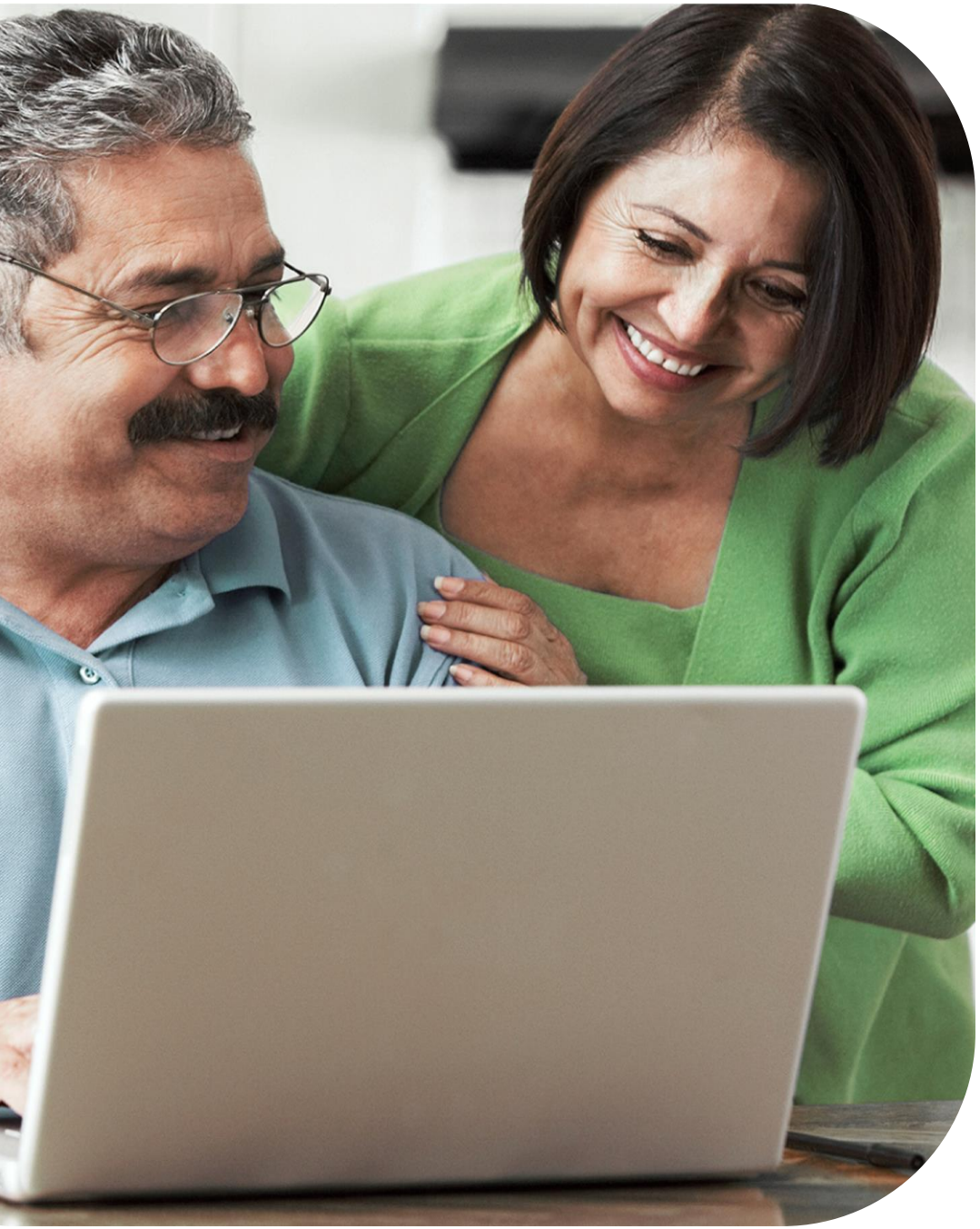
Responsible Artificial Intelligence Program

RIMAC



At RIMAC, we have established a Policy for the Safe, Responsible, and Ethical Use of Artificial Intelligence Systems

RIMAC	POLICY				Code: POL-6098
	SAFE, RESPONSIBLE AND ETHICAL USE OF ARTIFICIAL INTELLIGENCE (AI) SYSTEMS				Version: 008
	Macroprocess:	Data and Analytics Governance	Process:	AI Growth	Pages 11 of 11

1. OBJECTIVE

This policy establishes the principles, responsibilities, and guidelines for the safe, ethical, and sustainable use of Artificial Intelligence (AI) within the organization. It seeks to ensure that the development, implementation, and use of AI solutions are carried out in strict compliance with applicable regulations - including Law No. 31814 and its Regulations approved by Supreme Decree No. 115-2025-PCM - and with the principles of legality, transparency, accountability, non-discrimination, among others.

2. SCOPE

This policy applies to all areas and levels of the organization and is mandatory for employees, directors, partners, strategic allies, suppliers, developers, technical teams, and third parties that design, develop, use, or manage artificial intelligence systems on behalf of the company, as well as users and persons affected by such systems, whose rights to transparency, explainability, appeal, and redress are guaranteed.

