

Environment Report 2024

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Committed to the Environment

We’re facing a triple planetary crisis: the climate emergency, pollution, and biodiversity loss.

This is a pivotal moment. If we want to avoid irreversible changes to our planet, we must act now. At MAPFRE, we understand that minimizing our environmental footprint is essential to our company’s environmental responsibility efforts.

In order to fulfill the environmental commitments set out in our Environmental Policy and meet the group's public objective of carbon neutrality by 2030, we developed the Corporate Environmental Footprint Plan 2021-2030. This plan aims to reduce and offset our environmental footprint in the countries where we operate. In 2024, MAPFRE made progress in developing the various strategic projects included in that plan. In line with our objectives, we once again offset the 2024 carbon footprint of MAPFRE companies in Germany, Brazil, Spain, the United States, Italy, Mexico, Peru, Portugal, Puerto Rico, and Turkey, together accounting for 79% of the company’s operational carbon footprint.

Our 2030 objective



Reduce our carbon footprint (tCO₂e) by **30%** and offset the carbon footprint that can’t be reduced (compared to our 2022 baseline)

MAIN AREAS OF ACTION

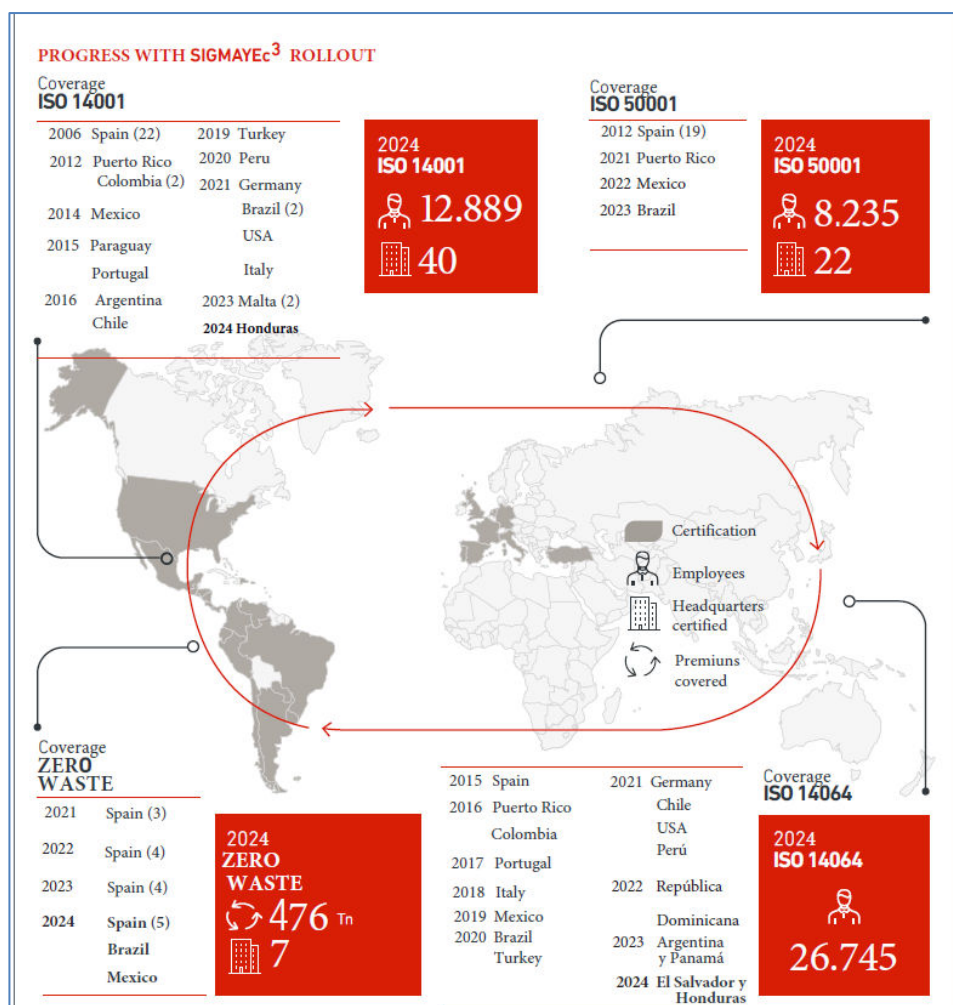
Environment		Climate Change Adapting the business to Climate Change		Operational efficiency Circular economy and resource management
		Improving control over climate change-related risks		Reducing resource consumption through reuse and recycling
		Nature Protection of biodiversity		Energy efficiency
		Ensuring projects that guarantee ecosystem conservation		Implementing measures for the efficient use of energy

1. Strategic Model, SIGMAYEc³

This management system, grounded in continual improvement and risk prevention and precaution, has helped the Group to consistently apply the environmental principles adopted by the Company and outlined in the Environmental Policy.

The SIGMAYEc³, which started in the environmental area (ISO 14001), now extends to energy management (ISO 50001), carbon footprint inventory (ISO 14064) and the circular economy through zero waste (AENOR Regulation). Its transversal design is a guarantee of success in meeting the established targets, as it incorporates all the areas responsible for the different aspects that comprise it.

As this system is based on a commitment to continual improvement, the effectiveness of the measures taken towards the established targets is constantly evaluated. All actions in this sphere are verified annually by accredited third parties following the main standards of reference.



KEY SIGMAYEc³ ENVIRONMENTAL PERFORMANCE INDICATORS**ENVIRONMENTAL CONTEXT**

	Units	2022	2023	2024
Employees covered by environmental management certification (ISO 14001)	employees	15,332	13,558	12,889
	%	48.99	43.92	42.00
Employees covered by energy management certification (ISO 50001)	employees	9,408	8,950	8,235
	%	30.06	28.99	26.83
Employees covered by carbon footprint certification (ISO 14064)	employees	26,743	27,988	26,745
	%	85.46	90.35	93.52
SIGMAYEc ³ coverage relative to premium volume	%	94.50%	97.47%	97.53%

SIGMAYEc³ OVERSIGHT

	Units	2022	2023	2024
Internal environmental audits	Units	57	59	54
Environmental certification audits	Units	39	48	49
Assets subject to environmental controls	%	48.99%	43.92%	42.00%

Provisions and guarantees for environmental risks:

