

Be Social!

THE WORLD OF MAPFRE

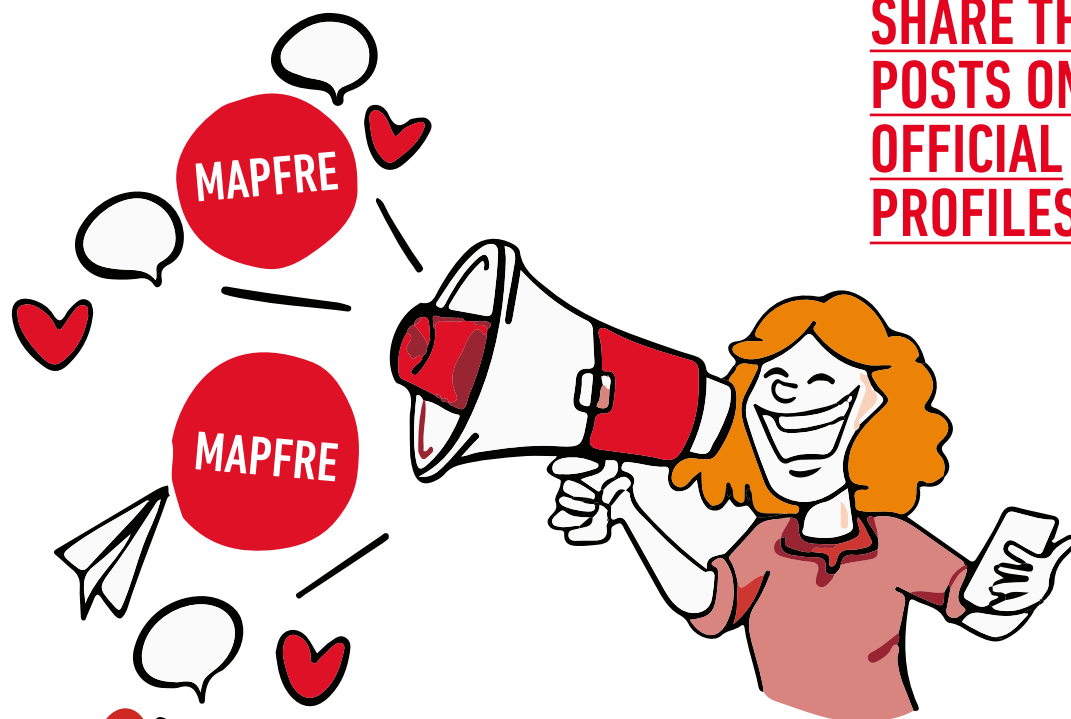
DIGITAL CHAMPIONS,
OUR DIGITAL
WORKPLACE TRAVEL
PARTNERS

**SCIENCE AND
TECHNOLOGY ALLIANCE**
AGAINST NATURAL
DISASTERS

**JOIN SAFE AND
SUSTAINABLE MOBILITY**

#113

**SHARE THE
POSTS ON OUR
OFFICIAL
PROFILES**



Give YOUR FEEDBACK
And a Like

LA PARTE QUE NOS TOCA

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

#lapartequenos toca

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



MAPFRE

Tu aseguradora global de confianza

Julio Castelo Matrán, the Honorary President of MAPFRE, has passed away



As this issue of *The World of MAPFRE* was going to press, we heard of the sad death of Julio Castelo Matrán, Honorary President of the company. Castelo was part of MAPFRE for more than 40 years, holding different positions throughout his successful career until he became chairman of Sistema MAPFRE in 1990, taking over from Ignacio Hernando de Larramendi.

Julio Castelo, father of our colleague Alfredo Castelo Marín, current Group Chief Business Officer, joined MAPFRE in 1961 and, at just 28 years of age, in 1970, he was already appointed general manager of Editorial MAPFRE, the entity that was created to spread insurance culture in Latin America, and which greatly boosted the company's initial international expansion.

On behalf of all the professionals who belonged or belong to MAPFRE, Chairman Antonio Huertas emphasized that “Julio Castelo was an essential figure, personally and professionally, for the global MAPFRE that we know today. His values, his knowledge, his enormous capacity for work and his extraordinary generosity leave an unforgettable mark on all of us who had the good fortune to know him and work with him.”

Among other milestones, Julio Castelo promoted the creation of the Personal Injury Valuation Scale, laid the foundations for the first bancassurance alliance in Spain, and created the Insured's Defense Committee, pioneering figures that later became widespread, contributing to the modernization of the insurance sector in Spain. His contributions were recognized with the award of the Gold Medal for Merit in Insurance.

At MAPFRE, he also promoted the creation and subsequent international expansion of CESVIMAP, promoted the Road Safety Institute of Fundación MAPFRE and created the International Management Training Center and the MAPFRE Good Governance Code.

Under his presidency, which lasted until 2001 and was replaced by José Manuel Martínez, currently also honorary president, the company's intense international expansion took place, which began in the mid-1980s and has significantly boosted the company's globalization process in the last 40 years.

Julio Castelo's contribution to the company where he spent his entire career is a key factor in understanding today's global company and, without a doubt, both personally and professionally, he has also been a benchmark for all the professionals who knew him and for all of us who came to MAPFRE afterwards.

RIP

AN ESSENTIAL FIGURE FOR THE GLOBAL MAPFRE WE KNOW TODAY. **HIS VALUES, HIS KNOWLEDGE, HIS ENORMOUS CAPACITY FOR WORK AND HIS EXTRAORDINARY GENEROSITY LEAVE AN UNFORGETTABLE MARK ON ALL OF US WHO HAD THE GOOD FORTUNE TO KNOW HIM AND WORK WITH HIM**

STAFF

Chairman of the Editorial Board Ignacio Baeza

Director
Javier Fernández González

Contributors to this issue include
Ana Gutiérrez, Sara Elena Torres Hortal,
Raúl González Beneyto, Alberto Quilez
Haering, Neus Martínez, Nuria del Olmo
and Violeta Mateo

Editing
Violeta Mateo Román

Published by
MAPFRECommunication Division

Design and layout
Moonbook

Cover image
Dibujario

Distributed by
Editorial MAPFRE, s.a.
Ctra. Pozuelo, 52
28222 Majadahonda, Madrid
Tel: 91 581 53 59
comunicacion@mapfre.com

Printed by
Gráficas Monterreina

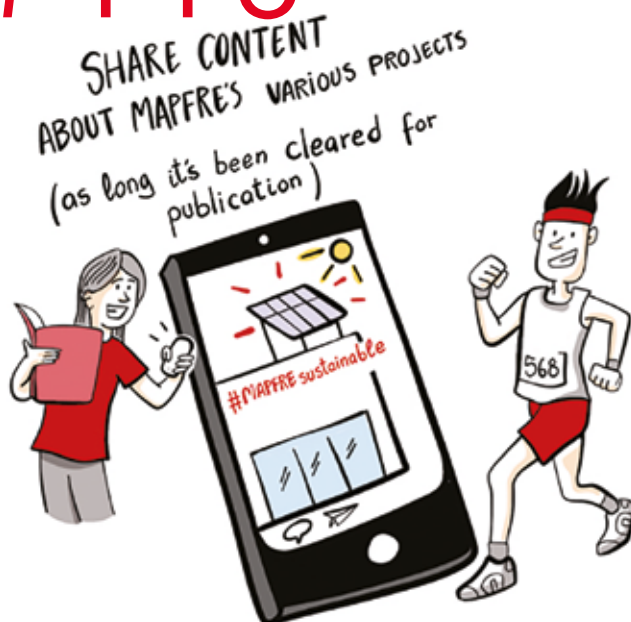
Legal Deposit
M.1.017-1993

ISSN
1132- 9068

RATE OUR ARTICLES AT
www.elmundodemapfre.com

WE LOOK FORWARD TO HEARING
YOUR COMMENTS IN OUR DIGITAL
EDITION

#113



06

I AM MAPFRE

Employee program in social media

We tell you how to participate in our global brand ambassador project.

16

Wear pink. We are once again taking part in International Breast Cancer Day.

17

Knowledge game. It's time for a new edition of Knowledge Day.

18

Volunteer day. We acknowledge the efforts of our volunteers to create a better world.





20 DISCOVER

In the thick of the digital transformation.

The Digital Workplace powers the changes that employees need to implement successful digitalization.

24 LEADERS

Digital Champion.

We present our Digital Workplace travel partners.



32 INNOVATION

Natural disasters.

We partner with technology to manage risk.



38 SUSTAINABILITY

Mónica Zuleta. We spoke with MAPFRE's Group Head of Sustainability about the 2030 Agenda and what it can and should contribute to changing the world.



42 KEEPING WELL

Mobility. Working with all social agents, companies need to work to achieve safer and more sustainable mobility.



46 YOUR FOUNDATION

2021 senior talent map.

This study offers a survey of the employment situation in Spain for people over 55 years of age.

50 I AM MAPFRE

Get in on the action.

4 of every 10 employees in Spain have taken action.



FURTHER INFORMATION
IN OUR DIGITAL EDITION



VIDEOS IN OUR DIGITAL EDITION

Help us to convey MAPFRE's
Commitment to society.



BE SOCIAL

TEXT **ANA GUTIÉRREZ AND SARA ELENA TORRES HORTAL**
IMAGES **CARTOON**

You have just attended an event and have taken some pictures of your fellow speaker. “What should I do? Should I say on LinkedIn that we’re here to participate in this forum? Or will it be better on Twitter? Oh, let’s see if I screw up, I’d better keep them and do nothing...” Has this ever happened to you? Or maybe you have seen an article on sustainability on mapfre.com that you found very interesting. Would you know what hashtag you could share it with on social media? Read on, because we are going to give you a suggestion on how to ‘be social.’”

We're counting
on you!



Having employee brand ambassadors means multiplying the dissemination of a brand's messages exponentially. Brand messages have a much higher reach when they are shared or generated by employees on their own social networks than when they are shared

through corporate social channels. Introducing Be Social, the plan with which we would like to be one of the largest digital communities globally.

