

90 YEARS **MAPFRE**

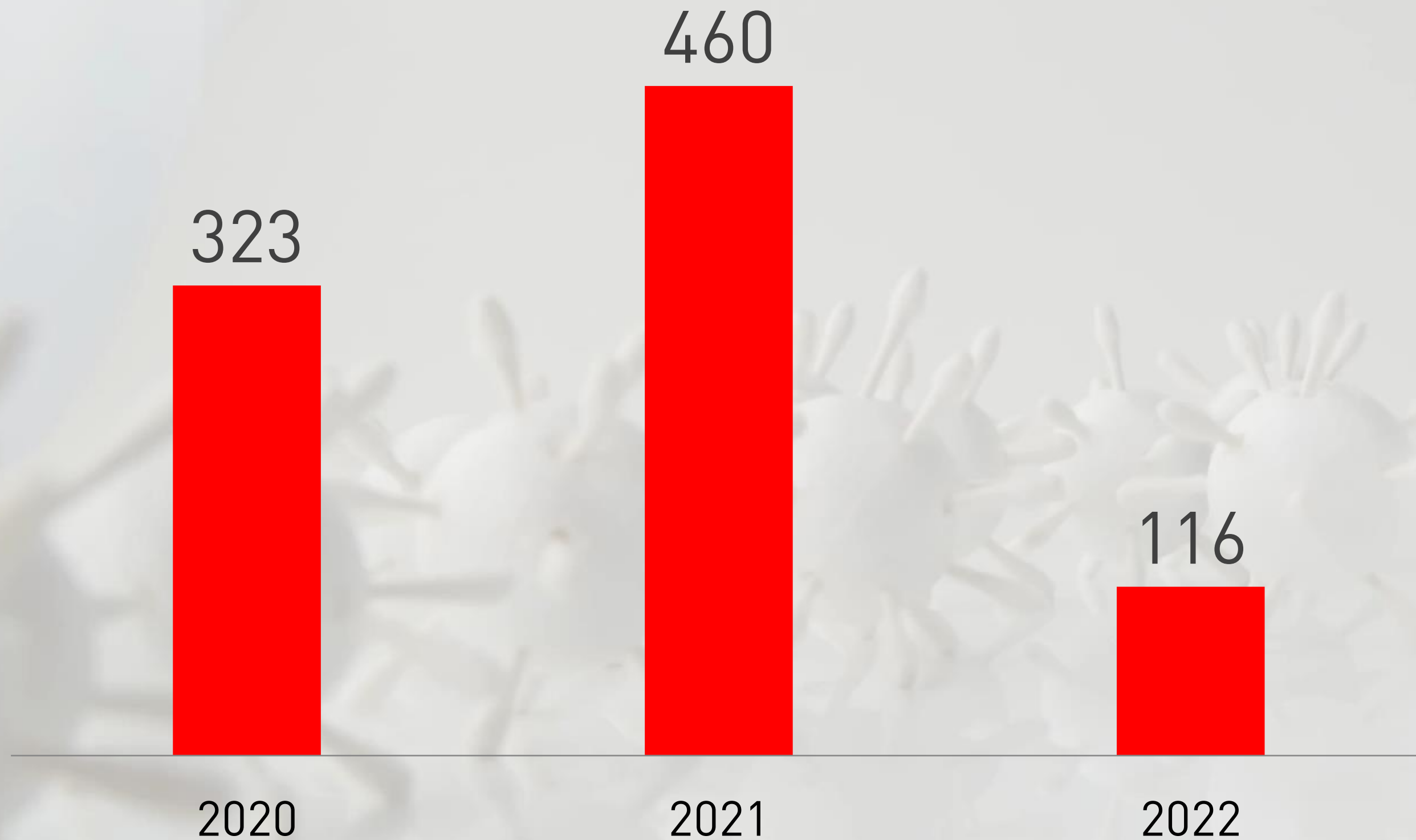
2023 ANNUAL GENERAL MEETING

IGNACIO BAEZA

VICE CHAIRMAN OF MAPFRE

COVID LOSS RATIO

Reduced to a quarter of last year's figure



€899M

Total COVID impact

BUSINESS LINES	2021	2022
LIFE PROTECTION	279	50
HEALTH	89	20
OTHER LINES	93	46
TOTAL ACCUMULATED	460	116

SUSTAINABILITY PLAN 2022-2024

99.6%
compliance in 2022

23 OBJECTIVES

45 PROJECTS

NEW ENVIRONMENTAL COMMITMENTS

COAL

- 2024: No investment in coal-fired plants or coal mines
- No coverage for companies generating 30% or more of revenues from coal
- No reinsurance cover

OIL & NATURAL GAS

- No insurance cover for new individual projects



FAIR ENERGY TRANSITION

NEW PARTNERSHIPS



5th most responsible company in Spain (ESG)



COMMITTED AND DIVERSE COMPANY

81

nationalities and five generations

42%

Women hold 42% of job positions of responsibility

1.86%

Closing the gender pay gap

3.5%

People with disabilities make up 3.5% of the workforce

86%

promotion of internal talent

MAPFRE *Where your time is meaningful*

COMMITTED AND DIVERSE COMPANY



5,000

professionals in the
Leadership Plan

+4,500

employees in the
Volunteering Program

Contribution of people management to the SDGs:

