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# IGNACIO BAEZA

Vice Chairman of MAPFRE





# BUSINESS MODEL

SOLID PROFITABLE SOLVENT



# ASPIRATIONAL OBJECTIVES 2019-2021

COMBINED  
RATIO

96-97%  
Three-year average



96.6%



REVENUE  
€28-30 BN



€27.25 BN  
€29.92 BN

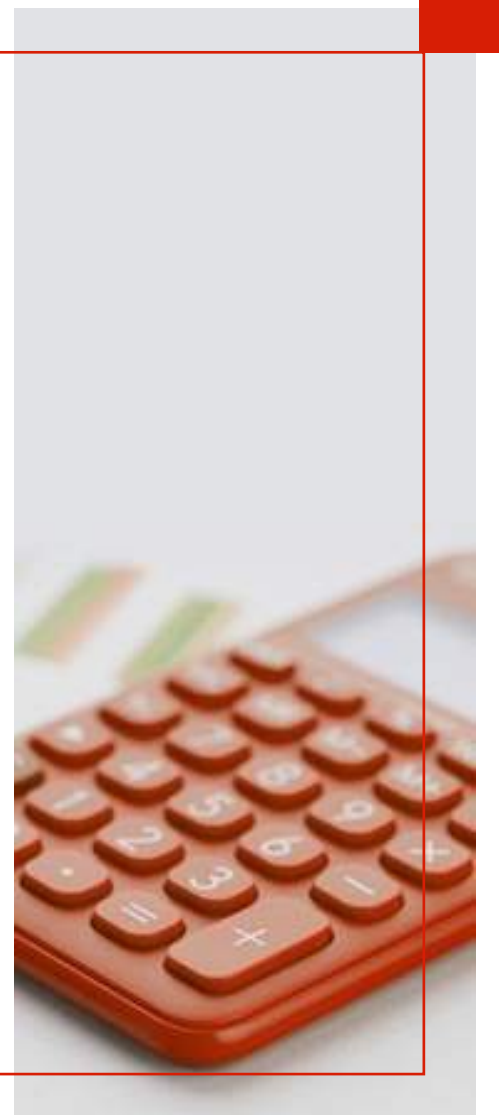


ROE  
8-9%

Three-year average



9%\*\*

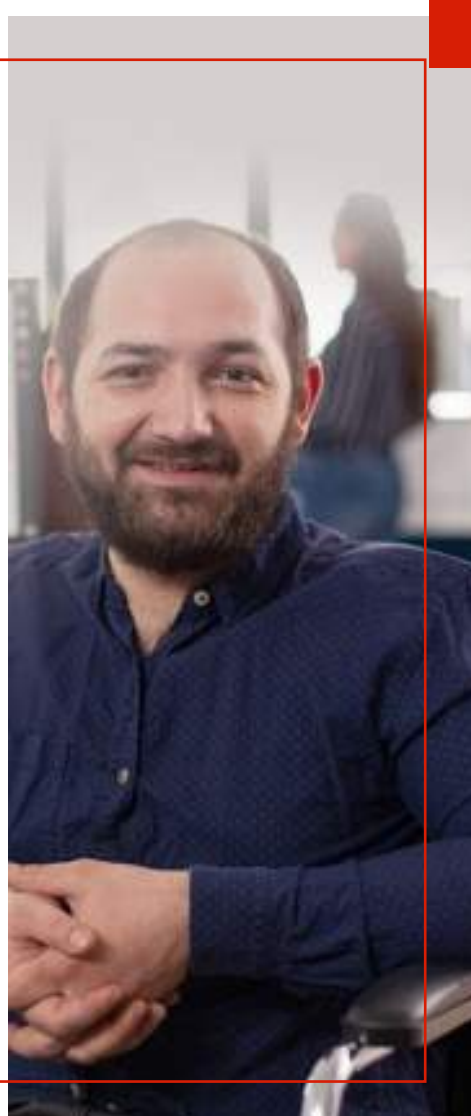


%  
DISABILITY

3%



3.5%



CULTURE  
AND  
TALENT  
INDEX

75%



84.6%



VACANCIES  
FOR  
FEMALE  
MANAGERS

45%



49.1%

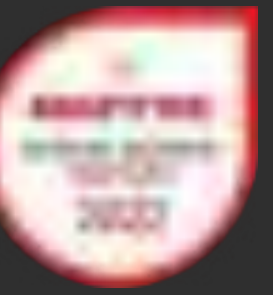


\*At constant exchange rates.  
\*\*Adjusted Average ROE without Extraordinary Items.





■ PEOPLE  
DIVERSE TEAM



**86**  
NATIONALITIES

**5**  
GENERATIONS

**+97%**  
ON PERMANENT  
CONTRACTS





**MAPFRE** *Where the time you invest becomes meaningful*

# EVERY MINUTE YOU INVEST AT MAPFRE BECOMES MEANINGFUL **BECAUSE...**

## **WE ARE TALENT**

With us, you can be yourself, applying your talent wherever you choose.