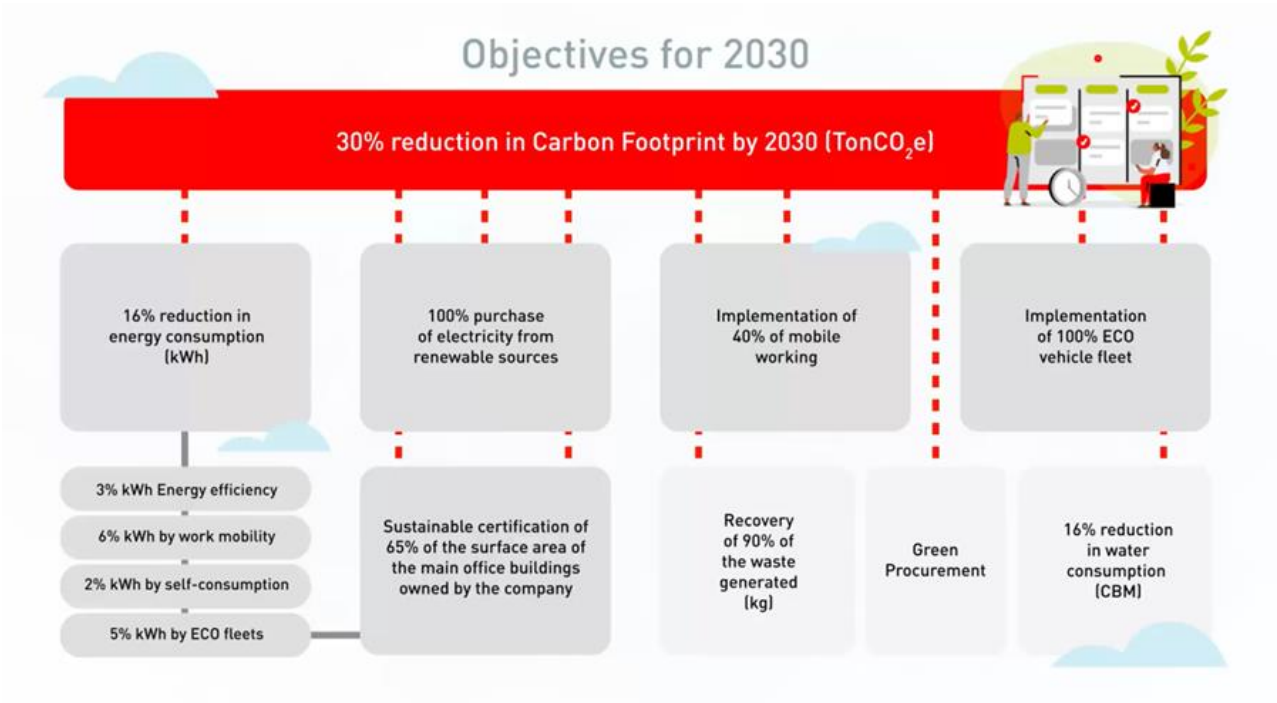
The MAPFRE Group (in Germany, Argentina, Brazil, Spain, Italy, and Peru) holds third-party liability insurance with specific coverage for managing environmental pollution risks (€300,000 to €10 million) and environmental liability (€300,000), as required by local legislation.

Regarding environmental fines, no significant fines were recorded in 2024.

2. Environmental Footprint 2030

The Corporate Environmental Footprint Plan 2030 outlines all the key initiatives aimed at reducing the Group’s¹ operational carbon footprint by at least 30% by 2030, compared to the 2022 baseline. All countries where the Group has direct operations are working to meet these reduction targets.