This policy applies to all AI systems used, developed, or acquired by the organization throughout all stages of their life cycle and includes internal developments under any modality (full-code, low-code/no-code, or configuration on domain platforms), third-party systems, material modifications, and non-formalized uses (Shadow AI).

Likewise, all AI-related contracts must include obligations aligned with this policy. Any exception shall require the express authorization of senior management, following a risk assessment.

3. DEFINITIONS

For terms of general corporate use - such as risk appetite, personal data, sensitive data, among others - the definitions in force under the organization's internal policies shall apply, including the Personal Data Protection Policy, the corporate data classification guidelines, and the corporate risk management framework.

The definitions contained in this section are specific to the field of artificial intelligence or have a particular scope within this policy. For the operational definitions of AI assistants, agents, and multi-agent systems, see section 5.9 of this policy.

Click here to view our policy

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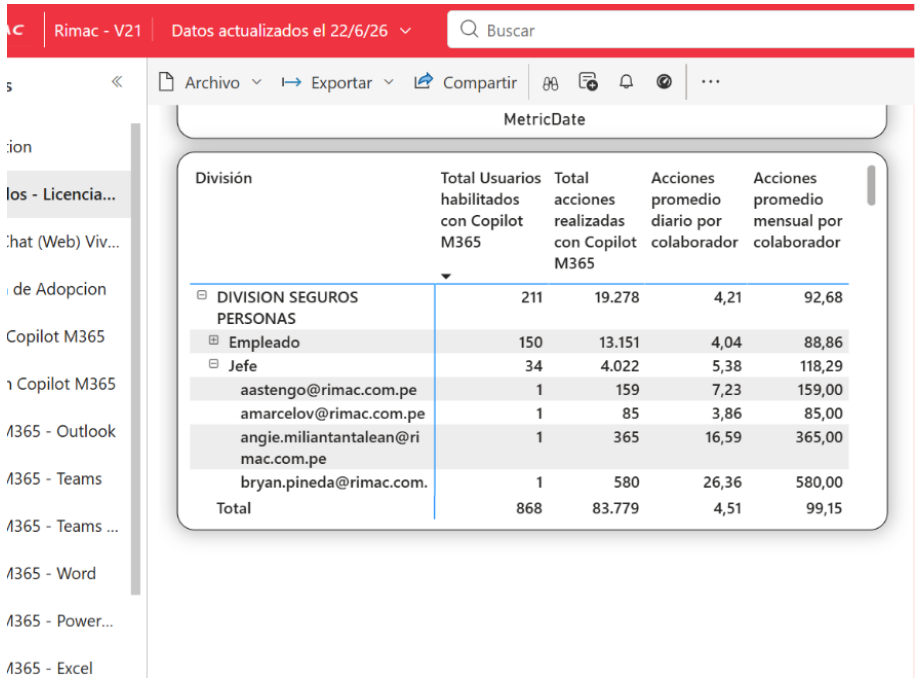
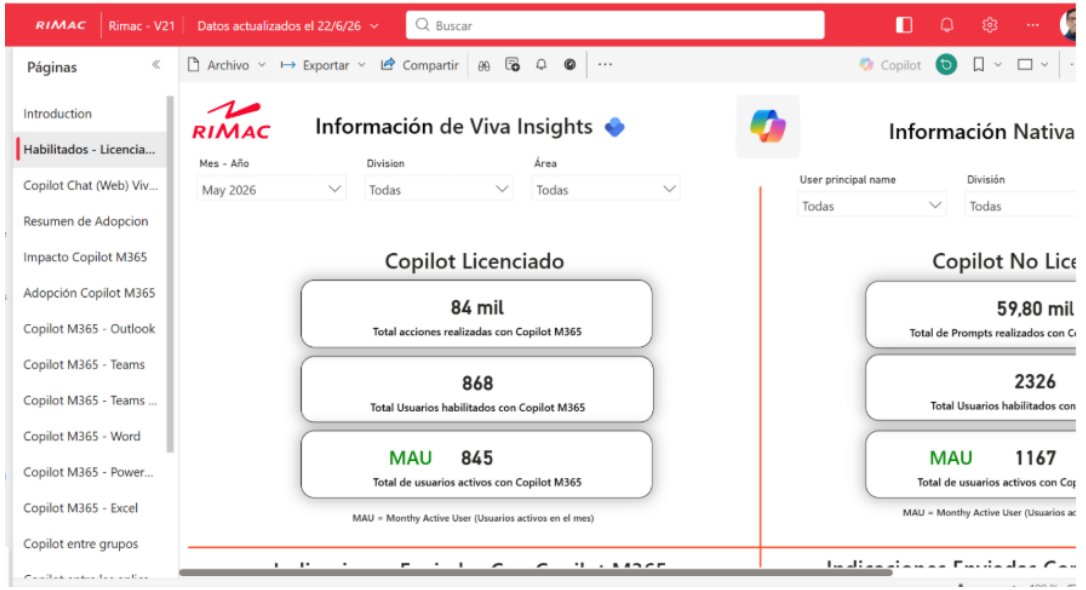
Limiting Access to Sensitive AI Capabilities

