

**SPAIN**

**Client & Broker Relationship Management  
Strategy and Action Plan  
2021**

# Broker Plan 2021 (UW figures - CRM)

GLOBAL BROKER	LOB	YEAR-END 2020	NEW BUSINESS OBJECTIVE 2021	RENEWAL* FORECAST 2021	PRICE CHANGE	PLAN 2021 (NB + RN)
AON	Aviation	85.000	150.000	85.000	0	235.000
	Casualty	2.602.537	1.500.000	2.342.283	234.228	4.076.512
	Engineering	30.454.953	14.600.000	15.227.477	0	29.827.477
	Financial Lines	1.843.213	1.550.000	1.658.892	165.889	3.374.781
	Marine	2.108.010	750.000	1.897.209	189.721	2.836.930
	Property	31.192.829	3.400.000	28.073.546	2.807.355	34.280.901
TOTAL AON		68.286.085	21.950.000	49.284.407	3.397.193	74.631.600
MARSH	Aviation	75.750	250.000	75.750	0	325.750
	Casualty*	3.343.225	650.000	7.856.579	1.178.487	9.685.066
	Engineering*	2.139.664	900.000	4.707.261	0	5.607.261
	Financial Lines	1.926.724	1.000.000	192.672	96.336	1.289.009
	Marine	1.198.871	450.000	1.198.871	119.887	1.768.758
	Property*	14.864.716	2.550.000	18.580.895	1.858.090	22.988.985
TOTAL MARSH		23.548.952	5.800.000	32.612.028	3.252.800	41.664.828
WTW	Aviation	2.331.674	400.000	1.632.172	81.609	2.113.780
	Casualty*	8.993.880	650.000	1.798.776	89.939	2.538.715
	Engineering*	9.980.643	200.000	1.497.096	0	1.697.096
	Financial Lines	6.254.475	1.000.000	4.378.133	437.813	5.815.946
	Marine	4.060.764	550.000	2.842.535	284.253	3.676.788
	Property*	40.545.561	2.000.000	23.921.881	2.392.188	28.314.069
TOTAL WTW		72.166.996	4.800.000	36.070.593	3.285.802	44.156.395
MARCH R.S	Aviation	76.756	200.000	53.729	5.373	259.102
	Casualty	169.208	200.000	152.287	15.229	215.229
	Engineering	203.848	300.000	101.924	0	401.924
	Financial Lines	80.987	200.000	72.888	7.289	280.177
	Marine	5.597.013	1.500.000	5.037.312	503.731	7.041.043
	Property	2.640.146	200.000	2.376.131	237.613	2.813.745
TOTAL MARCH		8.768.055	2.600.000	7.794.272	769.235	11.011.219
	TOTAL	172.770.088	35.150.000	125.761.299	10.705.030	171.464.041

Figures in thousand euro. \*should you wish to identify any additional key local or regional brokers please add sections to the above table

# AON

## GOALS TO BE PURSUED IN 2021:

(please be specific and list concrete goals)

First of all, we should consider the Aon/Willis merger. In this way, we have done a SWOT analysis so we can identify some different things in order to renegotiate the business agreements.

On one hand, we have considered as a strength the Cross – Selling proactivity because we would be a key company for them. We will also have a higher penetration in their portfolios so we will have more market info and details of sectors, activities, etc. By last, GC&C data will be more powerful than AON-WILLIS ones during a period of integration so we can profit from that. Besides, we have considered different opportunities. First, new brokers in the corporate segment bring new business opportunities, then there will be good professionals to be on the market for hiring and powerful commercial teams that can bring new opportunities.

On the other hand, we can't forget weaknesses. First, the accounting systems integration will be complicated for a while and internal procedures of the resulting brokers can create difficulties in operations. Second, the problem with business agreements: 1+1 are not 2, the pressure on BDAs. We will also have a significant dependency on them because 50% of the portfolio of GC&C will be placed with them.