Talk of employee brand ambassadors has been around for a long time, but why the current push by brands? Undoubtedly, the multitude of possibilities and social channels have become a multiplier of possibilities for a brand like MAPFRE.

Surely you feel identified with this statement: "Users trust people more than brands and react better to content and recommendations from friends and family." That's right, brand messages are shared 24 times more when posted by people. In short, content shared by employees generates more interaction.

Of course, we know that, at times, we may feel a little dizzy not knowing whether or not we can publish information, and at other times we hesitate about where it is best to publish the content we would like to share. At other times, you may even consider: "Why should I post it? People are going to think I want to show off." Well, training and empowering employees to share company content is essential to ensuring development and driving business. Today,



employees are the best influencers.

MAPFRE has taken many steps in the digitalization of all our processes and COVID-19 has impacted the world in every way, so the challenges presented by this crisis provide an opportunity

for organizations to evolve to a new reality where digital predominates.

The global intranet, social networks, mapfre.com or the People App became real internal and external communication channels while we were under lockdown. The company's top representatives were the first to seize the opportunity of these company-owned media to engage in conversation with all employees around the world on a global level. The hashtag **#EnMAPFRE más Unidos Que Nunca** became the most used, reaching 3,300 mentions.

And this should not only be analyzed from a work perspective, because for most of us it would be very difficult, now, to relate to others without WhatsApp or video conferencing. It is hard to conceive of purchasing a product without first searching online and looking at reviews, company information, etc.

**MAPFRE'S COMMUNITY IN SOCIAL NETWORKS
REACHED 3,105,901 FOLLOWERS IN
THE WORLD BY THE END OF 2021**

We are more than 33,000 employees worldwide; have you ever stopped to think about the potential as a brand and community that we

would have if each and every one of us followed MAPFRE on its channels, as well as each and every one of our colleagues around the world?

IF EACH OF US FOLLOWED MAPFRE'S ACCOUNTS, AND THOSE OF THE GROUP'S COLLEAGUES AND EXECUTIVES, WE WOULD HAVE MANY MORE FOLLOWERS THAN SOME VERY POPULAR SITES

Having employee brand ambassadors not only boosts the business, but also enhances our company culture and potential as a brand, as well as the employability of each of us.

And MAPFRE has a plan: very soon, and through the Intranet, you will find an invitation to participate in Be Social, our global brand ambassador project. Relax, you will not be alone: it's a project where you will have company from the start. For this reason, you will have a space on the Intranet where MAPFRE's strategy on social networks will be explained and which will help you to perfectly understand the information that can be found on each social network and for each type of channel. In addition, in the pages you can see through the visual guides of the graphic artist Dibujario the best tips to:

- Being present in social networks
- Keeping social networks secure
- Becoming a brand ambassador

This is a start, but we want to go further and turn the current pyramid upside down. So far, many employees do not use social media to share



company messages, a few are bold enough to share and interact with the official accounts, and there are still only a small number of employees who actually create content.

So we will share topics, launch campaigns and tell you which hashtags MAPFRE creates to bring us together in the conversation and that can be used. You

will be part of our Social Marathon and your participation in social networks will be acknowledged and rewarded. And do you know why?

WHY WE WOULD LIKE TO COUNT ON YOU IN BE SOCIAL

BRING OUT YOUR SOCIAL SIDE THROUGH INTERNAL CHANNELS AS WELL

To get you warmed up, we would remind you that, through our internal channels - the intranet and the People App - you can collaborate, interact and share your opinions and knowledge within the MAPFRE community. If you do, you will help the company improve and grow, and you yourself will achieve things too:

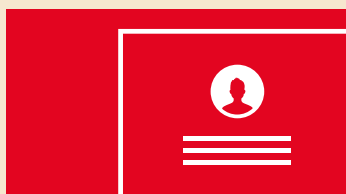
- Find out what is going on in the company
- Express oneself and participate in decisions and in the life of the company
- Improve your results and collaborate so that other colleagues can also achieve them

BECAUSE WE ARE ALL PART OF A SHARED PROJECT

HOW CAN YOU COLLABORATE IN MAPFRE'S INTERNAL CHANNELS?

Through the **global intranet**, available to all employees, you have different ways to do this:

1. FROM YOUR PROFILE



- You can show **who you are**, **what you know** and **what your interests are**, that you have previously contributed in your Success Factors profile.
- **Recommend it to a colleague.** You can write up to three recommendations per month on the same person with no limit.
- **Value your knowledge**, your skills and tools.

This also **means that other colleagues can search for you or someone else based on your validated knowledge.** This allows us to discover the experts we have across the organization on different subjects.

- Show your **Eureka contributions**.
- See your level of **participation in the communities, Eureka or if you are a Digital Champion.** This has been called the profile's "hall of fame."
- **Follow** your colleagues.



2. THROUGH THE NEWS

Here you can **Comment and Like**.

By doing this, you can help us find out how much interest is aroused by these communications and, thus, we can continue offering you information that is valuable to you as an employee.

3. FROM EUREKA

Eureka is our storehouse of knowledge. This space exists thanks to the contributions of all MAPFRE colleagues around the world, **many of them on MAPFRE's strategic contents.** How?

From Eureka you can also **connect with leading professionals in different fields and countries.**

4. FROM THE PEOPLE APP

From the **People app** which is currently available in Germany, Brazil, Spain, Mexico, Peru, Puerto Rico, and Turkey, you can indicate whether you like or dislike certain content, or save it in your favorites

As in the case of the intranet, your feedback helps us to improve the information we provide through the People App.











How do you PROTECT your SOCIAL ACCOUNTS?

- 1** The world doesn't need to know everything about you. Leave a few fields in your profile description blank. Keep the most personal information to yourself.
- 

- 2** CONFIGURE passwords, authentication and who has access to your profile in the privacy options
- 

3 CREATE STRONG PASSWORDS

that are hard to guess



Don't repeat them.

Two-factor AUTHENTICATION gives you the most security

$$A+B=\checkmark$$



Facebook and Twitter: account settings/ security/privacy

Instagram: Options/privacy

4

Accept friend requests from PEOPLE you KNOW. (If you don't know them, check out their profile first). That way you'll avoid bots, scammers or people who have gotten confused



5

USE PRIVATE BROWSING

(Especially if you're not using your



So that your

TECT MEDIA NTS?



8

REVIEW the TERMS and CONDITIONS
of use of DIFFERENT PLATFORMS



they contain important information
about how your personal data is processed



9

TAKE CARE

when sharing information



once it's out there,
it's out there forever!

10

Almost half the
people in the
world are
on Social Media



REDUCE the VISIBILITY
of your DATA
and strengthen
YOUR SECURITY!



7

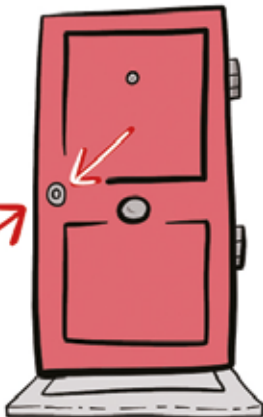
BE CAREFUL when ACTIVATING your
LOCATION in apps. It's wise not to
give clues as to whether you're
near or far from home



ALWAYS

Log out

completely
when you're
finished.
(computer)



passwords, accounts
history won't be SAVED.



VISIT THE DIGITAL EDITION OF THE MAGAZINE ON
WWW.ELMUNDODEMAPFRE.COM

WE ARE ONCE AGAIN TAKING PART IN INTERNATIONAL BREAST CANCER DAY

In October, for International Breast Cancer Awareness Day, MAPFRE organized the awareness-raising **Wear Pink 2021** with two objectives:

- To raise awareness about the fact that breast cancer is not exclusive to women – it also affects men, although it is very rare.
- To emphasize the importance of regular screenings for women – some people have neglected their screenings because of COVID-19, but they are critical for early detection of this illness.



SPAIN; BRAZIL; EURASIA:

GERMANY, BELGIUM, PHILIPPINES, HUNGARY, ITALY, MALTA, TURKEY;

IBERIA: PORTUGAL; LATAM

NORTH: COSTA RICA, EL SALVADOR, GUATEMALA, HONDURAS, MEXICO, NICARAGUA, DOMINICAN REPUBLIC **LATAM**

SOUTH: ARGENTINA, CHILE, COLOMBIA, ECUADOR, PARAGUAY, PERU, URUGUAY, VENEZUELA

NORTH AMERICA: UNITED STATES, PUERTO RICO.

During this year's campaign, we carried out a series of **communication actions, both globally and in many cases locally as well, to raise awareness and provide information about this type of cancer.** And, on October 19, all employees were invited to participate on social media and send us **photos of themselves dressed in pink** to promote the pink movement, which symbolizes the fight against this disease.

A TOTAL OF **27 COUNTRIES** PARTICIPATED IN THIS CAMPAIGN, REPRESENTING **89.4% OF OUR WORKFORCE**, WHICH HAS ALLOWED US TO ACHIEVE ONE OF THE BEST RESULTS WE'VE EVER SEEN ACROSS ALL **12 EDITIONS.**





IT'S TIME FOR A NEW EDITION OF **KNOWLEDGE DAY**

Knowledge Day is an event that uses a dynamic question-and-answer game to show the benefits employees can gain from the knowledge MAPFRE makes available to us, from sharing that information, and from using Eureka.

This event held its second edition from November 16 to 26 in several countries. The game consisted of correctly answering questions related to five subjects, namely actuarial, commercial-life, digital business, operations and technical. The answers were contained in the videos recorded by the knowledge leaders and available on the People Space on the intranet and in the People App.

With this initiative, MAPFRE continues to expand its Knowledge Management model, which now benefits all employees worldwide. Knowledge Management is one of the **Digital Workplace** productivity scenarios. A company's potential is in the people who are part of it. Their knowledge and their ability to share it can make all the difference on the road to success.

Have fun with the experience of sharing knowledge on Eureka!



