

Estamos Seguros Report

Including special COVID-19

2019



estamos seguros

THE BEST X-RAY OF THE INSURANCE INDUSTRY'S ACTIVITY IN 2019

INTRODUCTION

Every year insurance deals with over 140 million cases of the unexpected facing its customers. That means paying out nearly 50 billion euros a year. How does the industry manage? Thanks to complex machinery that combines people and resources to offer solutions. It's a huge task, but it can be measured,

and data are the foundation of insurance. Discover how many people the industry has helped, where, why and what quantity of resources it has spent providing services for insured people. Just a few short pages to spotlight an entire year's worth of work and prove that, thanks to the insurance industry, we are covered.



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01.

INSURANCE ID

The purpose of insurance is to be there when things go wrong, compensating for damages or providing the necessary service to repair them. In short, standing by its customers to try and restore normality to their lives after a mishap. As such, every hour insurance deals with more than 15,000 claims from customers who have had an unexpected problem and need the help of their insurance.

The industry takes care of breakdowns, accidents and various business problems, and it protects people's lives from start to finish. From an economic point of view, the insurance industry accounts for around 5% of the Spanish GDP. In reality, though, it does much more. The trust it brings, the certainty it provides, is essential to keep consumer activity and investment rolling.

IMPORTANCE OF INSURANCE PAY-OUTS COMPARED TO GDP

Source: Estamos Seguros, based on data from the Dirección General de Seguros y Fondos de Pensiones (DGSFP).

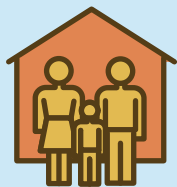
Personal injury

2.69%

Property damage

1.82%

DID YOU KNOW THAT...



Life insurance payments account for **3%** of disposable household income.



Insurance generates savings of over **745,000 euros** every hour.



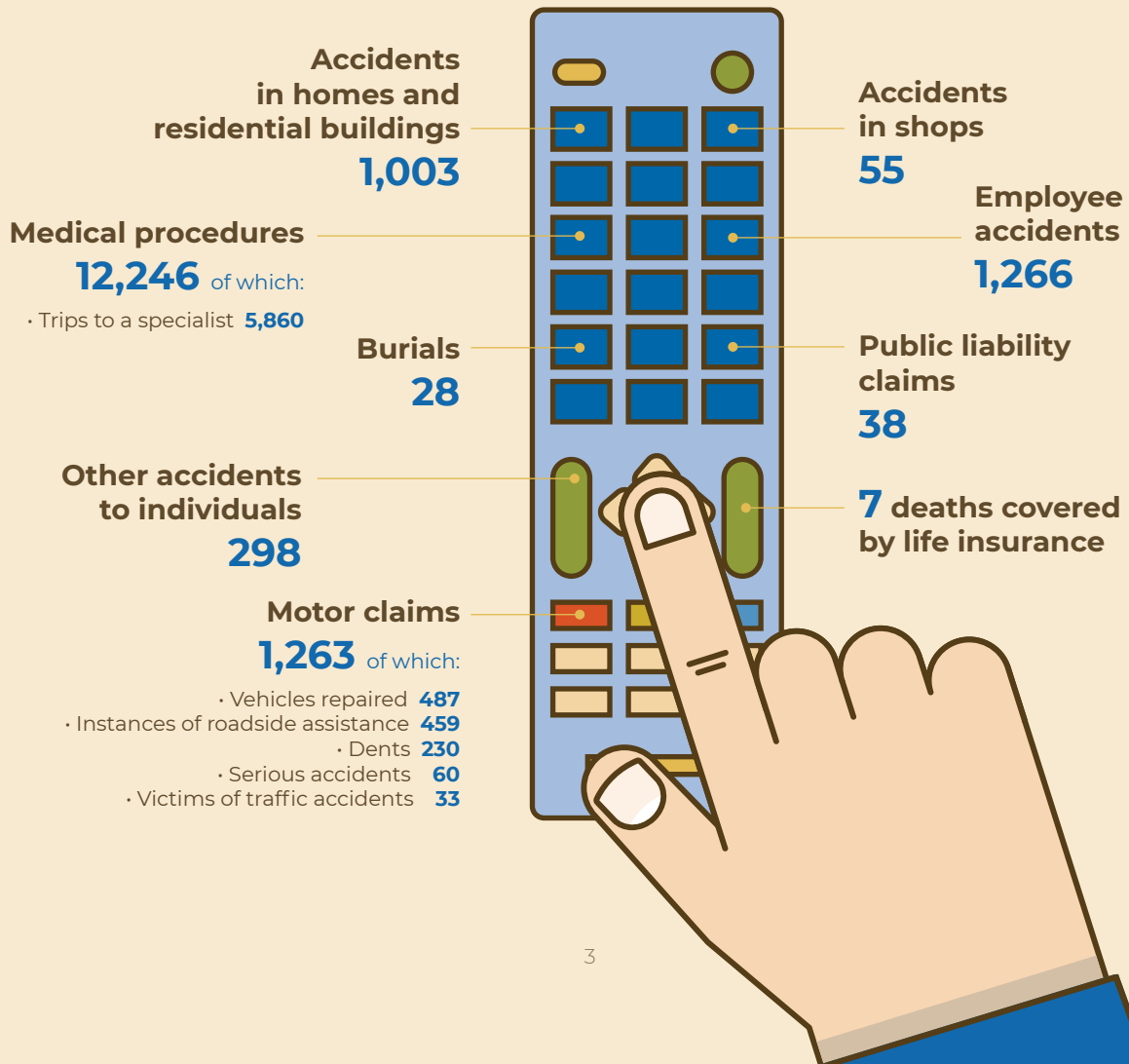
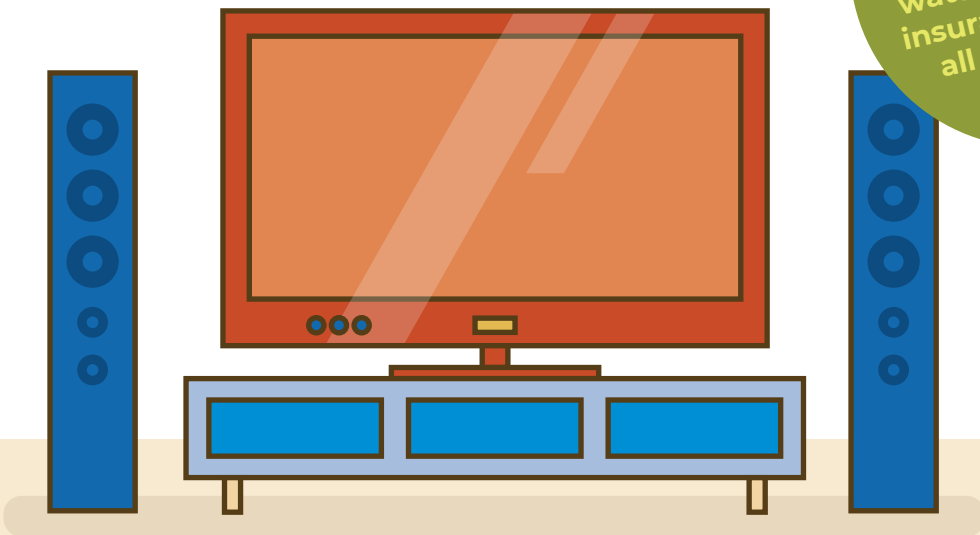
For more information about the key figures of Spanish insurance:

<https://unespa-web.s3.amazonaws.com/main-files/uploads/2020/06/1.1.a-EI-DNI-del-seguro-FINAL.pdf>

PROBLEMS SOLVED BY INSURANCE EVERY HOUR OF THE YEAR

Source: Estamos Seguros, based on data from the DGSFP.

In 1 hour
while you're watching a series, insurance resolves all these issues



02.

CORPORATE RESPONSIBILITY AND SUSTAINABILITY IN INSURANCE

The Sustainable Development Goals (SDGs) seek to eradicate poverty, protect the planet and ensure prosperity for all, as part of a new sustainable development agenda. Each of these goals sets specific targets to be reached by 2030. To do this, governments, the private sector and society must do their part.

The insurance industry can help achieve some SDGs' targets. It has four main roles to play in this sense: 1) Insurance companies as promoters of the SDGs through their customer consultancy and subscription policy. 2) Insurance as an investor, through the selection of assets that adhere to Environmental, Social and Governance (ESG) criteria. 3) Insurance as an employer, through the

human resource systems insurance companies use to manage the people who work for or with them. 4) Through social action like sponsorship, patronage and volunteering. So, an insurer can contribute to the same goal in a lot of different ways. In addition, certain subjects (like social action) are addressed by a larger number of SDGs than others. With these observations in mind, the results show that social action is the initiative where insurance companies make their greatest contribution to the SDGs (34%), followed by the role of insurance as an employer (28%), its role as an insurer (25%) and lastly what insurance accomplishes as an institutional investor (14%).

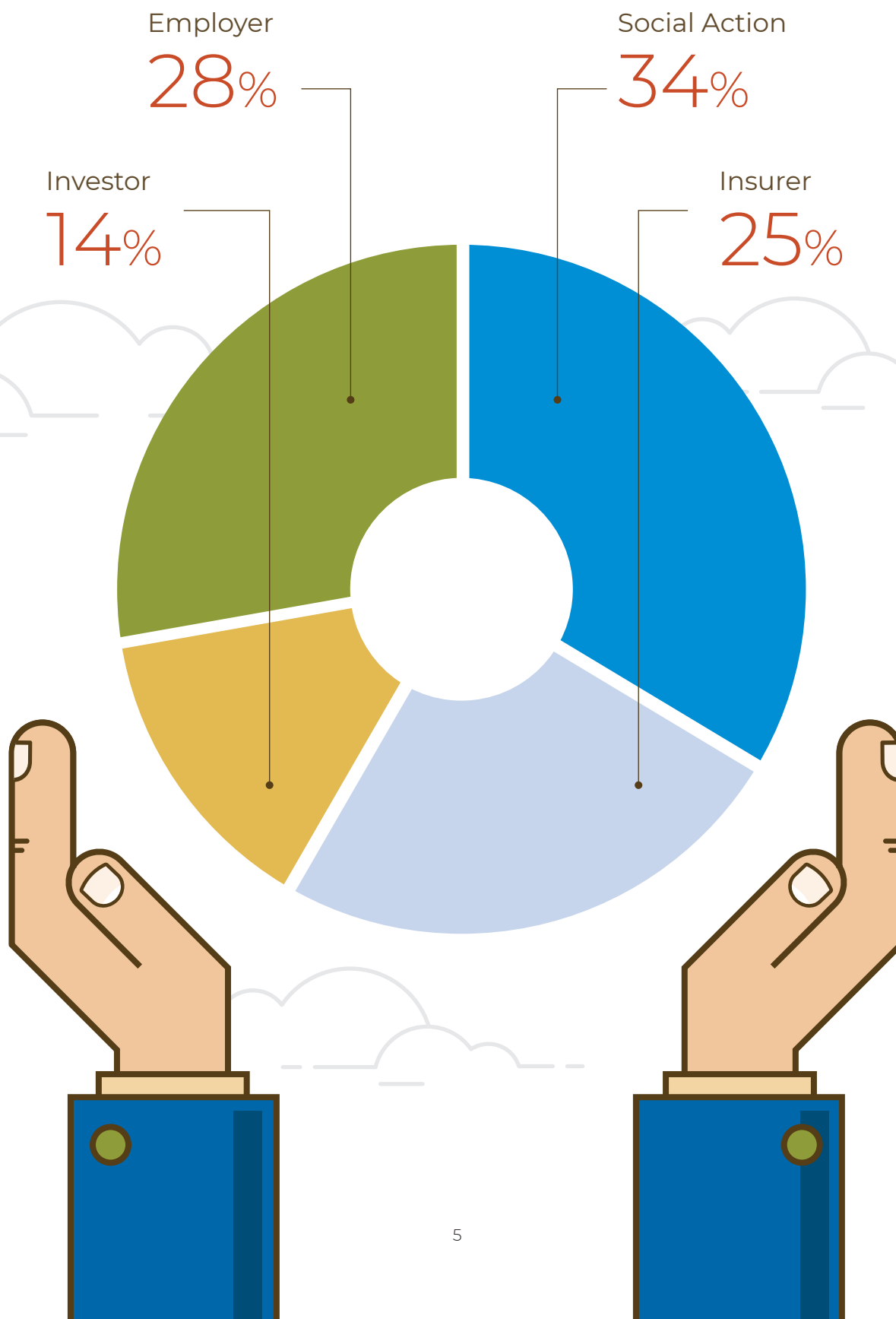
THE SDGS IN WHICH INSURANCE COMPANIES ARE MOST HEAVILY INVOLVED



Source: Estamos Seguros, based on the UNESPA report "El seguro y los ODS de la Agenda 2030".