As part of our Responsible Artificial Intelligence Program, we manage access to AI-enabled through differentiated access levels and authorization criteria. Access rights and responsibilities are defined through the AI Operating Model and the corresponding RACI Matrix. In these cases, the following elements are considered:

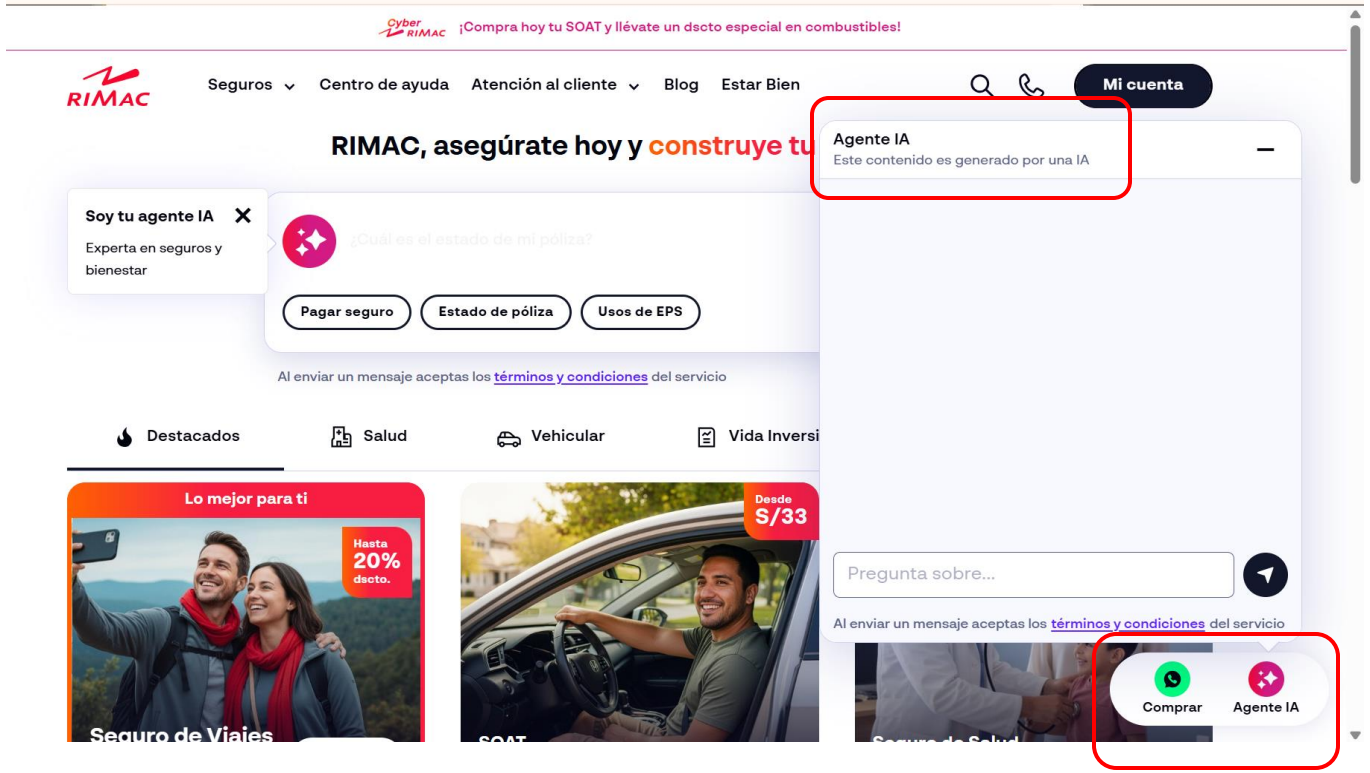
- Use case and business objective.
- Roles and responsibilities of the participating areas.
- Risks associated with the solution.
- Nature of the data used.
- Dependencies on other corporate systems or capabilities.
- Approvals and deliverables defined for each stage of the lifecycle.

To strengthen oversight, we use a dashboard that allows us to monitor AI tool access and usage across the organization. This includes visibility over assigned M365 and Copilot licenses, active users and usage levels.