- ✓ **Jumbo Accounts and Upper Middle Market:** in some sectors, as the Tourism one, and due to the market situation, we can find a turnover decrease. We should reconsider some things. In Casualty, because of the Covid-19, the premiums are falling. We are going to push cross selling operations mainly in Casualty and D&O taking advantage of our property position.
- ✓ **Corporate (Middle market):** We are going to push up-selling increasing premiums of our portfolio and we are tracking all the Cross Selling submissions, mainly in Property, Casualty and D&O. We've set up periodical meetings to review the portfolio and new business pipeline for anticipating this cross-selling commented.
- ✓ **Financial Lines:** we are in the business development with the SPS2 agreement and we should push the business.
- ✓ **Engineering:** we are main provider for AON in this area, but we need to be able to cross-sell with project cargo, SPPI and casualty. Other clients where we are not currently leading will be in our targeting scope.
- ✓ Increase GWP with **local offices:**
  - Cataluña – Aon has a strong presence in this region mainly focused in Barcelona. We have set periodical meetings with them to monitor the portfolio and the NB plans pushing the cross-selling actions.
  - Bilbao. In this region the main activity is focused on machinery manufacturing and marine business. As we are doing in Cataluña, we are setting periodical visits in order to improve relationship and control NB and portfolio.
  - Other areas such as Andalucía and Levante, we will do periodical visits for developing middle and Upper Middle Market opportunities.

## DESCRIPTION OF THE BROKER AGREEMENT 2021, IF ANY: (TO NEGOCIATE, LOOKING AT THE AON/WILLIS MERGER)

Duration: 12 months  
From: 01/01/2021  
To: 31/12/2021  
Target LoBs: Property

Internal

Casualty  
Financial Lines  
Marine & Aviation  
Engineering

Targets: New Business € 18.7 (70% aprox. driven by Engineering as we need to replace non recurrent and write NB)  
Retention 85% (not considering engineering business)  
Criteria adopted for Retention (description) based on last year experience and considering the non recurrent business.

Other:

Flat fee: % over Retention (estimated € 200k).

Variable fee: % over NB (estimated €150k).

The variable fee is payable is based on the NB performed in 2020.

#### **TARGETED MULTINATIONAL PROGRAMS FOR 2021**

According to our targeting approach.

#### **BROKER EVENTS & MARKETING INITIATIVES / CAMPAIGNS 2021:**

Please list the main broker events and commercial initiatives or campaign GC&C will organize, or sponsor.

**Not planned**

# MARSH

## GOALS TO BE PURSUED IN 2021:

(please be specific and list concrete goals)

- ✓ **Jumbo Accounts and Upper Middle Market:** focus on Upper Middle Market operations developing cross-sell action, mainly in Casualty. Deploy our LATAM strategy in coordination with Bowring Marsh in order to increase our presence in this business.
- ✓ **Corporate (Middle Market):** our main purpose is to pull Cross – Selling. We've set up a monthly review of the portfolio with the Expanded department and new business pipeline for anticipating this cross-selling and control the activity.
- ✓ **Financial Lines:** this year we are going to push cyber risks with Mariana. Also, focus on Cross – Selling, so we are going to set up monthly meetings with all the departments to keep the business under observation. In these meetings, Iberia LatAm will take part.
- ✓ **Engineering:** Leading CAR operations and cross – selling with Cargo
- ✓ Increase with **local offices:** setting monthly visits in order to improve relationship and control NB and portfolio (specially in Barcelona). We have developed a list of cross – targets for this approach.
- ✓ **Connectivity:** Goal focused on the connectivity between the digital sign. They changed their partner from Logalty to DocuSign with new functionalities and technical improvements. The next step goes through the implementation of our digital signature which is provided for Q1 2021.

## DESCRIPTION OF THE BROKER AGREEMENT 2021, IF ANY:

Duration: 12 months

From: 01/01/2021

To: 31/12/2021

Target LoBs: Property

Casualty

Financial Lines

Marine & Aviation

Engineering

Targets: New Business €3.9

Retention 85 %

Criteria adopted for Retention (description) based on last year experience and considering the non recurrent business

Other:

Flat fee: €

Variable fee: based on specific accounts additional commission (aprox. € 100k)

## TARGETED MULTINATIONAL PROGRAMS FOR 2021

According to our targeting approach.

## BROKER EVENTS & MARKETING INITIATIVES / CAMPAIGNS 2021:

Please list the main broker events and commercial initiatives or campaign GC&C will organize, or sponsor.

**Not planned**



## GOALS TO BE PURSUED IN 2021:

(please be specific and list concrete goals)

As in the Aon situation, first of all, we should consider the Aon/Willis merger because they are going to be an only broker instead of two different brokers. In this way, we have done a SWOT analysis so we can identify some different things, because we must renegotiate the business agreements.

On one hand, we have considered as a strength the Cross – Selling proactivity because we would be a key company for them. We will also have a higher penetration in their portfolios so we will have more market info and details of sectors, activities, etc. By last, GC&C data will be more powerful than AON-WILLIS ones during a period of integration so we can profit from that. Besides, we have considered different opportunities. First, new brokers in the corporate segment bring new business opportunities, then there will be good professionals to be on the market for hiring and powerful commercial teams that can bring new opportunities.