MAPFRE'S KNOWLEDGE
MANAGEMENT MODEL
**TODAY BENEFITS MORE
THAN 23,000 EMPLOYEES
AROUND THE WORLD.**

KNOWLEDGE MANAGEMENT
IS ONE OF THE **DIGITAL
WORKPLACE PRODUCTIVITY
SCENARIOS.**



**[DW] Digital
Workplace**



nutrición



voluntarios
Fundación **MAPFRE**

**OBJETIVOS
DE DESARROLLO
SOSTENIBLE**

Personas **MAPFRE**
dispuestas a ayudar

MAPFRE supports the Sustainable Development Goals



VISIT THE DIGITAL EDITION OF THE MAGAZINE ON
WWW.ELMUNDODEMAPPFRE.COM

INTERNATIONAL VOLUNTEER DAY, TO RECOGNIZE YOUR EFFORTS AND CONTRIBUTION TO BUILD A BETTER WORLD

This day, which falls on December 5, is a unique opportunity to thank all our MAPFRE volunteers for their efforts. Through their work, which is synonymous with commitment, fairness, solidarity, empathy and respect for others, they make our world a better place.

In 2021, MAPFRE Corporate Volunteering has organized over 1,400 activities with the participation of nearly 4,240 MAPFRE volunteers. These figures show that, despite it all, the vocation for service remains alive and well within our company.

Once again, we came forward to help the most vulnerable to the pandemic: the elderly, children and teenagers, people with disabilities and other vulnerable groups. More than 73,000 people have benefited directly from the activities of MAPFRE volunteers.

Volunteering is key to social, environmental and economic transformation. It is capable of changing people's mindsets, attitudes and behaviors. So, however you helped out, thank you very much!

International Volunteer Day is an opportunity to remind ourselves of the slogan that sums up all MAPFRE volunteers: MAPFRE people eager to help.

MAPFRE's Corporate Volunteering program is run through Fundación MAPFRE. It is integrated into MAPFRE's Human Resources and Sustainability strategies and aligned with the United Nations Sustainable Development Goals, and is one of the ways we are **#PlayingOurPart**.

Personas **MAPFRE**
dispuestas a ayudar

MAPFRE GLOBAL VOLUNTEERING DAY CHALLENGE: WE DID IT!

For the 5th edition of the MAPFRE Global Volunteering Day, we invited you to take part in a global challenge. Our goal: 10,000 kilos (22,000 lbs.) of food donated among all MAPFRE employees!

Not only did we meet this challenge, but we far exceeded our goal, collecting more than 23,000 kilos (50,706 lbs.)!

Thank you all. We could not have done it without you.

With this tremendous satisfaction, on October 2, we wrapped up another edition of MAPFRE Global Volunteering Day, an event held for the past five years that has enabled us to actively contribute to several of the SDGs on Agenda 2030, including SDG 1 "End Poverty" and SDG 2 "Zero Hunger."

In this year, in which we continue to live under the COVID-19 pandemic, the vocation for service is still very much alive in our company and MAPFRE's Corporate Volunteers have once again turned their attention to helping the most vulnerable: the elderly, children and adolescents, people with disabilities and so on.

**THANK YOU FOR
JOINING US AND
STEPPING UP TO OUR
CHALLENGE ON MAPFRE
GLOBAL VOLUNTEERING
DAY!**



Personas **MAPFRE** dispuestas a ayudar





NEW WAYS OF WORKING: IN THE THICK OF THE DIGITAL TRANSFORMATION AND KNOWLEDGE MANAGEMENT

TEXT RAÚL GONZALEZ BENEYTO, ALBERTO QUILEZ HAERING | IMAGE ISTOCK

The concept of digital transformation can be confusing for some people, and may even generate unease or fear for others. But nothing could be further from the truth: digital transformation has many benefits and can be defined as the integration of new technologies into processes and products in all areas of a company to change the way it operates and offer better services to its customers by optimizing processes, improving competitiveness and offering new added value.

There is a big difference between digitalizing and digitally transforming. The former is giving digital tools to an organization, that is, acquiring powerful software to digitalize the company, while the latter involves working in a different way, knowing how to use the new software and enjoying it.

So it's not just about buying more powerful computers, storing data in the cloud or installing a new program that does "everything." Digital transformation means changing the mindset of

**BECOMING DIGITALLY
TRANSFORMED** MEANS WORKING
DIFFERENTLY, KNOWING HOW TO
USE THE NEW SOFTWARE AND
ENJOYING IT

managers and employees of organizations. It is a new way of working, a new way of understanding communication, professional relationships and the product offered. In short, it is to bet on a future with new working methods that take advantage of all the potential that **digitalization** brings.

Organizations such as MAPFRE that understand digital transformation well, and are visionaries of what is there and what is to come, know that they must deal not only with technology but also with important aspects such

as employee skills, change management, company culture, agility or team reorganization.

This is why MAPFRE launched the [DW] **Digital Workplace** to promote the changes that employees need to implement proper digitalization. This is a project that offers, through digital collaboration tools, the opportunity to acquire **new work habits** that will make employees more agile and collaborative, and included in this project were important aspects such as time management, effective meetings, effective teams and of course document collaboration and **knowledge management**.

In this highly digital and technological environment, the **Fundación MAPFRE's Documentation Center (CDOC-FM)** has been working for 30 years so that users can have the most efficient possible access to documentation in a way that is aligned with market trends.

With respect to digitalization, the CDOC-FM is fully adapted technologically to current market trends, from its beginnings in 1990, when it already had an automated online system, through the bringing online in 1997 of the center's database, to the present day, when it has a

EVERYONE AGREES THAT KNOWLEDGE MANAGEMENT is probably the main **SOURCE OF COMPETITIVE ADVANTAGE IN THE NEW DIGITAL ECONOMY IN WHICH WE ARE IMMERSED**. THIS IS THE REASON WHY MORE AND MORE COMPANIES ARE INVESTING RESOURCES IN THE KNOWLEDGE MANAGEMENT OF THEIR EMPLOYEES, AND MAPFRE IS A CLEAR EXAMPLE OF THIS



powerful integrated document management system that is compliant with all international standards and offers a complete web catalog with more than 150,000 references.

Almost everyone, if not everyone, agrees that knowledge management is probably the main source of competitive advantage in the new digital economy in which we are immersed. This is the reason why more and more companies are investing resources in the knowledge management of their employees, and MAPFRE is a clear example of this.

For this reason, in December 2019, as part of the strategic initiative Digital Challenge, the knowledge management project at MAPFRE kicked off with a major milestone: "eureka", MAPFRE's first global knowledge sharing repository, in which employees are encouraged to participate and share knowledge and good practices, also with the participation of Fundación MAPFRE's Documentation Center as a contributor to this great project.

The definition of knowledge that MAPFRE seeks to share in its knowledge repository is as follows: **"the body of knowledge**

and experiences, both internal to MAPFRE and external, that employees can share”grouped in the 15 areas of knowledge identified:

BUSINESS AREAS

SALES

DIGITAL BUSINESS

OPERATIONS

TECHNICAL

ACTUARIAL

CROSS-CUTTING AREAS

STRATEGY

FINANCE

SOLVENCY

SUSTAINABILITY

HUMAN RESOURCES

LEGAL

SECURITY

COMMUNICATION

TRANSFORMATION/INNOVATION

TECHNOLOGY AND PROCESSES

This model allows us to:

- Identify employees who are leaders in knowledge.
- Access MAPFRE’s shared knowledge in a global space on the Intranet (called Eureka).
- Encourage interaction between employees.

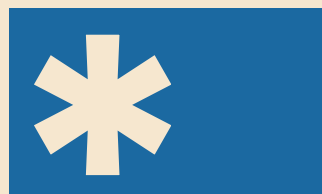
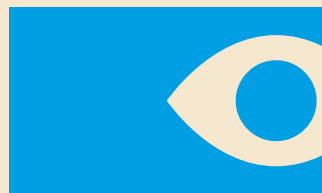
Currently, any MAPFRE employee in the world can access Eureka, to locate, contribute and share knowledge, as well as to locate MAPFRE’s worldwide benchmarks in knowledge of different MAPFRE areas.

SOME TIPS FOR USING EUREKA:



WHEN STARTING A NEW ACTIVITY/PROJECT CHECK WITH EUREKA

Use the filters to match the search results to your needs as closely as possible.



KEEP YOUR CURIOSITY PIQUED WHEN YOU NEED TO LOCATE A BENCHMARK



The main benefits that knowledge management at MAPFRE provides us with are as follows:

- It means that MAPFRE and employee knowledge is organized and accessible.
 - It promotes collaboration and knowledge sharing.
 - It disseminates particular knowledge, that of each area or country and, of course, that of MAPFRE.
 - It allows for sharing one’s experience to give it visibility.
 - It is a benchmark in knowledge and allows for colleagues to support one another.
- Add two more bullets:
- It allows employees to share their experience, which gives them visibility.
 - It identifies MAPFRE’s knowledge benchmarks so as to help other MAPFRE professionals

It is clear that, in order to participate in the digital transformation, it is necessary to have agents to help in this challenge. This is the case of the **Documentation Center of Fundación MAPFRE**, which is responsible for finding, acquiring and selecting reliable information in order to make quality information available to the public on topics such as insurance, risk management, social welfare, the environment and the economy, among others. Its slogan says it all: “Committed to knowledge”



DIGITAL CHAMPIONS, OUR DIGITAL WORKPLACE TRAVEL PARTNERS



VISIT OUR DIGITAL EDITION
WWW.ELMUNDODEMAPPFRE.COM

When we face a change, no matter how hard we try, we can't help but feel a bit of fear and worry: "I've always done it like this, why change now?" Digital Workplace invites us to adopt new habits in our day-to-day work and to make better use of collaborative tools, all to be more productive. To help us cope with this change, it is essential to have a friendly face, someone close to us who will be there, build trust and help us overcome the barriers we will encounter along the way. As part of the Digital Workplace's strategy for management of change, a network of change agents, the Digital Champions, has been deployed worldwide. They are that friendly face that adapts to our level and pace of learning so as to help us in adopting new ways of working in the new digital environment.

This article introduces some of these agents of change who tell us about their experience in recent months.