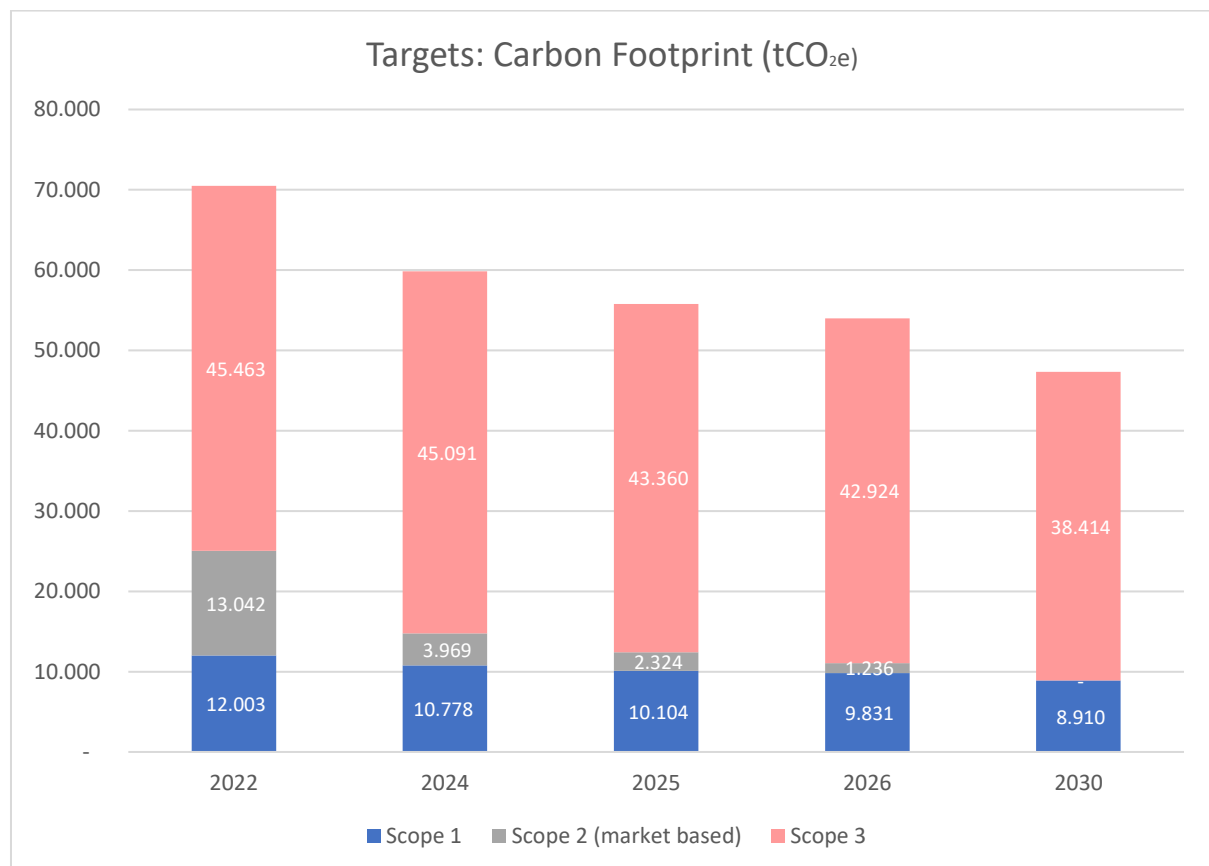
THE PATH TO CARBON NEUTRALITY



Internal operations goals

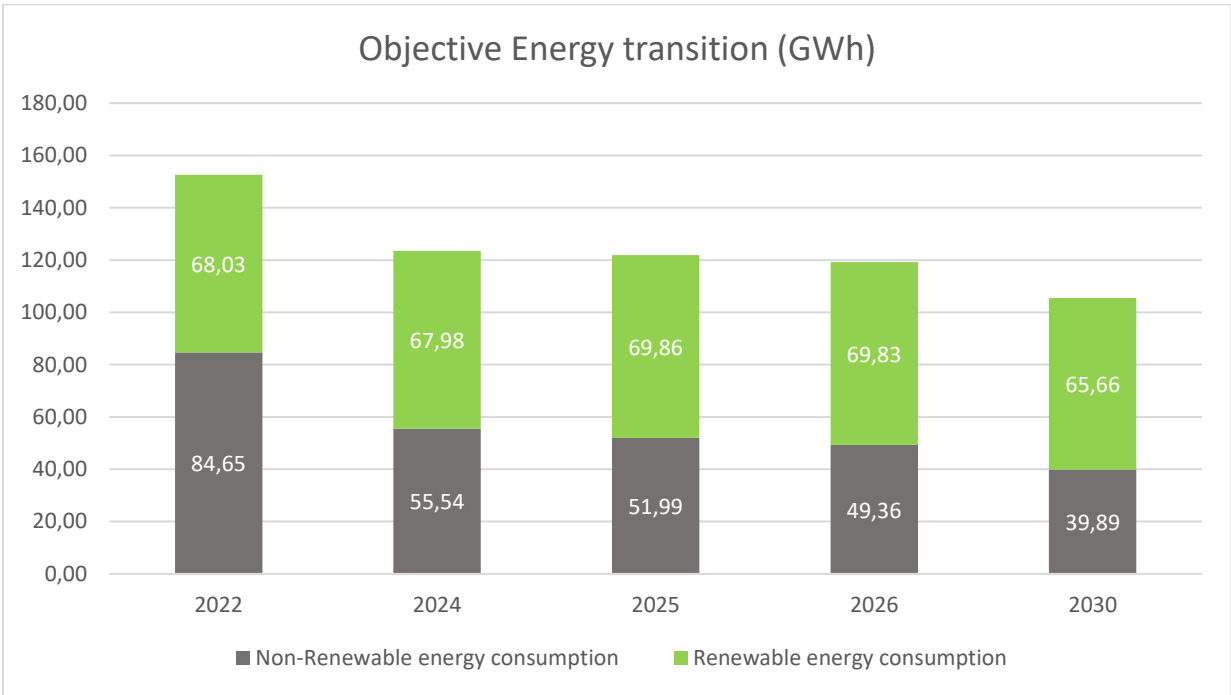
The MAPFRE Group is fully committed to combating climate change and limiting global temperature rise to 1.5°C. This pledge to reducing the carbon footprint follows the roadmap below:

OPERATIONAL CARBON FOOTPRINT OBJECTIVES (tCO₂e)					
	2022 LB	2024	2025	2026	2030
Scope 1	12,003	10,778	10,104	9,831	8,910
Scope 2 (market based)	13,042	3,969	2,324	1,236	-
Scope 1 + Scope 2 (market based)	25,046	14,747	12,428	11,067	8,910
Scope 3	45,463	45,091	43,360	42,924	38,414
Scope 1 + Scope 2 (market based) + Scope 3	70,508	59,838	55,788	53,991	47,324



The MAPFRE Group is committed to the energy transition. This commitment to cutting energy consumption and boosting renewable energy follows the roadmap below:

ENERGY TRANSITION OBJECTIVES						
	Units	2022 LB	2024	2025	2026	2030
Total energy consumption	GWh	152.68	123.52	121.85	119.18	105.55
PV self-consumption	GWh	2.59	3.17	3.33	3.99	6.36
Energy acquired	GWh	150.09	120.35	118.52	115.19	99.19
Fossil fuels acquired	GWh	49.41	46.70	46.21	45.89	39.89
Electricity acquired	GWh	100.68	73.65	72.31	69.30	59.30
Electricity acquired with GdO/iREC	GWh	65.44	64.81	66.53	65.84	59.30
Electricity acquired with Guarantees of Origin	%	65%	88%	92%	95%	100%
Electricity acquired without GdO/iREC	GWh	35.23	8.84	5.78	3.47	0.00
Non-Renewable energy consumption	GWh	84.65	55.54	51.99	49.36	39.89
Renewable energy consumption	GWh	68.03	67.98	69.86	69.83	65.66



Milestones achieved in 2024:

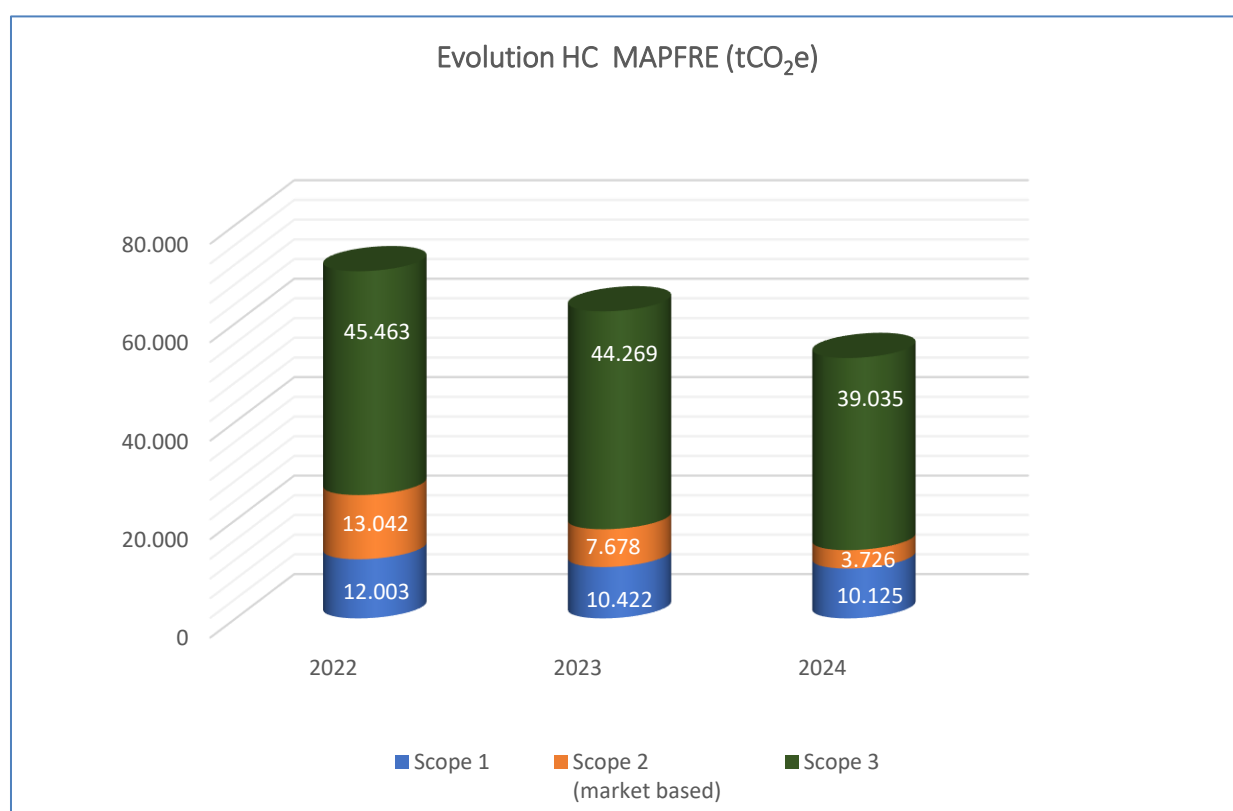
- In 2024, Brazil, Mexico, Peru, and Puerto Rico joined the green energy purchasing program, helping these countries **avoid emissions of 4,359 tCO₂e**. Along with other countries that have been acquiring renewable electricity for years, the Scope 2 carbon footprint has decreased by 71% compared to the 2022 baseline.
- **The commuting carbon footprint was reduced by 8,786 tCO₂e** thanks to the consolidation of hybrid work models and a 22% reduction in daily commuting compared to the 2022 benchmark.

The Group's environmental performance in 2024 within the scope of the Environmental Footprint Plan is measured based on the absolute reduction of the carbon footprint as a whole as well as the reduction contributions committed for each of the countries and with respect to the carbon footprint reported in 2022.

GLOBAL OPERATIONAL CARBON FOOTPRINT BROKEN DOWN BY SCOPE

Operational carbon footprint	Units	LB 2022	2023	2024*	% Var. 24/22 (BL)	% Var. 24/23
Scope 1	tCO ₂ e	12,003	10,422	10,125	-15.65%	-2.85%
Scope 2 (market based)	tCO ₂ e	13,042	7,678	3,726	-71.43%	-51.47%
Scope 3	tCO ₂ e	45,463	44,269	39,035	-14.14%	-11.82%
Total GHG emissions (Scope 1 + 2 + 3)	tCO ₂ e	70,508	62,369	52,866	-25%	-15.24%

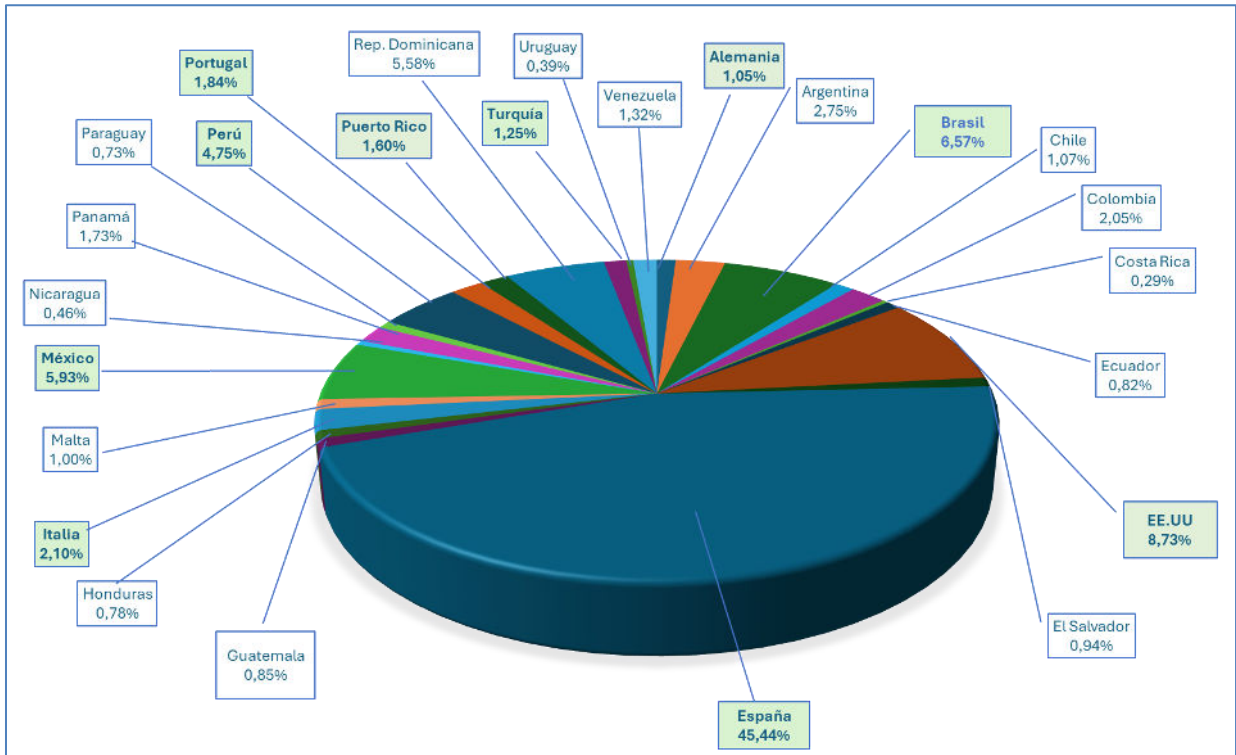
*In order to make the data comparable and measure environmental performance within the context of the Environmental Footprint Plan, the GHG emissions reported in this table do not account for the perimeter adjustments made during 2024, with their coverage as a percentage of employees being 98.98%.