Distinct labeling of AI-generated content and outcomes of AI-driven decisions

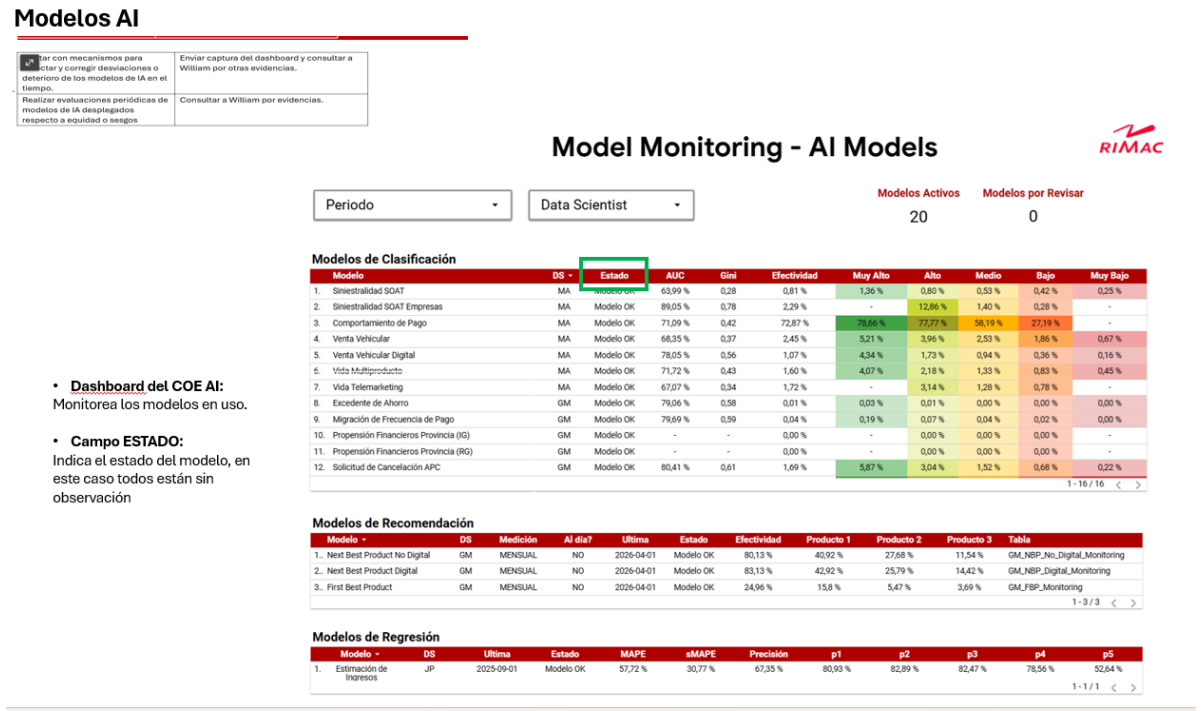


We have AI agents that interact with users and support service-related processes. These agents are clearly labeled as artificial intelligence tools, allowing users to identify when they are interacting with an AI-based solution rather than a human representative.

This labeling strengthens transparency, promotes informed interaction, and supports the responsible use of AI across our platforms.

Mechanisms to detect and correct drift or degradation of AI models over time

We have implemented a dashboard to monitor the status and performance of ours AI models. This tool enables the identification of potential deviations, performance deterioration, or model drift over time, allowing the responsible teams to review model behavior and define corrective actions when needed. This strengthens the reliability, traceability, and continuous improvement of AI-based solutions.



Modelos AI

tar con mecanismos para detectar y corregir desviaciones o deterioro de los modelos de IA en el tiempo.	Enviar captura del dashboard y consultar a William por otras evidencias.
Realizar evaluaciones periódicas de modelos de IA desplegados respecto a equidad o sesgos	Consultar a William por evidencias.

Model Monitoring - AI Models

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Periodo | Data Scientist

Modelos Activos: 20 | Modelos por Revisar: 0

Modelos de Clasificación

	Modelo	DS	Estado	AUC	Gini	Efectividad	Muy Alto	Alto	Medio	Bajo	Muy Bajo
1.	Siniestralidad SOAT	MA	Modelo OK	63,99 %	0,28	0,81 %	1,36 %	0,80 %	0,53 %	0,42 %	0,25 %
2.	Siniestralidad SOAT Empresas	MA	Modelo OK	89,05 %	0,78	2,29 %	-	12,86 %	1,40 %	0,28 %	-
3.	Comportamiento de Pago	MA	Modelo OK	71,09 %	0,42	72,87 %	78,66 %	77,77 %	58,19 %	27,19 %	-
4.	Venta Vehicular	MA	Modelo OK	68,35 %	0,37	2,45 %	5,21 %	3,96 %	2,53 %	1,86 %	0,67 %
5.	Venta Vehicular Digital	MA	Modelo OK	78,05 %	0,56	1,07 %	4,34 %	1,73 %	0,94 %	0,36 %	0,16 %
6.	Vida Multiproducto	MA	Modelo OK	71,72 %	0,43	1,60 %	4,07 %	2,18 %	1,33 %	0,83 %	0,45 %
7.	Vida Telemarketing	MA	Modelo OK	67,07 %	0,34	1,72 %	-	3,14 %	1,28 %	0,78 %	-
8.	Excedente de Ahorro	GM	Modelo OK	79,06 %	0,58	0,01 %	0,03 %	0,01 %	0,00 %	0,00 %	0,00 %
9.	Migración de Frecuencia de Pago	GM	Modelo OK	79,69 %	0,59	0,04 %	0,19 %	0,07 %	0,04 %	0,02 %	0,00 %
10.	Propensión Financieros Provincia (IG)	GM	Modelo OK	-	-	0,00 %	-	0,00 %	0,00 %	0,00 %	-
11.	Propensión Financieros Provincia (RG)	GM	Modelo OK	-	-	0,00 %	-	0,00 %	0,00 %	0,00 %	-
12.	Solicitud de Cancelación APC	GM	Modelo OK	80,41 %	0,61	1,69 %	5,87 %	3,04 %	1,52 %	0,68 %	0,22 %

