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Introduction

There is a story that tells the tale of a wealthy shipowner and a humble historian who were sitting at the same table in a crowded tavern. After a lengthy discourse in which the shipowner explained the importance of his work and the riches it had produced, he asked the historian what the purpose of his work was and what it had to offer the world. The historian agreed that the wealth that his work generated and what it could contribute were of a decidedly different nature and could not be compared to that of the noble businessman’s trade. Nevertheless, he considered his work was of no small significance. When the shipowner declared himself unable to see how, and stated that his work was too theoretical and impractical, the historian suggested they imagine the following scenario: he asked the shipowner to imagine that the two of them were the only remaining survivors of a shipwreck and they had managed to reach a desert island. “What would we do?” he asked. The shipowner declared that firstly they would need to find a water source, then establish a hunting system and plant crops and harvest them in order to ensure a regular food supply. After this they would need to build a shelter and, finally, they would have to set up a system of bonfires on the beach so that a passing ship could find them and rescue them. “And what else?” pressed the historian. The shipowner replied that he could not think of anything else other than to wait it out. The historian stated that he would write up a report of everything they had done so that if anyone else was shipwrecked in the future they could learn from their experiences and increase their chances of survival. The shipowner considered that the idea the historian had just told him was a truly great one, to which the historian replied, “That is history.”

Another year has passed, dear reader, and we return once more to bring you up to date on everything that went on in 2018. We hope our experience will be inspiring for some, that it will serve as a lifeline for others and that it will help us evaluate what we have achieved thus far and shed light on the steps we should be taking in the immediate future. This has been a busy year in which we have carried out more than 200 activities, almost 7,000 events, benefiting more than 3 million people directly and more than 22 million indirectly. This year our website received more than 12 million visits. If we divide this figure by 365, we get a sense of the daily and global impact of our foundation. These are undoubtedly dizzying figures which will be hard to beat going forward. This year we have placed special emphasis on socially responsible investments within our insurance culture and financial education program. We focused on investments concerned with wealth creation involving solid ethical principles in which general well-being, solidarity and caring for the environment are an important part of the equation. We believe in educating the next generation so that when they come to invest their resources their profitability will also have a social component. Every day we are seeing more and more economic players investing responsibly and this is something in which Fundación MAPFRE strongly believes.

Growing wealth is undoubtedly a fundamental aspect of our times. GDP, which was calculated for the first time to assess the consequences of the Great Depression in the United States, is our main economic indicator. However, if we hope to transform this growth into development, we have to go further than merely focusing on how much, and talk instead about the how. This year we have placed special emphasis on socially responsible investments within our insurance culture and financial education program. We focused on investments concerned with wealth creation involving solid ethical principles in which general well-being, solidarity and caring for the environment are an important part of the equation. We believe in educating the next generation so that when they come to invest their resources their profitability will also have a social component. Every day we are seeing more and more economic players investing responsibly and this is something in which Fundación MAPFRE strongly believes.

In 2018 we consolidated our volunteering program. It has grown in every respect: more volunteers, operations in more countries and a greater number of beneficiaries. Throughout the course of the year we also developed a web application which will make our program more dynamic by helping our volunteers find the right activity which responds to their specific social concerns. Volunteering is the perfect action in which everyone benefits, both those who receive help, which is the first step in overcoming difficult circumstances, as well as the volunteers themselves who experience the benefits of personal growth.

In the field of the arts, we would like to draw your attention to two exhibitions which, apart from having been a success in terms of visitor numbers, will remain etched in our memories: The Rediscovering the Mediterranean and Brassaï. The eye of Paris exhibitions. The first was the culmination of an exhibitions program which has been showcasing art created since the middle of the 19th century up until the outbreak of the Second World War. We firstly featured Spanish art and then began incorporating international artists. The result: updating our knowledge and making unknown and difficult-to-access art available to the general public. The retrospective of Brassaï’s work, including photographs which had very rarely, if ever, been on display, also concluded a proposition we started back in 2009. We have held more than 40 exhibitions in which we have combined new values with new perspectives when analyzing famous artists who form a part of
the world’s photography canon, such as Evans, Model, Strand and, as mentioned, Brassaï. The catalog for this exhibition, as well as our catalog of the Japanese artist Shomei Tomatsu, was chosen as among the ten best photography books of the year in the New York Times Book Review. We have set the bar high, and we intend to continue in this same vein.

In terms of health, we are immensely satisfied to announce that following more than 20 years of research and having successfully passed the experimental stage, the Agencia Española de Medicamento (Spanish Agency of Medicines) has approved stem cell therapy for spinal cord injuries, which opens up the possibility for these gravely ill patients to one day be able to live a normal life. Also in the area of health we would like to highlight that our SOS Respira campaign, which provides instructions on what to do if someone is choking, has reached more than 75,000 people and more than 8,000 establishments in the sector took part. Many members of the public and catering employees have now received this basic life saving training. It is important to keep this figure in mind: 2,000 people die every year in Spain due to choking.

We have been running the Objetivo Cero campaign for a number of years, because we believe that we can one day achieve zero victims of road traffic accidents. Many will think this is a utopian goal, but little by little, we are taking steps to make it a reality. When we are walking along, there is a fraction of a second when both feet are off the ground. Our utopian vision resides in this moment in time and enables us to make progress. This year, in conjunction with the Congress of Deputies Road Safety and Sustainable Mobility Commission, we hosted an important international conference in which the world’s leading experts on Objetivo Cero took stock of what has thus far been achieved and the challenges that lie ahead. There are a number of converging factors for goal zero, but our campaign focused on five factors which are most often involved in accident rates: speed, seat belts and child restraint systems, drugs and alcohol, helmets and distractions.

In this brief breakdown of activities we would not want to end without mentioning two more which we believe comprise the transformative driving force that we espouse. In previous paragraphs we discussed socially responsible investments, those which exchange growth for development. All of these have one thing in common: innovation, which goes beyond applying cutting-edge technology and involves changing the way we understand the world, ensuring we do so in line with solid ethical principles. Therefore, next year we will be granting the first Award for Best Agricultural Initiative, which seeks to recognize the important work developed in this sector and to support those who call for the revitalization of a way of life that cannot be allowed to disappear. This sector benefits us all, both those who live in the countryside and those who reside in big cities, by contributing to sustainable growth, providing food and adding value to the country’s economy. We want to recognize innovations that stand out in their field, with the idea of becoming the stimulus for all entrepreneurs, producers and professionals who support the transformation of the agricultural sector.

We have always been involved in R&D&I investment (research, development and innovation). This year more than 2 million euros of our budget was allocated to this work. Our newest endeavor in 2018 was our Social Innovation Awards, where we recognize not only those who have great ideas, regardless of where they come from, but also the social entrepreneurs who demonstrate their technical, economical and organizational competence in order to make these ideas a reality. This first edition rewarded a medical device that can predict the onset of an epileptic seizure, a platform designed to improve the quality of life of domestic workers through financial inclusion and a last-mile delivery vehicle that decontaminates the air as it operates and helps to save lives thanks to its on-board defibrillators. These three disruptive projects perfectly combine technology and innovation and are at the service of the general well-being of society. This same spirit is also shared by the nine finalist projects and the almost 500 entries received. We believe we are not alone in our commitment to building a world in which we all want to live.

In a street in Lima a few years back, an inscription that had been made famous by Mario Benedetti appeared, which said: “When we had all the answers, they changed the questions.” This shows the bleakness of resignation. We should not let ourselves become despondent; there are thousands of questions yet to be answered and so many people waiting for us to respond. Some of them have already been answered. If you want to find out which ones, read on.
## 1 Governing bodies

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<td><strong>President</strong></td>
<td>Ignacio Baeza Gómez</td>
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<td><strong>First Vice President</strong></td>
<td>Julio Domingo Souto</td>
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<td><strong>Second Vice President</strong></td>
<td>Nadia Arroyo Arce</td>
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<td><strong>Members</strong></td>
<td>Antonio Guzmán Córdoba</td>
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<td><strong>Non-member Secretary</strong></td>
<td>María Luisa Linares Palacios</td>
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Composition of governing bodies at the date of issue of the report.
2 Vision, mission and values
Fundación MAPFRE is a non-profit institution created by MAPFRE in 1975. We are a benchmark global foundation due to our commitment to people’s well-being and social progress. We contribute to improving people’s quality of life and to societal progress through multinational programs and activities seeking to accomplish the following objectives:

- Ensuring the safety of people and their property, with a special focus on road safety, accident prevention and health.
- Improving people’s quality of life.
- Promoting culture, the arts and literature. Researching and disseminating knowledge related to history.
- Raising awareness of the culture of insurance and social protection.
- Improving the economic, social and cultural conditions of the most disadvantaged persons and sectors of society.

To achieve its objectives, Fundación MAPFRE carries out a wide range of activities all over the world, through five specialized areas: Social Action, Culture, Accident Prevention and Road Safety, Health Promotion and Insurance and Social Protection. Our activities include:

- Providing grants to the most disadvantaged persons and communities in society.
- Awarding scholarships and research grants.
- Organizing art exhibitions.
- Specialist teaching and training activities.
- Conferences, symposiums, seminars and other similar events.
- Campaigns and programs focusing on accident prevention, road safety and healthy lifestyle choices.
- Monographies and regular publications.
- Carrying out research projects and studies on subjects related to the aims of the Foundation.
- Managing and sharing knowledge via communications technology and a specialized documentation center.

This work is carried out in accordance with established principles such as having an international social outlook, an efficient use of resources and transparent funding, an objective and professional selecting of activities avoiding conflicts of interest, through the rigorous separation of Foundational activities from business activities, as well as being independent of any person, entity, group or power. We firmly believe in ethical, transparent and socially engaged actions.

Our governing bodies are responsible for ensuring the fulfillment of these principles in accordance with Fundación MAPFRE’s Board of Trustees’ articles of association and regulations and their delegate bodies. In 2018 both the Board of Trustees and the Management Committee held four separate meetings where they approved the work carried out thus far and established future plans.

Public communication is another one of our obligations, in order to let society be the judge of our work. Through our website, our quarterly magazine, La Fundación, in print and online, and with this annual report, important information on what we are doing and how we are doing it is available for anyone who is interested. Our efforts to communicate help us to ensure that no one in need is kept in the dark about the benefits of our activities. This is our main and almost exclusive incentive, although when third parties recognize the work we do it is an endorsement we enjoy sharing. In 2018 Fundación MAPFRE received the following prizes and recognitions:

- **Medal of Honor from the Royal Academy of Medicine**
  For Fundación MAPFRE’s contribution to improving quality of life and health during more than 40 years of continuous activity.

- **Prince Michael International Road Safety Award**
  Since 1987, these international awards recognize the best global initiatives in the field of road safety.

- **Award from the Spanish Cardiopulmonary Resuscitation Council**
  Awarded to Fundación MAPFRE for its activities to teach the public how to carry out CPR.

- **Corresponsables Awards**
  With more than 500 people taking part in its 9th edition, the Juntos Somos Capaces program received an award in the Gran Empresa category.

- **International Safety Media Award**
  International prizes which reward the best road safety communication campaigns.

- **Medal of Honor from the city of Ica (Peru)**
  Recognition from the Ica City Hall to Fundación MAPFRE for the aid provided following the 2007 earthquake.

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Antonio Huertas, president of Fundación MAPFRE, receiving the award from the Royal Academy of Medicine.
> **CUBI Awards for Excellence in Gastronomy**
In the second edition of these awards, Fundación MAPFRE won the Empresa Comprometida con la Gastronomía (Company Committed to Gastronomy) award for their SOS Respira program.

> **Mobile Apps Competition**
Organized by the Sindicato de Padres (Parents Union) to reward projects which teach about human and social values.

> **Dirigentes Awards**
Organized by Dirigentes magazine, in their 31st edition, Fundación MAPFRE received an award in the Corporate Social Responsibility category.

> **4th International CPR Congress Award**
Fundación MAPFRE received this recognition for its track record in publicizing CPR in Spain and Latin America.

> **Recognition from Majadahonda City Hall (Spain)**
For the collaboration that both institutions have held for a number of years, especially regarding road safety education.

> **Medal of Honor from the National Police**
For Fundación MAPFRE’s collaboration in improving the service provided by the National Police to Spanish society.

The campaign we developed to prevent the misuse of new technologies was recognized by the Policía Nacional de España.

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*To find out more about our Vision, Mission and Values, click here*
3 Foundation activities 2018
Recognizing the good work that others have undertaken in areas of interest to us is the philosophy that has underpinned the Fundación MAPFRE Awards over the last ten years. It is a clear display of our foundational spirit: we want to resolve problems in society and that is why we showcase the work of those who do just this. We gather and evaluate the entries we receive, some 884 this year, because each and every one of them demonstrates high-quality work and a preoccupation with improving society.

Held annually and boasting a 30,000 euro cash prize per category, the Fundación MAPFRE Awards ultimately recognize and provide an extra boost for actions carried out by institutions and people for the benefit of society. The winners for 2018 were the following:

**José Manuel Martínez Lifetime Achievement Award**
This award recognizes the career of a person who combines both professional relevance and strong values and who is an example to us all. This year’s award went to the prestigious soccer player and coach, Vicente del Bosque, who never fell prey to vanity and admitted himself when collecting his award that he has always tried to ensure that his “career path was linked to fulfilling at least the social commitment required of every person”.

**Best Social Action Initiative Award**
Aimed at those who have carried out exceptional work to benefit the most disadvantaged in society. This award was given to the O Dentista de Bem project sponsored by the Brazilian NGO Turma do Bem by means of which 71,000 children and young people from 11 to 17 years old from low-income backgrounds received free access to dental treatment.

**Best Health Promotion Initiative Award**
Awarded to institutions or people who have made an important contribution towards improving people’s health and quality of life. The project titled Embarazo Saludable from the NGO Fundación Enlace Hispano de Salud received this award in 2018. This initiative has assisted more than 16,000 women over the last five years and as its president, María Jesús Ledesma stated, their work serves “to prevent women around the world from having their sexual and reproductive rights violated”.

**Best Accident Prevention Initiative Award**
This award recognizes an important contribution to helping prevent and reduce unintentional injuries. It was awarded to the Organización de Bomberos Americanos (Organization of American Firefighters) in Argentina and Ecuador, whose volunteers carry out their work with passion and professionalism, attending to the needs of 65% of the continent.

**Julio Castelo Matrán International Insurance Award**
Held every two years, in 2018 the award sought to reward initiatives designed to improve society’s perception of insurance through actions fostering innovation, knowledge and outreach. In this edition the award went to the Policy Incubator project, developed by Wharton Risk Management and Decision Processes Center, of the University of Pennsylvania, for their combination of visionary ideas and functional solutions for assisting communities at high risk of suffering the consequences of natural disasters.
Best Initiative in the Agriculture Sector Award
This is a new category of international scope, also awarded every two years. It has been open for entries throughout 2018. It is aimed at agricultural or agro-industrial producers, whatever kind of entity they might be, ranging from individual or family ventures to production networks, cooperatives and associations that stand out for the design and implementation of innovative processes, whether in the production, transformation and/or marketing of their products during 2018. The award provides a 30,000 euro cash prize which will serve as recognition and a boost for entrepreneurs, producers and professionals who have achieved improved profitability through innovation.

To find out more about the Fundación MAPFRE Awards, click here
Our social initiatives are designed to help those who need it most and hinge on three major areas: employment, education and promoting solidarity.

### SOCIAL EMPLOYMENT PROGRAM

This program seeks to promote employment opportunities in Spain for people and groups at risk of social exclusion.

We carried out a number of actions during 2018 through three coordinated and complementary projects:

**ACCEDEMOS employment grants**
In 2018 we provided 570 grants to unemployed people hired by small and medium-sized companies. Each grant covered the cost of a subsidy during 9 months part-time or full-time work. 46% of the labor agreements arising out of these grants were permanent, 66% were for women and 11% were for the over-50s.

**Juntos Somos Capaces and the SOY CAPPAZ app**
This year we have managed to get 400 people with mental disabilities and mental illnesses employed. To do so, we got in contact with various volunteer organizations who helped us pick the candidates and the companies which they could join. Each person also received specific training in order to ensure that they adapted to the new environment as quickly as possible. Their mentor greatly helped them in this task, whether they were staff from the social entity or from the company who were accompanying these employees in taking their first steps.

Our awareness-raising activities have reached over 4,700 companies and 500 specialized volunteer organizations. We also publicized the SOY CAPPAZ app, developed with Fundación GMP, which was downloaded more than 20,000 times in 2018. This app helps people with disabilities feel supported in their working environment as it enables them to quickly and easily contact mentors and family members.

Juntos Somos Capaces received the Corresponsables Award in the large company category.

**Descubre la FP. Working together to educate young people and improve their employability**
Developed in collaboration with Fundación Atremedia, this report aims to raise awareness, to inform and publicize the importance of vocational training to improve youth employability and the economic development of society in the age of the digital revolution. During 2018 we rolled out three media campaigns together with major leading companies.

In collaboration with the IESE Business School we published the Informe sobre la situación de la FP en España. We also held a whole host of activities in coordination with the public administration. We also updated our web portal in order for it to serve as a reference point for anyone interested in vocational training.
To find out more about our Social Employment Program, click here.

**Inclusive and social education**

We are also developing e-learning training, thanks to the agreement signed between UNED and Fundación MAPFRE, a virtual learning environment, UNED Abierta, has been made available where the following training courses have been carried out in MOOC format:

- **Paying attention to diversity. Personalized teaching**: this is a course focused on raising awareness of different strategies that help teachers to personalize their classroom teaching based on the diversity and needs of current students.

- **New tools for authentic evaluation**: this course highlights the fact that classroom assessment is a fundamental aspect of teaching and learning processes. It is important to be familiar with its definition, structure, elements and application. New ways of evaluating will lead us to new ways of teaching, and therefore to new ways of learning.

We help people with physical disabilities and mental illness.
INTERNATIONAL SOCIAL PROJECTS

Our goal is to eradicate poverty and in order to do so we offer basic education, training, nutrition and health, to children and young people in vulnerable situations in 24 countries, through 102 projects in collaboration with over 100 social organizations.

