

RIMAC, Choosing Right, Being Well

Annual Report
2025



RIMAC



About This Annual Report

[GRI 2-2]

The RIMAC Seguros y Reaseguros Integrated Annual Report 2025 has been prepared pursuant to Article 222 of the Business Corporations Act (Ley General de Sociedades); the Regulations for the Preparation and Presentation of Annual Reports, approved by CONASEV Resolution 141-98-EF/94.10, as amended and/or supplemented; the Manual for the Preparation of Annual Reports and Common Standards for Determining the Contents of Informational Documents, approved by General Manager's Resolution 211-98-EF/94.11, as amended and/or supplemented; and SMV Resolution 016-2015-SMV-01—Standards for the Preparation and Presentation of Financial Statements and Annual Reports by Entities Supervised by the Peruvian Securities and Exchange Commission (SMV), where applicable.

This document covers all activities of RIMAC Seguros y Reaseguros between January 1 and December 31, 2025. The environmental, social, and governance indicators reported reflect 100% of the organization's operations. The Annual Report and the Consolidated Financial Statements share a total alignment in their scope, exhaustively and consistently reflecting the company's performance. This coverage is based on the same consolidation boundaries used for financial reporting, thus guaranteeing a consistent, transparent, and comparable representation of RIMAC's sustainable performance.



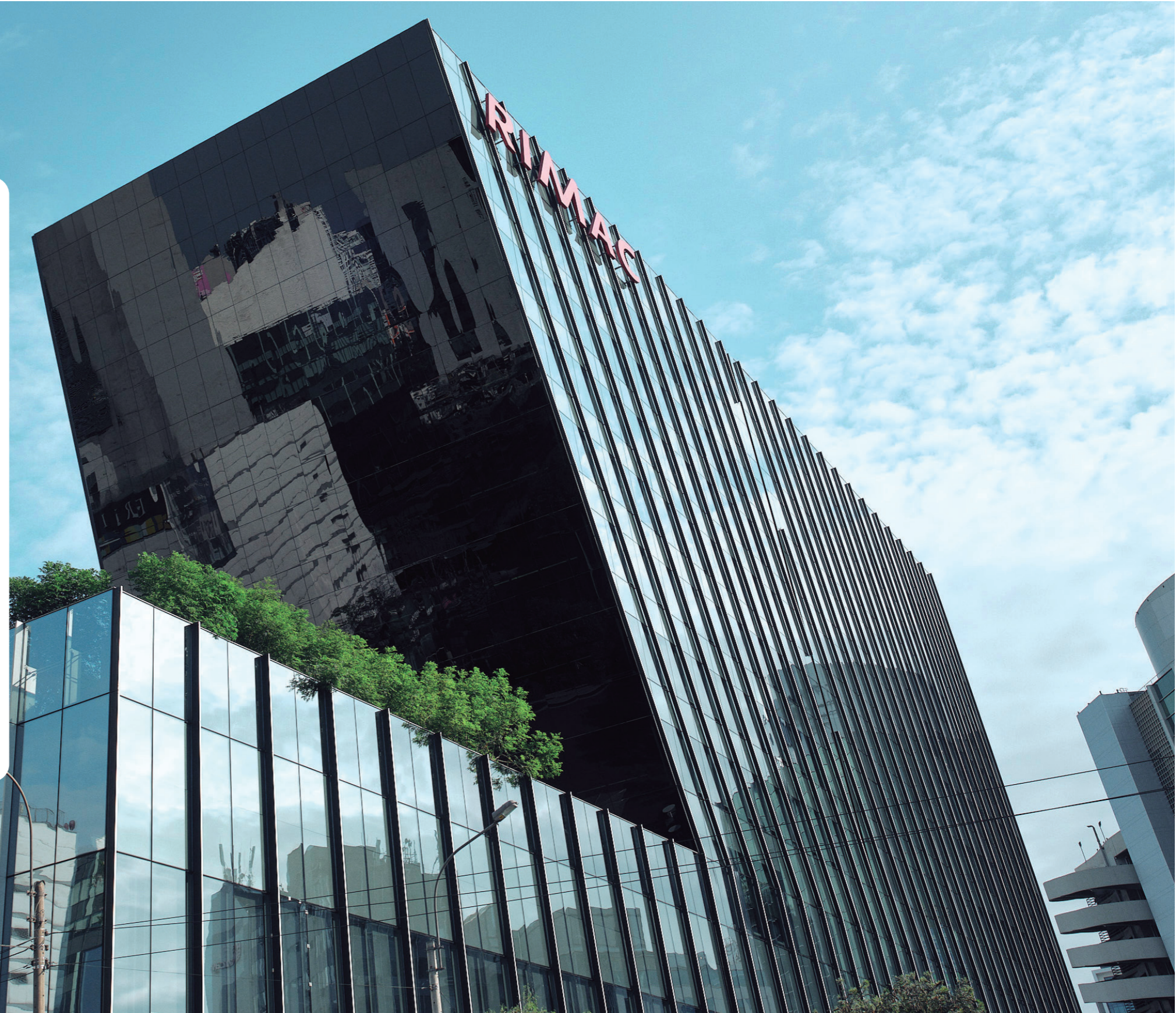
Liability Statement

This document contains truthful and sufficient information regarding the business performance of RIMAC Seguros y Reaseguros during 2025. Without prejudice to the issuer's liability, we, the undersigned, assume responsibility for the contents hereof in accordance with applicable law.

ALEX FORT BRESCIA
Chairman of the Board

MARIO LUIS POTESTÁ MARTÍNEZ
CEO

Lima, February 24, 2026





Message from Our Chairman of the Board

[GRI 2-22]

Dear Shareholders,

I am pleased to share with you the Annual Report 2025 for RIMAC and its subsidiaries. It was a challenging year for the organization, during which we reasserted our leadership, consolidated our sustainable growth, and made progress in advancing our technological transformation. During all of these processes, we consistently strengthened the value proposition through which we empower people and companies in Peru.

During 2025, RIMAC reported a growth in premiums of 16% over 2024, achieving a profit of USD 123 million and an ROE of 13.9%. This performance was the result of solid management in the Individual and Corporate segments, with particularly outstanding results in the financial products and life insurance lines. This progress reflects a disciplined commercial strategy, appropriate technical management, and consistent execution throughout the year.

The global outlook was marked by heightened economic volatility, geopolitical tensions, and adjustments in financial markets, with an estimated economic growth of 3.3%. In Peru, the economy experienced a moderate growth of 3.4%, driven mainly by private internal demand and favorable trade terms, especially due to the performance of metal prices. Against this backdrop, our company displayed resilience, adaptability, and a firm commitment to long-term sustainability, all traits that foster trust.

One of the key milestones for the year was the maturity reached in our technology transformation. In 2025, we gradually incorporated advanced analytics, artificial intelligence, and new operating models aimed at optimizing processes and improving customer experience. Tools such as our Intelligent Data and Analysis Assistant (AIDA, for its acronym in Spanish) and AI agents for health claim management helped increase the agility of our responses, improve satisfaction indicators, and bolster operational

controls. As of the close of the fiscal year, we attended to over 300,000 inquiries assisted with AIDA and reduced search times for information by 30%.

On the commercial and customer experience front, over 596,000 customers used our RIMAC app on a recurring basis, while digital channels accounted for 76% of our total interactions, highlighting the sustained progress of our omnichannel model. We closed the year with an NPS of 67 points, with an increasingly agile, simpler, and more personalized service, as well as closer and more relevant relationships with our customers.

Our commitment to the well-being of people and society was consistently strengthened. Through "Estar Bien" ["Be Well"], we achieved an impact on over 800,000 registered users, promoting the adoption of health habits and helping to improve the quality of life of thousands of Peruvian families.

The "Yo me Cuido" ["I Care for Myself"] program has benefited over 52,000 children and adolescents, as well as 13,000 teachers in different regions of the country over the last 13 years. Simultaneously, our corporate volunteering efforts mobilized 873 volunteers and benefited nearly 10,000 people, reflecting the strength of a culture that is expressed in concrete actions and a shared purpose.

In terms of risk prevention and management, the RIMAC Monitoring Center played a key role in addressing climate risks. During the year, over 7,600 customers used this platform, and more than 100 personalized training sessions were organized, supporting our insureds in preparing and adapting to climate events.

Our commitment to people was also reflected in the strengthening of our organizational culture and talent development, key pillars for supporting the transformation of the business. We made decisive investments in key capacities, bolstering technology expert profiles, a customer-cen-

tric approach, and knowledge of the insurance industry. Through cross-cutting training initiatives, we achieved an impact on over 2,640 team members, promoting a culture of ongoing learning. We also made inroads in the adoption of GenAI through the rollout of Microsoft 365 Copilot, which applied to 90% of our team members and was integrated as a significant productivity enabler.

