

24 hours key to tackling
the cyberattack

EXPERIENCES
WITH THE **NEW**
PERFORMANCE
EVALUATION MODEL

INFODEMIC, ANOTHER
PLAGUE WE MUST FIGHT

EMOTIONAL
SUPPORT PROGRAM
IN PERU

THE WORLD OF MAPFRE

#109

RANSOMWARE





LA PARTE QUE NOS TOCA

En MAPFRE cuidamos de las personas
y del medioambiente hoy,
para asegurar el futuro mañana.

#lapartequenostoca

Descubre qué estamos haciendo para asumir
la parte que nos toca en [MAPFRE.com](https://www.mapfre.com)



MAPFRE

Tu aseguradora global de confianza

We act with transparency

THE FIGURE

IN 2020

28,616

EMPLOYEES PARTICIPATED
IN THE **PERFORMANCE
EVALUATION**

MAPFRE has assumed the commitment to act in a fully transparent manner with all its stakeholders. This principle is what led to us communicating within 24 hours that we were the victims of an ongoing cyberattack in Spain. Since that moment, we have sent out over 200 communiqués outlining the facts and the actions we have been taking to repel this attack. What we had not yet revealed is what exactly happened in those first 24 hours, as well as the names of the true protagonists who enabled us to thwart that international threat. We now tell all in this issue.

Our Digital Challenge is moving ahead and we can now report on the deployment of the new Performance Evaluation, one year on. Testimonials, tips and suggestions from various users in different units and countries provide us with an overview of this system for achieving objectives and evaluation methods.

As part of our commitment to sustainability, we presented the 2019-2021 Sustainability Plan. We are a company that respects people, cares about the planet and society at large, and has strict ethical codes. We offer a detailed analysis of how we are advancing on each of these fronts.

ENJOY YOUR READING
AND DON'T FORGET TO VISIT [HTTPS:
WWW.ELMUNDODEMAPFRE.COM](https://www.elmundodemapfre.com)

You may not be aware of the other plague that besieged us this year, as it may well go unnoticed. We are referring to the “infodemic”, that information overload and, above all, the dissemination – voluntary or otherwise – of fake news that may mean we are helping sow widespread confusion and discord. In this issue we offer tips on how to identify such hoaxes and, most importantly, avoid spreading disinformation.

Psychological support for employees, the MAPFRE Volunteering Day campaigns, with food as the central theme, and Join the Pink, to prevent breast cancer in both women and men, round off this issue's contents. We also provide information on what's new for your security in the People app. And we could not forget the exhibitions Your Foundation invites you to visit this fall.

STAFF

Chairman of the Editorial Board

Ignacio Baeza

Director

Javier Fernández González

Collaborators on this issue were

Javier Fernández, Sara Elena Torres Hortal, Nuria del Olmo, Javier Ortega, Lily Cedrón & Juan Pablo Castro

Edition

Violeta Mateo Román

Published by

MAPFRE Corporate Communication

Design and layout

Moonbook

Distributed by

Editorial MAPFRE, S.A.

Ctra. Pozuelo, 52

28222 Majadahonda, Madrid

Tel: 91 581 53 59

comunicacion@mapfre.com

Printed by

Gráficas Monterreina

Legal Deposit

M.1.017-1993

ISSN

1132-9068

RATE OUR ARTICLES AT
www.elmundodemapfre.com

WE LOOK FORWARD TO YOUR
COMMENTS AT OUR DIGITAL EDITION



MIXTO
Papel procedente de
fuentes responsables
FSC® C014381



06

MAPFRE TODAY

August cyberattack. Protocols, crisis committee, antivirus, communication...

We offer you details of MAPFRE's response during the first 24 hours following the ransomware attack on August 14.

24 hours that were key to coordinating a global response.



FURTHER INFORMATION
IN OUR DIGITAL EDITION

12

LEADING ACTORS

The leading actors in this issue are the **200 professionals who were intimately engaged in the whole process of dealing with the cyberattack from August 14 onward**. They are represented here by ten colleagues from the areas and units most directly involved, who relate their impressions of those days.



36

SUSTAINABILITY

We present the **2019-2021 Sustainability Plan**, a road map which sets forth numerous milestones for becoming a carbon neutral company, a circular economy benchmark, and a women's leadership advocate, among other projects.

50

KEEPING WELL

MAPFRE Peru's Psychological Counseling Program (PAS), emotional support for employees to deal with various situations in their working and personal lives.



22

I AM MAPFRE

With more than a year's experience of the new **Performance Evaluation** model, its users give us their opinion on this global, standardized process.



New apps for your security

MAPFRE Volunteering Day and breast cancer campaign.

54

YOUR FOUNDATION

An art-filled fall.



46

KEY ISSUES

Infodemic, another plague we must fight.

FACTS

FAKE NEWS



CHECK OUT ALL
THE INFORMATION AT
KBR.FUNDACIONMAPFRE.ORG/

MAPFRE TODAY

DATA

24 HOURS KEY TO TACKLING THE CYBER- BREACH

TEXT JAVIER FERNÁNDEZ | PHOTOGRAPHS ISTOCK

**AUGUST 14,
FRIDAY,
20:00**

That half of Spain fortunate enough to be on vacation was attempting to adhere to COVID-19 restrictions which we now realize were far too lenient. For insurance companies this was the eve of one of the busiest days of the year for traffic in Spain, with those starting or finishing their two-week vacation always making this a stressful time for most roadside service companies. Yet again this year, MAPFRE had everything planned and its service was ready to respond to the needs of its clients.

21:04

A massive cyberattack was launched against MAPFRE in Spain. On a daily basis, any company our size detects and neutralizes hundreds of thousands of similar events – attempts to gain access in some way to IT systems. But, right away it was clear that this one was different. This was a ransomware attack seeking to encrypt the company's information and prevent it from operating, and it had not been launched against MAPFRE by chance.

A year earlier, August 2019, international cybercriminals began preparing the attack on MAPFRE. Their first decisions were to purchase domains that enabled them to get closer to the company. They also created a tailor-made hacking tool against MAPFRE, a new design that could not be detected by



THIS WAS A RANSOMWARE ATTACK SEEKING TO ENCRYPT THE COMPANY'S INFORMATION AND PREVENT IT FROM OPERATING, AND IT HAD NOT BEEN LAUNCHED AGAINST MAPFRE BY CHANCE.

A YEAR EARLIER, AUGUST 2019, INTERNATIONAL CYBERCRIMINALS BEGAN PREPARING THE ATTACK AGAINST MAPFRE, CREATING A TAILOR-MADE HACKING TOOL – A VIRUS SPECIFICALLY TARGETING MAPFRE

current antivirus systems, a virus specifically designed to target one single company in Spain. We discovered all this later on, thanks to the forensic analysis carried out by MAPFRE, in collaboration with the leading international firms specializing in combating cybercrimes. Ransomware attacks soared by 500 percent in 2019, mainly targeting major multinational companies, institutions of all kinds and even governments.

MAPFRE's protective shield is up 24x7x365; as soon as the attack was triggered, an expert at the Security Operations Center in Majadahonda detected it and implemented the alert analysis protocol which immediately revealed the severity of the problem and sounded the alarm.

21:11

The Manager of MAPFRE's Security Operations Center was informed of the attack and set about mobilizing the teams to deal with it, as envisaged in the Crisis Management and Business Continuity Plan, given that a cyberattack is one of the risks analyzed and modeled so as to be able to act immediately whenever one takes place. Minutes later the Corporate Crisis Committee sprang into action and, given that the initial impact was detected in Spain, MAPFRE España's Crisis Committee was also mobilized. This attack was not by chance, as it sought to render the company powerless on one of Spain's most critical days for service provision, particularly as regards roadside assistance.

That Friday was a very long night and the MAPFRE professionals did not hesitate when it came to interrupting their vacations and connecting from wherever they were, or heading to Majadahonda so all the areas involved could combat the attack in a coordinated fashion. A well-oiled, tried and tested machine is the best guarantee that it will work when it is most needed and time is of the essence. Such a virus swiftly starts encrypting computers and systems which, in a highly digitized company, leaves it totally “blind” as regards its ability to respond to clients’ needs.

Contain, Operate and Respond are the three strategies that start up in parallel. The Corporate Security Division and the Corporate Technology and Processes Area dealt with the initial phase – identifying the virus, analyzing its scope and containing its expansion. The first step was to isolate the data center by cutting off all communications with the outside world, and with the disaster recovery center. All systems had to be systematically shut down until the full extent of the impact was verified and an appropriate response defined. This total disconnection – isolating domestic operations from all the other countries – is what enabled the virus to be contained within Spain.

02:30

Operations likewise activated and coordinated a swift alternative response in Spain so as to be able to attend to clients’ needs the next day. The computers were all



MAPFRE PROFESSIONALS DID NOT HESITATE WHEN IT CAME TO INTERRUPTING THEIR VACATIONS AND CONNECTING OR HEADING TO THEIR WORKPLACE TO COMBAT THE ATTACK

THE CORPORATE SECURITY DIVISION AND THE CORPORATE TECHNOLOGY AND PROCESSES AREA DEALT WITH THE INITIAL PHASE – IDENTIFYING THE VIRUS, ANALYZING ITS SCOPE AND CONTAINING ITS EXPANSION. THIS TOTAL DISCONNECTION ENABLED THE VIRUS TO BE CONTAINED WITHIN SPAIN

switched off and/or encrypted and so were of no use for habitual dealings with clients. The Si24 had to be reinforced and alternative procedures implemented; and shortly after half past two on Saturday morning, the system was already up and running. In barely four hours, voice connections had been enabled in call centers to ensure continued customer service and the Operations personnel who were working remotely headed to the MAPFRE facilities to be able to take calls. The application servers started recovering immediately using the backup system – which contained all the protected information and had not been compromised – thus demonstrating its technical strength.

03:00

We already had the antivirus. Despite this being a new kind of virus, specifically targeting MAPFRE, which evolved and honed its tactics for months until it found a way in, it took just six hours to develop the antivirus that was essential for starting the process of gradually recovering computers and systems in the most secure way possible. Priority was granted to the latter and, in general, all the technology related to customer service, which was the key factor that weekend.

08:00

The mass exodus of Spain’s citizens was underway, mainly by road, and the first

incidents were registered. The Si24 was reinforced, but limitations remained that prevented it from responding as usual and this led to longer waiting times.

The first few hours were particularly complex, but MAPFRE already had a secure environment that meant it could start restoring servers and computers in a prioritized fashion. The Corporate Crisis Committee met to analyze an initial snapshot of the impact. Containment measures had worked, but Spain had sustained profound damage. Customer service was being provided, not with full normalcy, but was indeed functioning, thanks mainly to the response from MAPFRE España Operations and the dedicated commitment of all the personnel related to the customer service sector.

15:00

MAPFRE is a transparent company that establishes relationships built on trust with all its stakeholders. This sounds fine, but it is not merely a claim. No doubts whatsoever surround this true commitment. Companies or institutions affected by this type of attack usually do not report it, or only do so when they no longer have any choice. MAPFRE respects its commitments and decided to act with full transparency from the outset. It started by reporting the crisis to supervisors and regulators and, while there was no mass data leakage, it nevertheless offered all the information available at that moment in time. At three in the afternoon, i.e. within 24 hours of the



IN JUST SIX HOURS, THE ANTIVIRUS WAS ALREADY AVAILABLE

WITHIN THE FIRST 24 HOURS AND ONCE A PRELIMINARY IMPACT ANALYSIS HAD BEEN CARRIED OUT, THE GENERAL PUBLIC WAS WIDELY INFORMED THROUGH ALL THE MEDIA OUTLETS

THE CORPORATE SECURITY DIVISION COORDINATED OVER 200 COMMUNIQUES REPORTING ON THE ATTACK AND ITS CONSEQUENCES

attack and once a preliminary impact analysis had been carried out, the general public was widely informed through all the media outlets. Information and transparency prove the best allies when it comes to protecting a reputation. The general public understood that we were facing a highly professional attack against which no company, institution or government in the world is fully protected, and especially appreciated the commitment to transparency evident in the widespread communication of the facts. That was just the start; over the next few weeks the Corporate Security Division coordinated over 200 communiques reporting on the attack and its consequences, not just to the required bodies and agencies, but also, in general, to all those asking MAPFRE about the extent of the attack.