INSURERS' MAIN ROLES IN HELPING TO ACHIEVE THE 17 SDGS

Source: Estamos Seguros, based on the UNESPA report "El seguro y los ODS de la Agenda 2030".

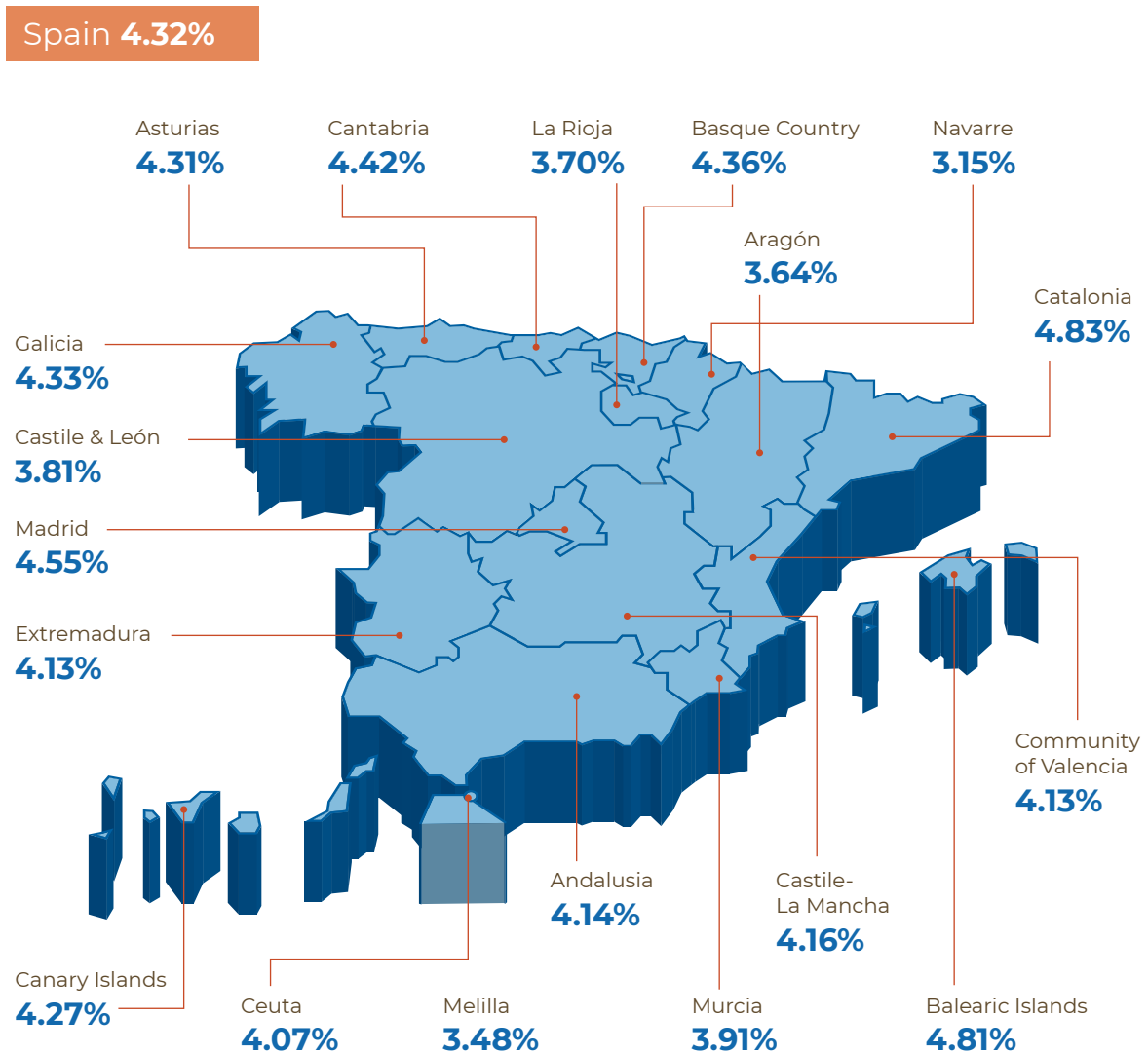


03.

INSURANCE IN SPANISH HOUSEHOLDS

The most popular insurance policies are present in 97% of households. Spanish people invest €4.50 of every €100 they earn to protect themselves, their homes, their vehicles, etc. The most common combination taken out by families is motor and home insurance, but this varies a great deal from region to region.

PERCENTAGE OF FAMILY BUDGET ALLOCATED TO INSURANCE



Source: Household Budget Survey.

PERCENTAGE OF HOUSEHOLDS PURCHASING DIFFERENT KINDS OF INSURANCE, BY REGIONS

Region	 HOME	 MOTOR	 HEALTH	 BURIAL	 TRAVEL ASSISTANCE	 PUBLIC LIABILITY
Andalusia	64.13%	80.10%	23.47%	63.52%	7.41%	9.26%
Aragón	74.87%	74.97%	20.02%	28.57%	1.15%	2.19%
Asturias	74.75%	74.30%	14.14%	54.88%	2.81%	3.48%
Balearic Islands	60.51%	82.46%	35.07%	28.75%	2.69%	3.95%
Canary Islands	45.14%	79.04%	22.37%	59.18%	4.51%	6.42%
Cantabria	81.77%	81.77%	21.80%	43.73%	7.00%	8.32%
Castile & León	74.45%	78.42%	16.11%	35.42%	1.77%	2.56%
Castile-La Mancha	64.19%	84.14%	13.21%	50.55%	2.98%	4.86%
Catalonia	74.96%	75.17%	33.82%	34.76%	1.57%	1.99%
Comm. of Valencia	76.50%	80.21%	17.61%	48.53%	1.00%	1.12%
Extremadura	60.88%	80.76%	16.40%	63.30%	7.99%	9.04%
Galicia	64.97%	81.81%	15.34%	44.39%	4.19%	4.72%
Madrid	75.41%	76.05%	32.45%	35.63%	2.53%	2.40%
Murcia	71.89%	82.68%	17.12%	57.05%	6.54%	6.33%
Navarre	84.95%	81.99%	14.25%	29.57%	4.84%	6.18%
Basque Country	88.15%	76.48%	21.88%	40.47%	4.56%	4.10%
La Rioja	76.71%	77.60%	13.95%	25.52%	4.15%	4.75%
Ceuta	37.61%	73.50%	24.79%	42.74%	7.69%	7.69%
Melilla	45.08%	81.15%	17.21%	19.67%	2.46%	2.46%
	71.72%	78.93%	21.30%	44.73%	3.93%	4.66%



For more information about insurance's role in family budgets

<https://unespa-web.s3.amazonaws.com/main-files/uploads/2020/06/11.c.-El-seguro-en-los-hogares-EPF-IES-2019-FINAL.pdf>

Source: Estamos Seguros, based on INE's Household Budget Survey.

04.

LIFE INSURANCE

Life insurance keeps lifelong hopes and plans from being dashed. It takes care of people when they are faced with unexpected situations in life, and, what's more, it helps them build the future they want. Nearly 10 million Spaniards have already entrusted 190 billion euros, the hope of their future, to life insurance.

Meanwhile, more than 60,000 families struck by the tragedy of an unexpected death every year balance their economic situation thanks to life insurance. Of these, around 4,700 are families that, thanks to life insurance, are safe from the risk of outstanding mortgage debts.

SPANIARDS' SAVINGS IN 2019

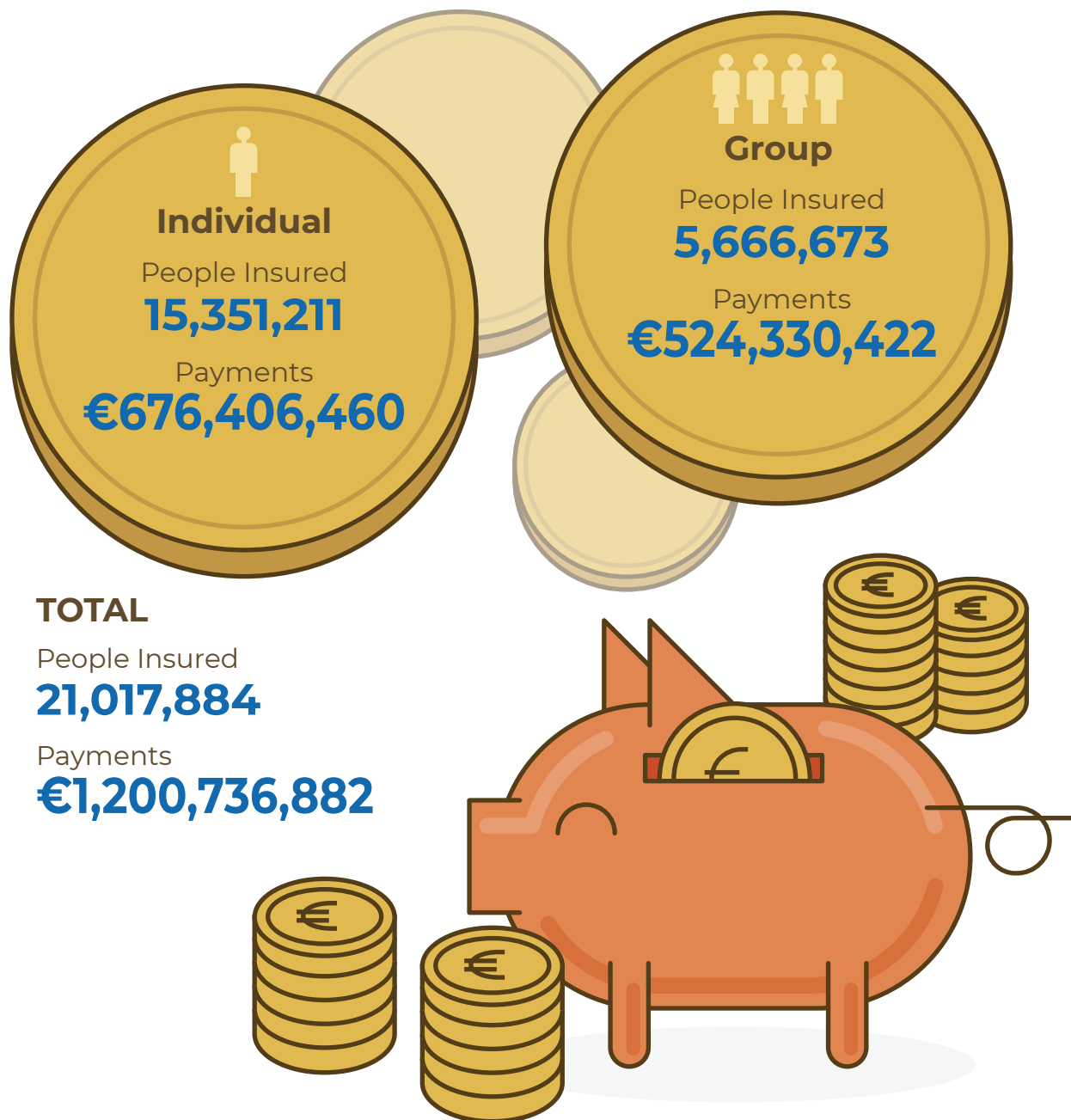
(Savings under management in millions of euros)

Product	€ Savings under management	👤 People insured
Retirement savings through assured savings plans (PPAs)	12,343	928,478
Occupational pensions through insurance (PSSEs)	349	34,283
Instruments representing pension obligations	26,478	735,849
Annuities	65,813	1,949,812
Systematic individual savings plans (PIASs)	14,457	1,428,536
Long-term individual savings plans (SIALPs)	4,321	611,589
Group insurance	7,832	419,937
Guaranteed lump sum	44,720	2,612,734
Unit linked	11,993	1,098,977
TOTAL	188,306	9,820,195

Source: ICEA

BASIC LIFE INSURANCE FIGURES IN 2019.

