

People and Organization

Where your time
is meaningful

2025

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At Mapfre, the transformation we're going through is centered on how we want to be in the coming years and the responsibility we assume as we travel that path.

We want to continue building a solid organization, one that's capable of anticipating, adapting, and generating value sustainably. But we aim to do so without sacrificing what defines us: a way of doing business that revolves around people, a commitment to society, and a purpose of caring about what matters.

Striking that balance is one of our greatest challenges. Because transforming isn't just changing what we do, but how we do it. It's about evolving without losing identity. It's about moving forward without disconnecting from what's brought us to this point.

That's why culture isn't a fashion accessory. It's what gives meaning to everything else. It's what's reflected in every decision, in every way of working, and in every way of collaborating. It's what converts intention into reality.

In recent years, we have revitalized our culture, fostering a shared reflection on what unites us and defines us as an organization. Because culture must evolve in order to respond to today's challenges and the transformation we are undergoing.

People are the ones who make that transformation possible. Their ability to adapt, learn, and take on new challenges is what allows us to move forward with strength. Their commitment, combined with their professionalism, is the best guarantee that we can continue delivering quality growth, true to who we are.

Looking to the future, we know that the context will continue to pose challenges. But we also know that we've built a solid foundation and are able to continue evolving without losing sight of what makes us different.

The more we advance and the more demanding the challenges we take on, the broader our horizons become and the greater the opportunities that open up.

Ultimately, transforming Mapfre means continuing to build an organization that moves forward with purpose.

Alfredo Castelo
**Group Chief People, Strategy
and Sustainability Officer**



At Mapfre, more than 30,000 people work every day in an organization that never stops evolving.

In the past year we have continued moving in that direction—in a company that's increasingly connected, where sharing information, collaborating between areas, and accessing new tools is a regular part of how we work.

The incorporation of new solutions, such as those based on artificial intelligence, or the evolution of our digital environments, are changing the way we communicate, organize work, and move forward as a team. But the real challenge is not only launching them, but making sure they deliver value in day-to-day operations.

At the same time, we've strengthened skills development, because learning, adapting, and evolving is no longer occasional, but rather a natural part of work. And in that process, each person plays a leading role.

None of this would be possible without the commitment of those of us who make up Mapfre. Our dedication is reflected in how we tackle challenges, how we collaborate, and how we make things happen every day.

Our objective is clear: to continue creating an environment where working better is easier, developing talent is more accessible, and each professional can move forward with meaning, adding value and finding purpose in what they do.

Because, ultimately, transformation is not measured by what we implement, but by what changes in the daily work of our people.

Juan Carlos Rondeau
Group Chief People Officer



1. Our culture

Our culture

Our company is distinguished by a strong corporate culture—deeply rooted and fully aligned with our purpose and values. Our Strategic Plan 2024-2026 carries the tagline “Attitude: We are Mapfre and We Act,” which embodies the people at Mapfre and our culture. This plan is based on four pillars:



Under the **Transformation and Culture** pillar, in 2025, we progressed in our **Cultural Reactivation Plan** to strengthen employee engagement with:

- Our purpose: “We care about what matters to you”
- And our culture

This means that all Mapfre people share and live by a set of **shared behaviors** that demonstrate our raison d'être and guide our day-to-day work.



Our culture



Our culture is what has defined us and driven our progress for over 90 years. Now more than ever, we want to strengthen it and make it evolve.

To ensure employees feel personally connected with their contribution to our purpose and culture, the Culture Plan aims to generate enthusiasm and commitment, cementing the “We Are Mapfre and We Act” behaviors that bring our purpose to life.

The plan is built on a culture and brand narrative aligned with the roll-out of the strategic plan, which defines our corporate identity, vision, purpose, and values, and is supported by five strategic levers:

- Specific **shared behaviors** that describe and express our purpose.
- A **Leadership Support Plan**, complete with a guide so leaders can serve as cultural role models.
- A **Recognition Plan**.
- A **culture and engagement survey through which we listened to employees** to understand what they think and feel about our culture and purpose.
- Integration of culture into each phase of the employee life cycle.
- **Measuring and monitoring** progress, with specific KPIS for leaders.

I believe that, through my work and the way I approach it every day, I contribute to bringing Mapfre's purpose to life

8.8 (out of 10)

Evaluation in the Culture and Satisfaction survey

1.1. LEADERSHIP AS A LEVER

Leaders are key to our Culture Plan. That's why we continue to support them through the 2025–2026 Leadership Plan, **so they remain role models of our culture and of the behaviors aligned with our values.**

A Mapfre leader is a strategic visionary who delivers results, leads people, and serves as a cultural beacon.

1.1.1. Benchmark leader in Culture to drive change

At Mapfre, leadership is a driver of transformation, focusing on its strategic vision, its ability to achieve results, and its focus on people, being a role model in Culture.



Our culture

As part of this transformational leadership approach, we have designed specific initiatives for senior executives:

- 87 people participated in the program “Cultural Immersion: Mapfre leader, Culture Role Model” 2025. The next four editions will take place throughout 2026. Focusing on the behaviors and values that bring the company's purpose to life, with a special focus on issues as relevant as purpose, legacy, and trust in people to turn our leaders into role models of Mapfre Culture.
- Individual development plans were launched for 24 CEOs, according to their needs.
- For 194 top leaders, a 2025 webinar series was implemented with both internal and external experts. Within the Leadership School of Mapfre's Corporate University, the following topics were covered: “AI and the impact on the insurance sector,” “Analysis of the current geopolitical and economic situation: Ukraine and the rest of the world,” “The leader in addition to being strategic,” “Culture Role Model, “As a Mapfre Leader, understand your mind and your emotions,” “Business continuity /cybersecurity plans,” “Non-Life Business,” “Life Business,” “Fraud in insurance distribution and channels,” and “The current geopolitical landscape and changes in global leadership.”

Our evaluation model incorporates Mapfre leadership behaviors with the aim of assessing leaders across three areas: strategic vision, ability to deliver results, and people leadership. The results of our initiatives will guide the development of targeted action plans.

At Mapfre, we grow with leaders who inspire, transform, and build strong teams.

1.2. HOW WE ARE IMPLEMENTING OUR CULTURE PLAN

Our Culture Plan is progressing with a structured change management strategy, carried out in four phases:

1.2.1. Communication and awareness, building consciousness and desire

Key actions carried out in 2025 include:

- Specific **We are Mapfre and We act behaviors** were defined: that ground our purpose: “We care about what matters to you,” aligned with the values.
- The behaviors were launched across all countries through a cascading communication plan that supported their integration into employees' day-to-day work.
- Testimonial videos were also created and shared with employees worldwide, featuring employees speaking about what it means to care for customers, colleagues, and society.

1.2.2. Training to internalize and implement our purpose-driven behaviors

- In 2025, the in-person training program "We care about what matters to you" was deployed. This key initiative aims to internalize and reinforce the specific behaviors of our culture. The program will continue in 2026. Delivered in a hands-on, experiential workshop format, this in-person training will focus on the practical application of behaviors that bring our purpose to life, fully aligned with our values and cultural identity. Train-the-trainer sessions were conducted across all countries.

1.2.3. Support and reinforcement

- Mapfre Culture Week took place from June 10 to 13, 2025. This global initiative involved all countries and featured more than 300 activities to reinforce our purpose, values, and other cultural pillars such as health, well-being, and more. During this week, key communication actions were launched, including the institutional video from the Chairman and CEO and culture sessions led by each country's HR leaders and CEOs.
- A specific support plan for leaders was also introduced, recognizing their critical role as cultural role models within the company. This plan includes awareness and training initiatives, one of which is the distribution of a "Leader's Guide"—a resource containing educational content on corporate culture and other leadership-related topics.
- A recognition plan was developed to highlight behaviors that reflect our culture and showcase exemplary actions that demonstrate care for customers, colleagues, and society. These initiatives are supported by our corporate recognition platform, which allows employees to recognize one another. Additionally, specific actions are being promoted to encourage leaders to acknowledge their team members.

1.2.4. Actions to assess how our culture is experienced and its evolution over time.

In 2025, for the first time, Mapfre carried out an integrated culture and engagement survey through which employees around the world were able to assess how they currently experience their professional journey, how they perceive the culture in their work environment (culture index, cultural gap, and connection to purpose), how they view their leaders (leader index and leader culture index), how they see the company's future (future success, openness to change, and reputation), and finally, their overall level of satisfaction and willingness to recommend the company.

The high participation rate has provided us with a solid diagnosis that will lead to the definition of both global and country-specific action plans aimed at strengthening our culture as a key enabler of Mapfre's strategy and transformation.





2. Developing talent

Developing talent

In today's dynamic business environment, adaptability is essential to stay competitive, ensure sustainability, and deliver high-quality service.

At Mapfre, our people are our greatest asset, and we focus on their development through a strategy designed to prepare our teams for constant challenges. We believe in people and in talent as the true engine of transformation—ready to meet both current and future challenges.

Our Skills Transformation Plan is the basis for managing our talent. It allows us to **align the growth of our teams with the strategic needs of Mapfre**. In each country where we operate, we analyze local capabilities and needs, assess people's skills and knowledge, and define tailored strategies to address them through upskilling or reskilling initiatives.

To ensure the effectiveness of our strategy, we continuously evaluate our talent management processes and drive ongoing improvements.

2.1. AN AGILE, GLOBAL ORGANIZATION ALIGNED WITH THE BUSINESS

Our organizational structure is grounded in principles of flexibility and dynamism, enabling us to respond to the evolving needs of the business. To support this, we have established an organizational framework that defines our internal structure, operating and governance model, and inter-area relationships. This framework helps us optimize resources, foster collaboration, and ensure agile and efficient management.

2.1.1. Optimization and clarity in processes

To deepen the understanding of each area's functions, in 2025 we launched several projects to develop and implement our operational manuals. These manuals will detail the key responsibilities and processes of each area. This initiative has enabled us to operate with greater clarity, efficiency, and alignment across all functions.

It has the following objectives:

- To design a flexible, dynamic structure that adapts to business needs.
- To promote collaboration and teamwork through an agile organization. To this end, we have a global map of job positions and functions that helps define the company's strategic profiles and knowledge base.

The operating models launched during 2025 that have had the greatest transformational impact from an organizational perspective were those related to Customer Service, with a focus on Customer-Distributor segmentation and on Sales and After-Sales support.

Additionally, to foster a more agile and efficient organization in decision-making, we aim to optimize the number of employees in managerial positions—those responsible for leading teams. By the end of 2025, the hierarchy index stood at 16,9%, representing the percentage of managerial positions within the total workforce.

2.1.2. Standardized OKR methodology

During 2025, the company developed a standardized OKR methodology aimed at consolidating the practices that had already been implemented across the organization. The objective of the OKRs is to strengthen strategic alignment and foster a culture of focus and transparency throughout the company. Adapted to the specific nature of our business, this model establishes a common framework

Developing talent

for defining priorities, connecting strategic objectives with those of business areas and teams, and ensuring that efforts are directed toward the key results that drive value creation.

The OKR methodology has been designed as a living, dynamic, and continuously evolving system, supported by quarterly review processes and tools that facilitate measurement, collaboration, and data-driven decision-making. Its development was led by the Corporate Organization Area, integrating best practices and internal learnings. With this development, the company takes a decisive step towards a more agile management model, focused on results and aligned with the strategic challenges of the coming years.

2.1.3. Corporate Model for Personnel Expenses over Net Premiums and Productivity

During 2025, a comprehensive model was developed for reporting and analyzing the Personnel Expenses to Net Premium ratio, with the aim of improving understanding of the impact of HR costs on business generation. This methodological framework establishes standardized criteria for calculation, segmentation, and monitoring, enabling the identification of deviations and supporting decision-making toward more sustainable personnel cost management. The model is integrated into the corporate analytics system and fed by structured and validated data sources, ensuring consistency and traceability.

In parallel, an analytical framework was designed to assess the productivity of business areas—including technical, commercial, and operations teams—by combining activity and workforce metrics. This methodology provides an objective and comparable view of operational performance, helps identify optimization opportunities, and supports aligning workforce capacity with business needs. The adopted approach enables a deeper analysis of the relationship between resources, activity, and results, contributing to strategic organizational decision-making.

2.1.4. An objective-based model that drives growth

To align and communicate strategic objectives to every employee, we rely on a global management-by-objectives model.

Each job level follows a balanced structure that combines:

A matrix defines the weighting for each objective category, with the weight of strategic objectives increasing as the seniority level of the role rises. For sales profiles, we have our own objective system tailored to their activity and focused on achieving results.

I know what is expected of me at work

8.8 (out of 10)

Evaluation in the Culture and Satisfaction Survey.



Mapfre's
strategic
objectives



Specific
objectives at the
regional, national,
or business level



Department or
area objectives

This ensures that the entire workforce is aligned with objective-driven performance management.

We continue to evolve our model with specific systems tailored to the nature of the activity, such as project-based bonuses and OKRs (Objectives and Key Results), aligned with new methodologies and ways of working.

2.2. COMPREHENSIVE TALENT ACQUISITION STRATEGY

At Mapfre, we are committed to attracting exceptional talent to ensure the organization has the capabilities needed to meet future challenges. To this end, we have developed a talent acquisition operating model that efficiently leverages multiple sourcing channels and tailored employer branding strategies.

2.2.1. We connect the best talent

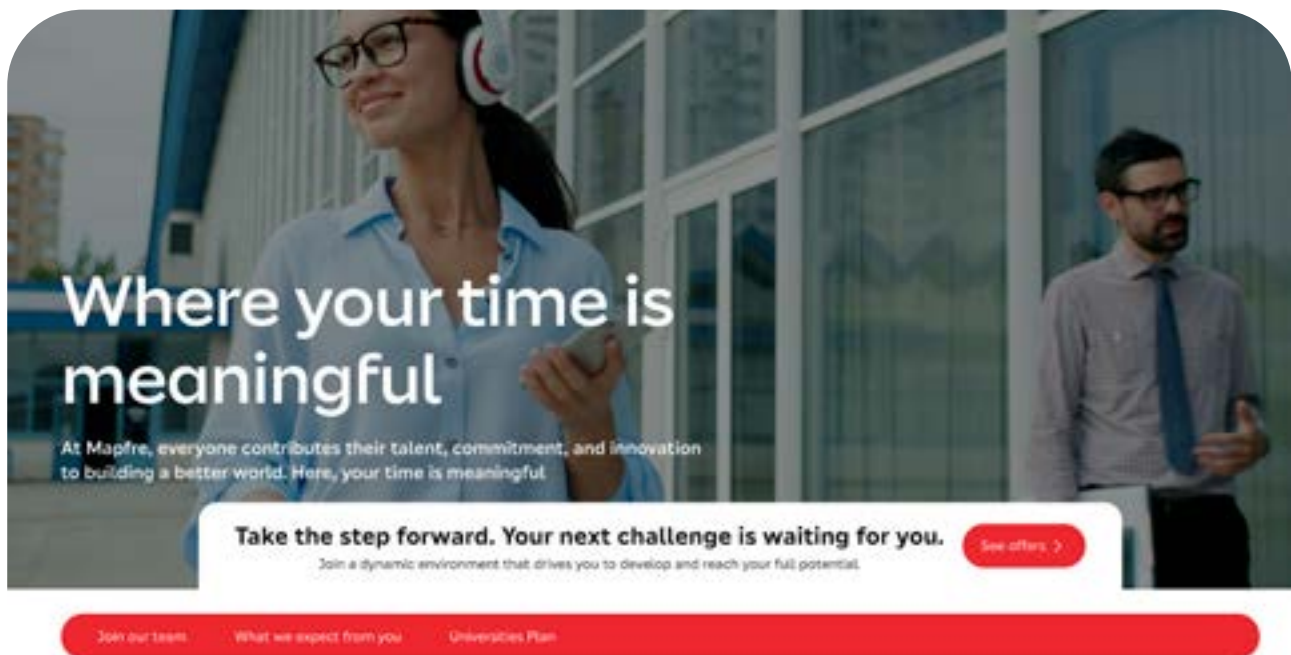
Our external recruitment strategy is built on foresight and agility, ensuring we attract the right profiles at the right time. We tap into a global network of sources and channels, including social media, digital platforms, universities, training centers, and strategic partnerships.

Through our employment portal “Working at Mapfre” (available at [mapfre.com](https://www.mapfre.com)), 625,306 people have shown interest in our job offers. Additionally, our employee referral program has generated 263 employee recommendations, highlighting the key role our internal community plays in attracting talent.

We have established global alliances with partners specialized in recruiting strategic profiles in key areas such as actuarial science, technology, cybersecurity, data, and artificial intelligence. These partnerships enable us to optimize the selection of critical talent in high-demand sectors, diversify our recruitment strategy, and ensure we remain at the forefront of innovation and specialization.

This year, the **mapfre.com** Talent Space (<https://www.mapfre.com/talento/>) has been renewed to more clearly reflect who we are as an employer and the project we are building. This update is not just a visual evolution. It is a strategic tool that reinforces our ability to attract, connect, and retain the profiles that are driving the company's transformation.

The new space not only improves our visibility as an employer. It also helps turn interest in Mapfre into actual applications through a direct connection to our careers website.

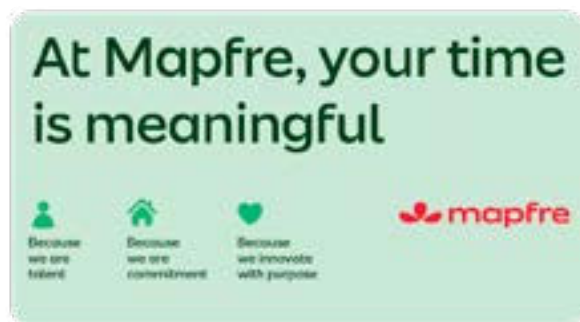


2.2.2. Where your time becomes meaningful. Our value proposition

At Mapfre, we have a value proposition that we convey through the slogan “Where your time becomes meaningful,” reflecting how our professionals’ sense of purpose makes every minute spent at Mapfre meaningful.

Our value proposition is built on three pillars:

- **We Are Talent:** At Mapfre, you can be yourself and apply your talent to advance your career.
- **We Are Commitment:** We are committed to society and to you, so we can all work together to build a better world.
- **We Are Innovation:** Our open, collaborative environment allows us to deliver innovative solutions that improve people’s lives.