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- **Dashboard del COE AI:** Monitorea los modelos en uso.
- **Campo ESTADO:** Indica el estado del modelo, en este caso todos están sin observación

Modelos de Recomendación

	Modelo	DS	Medición	Al día?	Ultima	Estado	Efectividad	Producto 1	Producto 2	Producto 3	Tabla
1.	Next Best Product No Digital	GM	MENSUAL	NO	2026-04-01	Modelo OK	80,13 %	40,92 %	27,68 %	11,54 %	GM_NBP_No_Digital_Monitoring
2.	Next Best Product Digital	GM	MENSUAL	NO	2026-04-01	Modelo OK	83,13 %	42,92 %	25,79 %	14,42 %	GM_NBP_Digital_Monitoring
3.	First Best Product	GM	MENSUAL	NO	2026-04-01	Modelo OK	24,96 %	15,8 %	5,47 %	3,69 %	GM_FBP_Monitoring

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Modelos de Regresión

	Modelo	DS	Ultima	Estado	MAPE	sMAPE	Precisión	p1	p2	p3	p4	p5
1.	Estimación de Ingresos	JP	2025-09-01	Modelo OK	57,72 %	30,77 %	67,35 %	80,93 %	82,89 %	82,47 %	78,56 %	52,64 %

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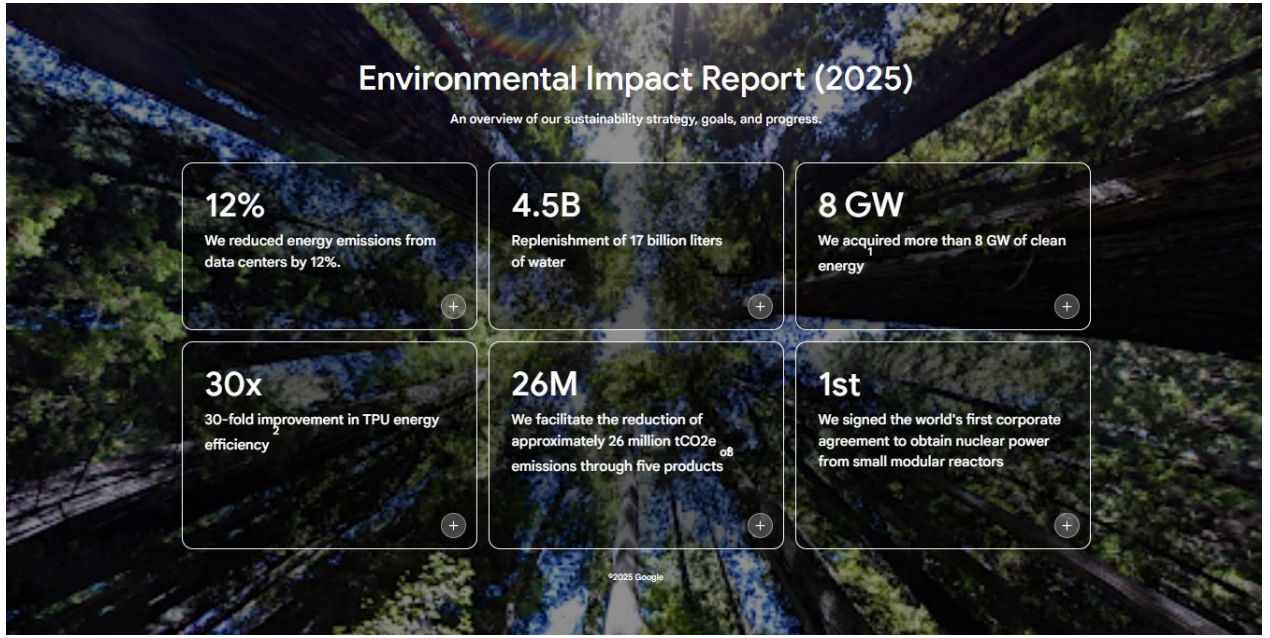
Initiatives (own/with suppliers) to lower the ecological footprint of AI data centers/models

We consider environmental criteria when selecting and working with technology providers that support our AI-enabled tools, prioritizing those that publicly disclose their sustainability commitments, environmental performance, and initiatives to improve the efficiency of their digital infrastructure.

