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Future projects

In keeping with what is set out in the Strategic Plan 2011-2015, one of VidaCaixa Grupo's priorities is to become a universal model of distribution that will enable it to reach out to all customers through every single available channel on the market.

These priorities are explained in the following lines of action:

- Intensive launching of new products for new channels and market segments, which satisfy the needs of customers. This will be undertaken through constant attention to developing more fitting products and services for customers.
- Strengthening of leadership position in complementary social welfare and healthcare.
- Development of the non-life business (company multi-risk, etc), especially with reference to new sectors.
- More emphasis on the quality of service and customer loyalty to the VidaCaixa Grupo.
- Successfully finalise, within the first six months of 2011, the implementation of nearly 20 projects that make up the integration process of the new VidaCaixa Grupo. Our aim is to improve the organisation's efficiency and operating procedures.
- Complete the key transversal projects for the improvement in efficiency and operating procedures of the Group.
- Kick off the strategic alliance with Mutua Madrileña, which includes a marketing agreement for the exclusive and indefinite distribution of non-life products of VidaCaixa Adeslas through the branch network of "la Caixa" as well as other channels of the organisation.
- Cross-selling: with the integration of Adeslas, the leading company in the Spanish healthcare insurance sector, VidaCaixa gains access to a new and wide-ranging universe of channels and customers.
- Paying attention to the specific needs of each of the different client segments while strengthening the specialised offer to SMEs and the self-employed sector, which enabled the company to reach exceptional levels of growth.
- Lastly, develop products aimed at the high income segment.



Excellence in customer service, innovation in new products and the multi-channel approach are the pillars on which the relationship the Group has with its customers will be strengthened

Given this, VidaCaixa Grupo will continue to act according to its corporate values -trust, quality, dynamism and proximity-, in pursuit of its goals of expansion and growth with stability, solvency and profitability.

The drive for excellence in customer service, the innovation in the development of new products and the commitment to providing easy access to them through multiple physical and technological channels are the pillars on which the relationship VidaCaixa Grupo has with its customers is built, just as it has been doing since its beginning over a hundred years ago.

In the field of innovation, the aim is to complete the range of products by paying close attention to the needs of customers in order to design the products and services that best cover those needs at any given moment. In this regard, the main lines of action are going to be the attention paid to the personal and estate insurance needs of private customers, the financial planning for their retirement, as well as the development of solutions for large enterprises while at all times providing the highest quality of service.

Finally, VidaCaixa Grupo's commitment to improving responsible performance will continue to be a constant feature. Among the other priorities of the Group are to strive day by day to make the Group a better place to work at, keep corporate responsibility and sustainability integrated in our strategy and business, contribute to the environment with sustainable and respectful development and intensify the dialogue and communication with all our stakeholders.

