



Material events
during the year

JANUARY

- (03.01.07) ● MAPFRE is included among the companies with the best corporate reputation in the world in the ranking created by the Reputation Institute and published by the Forbes magazine.
- (04.01.07) ● MAPFRE starts operating in the surety business in Mexico.
- (09.01.07) ● MAPFRE starts marketing the Fondmapfre Guaranteed 703 fund, where unit holders benefit from the average appreciation of the DJ Eurostoxx 50, Nikkei 225 and SMI stock indices.
- (09.01.07) ● MAPFRE signs a cooperation agreement with Febs AG to distribute GAP insurance in Germany.
- (17.01.07) ● CAJA CASTILLA LA MANCHA and MAPFRE sign an agreement to jointly develop the life and pensions insurance business of said Savings Bank. As a result of the agreement, each entity will have a 50% stake in CCM VIDA Y PENSIONES.
- (18.01.07) ● MAPFRE is chosen the 8th best Ibx 35 company in terms of Social Responsibility, according to the 2006 Report of the Companies Social Responsibility Watchdog, undertaken by the University of Valencia, in cooperation with the Ministry of Labour and Social Affairs, and the UGT trade union.
- (22.01.07) ● MAPFRE ASISTENCIA opens its second call centre in the USA, located in Columbus (Georgia).
- (29.01.07) ● MAPFRE and MUTUA VALENCIANA AUTOMOVILISTA sign a letter of intent to integrate the businesses of said mutual society within MAPFRE's insurance subsidiaries.

FEBRUARY

- (07.02.07) ● MAPFRE presents its 2006 results, with a pre-tax profit of €1,156 million.

MARCH

- (02.03.07) ● MAPFRE's new shares start trading, as a result of the capital increase approved by the Extraordinary Shareholders' Meeting, held on 29th December 2006.
- (07.03.07) ● Spanish university students once again choose MAPFRE as one of the Top 50 best companies to work for, according to the annual survey carried out by the Foundation for Management Know How.
- (09.03.07) ● MAPFRE signs a letter of intent to acquire 80% of the Turkish company GENEL SIGORTA, the 10th largest Non-life insurer in Turkey, and the 6th largest Motor insurer. The ÇUKUROVA Group will retain the remaining 20%.
- (13.03.07) ● MAPFRE continues to be the most valued insurer in the MERCO Spanish Corporate Reputation Report, and moves up one place in the global ranking, to 14th place, in terms of prestige and corporate image. José Manuel Martínez, MAPFRE's Chairman, rises also one place, to 23rd, in the ranking of most valued business leaders.
- (14.03.07) ● MAPFRE VIDA and Optima Mayores sign a cooperation agreement which will result in the offering of customised financial and insurance solutions to the Spanish elderly population.
- (14.03.07) ● MAPFRE ASISTENCIA starts operating in the special risks business in Poland.
- (15.03.07) ● MAPFRE PERU and Grupo Ripley form an alliance to distribute Burial insurance through the Group's stores.

MARCH

- (20.03.07) ● MAPFRE's Mixto pension fund is awarded, for the second successive year, a prize by Expansión-Standard and Poor's.
- (22.03.07) ● MAPFRE launches a new product offering for motorbikes.
- (26.03.07) ● The acquisition of an 80% shareholding in GENEL SIGORTA is formalised.
- (26.03.07) ● MAPFRE and BBVA sign a 50% co-insurance agreement to jointly develop motor insurance through BBVA's network.
- (26.03.07) ● MAPFRE VIDA and BANKINTER sign an agreement to jointly develop the Life assurance, Accidents insurance and Pensions plans business of said Bank. As a result of the agreement, each entity will have a 50% shareholding in BANKINTER SEGUROS DE VIDA

APRIL

- (10.04.07) ● MAPFRE is proposed as a candidate for the Prince Philip Award for Business Excellence 2006-2007, awarded by the Ministry for Industry, Trade and Tourism, in the category of international presence.
- (16.04.07) ● MAPFRE is chosen to chair the Insurance Workgroup of the European Chamber of Commerce in Beijing.
- (18.04.07) ● The Faculty of Actuarial and Tourism Sciences of the University of Extremadura in Cáceres, designates MAPFRE as a Distinguished Company, thanks to its cooperation in trainee programmes for the college's students.
- (20.04.07) ● AM Best confirms the financial strength and issuer ratings, A- (excellent) and a- respectively, of MAPFRE TEPEYAC (Mexico).

