REFLECTIONS

2022 COMMUNITY REPORT



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MESSAGE FROM JAIME TAMAYO



Dear friends,

I continue to be inspired by the kindness and generosity of MAPFRE USA's employees year after year. Their passion for volunteering provides opportunities for our communities and its residents to thrive, supporting those in need and enhancing the areas where so many of us live and work.

We are on a mission this year to return to our pre-pandemic levels of volunteering, where we were had employee participation rates of almost 40% and were named MAPFRE Group's #1 volunteering country in 2020.

In-person volunteering has made its full return and we offer countless other ways to get involved throughout the year through donation drives, charitable walks, virtual opportunities and more. In 2022 alone, we offered over 125 activities and employees logged close to 2,300 volunteer hours.

Whether MAPFRE employees donate time, resources or funds, our communities and the people they serve feel our commitment to making the world a little brighter. I am proud to say that MAPFRE USA has some of the most generous and compassionate employees I've had the pleasure of working with, and I am eager to see the program grow in participation and impact in 2023.

Sincerely,

Jaime Tamayo President & CEO

SUSTAINABILITY

#MAPFRESustainable #PlayingOurPart





MAPFRE has been firmly committed to people and the planet for more than 90 years, helping to construct the social and business fabric of the countries where we operate. As a company, we have set our sights on the world and on global challenges to leave a positive footprint around us. Through our global activity, we strive to contribute to building a world that is more equal, just, ethical, inclusive, developed and transparent.

We are convinced that change is possible, and we want to be part of it, with demanding and resounding commitments in social and environmental matters, with services and products aligned with them, and with a corporate governance that allows us to continue responsibly moving in the right direction.

MAPFRE's commitment to sustainable development is reflected in our voluntary adherence to international and local benchmark initiatives, in which we actively participate.

SUMMARY OF MAPFRE USA 2022 - 2024 SUSTAINABILITY PLAN



ENVIRONMANTAL
Protecting What
Belongs To Everyone

- Reduction of the group's carbon footprint by 2030
- Achieve carbon-neutrality by 2030
- Promote the concept of repair instead of replace in repair shops



SOCIAL
Bridging The Gaps
That Separate Us

- Develop personal abilities, increase employability and offer quality employment
- Increase the number of people with disabilities in the workforce
- Promote education and a culture of finance and insurance in different stakeholder groups
- Unify sustainability criteria for MAPFRE providers



GOVERNANCE Collaborating With Our Partners

• Increase knowledge and perception of MAPFRE as a sustainable company



BUSINESS Integrating Sustainability Into Our Strategy

- Leverage products and services with ESG criteria within the group's portfolio
- Leverage the ESG Analysis Model for investment in all group companies
- Use underwriting to contribute to achieing MAPFRE's commitment to sustainable development

SUSTAINABLE DEVELOPMENT GOALS (SDGS)

MAPFRE is committed to the protection of Human Rights and compliance with Sustainable Development Goals (SDGs), which are included in our Corporate Social Responsibility Policy.

This commitment to important social, environmental and governance challenges involves a specific contribution to the Sustainable Development Goals of the United Nations 2030 Agenda.



Sustainability Development Goals aligned with MAPFRE USA Plan:

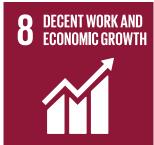






















MESSAGE FROM PEPE VELASQUEZ



Dear Colleagues,

I would like to extend my sincere appreciation to all of our 2022 volunteers. Not only did our employees support our Corporate Volunteer Program, but we were also joined by family, friends and independent agents who gave their time to a number of great causes. Because of all of you, our local communities continue to feel supported through clean-up and restoration efforts, donation drives, career advice and so much more!

It makes me very proud to see the passion and commitment of my colleagues, who help us to continuously grow our Corporate Volunteer Program and impact on our local communities.

I encourage all of you to volunteer in 2023, and look forward to joining you in making a difference.

