



# SUSTAINABILITY REPORT 2014

Helping people  
pursue more from life



**MetLife**  
Your life as you want it.  
If you want it

## LETTER BY THE CHIEF EXECUTIVE OFFICER



I am glad to present our Annual Sustainability Report 2014.

In MetLife, social responsibility is inherent in everything we do; an unwavering commitment in managing our business, which is shared by all the people who are part of the organization.

Since 1864 we have built a reputation for MetLife on the foundations of our corporate values and strict adherence to the highest principles of ethics in each and every one of the 50 markets in which we operate globally today.

This unblemished record is one of the pillars that today allow us to serve 100 million customers worldwide and over 9 million in Mexico, with the firm intention of fulfilling our promise to help them get more out of life.

I am pleased to say that for eight years, through the annual Sustainability Report of MetLife Mexico, we have had the opportunity to publicly share our efforts and achievements in the field.

I would like to refer particularly to some of them: In 2014 we conducted a study to identify those aspects that are relevant to the sustainability of the Company, which allowed us to confirm that the various actions that we develop for our customers, suppliers, partners and stakeholders are aligned to the business strategy, in order to achieve efficient economic, social and environmental sustainability.

During this year we developed multiple customer-oriented initiatives, which have enabled us to understand their needs and improve their experience in every interaction instance.

For example, we simplified more than 80% of written communications, implemented contact via chat with our customers and now the surgery scheduling services can be carried out by Internet.

Of course, the social responsibility of the Company is also reflected in its products. We released a life insurance, MetaLife, which is more environment-friendly, the policy and conditions of which are paperless, and which allows information to be electronically managed and stored.

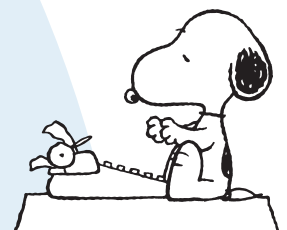
Through MetLife International University (MIU), we continue to provide training to all our employees and sales force personnel, in order to enhance their skills and knowledge.

MetLife Foundation continued to promote financial inclusion, allocating 2 million pesos for this purpose, and over 12.2 million in grants intended to promote various causes in favor of education in Mexico.

The progress made in 2014 does not only represent a corporate achievement that strengthens our leadership position in the sector. These developments prompt us to take concrete and tangible actions that confirm our commitment to ensure the welfare of Mexican people, thus fulfilling our goal to provide protection and security to the families of Mexico.

Sincerely,

Sofía Belmar Berumen  
Chief Executive Officer



# METLIFE MEXICO

## Our business

For over 80 years we have been protecting the life you want

MetLife has been the **Insurance Company No. 1** in Mexico for **7° consecutive years**, offering financial services such as medical, accident and life insurance throughout Mexico. \*

**128 offices** and **100 service centers** located in Baja California, Coahuila, Chihuahua, Guanajuato, Jalisco, Nuevo Leon, Puebla, Queretaro, Sinaloa, Sonora, Tamaulipas, Yucatan and the corporate headquarters in Mexico City.

More than **1,200 employees** and **7,000 agents**

First insurance company in Mexico to obtain the certification **ISO-22301**  
(Business Continuity Management System)

MxAAA rating by S&P (highest financial strength rating)

*\*Source: Mexican Association of Insurance Institutions AMIS*



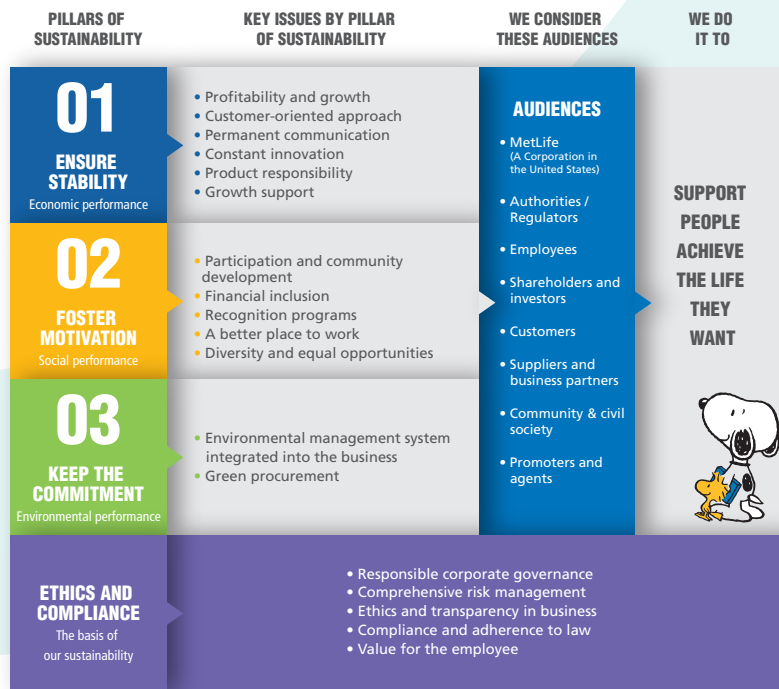
## Product and service portfolio

In MetLife we adapt the design of our products to the needs of our policyholders. In this way we protect families by giving them the best care and service in regards to insurance, pensions and employee benefit programs.