DOMINGO 16

The second wave of security reinforcement measures were progressively deployed to the other countries to protect against this new threat and establish a secure reconnection with them, as well as with our business partners, while the process of recovering the affected servers, databases and systems continued apace. Most importantly, the backup was safe and sound. The protocol envisaged for a cyberattack enabled decisions to be made from the very first minute and this enabled the company's data to be saved.

From the third day, the resumption of operations progressively accelerated as operations with clients were recovered and stabilized. Within two weeks, 18,000 workstations were also relocated in more than 3,000 MAPFRE offices, among other actions undertaken. By the end of August, MAPFRE deemed this crisis over, insofar as its maximum priority – customer service – was concerned. And the decision was made to offer 100 euros upon renewal to compensate those we were unable to serve with our habitual standard of excellence, principally during the first few days and in relation to assistance benefits that had to be dealt with manually.

Internally, work continues to complete a full review and recovery of data. The thorough forensic analysis continues, as well as the worldwide investigation by the police forces combating this kind of terrorism. However, we overcame the critical first few days and, two months later, we clearly did so successfully. Moreover, the company had insurance protection against cybercrime that will assume part of the cost.

The rapid reaction confined the attack to Spain alone. The data was well protected and it thus proved possible to restore it. There are very few companies with this orderly response capacity. The subsequent reconstruction of events clearly revealed where they entered and where they left. It also enables us to guess which criminal organization was behind this attack specifically designed to hit MAPFRE. However, we should let the international investigation follow its course, so that an ever-growing number of institutions and countries can coordinate a more effective global response to such criminal acts.

5 LESSONS LEARNED

► **Total security does not exist.** The attack was launched in August, but the terrorists had been preparing it for a year, investing hundreds of thousands of euros just to attack MAPFRE. And it is up to each one of us. A username and password captured by the attackers served as their entry point



► **Well-oiled machine.** The best response is achieved by being prepared; we were able to react swiftly and effectively because we had analyzed and planned for it in the Crisis and Business Continuity Plan.



► **Human commitment.** Highly committed professionals who reacted with total dedication and generosity from the very outset



► **MAPFRE's resilience** demonstrating the business's ability to continue operating under extreme conditions



► **Transparency as the way to defend our reputation.** Informing our stakeholders increased the comprehension of all of them with respect to the crisis the company was facing



CYBER ATTACK HEROES

TEXT **VIOLETA MATEO**

PHOTOGRAPHS **MAPFRE, ISTOCK**

In the corporate world, things do not happen by chance, nor because someone – no matter how big a boss it may be – wants it. They happen because they are planned, as we have seen in the cyberattack chronicle and, above all, because there are people who make them happen. And in MAPFRE we know a lot about people who look after... the company. All the MAPFRE employees formed part of the solution, as we tackled the computer attack launched in Spain last August, protecting the company's reputation and helping overcome the crisis, each according to our responsibilities. But there are just over 200 professionals who are intimately linked to everything that happened from that August 14 onward. They are a multidisciplinary team of heroes represented here by the firsthand account of their colleagues from the areas and units most directly involved. This is their story





VISIT THE GLOBAL INTRANET
PEOPLE SPACE → MY DAY-TO-DAY →
INFORMATION SECURITY

From: MAPFRE To: Heroes Message subject: URGENT – Ransomware Attack

NOT A SINGLE DAY PASSED WITHOUT US RECEIVING SELFLESS OFFERS OF HELP

Carlos remembers well that moment and how swiftly action was taken. “When the attack began, the Si24 services were affected and a High Impact Incident was declared. From that point on, we were already aware that something was happening, thanks to official incident reports and WhatsApp messages. In less than ten minutes we had already set up the Incident Crisis Committee and, once the severity of the incident was verified, this was repeated in the other ACTP, ACS and IT groups in Spain. Our dedication knew no bounds. Despite being on vacation, all the team members who were available joined the task force over that weekend in order to restore a quality service to our customers as soon as possible.”

This crisis made us stronger, given that we are now more aware of our strengths and weaknesses. We must turn the latter into opportunities to further increase our resilience.

MAPFRE already had a strategy for workstation evolution and mobility defined by People and Organization and the IT areas during 2020. In the face of the COVID-19 pandemic and the cyberattack, it proved to be a sound, successful one. It is worth underscoring the plan developed beforehand and, of course, the work of all our colleagues in these areas, as without them and their endeavors this success story would not have been possible.



CARLOS MUÑOZ
TECHNOLOGY MANAGER
DELIVERY UNIT DATACENTER

During the toughest times following the cyberattack, not one day passed without us receiving selfless offers of help and words of encouragement from other MAPFRE colleagues. This was certainly part of the success story regarding the restoration of services, demonstrating we are a great company made up of faithful, collaborative, generous employees. That is why MAPFRE is a great company.

OVERNIGHT WE WERE SET A NEW CHALLENGE AND WE PROVED CAPABLE OF RESOLVING IT

Hearing the word “cyberattack” was like when a doctor gives you a serious diagnosis; you’ve no idea what to do, but no doubt you should trust the specialist. And that’s what we did. We put ourselves in the hands of our Technology colleagues. We followed all their indications, we tried what worked and what didn’t, and we could only use our phones. And critical services came to mind. What about the medical emergencies? And deaths? And roadside assistance? And household emergencies? And that’s how we spent that first night. Teamwork, engagement and commitment were key.

This cyberattack resulted in our being unable to deliver the kind of service we wanted for a period of time. This is a crucial matter, given that there are subtle differences between the customer service offered by each company, and consistency and reliability are certainly high on the list.

The truth is that, looking back, it was a thrilling time; overnight, we were set a new challenge and we proved capable of resolving it. I really must underscore the support we received from the teams at the Operations Competency Center and the SAU, as, without them, we couldn’t have managed it.



ELISA POMEDA
TELEPHONE SUPPORT MANAGER
AT MAPFRE ESPAÑA

In this technological world, where we have so many automated routines and we start solving certain situations using artificial intelligence, we cannot forget that values such as responsibility, commitment and loyalty – solely present in people – are the values that will enable us to get through these critical, complicated situations.

THE MUSCLE IS EXERCISED

That Friday night in August, there were very few of us working and so it was up to those of us holding the fort in August to send for the “cavalry”. The response from our colleagues was spectacular; in no time at all, they were up and running, working on all the fronts we had to tackle.

2020 has been a very complicated year in which, unfortunately, we’ve had to put into practice everything that had only ever been tried out under test conditions, never in real situations. Never in our most pessimistic dreams could we have imagined something with this level of impact. Even so, we can draw highly positive conclusions from both cases: the existing set procedures (contingency plans at all levels, regularly tried and tested), knowledge (of the complex technological environment and the service it provides to business), together with the response capacity of the whole company, enabled us to come through both situations. I don’t believe this was coincidence or a question of luck, given that the muscle is exercised and in both cases found us “in good shape”, more so in August given the previous experience dealing with COVID-19.

I recommend visiting the section “People Space > My Day-to-Day > Information Security” on the Global Intranet, where there is really useful information designed to help us understand what kind of security threats exist and how we, as users, can help minimize the hazards posed by this problem.



JUAN MANUEL GARCÍA
TECHNOLOGY MANAGER,
DELIVERY UNIT, WORKSTATIONS
AND COLLABORATION DCTP

Not everything worked the first time round, or as we would have liked, from the very start, but it was much easier with everyone's help and support. Regrettably, this threat of cyberattacks is here to stay and there will be more times we need to pull together.

ONE OF THE BEST DECISIONS MADE WAS TO ACT SWIFTLY AND BE FULLY TRANSPARENT

I remember it as if it were yesterday. I was taking a walk with my children shortly before 10 pm on August 14 when I received an email from Guillermo Llorente with a rather descriptive subject line “URGENT – Ransomware Attack”. Before I could even open the email, I'd already taken a call to attend a meeting at ten. From that moment events developed at breakneck speed and I raced back to Madrid to help in any way I possibly could.

We learned the hard way that we weren't prepared for an attack of these characteristics; in fact no one is anywhere in the world and we were thus forced to urgently enhance our security capabilities. And, of course, it highlighted the importance of having robust, proven contingency plans.

The attack we suffered was much more than a technological incident and could easily have affected our reputation and the trust our clients place in MAPFRE. One of the best decisions made was to act swiftly and be fully transparent about what was happening to us

I'd like to ask employees for their comprehension and patience, as this situation will inevitably lead to an increase in several of our security controls. As was clearly seen, we have adversaries with really nasty ideas, who are just waiting for any error or vulnerability to cause MAPFRE serious damage.

The year 2020 is proving tremendously demanding for the whole company. No one could have predicted a global pandemic and a ransomware attack in the same year. From the viewpoint of the technological deployment to allow everyone to work from home, I remember those really intense days when our colleagues in the Corporate Security Division did a spectacular job.



CHEMA GARCÍA RODRÍGUEZ
ASSISTANT SECURITY MANAGER,
SECURITY TECHNOLOGY
ARCHITECTURE

I cannot be more grateful and proud of the people I worked with throughout that tremendously intense period. The level of commitment, dedication, understanding of the situation, patience, etc. shown by the various areas – security, technology, business – and by the external providers was amazing and makes me tremendously proud of the place where I work.

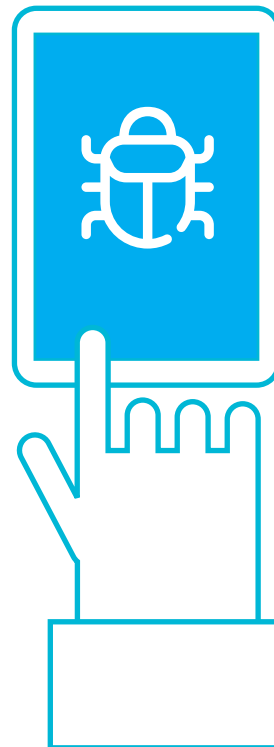
WHY DID THIS CYBERATTACK TAKE PLACE AND WHY PRECISELY AT THIS MOMENT IN TIME?

The Global SOC Security and Environment Manager, **Daniel Largacha**, offers a full explanation:

“In the early days of the Internet, cybercrime primarily targeted the banking sector, given how easy it was to monetize the attacks; they stole access keys and were able to secure financial gain. Over time, however, the banking sector greatly strengthened its defenses and cybercriminals sought new ways to monetize attacks. In this search, they struck gold with other companies, as there is much less maturity in cybersecurity matters outside the banking sector. In addition, it is really difficult to trace cybercrimes, due to both the emergence of cryptocurrencies and the lack of global legislation or accords that could facilitate the persecution of these attacks. And, finally, the companies are now hugely dependent on digital information and online networks.

This has led to a new crime model, where cybercriminals encrypt company data and servers, before demanding payment in order to regain access to them. Everything was perfectly thought out; it is no coincidence that the attack on MAPFRE happened on a Friday evening in August, as they knew that there would be fewer staff available to deal with this situation than at any other time.

And, as Carlos Muñoz added, they knew that this threat was huge because the attack was going to “Affect MAPFRE’s reputation, depriving clients of our quality service in a period when most of them use their vehicle and the probability of needing our services increases exponentially.”



THIS EXPERIENCE HAS UNITED US AND STRENGTHENED US MUCH MORE AS A TEAM

First minute of surprise (given the type of attack – ransomware), concern and then, business as usual: roll up your sleeves. In my case, I was due to start my vacation with my family. Instead, what we did was cancel my plans and urgently prepare the infrastructure in the vacation home so I could telework, given that the coverage is very poor in that area, until we could organize ourselves to return to Madrid.

I believe the human learning process is the best, given that the criminals attacked MAPFRE and, perhaps, what they did not expect was an institutional, transparent, forceful response: MAPFRE does not give in to blackmail. MAPFRE closed ranks and garnered strength, rebuilding itself again with a great deal of suffering, endeavor and dedication; I believe this is what sets us apart and, perhaps, what they didn't count on. Not only did they attack MAPFRE as a corporate entity, they attacked our HOUSE, our FAMILY. That's what gave us all the strength we needed and, with that sense of belonging, we pulled together to defend ourselves.

Right across the company we must approach the need to prepare ourselves – each of us within our possibilities – for the new technological scenario we find ourselves in. Most of us – not being digital natives, given when we were born or grew up – are accustomed to technology being something we don't really understand and thus suffer to a certain degree. We must accept that, for better or worse, technology now forms part of almost everything we do; we must make the effort to enhance our skills so we can feel more comfortable with it, lose our fear and make better use of it.