TEXT **VIOLET MATEO** | IMAGES **MAPFRE, ISTOCK**

PEDRO TAVARES DO ESPÍRITU SANTO SILVA

DEPUTY MANAGER OF GLOBAL INFRASTRUCTURE TRANSFORMATION. CORPORATE AREAS

“The digital transformation is like a voyage into the future of work”

Much is changing in the way we work. It's not only the tools, which are evolving practically every day, but also the activities we do, which require more agility and the ability to collaborate. And that's why we must change, because digital transformation won't happen if we use the new tools to do the same old thing.

We tend to be our own worst enemy: we don't spend time learning how to use the tools we have, beyond the basics, or trying alternative ways of organizing ourselves, and we end up complaining that we don't have time. If we manage to discover our time thieves and take them “to jail” we regain time.

The Digital Workplace project gave us an opportunity to take that pause, to learn, test and share what works for some and may work for some others. The starting point was the pain points that we all experienced in some way: this meeting is for what, where is the document, who was going to do that? So there was a lot of empathy from the start. I was delighted to see so many excited colleagues, trying out how to do things differently and discovering how to be more efficient. More than a project, Digital Workplace has created a community of people who continue to share the solutions they find. The digital transformation will not end; it's like a voyage into the future of work...And traveling is best when in the company of enthusiastic people.

**LUIS CASES BERBEL**

INNOVATION TECHNICIAN
MAPFRE SPAIN

“The Digital Workplace is helping us make the real leap to 21st century business”

I think being designated a “Digital Champion” and joining the community is a personal recognition that gives me great satisfaction. It makes me feel that I belong to an “advance guard” to help build the way we should work in MAPFRE in the future or, better said, already in the present: a much more agile, collaborative and shared way in which people's knowledge and experience flow. Something I was missing a lot until now. I even perceive a responsibility as a “pioneer,” so that this way of working will take hold and spread in the company. As part of my department's work, I have had dealings with other major companies and I have seen that they operate in a similar way to ours. This preparation in digital skills enables me to interact much better internally but also with the world outside MAPFRE. When other companies work with us, they come to value our company and us as employees even more because of our skills and knowledge. We undoubtedly become more valuable.

For me personally it helps me to work better and more comfortably, lightening a lot of heavy work that prevents me from concentrating on what is really valuable, and it also satisfies my curiosity. I also learn more about the company and find out and understand things that are happening and what my colleagues are doing. Shared knowledge is an open door: to understand and comprehend the work of many previously unknown departments and see how that impacts my own work.

Digital Workplace is helping MAPFRE and its employees make the real leap to 21st century business. The Digital Workplace makes you a better professional.

DANIEL AUGUSTO RAMOS RAMELLA

PEOPLE AND ORGANIZATION EXPERT
MAPFRE PERU

*“If my colleagues are happy,
I’m happy.”*

It is a great experience, I am really enjoying being a Digital Champion. That’s because I’m doing what I like in life: training, helping others so they can optimize their work so they can be happier. We are drivers of change, because in the training given, the groups have found more agile ways of working when adopting digital habits.

The value it brings us is that both myself and my colleagues are happier, because by internalizing digital habits, work becomes much more agile. If my colleagues are happy, I’m happy.

For MAPFRE, Digital Workplace is a contribution to being a company aligned with its vision, as more agile environments, collaborative work, information and immediate responses are aspects that generate more trust between areas and workers.

**ESTELA DE FRUTOS SANCHO**

ACTUARY. CAPITAL MODELS AND FINANCIAL
REPORTING. CORPORATE AREAS

*“It’s about reinforcing a more digital
mindset.”*

For me it has been a very enriching experience that offers me the opportunity to participate in forums with colleagues from other areas where we can share experiences and continue training. This makes it easier to provide ongoing training for everyone.

I think it is very useful for my colleagues to have a go-to person who is responsible for helping them with any questions that arise in using the tools, who can act as a transmitter of information and help manage change for the team to adapt to the new digital requirements.

In my case, my role as Digital Champion allows me to further develop my digital skills.

We are learning to better manage the tools that help us work more efficiently and will allow us to increase productivity, organizational agility and knowledge. Moreover, it is not just a matter of adapting to the use of tools, but also of reinforcing a more digital mindset.

**DIGITAL
CHAMPIONS**

MARÍA PEDRAZA MEDINA

REGIONAL GENERAL MANAGER OF TECHNOLOGY
RGM SOUTH MAPFRE SPAIN

“A real delight”

I am living the experience of being a Digital Champion like any new experience that involves a change, as an opportunity. Undoubtedly, we must make the most of it and work in alignment with all the initiatives arising from the Digital Challenge that MAPFRE is materializing in its important digitalization strategy. It is a pleasure to accompany all users in this process of development and change. A real delight.

Our role is linked to management of change and the digital transformation, so it is up to us to deal with this process by facilitating as much as possible the implementation of collaboration tools that help optimize our work time and that of all users. To do this, we use a disruptive training method with innovative reinforcement classes called CONECTA-2 that focus on fundamental concepts (no detours or endless introductions), with free attendance and a maximum duration of 30 minutes (first thing in the morning so as not to interfere with users' daily activity) that are garnering a positive reaction in our RGM and, I know, in others as well. Undoubtedly, the implementation of tools is essential and has become one of the mainstays of our work at this stage.

The acceleration of digitalization processes and, in general, of all aspects of our daily lives, translates into the need for immediacy in management. Collaboration tools provide us with values such as effective team management, meeting management and, above all, organization of our time, which, thanks to them, we distribute in a more efficient way.

It would be a mistake to think that the circumstances we are living in do not allow us to innovate. In recent times, we have all been learning about new technologies at a frenetic pace and it is something that is here to stay. We cannot lag behind. In fact, we have to take the lead. This is the contribution that Digital Workplace is making to MAPFRE to position us in the place we deserve.

ERIKA BAHENA BELTRÁN

TRAINING SPECIALIST
MAPFRE MEXICO

“It’s a big commitment!”

I see this experience as a great opportunity to collaborate, share practices, experiences and ideas actively among colleagues. It is a challenge to be part of a project that requires dedication, people working together closely and empathy.

For my colleagues it is quite valuable to have resources and tools available that generate added value in the performance of our daily duties. This way we can manage our time better and, above all, we can communicate in a timely manner.

For me, without a doubt, this experience has helped me to understand that putting myself at the service of other people is a big commitment!

I believe that Digital Workplace has highlighted the need for flexibility, autonomy, personal benefits and benefits for the company due to the efficiency of the technological resources that MAPFRE provides, the same ones that reduce the communication gap. At MAPFRE we are in an important moment of TRANSFORMATION, and a critical part of it is digitalization.



TAKE NOTE! HERE ARE SOME OF THE TOP TIPS FROM SOME OF OUR DIGITAL CHAMPIONS



Working on shared documents. The ease of being able to work and build a document at the same time is fantastic. The creative process really flows. You need not wait for the other person to finish and close the document and go in later and add your changes. So we build and validate together. **Rosemeire R.L. dos Santos**



Three essential applications: OneDrive for infinite space and access from anywhere, anytime. The EUREKA program, which is a source of continuous surprises thanks to the contributions made by colleagues. And Teams, which for meetings has freed us from physical spaces, helps us connect better than phone calls, allows us to have common storage spaces where we can work collaboratively on

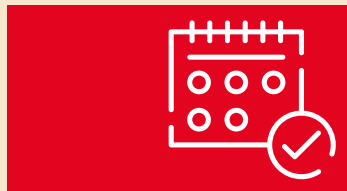
documents, and so on. Teams has given us wings, almost like in the energy drink ads. **Luis Cases**



Having a Teams group with other Digital Champions where I can always count on their help. **Estela de Frutos**



Use videoconferencing tools such as Microsoft Teams to create closeness and bonding with our network. In addition, OneNotes and OneDrive bring us a lot of agility in teamwork and save us time in the delivery of minutes and reports. **Luis Miguel Borges Ortega**



Are you planning an event and you want people to be able to sign up, but you don't want to invite them as if it were a meeting? In Outlook you can create a meeting appointment and use the "Forward as iCalendar" option to generate a file that you can

TRUCOS

publish where you announce that event. If they open the file and accept, you will be informed that they will participate and the appointment will appear on their calendar. If they don't accept it, well, no hard feelings.

Pedro Tavares



Be empathetic, kind, collaborative and curious to always seek knowledge. At the corporate university you can take various courses to learn more about the tools that MAPFRE makes available to us, thus becoming more decisive and productive. **Juliana Casemiro**

[DW] Digital Workplace

Find many other practical tips on how to adapt to the new ways of working as soon as possible on the **Digital Workplace** site in the People area of the Intranet

LUIS MIGUEL BORGES ORTEGA

TRAINING SPECIALIST
MAPFRE MEXICO

“Digital Workplace gives me a great sense of proximity to all of our intermediaries.”

I am proud to be a part of this project. It was a great experience to be the Champion of the first transition group in Mexico and, above all, because my team is made up of the company's top business leaders.

More than a training role, my role was to accompany my colleagues and advise them in the daily use of the digital tools that MAPFRE provides to us. Digital Workplace gives us a new view of how we can be more effective in our work through new collaborative tools.

I really like to be the reference to digital change in my work team, I feel very excited every time I support a colleague and he/she is running the new digital tools in their day to day work.

Digital Workplace ultimately improves the day-to-day work of all MAPFRE employees and it gives me great digital proximity to all our intermediaries. In addition, it provides a more innovative, modern and digital image to the company and improves the way employees work through use of the new digital tools to achieve more efficient processes.

SHALIMAR VÁZQUEZ HERNÁNDEZ

HUMAN RESOURCES COORDINATOR
MAPFRE PUERTO RICO

“Starting to see the fruit has made me feel that I am part of the transformation that MAPFRE seeks.”

The experience of being part of the Digital Champions has been rewarding. I was delighted to be part of this project, to be able to contribute my knowledge of digital tools to the employees. In addition, I have seen how my contribution has helped employees to change or acquire new work habits to be more productive and agile. Being able to advise them and starting to see the fruit has made me feel that I am part of the transformation that MAPFRE seeks. This project is definitely a pillar for MAPFRE to double down on its bet on technology and digitalization for the benefit of its employees and clients.