To learn more about the commercial offer of MetLife visit: <http://www.metlife.com.mx>

# METLIFE AND SUSTAINABILITY

In MetLife we operate with integrity, transparency and environmental responsibility in everything we do; we use our financial strength to drive economic growth and to create value. We focus on promoting financial literacy, opportunity and inclusion.



# ETHICS AND COMPLIANCE

We are a company trusted by more than 100 million people in the world, so our ethical framework and control systems are fundamental pillars to ensure compliance and good performance of our services.

- **100%** of employees have been trained in ethics and compliance.
- **Risk management** allows us to maintain a solid reputation that gives us the ability to keep our promise to customers.
- We are constantly reviewing the ethics and compliance in all **sales practices**, to maintain upright conduct and achieve the excellent reputation that characterizes us.

# ECONOMIC PERFORMANCE



## STABILITY

Our business strategy has been designed to create long-term value and maintain the profitability necessary to ensure sustainability.

As a leading company of the industry, our main objective is that our clients are backed by economic sustainability when facing the most destabilizing events in life.



More than **9 million** customers in the country



More than **722 thousand policies** issued in 2014



More than **34 billion** pesos in the payment of losses



More than **51 billion** of total premiums



**2.1 million policies** in effect at the end of 2014

## Customer focus

Our customer focus strategy continues yielding results:

- We have simplified over **80%** of written communications.
- **Surgery scheduling** services by Internet.
- We have implemented **contact via chat** with our customers.

# SOCIAL PERFORMANCE



## MOTIVATION

Always in line with our values, we are committed to promoting the development of all our employees, customers, suppliers and community.

## Employees



**1,525** Participants trained in MetLife International University.



**25%** of employees take advantage of our policy for work at home and flexible schedule.



Our recognition model "**Applause**" evolved to "**Center Stage**", a digital platform where employees who stand out for their leadership and performance are recognized.



We closed 2014 with **75 job promotions** at all hierarchical levels.



**80%** of our employees eat healthy menus in the company canteen, thanks to our "Life" program.



More than **3 thousand** active **breaks**, promoting physical activity and performance of employees.

## MetLife Foundation

- We allocate more than **2 million** pesos to projects aligned to our "**financial inclusion**" strategy.
- We allocated more than **12 million** pesos to social projects in 2014.
- **358 employees** participated in corporate volunteer programs: Impulsa, TECHO and KaBoom.

## Other support to the community and value chain

- In the second edition of sponsorship "**Move Lives Creating Art**", we auctioned over **80 sculptures** of Snoopy; the collected money was donated to the León XIII Foundation to benefit women artisans from Altos de Chiapas.
- After 6 years of having implemented "**Health City**" we have organized **200 fairs** which have served more than **96 thousand people**.
- **3 consecutive years** promoting social responsibility in the value chain.
- We launched the campaign "**I Dislike**" on social networks—thereby achieving a donation for **150 thousand dollars** (almost 2 million pesos) earmarked for the construction of a new **Pro Mujer** care center.

# ENVIRONMENTAL PERFORMANCE



## COMMITMENT

We protect the environment through compliance and promoting environmental awareness with our audiences.

As a socially responsible company we are committed to caring for and preserving the environment creating a culture that promotes the proper use of natural resources from our sphere of influence.



In 2014 we achieved a reduction of **10%** in our paper consumption.



We save **10 million** liters of water per year by using 67 ecological urinals.



We minimize the number of sheets used in our forms, **reducing from 18 to 7 sheets**.

# ABOUT THIS REPORT



The annual Sustainability Report 2014 highlights the performance of MetLife Mexico in the economic, social and environmental areas following the methodology of the Global Reporting Initiative (GRI) in its G4 version, as well as indicators of the sectorial complement of Financial Services with essential "conformity" option with G4 guide.

For more information and/or feedback regarding the contents of this report, send an e-mail to: [fundacionmetlife@metlife.com.mx](mailto:fundacionmetlife@metlife.com.mx)

The full report is available at:  
<http://w3.metlife.com.mx/conocenos/fundacion-metlife/index.html>