MARISA MAÍZ LÓPEZ
USER SUPPORT MANAGER
OPERATIONS MANAGER
MAPFRE ESPAÑA

We MAPFRE people are of strong spirit and that is half the battle in this struggle that is life; it is a precious thing, but it doesn't make things easy for us, and 2020 is a fine example. So we have no choice but to keep up the fight.

THEY DID NOT EXPECT AN INSTITUTIONAL, TRANSPARENT, FORCEFUL RESPONSE

EVERYONE GAVE 200 PERCENT TO ADDRESS THE PROBLEMS

The first few days were really intense, as the attack took place just as the vacations were starting. I remember a call from Daniel Largacha (manager of CERT Global) during the night, informing me that Windows computers had been encrypted and that we were still trying to determine the operational impact. From that moment on, we got down to work and all those involved in handling the incident started holding meetings simultaneously. I postponed all commitments and remained on call day and night to help resolve the issue.

They certainly chose August as it is the vacation period and insurance is critical at such times. But despite being off work, the whole of MAPFRE responded to the attack and did everything possible to maintain the service for our clients.

We learned that we can survive a major security incident, even in the context of a global pandemic and having to work remotely. With endeavor and dedication, and committed personnel ready and willing to help, we can overcome any difficulties.

It is crucial that each of us does our bit when it comes to protecting that confidential

information we are aware we handle, carefully analyzing that email we receive or that website we are asked to open. Whenever we are suspicious about something, we must notify the Corporate Security and Environment Division through the established channels.

The important thing is that everyone gave 200 percent to address the issues and, for that very reason, we know that, in the face of any difficult situations in the future, they will do the same. That's important and a source of pride for the organization, for the company.



OMAR RODRÍGUEZ SOTO
ETHICAL HACKING AND
CYBERINTELLIGENCE
CORPORATE SECURITY DIVISION

You can't control those who decide to attack you, but their acts you can. Change often begins at the individual level; when you find yourself in a complicated situation, instead of pointing out the things that fail, it's important to do everything possible to resolve the situation and remove any obstacles along the way.

I FELT IT WAS ADMIRABLE THE COURAGE MAPFRE SHOWED GOING PUBLIC ABOUT THE SITUATION

It really impacted me and it will be a moment I'll always remember. Just imagine, right in the middle of the summer vacation, I could hardly believe the call I was receiving. Despite this sense of disbelief and uncertainty, we got down to work almost without thinking, so as to minimize the damage and collaborate with the other teams. This was something the cybercriminals had not anticipated.

In MAPFRE we were already preparing a new model for operating both remotely and in situ; thanks to this, our plans in this area were fairly advanced, although this situation meant that we had to accelerate them exponentially.

It is essential that we all follow the indications and recommendations of our Corporate Security Division given via the various channels, as they are the true experts in this field. And, as employees, it is our responsibility to comply with and foment these guidelines, as I'm convinced of their effectiveness.

I felt it was admirable the courage MAPFRE showed going public about the situation we were experiencing; I feel truly proud of belonging to this great family.



PATRICIA MOCHALES SEN
TECHNOLOGY MANAGER.
IT TERRITORIAL MANAGEMENT,
IMPLEMENTATION AND WORKPLACE

Jeff Bezos once said: “If you decide that you’re going to do only the things you know are going to work, you’re going to leave a lot of opportunity on the table”. As regards the workplace, MAPFRE has introduced a new technology that will be of great help if and when it is required, given the uncertainty that still reigns; we believe in it and are working tirelessly to ensure we all render the best possible service to our clients.

**KEEP
CALM
AND
LAUGH**

THIS SITUATION REVEALED INCREDIBLE MOMENTS OF PROFESSIONALISM, DEDICATION AND SOLIDARITY

The vacations were already a bit strange given the current pandemic, but our initial reaction was a certain degree of incredulity. After such difficult months, how could something like that be happening to us! The worst thing for me was the uncertainty of the first few hours; information on the true extent trickled in more slowly than we all wanted and our obsession was to get back to normal as soon as possible, with the guarantee that we would not be attacked again.



ALFREDO G. CASTAÑEDA SARACHAGA
ACTP - SIC - NETWORK TECHNOLOGY
AND CONTACT CENTER

In such tough times, in addition to keeping calm, we must never lose our capacity for self-criticism, nor our sense of humor. The former leads us to excellence, while the latter helps us put things in perspective and makes us happier!

But there was no alternative. So we gritted our teeth and the whole team gave their all, bringing out the best in themselves – a true example of dedication!

We’ve learned a great deal! It seems harsh to say this, as we don’t want anyone to have to go through this, but from a strictly professional point of view this situation has greatly enriched us: it revealed incredible moments of professionalism, dedication and solidarity, and we have acquired so much knowledge of this kind of problem, and even of our own internal ecosystem, that we are even better prepared to tackle anything in the future.

Unfortunately, total protection does not exist. As a result, the informative efforts of our colleagues in the Corporate Security Division are truly magnificent, as they help us understand the best practices and attitudes we must all adopt in our professional, personal and family spheres.



DANIEL LARGACHA
GLOBAL SOC SECURITY
AND ENVIRONMENT MANAGER

I like to be positive and, what's more, I feel you learn from both good and bad. I'd go so far as to say that we've come through this attack much stronger than before; the experience and the resources MAPFRE made available enable us to face the future from a much more favorable, optimistic position.

WE HAVE TO PROTECT THE COMPANY FROM CYBERTHREATS

In my case I was on paternity leave and, from the very outset, I had a good idea of the gravity of the situation. That's why, without waiting for a more complete picture, I packed my bags, said goodbye to my family, activated my team and headed for Majadahonda.

The fact is that handling this kind of situation is part and parcel of my job. All those of us who work in any kind of crisis management environment know that, while the possibility is remote, you may have to spring into action at any given moment. Fortunately for me, MAPFRE decided some time ago to have people ready to deal with such extreme scenarios.

This kind of situation really puts you to the test, letting you see your weaknesses, but also your strengths. MAPFRE has shown that it has a human team and the resources needed to provide it with tremendous resilience. This enabled us to recover within a more than reasonable time frame.

Just as we protect our company from other risks (unprofitable customers, competition within the industry, poor suppliers, etc.) we need to protect the company from cyberthreats.

The lockdown was a great challenge for MAPFRE and yet another example of its ability to adapt swiftly to a changing environment. We were also on the front line in that scenario and, as in the cyberattack, I was impressed by the capacity, professionalism and willingness to help shown by all our personnel. Different areas aligned their tasks and coordinated fully to achieve a highly ambitious, challenging goal: in just two weeks, enable the whole company worldwide to work efficiently from home. I never tire of saying how proud I am to work in a company with this fantastic team.

HANDLING THIS KIND
OF SITUATION
IS PART AND PARCEL
OF MY JOB



ELENA MORA GONZALEZ
DIRECTORA DE PROTECCIÓN Y PRIVACIDAD
DEL DATO

We must ensure that all employees act as effective human firewalls denying access to the cybercriminals and that is why we must raise awareness and get everyone involved in the task of complying with company guidelines and policies.

THIS WAS NO TIME TO WORRY, BUT RATHER TO DEAL WITH THE SITUATION

It's difficult to describe that moment, but it's one of those etched into my memory. While all those of us who work on security issues are aware that such extreme situations can occur, you really don't expect them to materialize, let alone catch you off guard in the middle of the summer vacations.

In my case, I was with my family in Oviedo and, that Friday, when I received the call, a whole array of thoughts and feelings flooded over me. The first thing I thought about was the impact on operating systems and information availability, and, at the same time, another priority issue: protecting our clients' data and how all this could affect that data and the company's reputation.

We had no doubt that this was no time to worry, but rather to deal with the situation. A swift response is the key, an essential factor when managing such crises. Teamwork is fundamental,

as is counting on colleagues like those we are lucky enough to have, with their incredible professionalism and, above all, a level of commitment and human quality that is hard to beat. Thanks to all this, we can now refer to this situation in the past tense.

One of the things we've learned is that the improbable can happen and we must be prepared for the unthinkable. Our reaction and adaptive capacity must be ever greater and response times progressively slashed. Hence the importance of having good contingency and business continuity plans in place. Plans that, with or without coronavirus, have always been – and must be – subjected to a continual updating and enhancement process. Cybercriminals are becoming extremely creative, devising new ways to take advantage of users and making greater use of increasingly innovative technologies.

“FIREWALL” EMPLOYEES DENYING ACCESS TO CYBERCRIMINALS

WHAT DO YOU THINK OF OUR NEW MODEL FOR PERFORMANCE EVALUATION?

Last year, within the Digital Challenge initiative, MAPFRE implemented a new Performance Evaluation model, with the participation of over 26,000 employees, this representing 84 percent of the workforce. In 2020, with 92 percent of employees now covered by this model, performance evaluation is complying with the premises of agility, continuous feedback, and a multi-source system.

TEXT **SARA ELENA TORRES HORTAL** | PHOTOGRAPHS **MAPFRE, ISTOCK**





WHY NOT VOICE YOUR OPINION? YOU CAN DO SO VIA THE INTRANET AND IN OUR DIGITAL EDITION

Currently, we companies are moving in an environment where changes are occurring at breakneck speed. Given this situation, both businesses and those of us who form part of them must prove capable of adapting and preparing ourselves with the same speed in order to remain competitive.

Our performance evaluation model helps with this because:

- It focuses on people's professional development.
- It supports the attainment of objectives and impacts on productivity by defining and monitoring key activities, which helps achieve those objectives.
- It aligns the objectives of employees with those of the business.
- It identifies the potential of employees as this is a more objective appraisal.
- It promotes an ongoing dialog with the focus on appraising endeavor, recognizing achievements and guiding the work we do.
- It fosters the adoption of the MAPFRE behaviors – Collaborate, Innovate and Be Agile – through continuous feedback and a 360° evaluation, which enables us to reflect on our successes and failures in order to learn from them.
- It enables us to be more agile when responding to the demands imposed by the needs of our work and, moreover, do so in a more aligned fashion.

In addition, the benefits of having a performance evaluation system became patently obvious in the coronavirus pandemic. Having such a solution has enabled us to remain aligned, focusing on business objectives and

WITH MORE THAN ONE YEAR'S EXPERIENCE, **THIS IS A GOOD TIME TO SEEK PEOPLE'S OPINION OF THIS GLOBAL, STANDARDIZED PERFORMANCE EVALUATION PROCESS.**

WE HAVE SPOKEN TO COLLEAGUES WITH DIFFERENT RESPONSIBILITIES IN VARIOUS COUNTRIES SO AS TO BE ABLE TO **OFFER YOU DIFFERENT VIEWPOINTS ON THE NEW PERFORMANCE EVALUATION MODEL**

challenges, without missing out on feedback from our colleagues, and continue evaluating employees so as to help them achieve their business goals.

With the experience gleaned over more than a year and following intense deployment, this is a good time to seek opinions regarding this global, standardized performance evaluation process. We have spoken to colleagues occupying different positions in various countries – because the evaluation has been implemented progressively, according to the established timeline – so as to be able to offer you different viewpoints on the new performance evaluation model.

At the end of the article, we suggest that you too offer your opinion.

The views of all of us will help us enhance performance evaluation within MAPFRE. Will you join in?

We began by asking, “What was your experience with the new performance evaluation model?” This model was designed with a view to making the employees the protagonists of its development, placing them at the center of the action because:

- The company needs people who are proactively committed to MAPFRE.
- This helps you to be inspiring and a point of reference if you are a team supervisor, and to grow together.

WHAT WAS YOUR EXPERIENCE?

Each person experiences this change and their evolution in a different way, as we will see in these testimonies; however, all our colleagues agree that the change has been positive and contributes to their professional growth and development.

“My experience of this change has been satisfactory. The new model has enabled us to be much clearer about objectives and improve our communication. Although, initially, we had some doubts about the use of the platform, when it came to the practical side and we understood how to relate it to our daily work, it was simpler than we thought. The ability to provide feedback to my colleagues at any time and have a record of these appraisals helps us come up with a much more objective final evaluation of our collaborators.