During 2018, 89,262 children and young people received our educational programs, 74,838 received nutritional support, 75,956 received medical treatment, 727 women received specific empowerment training and 50,301 people took part in programs to gain access to the labor market.

Our social action projects have been operating in Germany (1), Argentina (4), Brazil (15), Chile (2), Colombia (8), Costa Rica (2), Ecuador (3), El Salvador (4), United States (9), the Philippines (3), Guatemala (3), Honduras (1), Malta (2), Mexico (9), Nicaragua (1), Panama (4), Paraguay (4), Peru (7), Portugal (2), Puerto Rico (4), Dominican Republic (5), Turkey (4), Uruguay (2) and Venezuela (3).

To find out more about our International Social Projects, click here
SOLIDARITY

**#SéSolidario program**
Sé Solidario seeks to give a platform to small volunteer organizations whose activities we support in Spain in order to promote the fundamental importance of solidarity in society.

During 2018 our activities revolved around three core areas of action:

With small volunteer organizations, we worked on improving their activities through training, publicizing their projects, our volunteers’ work and the donation of funds and resources. With regard to this last point, we would like to highlight the first call for grants for social projects proposed by Fundación MAPFRE volunteers. With this initiative we provided 10 grants to small social entity projects which have benefited more than 16,000 people.

For companies, we held awareness-raising workshops to teach businesses about the needs of those around them, as well as helping them with the design and implementation of campaigns to collect basic and essential items and we also advised them on their corporate volunteering plans.

In terms of society in general, we keep the public informed of the good causes and projects that the entities with whom we collaborate are carrying out and who actively promote the values of solidarity.

**Solidarity Christmas Market**
Our most significant solidarity activities this year deserve a separate mention: Fundación MAPFRE’s solidarity Christmas Market. Organized within the context of the #SéSolidario project and carried out by Fundación MAPFRE volunteers, our 2018 Market brought together 21 volunteer organizations who put their products on sale for various causes and raised a total of 40,000 euros. All of the funds raised from the Fundación MAPFRE stalls went to the Asociación de enfermos de Alzheimer de Ávila (Association of persons with Alzheimer’s in Avila) and the Fundación Acogida in Madrid.

To find out more about our solidarity projects, click here
At Fundación MAPFRE we firmly believe that education is an essential tool for bringing about progress in society. Our educational programs follow a comprehensive educational approach which considers that every individual is unique and is continually developing cognitively, emotionally and socially. Raising awareness and informing society about a particular issue is the first step in solving it. In this area of activity we focus on three major areas: accident prevention, health and financial and insurance education.

**ACCIDENT PREVENTION AND ROAD SAFETY**

Our programs are taught in 23 countries and are based on three pillars by means of which all the tools are constructed which are key to carrying out the activities run within the programs: people and values, experience and innovation and legislation and cooperation between countries. In 2018 our work was recognized by the Prince Michael International Road Safety Award, the International Safety Media Award and with a distinction from the Majadahonda City Hall with whom we have been collaborating for a number of years.

**Road Safety Education Roadshow**

Our traveling education project. The road safety roadshow travels to different cities in Spain, Portugal, Brazil, Mexico and Puerto Rico where we invite schools to take part in our activities.

The main goals of our Road Safety Education Roadshow are the following:

- Teaching those taking part to learn about and observe traffic signs and respect other road users.
- Helping students become responsible pedestrians and bike riders.
- Ensuring that students learn how to be good citizens through theoretical and practical road safety education.
- Promoting responsible behaviors and attitudes in students regarding road travel and preventing injuries (fires, drowning, domestic incidences, etc.).

**Fire Prevention Week**

An awareness-raising program which provides self-protection information to the general public and especially for the most vulnerable members of society: elderly people and children.

We have rolled out this program in conjunction with the Asociación Profesional de Técnicos de Bomberos (APTB), the Fire Fighting and Prevention Services of various administrations and the Organización de Bomberos Americanos (OBA). This initiative is run in several countries: Spain, Argentina, Brazil, Ecuador, Guatemala, Mexico, Panama, Peru, Puerto Rico and Uruguay.

**Drowning Prevention**

According to the World Health Organization drowning is one of the world’s 10 leading causes of death by unintentional injury for children...
and young people. Our motto is "Learn how to PREVENT”. Learn how to ACT”.

At Fundación MAPFRE, together with Bandera Azul ADEAC, we have rolled out the fourth edition of our Drowning Prevention program which we carried out in more than 40 cities along the Spanish coast, including natural inland areas such as the Costa Dulce de Orellana reservoir, in the province of Badajoz and San Juan, and in San Martín de Valdeiglesias, Madrid. We ran more than 60 actions between July and August, the months where aquatic environments receive the most visitors.

We also carried out this program in Brazil.

**Objetivo Cero**

We have an international program which is active in 24 countries in order to reach the ambitious goal of reducing the number of road traffic injury fatalities to zero.

The purpose of this program is to raise general awareness of how to prevent traffic accidents while paying special attention to the most vulnerable groups among us (pedestrians, cyclists and motorists). We focus on the five factors most typically associated with road traffic accidents: speed, seat belts and child restraint systems, drugs and alcohol, helmets and distractions.

We run our own activities as well as those in collaboration with various national and international organizations.

- Child injury prevention activities: Fundación MAPFRE workshops aimed at primary school children. These activities aim to provide the youngest among us with preventive resources so they can become less vulnerable due to a lack of awareness of the dangers that surround them. In a fun and educational setting, the children are taught to identify the risks associated with different scenarios: at home, at school and on the street, in order for them to learn how to prevent accidents from happening, but if an accident is unavoidable, they will know what to do next: learning the emergency telephone number 112 off by heart, knowing how to put an injured person in the recovery position or even how to carry out cardiopulmonary resuscitation (CPR). We have carried out activities in almost 10,000 schools in Extremadura, Madrid, Salamanca and Valencia.

- Taking part in Juvenalia: Fundación MAPFRE’s presence at this fair, dedicated to our young people, held every year from 5 to 9 of December at the IFEMA Exhibition center, is very important. Our activities take up nearly an entire hall at the trade fair. The Road Safety Roadshow, the Smoke house, Drowning Prevention and First aid. In a fun and fully interactive setting, children and young people learn how to recognize dangers and what to do when faced with certain risky situations, guided by professionals who work for our safety day in, day out. Firefighters, the Civil Guard, ADEAC Bandera Azul and the Spanish Red Cross.

- Federación Estatal de Técnicos de Educación Vial (FETEVI): Safe Bicycle Routes program

- Abertis and Areas: the Queremos que vuelvas [We want you to return] program. Road safety Educational area located in the Ampurdán service station in the direction of Zaragoza (AP-68) during the second and last weekends of July, promoting road safety for drivers going on vacation or returning from them.

- STOP Accidentes (Asociación de Ayuda y Orientación a los Afectados por Accidentes de Tráfico [Help and Guidance for those Affected by Traffic Accidents Association]):

Ve, Vuelve y Vive. This program was run during the months of most intense traffic on the roads, during the summer vacations: the ends of June, July and August. This program is designed to raise awareness among drivers of the importance of observing the rules of the road and taking great care when driving, in order to remind people that the most important thing is to return home safely.

Ahora Vamos Andando al Cole [Now We Walk to School]: this project seeks to promote sustainable and healthy mobility. We visited schools in 7 Autonomous Regions (Andalusia, Aragon, Catalonia, Galicia, Castile and León, Madrid and Valencia) to teach about and to promote to children in the third to the sixth year of primary school the values of sustainable, safe and health mobility in their daily travel.

- Viajamos Juntos campaign with ALSA: for the second year running, ALSA has provided this campaign with the back end of 80 coaches in order to spread two key messages to promote road safety and to contribute to a reduction in road accidents: “Zero tolerance for drugs and alcohol while driving” and “When you’re driving, every message might be your last”. This campaign titled #viajamosjuntos has made an important contribution to Objetivo Cero Victims, given that these buses have been in circulation for 6 months in a row (from June to December), during which an estimated 2 million people will have seen these messages.

- Collaboration with Fundación Michelin, Circula seguro España y Portugal (Drive Safely in Spain and Portugal) blog: The long and fruitful partnership between Fundación MAPFRE and Portugal continues with the Circula Seguro blog, in its Spanish and Portuguese versions, which seeks to educate and raise awareness in society through articles dealing with all aspects of road safety, from educational topics to technical matters and legislative changes. These are high-quality posts which have a loyal group of followers reaching 4 million annual unique visitors. During 2018 the most significant aspects are that the Portuguese blog grew in size as well as the time that its followers spent on the website and on the page viewed. This is an indisputable indicator of the quality of the content and the interest it excites.

- Collaboration with MEDIASET: agreement with Grupo MEDIASET and Cuarzo Producciones to produce a series of micro spaces to publicize accident prevention matters. Many of the videos deal with Road Safety and others with fire and drowning prevention. These videos were broadcast on programs with large audiences over a number of weekends, with an estimated daily audience of 1.5 million people.

- European Federation of Road Traffic Victims (FEVR): This collaboration consists of shooting a video to be distributed in various international forums (GRSP, UNRSC, etc.) on the occasion of World Day of Remembrance for Road Traffic Victims.
Federación Iberoamericana contra la Violencia Vial (Ibero-American Federation Against Road Violence) (FICVI). This collaboration aims to carry out various activities:

- Preparing and publishing the report titled Caracterización de las ONG enfocadas en Seguridad Vial. Desafíos y Oportunidades en Iberoamérica.
- Developing the VI Encuentro Iberoamericano FICVI (6th Ibero-American FICVI Conference) in Guatemala.
- Participation in the OISEVI Annual Assembly
- Activities on Children’s Day. Fundación MAPFRE worked side by side with Madrid City Hall firefighters, with the casita de evacuación (evacuation house) and Bandera Azul on the drowning activity. This was held on 24 and 25 November, in the Pabellón de Cristal in the Casa de Campo park.

> Collaboration with Ei Electronics, in order to publicize the importance of installing smoke alarms. There is evidence that installing smoke alarms in homes provides crucial time not only to stamp out any outbreak of fire and stop it from spreading, but also to enable swift and effective evacuation and thereby prevent injury to people. During Fire Prevention Week 4,000 alarms were given out by Ei Electronics free-of-charge.

**Training in Protection, Self-protection, Road Safety and First Aid**

The Madrid community was the first to include compulsory and assessable content on first aid, road safety prevention and self-protection in the school curriculum for primary school students. Convinced that this is the way to improve society’s ability to face emergency situations that could affect their family, school and work environment, Fundación MAPFRE has created a course, together with the Madrid Community’s Education Council, for teachers who are dealing with all these topics. The idea is for these teachers to introduce the subject of injury prevention not only in their own personal lives but also in the classrooms, thereby transferring this knowledge to their students. The course features a theoretical section with content transferred to a massive open online course (MOOC) which is taught on the Education Council’s online platform, and a highly practical in-person section run by professionals from the Madrid Community’s emergency services (first aid is taught by SUMMA112 and fire prevention and handling fire extinguishers and hydrants is taught by Madrid Community firefighters). Road safety education is taught by the Asociación Española para el Estudio de la Lesión Medular Espinal (Spanish Spinal Injury Study Association) (AESLEME). In this attendance-based part of the course, among a number of skills they will acquire, the students learn how to handle different kinds of extinguishers (depending on the type of fire), how to carry out cardiopulmonary resuscitation on adult and child dummies and how to use a defibrillator (these are going to be installed in all schools).

**Bebés y niños seguros en el coche**

Since 2015 Fundación MAPFRE has been collaborating with the Federación de Asociaciones de Matronas de España (Federation of Spanish Midwives Associations) (FAME). In 2018 we rolled out attendance-based courses designed for 7,000 Spanish midwives.

In order to complete this information and in conjunction with The Spanish Distance Learning University (UNED), we launched the second online course, Bebés y niños seguros en el coche, aimed at those persons who relay information on child safety in vehicles: among others, medical professionals, gynecologists, midwives and obstetricians, neonatal staff, pediatricians. It is also aimed at child car seat retailers, road safety education teachers and trainers (driving schools, city halls, etc.), staff at car dealerships, educational center staff (schools and nurseries), police and traffic officers, child care providers and road safety experts (researchers, prosecutors, etc.).

This course content informs and teaches people about the most important aspects relating to child passengers of cars and vans, in order for those who successfully complete the course to be able to pass on this knowledge to others and thereby contribute to reducing the number of children injured on the roads.

We gave out 400,000 copies of the guide Bebés y niños seguros en el coche at talks on preparing for childbirth in hospitals and health centers in order to ensure that all women giving birth would receive this guide.

**Tu Empresa. Entornos saludables seguros**

The main goal of this program is to improve the health and quality of life of people and reduce the risks arising from road accidents, both going to and from work and while carrying out work tasks.

It provides companies, in a customized environment, with the tools to promote a culture of road safety in the workplace and healthy lifestyle habits.

This program is available for companies in Spain, Mexico, Peru and Brazil. It includes a website and customizable materials for each company, including road safety content. Available with locally-relevant content.

**Elige Seguridad Vial**

The goal of this program is to raise awareness among company employees regardless of the company’s activity.

It consists of:

- A training platform divided into 13 modules on preventing risks related to road traffic in general and for specific risk groups, available in Spanish, English, Portuguese and Turkish.
- Workshops on awareness when driving based on mindfulness techniques.
- Awareness talks supported by spinal injury victims of road traffic accidents.
- Children’s workshops on accident prevention and road safety for employee family members, such as the mini bicycle park.
Within this program a course was held for public employees from the Autonomous Community of the Region of Murcia. This course involved attendance-based and online activities.

We are members of the PRAISE program, which is part of the European Transport Safety Council (ETSC). The program deals with how to prevent injuries in road traffic accidents involving work-related travel. The program publishes regular reports on preventing injuries while traveling, documents on at-risk groups and risk factors and success cases in order to roll out this work in other organizations. The program also includes international workshops with work-related road safety experts from various European countries.

The program has its own website with up-to-date content and resources such as videos, infographics and research studies related to the topic.

To find out more about our Accident Prevention and Road Safety programs, click here

HEALTH PROMOTION

Elige Salud

There is evidence that developing health promotion programs in the workplace not only has a direct impact on improving employee health but also brings about important benefits for both the company and their workers: productivity increases, absenteeism goes down and the working environment improves, along with increased motivation and participation. Worker retention also increases and staff turnover goes down.

This are some of the reasons why we launched our Elige Salud program in 2017, which offers companies a number of services, such as: a health web portal with information, resources and materials designed to provide self-care habits, customized leaflets and posters, in-company activities and specific workshops dealing with nutrition, physical activity and cardiovascular health.

The program has continued to expand in 2018. We have included 90 new companies. Thanks to a collaboration agreement entered into with the Red Española de Universidades Saludables (Spanish Network of Healthy Universities) (REUS) 31 universities have also joined the program. Among the actions carried out in 2018 we would highlight the creation of new informative materials and the workshops held on emotional well-being, healthy eating and physical activity, all of which were extremely well received.

In terms of our health activity within companies we took part in the organization of the 2nd E-health Challenge Interempresas, in which more than 12,000 employees from 70 organizations took part and in the 1st E-health University Challenge aimed at universities.

Thanks to all of these activities we reached more than 845,000 beneficiaries.

SOS Respira

According to the latest figures from the INE (Spanish Statistics Institute), in Spain more than 2,000 people died from choking in 2017. However, despite these figures, society is unaware of the dangers of this life-threatening situation which can take place anywhere.

As a result of this we launched our SOS Respira campaign in 2016, in conjunction with the Federación de Cocineros y Reposteros de España (Federation of Chefs and Confectioners Associations) (FACYRE) and the Sociedad de Emergencias Médicas (Spanish Society of Emergency Medicine) (SEMES). The goal of this campaign is raise public awareness of this issue and specifically to educate professionals in the catering sector on what action to take if someone is choking.

In 2018 we focused on activities on the public roads. To this end, we reached agreements with the city halls of Leon, Santander, Valladolid, Murcia, Burgos, Alcorcón, Las Rozas and El Ejido to run the campaign in public areas during the local festivals since this is when the majority of the public are out and about and it therefore boosts participation numbers. We also ran training activities during events related to the Día de la Hostelería, such as the Guinness World Record for the longest tapas bar, which attracted more than 30,000 people in Seville. We also collaborated with universities such as the Universidad de La Rioja and the Universidad de las Islas Baleares, catering establishments, schools,
and companies. We also continued holding training activities in bars and restaurants.

On the international arena we presented SOS Respira in Puerto Rico, with the collaboration of journalist Milly Mendez and the chef Enrique Piñeiro as our ambassadors and we also held awareness activities in public spaces. We also launched activities in Colombia in collaboration with Cruz Roja and in which more than 6,000 people received training from instructors.

SOS Respira has reached more than 75,000 people in Spain, Puerto Rico and Colombia as well as over 8,000 hospitality and catering establishments, all of whom received a badge to place on the front entrance of their premises so clients can see they are recognized for being committed to preventing choking.

The program also has an SOS Respira app. This is a very useful app featuring videos explaining what to do if someone is choking. There were more than 6,000 downloads of this app during 2018.

In 2018 SOS Respira received the CUBI Award for Excellence in gastronomy

Ictus: evita, aprende, actúa

A stroke, or cerebrovascular disease, is the second leading cause of death in Spain and the leading cause in women. 120,000 people suffer a stroke every year and it is estimated that one in six people will suffer from a stroke at some point in their lives. A stroke is also the number one cause of functional impairment in adults.

This year we started up a new campaign which seeks to teach the public about this disease in the simplest way possible in order that we can all assess the risk we are facing. In order to do so, we have carried out activities on the streets which begin with a tour in the Brain tent, where visitors can learn about the social impact of this disease, how to identify the symptoms and how to act in the event of suffering from a stroke. They also receive advice on healthy preventive lifestyle habits. The vast majority of the after effects of this disease can be prevented by acting quickly. Since its launch on 26 October in Madrid we have received more than 1,200 visitors.

Cardiopulmonary Resuscitation Campaign (CPR)

Approximately 30,000 people die every year in Spain due to sudden death. The chance of surviving a cardiac arrest is between 5% and 10%, but in northern European countries where training in cardiopulmonary resuscitation is well-established, this percentage rises to 30%.

