

## **FREQUENTLY ASKED QUESTIONS ABOUT THE ORDINARY ANNUAL GENERAL MEETING OF MAPFRE S.A.**

### **1. What date and time will the next Annual General Meeting be held?**

The MAPFRE Ordinary Annual General Meeting is scheduled to take place on March 12, 2021, at 11.30 am on the first call, providing that there will be sufficient quorum and it will not be necessary to hold the meeting on the second call.

### **2. Where is the Annual General Meeting going to be held?**

In view of the current extraordinary circumstances, the restrictions imposed and recommendations issued by the authorities regarding the mobility of individuals and the holding of meetings, the Annual General Meeting shall be held **exclusively via remote means** (i.e. without the physical attendance of shareholders and their representatives) through the corporate website ([www.mapfre.com](http://www.mapfre.com)).

### **3. Where can I consult the notice for the Annual General Meeting?**

The Annual General Meeting call for attendance is available on the National Securities and Exchange Commission (the "CNMV") website ([www.cnmv.es](http://www.cnmv.es)), on the MAPFRE website ([www.mapfre.com](http://www.mapfre.com)) and in the newspaper "Cinco Días" dated February 11.

### **4. What are the proposed resolutions submitted to the Annual General Meeting?**

To consult the proposed resolutions submitted to the Annual General Meeting, click [here](#).

### **5. Who can submit a supplement to the call for attendance? What is the procedure for doing this?**

Any shareholders who represent at least 3 percent of the share capital may request, via notification by reliable means to the Board of Directors, the inclusion of new proposed resolutions or new items on the agenda of the Annual General Meeting. Said request must be received at the Company's registered office (Carretera de Pozuelo, No. 52, Building 1, 28222-Majadahonda, Madrid, Spain) within five days of the publication of the call.

**6. Where and how can shareholders obtain documentation relating to the Annual General Meeting?**

All documentation relating to the Annual General Meeting is available on the Company's website in the space dedicated to the [Annual General Meeting 2021](#) and at the Company's registered office (Carretera de Pozuelo, No. 52, Building 1, 28222-Majadahonda, Madrid, Spain) during the following hours:

- From Monday to Thursday: from 8:30 am to 1:00 pm and from 2:00 pm to 4:00 pm.
- Friday: from 8:30 am to 2:00 pm.

Shareholders may also request the immediate and free delivery or sending of said documentation by regular mail to the Investor Relations Area or by email to [IR@mapfre.com](mailto:IR@mapfre.com) and/or [oficinadelaccionista@mapfre.com](mailto:oficinadelaccionista@mapfre.com).

**7. Is there a minimum number of shares required to attend the Annual General Meeting?**

Only shareholders who, individually or collectively with other shareholders, hold a minimum of 1,000 shares may attend the Annual General Meeting, provided said shares are registered in the corresponding Accounting Register five days prior to the Meeting being held.

**8. How many votes do I have at the Annual General Meeting?**

Each share entitles its holder to one vote.

**9. What documentation is necessary to attend the Annual General Meeting telematically?**

As indicated in question 2 above, the Board of Directors has agreed to hold the Annual General Meeting exclusively via telematic means (i.e. without the physical attendance of shareholders and their representatives), through the corporate website ([www.mapfre.com](http://www.mapfre.com)).

In order to attend the Annual General Meeting via telematic means, it is necessary to register on the Telematic Attendance Platform in the "Annual General Meeting" section of the "Shareholders and Investors" area of the Company's corporate website ([www.mapfre.com](http://www.mapfre.com)), where instructions for remotely attending the Annual General Meeting will also be available.

Shareholders (or their representatives) must provide proof of their identity by means of an electronic identity document currently in force or by means of a recognized electronic certificate issued by the Spanish National Mint (FNMT), which has not been revoked.

**10. Is there a system in place for broadcasting the Annual General Meeting?**

The Annual General Meeting will be broadcast live. Access to this broadcast will be provided via the Annual General Meeting Telematic Attendance Platform and the Company's website ([www.mapfre.com](http://www.mapfre.com)), via a specific link for this purpose.

**11. If there are joint shareholders, how many can attend the Annual General Meeting telematically?**

In the case of jointly owned shares, the joint shareholder who registers first on the Telematic Attendance Platform will be considered as the shareholder attending the Annual General Meeting and will be empowered to exercise the rights of intervention, information, proposal and voting that correspond to jointly owned shares.

**12. If the shareholder is a legal entity, what documentation must be submitted in order to be able to attend the Annual General Meeting telematically?**

In order for legal entities with the status of shareholders to be able to register on the Telematic Attendance Platform and attend the Annual General Meeting telematically, the proxy who will complete the registration process on behalf of said shareholders must first prove their representation and identity by sending the attendance card issued in the name of said shareholders by the Company or by the depositary entity, duly completed and signed, along with a copy of the official document accrediting the identity of the proxy and a copy of the document certifying the power that allows them to act on behalf of said shareholders, for the attention of the General Counsel, Carretera de Pozuelo, No. 52, Building 1, 28222, Majadahonda, Madrid, Spain, or to the email address [juntageneral@mapfre.com](mailto:juntageneral@mapfre.com) at least twenty-four hours prior to the first call of the Annual General Meeting.

Upon receipt and verification of the documentation, the proxy may register and attend the Annual General Meeting telematically provided that they meet the access and identification requirements set out in the preceding paragraph.

**13. Is there an attendance premium?**

The Company does not intend to pay a premium for attendance at the Annual General Meeting.

**14. Will a gift be offered?**

No, the Company has agreed to abolish giving commemorative gifts.