Marco André Araújo Parra,
Issuing & Renewal assistant manager,
Peru

“At first, I didn’t really understand it. There were so many fields I didn’t know, as they had never formed part of the evaluations using the previous platform. After getting familiar with the platform and the process, everything went much more smoothly. The positive side I see is that we can reveal our strengths or weaknesses in order to continue developing our professional know-how and improve throughout the period.



**MARCO ANDRÉ,
JENNIFER, CATARINA,
DANIEL**

I hope that the new evaluation model will continue contributing to my growth and development in a positive way, bearing in mind that motivation is key to the success of our performance.”

Jennifer Ortiz Delgado,
Sales Office underwriter
in Puerto Rico

“The moment any significant change is introduced is always viewed with suspicion and that’s what happened with the process of adapting to the new evaluation model. However, thanks to the videos, tutorials, and information made available on the intranet, as well as the training and support from colleagues in Human Resources, the change proved to be an easy process.”

Catarina Paiva
Training Team in Portugal

“For me, this is turning out to be a highly positive change in the company’s culture. I’ve seen how working relationships have improved, collaboration has increased, and teams are more focused on finding solutions to problems. At the same time, negative behaviors and attitudes that did not facilitate achieving objectives have been eliminated. I hope this process will primarily guide us in the creation of a greater ability to adapt to change in the current environment.”

Daniel Jiménez Muñoz,
Human Resources manager at MAPFRE
ASISTENCIA

Now we know what the experience was like, the next question is to discover the most positive conclusion they drew from the new model and what they expect from it, what they feel it can do for them. In this case, these are some of the opinions:

“The most positive part is knowing the points I need to improve personally, as seen by my close colleagues and internal clients. It makes you consider new ways of working and offers another viewpoint for focusing your efforts in the new year. It therefore lets me know where there is room for improvement.”

Andrea Cuadrón Moreno,
internal auditor at MAPFRE ASISTENCIA

“It enables me to establish guidelines and future projects to be carried out throughout the year, and I hope this model offers a record of the progress made on objectives and the year’s activities. It will enable me to monitor my activities and get constructive feedback from my colleagues, something that may help advance my professional development.”

Alfonso Jiménez García-Perrote,
MAPFRE RE underwriter



“It helps me view my growth and my annual achievements, something I sometimes overlook in my daily work or over time. I have a short-term memory and I find entering the module and realizing all the tasks I’ve completed rather comforting, thinking: “Wow! I did all this.” It helps me keep growing and raise my profile, not just in my area, but in every area with which I interact.”

Alinea del Pilar Melliz Rojas,
sales manager, Peru



“In my opinion, constant, constructive feedback, followed by concrete examples, motivates and encourages everyone in their continuous improvement process.”

Eleonora Ruggi,
Sales CC Chief SPV and Back Office Chief SPV, Verti Italy



**ANDREA, ALFONSO,
ALINEA DEL PILAR
ELEONORA**

THE MOST POSITIVE ASPECT

At this moment in time, most countries are performing a 360° evaluation. At this point in the model, the challenge is to be as objective, impartial and fair as possible. Bear in mind that, on the basis of how you rate a colleague or someone who is on your team, you will be helping them grow professionally.

“The 360° evaluation lets us know what they think of my work at different levels. While it’s great to receive better than expected ratings, I must say that comments on the aspects I need to improve are really useful.”

Marco André Araújo Parra,
Issuing & Renewal assistant manager,
Peru

“You’re no longer solely evaluated by your supervisor. Now you also have the opinions of other colleagues, whether or not they’re in your department. I therefore believe they’ve managed to ensure the system has greater objectivity and is not simply a one-way evaluation, given that the supervisors are also evaluated by their team as well as by other collaborators. The opinions of my colleagues are really useful, as they often reinforce my own; however, on other occasions, I’ve been able to detect qualities that are important to others and which, perhaps, I hadn’t even perceived up to that moment in time.”

Ana Maria Lázaro Gutiérrez,
chief technician, MAPFRE RE



“In general, we interact much more with colleagues than with the person who has to evaluate us and, as a result, feedback from those colleagues adds a lot of value to the supervisor’s overall evaluation.”

Ana Isabel Rodríguez Jiménez,
Marketing technician, MAPFRE
ASISTENCIA



“With the 360° Evaluation, I can get a clearer view of my performance and interpersonal relationships. Through constructive feedback you can discover faults or shortcomings that you wouldn’t see without someone else’s help.”

Catarina Paiva,
Training Team in Portugal

**ANA MARÍA,
ANA ISABEL**

“The most interesting part is that you maintain free-flowing interpersonal relationships with your immediate superior. In this way, we both know we agree about

the task we’ve been assigned, as the evaluation highlights which aspects need to be improved and in which other areas you should receive additional training. This will help us, at any given time, to opt for promotion or apply for other positions within the same company. Moreover, and no less important, this helps us enhance internal communication, as we can demonstrate our individual capabilities and motivations.”

Jennifer Ortiz Delgado,
Sales Office underwriter
in Puerto Rico

360° EVALUATION

How to use ACTIVITIES

3 steps
to get the most
of them

1

THINK ABOUT WHAT YOU CAN DO TO ACHIEVE
YOUR **AIMS OR GOALS** (AMBITIOUS, MEASURABLE AND TESTABLE)

- Which stages would you have to cover? How could you approach it?
- How could I improve my performance to help me reach it?
- Who could help me? What will be the most effective way to achieve this?

2

YOU CAN **SHARE THEM** WITH YOUR **MANAGER**,
THEY CAN HELP YOU **LAND THEM**

- Do we agree on what I need to achieve? Could I do something differently? How can I improve to achieve this?
- What will be the most effective way to achieve this?

3

GIVE AND ASK FOR FREQUENT FEEDBACK FROM YOUR MANAGERS
AND OTHERS IDENTIFYING WAYS **TO IMPROVE**

- Is it helping me reach my goal? Is the problem with the idea or the execution?
- What do my colleagues think of this activity? What about my internal clients? How am I doing? How could I improve?

AND SO ON, LEARNING FROM FEEDBACK, SEVERAL TIMES A YEAR

MAPFRE #Digitalchallenge

As regards giving feedback to your colleagues, regardless of your job, there are different opinions, although for most people it is not an easy task. This is what we have been told by those we asked and who have been through the process:

“It’s not always an easy experience, especially when it comes to giving negative feedback. You may find it a less complicated task when you incorporate it into the performance evaluation process, given that this is an opportunity to pay more attention to the people on your team. We should not forget that this is actually the most important part of our work, but sometimes your daily routine doesn’t make this easy. However, with the performance evaluation, we can create a space with our collaborators where we can exchange opinions, put forward ideas for improvement, or highlight those aspects that stand out above others. Likewise, design strategies for their own evolution and development within the company. And, of course, it is certainly a space that gives us

the opportunity to receive feedback from our collaborators and not just give it.

I believe that, in general, we lack that culture of evaluation, if we can call it that. We must set aside our prejudices regarding criticism and always consider it to be positive and constructive.”

Ana Maria Lázaro Gutiérrez,
chief technician, MAPFRE RE

“Receiving feedback is a moment that all of us, as employees, await with some concern and trepidation. We all look forward to receiving information that can help us keep growing and improve how we fulfill our work responsibilities. With this model, people reach the final feedback stage with the appraisals of their peers and internal clients, references that have already allowed them to reflect on aspects or competences in which they can see openings for improvement and growth. This is important for the one who has to give the feedback to someone, since

it means that, as a supervisor, it is necessary to incorporate the input of peers and internal clients into our rating process. Feedback is expected to provide answers or information, not just from the viewpoint of the supervisor, but rather about the whole process. As a result, we must combine all the input we receive throughout the process into the final feedback process.”

Javier Solís Montalva,
Territorial CEO of the Catalonia-Balearic
RGM in Barcelona

“The experience has been really positive. I think having the chance to assess and be able to comment on the strengths and weaknesses of my colleagues is a way for us all to keep learning, improving in our work and strengthening working relationships.”

Andrea Cuadrón Moreno,
internal auditor at MAPFRE ASISTENCIA

“When we are clear about the objective of the performance evaluation and this new model for performing it, it must be understood as an opportunity for growth on many fronts, not just the professional aspect, but also personal characteristics (insofar as soft skills are concerned – such an important factor for maintaining and developing any activity today). Simply requesting feedback from peers regarding the way I work not only entailed the need to be humble enough to accept critical comments on aspects to be improved, but also forced me to express my



**JAVIER,
JORGE ENRIQUE**

CONTINUOUS FEEDBACK BRINGS GREAT BENEFITS TO ALL ORGANIZATIONS

- ▶ People are more at ease knowing that their work will be evaluated over a whole period of time.
- ▶ It boosts the success of employees, giving them security and peace of mind.
- ▶ It aligns the expectations of personnel.
- ▶ It enables problems to be detected further in advance.

views assertively, yet respectfully to my colleagues regarding the performance of their activities and their attitudes with respect to the same. This new evaluation model allows us to analyze these questions from various disciplinary perspectives – not just based on the views of our immediate superior, but also those of our colleagues – and hopefully it will offer us a clear path to enhancing our role within the company each day. I believe this calls for great maturity, good sense, sincerity and objectivity on our part, both when giving and receiving feedback, so as to be able to augment the effectiveness of the evaluation and achieve the desired objective.

Jorge Enrique Rojas Nieto,
family assistant at MAPFRE Servicios
Exequiales, Colombia

“It’s a positive experience that has enabled my team and I to keep up to date and remain constantly in touch in our daily work. This new process gives us the opportunity to maintain the focus on people and to always be present for them, especially during these months when we are working remotely due to the COVID-19 emergency.”

Eleonora Ruggi,
Sales CC Chief SPV and Back Office Chief
SPV, Verti Italy

And, of course, we had to ask them what ideas they had for improving the evaluation model. These questions are always enlightening, helping MAPFRE keep improving, in this case as regards this human resources process. And these are the suggestions of our respondents:

“Many employees still believe that the evaluation is a mere formality they have to go through, and that it’s of no use at all. Perhaps more emphasis should be placed on the importance it can have, as regards both individual development and fulfilling the company’s strategy.”

Ana Isabel Rodríguez Jiménez,
Marketing technician, MAPFRE ASISTENCIA

“Change management, as this new model is completely different from the previous one. I believe that, for the user to use it constantly, continuous change management is needed so as not to forget the concepts and objectives laid out in the initial training sessions.”

Alfonso Jiménez García-Perrote,
MAPFRE RE underwriter

“I feel we should set some kind of limit or deadline for feedback responses.”

Alinea del Pilar Melliz Rojas,
sales manager, Peru

“Greater attention should be paid to the selection of those participating – peers and internal clients – in the evaluation process. It’s necessary to define in greater detail who should form part of these groups and even, if possible, limit or restrict this choice to ensure they are colleagues who can really provide a direct, objective view of the employee. This would help make the information and assessment even more complete, objective, constructive and valid for completing the final feedback.”

Javier Solís Montalva,
Territorial CEO of the Catalonia-Balearic RGM in Barcelona

“I’d propose boosting the activities as a way of undertaking a shorter-term follow-up and visualization of the results obtained, with the aim of pivoting on them should this prove necessary.”

Daniel Jiménez Muñoz,
Human Resources manager at MAPFRE ASISTENCIA

“I think there should be some space where, in the short or long term, we can see whether our progress has been active, favorable and developing in line with our objectives. The company could thus understand that everyone’s motivations are not always the same, as our reality is constantly changing and our interests go hand in hand with those circumstances.”

Jennifer Ortiz Delgado,
Sales Office underwriter in Puerto Rico

“That, as a result of each evaluation year/cycle and the aspects with room for improvement identified, the employees may lay down a group of priority activities for the following year/cycle, or may consider a change in their responsibilities or functions.”

Marco André Araújo Parra,
Issuing & Renewal assistant manager, Peru

“It’s hard to get replies from some colleagues (especially internal clients) you send the questionnaire to. I feel this could be an area to be worked on, encouraging employees to respond.”

Andrea Cuadrón Moreno,
internal auditor at MAPFRE ASISTENCIA

WHAT CAN WE IMPROVE

The role of People and Organization

The performance evaluation is a process which applies to all employees, but the area directly responsible is Human Resources. These teams have encouraged and boosted the adoption of this model among all our employees. “At MAPFRE, we are driving a change that entails a thorough transformation of ourselves as professionals; we now have to move forward and become the protagonists of our own DEVELOPMENT. To do so, within the framework of #Digital Challenge, we have changed our performance evaluation model,” as **Raquel Arenal Benito**, Talent manager at MAPFRE ESPAÑA, explains.