We primarily promote our value proposition through digital campaigns on social media. On LinkedIn, in the “Life at the Company” section, we highlight our culture and professional growth opportunities. As a result, we’ve expanded our digital community and improved key performance indicators, including:

- Follower growth: in 2025, our LinkedIn followers increased by 21.10%, reaching a total of 1,097,325.
- Influenced hires: the percentage of hires influenced by our employer branding efforts rose from 32.74% in 2024 to 33.1% in 2025.
- Job and Life page views increased by 24.48% in 2025 (534,000), demonstrating growing interest in our employer brand.

But a solid employer brand is not built only with messages from the outside. It is built, above all, **from the real experience of the people who are part of the organization**. When employees see themselves reflected in what the company says about itself, the employer brand stops being a message and becomes a shared experience.

Developing talent

With that goal in mind, throughout the year we have driven various initiatives that **strengthen pride of belonging, highlight the stories within Mapfre, and empower our employees as the protagonists of the company's narrative:**

- **Your time at Mapfre:** Time is one of the most valuable assets a person shares with their organization. Building on that idea, "Tus minutos en Mapfre" (Your Minutes at Mapfre) was created as an initiative designed to celebrate each employee's journey and contribution through a simple, emotional, and universal lens. The campaign transformed time spent with the company into a meaningful, visible, and shareable metric.

Each employee could calculate their minutes at Mapfre and turn that figure into a personal story. It's a simple gesture that invited them to look back, recognize the path they had traveled, and share it with pride. The result was an authentic employee advocacy activation. Employees became natural brand ambassadors, sharing in their own words what it means to be part of Mapfre. The impact was significant.

The conversation generated reached an estimated potential of 4.3 million people, driven mainly by publications made by employees. Additionally, 89.7% of the sentiment associated with the action was positive, reflecting pride, recognition, and emotional connection with the company. "Your minutes at Mapfre" shows that recognizing people's time is not just a symbolic gesture. It is a powerful way to reinforce the connection with the organization and consolidate a culture where the professional journey makes sense.



Developing talent

- **Giving people a voice to share stories:** The employer brand is also built when people share their own experience. That is why we promote a simple but powerful initiative: templates designed so that any employee can share their professional and personal history on social networks.

The proposal starts from a clear idea: no one can better explain what it means to work at Mapfre than those who experience it every day. To make it easier, three editable templates were created that allow sharing real experiences from different angles:

- My training, to share lessons, projects, and skills developed in the company.
- Something about me, to show the personal dimension behind each professional.
- The best thing about Mapfre is..., a direct invitation to express what makes working here special.

When employees share what they learn, what they are passionate about, or what they value from their work, culture ceases to be an abstract concept and becomes something tangible and visible.

2.2.3. Employer branding: an employer brand at the service of transformation.

The transformation of Mapfre requires new skills and new professional profiles. That is why, in 2025 we launched a specific employer branding plan to position the company as an attractive environment for STEM profiles—key professionals to drive the technological projects that are redefining our business.

This plan acts as a **cross-cutting lever for attraction and retention**, highlighting the technological projects we develop, an advanced technology stack, the real impact of our work, and the talent that makes it all possible. The objective is to bring to the market a reality that defines the company: Mapfre is an organization where technology drives business innovation and where professionals can develop their careers by participating in global projects with purpose.

In an environment where technological talent is highly demanded and competitive, the employer brand helps to **emphasize our value proposition among these profiles and strengthen the bond with those who are already part of the transformation.**

Main lines of action:

- Strengthen our presence in the digital channels where technological talent is found: For this purpose, a specific space has been created on LinkedIn dedicated to **technological talent within “Life at the company”**, where we share projects, experiences, and knowledge generated by our own teams. The goal is to provide a transparent view of what it's like to experience technology within the company.
- Social media campaigns:
 - **Born to lead”:** An audiovisual series of micro-interviews in which Mapfre tech professionals share firsthand their challenges, lessons learned, and achievements. Through their stories, we show how technological talent directly contributes to the company's purpose: protecting what matters.

Developing talent

- **Mapfre Tech Tips**: A series of knowledge capsules created by our own technical teams. They share learning, best practices, and technological experiences with real value for the professional community. The approach seeks to **provide useful and relevant knowledge to the tech ecosystem** from the voice of those who are already part of the company. Giving voice to our own professionals contributes to **reinforcing the pride of belonging**, showcasing the internal talent as the protagonist of the transformation.

This content strategy is complemented by the **publication of technology-related news and projects in both mainstream and specialized media**, expanding Mapfre's visibility across the digital spaces where STEM talent engages and seeks information.

Tech tip



María Esteller
Data Scientist
at Mapfre



Where your time is meaningful

“ AI delivers real impact when it is built **with a holistic vision**. Don't design just to solve today's problem: invest in shared architecture, reusable components, and accelerators that enable scaling, optimization, and the consolidation of capabilities. ”

Tech tip



Jorge Rodríguez
Information systems
security management



Where your time is meaningful

“ Operational resilience doesn't stop with drawing up **Business Continuity Plans**. Even though critical dependencies analysis is fundamental, we need to have dynamic training and improvement plans in place. Anticipating, agile communication and adapting in real time are critical aspects of crisis management. ”

Developing talent

- Mapfre's positioning as a technology employer is also built through experiences that make it possible to live innovation from within. In this context, we held **SafeCoders Fest**, an internal hackathon designed to boost collaboration among technology teams and strengthen the sense of belonging. The event brought together more than **50 professionals from the Security area, Data & AI, Architecture, Infrastructure, and Operations**, who worked for two and a half hours on developing innovative solutions to improve the detection, prevention, and mitigation of fraud risks. **9 multidisciplinary teams** were formed, accompanied by **10 mentors** and evaluated by a jury composed of professionals in Innovation, AI, Technology, and Security. All teams managed to present their proposal, demonstrating the high level of commitment and technical capacity of the participants. The winning project, **"No Code, No Glory"**, focused on a fraud detection solution using artificial intelligence images, has been incorporated into the Innovation project pipeline with development planned for 2026.



- Development of a specific landing page on our employment website (<https://jobs.mapfre.com/>) that allows professionals interested in these profiles to connect directly with the company and submit their candidacy. This space reinforces the conversion of interest generated by digital communication into real talent recruitment opportunities.

The employer brand plan also reinforces Mapfre's presence in the spaces where future talent is generated. Through support for **alliances to technology hubs, universities, and job fairs**, the company expands its connection with emerging professionals and with new generations of STEM specialists. As part of our Mapfre Universities Plan, we actively participate in events that enhance our visibility and strengthen our connection with young talent. In 2025, we took part in over 127 forums worldwide, promoting our employer brand and showcasing the opportunities we offer to the next generation of professionals.

Developing talent

A tailored onboarding for transformative profiles

Attracting talent that drives the company's transformation also requires onboarding experiences adapted to the expectations of such profiles. Professionals with high technological specialization or key roles in innovation projects particularly value understanding from the outset the impact of their work, the broader global context in which they operate, and the development opportunities the organization offers.

With this in mind, we have designed a tailored value proposition for transformational profiles, integrating the most relevant aspects for their professional growth and well-being, along with Mapfre's commitment to caring for people and living our corporate values.

On this basis, this year we built an onboarding plan adapted to transformational profiles with three clear objectives:

- Facilitate agile integration in the teams.
- Promote a deep understanding of the Mapfre culture and transformation projects.
- Create a memorable onboarding experience.

The initial onboarding experiences were rolled out across different countries, with sessions designed to connect new professionals with the company's purpose, the teams they will work with, and the impact of the projects they will contribute to.



2.2.4. Efficiency and measurable results

With our talent acquisition operating model, we focus on efficiency, optimization, and innovation in recruitment.

While we are aware that we have not yet fully achieved the target coverage time for vacancies (52 days), it is worth highlighting the improvement in recruitment times for transformation profiles in the REEF Development Centers: Iberia (96 days vs. 124 days average for technology profiles), Colombia (same coverage time as its average—41 days), and Brazil (36 days vs. 60 days). This progress enabled us to accelerate the expected hires for 2025 and bring forward new hires originally planned for 2026 and 2027. In total, we have incorporated 51 people from the expected total (105 people) for the three-year period 2025-2027.

To ensure the proper execution of our Systems Plan and secure coverage of technology vacancies—particularly in high-demand roles in the market—it was necessary to increase investment in specialized talent acquisition. This context led to a direct rise in hiring costs, which increased from €1,625 per vacancy in 2024 to €1,716 in 2025, reflecting the effort made to attract and retain critical professionals for the continuity and evolution of our strategic initiatives.

2.3. STRATEGIES AND GROWTH PLANS

Learning is a key driver of growth. At Mapfre, we leverage tools to identify internal capabilities and address the knowledge gaps necessary for the organization's growth. Through personalized development plans, tailored training pathways, and self-development initiatives, we enhance our employees' skills, employability, and opportunities to transition into new roles. These initiatives empower them to tackle business challenges and contribute to the company's ongoing success.

With our global Workforce Planning methodology, we identify and address both job-specific and knowledge development needs, ensuring growth opportunities for all.

2.3.1. Learning: growth and innovation

Continuous learning is essential to the development of our teams and the building of a more innovative and accessible future.

Our global learning model links all training initiatives to the company's strategy, with a strong focus on business and the learning experience of each individual.

In 2025, 62% of all training was digital, with a particular focus on technical and sales training, which represented 67.1% of training activities, in an year in which transversal training increased, especially training related to Mapfre Culture.

The Mapfre Corporate University, with 16 schools, 17 classrooms, and an Innolab, plays a fundamental role in preparing our teams. Through the university, employees have access to local and international programs that provide the essential skills and knowledge to grow in their roles. These programs also offer in-depth, up-to-date insights tailored to help them meet new challenges.

I have opportunities to grow professionally

7.2 (out of 10)

Evaluation in the Culture and Satisfaction Survey.

People are committed to continuously learning and developing their skills to keep creating value.

7.6 (out of 10)

Evaluation in the Culture and Satisfaction Survey.

Developing talent

Programs and data that have made the difference in 2025:

2.3.1.1. Technical training for a real impact

■ Insurance School

With the objective of sharing technical and strategic knowledge at a global level, webinars and training programs were conducted with the participation of 30,259 employees worldwide. Among the most outstanding initiatives is the Mapfre Global Insurance Program (PGSM). And the learning pathways for specific profiles such as “Sales,” “Technical,” and “Life Technical.”

■ Sales and Business Development School

A total of 133,200 hours were dedicated to training in this area, with the participation of more than 6,434 employees in activities aimed at improving customer experience and sales skills, reinforcing a customer-centric culture.

■ Operations School

With a total of 34,374 training hours and more than 8,760 employees trained, this school has been key to optimizing processes and strengthening operational efficiency across all areas of the business.

■ Actuarial School

More than 1 were held. 400 hours of specialized training, highlighting the development of tool-based skills, as well as global participation in a series of actuarial webinars that fostered the exchange of technical knowledge within this group.

■ Technology School

With 6,910 hours of training and 2,468 employees trained. During 2025, the Global IT Program was promoted, along with the development of technological skills in areas such as Cloud, DevOps, Power BI, and Python, which are essential for the company's digital and technological evolution.

■ Finance School

A total of 7,907 employees participated in training focused on IFRS 9 standards and programs on accounting and financial statement analysis, strengthening analytical capabilities and financial rigor globally. In addition to a series of webinars related to financial well-being.

■ Audit School

Nearly 1,062 training hours were delivered, with the 2025 global internal audit seminar standing out as a key event that brought together professionals from around the world to share best practices and reinforce internal control standards.

■ Legal School

During the year, more than 2,300 employees completed training on the Internal Whistleblowing System at Mapfre. And more than 4,380 employees completed the capsule on the internal information system. In addition, the Global Program for the Legal Affairs Area was held, bringing together legal directors from all countries to align standards and strengthen the legal function in Peru.

Developing talent

■ Sustainability

More than 1,730 employees completed the “Playing our Part” program, a key initiative to raise awareness and provide training on sustainability, reinforcing Mapfre’s commitment to responsible development.

In addition, in 2025, the global online “Footprint Plan 2030” program was launched, which has been completed by more than 5,000 employees.

■ People and Organization School

Training in this area totaled 12,565 hours, reaching 5,031 employees on topics related to talent management.

2.3.1.2. Other High Impact Training Initiatives

Other transversal training actions of great importance were also developed:

- In the **Digital Technical Knowledge Classroom**, more than **10,680** training hours were delivered through programs such as “Boost your productivity with Copilot” and “Introduction to Artificial Intelligence and Prompt Engineering – Mapfre,” strengthening employees’ digital skills.
- More than 34,870 hours of training were provided in the **Data Classroom**, impacting 10,790 employees. This classroom highlights the development and rollout of role- and level-based learning paths for the data community. In addition, a new AI training and awareness plan has been developed for all employees, with more than 10,000 training hours delivered in 2025.
- In the area of Security. In order to further strengthen the Group’s protection capabilities, training and awareness initiatives for Mapfre employees in the areas of Security, Cybersecurity, Privacy, and Operational Resilience were carried out during 2025. Over the last three years, 86.0% of employees have received training in one of these areas. The level of cybersecurity awareness is assessed through global Cyber Exercises simulating attacks against employees. 92.8% of participating employees responded appropriately in these exercises.
- In the field of innovation, **InnoLab** trained employees in strategic innovation methodologies through programs such as “Get Started with Innovation Methodologies,” fostering a creative, change-oriented mindset.
- Lastly, Mapfre offers specialized training to help its professionals mitigate the potential negative impacts of the climate and industrial transition. In 2023, the Group launched the **Climate Change and Energy Transition** and **Climate Change and the Task Force on Climate-related Financial Disclosures (TCFD)** training programs. These courses were designed for key stakeholder groups across the organization, including actuaries, risk teams, underwriters, Technical Areas, Investments, Sustainability, and Environmental teams, among others. In total, **1,600 employees** completed this training.
- Mapfre strengthens global and cross-cutting training in **risk management with a training plan** aimed at its professionals and advisors, in line with its *Management Principles*, with the objective of improving the identification, assessment, and mitigation of the risks **to which they may be exposed due to their functions and positions of responsibility. Within these risk management trainings**, in 2025, specialized **content** was delivered in key areas for the Company, including *Introduction to Risk Management at Mapfre, Operational Risk, Cybersecurity Risk, and Due Diligence Regulations (ESG-B Sustainability)*, as well as training related to artificial intelligence, reinsurance, digital business, sustainability regulations, IFRS, and compensation schemes. Overall,

Developing talent

the training activity **in risk management** reached a total of 67,843.31 hours during the fiscal year. Additionally, the Company annually develops a global training plan for board directors (including non-executive directors) through the *Director Classroom* program, which includes strategic content related to the Group, both globally and locally, as well as specific training on culture and risk control. Mapfre held two in-person training sessions on **risk management** (in April and October) aimed at the non-executive directors of the Spanish Group, focused on cybersecurity and ICT risks (DORA), regulatory compliance, corporate governance, and new sustainability and due diligence obligations.

2.3.1.3. Professional development

- **Leadership and global development:** we run two key programs for our leaders: the Global Development and Leadership Program, with the participation of 20 participants from 10 countries, and the Executive Avanza Program, with 24 participants from 9 countries.

2.3.1.4. Self-learning and knowledge management

- **Self-learning:** personal and professional development is at the core of our strategy. 12,734 employees accessed our training catalog, with 69,550 self-enrollments, an increase of 10.5% compared to the previous year.
- **Knowledge Management:** Through our Eureka platform, Mapfre's virtual space to learn and share knowledge. Since its creation, more than 5,000 knowledge pieces have been shared, driving collaborative learning.

These are just a few examples of what we are doing to prepare our teams for current and near-future challenges.



2.3.2. Versatility matrix and knowledge clusters

Our versatility matrix within Mapfre's People and Organization departments enables us to support the transformation of capabilities. This tool evaluates the degree of versatility between job positions based on shared knowledge. We have identified 17 knowledge clusters, representing at least a 50% overlap with the 55 global clusters.

2.3.3. Development plans: upskilling and reskilling

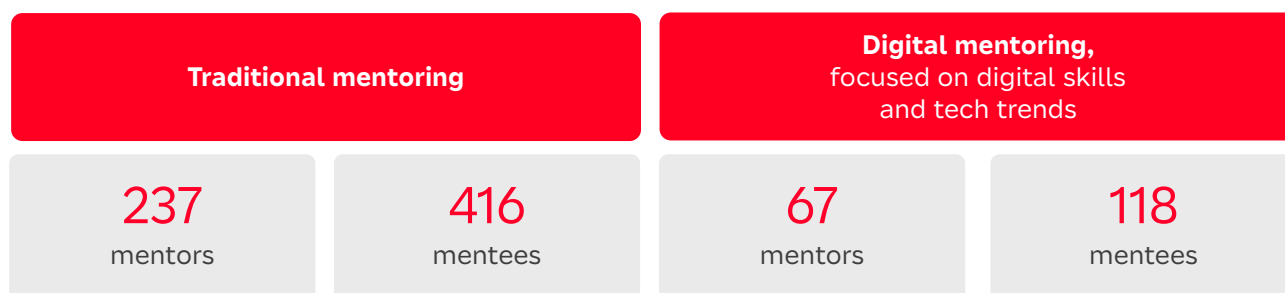
We offer a tool that allows employees to self-assess their knowledge and confirm it with their supervisors. Based on this evaluation, employees can create their own development plans, incorporating training content and actions to close any knowledge gaps.

We believe in comprehensive training, which is why we use a 70/20/10 model, combining formal learning, social learning (such as mentoring processes), and practical learning (such as project work). The Individual Development Plan has been made available to 27,960 employees in 34 countries, enabling employees, their managers, and Human Resources teams to include development actions (training, mentoring, participation in projects, among others), thereby structuring development priorities and facilitating their achievement.

We have identified 64 key strategic profiles for the business grouped into 38 knowledge clusters. These profiles are essential for the company's transformation. Personalized development plans for upskilling and reskilling are being implemented to ensure the loyalty and growth of these profiles, aligned with organizational goals.

2.3.4. Mentoring programs: traditional and digital

Shared learning is key to evolving. At Mapfre, our mentoring programs connect talent and experience to continue growing together. In 2025:



2.3.5. Global plan for developing the technical function:

To further promote our technical excellence, we have strengthened our Technical Directors Plan, aimed at ensuring global coverage for the role of Technical Director, preparing them for business challenges and supporting the company's continuous success. This initiative ensures the sustainability and reliability of the position in the medium and long term. 13 executives are currently participating in the plan.