MAY

- (18.05.07) ● MAPFRE PERU acquires LATINA SEGUROS.
- (22.05.07) ● MAPFRE starts marketing the Fondmapfre Guaranteed 707 fund, where unit holders benefit from the average appreciation of the DJ Eurostoxx 40, Nikkei 225 and S&P 500 stock indices.
- (28.05.07) ● MAPFRE starts operating in Egypt.
- (29.05.07) ● MAPFRE is ranked amongst the Top 100 most reputable companies in the World according to The Reputation Institute, rising to no. 85 from no.188.
- (31.05.07) ● MAPFRE is chosen by Business News America and its TEN magazine as one of the Top 10 financial services companies in Latin America.

JUNE

- (01.06.07) ● MAPFRE QUAVITAE receives the Award for Excellence in Residential Management for "Most Effective Business Initiative", awarded by the "Negocios y Gestión Residencial" newspaper belonging to Grupo Júbilo.
- (05.06.07) ● MAPFRE's Annual Shareholders' Meeting approves the issuance of up to €1,000 million in debt instruments.
- (18.06.07) ● MAPFRE is ranked 26th amongst the most renowned Spanish brands, according to research conducted by the Forum for Renowned Spanish Brands and the Office for Patents and Brands.

-
- (28.06.07) ● MAPFRE presents the "Generation Y" Project, through which it intends to better understand the behaviour of drivers between 18 and 27, in order to assess their driving habits and risk exposure.

JULY

- (04.07.07) ● MAPFRE MEXICO is selected as one of the most innovative companies in the country by the Information Week Mexico magazine.
- (04.07.07) ● Grupo Dirigentes awards MAPFRE the Business Excellence Prize in the category of Social Responsibility.
- (09.07.07) ● MAPFRE ranks amongst the Top 20 Most Desired Workplaces in the MERCO People Report 2007, rising from no. 28 to no.19.
- (09.07.07) ● The INTERNATIONAL INSURANCE SOCIETY confirms the inclusion of Jose Manuel Martínez, MAPFRE's Chairman, in the Insurance Hall of Fame, the most prestigious award in the Global insurance industry.
- (23.07.07) ● MAPFRE improves its position in the European Non-Life Insurance Ranking, rising to no.13.
- (25.07.07) ● MAPFRE successfully issues €700 million of subordinated debt.
- (31.07.07) ● MAPFRE starts a travel assistance system for the deaf.

AUGUST

- (08.08.07) ● MAPFRE enters the motorbike insurance market in Brazil.
- (09.08.07) ● MAPFRE and CAJA DUERO sign an agreement to jointly develop the Life assurance and Pensions funds businesses of said Savings Bank. As a result of the agreement, each entity will have a 50% shareholding in UNION DUERO VIDA and DUERO PENSIONES.
- (14.08.07) ● MAPFRE wins the E-learning Award in Brazil, granted by the knowledge website "Learning to Learn".
- (15.08.07) ● MAPFRE acquires REAL PARAGUAYA DE SEGUROS and REAL URUGUAYA DE SEGUROS from the ABN AMRO Group.
- (30.08.07) ● The Reactions magazine, published by the Euromoney Group, chooses MAPFRE as the best insurer in Latin America for a second successive year.

SEPTEMBER

- (06.09.07) ● Standard & Poor's confirms the AA financial strength ratings of MAPFRE RE and MAPFRE EMPRESAS, with a stable outlook.
- (19.09.07) ● MAPFRE starts marketing the Fondmapfre Guaranteed 711 fund, where unit holders benefit from the average appreciation of the DJ Eurostoxx 50, Nikkei 225 and S&P 500 stock indices.