DIGITAL
CHAMPIONS



ROSEMEIRE R.L. DOS SANTOS

TRAINING AND CULTURE.
MAPFRE BRAZIL

“Send it to me via Teams!”

I have my day-to-day work organized in every task I set out to do. I always think about what resource, tool or digital behavior I can rely on.

I am always suggesting or, rather, encouraging my coworkers; not only my own team but also in the interactions I have with other areas, urging them to use those resources. Whenever someone tells me they are going to send me something by email, I always say: “No, send it to me via Teams!”

And we have a team in Teams made up of colleagues whose role is to improve the use of the tools.

I believe that the use of Digital Workplace has brought enormous possibilities for collaborative work and agility. However, we must be careful not to revert to the old model.

**JULIANA CASEMIRO CARBONI**

PROCESS AND PROJECT SPECIALIST.
MAPFRE BRAZIL

“If we can manage our time better and have a ‘fresher’ head, we can focus on new strategies for the business.”

We always hear the phrase: “Knowledge saved is knowledge lost” and indeed it is! Sharing my knowledge about Digital Workplace is not only about sharing and reviewing information. It is a way to open a space for exchange, for both personal and professional growth. It allows me to meet new people, to perceive new perspectives. Besides, for me it is a stimulus, because to be able to transmit this knowledge, first I have to prepare myself, seek out new information, new challenges and this obviously helps me develop.

In April I moved to another area and, in discussing the team’s challenges, we identified the need to have a stricter and more collaborative control of certain cases that presented irregularities. I then introduced them to the Planner tool, which I was already using for planning and managing my activities, and we implemented it in our day-to-day work. For me, situations like this, where I feel needed, are the fuel that drives me, because the truth is that our professional growth depends on how much we are willing to offer to contribute to the growth of others.

With the advance of technology and the increase in the speed of information, the world has become immediate and impatient, and this is often overwhelming for us. Learning to use technology to our advantage and making use of the resources of Office365 helps us gain efficiency and agility. If we can manage our time better and become more productive, with a ‘fresher’ head, we can focus on creating new strategies for the business.”





VISIT THE INNOVATION SECTION
OF WWW.ELMUNDODEMAPPFRE.COM

NATURAL DISASTERS: WE PARTNER WITH TECHNOLOGY TO MANAGE RISK

TEXT **NEUS MARTÍNEZ**
PHOTOGRAPHS **ISTOCK**

Environment-related Disasters cause enormous economic and social problems, while also putting people at risk. Until a few years ago, it was believed that risks could be prevented based on data collected from past natural disasters. Today, we have an advantage. The development of predictive technology is a great ally in alerting, preparing and making decisions when dealing with fires, floods and other climatic phenomena that have not yet occurred.



WARNING AND MANAGEMENT SYSTEMS PLAY AN IMPORTANT ROLE IN **FORECASTING**. THEY **HAVE IMPROVED EXPONENTIALLY THANKS TO THE USE OF TECHNOLOGY**

THE TECHNOLOGY APPLIED TO NATURAL DISASTERS IS ADVANCING BY LEAPS AND BOUNDS AND **THE CURRENT PREDICTIVE MODELS ARE A POWERFUL WEAPON IN PREVENTING AND MANAGING RISKS**

Natural disasters have always been part of the evolution of our planet, but in recent decades we have experienced an increase in these catastrophes as a result of increasingly extreme weather conditions.

Warning and management systems play an important role in forecasting. They have improved exponentially thanks to the use of technology, thus mitigating the consequences of these events. Between 1970 and 2019, the number of deaths in natural disasters has declined markedly: from about 50,000 people in the 1970s, it had fallen to fewer than 10,000 by the 2010s.

In addition to this devastation, there are widespread economic losses. In the 2020 California (United States) fires alone, total damages amounted to 11 billion dollars. And in the same year, the costs of natural disasters worldwide came to 210 billion dollars. In Spain, the 1983 cold drop in the north of the country (one of the worst climate events) cost almost 1 billion dollars and took the lives of 42 people.

To assess the risks, experts divide natural phenomena into four groups: climatological (droughts, fires, etc.), geophysical (earthquakes, volcanic activity, etc.), hydrological (floods, landslides, etc.) and meteorological (storms, extreme temperatures, etc.). All of them have a common denominator: dealing with the challenge they pose requires properly measuring and assessing them, while seeking measures to reduce their impact on people and the economy.

Predictive models: technology as a powerful ally

After the 2004 Indian Ocean earthquake and tsunami, one of the world's deadliest disasters, with more than 220,000 deaths, 168 countries signed the **Hyogo Framework for Action**. The plan, which lasted until 2015, aimed to reduce the threat of disasters and promote resilience to them. The relay for continuing to work towards this goal is contained in the **Sendai Framework for Disaster Risk Reduction 2015-2030**, in which the member countries' commitment to implementing technological,

economic, structural, environmental, etc. measures to prevent risks associated with natural disasters, increase preparedness for response and minimize recovery.

If climate change (with its consequences) is undeniable, it is also true that data, research and technology are working in our favor. Not so many years ago, forecasting methods analyzed simple variables such as wind speed, rainfall intensity, precipitation levels, among other indicators, to anticipate hurricane behavior. The result of this “linear regression analysis” was not very accurate.

The technology applied to natural disasters is advancing by leaps and bounds and the current **predictive models** are a powerful weapon in preventing and managing risks.

Microchips, sensors, big data, AI: predictive technology

The number of smartphones now exceeds 3 billion worldwide and the notifications received via smartphones at the individual level are often a lifesaver. Giant corporations such as Google have a public alert service for their users covering phenomena such as earthquakes and hurricanes warned by government agencies in different countries.

The recent case of the **eruption of the La Palma volcano** is an example of how mathematical modeling and software calculate and predict the locations of lava flows in advance. For the



In an environment in which the cost of extreme events and catastrophes is increasing – partly influenced by climate change – MAPFRE is closely following these technological advances that aim to better manage catastrophic risk. The projects presented take different perspectives; from the behavior of natural hazards, including climate change predictions, to improving information on exposed assets. They have predictive technology or artificial intelligence built in and they are pioneering projects in their respective fields. Although they may be accompanied by uncertainty in their results, can also be great allies in achieving more sophisticated and precise management of catastrophe risk.”

JOSÉ ÁNGEL CAÑIZARES
technician of MAPFRE RE's Natural
Hazard Risks Area

same purpose, the satellite view is essential in managing post-eruption risks; the two Sentinel 2 satellites (part of the Copernicus EMS system piloted by the European Union) are responsible for providing the geospatial data to study the evolution of the volcano.

Predictive technology ranges from the use of microchips with sensors and infrared emitting antennas that detect sudden changes in temperature, a method implemented in one of the world's largest metropolitan parks located in Barcelona, to more sophisticated models that use big data to analyze climate factors and create early warning systems.

Artificial intelligence, the key element of predictive systems, handles and classifies massive and complex data and finds connections that would be very difficult for people to calculate.

Startups against natural disaster risks

In the ecosystem **insurtech** there are significant examples of startups that work on the impact of climate risks to develop insurance products that maximize the protection of people and of businesses.

ZESTY:

caring for people and their homes. The United States is often exposed to hurricanes, floods or fires. In California, seven of the ten most severe wildfires have occurred in the last decade. To respond to this trend, Zesty uses AI and analyzes

CLASSIFYING NATURAL PHENOMENA

CLIMATE-RELATED



Due to climate variability, with metrics that can reach extreme values.

- Extreme temperatures
- Droughts
- Thaws

GEOPHYSICAL



They have to do with the movement of tectonic plates and other internal processes either on the surface or deep inside the planet.

- Earthquakes
- Volcanic activity
- Avalanches

HYDROLOGICAL



Related to water in different places or routes.

- Flooding
- Tsunamis
- Mudslides

METEOROLOGICAL



Events can be varied and are related to the climate behavior.

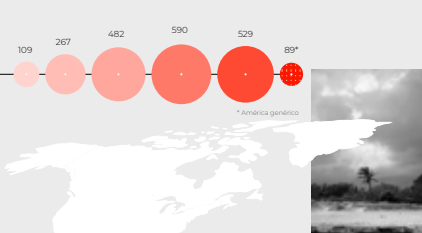
- Storms
- Hurricanes
- Heavy snowfall

NATURAL CATASTROPHES RECORDED WORLDWIDE

En cuestión de fenómenos naturales cada continente tiene sus particularidades y aunque este tipo de eventos extremos forman parte de los procesos evolutivos, se han incrementado en el siglo XXI a causa del cambio climático.

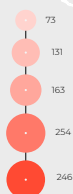
1970-1979 1980-1989 1990-1999 2000-2009 2010-2019 desde 2020

América del norte, central y Caribe



* América genérica

América del sur



* [sin datos]