Additionally, we have rolled out local plans in 31 countries for 4,332 technical employees, providing clear professional development paths to support their growth.

This approach in the technical function reinforces our commitment to these employees and contributes to the retention of key talent. The professional itineraries are designed to be flexible, enabling adaptation to the specific needs of each region or business unit.

Developing talent

2.3.6. Succession plans

We have a succession plan to ensure continuity of leadership and effective succession planning. We provide resources to evaluate talent, train leaders, and develop technological tools to support effective process management.

At Mapfre, we believe in internal talent and mobility as key drivers of professional growth. We are committed to filling positions with internal candidates, enabling agile transitions and ensuring that teams are always supported by the best talent. We also have a succession strategy in place for key roles, ensuring smooth transitions in strategic positions and proactively identifying future leaders. A place to grow.

Building loyalty is essential. Our objective is to foster an environment where everyone can develop their career, contribute meaningfully, and feel part of a purpose-driven project. Development and feeling of belonging are essential for Mapfre.

2.3.7. Mobility: growth without borders

We are committed to creating opportunities that allow our people to expand their experience, share knowledge, and strengthen their professional development—whether through temporary or international mobility. In 2025, 4,658 employees (16.75% of the workforce) participated in mobility processes.

Our mobility program is designed to boost strategic talent across all functional areas, with a particular focus on critical roles that benefit from international exposure and high-impact projects. To support this, we allocate specific resources to cover administrative assistance, relocation costs, international assignments, and the monitoring of strategic projects—ensuring a smooth and enriching experience.

We promote mobility through various channels: functional and geographical. Functional mobility includes the following types: hierarchical (across different hierarchical levels), functional (across different functions), role-based, scope-based, temporary, and geographic (national and international).

Geographic mobility comprises international careers, global mobility programs, and temporary relocations. In 2025, 48 employees relocated to 15 countries, contributing to strategic development, project execution, and innovation. Currently, 239 employees are working outside their country of origin.

In 2025, 20% of vacancies were filled internally, while 65% of promotions were internal. Unwanted turnover was limited to 6%.

Our job portal “Working at Mapfre” (available via mapfre.com) published 1,570 vacancies, which received 625,306 visits.

We have launched a communication plan to encourage internal mobility and foster an organizational culture that values mobility as a key tool for professional development and talent retention. This plan includes internal campaigns, workshops, and the use of digital tools, with global reach across all regions where Mapfre operates.

Developing talent

2.3.8. Recognition of contribution

We have both global and local programs that celebrate our teams' contributions—from their impact on strategy and delivery of extraordinary results, to how they handle significant events, drive innovation, demonstrate long-term commitment, and embody our values.

More than 27,000 employees have access to Stars, our global recognition program, which allows them to send messages of appreciation to any colleague across the 26 countries where the program is active.

Last year, more than 9,600 employees were recognized, and 26 countries took part in recognition initiatives, through global and local programs.

We also continue to promote Thank You Day, one of the initiatives most eagerly awaited by our teams. In 2025, we celebrated its tenth edition—a day during which more than 8,400 messages were exchanged among colleagues worldwide, highlighting teamwork, daily support, and a positive work atmosphere.

We conduct an annual survey to understand how our teams feel about being recognized for their work. In 2025, we achieved a score of 7.4 out of 10, reflecting our ongoing commitment to building a workplace where every contribution matters.

Recognition is key to fostering an environment where people feel valued and inspired to give their best.

I feel recognized for my work

7.4 (out of 10)

Evaluation in the Culture and Satisfaction Survey.

2.3.9. Retention: drive, grow, and evolve together

In 2025, we continued to strengthen our strategic talent, identifying 2,375 employees in this category. The voluntary turnover rate among these employees stands at 4.5%, with a target of 6.1% set for 2025.

2.3.10. Personalized development plans for CEOs

In 2025, continuity has been given to the individual development plans for the CEOs to cover their needs for technical knowledge, skills, tools, and languages. In addition, a new assessment cycle has been launched to identify their needs and provide personalized support in their development and performance as CEOs. We have also designed tailored development plans for each CEO.

2.4. PERFORMANCE EVALUATION: 360° PROCESS FOR CONTINUOUS DEVELOPMENT

We implement a global, standardized 360° evaluation process designed to provide a comprehensive and objective assessment of our people.

Available to 98% of the workforce, this evaluation is carried out through a global platform that enables employees to receive structured, strategic feedback aligned with Mapfre's objectives.

The process ensures agility and continuous feedback, both qualitatively and quantitatively, between all profiles and levels and at every stage of the performance process.

This model underscores Mapfre's strong commitment to talent development and professional growth.

2.4.1. A dynamic, agile process focused on growth

1. Objective setting and continuous feedback

The evaluation process begins with the definition of objectives and targets through Management by Objectives (MBO). Progress is tracked throughout the year with regular feedback, ensuring alignment and development.

At the end of the cycle, a final assessment is conducted, tailored to the employee's role:

- **180° evaluation:** For employees who are leaders, this evaluation focuses on both their individual performance and the fulfillment of their responsibilities.
- **360° evaluation:** For non-leader employees, it includes feedback from multiple sources: self-evaluation, direct manager, peers, customers, and collaborators.
- **Overall evaluation:** a complete analysis of the performance, potential, risk and impact of loss of the evaluated person

I receive feedback from my supervisor, colleagues, and team members that helps me grow professionally.

7.8 (out of 10)

Evaluation in the Culture and Satisfaction survey

2. Performance evaluation: individual and team

We use an evaluation model that assesses both individual performance and the achievement of team or project objectives, allowing us to gauge essential teamwork and collaboration skills.

3. Conclusion and development plan

For 98% of the workforce, the evaluation process culminates in a feedback session, an essential opportunity to align expectations and develop a plan for continuous performance improvement.

As a new initiative in 2025, a pilot calibration process for the new performance management model was conducted with a representative group of business areas. The pilot enabled us to validate the methodology, identify opportunities for improvement, and confirm the consistent application of evaluation criteria. The insights and results obtained were instrumental in refining and strengthening the model, allowing us to move forward with its implementation in a way that is aligned with the organization's needs.

Developing talent

Our performance evaluation is not just a measurement tool. It is a tool to develop talent, align objectives, and foster continuous improvement—ensuring our teams are equipped to meet challenges and contribute to the company's success.

2.5. MOVING TOWARDS A NEW WAY OF WORKING AND COLLABORATING

In 2025, we continued advancing toward a new way of working and collaborating through two particularly significant initiatives. First, we supported employees in the adoption of Artificial Intelligence. Second, we began the rollout of Kora, the evolution of our intranet into a more agile, connected environment aligned with new ways of interacting and working across the company.

2.5.1. A humanistic AI that puts people at the center

The manifesto for a humanistic, ethical, and responsible artificial smart by Mapfre states that, at Mapfre, we want to extract its full potential while maintaining our essence: putting people at the center.

With that focus and understanding that the success of AI depends on people, in 2025 we put forward two pillars:

- **Implementation of responsible AI.** In this regard, throughout 2025 we worked to ensure that we have the talent needed to successfully integrate AI across the organization. This included defining new roles and profiles, strengthening talent attraction and retention efforts, and delivering targeted training programs for employees involved in the implementation of AI initiatives.
- **Adoption of AI.** People are the true catalysts of change, as they hold the ability to drive and embrace AI adoption. In 2025, supported by communication and awareness initiatives, training plans were rolled out across the entire workforce, including programs on general AI concepts, prompting, the regulatory framework, and applied AI ethics. In addition, employees were supported in adopting and making the most of the various AI tools available to them. Furthermore, specific initiatives were developed for leaders, tailored to different levels of responsibility.

2.5.2. Kora: a new way to connect, communicate, and collaborate at Mapfre

In 2025, the rollout of **Kora** began, evolving our intranet into a more agile and connected environment, aligned with new ways of interacting and working across the company.

Kora is a **new digital space designed to accompany the evolution of the Group**, simplifying access to information and knowledge, facilitating collaboration between teams, and reinforcing the connection between the people who are part of Mapfre worldwide.

One of the distinguishing elements of Kora is the promotion of **knowledge communities**, which are spaces created to share experiences, resolve doubts, and disseminate best practices among professionals with common interests or responsibilities.

I feel like I can count on the collaboration of others.

8.2 (out of 10)

Evaluation in the Culture and Satisfaction Survey.

Developing talent

These communities make it possible to **generate conversation around knowledge**, identifying new ideas, and accelerating collective learning within the organization. By connecting experience, talent, and diverse perspectives, they help knowledge flow more naturally and usefully throughout the company.

In 2025, around 5,000 employees from different countries and business units began working at Kora and in the new knowledge communities.

For Mapfre, it is essential that employees have the best possible experience throughout change processes and receive strong support to ensure successful adoption. In this regard, a structured change management framework has been established, including a corporate office and local offices in key countries, as well as a proprietary change management methodology.





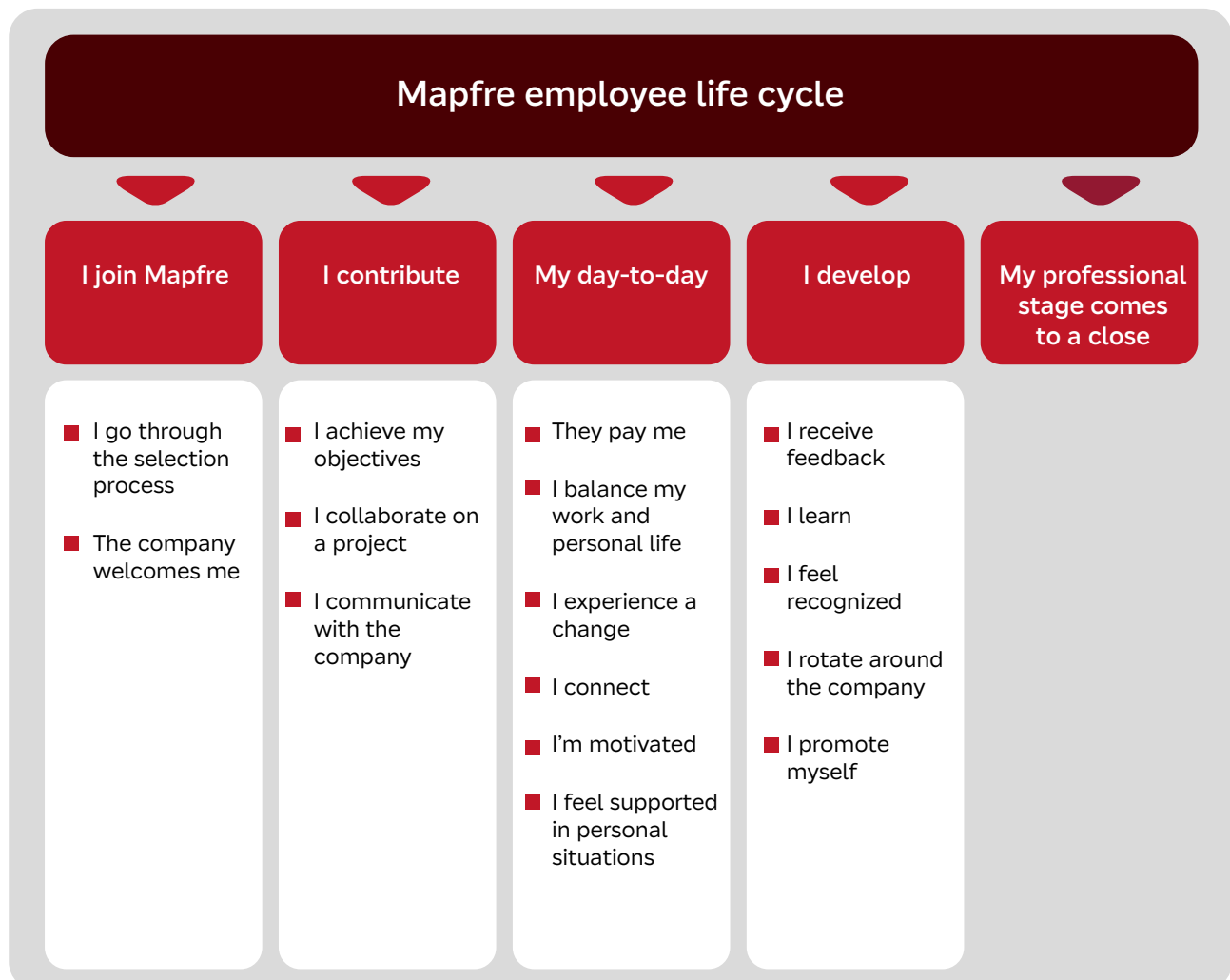
3. We care for peoples' well-being

3.1. THE PEOPLE'S VOICE

At Mapfre, we have an active listening and measurement model for the experience of our own personnel, which promotes the collaboration of employees and allows them to participate directly in decision-making on the issues that affect them. This model takes the form of a continuous measurement of the Employee Journey (employee lifecycle), identifying the different moments of employee interaction with the company from before they join the company until the moment they leave, complemented by the continuous measurement of employee satisfaction and commitment.

- Listening and participation groups that make up a representative sample of the workforce with specific groups (young people, senior profiles, strategic profiles, expatriates, new recruits, recent promotions, etc.). In them, we explore moments of truth when they may need a different experience to that of the employees as a whole.
- Transactional eNPS® questionnaires. This measurement is carried out through short questionnaires that complement the listening in focus groups.

This continuous measurement is complemented by an annual survey that measures recommendation, satisfaction, and commitment and that this year also incorporates a culture diagnosis. In 2025, the survey was conducted across 35 countries and business units, reaching **99.6% of the workforce**—virtually the entire organization—with a participation rate of 62.3%, nearly 4 percentage points higher than the previous wave.



Contents	What do we measure?	2025 Results
eNPS	Likelihood that employees will recommend Mapfre as a good company to work at.	84% of our employees work in countries where the recommendation index is rated as very good (above 20 points) or excellent (above 40 points).
Employee Satisfaction Index (ESI)	Employees who rated their satisfaction with the following ten variables with an average score of between 8 and 10: understanding of objectives, pride in the work performed, recognition for the work performed, contribution to the company, quality of feedback received, development opportunities, collaboration, work tools, care for people, pride in the social footprint.	69% of employees with a rating from 8 to 10
Leader Index	Degree to which employees would recommend their supervisors.	64 % of employees gave a score of 9 or 10.
Company Satisfaction	Overall satisfaction with Mapfre as an employer.	69% of employees with a rating from 8 to 10
Reputation	Measures employee perception of Mapfre's reputation.	8.4 out of 10.
Culture Index	Calculated as the arithmetic mean of the 23 questions that comprise the culture indicator, reflecting how the culture is experienced in day-to-day operations.	7.8 out of 10.
Connection to our purpose	It measures the degree of alignment with the purpose of Mapfre.	8.4 out of 10.
Culture Role Model Index	This indicates to what extent leaders are examples and benchmarks of our culture.	8.4 out of 10.

We care for peoples' well-being

To better understand what drives satisfaction and identify areas for improvement, we analyzed the key reasons employees recommend Mapfre as a great place to work. The most frequently mentioned reasons include:

The conditions and benefits that Mapfre offers us	The culture and business vision
■ Stability ■ Work-life balance	■ The implementation of the company's values on a day-to-day basis. ■ The ability to transform

Our measurement model also helps us assess workplace climate through specific indicators aligned with the Global Wellbeing Movement, which associates these factors with wellbeing at work. These include:

Measurement of work climate	
Satisfaction with the work performed	3.9
Happiness at work	3.8
Stress at work	3.4
Sense of purpose	4.4

Score out of 5

Likewise, employee feedback is constantly received in the conversations between leaders and their teams, as well as through formal and informal meetings between management bodies and employees and other listening, participation, innovation and co-creation initiatives promoted by the company.

In addition to maintaining active listening mechanisms through the employee's voice, we ensure open and ongoing communication with employee representatives, including unions and works councils, in countries where such representation exists.

We fully guarantee and respect freedom of association, the right to union membership, and the right to collective bargaining. It is important to note that the election of employee representatives is a right of the workforce, which they may choose to exercise voluntarily.

Currently, 52% of our workforce is represented by employee legal representatives. In countries such as Argentina, Germany, Brazil, Spain, Italy, Malta, Uruguay, and Venezuela, the representation ranges from 50% to 100% of employees in each case.

In addition, 61% of the workforce is covered by collective bargaining agreements, whether at the sectoral or company level. It is important to acknowledge that collective bargaining is not structured the same way across all countries, as the legal, social, and business conditions that enable such processes are not homogeneous. However, Mapfre has collective agreements in place in 10 countries, nine of which cover more than 75% of their respective workforce.

3.2. DIVERSITY, EQUALITY, AND INCLUSION: OUR COMMITMENT TO TALENT WITHOUT BARRIERS

Diversity makes us unique

At Mapfre we value diversity and work for the inclusion, equality, and respect for all people who are part of the company. We work every day to build an inclusive, equitable, and respectful environment where everyone can reach their full potential.

This commitment is reflected in key policies such as the **Diversity and Equal Opportunities Policy**, the Human Rights Policy, and the Code of Ethics and Conduct. These frameworks ensure a workplace free from all forms of discrimination—whether based on age, gender, marital status, nationality, culture, race or ethnicity, sexual orientation, gender identity or expression, beliefs (including political opinions), or any other physical or social condition. We also condemn all forms of harassment and actively promote a culture of respect and openness to diversity across all groups and areas of our activity.

Our commitment extends across our entire value chain, impacting direct and indirect employees, providers, collaborators, customers, and visitors, as well as the companies with which we maintain business relationships. Through transversal initiatives, we promote equal opportunities and the development of talent based on merit.

We have a **global diversity**, inclusion, and equity strategy for the 2025-2027 period adapted to the social needs of each country where we operate. This roadmap helps us create a diverse, inclusive, and equitable workplace, and through it, we implement targeted actions to achieve our goals across various dimensions of diversity.

Our objectives are:

- Promote an inclusive organizational culture that values diversity, guarantees equity, and fosters inclusion, contributing to the well-being of employees and the company's sustainable success.
- Meet Mapfre's objectives in diversity.
- Position Mapfre as an inclusive company, both globally and locally.