Sincerely,

Jose Velasquez

EVP, Human Resources

MAPFRE USA

#mapfreproud



2022 U.S. VOLUNTEER PROGRAM NUMBERS



#MAPFREProud #MAPFREVolunteers

of MAPFRE USA employees volunteered



MAPFRE USA collaborated with non-profit organizations

CORPORATE VOLUNTEER PROGRAM

INDIVIDUAL VOLUNTEERS

	2018	2019	2020	2021	2022
EMPLOYEES	661	941	883	320	327
% OF EMPLOYEES	25%	39%	39%	15%	15%
RELATIVES / FRIENDS	299	432	59	48	41
AGENTS AND COLLABORATORS	0	13	2	9	9
ACTIVITIES	117	252	74	82	127
GLOBAL VOLUNTEER AWARD RANKING	#1	#2	#1	#2	#3

VOLUNTEER CATEGORIES

The projects developed by the Corporate Volunteer Program embrace several lines of action that aim to improve the quality of life for groups at risk of social exclusion. All the actions are geared toward fulfilling the goals of a specific line of action or campaign.

MAPFRE Insurance in the Community



Providing food for the purpose of fighting hunger and malnutrition through several initiatives, such as food collection campaigns.



Supporting the education of children through supply donations and activities intended to strengthen schools.



Providing support to disadvantaged groups such as the elderly, the sick and people with disabilities, and promoting the donation of blood and bone marrow.



Participating in environmental care activities such as reforestation, cleaning of woodlands, forests, and beaches as well as carrying out recycling donation campaigns (batteries, mobile phones etc.)



Participating in altruistic and solidarity actions to help the many people who need us. The beneficiaries of our volunteer actions receive solidarity, companionship and affection.



NUTRITION

Providing food for the purpose of fighting hunger and malnutrition through several initiatives, such as food collection campaigns.











- In honor of Women's History Month, MAPFRE USA's Women's Leadership Network held a food pantry drive for Abby's House, a shelter for women and children in Worcester, Massachusetts, collecting over 300 non-perishable goods.
- 80 MAPFRE employees and family volunteered at the Community Harvest Project, a farm that solely provides food to those in need within local communities. Volunteers planted 490 plants, picked 4,800 lbs and packed 6,120 lbs of produce!
- Almost 60 MAPFRE employees and family volunteered at the Webster Dudley Food Share, helping to unload food deliveries and pack boxes for local families in need.
- Through the annual Thanksgiving Food Drive, 319 Thanksgiving meal boxes were donated to the Webster Dudley Food Share and \$1,000 was donated to Our Bright Future to purchase turkeys, all to support local families.





HEALTH

Providing support to disadvantaged groups such as the elderly, the sick and people with disabilities, and promoting the donation of blood and bone marrow.













PAN-MASS CHALLENGE

- Team MAPFRE once again participated in the Pan-Mass Challenge (PMC), raising over \$700,000, supporting the Dana-Farber Cancer Institute, cancer research and the search for a cure.
- MAPFRE Insurance hosted their first annual PMC Kids Ride in 2022, "The Central MA Kids Ride."
- Almost 70 employees and family volunteered their time to assist with packing PMC rider packets, pre-ride setup and ride-day water stops, as well as volunteering with the Central MA Kids Ride.

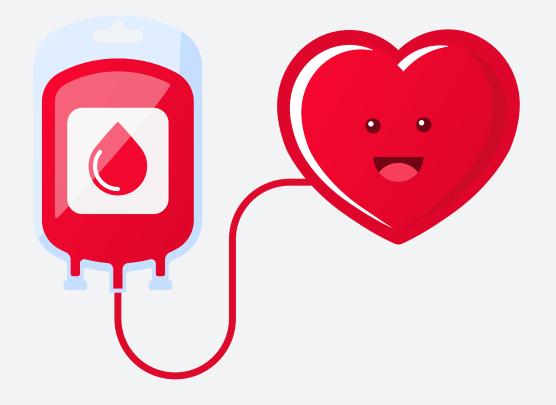








IN 2022, MAPFRE INSURANCE HOSTED



blood drives during which

employees donated

approximately

pints of blood which will save up to

243

lives!

Throughout the year, over 100 employees filled out virtual holiday cards for the patients and families of Boston Children's and St. Jude's Hospitals.



Collection Drives to Support Health Promotion

Health promotion encompasses physical and mental health along with the well-being for all beneficiaries.

