

PRESENTACIÓN
CORPORATIVA

ABOUT US

 **MAPFRE**



MAPFRE WORLDWIDE

MAPFRE RE
#16 in reinsurance(*)

LATAM
Líder: 1ª aseguradora
multinacional en
Latinoamérica

SPAIN
Leading insurance company

EUROPE
6th largest insurer group

GLOBAL COMPANY

Solid position in all lines of business

TOTAL ASSETS

€65 billion

ASSISTANCE

4 million assistances

GLOBAL RISKS

+2.7K companies
insured

REINSURANCE

+1.400 ceding companies
in 100 countries

AUTOMOBILE

12,7 million vehicles
insured

HOMEOWNERS

4,8 million homes
insured

ENTERPRISE

1,3 million companies
insured

HEALTH

3 million people
insured

MAPFRE BY THE NUMBERS



30.000
EMPLOYEES

+4.600
OFFICES

87.000
INTERMEDIARIES

KEY FIGURES 2024

Homogenized local standards



REVENUE

€33,177M

+2.9%

PREMIUMS

€28,122M

+4.5%

ATTRIBUTABLE
EARNINGS

€902M

+30.3%

€992M
+29.3%

EXCL. GOODWILL
WRITEDOWN IN VERTI
GERMANY

COMBINED
RATIO
NON-LIFE

94.4%

SOLVENCY
II RATIO

202.4%

ROE

10.9%

12%

EXCL. GOODWILL
WRITEDOWN IN
VERTI GERMANY

WHAT HAPPENED AT MAPFRE IN 2024?