On the other hand, we can't forget weaknesses. First, the accounting systems integration will be complicated for a while and internal procedures of the resulting brokers can create difficulties in operations. Second, the problem with business agreements: 1+1 are not 2, the pressure on BDAs. We will also have a significant dependency on them because 50% of the portfolio of GC&C will be placed with them. By last, new brokers in the market could be an opportunity but difficulties for managing them if they are not qualified as GGBB. There will be more competition as new brokers will come up or join AON-WILLIS people.

By last, new brokers in the market could be an opportunity. There have been movements from Willis top management team who have created a new broker: Asterra. This will suppose that many of the accounts that Willis managed will move to Asterra. We need to consider it in order to recalibrate the plan 2021 because it will have an impact on Willis figures which will drop considerably.

We are waiting for the merger moment. We may find two different periods. First, one period in which we are going to have 2 different brokers, and then, a second period in which we will find an only one organizational structure.

- ✓ **Jumbo Accounts and Upper Middle Market:** due to the market situation caused by Covid, the turnover is falling. We are trying to move along with Cross – Selling and Up – Selling. On CAT NAT risks, we are trying to reduce capacity. Considering the difficulties of some Carriers we are getting a better position in Property and Casualty.
- ✓ **Corporate (Middle market):** we are tracking all the new business and pushing cross selling, mainly in Property, Casualty and D&O. Focus on specific operations as energy.
- ✓ **Financial Lines:** FINMAR development: precancelled. We are analysing the situation. Our goal is to increase our presence in the D&O portfolio and SPPI operations. Focus on provide solutions to our clients in D&O particularly in Multinational programs. Increase our presence in PI single project as part of Global Construction Initiative.
- ✓ **Engineering:** we are main provider for WTW in this area, but we need to be able to cross – sell with project cargo, SPPI and casualty.
- ✓ Increase with **local offices:** setting monthly visits in order to improve relationship and control NB and portfolio. We have developed a list of cross-targets for this approach.
  - Barcelona: Strengthen the relationship and identify specific targets we can work together.
  - Bilbao: Willis is our main business provider in the North of Spain. We have defined specific agreement in order to increase potentially the New Business. We have identified some key accounts during the year to work together.
  - Levante&Sur: Continue our development business agreement with this area. We will do periodical visits for developing Middle and Upper Middle Market opportunities.

\*\* It is important to note also the movements at local office level, so it will be necessary to check how the structures finally works after the creation of ASTERRA.

**DESCRIPTION OF THE BROKER AGREEMENT 2021, IF ANY: (TO NEGOCIATE)**

Duration: 12 months  
From: 01/01/2021  
To: 31/12/2021  
Target LoBs: Property  
Casualty  
Financial Lines  
Marine&Aviation  
Engineering

Targets: New Business € 7  
Retention 85 %

Criteria adopted for Retention (description) based on last year experience and considering the non recurrent business.

Other:  
Flat fee: € 90k  
Variable fee: € 300k expected.

**TARGETED MULTINATIONAL PROGRAMS FOR 2021**

According to our targeting approach.

**BROKER EVENTS & MARKETING INITIATIVES / CAMPAIGNS 2021:**

Please list the main broker events and commercial initiatives or campaign GC&C will organize, or sponsor.

**Not planned**

# MARCH R.S

## GOALS TO BE PURSUED IN 2021:

- **Financial Lines:** the tender for the D&O facility has come out. We have presented conditions and we are waiting for the resolution. Our goal is to increase our presence in the D&O portfolio and increase our presence in PI single project as part of Global Construction Initiative.
- We've set up a monthly review of the portfolio and new business pipeline with the different departments mainly with Large Accounts and Industry&Services with the support of the markets department. Goal focused in Middle and Upper Middle Market, Tourism and Industry.
- Marine: goal focused in maintain our portfolio in M&A operations and reinforced our position in this LOB.
- **Engineering:** March has reinforced his team and we are doing some good business. We need to continue being main reference for them and getting more involvement in some of their clients.

## DESCRIPTION OF THE BROKER AGREEMENT 2021, IF ANY:

Duration: 12 months

From: 01/01/2021

To: 31/12/2021

Target LoBs: Property  
Casualty  
Financial Lines  
Marine&Aviation  
Engineering

Targets: New Business € 2,4  
Retention 80%.  
Criteria adopted for Retention (description) based on last year experience and considering the non recurrent business.

