



**bradesco seguros**

# PRINCIPLES FOR SUSTAINABLE INSURANCE



## Introduction

Sustainability is a subject which guides the entire Bradesco Organization, through a set of good practices generating value to the audiences with whom we relate. As a result, we increase our ability to thrive over the long term in a competitive and dynamic business environment.

In light of this, we invest permanently in technology, governance and risk management models, information security, product and service development and customer communication channels. We make best use of natural resources and other aspects to promote the continuity of our operations and business.

This Report lists our main initiatives, related to 2018, aimed at sustainability linked to the business.

We signal throughout this release the contents related to each of the principles of the PSI (Principles for Sustainable Insurance):

This Report lists our main initiatives, related to 2018, aimed at sustainability linked to the business.

### The four principles:



**PSI1-** We will include in our decision-making process environmental, social and governance issues that are relevant to our insurance business



**PSI3-** We will work closely with governments, regulatory authorities and other key stakeholders to promote broad societal action on environmental, social and governance issues.



**PSI2-** We will work closely with our customers and business partners to raise awareness of environmental, social and governance issues, risk management and solution development.



**PSI4-** We will demonstrate accountability and transparency by regularly in a public way disclosing our progress in implementing the Principles.

## Governance and transparency

### Sustainability Indexes (PSI 4)

We work to be eligible for sustainability indices such as the São Paulo Stock Exchange Corporate Sustainability Index (ISE) and the New York Stock Exchange Dow Jones Sustainability Index (DJSI), important business indicators of best practices and initiatives in sustainability.



MEMBER OF

**Dow Jones Sustainability Indices**

In Collaboration with RobecoSAM

### Group Sustainability Committee (PSI 1)

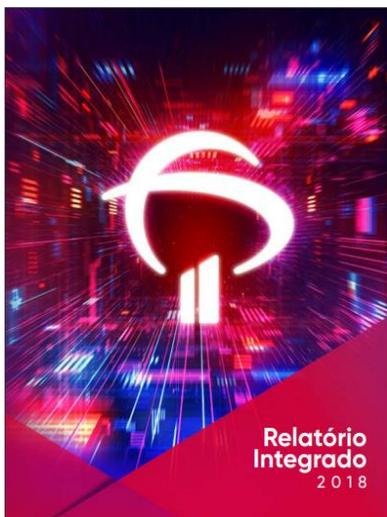
Created and, in 2017, the Corporate Sustainability Committee of the Bradesco Seguros Group and BSP Empreendimentos Imobiliários aims to promote the continuous development of the indicators and employee engagement, reflecting the evolution of our results. It is subordinate to our Executive Committee and is attended by an Executive Director and members of various Group areas and companies.

### Socio-environmental Responsibility Standard

(PSI 1)

In 2019 we launched the Socio-environmental Responsibility Standard of the Bradesco Seguros Group and BSP Empreendimentos Imobiliários, incorporating environmental, social and governance guidelines (ESG) within the scope of their activities,

The launch of the Standard reinforces our commitment to Sustainability, and symbolizes our progress in the topic, contributing to a better score of the demands we are involved with.



### Integrated Report (PSI 4)

The Integrated Report gathers institutional information from the Organization and, accordingly, the Insurance Group actively participates in the reporting process of its main initiatives for the current year. We involved all the Group companies (Bradesco Saúde, Bradesco Auto/RE, Bradesco Capitalização, Bradesco Vida e Previdência and other Holding areas) in the process, providing their main initiatives and highlights throughout the year and contributing strategic information that supports the main sustainability indices.

## Related Party Engagement

(PSI 2)

To address new demands from the insurance market regarding environmental, social and governance aspects (ESG) and socio-environmental risk, we took part of the for:

- ✓ Commissions of the Federação Nacional das Seguradoras (Fenaseg), to seek improvements for all products in the market;
- ✓ Commission of the Conselho Empresarial Brasileiro para o Desenvolvimento Sustentável (CEBDS), to follow the new market demands related to ASG;
- ✓ Comission of Sustentabilidade e Inovação and Comission of Seguros Inclusivos da CNseg (Confederação Nacional das Empresas de Seguros Gerais, Previdência Privada e Vida, Saúde Complementar e Capitalização), to follow the demands of the Insurance Market, regarding the ASG aspects and the development of Inclusive Insurance.

## Suppliers (PSI 2)

Bradesco Organization's Supplier Management aims at transparency in relationships with suppliers and commitment to organizational performance.