EVOLUTION OF THE CARBON FOOTPRINT BY COUNTRY

Country	Units	Year 2022 (BL)	Year 2023	Year 2024	% Var. 24/22 (BL)	% Var. 24/23
GERMANY	tCO ₂ e	530	465	555	4.58%	19.24%
ARGENTINA	tCO ₂ e	1,608	1,659	1,452	-9.71%	-12.49%
BRAZIL	tCO ₂ e	4,081	3,967	3,475	-14.86%	-12.42%
CHILE	tCO ₂ e	621	764	566	-8.93%	-25.98%
COLOMBIA	tCO ₂ e	2,113	1,792	1,083	-48.77%	-39.59%
COSTA RICA	tCO ₂ e	183	177	156	-14.90%	-11.92%
ECUADOR	tCO ₂ e	516	498	433	-16.11%	-13.04%
USA	tCO ₂ e	10,106	7,420	4,617	-54.31%	-37.77%
EL SALVADOR	tCO ₂ e	584	539	497	-14.88%	-7.76%
SPAIN	tCO ₂ e	24,189	23,278	24,029	-0.66%	3.23%
GUATEMALA	tCO ₂ e	337	349	450	33.37%	28.73%
HONDURAS	tCO ₂ e	786	576	412	-47.54%	-28.47%
ITALY	tCO ₂ e	916	910	1,111	21.27%	22.19%
MALTA	tCO ₂ e	610	802	528	-13.57%	-34.17%
MEXICO	tCO ₂ e	5,227	4,982	3,136	-40.00%	-37.05%
NICARAGUA	tCO ₂ e	565	278	244	-56.76%	-12.21%
PANAMA	tCO ₂ e	1,795	1,545	914	-49.11%	-40.88%
PARAGUAY	tCO ₂ e	327	394	386	17.80%	-2.11%
PERU	tCO ₂ e	4,312	3,348	2,513	-41.71%	-24.92%
PORTUGAL	tCO ₂ e	858	1,020	972	13.21%	-4.78%
PUERTO RICO	tCO ₂ e	2,843	853	846	-70.25%	-0.82%
DOM. REPUBLIC	tCO ₂ e	4,382	4,504	2,950	-32.68%	-34.50%
TURKEY	tCO ₂ e	1,266	973	661	-47.77%	-32.01%
URUGUAY	tCO ₂ e	226	204	204	-9.67%	0.02%
VENEZUELA	tCO ₂ e	1,523	1,071	696	-54.32%	-35.03%
TOTAL MAPFRE	tCO ₂ e	70,508	62,369	52,886	-25%	-15.24%

MAPFRE OPERATIONAL CARBON FOOTPRINT – COUNTRY CONTRIBUTION (%)



Countries that offset their operational carbon footprint in 2024: Germany, Brazil, Spain, USA, Italy, Mexico, Peru, Portugal, Puerto Rico and Turkey, which accounts for 79% of the Group's operational carbon footprint.



For more detailed information on MAPFRE’s Climate Change and carbon footprint management, please refer to Chapter 2.2-E1 of the 2024 Consolidated Management Report.

2.1 Energy efficiency

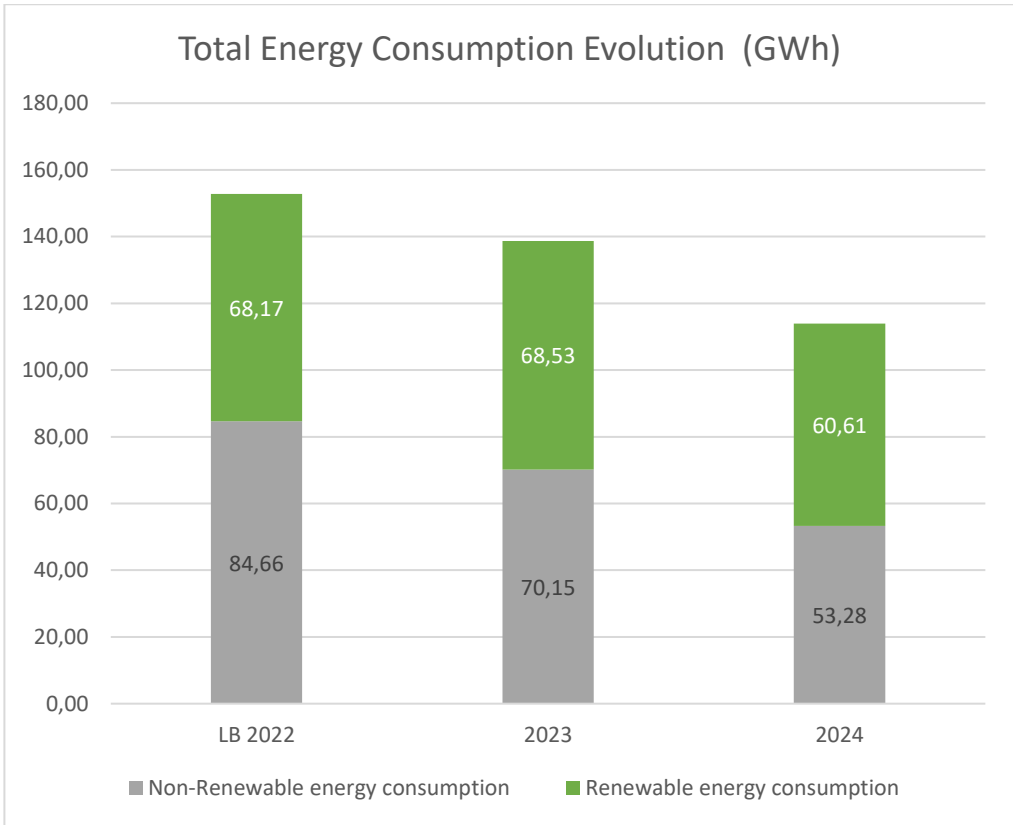
Energy use in buildings is one of the largest contributors to total energy consumption and Greenhouse Gas (GHG) emissions. For this reason, making our buildings more energy-efficient is crucial to reducing our environmental impact and meeting the Group’s objectives.

Milestones achieved in 2024:

- A **30% reduction** in electricity consumption, which was achieved by installing **photovoltaic panels**, **optimizing workspaces**, and investing in **more efficient air conditioning and lighting systems**.
- **14% increase in the procurement of renewable electricity**.
- **3.1 GWh** of photovoltaic generation.

- **8,346 photovoltaic panels installed** at offices in Spain, Mexico, the Dominican Republic, Italy, Peru, and Malta, contributing to a **16% reduction in electricity bills**.