Source: ICEA



For more information about life insurance's role in connection with mortgages

<https://unespa-web.s3.amazonaws.com/main-files/uploads/2020/06/1.2.d.-El-seguro-de-vida-y-las-hipotecas-FINAL.pdf>

05.

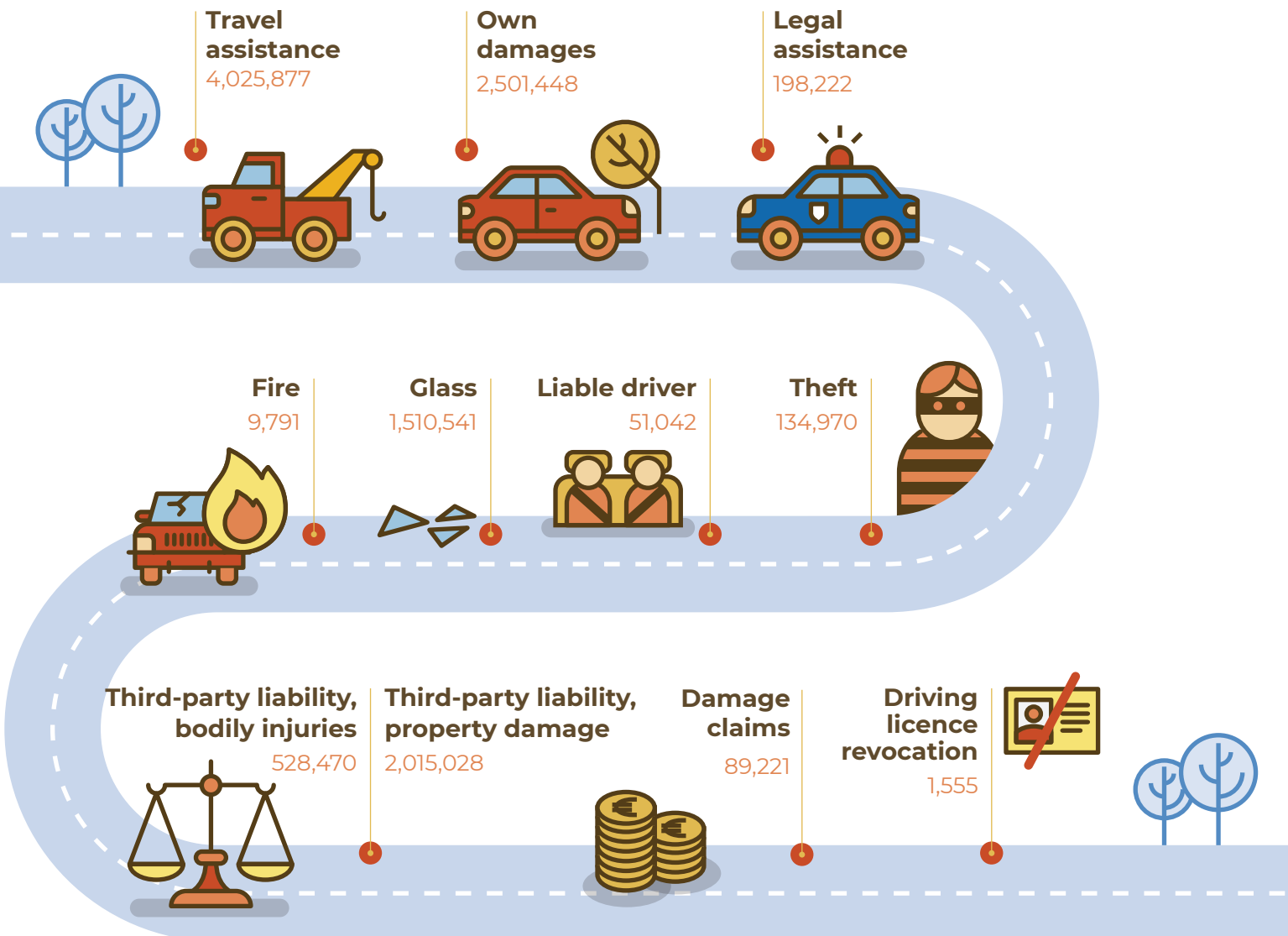
MOTOR, A WORLD OF SERVICES

Having a private vehicle has many advantages in terms of mobility but also causes many headaches when something goes wrong. Luckily, motor insurance today is a large-scale raft of services of

proven efficacy. Motor insurance aims to address the consequences of traffic incidents on people, vehicles and objects. Given the number of vehicles on the road, it is an activity that never stops.

MOTOR CLAIMS RESOLVED EVERY YEAR BY INSURANCE IN SPAIN

Source: Estamos Seguros. 2018 data.



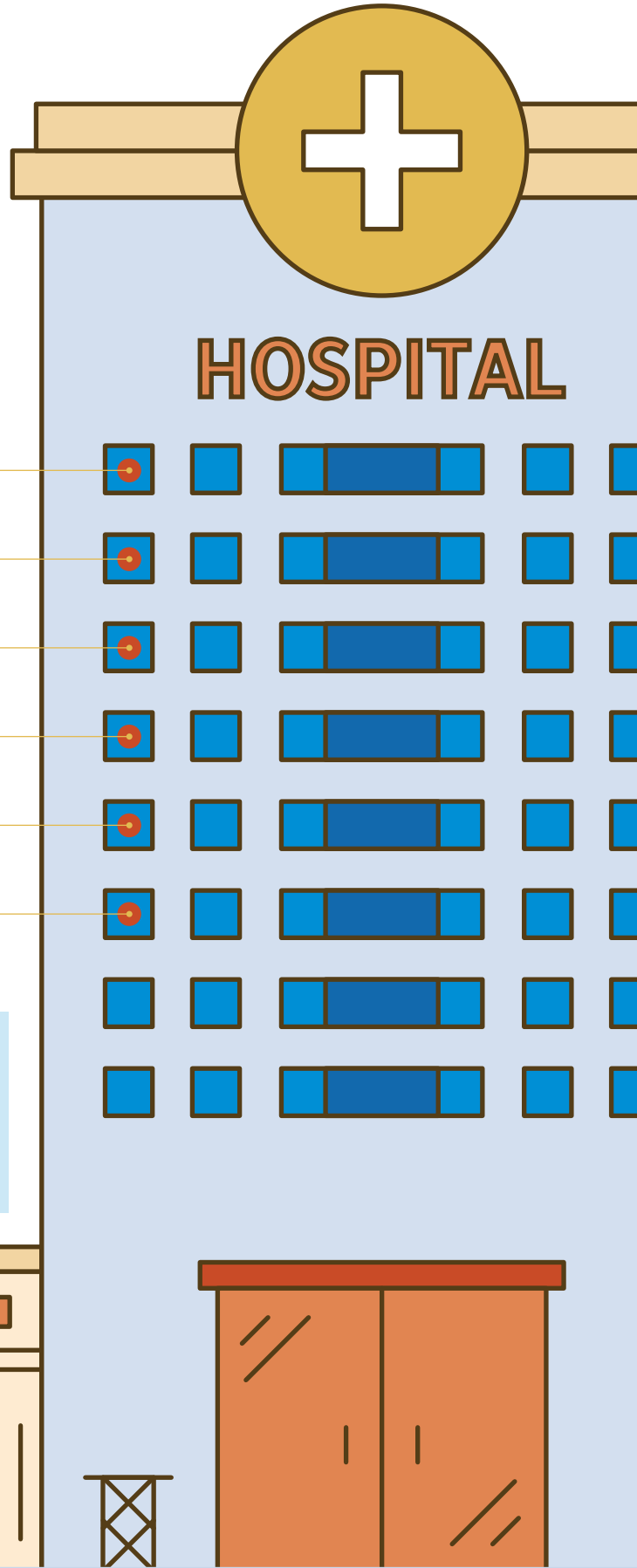
VICTIMS OF TRAFFIC ACCIDENTS COVERED BY INSURANCE EACH YEAR

Source: Estamos Seguros, based on the official Spanish Traffic Accident database. 2018 data.



For more information about insurance's role in traffic accidents:

<https://unespa-web.s3.amazonaws.com/main-files/uploads/2020/06/13.c.-El-da%C3%B1o-corporal-en-accidentes-de-trafico-en-2018-FINAL.pdf>



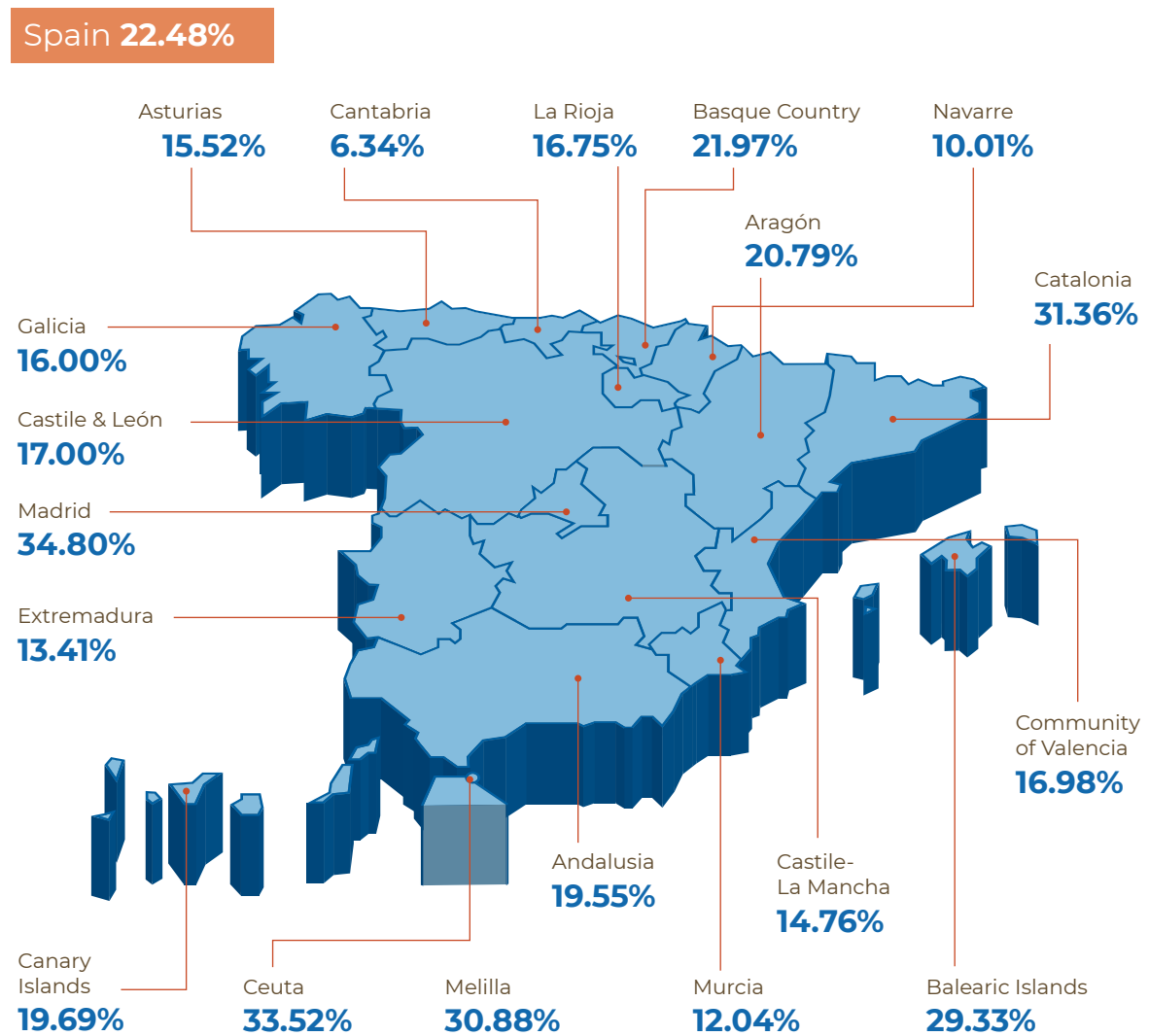
06.