To achieve this, we have defined a series of commitments within our Diversity and Equal Opportunities Policy:

- Develop the principle of equal opportunities, establishing the measures and actions necessary to achieve real equality of treatment and opportunities among all personnel and avoid situations of both direct and indirect discrimination at all levels of the organization. Respect for diversity and the principle of equal opportunities must be present in people management processes. This includes access to employment, promotion and professional development, remuneration, training, performance evaluation, and communication.
- Establish action plans that promote effective gender equality, guaranteeing professional development in equal opportunities.
- Create integration plans for other specific groups, especially people with disabilities.
- Raise personnel awareness of the different cultures and customs of the countries in which the Group operates.

We care for peoples' well-being

- Promote geographic mobility and language learning among its personnel to enhance their multiculturalism.
- Facilitate collaboration among people from different generations, enabling them to contribute and enrich their work with their different perspectives.
- Commit the entire organization to diversity, encompassing both relationships among employees regardless of their position within the Group and interactions between employees and customers, providers, collaborators, and other stakeholders.
- Inform the entire workforce about this Policy and the commitments outlined in it

Mapfre maintains a firm commitment to the principle of equal pay for work of equal value. The company's compensation policy is based on objective criteria such as job responsibilities, merit, technical knowledge, professional skills, and individual performance. This guarantees fair and equitable compensation practices throughout the organization, in full accordance with the principles established in the Mapfre collective agreement 2022–2026.

At Mapfre, we promote and champion diversity because it is a fundamental ally in the transformation and innovation within the organization. It is indispensable for sustainable growth in the global and diverse world we live in.

We strive for **full inclusion**, creating work environments where everyone feels physically and psychologically safe. We work closely with our leaders to ensure they foster inclusivity. When individuals are able to present themselves authentically, in an environment of respect, they can reach their full potential and talent. This contributes directly to the growth of the organization.

We guarantee equity, ensuring that everyone truly has the same opportunities. By doing so, we uphold the principle of equality.

A diverse, inclusive, and equitable work environment allows us to:

- Guarantee equal opportunities at every stage of the professional lifecycle.
- Add value to the organization and contribute to the global Mapfre strategy.
- Contribute to the fulfillment of the commitments outlined in our sustainability plan and the Sustainable Development Goals.
- Promote a culture of respect in all interactions both inside and outside the company.
- Eliminate all forms of discrimination in employment, promotion, training, remuneration, and work-life balance.
- Create a safe and inclusive work environment where all people can grow.
- Attract and retain the best talent, building diverse and committed teams.
- Raise awareness and provide training to ensure actual inclusion in everyday activities.
- Promote the company's social commitment through corporate volunteering.

People can be "themselves" regardless of their gender, age, sexual orientation, culture, race, disability, socioeconomic status, etc.

8.8 (out of 10)

Evaluation in the Culture and Satisfaction Survey.

3.2.1. Gender diversity: equal opportunities, growth, and equity

At Mapfre, gender equality refers to equal rights, responsibilities, and opportunities for women and men, without gender differences implying discrimination or inequality. Equity is not about homogenizing but recognizing diversity and acting to ensure the same rights, opportunities, and freedoms for all. It involves acknowledging the complementarity of both genders, considering their interests, needs, and priorities.

Our objective:

- Promote an inclusive labor environment for all people, regardless of gender.
- Increase the number of women in leadership positions, especially at the management level.
 - Meet the commitments established under the Gender Parity Law, which requires that no gender represents less than 40% in decision-making bodies by 2026: Boards of Directors and Senior Management.
 - Comply with the commitments set out in EU Directive 2022/2381, which requires companies to ensure at least 40% representation of women in non-executive positions or 33% across the entire Board.
- Address and correct any gender pay gaps in the relevant employee groups, in line with the EU Pay Transparency Directive (2023/970), aimed at strengthening equal pay for equal work or work of equal value.
- Establish comprehensive protection measures for women against gender-based violence.
- Position Mapfre as an inclusive company in terms of gender diversity.

Our goals:

- To achieve this, we aim to have over 40% of women in leadership positions and 36% in management positions by 2026.

	2025	2024
Percentage of women in leadership positions (1)	43.1%	42.7
Number of women in leadership positions (1)	3,242	3,215
Percentage of women in management positions (2)	35.4%	34.5
Number of women in management positions (2)	610	575

(1) Leadership positions: management and expert management, and middle and expert managerial positions.

(2) Workforce data for BRASILSEG, Enalta, LFR, and Insignia Life is excluded.

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Guarantee gender pay equality, with a compensation policy based on function and performance, ensuring that remuneration is determined by objective criteria, not gender differences.

Our commitment to equal pay is sustained by the elimination of the pay gap, maintaining it within a +/-1% range. As of the end of 2025, the adjusted pay gap is 0.79%.

Adjusted pay gap	2025
Mean fixed remuneration gap	1.27%
Median fixed remuneration gap	0.79%
Mean variable remuneration gap	-0.03%
Median variable remuneration gap	1.89%

We apply the methodology for calculating the adjusted pay gap verified by the consulting firm Ernst & Young (EY). This methodology considers various factors for the creation of comparison groups or clusters, aiming to provide more accurate compensation comparisons based on the functions and responsibilities assigned to each position, as well as by business unit and country.

The calculation formula is as follows:

$$\text{EQUAL PAY GAP} = \sum_{n=1}^N \left(\frac{\text{GENDER PAY GAP EN CADA CLUSTER} \times \text{NUMBER OF EMPLOYEES IN CLUSTER}}{\text{TOTAL NUMBER OF EMPLOYEES ANALYZED}} \right)$$

The adjusted pay gap over the median gap in fixed remuneration in the main countries of the Mapfre GROUP, is:

Country	2025
Spain	2.47%
Brazil	0.1%
Peru	-0.27%
Mexico	-0.49%
Germany	-0.97%
Puerto Rico	-0.42%
Colombia	0.14%

Key data for 2025:

- 54.6% of new hires were women.
- 115 women occupy senior management positions or form part of Boards of Directors. Currently, the Board of Directors of Mapfre has 7 women, representing 46.7% of the total members. We are committed to having at least 40% female representation on the Board of Directors.
- 31.96% of top management positions are held by women, and 44.71% of junior management positions.

We care for peoples' well-being

- 43.10% of leadership positions in business areas are held by women.
- 29.24% of positions in Science, Technology, Engineering, and Mathematics (STEM) are held by women. (Data calculated based on the total number of IT employees)

Actions:

Awareness-raising to promote an equitable working environment

- We participate in major international days related to gender equality, such as International Women's Day, International Day of Women and Girls in Science, European and International Equal Pay Days, and International Day for the Elimination of Violence against Women, among others. Through communication campaigns, we promote an equitable labor environment.
- We drive health campaigns and promote initiatives in key areas such as: access to employment, training, promotion, remuneration, communication, responsible exercise of the right to work-life balance, gender-based violence, prevention of sexual and gender-based harassment. These actions aim to create an environment that contributes to increasing the number of women in management positions.

Female leadership

We have established women's leadership networks in countries such as Mexico, the United States, Brazil, Peru, and Turkey. These are inclusive dialogue spaces that drive initiatives contributing to progress in gender equality within the company, highlight the presence of women in leadership roles where they are underrepresented, and give visibility to female talent within the company.

Equality Plan in Spain

Since 2010, we have had an Equality Plan in Spain, agreed upon with the legal representatives of employees, to guarantee equal treatment and opportunities in the workplace.

In 2023, the 4th Equality Plan was signed, applying to 10,991 employees and reinforcing our commitment to equity throughout all stages of the professional lifecycle.

This new plan incorporates these innovative measures into key areas:

- Protocol for preventing sexual and gender-based harassment.
- Adaptation to new data reporting obligations broken down by gender.
- Training and awareness on equality and unconscious biases.
- Specific measures to support victims of gender-based violence.
- Periodic surveys of all employees to assess the impact of the plan and identify areas for improvement.

Alongside these measures, the plan also includes actions covering: access to employment, promotion, remuneration, communication, responsible exercise of the rights to work-life balance, and occupational health with a gender perspective.

3.2.2. Commitment to disability inclusion

Our goal is to ensure an inclusive and sustainable work environment for people with disabilities, promoting their workforce integration, improving their quality of life, and ensuring accessibility in our work centers. We aim to either retain or increase the number of people with disabilities in the company.

Objectives:

- Promote an inclusive labor environment for all people with a disability.
- Increase the number of people with disabilities in the company and ensure that employment is sustainable over time.
- Meet the objective set in Mapfre's Sustainability Plan (3.5% of people with disabilities in the workforce)
- Improve the quality of life of people with disabilities, employees, and their families, with a special focus on universal accessibility in the labor environment
- Ensure an inclusive application of technology and Artificial Intelligence
- Position Mapfre as an inclusive company in terms of disability.

Target:

Mapfre's commitment is to have 3.5% of employees with disabilities in our global workforce over the next three years.

People with disabilities in the workforce (1)	No. men	No. Women	Not Available	Total	% of employees with disabilities out of total workforce
No legal restrictions	276	361		637	2.37%
With legal restrictions (2)	10	15	524	549	1.96%
TOTAL	286	376	524	1,186	4.23%

(1) Workforce data for BRASILSEG, Enalta, LFR, and Insignia Life is excluded.

(2) The number of employees with disabilities in Germany and the United States is subject to legal restrictions. In the case of Germany, during the recruitment interview, the employer can only ask about a serious disability if it is impossible to do the job. In the United States, information on disability is provided by an external provider.

To achieve this objective, we have a global disability program implemented in all countries where we operate, with specific measures to ensure the genuine integration of people with disabilities into the company. Through this program, we have carried out the following actions:

Our key 2025 data

- Since its launch, a total of 13,091 employees received training on disability awareness with our global program "Looking Beyond Labels."
- 294 volunteer activities were organized to contribute to improving the quality of life for people with disabilities.

We care for peoples' well-being

- 13 awareness-raising talks and activities were held.
- 29 news articles were published on our global intranet. We celebrate the International Day of Persons with Disabilities to highlight the talent and contribution of this group within our organization.
- 98 new employees with disabilities have joined our workforce.
- With the aim of offering job opportunities, 4 people with disabilities completed internships at Mapfre.
- We have made donations totaling 187,540 euros to centers supporting the employment integration of people with disabilities.
- We help to generate indirect jobs by hiring services or products from companies that employ people with disabilities. We have allocated 59,612.8 euros to special employment centers or companies with similar characteristics.
- We have signed agreements with specialized entities for their labor integration at Mapfre and agreements with social, non-profit entities for internships and scholarships.
- We offer financial assistance programs and provide the necessary technical aids to guarantee full autonomy and universal accessibility in our workplaces.
- To guarantee full integration, we promote initiatives that go beyond employment:
 - Universal accessibility in all our centers.
 - We promote adapted mobility solutions.
 - Inclusive language in all our internal and external communications.

Measurement of the integration of people with disabilities into the workplace

Mapfre has developed its own methodology to measure the impact of the socio-labor integration of people with disabilities in the company, aiming to understand how their inclusion improves their quality of life.

In 2025, 79 employees with disabilities who had been at the company for less than three years rated that their work integration had contributed to improving their quality of life, with a score of 7.8 out of 10, thanks to the inclusive work environment prevalent at Mapfre. The rest of the dimensions analyzed and their results are:

Areas impacted by the labor inclusion of people with disabilities	2025
Interpersonal relations and social interaction	8.2
Material well-being	7.7
Physical well-being	7.5
Emotional well-being	7.7
Professional development	8.1

3.2.3. Generational diversity: a strategic value

This refers to the coexistence and integration of people from different generations within the same work environment. Promoting generational diversity means recognizing and leveraging the unique strengths of each generation, fostering intergenerational learning, collaboration, and innovation.

That is why we work to ensure that every individual can develop their full potential at all stages of their professional life, in an inclusive, flexible environment based on equal opportunities.

At Mapfre, we have over 30,000 employees from 5 generations and 86 nationalities, with 45% men and 55% women. This enriches our environment, fosters innovation, and strengthens the transmission of values and knowledge.

	Veterans (up to 1955)	Baby Boomers (from 1956 to 1967)	Generation X (from 1968 to 1981)	Generation Y (from 1982 to 1993)	Generation Z (from 1994 onward)
Men	9	1,568	5,313	4,409	2,538
Women	12	1,350	6,449	5,743	3,455

Objectives:

- Facilitate collaboration among people from different generations to enrich their work with their different perspectives.
- Promote an inclusive labor environment for all people, regardless of age.
- Position Mapfre as an inclusive company in terms of generational diversity.

In 2025, the target was to achieve a Senior Talent Satisfaction Index of 72%. The result obtained was 66%, meaning the target was not reached in the strategic countries. By 2026, the objective is to set this index at 73%.

Promoting senior talent

We create an inclusive culture that keeps employees' specific needs in mind, regardless of the time of life they find themselves in.

In addition, we have the Ageing Project, which encompasses the following initiatives:

- **Transitioning to retirement:**
 - **Senior Space:** a space on the Intranet where resources are made available to support people who are approaching retirement.
 - **"Financial Education" website:** all employees have access to a space with resources on financial culture to contribute to their financial security in the future.
 - **The Road to Retirement:** a program for employees starting at age 60 whose objective is to facilitate their transition to retirement.
- **Promoting senior talent:**
 - **Generational Zoom:** an analysis of generational diversity in HR processes to identify and eliminate possible biases or barriers that limit equal opportunities due to age.

We care for peoples' well-being

- **Digital capabilities:** With a digital skills enhancement program through the Digital Technical Knowledge Classroom of Mapfre's Corporate University. In 2025, 317 programs related to digital tools, agile methodologies, and digital skills development were conducted. More than 2,108 employees over the age of 50 registered.
- **Generational Engagement:** a program to leverage the knowledge and experience of employees over 55 years old by involving them as mentors and internal and external trainers.

3.2.4. Sexual orientation diversity: commitment to inclusion and respect

LGBTI diversity (Lesbian, Gay, Bisexual, Transgender, and Intersex) refers to the recognition, respect, and inclusion of different sexual orientations, gender identities and expressions, and sex characteristics as part of human diversity. Promoting LGBTI diversity means ensuring equal rights, opportunities, and treatment, as well as creating safe environments free from discrimination and prejudice, where everyone can express themselves and fully develop their potential.

Objectives:

- Promote an inclusive labor environment for all people, regardless of sexual orientation, identity and gender expression.
- Position Mapfre as an inclusive company in terms of LGBTI diversity.
- Promote open spaces for respect and non-discrimination.
- Comply with the Trans Law and LGBTI rights framework, and establish an Equality Action Plan for the LGBTI community, agreed upon with employee representatives.

To reinforce this commitment and give visibility to the LGBTI community, we celebrate International LGBTI Pride Day (June 28) and, throughout that week, promote various awareness and respect-raising initiatives.

3.2.5. Cultural and racial diversity

This refers to the coexistence of different cultures, understood as sets of values, traditions, beliefs, languages, practices, and ways of life. In the workplace, it involves recognizing, respecting, and valuing the different cultural perspectives that enrich coexistence, decision-making, and innovation. In the same way, it refers to recognizing the existence of different racial and ethnic groups, and promotes equity, inclusion, and respect for all people, regardless of their racial or ethnic origin.

We have employees of 86 different nationalities, which enriches our company's creativity, innovation, and ability to adapt to a global market.

We promote international mobility as an opportunity for professional and personal growth for our employees:

Objectives:

- Promote an inclusive labor environment where all people are respected regardless of their race.
- Promote an inclusive labor environment where all people are respected regardless of their culture, origin, ideology, religion, etc.

We care for peoples' well-being

In 2025, 48 people changed their job position to another country. These employees come from 19 countries and have been assigned to 15 countries. 80.8% of senior management and executives are natives of the country in which they work.

Nationalities	% employees by nationality over total employees	% managers over total managers
Spanish	37%	43%
Brazilian	14%	7%
Mexican	7%	5%
Peruvian	5%	5%
Colombian	4%	3%
Dominican Republic	4%	2%
Argentina	3%	3%
Italian	2%	2%
Turkish	2%	4%
U.S. (1)	8%	9%

(1) The data on U.S. nationality is estimated, as due to legal restrictions, we cannot directly request this information from employees.

3.2.6. Neurodiversity

Neurodiversity refers to the recognition, inclusion, and appreciation of neurological differences such as autism, ADHD, dyslexia, Tourette syndrome, and giftedness, among others, as a natural part of human diversity. It encompasses individuals whose ways of learning, thinking, processing information, and interacting differ significantly from the population average. It is estimated that around 20% of the global population is neurodivergent.

Objectives:

- Promote work environments that enable neurodivergent individuals to fully contribute their talent, fostering innovation, creativity, and diversity of thought as drivers of social transformation and business value.
- Develop training and awareness initiatives on neurodiversity for specific groups such as occupational risk prevention teams and recruitment teams.
- Raise awareness and visibility of neurodiversity among employees as an integral part of workplace diversity.

3.2.7. Alliances and commitments

Commitment to human rights is embedded in our fundamental principles, as well as in our Code of Ethics and Conduct and our Corporate Social Responsibility Policy.

Additionally, we are part of international initiatives that reinforce our support for diversity and inclusion, including:

- The UN Women's Empowerment Principles, aimed at promoting gender equality and women's empowerment.

We care for peoples' well-being

- The International Network of Enterprises and Disability of the International Labour Organization (ILO). Since 2021, we have been part of this alliance that promotes the inclusion of people with disabilities in the business world.
- The United Nations Business Conduct Standards on LGBTI, which are based on the UN Guiding Principles on Business and Human Rights and the Global Compact.
- The Code of Principles on Generational Diversity of the Generations & Talent Observatory, since 2016.
- The Diversity Charter of Fundación Diversidad, embracing the 10 principles that drive us to continue promoting equality, diversity, and inclusion in the workplace.
- The Business Network for Diversity and Inclusion (REDI) in Spain, with which we contribute to the social normalization and elimination of sociocultural biases and prejudices against LGBTI people through awareness-raising, training, and advising companies.