These achievements would not have been possible without the hard work and commitment of over 2,900 RIMAC team members, who live our principles day in and day out, working with a clear vision: to protect our insureds' world and contribute to a safer and more sustainable future for all.

I would also like to thank our customers for their trust, our strategic partners and suppliers for their commitment, and our board members for their invaluable support, which actively contributed to our organization's strategic governance.

Last but not least, I would like to give a special thanks to you, our shareholders, for your unfailing support and your company on this path to excellence, innovation, and sustainability.

In 2026, RIMAC will celebrate 130 years as part of Peru's history. In this same spirit, we will continue to bolster our financial solidity, expand our positive impact, and work with you to build a company that is ever more present in the lives of all Peruvians.

Alex Fort Brescia
Chairman of the Board





Table of Contents

ABOUT THIS ANNUAL REPORT

LIABILITY STATEMENT

01. CARING FOR WHAT REALLY MATTERS

- 1.1. Our Essence
- 1.2. Our Commitment to Sustainability
- 1.3. Achievements in 2025

02. MAKING RESPONSIBLE DECISIONS WITH A LONG-TERM PERSPECTIVE

- 2.1. Board of Directors
- 2.2. Administration
- 2.3. Integrated Risk Management
- 2.4. Ethical Conduct
- 2.5. Information Security and Data Privacy

03. MANAGING VALUE FROM A SUSTAINABLE PERSPECTIVE

- 3.1. Macroeconomic Environment
- 3.2. Sustainable Investment and Financial Strategies

04. TECHNOLOGY SERVING BETTER SOLUTIONS

05. PEOPLE AS THE ENGINE OF GROWTH

- 5.1. Workplace Climate
- 5.2. Culture
- 5.3. Talent Development
- 5.4. Occupational Health and Safety Management System
- 5.5. Holistic Well-Being
- 5.6. Diversity, Equity, and Inclusion

06. RELATIONSHIPS THAT CREATE IMPACT

- 6.1. Customer Experience
- 6.2. Partners in Transformation

07. ACTING TODAY TO SAFEGUARD TOMORROW

- 7.1. Climate Strategy
- 7.2. Operational Eco-Efficiency
- 7.3. RIMAC Monitoring Center

08. CLOSE TO PEOPLE AND THE COMMUNITY

- 8.1. Human Rights
- 8.2. Building Trust

09. ANNEXES

- 9.1. Making Responsible Decisions from a Long-Term Perspective
- 9.2. Managing Value with a Sustainable Perspective
- 9.3. People as the Engine of Growth
- 9.4. Relationships that Create Impact

- 9.5. Acting Today to Safeguard Tomorrow
- 9.6. Close to People and the Community
- 9.7. Materiality Analysis
- 9.8. Financial Indicators

10. GRI INDEX



Caring for What Really Matters

01.





1.1. Our Essence

Choosing Right, Being Well

At RIMAC, we are convinced that well-being is built through the decisions people make in their daily lives. For that reason, our role goes beyond insuring or responding when something happens. We actively accompany our customers in caring for their physical, mental, and financial well-being because we know that every informed choice today has a direct impact on our quality of life tomorrow.

This perspective drives our strategy, how we operate, and the way we combine purpose and business, with a clear focus on creating sustainable value for people and for the company.

To make this a reality, we have developed a service ecosystem that boosts our value proposition. At RIMAC, we protect and prevent with solutions designed to anticipate our customers' needs. Through "Estar Bien," we encourage conscientious habits and decisions as they pertain to overall well-being; at Clínica Internacional, we ensure and guarantee personal, high quality medical attention; and through Cuidafarma, we facilitate timely access and continuous care.

This integration allows us to be present at the most important moments of our team members' and customers' lives, offering a consistent and connected experience that reflects our commitment to helping them live better, today and tomorrow.

Our Purpose

RIMAC is the leading insurance company in the Peruvian market, with over 130 years in business. It is part of Breca, a business conglomerate whose purpose is to "Inspire others to go beyond."

Our purpose guides our actions to protect the world and foster the well-being of team members, customers, suppliers, strategic partners, and society as a whole.

For that reason, we continue to create communities of well-being that inspire and promote a culture of prevention in people who seek to achieve shared objectives pertaining to all-around well-being (physical, mental, and financial).

Purpose:
Protecting your world, fostering your well-being.



Our Cultural Principles

People First

- We promote well-being.
- We listen with empathy.
- We create simple, personalized experiences.
- We recognize and celebrate.

A United RIMAC

- We are committed to RIMAC's purpose.
- We foster trusting relationships.
- We promote diversity and inclusion.

We Achieve the Extraordinary

- We make things happen openly, honestly, and responsibly.
- We act with flexibility and a sense of urgency.
- We surpass goals and dream big.

We Build a Better Future

- We are pioneers focused on the big picture.
- We propose, test, and learn.
- We are committed to society and the environment.



1.2. Our Commitment to Sustainability

Sustainability is at the core of our business model, serving as the fundamental principle that guides our efforts to improve the well-being of more individuals and companies.

To achieve this, we have developed a comprehensive strategy focused on three core pillars based on environmental, social, and governance (ESG) criteria, aligned with the missions that motivate RIMAC and BRECA.



Environmental Well-Being for the Planet

We aim to actively contribute to creating a better future for upcoming generations.

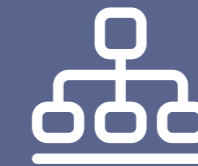
To achieve this end, we are dedicated to enhancing our corporate environmental culture, forming new partnerships, and launching more eco-efficiency initiatives.



Social Well-Being for People

We develop initiatives aimed at enhancing the overall well-being of our stakeholders—including shareholders, customers, employees, suppliers, and the wider community.

To achieve this end, we foster well-being communities focused on promoting healthy habits that ultimately help improve the quality of life for all Peruvians.



Governance Well-Being for Business

We prioritize building trust and ensuring transparency through strong corporate governance, ethical practices, and compliance efforts.



Integration of ESG Criteria in Management

We foster a sense of transcendence in our operations, blending efforts to achieve strong financial results with meaningful contributions to the country's development.

We actively support the United Nations 2030 Agenda into a comprehensive approach that creates value across all our activities.

2022

Principles for Responsible Investment Signatories

As signatories to the United Nations Principles for Responsible Investment, we reaffirm our commitment to incorporating ESG factors into our investment decisions. This initiative, backed by the United Nations, promotes the consideration of these criteria, recognizing their potential influence on investment portfolio performance across different levels, such as company, sector, region, asset class, and time horizon.

2011

United Nations Global Compact

We reaffirm our ongoing commitment as signatories of the United Nations Global Compact—one of the most important global initiatives for promoting sustainability. This framework is built on ten core principles covering human rights, environmental care, labor standards, and anticorruption measures. This pledge commits us to integrate these principles to our strategies, policies, and procedures, fostering a culture of integrity closely aligned with its core values and sustainability pillars.



1 The ten principles of the United Nations Global Compact derive from the Universal Declaration of Human Rights, the International Labor Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.



Well-Being for the Planet



SDG 11: Sustainable Cities and Communities



SDG 12: Responsible Consumption and Production



SDG 13: Climate Action



Well-Being for People



SDG 1: No Poverty



SDG 4: Quality Education



SDG 3: Good Health and Well-being



SDG 5: Gender Equality



SDG 8: Decent Work and Economic Growth



SDG 17: Partnerships for the Goals



Well-Being for Business



SDG 8: Decent Work and Economic Growth



SDG 17: Partnerships for the Goals



1.3. Achievements in 2025

Our 2025 in Numbers

Economic Performance



USD 1,919.9 million
Premiums written



USD 2,667.7 million
Total revenues²



Net profit
USD 123.016 million



28.5%
Market share, making us #1 for 21 consecutive years



+ 3.43 million
RIMAC costumers

Social Performance

Employee development



2,988 employees
55% female employees



1,870
Trained employees with an average of 9.71 hours of training and development.



Customer NPS: 67 (overall, individuals + corporate)
(Net Promoter Score).



Employee eNPS: 75
(Employee Net Promoter Score).

Impact on Society



873 volunteers
Employees and external participated in our volunteer programs.



9,899 beneficiaries
Beneficiaries nationwide through our volunteer initiatives in 2025.

Environmental Performance



3,174.77
tCO₂e greenhouse gas emissions 9.19% lower than in 2024.



7,652
Users rely on the RIMAC Monitoring Center platform to prevent natural risks.



² Total revenues = insurance premiums + EPS premiums + Clínica Internacional sales + Cuidafarma sales



Acknowledgments and Awards in 2025

We are proud of the acknowledgments and awards we received in 2025:



We ranked #11 among companies with the best reputation in the country and #1 in the insurance sector, reaffirming our dedication to well-being and innovation.