TAKING CARE OF THE MOST VALUABLE THING, HEALTH

Health matters a lot to people, and this is clearly reflected in the data on health insurance in Spain. Health insurance is increasingly widespread. It currently serves around 12 million Spanish customers. More than 10 million of them have policies that

provide them with health services. Therefore, one in five people has healthcare insurance under either individual or group policies. In addition, more and more companies are offering this type of insurance as an employee benefit.

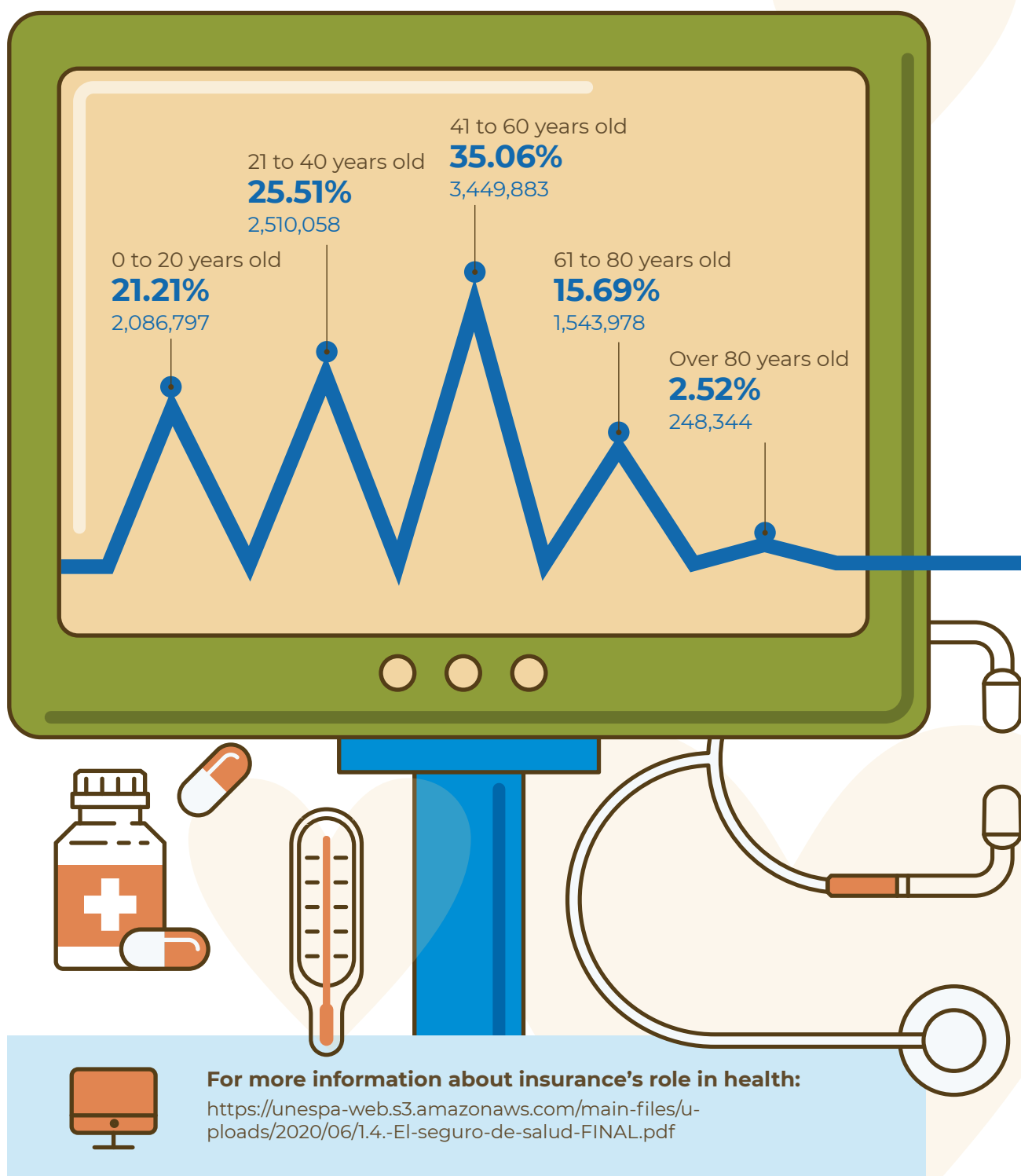
PROPORTION OF THE POPULATION THAT HAS HEALTH INSURANCE, BY REGIONS



Source: Estamos Seguros, with data from ICEA and the National Statistics Institute.

THE AGE OF PEOPLE WITH HEALTH INSURANCE, BY AGE BRACKETS AND AS A PERCENTAGE OF THE WHOLE

Source: Estamos Seguros.







07.

PROTECTING HOMES AND BUSINESSES

Every day of the year, a mishap occurs in a home, an industry, a business or elsewhere every few seconds. And property insurance is there to deal with it. What is known as “multi-risk insurance” covers a wide range of risks, including both damages and civil liability. Of all the property trouble that can

occur, leaks are the most common. But that is not the only thing that can happen, or the most expensive. By means of service capacity, property insurance provides certainty for families in their homes, home owners’ associations in their buildings and companies in their offices and production facilities.

INCIDENTS IN HOMES, RESIDENTIAL BUILDINGS, BUSINESSES AND INDUSTRIES

	 HOMES	 RESIDENTIAL BUILDINGS	 BUSINESSES	 INDUSTRIES
Water leaks	2,574,368	854,793	165,468	63,582
Windows and glass	1,190,585	76,035	92,287	49,625
Repair services	1,043,539	11,838	13,312	907
Electrical damage	791,314	33,914	61,506	32,210
Other	621,354	78,485	29,209	50,486
Damages caused by weather	554,047	200,276	42,238	48,963
Burglary or damage caused by burglary	378,631	28,511	53,122	28,499
Legal assistance	122,880	16,512	13,981	7,400
Homeowner's or business owner's liability	118,274	79,574	27,796	33,441
Water damage	106,142	854,793	165,468	63,582
Fire	95,746	10,120	11,608	7,584
Business interruption	NA	NA	528	5,078
TOTAL	7,596,880	2,244,851	676,523	391,357

Source: Estamos Seguros, based on data from ICEA.

VARYING COST OF HOME BURGLARIES IN CITIES WITH OVER 75,000 INHABITANTS

CITY	PROVINCE	AVERAGE COST
Lorca	MURCIA	€2,012
Sant Cugat del Vallès	BARCELONA	€1,810
Rubí	BARCELONA	€1,689
SPAIN		€800
Ceuta	CEUTA	€384
San Fernando	CÁDIZ	€324
Avilés	ASTURIAS	€288



VARYING COST OF BUSINESS BURGLARIES IN CITIES WITH OVER 75,000 INHABITANTS

CITY	PROVINCE	AVERAGE COST
Tarragona	TARRAGONA	€2,721
Las Rozas	MADRID	€2,664
Sant Boi de Llobregat	BARCELONA	€2,323
SPAIN		€1,200
Vélez-Málaga	MÁLAGA	€502
Ceuta	CEUTA	€497
Algeciras	CÁDIZ	€467



Source: Estamos Seguros.



For more information about business burglaries:

<https://unespa-web.s3.amazonaws.com/main-files/uploads/2020/06/1.5.d.-Robos-en-comercios-FINAL.pdf>

For more information about home burglaries:

<https://unespa-web.s3.amazonaws.com/main-files/uploads/2020/06/1.5.c.-Los-robos-en-hogares-asegurados-2018-2019-FINAL.pdf>

08.

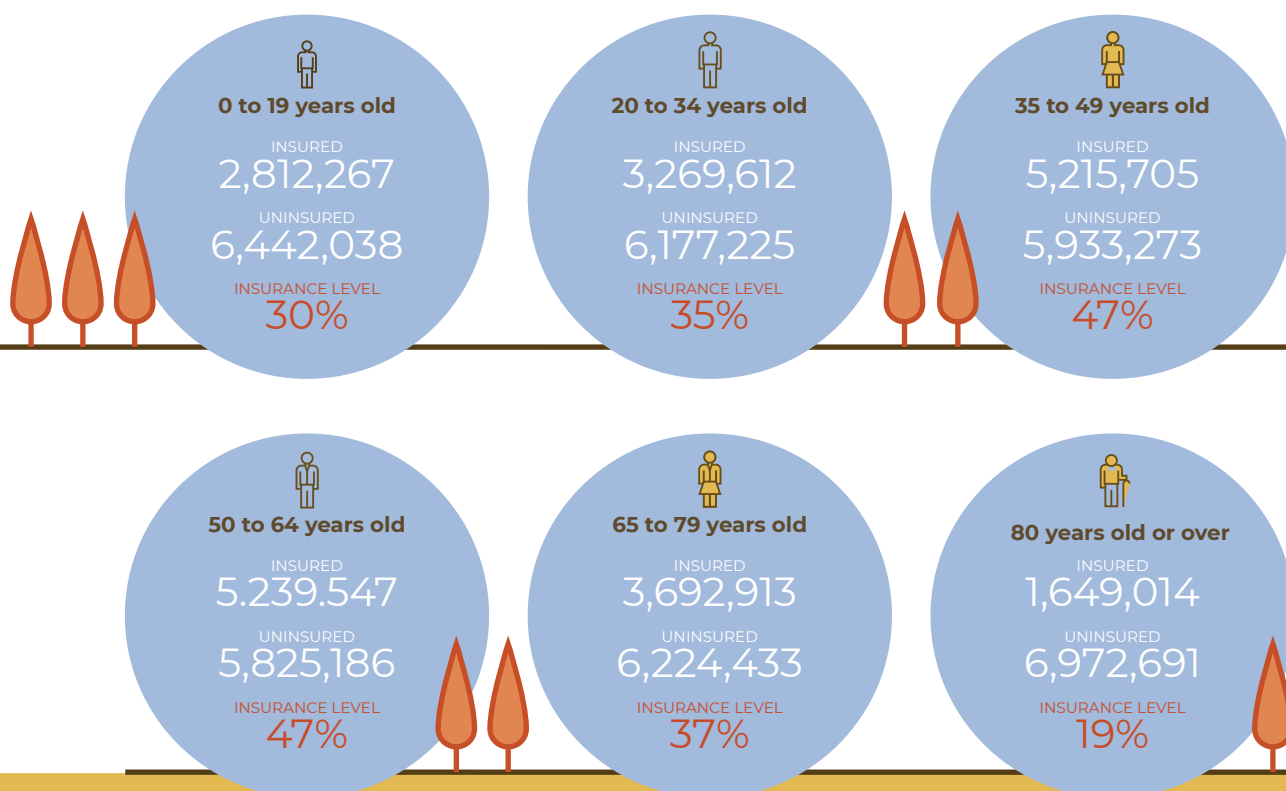
WHEN SADNESS INVADES EVERYTHING

Burial service insurance has a deep-rooted history in Spain. Almost half the Spanish people have such insurance. Around three out of every five funeral services that take place in Spain are taken care of by insurance. An insurance that provides the

relief of not having to deal with paperwork and arrangements at a time when sadness invades everything. An insurance that knows how to be there for you when it is needed the most, taking care of more than 270,000 burials in 2019.

PRESENCE OF BURIAL INSURANCE, BY AGE BRACKETS

Source: Estamos Seguros, based on data from ICEA and INE.

