



DIVERSITY AND EQUAL OPPORTUNITIES POLICY

July 23, 2015

The MAPFRE Diversity and Equal Opportunities policy is based on respect for the individuality of people, on recognition of their heterogeneity and on the elimination of any exclusive or discriminatory behavior.

Valuing diversity helps to emphasize awareness of human differences, to understand them and to appreciate them.

This policy contains the Group's general principles of action in this area, which are the following:

1. Rejecting any discrimination due to race, age, sex, marital status, nationality, beliefs, or any other physical or social condition between employees and consider diversity a value, as it allows different points of view to be compared and contributes to greater creativity and innovation
2. Consolidating a culture of respect for people and behavior that is favorable and open to diversity faced with any of the Company's stakeholders.
3. Guaranteeing, on the one hand, the right to effective equal opportunities and dealings with all workers and collaborators to allow them, without exception, to develop themselves personally and professionally and give the best of themselves. And, on the other hand, avoiding any type of occupational discrimination in the areas of access to employment, promotion, professional classification, training, compensation, work/life balance and other working conditions.

Therefore, MAPFRE undertakes to:

- a. Develop the principle of equal opportunities, establishing the measures and actions required for reaching real equality in dealings and opportunities amongst all professionals 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, such as: access to employment, professional development and promotion, compensation, training, evaluation of performance and communication.
- b. Set up action plans that promote effective equality of the sexes, guaranteeing their professional development in an equal opportunities environment.
- c. Create integration plans for other specific groups, especially disabled people.

- d. Promote awareness amongst professionals of different cultures and ways of doing things in the countries where the Company carries out its activity.
- e. Promote geographical mobility and language learning amongst its professionals to increase their multiculturalism.
- f. Facilitate collaboration by people of diverse generations so that they can all contribute and enrich the work with their different perspectives.
- g. Commit the entire organization to diversity, both in relationships between employees, regardless of their position in the Company, and in relationships between employees and clients, providers, collaborators and other stakeholders.
- h. Inform the whole staff about the diversity policy and its commitment to this issue.

MAPFRE urges Management and other people responsible for managing teams to apply these principles, to be an example for the latter in the area of respect for diversity and equal opportunities and dealings and to take the necessary actions to guarantee compliance with them. It, likewise, urges the whole staff to observe these principles of action and to ensure that all people are treated with respect and dignity.