We were recognized as "Amigos de la Ciudad" ["Friends of the City"] for promoting green and inclusive communities.

Ciudad Viva is a women-led organization specializing in urban solutions, with an ecological approach to creating greener, more inclusive neighborhoods and cities.



Perú Sostenible recognizes best practices in sustainability and a commitment to responsible development. We received the Outstanding award, being one of eight companies acknowledged at this level.



The Ministry of the Environment (MINAM) recognizes organizations that lead change toward a better environmental future. We have received the 1st, 2nd, and 3rd stars on the Carbon Footprint Peru platform.



We earned two awards: Gold in Branding and Silver in Cross Media / Storytelling.

The IAB MIXX Awards recognize excellence in digital advertising, highlighting campaigns that combine creativity, innovation, and effective results.



We received recognition from INDECI and Hombro a Hombro for being one of the companies that have contributed through their support and active involvement in disaster and emergency risk management in Peru.



"Empresas que Transforman" ["Transformative Companies"] recognizes Peruvian companies that incorporate Shared Value into their management and create social, environmental, and economic impact for the country. We were recognized for our RIMAC Monitoring Center.



We were recognized by the National Children's Health Institute (INSN) – San Borja, through the "Blood Allies" initiative, for our dedication to and support of voluntary blood donation.



The Effie Awards honor effectiveness in marketing campaigns. We won Gold for "Estar Bien" ["Be Well"], a comprehensive well-being platform that positively influences physical, mental, and financial health.



We were recognized in this prestigious ranking, earning 4th place in the "Leading Company in Sustainability" category, and we were the only insurance company among the top 10 companies in the country.



We were recognized as an ELSA Company for demonstrating commitment and actively fostering harassment-free workplaces.



Making Responsible Decisions with a Long-Term Perspective

02.





At RIMAC, we maintain a robust and effective corporate governance framework focused on creating value for our stakeholders, especially shareholders, customers, employees, and other key parties.

Corporate Governance Pillars [GRI 2-12] [GRI 2-13] [GRI 2-14]

Information Transparency

We uphold clarity and transparency in our information for shareholders, investors, stakeholders, and the broader market by adhering to strict guidelines.

Equal Treatment of Majority and Minority Shareholders

We advocate for fair and equal treatment for all shareholders, regardless of their ownership percentage in the Company.

Clear Distribution of Roles

We clearly and precisely define the responsibilities and roles of the Board of Directors, its committees, and senior management, ensuring an orderly, efficient, and well-structured decision-making process.

Vision of Continuous Improvement

We adopt best practices and international standards to strengthen our relationships with stakeholders, enhance operational efficiency, and build trust in our management.

Shareholders' Meeting and Regulatory Documents

The Shareholders' Meeting is our top governing body and holds exclusive, non-delegable responsibilities, such as approving the Board's compensation policy, approving financial statements, and appointing members of the Board of Directors. Additionally, the Shareholders' Meeting has the following main responsibilities:

1. Giving an opinion on our corporate performance and economic results for the fiscal year and previous fiscal years, as detailed in the financial statements.
2. Deciding on how to share the profit.
3. Electing Board of Directors members and setting their compensation.
4. Deciding all other matters within its jurisdiction, according to law and the corporate bylaws.

Documents Regulating the Management of Our Shareholders' Meeting

- Shareholders' Meeting Regulations
- Corporate Bylaws

Corporate Governance Structure [GRI 2-29]



Our management practices are supported by a compliance system aligned with the Code of Good Corporate Governance for Peruvian Companies issued by the Peruvian Securities and Exchange Commission (SMV), the Corporate Governance and Integrated Risk Management Regulations of the Superintendency of Banking, Insurance and Private Pension Fund Management Companies (AFP) (SBS Resolution No. 272-2017), and the "Principles of Corporate Governance" established by the Organization for Economic Cooperation and Development (OECD).

Within this framework, our organizational structure, policies, and processes are designed to promote responsible business management, ensuring proper segregation of duties and clear roles and responsibilities for governing bodies and our employees.



2.1. Board of Directors

The Board of Directors is responsible for structuring its corporate bodies to ensure they operate effectively in accordance with the company's and shareholders' interests.

Chairman of the Board of Directors

[GRI 2-11]

The Chairman of the Board of Directors is ultimately responsible for the company's strategic direction, overseeing key areas such as the CEO's performance and activities. Currently, there is a clear separation of roles and responsibilities between the Chairman and the CEO.



- **Alex Fort Brescia** is the Chairman of the Board of Directors. He joined RIMAC in 1981 and served as our CEO from 1992 to 2010.



- **Mario Luis Ángel Potestá Martínez** has been serving as Chief Executive Officer since November 2025. He was previously appointed to the same role on an interim basis starting September 1, 2025.

This clear separation of roles between the Chairman of the Board and the CEO is essential in avoiding potential conflicts of interest.

Board Composition [GRI 2-10]

Members of RIMAC's Board of Directors are appointed by the Shareholders' Meeting, without limiting the Board's authority to fill vacancies when necessary, in accordance with applicable law and the Company's bylaws. Board members serve one-year terms. The Board consists of 10 regular directors, of whom 4 are independent, as well as 2 alternate directors, enhancing the Company's governance and leadership structure.

Appointment of Board Members

The process of appointing new directors includes criteria for independence and diversity, encouraging the participation of individuals with various backgrounds, experiences, knowledge, skills, ethnic origins, and age groups. Additionally, in accordance with the Regulations for the Authorization of Companies and Representatives of the Financial and Insurance Systems issued by the Superintendency of Banking, Insurance, and Private Pension Fund Management Companies (AFP) (SBS Resolution No. 211-2021), the Company maintains a system designed to evaluate the moral and technical qualifications of directors and key executives, as well as the moral fitness and financial stability of its shareholders. This regulation mandates the prior verification of the qualifications and competencies of individuals appointed as directors, managers, or key officers.

The Annual Shareholders' Meeting was conducted virtually, allowing shareholders to participate regardless of location. We also kept current corporate infor-

mation on the Company's website to ensure transparency for the market.

Board Committees [GRI 2-9]

Board committees play a key role in enhancing the Board's oversight by offering specialized support and advisory services in their respective areas of responsibility.

Each committee follows its own charter, which defines the policies, procedures, and rules for its activities. These charters also include clear guidelines to prevent conflicts of interest and role incompatibilities, along with provisions about rotating committee members and how often meetings should occur.

RIMAC has 3 Board committees: the Integrated Risk Management Committee, the Audit Committee, and the Talent Committee, with two chaired by independent directors.



Our Three Board Committees [GRI 2-9]

Committee	Responsibilities	Members
<p>Audit Committee</p> 	<ul style="list-style-type: none"> Oversee the proper functioning of the company's internal control system. Notify the Board of any limitations impacting the reliability of accounting and financial processes. Monitor and update the Board on compliance with internal policies and procedures, as well as any weaknesses identified in internal controls and management. Follow up on corrective actions taken based on evaluations conducted by Internal Audit, External Audit, and regulatory authorities. Establish criteria for selecting and engaging external auditors, evaluate their performance, and determine any additional reports needed to meet their duties and legal requirements, except where such decisions are reserved for the audit committee of the parent company. 	<ul style="list-style-type: none"> Carlos Kubick Pedro Malo Gianmarco Tagliarino Jorge Maldonado (Secretary)
<p>Integrated Risk Management Committee</p> 	<ul style="list-style-type: none"> Approve the organizational structure, objectives, guidelines, policies, incentive systems, and procedures needed for integrated risk management, based on the nature, size, and complexity of the company's operations and services, as well as any changes to them. Approve manuals for managing operational, technical, market, and credit risks, including methodologies for their identification, measurement, treatment, control, and reporting, as well as any updates. Approve, before launch, reports on risks related to new products, along with proposed or implemented mitigation measures, including market conduct considerations. Approve, prior to implementation, reports on risks related to significant changes in the business, operational, or technological environment, along with corresponding mitigation measures, in accordance with the committee's charter. 	<ul style="list-style-type: none"> Ismael Benavides Carlos Kubick Pedro Malo Mario Potestá Ariel Roitman (Secretary)
<p>Talent Committee</p> 	<ul style="list-style-type: none"> Propose the company's compensation system and any amendments to the Board, noting that compensation for Board members must be approved by the Shareholders' Meeting. Review proposed changes to the compensation system and designate personnel responsible for proper implementation. Assess potential conflicts of interest associated with the compensation system and recommend measures to prevent or resolve them. Define the goals, objectives, and performance indicators that are part of the compensation system. 	<ul style="list-style-type: none"> Alex Fort Mariana Costa Andrés Gaviria Pedro Malo Robert Priday Mario Potestá (Secretary)

Documents Regulating Our Board of Directors' Performance:

- [Board of Directors' Regulations](#)
- [Corporate Bylaws](#)



Governance Indicators³

Board of Directors' Key Performance Indicators

	2022	2023	2024	2025
Executive directors	0	0	0	0
Independent directors	4	4	4	4
Other non-executive directors	6	6	6	6
Total directors	10	10	10	10

Note: The non-executive directors include Alex Fort Brescia, Mario Brescia Moreyra, Fortunato Brescia Moreyra, Bernardo Fort Brescia, Pedro Brescia Moreyra, and Pedro Malo Rob. The independent directors include Carlos Kubick Castro, Ismael Benavides Ferreyros, Robert Priday Woodworth, and Mariana Costa Checa.