This new evaluation model should be viewed as an organization-wide process that has to be embraced by us all, regardless of our position, given that each and every one of us must be fully committed to the success of the project. In such a way that, thanks to this process we all win: employees and the company. **Mónica Henao Pérez**, manager at MAPFRE COLOMBIA puts it this way: “From the Human Resources area, we are confident that this new performance evaluation model will make a highly important contribution to our employees’ development, making them the protagonists from the very moment they initiate their activities, with the possibility of being connected with, and receiving continuous



RAQUEL, MÓNICA

THE NEW
**PERFORMANCE
EVALUATION MODEL
CONTRIBUTES IN A
HIGHLY SIGNIFICANT
MANNER TO THE
DEVELOPMENT OF
OUR EMPLOYEES,
MAKING THEM THE
PROTAGONISTS FROM
THE VERY MOMENT
THEY CREATE THEIR
ACTIVITIES AND THE
POSSIBILITY OF BEING
CONNECTED WITH THE
DIFFERENT AREAS
AND PEOPLE WITH
WHOM THEY WORK ON A
DAILY BASIS THROUGH
CONTINUOUS FEEDBACK**

feedback from, the different areas and people with whom they work on a daily basis. As well as the focus on objectives and behaviors, possessing such a simple, innovative tool makes each person aware of their key contribution to the achievement of the organization’s goals. We can thus work in an aligned, collaborative manner, all committed to the MAPFRE strategy.”

We cannot end this article without launching two messages:

- A big thanks to all those who participated and offered us their views so we could compile this feature. Their generosity helps us continue promoting the evaluation performance model among all our colleagues
- We suggest you also consider giving us your opinion of the new performance evaluation model. Telling us what you think will enable us to keep improving it. You can do so via this mailbox: intranet.global.personas@mapfre.com

If you would like to find out more about MAPFRE’s Performance Evaluation, you can seek the topic on the global intranet. It is called Evaluation and can be found in the People Space, at: My Development-Performance Evaluation.

HOW CAN THE NEW PERFORMANCE EVALUATION MODEL BENEFIT YOU?

► YOU ARE ULTIMATELY **RESPONSIBLE FOR YOUR DEVELOPMENT**

Through your endeavor and commitment.

► YOU HAVE **GREATER AUTONOMY** AND A MORE ACTIVE ROLE IN BUILDING YOUR PROCESS

How? Once you have established your objectives, you yourself determine your activities for the individual objectives and the collective objectives — of the projects on which you are collaborating — or other projects you take on during the year. These activities will help you achieve your goals throughout the year.

You need to reflect on what those activities should be (which you should not confuse with your daily/weekly tasks...) and review them every quarter, to make sure you fulfill them, or else modify them where necessary, asking others for feedback on how you are carrying them out. That constant feedback from your colleagues is the most innovative aspect of this model, given that we did not include it before.

Over 52,000 activities were created last year.

► In the case of the 360° evaluation, you are going to help build your 360° process by proposing the people you feel should participate in the internal client and peer groups.

► THANKS TO ONE SINGLE **TOOL** YOU CAN ACCESS FROM THE **GLOBAL INTRANET**



TELL US YOUR OPINION

DATA

SOME DATA ON THE PERFORMANCE EVALUATION MODEL (2019-2020)

► EMPLOYEES

2019

26,416

2020

28,616

► ACTIVITIES

2019

52,633

2020*

109,405

*Up to October 31



DOWNLOAD THE PEOPLE APP
WITH THE QR CODE ON PAGE 33

SAFE PLACE FOR ALL

Early November in Spain saw the launch of “MAPFRE COVID Radar” within the People App. This functionality warns about the safety distance and any contact with a person who has tested positive for COVID-19. Thus, any employee who activates it can move around their work center with complete confidence. Likewise, thanks to this technology, we can manage the capacity of common areas such as cafeterias and offices within our work centers.

PHOTOGRAPHS MAPFRE



Ensuring the health and safety of those working at MAPFRE is one of the company’s priorities. MAPFRE has just implemented a functionality within the People App that guarantees the safety of those of us returning to the workplace. Called MAPFRE COVID Radar, it offers two highly effective measures:

- Guarantee the established safe distance: it sends a message to the user’s cell phone indicating that they were less than the recommended distance (1.5 meters) from another person for over 15 minutes.
- Protect health: it sends a message to the cell phone informing users if they have been in contact with a colleague who was diagnosed with COVID-19, advising them that they should contact their medical service for more precise instructions.

Technology is a great ally when it comes to helping us with these health and safety measures that COVID-19 requires. In order to receive these alerts, you must bear in mind that this technology requires you to maintain the following enabled/activated on your phone:



- Bluetooth
- Location. The functionality will never use or store these data.
- Notifications
- Internet access

In addition:

- Battery saving and optimization options must be disabled
- The People App must be open and able to run in the background

In the People App section, available on the global intranet in the People Space, you will find all the information on the requirements and device types on which MAPFRE COVID Radar works.

PRIVACY GUARANTEED

In no case will the functionality tell you who the person diagnosed with COVID-19 is, nor the person with whom the recommended safe distance was not maintained, because:

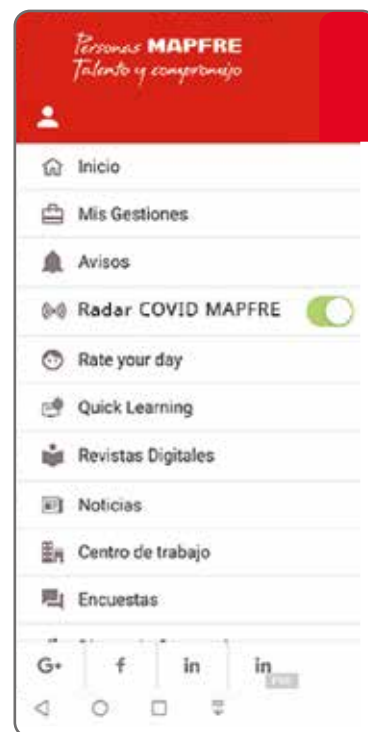
- **Data are anonymized**, i.e. the system only recognizes identifiers and not person-specific data
- **No tracking exists**, which means that it does not record or save location information. **It does not use geolocation or GPS.**

The data used by this functionality will be available exclusively to the SPM (MAPFRE Prevention Service).

MOST IMPORTANT: All of the above requirements must be met before the medical service can record the data.

MAPFRE COVID RADAR works both inside and outside the work center, but only with another phone that has downloaded the MAPFRE People App, enabled the functionality and fulfilled the said requirements.

Activate it for your safety and that of everyone else!



MAKING IT EASIER TO ACHIEVE SAFER SPACES

Likewise designed to safeguard the health and safety of employees who are physically present in the workplace, a system to limit capacity by reserving cafeterias and offices within the work center has also been developed for the People App.

Thanks to this new system, employees can access a calendar and choose their preferred meal schedule (date and time), thereby ensuring these common areas can also be safe zones.

HOW CAN YOU ACTIVATE THE PEOPLE APP?

Scan this QR code and follow the instructions given:





VISIT THE VOLUNTEERING WEBSITE
NOW MORE THAN EVER WE NEED YOU!

HOPE, COMFORT AND FOOD FOR THOSE MOST IN NEED

Throughout the month of October, MAPFRE volunteers came together as a global team to share the experience of helping others for MAPFRE's Volunteering Day, which this year was dedicated to nutrition.

Now, more than ever before, the MAPFRE volunteers are fundamental when it comes to bringing hope, comfort and food to those who need it most.

Over 150 activities were organized in 20 countries, with the participation of more than 600 volunteers. That translates into more than nine metric tons of food reaching over 3,300 direct beneficiaries.



Why did we dedicate MAPFRE's Volunteering Day to nutrition this year?

In 2020, we cannot overlook the hunger and food insecurity caused by the COVID-19 pandemic in many countries. The United Nations state that some 690 million people around the world suffer from hunger, i.e. 8.9 percent of the world's population, an increase of around ten million people in one year, and about 60 million in five years.

Thanks to this action, MAPFRE will be contributing to the 2030 Agenda and directly impacting on two of the Sustainable Development Goals which are top priorities for MAPFRE: SDG 1 "No Poverty" and SDG 2 "Zero Hunger".



150
ACTIVITIES
20
COUNTRIES
600
VOLUNTEERS
9 MT
OF FOOD
3,300
BENEFICIARIES





ALL THE PICTURES ON THE
GLOBAL INTRANET, PEOPLE SPACE

OUR PARTICIPATION IN THE CAMPAIGN JOIN THE PINK AROUND THE WORLD

Last October, on the occasion of World Breast Cancer Day, we in MAPFRE organized the 2020 Join the Pink campaign with two clear objectives:

- Inform people that breast cancer is not exclusively an issue for women; rather, men can also suffer it, although the incidence rate is very low
- Stress the importance of women undergoing regular screening, given that, as a result of the impact of COVID-19, there are people who are failing to go for their periodical examinations and these are essential for the early detection of this disease

This year we have carried out a series of communication activities to raise awareness, inform and prevent this type of cancer. On October 19, we encouraged employees to use social media to share and send us photographs of them wearing something pink, with the aim of promoting a pink movement, a symbol of the fight against this disease. In the digital edition of The World of MAPFRE, you can see a selection of these pictures.

Join the Pink took place in 29 countries, which means it reached 93.5 percent of our workforce, thus achieving one of the best results this initiative has managed in its 11 editions. And it also obtained widespread external coverage on social media.

This campaign forms part of MAPFRE's Healthy Company corporate model, whose aim is to enhance the health and well-being



of its employees and their families. MAPFRE thus contributes to the 2030 Agenda and has a direct impact on one of MAPFRE's top priority Sustainable Development Goals: SDG 3 "Good Health & Well-Being".

**BREAST CANCER CAN
AFFECT ANYONE, MALE
OR FEMALE. TAKE CARE!**



SUSTAINABILITY, KEY TO SUCCESS FOR MAPFRE

TEXT **NURIA DEL OLMO** | PHOTOGRAPHS **MAPFRE, ISTOCK**



The company has set itself over 30 Horizon 2021 targets to combat global challenges such as the climate emergency or inequality. It does so within the framework of its commitment to sustainability, in line with its 2019-2021 Sustainability Plan. This road map includes multiple projects designed to help us become a carbon neutral company and a benchmark for the circular economy, boost female leadership, and enhance financial education, among other goals.

SUSTAINABILITY ENTAILS

Sustainable companies are more competitive, generate more opportunities, face new challenges with greater guarantees and enjoy a better reputation. Moreover, employees of these companies are more productive when they perceive that they work in an organization that respects people, protects the planet, cares about society, and implements ethical codes.

For companies committed to society, such as MAPFRE, having a sustainability plan is key to being able to further their commitment to building a better, fairer, more equal, more ethical, more prosperous, cleaner and safer world.

In 2019, MAPFRE approved its 2019–2021 Sustainability Plan, a transversal road map for the whole Group which lays out over 30 specific objectives and lines of action to advance its commitments to environmental, social and governance issues. In other words, such important questions as the fight against climate change, the circular economy, inclusion, transparency, financial education, the economics of ageing, the 2030 Agenda, ethics, employment, corporate volunteering and socially responsible investment, among others. Its prime objective is to position the company as a benchmark

► FULFILLING ALL THE PUBLIC COMMITMENTS ASSUMED.

► FINDING A **BALANCE** IN THE MEDIUM AND LONG-TERM **BETWEEN ENVIRONMENTAL, SOCIAL, AND ECONOMIC/ GOVERNANCE (ESG) CONCERNS** AND DEFINING HOW THESE AFFECT US AND THE STAKEHOLDERS WITH WHOM WE INTERACT.

► **MANAGING THE IMPACT ON SOCIETY** AND IDENTIFYING OPPORTUNITIES FOR SUSTAINABLE DEVELOPMENT TO CREATE SHARED VALUE.

► **THESE OBJECTIVES ARE ATTAINED BY MEANS OF A SUSTAINABILITY POLICY AND THE**

2019-2021 SUSTAINABILITY PLAN



in terms of transparency, sustainability and trust; ensure that its clients, employees and the general public identify MAPFRE as a company committed to sustainable development; and see to it that shareholders and investors share our vision of medium and long-term value creation.