In the last few years Fundación MAPFRE has been actively promoting public awareness of CPR maneuvers as well as the prevention of sudden death in sports, especially in soccer.
In 2018, in conjunction with the Consejo Español de Reanimación Cardiopulmonar (Spanish Cardiopulmonary Resuscitation Council) (CERP) we produced several videos and materials and collaborated on the cardiomarathons organized by the Empresa Pública de Emergencias de Andalucía (Andalusian Public Company for Health Emergencies) (EPES) in which around 15,000 school children took part. We also worked with the General Directorate of Sports of the Madrid Community on a workshops program aimed at students from 12 to 16 years old in 50 schools in the Madrid community. As a result of this, we trained approximately 9,000 primary and high school students.

In terms of prevention of sudden death and teaching CPR to the soccer world, we would like to highlight our Juega Seguro [play safely] campaign, organized in collaboration with the Centro Médico de Excelencia FIFA Ripoll y de Prado Sport Clinic. This initiative form parts of the prevention program which teaches how to correctly deal with a cardiopulmonary arrest and other medical emergencies on the sports field, run by FIFA-FMARC (Medical Assessment and Research Center).

In 2018, the last year of the Juega Seguro campaign, we ran activities in Spain, Mexico, Argentina and Colombia in collaboration with clubs, soccer federations and schools. As a result of our collaboration agreement with the Fundación Cardiológica Argentina, we have been able to expand our initiatives to other sports such as rugby, with the backing of the Federación de Rugby argentino. In all, during 2018 we trained more than 20,000 people in Spain and almost 21,000 in the Latin American countries where we run these initiatives.

We also have our CPR11 app as a supplement to the campaign, which, among other languages, is available in Spanish, English, Portuguese, German, French and Russian. There have been a total of 4,800 downloads of this app.

Our work in cardiopulmonary resuscitation was recognized by the Premios del Consejo Español de Resuscitación Cardiopulmonar (Spanish Cardiopulmonary Resuscitation Council Awards) and the 4th International CPR Congress.

Mujeres por el Corazón

Despite the fact that cardiovascular diseases are the leading cause of death in women in Spain, the public are still woefully underinformed about the significance of this disease. This means we must act both in terms of prevention, through promoting healthy habits, and by learning about the symptoms that can warn women of an emergency situation.

With this goal in mind, Fundación MAPFRE, together with Fundación ProCNIC, Fundación Española del Corazón and the Madrid Community, rolled out this campaign a number of years ago which focuses on publicizing the risk factors and symptoms of heart attacks.

In 2018, the campaign bus visited the cities of Almería, Cadiz, Jerez, Seville, Malaga, Huelva, Madrid, Alcalá de Henares, Cordoba, Santander, Granada, Valencia, Torrejón de Ardoz, Andújar, Jaén, Linares, Puertollano, El Ejido, Leganés, Pinto, Casarrubuelos, Coslada and Algete. In addition, this year we have also worked with several companies who have run this campaign in their workplaces, including Mediaset, HM Hospitales, Enel, Repsol, Aros, Cepsa, Solunion, Cruz Roja, Cafento, Oblanca, British Telecom and Fundación Estatal para la Formación en el Empleo.

On the international stage, we wanted to highlight the free check-ups carried out in Brazil in various São Paulo subway stations, the activities organized over several weekends on the avenida Paulista to promote physical activity and the participation in the Women’s Run. In Panama, we continued with our activities held in conjunction with the Ministry of Health in hospitals, health centers, subway stations and shopping malls. This year, one of the biggest novelties in Panama was the publicizing of the campaign on the Panama Subway’s social media, where they offered advice and announced where they would be taking people’s blood pressure. In Colombia we carried out activities in companies and shopping malls, while in the Dominican Republic we took people’s blood pressure and taught about the symptoms of a stroke and risk factors at the Universidades del Caribe, the Universidad de Federico Henríquez y Carvajal and the Universidad de la Tercera Edad.

Thanks to our 2018 campaign, over 100,000 people worldwide and 25,000 in Spain alone have learned how they should act in the event of a heart attack.
ControlaTIC
Children and teenagers are, generally speaking, fairly knowledgeable about the usability and daily use of information and communication technologies but this does not necessarily mean that they are well informed about safety, privacy, applicable legislation and responsible use of these tools. In the last few years we have witnessed how children’s self-taught access to information and communication technologies has increased at the same rate as the concerns relating to loss of privacy and we have become familiar with the consequences of their abusive use.

The Encuesta sobre hábitos de uso y seguridad de internet de menores y jóvenes en España carried out by the Ministry of the Interior highlights how 60% of the children polled use the internet every day and typically spend between one and two hours on it. According to the Encuesta estatal sobre uso de drogas en Enseñanzas Secundarias (ESTUDES) 18% of teenagers and young people from 14 to 18 years old use communication technologies in an abusive way.

This data provides us with a glimpse of the current situation of our young people in terms of new technologies. For this reason we rolled out this campaign a number of years ago in order to raise awareness among parents, teachers and young people of the consequences of an abusive use of communication technologies, which can lead to technology addiction and we sought to promote the responsible use of these technologies.

This program has been developed in collaboration with the National Police who reviewed the Tecnoadicciones guides for families and teachers which they hand out in the regular workshops they hold on this topic. Together with the National Police we have prepared the Controla tu Red materials which work to combat cyberbullying and internet misuse. These are handed out during the talks which are taught through the Plan Director para la Convivencia y Mejora de Seguridad en los Centros Educativos y sus Entornos (Master Plan for the Coexistence and Improvement of Safety in Schools and their Surroundings).

In 2018 we ran these activities in Spain and Peru and more than 340,000 school children took part.

Vivir en Salud
The data on health related to food and physical activity clearly reveals this universal problem. According to data from the World Health Organization, every year 2.8 million people die of obesity worldwide while 42 million children are overweight.

The reasons for these figures are mainly attributed to a lack of healthy food and a sedentary lifestyle, in addition to inadequate rest time. These bad habits are formed at a young age and detrimentally affect physical, intellectual and social development.

Faced with this reality, at Fundación MAPFRE we are all too aware of the importance of educating children, parents and teaching professionals on the importance of having a healthy diet and doing physical exercise. Therefore, for more than 10 years we have run our educational project titled Vivir en Salud, aimed at promoting healthy lifestyle habits for primary school children, particularly in terms of what they eat and ensuring they carry out physical exercise.

In 2018 we went to schools in Brazil, Spain, Malta, Mexico, Panama, Paraguay, Puerto Rico and Turkey. We would like to highlight that the program in Malta enjoyed the support of the Prime Minister and our activities in Brazil, Mexico and Paraguay had the collaboration of the Secretariat of the State of São Paulo (Brazil), the Mexican Ministry of Health, and the Paraguayan Ministry of Health. Over 190,000 schoolchildren took part in this program.

Practicooking
We’re all constantly rushing around so much every day, and this affects what we eat as well as our family routines. Planning meals for the whole family is often a bit of a nightmare and we just try to deal with the situation as best we can, so we’re not really enjoying being with our children and we’re also putting their health at risk. We have lost the habit of getting together around the stove and chatting with our family while preparing food.

This campaign hopes to bring back the joy of cooking and make the kitchen a healthy space for family get-togethers. With simple recipes and nutritional advice, we want our young children to discover the fascinating world of smells and flavors involved in the preparation of every dish. This initiative arose out of our collaboration with the Fundación Dani García, with the goal of getting young children to eat vegetables, fish and seasonal fruits, giving them the chance to take a leading role in preparing their own food.

In 2018, the videos featuring Dani García’s recipes were viewed more than 2.2 million times on social media.

To find out more about our Health Promotion programs, click here

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We encourage the kitchen to be a healthy space and a family meeting point.
INSURANCE AND SOCIAL PROTECTION

Misión: futuro
We organized this financial and insurance education workshop in Spain which was aimed at students from 14 to 16 years old in order to teach them about insurance and what it is designed for. This year we held 1,040 workshops in centers in La Coruña, Alicante, Asturias, Cantabria, Castellón, Ciudad Real, Cuenca, Guadalajara, Ibiza, La Rioja, Lugo, Mallorca, Orense, Pontevedra, Toledo and Valencia in which 25,482 students took part.

The Consejería de Educación de la Junta de Castilla y León (Education Council of the Castile and Leon Regional Government) wants to promote financial literacy, and assuming and managing risks among its students. This is why they have asked us to carry out these workshops in four schools in Segovia and Valladolid as a pilot project with a view to including them within the school curriculum for the first semester of the following year.

PlayPension
As well as continuing to disseminate the game as usual, we also sent it out to 440 centers in February along with a letter from the director general of educational innovation at the Castile and Leon Regional Government, stemming from an agreement signed with this autonomous region to promote financial education.

During June and July we organized the game's first championship tournament, aimed at students in fourth year of secondary school on this occasion. 20 schools from the Madrid community took part and the winning team hailed from the Instituto Ramiro De Maeztu.

Throughout the year we were developing the online version of the game, which will soon be available, and which will certainly help to get it out there to more people, and especially once we have added more countries. The Brazilian version will be released in 2019.

The online version has enabled us to update content divided by age group, for students from 15 years old and for 16 to 18 year olds.

In November we kicked off new game workshops for high school students. Apart from introducing them to the game we also sought to assign an important role to the teacher thereby ensuring that they get involved in its development. The activity was carried out in the Valencian Community where we held 54 two-hour long workshops in which 1,297 students took part.

Vive seguro: gamification platform
The main goal of this platform is to provide teachers with a tool they can work with in the classroom which has a game-playing component. Students have to pass each stage individually, learning as they play, receiving recognitions, and rankings for the top players and winners. The Vive Seguro itinerary is designed for students in the last two years of secondary school (from 14 to 16 years old) and the idea is to teach the children about risk, savings and prevention. Throughout the year 24 centers have requested this itinerary for a total of 473 students.

Seguros y Pensiones para Todos website campaign 2018
We continued to publicize the culture of insurance in society. In 2017 we continued the campaign launched in 2017 in the Spanish media which publish informative content on the culture of finance, related to savings, pensions and insurance. A total of 44 pieces were published on digital media, reaching 885,210 users with an average reading time of 4.10 minutes. Two videos were also published on Facebook, which have been viewed 635,000 times.

This year, we published content for the first time on Socially Responsible Investment (SRI), a very topical subject nowadays, especially among young people. In 2018 we will continue creating more content on this subject.

We also held three expert forums on pensions where the different pension systems throughout Europe were analyzed. These forums garnered considerable media attention: ABC from Seville, Faro de Vigo, Cinco Días and El País.

Our website registered over 350,000 visits in 2018 as we continued promoting the culture of insurance in society. We created a new section this year dedicated to Socially Responsible Investment (SRI) with which we hope to bring an ethical commitment to consumption and investment decisions. We have also included another section in which we put forward interesting facts about the insurance world, we offer advice on how to plan ahead and we invite you to carry out certain actions which we hope will serve to lay the foundations for a future free from surprises. Once again this year we took part in the Día de la Educación Financiera (Finance Education Day), promoted by Banco de España and the Comisión Nacional del Mercado de Valores (Spanish Securities and Market Commission).

Thematic guides on insurance
We continue to produce and publish informative guides on different aspects concerning insurance and social protection. This year, we published the Guía para proteger tu negocio frente a los Ciberriesgos and the Guía para proteger tu empresa agropecuaria en España. We have updated the Guía para tu jubilación in its Spanish, Catalan and Basque Country and Navarra versions, and we have distributed 27,000 copies. We have also drafted an adaptation to the Guía para la protección de la pequeña empresa for Colombia.

Within this set of thematic guides, we have begun distributing mini-guides: summaries of guides that have already been published containing the key points. So far we have published the Guía para tu jubilación and the Guía para la protección del trabajador autónomo and we have distributed 40,000 copies of each of them.

To find out more about Insurance and Social Protection, click here
Research and innovation has formed an essential part of Fundación MAPFRE throughout our more than 40-year history. The first call for research grants took place in 1979 and was directed at traumatology and cardiology. Since then we have provided over one thousand grants and have developed more than 200 research projects in health promotion, accident prevention and road safety. We have also published expert reports and the Cuadernos de la Fundación collection which, since 1991, has been continuously publishing studies on insurance matters. We believe that all of this work has contributed to society’s advancement.

Our commitment to research and innovation is reflected in our annual budget in 2018 which allocated just over 2 million euros to this work.

SOCIAL INNOVATION AWARDS

Fundación MAPFRE has been committed right from the start to finding efficient solutions to improve people’s quality of life and we therefore launched the first edition of the Fundación MAPFRE Social Innovation Awards at the end of 2017. This initiative seeks to become one of the great benchmarks in supporting social entrepreneurship.

Focusing on three geographical regions, Latin America, Brazil and Europe, our aim is to support and provide exposure for innovative solutions that are effective, efficient and sustainable and which have a great potential for social impact in order to respond to the main challenges of our times related to improving health and digital technology (e-Health), insurance innovation (insurtech) and mobility and road safety. We are not looking merely for good ideas and good intentions. One of the essential criteria we use when assessing projects is their viability from a technical, economical and organizational point of view.

In this first edition, with the invaluable support of the Instituto de Empresa (IE), we received a total of 462 projects from Austria, Brazil, Colombia, Chile, Ecuador, Italy, Mexico, Peru, the United Kingdom and Spain. The nine most innovative projects in each of the areas went on to the semifinals, in the City of Mexico and São Paulo in July and in Madrid in September. Out of the semi-finalists emerged the nine finalists, three per area, who presented their initiatives in Madrid on 17 October.

All the projects were disruptive and boasted the perfect combination of innovation and technology at the service of society. The panel of judges had a difficult time choosing the three winners but they finally chose two Spanish projects, MJN-SERAS and Scoobic, and one Mexican one, Comunidad 4UNO.

The winner of the health category was MJN-SERAS, the first medical device which can calculate the onset of an epileptic seizure; in the road safety and mobility area the winner was Scoobic, a delivery vehicle which also decontaminates the air. Lastly in the innovation in insurance category the winner was the Comunidad 4UNO category, a financial platform designed to improve the quality of life of domestic workers.

All of the winners received 30,000 euros. The 27 finalists also received the valuable support of an online mentoring program provided by IE and face-to-face coaching sessions for the nine finalists. We trust that
the combination of funding and training will help these projects soon become a reality and a great example of how to make the world a better place.

Our experience with this first edition was highly positive, and has led us to launch a second edition. In addition, thanks to the relationships established between the 27 finalist teams the Red Innova network has emerged. This is a community of social innovators whose goal is to promote the exchange of specialized know-how and mutual support among its members in order to boost projects with a social impact around the world.

To find out more about our Social Innovation Awards, click here
IGNACIO H. DE LARRAMENDI RESEARCH GRANTS

In the health research sphere we awarded six scholarships for an amount reaching almost 250,000 euros in order to develop several research programs related to health promotion: obesity prevention, encouraging physical activity, education for patients, assessing bodily injury and health management.

In this edition the projects which will be receiving grants are the following:

> Education to encourage physical activity and improved quality of life in childhood cancer survivors. Universidad Europea de Valencia

> CuidaT. Aura Cuidados. Centro Sociosanitario Lago de Arcos

> Assessing the impact of an entertainment program with intervals of high intensity in people with non-communicable chronic diseases at primary health care centers. Universidad del Gran Rosario - Argentina

> Predictive models of prognosis and after effects of neck injuries in traffic accidents. Instituto de Investigación Biomédica de Salamanca (IBSAL)

> Improving clinical safety and quality in the treatment of patients with advanced radiotherapy techniques via a Risk analysis. Projecto MARRTA. Fundación Española de Oncología Radioterpática

> Study on exposure to bisphenol substitutes to endocrine disruptors in school age children and its relation to obesity. Universidad de Granada.

In the area of insurance culture in 2018 we awarded 73,726 euros to 5 projects from research centers and/or universities in the United States, Canada, Colombia, Italy and Spain, to support research in the field of insurance and social protection.

In order to help fund scientific work in the area of elderly care we opened the call for the Primitivo de Vega Scholarship for the amount of 15,000 euros. The 2018 winning project was titled Evaluación de la pérdida funcional y de los factores relacionados al mes de sufrir una fractura de cadera en el anciano from the Hospital Universitario Fundación Jiménez Díaz.

We also continue our collaboration with the Fulbright Scholarships, financing the complete period for students in the United States, and with the Fundación Reina Sofía, through a scholarship centered on the study of Alzheimer’s, which facilitates the training of researchers in both national and internationally renowned centers.

In collaboration with the training program from the Fundación Carolina we provide annual scholarships for postgraduate studies specializing in insurance which are aimed at Latin American and Portuguese students. This year we held a call for five scholarships aimed at future university masters students in actuary and financial sciences at the Universidad Carlos III in Madrid and Universidad de Alcalá.

Consigue tu Beca para el Carnet de Conducir
These grants are aimed at unemployed young people from 18 to 29 years old, whose employment chances are improved if they have a driving license. Applicants must complete a training period on five topics relating to road safety. 15 grants of 500 euros each were awarded.

To find out more about the Ignacio H. de Larramendi research grants, click here

ADVANCED MEDICAL RESEARCH

Personalized cell therapy
We feel very lucky to be able to announce that the Agencia Española de Medicamento (Spanish Agency of Medicines) has given the authorization for personalized cell therapy treatment in patients with spinal cord injuries. This treatment, backed by Fundación MAPFRE for more than 20 years, has been developed by Dr. Jesús Vaquero and his team at the Hospital Puerta de Hierro in Madrid. This means 2019 will see the transition from research phase to application of the therapy.

This year work continued on research into cell therapy with two new clinical trials. The first trial was with patients with secondary spinal cord injury due to injuries of the lumbar spine. The second trial was on patients with a traumatic brain injury. Both trials are due to come to an end in 2020.

Therapies in the early stages of Parkinson’s disease
Parkinson’s disease occurs due to a lack of dopamine which impedes the normal functioning of the nervous system. As the disease progresses, the deterioration gets increasingly worse and as time goes on the lesions becomes more and more difficult to treat and even irreversible.