Length of tenure of directors in years

	Start year	Present year	Years served
Alex Fort Brescia	1993	2025	32
Mario Brescia Moreyra	1995	2025	30
Fortunato Brescia Moreyra	1997	2025	28
Pedro Brescia Moreyra	1998	2025	27
Bernardo Fort Brescia	2005	2025	22
Ismael Benavides Ferreyros	2018	2025	7
Robert Priday Woodworth	2019	2025	6
Carlos Kubick Castro	2020	2025	5
Mariana Costa Checa	2021	2025	4
Pedro Malo Rob	2024	2025	1

93.3%

Average attendance at Board meetings

0%

100%

³ The ESG indicators presented in this Annual Report correspond to 100% of RIMAC Seguros y Reaseguros' operations.



Regular Directors



Alex Fort Brescia

Chairman of the Board

Director at RIMAC Seguros since 1993.

Co-chairman of Corporación Breca and its holding companies. Chairman of the Board of Directors at RIMAC, Banco BBVA Peru, Fundación BBVA Peru, Holding Continental, Melón (Chile), and Inmobiliaria San Patricio (Chile).

Vice Chairman of Minsur, Breca's real estate companies, Inversiones Nacionales de Turismo, and the Corporación Peruana de Productos Químicos. Also serves as a director of Cumbres Andinas and Tecnológica de Alimentos, is a member of the Executive Committee of Bodegas Viñas de Oro, and sits on the Board of Directors of BREIT – BRECA Advanced Institute of Technology.

Has a Bachelor's Degree in Economics from Williams College and an MBA from Columbia University, both in the United States.



Pedro Brescia Moreyra

Vice Chairman

Director at RIMAC Seguros since 1998.

Co-chairman of Corporación Breca and its holding companies. Chairman of the Board of Directors of Corporación Peruana de Productos Químicos, Breca's real estate companies, and Inversiones Nacionales de Turismo.

Vice Chairman of the Board of Directors at RIMAC, Holding Continental, and Banco BBVA Peru. Director of Minsur, Cumbres Andinas, Inmobiliaria San Patricio (Chile), Melón (Chile), and Tecnológica de Alimentos.

Trustee at Fundación BBVA Peru, member of the Board of Directors of BREIT – BRECA Advanced Institute of Technology, and member of the Bodegas Viñas de Oro Executive Committee.

Has a Bachelor's Degree in Economics from Boston University in the United States.



Ismael Benavides Ferreyros

Independent Director

Director at RIMAC Seguros since 2018.

Current Chairman of the Board of Directors of Compañía Peruana de Pisco S.A.C. and Terra Consulting S.A.C., and a member of the board of ASBANC. Also serves as a director at Quimpac, Banco BBVA Peru, and Agroindustrial Huamani.

Chairman of the Board of Innova Rural and Director of Pro-Naturaleza. Vice Chairman of the World Bank's Water Resources Group in Peru, a member of the Board of Directors at Universidad San Ignacio de Loyola, and a member of the Advisory Board at Universidad Peruana de Ciencias Aplicadas.

Has over four decades of experience in the financial, business, and public sectors. Former Chief Executive Officer of Interbank (1993-2007), former Chairman of ASBANC, and former Minister of Agriculture and Fisheries and Minister of Economy and Finance of Peru. Agronomist and agricultural economist, with an MBA from the University of California at Berkeley.



Fortunato Brescia Moreyra

Director

Director at RIMAC Seguros since 1997.

Director of Corporación Breca and its holding companies. Chairman of the Board of Minsur and Cumbres Andinas, and Vice Chairman of Tecnológica de Alimentos.

Director of Banco BBVA Peru, Holding Continental, Inversiones Nacionales de Turismo, Corporación Peruana de Productos Químicos, Breca's real estate companies, Inmobiliaria San Patricio (Chile), and Melón (Chile).

Member of the Business Administration Executive Committee, the Executive Committee of Bodegas Viñas de Oro, and the Board of Directors of BREIT – BRECA Advanced Institute of Technology. Trustee at Fundación BBVA Peru.

Mining engineer with a degree from the Colorado School of Mines (USA) and Universidad Nacional de Ingeniería.



Mario Brescia Moreyra

Director
Director at RIMAC Seguros since 1995.

Member of the Board of Directors of Corporación Breca and its holding companies. Chairman of the Board of Tecnológica de Alimentos and Vice Chairman of the Boards at Inmobiliaria San Patricio (Chile) and Melón (Chile).

Director of Breca’s real estate companies, Banco BBVA Peru, Holding Continental, Minsur, Cumbres Andinas, Inversiones Nacionales de Turismo, and Corporación Peruana de Productos Químicos.

Trustee at Fundación BBVA Peru, member of the Executive Committee of Bodegas Viñas de Oro, and member of the Board of Directors of BREIT – BRECA Advanced Institute of Technology.

Business administrator with a degree from Universidad Ricardo Palma.

Mariana Costa Checa

Independent Director
Director at RIMAC Seguros since 2021.

Cofounder and CEO of Laboratoria, an organization that encourages women to start and pursue a tech career, based in Peru, Chile, Mexico, Brazil, and Colombia.

Recognized as one of the most innovative leaders in the region by organizations such as the Massachusetts Institute of Technology, the BBC, and former President Barack Obama. Also actively participates in multiple initiatives to promote entrepreneurship in Peru.

Director of Asociación por el Peru Es Hoy and AVP Ventures.

Has a Bachelor’s Degree in International Relations from the London School of Economics and a Master’s Degree in Public Administration and Development from Columbia University in New York.

Bernardo Fort Brescia

Director
Director at RIMAC Seguros since 2005.

Director of RIMAC, Melón (Chile), Breca’s real estate companies, and Inversiones Nacionales de Turismo. Founding partner of Arquitectónica (1977).

Architect graduated from Princeton University and has a Master’s Degree from Harvard University (USA).

Carlos Kubick Castro

Independent Director
Director at RIMAC Seguros since 2020.

Chairman of the Board of Directors at Clínica Las Condes and Director at Comercial Hoffman S.A. He served as CEO of BANMEDICA S.A. from 1985 to 2015.

Industrial Civil Engineer graduated from Universidad de Chile.



Alternate Directors



Pedro Malo Rob

Director
Director at RIMAC Seguros since 2024.

CEO of Corporación Breca and Director of RIMAC Seguros, Clínica Internacional, Breca's real estate companies, Corporación Peruana de Productos Químicos, Inversiones Nacionales de Turismo, Melón (Chile), Minsur, and Cumbres Andinas. Serves as Alternate Director at Tecnológica de Alimentos, Inmobiliaria San Patricio (Chile), and Banco BBVA Peru.

Economist graduated from Universidad de Cuenca in Ecuador, with a Master's Degree in Finance from Brandeis University.



Robert Priday Woodworth

Independent Director
Director at RIMAC since 2019.

Director of Qroma, TASA, and Machu Picchu Foods. Served as Chairman of the Board and CEO of Unión de Cervecerías Backus y Johnston. Worked as an executive at SABMiller Group and held various management roles at Piwowarska (Poland), Saris S.A. (Slovakia), and Cervecería Hondureña (Honduras).

Bachelor's Degree in Finance and Business Administration from Henley, Great Britain (Henley School of Business - Great Britain).



Miguel Ángel Salmón Jacobs

Alternate Director
Alternate Director at RIMAC Seguros since 2013.

Alternate Director of Banco BBVA Peru, Breca's real estate companies, Inversiones Nacionales de Turismo, Corporación Peruana de Productos Químicos, Minsur, Cumbres Andinas, Tecnológica de Alimentos, and Inmobiliaria San Patricio (Chile).

Bachelor's Degree in Law and Political Science from Universidad de Lima.



Gianmarco Tagliarino Rondinelli

Alternate Director
Alternate Director at RIMAC Seguros since 2021.

Vice President of Corporate Legal and Corporate Affairs at Breca, Alternate Director at Cumbres Andinas, and Second Vice President of the Asociación de Comercio Exterior del Perú (Comex Perú).

Bachelor's Degree in Law and Political Science from Universidad de Lima and Master's Degree in Law (LLM) from Columbia University in the United States.