IBERIA

Grows by 3%
and maintains its market
leadership positions

LIFE

Growth in Life Protection,
with a combined ratio
of **85%**

NON-LIFE

+5.6%

Strong premium
growth

The combined ratio
continues to improve

AUTO

Focus on
tariffs and
underwriting

FINANCIAL INCOME

+€3.0BN

LATAM

€408M

Main contributor
to results

BRAZIL +9.5%

NORTH AMERICA

Increases its
result by

€99M

MAPFRE RE

All-time high result

€325M

CONCLUSIONS – 2024, A GREAT YEAR

HISTORIC GROWTH

in premiums, revenue,
and earnings

THE LARGEST DIVIDEND EVER PAID

PROGRESS IN TECHNICAL MANAGEMENT

Combined Ratio is within
the target range;
improving almost
3 points

BUSINESS AND GEOGRAPHIC DIVERSIFICATION

Spain, LATAM, USA
and reinsurance lead
profitable growth

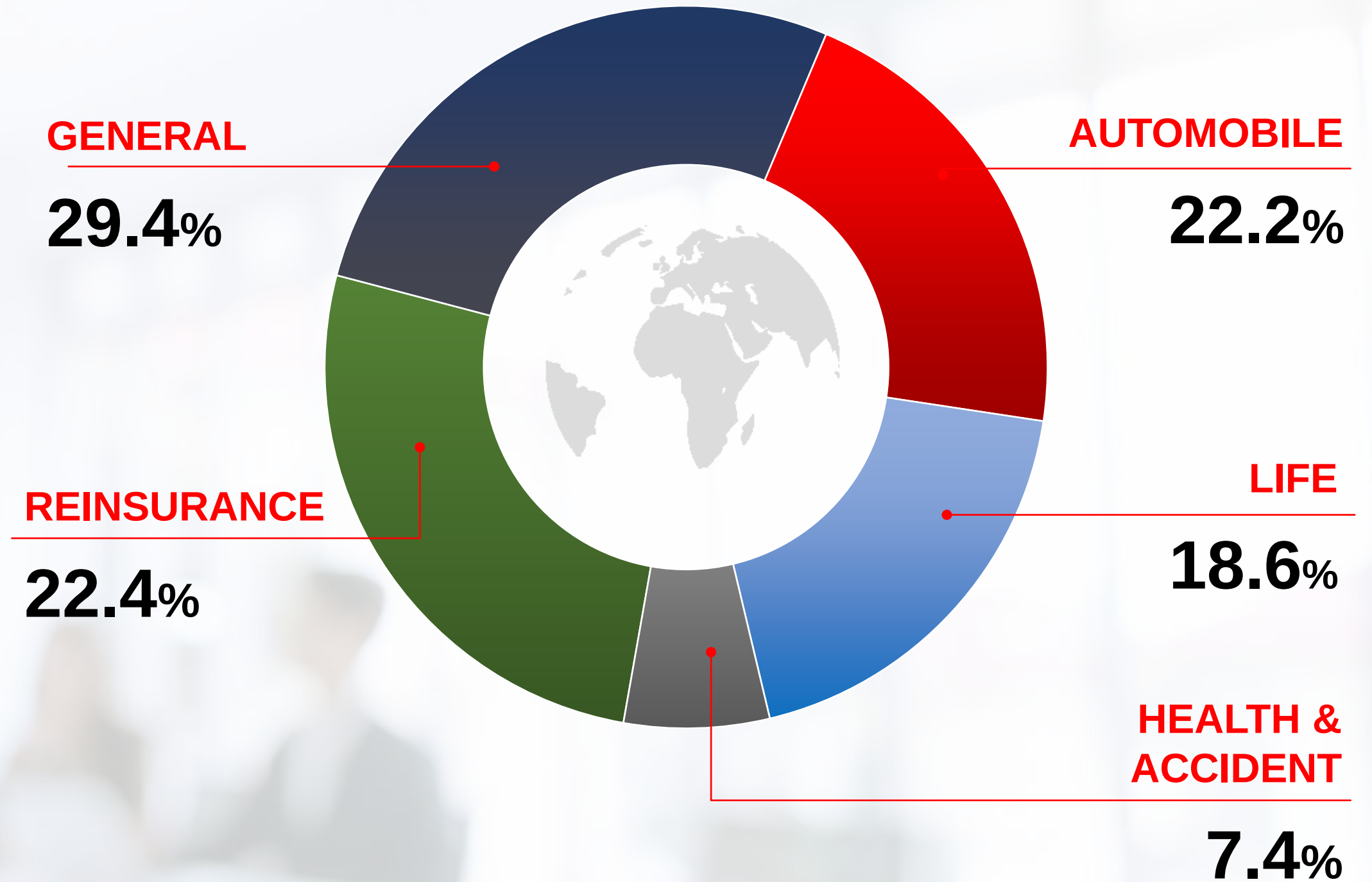
VERY POSITIVE ENVIRONMENT

for recurring financial
income

AUTO BUSINESS

is in the process
of returning to
profitability

DISTRIBUTION OF PREMIUMS



FINANCIAL STRENGTHS

CASH
€ 1.747M

RATINGS:
Fitch: A- (Stable)
S&P: A- (Stable)

DEBT LEVEL
21.8%



NUESTRA IDENTIDAD



VISIÓN

Tu aseguradora de confianza.



PROPÓSITO

Estamos a tu lado, acompañándote para que avances con tranquilidad, contribuyendo al desarrollo de una sociedad más sostenible y solidaria.

Cuidamos lo que te importa



VALORES

Solvencia
Integridad
Servicio
Innovación
Equipo multicultural
y diverso

**MAPFRE**

Cuidamos lo que te importa

OUR IDENTITY



VISION

Your trusted insurance company.



PURPOSE

We are by your side every step of the way, accompanying you to move forward with peace of mind, contributing to the development of a more sustainable and supportive society.

We care about what matters to you



VALUES

Solvency
Integrity
Service
Innovation
Multicultural and diverse team



MAPFRE

We care about what matters to you

OUR **VALUES**

INTEGRITY

Ethics, respect for human rights, and honesty among MAPFRE professionals in their relations with all our stakeholders.

SERVICE

Continual improvement in the development of all our activities in order to satisfy the needs of our customers.

INNOVATION

A lever of transformation and distinction, offering solutions to our customers and anticipating their needs.

SOLVENCY

The financial, technical, and professional strength to respond to commitments undertaken, with sustainable results.

MULTICULTURAL AND DIVERSE TEAM

MAPFRE people bring diverse and inclusive talent, with all of us contributing to our purpose.





MAPFRE