This project led by Dr. José Obeso and developed in conjunction with Fundación de Investigación HM Hospitales, seeks to isolate the early signs and symptoms of the disease, before it produces its typical symptoms, and to treat them through HIFU technology (High Intensity Focused Ultrasound) and LIFU (Low Intensity Focused Ultrasound). HIFU and LIFU techniques combine ultrasound and image diagnosis via MRI. Amyloid plaques are detected by the MRI and then targeted and concentrated ultrasound energy is applied in order to destroy them.

From a social and health care perspective, detecting the onset of the disease in order to block its progress may help prevent Parkinson’s disease from causing disability. 150,000 people are suffering from this disease in Spain.
Osteoarthritis and epigenetic modulation

Osteoarthritis is a chronic disease which occurs when there is not enough cartilage in the joints which causes the bones to grind together and causes pain. According to the World Health Organization, approximately 28% of people over the age of 60 worldwide have osteoarthritis and 80% have limited movement.

In order to try to help alleviate this illness, Fundación MAPFRE is supporting a research project in collaboration with the Salk Institute in California and the Clínica CEMTRO in Madrid, led by the professor Juan Carlos Izpisúa and the doctor Pedro Guillén. This project consists of applying an epigenetic modulation system to cartilage cells and thereby helping to curb the development of osteoarthritis. The preliminary findings of this research received an award at the 6th ICRS Summit (International Cartilage Regeneration and Joint Preservation Society), held in San Diego, California.

In addition to these particular projects, we closely collaborate with the Centro Nacional de Investigaciones Cardiovasculares (National Center for Cardiovascular Research) (CNIC), led by Dr. Valentín Fuster, whose mission is to boost cardiovascular research and pass this knowledge on to his patients.

To find out more about advanced medical research, click here
Accident Prevention and Road Safety Studies

Speeding and vulnerable users. São Paulo and Mexico research
Our main goal consists of raising awareness regarding the need to observe speed limits, particularly on city roads. Increased speed is directly linked to serious injury, as indicated by the World Health Organization.

We have carried out speed checks in settings with vulnerable users: schools, parks, elderly people’s home and areas with large numbers of pedestrians in five Mexican cities and in 13 regions of São Paulo.

During the presentation of both reports to the press we carried out trials simulating a crash on a city road, thereby demonstrating the effect that speed can have in order to try to prevent a crash of this kind. These were carried out on public roads and designed by CESVIMAP.

ADAS (Advanced Driver Assistance Systems)
In collaboration with CESVIMAP we produced a set of fact sheets which offer a detailed explanation of the new technologies applied to vehicles, what their main components are, the types of traffic accidents for which they are effective, the percentage of serious crashes that could be prevented, as well as an estimated final cost for the consumer.

This study was carried out in connection with the publication of the European Commission’s third mobility package which included a review of the general rules on vehicles in terms of the compulsory nature of safety features.

Drowning prevention and other life-threatening situations on blue flag beaches
In collaboration with the Asociación de Educación Ambiental y del Consumidor (Environmental and Consumer Education Association) (ADEAC) and the Grupo de Investigación de Actividades Acuáticas y de Socorrismo (Aquatic Activities and Lifeguarding Research Group) (AGIiAS), the study puts forward a joint strategy that enables a scientifically rigorous analysis of preventive actions and the set of resources dedicated to prevention and intervention in emergencies in aquatic settings, in all of Spain’s blue flag beaches.

Fire victims in Spain 2017
Together with the Asociación Profesional de Técnicos Bomberos (APTB) we drew up this study which compiles and analyzes the data on victims of fires in Spain. In 2017, 212 people were victims of fires, 144 of whom died in their homes. Society needs to face this reality and understand the pressing need to apply preventive measures.

Vehicle quality and safety in school transport in the metropolitan region of Santiago de Chile
This study analyzes the current safety conditions of school transport services in Santiago de Chile and provides information on the factors which parents consider most important when choosing how their children should get to school.

At Fundación MAPFRE we reveal how parents and guardians assess the level of commitment a school has towards the safety of these types of vehicles, the level of responsibility resting with the drivers and transport companies’ level of compliance with current Chilean legislation.

Spain accident rate atlas: accidents, mortality and injuries
The purpose of this study is to publicize the main causes of injury, using the available evidence to develop preventive plans and projects which will help us transform these high accident rates in order to reach one of Fundación MAPFRE’s main goals: Objetivo Cero Victims:

In this study we included the data analysis from the Instituto Nacional de Estadística (INE), on death and injury rates in Spain during the 2011 to 2015 period in a series of infographics which briefly summarize the main recommendations and advice for preventing serious injury by age.

School environments in Latin America
The main goal of this study is to reveal the general view that primary school students, parents and teaching staff have of road safety. The study was undertaken in 17 Latin American countries: Argentina, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Nicaragua, Peru, Panama, Paraguay, Puerto Rico, the Dominican Republic and Uruguay.

Thanks to our volunteers we managed to compile 11,295 surveys.

Road traffic accident victim attention unit. Training manual and action protocol
These two publications, produced in collaboration with the Federación Iberoamericana de Asociaciones de Víctimas Contra la Violencia Vial (FICVI), aim to provide public authorities with a working methodology to turn to when training professionals and other actors involved in road traffic accidents, who operate both directly and indirectly in the development of the victim casualty units.

To find out more about our studies in Accident Prevention and Road Safety, click here
Faced with this situation, Fundación MAPFRE and Sociedad Española de Medicina de Urgencias y Emergencias (SEMES) have launched a research study with the goal of obtaining first hand information about the public’s knowledge of emergency situations and their perceptions of them. The outcome of this study will undoubtedly allow us to make decisions that will contribute to making the publicizing of Cardiopulmonary Resuscitation (CPR) more effective in order to achieve our end goal: saving as many lives as possible.

To find out more about our studies in Health Promotion, click here
**INSURANCE AND SOCIAL PROTECTION STUDIES**

**Expert reports from MAPFRE Economic Research**
During 2018 we continued to publish industry reports from MAPFRE’s Economic Research. These reports offer a view of the structure of different insurance markets as well as an annual analysis of the major insurance groups, classified by premium volume. These reports are: *The Spanish insurance market 2017*, *The Latin America insurance market 2017* and the rankings of the major European and Latin American insurance groups.

We also update our outlook reports on a quarterly basis, which offer a general overview of the main macroeconomic and financial perspectives, forecasts and trends, as well as an evaluation of their impact on the insurance business.

In addition to the abovementioned reports, we have also published the following:

- *Insurance solvency regulation systems*: this report analyzes the advances and complexities of this topic and deals with the major mature markets of the United States and the Eurozone and the emerging Latin American and Asia-Pacific markets.

- *Insurance industry investment*: this report studies the size and role of the insurance sector as a significant and stable investor in the financing of economies.

- *Health insurance*: this report compares a selection of health systems in different world regions, including models which contain certain differentiating features which could serve as a reference when designing public policy related to health care systems. This report also proposes an efficiency indicator, which has estimated a total of 180 countries thus providing a global comparative picture of these countries.

A total of 11 publications have all been translated into English and published in digital PDF and epub formats and are available for free on the website.

**Cuadernos de la Fundación**
Within our Cuadernos de la Fundación collection, which we have been publishing continuously since 1991 and which mainly cover the results of research grants awarded years earlier, we have featured six new titles.

- *Riesgo 2018* [cuaderno 223]: this title gathers together the conferences of the 7th Congress on Risk Management and Insurance Research (RISK 2018). In line with previous congresses, RISK 2018 provided a platform in which to share new ideas, research findings and ongoing experiences in actuary and financial sciences.

- *El impacto de Solvencia II en los grupos de entidades aseguradoras* [cuaderno 224]: research which pinpoints and provides in-depth analysis of each of the aspects of the Solvency II regime which have an impact on the management of European insurance groups, with particular attention paid to subjects which affect financial and property matters and their effects on the organization and structure of the insurance groups themselves. This publication is the result of a research grant awarded in 2014.

- *Estudio sobre el employer branding del sector Seguros en España* [cuaderno 225]: this book provides definitive empirical evidence in order to understand the image the insurance sector portrays to the outside world. While other works have studied the employer branding of specific companies, this study is one of the first to explore the entire sector’s image in society. This publication is the outcome of a research grant awarded in 2016.

- *Determinantes de la performance de los fondos de pensiones* [cuaderno 226]: the main goal of this work is to analyze Spanish pension funds and undertake an empirical investigation of the performance of variable income pension funds marketed in the main European countries. This publication is the outcome of a research grant awarded in 2016.

- *Fundamentos de primas y finanzas en la regulación mexicana* [cuaderno 227]: analysis and research on the development and establishment of actuary procedures specifically applicable to premium estimations, reserves and solvency margins of guarantees and surety insurance, taking into account their special features. Likewise, on the occasion of several countries’ adoption of the Solvency II regulatory scheme, procedures taking this approach are also included.

- *Otimização conjunta do capital baseado em risco e da carteira de ativos* [cuaderno 228]: in view of the need for solvency in the insurance market, this work proposes a theoretical development and a practical application of an internal model of simultaneous portfolio and capital optimization based on risk, in line with international best practices. The main objective is to build an internal model to measure the capital solvency value required while also allowing for optimal asset portfolio and company shareholder resources allocation. This publication is the outcome of a research grant awarded in 2016.

All titles are accessible and free-of-charge on the internet in epub and PDF format.

**MAPFRE Insurance Dictionary**
We have updated and reviewed our MAPFRE Insurance Dictionary which now includes new topics, both in Spanish and English, in print and electronic form and available for free online. In addition, the online version of the dictionary in Portuguese has incorporated a number of new terms.

**Documentation Center**
Specializing in insurance, risk management and social protection, the center houses a web catalog of over 150,000 bibliographic references including reports, articles in specialized journals, rankings, legislation and a collection of 388 magazine titles. The vast majority of these resources are available in digital format and freely available on the internet. Moreover, as a single repository, the Documentation Center offers users the option of consulting and downloading all the publications published by Fundación MAPFRE.

Within our publicity plan, as well as carrying out several presentations at academic institutions, among which we would highlight the presentation at the Masters in Actuary and Financial Sciences at
the Universidad Carlos III, we also publish the monthly Boletín de novedades del Centro de Documentación, in which we offer a selection of specialized reports, recommended themed bibliographies and expert articles analyzing current topics.

In 2018 we updated our free Bibloteca FM mobile app, available for IOS and Android devices.

To find out more about our studies in Insurance and Social Protection, click here
Our courses and workshops are aimed at training trainers and professionals working in the fields we concern ourselves with. We fund workshops and take part in all those in which we believe our presence would be useful. Sometimes the course is the result and consequence of a broader activity. This is the case with art exhibitions, where we take advantage of the work done by the curator and authors of the catalog so they can have direct contact with the general public visiting our exhibition halls.

**IN ART**

La organización de cursos, conferencias y coloquios involucrados con Organizing courses, conferences and talks related to our exhibitions has been one of Fundación MAPFRE’s main lines of cultural activity over the course of time.

Our intention with these has been to broaden and enrich the exhibition content (generally cycles or short courses with between three and eight sessions) and this has gone down very well with the public. Running them has also allowed us to extend and strengthen the relationship between Fundación MAPFRE and those professionals working in the areas of culture we are most active in: academics, critics and curators of fine art and photography; directors and other senior staff from museums, Foundations and other public and private entities; artists, writers, etc.

In 2018, this approach led to us convening two courses rolled out over a total of 14 sessions in which several other speakers took part.

**Derain, Balthus, Giacometti. A friendship between artists**

In its six sessions (5 to 13 March, one of them consisting of a guided visit of the exhibition), leading representatives of French museums and Spanish academics took part in the cycle, all of whom dealt with different aspects of the relationship between the three great artists featured in this exhibition.
Mediterranean. Classicism and modernity
With art historians, curators, teachers and staff from French and Italian museums and representatives from the world of culture all taking part, this cycle dealt with different aspects, both in general terms and also specific to some of the great masters (Picasso, Matisse), relating to the core topic of the exhibition entitled Rediscovering the Mediterranean: the multiple ways in which the ancient Marc Nosstrum has played a leading role in European cultural creation, especially with regard to painting and sculpture in the transitional phase between the 19th and 20th centuries.

To find out more about our Art courses, click here

IN ACCIDENT PREVENTION AND ROAD SAFETY

200 Lives. The unacceptable toll of work-related traffic accidents

The workshop presented the plans, campaigns and incentives with regard to road safety at work. There was also a presentation of the tools used and best practices employed by a number of companies in respect of road safety at work.

II International Congress on Safety, Emergencies and Lifesaving. Quality from the very first intervention.
A conference organized in collaboration with the Aquatic Activities and Lifesaving Research Group (GIAAS) of the University of La Coruña.

The central theme of this conference is up-to-date training for emergency situations in which security and lifesaving services are required to get involved. Prevention is established as the starting point as is the need to achieve quality from the very first intervention.

Speakers from seven different countries took part being Brazil, Chile, Denmark, Spain, the Netherlands, England and Portugal. The conference’s scientific seal of approval was guaranteed by the participation of 55 doctors from four countries, associates of 21 universities and 9 distinct professional bodies.

Drugs and Driving. Protecting our lives
A workshop that gave a general overview on the subject of drug consumption in Spain and the European Union and its influence on driving. Experts from various European countries shared their experiences about implementing the laws and regulations that govern this subject.

The workshop was run in collaboration with the European Transport Safety Council (ETSC) and among those taking part were, Gregorio Serrano, director-general of Traffic; Bartolomé Vargas, prosecutor attached to the Road Safety Court; Jesús Monclús, director of Accident Prevention and Road Safety at Fundación MAPFRE; Antonio Avenoso, executive director of the European Transport Safety Council (ETSC); Eulalia Alemany, technical director of the Help Against Drug Addiction Foundation (FAD); and Nuria Guisández, expert in alcohol, drugs and driving at the Complutense University of Madrid.

V International Congress of the American Firefighters Organization (OBA)-Fundación MAPFRE: Prevention, preparedness and emergency response
Organized jointly with the American Firefighters Organization (OBA), Fundación MAPFRE and with the National Firefighter Corps of Chile as host, the event was also supported by the Faculty of Architecture of the University of Chile.

The sessions were focused on preparation, prevention and response in emergency situations. Recent research was presented on the situation regarding buildings in the city of Santiago de Chile and instructions were provided on the basics of producing drinking water in emergency situations.

Firefighters and representatives of authorities from all of the Latin American countries that belong to the organization took part.

Toward safety standards for all vehicles
Workshop run by the European Transport Safety Council (ETSC) and the Directorate-General of Traffic (DGT).

This workshop was part of the iSAFER campaign whose objective is to contribute to reducing deaths and injuries caused by speeding on the roads through identifying and promoting best practices. The workshop focused on Intelligent Speed Assistance (ISA), recommending its use. The project received financial support from the Flemish Government, Fundación MAPFRE and 3M.

Taking part in the workshop were Pere Navarro, director of the Directorate-General of Traffic; Antonio Avenoso, executive director of the ETSC, Jesús Monclús, director of Accident Prevention and Road Safety at Fundación MAPFRE; Peter Broertjes, of the European Commission; Richard Cuerden, director of the TRL Academy; Oliver Carsten, Institute for Transport Studies (United Kingdom); Enrique Zapico, from the Engineering Department of CESVIMAP; Mario Lombán, from 3M; Víctor Piccione, from FORD and Graziella Jost, of the ETSC.

International Congress on Prevention, Risks and Emergencies: Toward a culture of prevention and safety
The conference was run jointly with the Castellón Firefighter Consortium. The purpose of this body is to improve the response to emergencies, bringing together the best experts to share specific experiences and enhance the service provided to the public.

The presentations and round tables that took place were focused on structural and forest fires as well as aquatic risks. The program included the participation of representatives from the Fire Departments of New York, London, Montpellier, Chile along with representation from Spanish firefighters, research groups from the Jaume I University and management figures from Fundación MAPFRE.
We also gave training on aquatic lifesaving and the installation of water treatment plants for the Fundación MAPFRE emergency team.

**Speed and Vulnerable Users. São Paulo and Mexico**
The objective of the workshop was to present the results of crash trials to the press, thereby raising awareness of the need for sustainable mobility and, specifically, a 30 km/h speed limit in areas with vulnerable users (schools, parks, senior citizens’ homes, etc.).

We designed a presentation for the media in which the attending journalists and authorities could experience for themselves, as drivers, how it feels to run someone over in a real vehicle (using a crash dummy). We relied on the collaboration of CESVIMAP to achieve this, who took care of all the necessary technical requirements to put the installation into operation.

**International Conference: From Vision Zero to Goal Zero? Global leadership in improving Road Safety**
Under the auspices of the Road Safety and Sustainable Mobility Commission of the Spanish Congress of Deputies, we organized a high level international conference in Madrid to review the 20-year history of the Vision Zero movement, which began in Sweden in 1997, and to show how contemporary and relevant it remains to this day. Fundación MAPFRE, through presentations and debates with national and international leaders, wanted to explore if the «vision» could be transformed into a more specific «objective». Additionally, the best international practices of the revitalized Goal-Vision Zero worldwide movement were shared and analyzed in detail.

Attending the workshop were various road safety representatives, experts and authorities as well as national and international bodies and a number of cities from around the world committed to Vision Zero. Of these, we would like to mention the main speakers: Matthew Baldwin, European Coordinator of Road Safety and Sustainable Mobility, and Claes Tingvall, from Chalmers University.

**E-learning training**
As a result of the agreement signed between UNED and Fundación MAPFRE, access was made available to the virtual learning environment UNED Abierta, and the following training courses were taught using the MOOC format:

- **Teaching techniques for road safety educators**
The focus of the course is based on the needs of all those, whether or not they are education professionals, who need to give classes, talks or any other kind of training activity in the field of Road Safety and/or Risk Prevention.

  The content is related to these requirements: basic theoretical knowledge about educating and teaching, practical knowledge about how to design and structure training activities according to the students’ profile and the nature of the subject matter to be taught (knowledge, skills, values, responsibilities, attitudes). Lastly, there is a short review of the main indoor and outdoor teaching methods.