2.2. Administration

The Administration reports to the Board of Directors each month during the Board meetings.

Mario Potestá Martínez

CEO

CEO of RIMAC since November 25, 2025.

Served as Interim Chief Executive Officer since September 1, 2025. Chair of the Board of Directors at Clínica Internacional and member of the Boards of RIMAC EPS and Cuida Farma. Has over 40 years of experience in the insurance industry.

Has a degree in Business Administration from Universidad de Piura. Completed postgraduate studies in International Business and Service Management at Universidad Peruana de Ciencias Aplicadas, as well as the Commercial Management Program at Universidad de Piura's Graduate School. Specialized in Engineering Insurance and Risk Management at Munich Re (Germany) and completed the Innovation Program at IESE (Spain).





Carlos Herrera Cornejo

Executive Vice President of the Information Technology, Processes, and Data Division

Previously served as manager of the Systems and Infrastructure Development and IT Operations Areas at Banco de Crédito BCP, and worked for various companies owned by Credicorp from 2002 to 2018.

Studied Industrial Engineering at Pontificia Universidad Católica del Perú, with further studies at Kellogg-Northwestern University, IMD, Massachusetts Institute of Technology, and Harvard University.

Giselle Larco Sousa

Executive Vice President of the Transformation Division

Has over 20 years of experience in the insurance industry. Has led other areas in the company, holding positions such as Customer Experience Vice President, Insurance and Alliances Banking Manager, and Life Insurance Manager.

Has a degree in Management from Universidad del Pacífico, an MBA from Universidad de Piura, and a Master's Degree in Insurance and Risks from Universidad ESAN/EADE.

Nicolás Mundi Valdés

Executive Vice President of the Personal Insurance Division

Has over 19 years of experience in the financial industry. Has held various roles related to investment, strategy, and commercial areas for large multinationals.

Has a degree in Commercial Engineering from Pontificia Universidad Católica de Chile and an MBA from Kellogg of Northwestern University.

Carolina Peñafior Altet

Executive Vice President of the Talent Division

Worked at Procter & Gamble in Peru, Mexico, and Panama, in sales, channels, and trade marketing across various countries in Latin America.

Has a degree in Business Administration from Universidad del Pacífico and is an alumna of the M. Ross School of Business at the University of Michigan in the Advanced Human Resources Executive Program.



Augusto Rodríguez Alcocer

Executive Vice President of the Investment Division

Has over 20 years of experience in investment management. Worked for 11 years at Inteligo SAB in various management roles. Also served as Head of Investments at Pacífico Seguros, Chief Executive Officer of Credifondo SAF S.A., and Head of Asset Management at BCP.

In the public sector, served as Deputy Head of the Trading Desk at Banco de la Nación and worked as a consultant at the Ministry of Economy and Finance.

Holds a Bachelor's degree in Economics and a Master's degree in Statistics from Pontificia Universidad Católica del Perú. CFA Charterholder certified by the CFA Institute.



Ariel Roitman Weinschelbaum

Executive Vice President of the Risk Division

Has over 15 years of experience in the insurance industry. Worked for 13 years at MetLife as Chief Risk Officer in various countries and has 11 years of experience at HSBC in roles related to risk, investments, and training management in Europe and Asia.

Economist from Universidad de Buenos Aires and Electronic Technician from ORT Argentina. Has professional certifications such as Financial Risk Manager (FRM) and Chartered Financial Analyst (CFA).



Silvana Sarabia Quiroz

Executive Vice President of the Finance Division

She has over 19 years of experience in the insurance industry, with 11 of those years spent at companies in Belgium and Switzerland in various risk management and actuarial roles at Allianz and AON. At RIMAC, she has served as Vice President of Risks and Actuarial Manager. She is also a Fellow of the Casualty Actuarial Society (FCAS).

Has a degree in Economics from Universidad del Pacífico and a Master's Degree in Actuarial and Financial Engineering from KU Leuven (Belgium).



Javier Venturo Urbina

Executive Vice President of the Legal and Regulation Division

Was a partner at Estudio Céspedes & Venturo Abogados until May 2006.

Has a Bachelor's Degree in Law and Political Science from Universidad de Lima and a Master of Laws from the University of Virginia School of Law in the United States.

Fernando Alfredo Ríos Sarmiento

CEO until September 2025.

Pablo Yarmuch Fierro

Served as Executive Vice President of the Health Division until January 31, 2025.

➔ **General Accountant:**
Silvia Avalos Rodríguez

➔ **General Auditor:**
Jorge Maldonado Alarcón

➔ **Statutory Compliance Officer:**
Carlos Higa Vargas

➔ **Market Conduct Officer:**
Lorena Reymundo Niño Neira



2.3 Integrated Risk Management

2.3.1. Risk Governance

Structural Independence

Our integrated risk management approach is built on a cross-functional risk culture, where technical prudence and strategic agility come together to ensure solvency and long-term value creation. This approach allows us to effectively navigate environmental uncertainties, strengthen our financial and operational resilience, and ensure that every decision aligns with our commitment to protecting policyholders and maintaining the strength of our capital base.

We achieve this by continuously monitoring the environment in which our businesses operate and their current and future needs within a constantly changing landscape. We develop new methodologies, adapt existing ones when opportunities arise, and reconfigure our strategy to respond quickly to changing conditions.

Accordingly, a key change was the restructuring of our risk management framework, bringing non-financial risks under a single Vice Presidency, while also integrating Artificial Intelligence capabilities into a continuous growth and learning plan.

Integrated Risk Management and Compliance Committee

Risk management is overseen by the Executive Vice President of Risks, who reports directly to the Chief Executive Officer. This setup maintains the independence of the risk function as a second line of defense and helps prevent potential conflicts of interest.

From a governance standpoint, the Integrated Risk Management and Compliance Committee—consisting of three directors, the Chief Executive Officer, and the Executive Vice President of Risks—serves as the primary strategic body responsible for safeguarding the Company’s solvency and resilience. This committee ensures strong governance, aligns the Board’s strategic vision with operational execution, and focuses on defining and overseeing risk appetite, approving methodologies, and actively monitoring capital levels needed to support commitments to policyholders.

2.3.2 Key Risk Management

During 2025, our risk management addressed 5 areas. The main activities carried out in each of these areas were as follows:

1.

Market and credit risk management

- We improved the investment risk framework by adding new monitoring systems for risk management within the trading desk.
- We improved the asset and liability risk management framework and put the regulatory asset and liability management policy into effect.
- We supported the growth of the product portfolio by improving the framework for managing the risks associated with these products.
- We contributed to assessing the potential impact of regulatory changes that may affect us in the coming years.

2.

Operational risk management and business continuity

- We decentralized risk management at RIMAC by creating and deploying a network of Risk and Internal Control Officers across business and support areas at the organizational level. This method enhances the role of the first line of defense in identifying, escalating, and managing risks, as well as in implementing and monitoring controls, while encouraging greater collaboration with the second line.
- We created a new framework for managing third-party risks, covering selection, contracting, management, and oversight processes, and including all external entities that provide goods and/or services or interact with essential organizational processes.
- We enhanced our business continuity strategy with a focus on organizational resilience and process recovery under various disruption scenarios. To this end, we developed internal guidelines, policies, technological and communication capabilities, and team structures to ensure timely and effective support for customers and employees in the event of catastrophic events or critical situations that may impact operations.



3. Technical risk management

- We contributed to designing the framework for analyzing risks related to new products, ensuring a strong structure that promotes value creation for both policyholders and shareholders.
- We initiated a comprehensive review of the Company's product portfolio, aligned with the established risk management framework, enabling more precise and strategic monitoring of performance, with the goal of maintaining an efficient and sustainable portfolio.

4. Model risk management

- We developed and implemented policies for the assessment of the Company's models.
- We conducted a comprehensive assessment of models used in risk management, covering their purpose, development, validation, implementation, use, and ongoing monitoring.

5. Technology and cybersecurity risk management

- We enhanced risk management by emphasizing information security, technological obsolescence, and data risks.
- We implemented over 50 action plans to reduce risk events, reaching 92% compliance and the projected residual risk level.
- We created a method and a calculator to measure technology risks, combining exploitation probabilities with estimates of primary and secondary losses.
- We used Monte Carlo simulations across five risk scenarios to estimate expected economic loss and improve mitigation strategies.
- We worked jointly with the first line of defense on implementing a governance framework for the responsible and secure use of Artificial Intelligence.

2.3.3 Risk Culture

At RIMAC, all employees undergo yearly training on risk, compliance, and cybersecurity topics. Additionally, we offer hands-on workshops for leaders, where concepts are practiced through simulations of real-life scenarios to identify and reduce risks.

