 – Indirect emissions related to energy purchase (tCO2e)	1,918.92	1,101.57	1,065.78	781,51	-26.7%
Scope 3 – Indirect emissions of the value chain (tCO2e)	10,901.26	10,117.12	9,619.98	9,267.83	-3.7%
Scope 3 – CO2 Biogenic	-	-	-	980,32	-

(1) From November 2015, SulAmérica's building in São Paulo was closed down, reducing the consumption of natural gas and diesel in Scope 1. In Scope 2, the 43% reduction was caused by the change in the emission factor and the move to a more efficient building in São Paulo. In scope 3, the reduction was caused by the exclusion of the source Inspection – Industrial and Commercial Hazards, once the Large Risks portfolio was sold. (GRI 305-5)

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 127	Total weight of waste, by type and disposal method	Since 2004, the company has adopted recycling collection in its business units, reducing the direct impacts of its operations. In the value chain, by means of partnership with suppliers and service providers, SulAmérica encourages the correct waste management and disposal in its operations.	306-2	8	-	-

SULA 127: Total weight of waste, by type and disposal method (GRI 306-2)

Sanitary landfill (t)	2015	2016	2017	2018	Change (2017-2018)
SulAmérica (Headquarters and Pinheiros)	60.40	294.00	123.33	118.01	-4.3%
Recycling(t)	2015	2016	2017	2018	Change (2017-2018)
SulAmérica (Headquarters, Morumbi and Pinheiros)	617.38	66.20	33.69	36.77	9.1%
Crushed vehicles	276.10	602.32	1,475.33	1,095.70	-25.7%
Automobile parts	101.42	75.42	57.38	44.70	-22.1%
Telephone and IT cables	0.01	-	0.78	-	-
Glass	787.55	807.20	728.65	430.11	-41.0%
Proper disposal / Decontamination (units)	2015	2016	2017	2018	Change (2017-2018)
Lamps (Headquarters and Pinheiros)	1,500	-	1,672	3,500	109.3%
Reuse/ Donation (units)	2015	2016	2017	2018	Change (2017-2018)
Furniture	4,564	26	70	84	169.2%
Equipment	4,934	1,308	67	-	-

(1) In 2016, the waste collection service supplier that served the Headquarters started to adopt the bucket volume for reporting purposes, using the 230kg/m3 methodology.

(2) From November 2015, the Morumbi head office was closed down. From then, we started to report to the Pinheiros head office.

(3) The total waste sent to the sanitary landfill does not contemplate the waste disposed in Morumbi, because of the incompatibility of measurement units.

(4) In 2017, SulAmérica followed the guideline about the performance of equipment retrofit and maintenance in-house, thus avoiding sending them for recycling.

(5) In 2017, SulAmérica performed a pilot project, in which the vehicles that were not awarded damages, in yards for over a year, were sent for pressing. The project was undertaken according to the legislation, with the duly notification of owners.

(6) The 2016 reported figure included the waste of the entire condominium. From 2017, the reported figure refers only to the Headquarters of SulAmérica.

(7) The collection of lamps by the supplier is performed only from 1,500 units, which are stored until SulAmérica gathers the minimum quantity.

(8) In 2017, changes and retrofits were performed in units where the furniture was in poor condition, increasing the number of disposed furniture.

(9) The reduction in the waste sent to landfill and increase in recycling in the Pinheiros head office is a consequence of actions on training and awareness of recycling collection.

(10) The recycling of automobile parts reported in this indicator is from the state of São Paulo.

SOCIAL AND RELATIONSHIP CAPITAL

SulAmérica developed a model of ethical and transparent relationship with its customers, brokers, business partners, regulatory bodies, shareholders, government, and the society. This model has led to a continuous improvement in satisfaction survey rates and customer loyalty, contributing to strengthen the trademark and increase revenue. As a way to give back to the Society, the Company increases its capacity of creating collective value and contributing the collective safety and wellness.



SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 137	Percentage of operations with implemented local community engagement, impact assessments, and/or development	<p>The Company operates proactively supporting countrywide social, cultural and sports projects. Therefore, 100% of the Brazilian territory is eligible to receive the Company's investments in project development.</p> <p>In 2018, in line with the Social Investment Policy SulAmérica supported five social projects:</p> <ul style="list-style-type: none"> > Pequeno Príncipe Hospital (Curitiba, State of Paraná) For the Right to Life – Health Research Module > Associação Paulo de Tarso (Belo Horizonte, State of Minas Gerais) Promotion of health safety of fragile elderly who are hospitalized and reside in the ILPI > Cancer Hospital of Londrina (Londrina, State of Paraná) The human factor in the pursuit of excellence > GACC São José dos Campos (São José dos Campos, State of São Paulo) Implementation of Neurosurgery Oncology Service in the CTFM/GACC Hospital > Fundação de Saúde Itaipu (Foz do Iguaçu, State of Paraná) Qualification of oncology service in the Ministro Costa Cavalcanti Hospital <p>The social projects were chosen by means of calls for finding partners qualified to receive funds from the National Elderly Fund and Child and Adolescent Right Fund, besides the National Oncology Care Support Program (Pronon).</p> <p>In this same year, SulAmérica held the 22st edition of Citizenship Day, a social responsibility initiative set up in the surrounding area of its headquarters in Rio de Janeiro, which provides free health services, culture and entertainment to the population.</p>	413-1	1	11	I

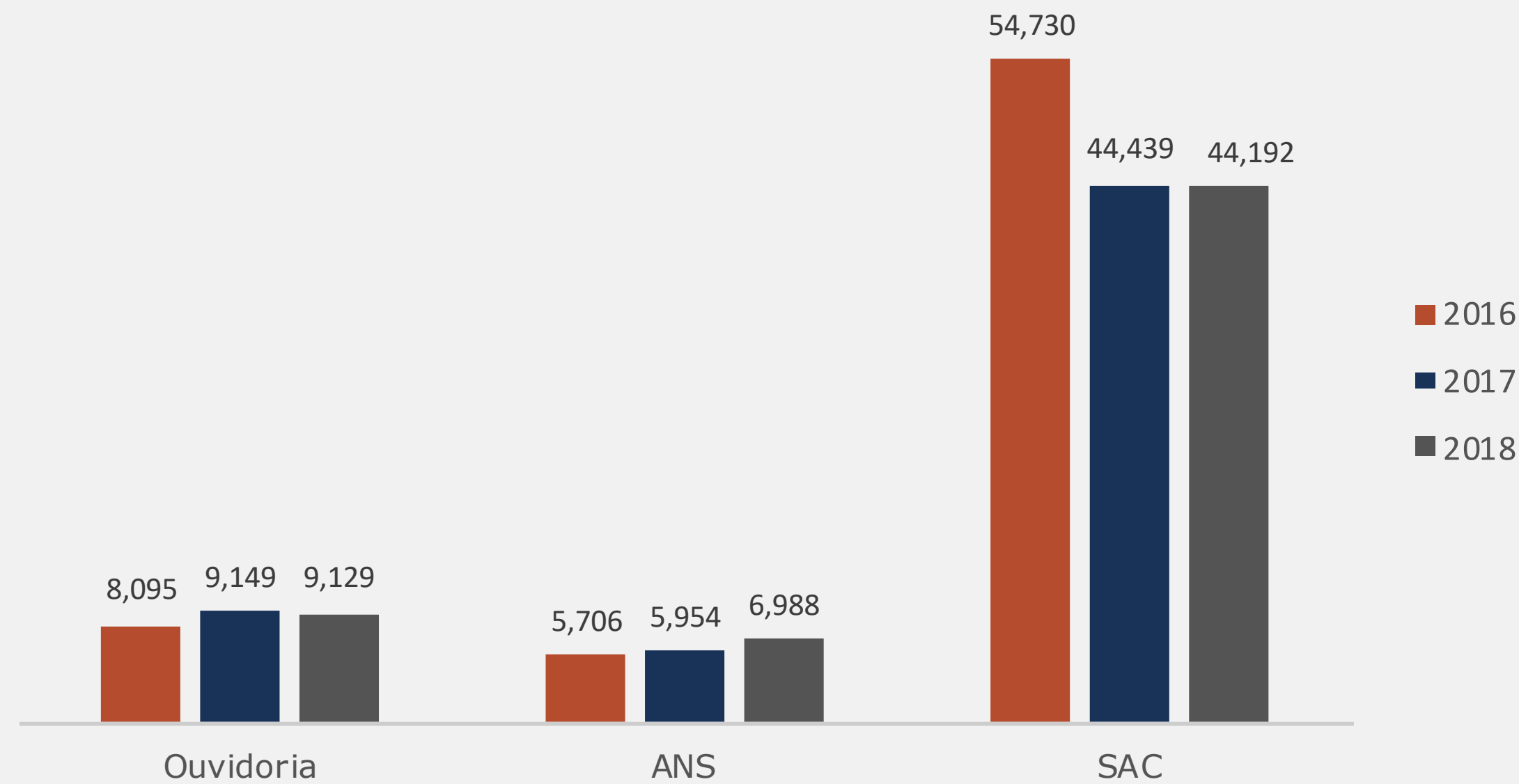
SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 138	Number of grievance related to impacts on society filed, processes and resolved by formal grievance mechanism	In 2018, in the Compliance communication channels (compliance@sulamerica.com.br, Fale com o Compliance (talk to compliance) and others), 75 grievances were filed and submitted to the Ethics Committee, which determined the actions necessary for addressing such grievances. These grievances were classified as follows: 48 regarding labor relations, 9 breaches of internal rules, 6 regarding inappropriate use of the Company's assets, 5 conflicts of interest, 4 harassment reporting, and 3 regarding social networks.	103-2	-	11	II
SULA 143	Describe the organization's supply chain	Click here to access the video.	102-9	-	12	-
SULA 145	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	<p>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.</p> <p>The main impact in relation to labor and human rights practices on 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.</p> <p>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. In addition, all contracts consider the Sustainability and Social and Environmental Responsibility Clause, which condition the maintenance of engaged services to the compliance with laws and voluntary commitments assumed by the company on the theme.</p>	308-2 414-2	-	8	II e III
SULA 146	Percentage of new suppliers that were screened using labor, environmental, human rights, and society-related criteria	<p>According to standard procedure, every supplier goes through a careful screening for the involvement in corruption, environmental negligence.</p> <p>According to its rules, 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.</p> <p>Access the SULA 150 indicator for further information on this theme.</p>	308-1 414-1		8, 12	