Europa



Asia



África

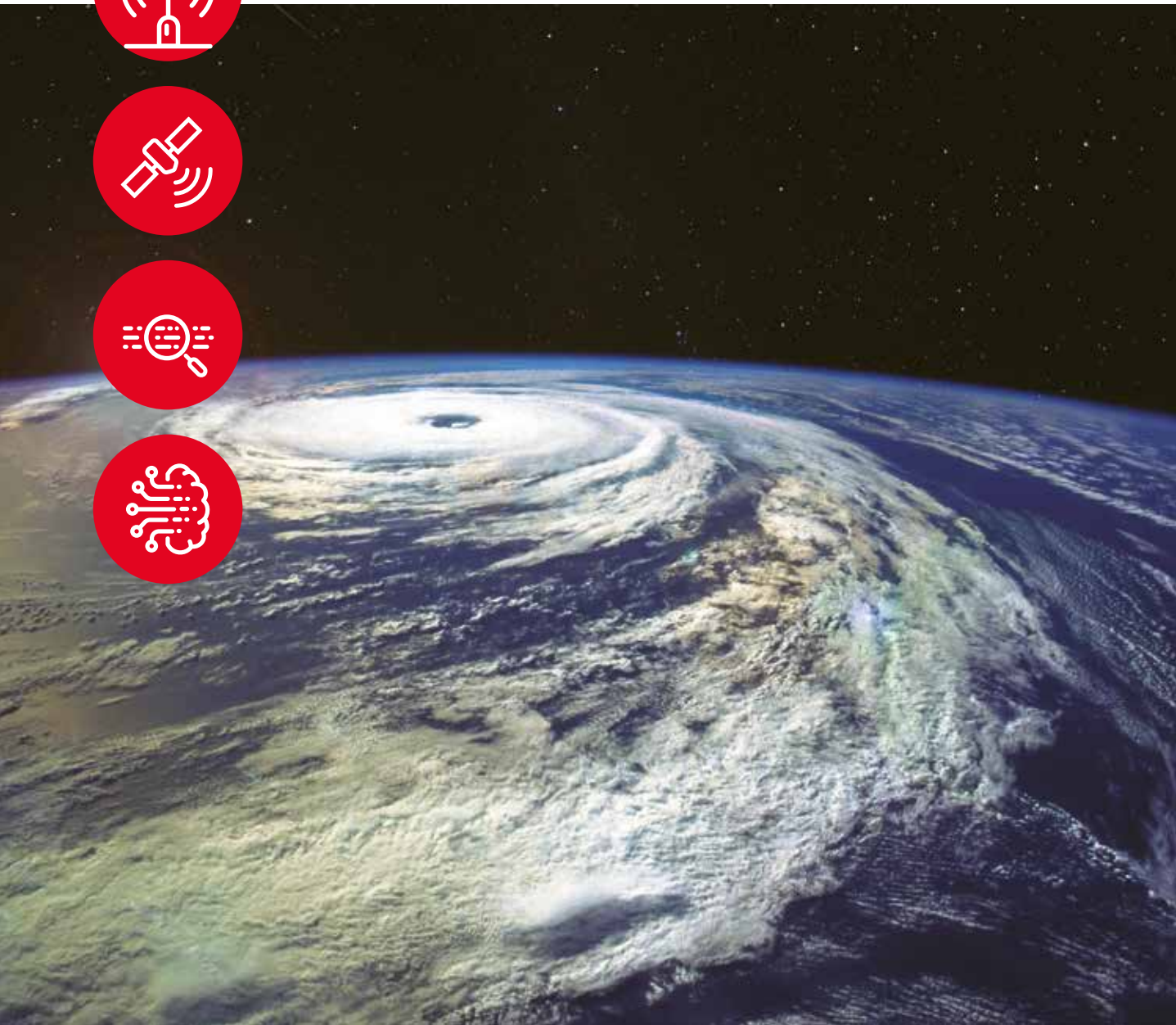


Oceania y Pacífico suroeste



* Oceanía

Fuente: Atlas de mortalidad y pérdidas económicas por fenómenos meteorológicos, climáticos y extremos hidrológicos (1970-2019, OCHA, 2021)
Fuente: Statista, datos de 2020



the impact of forest risk on people's properties. Its technology draws on high-resolution imagery, home and building data and meteorological factors to assess the level of wildfire danger in the area and is used to develop innovative insurance products that protect homes and businesses and, consequently, support the well-being of communities.

DESCARTES:

a single database for a new generation of insurance. A team of insurance experts and scientists integrate the sum of AI, Internet of Things (IoT), remote sensors and other data sources into an innovative predictive model. The result is to give its customers (through brokerages around the world) access to technology-based insurance products that offer protection to corporate clients and governments against natural catastrophes and emerging risks.

CLOUD TO STREET:

monitoring floods from space. This company uses satellites and AI to track floods anywhere on the planet without using equipment. The remote sensing platform, present in more than 160 countries, is designed to map flooded areas in near real time. It is a valuable resource for monitoring people and assets at risk, enabling the best decisions to be made in rapidly evolving situations. It also helps catastrophe insurers, communities and watershed managers to understand, prevent and prepare for potential risks.

CAPE ANALYTICS:

remote evaluation of property data. Cape's technology platform leverages geospatial imagery, computer vision and the machine learning of an AI system to automatically and instantly evaluate a property's data. This functionality allows insurers and investors to

select the optimal properties. Additionally, it is possible to monitor to assess the risks and hazards of natural phenomena such as fire, wind or hail.

PLANET IQ:

monitoring the climate from space. This provider of weather monitoring and forecasting services uses a system of space-based sensors to very accurately analyze the weather, across the Earth, in order to predict regional and global events. Its technology has an impact on improving safety by reducing meteorological risks in sectors such as agriculture, industry, etc.

JUPITER:

protecting assets endangered by environmental change. Quantifying the climate impact on properties is the core activity of this startup. Its technology platform uses the cloud to run a variety of predictive models that work with satellite and ground-based sensors to calculate future environmental conditions and prevent weather disasters. It is an ideal solution for studying risk in key industries and as a resource for insurers offering climate risk analysis in their asset portfolio.

Research, innovation and data are unquestionable. The evolution of technology is accelerating the development of increasingly accurate and reliable forecasts. It enhances the ability to fuse predictive models and combine methodologies, all to be prepared for environmental realities, mitigate risk and protect people.



#PlayingOurPart





VISIT [MAPFRE.COM](https://www.mapfre.com) TO FIND OUT
MORE ABOUT SUSTAINABILITY

MÓNICA ZULETA: "WE NEED AGENDA 2030 MORE THAN EVER"

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

We are talking about the most ambitious global pact of our time to transform our world and ensure a fairer, safer, more equal and more prosperous world for all. Mónica Zuleta, Group Head of Sustainability at MAPFRE, believes that the 2030 Agenda can and should help change the world. Since the adoption of the 2030 Agenda in 2015, MAPFRE has included concrete projects and commitments in its sustainability plan to contribute to each of the goals, which are ultimately a commitment by everyone. MAPFRE is currently working on seven SDGs of priority action, allowing it to honor #PlayingOurPart.

What is the 2030 Agenda and how do you think it impacts the world?

I would define it as the international community's road map for the future of society and the planet. I believe it's our best bet for achieving a true social and economic transformation, something that is needed now more than ever before in order to meet the current and future challenges we face, especially as a result of the pandemic.

The 17 Sustainable Development Goals speak precisely of these significant challenges, which are present in areas such as diversity, justice, health, education, the environment and economic growth. I think it's also important to bear in mind that all these goals are interconnected and that working together is imperative for the various goals to be achieved.

What would you highlight about the 2030 Agenda?

I think the 2030 Agenda represents a milestone; for the first time ever, the international community has come to a general agreement about eradicating poverty, reducing inequality and taking action to address the climate emergency. I believe this reflects the urgency and need for this Agenda.

The pandemic exposed inequalities and exacerbated many of the existing problems, so I feel we need the 2030 Agenda now more than ever and think we'll only be able to overcome this crisis if we meet the goals.

The United Nations tasked the Global Compact with working with the private

sector on all these goals.

What role do you think companies play in the 2030 Agenda? What actions is MAPFRE taking to contribute to this ambitious agenda?

This pact invites us to have a global point of view without losing sight of the local perspective, which is where we have a more visible effect. That is why I believe that no company can be relevant in the long-term if it does not deal with the well-being of the people who live nearby, in its community. This is something that MAPFRE has always been clear about and has led the company to consider sustainability as a priority area of business management. We believe that the 2030 Agenda can and should help change the world. We are fully committed to its goals, which are ultimately everyone's duty and commitment.

Which SDGs are you currently working on?

Right now, we are focusing on seven SDGs for priority action, which are: No poverty (SDG 1), Good Health and Well-Being (SDG 3), Decent Work and Economic Growth (SDG 8), Sustainable Cities and Communities (SDG 11); Climate Action (SDG 13); Peace, Justice, and Strong Institutions (SDG 16) and Partnerships for the Goals (SDG 17).

With SDG 1, for example, we are striving to generate a positive economic and social impact in the more than 30 countries where we are present and create inclusive employment opportunities. With SDG 3, I would highlight our commitment to protecting the health and well-being of our clients and employees,



"THE 2030 AGENDA MAKES AN APPEAL TO THE PRIVATE SECTOR BECAUSE IT CONSIDERS US TO BE AGENTS OF ECONOMIC AND SOCIAL DEVELOPMENT"

fostering healthy work environments and contributing to accident prevention. Regarding SDG 13, I would emphasize our commitment to a carbon-neutral economy, with increasingly ambitious underwriting and investment targets, with renewable energy projects, and with a clear strategy to protect people in the event of environmental disasters.

What do you think are the main challenges for the business sector related to the Decade of Action? how is MAPFRE performing?

The 2030 Agenda certainly makes an appeal to the private sector because it considers us to be agents of economic and social development. Companies innovate, transform and create wealth, which undoubtedly contribute to the 2030 Agenda. It also represents a clear opportunity for all companies, as the SDGs show them the path to align their strategies with sustainable development, find new business opportunities, and develop sustainable products and services to generate competitive value. It is also a clear opportunity to respond to social needs, show cost-effectiveness and ensure that the company's actions are meaningful to all stakeholders and leave no one behind.

Since the adoption of the 2030 Agenda in 2015, we have included concrete projects and commitments in our sustainability plan to contribute to each of the goals that we are most involved in. We also participate in various forums and we have a number of work groups to better

analyze our impact on the SDGs, and inform stakeholders transparently.

The situation we are experiencing forces us to reflect on priorities, and health, economic development and the protection of the planet are of course some of the most pressing challenges.

What actions do you think each of us can take to contribute to meeting the goals of the 2030 Agenda?

I think we all need to work together for the world we want.

This is exactly what we mean by #PlayingOurPart, which accurately represents the thousands of actions we can all take to protect the planet and build a present and future for people. I believe that

"COMPANIES INNOVATE, TRANSFORM AND CREATE WEALTH, WHICH UNDOUBTEDLY CONTRIBUTE TO THE 2030 AGENDA"

"HEALTH, ECONOMIC DEVELOPMENT AND THE PROTECTION OF THE PLANET ARE SOME OF THE MOST PRESSING CHALLENGES"

"I THINK WE ALL NEED TO WORK TOGETHER FOR THE WORLD WE WANT"

"WE HAVE TO BE A GOOD EXAMPLE FOR FUTURE GENERATIONS, AS THEY ARE THE ONES WHO WILL TAKE OVER"

the world changes when each of us does our bit, whether big or small, and it starts with individual actions and with each of the choices we make every day.