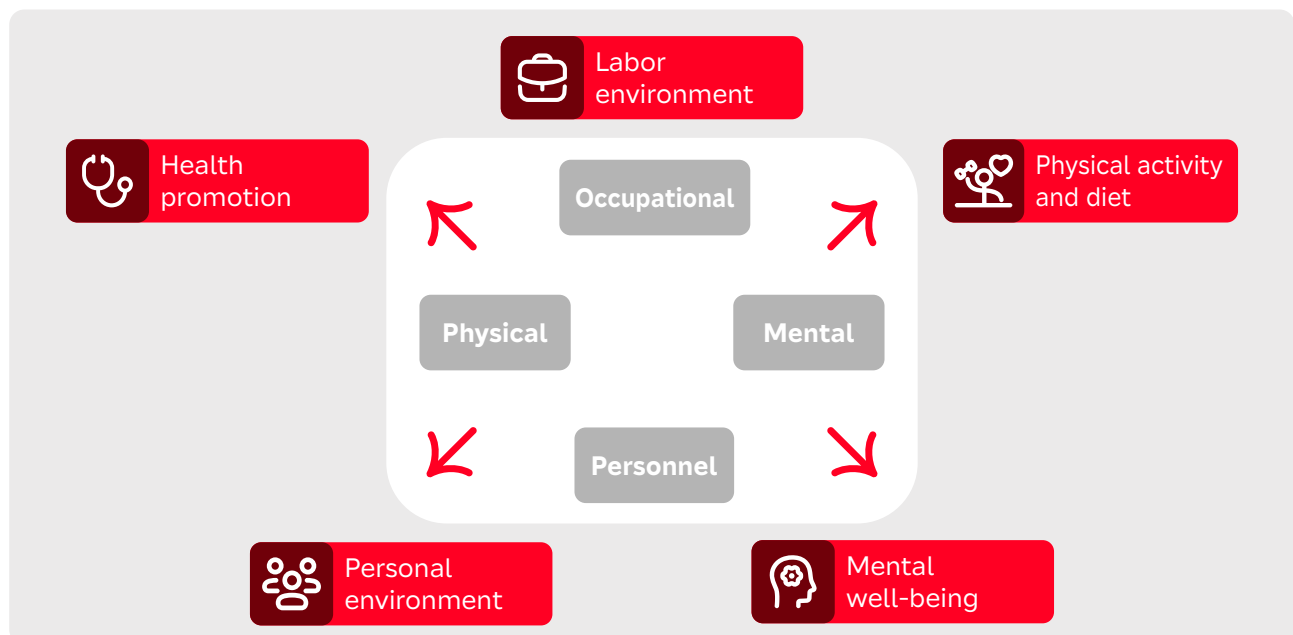
And for the fourth consecutive year, we led the IBEX 35 company ranking for our firm commitment to the senior workforce, according to the “Senior Careers and Talent 2023” report.

3.3. SAFETY, HEALTH, AND WELL-BEING: OUR COMMITMENT TO PEOPLE

Healthy company

Caring for the physical and mental health, safety, and well-being of Mapfre people is a priority for our company. We are committed to providing safe and healthy work environments, ensuring their right to health and integrity, beyond just the workplace.

We also integrate occupational risk prevention and the promotion of health and well-being into all company activities and decisions, at all levels of the organization. To this end, we follow a rigorous Occupational Health and Safety Management System.



We care for peoples' well-being

We have policies approved by the Board of Directors that reinforce this commitment: Code of Ethics and Conduct; Policy on Health, Well-Being and Occupational Risk Prevention; Corporate Sustainability Policy; and the Diversity and Equal Opportunities Policy.

To ensure compliance with the commitments defined in this policy and contribute to the Sustainable Development Goals of the United Nations 2030 Agenda, specifically with SDG3 Health and Well-being, we have a **"Global Healthy Company Management Model"** (Occupational health and safety management system), based on the standard ISO 45001, approved in 2022. It is globally applicable and implemented locally through actions tailored to the realities of each country, aiming to standardize safety, health, and occupational risk prevention requirements and standards across the entire company. Its scope includes 100% of all employees (both salaried and non-salaried) and all individuals associated with Mapfre, including suppliers, collaborators, customers, and visitors to our facilities.

I feel that this company cares about me as a person.

7.6
(of 10)

Evaluation in the Culture and Satisfaction Survey.

We also have a Healthy Company strategy for the 2025-2027 cycle, which outlines global and local actions and quantified objectives, along with an annual plan, to address health and safety risks at work, ensuring continual improvement.

The general objectives of this strategy are:

- Guarantee compliance with the Health, Well-being, and Occupational Risk Prevention Policy.
- Consolidate a work environment that protects the health, safety, and well-being of everyone involved with Mapfre, so they can perform their work under the best physical, psychological, and social conditions possible.
- Foster and protect the physical and mental health and well-being of all people who work at Mapfre and their families, both in their personal lives and at work.
- Minimize occupational risks in order to prevent workplace accidents and occupational illnesses, while also helping to reduce absenteeism for health-related reasons.
- Contributing to Mapfre's commitment to the Sustainable Development Goals, especially SDG 3, "Good Health and Well-Being," which is one that the company has prioritized.
- Improve Mapfre's positioning as a healthy company.

To ensure continuous improvement, Mapfre set the objective in 2025 not to exceed a workplace absenteeism ratio due to health reasons of 3.2 for all employees. This indicator is calculated as the percentage of working days lost for health reasons, compared to the total number of theoretical days worked. To set this goal, we consider the results of the previous year and analyze the current social and economic context. We conduct an annual monitoring of the absenteeism ratio and analyze the results to identify areas for improvement and adjust our Healthy Company Strategy.

During 2025, occupational absenteeism due to health reasons was monitored, with 245 recorded cases of workplace injuries, mainly caused by commuting accidents, falls, and impacts. One work-related health problem was recorded, and no deaths occurred for this reason.

A total of 235,211 days were lost due to absenteeism from non-work-related accidents and common illnesses, equivalent to 1,764,083 work hours, calculated based on an average of 7.5 hours per day.

The severity index was 0.18 (0.16 for men and 0.19 for women), and the frequency index was 3.97 (4.04 for men and 3.91 for women).

We care for peoples' well-being

In 2025, the absenteeism ratio was 3.0, which is 0.2 points below the target set for 2025.

For 2026, we set the goal of not exceeding a 3.2 absenteeism ratio due to health reasons.

Absenteeism ratio	2025	2024	2023	2022
Absenteeism ratio result	3.0	3.26	3.1	2.96
Absenteeism ratio objective	3.2	3.2	3.2	3.2
Coverage of absenteeism data (% of employees out of total workforce)	100%	100%	100%	98.1%

We have also defined additional indicators that are monitored as part of the regular activities of local teams to ensure continuous improvement and proper tracking of performance in health, safety, and well-being. Every year, with all this information, a Healthy Company report is prepared and presented to the Mapfre Risk and Sustainability Committee.

3.3.1. Work environment: prioritizing safety and well-being

We have a comprehensive prevention model that covers all occupational health specialties, including workplace safety, emergency plans, industrial hygiene, ergonomics, and applied psychosociology.

In 2025, the following actions were carried out:

- Mapfre guarantees regular monitoring of the health of its employees. Occupational Risk Prevention specialists and medical services perform periodic risk assessments in the workplace (psychosocial, health, safety, industrial hygiene, ergonomics and others outside our facilities, such as those derived from remote working, travel, and commuting) to which workers may be exposed, in addition to periodic internal inspections of the facilities and work systems in order to eliminate or minimize them. In 2025, risk assessments were conducted in 412 workplaces and evaluations in 148 workplaces. These measures aim to eliminate and minimize risks to protect employee health.
- Regular individual and collective health monitoring is carried out by occupational health services, taking into account employees' specific needs (such as disabilities—physical, mental, or sensory—maternity, pregnancy, or particular sensitivities).
- Medical, psychological, and health care support is provided through both in-house and external services.
- We carry out research and analysis of occupational accidents, occupational illnesses and/or incidents and absenteeism for other health reasons. The main objective is to determine the causes of harm to health in order to plan and organize the necessary preventive measures to eliminate or minimize risks and reduce absenteeism, with the aim of protecting workers' health. 28 countries have procedures in place to investigate work-related injuries, illnesses, and incidents.
- We provide sufficient and appropriate training and information on health, safety, and occupational risk prevention. In 2025:
 - A total of 253 training and awareness-raising courses were delivered on occupational risk prevention in general, and specifically on ergonomics, industrial hygiene, psycho-sociology, safety and emergencies, road safety, handling of chemical products, etc., depending on the job.
 - There were 23,026 course enrollments completed by 12,741 employees, totaling 36,913 hours of training and information.

We care for peoples' well-being

- We joined the World Day for Safety and Health at Work and the World First Aid Day.

We have Health and Safety Committees that meet periodically, with participation by the company's management and worker representatives specialized in occupational risk prevention, and with the company's Occupational Risk Prevention professionals also invited to attend as advisors. In 2025, a total of 28,423 employees, or 92% of the workforce, had representatives on those committees. Some of the main issues discussed in these committees are:

- Occupational risk assessments
- Studies of job positions
- Analysis of work leaves and absenteeism
- Employees returning after long-term work leaves
- Evacuation and emergency control plans
- Health monitoring plans
- Frequency and content of medical examinations for employees
- Occupational health and safety management systems

For provider approval and contracting processes, clauses are signed to ensure appropriate coordination in the area of occupational risk prevention, and information is sent to providers on risks in accordance with the local legislation of each country.

In the event of an accident affecting a provider's employee at Mapfre facilities, appropriate monitoring is carried out by the occupational safety and risk prevention teams, in accordance with local regulations. Monitoring is performed on detected incidents and the measures applied to repair health and safety damage, provided this is envisaged in local legislation. It also seeks to ensure that all providers comply with ESG health and safety criteria and, if this is not the case, they are supported in the development of their action plan.

We care for peoples' well-being

3.3.2. Health promotion

Our goal is to raise awareness, inform, and empower individuals to adopt healthy lifestyles—promoting self-care, encouraging healthier behaviors, preventing disease, and optimizing healthcare.

To achieve this, we offer medical advice and support, and we carry out global and local health campaigns.

Among the main initiatives are:

- 48,391 medical consultations provided to employees and 268 to their family members,
- 235 local health promotion campaigns: vaccinations, detection of cardiovascular diseases, diabetes information and prevention, hypertension, stroke, solar protection, obesity, eye health, and others.
- At a global level, we have joined World Breast Cancer Day, which aims to raise awareness in society about the importance of early detection, research, and advances in the treatment of this disease with awareness-raising talks, self-examination workshops, and promotion of pink clothing.
- In November, we celebrate our global men's health campaign, focusing on the heart. Prevention and early detection of heart disease can not only prolong life expectancy but also significantly improve quality. Encouraging physical activity and healthy eating.

3.3.3. Physical activity and diet

We promote regular physical activity and healthy eating as fundamental pillars for maintaining good health throughout life.

In 2025,

- 17 countries implemented initiatives to monitor the inclusion of healthy food in menus or products offered in workplaces.
- A total of 401 local campaigns were carried out to raise awareness and inform employees about the health benefits of healthy eating. These included activities such as talks and nutrition workshops, nutritional guidance, the distribution of fruit and healthy options, office breakfasts, and other related initiatives.
- In addition, 1,477 campaigns and awareness activities were delivered on the positive impact of regular physical activity on health, promoting participation in popular and charity runs, active breaks, movement challenges, training sessions, and guided classes such as Pilates and yoga, among others.
- We also joined the International Day of Sport for Development and Peace and the World Digestive Health Day.

3.3.4. Mental well-being and quality of life

In the Mental Well-Being area, the objective is to improve mental health and psychological well-being among the personnel, while reducing psychosocial risk factors.

To this end, countries carry out initiatives aimed at analyzing the main causes of work-related stress, identifying effective solutions, and establishing corrective measures that improve work organization, promote work-life balance, and enhance people's well-being.

Among the main initiatives are:

- Occupational risk assessments at 148 workplaces.
- 4,201 psychological consultations for employees and 171 for their family members. Psychological assistance services provided through company professionals or external professionals.
- 251 mental well-being campaigns and initiatives such as workshops on stress management, burnout, mindfulness, emotional management, resilience, empathy, and relaxation.
- A range of mental health content available to employees via the company intranet
- We have joined in recognizing World Mental Health Day, the International Day of Happiness, and World Suicide Prevention Day.
- Webinars for stress management
- 6,343 employees and 20,835 hours dedicated to training and awareness initiatives on stress management and mental well-being.
- Measurement of the work environment, linked to well-being in the workplace, satisfaction with the work done, sense of purpose, happiness, and stress.

3.3.5. Personal environment: holistic support for our teams

We support our employees in caring for their personal environment.

In 2025, we carried out 126 initiatives aimed at providing assistance to our employees and their families. These included:

- Support for maternity and the promotion of breastfeeding, including dedicated training and advisory programs
- We offer financial education through information sessions that provide tools for personal and family financial management, along with tips and resources published on our global intranet.
- Financial education focused on preparing for retirement and optimizing retirement plans.
- Parenting School, featuring talks on health and well-being

A total of 303 social activities were organized, with 55,902 participations from employees and their family members. These sports, cultural, and recreational initiatives are designed to promote social interaction, well-being, and work-life balance.

In addition, in 2025 we joined the celebration of the International Day of Families, World Breastfeeding Week, and World Savings Day.

3.4. COMMITMENT TO WORK-LIFE BALANCE: A FLEXIBLE AND EQUITABLE ENVIRONMENT

Mapfre sets a maximum number of annual working hours as part of its commitment to regulating working time and promoting employee well-being, ensuring a balanced distribution of work throughout the year. This limit is adapted to national legislation and the applicable labor agreements in each country where the company operates. In Spain, Mapfre sets a maximum of 1,665 effective annual working hours, as established in the 2022–2026 Mapfre collective agreement.

Mapfre ensures that the maximum working hours and practices related to overtime are defined and managed in accordance with local labor laws and the applicable collective agreements in each country. These regulatory frameworks establish the legal limits on working hours and overtime, as well as the corresponding compensation measures. To support compliance with these requirements, Mapfre uses internal time-tracking systems that help monitor adherence to legal and contractual limits, reinforcing the company's commitment to decent working conditions and employee well-being.

Mapfre also ensures that its criteria for compensating overtime align with labor legislation and applicable collective agreements in each country where it operates. These frameworks define the conditions under which overtime work is compensated. To facilitate compliance with these provisions, internal time-tracking tools are used to monitor hours worked and apply appropriate compensation practices in accordance with national requirements.

Employees are entitled to paid annual leave in accordance with national legislation and the applicable collective agreements in each country. In Spain, and in line with the commitment established in the Mapfre 2022–2026 collective agreement, employees are entitled to twenty-five working days of paid annual leave, in accordance with industry standards and internal planning procedures.

Mapfre encourages the effective use of paid annual leave across all its operations, in compliance with labor laws and applicable collective agreements. Local Human Resources departments are responsible for monitoring vacation usage, supported by internal time-tracking systems, to protect employee well-being and ensure proper rest periods are respected.

We offer a range of measures that support work-life balance and promote employee well-being, including:

- **Employee benefits:** Stress management in the workplace, and sports and health initiatives
- **Working conditions:** Flexible working hours, remote working, reduced working hours options
- **Family benefits:** daycare services, breastfeeding support, paid maternity and paternity leave, other paid leave for caring for relatives or dependents beyond parental leave

We view work-life balance as a mutual commitment that allows employees to achieve harmony between their professional and personal lives.

Our main objectives are:

- Ensuring fairness and non-discrimination in access to employment, promotion, job classification, training, compensation, work-life balance, and other employment conditions, promoting an environment where parenthood is not an obstacle to professional growth

People are encouraged to balance their work and personal lives.

7.7 (out of 10)

Evaluation in the Culture and Satisfaction Survey

We care for peoples' well-being

- Facilitating work-life balance and flexibility measures, adapting them to the specific needs of each country where we operate.
- Promoting women's access to management positions, ensuring that professional development is compatible with personal and family life.

During 2025, we continued to expand and consolidate our initiatives in this area:

- Breastfeeding: 62.3% of women have nursing rooms in the workplace, and 84.6% have other special measures in the breastfeeding period, such as special flexi-time leave or reduced working hours.
- Paid leave to care for family members: to benefit families who must care for dependents with physical or mental health problems that require additional care; 97.1% of employees have these permissions. 12.2% of men and 16.5% of women enjoyed these leaves in 2025.

Maternity and paternity: support for work-life balance and well-being

We offer specific measures to support maternity and paternity, in accordance with the legislation in force in each country and beyond what is established by law:

- Parental leave for the primary caregiver: an average of 119 paid days, including an additional 10 days beyond what is established by law.
- Parental leave for non-primary caregiver: an average of 29 days paid by law and an average of three additional days offered by the company.

The commitment to work-life balance is reflected in the high return-to-work rates after maternity and paternity leave:

- 97.1% of men and 89.2% of women returned to work in 2025, with a total return rate of 92.4%.
- Of those who took leave in 2024, 90.4% of men and 88% of women remain with the company, yielding an overall retention rate of 88.9%.

3.5. DIGITAL DISCONNECTION: A CULTURE OF RESPECT AND BALANCE

Mechanisms have been established to avoid deviations from the established annual work time. When planning work schedules, any discrepancies that may arise are adjusted through the corresponding work calendars. These provisions ensure that potential variations remain within controlled limits, supporting efficient time management across the organization. This practice is aligned with the measures outlined in the Mapfre 2022–2026 collective agreement.