We now highlight some of the most important lines of work and projects.

CLIMATE CHANGE AND CARBON FOOTPRINT

MAPFRE aims to be a carbon neutral company worldwide by 2030. To this end, the company is implementing a number of key environmental actions with a view to adequately managing and reducing its CO₂ emissions. In Spain and Portugal, specifically, carbon neutrality will be achieved by the year 2021; technically speaking, this translates into the cancellation of 61 percent of the MAPFRE Group's greenhouse gas emissions worldwide.

To achieve this, the company has implemented eco-efficiency measures in its buildings to save energy, water and paper; it holds neutral events, such as the last two Annual General Meetings; it acquires energy from 100 percent renewable sources and has launched

At the Group's headquarters in Madrid, there are electric vehicle charging points available to employees



a photovoltaic solar energy project at its headquarters in Majadahonda, Madrid, to reduce its electricity consumption. It is also promoting sustainable mobility through a range of actions: for employees, these include offering them various alternatives to private transport, facilities such as free electric car charging stations, buses as a collective public transit solution, and discounts for the purchase of hybrid and electric vehicles; and others for clients, offering them zero-emission replacement vehicles and increasingly using 100 percent electric mobile workshops and hybrid tow trucks for roadside assistance cases.

Climate change and the energy transition toward a decarbonized economy are also

THE COMPANY HAS ECO-EFFICIENT BUILDINGS, HOLDS NEUTRAL EVENTS, **ACQUIRES 100 PERCENT RENEWABLE ENERGY AND PROMOTES SUSTAINABLE MOBILITY**

The MAPFRE Without Plastic campaign is an initiative to help reduce waste



on MAPFRE's agenda; it is in this context that the company is striving to reinforce its environmental, social and governance risk analysis models in a comprehensive fashion, from both the business and investor standpoint. This explains MAPFRE's public commitment to cease investing in companies where over 30 percent of their revenues stem from energy produced using coal; nor will it insure the construction of new coal-fired power generation plants, or the exploitation of new mines. Also noteworthy is a UN pilot project – in which MAPFRE has been participating since 2018 – designed to assess the impact of climate change and incorporate the recommendations of the TFCD (Task Force on Climate-related Financial Disclosures) in the insurance industry.

The company promotes female talent and strives to eliminate gender gaps



CIRCULAR ECONOMY: MINIMIZING WASTE AND RECYCLING PARTS

We are talking about a model that enables materials and waste to be optimized, shunning the current ‘use and throw away’ culture; instead it advocates reuse, repair, reduction and recycling, all with the overriding aim of giving materials a second life. In its commitment to the circular economy, MAPFRE recently signed up to the Circular Economy Compact, an initiative that sets forth nine commitments designed to: promote energy saving within the company and reduce its environmental impact; measure savings and efficiency in the company; promote products and services with ecological criteria that help reduce the carbon footprint; and engage society at large, fostering responsible consumption and a top-quality

Photovoltaic solar energy project at the Madrid headquarters to reduce energy consumption



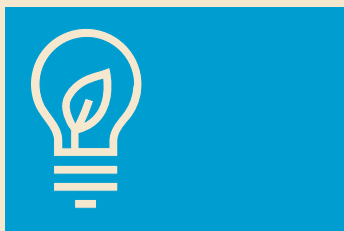
MAPFRE WISHES TO SET THE CIRCULAR ECONOMY BENCHMARK. A FINE EXAMPLE IS **CESVIMAP, WHICH OFFERS A SECOND LIFE TO THOUSANDS OF PARTS FROM TOTAL LOSS VEHICLES**

recycling model, among other initiatives.

In order to set the benchmark in this production and consumption model, the company has undertaken to minimize the generation of waste (paper, plastic, cardboard and electronic equipment, among others) throughout the Group and, by next year, achieve the Zero Waste Certification for its Majadahonda complex (Madrid). Also significant is the MAPFRE without Plastic project, in which 80 percent of its employees in Spain and Portugal participated in 2019 and which avoided the consumption of one and a half million plastic bottles and two million single-use cups.

Another fine circular economy example is CESVIMAP (MAPFRE’s Research, Experimentation and Road

2019—2021 SUSTAINABILITY PLAN



ENVIRONMENTAL

Climate change

- ▶ Carbon Footprint Reduction
- ▶ Environmental building management

Circular economy

- ▶ Waste generation reduction
- ▶ Opportunities in the circular economy



GOVERNANCE

United Nations 2030 Sustainable Development Agenda

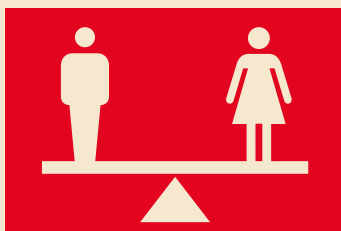
Ethics channel

Ethical framework

- ▶ Volunteering
- ▶ Disability

TRANSVERSAL THEME

Risks and opportunities of environmental, social, and governance (ESG) aspects in insurance and investment, focusing mainly on energy transition (low carbon economy)



SOCIAL

Inclusion and talent

- ▶ Women and talent
- ▶ People with disabilities
- ▶ New work models and digital transformation

Product responsibility and transparency

- ▶ Financial/insurance education, responsible investment and microinsurance
- ▶ Supply chains (approval of providers employing ESG criteria)

Economics of ageing



AT MAPFRE, WE HAVE MADE FIVE COMMITMENTS TO SUSTAINABILITY

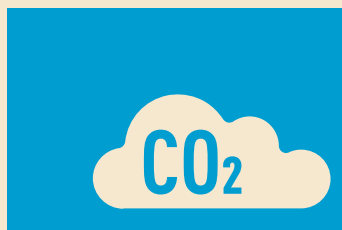
45 PERCENT OF VACANCIES IN POSITIONS OF RESPONSIBILITY COVERED BY **WOMEN**



PEOPLE WITH **DISABILITIES IN THE WORKFORCE**: 3%.



THE MAPFRE **FACILITIES** IN SPAIN AND PORTUGAL, **CARBON NEUTRAL** BY 2021, AND THE WHOLE GROUP, BY 2030



NO INVESTING IN COMPANIES IN WHICH 30 PERCENT OR MORE OF THEIR REVENUES STEM FROM **ENERGY PRODUCED USING COAL**



NO INSURING THE CONSTRUCTION OF NEW COAL-FIRED POWER GENERATION PLANTS OR THE EXPLOITATION OF NEW MINES



Safety Training Center), which designs sustainable vehicle repair methods, contributes to the improvement of automobile design so as to make them safer and easier to repair, and provides a second life to thousands of parts salvaged from vehicles declared a total loss. In this latter case, through Cesvi Recambios, to date the company has prevented the emission of over 47,500 metric tons of CO₂ and has avoided the generation of 825 metric tons of glass and 1,200 of plastic at MAPFRE repair workshops in Spain.

GENDER EQUALITY AND TALENT

MAPFRE has a Gender Diversity Strategy designed to foster and consolidate a working environment in which all the female talent available within the organization can be exploited, make MAPFRE the benchmark employer for women, eliminate any gender gaps that may have been identified, and increase the number of women in executive positions. In the development of this strategy, MAPFRE has implemented a series of measures that contribute to the widespread promotion of female talent, including the creation of the Women's Leadership Network. And it is committed to ensuring that, by 2021, 45 percent of all vacancies in positions of responsibility in MAPFRE worldwide will be filled by women.

In Cesvi Recambios an annual saving of 825 metric tons of glass and 1,200 metric tons of plastic is achieved



The Ageing project develops measures for the company's more senior employees in the fields of talent, training and health



DIGITAL CHALLENGE

MAPFRE's sustainability plan also focuses on the importance of the digital transformation and its impact on the labor market. In this regard, the company is guiding people in this new digital age with initiatives designed to further internal employability and enhance its employees' digital skills and knowledge. Moreover, it is seeking strategic, digital profiles so as to capture the specific talent required by the organization, something that is certainly helping it find the best professionals and improve the employee experience throughout the company. The Corporate University is of tremendous significance in this whole process. It boasts a specific course to enable the whole workforce to bring their digital knowledge and

MAPFRE IS STRIVING TO **REINFORCE ITS ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISK ANALYSIS MODELS IN A COMPREHENSIVE FASHION**, FROM BOTH THE BUSINESS AND INVESTOR STANDPOINT

skills up to date, as well as a reverse mentoring plan that puts the focus on the transfer of knowledge, experience and culture between employees of different generations, and a new employer branding strategy to capture the talent the Group needs.

DISABILITY AND VALUE CONTRIBUTION

MAPFRE has a functional diversity strategy that aims to consolidate a working environment conducive to the integration of people with disabilities into the organization and thus become the benchmark employer for this group. The goal is to eliminate any barriers that have been identified, increase the number of people with disabilities in the company, and improve the quality of life of these people and their

MAPFRE increasingly uses 100 percent electric mobile workshops and hybrid tow trucks for roadside assistance cases



The Group has a model based on environmental, social and governance criteria for approving providers



families. To develop this strategy, MAPFRE has a Global Disability Program through which actions are undertaken in all countries to raise awareness of the related issues, with a view to generating a work culture that is sensitive to the needs of people with disabilities, achieving the labor integration of people with disabilities and improving their quality of life. By next year, the company has set itself the goal of reaching three percent of its workforce being people with disabilities.

FINANCIAL AND INSURANCE INCLUSION

Financial education has taken on a leading role as a fundamental element of stability and protection. MAPFRE has determined that its clients and employees should feel more secure

THE REVERSE MENTORING PLAN PUTS THE FOCUS ON THE TRANSFER OF KNOWLEDGE, EXPERIENCE AND CULTURE BETWEEN EMPLOYEES OF DIFFERENT GENERATIONS

about their insurance, savings and investment decisions. To this end, it has launched several initiatives, such as the MAPFRE Sustainable Finance Observatory, a forum of academic institutions with which the Group aims to promote the development of financial instruments, insurance and pensions that meet socially responsible investment criteria, by means of various different lines of research and dissemination. The company also aims to change the concept of microinsurance from a product reserved for people with limited means to a rather more inclusive concept, as a way of driving economic development and social cohesion. To this end, it created a specific working group for these products and produced the report entitled *Financial Inclusion in Insurance*

to provide an up-to-date view of the markets, products and target population for this kind of insurance, which covers basic risks.

In its commitment to boost financial inclusion, for two years now MAPFRE has been launching a comprehensive range of products that integrate ESG (Environmental, Social and Governance) criteria. Most noteworthy among these are investment funds such as Capital Responsable, which invests in shares and fixed-income securities of European companies selected on the basis of their proven ESG qualities.

PROVIDERS AS BRAND AMBASSADORS

MAPFRE wishes to rely on providers who do not put at risk the international commitments it has assumed in the fields of Human Rights and Sustainability. To this end, it is deploying a model based on ESG criteria for approving providers, which it wishes to consolidate for its providers in the Homeowners and Automobile lines, and in countries such as Colombia, Brazil, Mexico, Italy and the USA. The company also seeks to raise awareness of Human Rights issues among 75 percent of providers who meet its ESG criteria, as well as promote the United Nations 2030 Agenda for Sustainable Development among at least 50 percent of those already approved.

DEMOGRAPHIC CHALLENGE

WITHIN THE **AGEINGNOMICS** PROJECT WE PRESENTED **LA REVOLUCIÓN DE LAS CANAS**, AN INFORMATIVE DOCUMENT ON THE ECONOMICS OF AGEING. LIKEWISE, WE CREATED A PLATFORM FOR DEBATE IN AREAS SUCH AS HEALTH AND INNOVATION, **ALWAYS WITH A POSITIVE OUTLOOK, RELATED TO THE ENORMOUS POTENTIAL FOR OPPORTUNITIES FOR THOSE OVER 65 YEARS OF AGE**

ECONOMICS OF AGEING

MAPFRE wanted to launch its own project to contribute to the ongoing analysis and debate on one of the most significant social transformations of the 21st century: the ageing population. As part of its Ageingnomics (Economics of Ageing) project, it presented *La Revolución de las Canas* [The Gray Hair Revolution], an informative document on the economics of ageing; it created a platform for debate in areas such as health and innovation, and launched the Ageingnomics Research Center with the aim of promoting research and knowledge of the gray-haired generation, the population segment aged 60 to 75. Within this context, the company is also working on an initiative to manage the ageing of its workforce, with projects such as Ageing; the idea is to introduce measures targeting the company's more senior employees in such areas as professional development and training, health, financial well-being and working conditions, which will enable it to continue harnessing the talent of this group throughout their working lives. Another important line of work aims to foster the culture of savings and pensions, and, in this regard, the plan has set itself the objective of developing competitive products that encourage saving among young people and micro-entrepreneurs, with initiatives

such as the El Pasillo del Ahorro Digital [Digital Savings Corridor] we are currently working on.