## **WE ARE COMMITMENT**

We are committed to society and also to you; to working together each day to make the world a better place.

## **WE INNOVATE WITH PURPOSE**

Our open, collaborative environment allows us to provide innovative solutions that improve people's lives.

**[jobs.mapfre.com](https://jobs.mapfre.com)**







# CORPORATE VOLUNTEERING



169,000 people assisted.  
High participation by employees and their families.



# BUSINESS



**32 MILLION CUSTOMERS**

**HIGH SATISFACTION**

**NPS<sup>®</sup>: More than 88% of the insurance business  
exceeds the average score for its market**





# ■ INNOVATION

insur\_ space  
mapfre

+2,500 start-ups on the radar

Ⓞ **CESVIMAP** Benchmark for R&D+i Mobility Lab

mapfre  
open  
innovation

1.6 million customers  
directly benefited by  
solutions generated

Moving forward on 40 innovative projects  
Powerful internal innovation



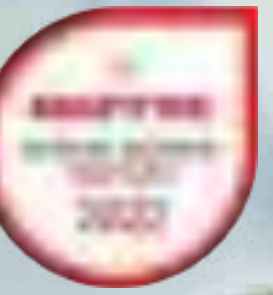
# ■ MULTICHANNEL COMPANY AND EXTENSIVE SALES CAPACITY

**+50** BANCASSURANCE  
AGREEMENTS

**+15,000** OFFICES

**78,000** INTERMEDIARIES

We generate employment and activity  
for **+150,000** providers





# ■ SUSTAINABILITY 2019-2021



98% of the plan fulfilled

## PUBLIC COMMITMENTS UNDERTAKEN



**3%**

**EMPLOYEES WITH  
DISABILITIES**



**45%**

**VACANCIES  
FOR JOB POSITIONS  
OF RESPONSIBILITY**



**NOT TO INSURE**

**NEW COAL-FIRED  
POWER PLANTS**

**NOT TO  
UNDERWRITE**

**new risks related  
to tar sands  
and oil or gas-related  
projects in the Arctic**



**NOT TO INVEST IN  
COMPANIES WITH**

**30%**

**OF COAL-BASED  
REVENUES**



**2021**

**SPAIN + PORTUGAL**

**2030**

**GLOBAL**



INTERNATIONAL COMMITMENTS

ESG INDEXES





# ■ MAPFRE'S CONTRIBUTION

## 2030 AGENDA

€15,230M

Paid out in claims

23.6%

Effective corporate tax rate

Promoting financial and social profitability through Socially Responsible Investment



# RESPONSIBLE INVESTMENT FRAMEWORK



## Impact of MAPFRE's investment portfolio on SDGs

- In 2021, the portfolio's impact indicator increased by 3.6%
- All the SDGs to which MAPFRE contributes saw improvement in their impact indicator





# SHAREHOLDERS AND INVESTORS

- Transparent relationship channels
- 259 meetings in 2021
- +1,500 queries handled

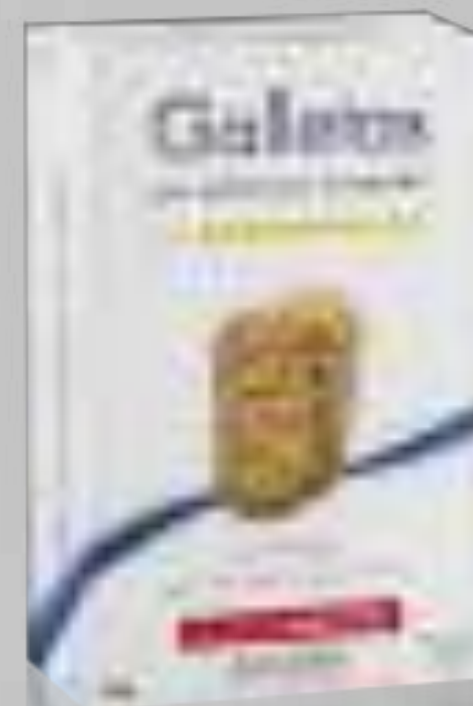
**MAPFRE**  
ACCIONISTAS  
UN VALOR UNICO





## Commitment to the most vulnerable groups

- **€10M** for COVID-19 in Latin America
- Nutrition and health for **+100,000 people** each year
- Nutritional cookies for **20,000 families** in Spain and expanding to Mexico and Venezuela
- **€4M** for research



Nutritional cookie.



# Fundación **MAPFRE**



**9** million  
BENEFICIARIES

**12,500**  
EVENTS

**IV**  
SOCIAL  
INNOVATION  
AWARDS

**KBr**  
Fundación **MAPFRE**

Barcelona Photo Center



ALSO PROTECTING THE PEOPLE OF LA PALMA

Fundación **MAPFRE**  
guanarteme





**€555 M**

invested socially in the last 10 years





Fundación **MAPFRE**

is confident that people  
can make **the world better**



**THANK YOU!**

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**IGNACIO BAEZA**

Vice Chairman of MAPFRE