In this regard, Google's 2025 Environmental Impact Report provides evidence of actions aimed at reducing the environmental impact of its operations, including lower data center energy emissions, water replenishment, clean energy procurement, and improvements in the energy efficiency of its AI TPUs. These practices reflect the type of environmental performance we seek to consider when adopting AI-related technologies and digital solutions.



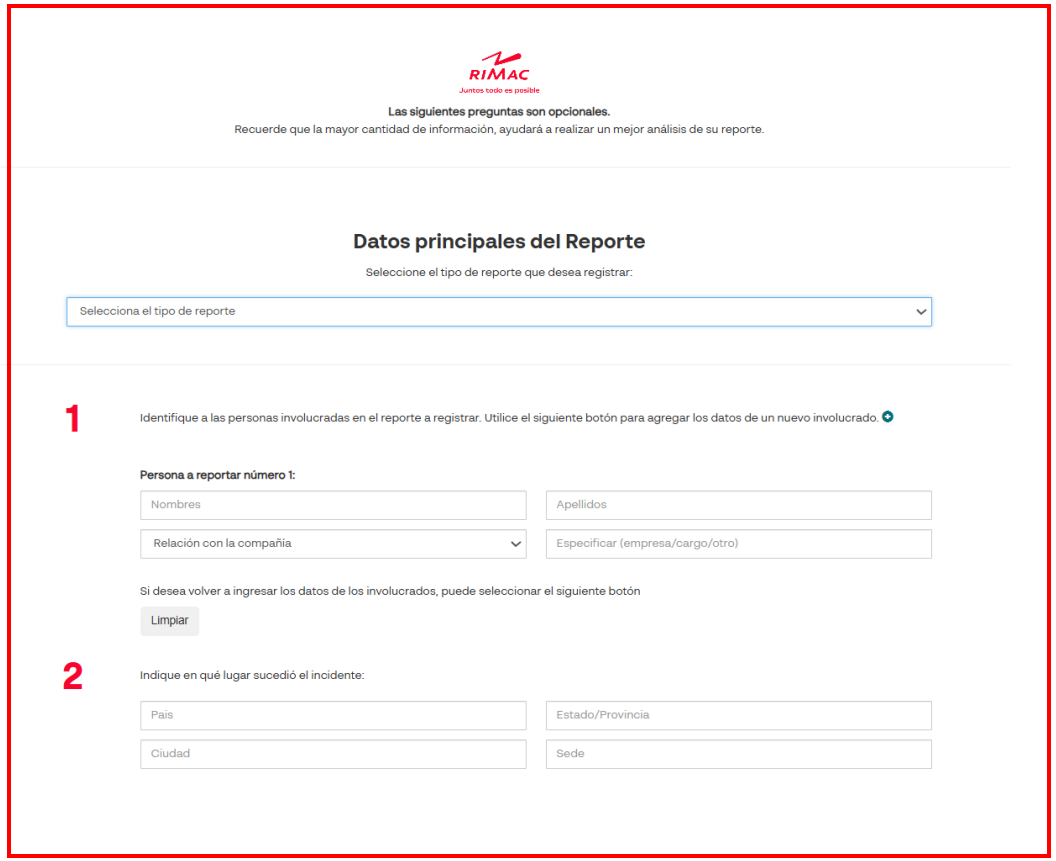
https://sustainability.google/google-2025-environmental-report/

Appeals process for users/affected third parties to contest an AI decision or outcome

As part of our **Responsible Artificial Intelligence Program**, we use the **Integrity Channel** as a formal and confidential mechanism to manage reports, concerns, and alerts related to the use of AI. Through this channel, employees, internal users, customers, and third parties may report:

- AI-related incidents
- Risks
- Misuse
- Shadow AI practices
- Or outcomes they consider discriminatory, biased, anomalous, or ethically questionable.

These reports are managed under our corporate Ethics and Compliance model, with the involvement of the relevant technical and AI governance bodies when required.