OCTOBER

- (01.10.07) ● MAPFRE RE celebrates its 25th anniversary.
- (04.10.07) ● A survey undertaken by Future Brand concludes that, according to Spanish consumers, MAPFRE is Spain's the most trusted company.
- (09.10.07) ● MAPFRE and BANCO PRIMUS sign a distribution agreement for the insurance products linked to mortgages issued by said Bank in Spain.
- (10.10.07) ● José Manuel Martínez, MAPFRE's Chairman, receives the Medal of Honour from the Latin-American Association of Chambers of Commerce, in recognition of his professional career.
- (19.10.07) ● MAPFRE CAUCION Y CREDITO celebrates its 25th anniversary.
- (26.10.07) ● MAPFRE signs a distribution agreement with BANKOA to distribute Non-life products through the Bank's 46 branches.
- (29.10.07) ● MAPFRE's subsidiary in Argentina leads the Non-life ranking in the country for the second successive year, according to the information published by the local insurance regulator (Superintendencia de Seguros de la Nación).
- (31.10.07) ● MAPFRE makes an offer to acquires 100% of THE COMMERCE GROUP (USA) for €1,538 million.

NOVEMBER

- (05.11.07) ● Standard & Poor's and AM Best maintain MAPFRE's and THE COMMERCE GROUP's ratings after the announcement of the proposed acquisition of the latter by the former.
- (15.11.07) ● MAPFRE and CATTOLICA (Italy) announce that they will not carry out the creation of MAPFRE CATTOLICA AUTO.
- (26.11.07) ● MAPFRE and CATTOLICA confirm their intentions to maintain and develop the strong ties between both Groups, the continuation of reinsurance cooperation agreements, the development of new collaborations in the Assistance segment, and their willingness to explore other possible areas of cooperation.
- (27.11.07) ● The Brazilian Association of Incorporated Companies (ABRASCA) chooses MAPFRE as the 3rd best company in Brazil due to the transparency of its financial statements.
- (29.11.07) ● According to 2006 year-end figures, MAPFRE continues to be the leading Non-life insurance group in Latin America, and becomes the 3rd largest group overall in the region

DECEMBER

- (07.12.07) ● MAPFRE launches CLUB MAPFRE in Brazil, one of the most developed loyalty programmes within the Group, introducing a new service concept in the country's insurance industry.
- (11.12.07) ● MAPFRE is awarded the prize for Best Expansion in Latin America, by the PR Noticias information portal, in the 4th edition of the "The best in PR".
- (12.12.07) ● MAPFRE starts Assistance operations in India through its local subsidiary INDIA ASSISTANCE.
- (13.12.07) ● MAPFRE's subsidiary in Argentina is ranked, for the 6th successive year, among the Top 50 best companies to work for, according to the ranking prepared by the consultancy firm Company Managers, using the "Great Place to Work" framework.

-
- (16.12.07)** ● MAPFRE´s webpage is ranked among the best internet portals of the insurance industry, according to the 8th Capgemini Report on Insurance and Internet.
 - (16.12.07)** ● MAPFRE´s call centre in Portugal is chosen as one the best telephone platforms in the country by the 3rd International Conference organised by the Portuguese Association of Contact Centres.
 - (17.12.07)** ● The Boards of Directors of MAPFRE and CAJA MADRID approve the framework for the reorganisation of the alliance which both Groups signed in the year 2000, with the aim of strengthening the alliance and adapting it to MAPFRE´s new corporate structure.
 - (21.12.07)** ● MAPFRE becomes the main sponsor of the Royal Spanish Tennis Federation for the following 4 years.
 - (28.12.07)** ● MAPFRE opens a new client service centre in Buenos Aires (Argentina), the 12th in the country.
 - (28.12.07)** ● The integration of MUTUA VALENCIANA AUTOMOVILISTA into MAPFRE´s Motor Insurance Operating Unit is completed, together with the integration of said mutual society´s other business into MAPFRE´s corresponding operating units.