We also train our network of risk officers to conduct autonomous risk and control self-assessments, with subsequent oversight by the risk team. This approach increases agility, coverage, and responsiveness while fostering greater accountability for active risk management within the first line of defense. By 2025, our network of risk officers had achieved full coverage across all Company divisions, consisting of 100 risk officers.

Furthermore, division leaders include risk management targets in their yearly objectives.





2.4. Ethical Conduct

[GRI 2-24] [GRI 2-26]

[GRI 3-3 Business Ethical Conduct]

2.4.1. Conduct Committee

We have a Conduct Committee responsible for promoting an ethical culture throughout the organization and ensuring adherence to the [Code of Conduct](#), Internal Work Regulations, and relevant policies. Its structure is outlined as follows:

Composition

- Chief Executive Officer
- Executive Vice President of Risks
- Executive Vice President of Talent
- Executive Vice President of Legal Affairs

Primary role

Overseeing the application of ethical guidelines and supporting the management of cases requiring review.

Meetings

Held on an as-needed basis, depending on reported cases.

2.4.2. Compliance [GRI 2-29]

At RIMAC, compliance is a fundamental part of our corporate governance and sustainability strategy. Through a thorough approach, we handle regulatory and conduct risks while promoting a culture based on ethics, integrity, and responsible decision-making.

The Compliance area works across the organization, coordinating policies, processes, controls, monitoring activities, and training in collaboration with business units, under the oversight of the Board of Directors and its committees.

Our programs operate within a unified framework that encompasses risk identification and assessment, the implementation of appropriate controls, enhancing organizational culture, structured incident management, ongoing monitoring, and continuous improvement. This evolving maturity approach allows us to prioritize essential risks, reinforce key controls, and transition toward a more preventive model aligned with international best practices.

Prevention of Money Laundering and Terrorist Financing

The prevention of money laundering and terrorist financing (ML/TF) is part of our Compliance framework and aligns with relevant sector regulations. The system includes regular risk assessments related to products, customers, and channels; the implementation of due diligence procedures; transaction monitoring;

and compliance with regulatory requirements under the oversight of the Compliance Officer.

Throughout the year, training sessions were held to improve the detection of red flags and promote individual responsibility in stopping ML/TF. Regular reviews of the system were also performed to ensure its effectiveness in adapting to regulatory changes and new typologies.

This comprehensive approach strengthens the organization's preventive capabilities and boosts RIMAC's reputation and regulatory compliance.

System Governance and Evaluation

The Board of Directors and its committees oversee the Compliance system, working together with the Compliance and Internal Audit departments.

The scope of the area includes managing integrity programs, anti-money laundering measures, personal data protection, and other regulatory areas relevant to the organization, ensuring consistent implementation aligned with the corporate governance framework.



Regular assessment of indicators, monitoring efforts, and independent reviews helps us ensure our program's effectiveness and keep improving system maturity, solidifying a model aligned with corporate strategy and sustainable long-term value creation.

In this regard, we uphold a strong Anti-Corruption Management System, supported by:

1. Anticorruption Policy
2. Anticorruption Clause
3. Employee Code of Conduct
4. Supplier Code of Conduct
5. Conflict of Interest Policy
6. Internal Work Regulations
7. Money Laundering Prevention
8. Policy for the Disclosure and Resolution of Conflicts of Interest and Personal Investments

9. RIMAC Compliance Committee

10. Grievance Handling Procedure

Additionally, we enforce other policies to promote responsible business practices.

1. Human Rights Policy

2. Diversity, Equity, and Inclusion Policy

3. Policy for the Prevention of Sexual Harassment in the Workplace

For more details about our anti-corruption management mechanisms, please see the [annexes](#).

2.5. Information Security and Data Privacy

2.5.1. Information Security Governance

We have a strong governance framework to protect information security, aiming to prevent security breaches in IT systems and respond promptly and effectively to major security incidents, ensuring the confidentiality, integrity, and availability of information.

At the Board level, oversight of this area is managed through the Integrated Risk Management Committee, which is responsible for reviewing and monitoring the Company's prioritized risks, including information security and cybersecurity risks. This committee makes sure that these risks are consistently evaluated and addressed in line with risk appetite and corporate strategy.

For more information on our information security management mechanisms, please refer to the [annexes](#).

2.5.2. Information Security Training

We carry out training and awareness programs on information security for all employees, aiming to foster a culture of prevention and responsible information use.

These sessions promote best practices and guidelines for everyday work, including using secure credentials, properly classifying and transferring information, protecting devices, and implementing security measures in remote work settings.

Additionally, we conduct awareness exercises and controlled phishing simulations to reinforce practical learning and ensure employees can detect suspicious emails and communications promptly. These efforts are supported by clear communication of employees' roles and responsibilities in information security, including the obligation to report incidents and follow established reporting procedures.

Personal Data Protection

The protection of personal data is a top priority for RIMAC, considering the sensitive nature of the information we handle.

Our program includes the Personal Data Protection Policy, Privacy Policy, and data processing guidelines; regular risk assessments related to handling personal information; technical and organizational controls to prevent unauthorized access or misuse; and structured incident management.

Ongoing training and regular review checks enhance traceability, organizational accountability, and the trust of our customers and third parties.



1.

Personal Data Protection Policy.

The Personal Data Protection Policy sets out general guidelines for the lawful, informed, proportionate, and secure handling of personal data. It applies to directors, employees, suppliers, and third parties who access or process personal data on behalf of the Company.

3.

Policy on Personal Data Processing Conditions in the Sales Team.

The Policy on Personal Data Processing Conditions in Sales Teams sets mandatory guidelines for using only lawful data sources, collecting and retaining valid consent, handling sensitive data carefully, and explicitly banning the use of illegal or unauthorized databases. This policy strengthens privacy standards across all Company processes.

2.

Privacy Policy.

The Privacy Policy published on our digital channels formalizes our obligation to inform data subjects and establishes a governance structure for privacy management. Within this framework, we have appointed a Data Protection Officer responsible for ensuring compliance with applicable regulations, handling inquiries and requests from data subjects, and leading the implementation of internal personal data protection guidelines.

4.

Code of Conduct.

Regarding information security, our Code of Conduct reaffirms the commitment of all employees and suppliers to safeguard confidential information and the personal data of customers, employees, and third parties.

Together, these policies and ethical guidelines incorporate personal data protection into our corporate risk management and compliance framework, clearly defining responsibilities by role and establishing specific penalties for non-compliance.





Managing Value from a Sustainable Perspective

03.





3.1. Macroeconomic Environment

The year 2025 saw moderate growth in the global economy amid uncertainty from geopolitical risks and trade tensions, which impacted investment and consumer decisions.

Advanced economies experienced a fragile recovery, with a slowdown in Europe and adjustments in the United States, while emerging markets delivered a more dynamic performance, although they remained vulnerable to external volatility.

Global inflation continued to slowly decrease, though at varying speeds across countries. While energy and food prices eased, pressures persisted due to regional conflicts and supply chain disruptions. In this environment, central banks took a cautious approach, beginning gradual rate cuts after a period of monetary tightening, aiming to balance price stability and economic growth.

In fixed income markets, high-quality instruments gained importance in an environment of declining interest rates and increased demand for safe assets amid volatility. Sovereign and corporate bonds in developed economies benefited from monetary normalization, while emerging markets—particularly in Latin America—showed progress supported by better trade terms, though external risks still remain.

Equity markets remained attractive, especially in the United States, fueled by the technology sector and advancements in artificial intelligence, although greater selectivity was needed due to high valuations

and global risks. In Europe, performance was more modest, while in emerging markets, lower international interest rates and a weaker U.S. dollar supported capital flows into Asia and Latin America.

In the commodities market, precious metals, serving as safe-haven assets, performed strongly, while industrial metals benefited from demand related to infrastructure and the energy transition, although with high volatility. Oil, on the other hand, faced downward pressure due to decreased demand and supply adjustments, in a market sensitive to external shocks.

Perú

Peru’s economic performance in 2025 was marked by moderate growth, mainly fueled by strong private domestic demand and investment in the agricultural and mining sectors, within a period of favorable trade terms supported by copper and gold prices. Public investment in infrastructure—such as Lima Metro Line 2 and the expansion of Jorge Chávez International Airport—added further momentum, although its pace slowed toward the end of the year due to fiscal constraints and the start of the electoral cycle.

On the monetary front, inflation stayed within the target range of the Central Reserve Bank of Peru (BCRP), while the exchange rate remained stable, supported by a weaker U.S. dollar, foreign exchange inflows from mining exports, and solid international reserve levels. On the fiscal front, the fiscal deficit decreased, and public debt stayed stable, allowing the country to maintain its investment-grade rating with a stable outlook from major rating agencies.

However, risks remained, including weaker global demand, trade tensions, social unrest in mining areas, and domestic spending pressures. In this environment, opportunities arose in the energy transition, which increased demand for strategic minerals, as well as in strengthening public-private partnerships as a way to maintain investment and support medium-term growth.