Other:

Flat fee: % based on retention (€ 50k estimated)

Variable fee: %based on NB (€100k estimated)

The variable fee is payable based on NB performance. Please note that we are still having discussions about the viability of a local agreement.

## TARGETED MULTINATIONAL PROGRAMS FOR 2021

Please indicate the targeted MP with this broker. Include LOB and key actions.

According to our targeting approach.

## BROKER EVENTS & MARKETING INITIATIVES / CAMPAIGNS 2020:

Internal



Please list the main broker events and commercial initiatives or campaign GC&C will organize, or sponsor.  
Not Planned

# LOCKTON

## GOALS TO BE PURSUED IN 2021:

- ✓ XXXXXXXXXXXX
- ✓ XXXXXXXXXXXX
- ✓ XXXXXXXXXXXX
- ✓ XXXXXXXXXXXX
- ✓ XXXXXXXXXXXX

## DESCRIPTION OF THE BROKER AGREEMENT 2021, IF ANY:

Duration:           xx months

From:               dd/mm/yyyy

To:                  dd/mm/yyyy

Target LoBs:       xxxxx

                      xxxxx

                      xxxxx

Targets:            New Business € .....

                      Retention .....% or € .....

                      Criteria adopted for Retention (description) .....

                      Other:

Flat fee:           € .....

Variable fee:       € .....

                      The variable fee is payable if .....

## TARGETED MULTINATIONAL PROGRAMS FOR 2021

Please indicate the targeted MP with this broker. Include LOB and key actions.

## BROKER EVENTS & MARKETING INITIATIVES / CAMPAIGNS 2021:

Please list the main broker events and commercial initiatives or campaign GC&C will organize, or sponsor.

- xxxxx
- yyyyy



# A.J. GALLAGHER

## GOALS TO BE PURSUED IN 2021:

- ✓ XXXXXXXXXXXX
- ✓ XXXXXXXXXXXX
- ✓ XXXXXXXXXXXX
- ✓ XXXXXXXXXXXX
- ✓ XXXXXXXXXXXX

## DESCRIPTION OF THE BROKER AGREEMENT 2021, IF ANY:

Duration:       xx months

From:           dd/mm/yyyy

To:             dd/mm/yyyy

Target LoBs:   xxxxx

                  xxxxx

                  xxxxx

Targets:       New Business € .....

                  Retention .....% or € .....

                  Criteria adopted for Retention (description) .....

                  Other:

Flat fee:       € .....

Variable fee:   € .....

                  The variable fee is payable if .....

## TARGETED MULTINATIONAL PROGRAMS FOR 2021

Please indicate the targeted MP with this broker. Include LOB and key actions.

## BROKER EVENTS & MARKETING INITIATIVES / CAMPAIGNS 2021:

Please list the main broker events and commercial initiatives or campaign GC&C will organize, or sponsor.

- xxxxx
- yyyyy

# All brokers: goals per LoB/GBI

Please agree with heads of LoBs/GBIs overall goals to be pursued with all global brokers and the actions to be performed to achieve each goal.

## Property

- Multinational Programs: Upper & Middle market
- Sector profitability analysis: Increase leadership
- Be the leader in commercial segment: Maximizing our shares
- Be challenger in corporate segment: Increase our presence in existing accounts

## Casualty

- Synergies with other LOB through package policies
- Multinational Programs: Package with property
- Construction SP: Issue policies where we have global policy
- Be challenger in corporate segment: Increase premiums in existing accounts and New Business

## Engineer.

- Mid size constructor companies (policies by turnover)
- Maintain the leadership in commercial and corporate segment
- Develop a new product for machinery breakdown and electronics equipment
- Fast quote for solar thermal of more than 50 Mw.

## Financial Lines

- D&O: Pushing for primary layers in upper middle market entities
- POSI: look for market opportunities
- PI: Renewal policies - miscellaneous (economists, IT, lawyers, etc.) and engineering
- SPPI: Following construction international projects and increase our share in the policies
- BBB: Opportunistic attitude
- CYBER: Value proposition & product

## Marine

- Increase Marine liability product (including ship repair)
- Cargo: Develop activity in commodity markets, Cargo SP, Sectors analysis (i.g.; machine tool,...)
- Cargo: Multinational program.
- Cargo: Stock through put.
- Hull: Maintain the leadership. Rebalancing and increasing our shares.