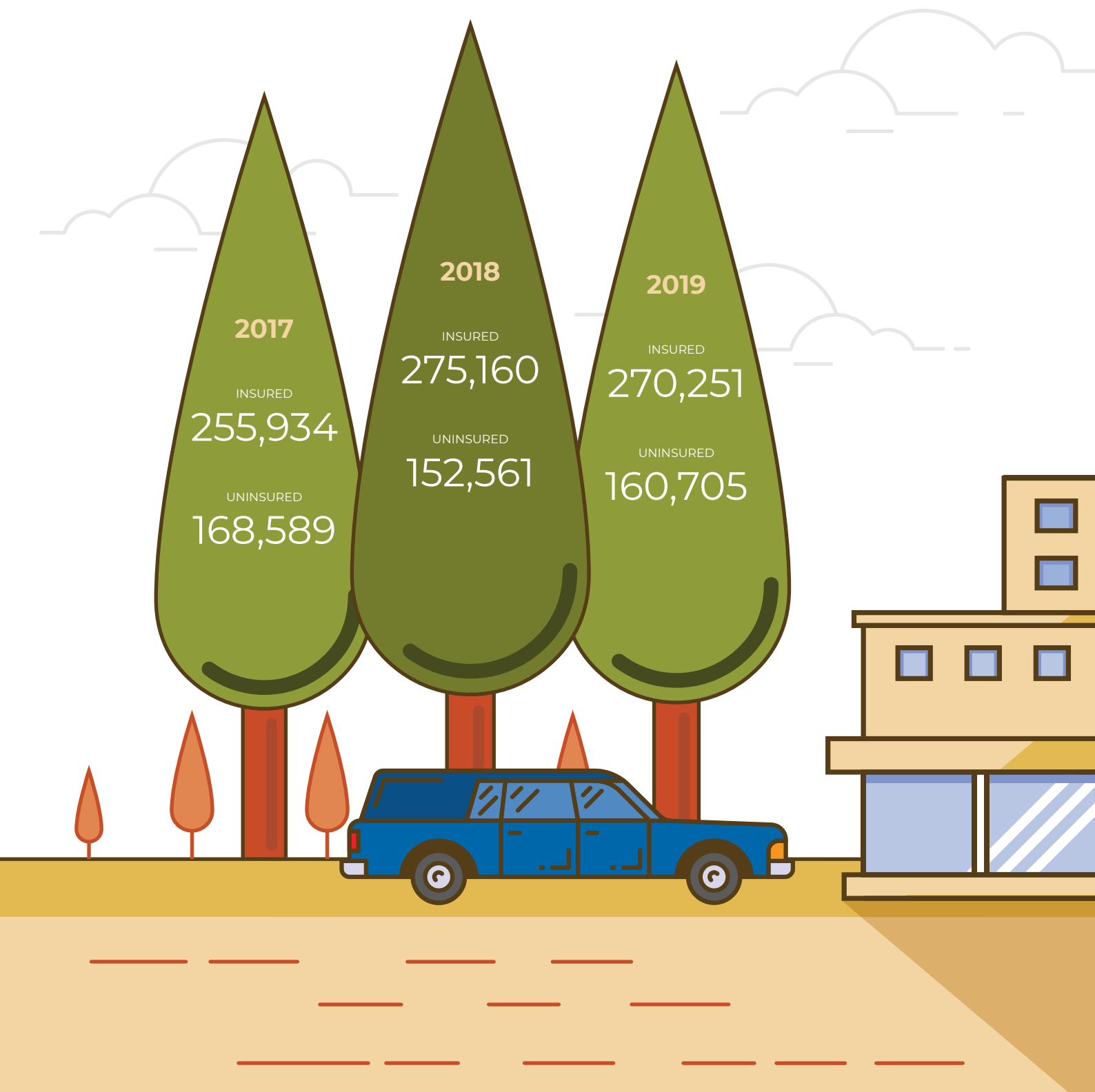


For more information about burial insurance:

<https://unespa-web.s3.amazonaws.com/main-files/uploads/2020/06/1.6.-El-seguro-de-decesos-FINAL.pdf>

PRESENCE OF BURIAL INSURANCE PER TOTAL DEATHS EACH YEAR

Source: Estamos Seguros, based on data from INE.



09.

AN INSTITUTIONAL INVESTOR WHO FINANCES THE COMMON GOOD

In addition to paying benefits to claimants, insurance is a first-level institutional investor. Its unfailing strategy is to invest in long-term, highly rated issuers. This makes insurance a source of financing for the most efficient and necessary players of the economy. In fact,

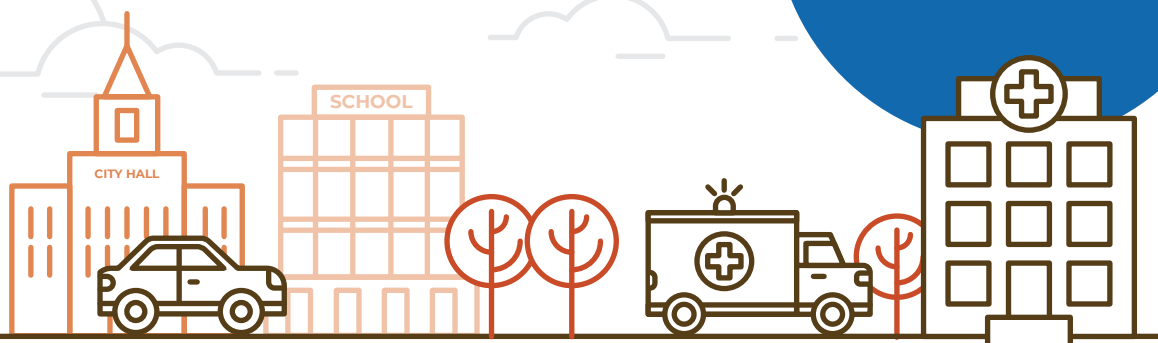
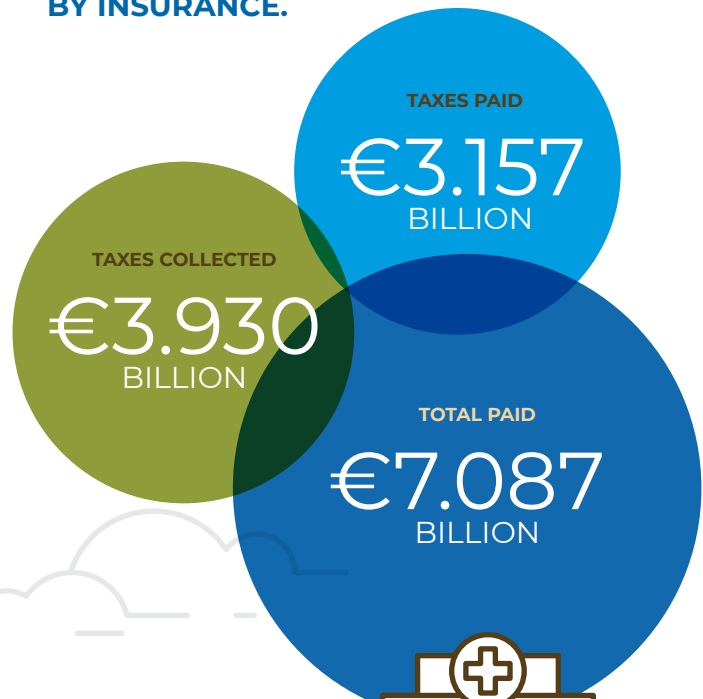
insurance has a particularly strong appetite for the kind of investment that is beneficial for all: public debt. So, every day, every hour, insurance finances infrastructure, schools, hospitals and other public expenditure items. Insurance invests for the benefit of all.

INSURANCE AS A FINANCER OF THE NATIONAL BUDGET

	TOTAL
Spanish public debt	€165,952,379,599
Foreign public debt	€41,818,396,613
Private fixed-interest securities	€80,510,697,671
Equity securities	€35,227,625,343
Investment funds	€52,893,942,506
Cash and deposits	€35,856,739,629
Other	€10,575,227,797
TOTAL	€422,835,009,157

Source: DGSFP

TAXES PAID AND COLLECTED BY INSURANCE.



Source: "Estudio sobre la contribución fiscal en España del sector asegurador 2015/2016 (Total Tax Contribution)". PWC

10.

SOLVENCY, THE INVISIBLE GUARANTEE

Insurance solvency is rarely ever mentioned. However, solvency is the hidden, silent strength of the industry. Solvency is what enables an insurer to guarantee that it will fulfil its commitments. Insurance clients want their insurer not only to be solid and capable now, but to remain so in the future, when they

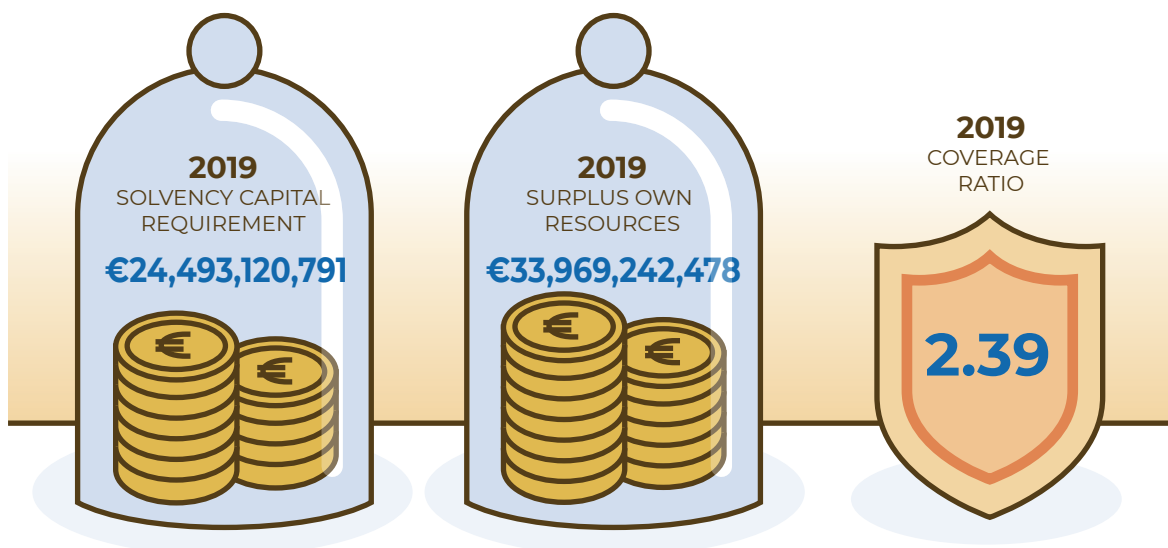
continue to have needs that must be fulfilled by their policies. Insurance solvency is what guarantees that stability over time, that present and future solidity. Solvency is the guarantee that shows that what works today will continue to work three days, three months or 30 years from now.

THE PROVISIONS OF SPANISH INSURANCE

	 LIFE	 MOTOR	 HEALTH	 MULTI-RISK	 OTHER
2019	€199,170,807,800	€12,816,972,758	€2,647,445,872	€6,327,575,457	€15,650,201,129

Source: DGSFP.

THE SOLVENCY RATIO OF SPANISH INSURANCE



Source: DGSFP.