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 147	Percentage spent with suppliers local to significant location of operations	<p>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.</p> <p>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.</p>	204-1	-	8, 12	-
SULA 150	Total number and percentage of significant investment agreements, and that include human rights clauses, or that were submitted to human rights-related screening	<p>To guarantee that its suppliers share SulAmérica's commitment to sustainability, all of the new contracts have a Sustainability and Business Responsibility Clause.</p> <p>In the Supplies area, standard contracts have labor and human right responsibility clauses – the exceptions are the contracts that follow the model proposed by the supplier.</p> <p>In the healthcare area, 100% of contracts with the accredited network contains such clause.</p>	412-3	1, 2, 4, 5 and 6	8, 12	I
SULA 151	<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 2018, no incident was reported in which the collective bargaining and the freedom of association were impeded in any unit of the company or in any of its main service providers.</p> <p>In 2013, SulAmérica included in its contracts a Sustainability and Social and Environmental Responsibility Clause, which contains the theme abolition of child labor.</p> <p>Access the SULA 150 indicator for further information on the theme.</p>	407-1 408-1 409-1	1, 2, 3, 4 and 5	8, 12	I

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 155 SULA 156	<p>Report the organization's internal and external mechanisms for seeking advice about ethical and lawful behavior</p> <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 internal and external mechanisms for ethical, legal and anti-corruption issues.</p> <p>The main communication channel on the theme is Fale com o Compliance (talk to compliance), a communication channel available on the corporate website, through which an employee of any hierarchical 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.</p> <p>In addition, it has internal and external policies, which will be addressed by the Ethics Committee (joint forum), and the e-mail compliance@sulamerica.com.br provided in the Code of Ethical Conduct, available for the public in general.</p>	102-17	-	16	-
SULA 160	Results of customer satisfaction surveys	<p>SulAmérica conducts several quality and satisfaction surveys on its strategic target groups (insureds, customers, service providers, brokers and investment analyst) as a way to improve processes and the quality of its products and services.</p> <p>SulAmérica uses the Net Promoter Score (NPS) methodology, which measures customer satisfaction and loyalty level. Among the NPS benefits, we highlight its user friendly and simplicity qualities, besides the identification of actions to optimize loyalty, improving even more the customer experience with our products and services. All received opinions are replied by the team in charge of customer experience.</p> <p>The main results of the surveys conducted in 2018 were the following:</p> <ul style="list-style-type: none"> - The satisfaction level of brokers in relation to SulAmérica increased 0.2 p.p. in relation to 2017 with 80.3% of satisfaction. - The National Regulatory Agency for Private Health Insurance and Plans (ANS) monthly assesses the private healthcare plans and in December 2018 SulAmérica ranked 13th in complaints, an improvement of 1 rank in relation to December of last year. 	102-43 102-44	-	8	I

SULA 160 – Complaints received

SULA 160 – Complaints received in 2017



SULA Indicators

RESPONSE

GRI Standards

GLOBAL COMPACT

SDG

PSI

SULA 162	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	SulAmérica did not have in 2018, the inclusion of environmental and/or social requirements in agreements with customers, besides the Sustainability and Social and Environmental Responsibility clause. To learn about the clause, click here .	G4-FS3	1 to 10	12	I and II
SULA 167	Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities	Seeking a more active role in promoting sustainable development, SulAmérica has been integrating social and environmental benefits into its businesses, products and services. For innovations in products and services, see SULA 80; for initiatives in the value chain, see SULA 127; and for initiatives in financial education and responsible use of insurance, see SULA 79.	G4-FS5	1 to 10	-	II and III

OTHER INDICATORS

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
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 Stakeholder Engagement Policy Click here	G4-FS1	1 a 10	12	I e II
SULA 171	Process for defining the report content and the topic boundaries	As described on the Investor Relations' website	102-46	-	16	-
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 Investor Relations' website .	103-1	-	-	-
SULA 174	Report the effect of any restatements of information given in previous reports, and the reasons for such restatements	In 2018, 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 2018 are notified in the respective text, spreadsheet, or chart to which the change refers.	102-49	-	-	-
SULA 176	Reporting period for the information provided	1/1/2018 to 12/31/2018	102-50	-	-	-
SULA 177	Date of most recent previous report	3/31/2018	102-51	-	-	-
SULA 178	Reporting cycle	Annual	102-52	-	-	-

OUTROS INDICADORES

SULA Indicators		RESPONSE	GRI Standards	GLOBAL COMPACT	SDG	PSI
SULA 179	The contact point for questions regarding the report or its contents	<p><u>Corporate website</u></p> <p><u>Investor Relations' website</u></p> <p>Social and Environmental information: sustentabilidade@sulamerica.com.br / +55 (11) 3779-5027</p> <p>For other information: ri@sulamerica.com.br</p>	102-53	-	-	-
SULA 180	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 – Environmental, Social and Governance indicators – contains information on indicators, or provide links to the websites of the Company that contain the responses.	102-54 102-55	-	-	IV
SULA 181	The policy and current practice with regard to seeking external assurance for the report	<p>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, 2018 to December 31, 2018. Since 2008, this report has been prepared in accordance with the criteria, assumptions, and methodologies of the Global Reporting Initiative (GRI). In 2017, the Company has started to use the GRI STANDARDS version (Core reporting option). Since 2011, SulAmérica has had external assurance for its annual reports.</p> <p>To get the external assurance for its Annual Report, SulAmérica seeks companies operating in the market that have the skills it requires to perform assurance for its report and inventory. The engagement is carried out by the Purchase and Sustainability areas, in which Purchase checks the financial and compliance criteria, while Sustainability checks technical issues.</p>	102-56	-	-	-

THANKS

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


SulAmérica