## Aviation

- Redefine Spanish strategy (resources, authorities, treaty scheme, etc.)
- Product Liability

Please agree with heads of LoBs/GBIs overall goals to be pursued with all global brokers and the actions to be performed to achieve each goal.

## Relationship Clients Plan 2021

RELATIONSHIP CLIENTS	YEAR-END 2020	NEW BUSINESS OBJECTIVE 2021	RENEWAL FORECAST 2021	PLAN 2021 (NB+RN)
REL. CLIENTS TOTAL GWP	92.043.736 €	34.206.898 €	62.645.232 €	96.852.130 €
RETENTION RATIO (ON GWPs)	90,5% %	*****	*****	92% %
PRODUCT DENSITY	4,25	*****	*****	4,35

RELATIONSHIP CLIENT	BROKER	YEAR-END 2020 GWP	RENEWAL FORECAST 2021 GWP	ACTIONS ON RENEWALS	NB OBJECTIVE 2021 GWP	ACTIONS ON NEW BUSINESS	PLAN 2021 (NB+RN) GWP
Red Electrica		13.641.499 €	€		€		14.076.173 €
Acciona Corpor.		12.902.793 €	€		€		13.032.445 €
ACS-Dragados		6.175.579 €	€		€		6.397.449 €
CAF		1.605.987 €	€		€		3.829.179 €
Mercadona		213.200 €	€		€		1.052.040 €
El Corte Ingles		2.090.788 €	€		€		2.253.612 €
Telefonica		1.776.861 €	€		€		1.828.969 €
MELIA		4.257.950 €	€		€		4.410.689€
CIRSA		1.620.994 €	€		€		1.830.077 €
NH		1.864.958 €	€		€		1.877.838 €
AENA		1.240.118 €	€		€		1.259.618 €
DIA		616.642 €	€		€		666.642 €
Plenium Partners		2.814.286€	€		€		2.914.286 €

Figures in thousand euro.

**TOP TARGETS TO BE PURSUED IN 2021 AT COUNTRY LEVEL:**  
(please be as specific as possible)

- a) Cross-Selling

Action	LoB	Client
<b>Cross-selling</b>	- <b>Property</b>	- <b>ACS-SYC:</b> Try to participate in international concessions placed through AON
	- <b>Casualty</b>	- <b>Dragados (ACS):</b> Participate in the program currently placed with WTW-RSA, <b>DIA:</b> Leader in Multinational Program
	- <b>Engineering</b>	- <b>Acciona Infraestructuras:</b> Participate more actively in Single Project - <b>OHL:</b> Participate more actively in Single Project - <b>Iberdrola, Naturgy:</b> Lead Single Projects
	- <b>Transport</b>	- <b>Construction clients:</b> Push for participate more actively in Project Cargo
	- <b>Financial Lines</b>	- <b>Acciona Infraestructuras:</b> Participate in SPPI - <b>Ferrovial Agroman:</b> Participate in SPPI - <b>Sener:</b> Participate in D&O program - <b>NH, DIA, Plenium Partners, Melia, Iberostar:</b> To participate in the risk

b) Up-Selling

Activity	LoB	Client
<b>Up-selling</b>	-Property	- <b>El Corte Inglés:</b> Increase our % in the program - <b>Iberdrola:</b> defend our existing position trying to increase our share - <b>Mercadona:</b> trying to increase our position to a leading one - <b>Naturgy:</b> increase our % in the retrocession of the program. Study fronting option - <b>NH:</b> To increase our share to become to be leader again
	-Casualty	- <b>Telefónica:</b> increase our % in different layers - <b>Iberdrola:</b> increase our % in different layers - <b>DIA:</b> To become the Multinational Program Leader
	-Engineering	- <b>ACS-Dragados:</b> Increase our % in existing program - <b>FCC:</b> Increase our % in existing program
	-Financial Lines	- <b>Acciona (Grupo):</b> Improve our % and position in the D&O program - <b>Sacyr:</b> Improve our % and position in the D&O program - <b>Telefónica:</b> Improve our position in D&O program (lower excess layers) - <b>Cepsa:</b> Improve our position in D&O program (lower excess layers) - <b>AENA:</b> To increase our share, to become leader

c) Reconquest

Activity	LoB	Client
<b>Reconquest</b>	- <b>Property</b>	- <b>Cintra:</b> Participate in Property program
	- <b>Casualty</b>	- <b>CLH:</b> Participate in Casualty program
	- <b>Engineering</b>	- <b>Acciona Infraestructuras:</b> Lead the WOC program
	- <b>Transport</b>	- <b>CLH:</b> Participate in Aviation and Marine Liability