For more information about insurance's solvency:

<https://unespa-web.s3.amazonaws.com/main-files/uploads/2020/06/3.1.-La-solvencia-aseguradora-FINAL.pdf>

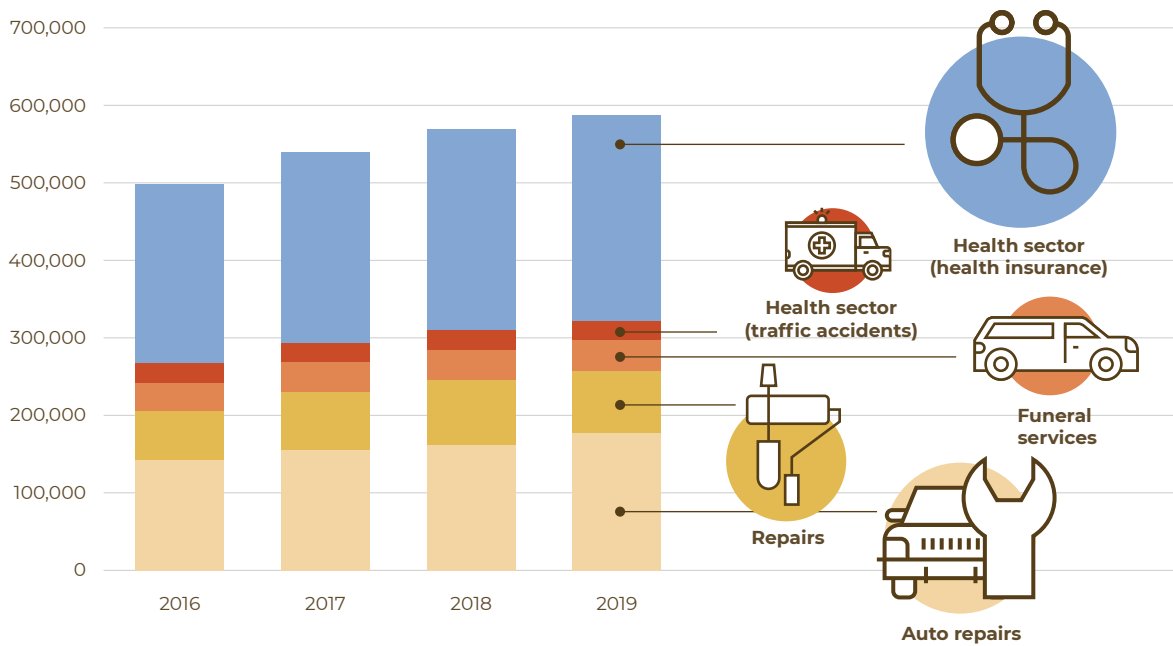
11.

HALF A MILLION PROVIDERS WORKING FOR YOU

When claims come in, insurance takes action, giving rise to a large amount of services provided by different professionals. Through

this, insurance has a huge network of partners and suppliers that create jobs of their own. This network of partners and suppliers is estimated to employ 550,000 people.

INSURANCE PROVIDERS, BY BUSINESS LINES



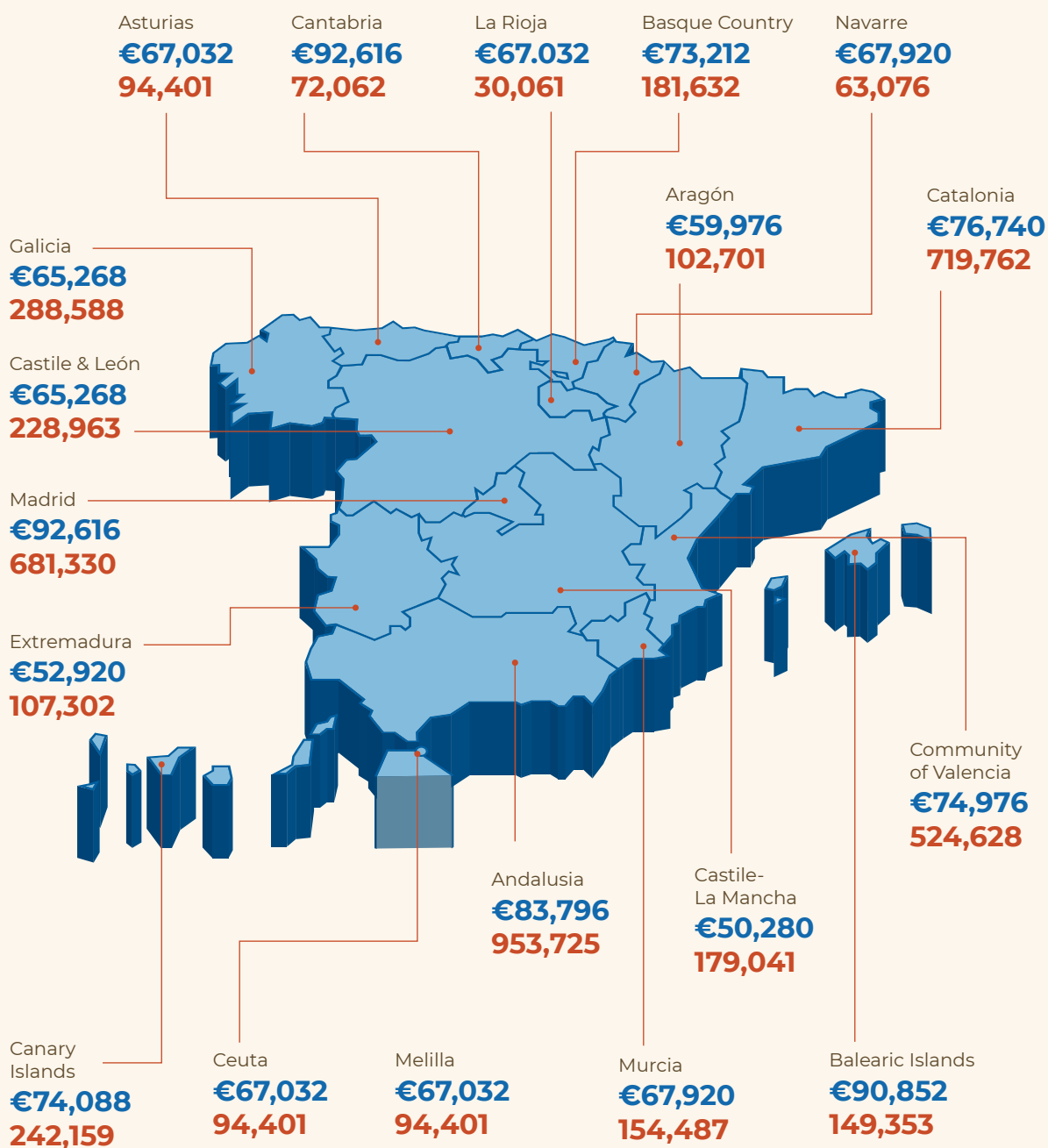
For more information about insurance and its suppliers:

<https://unespa-web.s3.amazonaws.com/main-files/uploads/2020/06/2.-El-seguro-y-sus-proveedores-FINAL.pdf>

Source: Estamos Seguros, based on INE's Household Budget Survey.

TOTAL NUMBER OF VEHICLES REPAIRED AT AUTO WORKSHOPS PER YEAR DUE TO TRAFFIC ACCIDENTS COVERED BY INSURERS

● Invoiced by workshop in a year ● Vehicles repaired per autonomous region in a year



Source: Estamos Seguros, with data from the CICOS System and statistical analysis by INE's Central Company Directory.

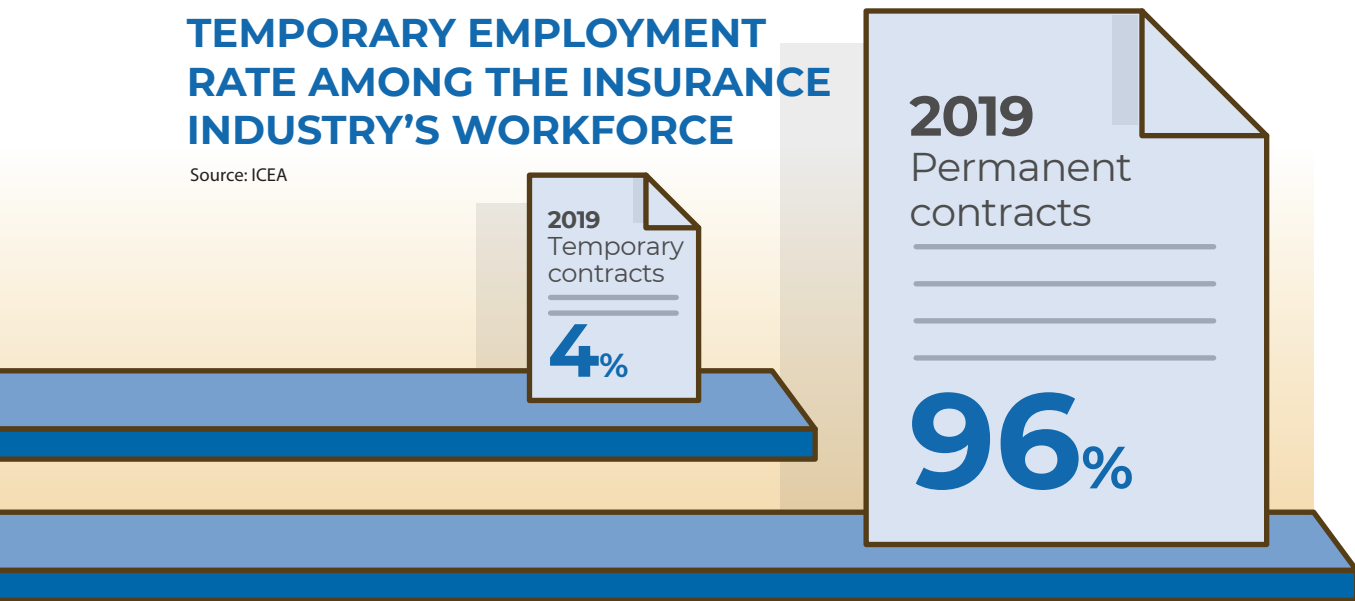
12.

LEADER OF QUALITY EMPLOYMENT

The insurance industry provides some of the highest quality jobs there are. This is demonstrated by features like the stability of its contracts, high pay, equality policies and commitment to people with disabilities. The insurance industry is increasingly committed to an egalitarian, sustainable society and therefore creates policies that favour the welfare of its employees.

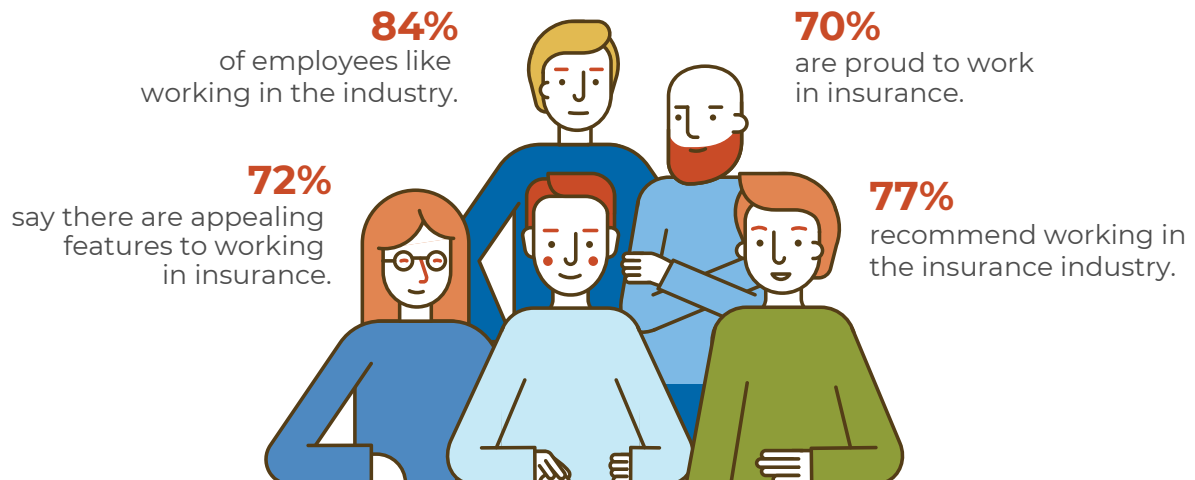
TEMPORARY EMPLOYMENT RATE AMONG THE INSURANCE INDUSTRY'S WORKFORCE

Source: ICEA



SATISFACTION LEVEL OF INSURANCE INDUSTRY EMPLOYEES

Source: "Así Somos" Survey, Estamos Seguros



AVERAGE WAGE COST BY INDUSTRY

Industry	Average wage cost
Supply of electricity, gas, steam and air conditioning	€3,823
Coke and refined petroleum products	€3,695
Financial services, excluding insurance and pension funds	€3,676
Tobacco	€3,040
Air transport	€2,963
Telecoms	€2,906
Radio and TV programming and broadcasting	€2,835
Insurance, reinsurance and pension funds	€2,695
Manufacture of other transport material	€2,683
Programming and consultancy	€2,671
Pharmaceutical product manufacturing	€2,669
Mining	€2,428
Research and development	€2,386
Chemicals	€2,343
Technical architecture and engineering services	€2,327
Publishing	€2,310
Electrical material and equipment manufacturing	€2,294
Beverages	€2,214

Source: INE

EMPLOYEES WITH DISABILITIES IN THE INSURANCE INDUSTRY



Source: Estamos Seguros

13.