Our Digital Disconnection Policy outlines specific measures that recognize and protect employees' right to disconnect, fostering a healthy work-life balance. These initiatives include:

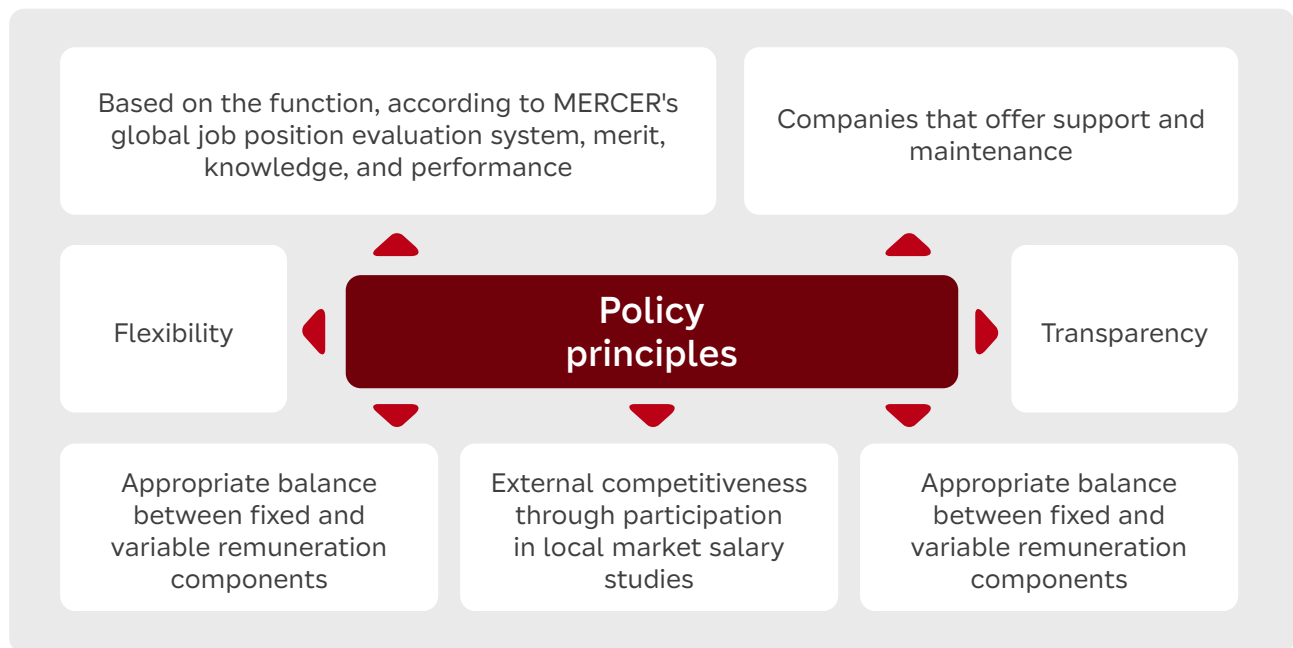
- Regulation of hours during which communications should not be sent or responded to, except under exceptional circumstances.
- Guidelines for planning and holding meetings, avoiding scheduling outside of working hours.
- Awareness campaigns about digital disconnection, rest, responsible use of digital tools, and respect for personal time.

We care for peoples' well-being

Periodic publication of resources on our global intranet, focusing on digital disconnection and new ways of working, to raise awareness and promote responsible digital habits.

3.6. COMPENSATION: A POLICY ALIGNED WITH GROWTH AND COMMITMENT

Our global compensation policy ensures appropriate, strategic-aligned remuneration focused on performance and goal achievement. It is based on the following principles:



Our remuneration structure consists primarily of:

- Fixed remuneration
- Variable remuneration, linked to quantitative and qualitative indicators aligned with strategic objectives. 89.7% of Mapfre employees are eligible for variable remuneration.
- Medium- and long-term incentive plans, aimed at aligning the interests of the management team with the Company and its Strategic Plan, linking their compensation to the creation of value for Mapfre's shareholders and the sustainable achievement of strategic objectives.

Mapfre offers fair and competitive remuneration for each employee based on their function, qualifications, and performance. Compensation practices comply with applicable regulations and uphold the principles of equality and non-discrimination. Our remuneration model is designed to promote productivity and the creation of added value, while maintaining flexibility to adapt to different employee groups and the evolving demands of a competitive talent market.

Social benefits

Social benefits are part of the so-called "emotional salary" and are products or services that facilitate employee well-being. These social benefits are tailored to employees' personal and family needs, defined and managed locally in each country, and offered to all employees regardless of their contract type or working hours.

We care for peoples' well-being

Type of social benefit	Percentage of employees that have taken advantage of the social benefit compared to entitled employees
Health Insurance	95.3%
Social protection systems (pension plan and savings insurance)	65.5%
Life insurance	97.8%
Insurance bonuses	68.7%
Long service bonus in the company	21.0%
School aid for children's kindergarten/nursery school/ preschool education, compulsory education and more (during work hours).	31.5%
Birth award	1.9%
Meal allowance	95.5%
Loans	17.1%

Other benefits of various types are also granted to help employees meet different needs, including: Coverage for disability, incapacity, and invalidity; financial aid for employees' education; support for spouses and children with disabilities; Christmas gifts; awards; advances; and employee stock ownership plans.

In particular, we promote social security systems that encourage long-term savings, thereby providing a retirement supplement through various plans. Financial assistance is also provided to employees for special situations, usually arising from health problems. In 2025, the amount of this assistance totaled €423,472. Additionally, €1.5 million in financial assistance was granted to retired employees, primarily for health insurance subsidies. .

Flexible remuneration plan in Spain

In Spain, Mapfre has a flexible remuneration plan that allows employees to allocate part of their remuneration to products and services with various benefits.

A highlight is ACCIÓNATE, a share-based remuneration plan that fosters employees' connection to the company's strategy and growth by enabling them to share in its future profits. 22% of the workforce in Spain has enrolled in the new 2026 plan, reflecting continued strong employee confidence in Mapfre's future.

Furthermore, the flexible compensation plan includes other options such as a flexible savings insurance and Flexiguardería (flexible childcare services).



4. Committed to society

4.1. CORPORATE VOLUNTEERING: COMMITMENT AND SOCIAL ACTION



The desire to help others is what drives the people who dedicate their time and effort to volunteering. Through Fundación Mapfre, we channel our Corporate Volunteering Program, active in 26 countries, with the goal of improving the well-being of the most disadvantaged individuals and society as a whole.

At Mapfre, we carry out our activities with a commitment to our environment and people, with a long-term vision and a focus on improving society. Because we cannot understand our business activity without working at the same time for a more sustainable and caring world. Volunteering supports Mapfre's purpose—"We care about what matters to you"—because through volunteerism, we commit to society and to people, working to create a better world to live in every day.

People helping people

Volunteering at Mapfre represents a unique opportunity for our employees to contribute their talent and effort to social projects throughout the year. Initiatives in areas such as education, nutrition, health, and the environment, among others, allow our team to actively help improve the quality of life for those who need it most.

Each volunteer action reinforces our values and strengthens our participative culture, fostering greater awareness of the most vulnerable social realities.

A commitment that adds value

Our corporate volunteering program not only benefits the people we support, but also has a positive impact on those who participate and on the company itself:

- For **employees**, it is an opportunity for both personal and professional growth, fostering key competencies such as empathy, leadership, and teamwork. These skills that are transferable to both personal and professional life.
- For the **company**, it strengthens corporate culture, boosts employee engagement and pride of belonging, and helps build a brand aligned with values of social responsibility.
- For the **not-for-profit organizations** we partner with, it provides essential support through resources, knowledge, and visibility, helping expand the reach of their initiatives.
- For the **communities** involved, it provides crucial aid and additional resources, fostering social cohesion and local development.

People are engaged with the social and environmental initiatives promoted by Mapfre.

8.2 (out of 10)

Evaluation in the Culture and Satisfaction Survey

The United Nations has highlighted the key role of corporate volunteering and the involvement of volunteers as essential to achieving the 2030 Agenda. Aligning it with the Sustainable Development Objectives is crucial to acknowledging its social impact.

At Mapfre, volunteering is integrated into both our People & Organization strategy and our Sustainability strategy, with initiatives that contribute to 15 of the 17 SDGs. This global vision enables us to create social value in a structured and long-term way.

Committed to society

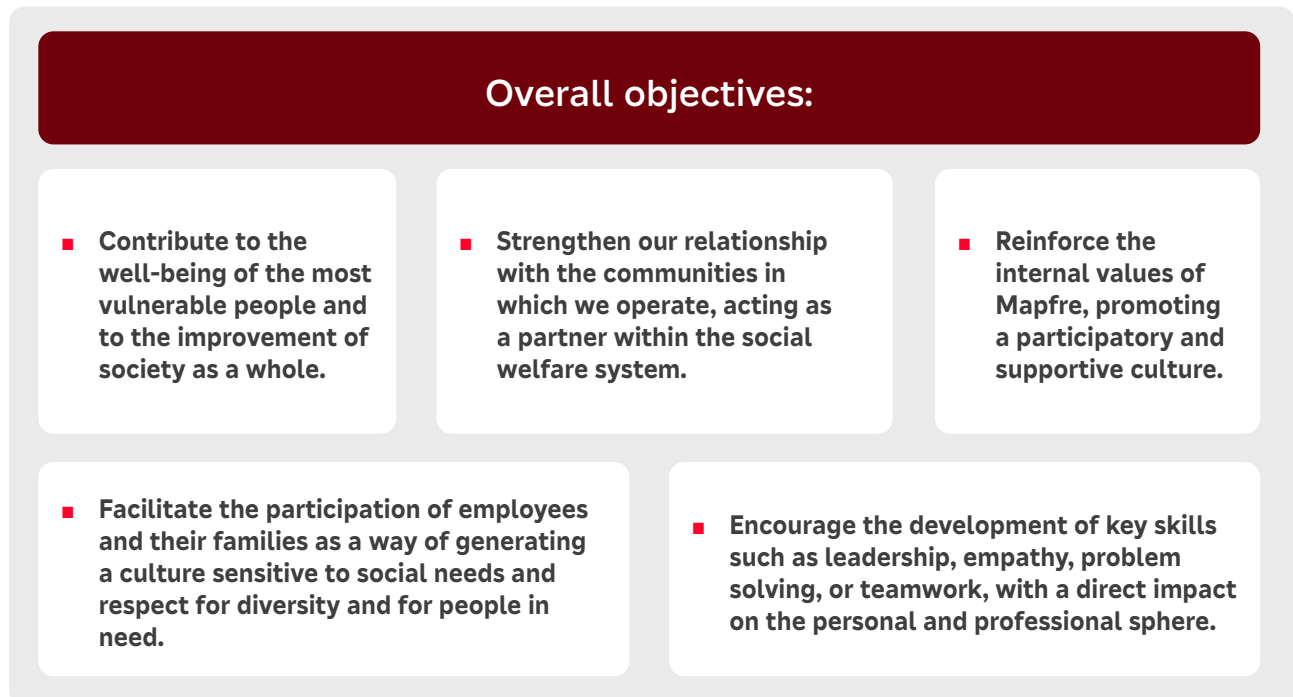
A structured model for real impact

Corporate Volunteering at Mapfre is driven and overseen by a Corporate Volunteering Committee, made up of representatives from various management areas, business units, and regional teams. Representatives from Fundación Mapfre also participate as guests. The committee's mission is to ensure the coherence, sustainability, and strategic alignment of all volunteering initiatives.



People who make a difference, communities that move forward

Volunteering at Mapfre not only generates a positive social impact but also strengthens our employees' commitment and sense of belonging. They say it improves the work environment, they feel part of a shared objective, and this helps them to see the world from another point of view, raising awareness. There is a shared understanding that companies cannot develop in isolation from society or remain disconnected from the context in which they operate.



Committed to society

Commitment to excellence in management

Since December 2019, Mapfre has been the only IBEX 35 company in Spain to obtain the AENOR quality certification (ISO 9001 standard) for corporate volunteer program management. This recognition underscores our commitment to efficient, structured management that generates real impact in the lives of vulnerable people.

Impact and commitment in figures

In 2025, participation in our volunteering program reached its highest level to date, with 9,472 unique volunteer employees, a 20.5% increase over the previous year.

The percentage of employees involved in volunteer activities rose by over 6 percentage points, reaching 34% of the global workforce. More than 1 in 3 employees participated in a volunteering experience during the year, with an average of at least two activities per person (2.2 activities per volunteer). Including employees and family members, the total number of unique volunteers reached 10,637, a 16.4% increase from 2024.



A year of peak activity

In 2025, we carried out 2,452 activities. This equates to an average of nearly 7 volunteer initiatives per day across the 26 countries where the program is active. Our workforce's commitment translated into over 55,000 hours dedicated to volunteering, an average of nearly 6 hours per employee.

Thanks to this effort, 173,796 people at risk of exclusion, especially children and people with disabilities, received direct support through our initiatives.

I am proud of how Mapfre contributes to society.

8.5 (out of 10)

Evaluation in the Culture and Satisfaction Survey.

Committed to society

Action areas

Our volunteer efforts have primarily focused on the following areas:



35%

Health



26%

Education



27%

Nutrition

In 22 countries, we carried out 178 volunteering activities based on professional skills, representing 7% of the total. 433 employees contributed their knowledge and experience, dedicating more than 2,500 hours, which directly benefited 7,586 people. Involvement in this type of volunteering is especially significant, with an average dedication of almost 6 hours per volunteer.

Listening to continue improving

To ensure quality and optimize the management of our initiatives, after each activity, volunteers participate in a satisfaction survey. In 2025, the average score was 4.86 out of 5, and 99% of the participants would recommend the experience.



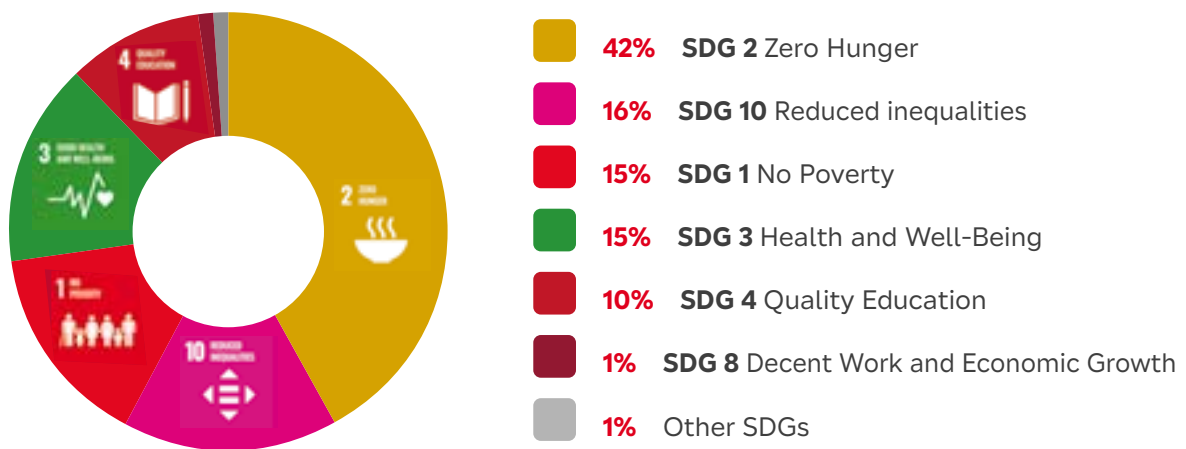
Committed to society

Measuring the impact of corporate volunteering on the SDGs

We believe in the importance of assessing the real impact of our actions. That's why we have developed a proprietary methodology, in collaboration with Fundación Mapfre, that allows us to accurately analyze the contribution of our corporate volunteering to the Sustainable Development Goals (SDGs).

This tool helps us identify and quantify the global and country-level impact of each of our initiatives, aligning our actions with the SDGs and their specific targets.

Being able to analyze the impact of our volunteering activities is a challenge for the company, in as far as it produces a transformational impact in all the countries where we operate.



4.1.1. Mapfre's Global Volunteering Day

Every year, we celebrate Mapfre's Global Volunteering Day, a moment when our teams around the world come together for a common cause. In 2025, we reaffirmed our commitment to education under the motto **"United for quality education,"** contributing directly to SDG 4: Quality Education.

This year, we organized more than 2,600 activities linked to the global event, with the participation of more than 9,200 volunteers from 24 countries. Through this initiative, over 138,500 people, especially children, people with disabilities, and vulnerable groups, received direct support.

Beyond its social impact, this day strengthens the sense of unity among our employees and reinforces the pride of belonging, allowing each volunteer to feel part of a global team with a shared purpose.

International Volunteer Day and "The Box of Joy"

International Volunteer Day is a key date at Mapfre—a moment to honor those who dedicate their time and effort to making the world a better place. It is an opportunity to recognize their work and thank them for their contribution to building a #MoreHumanFuture.

In addition, we invited Mapfre volunteers from all over the world and their families to be part of a global initiative: **"The Box of Joy."** Its aim is to bring smiles to thousands of people going through difficult financial or personal times.



In the last edition, more than 400 volunteers from 12 countries joined this initiative, reaching over 3,400 people around the world. A gesture that transcends borders and demonstrates the power of solidarity.



400

Volunteer
employees



12

Countries



+3,400

Beneficiaries

4.2. “EURO SOLIDARIO”: NEVER HAS A SINGLE EURO MEANT SO MUCH

At Mapfre, we believe in the impact of small gestures. Through initiatives such as Euro Solidario in Spain or the Together We Give Program in the United States, our employees can support social projects by donating one euro or one dollar per month from their paycheck. Mapfre matches each donation, doubling the impact of every contribution.

In 2025, employees selected the projects that will receive support in 2026, which are:

- Asociación Familiares Alzheimer (AFAV_TECH), presented by Amelia Saiz García (Valencia).
- Buddy OC, presented by Natalia Navas Sanz (Madrid).

Since its launch in 2017, Euro Solidario in Spain has raised 1,127,426 euros, benefiting various non-profit organizations chosen by our employees:

- 2017 to the Asociación Debra Piel de Mariposa and the Society of Saint Vincent de Paul;
- 2018 to Fundación Cris and ASION, both associations fight against childhood cancer;
- 2019 to APACU (Association of Parents with Children with Autism in Cuenca) and Fundación Aladina (entity that fights against childhood cancer);
- 2020 to Fundación Bobath, an entity that cares for children and young people suffering from cerebral palsy, and the Spanish Rett Syndrome Association, which addresses a disorder in childhood neurological development;
- 2021 to La Asociación Guerreros Púrpura and Fundación Ana Carolina Díez Mahou;
- 2022 to the Association of Families of Children with Cancer in the Murcia Region and the Spanish Association against Leukodystrophy (ELA);
- 2023 to the Angelman Syndrome Association and Asociación Princesa Rett.
- 2024 to the Sotos Syndrome Association and the NHAI Association (Needs of Alternating Hemiplegia of Childhood).
- 2025. Coordinadora Solidaria de Valencia y ATENPACE (Association for assistance to people with cerebral palsy).

Currently, nearly 50% of the workforce in Spain contributes to this program on a monthly basis, demonstrating that the union of many small actions can create a significant impact.

In the United States, the beneficiary project in 2025 was the American Foundation for Suicide Prevention (AFSP). Employees contributed a total of \$15,298.20, an amount matched by the company, bringing the total donation to \$30,596.40. The American Foundation for Suicide Prevention is a voluntary health organization that provides people affected by suicide with a supportive community empowered through research, education, and advocacy to take action against this leading cause of death. AFSP is committed to saving lives and bringing hope to those affected by suicide, including individuals who have experienced the loss of a loved one.