- **Methodological updates for teaching road safety and accident prevention**
The course helps and supports primary and secondary schoolteachers who are responsible for taking a cross-cutting approach to teaching accident prevention and road safety.

  It deals with the main differentiating characteristics of this type of education, concentrating on the importance of developing good habits. It describes the most frequent sources of risk according to the age of the students, as well as the recommended accident prevention and road safety content to teach to each age group, as well as suggestions about the most appropriate methods. There is a review of the most up-to-date teaching methods being used (new technologies, gamification, project-based education, flipped classroom, collaborative learning, etc.) and a description of the processes of assessment and monitoring.

*Antonio Huertas was present in took part in the Congreso de los Diputados de España to participate in the Objetivo Cero international conference.*
IN HEALTH PROMOTION

We continued to promote training for health professionals, with the organization of the following in-person workshops attended by a total of 694 professionals.

Workshops on Bodily Damage Assessment
On 15 June 2018, the 5th Workshop on the Assessment of Bodily Harm took place in Almeria, under the working title “Relevant medical and legal aspects. Law 35/2015: difficulties and criteria”, which dealt with the medical-legal aspects of assessing bodily harm that lead to discrepancies, controversies and difficulties when it comes to applying Law 35/15.

On 22 November, a workshop entitled Review of the Criteria for Assessing Bodily Harm took place in San Sebastian, which carried out an investigation into good practices in the assessment of bodily harm and also rehabilitation protocols in spinal pathology.

Healthy Organizations and Age (SICUR 2018)
On 22 February, as part of the International Security, Safety and Fire Exhibition, this workshop was held to analyze how age influences the health of the working population and what measures are being adopted by companies. Studies were presented on the impact of age on incapacity for work and how this relates to working conditions.

VIII Meeting on Health and Work: Well-being and healthy habits in companies
The Meeting on Health and Work, which has taken place every two years since 2004, has become a forum that brings together highly regarded professionals and scientists to discuss the latest advances on the subject of occupational health, always with a practical focus on arriving at a consensus of ideas and proposals that will facilitate workers’ health.

Promotion of Health in the School Environment
The promotion of health in the school environment includes any actions designed to promote, improve and protect health from an all-inclusive perspective, enhancing the physical and social environment of the school, facilitating and reinforcing connections with the wider community and the services that are available to assist. This course allows the teaching staff to improve their professional ability to undertake projects and initiatives through studying the theoretical framework that underpins the promotion of health.

Advice on Physical Activity and Prescribing Exercise for Medical Professionals
Physical activity, health and quality of life are all interconnected. It has been proved that a sedentary lifestyle represents a risk factor for several chronic diseases, especially cardiovascular ones, which are among the main causes of death in the Western world. Obesity -the pandemic of the 21st century- and the chronic diseases related to it represents an ever-increasing cost for the health service.

The aim of this training activity is for medical and nursing professionals to fully appreciate the importance of diagnosing physical inactivity and sedentarism in patients as a determining risk factor in the most prevalent pathologies. The idea is that these professionals, while carrying out their primary health care consultancies or occupational risk prevention activities, include advice on physical activity as a key factor in promoting health and the issuing of a «physical exercise prescription» as one of the central pillars for the prevention of treatment of some of the most common chronic conditions, also in the workplace. This course was developed in collaboration with the Ministry of Health, Social Services and Equality (MSSSI), the Spanish Agency for Health Protection in Sport (AEPSSD) and the National School of Occupational Medicine at Carlos III Institute of Health.

Safe and Responsible Use of New Technologies in the Home
It is undeniable that children display great skill when it comes to using technological devices and yet the knowledge they are managing, generally speaking, is related to the user-friendliness and everyday use of ICT, which does not generally imply any knowledge about security, privacy, current legislation or responsible use of the device. The research project EU-NET-ADB shows that Spain, along with Romania, is at the top of the league table of European countries for addictive internet behavior developing in adolescents between 14 and 17 years old. Spain is also the country with the highest percentage of young people «at risk» of developing addictive internet behavior (21.3%). Spanish adolescents represent the main group of daily users of social media in the whole of Europe. That is why it is essential for adults to be actively involved in and to teach the safe and responsible use of New Technologies. Our objective with this course is to provide families with the knowledge required to raise awareness of the consequences of abusive and inappropriate use of new technologies and to furnish them with the tools and resources to tackle the issue. The course is being run on Fundación MAPFRE’s Virtual Campus.

Safe and Responsible Use of New Technologies in the Classroom
The incorporation of ICT in the classroom gives us the opportunity to change the traditional methodologies used in teaching and implies an improvement in the education process, but it has to be introduced as just one more teaching tool, ensuring that the youngest students acquire the training and values required to make healthy use of communication technologies. The aim of this course is to familiarize educators with methods of managing ICT in a responsible and positive way, giving advice on the use children should make of them along with relevant guidelines for approaching these issues. This e-learning course is run in collaboration with the UNED.
Course for Teachers on Accidents and Medical Emergencies
In education centers, as in all walks of life, despite taking appropriate preventative measures, accidents or emergency situations can arise that necessitate quick decisions by the person closest to the student. These situations can happen due to taking part in activities with inherent risk, due to reasons related to the physical premises, due to the reckless behavior of students, due to a student having a pre-existing medical condition or due to fortuitous circumstances. These can occur in spite of the supervisory and control measures put in place by the center and the teacher.

With this course we want to help teachers know what to do in these emergency situations, providing them with the required knowledge as well as giving them the information and resources so that they can incorporate competence in health and first aid into their skill set as established in Royal Decree 126/2014, of 28 February 2014.

This MOOC has been developed in collaboration with the UNED, the Spanish Society of Emergency Medicine (SEMES) and the Official Association of Physicians in Madrid (ICONEM).

To find out more about our Courses, Workshops and Conferences in Health Promotion, click here

IN INSURANCE AND SOCIAL PROTECTION

MOOC Insurance Education
This year we launched a call for two new MOOC courses in collaboration with the UNED: Initiation to Insurance for University Students and Social Protection and Public Pensions; and the third call for the course in Financial Education in schools: risk and insurance, with over 400 students across all courses.

MIDE Workshops. How to Prevent Risks?
An activity aimed at the over-18s carried out in Mexico in collaboration with the Interactive Museum of Economics (MIDE). The objective is that participants identify the risks to which we are habitually exposed, and understand the most common concepts relating to the basic functioning of insurance as a finance tool, in order to make decisions and to secure their present and future well-being. In 2018 we held 60 workshops, both at MIDE and at other institutions, in which 977 people took part.

MIDE: Finance Classroom for Society
In the Interactive Museum of Economics (MIDE) in Mexico, in the part devoted to finances in society, there is an interactive space named Equity, Risks and Insurance, which allows you to find out about the value of forward planning and which promotes insurance education for children, young people and adults.

Through an exhibition consisting of a central screen and 18 digital panels fixed to a wall, a game shows how to reduce the impact of an unfavorable event or accident by contracting some of the different types of insurance available.

By responding to questions about how to cover expenses arising from an accident, what an insurance policy is, why it is important to have one and what you should look for when taking one out, visitors become familiar with concepts and terms such as policy, premium, deductible, amount insured and return.

156,448 visitors have passed through this space.

Finance Education Day and Week

Spain
Last year, we took part once again in Financial Education Day in Spain. The date chosen was 1 October to raise the general public’s awareness about the importance of having an adequate knowledge of finance in order to understand and approach important decisions about our daily lives. Fundación MAPFRE carried out the following events and activities:

- Expert forums on pensions in Seville’s ABC newspaper: The current situation for young Spanish people in terms of savings and pensions.
- PlayPension workshops at the Fundación Tomillo in Madrid.
- Virtual game based on concepts of finance and insurance.
- Social media competition.

Mexico
Every year, Mexico holds the National Financial Education Week, during which a series of activities take place designed to teach the correct way to administer household resources; the financial rights of consumers; the risks related to over-indebtedness and the misuse of financial products and services, among other topics. This year it took place between 4–7 October and 2,567 people took part.

We were there with an attractive space and different fun educational activities to make our visitors aware that getting into the habit of saving could guarantee them the quality of life they would like to achieve on reaching retirement.

bugaMAP Seminars
bugaMAP, MAPFRE’s business game, consists of a business simulation that teaches university students about managing the insurance business through taking decisions and simulating their impact on market share, the balance sheet and the solvency of the company. Over the course of the year we held 82 sessions for 2,055 students. The biggest increase was in Spain, where we gave 52 seminars with 1,196 participants.

As something new, in 2018 we organized Spain’s first ever inter-university bugaMAP championship in Seville, involving 13 sessions with 250 students participating. The universities that took part were the University of Seville and the Pablo de Olavide University.
We also held championships in Mexico and the United States. Taking part in Mexico were the National Autonomous University of Mexico, the Mexico Autonomous Institute of Technology, La Salle University, Anáhuac University, Marista University, Mexican University, UAEM Toluca, the University of the Americas and the American Technological University. The universities from the United States were Bowling Green State University, the University of Akron and Ohio Dominican University.

Workshops and webinar on insurance knowledge
We continued organizing both in-person and online workshops (webinar). In Spain we ran the following ones:

> Informative workshops aimed particularly at self-employed workers with presentations on the Guide to protecting your business from cyber risks, an activity carried out in collaboration with ISMS Forum, in the SICUR CYBER area, and the Guide to protecting self-employed workers, in this case in collaboration with the Business Confederation of the Province of Almeria (Asempal).

> Informative workshops for students: in September for students of the Master in Actuarial and Financial Sciences at the Carlos III University in Madrid, where we showed how the actuary profession operates within insurance companies. In December, for the Faculty of Economics of the University of Extremadura (Badajoz campus), with the workshop “Find Out About the Insurance Industry and the Opportunities it Offers”, where we highlighted job opportunities in the field of insurance.

> Technical workshops, in which we presented various publications produced as a result of research grants or those prepared by MAPFRE’s Studies Service in which we analyzed pension systems, solvency regulation regimes in insurance, the Spanish insurance market in 2017, the impact of Solvency II on insurance companies and employer branding in the insurance sector.

At the National Autonomous University of Mexico we presented the study entitled What Mexicans think about the pension system and the Guide to your retirement.

We held two online seminars (webinar). In June, there was one on the space industry, its trends, risks and insurance products with collaboration from MAPFRE Global Risks, to which 265 people connected from 26 different countries. The September one dealt with the economy and insurance in Latin America 2007-2017 and was co-organized with the MAPFRE Studies Service, during which we presented the Report on the Latin American Insurance Market 2017, an event to which 172 people connected from 24 different countries.

A total of 1,130 people took part in these workshops.

To find out more about our Courses, Workshops and Conferences in Insurance and Social Protection, click here
In the sphere of culture, throughout 2018 we continued expanding an activity that has formed the main basis of our activity in this field for nearly three decades: putting on exhibitions of fine arts and photography, along with other activities directly related to them (publishing catalogs, organizing courses, conferences and educational activities). And we have done all this maintaining the essential principal that guides our cultural activities: producing our own projects (or shared, from the outset, with other institutions), aimed mainly at the general public, while maintaining an irrefutable scientific imperative, conceiving them as systematic projects that should be displayed (with a thematic, chronological and formal coherence, and generously resourced and distributed) over the course of time.

Sticking firmly to these criteria has enabled us to earn the recognition of both Spanish and international cultural institutions involved in such activities as well as generating a wide audience—in Spain and many other countries—interested in culture.

Throughout 2018, the 23 exhibitions the Foundation showed in our exhibition halls (Madrid and Barcelona) or in collaboration with other Spanish institutions, the rest of Europe, Latin America and the United States, attracted a total of 544,139 visitors.

FINE ART EXHIBITIONS

Within the general framework of our endeavors in this field (the period in which Modern Art emerged and consolidated itself in European art, broadly speaking 1860-1930), in 2018 we put on three outstanding exhibitions in our Madrid and Barcelona exhibition halls: Derain, Balthus, Giacometti (Recoletos Exhibition Hall, January-May) brought together three of the great masters of the 20th century to provide, through more than 200 pieces work, an exploration of their friendship and their concept of artistic creation. Rediscovering the Mediterranean, also in Madrid (October-January 2019), presented a wide-ranging (over 140 works) and dazzling anthology of the inexhaustible and vital subject of the evolution of European art and culture; and in Barcelona (Casa Garriga Nogués Exhibition Hall, also between October and January 2019), a singular pairing: Picasso-Picabia. Painting in Question in which, for the first time, the great genius of contemporary art could be seen face-to-face with one of the leading lights of the avant-garde movement.

Another aspect which is becoming habitual, and a highlight of our cultural activities, is our collaboration with prestigious overseas institutions: we organized Derain, Balthus, Giacometti with the City of Paris Museum of Modern Art, while the Picasso-Picabia project was a joint effort with the Granet Museum of Aix-en-Provence, with major support coming from the Picasso National Museum (Paris). Meanwhile, both this last exhibition and Rediscovering the Mediterranean formed part of the Picasso-Mediterranée cultural event, 2017-2019, a network of effort and collaboration led by the aforementioned Picasso National Museum-Paris in which nearly sixty distinguished Europe-wide cultural institutions took part.
Opening of the Rediscovering the Mediterranean exhibition.

André Derain
Geneviève à la pomme, 1937-1938
Photo: © Thomas Hennocque
© André Derain, VEGAP, Madrid, 2018

Balthus
Les Enfants Hubert et Thérèse Blanchard, 1937
Photo: © RMN-Grand Palais (Musée national Picasso-Paris) / Mathieu Rabeau © Balthus

To find out more about our fine art exhibitions, click here

André Derain
Geneviève à la pomme, 1937-1938
Photo: © Thomas Hennocque
© André Derain, VEGAP, Madrid, 2018

Balthus
Les Enfants Hubert et Thérèse Blanchard, 1937
Photo: © RMN-Grand Palais (Musée national Picasso-Paris) / Mathieu Rabeau © Balthus

Alberto Giacometti
Isabel à l’atelier, 1949
Photo: © RMN-Grand Palais / Mathieu Rabeau
© Succession Alberto Giacometti (Fondation Alberto et Annette Giacometti, Paris / ADAGP, Paris) VEGAP, Madrid, 2018
PHOTOGRAPHY EXHIBITIONS

2018 was a particularly active year in this field, with a total of 15 exhibitions, steadfastly following the general approach that has defined such activities since we started them in 2009: ambitious retrospectives of the great masters of the art of photography in our times, providing the public with a wide-ranging and solid anthology of their careers.

Regarding the exhibitions opened in our exhibition halls in 2018, *Brassaï: The Eye of Paris*, first presented in Barcelona (February-May) and then in Madrid (May-September), was probably the one that had most impact and reverberation, unanimously praised for the way in which the breadth and excellence of the work on display permitted one of the great photographic masters of the 20th century to be fully appreciated. The specific schedule for this year was rounded off by exhibitions dedicated to the Dutch photographer *Ed van der Elsken* (Bárbara de Braganza Exhibition Hall, January-May), a singular figure in European photographic and audiovisual creation in the second half of the 20th century and author of experimental, expressive and socially committed work that had scarcely been seen in Spain before; and the exhibition on the Japanese photographer *Shomei Tomatsu* (Casa Garriga Nogués Exhibition Hall, June-September), one of the great artists of the 20th century who also had a major influence on Western photographers; and the extensive retrospective dedicated to *Humberto Rivas* (Sala B. Braganza Exhibition Hall, September-January 2019), the Argentinian photographer who spent virtually his entire career in Barcelona and who also left a notable mark on Spanish photography during the last third of the 20th century.

As with the fine art exhibitions, one of the hallmarks of these programs from the very beginning has been the sharing of photography projects with museums and other renowned institutions worldwide. In 2018, these collaborations with international and international institutions resulted in many very gratifying episodes. Of the exhibitions opened in 2018, it should be mentioned that *Brassaï: The Eye of Paris* was, between November and February 2019, shown at the San Francisco Museum of Modern Art (SF-MoMA), arguably the world’s foremost institution for exhibitions of artistic photography. *Ed van der Elsken* came to our exhibition hall having spent the previous year in the European institutions with which we conceived the project: the Stedelijk Museum in Amsterdam (February-May) and the Jeu de Paume in Paris (June-September).

As well as launching these new shows, in 2018 the majority of the previous photography exhibitions we organized in recent years continued touring successfully —to Spanish institutions and other European and Latin American countries and in the United States. Thus, in Spain, the 2017 exhibitions dedicated to the American photographers *Duane Michals*, *Bruce Davidson* and *Nicholas Nixon* were able to see in 2018 in the José Guerrero Center in Granada (January-April), the Sala Rekalde Exhibition Hall in Bilbao (February-May) and the Andalusian Center of Photography (CAF, Almeria, March-May) respectively. On an international level, the exhibition *Peter Hujar: Speed of Life* (which also opened in 2017) was shown in the two American institutions that helped co-organize the project: The Morgan Library & Museum of New York from January to May and the University of Berkeley Art Museum, between July and November; the aforementioned Duane Michals was also shown at the MEF Ettore Fico Museum, in Turin (May to July). In Germany, the Nicholas Nixon could also be seen at the C/O Gallery in Berlin (September to December).

Once again this year we have continued our photography collaboration with Latin American institutions: the *Paz Errázuriz* exhibition was shown at the Fine Arts Museum of Chile (Santiago, July-September).
To find out more about our photography exhibitions, click here.
FUNDACIÓN MAPFRE COLLECTIONS

Initiated in 1980, the Fundación MAPFRE collections currently constitute a remarkable ensemble of art (drawings, etchings, paintings and photographs) through which it expresses its commitment as an institution to protecting culture and promoting it to the general public. They comprise five different bodies of work, four in the field of fine arts plus a broad-ranging photography collection: the Drawing Collection, including works by acclaimed names from the European avant-garde movement (Matisse, Schiele, Degas, Rodin, Picabia, Klimt, etc.) and prestigious representatives of the 19th and 20th century Spanish art world (Chillida, Fortunya, Gutiérrez Solana, Miró, Picasso, Pinazo, Regoyos, Vázquez Díaz, Viola, etc.); the respective collections of the illustrator Rafael de Penagos and Luis Bagaría, also an illustrator and caricaturist; the Etchings Collection, which includes a complete series of the Vollard Suite by Picasso, the Carnicero and Goya interpretations of Tauromaquias and, also by the great artist from Aragon, a series of The Disasters of War. For its part, the Photography Collection, currently containing nearly 1,200 pieces, brings together representative collections from both the great masters of 20th century (Robert Adams, Walker Evans, Lee Friedlander, Helen Levitt, Paul Strand, etc.) and other contemporary and internationally renowned photographers (Paz Errázuriz, Graciela Iturbide and Nicholas Nixon, to name but a few). 2018 saw the acquisition of a large collection of 170 photos by the Chilean photographer Paz Errázuriz, whose career was recognized in 2017 with the National Prize for Plastic Arts in Chile and who is indisputably one of the current Latin American artists with the greatest international reputation.