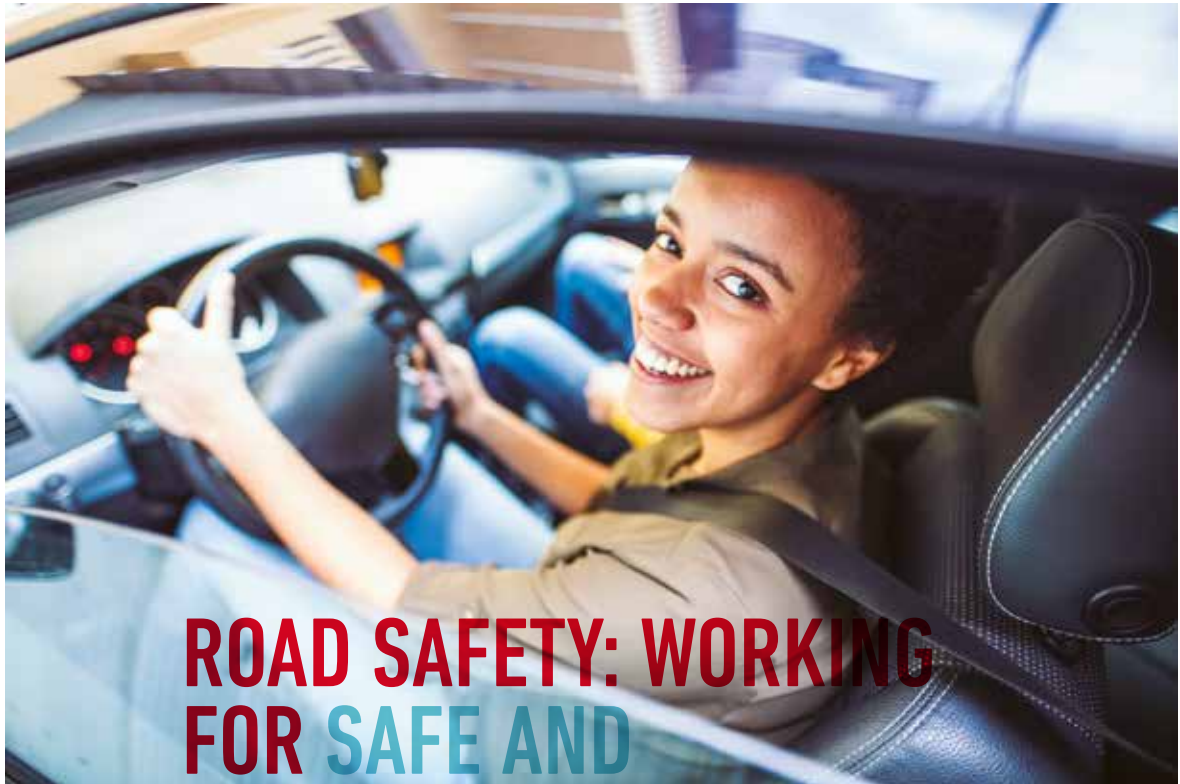
The challenge lies in each of us being able to find a way to live as sustainably as possible every day. I, for example, am increasingly convinced of the importance of responsible consumption, recycling more, opting for local foods, and promoting equality and inclusion, and ultimately, using our personal social responsibility as a lever for

change. We have to be a good example for future generations, as they are the ones who will take over.





KNOW THE BLOG [HTTPS://WWW.CIRCULASEGURO.COM/](https://www.circulaseguro.com/)
OF FUNDACIÓN MAPFRE? IT CONTAINS LOTS OF INFORMATION
ABOUT ROAD SAFETY



ROAD SAFETY: WORKING FOR SAFE AND SUSTAINABLE MOBILITY

TEXT **PREVENTION DEPARTMENT, JOINT PREVENTION
SERVICE** | IMAGE **ISTOCK**

The way we get around is changing, and companies need to work with all social agents to achieve safer and more sustainable mobility. Mobility is an integral part of almost every aspect of our daily lives. We move from our homes to a road system that takes us everywhere, including to our work. Ensuring road safety and facilitating sustainable mobility therefore play an important role in areas ranging from reducing inequalities to mitigating the impact of climate change.

The United Nations (UN) is working to improve through attainment of the Sustainable Development Goals (SDGs) of the 2030 Agenda. In particular, target 3.6 of SDG 3 of this agenda calls for cutting in half the number deaths and injuries caused by traffic accidents worldwide. In this connection, the UN has highlighted five primary functions to improve at a global level:

- **Establishing road safety as a political priority**, supporting a multitude of events such as Road Safety Week and the World Day of Remembrance for Road Traffic Victims. Fundación MAPFRE, for example, has been supporting the United Nations in this campaign for years.
- **Establishing technical standards and regulations** related to road infrastructure, vehicles and their components, behavior of road users, transport of dangerous goods, professional drivers and accident response.
- **Encouraging governments to formulate and implement policies** conducive to improving road safety.
- **Mobilizing actors from the private sector, academia and civil society** to implement effective road safety interventions.
- **Encouraging member states to continue to take action in the field of road safety** by periodically reviewing and reporting on the progress achieved in this area.

As we begin the Decade of Action for Road Safety 2021-2030, which aims to reduce road deaths and injuries by at least 50%, the United Nations

GLOBALLY, ROAD TRAFFIC COLLISIONS CAUSE NEARLY

1.3 MILLION

PREVENTABLE DEATHS AND BETWEEN

20 AND 50 MILLION

TRAUMATIC INJURIES HAPPEN EACH YEAR.

OVER THE NEXT DECADE, ANOTHER

13 MILLION

DEATHS FORECAST AND UP TO

500 MILLION

TRAUMATIC INJURIES.



is expected to continue working in the area of road safety by helping to reduce road deaths and injuries and ensuring the availability of safer roads.

ROAD SAFETY AND OCCUPATIONAL ROAD SAFETY

Road safety

Road safety is about preventing traffic accidents and ensuring that people can travel safely.

According to data published by the World Health Organization (WHO), road accidents have become a public health problem, with nearly 1.3 million people dying on the roads every year, and between 20 and 50 million suffering different types of injuries, making road accidents one of the ten leading causes of death in the world.

To help reduce these figures, numerous global and local actions are being carried out, including the launch last October of a Global Action Plan 2021-2030 and European Mobility Week, with the aim of promoting sustainable travel and encouraging the development of best practices that contribute to reducing the use of private vehicles and promoting other less polluting and healthier means of transport.

Occupational road safety

For some time now, occupations and society at large have been educating and working on the promotion of road safety in business, with the aim of preventing occupational road accidents and their consequences, which represent more than 20% of serious occupational accidents and around 30% of fatal accidents.

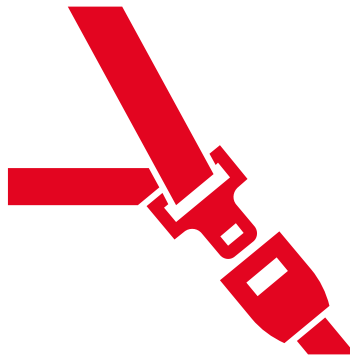
Risks arising from workers' mobility and transportation are referred to as occupational road accidents. These are responsible for the highest occupational accident rate.

Occupational road safety has been introduced, little by little, in businesses' preventive culture and prevention plans. In many cases, it is now viewed as a factor that can negatively affect workers' image, economic activity and health.

Although each legal system is different, most envisage two types of accidents related to occupational road accidents:

- **Accidents on mission** which are accidents that occur in the performance of the work activity while traveling outside the employee's work center.
- **Accidents *in itinere*** which are accidents that occur when going to or returning from home to the workplace. To be considered an accident *in itinere* the following requirements must be met:
 - Occurring on the way to or from work.
 - There are no interruptions along the way.
 - The usual route is followed.

Occupational road safety is a shared responsibility between the company and the employee. Preventing occupational traffic accidents requires the awareness, involvement and responsibility of both companies, which must apply preventive measures, and of the workers themselves, who must comply with certain safety guidelines.



OCCUPATIONAL ROAD SAFETY IS A **SHARED RESPONSIBILITY BETWEEN THE COMPANY AND THE EMPLOYEE**. PREVENTING OCCUPATIONAL TRAFFIC ACCIDENTS **REQUIRES THE AWARENESS, INVOLVEMENT AND RESPONSIBILITY OF BOTH COMPANIES, WHICH MUST APPLY PREVENTIVE MEASURES, AND OF THE WORKERS THEMSELVES, WHO MUST COMPLY WITH CERTAIN SAFETY GUIDELINES.**

WORKING FOR SUSTAINABLE MOBILITY

As we discussed at the beginning of this report, the inclusion of specific SDGs on road safety in the 2030 Agenda reflects the universal recognition that road traffic deaths and injuries are now among the most serious threats to countries' sustainable development.

Companies are also co-responsible with all the agents involved in road safety on the streets and highways. At present, many companies are committed to implementing measures for safer and more sustainable mobility.

In order to attain the 2030 Agenda Goals, a company must include in its Sustainability Plan actions aimed at improving occupational road safety and sustainable mobility. Likewise, it must have a health, welfare and occupational risk prevention policy that clearly states its commitment and interest in developing action plans to reduce the accident rate. In particular, accidents generated by the movement of people, where they must foster sustainable mobility that respects the environment.

Therefore, in order to start working on a Sustainable Mobility Plan, an analysis of the occupational road accident rate of each company must first be carried out. Then, preventive plans must be established to reduce or minimize the risks associated with mobility by means of the following actions:

- Working to **reduce the main causes of accidents.**
- Changing **mobility habits** of employees.
- Raising the awareness of employees.
- Achieving greater employee satisfaction.
- Analyzing parking issues, alternatives to private cars.

From a preventive point of view, mobility must be dealt with just like any other aspect of work.