Bradesco Seguros Group companies incorporate the supplier registration methodology in their hiring processes. It happens through an accreditation tool, which assesses its socio-environmental and economic-financial aspects, in order to mitigate potential risks with suppliers.

## Customer Relationship (PSI 2)

We seek to establish an assertive and increasingly close relationship with our customers. We follow the Organization's ethical values, with the customer as the reason for our existence, and act responsibly and transparently at all stages of the relationship, boosting our institutional image of competence, credibility and security, essential to the continuity of our business.

## Ombudsman (PSI 2)

Our Ombudsman continually invests to provide the best service, adapting to new customer profiles. In 2018, the Ombudsman was, for the second time, acknowledged as one of the "Legal Companies" at the Era do Diálogo event and, for the seventh time, one of the best Ombudsman offices in Brazil, which reaffirms our relationship with consumers.

## Customer Engagement (PSI 2)

Bradesco Saúde conducts annual telephone interviews to monitor Customer Satisfaction indicators, identifying strengths, weaknesses and opportunities for improving relationships with our clients.

## Human Capital (PSI 1)

We recognize the importance of human capital as the basis of our corporate strategy and through the three pillars of People Management: Leadership Development, Talent Management and Organizational Climate. We consolidate the commitment of the Human Resources area to contribute to sustainable practices, develop in the career and overcome constant challenges, providing technical and behavioral evolution to the staff and motivating the employee increasingly to be protagonist of its growth.

We recognize the importance of human capital as the basis of our corporate strategy

## Skills and Performance Analysis (PSI 1)

We promote actions that enable career management, professional and personal growth.

The Competence Assessment adopted by the Insurance Group has the purpose of mapping the behavior in each of the organizational competences, identifying its potentialities and improvement points, which will contribute to its development and career, to the succession and strategic direction of the area/organization.

Performance Assessment is intended to provide an overview of performance in employee activities and is an important driver of the goals and purposes agreed upon by immediate leaders and their respective employees. It relies on the joint construction, between leaders and team members, of performance indicators.

## Training and Education (PSI 1)

Bradesco Organization's education, training and development policies consist of: disseminating corporate commitment to the human capital development process and organizational results; ensure the adoption of best corporate education practices for knowledge management and dissemination; ensure the availability of education, training and development actions that value the organizational culture and the principle of internal career; encourage their professionals to seek self-development and leadership in conducting their education and career; ensure that all education, training, and development programs are aligned with the Organization's strategy; define the rules of educational sponsorship for training and capacity building and ensure their compliance; and promote constant actions for leadership development.

### Universeg and UniBrad Partnership

UniverSeg (Universo do Seguro) and UniBrad (Universidade Corporativa Bradesco) act in an integrated and complementary manner so that everyone has access to a full range of content aimed at professional and personal development.

Established in 2004, UniverSeg aims to enable and enhance the knowledge and culture of insurance for employees and brokers, with different actions at national level, on-site and online. UniverSeg's goals complies with Bradesco Seguros Group's strategic planning, supporting the achievement of the Sales Organization's results and measuring Human Resources processes.

**MBA in Business Management with emphasis on insurance:** The course held in the 'In Company' format (aimed at meeting the demands of the Insurance Company), taught by the Saint Paul Business School for employees of the Insurance Group, lasted 18 months. The purpose is to develop the strategic market and business vision among employees, raising the level of knowledge and skills needed to manage teams, processes and operations in the insurance market. The graduation of the 1st class took place on December 18, 2018, in which 43 employees participated.

**Training of Trainees and Actuaries:** The Program consists of transforming academic knowledge of actuarial sciences into applicability for the different branches of Bradesco Seguros, fostering the development of behavioral competences: The target audience are trainees rns studying Actuarial Sciences, with learning assessment (before and after) and performance under the tutor's perspective. In 2018, 60 interns participated in the program, of which 37 were hired in the states of RJ/SP.

### Paths of Knowledge

**Corporate paths:** It fosters the protagonism of professionals in the development of their careers. Today, each employee has the autonomy to choose the courses that include technical and behavioral aspects, in the corporate portal.

**Leadership Path:** Aims to develop and enhance the core competencies of leaders, focusing on succession, business sustainability and results.

**Learning Path:** Composed by training programs that bring together knowledge and skills associated with managerial, administrative and operational functions, customized to the peculiarities of each function and segment.