Never has a single euro meant so much.

We're stronger together!

4.3. COMMITMENT TO EDUCATION: MAPFRE UNIVERSITIES PLAN

We are convinced that collaboration between the educational and business sectors is essential to contribute to the **training of future professionals**. That's why we have our Mapfre Universities Plan, an initiative aimed at standing alongside universities and business schools through **collaboration, contributing to the development of young talent, and sharing our knowledge** and development and innovation projects, while also showcasing the **positive impact of insurance activity on society**.

Our plan is structured around three pillars of action:

Promoting knowledge of insurance activities

We want to bring the insurance activity closer to new generations, showing how insurance drives economic and social development and contributes to a safer and more sustainable world. This year we held **more than 70 sessions** in various settings, from universities to business schools.

Developing youth talent

We connect with young professionals through employer branding sessions, visits to our Mapfre offices, and participation in leading career forums. Over the past year, we took part in **more than 120 events** at world-class universities and business schools to promote our employer brand, share our job opportunities, and showcase everything Mapfre offers to students to support their professional development.

Some examples of the forums we have attended are:

- **Spain:** Carlos III University, CUNEF, IE, ISDI.
- **United States:** Clark University, MIT, Umass Amherst.
- **Brazil:** Poli USP, Mackenzie, ESPM.
- **Mexico:** Universidad de Anáhuac, UNAM, EBC.
- **Germany:** Hochschule für Wirtschaft und Recht Berlín, Freie Universität Berlin, Technische Universität Berlin
- **Colombia:** Pontificia Universidad Javeriana, Universidad Del Rosario, Universidad La Sabana
- **Peru:** Universidad de Ingeniería y Tecnología (UTEC), Universidad del Pacífico, UNMSM.
- **Puerto Rico:** Universidad Sagrado Corazón, Universidad de Puerto Rico Recinto de Río Piedras, UPRM.

Additionally, **more than 360 students** from different countries and institutions such as CUNEF, ESIC (Madrid and Argentina), UAH, and the Universidad Europea de Canarias have had the opportunity to gain first-hand insight into our **strategy, culture, employer brand, and job opportunities** at Mapfre through **visits to our headquarters in Spain**.

Committed to society

We also have the **Mapfre Intern Plan “Grow with Us,”** which offers students the opportunity to acquire knowledge and skills in our company to support their personal and professional development. In 2025, **more than 1,200 students** took part in this plan across 26 countries, gaining real-world experience in the insurance sector and developing skills for the future.



Sharing and expanding knowledge

Through a two-way collaboration:

- Innovation and knowledge transfer, we contribute to the educational world and to students by sharing our expert knowledge in the areas of action and business in which Mapfre specializes. We do this through:
 - Talks, webinars, and presentations by Mapfre executives and experts: more than 200 sessions in 26 countries around the world.
 - Also through our Mapfre Business Game: an interactive simulator where students learn to make strategic decisions in the insurance industry through inter-university competitions. 121 editions have been held worldwide.
- We receive knowledge from the University and business schools through:
 - In Company Programs: we enrich ourselves through training programs and sessions provided by universities and business schools. We have participated in more than 60 training programs in 26 countries, learning from the innovation and knowledge generated in the classroom.



5. Our recognitions

Our recognitions

In 2025, the work driven by the People and Organization area was recognized in several of the countries where we operate. These recognitions reflect the strength of our management model and the impact of our policies on culture, development, diversity, and employee experience.

Beyond the awards themselves, these distinctions speak to how we work and how we continue to evolve as an organization. They confirm the consistency between our strategy and our way of doing things, and reinforce our positioning as an attractive, responsible employer prepared to face an environment of constant transformation.

Germany

Germany's Most Desirable Employers

Verti is included as one of the most desirable employers in Germany. This recognition reinforces the positioning of our employer brand in one of the most demanding markets in Europe.

The result validates the strength of our value proposition and our ability to attract talent in a highly competitive environment, consolidating trust in our people management model.

Best Training Companies 2025

Verti is positioned as one of the best companies in training. This recognition highlights the commitment to professional development and continuous training as a strategic lever for competitiveness.

Training is a structural part of our model, driving individual growth and strengthening the capabilities we need to evolve as an organization.

Sustainability Seal in Platinum

The Platinum certification awarded by the Deutsche Gesellschaft für Qualitätsanalyse recognizes the high standards of quality and sustainability in business management, including aspects related to organizational culture and people management.

This seal endorses a comprehensive approach in which sustainability and operational excellence are part of our daily work, reinforcing the coherence between our strategy and our way of working.

Brazil

Most Admired HR in Brazil Award

Ana Paula Berniz, Human Resources Director, received the Most Admired HR in Brazil Award. This is an initiative by the Plataforma Mejor RH and the CECOM (Centro de Estudios de la Comunicación), created with the purpose of recognizing the leadership of Human Resources professionals who act strategically across the states of São Paulo, Rio de Janeiro, Minas Gerais, and Espírito Santo.

The award highlights initiatives related to the transformation of the work environment, the humanization of organizations, sustainability, and the strategic role of the Human Resources function in business decision-making.

Our recognitions

Spain

Top Employer 2026

We have once again been accredited as a Top Employer in Spain, one of the most demanding international certifications in people management. This recognition is awarded following an independent audit that rigorously evaluates our policies and practices across the entire employee lifecycle.

This certification endorses a model based on data, consistency, and continuous improvement, and confirms our ability to create high-performance environments where people can develop and contribute sustainable value to the business.

Randstad Award 2025

This positions us once again as the most attractive company to work for in the insurance sector in Spain, according to the views of around 8,000 professionals surveyed in the country.

This recognition reflects external perceptions of our culture, our working environment, and our employer value proposition, strengthening confidence in a professional project that combines challenge, development, and purpose.

Forbes – Best Companies to Work for

For the fifth time, we have been named one of the 200 Best Companies to Work for in Spain, following an analysis of employee feedback from more than 2,000 companies and an evaluation of their people management practices.

Our recurring presence in this ranking confirms the consistency of our organizational culture and the positive perception of those who are part of the company, reinforcing our reputation as a solid and coherent employer.

Merco Talento

We improved our position in Merco Talent Spain 2025, reaching eighth place in the overall ranking and maintaining leadership in the insurance industry.

This progress reflects sustained progress in internal reputation and employer brand, and confirms that our policies and practices generate real impact on people's experience.

Merco Talento Universitario

Merco Talento Universitario places us once again as the number one insurance company for students in Spain, according to the rating of more than 9,000 university students and higher vocational training students.

This assessment consolidates our appeal among young talent and strengthens the connection between our development proposal and the expectations of the new generations.

GREF Award for the Best Training Initiative

The "We are Mapfre and We act" initiative, integrated into the Mapfre Culture program, has been recognized with the GREF Bronze Award for Best Training Initiative.

The award highlights the impact of a project that drives key behaviors such as customer orientation, collaboration, and innovation, strengthening our culture and aligning teams with the strategy.

Our recognitions

Commitment to senior talent

We have led, for the fourth consecutive year, the ranking of IBEX 35 companies for our commitment to senior talent, according to the report "Senior Careers and Talent."

The highest score obtained recognizes our inclusive approach and our commitment to multi-generational environments that foster competitiveness, innovation, and support across the different stages of professional careers.

EFR Excellence Certification

We hold the EFR certification in the Excellent A category, which recognizes our commitment to work-life balance, equal opportunities, and shared responsibility.

This distinction consolidates a management model that integrates personal, family, and professional life as an essential part of a responsible and sustainable culture.

CEO DCH for Excellence in People Management

Elena Sanz, CEO of Mapfre Iberia, received the CEO DCH for Excellence in People Management, awarded by Organización Internacional de Directivos de Capital Humano together with IESE Business School.

This recognition highlights leadership that places people at the center of strategy and strengthens the connection between leadership, culture, and results.

Equality in the Workplace Distinction

We hold the Equality in the Workplace Distinction, awarded by the Spanish Ministry of Equality, which recognizes our policies on equal treatment and equal opportunities between women and men.

This certification demonstrates a structural commitment to equity and the continuous review of our practices in the field of equality.

Diversity Charter

We renew our commitment to diversity once again by signing the Diversity Charter of Fundación Diversidad.

Adherence to this European framework reinforces our willingness to promote inclusive environments and equal opportunities as an integral part of our culture.

#CEOPorLaDiversidad Alliance

We are part of the #CEOPorLaDiversidad Alliance, which brings together CEOs from large companies around a shared vision of diversity, equity, and inclusion.

This adherence promotes the integration of diversity as a strategic factor of competitiveness and business excellence.

Our recognitions

United States

NEEBC Benefits Innovation Award

Our North American company has received this award for the development and implementation of a database for leave management and tracking.

The automation of this process has improved operational efficiency and internal communication, significantly reducing administrative workload and enhancing the quality of service provided to employees.

WorkWell MA

This recognition highlights excellence in employee well-being following a rigorous evaluation process, in collaboration with Healthiest Employers.

The assessment confirms the integration of well-being as a strategic pillar of our people management approach.

Guatemala

Most attractive companies to work for

Guatemala Seguros has been recognized as one of the most attractive companies to work for in the country, according to the EMAT ranking.

It also obtained first place in the sector, reinforcing our position as a leading employer and consolidating our ability to attract and retain talent in a competitive market.

Employers for Youth (EFY) 2025

Guatemala Seguros also obtained sixth place in the Employers for Youth study, which evaluates the perception of professionals under 35 years old.

The result confirms the connection between our value proposition and the expectations of young talent, reinforcing our reputation as a professional development environment.



Our recognitions

Malta

HR Quality Mark

Mapfre Middlesea and Mapfre MSV Life have renewed the Human Resources Quality Mark awarded by the National Commission for the Promotion of Equality.

This recertification recognizes the sustained implementation of exemplary policies on gender equality and work-life balance, consolidating our responsible talent management approach.

NCPE Equality Certified

Both companies hold the Equality Seal awarded by the NCPE, which certifies the integration of gender equality as a structural value within the organization.

This distinction validates a management model based on the recognition and promotion of the potential of all individuals.

NCPE Equal Pay Certification

They have also obtained the Pay Equality Certification, which recognizes a low risk of non-compliance with the principle of pay equity.

This recognition reinforces our commitment to transparent compensation practices aligned with objective criteria.

Mexico

ESR Distinction

MAWDY Mexico and Mapfre Seguros have obtained the Socially Responsible Company distinction, awarded by the Mexican Center for Philanthropy.

The accreditation evidences the integration of social, ethical, and environmental criteria in management, reinforcing our reputation as a responsible employer.

Merco Talento

Mapfre Seguros is Merco Talento, both in the general ranking and in the insurance industry.

The result confirms our ability to attract and retain talent in the country, consolidating the positive perception of our employer brand.

Panama

Recognition for internship management

Panamá Seguros has been recognized for its sustained management of internship programs for more than a decade by the San Judas Tadeo Parish School.

The distinction reinforces our commitment to employability and the development of young talent, positioning us as a strategic ally in the training of new generations.

Our recognitions

Dominican Republic

Best Companies to Work for

The magazine *Mercado* has included Mapfre Seguros among the Best Companies to Work for.

This recognizes our ability to develop talent and drive innovative processes, consolidating trust in our people management model.

Turkey

Tegep Silver Award – Leadership & Executive Development

Mapfre Sigorta has received the Silver Tegep Award in leadership and executive development as part of the Sustainable Business Awards 2025.

This recognition validates the implementation of initiatives oriented towards inclusive leadership, talent development, and sustainable growth, among others.

Sustainable Business Awards 2025

Mapfre Sigorta has been recognized in the Diversity and Inclusion category of the services sector.

The award highlights the real implementation of practices that promote equity, the integration of diverse groups, and an inclusive culture.

Dorado Leader Award

The People and Organization Director in Turkey, Elif Özgür, has been recognized among the 50 most admired CHROs in the country at the Dorado Leader Awards.

The distinction, awarded with the votes of more than 85,000 professionals from the business community Turkey, highlights people-centered leadership aligned with the Group's cultural principles.

Our recognitions

Uruguay

Great Place To Work

MAWDY Uruguay has obtained the Great Place to Work certification for the fourth consecutive year.

The continued recognition confirms the strength of its organizational culture and the consistency of the employee experience.

Employers for Youth

Mapfre Seguros reached fourth place in the Employers for Youth study in Uruguay, a 100% quantitative study that measures 10 dimensions.

The result reflects the positive assessment of the labor environment by young professionals and reinforces our appeal among younger generations.

Juan Carlos Rondeau: one of the 100 best HR directors

For the second consecutive year, Juan Carlos Rondeau has been included in the Forbes ranking of the 100 best HR directors in Spain.

The recognition highlights leadership that drives a people-centered culture consistent with our global talent management strategy.

According to Forbes, their selection of the top 100 HR managers is based on criteria that focus on the ability to lead with purpose and create a positive organizational impact.





6. In figures

In figures

Workforce by country	No. of employees
Spain	11,632
Brazil	4,375
Mexico	2,237
United States of America	1,894
Peru	1,444
Dominican Republic	1,119
Colombia	1,147
Argentina	944
Italy	662
Germany	549
Turkey	517
Puerto Rico	515
Panama	498
Rest of America	2,161
Rest of Europe	1,028
Asia	124
TOTAL	30,846

Workforce by gender	No. of employees	%
Men	13,837	45%
Women	17,009	55%

Workforce by gender and position	Men	Women	Total
MANAGEMENT AND EXPERT MANAGEMENT	1,174	632	1,806
MIDDLE AND EXPERT MANAGERIAL POSITIONS	3,320	2,772	6,092
TECHNICIANS	6,598	8,041	14,639
ASSOCIATES AND SUPPORT PERSONNEL	2,745	5,564	8,309
Total	13,837	17,009	30,846

Workforce by contract type and gender	Men	Women	Total
PERMANENT	13,442	16,422	29,864
TEMPORARY POLICIES	395	587	982
TOTAL	13,837	17,009	30,846

In figures

Workforce by gender and organizational distribution	Men	Women	Total
CORPORATE AREAS/CENTRAL SERVICES	878	662	1,540
IBERIA	4,699	5,553	10,252
BRAZIL	1,713	2,644	4,357
LATAM SOUTH-CENTER	3,235	4,040	7,275
MEXICO	1,107	1,116	2,223
NORTH AMERICA	969	1,431	2,400
EMEA	991	1,307	2,298
REINSURANCE	245	256	501
TOTAL	13,837	17,009	30,846

No. of nationalities by organizational distribution	No. of different nationalities
CORPORATE AREAS/CENTRAL SERVICES	35
IBERIA	41
BRAZIL	9
LATAM SOUTH-CENTER	22
MEXICO	9
NORTH AMERICA	13
EMEA	37
REINSURANCE	29
TOTAL FOR Mapfre GROUP	86

Workforce by position, generation, and gender	Veterans		Baby boomers		Generation X		Generation Y		Generation Z	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
MANAGEMENT AND EXPERT MANAGEMENT	1	0	243	91	701	385	224	153	5	3
MIDDLE AND EXPERT MANAGERIAL POSITIONS	2	1	382	213	1,602	1,323	1,146	1,059	188	176
TECHNICIANS	6	8	717	667	2,262	3,037	2,180	2,789	1,433	1,540
ASSOCIATES AND SUPPORT PERSONNEL	0	3	226	379	748	1,704	859	1,742	912	1,736
TOTAL	9	12	1,568	1,350	5,313	6,449	4,409	5,743	2,538	3,455

In figures

Workforce by position, generation, and gender	Veterans		Baby boomers		Generation X		Generation Y		Generation Z	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
	21		2,918		11,762		10,152		5,993	

Mapfre Group	Year 2025			Year 2024
	Men	Women	Total	Total
AVERAGE AGE	43.6	42.4	42.96	42.7
AVERAGE LENGTH OF SERVICE	13.8	13.7	13.75	12.3

Reason for new hire	No. of hires
MERGER OR ACQUISITION	0
EXTERNAL RECRUITMENT	4,178
RETURN FROM LEAVE OF ABSENCE	45
RETURN FROM INTERNATIONAL ASSIGNMENT	1
TEMPORARY HIRING OF EMPLOYEES	457

Reason for departure	No. of departures
SEVERANCES	0
VOLUNTARY	1,918
DISMISSALS	1,726
LEAVE	101
RETIREMENT	162
EARLY RETIREMENT	0
DEATH	22
DISABILITY	26
END OF TEMPORARY CONTRACT	465

Whether for adjustments in work planning or for substantial modifications, Mapfre applies the legally established notice periods in the relevant local regulations and, in the case of Spain, the provisions of the Workers' Statute, which generally establishes a 15-calendar-day notice period.