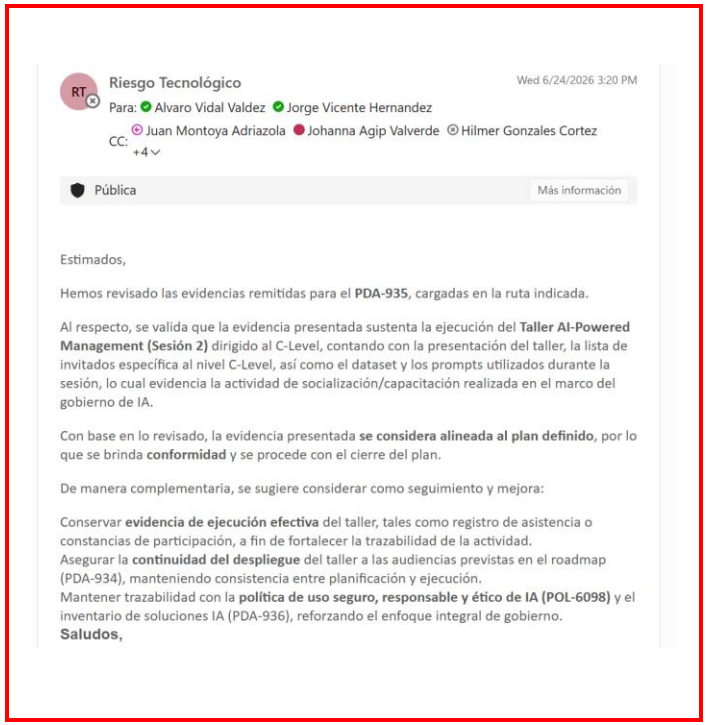
To view our ethics channel, click here

Training Employees on Responsible and Safe AI Use

We develop **training workshops for employees on the proper, ethical, and safe use of AI tools**. These sessions are aimed at strengthening our internal capabilities for the responsible adoption of technologies such as Copilot and other AI-enabled solutions, addressing key topics such as:

- Information confidentiality
- Data protection
- Cybersecurity risks
- Human oversight
- Prevention of bias
- Appropriate use of AI-generated outputs

Through these workshops, we seek to ensure **that our employees understand both the opportunities and risks associated with AI**, promoting its use in a transparent, secure, and aligned manner with our principles of responsible innovation and sustainability.



Riesgo Tecnológico — Wed 6/24/2026 3:20 PM

Para: Alvaro Vidal Valdez, Jorge Vicente Hernandez

CC: Juan Montoya Adriazola, Johanna Agip Valverde, Hilmer Gonzales Cortez +4

Pública — Más información

Estimados,

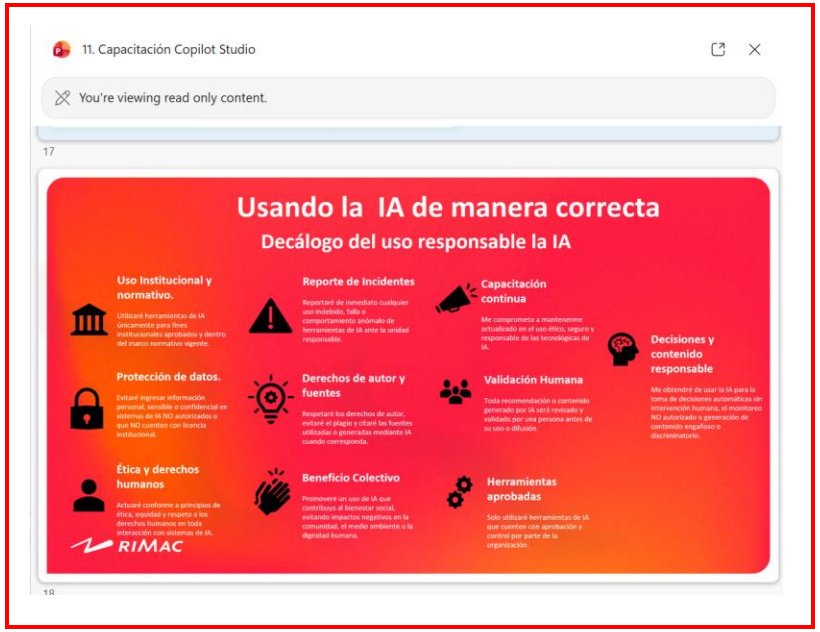
Hemos revisado las evidencias remitidas para el **PDA-935**, cargadas en la ruta indicada.

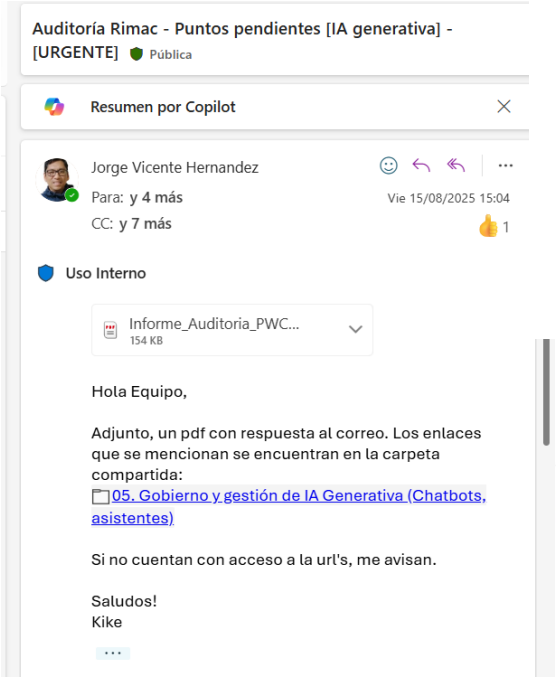
Al respecto, se valida que la evidencia presentada sustenta la ejecución del **Taller AI-Powered Management (Sesión 2)** dirigido al C-Level, contando con la presentación del taller, la lista de invitados específica al nivel C-Level, así como el dataset y los prompts utilizados durante la sesión, lo cual evidencia la actividad de socialización/capacitación realizada en el marco del gobierno de IA.