## Occupational Health, Safety and Well-being (PSI 1)

Ensuring the health, safety and well-being of our human capital is strategic to the business. In this regard, we promote the following activities:

### Você em Foco



#### Program

It provides the self-knowledge and development of our employees with activities/talks that address issues relevant to personal and professional life, raising awareness for the care of full health and the humanization of relationships. In October 2018, we hold a lecture entitled "Saúde e Prevenção aos transtornos do mundo moderno" (Health and Prevention of Disorders in the Modern World), and addressed anxiety, depression and burnout (physical and mental exhaustion), topics increasingly present in people's lives, taken part as a speakers the psychiatrist Miguel Ângelo Boarati and the psychologist Valdeli Vieira. 900 employees from the Alphaville, Rio de Janeiro and Curitiba units attended it presentially.

### Gympass



In order to disseminate the health and quality of life in our employees, we implemented the Gympass Program, enabling the growth of physical activity in the different registered gyms. The program is aimed at over 7,000 employees, of which approximately 41% have joined, benefiting from 25% to 75% discounts on academy fees.

### Juntos

#### pela Geração Program



Monitor the development of pregnancy until the immediate postpartum period to prevent, identify and monitor gestational risks, encouraging antenatal care and follow-up exams, which are crucial for self-care, baby care and breastfeeding.

## Employee Engagement

(PSI 1)

Our employees are the driving force of Insurance Group, so ensuring the health, safety and well-being of our human capital is strategic for the business. Because of this, the Human Resources Department offers benefits and promotes actions, and some examples are shown below.

**Café com Design:** consists of periodic meetings - workshops, talks and round tables - aiming at the integration of the main internal stakeholders of the Bradesco Seguros Group. Through these meetings the stakeholders exchange knowledge and experience on digital topics allowing our employees an optimized view of the user experience and improving process efficiency, thereby reducing resource consumption.

## Volunteering

The of Insurance Group's volunteering actions respect the Bradesco Organization's Volunteering Policy. The Bradesco Volunteer Program has a portal with the agenda of all actions already scheduled, classified by theme, group and institution, where employees can subscribe according to their affinity and availability.

Employees of the Insurance Group have a strong vocation for volunteering and have been engaged in different activities for the benefit of society in recent years, whether participating in the Bradesco Volunteer Program or in their own initiatives. The following are some groups of volunteers from Grupo Bradesco Seguros:

**Galera Bonita de Se Ver (São Paulo):** It is a group formed by employees of Bradesco Vida e Previdência, active since 2008, which promotes and participates in different activities in favor of society. Over the years, the team has collected more than 150 tons in food, benefiting over 6,000 people and over 30 entities. In 2018, the fundraising campaign was held, where employees, colleagues and relatives motivated for donations to several chosen institutions. 25 tons of food and supplies, over 1,000 blankets and hundreds of cleaning items were donated.

**Grupo Emmanuel (Rio de Janeiro):** Founded in mid-2004, established by colleagues and employees of the Barão de Itapagipe Complex in Rio de Janeiro, to serve institutions that do not have incentive or support from other sources. At Christmas 2018, it supported a "sponsorship" action by children from a community in Rio de Janeiro, where each volunteer donated a gift to the "Chosen Godchild". The Group helped with about 80% of donations.

**Happy Day Project (Curitiba):** Formed at Christmas 2013, the group promotes monthly recreational volunteer actions to create positive affective memories of the period the child and adolescent spent in the institution. It also promotes specific actions to collect hygiene products, school supplies, bed sheets, among others. In 2018, it held a Christmas action at the shelter Abrigo Municipal de Pinhais, which hosted approximately 15 children, offering lunch and setting up the Christmas tree and other Christmas decorations. It also promoted an action to collect personal hygiene and cleaning products for the Fundação Iniciativa, which houses children and adolescents removed from violence and social vulnerability.

## Private Social Investment

### Projeto Integração Empresa Escola – PIEE (PSI 3)

Along with Fundação Bradesco, since 2004, we have maintained the Projeto Integração Empresa Escola (PIEE), promoting the inclusion of children from different communities through the practice of sports and cultural activities.



### Cultural Circuit Bradesco Seguros

In 2018, we sponsored and supported numerous arts, music, dance, theater and exhibition projects from different regions of Brazil.

### Our PIEE Activities in 2018

#### Campanha do óleo (Oil campaign)

We carried out a vegetable oil collection campaign, used in food preparations, where all collected material was donated and exchanged for cleaning products to the Associação Luz dos Povos.

**181 liters**  
of oil were  
COLLECTED

**102 children**  
benefited through donations

### Water Consumption Awareness Event

Event aimed at disseminating knowledge about conscious water consumption, as well as the importance of this resource for society. The event was presented by a technician from the Companhia Estadual de Águas e Esgotos of Rio de Janeiro, responsible for the collection, treatment and distribution of water, as well as the collection, transportation and treatment of sewage.