- 46 employees volunteered their time to assist with packing boxes to support the Birthday-in-a-Box program. Through this collection drive, done in partnership with the Central MA CPCU, 151 Birthday Boxes were donated to support children experiencing homelessness.
- 22 employees volunteered their time to pack 150 "Boxes of Hope" containing toiletries, games, toys and clothing items, all donated by MAPFRE employees, supporting Project New Hope, Open Sky Community Services and St. Luke's Guesthouse.
- Over 200 coats were donated by MAPFRE employees, providing a new winter coat to all of the students of the Worcester Community Action Council (WCAC) Head Start in Webster and Southbridge.
 - To thank MAFPRE for this donation, employees were invited to participate in their annual gingerbread making event.
- Through MAPFRE's annual toy drive, over \$8,000 in toys were donated to Toys for Tots, Wonderfund MA, Mason Road School and the Webster Police Department.

EDUCATION

Supporting the education of children through supply donations and activities intended to strengthen schools.



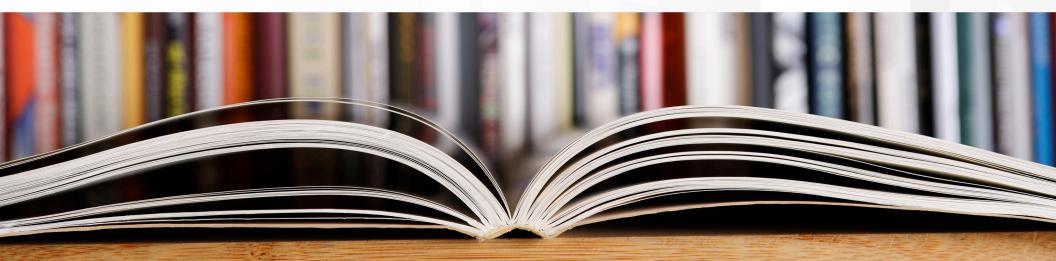












PROFESSIONAL VOLUNTEERING

Throughout the year, volunteers participated in many professional volunteer activities including job shadowing, career panels, mock interviews, informational interviews, networking events and topic-specific learning with Bartlett High School, Bay Path Vocational School, Best Buddies, Bottom Line, Center of Hope, One Goal and Teach for America.











TEACHFORAMERICA

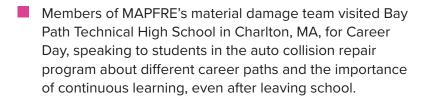
- Students from Bartlett High School visited MAPFRE's Webster campus as part of the Early Talent Program. The program provides an exciting opportunity for students to bring their passion and talent to MAPFRE, build their skills and develop their careers.
- Throughout the year, Best Buddies students from Bartlett High School and Oxford High School attended six Pre-Education Transition Services (ETS) workshops on the MAPFRE campus.
- Volunteers assisted with a virtual job shadow event for Bottom Line students as well as attended their annual Career Night and Empowering the Next Generation: Men's Event.











- Volunteers participated in Read Across America Day with Park Avenue Elementary School and WCAC.
- Volunteers spent the day enhancing the playground at the WCAC Head Start program in Southbridge, MA, applying stencils for a fun activity track and hop scotch.







As part of the United Way Day of Caring, over 35 employees and family volunteered their time to help with local area clean-up and restoration at Dudley Beach and Park Avenue Elementary School.

















SHARING SOLIDARITY

Participating in altruistic actions to help the many people who need us. The beneficiaries of our volunteer actions receive solidarity, companionship and affection.







