



POLICY ON HEALTH, WELL-BEING AND PREVENTION OF OCCUPATIONAL RISK

The health, safety and well-being of workers are fundamental both for them and for their families, and also for the productivity, competitiveness and sustainability of our company.

According to the World Health Organization, a healthy workplace is one in which workers and management collaborate in the application of a continual improvement process to protect and promote the health, safety and well-being of all workers and the sustainability of the workplace. The WHO considers a healthy company to be one in which the employee finds greater safety, physical and psychical health and well-being, which improves his or her occupational competitiveness and performance.

MAPFRE's general principles in this area are:

1. Achieving a health working environment that provides well-being and allows all employees to carry out their work in the best physical, psychical and social conditions.
2. Achieving an optimal level of occupational safety, beyond mere compliance with regulations in the area of prevention of occupational risk.

Therefore, MAPFRE undertakes to:

- a) Integrating the prevention of occupational risk and promotion of health and well-being in all company activities and decisions and at all levels of the organization.
- b) Providing the resources required to guarantee compliance with legal regulations in the area of occupational risk prevention and also to develop its action plans in the area of health and well-being.
- c) Informing all workers on the possible risk associated with carrying out their activities and facilitating their participation in everything that may affect their safety.
- d) Training professionals so that they know and comply with applicable prevention and protection measures.

- e) Developing action plans to reduce likelihood of accidents and, in particular, in relation to movement of people, promoting mobility that is sustainable and respects the environment.
- f) Establishing the measures required to guarantee the safety of all the people who provide services at our work centers, regardless of whether they are own staff or staff from collaborating companies.
- g) Developing preventative health campaigns and healthy habits to reduce the number of future illnesses.
- h) Drawing up a health business model that allows actions to be performed in the area of both physical and psychical health — and in both the working and personal and family environment of our employees — to be systematized.

* * * * *

Approved on July 23, 2015