#### Evento da Família (Family Event)

An event designed to foster the integration of PIEE students with their families through recreational activities, cultural and sports workshops.

## Longevity (PSI 3)

**Circuito da Longevidade (Longevity Circuit):** In order to encourage the practice of physical activities, our circuit promotes running and walking for all interested audiences, aiming at health and social life through sports. All income obtained is destined to institutions indicated by city governments. Since it was established in 2007, more than R \$ 3.5 million has been distributed.

**Fórum da Longevidade (Longevity Forum):** Aiming at disseminating scientific knowledge on the subject of longevity in Brazil, our Longevity Forum, made up of scientists, sociologists, economists and other experts on the subject, stimulates the debate on active aging and the importance of financial planning for the quality of life and well-being of people. At the event scholars, press professionals and people with inspiring stories focused on the topic are acknowledged.

## Movimento Conviva (PSI 3)

We encourage initiatives to promote harmonious coexistence among drivers, motorcyclists, pedestrians and cyclists. Through initiatives such as the CicloFaixa de Lazer São Paulo and World Bike Tour, we promote awareness of the use of bikes as a leisure and mobility option in urban areas..

### CicloFaixa de Lazer in 2018



124,3 km  
Ciclofaixa de Lazer  
in São Paulo



300 bikes  
made available free of  
charge a day



1.150 volunteers  
1,150 helped with secure  
crossings

## Viva a Longevidade Portal

Our portal values and encourages the debate on longevity, with the help of experts on the subject, we provide tips on well-being, knowledge, coexistence and finances inspiring care for a quality longevity. We have the advice of the International Longevity Center Brazil (ILC-Brazil) and in 2018, more than 2.5 million Internet users accessed our content available on the portal.

Learn more at:  
[www.vivaalongevidade.com.br](http://www.vivaalongevidade.com.br)



## Bike Tour (PSI 3)

We offer free bike rides in exchange for donating a kilo of non-perishable food from interested parties. Os The tours are made by groups of up to ten people, and they feature sights and curiosities about the places visited. The initiative promotes social inclusion by providing tours for people with reduced mobility, the public of the elderly and paths in which communication is performed through the Brazilian Sign Language (Libras).

## Environmental Management and Climate Change

### Eco-efficiency (PSI 4)

We know that eco-efficiency is increasingly important in the corporate atmosphere. By optimizing processes, recycling, technological innovations and resource savings, reducing costs and increase competitiveness is possible now.

We collect from our companies data related to the direct and indirect greenhouse gas (GHG) emissions, which make up the Bradesco Organization's emission inventory, from its own or leased vehicles, mileage reimbursement, taxi, relief transport, organic waste or recyclable and energy consumption.

### ISO 14064 (PSI 4)

ISO 14064 is a relevant international standard responsible for reporting such emissions in the organizations that perform this monitoring, which is important to highlight our commitment to reducing emissions, thus fostering transparency for investors and other stakeholders.

The inventory is annually audited by ISO 14064 certification.



### LEED Certificate (Leadership in Energy and Environmental Design) (PSI 4)



Reinforcing our commitment to Socio-Environmental Responsibility, we received the LEED Green Building Gold For New Construction certification by the Bradesco Seguros Group headquarters in São Paulo, located in the district of Alphaville, Barueri.

The certificate, which is the most widely acknowledged and widely used seal in the world, including Brazil, includes five aspects such as the efficient use of water and energy, and the sustainable bias in the choice of land, materials and resources. It also includes the company's monitoring of aspects related to material consumption and disposal and the management of construction waste and the correct disposal of organic, recyclable and technological waste.

## Paper Reduction Campaign (PSI 4)

In 2018, Bradesco Organization presented **an organizational target of 20% reduction in A4 paper consumption**, in all facilities, for requests issued by internal system.

In order to achieve this goal, we internally promote engagement campaigns with our employees, reviewing our processes in search of new ways of acting through technology, flow changes and form reduction, not only reducing resources, but also improving efficiency.

## Socio-Environmental Risk (PSI 1)

Our risk management framework aims to ensure that our risks are identified, analyzed, measured and addressed by ensuring risk management standards, criteria, controls and procedures.

We annually calculate the solvency margin required to cover losses arising from the catastrophic risks of our companies, including man-made disasters and natural disasters such as windstorms, tremors, hailstorms, floods and landslides.