**15. How can a shareholder be represented at the Annual General Meeting?**

In order for the representative to be able to attend the Annual General Meeting telematically, the proxy (unless the proxy has been authorized by electronic means) and the identity of the representative to the Company, must be accredited by means of sending the proxy card issued by the Company or by the depository entity, duly completed and signed by the shareholder along with a copy of the official document certifying the identity of the representative to be received by the Company for the attention of the General Counsel at Carretera de Pozuelo, No. 52, Building 1, 28222, Majadahonda, Madrid, Spain, or at the email address [juntageneral@mapfre.com](mailto:juntageneral@mapfre.com) at least twenty-four hours prior to the first call of the Annual General Meeting.

Without prejudice to such accreditation, representatives must also register themselves in the Telematic Attendance Platform and be accredited as remote attendees under the same terms as the shareholders.

**16. Can representation be conferred by means of remote communication?**

Yes, the valid means of remote communication for conferring representation are postal mail and electronic means.

– The postal service

Representation shall be conferred by filling out the [proxy card](#) issued by the depository entity or the proxy card made available by the Company to shareholders through its website in the section relating to the Annual General Meeting 2021.

The original card, duly completed and signed, must be sent by postal mail to the Company's registered office (Carretera de Pozuelo, No. 52, Building 1, 28222-Majadahonda, Madrid, Spain), for the attention of the General Counsel, accompanied by a photocopy of an official document certifying the identity of the shareholder. In the case of a legal entity, a copy of the document that accredits the representation of the individual signing the postal voting form on its behalf must also be sent.

– Via the Internet through the Company's website

Representation may be delegated electronically through the [system provided](#) for this purpose in the section relating to the Annual General Meeting 2021 on the Company's website. The website explains in detail the procedure to be followed by the shareholder in order to exercise this right. Shareholders

must provide proof of their identity by means of an electronic identity document currently in force or by means of a recognized electronic certificate issued by the Spanish National Mint (FNMT), which has not been revoked.

**17. Is it possible to vote by means of remote communication?**

Yes, valid means of remote communication for voting are postal mail and electronic means.

– The postal service

The vote shall be conferred by filling out the [attendance card](#) incorporating the "Remote Voting" section, issued by the depository entity or the attendance card made available by the Company to shareholders through its website in the section relating to the Annual General Meeting 2021.

The original card, duly completed and signed, must be sent by postal mail to the Company's registered office (Carretera de Pozuelo, No. 52, Building 1, 28222-Majadahonda, Madrid, Spain), for the attention of the General Counsel, accompanied by a photocopy of an official document certifying the identity of the shareholder. In the case of a legal entity, a copy of the document that accredits the representation of the individual signing the postal voting form on its behalf must also be sent.

– Via the Internet through the Company's website

The vote may be cast electronically through the [system provided](#) for this purpose in the section relating to the Annual General Meeting 2021 on the Company's website. The website explains in detail the procedure to be followed by the shareholder in order to exercise this right. Shareholders who wish to use this voting procedure must provide proof of their identity by means of an electronic identity document currently in force or by means of a recognized electronic certificate issued by the Spanish National Mint (FNMT), which has not been revoked.

**18. What is the deadline for receipt by the Company of rights of representation and votes conferred by means of remote communication?**

In order to be valid, representation and votes conferred by any of the aforementioned means of remote communication must be received by the Company at least 24 hours in advance of the Annual General Meeting being held.

**19. What are the priority rules applicable to representation and voting issued by means of remote communication?**

Representation and voting by means of remote communication are always revocable, and may be revoked expressly through the same means as those used for their issuing, and within the same time limit set for their issuing.

The shareholder's remote attendance at the Annual General Meeting shall render null and void the vote or proxy that had been communicated to the Company by any of the aforementioned means of remote communication. No more than one representative shall be allowed at the Annual General Meeting.

Likewise, voting will make any proxy (electronic or postal) ineffective, whether it be prior, which will be deemed revoked, or subsequent, which will be deemed not executed, regardless of the means used to cast the vote. In the event that the shareholder cast various votes of different outcomes, or several proxies, electronically or by mail, the vote most recently cast will prevail.

**20. What happens if shareholders do not indicate the way they vote on the attendance card?**

In the event that the attendance card does not indicate the outcome of the shareholder's vote, it shall be understood in any case that the shareholder votes in favor of the proposed resolutions made by the Board of Directors for each item on the Agenda published in the call for attendance.

**21. Does the Company have an Electronic Shareholders' Forum? Where and how can the Electronic Shareholders' Forum be accessed?**

Yes, an [Electronic Shareholders' Forum](#) has been created on the Company's website, the use of which shall be in accordance with its legal purpose and with the guarantees and operating rules established by the Company in the Regulations of the Electronic Shareholders' Forum, available on the website.

Shareholders and groups of shareholders who are duly legitimized can access the Electronic Shareholders' Forum.

**22. How do I become accredited to speak at the Electronic Shareholders' Forum?**

To speak at the Electronic Shareholders' Forum you must:

- Identify yourself by means of an electronic identity document currently in force or by means of a recognized electronic certificate issued by the Spanish National Mint (FNMT), which has not been revoked.

- Accredit your status as a shareholder with a certificate of ownership issued by the depository entity.

**23. What initiatives can be proposed in the Electronic Shareholders' Forum?**

In accordance with current legislation, the Electronic Shareholders' Forum shall collect:

- Proposals intended to be presented as a supplement to the agenda.
- Applications for the supporting of such proposals.
- Initiatives to achieve a sufficient percentage to exercise a minority right as provided for by Law.
- Offers or requests for voluntary representation.

\* \* \* \* \*