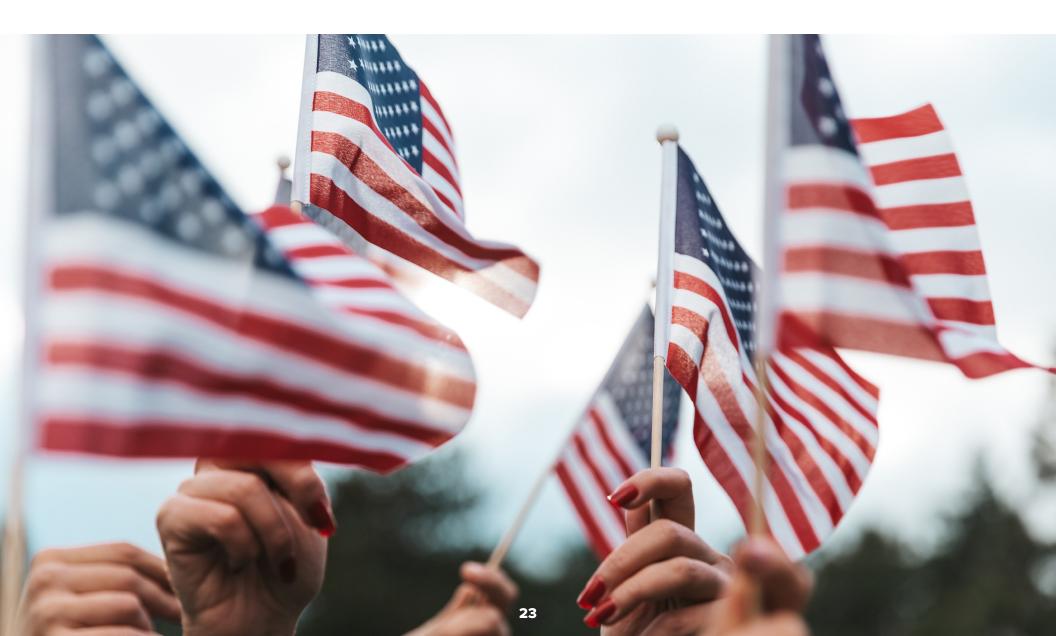








Ahead of Memorial Day, volunteers partnered with the Webster-Dudley Veterans Council to assist with the placement of flags at grave markers of service members. Volunteers assisted with logistics at local events supporting the Clear Path for Veterans Dog and Music Festival and a performance by Music Worcester at Indian Ranch in Webster, MA.





374 MAPFRE employees participated in the 2022 Together We Give Program, contributing \$36,251.78. With MAPFRE USA's 100% match, a total of \$72,503.56 was donated to Clear Path for Veterans.





<u>Clear Path for Veterans</u> is a veteran service organization serving as a hub of information, programs, and resources for all veterans and their families. Clear Path for Veterans engage, support and make it easy for veterans, military members and their families to connect with what they need, providing a welcoming place to call home.

MAPFRE USA employees participated in a campaign to raise funds for the CARE Ukraine Crisis Fund, donating over \$12,000. With MAPFRE USA's 100% match, a total of \$25,000 was donated the organization, which provides funding for food, water, hygiene kits and psychosocial support.

\$75,503.56



2022 COMMUNITY CHAMPION AWARD



The Community Champion Award is presented to employees who demonstrate volunteerism as part of their lifestyle, inspire others to volunteer by example and participate in MAPFRE USA volunteer activities throughout the year. Congratulations to the 2022 winner!



Darnell Vega

Senior Manager, CAT Response

Darnell is a shining example of what the MAPFRE USA Volunteer Program embodies—volunteering her time throughout the year both in and outside of MAPFRE.

Over the past few years Darnell has volunteered in many ways:

- Sharing words of encouragement with children fighting cancer, and with college students getting ready to head off to college;
- Sharing her insights and professional knowledge with both high school and college students preparing to enter the workforce through Best Buddies and Bottom Line;
- Showing her support by walking in many Making Strides Against Breast Cancer walks alongside Team MAPFRE over the years;
- And by lending her time to help pack boxes for many collection drives including our annual Thanksgiving Food
 Drive, the Birthday-in-a-Box program and Boston Medical Center's Cradles to Crayons program.

The Birthday-in-a-Box collection drive was a huge success thanks to Darnell, as she prompted MAPFRE's participation in partnership with CPCU. Under her leadership, 151 birthday boxes were donated to Birthday Wishes, Inc., supporting children experiencing homelessness.

Outside of MAPFRE, Darnell volunteers as a team leader at Lifesong Church.

Darnell has held various positions within claims, primarily in leadership roles. Prior to becoming the Sr. Manager of the CAT Response group, Darnell was a Sr. Manager in Casualty Claims for 11 years. She earned her MBA, CPCU, SCLA, AIC and other insurance designations during her career here and continues to earn CE credits to maintain her out-of-state adjuster licenses and CPCU designation.

Darnell is actively involved in the Central MA CPCU Society Chapter and serves as Chapter Secretary on its board.

She is also one of the original Women's Leadership Network members and is now one of the group's sponsors.



MESSAGE FROM LINDA JOHNSON



Dear Colleagues,

Congratulations to all of our employees who volunteered their time in 2022. Thanks to your dedication, MAPFRE USA achieved recognition from MAPFRE Group as the #3 Volunteering Country in 2022!