ENERGY METRICS						
	Units	LB 2022	2023	2024	Var. % 24/22 (BL)	Var. % 24/23
Total energy consumption	GWh	152.81	138.72	113,9	-25.46%	-17.89%
PV self-consumption	GWh	2.71	3.7	3.15	16.24%	-16.45%
Total acquired energy	GWh	150,1	134.95	110.75	-26.22%	-17.93%
Acquired energy	GWh	100,7	92,51	70.94	-29.55%	-23.32%
Conventional purchased electricity	GWh	35.25	27.75	13.48	-61.76%	-51.43%
Electricity acquired with Guarantees of Origin	GWh	65.46	64,76	57,46	-12,21%	-11,27%
Electricity acquired with Guarantees of Origin (%)	%	65,00%	70,00%	81.00%	24,62%	15,71%
Fuel acquisition	GWh	49,41	42,40	39,80	-19,45%	-6,13%
Non-renewable energy consumption	GWh	84,66	70,15	53,28	-37,06%	-24,05%
Renewable energy consumption	GWh	68.17	68.53	60,61	-11,08%	-11,55%
% Renewable energy	%	44.61%	49.40%	53,21%		
Coverage % employees		98,7%	100,00%	100,00%		



2.2. Sustainable buildings

Designing and constructing a building according to the highest efficiency criteria achieves significant savings in multiple environmental aspects, such as power and water consumption, reducing the carbon footprint while improving occupant comfort due to optimized room temperatures and air quality.

MAPFRE therefore aims to obtain LEED, BREEAM, and ENERGY STAR certifications for sustainable buildings, or similar credentials granted locally, for all new constructions and major renovations.



2030 sustainable certification objective

Building certification	Baseline (2022)	2023 Performance	2024 Performance	2030 Target
Percentage of certified m² in sustainable buildings	36%	46%	49%	65%

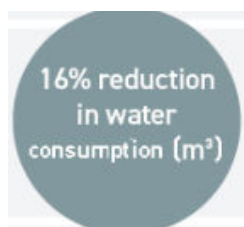
BUILDINGS WITH SUSTAINABILITY CERTIFICATION IN 2024

Edificio	País	Ciudad	Certificación	Clasificación	Nivel
Torre MAPFRE	España	Barcelona	Leed	Core&Shell	Gold
General Perón 40	España	Madrid	Leed	Core&Shell	Gold
Pza. de la Independencia, 6	España	Madrid	Leed	Core&Shell	Gold
Sor Ángela de la Cruz, 6	España	Madrid	Leed	Core&Shell	Platinum
Sant Cugat del Vallés Edif. CUBS 2-CUBS 3	España	Sant Cugat (Barcelona)	Leed	Commercial Interiors	Gold
Torre Reforma	México	México D.F.	Leed	Core&Shell	Gold
MAPFRE Sede	Paraguay	Asunción	Leed	New Construction	Silver
MAPFRE Sede	Turquía	Estambul	Leed	Commercial Interiors	Gold
Dixon House	Reino Unido	Londres	Breeam	Constructions	Very Good
MAPFRE Sede	Puerto Rico	San Juan de Puerto Rico	Energy Star	Eficiencia energética	No aplica
Avda. Bruselas, 30	España	Alcobendas (Madrid)	Leed	Core&Shell	Platinum
Mateo Inurria, 15	España	Madrid	Leed	Core&Shell	Certified
Paseo de la Alameda, 35	España	Valencia	Leed	New Construction	Gold
Avda. de Burgos, 12	España	Madrid	Leed	Core&Shell	Gold
Cristino Álvarez	España	La Coruña	Leed	Core&Shell	Gold
María Tubau 10	España	Madrid	Leed	EBOM	Gold
Edificio MAPFRE Armendariz	Perú	Lima	Leed	New Construction	Gold

2.3 Water management

Fresh water is a limited resource and using it efficiently has become an obligation for companies, especially in countries and areas experiencing water stress.

In the countries where the Group operates, water consumption from the public supply is aligned with local restrictions. Technical measures and awareness-raising initiatives are implemented to promote more efficient and responsible use of this resource.



2030 target: 16% reduction in water consumption (m³) compared to the 2022 BL

GLOBAL WATER CONSUMPTION INDICATORS

	Units	2022	2023	2024	Var. % 24/22 (LB)	Var. % 24/23
Total water consumption*	m ³	680,777	634,001	685,131	0.64%	8.06%
Coverage % employees		98.70%	98.61%	100,00%		

*Consumption of water from the public network appropriate to local limitations

2.4. Circular Economy

The transition to a Circular Economy is a major global challenge. For this reason, MAPFRE has been working since 2019 to develop plans that address this model from an internal management perspective, emphasizing:

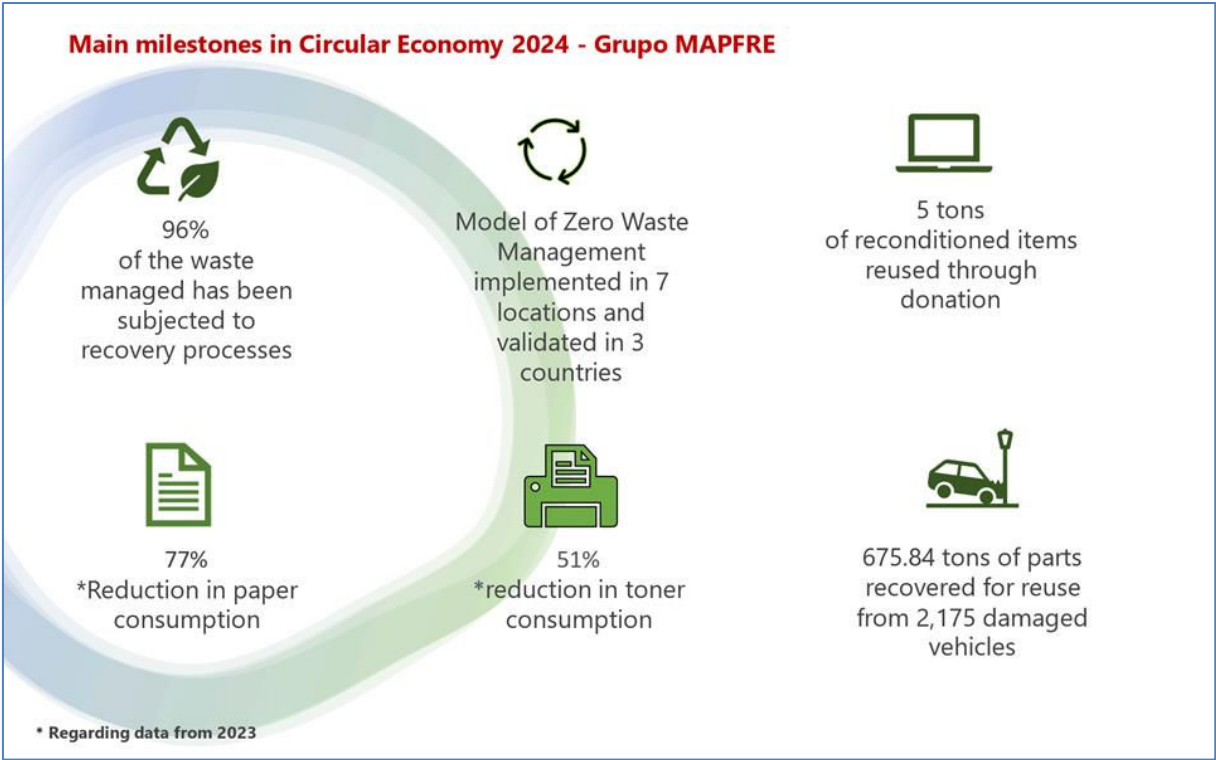
- Promoting responsible consumption of resources.
- Minimizing waste generation, increasing reuse, recycling, reducing landfill waste, and taking actions to combat food waste.
- Contracting of waste management companies with business models that align with the principles of circularity, gradually adapting to the zero-waste management model.
- Developing sustainable business models.