The collections complement and expand our cultural project through two relevant lines of action:

On the one hand, the exhibitions of Fundación MAPFRE Collections in other institutions in Spain, which represent a very explicit projection of our cultural dimension. In this respect, a highlight for 2018 was the show entitled Picasso & Miró. The Flesh and the Spirit, held in Malta between April and June. This exhibition -which presented an intriguing dialogue between these two giants of contemporary art based on the Collections (Vollard Suite) and the Miró archives- represented the central pillar of a program promoted by the Maltese government to celebrate the choice of La Valetta as the 2018 European capital of culture, thus providing the opportunity for a high-profile institutional presence on the island.

Along with this show, four further exhibitions of the Collections were arranged, all of them in Spain: Vázquez Díaz in the Fundación MAPFRE Collections was presented at Fundación MAPFRE Guanarteme (La Laguna Office) between February and April; the same institution hosted Luis Bagaría in the Fundación MAPFRE Collections at its headquarters in Las Palmas (September-November). In Villanueva de la Serena (Badajoz), the Espacio Cultural Rufino Mendoza hosted (September-October) Rafael de Penagos. Modern Woman. Fundación MAPFRE Collections and the exhibition featuring Graciela Iturbide was put on at the Fundación Barriré, in La Coruña, between October and January 2019.

Finally, there was a relatively unprecedented initiative with our collections in the form of Tribute to Miró. Women in the drawings of the Fundación MAPFRE Collections, that we exhibited in the Recoletos Exhibition Hall between March and July.

Meanwhile, loans to other institutions continued apace. This practice not only ensures Fundación MAPFRE’s presence in leading exhibitions in Spain and abroad, but also facilitates the maintenance and extension of a fruitful network of international contacts. We made a total of nine loans during the course of 2018, through which we lent 21 works from our repository of drawings and paintings, one sculpture and 36 photographs. The loans were to museums, foundations, galleries and other cultural institutions in Spain (Centro de Arte de Alcobendas, Fundación Las Edades del Hombre, Museo Carmen Thyssen-Málaga, Museo Nacional Centro de Arte Reina Sofía), Belgium (Bozar), France (Gran Palais and Petit Palais, Musée des Beaux-Art de la Ville de Paris) and Portugal (Fundação Serralves, Oporto).

PUBLICATIONS / TEACHING ACTIVITIES

The catalogs that we publish regularly for the exhibitions we organize represent one of the most outstanding aspects of our cultural activity, due to the rigorous editing and scientific quality that we always apply to their production. We can safely say that Fundación MAPFRE’s fine arts and photography catalogs are currently considered to be an international benchmark in the publishing world for this type of work at the same time as playing a strategic role in raising Fundacion MAPFRE’s profile and assisting in the development of Foundational relationships.

Also, since 2014, we have constantly made the effort to reach joint publishing agreements with prestigious international publishing houses to produce our photography catalogs, with the objective of increasing their circulation, significantly reducing their costs and boosting our own income. With regard to 2018, this strategy produced three important agreements: the purchase by the American distributor DAP of 3,500 copies of the English edition of Brassai; the joint publishing in Italian of the Duane Michals catalog with the museum that hosted the exhibition (Museum Ettore Fico) and the joint publishing of a further two titles with the publisher RM: the English version of Shomei Tomatsu and Graciela Iturbide (Spanish and English versions).

A total of nine catalogs were published during the course of 2018, which in reality equates to 15 different publications (due to the additional editions, where applicable, in Catalan and English). We have also brought back, for some exhibitions, the Notebooks (short but amply illustrated summaries of the main content of each exhibition), of which four were published (three dedicated to exhibitions and one about the Barcelona Exhibition Hall, Casa Garriga Nogués). The exhibition organized in Malta taken from our Picasso and Miró collections and the resulting catalog published in English allowed us, finally, to make use

To find out more about our collections, click here
of an updated and high profile means of promoting one of the main collections that make up the Fundación MAPFRE Collections.

We have offered educational activities related to our exhibition programs since 2004, with particular emphasis on painting and sculpture. The program is aimed at both education centers and families, and, as far as schools are concerned, independent activities are proposed for the various educational levels: infant, primary, secondary, high-school certificate and special needs students.

Fundación MAPFRE’s commitment to an educational approach that brings children, young people and families more closely in touch with culture and art is evident in the fact that almost 10,000 people took part in these activities in 2018. Our educational focus this year was on workshops and dynamic visits based around five exhibitions: Derain, Balthus, Giacometti; Picasso-Picabia. Painting in question; Espacio Miró; Rediscovering the Mediterranean; the Naval Modeling Museum, each one of them with the aforementioned activities specifically adapted to different age groups.

To find out more about our Publications and Teaching Activities, click here

PERMANENT EXHIBITIONS

ESPACIO MIRÓ
Opened in December 2016, the Espacio Miró has proved to represent a remarkable boost to our cultural resources. The 65 works of this great Barcelonan artist lent to Fundación MAPFRE by his heirs for their temporary storage are on permanent display in the Recoletos Exhibition Hall; and they have substantially reinforced the role of our exhibition halls as being among the leading museum spaces in Madrid.

Along with its importance for the natural development of our exhibition halls in Madrid, this art collection also helps our visibility to the outside world, inasmuch as it paves the way for us to put on high profile exhibitions in other locations (as evidenced this year in the aforementioned experience with the Government of Malta) or to make loans to prestigious institutions.

It provides educational activities to teaching centers and families.

JULIO CASTELO MATRÁN NAVAL MODELING MUSEUM
Opened in 2008, it comprises a collection of 40 models of period European and American ships that have been involved in important military encounters and other types of activity and which, in many cases, are the flagships of their respective national navies. Thus, a stroll around these singular pieces of work provides an accurate idea of the history of the world and of navigation from the 17th to the 20th centuries.

Before it was definitively installed in Recoletos in 2014, the collection was exhibited in two other places and was shown, to great acclaim, in thirteen different Spanish cities. Its website provides reproductions of all the models and information about the history of the ships, as well as a full glossary of the terms used in navy modeling and navigation. It offers activities to schools and families and in 2018 received over 6,000 visitors.

INSURANCE MUSEUM
In the exhibition hall of the Fundación MAPFRE Insurance Museum we exhibit an interesting collection of original pieces related to the history of insurance activity from the 18th century up to the end of the 20th century which is very useful for researchers and the general public alike.

We organize two types of activity in the museum: guided visits for the general public and workshop visits for students. In November 2018 we introduced a new school activity format: dynamic visits in Spanish and English for Secondary School, High School Certificate and Vocational Training students. With this new initiative, as well as using an enjoyable format to teach students about the major milestones in the history of insurance, we highlight the importance of the insurance sector in social and economic development and show them the multiple job opportunities the industry offers. We also propose different types of mini-activities in which the participants need to reflect and debate to arrive at a solution on a specified topic.

We also have the Virtual Insurance Museum available in which the pieces on show are linked to the rest of the items stored in the collection.

The museum has welcomed a total of 1,193 people and 3,227 virtual visits.

To find out more about our permanent exhibitions, click here
With the Fundación MAPFRE Volunteering Program, we channel solidarity. Our sole objective consists in helping to improve the living conditions of people most in need and to contribute to the environment. Our volunteers dedicate their time, effort and enthusiasm to each and every one of the activities they have taken part in throughout the year in the 28 countries in which our program is active.

The Volunteering Program is based around five core lines of action:

> **Health.** The actions are very varied and range from adapted sports workshops that enable blind people to enjoy a bike ride through to the collection of toiletries or clothes for people at risk of social exclusion. We also promote following a healthy lifestyle with a special emphasis on childhood.

> **Nutrition.** We source food for people at risk of social exclusion and help volunteer organizations run their soup kitchens, distributing breakfasts or snacks, while raising awareness and teaching people about the importance of balanced and healthy nutrition.

> **Education.** The central pillar of these activities is to educate the youngest among us about values, conscious of the fact that they represent our future. Not only do we get involved with children and adolescents at risk of social exclusion with actions such as collecting school material for them, teaching them road safety and providing training to make them more employable, etc., but we also educate our younger volunteers in social and solidarity values.

> **Environment.** We raise awareness and educate about certain types of responsible behavior towards the environment. We also clean up natural spaces, parks and beaches and we collaborate in the reforestation of green belt areas and the maintenance of parks.

> **Emergency assistance.** We take action when there are humanitarian catastrophes and emergencies with collections and deliveries of the basic necessities such as blankets, non-perishable food, warm clothing, etc., giving support for the installation of water purification plants and assisting in the repair of infrastructure.

To these five lines we added a sixth, **Share Solidarity**, in which we included some specific activities which, due to their nature, would be impossible to classify within any of the others. For example, our energy poverty activity has an impact on the health line, as it improves the living conditions of people at risk of social exclusion, but it also touches on the environment, through making their homes more energy efficient and, lastly, also on education, in that we train volunteers and people that receive aid so that they can identify and adopt the most appropriate measures to combat energy poverty.

Our activities are aimed at society as a whole and we prioritize actions based on age groups (children, adolescents and the elderly), state of health (sick people or those with disabilities) and those at risk of social exclusion.

Meanwhile, we offer training content about volunteering to volunteers and the public at large in an e-learning format that is accessible free of charge through our campus. Anyone with an interest in the subject will find as many as 13 different sets of content related to volunteering, ranging from general aspects up to more specific topics, one example...
being a summary of the conditions a person needs to meet should he or she wish to volunteer to care for elderly people. The content is available in three languages (Spanish, English and Portuguese).

2018 represented a before and afterwards in the development of the program. We consolidated our collaboration with three companies: MAPFRE, Soluion and VASS. Volunteering, seen from the human capital perspective of the company, increases employees’ levels of satisfaction and commitment to the company. Volunteering also helps to develop leadership and project management skills, factors that later have an impact on the their job performance.

To be specific, this year we have taken solidarity to 28 countries, ranging from China to Argentina via Costa Rica, the United States and the Philippines. This year we also welcomed volunteers from Italy and the United Kingdom. The relationship established with these three companies has enabled us to count on the collaboration of 16,991 volunteers worldwide who have been involved in 1,621 activities throughout 2018.

To find out more about our Volunteering program, click here
4 Fundación MAPFRE in figures
NOTE ON HOW WE MEASURE OUR ACTIVITY

In recent years, Fundación MAPFRE has been addressing increasingly transversal lines of action and activities, which are the responsibility of more than one content area. That is why this year we decided to organize this annual report in a different format to that used previously, starting out from the activities and broad lines of action. We believe that in this way we offer a more realistic image of what Fundación MAPFRE currently is: a more transversal and global institution than twelve years ago when the current foundational model was first put into place.

In our desire for transparency and traceability, all our activities are processed through CRM (Customer Relationship Management) a sophisticated tool that is widely used in Foundation and institutions operating in the third sector. This tool allows us to measure the impact of each one of our activities to a highly granular level, anywhere in the world. This means we can offer very exhaustive statistical information on everything we do, even more so than what follows here, but we believe that doing so would produce a type of information overload and in effect dilute the impact of the information we feel it is most useful to present.

The first thing you will find below are two more maps that reflect the geographies in which we were present in 2018, one general in nature and one specific to volunteering activities. Our activities took place in 30 countries, a figure that would be much higher if we included the institutions around the world that we maintain relationships with, but which have yet to bear fruit in the form a specific activity. We like to measure things this way - by real activities carried out; Today’s institutional relationships will tomorrow be activities and then we will take them into account. You can find the number of institutions with which we collaborate in each country in its respective table.

Volunteering is a very specific activity that encompasses many of our lines of action, so we like to represent it separately, with its own map and table.

The first table is general and global and includes our main lines of action - projects and social assistance; educational, outreach and awareness programs; research assistance and results; courses, workshops and conferences; and art - in an aggregate way. We like to understand it as a sort of year-end photo. It is also a very important table in that it also contains the beneficiaries generated by previous activities, which we no longer carry out, but which continue to generate social interest, such as periodicals that no longer see the light, books that appeared years ago, activities that continue on the web, and where they will continue as long as there is someone out there who finds them useful.

Below are the tables for each of the countries in which we were present last year, which reflect only the activities and results obtained for this year. We want to point out that there are activities that we started this year that have yet to produce beneficiaries – they will do in the future, and there are others that due to their nature, such as those related to advanced research in medicine for example, that we do not measure.

In the case of Spain, where the bulk of our activities is concentrated, we have drawn up a table for each line of action that contains the activities carried out within each one, many of which are the same that we eventually take to other places and others that in fact have already traveled: globality in motion. In the rest of the countries, the information is not so disaggregated and is organized in line with large geographic areas: Europe, the United States and Puerto Rico, Latin America and Asia.

A complete understanding of this section is obtained by comparing it with the financial information that follows. This year, in addition to the usual graphs and percentages, which reflect spending by content areas and which allow comparison with the previous year, we have included a new one that includes spending by line of action - a more transversal and global graphical representation that better reflects the institution that we are and that we want to continue being.
Geographical location of activities by country

Spain

Europe
PORTUGAL
GERMANY
BELGIUM
FRANCE
GREAT BRITAIN
ITALY
MALTA
TURKEY

United States and Puerto Rico

LatinAmerica
ARGENTINA
BRAZIL
CHILE
COLOMBIA
COSTA RICA
ECUADOR
EL SALVADOR
GUATEMALA
HONDURAS
MEXICO
NICARAGUA
PANAMA
PARAGUAY
PERU
DOMINICAN REPUBLIC
URUGUAY
VENEZUELA

Asia
CHINA
PHILIPPINES
Volunteering map

28 countries

8,618 volunteers

1,621 activities

Nutrition

20 countries
354 events
2,390 beneficiaries

Education

21 countries
313 events
2,265 beneficiaries

Share solidarity:

13 countries
51 events
625 beneficiaries

Environment

25 countries
168 events
2,851 beneficiaries

Health

28 countries
716 events
8,730 beneficiaries

Emergency Assistance

7 countries
19 events
130 beneficiaries
### ACTIVITIES EXECUTED IN 2018

<table>
<thead>
<tr>
<th>Social Projects and Assistance</th>
<th>Activities</th>
<th>Events</th>
<th>In-person</th>
<th>Non-presential</th>
<th>Other web access</th>
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<td>107</td>
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<td>52,457</td>
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<tr>
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<td>18</td>
<td>270</td>
<td>20,213</td>
<td>10,884</td>
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<tr>
<td>Art</td>
<td>29</td>
<td>55</td>
<td>568,580</td>
<td>1,797,443</td>
<td>3,227</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>277</strong></td>
<td><strong>6,758</strong></td>
<td><strong>3,376,385</strong></td>
<td><strong>22,480,291</strong></td>
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<th>Events</th>
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<td><strong>12,045,241</strong></td>
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### VOLUNTEERING

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<th>Events</th>
<th>Participation</th>
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<td>716</td>
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<td>130</td>
<td>1,034</td>
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<td><strong>TOTAL</strong></td>
<td><strong>1,621</strong></td>
<td><strong>16,991</strong></td>
<td><strong>112,550</strong></td>
<td><strong>4,352,880</strong></td>
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</tbody>
</table>

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**Global data**
## SPAIN

During 2018 we collaborated in Spain with 504 institutions, of which 107 were Public Administrations; 91 were sporting associations, business associations, companies and professionals; 96 were academic, scientific and cultural institutions; and 210 belonged to the Third sector. In addition to the number of institutions we collaborated with in each country, which is listed in each table, we maintained relationships with 14 international organizations over the course of 2018.