3.1.1. Context of the Insurance Market

In 2025, the insurance market recorded total premiums of USD 6,729 million, representing a 13.7% increase from 2024. Financial products drove market growth. The individual annuities segment experienced the highest increase, with a year-over-year growth rate of 68%.

Life insurance products, mainly credit life and individual life, also posted a 24% year-over-year growth.

Meanwhile, the property and casualty segment increased by 4.7%, partly due to a soft reinsurance market that led to more competitive pricing.

General risk, accident, and health:
USD 3,255 million

Life Insurance:
USD 3,474 million



Authorized insurance companies as of 2025:

General Risks and Life Lines

- RIMAC
- Pacífico Seguros
- Mapfre Perú
- Interseguro
- Cardif
- Protecta
- Crecer Seguros

General Risks Lines

- La Positiva
- Insur
- Secrex
- Qualitas
- Avla Perú
- Liberty

Life Insurance Lines

- La Positiva Vida
- Vivir Seguros (antes Compañía de Seguros de Vida Cámara)
- Ohio Nacional Vida

3.1.2. Capital Stock [GRI 2-1]

The public deed dated June 5, 2025, executed by Edgardo Hopkins Torres, Attorney-at-Law and Notary Public in Lima—acting as a replacement for Ricardo Fernandini Barreda, also an Attorney-at-Law and Notary Public in Lima—and registered in Card 11022365, Entry B00034, of the Registry of Companies in Lima formalized the increase of capital stock from PEN 2,052,000,000 to PEN 2,190,000,000. As a result, the Company’s subscribed and paid-in capital is PEN 2,190,000,000, represented by 2,190,000,000 ordinary shares, each with a par value of PEN 1.00.

3.1.3. General Information [GRI 2-1]

Trade Name	RIMAC Seguros y Reaseguros
Corporate Purpose	Perform all types of insurance, reinsurance, and coinsurance operations, and develop all related activities, acts, and contracts necessary to extend risk coverage or issue surety bonds, among other functions. It may also engage in any commercial activity directly or indirectly related to these operations.

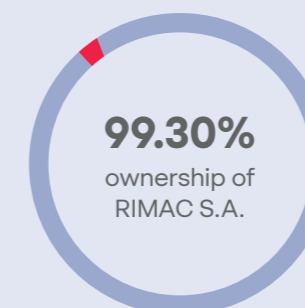
Our activities fall under Class 6512 of the International Standard Industrial Classification (ISIC) established by the United Nations. RIMAC is registered under number 11022365 in the Registry of Companies in Lima, with perpetual existence. The company’s main office is located at Calle Las Begonias 650, Piso 10, San Isidro, Lima. Its tax address is at Calle El Parque 149, Piso 2, San Isidro district, Lima. In Lima, we have agencies in San Isidro and in a province of Arequipa.

Authorizations

As of December 31, 2025, we have the following authorizations:

- SBS Resolution 423-92, dated April 21, 1992, authorizes the merger between Compañía de Seguros RIMAC and Compañía Internacional de Seguros del Perú. This resolution also approves the change of trade name to RIMAC Internacional Compañía de Seguros y Reaseguros.
- SBS Resolution 996-2007, dated July 19, 2007, authorizes the expansion of the company’s operating authorization to include entrusted factorships and fiduciary duties.
- SBS Resolution 2838-2012, dated May 11, 2012, authorizes the change of trade name to RIMAC Seguros y Reaseguros.
- SBS Resolution 2847-2013, dated May 10, 2013, authorizes the expansion of the company’s operating license so that it can issue bonds and sureties.

Our company holds a 99.30% ownership of RIMAC S.A. Entidad Prestadora de Salud. That company, in turn, owns 99.24% of Clínica Internacional.





Economic Group

RIMAC is part of the Breca Group, one of Peru's leading business conglomerates, with diverse investments across key sectors such as insurance, healthcare, mining, fishing, construction, tourism, real estate, and manufacturing. Its main entities include RIMAC Seguros y Reaseguros and RIMAC EPS (insurance and healthcare), Minsur S.A. and Compañía Minera Raura S.A. (mining), Tecnológica de Alimentos S.A. – TASA (fishing and food), Corporación Peruana de Productos Químicos S.A. – Qroma (paints and chemicals), Inversiones Nacionales de Turismo S.A. – INTURSA (tourism), and Urbanova Inmobiliaria S.A.C. (real estate development). Each company operates within its respective sector with a management approach focused on sustainability, innovation, and long-term value creation.

3.1.4. Shares

As of December 31, 2025, we have 545 registered shareholders, of whom 99.62% are Peruvian and 0.37% are foreign. Shareholders with a stake of over 4% in the subscribed and paid-in capital stock are listed as follows:

Trade Name	Nationality	Economic Group	Number of Shares	Stake(%)
Breca Seguros y Salud S.A.C.	Peruvian	Breca	1,722,437,652	78.65%
BRECA BANCA S.A.C.	Peruvian	Breca	10,953,569	5.00%

2025		
Holding	Number of Shareholders	Stake Percentage
Less than 1%	540	7.70%
Between 1% - 5%	3	8.65%
Between 5% - 10%	1	5.00%
Over 10%	1	78.65%
Total %	545	100.00%

2025					
Month	Start (PEN)	End (PEN)	High (PEN)	Low (PEN)	Average (PEN)
January	0.96	0.97	0.97	0.96	0.97
February	0.95	0.96	1.00	0.95	0.97
March	0.95	0.95	0.95	0.92	0.93
April	1.00	0.95	1.00	0.95	0.95
May	0.96	0.96	1.00	0.96	0.97
June	0.96	0.94	0.96	0.94	0.95
July	0.96	0.98	1.00	0.96	0.98
August	0.96	1.00	1.00	0.96	0.97
September	1.00	1.00	1.00	0.99	1.00
October	1.00	1.00	1.00	1.00	1.00
November	0.99	1.00	1.00	0.99	0.99
December	0.99	1.01	1.01	0.99	1.00

3.1.5. Economic and Financial Results

As of December 2025, RIMAC reported premiums of USD 1,916.9 million, a 16% increase compared to 2024. This growth was mainly driven by the increases in the Guaranteed Annuities, Investment Annuities, Pension Insurance, and Individual Life segments. We reaffirmed our position as the market leader in the Peruvian insurance industry, maintaining our leadership for 21 consecutive years with a 28.5% market share.

The General Risks, Accident, and Illness segment declined by 3.9%, mainly due to lower reinsurance pricing and a highly competitive environment. In the Life segment, we achieved 50.2% growth, driven by participation in pension insurance and the annuities segment, where Investment Annuities and Guaranteed Annuities were the fastest-growing products.

Profit and Loss	2021	2022	2023	2024	2025
Premiums	1,347,755	1,440,477	1,587,564	1,655,525	1,919.9
General Risks and Accident and Illness	809,591	857,425	977,315	1,052,926	1,011,571
Life Risks	538,163	583,053	610,249	602,598	905,342
Technical Lines	-22,035	84,203	72,192	74,026	108,527
General Risks and Accident and Illness	140,903	149,426	150,380	150,303	151,410
Life Risks	-162,938	-65,223	-78,188	-76,278	-42,883
Operating Expenses	161,678	172,377	172,233	183,038	204,320
Operating Income	-183,713	-88,174	-100,041	-108,258	-95,793
Financial income	208,934	170,280	213,573	228,527	218,809
Result before Income Tax	25,221	82,106	113,532	119,510	123,016
Income Tax	-2,573	-1,470	0	0	0
Net Profit	22,648	80,636	113,532	119,510	123,016

Figures are expressed in thousands of USD.

2025 Ordinary Shares

S/ 2,190,000,000



3.2. Sustainable Investment and Financial Strategies

[GRI 3-3 Sustainable Investments and Finance]

In 2025, we applied our ESG Monitor to the entire investment portfolio. 56% of the companies assessed showed excellent ESG performance, while the remaining 44% displayed moderate or developing performance. This allowed us to identify areas for improvement and steer our investment decisions toward more sustainable practices.

We also made progress in measuring the carbon footprint of our investments. As of the end of the year, we measured 44.4% of the portfolio, identifying 1,286,134 tCO₂e in absolute financed emissions. The remaining 55.6% mainly consists of sovereign bonds and investments in regional companies that do not yet disclose public carbon footprint data. We continue working to gradually expand this coverage.

We also uphold a strong commitment to responsible development by systematically incorporating environmental, social, and corporate governance criteria into our investment strategy and financial decision-making. We evaluate our investments from a medium- and long-term sustainable return perspective, convinced that responsible investment is a key driver of transforming Peru's financial ecosystem toward more sustainable practices.