I'd like to highlight some of the key community and corporate social responsibility accomplishments from last year:

- 374 employees participated in the 2022 Together We Give Program, donating over \$36,000 to Clear Path for Veterans. MAPFRE USA's 100% match provided a total donation of \$72,503.56 to the program.
- 15.3% of our employee population participated in a volunteering activity.
- MAPFRE USA collaborated with 37 non-profit organizations.
- 50 family, friends and independent agents joined MAPFRE employees in our volunteering efforts.

MAPFRE employees continue to demonstrate their enthusiasm for giving back and I cannot thank our volunteers enough for their support. The impact you make is astounding!

I look forward to seeing what we can all accomplish together in 2023, and hope that you will consider joining our mission to help build up our communities and support those in need.

Sincerely,

Linda Johnson

AVP, Corporate Social Responsibility

#mapfreproud

Fundación MAPFRE

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FUNDACIÓN MAPFRE

2022 FUNDACIÓN MAPFRE GLOBAL NUMBERS







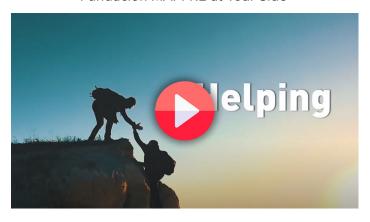


Fundación MAPFRE is a non-profit organization created by MAPFRE in 1975, which performs its activity in 27 countries, whose main objective is to contribute to the improvement of people's quality of life and to the progress of society through multinational programs and activities. It is the insurance company's majority shareholder, thus helping to ensure the firm's independence and shareholding stability.

https://www.fundacionmapfre.org/

VIDEOS

Fundación MAPFRE at Your Side

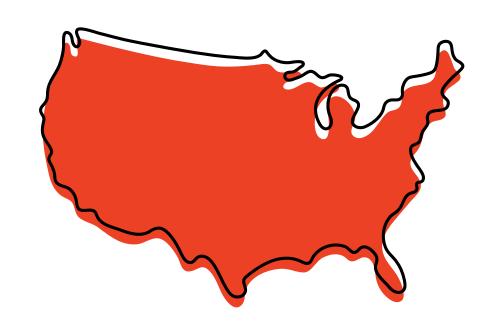


Building a More Humane Future at Fundación MAPFRE



FUNDACIÓN MAPFRE IN THE UNITED STATES

In the United States in 2022, Fundación MAFPRE funded over \$1.4 million in programs for the following nonprofit organizations, directly benefiting over 71,000 individuals.







Contribute toward improving the living conditions of the most disadvantaged people and social groups.





















BEST BUDDIES



Best Buddies is a nonprofit 501(c)(3) organization dedicated to establishing a global volunteer movement that creates opportunities for one-to-one friendships, integrated employment, leadership development, and inclusive living for individuals with intellectual and developmental disabilities (IDD). The IDD community that Best Buddies serves includes, but is not limited to, people with Down syndrome, autism,

Fragile X, Williams syndrome, cerebral palsy, traumatic brain injury and other undiagnosed disabilities.

- Thanks to an exclusive collaboration with Best Buddies International, Fundación MAPFRE has launched a job preparatory training program for students with IDD in the United States. The project, "Pre-Employment Training Program", offers assistance and mentorship to students before entering the job market.
- The goal is to offer support and provide the necessary resources in the form of educational tools and collaboration with companies to people with IDD for continued development.
- The Best Buddies Pre-Employment Training Program was designed to prepare Best Buddies Friendship program participants ages 14-22 with IDD to transition into the Best Buddies Jobs program, providing critical services and resources for employment success.
- In 2022, 301 Best Buddies participants benefited from the Pre-Employment Training Program in Massachusetts and Arizona.

For more information about Best Buddies, visit https://www.bestbuddies.org/mari/.















Get in • Graduate • Go far

Bottom Line partners with degree-aspiring, first-generation-to-college students from low-income backgrounds (97% identify as people of color) to help them get into college, graduate and go far in life. They provide an evidenced-based, 1:1 college Access and Success Program coaching and Career Connections guidance to more than 2,700 Massachusetts college students (partnering with 19 Massachusetts target colleges and universities).

- In 2022, Over 2,700 college students in Massachusetts received 1:1, individualized college advising and career guidance through this program.
- In 2022, the Fundación MAPFRE-funded program with Bottom Line expanded to provide additional funding for their Young Men of Color (YMOC) initiative, which is designed to create greater educational equity and workforce inclusion by increasing the number of young men of color they serve, while also growing their overall college-to-career program.