MEDIATION, THE ADDED VALUE OF THE INSURANCE INDUSTRY

The industry's capacity to create jobs goes beyond the people employed by insurers. There is also a significant volume of employment related with insurance distribution. Insurance can be distributed in many ways, through different channels. There are insurance mediators, which may have a

commercial relationship with one company (exclusive agents) or several (associated agents), insurance brokers, bancassurance operators, internet, etc. In short, insurance reaches everywhere and does so thanks to a large network of professionals.

THE IMPORTANCE OF INSURANCE DISTRIBUTION IN SPAIN. 2019¹

¹Ratio: mediators and bancassurance operators per 1,000 inhabitants, by province.

Province	Mediators per 1,000 inhabitants
Orense	3.66
Burgos	3.07
Cuenca	2.87
Teruel	2.75
Jaén	2.72
Soria	2.68
Ciudad Real	2.62
Huesca	2.60
Lugo	2.54
Badajoz	2.52
León	2.50
Huelva	2.46
Córdoba	2.45
Zamora	2.45
Granada	2.44
La Rioja	2.43
Cáceres	2.39
Segovia	2.38
Corunna	2.32
Albacete	2.27
Pontevedra	2.26
Toledo	2.25
Alicante	2.24
Almería	2.24
Málaga	2.21

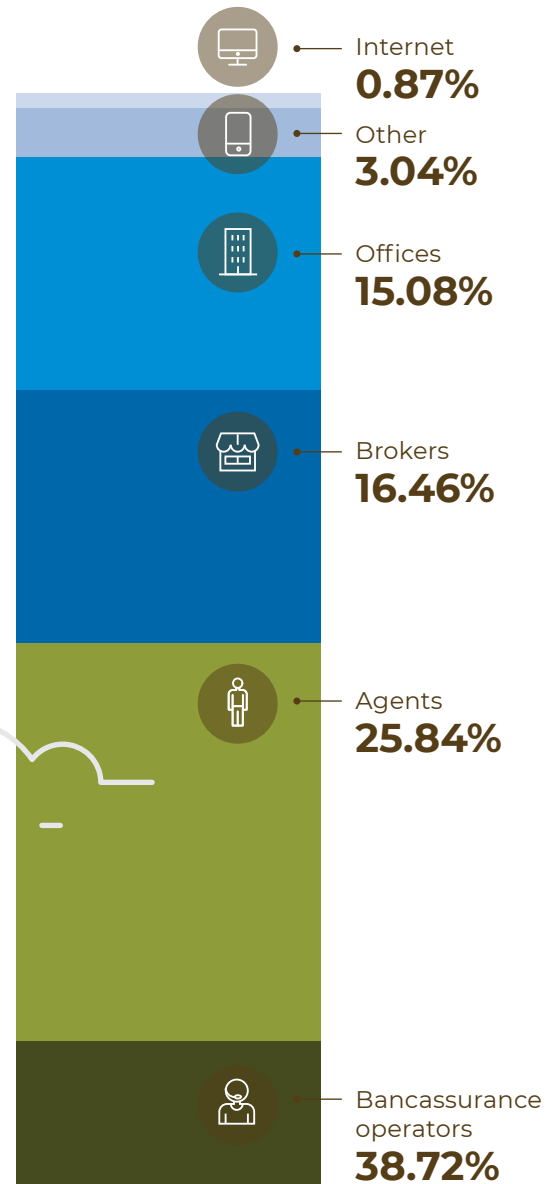
Province	Mediators per 1,000 inhabitants
Salamanca	2.18
Seville	2.15
Valencia	2.14
Palencia	2.14
Ávila	2.12
Lérida	2.08
Tarragona	2.08
Valladolid	2.04
Asturias	2.04
Murcia	1.95
Castellón	1.94
Gerona	1.93
Saragossa	1.92
Navarre	1.91
Cantabria	1.77
Cádiz	1.77
Guadalajara	1.74
S. C. de Tenerife	1.74
Balearic Islands	1.71
Barcelona	1.68
Madrid	1.66
Biscay	1.66
Guipúzcoa	1.53
Las Palmas	1.52
Álava	1.39
Ceuta and Melilla	0.68

Source: Estamos Seguros, with data from the Bank of Spain and ICEA

THE ENTREPRENEURS OF SPANISH INSURANCE

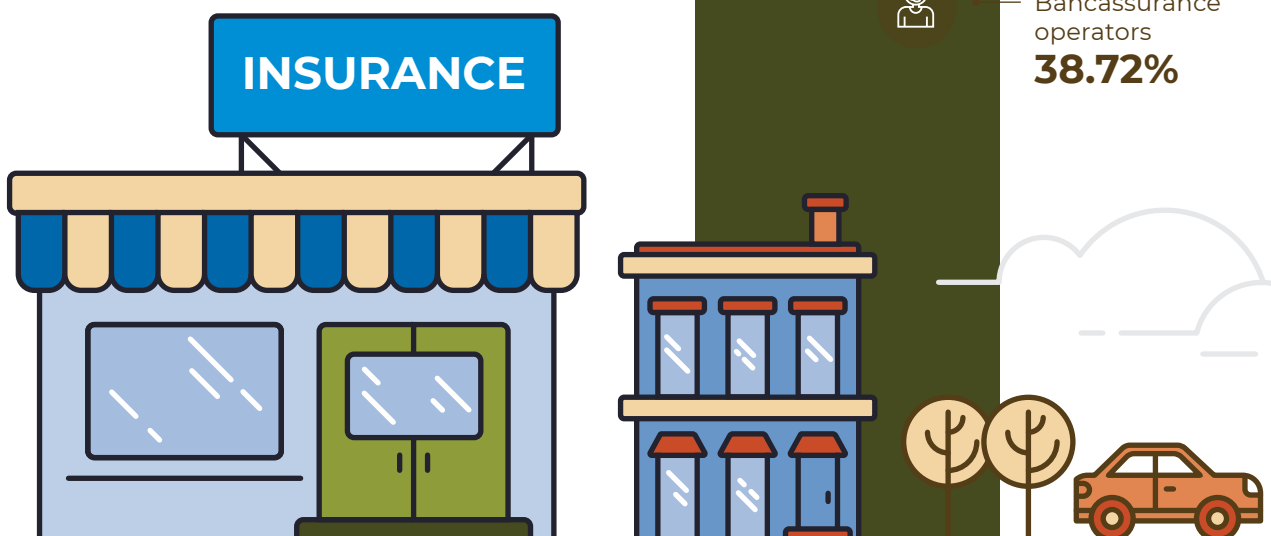
Type	Number
Brokers, natural persons	1,539
Brokers, legal persons	3,661
Non-exclusive agents, natural persons	169
Non-exclusive agents, legal persons	318
Non-exclusive bancassurance operators	39
Reinsurance brokers, natural persons	0
Reinsurance brokers, legal persons	74
Exclusive agents, natural persons	57,617
Exclusive agents, legal persons	11,471
Exclusive bancassurance operators	12

Source: DGSFP Database (May 2019)



DISTRIBUTION OF INSURANCE CUSTOMERS, BY MEDIATOR

Source: DGSFP Database (May 2019)

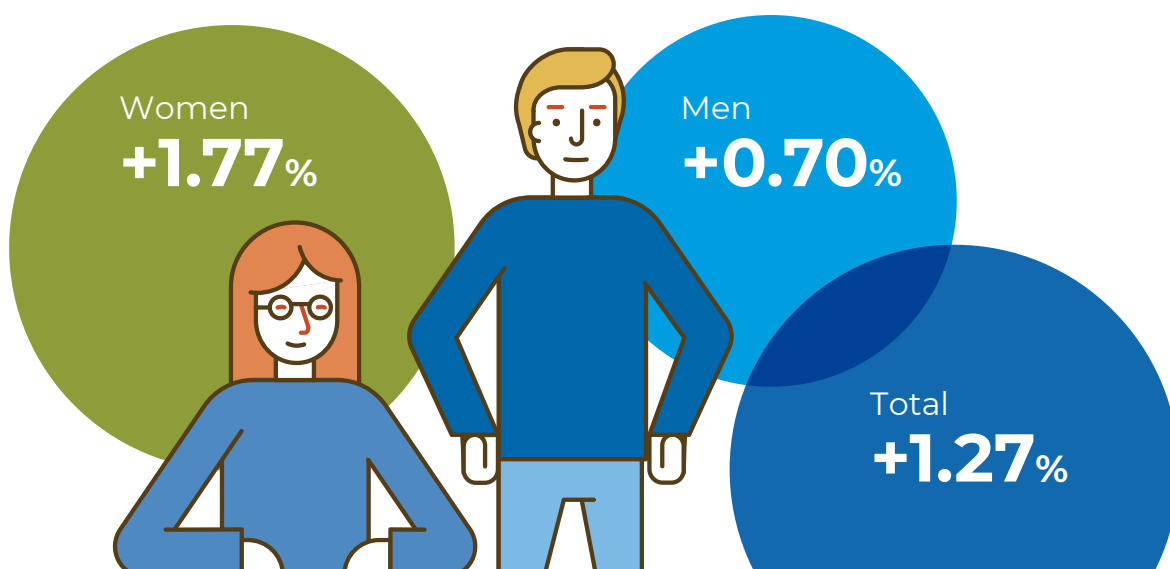


14.

THE ROLE OF INSURANCE DURING COVID-19

DESPITE THE LOCKDOWN, WE'VE KEPT CREATING JOBS

ESTIMATED DEVELOPMENT OF THE INSURANCE INDUSTRY'S WORKFORCE BETWEEN 1/1/2019 AND 1/9/2020



TEMPORARY REDUNDANCY PLANS IN THE INSURANCE INDUSTRY (REPLIES WEIGHTED ACCORDING TO LEVEL OF EMPLOYMENT)

NO | 99.7%

THE INDUSTRY IS ALL FOR TELEWORKING

USE OF TELEWORKING	BY COMPANY	WEIGHTED BY EMPLOYMENT
Most of the workforce is now teleworking	82.90%	82.90%
Over half the workforce is now teleworking	17.10%	17.10%