96%

compliance in
gender equality

67%

Health promotion,
well-being and skills

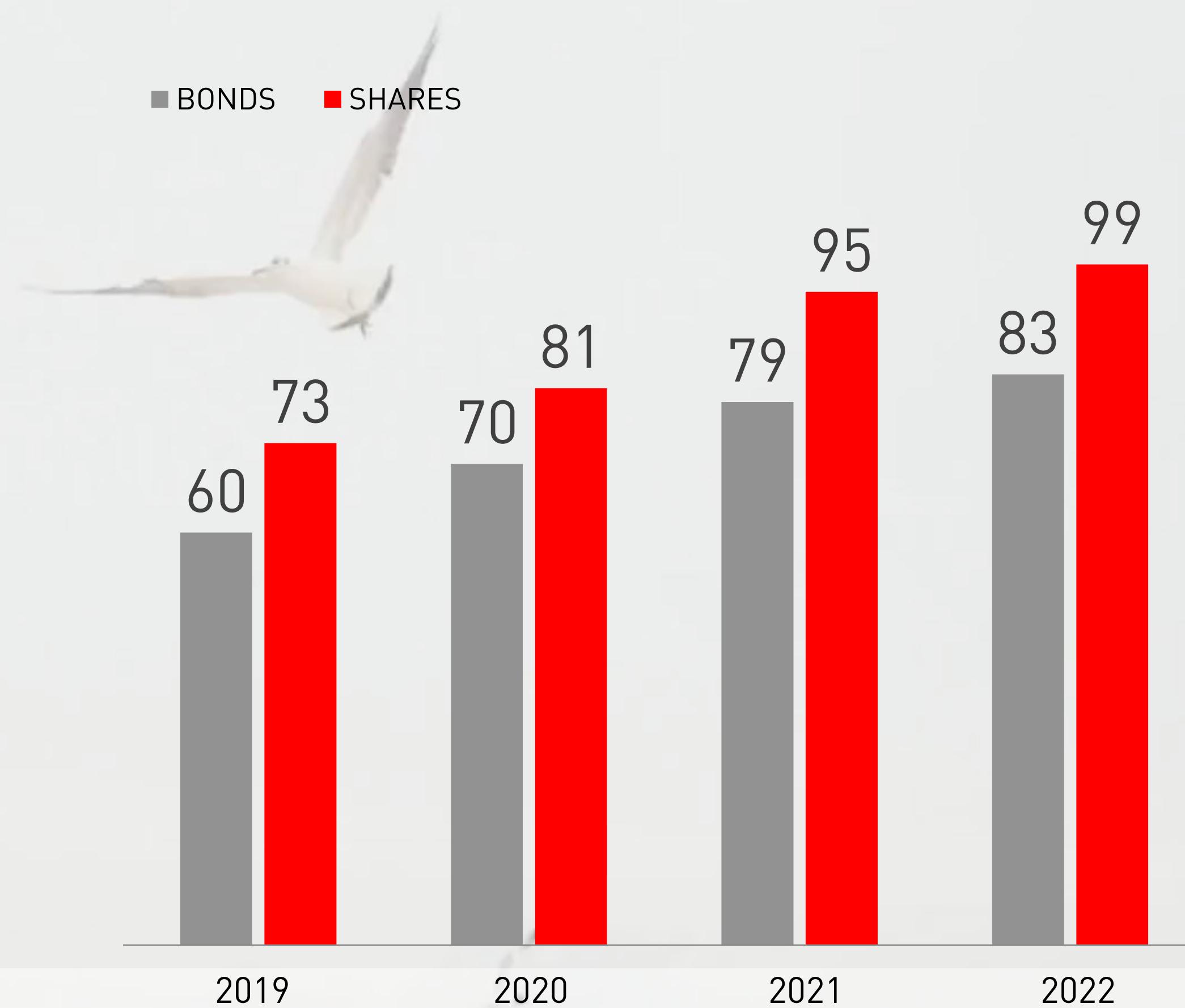
ASSESSMENT OF POSITIVE IMPACT ON THE SDGS

% of Excellence



SUSTAINABLE DEVELOPMENT GOALS

% of portfolio that generates positive externalities



INNOVATION

2.5 million
CUSTOMERS
BENEFITTING

AUTOMATIC APPRAISAL USING
A.I.

CESVIMAP:
SECOND LIFE



ALMA MUNDI: BENCHMARK
INSURTECH FUND IN EUROPE



CUSTOMERS

31
million
customers

- Personalized offers
- Flexibility and adaptation to new needs and trends
- Retention based on satisfaction as an objective
- Big data and A.I. to improve their experience

Fundación **MAPFRE**

Comprehensive revitalization project
for the rural environment in Spain

20 + 10

million
euros

+8

million
people



EUROPEAN UNION
Investing in your future
European Social Fund



Fundación **MAPFRE** Canarias



+100 activities | 400,000 beneficiaries

Fundación **MAPFRE**

€610M
invested
over 10 years

+ 6.8M
beneficiaries
of our programs and
activities

6,000
people
with intellectual disabilities
found employment

+ 5,000
volunteers
in 27 countries

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Thank you very much

IGNACIO BAEZA

Vice Chairman of MAPFRE