In figures

Hires by job level, generation, and gender	Baby boomers		Generation X		Generation Y		Generation Z	
	Men	Women	Men	Women	Men	Women	Men	Women
MANAGEMENT AND EXPERT MANAGEMENT	7	2	54	24	27	17	2	0
MIDDLE AND EXPERT MANAGERIAL POSITIONS	2	2	103	67	191	121	49	40
TECHNICIANS	19	14	133	160	381	430	529	494
ASSOCIATES AND SUPPORT PERSONNEL	14	16	78	153	169	366	553	825
TOTAL	14	16	78	153	169	366	553	825
	76		772		1702		2492	

Change in workforce by business unit	2025	2024	2023	2022	2021	2020
CORPORATE AREAS	1,214	1,175	1,127	1,081	1,064	1,083
INSURANCE	26,289	26,197	26,515	26,978	27,617	28,459
ASSISTANCE	2,624	2,521	2,563	2,581	3,027	3,549
GLOBAL RISKS	218	210	200	196	187	180
REINSURANCE	501	482	468	457	446	459

In figures

Organizational distribution	Business unit	December 2025				December 2024
		Hires	Departures	Total	Change in workforce	
CORPORATE AREAS/ CENTRAL SERVICES	CORPORATE AREAS	164	125	1,214	39	1,175
	MAWDY	10	4	95	6	89
	GLOBAL RISKS	22	14	218	8	210
	INTERNATIONAL CENTRAL SERVICES	1	0	13	1	12
	FUNDACION MAPFRE	11	12	102	-1	103
IBERIA	INSURANCE	945	937	10,160	8	10,152
	MAWDY	6	0	92	6	86
BRAZIL	INSURANCE	933	1,057	4,225	-124	4,349
	MAWDY	34	29	132	5	127
LATAM SOUTH-CENTRAL	INSURANCE	1,116	993	6,042	123	5,919
	MAWDY	350	320	1,233	30	1,203
MEXICO	INSURANCE	472	332	1,767	140	1,627
	MAWDY	249	261	456	-12	468
NORTH AMERICA	INSURANCE	298	384	2,400	-86	2,486
	MAWDY	0	0	0	0	0
EMEA	INSURANCE	203	173	1,682	30	1,652
	MAWDY	178	110	616	68	548
REINSURANCE	CENTRAL REINSURANCE SERVICES	29	13	306	16	290
	OFFICE REINSURANCE	32	29	195	3	192
TOTAL		5,053	4,793	30,948	260	30,688

In figures

FTE DATA

FTE by gender	No.	%
MEN	16,562	55%
WOMEN	13,715	45%
TOTAL	30,277	100%

FTE by main nationalities	%
Spain	36.50%
Brazil	14.49%
Mexico	7.35%
Peru	4.77%
Colombia	3.97%
Dominican Republic	3.68%
Argentina	2.86%
Italy	2.05%
Turkey	1.74%
United States of America	1.72%
TOTAL	79.1%

FTE by age	No.	%
UNDER 30	4,652	15%
30-50	16,167	53%
OVER 50	9,457	31%
TOTAL	30,277	100%

% of women out of FTE total	Men	Women	% Women
MANAGEMENT	1,126	622	35.6%
TOP MANAGEMENT	627	295	32.0%
JUNIOR MANAGEMENT	3,644	2,934	44.6%
MANAGEMENT GENERATING REVENUE	3,953	3,102	44.0%
STEM	1,467	601	29.1%

In figures

CHURN RATE

Total churn by gender	Year 2025	Year 2024
MEN	14.07%	15.9%
WOMEN	14.74%	16.0%
TOTAL	14.41%	16.0%

Unwanted churn by gender	Year 2025	Year 2024
MEN	5.73%	6.1%
WOMEN	6.71%	6.7%
TOTAL	6.22%	6.4%

Job position level	Veterans		Baby boomers		Generation X		Generation Y		Generation Z		Total
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	
MANAGEMENT AND EXPERT MANAGEMENT	0%	0%	14.17%	5.43%	5%	3.95%	7.21%	7.64%	9%	33.33%	6.77%
MIDDLE AND EXPERT MANAGERIAL POSITIONS	50%	0%	11.72%	9.78%	6.18%	5.64%	10.18%	11.18%	12.64%	8.11%	8.84%
TECHNICIANS	14.29%	45.45%	10.26%	10.32%	3.62%	5.90%	15.05%	15.05%	21.29%	20.76%	18.89%
ASSOCIATES AND SUPPORT PERSONNEL	0%	120%	10.81%	16.75%	12.99%	10.57%	21.86%	22.51%	20.44%	30.31%	22.33%
TOTAL	20%	64.71%	11.35%	11.75%	7.04%	7.40%	14.89%	15.75%	30.21%	28.46%	14.45%

INTERNAL VACANCIES

Job position level	Baby boomers		Generation X		Generation Y		Generation Z	
	Men	Women	Men	Women	Men	Women	Men	Women
MANAGEMENT AND EXPERT MANAGEMENT	2	2	14	8	8	6	0	0
MIDDLE AND EXPERT MANAGERIAL POSITIONS	4	3	27	41	67	64	27	25
TECHNICIANS	4	3	44	75	77	126	109	134
ASSOCIATES AND SUPPORT PERSONNEL	0	1	13	18	21	45	42	68

In figures

Job position level	Baby boomers		Generation X		Generation Y		Generation Z	
	Men	Women	Men	Women	Men	Women	Men	Women
TOTAL	10	9	98	142	173	241	178	227

WORK-LIFE BALANCE METRICS

Work-life balance measures	No. of employees benefiting
Flexible work schedule	19,689
Part-time work arrangements	1,590
Reduced workday	1,637
Teleworking	20,717
Paid leave	14,300
Unpaid leave	861
Maternity/paternity leave	831
Sabbaticals for study/family purposes	122
Employee reintegration program following a protracted leave of absence	57

Maternity/paternity	Men	Women	Total
No. of employees entitled to maternity/paternity leave	13,741	17,009	30,750
% Employees entitled to maternity/paternity leave	99.3%	100%	99.7%
Total no. of employees who have taken maternity/paternity leave	342	489	831
No. of employees who returned to work after maternity/paternity leave in the current year	332	436	768
No. of employees who, after parental leave, have left the company permanently in the current year	12	39	51
Total no. of employees who have returned to work after completing maternity/paternity leave and who were still employed 12 months after returning to work	300	448	748
Return to work rate	97.1%	89.2%	92.4%
Retention rate	90.4%	88.0%	88.9%

In figures

TRAINING METRICS

Main training figures:

Financial comparison for 2024–2025:

Training indicators	2025	2024
Investment in training	€12,079,582	€9,905,581
Average investment per employee	€395	€324
Total training hours	1,072,946	1,059,283
Training hours per employee	35	35
Total attendance at training actions	407,788	387,797
% of workforce trained	100%	100%

Assistance by job level and gender

	2025		2024	
	Men	Women	Men	Women
MANAGEMENT AND EXPERT MANAGEMENT	11,401	7,002	13,511	8,496
MIDDLE AND EXPERT MANAGERIAL POSITIONS	43,740	36,783	46,404	33,657
TECHNICIANS	86,166	97,814	78,288	89,493
ASSOCIATES AND SUPPORT PERSONNEL	35,408	89,474	32,782	85,166
TOTAL	176,715	231,073	170,985	216,812

QUANTITATIVE IMPACT OF TRAINING

LEADERSHIP DEVELOPMENT PROGRAMS

Description of the program offered to employees (including part-time)

In 2025, Mapfre consolidated and evolved the "Mapfre Leadership" cycle, started in 2024, within its Global Leadership Plan. During the fiscal year, the corporate leadership model has continued to be deployed, focused on strategic vision, results orientation, and people development.

The program includes a self-assessment tool to support reflection on leadership, as well as development pathways aligned with behavioral competencies and Mapfre's Cultural Reactivation Plan.

Impact

Leader Index: On a scale of 0 to 10, where 0 is not at all likely and 10 is very likely, how likely would you be to recommend working with your immediate supervisor to a friend? Calculation formula: % of employees giving a score of 9 or 10.

Following the implementation of the Leadership Program—designed to enhance leadership skills and foster a more supportive, development-focused leadership style—the Leader Index improved. This index reflects the likelihood of an employee recommending their manager. The indicator remained at 64% in 2025 (employees who rate their leader with a 9 or 10)⁴.

DIVERSITY EDUCATION

■ Description of the program offered to employees (including part-time)

Mapfre has continued developing training programs and initiatives aimed at strengthening awareness, understanding, and respect for diversity. Among the main actions are:

- Diversity and Inclusion Programs: awareness-raising and training initiatives on gender equality, diversity, disability, unconscious bias, and ethics, including the Global Gender Equality Program, the Unconscious Bias Program, the Global Disability Program "Miradas sin Etiquetas" (Looking Beyond Labels), and the Code of Ethics and Conduct, promoting an inclusive and respectful work environment.
- Generational Commitment: This program leverages the knowledge and experience of employees over 55 through mentoring activities and internal and external educational roles.
- Cultural Reactivation Plan In 2025, Mapfre launched this plan to strengthen commitment to our culture and purpose among all employees and leaders: "We care about what matters to you." That plan is focused on behaviors that put into practice our reason for existence, that is, our purpose, so that all of us at Mapfre can truly center our efforts on taking care of our customers, our employees and collaborators, and our society: We are Mapfre and We act.
- The main actions included webinars for leaders, culture talks, and the Mapfre Online Culture Program, accessible to employees around the world, which allows for a deeper understanding of the mission, vision, and corporate values.

In figures

Impact

Employees rated the inclusion indicator 8.8 out of 10: “people can be themselves regardless of gender, age, sexual orientation, culture, race, disability, socioeconomic background, etc.” This indicator is part of our Culture and Satisfaction survey, which reaches 99.6% of employees and achieved a 62.3% response rate.

TRANSITION PROGRAM FOR RETIRING

Description of the program offered to employees (including part-time)

In 2025, Mapfre maintained its commitment to the comprehensive well-being of senior talent and the preparation for the transition to retirement through specific initiatives that support employees in this stage of their professional and personal lives.

These include:

- Senior Space: a dedicated section on the intranet that offers useful resources to support employees approaching retirement.
- Financial Education Portal: an internal platform that provides financial education resources to help employees strengthen their future financial security. It also includes specific training content on topics such as Financial Well-being, How to Educate Your Children Financially, and more.

Transition programs have a significant impact on the satisfaction and engagement of senior talent. This is reflected in the Senior ESI, which measures the evaluation of 10 variables by senior talent (employees over the age of 50).

Impact

The Senior ESI is the percentage of employees over 50 years old who rated their satisfaction with these ten variables with an average score between 8 and 10: understanding of objectives, pride in their work, recognition for their work, contribution to the company, receiving quality feedback, development opportunities, collaboration, work tools, care for people, and pride in social impact. The Senior ESI achieved a result of 66%.

In figures

HEALTH AND SAFETY METRICS

Absenteeism for health reasons

Absenteeism data (1,2,3)	2025			2024			2023		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
No. of workplace accidents	111	134	245	113	123	236	100	103	203
No. of occupational illnesses	1	0	1	–	–	–	–	5	5
No. of employee deaths due to workplace accidents	0	0	0	–	–	–	1	–	1
No. of employee deaths due to occupational illnesses	0	0	0	–	–	–	–	–	–
Total no. of lost workdays due to absence caused by non-occupational accidents and common illnesses (4)	76,478	158,733	235,211	79,130	159,623	238,753	70,983.5	156,399.5	227,383

*(1.2.3) Recordable occupational injuries are reported, not differentiating cases with major consequences. Hours worked are theoretical hours. Includes accidents on the way to and from work
 (4) Days calculated on an average basis of 7.5 hours per day.



In figures

Absenteeism rates	2025			2024			2023		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Workplace Accident Incident Rate (WAIR)	808.68	793.74	800.47	827.14	723.76	772.58	726.48	600.9	656.83
Work-Related Injury Rate	4.04	3.91	3.97	4.42	3.87	4.11	3.96	3.25	3.57
Occupational Illnesses Incident Rate (OIIR)	7.29	-	3.27	-	-	-	-	29.17	16.18
Occupational Absenteeism Rate (OAR)	0.12	0.14	0.13	0.17	0.11	0.14	0.12	0.11	0.12
Accident Frequency Rate (AFR)	30.30	29.31	29.75	33.19	29.02	30.88	29.41	24.37	26.62
Professional Illness Frequency Rate (PIFR)	0.27			-	-	-	-	1.18	0.66
Lost Workday Rate (LWR)	1.22	1.43	1.33	1.72	1.08	1.36	1.22	1.12	1.17
Occupational Accident Death Rate	-	-	-	-	-	-	0.29	1.12	0.13
Rate of Deaths due to Occupational Illness	-	-	-	-	-	-	-	1.12	-
Frequency index	4.04	3.91	3.97	4.42	3.87	4.11	4.36	1.12	3.95
Severity index	0.16	0.19	0.18	0.23	0.14	0.18	0.18	0.15	0.16
Absenteeism ratio	2.21	3.61	2.99	2.5	3.87	3.26	2.21	1.12	3.1

Indicators and measurable objectives for monitoring and prioritizing the Global Healthy Company Management Model.

Indicator	Objective	Compliance level
Health-related absenteeism ratio	Not to exceed 3.2%	100%
Percentage of workforce covered by country with a health and safety committee	100%	92%
Percentage of countries with occupational risk prevention activities	100%	93.1%
Percentage of countries with health promotion activities	100%	86.2%
Percentage of countries with physical activity and nutrition initiatives	100%	82.8%
Percentage of countries with mental health initiatives	100%	89.7%
Percentage of countries with personal well-being initiatives	100%	79.3%

In figures

Healthy Company Indicators

We have also defined the following indicators, which are monitored as part of the regular activities of local teams. This data is compiled annually into a Healthy Company Report, which is presented to Mapfre's Risk and Sustainability Committee.

	2025	2024
LABOR ENVIRONMENT		
Percentage of the workforce represented by the Health and Safety Committee	92%	91%
Number of countries where occupational and health risk prevention activities have been carried out	32	26
Number of work centers where occupational risk assessments have been conducted (health, safety, industrial hygiene, ergonomics, etc.)	412	541
Number of work centers where psychosocial risk assessments have been conducted	148	244
Number of countries that investigate and analyze workplace accidents, occupational diseases, incidents, and absenteeism due to other health reasons	15	20
No. of countries that have carried out occupational accident prevention	26	26
Number of employees and hours dedicated to training and information on health, safety, and occupational risk prevention	12,741 employees 36,913 hours	14,449 employees 39,470.17 hours
Number of countries that coordinate occupational risk prevention with providers	24	22
Number of company medical examinations	13,248	11,516
Number of countries where the occupational health and safety management system has been audited by an external company	17	12
Number of countries with emergency and safety measures to protect workers	35	29
HEALTH PROMOTION		
Number of medical consultations provided to employees	48,391	33,341
Number of medical consultations provided to relatives	268	6,967
Number of health promotion campaigns	235	650
PHYSICAL ACTIVITY AND DIET		
Number of countries that supervise the inclusion of healthy foods in menus or products offered at work centers	17	22
Number of awareness campaigns and activities on the positive impact of healthy eating on health	401	297

In figures

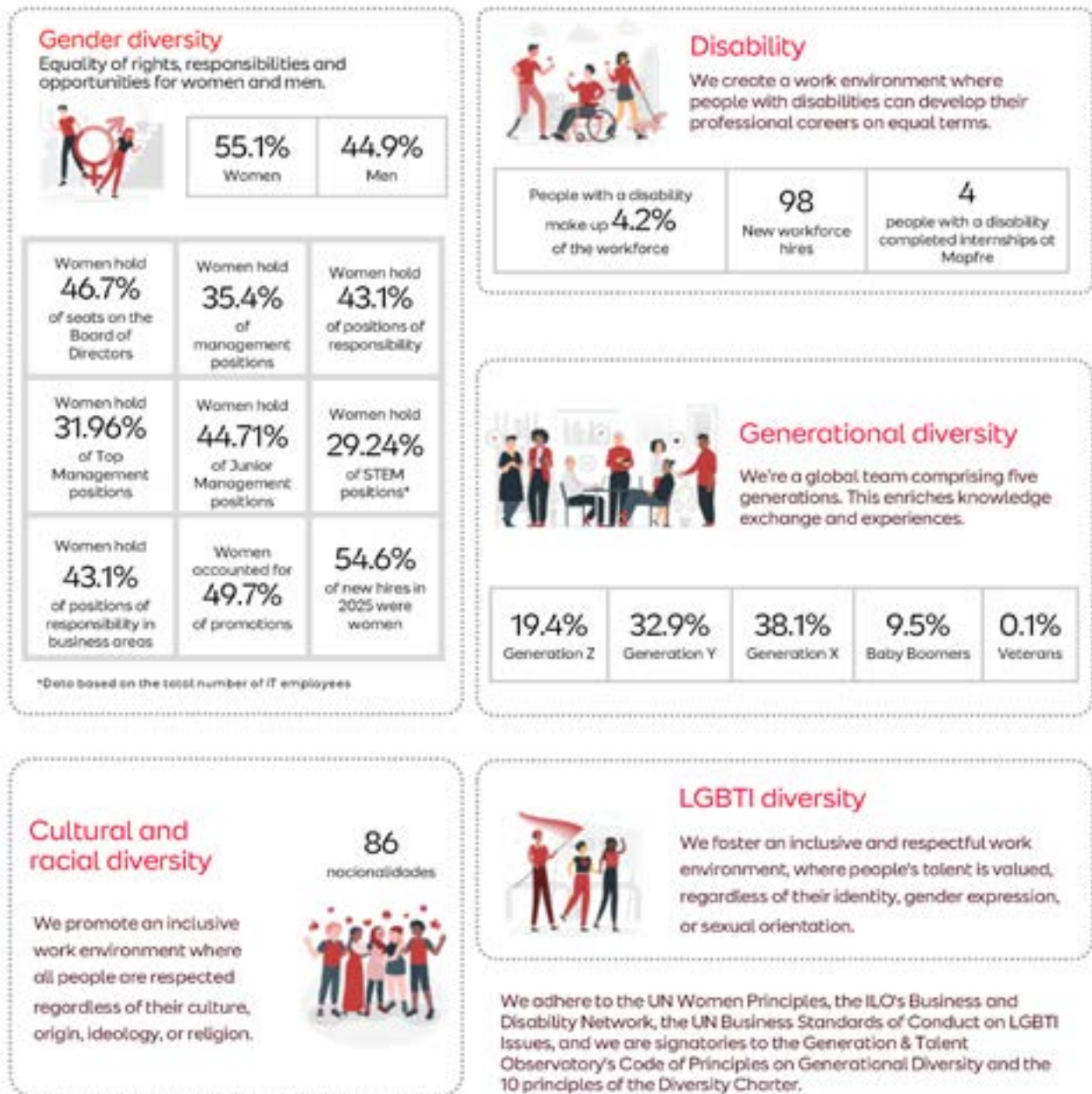
	2025	2024
Number of awareness campaigns and activities on the benefits of regular physical activity and promotion of sports activities	1,477	818
MENTAL WELL-BEING		
Number of information and promotion campaigns on mental well-being	251	313
Number of employees and hours dedicated to training and information on stress management or mental well-being	6,343 employees 20,835.41 hours	6,070 employees 16,752.42 hours
Number of psychological counseling sessions provided to employees	4,201	4,838
Number of psychological counseling sessions provided to family members of employees	171	565
PERSONAL ENVIRONMENT		
Number of informational and training activities supporting personal well-being, including initiatives such as breastfeeding promotion, maternity protection, financial education, parenting programs, road safety, accident prevention for older adults, and other activities aimed at comprehensive well-being.	126	154
Number of social activities (sports, cultural and leisure) and number of participants.	303 activities 47,082 employees 8,800 relatives	336 activities 35,347 employees 8,821 relatives



In figures

DIVERSITY, EQUITY AND INCLUSION AT MAPFRE IN 2025

Committed to equality and diversity



2025

People and
Organization Report