d) Acciones estratégicas – Maximización portfolio

Depart.	Action
Property	<ul style="list-style-type: none"> <li>- Initiative to ensure the first year of operation in the construction business: notice through alerts of expiration dates for the construction period.</li> <li>- New clients from Target</li> <li>- To be a leader in all of the programs where we are participating</li> </ul>
Casualty	<ul style="list-style-type: none"> <li>- Reconquest actions: <ul style="list-style-type: none"> <li>➢ ACS-Dragados</li> </ul> </li> <li>- Increase Cross-selling activity: <ul style="list-style-type: none"> <li>➢ Cintra, Banco Santander</li> </ul> </li> <li>- New clients from Target</li> <li>- To take at least a share on the risk where we are also participating in property risk</li> </ul>

Depart.	Action
Engineering	<ul style="list-style-type: none"> <li>- Keep the initiative to ensure Single Project.</li> <li>- Study open mounting programs for middle market that are profitable.</li> </ul>
Marine & Aviation	<ul style="list-style-type: none"> <li>- Increase our % in Single Project for <b>Cargo</b></li> <li>- New clients recruitment actions based on new product focused on the two clusters.</li> </ul>
Financial Lines	<ul style="list-style-type: none"> <li>- Cross-selling or Up-Selling action in <b>D&amp;O</b>: <ul style="list-style-type: none"> <li>➢ ACS (Group), Cepsa, BBVA, CLH, NH, Naturgy</li> </ul> </li> <li>- Cross-selling action in <b>PI</b>: <ul style="list-style-type: none"> <li>➢ Ferrovial, Acciona, OHL, Sacyr, FCC, ACS-Dragados</li> </ul> </li> <li>- Cross-selling action in <b>PI</b> for Single Project</li> <li>- Specific products offer for the banking sector: <b>BBB, Cyber</b>.</li> <li>- Cross Selling in all the portfolio's client undermanagement</li> </ul>

**CLIENT EVENTS & MARKETING INITIATIVES 2021:**

Please list the main client events and commercial initiatives GC&C will organize, or sponsor.

- To develop a GC&C Spain Digital News Bulletin twice per year-June and December
- AGERS: Sponsorship including articles in Agers's Magazine, GC&C News in Weekly News Bulletin, to have a Speaker in the Annual Conference followed in Spain and Latam.
- Digital Clients Event
- Articles in specialized magazines

# Client & Broker Hub

## **CLIENT:**

Please indicate and describe plans and actions to foster C&B Hub's usage with clients (please specify targeted clients and key actions).

Improve HUB use with additional data about number of entries. Present Value Proposition Hub to an extended number of clients and present new functionalities (claims, etc).

- **Currently Clients with access:**
- Talgo, Acerinox, Cirsa, CerealtoSiro, Festina, Tolsa, Melia, Codere
- **Targeted Clients:**
- Parques, Taurus, Iberostar, Bamesa, Esmalglass, Deoleo, Artech, GQS, Importaco.

Currently the clients with direct relationship are limited in Middle Market operations. In our brokers presentations we always emphasize the importance of clients can access to the portal to control their programs, but it is complicated.

During 2021 and 2022 that we will have an important load of clients in the portal, we will focus on access to clients.

## **BROKER:**

Please describe and specify plans and actions by broker to foster C&B Hub's usage within the brokers' community.

Regarding Action Plan 2021, we have 208 MPs in GER and we lead around 178 MPs. During 2020 we prioritized with those programs that have 2 or more local policies.

So for this year 2021, we will publish the rest of the programs that we lead. We manage the uploads considering the expiry date of each program.

Regarding territories it's important to note that they works mainly with local brokers so it is important that our teams there, clearly understand the added value of the portal because the idea is that they can sell our tool to local brokers.



# NPS Pipeline Definition

Please provide a description of the profile of target contacts to be surveyed through the year. Please, briefly describe the overall Pipeline Strategy for the NPS. Examples are:

1. The survey is going to send to:
  - a. All the clients under management and members of the Client's team
  - b. All the broker involved in the undermanagement client portfolio
  - c. All the clients and brokers participating in the C&B HUB
  - d. Brokers teams by business line: for instance – D&O campagne – We will send the survey to the brokers teams in charge of the D&o Business.
  - e. We are trying to increase the mid-size clients data base to send the survey. The data base would be increased mainly through the brokers, Loss Prevention and Claims, and when I have developed the digital signal for clients, We will be able to increase the clients details data base Severally
2. Frequently: twice per year