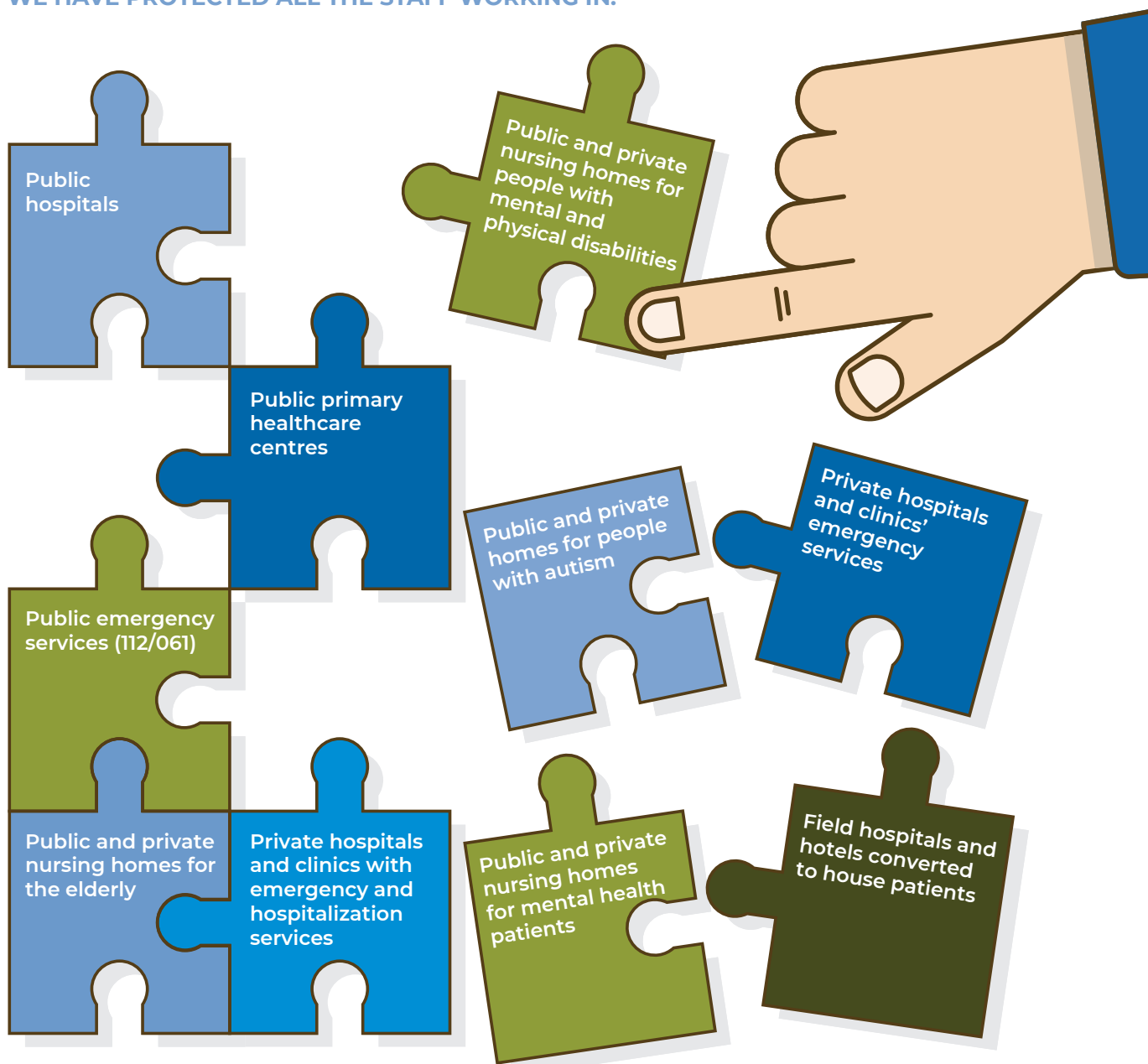
WE'VE TAKEN CARE OF THE PEOPLE WHO HAVE CARED FOR US

WE HAVE CONTRIBUTED
€38 MILLION

TO PROTECT OVER
**1 MILLION
PEOPLE**

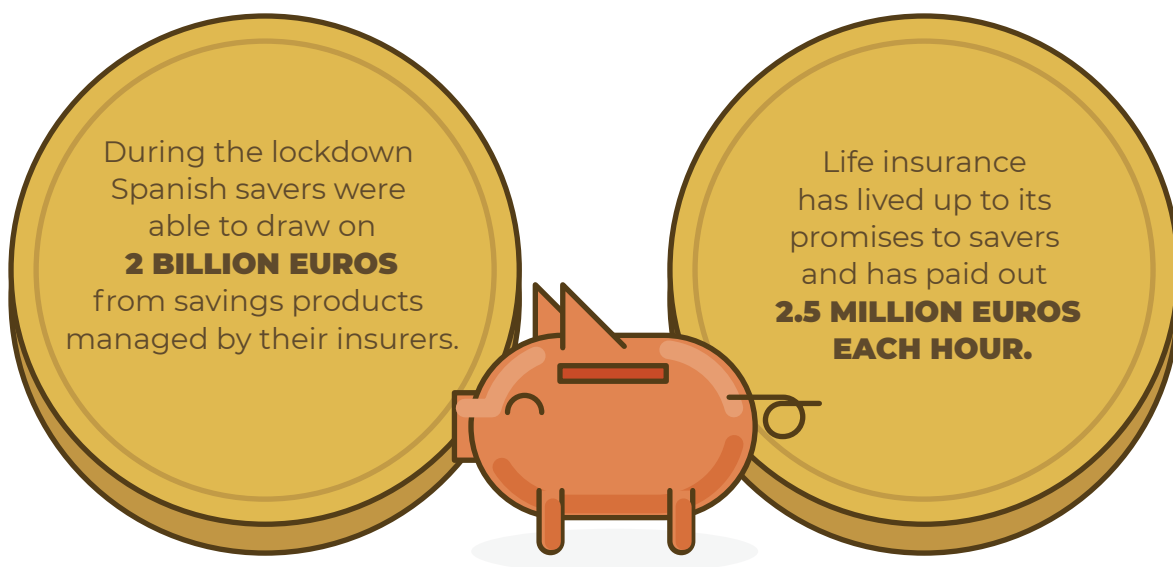
WORKING IN HEALTH
CENTRES AND NURSING
HOMES SINCE 14 MARCH

WE HAVE PROTECTED ALL THE STAFF WORKING IN:



WE MANAGED SPANISH PEOPLE'S SAVINGS EFFICIENTLY

Data from 14 March to 21 June

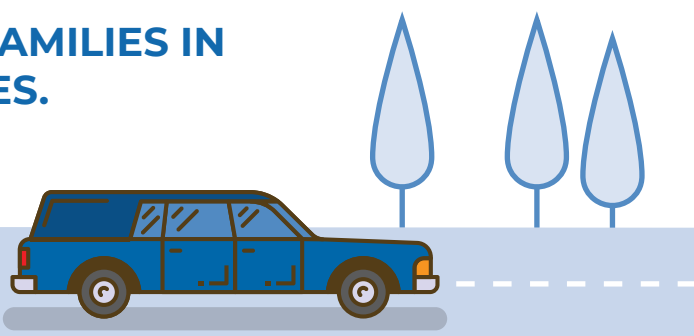


WE HAVE STOOD BY FAMILIES IN THE HARDEST OF TIMES.

Data from 1 March to 31 July.

110,000

BURIALS TAKEN CARE OF BY INSURANCE DURING THE LOCKDOWN MONTHS



INSURANCE TOOK CARE OF OVER 2.9 MILLION TRAFFIC ACCIDENTS IN THE FIRST HALF OF 2020.

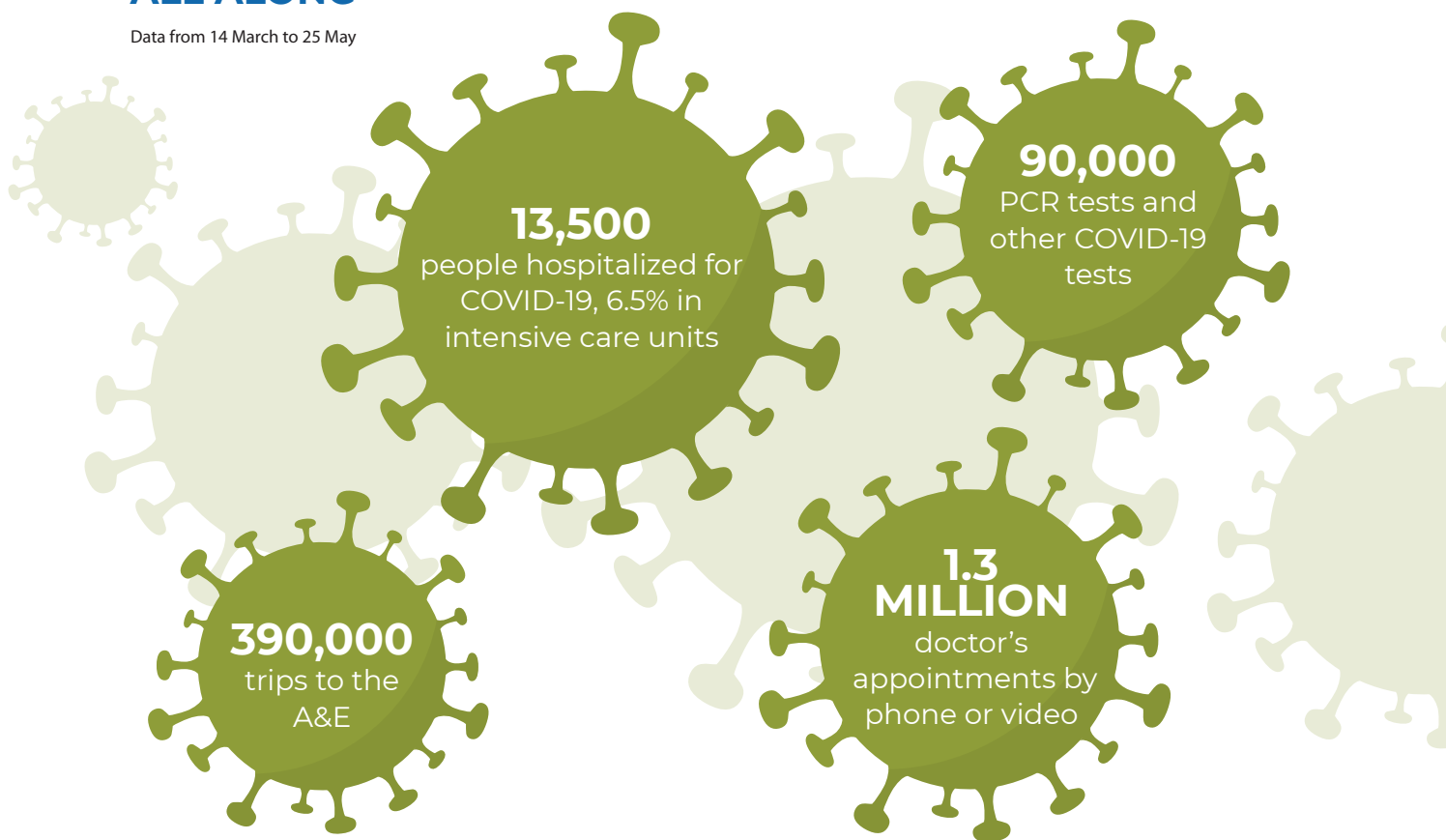
Data from 1 January to 30 June



Serious accidents (Third-party liability, injury)	191,460
Minor accidents (Third-party liability, damage)	795,423
Own damages	1,057,057
Glass	605,903
Theft	50,215
Legal assistance	160,519
Liabile driver	33,330
Fire	7,688
Driving licence revocation	1,630
TOTAL	2,903,225

WE'VE TAKEN CARE OF PEOPLE'S HEALTH ALL ALONG

Data from 14 March to 25 May



WE'VE TAKEN CARE OF HOMES AND BUSINESSES DURING THE PANDEMIC

Data from 1 January to 30 June.

Claims in homes, businesses, residential buildings and industries **GREW BY 6.74%** year on year, to **4.7 MILLION.**

Insurance has taken care of **296,000 INCIDENTS** more in the first half of the year than in the same period of last year.

Insurance has dealt with **ONE PROPERTY INCIDENT EVERY THREE SECONDS** since the year began.



BEFORE YOU GO, WE'D LIKE TO SHARE THE 10 KEY POINTS OF INSURANCE IN 2019

DID YOU KNOW THAT..

- 01 97% of Spanish households have at least one insurance policy?
- 02 insurance solves over 16,000 problems for its clients every hour, all day, every day of the year?
- 03 80% of insurance companies have structured policies on environmental, social and corporate governance sustainability?
- 04 the insurance industry's annual investment in corporate social responsibility (CSR) is over 100 million euros?
- 05 insurance invests more than 130,000 million euros in public debt, which are used to build roads, schools and hospitals and to finance the common good?
- 06 the financial solidity of Spanish insurance is almost two and a half times higher than the law requires?
- 07 More than 550,000 people have a job thanks to insurance?
- 08 insurance manages 190 billion euros of its clients' savings?
- 09 life insurance attends to 60,000 families every year who are hit by the death of a loved one, and burial insurance attends to 270,000?
- 10 health insurance provides services for nearly 12 million people in a year?





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or

www.estamos-seguros.es