### Socio-Environmental Risk Standard (PSI 1)

In 2019 we launched the Socio-Environmental Risk Standard of the Bradesco Seguros Group and BSP Empreendimentos Imobiliários, in order to define the principles, guidelines, liabilities, and checking mechanisms.

## "Papel Zero" Project

We included initiatives such as the availability of Bradesco Saúde digital invoices and Bradesco Auto RE digital kit, which reduced the use of stationery and postage.

## Carbon Disclosure Project (CDP) (PSI 4)

The Carbon Disclosure Project (CDP), a non-profit organization, is an important mechanism for informing climate governance strategies for investors and other stakeholders, given the growing interest, especially from investors, of climate issues to assess their medium / long-term investments based on organizational risk analyzes and assessments.

Eco-efficiency data is used by CDP, which discloses and manages environmental impacts, reporting data from organizations related to climate change management to investors.



## Innovation & Technology

### Polos de Inovação (Innovation Poles) (PSI 1)

Aiming to meet the new requests of the insurance market and spread the culture of innovation internally, we have a multidisciplinary group, made up of employees from our business areas, who develop innovative model initiatives whose guidelines are cost reduction, customer satisfaction and sustainability of our business.

### Café com Design (PSI 1)

Through workshops, talks and round tables held periodically, Café com Design aims to integrate our employees, providing the exchange of knowledge on technological issues, optimizing the user experience and improving process efficiency, reducing consumption of resources.

### Online Portability Platform (POP) (PSI 1)

The POP Platform is a digital private pension transfer tool that considerably reduces paper consumption and enables transfer processes to be carried out quickly and effectively. In 2018, 9,283 processes were carried out through POP.

### BVP Next (PSI 1)

O "BVP Next" is a tool that act as a facilitator in the trading of life insurance, speeding up the process of entering proposals. By inserting the blank proposal functionality, BVP Next contributes to the significant reduction of graphic proposals, avoiding waste with purge in case of data alteration. Through the mobile tools, internet banking and the institutional website all the trading and availability of the documentation of our products are done digitally, avoiding printing and the displacement of our clients to the branches.



### Bradesco Seguros App

Bradesco Seguros app compiles all applications in our group into a single digital platform, allowing our customers to view information about their plans and to hire new products and services.



We provide information on the platform for the hearing impaired, fostering social inclusion and improving our accessibility best practices.

### GREENIT (PSI 1)

In line with the Green IT concept and best market practices, our Information Technology area was at the forefront of sustainable bias in 2018.



**Energy** - Optimization of data center and server performance, use of EnergyStar equipment and Imetro A rating.



**Materials** - Encourage conscious consumption of printed paper, cartridges, plastic cups and other materials used in administrative areas.



**Supply Chain** - Promoting, along with suppliers, transparent sustainable policies and actions for proper disposal of IT waste.

## Sustainable Business

### Digital Capitalization Products (PSI 1)

In order to improve our customers' experience in purchasing products, we now offer capitalization bonds for hiring through digital channels, thus avoiding paper printing.

### Automotive Recycling (PSI 1)

Our automotive recycling program promotes the reuse of vehicle materials damaged in accidents in order to properly dispose of materials, preventing pollutant residues and materials of difficult degradation from being released into the environment, which also contributes to the income of recyclers, steel and industries. From the beginning of the program so far, more than 16,000 tons of vehicle parts have been donated.

### Dirija Bem (PSI 1)

The Dirija Bem app, through sensor-based monitoring and GPS, sends traffic guidance tips to users, assisting with accident prevention and encouraging more prudent driving habits, as well as reducing fuel consumption and driving consequently the reduction of pollutant gas emissions.

### Operação Calamidade (PSI 1)

Operação Calamidade is an innovative process that identifies, analyzes and prioritizes situations arising from weather, aiming at better assistance to policyholders involved in natural tragedies. In the automobile segment we have flood coverage and in the real estate and equipment segment we have windstorm coverage, ensuring the best service to our policyholders.

We now integrate into the Product Creation Modeling Form  
Environmental and Social Criteria



#### Environmental

- Waste Reduction
- Greenhouse Gas Reduction (GEE)
- Sustainable agriculture
- Renewable energy
- Biodiversity Conservation
- Pollution Reduction
- Investigation, diagnosis and restoration of contaminated areas
- Climate change mitigation and adaptation



#### Social

- Micro and Small Business
- Low-income population
- Financial inclusion
- Intended for women
- Aimed at people with disabilities
- Aimed at dark skinned, indigenous, elderly people and etc.
- Incentive to Education
- Financial Education

## Microinsurance, Insurance and Inclusive Pension Plans (PSI 1)

Our product portfolio is designed to meet a wide range of customer profiles for economic growth and social protection through inclusive products and services for the population.