For more information about Bottom Line, visit https://www.bottomline.org/.





Center of Hope Foundation

The Center of Hope Foundation, Inc. provides people with disabilities and their families the resources, services and opportunities to be contributing members of their communities, and to achieve the most fulfilling and meaningful lives possible.

- Through their partnership with Fundación MAPFRE, the Center of Hope was able to continue creating meaningful educational and employment opportunities for individuals with IDD through learning horticultural, culinary and retail skills.
- In 2022, 46 individuals at the Center of Hope Foundation were able to acquire real-world job skills. For many, working in the greenhouse happened daily, making sure that every plant was cared for properly and harvested when time.

For more information about The Center of Hope Foundation, Inc. visit https://www.thecenterofhope.org/.

OneGoal.

One Goal finds, trains and supports excellent teachers already working in low-income public high schools to guide their students to achieve their postsecondary aspirations. These teachers, known as Program Directors, work for three years with conviction, tenacity and a fierce determination to ensure their students have a real chance at reaching graduation at the end of their college or technical education.

- In 2022, through Fundación MAFPRE funding, almost 1,300 students benefited from the program.
- In MA, Bartlett High School and Southbridge High School now have three cohorts of students actively participating in the program.

For more information about One Goal, visit https://www.onegoalgraduation.org/.



TEACHFORAMERICA

The belief that all children have great potential and the right to an excellent education, regardless of their origin or socioeconomic status, is what led to the creation of **Teach For America** (TFA) over 28 years ago. Today, the TFA network includes more than 60,000 professionals that are able to confirm that education changes lives. The goal is to have a short-term impact on students, but also to convert young professionals into leaders committed to achieving equality in education.

- The focus of their work consists of three parts. The first is finding leaders. In the second part, TFA develops and cultivates the leadership skills needed to bring about change through education. The third part deals with supporting individual and collective leadership, relationships and learning from each other.
- Through Fundación MAPFRE's partnership with TFA, schools are supported in California and Massachusetts.
- In 2022, a total of 18,751 students benefited from Fundación MAPFRE funding.

For more information about Teach for America, visit https://www.teachforamerica.org/.







The Real Madrid Foundation seeks to build enthusiasm and passion for sports among all children and youth around the world, providing social sports programs at schools for children ages 6 - 17.

- The Real Madrid Foundation uses a flexible and dynamic approach that easily adapts at each school and promotes the integrated development of children through sports.
- In 2022, Fundación MAPFRE's funding allowed the Real Madrid Foundation to partner with ENLACE Academy and Bartlett High School to support basketball programs at both schools.







United Way of South Central MA

The United Way of South Central MA is a volunteer-driven organization that supports local agencies that provide health, education and financial stability services that profoundly affect the lives of those who live and work in the communities it serves.

- Through their partnership with Fundación MAPFRE, United Way of South Central also partners with the Boys & Girls Club of Webster-Dudley and YMCA of Central MA.
- In 2022, over 2,400 children benefited from this partnership with Fundación MAPFRE.

For more information about The United Way of South Central MA, visit https://www.uwscm.org/.



The Worcester Community Action Council's (WCAC) Head Start program seeks to ensure the healthy development and proper growth of children living in vulnerable situations. With a balanced diet, they can develop properly and boost their intellectual potential. The Head Start nutritional program, which benefits more than 200 children in the state of Massachusetts provides breakfast, lunch and snacks throughout the day, in addition to classes and advice to help them develop healthy habits.

- The program also encourages parents to take part in workshops and training that help them to convey the importance of a balanced diet to their children. In the association's eyes, parents provide the basis for their children's education and their involvement in their health and nutrition helps children pick up healthy habits.
- Through their partnership with Fundación MAPFRE, WCAC was able to provide a healthy breakfast, lunch and snack daily to all 264 children enrolled in their Head Start Program.

For more information about The Worcester Community Action Council, visit https://www.wcac.net/youth-and-family-services/head-start/.







INJURY PREVENTION AND ROAD SAFETY

To prevent all kinds of unintentional injuries, with particular emphasis on road safety.