### FUNDACIÓN MAPFRE AWARDS / LA FUNDACIÓN MAGAZINE

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<th>In-person beneficiaries</th>
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<td>La Fundación magazine</td>
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### SOCIAL PROJECTS AND ASSISTANCE

#### SPAIN

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<td>Accedemos</td>
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<td>Juntos Somos Capaces</td>
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<td>Descubre la FP</td>
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<td>Inclusive and social education</td>
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<td>Solidarity</td>
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<td>102,952</td>
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## EDUCATIONAL, OUTREACH AND AWARENESS PROGRAMS

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## COURSES, WORKSHOPS AND CONFERENCES

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## ART

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Collaboration with 67 institutions (*)

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<td><strong>TURQUÍA [14 institutions]</strong></td>
<td></td>
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<tr>
<td>Social Projects and Assistance</td>
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<tr>
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<tr>
<td>Educational, Outreach and Awareness Programs</td>
<td>93</td>
<td>22,460</td>
<td></td>
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</tr>
</tbody>
</table>

(*) The institutions with which we maintain relations are counted although in 2018 they did not generate activity. In addition to the countries in the table, we have established relationships with institutions in Austria, France, the Netherlands and Switzerland.
UNITED STATES AND PUERTO RICO
Collaboration with 45 institutions

<table>
<thead>
<tr>
<th>UNITED STATES [22 institutions]</th>
<th>Events</th>
<th>In-person beneficiaries</th>
<th>Non-presential beneficiaries</th>
<th>Other web access</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Projects and Assistance</td>
<td>8</td>
<td>8,865</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Volunteering</td>
<td>1</td>
<td>18,344</td>
<td>466,401</td>
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<tr>
<td>Educational, Outreach and Awareness Programs</td>
<td>3</td>
<td>33,329</td>
<td></td>
<td></td>
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<tr>
<td>Photography Exhibitions</td>
<td>2</td>
<td></td>
<td>46,390</td>
<td></td>
</tr>
<tr>
<td>Cursos, Jornadas y Congresos</td>
<td>3</td>
<td></td>
<td>44</td>
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</table>

<table>
<thead>
<tr>
<th>PUERTO RICO [23 institutions]</th>
<th>Events</th>
<th>In-person beneficiaries</th>
<th>Non-presential beneficiaries</th>
<th>Other web access</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Projects and Assistance</td>
<td>4</td>
<td>81</td>
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<tr>
<td>Volunteering</td>
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<td>1,014</td>
<td>42,890</td>
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<tr>
<td>Educational, Outreach and Awareness Programs</td>
<td>19</td>
<td>21,487</td>
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</table>
## LATIN AMERICA

Collaboration with 326 institutions

<table>
<thead>
<tr>
<th>Country</th>
<th>Institutions</th>
<th>Events</th>
<th>In-person beneficiaries</th>
<th>Non-presential beneficiaries</th>
<th>Other web access</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ARGENTINA [22 institutions]</strong></td>
<td></td>
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<td>15</td>
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<td>76</td>
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<tr>
<td><strong>BRAZIL [56 institutions]</strong></td>
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</tr>
<tr>
<td>Social Projects and Assistance</td>
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<td>13,939</td>
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<tr>
<td>Volunteering</td>
<td>139</td>
<td>8,905</td>
<td>3,517</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational, Outreach and Awareness Programs</td>
<td>265</td>
<td>270,035</td>
<td>92</td>
<td></td>
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<tr>
<td>Courses, Workshops and Conferences</td>
<td>1</td>
<td>39</td>
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<td><strong>CHILE [14 institutions]</strong></td>
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<td>Social Projects and Assistance</td>
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<tr>
<td>Volunteering</td>
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<td>Publications</td>
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<td>Photogrpahy exhibitions</td>
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<tr>
<td><strong>COLOMBIA [21 institutions]</strong></td>
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<tr>
<td>Social Projects and Assistance</td>
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<td>2,632</td>
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<tr>
<td>Volunteering</td>
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<td>8,469</td>
<td>467,528</td>
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<td><strong>COSTA RICA [8 institutions]</strong></td>
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<tr>
<td>Educational, Outreach and Awareness Programs</td>
<td>2</td>
<td>2,460</td>
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</tbody>
</table>
## LATIN AMERICA

<table>
<thead>
<tr>
<th>Country</th>
<th>Institutions</th>
<th>Social Projects and Assistance</th>
<th>Volunteering</th>
<th>Educational, Outreach and Awareness Programs</th>
<th>Courses, Workshops and Conferences</th>
<th>Other web access</th>
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</thead>
<tbody>
<tr>
<td><strong>ECUADOR</strong></td>
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<td>3</td>
<td>369</td>
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<td></td>
<td></td>
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<td></td>
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<td>500</td>
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<td><strong>EL SALVADOR</strong></td>
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<td>2,128</td>
<td>16,000</td>
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<td>8,363</td>
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<td></td>
<td>1</td>
<td>353</td>
<td>500</td>
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<td><strong>HONDURAS</strong></td>
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<td></td>
<td>29</td>
<td>2,929</td>
<td>1,314</td>
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<td></td>
<td></td>
<td>3</td>
<td>22,050</td>
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<td><strong>MEXICO</strong></td>
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<td>241,624</td>
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<td></td>
<td></td>
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<td>197,366</td>
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<td>14</td>
<td>500</td>
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<td>4,897</td>
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### LATIN AMERICA

#### NICARAGUA [6 institutions]

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<thead>
<tr>
<th>Events</th>
<th>In-person beneficiaries</th>
<th>Non-presential beneficiaries</th>
<th>Other web access</th>
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</thead>
<tbody>
<tr>
<td>Social Projects and Assistance</td>
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<td>430</td>
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</tr>
<tr>
<td>Volunteering</td>
<td>10</td>
<td>301</td>
<td></td>
</tr>
<tr>
<td>Educational, Outreach and Awareness Programs</td>
<td>1</td>
<td>155</td>
<td></td>
</tr>
</tbody>
</table>

#### PANAMA [20 institutions]

<table>
<thead>
<tr>
<th>Events</th>
<th>In-person beneficiaries</th>
<th>Non-presential beneficiaries</th>
<th>Other web access</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Projects and Assistance</td>
<td>4</td>
<td>2,497</td>
<td></td>
</tr>
<tr>
<td>Volunteering</td>
<td>25</td>
<td>1,132</td>
<td></td>
</tr>
<tr>
<td>Educational, Outreach and Awareness Programs</td>
<td>169</td>
<td>247,255</td>
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</tr>
</tbody>
</table>

#### PARAGUAY [10 institutions]

<table>
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<th>Events</th>
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<th>Non-presential beneficiaries</th>
<th>Other web access</th>
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</thead>
<tbody>
<tr>
<td>Social Projects and Assistance</td>
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<td>769</td>
<td></td>
</tr>
<tr>
<td>Volunteering</td>
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<td>2,548</td>
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<tr>
<td>Educational, Outreach and Awareness Programs</td>
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<td>387,515</td>
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</table>

#### PERU [13 institutions]

<table>
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<tr>
<th>Events</th>
<th>In-person beneficiaries</th>
<th>Non-presential beneficiaries</th>
<th>Other web access</th>
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</thead>
<tbody>
<tr>
<td>Social Projects and Assistance</td>
<td>8</td>
<td>4,057</td>
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<tr>
<td>Volunteering</td>
<td>132</td>
<td>8,791</td>
<td>437,021</td>
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<tr>
<td>Educational, Outreach and Awareness Programs</td>
<td>136</td>
<td>53,642</td>
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</tr>
<tr>
<td>Courses, Workshops and Conferences</td>
<td>2</td>
<td>71</td>
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</table>

#### DOMINICAN REPUBLIC [14 institutions]

<table>
<thead>
<tr>
<th>Events</th>
<th>In-person beneficiaries</th>
<th>Non-presential beneficiaries</th>
<th>Other web access</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Projects and Assistance</td>
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<td>1,240</td>
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</tr>
<tr>
<td>Volunteering</td>
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<td>491</td>
<td>2,132</td>
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<tr>
<td>Educational, Outreach and Awareness Programs</td>
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<td>11,284</td>
<td>534,000</td>
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<tr>
<td>Courses, Workshops and Conferences</td>
<td>5</td>
<td>128</td>
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### LATIN AMERICA

#### URUGUAY [8 institutions]

<table>
<thead>
<tr>
<th>Event Category</th>
<th>Events</th>
<th>In-person beneficiaries</th>
<th>Non-presential beneficiaries</th>
<th>Other web access</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Projects and Assistance</td>
<td>2</td>
<td>234</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Volunteering</td>
<td>36</td>
<td>2,755</td>
<td>545</td>
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</tr>
<tr>
<td>Educational, Outreach and Awareness Programs</td>
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<td>10,340</td>
<td>19,010</td>
<td></td>
</tr>
<tr>
<td>Courses, Workshops and Conferences</td>
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#### URUGUAY [8 institutions] Events

<table>
<thead>
<tr>
<th>Event Category</th>
<th>Events</th>
<th>In-person beneficiaries</th>
<th>Non-presential beneficiaries</th>
<th>Other web access</th>
</tr>
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<tbody>
<tr>
<td>Social Projects and Assistance</td>
<td>2</td>
<td>234</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Volunteering</td>
<td>36</td>
<td>2,755</td>
<td>545</td>
<td></td>
</tr>
<tr>
<td>Educational, Outreach and Awareness Programs</td>
<td>5</td>
<td>10,340</td>
<td>19,010</td>
<td></td>
</tr>
<tr>
<td>Courses, Workshops and Conferences</td>
<td>1</td>
<td>155</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### ASIA

Collaboration with 10 institutions (*)

#### CHINA [5 institutions]

<table>
<thead>
<tr>
<th>Event Category</th>
<th>Events</th>
<th>In-person beneficiaries</th>
<th>Non-presential beneficiaries</th>
<th>Other web access</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volunteering</td>
<td>6</td>
<td>264</td>
<td>100</td>
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</table>

#### PHILIPPINES [3 institutions]

<table>
<thead>
<tr>
<th>Event Category</th>
<th>Events</th>
<th>In-person beneficiaries</th>
<th>Non-presential beneficiaries</th>
<th>Other web access</th>
</tr>
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<tbody>
<tr>
<td>Social Projects and Assistance</td>
<td>3</td>
<td>709</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Volunteering</td>
<td>13</td>
<td>5,837</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational, Outreach and Awareness Programs</td>
<td>1</td>
<td>282</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(*) We also maintained relations with two Japanese institutions that did not generate activity.
5 Financial information
In fiscal 2018, Fundación MAPFRE’s revenues totaled 64.4 million euros, a figure that represents an increase of 9.2 percent with respect to the previous year. The revenue increase, which was incorporated into the initial budget, came about as a result of an increased dividend arising from the MAPFRE portfolio.

The amount used to execute foundational activities and other costs, including administration expenses, was 48.6 million euros, 2.4 percent less than the previous year.
In 2018, funds were allocated to the various foundational action lines as follows: Social projects and assistance (32.2 percent), Educational, outreach and awareness programs (29.5 percent), Research assistance and results (8.4 percent), Courses, workshops and conferences (3.4 percent) Art (25.6 percent) and Volunteering (0.9 percent).

The budget approved by the Board of Trustees for 2019 will be allocated to activities related to Social Action (30.8 percent), Culture (32.2 percent), Accident Prevention and Road Safety (19.2 percent), Health Promotion (11.9 percent) and Insurance and Social Protection (5.9 percent).

The surplus for fiscal 2018 amounted to 15.8 million euros.
At December 31, 2017, Fundación MAPFRE’s equity stood at 2,761.9 million euros.

## Balance Sheet

### Assets

<table>
<thead>
<tr>
<th>Non-current assets</th>
<th>December 31, 2017</th>
<th>December 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intangible fixed assets</td>
<td>0.0</td>
<td>0.0</td>
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<tr>
<td>Historical heritage assets</td>
<td>19.4</td>
<td>19.6</td>
</tr>
<tr>
<td>Property, plant and equipment</td>
<td>80.4</td>
<td>69.9</td>
</tr>
<tr>
<td>Tangible investments</td>
<td>184.6</td>
<td>194.9</td>
</tr>
<tr>
<td>Long-term investments in Group and associated companies</td>
<td>2,600.2</td>
<td>2,597.5</td>
</tr>
<tr>
<td>Long-term financial investments</td>
<td>0.7</td>
<td>0.8</td>
</tr>
</tbody>
</table>

### Current assets

<table>
<thead>
<tr>
<th>Current assets</th>
<th>December 31, 2017</th>
<th>December 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Users and other accounts receivable from own activities</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Trade debtors and other accounts receivable</td>
<td>0.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Short-term financial investments</td>
<td>25.1</td>
<td>14.9</td>
</tr>
<tr>
<td>Short-term accruals/deferrals</td>
<td>0.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Cash and other liquid asset equivalents</td>
<td>9.1</td>
<td>12.4</td>
</tr>
</tbody>
</table>

**TOTAL ASSETS**

2,916.3 2,911.5

*Figures in millions of euros*

### Liabilities

<table>
<thead>
<tr>
<th>Equity</th>
<th>December 31, 2017</th>
<th>December 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Endowment</td>
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<td>2,630.5</td>
</tr>
<tr>
<td>Reserves and other</td>
<td>115.6</td>
<td>127.9</td>
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<tr>
<td>Result</td>
<td>9.2</td>
<td>15.8</td>
</tr>
<tr>
<td>Subsidies, donations and bequests received</td>
<td>6.6</td>
<td>6.6</td>
</tr>
</tbody>
</table>

**Non-current liabilities**

132.2 107.0

| Long-term provisions | 1.3 | 1.5 |
| Long-term payables | 0.7 | 0.9 |
| Long-term payables to Group and associated companies | 130.2 | 104.6 |

**Current liabilities**

22.2 23.7

| Short-term provisions | 1.3 | 0.9 |
| Short-term debt | 0.1 | 0.0 |
| Creditors | 0.9 | 1.1 |
| Short-term payables to Group and associated companies | 15.2 | 16.7 |
| Trade and other payables | 4.7 | 5.0 |

**TOTAL LIABILITIES**

2,916.3 2,911.5

*Figures in millions of euros*
### Income statement

<table>
<thead>
<tr>
<th>Item</th>
<th>December 31, 2017</th>
<th>December 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own-activity entity income</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Financial aid and other</td>
<td>(12.7)</td>
<td>(12)</td>
</tr>
<tr>
<td>Other operating income</td>
<td>4.5</td>
<td>5</td>
</tr>
<tr>
<td>Personnel costs</td>
<td>(8.3)</td>
<td>(9.1)</td>
</tr>
<tr>
<td>Other operating costs</td>
<td>(22.2)</td>
<td>(21.1)</td>
</tr>
<tr>
<td>Depreciation of fixed assets</td>
<td>(3.8)</td>
<td>(4)</td>
</tr>
<tr>
<td>Subsidies transferred to results</td>
<td>0,0</td>
<td>0,0</td>
</tr>
<tr>
<td>Impairment losses and income from disposal of fixed assets</td>
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<tr>
<td><strong>Result from operations</strong></td>
<td><strong>(41)</strong></td>
<td><strong>(39.8)</strong></td>
</tr>
<tr>
<td>Financial income</td>
<td>53</td>
<td>58</td>
</tr>
<tr>
<td>Financial expenses</td>
<td>(2.7)</td>
<td>(2.3)</td>
</tr>
<tr>
<td>Foreign exchange differences</td>
<td>(0.1)</td>
<td>(0.1)</td>
</tr>
<tr>
<td><strong>Financial result</strong></td>
<td><strong>5.2</strong></td>
<td><strong>55.6</strong></td>
</tr>
<tr>
<td><strong>RESULT FOR THE PERIOD</strong></td>
<td><strong>9.2</strong></td>
<td><strong>15.8</strong></td>
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</table>

*Figures in millions of euros*

### Budget outturn 2018

<table>
<thead>
<tr>
<th>Item</th>
<th>December 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Budget  Actual</td>
</tr>
<tr>
<td>Equity annuity</td>
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<td>MAPFRE donations</td>
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<tr>
<td>Income from activities and other donations</td>
<td>0,9</td>
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<tr>
<td>Activities and other costs, including administration</td>
<td>47,8</td>
</tr>
<tr>
<td>Surplus</td>
<td>17,3</td>
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</table>

*Figures in millions of euros*
6 Acknowledgments
To give or receive. Which of these two verbs best matches the activity that a foundation, a non-profit institution is engaged in? The answer seems obvious: to give. And so it is...in part. Throughout 2018, we received much in carrying out our activities at Fundación MAPFRE. Everything we do and the people we do it for would be meaningless if, when we extend our hand, nobody takes from us. Therefore, always, this year, and the next, and those thereafter, our first thanks go to those who have helped us improve things, to those millions of people around the world who have given a face to our activities. And with them, we also want to recognize the almost one thousand institutions, public and private, providers and professionals that have acted decisively, so that, once again, our boat found safe harbor. Thank you.

But the best boat needs a good crew, with seasoned captains who are sometimes able to weather the storm, cheer on the crew and guide the boat to calm waters, and set the course for others to follow and choose the most appropriate route to complete the crossing.

This year, and after much navigation, we said goodbye to three of our "captains". In July, after 27 years of professional service at MAPFRE, Antonio Núñez (Cáceres, 1953), in accordance with the regulations in place, decided to take on some new personal projects. The foundation we know today is largely a consequence of the effort and work that Antonio has done since 2014. He always understood perfectly what his role was within MAPFRE and the role he played for society as a whole: pride in belonging to a company that wants to give back to society, to improve the lives of people, a great deal of which he contributed to making a reality.

Rafael Márquez Osorio (Madrid, 1949) enjoyed a very similar professional journey, who from very early on, since the time of Fundación MAPFRE América, always found time for our institution, of which he had been a trustee since June 29, 2005 and when it was created in 2014, the Management Committee that was incorporated into it.

This year also saw the departure of Pablo Jiménez Burillo (Madrid, 1959), who, first from the Fundación Cultural MAPFRE Vida, and then, since 2006, from the Culture Area, showed us all how to construct a respected and highly regarded cultural project within and outside our borders.

Thank you, Antonio; thank you, Rafael, thank you, Pablo. The etymology of retirement relates to jubilation, which is synonymous with joy and satisfaction. Your examples are significant and the work you have done in Fundación MAPFRE is very important. We would like to understand your well-deserved retirements as a turning point, in that we are convinced that, one way or another, you will all continue to maintain a relationship with our institution, attentive to what we do and always ready to help us.

Just as the year ended, on December 15 last, Julio Laria del Vás (Aranjuez, 1962) departed this world. Julio, who from 2007 to 2014 was the lifeblood of all our road safety projects. We deeply regret his passing, all the more so when we are very aware that there was still a lot that he could give us. Julio has left a legacy of years of good work that can serve to inspire us for a long time to come. May he rest in peace.
We present a summary of the activity developed by the Fundación MAPFRE Guanarteme in the Canarian Autonomous Community during the year 2018, a period in which we continued working to support the talent, excellence, professional development and employability of young people in the Canary Islands, as well as fostering social inclusion and promoting culture.

Within these lines of activity, we design, develop and implement our programs with the aim of responding to the main concerns of the Canarian community, such as training, employment, health and social exclusion.

Training is one of the areas to which we assign the majority of our available budget, funding scholarship programs, research and innovation, employment training programs and specialization training. We broadened the scope of our training commitment over the course of 2018 to include a new line of Medical Research Scholarships, which have made it possible for four researchers attached to the University Hospitals of the Canary Islands to carry out relevant studies on dominant pathologies in our community. We also funded a training program for specialization in the Production of Live Shows, and the TECNOEDU Awards, organized within the framework of the Fundación MAPFRE Guanarteme Chair of Technology and Education of the Universidad de La Laguna, where we collaborate to promote educational innovation and entrepreneurship.