Objective to maintain the recovery rate of 90% of managed waste by 2030

Evolution of Managed Waste recovery				
	2022 Performance	2023 Performance	2024 Performance	Objective 2030
Percentage of waste recovered	93 %	92 %	96%	90 %

Milestones achieved in 2024:

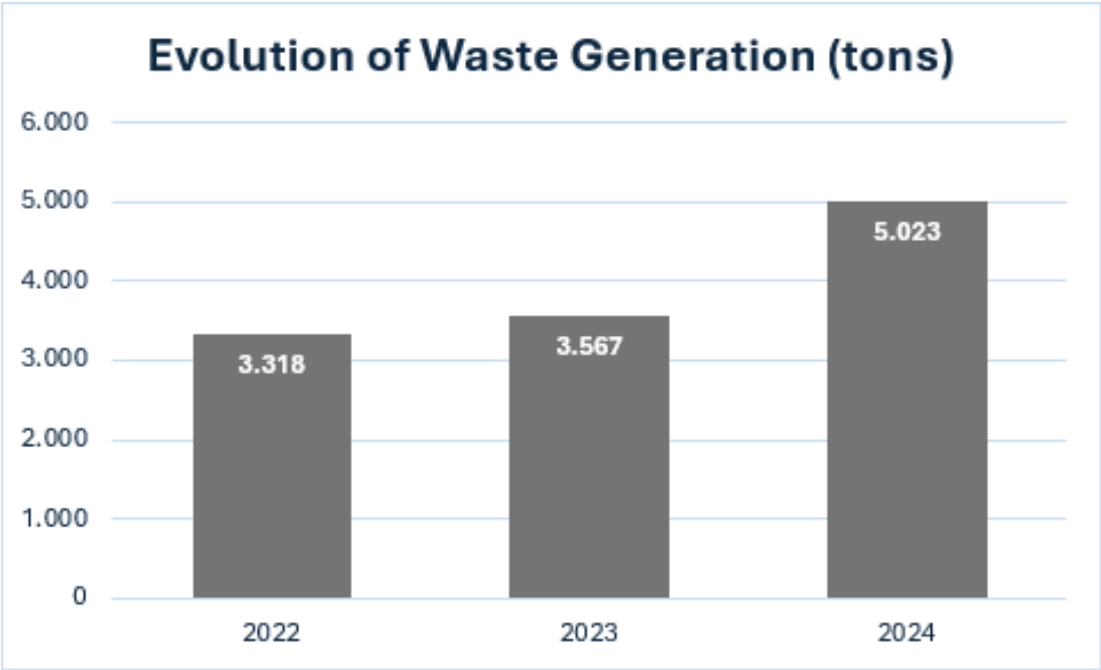


CIRCULAR ECONOMY INDICATORS

WASTE	Units	2022	2023	2024
TOTAL WASTE MANAGED	Tons	3,318	3,567	5,023
TOTAL HAZARDOUS WASTE *	Tons	218	178.05	164
HAZARDOUS WASTE RECOVERED	Tons	187	149.76	151
HAZARDOUS WASTE DISPOSED	Tons	31	28.28	12
TOTAL NON-HAZARDOUS WASTE**	Tons	3,100	3,389	4,858
NON-HAZARDOUS WASTE RECOVERED	Tons	2,886	3,116	4,672
NON-HAZARDOUS SUBSTANCES DISPOSED	Tons	215	272.5	187
TOTAL RECYCLED/REUSED WASTE	Tons	3,073	3,196	4,823
TOTAL WASTE DISPOSED	Tons	246.49	370.53	199
LANDFILL	Tons	241.72	297.99	198.92
INCINERATION WITHOUT ENERGY GENERATION	Tons	3.51	2.28	0.7
OTHER FORMS OF DISPOSAL	Tons	1.26	0.52	0
ENERGY GENERATION	Tons	0	69.75	0
TOTAL WASTE RECOVERED***	%	92.57%	91.56%	96.02%
TOTAL WASTE PER EMPLOYEE	T/empl	0.11	0.11	0.16
*Hazardous Waste includes: Contaminant absorbents, used oil, amalgams, antifreeze, medical devices, solvents, lead batteries, contaminated plastic packaging, cabin filters, solvent-water sludge, water-oil sludge, laundry sludge, paint and varnish sludge, hydrocarbon mixtures, domestic batteries, sanding dust, lighting waste, paint and varnish waste, sanitary waste, empty sprays and aerosols, and electrical and electronic waste.				
** Non-Hazardous Waste includes: Non-hazardous absorbents, used cooking oil, aluminum, mixed trash, organic waste, used catalysts, scrap metal, mixed containers, glass, wood, medications, tires, paper, cardboard, bumpers, plastics, X-rays, sanitary waste, supports, plastic caps, toner, and glass.				
*** Recovered waste: waste that has undergone reuse, recycling, or energy generation processes.				

EVOLUTION OF WASTE MANAGEMENT (T)

The amount of waste we manage has increased due to improved data reporting from the various countries, as well as the waste that had already been inevitably generated. Additionally, the percentage of recovered waste has increased.