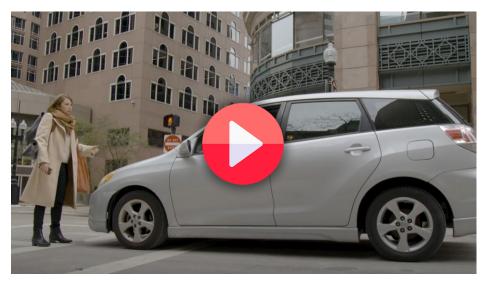




LOOK BOTH WAYS

Look Both Ways, which was funded entirely by Fundación MAPFRE, takes an interactive approach to change behaviors on the road. A key component to the program is the React Challenge, a digital gaming experience that tests a user's reaction time when faced with obstacles on the road, including those they may not expect.

- In 2022, Look Both Ways directly benefited 250 students at 12 events, engaging with over 2,000 individuals digitally.
- To learn more about Look Both Ways and the React Challange visit https://www.lookbothwayssafety.org/.







The "Safe Play Starts Here" program's goal is educating the community to take measures to prevent injuries, especially injuries sustained by children, in their homes. Prevention experts travel in the Injury Prevention Van throughout Massachusetts to hold workshops with the aim of raising awareness about the importance of prevention in avoiding unintentional injuries.

- Through Fundación MAPFRE's funding, the program now includes a dedicated van which will expand the program's outreach capabilities.
- Through lectures at schools, in community centers and at prevention fairs, the goal is for everyone, especially children and their parents, to learn how to incorporate safe behavior into their daily lives.
- In 2022, the Boston Children's Hospital Injury Prevention Van benefitted almost 89,000 individuals at 236 events.







Drunk driving is one of the leading causes of death on the roadways of the United States. Every crash has a devastating impact not only on victims, but on their friends and family. This program helps parents to keep their kids safe through ongoing, critical conversations with their children about alcohol and drugs.

- At MADD, they know that the hopes for a safer future are riding on tomorrow's drivers. By getting today's youth off to a good start, they are taking a step toward fulfilling their vision of a nation without drunk driving. At MADD, they are focused on tackling underage drinking, a problem that threatens the safety of kids and endangers entire communities, now and down the road.
- MADD is also committed to serving victims of drug-impaired driving and to help advocate for evidence-based approaches to solving this problem.
- Over 10 events were held in 2022, benefiting over 25,000 individuals.

To learn more about MADD, visit https://madd.org/.





INSURANCE AND SOCIAL PROTECTION

Push, promote and spread knowledge about the culture of insurance and social protection.











■ Fundación MAPFRE promotes the presence of insurance and prevention in educational centers in the United States by providing access to information to help consumers better understand insurance products. Fundación MAPFRE also encourages the implementation of initiatives that, through insurance and finances, offer solutions to the major problems that our society faces today.







- Simulation, strategy, team play and competition: these are the features that make bMAP, MAPFRE's business simulation game, an essential tool to help college and university students learn how to navigate the world of work.
- During the all-day simulation, students work in teams of four to five people, analyzing data to make strategic decisions that maximize business value. The competition has a dual objective: It seeks to ensure that the participants acquire a comprehensive view of the different management areas in an insurance company, and it provides students with "work" experience on a team similar to what they might encounter at an insurance company.
 - Ohio
 - Over two dozen students from five universities competed in the Ohio Collegiate Challenge hosted by the University of Akron.
 - Massachusetts
 - Over a dozen students from three universities competed in the first Massachusetts Collegiate Challenge.



CULTURE

To foster the access citizens have to culture, the arts and literature.











- Fundación MAPFRE believes in the value of culture for learning, experimenting, expanding one's mind and learning about different forms of expression. Fundación MAPFRE thinks of culture as a cohesive tool for different realities, a place where all of us can meet and share, uniting regions, countries and continents. Their goal is to help spread and share knowledge.
- Years ago, Fundación MAPFRE's passion for art led them to pursue collecting, with the aim of sharing their acquisitions with the public. Today, Fundación MAPFRE's collections are a reality that consists of both drawings and photography. In our photography collection, the great American masters such as Paul Strand, Walker Evans, Lee Fridlander, Harry Callahan and Garry Winogrand stand out. All of them offer a particular vision of the transformation of the United States that took place early in the 20th century. The evolution of this country and its people is also reflected in their collection through the lens of other known photographers such as Nicholas Nixon, Emmet Gowin, Helen Lewitt, and Robert Adams.