With the rollout of the Juntos Somos Capaces project in the Canary Islands, we continued working toward greater social inclusion of the most vulnerable groups in society, including those with intellectual disabilities or mental illness. This initiative, which together with the other social programs we develop specifically for these groups (such as the Avanzando Juntos project, the Arte y Discapacidad program or the Animación en Salud Mental program) make it possible for us substantially contribute to the fuller integration of these people in our society.

In addition, we continued with our contests and calls in the arts in order to continue creating opportunities for culture to flourish, as well as giving artists, musicians and writers the chance to showcase their talents and work in our exhibition halls, concerts and published collections.
# Governing bodies

## Board of Trustees

<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Ignacio Baeza Gómez</td>
</tr>
<tr>
<td>Vice President</td>
<td>José Barbosa Hernández</td>
</tr>
<tr>
<td>Members</td>
<td>Tomás Bobo Díaz</td>
</tr>
<tr>
<td></td>
<td>Luis Caballero Compta</td>
</tr>
<tr>
<td></td>
<td>Julio Domingo Souto</td>
</tr>
<tr>
<td></td>
<td>Fundación Ignacio Larramendi – Representada por Miguel Hernando de Larramendi –</td>
</tr>
<tr>
<td></td>
<td>Miguel Herreros Altamirano</td>
</tr>
<tr>
<td></td>
<td>Andrés Jiménez Herradón</td>
</tr>
<tr>
<td></td>
<td>Alfredo Montes García</td>
</tr>
<tr>
<td></td>
<td>Javier Pérez Zúñiga</td>
</tr>
<tr>
<td></td>
<td>Jorge Carlos Petit Sánchez</td>
</tr>
<tr>
<td></td>
<td>Asunción Rodríguez Betancort</td>
</tr>
<tr>
<td></td>
<td>Julián Pedro Sáenz Cortés</td>
</tr>
<tr>
<td></td>
<td>Juan Francisco Sánchez Mayor</td>
</tr>
<tr>
<td></td>
<td>Isabel Suárez Velázquez</td>
</tr>
<tr>
<td>Secretary</td>
<td>Jaime Álvarez de las Asturias Bohorques Rumeu</td>
</tr>
<tr>
<td>Manager</td>
<td>Esther Martel Gil</td>
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<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Honorary President</td>
<td>Julio Caubín Hernández</td>
</tr>
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Past Trustees

<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
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<tbody>
<tr>
<td></td>
<td>José Hernández Barbosa</td>
</tr>
<tr>
<td></td>
<td>Manuel Jordán Martínón</td>
</tr>
<tr>
<td></td>
<td>Santiago Rodríguez Santana</td>
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<td></td>
<td>Félix Santiago Melián</td>
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</table>

## Management Committee

<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chairman</td>
<td>Ignacio Baeza Gómez</td>
</tr>
<tr>
<td>Vice Chairman</td>
<td>José Barbosa Hernández</td>
</tr>
<tr>
<td>Members</td>
<td>Julio Domingo Souto</td>
</tr>
<tr>
<td></td>
<td>Alfredo Montes García</td>
</tr>
<tr>
<td></td>
<td>Julián Pedro Sáenz Cortés</td>
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<tr>
<td></td>
<td>Isabel Suárez Velázquez</td>
</tr>
<tr>
<td>Secretary</td>
<td>Jaime Álvarez de las Asturias Bohorques Rumeu</td>
</tr>
<tr>
<td>Manager</td>
<td>Esther Martel Gil</td>
</tr>
</tbody>
</table>

Composition of the governing bodies as at the date of publication of the report.
2 Vision, mission and values

Fundación MAPFRE Guanarteme is a non-profit organization that was established in 1985. For more than 30 years, we have shown our commitment to the well-being and progress of society in the Canary Islands by contributing toward and providing support for sociocultural development through training, social action and cultural programs and activities designed and adapted to modern realities.

Vision

We want to be the foundation of reference for our commitment to the well-being and progress of Canarian society.

Mission

To contribute to and offer support for the educational, social and cultural development with programs and activities designed and adapted to the reality of the Autonomous Community of the Canary Islands.

Values

At Fundación MAPFRE Guanarteme we work on the challenge of responding to our environment with the following values:

> Transparency: clarity and objectivity in the management of our projects and programs.

> Equity: we work for inclusion and for a society comprising everybody, for everybody.

> Empathy: we seek dialog and actively listen to our beneficiaries to learn about and anticipate their needs.

> Closeness: we strive to develop trust-based relationships with our collaborators and beneficiaries.

> Independence: we always act as an independent organization, free from political, religious or economic affiliations in the development of our mission.

Presentation of medical research grants.
In 2018, we worked on our strategic priority to promote talent and support training in order to promote the employability of our young people, particularly those who find themselves in vulnerable social situations.

A very comprehensive program of activities, characterized by transparency, equality, empathy and independence, was executed in 2018, the details of which are presented in the following table:

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>Action</th>
<th>Number of activities</th>
<th>Number of events</th>
<th>In-person beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training</td>
<td>Scholarships</td>
<td>8</td>
<td>13</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>Specialization courses</td>
<td>14</td>
<td>57</td>
<td>9,258</td>
</tr>
<tr>
<td></td>
<td>Professional training courses</td>
<td>9</td>
<td>20</td>
<td>627</td>
</tr>
<tr>
<td>Prevention and outreach</td>
<td>Campaigns</td>
<td>8</td>
<td>57</td>
<td>107,009</td>
</tr>
<tr>
<td>Social action</td>
<td>Projects</td>
<td>19</td>
<td></td>
<td>4,290</td>
</tr>
<tr>
<td>Culture</td>
<td>Exhibitions</td>
<td>17</td>
<td>28</td>
<td>245,344</td>
</tr>
<tr>
<td></td>
<td>Concerts</td>
<td>33</td>
<td>36</td>
<td>11,230</td>
</tr>
<tr>
<td></td>
<td>Publications</td>
<td>13</td>
<td>23</td>
<td>5,956</td>
</tr>
</tbody>
</table>

Our 2018 program revolved around four main action lines: training, prevention and outreach, culture and social action.
Training activity

Our training activity is designed around three axes:

- Excellence, aimed at university students.
- Specialization, aimed at university students, students of Higher Level Vocational Training and professionals.
- Professional training, aimed at those individuals at risk of social exclusion and holding only basic educational attainments.

We support training that generates employment by investing in human capital. Training is an instrument of change for people because it empowers them, broadens their opportunities to access the labor market and professional development and impacts on the improvement of their social conditions.

SCHOLARSHIPS

El plan de acción que hemos trazado para conseguir la excelencia es la concesión de becas, que se han desarrollado en los siguientes ámbitos:

MEDICINE

- Specialization. The object of this scholarship is that Canarian medical professionals or residents in the Canary Islands can complete specialized, in-person, practical and relevant training in a public or private center of recognized national or international standing.
- Research in each of the University Hospitals to carry out studies, to be developed by researchers assigned to the center, preferably in dominant pathologies prevailing in the Canary Islands.
- Fundación MAPFRE Guanarteme Prize, awarded to the most outstanding medical resident intern.

INTERNATIONALIZATION

- Internationalization and Professional Work Experience Program in the United States, which we organize in collaboration with the Advanced Leadership Foundation, directed at young university graduates who wish to broaden their professional horizons by completing work experience in companies headquartered in Washington D. C.

POSTGRADUATE

- For students of the University of La Laguna and the University of Las Palmas of Gran Canaria in the following specializations: Technology, Engineering, Law, Business, Administration and Business Management.
- Specialization in music. The object of this scholarship is to facilitate the completion of a music specialization in a public or private study center. The specialization studies cover some of the following musical matters: all specialties, individual, instrumental and vocal.

To find out more about how we support postgraduate courses, click here

SPECIALIZATION COURSES

The specialization courses directed at university students and Higher Level Vocational Training and professionals include courses and workshops in technological innovation, entrepreneurship and the humanities.

To find out more about our scholarships, click here
TECHNOLOGICAL INNOVATION
In 2017, in collaboration with the SPEGC, Cabildo Insular de Gran Canaria, we held the 3D Character Animation Course, which taught students the art of acting, and how to transform animations into authentic character performances and provided them with, in addition to all the artistic and technical knowledge necessary, the chance to be part of a team working in an animation studio, working as an intern in Ánima Kinchenet. In 2018, we held a second edition and started teaching the Animation Course in 2D.

We also collaborated with the Auditorio de Tenerife, Cabildo Insular de Tenerife, supporting its own training program in the use of the three leading computing programs used in creating and producing live shows, as well as the creation of videos of animation.

We collaborate with the Fundación MAPFRE Guanarteme Chair of Technology and Education of the Universidad de La Laguna, where we collaborate to promote three work lines: the call for contests and awards for technological innovation in education, educational innovation through the use of IT and entrepreneurship, organizing workshops and academic events, and the creation of a proprietary site for the Chair.

ENTREPRENEURSHIP
The Employment Orientation Service, in collaboration with the FULP, aims to improve employability through the tutoring and individual and group support of student. After analyzing a student’s CV, a personalized itinerary is designed that offers recommendations adapted to their professional profile, developing initiatives focused on responding to their needs: workshops on social skills, entrepreneurship, techniques and resources related to job search and updated information on the labor market.

Together with the Chamber of Commerce of Tenerife, we support entrepreneurs and business creators to grow as companies, favoring the consolidation of business models with a high level of digital maturity. With the BoxLab 4.0 project, we look for product designs that stimulate, inspire and connect with consumers.

PROFESSIONAL TRAINING COURSES
Training opens the door to employment. This is the fundamental premise that drives us to continue with our employment training program: to train, to guide and to accompany.

Our training comprises a complete program of training activities and professional work experience, in which social and labor integration strategies have been combined, with a personalized itinerary that takes into account people’s socioeconomic situation, the socio-family context, habits, educational needs, orientation, training, work practice and accompaniment in the phase of incorporation into employment.

The economy of the Canary Islands is founded on the tertiary sector (74.6% of the total), mainly related to tourism. The number of workers in this sector exceeds 80% of the total workforce. In this social context, Fundación MAPFRE Guanarteme works with Cáritas, Fundación El Buen Samaritano and Fundación Ataretaco to connect with and learn about employment trends and job opportunities, and adapt supply and demand through job training. During the year we carried out training actions in basic culinary operations, catering, restaurant and bar assistants and customer service.

Due to the increasing demand for skilled labor in the agricultural sector, we consider it vital important to have a training option that brings students closer to the reality of the sector. The Agriculture Assistant courses, in collaboration with the Cooperativa Agrícola del Norte de Gran Canaria and the Welfare and Development Projects, offer unemployed people and young people with limited resources the opportunity to learn about the agricultural particularities of the islands and at the same time, offers them a training-based work opportunity within the sector, enhancing their social integration in a natural environment and expanding their possibilities of accessing real and stable employment.
We continue developing the Fundación MAPFRE Social Employment Program:

> **Employment Assistance.** This project supports the creation of employment from the point of view of the worker and the contracting company. It is a program that seeks to promote employability by supporting both SMEs, through hiring grants, and all people -employees, young people seeking their first job, people with disabilities, etc.- whose objective is to develop their career or find your first job.

> **Juntos Somos Capaces.** We put unemployed people with intellectual disability or mental illness in contact with the different companies signed up to the program, so that they can do work experience with them, thereby making it possible for them to join the workforces of the participating companies at a later date.

---

**Prevention and outreach activity**

By adding synergies with Fundación MAPFRE, we aim to raise awareness among the population of the importance of behaving in such a way as to minimize exposure to accidents. We have to accept that human error is inevitable, but actions can be taken to help prevent so many victims. To do this, it is essential to work on prevention, and we carry out the following MAPFRE Foundation programs in the Canarian community.

> **Fire Prevention Week:** awareness program that aims to boost knowledge of self-protection measures within the community, with a particular focus on young children and the elderly.

> **Drowning Prevention:** with the purpose of conveying the main prevention protocols to avoid accidents in the water, and teach the necessary guidelines on how to act in an emergency situation.

> **SOS Respira campaign** is to raise awareness among Spanish society of the problem of choking, and to educate people on how it can be avoided through a series of very simple guidelines.

> **iPad Road Safety Course,** in order to inform schoolchildren and put different resources at their disposal to help them cycle safely and collaborate in their road safety education.

> **Misión: futuro,** informational activity that offers different resources to schoolchildren in order to help them understand the importance of insurance in terms of saving and managing money within a family environment.

> **Preparing and presenting Road Safety and Fire Reports.**

In collaboration with Fundación Forja, we give preventive talks on alcohol, drugs, bullying and cyberbullying in schools.

We continue with the Health Workshops, designed to promote mental activity and the emotional health of the participants, encouraging them to be an active part of society, in order to enhance well-being and personal safety.
Social action activity

The Abrazos program, which encompasses all those actions that Fundación MAPFRE Guanarteme carries out in order to promote social action during the year, is directed once again at hospital intervention, disability and youth and family.

Our Hospital Music Therapy project, which enjoys the support of the Ministry of Health of the Government of the Canary Islands, is considered a benchmark at national level for its implementation in four public hospitals in the Canary Islands.

The project comprises a team of four professional music therapists, one per hospital, who are part of the healthcare team, with patients being directly referred by this team. Also, after the intervention, they report on the development of the session and the objectives worked on, which means they work in synergy with the team, valuing interdisciplinarity and collaborating in the improvement of the patient’s quality of life. Including the medical teams in the feedback loop is key to the success of this project.

To find out more about our Social Action projects, click here

Cultural activity

The cultural activity of the Foundation groups together exhibitions, concerts and editions.

This year, we continued to support young artists through the annual call for Exhibition Projects. We also show archive works from the Fundación MAPFRE Collections and, for the second year in a row, we showed the best photos of the Instagram contest #DescubreFundaciónMAPFREGuanarteme.

Once again, we have given the opportunity to young musicians to participate in our concerts call through the public announcement of Musical Projects.

In order to promote music, we support the International Bach Festival, a festival that brings a cast of outstanding musicians from the Royal Concertgebouw Orchestra of Amsterdam, the International Trumpet Festival and the International Saxophone Festival to the island of Gran Canaria.

In addition to our Yearbook, we also publish the books that are part of the following collections of Fundación MAPFRE Guanarteme:

> Solidarity stories in collaboration with the Publications and Scientific Dissemination Service of the ULPGC.

> Ángel Guerra Short Story Contest directed to the prison population in collaboration with the General Secretariat of Penitentiary Institutions.

> Canarias en Letras, poetry editions that we publish for Día de las Letras Canarias.

To find out more about our Cultural activity, click here
In fiscal 2018, the revenue of Fundación MAPFRE Guanarteme totaled 3.8 million euros, a figure that represents a decrease of 2 percent with respect to the previous year.

The amount used to carry out foundational activities, including administrative expenses, reached 3.5 million euros, an increase of 9 percent over the previous year.
The amounts used to finance the various activities of the foundation during 2018 were allocated primarily to Training (53 percent), Prevention and Outreach (17 percent), Social Action (14 percent) and Culture (16 percent). This information is summarized in the accompanying chart.

The budget approved by the Board of Trustees for 2019 will be assigned to the following activity groups: Training (56 percent), Prevention and Outreach (16 percent), Social Action (13 percent) and Culture (15 percent). This information is summarized in the accompanying chart.

The surplus from fiscal year 2018 was 0.35 million euros.
At December 31, 2018, the Foundation’s equity totaled 84.5 million euros.

### Assets

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<thead>
<tr>
<th></th>
<th>December 31, 2017</th>
<th>December 31, 2017</th>
</tr>
</thead>
<tbody>
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<td>Non-current assets</td>
<td>80.3</td>
<td>81.3</td>
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<tr>
<td>Fixed assets</td>
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<td>Long-term financial investments</td>
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<td>Current assets</td>
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<td>3.8</td>
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<tr>
<td>Short-term financial investments</td>
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</tr>
<tr>
<td>Cash</td>
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</tr>
<tr>
<td>TOTAL ASSETS</td>
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<td>85.1</td>
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*Figures in millions of euros*

### Liabilities

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<tr>
<th></th>
<th>December 31, 2017</th>
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</thead>
<tbody>
<tr>
<td>Equity</td>
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<td>84.5</td>
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<tr>
<td>Current liabilities</td>
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<tr>
<td>Trade and other payables</td>
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<td>0.6</td>
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<tr>
<td>TOTAL LIABILITIES</td>
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<td>85.1</td>
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</table>

*Figures in millions of euros*

### Budget outturn 2018

<table>
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<th></th>
<th>DECEMBER 31, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Presupuesto</td>
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<tr>
<td>Fundación MAPFRE donation</td>
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<tr>
<td>Financial income and other</td>
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<tr>
<td>Activities and administration expenses</td>
<td>3.5</td>
</tr>
<tr>
<td>Surplus</td>
<td>0.1</td>
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</tbody>
</table>

*Figures in millions of euros*
5 Acknowledgments

Fundación MAPFRE Guanarteme wishes to gratefully acknowledge all of the public and private institutions, volunteer organizations, foundations, associations, educational centers, NGOs and professionals who collaborated with us in our work. We would also like to extend our sincere thanks to all the people who participated in our activities over the course of 2018.

And most especially to Humberto Manuel Pérez Hidalgo and José Luis Catalinas Calleja who, after almost two decades, concluded their time as patrons of Fundación MAPFRE Guanarteme in 2018. Theirs was indeed a long journey, one in which with their good work, their commitment to the Foundation and to the whole of Canarian society, they have served as shining examples, and given much support and guidance. With their retirement comes the opportunity to rightfully enjoy life to the full and make the most of every moment to continue creating and sharing knowledge about our history and culture. We know full well that the door has not closed on either side. Thank you both for demanding and giving us so much, because that has made us better.

Músicos Solidarios concert.

Hospital music therapy project.
To find out more

Vision, Mission and Values, click here

INSTITUTIONAL WEBSITE
LA FUNDACIÓN MAGAZINE
BACK TO SECTION ↑

Fundación MAPFRE Awards, click here

José Manuel Martínez Lifetime Achievement
Best Social Action Initiative Award
Best Health Promotion Initiative Award
Best Action Prevention Initiative Award
Julio Castelo Matrán International Insurance Award
Best Initiative in the Agricultural Sector Award
BACK TO SECTION ↑

Social Employment Program, click here

WEBSITE
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