### LOW-INCOME CUSTOMER

**Prev Classic 3 in 1:** Pension plan with three customer benefits in a single product, accumulation, cash and draw, with contributions from R\$ 79.00 per month.

**Prev Jovem;** Pension plan for young people and children, stimulating financial education, with contributions starting at R \$ 50.00 per month.

**Sob Medida (Tailor-made):** Pension plan whose investment migrates to lower management fees for each balance range achieved, providing better returns.

**Primeira Proteção (First Protection):** Product that covers personal accidents and adds individual funeral assistance with monthly cost of \$ 5.50.

**Tranquilidade Familiar (Family Tranquility):** Product offering death coverage, extensive family funeral assistance to parents and in-laws, and monthly draws.

**Vida Segura (Safe Life):** Insurance that covers death coverage and individual funeral assistance, as well as monthly draws, with prizes starting at R \$ 9.94.

**Bilhete AP (AP Ticket):** Accidental death insurance and total or partial permanent disability due to accident, including draws and individual funeral assistance.

### MICRO AND SMALL SIZE COMPANIES

**Vida Segura Empresarial (Business Safe Life):** Product that offers full or partial accident and permanent death and disability coverage, including other benefits such as draws and individual funeral assistance.

### SENIOR AUDIENCE

**ABS Sênior (Senior ABS):** Product aimed at people aged 60 to 80, aimed at longevity, with premiums starting at R \$ 33.60 per month.

**Top Sênior (Top Senior):** Senior public product offering death coverage.

## Anjo da Guarda (Guardian Angel) (PSI 1)

We offer to our insured parties, in parallel to the request for towing, motorcycles to assist them with minor complex repairs.

The service ensures faster service, avoiding towing and reducing fuel consumption and emissions of polluting gases.

### Average Arrival Time



40 minutes



15 minutes

## OPME (PSI 1)

One of Bradesco Saúde's initiatives is the direct payment of Órtese, Prótese e Materiais Especiais [Bracing, Prosthesis and Special Materials] (OPME) to offer our insured parties quality medical materials, reducing possible complications arising from the use of unproven quality materials.

The differential of the program is to be competitive based on the quality of care, ethics and sustainability of this market.

10 Cities  
191 Hospitals  
201 Distributors  
20 Brands / Manufacturers  
36,3 thousand Traded Items



## Vacinação contra a Gripe (Flu Vaccination) (PSI 1)

We carry out an annual in-company influenza vaccination campaign during office hours, which provides employee protection against the major viruses responsible for disease during the winter. In the campaigns between 2016 and 2018, approximately 107,000 people were vaccinated.

## Programa de Gestante (Pregnant Woman Program) (PSI 1)

It aims to monitor pregnant women and promote preventive and educational measures, meeting their needs in order to reduce complications during the pregnancy-puerperal cycle. Includes monitoring of pregnancy; incentives for prenatal care and follow-up examinations; prevention and monitoring of gestational risks and guidance with postpartum and newborn care. Since the program began, we have been following more than 5,000 pregnant women.

## Meu Doutor Novamed (My Doctor Novamed) (PSI 1)

It is characterized by a network of outpatient clinics that provides medical consultations and examinations, standing out for the investment in physical and technological structure, multidisciplinary team and use of integrated electronic medical records.

## Meu Doutor (My Doctor) (PSI 1)

"My Doctor" brings together a network of qualified doctors to serve a variety of specialties, including Clinical Medicine, Cardiology, Spine, Pediatrics, Diabetes and Trauma-Orthopedics. The program can be accessed through the Internet, facilitating the access of our beneficiaries to the doctor's schedule and scheduling appointments quickly and safely. With the implementation of the electronic medical record, more than 181,000 insured parties have already had their electronic medical records registered, enabling faster consultations based on patients' medical history, greater sharing of information among health professionals, preservation and safety of clinical data and optimization of medical costs.

## Programa de Gerenciamento de Crônicos (Chronic Management Program) (PSI 1)

Our program, developed by Bradesco Saúde, aims to identify and monitor the beneficiaries with chronic, cardiovascular, endocrine-metabolic and respiratory pathologies, aiming at changes in habits and awareness of healthy attitudes, and enabling better control of health status and the beneficiary's quality of life.