2030 AGENDA

MAPFRE is an insurance company that cares for and protects people, and helps develop the business fabric of the countries in which it operates. That is why the company identifies fully with what the 2030 Agenda and its 17 Sustainable Development Goals (SDGs) represent; these refer to significant challenges related to equality, diversity, justice, health, education, growth and the planet, and call on the general public to engage fully and take action on these questions. One of the major challenges of the 2030 Agenda is to engage all the development actors – whether from the public, private or third sector, or the general public – and this requires promoting the Agenda and its Sustainable Development Goals. The company is therefore collaborating to disseminate knowledge of the Sustainable Development Goals (SDGs) and increase the profile of those SDGs which are top priorities for MAPFRE, the most noteworthy being Good Health & Well-Being (SDG 3), Decent Work and Economic Growth (SDG 8), Industry, Innovation and Infrastructure (SDG 9), Sustainable Cities and Communities (SDG 11), Climate Action (SDG 13), and Partnerships for the Goals (SDG 17).

SOME SDGS

THAT ARE TOP PRIORITIES

FOR MAPFRE HEALTH & WELL-BEING (SDG 3); DECENT WORK AND ECONOMIC GROWTH (SDG 8); INDUSTRY, INNOVATION AND INFRASTRUCTURE (SDG 9); SUSTAINABLE CITIES AND COMMUNITIES (SDG 11); CLIMATE ACTION (SDG 13); AND PARTNERSHIPS FOR THE GOALS (SDG 17)



ETHICAL FRAMEWORK: BASIC VALUES AND PRINCIPLES

MAPFRE is aware that its activity is important, but also the way it conducts it. In order to avoid events that might eventually affect its image and reputation, the company possesses a Code of Ethics and Conduct, which reflects the basic principles that should guide the actions of those within the company and the stakeholders with whom it interacts during its activity, such as employees, providers and contractors. In this sense, the company's Sustainability Plan includes, among other actions, the launch of the online course on the Code of Ethics and Conduct, which is available to all its employees.

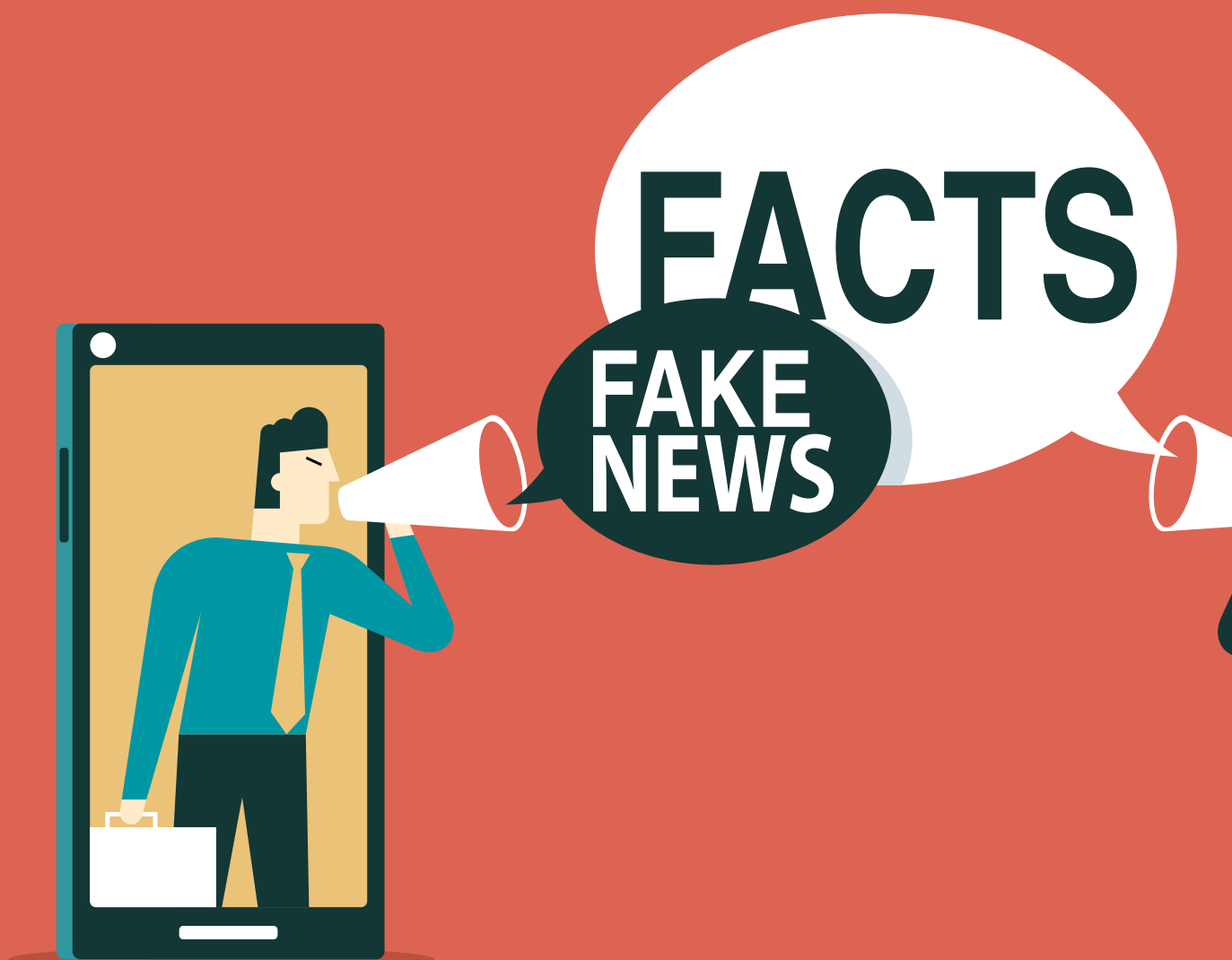
SOCIAL FOOTPRINT: EMPLOYMENT AND VOLUNTEERING

MAPFRE is committed to the economic and social development of the countries in which it operates, which translates into concrete projects, the impact of which must be gauged. The company is thus working to discover the contribution to society made by the volunteering program, in which more than 10,000 employees currently participate worldwide.



VISIT THE ZOOM SECTION
AT WWW.MAPFRE.COM TO LEARN MORE

INFODEMIC, another invisible plague in this coronavirus era



COVID-19 is the first pandemic in history during which technology and social media are being utilized on a huge scale to help people stay connected and fully informed. However, at the same time, these tools have become a double-edged sword, amplifying the scope of false information and thus hindering a global response and compromising measures to control the disease.

TEXT **JAVIER ORTEGA** | ILLUSTRATION **ISTOCK**

In early February, terms such as coronavirus or COVID-19 started becoming commonplace in the news bulletins of almost every country in the world. At that time, the vast majority of the public still perceived it as something far removed from their lives. Nonetheless, long before SARS-CoV-2 collapsed most of our healthcare systems and confined the population to their homes, the possibilities of instant communication in our “global village” led to another hazard spreading its tentacles around the globe: disinformation.

On February 15, when the new coronavirus was still considered a localized epidemic, World Health Organization (WHO) Director-General Tedros Adhanom warned that, in addition to the new pathogen, the world was facing the phenomenon of an infodemic. This was hampering “the measures adopted to contain the outbreak, unnecessarily spreading panic and confusion, and creating division at a time when what was needed was solidarity and collaboration in order to save lives and bring this healthcare crisis to an end.”

The term infodemic – which the Fundación del Español Urgente (FUNDEU) states is used to refer to the “overabundance of information (both accurate and inaccurate) on a subject” – poses a twin challenge. Firstly, the information overload (also known by some as infoxication), which makes it impossible for us to prioritize those data that are useful from those that simply distract our attention from the important issues; secondly, the infamous fake news which can cause irreparable damage, even more so when we are dealing with health-related questions.



UNESCO warns that, while information empowers societies, an infodemic “disempowers, as it endangers lives and leads to confusion and discord.” The violent riots in many cities in response to the prevention measures adopted by governments, or the demonstrations by COVID deniers who believe the disease is an international plot orchestrated by economic interests, are just a couple of examples of this dangerous reality.

UNCONTROLLED INFORMATION

If, under normal circumstances, the overabundance of stimuli our brain has to deal with can lead to stress (as a natural, adaptive response by our body), this is much more likely to happen when we are faced with such unprecedented experiences. That sometimes makes us act without thinking.

When, in March, the first state of alarm was decreed in Spain, the population was somewhat bewildered, as they did not know where to turn in such a health emergency. The authorities in each region provided telephone numbers to seek information or report cases of infection. While some, like Extremadura, focused this attention on the usual 112 emergency number, others, like Madrid, sought to reserve it for

the habitual emergencies and enabled a specific hotline for COVID-19. However, it was not uncommon for chain messages to do the rounds with this kind of information; produced locally, they ended up reaching other regions via emails or messaging services, thus helping to create a situation of turmoil and confusion. When seeking help, many citizens instead helped generate greater consternation. Of course, much worse – at least morally – was the case of those taking advantage of an emotionally drained population to get them to unwittingly share unfiltered data, deliberately spreading false information at their expense.

During the second half of March 2020 alone, the social network Twitter detected over 1.5 million accounts worldwide suspected of manipulating or broadcasting unverified messages in COVID-19-related discussions.

The technology giant was forced to broaden its definition of harm so that, with the use of machine learning tools, it could deal with content that was blatantly contradicting the messages and recommendations issued by authorized sources of public health information.

Since the start of the pandemic, the number of lies, false alarms or

misinformation related to the coronavirus has risen relentlessly. The range of subject matters tainted with misinformation is endless: supposed medical personnel advising against the use of masks, despite them being an approved means of prevention; implausible sources of infection, such as singing on balconies during the applause for healthcare workers; false methods to prevent infection, such as the use of intimate hygiene products as respiratory filters; household remedies to fight the disease using a steam tent; videos and photos corresponding to other years... It is likely that many of them ended up on your cell phone and you may even have believed them.

TRACEABILITY, ALSO WITH OUR NEWS

Given that, until there is an effective vaccine or treatment that reduces the severity of the problem, it will continue to threaten us, it is important that, at the very least, we do not help create further problems and that we act responsibly when sharing information. To do so, first of all, when proactively seeking information, we should always consult verified sources (official government

institutions, the WHO, European Union, recognized media outlets, etc.).

When it comes to sharing information received from acquaintances which we believe is useful, before automatically forwarding it we should take a few seconds to consider whether we recognize who produced the original message. Even where we receive information from a trusted person, we do not know how it reached them. It is important that we always identify its origin and, preferably, that it is endorsed by a trustworthy organization or media outlet. In order to combat the transmission of hoaxes, as in the case of fighting the virus, traceability is important.

There are numerous journalistic information verification platforms that offer their services free of charge (contacting via messaging channels such as WhatsApp, Telegram or email) which, using professional tools, can investigate on our behalf the source of any suspicious image, data or link. We can also offer you some tips here...

WITH OR WITHOUT CORONAVIRUS

THE FIGHT AGAINST FAKE NEWS NEEDS YOUR HELP

Think before you forward something. Your intentions are surely good, but you may be furthering disinformation.

Ask the person who sent it where the news comes from.

Check the date. For some reason, news that happened years ago sometimes starts circulating again and turns viral.

Learn to recognize hoaxes.

Sensational headlines, poor syntax and even misspelling are often signs that should cause us to doubt they are genuine.

Distrust and investigate. When you receive news that moves, surprises or angers you (or even supports your opinions), read it in full, not just the headline, search for the source and confirm its origin. Having been sent to you by a close friend is no guarantee of veracity.

Seek out the fact-checking platforms in your country. They are your allies in this fight.

Remember that relaying fake news can help damage the reputation of individuals and businesses. Or put people's health at risk.