MAPFRE'S MEASURES IN ITS SUSTAINABLE MOBILITY PLAN

Below, we explain the main measures implemented to promote sustainable mobility and reduce occupational accidents in different countries:

- Continuous information about available public transportation.



- Company transportation: routes and shuttles connecting different locations in the cities with our workplaces, as well as shuttles to the most important points of connection with public transportation.
- Creation of parking for cars, bicycles and motorcycles in various buildings and headquarters and according to use.
- Publications for the promotion of car sharing among employees.
- Installation of electric vehicle recharging points both in the indoor and outdoor parking areas of workplaces, which are already in continuous use during the working day.



- Implementing training actions on road safety.
- Road safety communication and awareness campaigns.



- Encouraging meetings to be held remotely.
- Analysis and continuous study of the occupational accident rate and, in particular, of work-related accidents *in itinere* and on mission.
- Offer of leasing vehicles with 0 emissions.
- Marketing of policy for electric vehicles.
- Installation in the Automotive Service Centers of charging points for electric and hybrid replacement vehicles.
- Network of collaborating workshops and suppliers with electric and hybrid replacement vehicles.
- Provision of hybrid tow trucks for travel assistance services.



- Collaborating rental companies that have mainly hybrid vehicles in their rental fleets.
- Provider network with ECO vehicle units - 100% electric vehicles - and other workshop vehicles and hybrid platform tow trucks for conventional travel assistance services.

There are many **benefits and advantages** that a company obtains by implementing a **sustainable mobility plan**. In particular, these include:

BENEFITS FOR EMPLOYEES

- Reduces stress.
- Improves work-life balance.
- Reduces the risk of traffic accidents.
- Saves in automobile maintenance costs.

ADVANTAGES FOR THE COMPANY AND FOR SOCIETY

- Reduces its environmental footprint, including pollution and energy consumption.
- Improves the corporate image in terms of responsibility.
- Reduces stress by increasing motivation and productivity.
- Increases accessibility for people with reduced mobility.

Sources:

https://cdn.who.int/media/docs/default-source/documents/health-topics/road-traffic-injuries/21323-spanish-global-plan-for-road-safety-for-web.pdf?sfvrsn=65cf-34c8_30&download=true

<https://www.who.int/es/publications/m/item/global-road-safety-performance-targets>



SENIOR TALENT



TEXT **MAPFRE WORLD EDITORIAL STAFF** | PHOTOGRAPHS **MAPFRE, ISTOCK**

The Ageingnomics Research Center presents the **Senior Talent Map 2021**, a study that provides an occupational snapshot of the Spanish population between the ages of 55 and 75, and proposes changes to capitalize on the benefits of the “silver economy.”

In Spain, between 2008 and 2020, due to a combination of the decline in fertility and the increased aging, 2.8 million young people (16-34 years old) were “lost” and 2.9 million active people over the age of 55 were “gained.” First of all, there are 4.1 million people in this age group working, 25% of whom are self-employed. Moreover, “based on the data, we can say that there is a certain degree of ageism”: there are half a million seniors who want to enter the labor market but are unable to do so. Half of these unemployed have been stuck in this situation for more than two years. In addition, the number of older unemployed has tripled since the beginning of the crisis of 2008.

The Spanish senior population (between the ages of 55 and 75) is in an age range in which working, according to the Senior Talent Map 2021, is very exceptional. Let’s look at the data: the population over the age of 55 in Spain comprises more than 15.5 million people, or 32% of the total. So almost one in three Spaniards is a senior citizen and one in five active people is also a senior citizen. Three-quarters of older workers are employed in the private sector, compared to only one-quarter working in the public sector. The educational level of these workers has improved, although there

SENIOR POPULATION BETWEEN THE AGES OF 55 AND 75

PEOPLE OVER THE AGE
OF 55 YEARS OLD IN SPAIN

15.5 MILLION

WHICH ACCOUNT FOR
32% OF THE TOTAL

AND OF WHICH

**508,000 ARE
UNEMPLOYED**

ONE IN FOUR IS

SELF-EMPLOYED

BEING SELF-EMPLOYED IS AN

**ENTREPRENEURIAL
INITIATIVE**

**SPAIN IS IN THE BEST POSITION TO
BE THE COUNTRY OF REFERENCE
IN THE SILVER ECONOMY AS THE
REPORT CONFIRMS, “DUE TO
ITS LEADERSHIP IN LONGEVITY,
HEALTH AND DEPENDENCY
SYSTEM AND ITS OPENNESS TO
THE OUTSIDE WORLD.”**

is still a third who have not gone beyond the first stage of secondary school. Proof of this improvement is that one third of men and 40% of women employees have a university degree. The flip side of these figures is that the unemployed population over the age of 55 has tripled since 2008, to a total of 508,000 people. In terms of the gender gap, there are more unemployed women than men.

“The odds of finding a job after the age of 50 are very low,” confirms Alonso Jiménez, PhD in Psychology and co-author of the study along with Iñaki Ortega, PhD in Economics and university professor, and Rafael Puyol, PhD from the Complutense University of Madrid, where he is a professor of Human Geography. Faced with this almost insurmountable difficulty, many seniors have opted for self-employment, where they have certain advantages over young people, such as more developed networks, stronger financial positions, and the ability to mobilize resources and achieve legitimacy for their projects. Today, one out of every four people registered in the Social Security system is self-employed (some 900,000 people) and “in the seventy and over age bracket, 72% of those registered are self-employed,” confirms Jiménez. Being self-employed, however, is not an

“entrepreneurial” option. To a large extent it is a necessity to remain active in one’s final years of working life.

Ortega argues that forms of temporary or part-time hiring of active seniors should be sought: “It’s an opportunity, I think it’s better to work under those conditions than not at all. Work is a form of social interaction, of earning an income, of having a better old age and better mental health.”

While the recovery from the ravages of the coronavirus pandemic is still tentative, we cannot afford to miss out on development opportunities

such as capitalizing on the so-called silver economy through precisely those who know this market best. Spain is in the best position to be the country of reference in the silver economy as the report confirms, “due to its leadership in longevity, health and dependency system and its openness to the outside world.” This opportunity will be missed if seniors are not present in a labor market that should be diverse by nature.



YOUTH ABOVE THE AGE OF 55

PALOMA FRIAL

PRESIDENT OF FRIALTEC

AGE: 66

Paloma Frial's relationship with the food industry began at the age of 13. Now, at the age of 66 she is president of FrialTec, an advanced food research and development center with products such as Vidalim, an Omega3 supplement that provides the minimum daily amount recommended by the European Food Safety Authority (EFSA) for a healthy diet.

Frial has not even given a thought yet to when she might take a step back into the placid limbo of retirement: “I don’t understand the idea of setting a date, because life itself will take care of that. It will happen when the enthusiasm is gone or when you think you no longer have the energy to continue with what you are doing.” Frial is in an age range in which working, according to the Senior Talent Map 2021, is very exceptional. The majority of active seniors are concentrated in the 55 to 59 age group (60%). The next bracket accounts for 35%, and from the age of 65 onwards, the figures are negligible. all of which confirms the prevailing culture in the country of early withdrawal from work.



"It seems to me that it is a great loss of that knowledge acquired over the years; there can be a lot of enthusiasm, and in fact there is, because age does not always explain why you are stronger or more motivated, it depends on many factors. I know young people in their 80s and not-so-young people in their 30s; I'm sorry, that's the way it is."



BENIGNO LACORT

CEO OF ATIENZA

AGE: 58

"I would advise a worker over 50 who has just been laid off to avoid immediately seeing a cause and effect relationship between his situation and his capabilities," recommends Benigno Lacort, CEO of Atienza, a company specialized in the social and health issues. Lacort is 58 years old and defines himself as a Spanish baby boomer (belonging to the generation born between 1957 and 1977) with a lot of life and zeal ahead of him. He is particularly sensitive to ageism in the labor market. And since there is no better way to lead than by setting an example, his company has launched the Atienza 45/45 program, which essentially means having 45% of the staff over 45 years of age. "Our goal is to retain talent by trying to ensure long professional careers in a company like ours whose great asset is the experience of our people in the labor market."

To fight this feeling of being too old for the job you are doing or aspire to, Benigno Lacort turns to demographics. "According to the Bank of Spain, in 2050 there will be two people over 65 for every three people in active employment. In other words, stop feeling "old" and start feeling "normal," says this executive.



ageing
nomics
Fundación MAPFRE

**MAPA DE TALENTO
SÉNIOR 2021**

WHAT IS THE WAY FORWARD FOR BUILDING A FAIRER LABOR MARKET FOR ALL?

Elena Sanz, Group Chief People Officer at MAPFRE and a collaborator in this Map, believes that what is needed is "a change of mentality in leaders so that they do not write off talent after the age of 55; and a change of mentality in the people themselves, so that they know that they have to continue to develop, learn and become part of new projects and of this transformation of the skills needed by both businesses and the self-employed."



PÁSATE A LA ACCIÓN MAP



4 OF EVERY 10 EMPLOYEES IN SPAIN HAVE TAKEN ACTION

The last day of November was the closing date for switching to MAPFRE shares and taking advantage of the magnificent terms and conditions offered by the company and the benefits provided by Spain's tax law. In the end, just over 4,700 employees signed up, representing around 43% of the Group's workforce in Spain. This can be considered a success, since the average number of memberships in other companies for this type of initiative is usually around 15%

"We expected a high level of participation," says Elena Sanz, Group Chief People Officer, "because we have a very committed workforce, but we were very positively surprised by the registration of nearly half of the workforce in Spain, which is where the tax-related conditions were right for launching this Plan. It says a lot about the confidence we employees have in the company's future."

Starting in January, participating employees will begin to receive MAPFRE shares in their securities account in the amount that each of them has decided to allocate.

Yo confío



Nosotros confiamos porque los miles de voluntarios de Fundación MAPFRE que estamos repartidos en 27 países del mundo no damos el planeta por perdido, ***sino que vamos a hacer de él un lugar mejor.***

Fundación **MAPFRE**
CONSTRUYENDO UN FUTURO **MÁS HUMANO**

www.fundacionMAPFRE.org

THE WORLD OF MAPFRE

#113