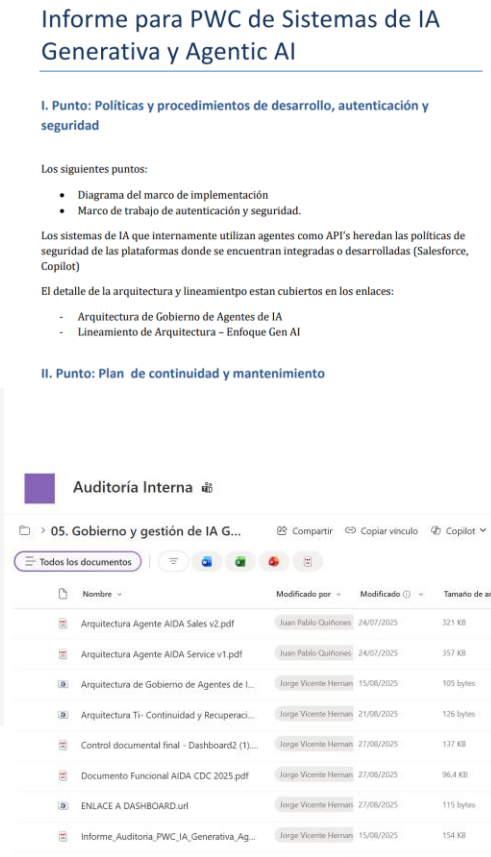
Con base en lo revisado, la evidencia presentada **se considera alineada al plan definido**, por lo que se brinda **conformidad** y se procede con el cierre del plan.

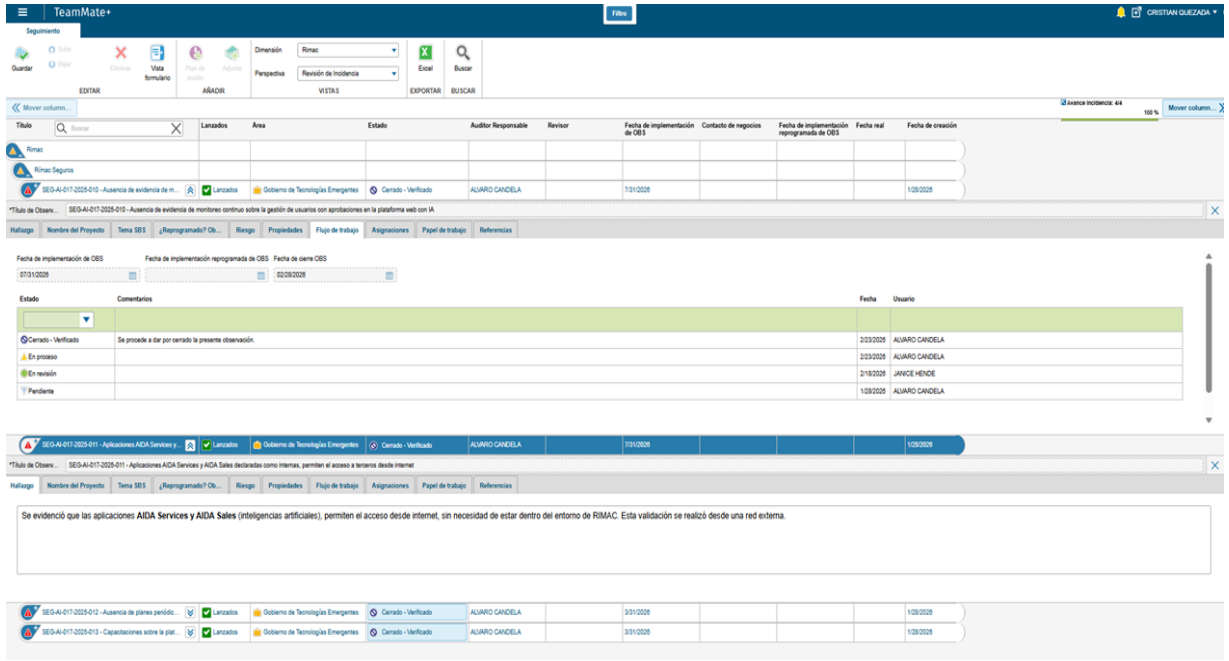
De manera complementaria, se sugiere considerar como seguimiento y mejora:

Conservar **evidencia de ejecución efectiva** del taller, tales como registro de asistencia o constancias de participación, a fin de fortalecer la trazabilidad de la actividad.
Asegurar la **continuidad del despliegue** del taller a las audiencias previstas en el roadmap (PDA-934), manteniendo consistencia entre planificación y ejecución.
Mantener trazabilidad con la **política de uso seguro, responsable y ético de IA (POL-6098)** y el inventario de soluciones IA (PDA-936), reforzando el enfoque integral de gobierno.
Saludos,









Verification for Responsible AI Governance

RIMAC strengthens the accountability of its Responsible Artificial Intelligence Program through internal verification processes of its AI management system. These reviews help validate the governance mechanisms, controls, risk management practices, and responsible use procedures applied to AI-related tools and processes.