EVOLUTION OF WASTE MANAGEMENT BY COUNTRY (T)

COUNTRY	Year 2022	Year 2023	Year 2024	% Var. 24/22	% Var. 24/23
GERMANY	15.72	11.45	12.51	-20.46%	9.21%
ARGENTINA	113.16	14.47	2018.84	+100%	+100%
BRAZIL	196.59	187.78	123.66	-92.90%	-92.56%
CHILE	1.57	4.79	3.63	+100%	-24.23%
COLOMBIA	36.57	17.66	49.99	36.69%	+100%
COSTA RICA	0.04	0.01	0.84	+100%	+100%
ECUADOR	0.15	0.67	0.00	-100.00%	-100.00%
EL SALVADOR	0.55	7.10	0.02	-97.21%	-99.79%
SPAIN	2,560.10	2,935.20	2,423.15	-5.35%	-17.44%
GUATEMALA	1.17	1.77	6.34	+100%	+100%
HONDURAS	0.56	0.18	0.00	-100.00%	-100.00%
ITALY	2.38	5.71	1.44	-39.45%	-74.76%
MALTA	5.87	8.49	20.65	+100%	+100%
MEXICO	64.97	77.64	152.02	+100%	+100%
NICARAGUA	3.00	0.16	18.15	+100%	+100%
PANAMA	1.23	1.45	0.17	-85.85%	-87.97%
PARAGUAY	0.29	1.93	0.66	+100%	-66.04%
PERU	49.68	59.18	6.27	-87.37%	-89.40%
PORTUGAL	11.27	15.43	18.70	65.87%	21.18%
PUERTO RICO	33.57	17.75	21.48	-36.02%	20.99%
DOMINICAN REPUBLIC	8.60	0.68	8.27	-3.84%	1119.24%
TURKEY	14.98	6.75	33.22	+100%	+100%
URUGUAY	0.80	0.75	0.32	-59.85%	-57.33%
USA	192.47	189.91	101.11	-47.47%	-46.76%
VENEZUELA	3.14	0.18	1.65	-47.34%	+100%
TOTAL MAPFRE	3,318.42	3,567.06	5,023.10	51.37%	40.82%

In 2024, waste management data from CESVIMAP's operations in Argentina and Colombia were included.

2.5. Green purchasing

The Green Purchasing Project is part of MAPFRE's Environmental Footprint Plan 2030 and serves as a transversal tool that transforms current consumption patterns into environmentally sustainable ones.

The process was implemented in Spain in 2024 and is planned to be rolled out progressively, with the objective of achieving full implementation across all group companies by 2030. The rollout focuses on services identified as "Priority Categories" and "Products/Materials" with a high environmental impact.

They have been classified as:

- **"Priority categories"**: the cafeteria/dining services, gardening, facility cleaning and maintenance, printing equipment, and moving/personnel transportation/messaging services.
- **"Products/materials"** with a high environmental impact: those related to office paper and materials, publications and printing, furniture, gifts, and merchandising.

3. Corporate Strategy for offsetting greenhouse gas emissions

At MAPFRE, we continue to work year after year to reduce our emissions. Offsetting is only used for emissions we have not yet been able to eliminate. To this end, we have developed the Corporate Strategy for Greenhouse Gas Emissions Offsetting.

The purpose of this strategy is to ensure coordinated action on GHG emissions offsetting across all countries where the MAPFRE Group operates. It outlines how the company will achieve its public objective of becoming carbon neutral in its own operations by 2030, while also aligning with the broader Net Zero Emissions target by 2050 (including investment and underwriting portfolios).

Residual emissions will be neutralized according to the Oxford 2024 Principles and the European Nature Restoration Regulation. This entails purchasing high-quality credits from nature-based solution (NbS) projects that help conserve and restore biodiversity while capturing carbon in the long term.

In addition to NbS, we may include other projects that support our business, particularly those in agriculture and forestry. Aside from helping to offset emissions and promote biodiversity, these initiatives also provide benefits such as greater value chain engagement, decarbonized portfolios, innovations in nature-based climate change solutions, and positive impacts on natural capital.

Offsetting our carbon footprint requires evaluating how these projects contribute to managing environmental risks related to the direct impacts of climate change, food security, and natural

disasters that affect our insurance business.

The Offsetting Strategy has established an internal carbon price to reflect the social and environmental costs of greenhouse gas emissions, based on the principle of internalizing these costs into the economic system. Internally, this price acts as an annual "fine" that we pay for GHG emissions we haven't been able to reduce yet.

The Sustainability Operating Committee reviews and approves this carbon price yearly to reflect increases in voluntary carbon credit market prices and to demonstrate the company's commitment to reducing GHG emissions.

Each country is required to allocate a budget aligned with this internal carbon price from the first year of neutrality onwards, based on the previous year's carbon footprint published in the Group Sustainability Report. This budget must be maintained each year, with adjustments based on the current year's carbon footprint, which is expected to decrease progressively as the 2030 Environmental Footprint Plan's actions are implemented.

In 2024, we offset our carbon footprint following these criteria in 10 countries: Germany, Brazil, Spain, USA, Italy, Mexico, Peru, Portugal, Puerto Rico, and Turkey. Offsetting will expand to 13 countries in 2025, 15 in 2026, and will progressively include all 25 countries by 2030.



For further information on GHG absorption and mitigation projects financed through MAPFRE carbon credits, please refer to Chapter 2.2.3.4 (E1-7) of the 2024 Consolidated Management Report.

4. Natural Capital Management and biodiversity preservation

Biodiversity loss is one of three major environmental challenges contributing to the current global crisis, alongside climate change and pollution.

While MAPFRE's work centers are not located in protected or biodiversity-rich areas, making this a non-material aspect for the company, MAPFRE recognizes that its operations depend on and impact natural capital. This includes biodiversity, ecosystem services, and natural resources such as water, energy, and fuels. Safeguarding natural capital is crucial to fighting climate change and ensuring planetary sustainability.

Consistent with our emissions offsetting strategy, MAPFRE prioritizes nature-based solutions in its offset projects to neutralize operational carbon footprints that cannot be reduced, based on our short-, medium-, and long-term objectives (2030). Additionally, through our volunteering initiatives, we conduct reforestation projects to create carbon sinks, clean natural areas, and preserve species, all of which contribute to biodiversity preservation.



Milestones achieved in 2024:

- **41,996 tons of CO₂** offset through reforestation, avoided deforestation, regenerative agriculture, improved forest management, and renewable energy projects.
- **2,974 trees planted** in reforestation activities.
- **Nearly 4 tons of trash** collected during natural area cleanups.
- Preservation of protected species through the **release of 128 olive ridley sea turtles**.