MAPFRE PERU'S PSYCHOLOGICAL COUNSELING PROGRAM, A TURNING POINT FOR MENTAL HEALTH



In memory of Karla Martell (R.I.P.).

Mental health allows us to give positive meaning to our work, bolster our autonomy and avail of resources to deal with stressful situations, enjoy life and develop our full potential. In the public health field, it is considered a necessary element for the economic and social development of countries, and its universal coverage is envisaged by the third United Nations Sustainable Development Goal.

TEXT **LILY CEDRÓN, JUAN PABLO CASTRO**
PHOTOS **MAPFRE, ISTOCK**



PAS team of psychologists (2016-2019)
Lily Cedrón, Karla Martell & Juan Pablo Castro

Many workers face psychological difficulties that can go unnoticed within organizations, despite affecting their quality of life, productivity, commitment to their work, interpersonal relationships, and everyday performance.

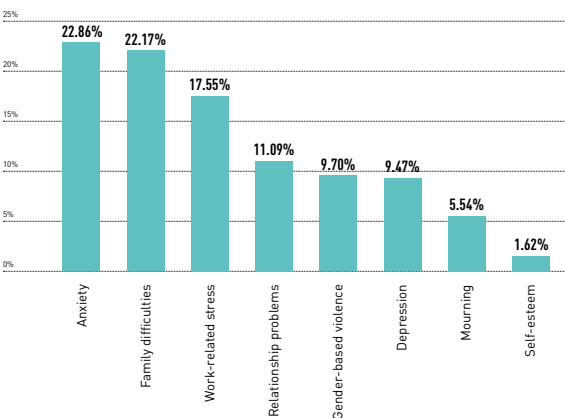
It is estimated that one out of four people in the world will have a mental disorder during their lives (WHO, 2016). This situation has been exacerbated by the spread of COVID-19 and the significant transformations produced in the economy and society, all of which have impacted on the living conditions and psychological well-being of the whole population. Faced with this reality, it is important to have an open dialog on emotional health at work and destigmatize the need for psychological support. At MAPFRE, one of our priorities is to provide an early response to employees, so as to strengthen their emotional well-being.

HOW DID THE PSYCHOLOGICAL COUNSELING PROGRAM COME ABOUT?

MAPFRE Peru's Psychological Counseling Program (PAS) was founded in 2016 by the psychologist Karla Martell, in response to the need for staff members to be able to rely on emotional support to deal with a range of situations in their working and personal lives. It is made up of professional psychologists who, based on a model of brief intervention, provide individual psychotherapy sessions to any personnel who require them. The consultations are conducted either in-person or online, so as to reach every province in the country, with an average of six sessions per patient.

Initially, the PAS was envisaged as an aid for individuals, specifically targeting our funeral and cemetery services colleagues, as well as the Burial sales network personnel, who suffer greater psychosocial risks, given the very nature of their functions. However, the tremendous reception the program received called for it to be progressively expanded to cover all of the company's units.

Graph 1. REASONS FOR PAS CONSULTATIONS 2016-2020



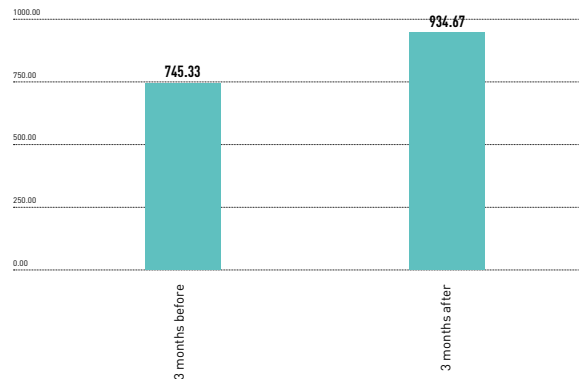
Subsequently, other group support spaces were developed, such as the “MAPFRE accompanies you” initiative (2017), for the company's funeral services sector; and the “Dialog Groups” (2018), which consist of a series of meetings between leaders in specific areas so as to reinforce their capacities and promote a positive work culture within their teams. In addition, the “MAPFRE with me” initiative (2019) directs efforts to prevent gender-based violence, a situation that is addressed in an interdisciplinary manner together with other Human Resources areas.

WHAT ARE ITS RESULTS?

Since 2016, the PAS has seen more than 400 employees who have benefited from the program, with a grand total of 1,635 sessions to date (September 2020). The reasons for the consultations are reflected in Graph 1 at the bottom of this page.

As you can see, anxiety symptoms, family difficulties and work stress are the most common issues that affect workers psychologically and thus impact on both their personal and work lives.

Graph 2. AVERAGE SALES BEFORE AND AFTER THE PAS



In this regard, studies on mental health and productivity over the past 20 years have consistently shown that psychological intervention programs in the workplace favor the well-being and performance of employees.

On the basis of this premise, we conducted an analysis with an external consultancy on the relationship between the productivity of sales agents and the psychotherapy provided by the PAS. The results revealed the existence of a statistically significant relationship between the use of the PAS and an improvement in the productivity of these agents. Specifically, significant differences were observed in the productivity recorded three months before and three months after psychological intervention, with the latter clearly having increased.

At the descriptive level, a difference in the average sales figures before and after intervention can be seen in Graph 2.

CONTEXT OF COVID-19

In the face of the crisis caused by the pandemic, logical concerns arose about how to provide psychological assistance quickly and correctly.

We therefore decided to set up a psychological first-aid hotline, called the PAS line, available to all employees. So far this year, we have seen a 28 percent increase in requests for attention with respect to previous years. This reflects the need for an emotional containment service available to our workforce during this emergency period.

In addition, we are conducting training activities for mental health care in times of emergency, providing psychological support to those returning to the office, and offering a special support program for funeral services and cemetery staff, those who are on the front line dealing with grieving clients. The latter was a methodological challenge for the PAS, since, in a brief period of time and faced with personnel on rotating shifts, we had to implement a virtual system of group support for workers going through what is probably the most demanding period of their professional careers.

Striving to cope with the exceptional situation in which we find ourselves proves to be a great mental and emotional effort for many of us. However, there can be no doubt that we must continue guaranteeing a safe space for our colleagues, so as to continue looking after their health, with respect and care.





Bill Brandt

Bond Street Hatter's Show-case, 1934

Private collection, Courtesy
Bill Brandt Archive and Edwynn
Houk Gallery © Bill Brandt /
Bill Brandt Archive Ltd.

AN ART FILLED FALL

The global pandemic we are going through has not stifled Your Foundation's desire to make art available to you. Thus, as we reported in the previous issue of *The World of MAPFRE*, early October saw the opening of the KBr Photography Center in Barcelona with two spectacular exhibitions by renowned photographers. A further example of this discipline is the exhibition that can be visited in Madrid this cultural fall. The Carmen Thyssen Museum in Malaga is hosting a representative exhibition of Your Foundation's drawing collection, while the work of photographer Paz Errázuriz heads to Brazil.

SOCIETY, LANDSCAPE AND LITERATURE IN THE PHOTOGRAPHIC WORK OF BILL BRANDT

Through January 24, 2021 at the new Fundación MAPFRE KBr Photography Center in Barcelona you can visit the first retrospective in Spain on Bill Brandt (Hamburg, 1904 – London, 1983), currently considered one of the most influential British photographers of the 20th century.

His pictures explore society, the landscape and English literature and are indispensable for understanding the history of this discipline and, even, British life in the mid-20th century. There are two aspects ever-present in the artist's work throughout his career. Firstly, the elimination of any reference to his German roots after settling in London in 1934; concealment prompted by the growing animosity to anything German, following the rise of Nazism. Secondly, the somber atmosphere of 'the sinister', a term employed by Sigmund Freud in 1919, with which Brandt must have been more than familiar, after undergoing psychoanalysis sessions as a young man in Vienna. Based on these central notions, through 186 photographs printed by Bill Brandt himself, the exhibition covers all the genres of the photographic discipline: social reporting, portraiture, nudes and landscapes. Likewise, it highlights the relationship between the British photographer's work and the theories of Surrealism, a movement with which he came into contact during his time in Paris in the 1930s.

THE PHOTOGRAPHIC JOURNEY OF PAUL STRAND

On the same dates and location as the Bill Brandt exhibition, Your Foundation presents 110 of the 131 Paul Strand images that form part of its collection.

This New Yorker (1890-1976) explored photography's potential as an instrument for exceeding human vision by producing intimate, detailed portraits, while capturing subtle nuances in mechanical and natural forms.-

After making *Manhatta* – one of the pioneering avant-garde movies – in 1920, documenting his fascination with the hectic pace of New York City over a day, he combined his work as a photographer with his dedication to cinema and, subsequently, book production, which was to become a fundamental part of his activity.

Strand was a politically committed artist and this led him also toward social documentary photography. And his way of dealing with the media, transforming a great many of the scenes

of his compositions into abstractions, made him one of the fathers of what is now known as straight or pure photography.



Paul Strand, *Abstraction, Bowls, Twin Lakes, Connecticut*, 1916
Gelatin silver print
Fundación MAPFRE Collections

THE WORLD OF LEE FRIEDLANDER

We move over to Madrid to get to know this prolific American artist whose passions also include a love of music and books, and who is currently still actively practicing his profession. The exhibition, which can be visited through January 10, offers a chronological journey through his oeuvre: nearly 350 pictures – made up of portraits, self-portraits and family, nature or urban landscape pictures – which are often grouped in series, according to thematic or stylistic

criteria, built up over several years. Many of these series were depicted in various different publications also on display in this exhibit. Moreover, other elements are included, such as vinyl jazz records, whose covers are photographs taken by Friedlander early in his career.

Lee Friedlander

Albuquerque, New Mexico, 1972. Gelatin silver print.
Courtesy of the artist
and Fraenkel Gallery,
San Francisco





AVANT-GARDE ILLUSTRATION [1910-1945]. FUNDACIÓN MAPFRE COLLECTIONS

Also in Spain, through January 17 the Carmen Thyssen Museum in Malaga offers us the chance to enjoy almost thirty works on paper, drawn from the Fundación MAPFRE Collections. Through the works of some of the most prominent creators of avant-garde art in the first half of the 20th century, this exhibition opens the door for us into the fascinating universe of drawing. An expression which, apart from its historical importance

in artistic teachings, achieved unheard-of prominence as an independent genre in the early decades of the last century and, subverting the hitherto prevailing codes regarding interpretation on a realistic basis, contributed to the development of the languages of modernity.

Simple and stylish line drawings, powerful, expressive strokes that reveal the author's gestures, or experimental techniques such as a collage make up the wide-ranging contents of this exhibition. This overview of avant-garde Spanish and international illustrations includes the major figures of 20th-century art and the major

Sonia Delaunay. *Disque*, Portugal, 1915 Tempera (gouache) on paper Fundación MAPFRE Collections © Sonia Delaunay. L&M Services BV., The Hague

movements in which they participated, like Cubism, Constructivism, Dada, New Realism and Surrealism.

PAZ ERRÁZURIZ

The daring work of this Chilean photographer can be enjoyed at the Moreira Salles Institute in São Paulo, Brazil, through January 3, 2021.

For Paz Errázuriz, photography is the best weapon for defending the human rights of those excluded by the ruling regime and society.

Her images are difficult, sometimes

uncomfortable, and make no concessions to the viewer. She directed her lens toward those who, by their very appearance or circumstances, formed part of that marginal, imprisoned society: the mentally ill, vagabonds, circus performers, transsexuals, prostitutes or indigenous people. The anonymous faces of Chilean misfits depicted in black and white became a way to denounce this ostracism.

The exhibition aims to display the key series that make up the artist's work, in which the most decadent, marginal face of Chilean society is revealed.

Paz Errázuriz. *Karman the Magician*, Santiago, from "The Circus" series, 1988
Courtesy of the artist





Nueva App Daño Cerebral

Todo el **ap**oyo que necesitas, siempre a tu lado

Desde hoy tienes un **asistente virtual en tu móvil**: la nueva **App Daño Cerebral**. Una solución digital creada para ayudar a todos los pacientes que sufren una lesión cerebral y sus familias. **Para orientaros y acompañaros en cada paso, nada más salir del hospital.**

Con la colaboración de:

GmpFundación

FE
DA
CE
Federación Española de Daño Cerebral

C2O
DIGITAL BUSINESS
TRANSFORMATION

fundación
políbea

Fundación
MAPFRE

THE WORLD OF MAPFRE

#109