Our investment portfolio adheres to the criteria outlined in the Responsible Investment Policy, with compliance reported annually to the Board of Directors.

Within this framework, we focus on investments in environmentally and socially responsible initiatives, such as clean and renewable energy projects in Peru and other international markets.

We currently have investments in renewable generation projects in countries such as Australia, Germany, France, the United States, Chile, Colombia, and Panama, among others. We also hold investments in companies within the power sector that are moving toward a more sustainable energy grid, as well as in real estate assets that meet high environmental standards, including certifications like LEED.

Additionally, since 2023, we have committed to measuring the carbon footprint of our international investments, with the goal of achieving comprehensive measurement by the end of 2025, thereby strengthening our climate risk management and transparency toward our stakeholders.

Since 2016, we have been members of the Responsible Investment Program and actively serve on its Board of Directors. This program, led by the Peruvian private sector, encourages the integration of environmental, social, and corporate governance criteria into the financial system.

In line with this commitment, in 2025 we were again nominated for the ALAS20 Sustainable Leaders Agenda award, finishing fifth and strengthening our position as a key player in promoting responsible investment.

For more details on sustainable investment management, please see the [annexes](#).





Technology Serving Better Solutions

04.





Digital Transformation and Innovation [GRI-3-3]

At RIMAC, we are leading a comprehensive digital transformation fueled by analytics, automation, and artificial intelligence (AI), with a clear goal: to leverage technology as a tool to enhance customer experience, improve decision-making, and free up our teams' time to focus on activities that deliver real human value.

A guiding principle in this transformation is that technology must serve people. In this context, we successfully consolidated our Advanced Analytics Center of Excellence, which has been operating for more than five years and has enabled the deployment of analytical models to improve customer experience.

Today, more than 40% of our sales are driven by these models, which have been key to enhancing technical results in pricing, underwriting, and claims, as well as improving personalization and operational efficiency.

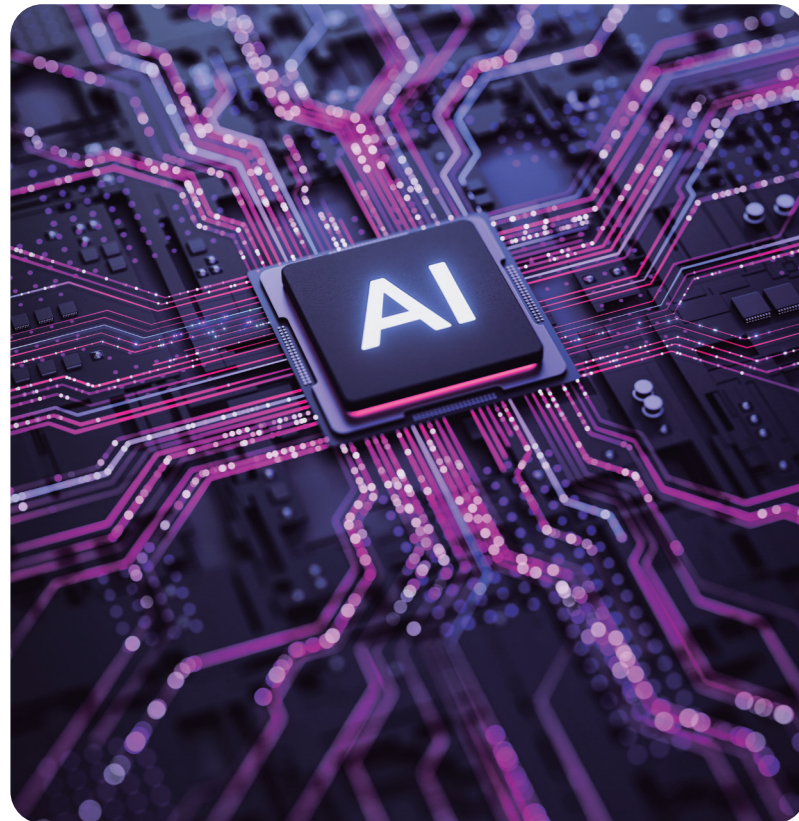
We have also created intelligent assistants that support our sales and customer support teams, providing instant access to product, policy, and procedure information. This enables our employees to spend more time listening, advising, and building trust with policyholders. As a result, we have seen sustained improvements in productivity and satisfaction metrics like NPS.

In 2023, we took an additional step by establishing the Generative Artificial Intelligence (GenAI) Center of Excellence, integrating these technologies in a strategic, responsible way that aligns with our purpose to accelerate solution development and maximize their impact on the business and on people.

Our artificial intelligence strategy, which combines Advanced Analytics and GenAI, focuses on 3 main goals: providing an exceptional customer experience, driving growth, and enabling product personalization at scale.



Results 2025



AIDA – Supporting Every Customer Interaction

AIDA (Intelligent Data and Analytics Assistant) is our first virtual assistant powered by Generative AI for Call Center service advisors. This tool provides immediate access to clear and consistent information, enabling faster and more reliable responses. To date, more than 300,000 queries have been processed, leading to a 12 percentage point increase in NPS, a 30% reduction in information search time, a 50% reduction in sales appointment preparation time, and a 10% boost in productivity among new advisors, enhancing both service quality and business performance.

Health Claims – Faster Responses for Customers and Providers

In the area of health claims, the Company introduced its first agent capable of automatically auditing all claims through document analysis. This improvement increased the detection of inconsistencies and potential fraud by over 5%, while also making review and validation processes more efficient. As a result, healthcare providers get faster responses, and customers benefit from more timely and transparent resolutions.

Sherlock – Greater Speed and Confidence in Auto Claims

Sherlock is an agent that enhanced anti-fraud controls in the auto claims process by analyzing documents, audio, and new data sources to detect fraud risks. Its implementation raised detection rates by more than 2%, while also improving case evaluation efficiency.

Democratization of GenAI

As part of our goal to foster a company-wide AI culture, we encouraged the adoption of assistants and the development of AI agents through a comprehensive strategy. We rolled out Microsoft 365 Copilot to 30% of our employees and, after more than 20 specialized sessions, reached a 90% adoption rate, facilitating new AI-driven ways of working.

At the same time, we enhanced decentralized development through a community of 13 AI Champions—strategic leaders in each division—and 40 AI Power Users, employees trained to create assistants and use cases without needing deep technical expertise. This strategy delivered immediate value and laid the groundwork for increasing productivity and innovation organization-wide.



People as the Engine of Growth

05.





[GRI 3-3 Talent Attraction and Retention]

At RIMAC, employee growth is fueled by a focus on holistic well-being and talent development. Consequently, our management approach emphasizes continuous improvement and strives for exceptional results. As a result of this approach, we achieved the following milestones:



eNPS Score

75 points



Workplace Climate

8.8 score



Survey Participation

80% participation in organizational surveys



Cultural Strengthening

Reinforced through the miniseries "Alonso's Super Manual"



Diversity and Inclusion

Programs targeted at leaders



Special Events

96% average satisfaction



Acknowledgment / Award

Monthly, annual, and five-year milestone awards



RIMAC 2025 Celebration

Integrated employees from RIMAC, Cuida, Clínica Internacional, and regional offices





5.1. Workplace Climate

The management of organizational climate relies on clear indicators and annual targets that enable us to continuously track employee experience and engagement levels. This year, we set an eNPS (Employee Net Promoter Score) goal of 75, and the results demonstrate the strength of our management, confirming the trust and satisfaction of our teams.



We received

score of 75

on the Employee Net Promoter Score.

These results were achieved through Officevibe, our digital active-listening platform, which collects employees' perceptions every two weeks via email surveys that can be completed either with identification or anonymously. The platform assesses 10 dimensions and their subdimensions, allowing us to better understand team needs, identify improvement opportunities in real time, and enhance a more agile, timely, and people-centered workplace climate management approach.

Dimension

Acknowledgment / Award

Measures how often and how well employees are recognized for their work.

Feedback

Evaluates the usefulness and consistency of feedback and how employee ideas and contributions are appreciated.

Happiness

Reflects employees' satisfaction and motivation in their everyday work.

Personal Growth

Indicates the level of autonomy, growth, and purpose that individuals perceive in their role.

Satisfaction

Assesses fairness in pay, evaluation methods, work atmosphere, and role relevance.

Well-Being

Measures stress levels, support received, and encourages healthy habits.

Pride / Ambassadors

Measures pride in belonging to the organization and the willingness to recommend it as a great place to work.

Relationship with the Direct Supervisor

Evaluates the trust, communication, and collaboration between the employee and their direct supervisor.

Relationship with Colleagues

Examines trust, communication, and teamwork among peers.

Alignment

Assesses employees' alignment with the organization's mission, values, and social and ethical responsibilities.



Workplace Climate Survey:

score of 8,8

with 80% of employees participating.



5.2. Culture

Our employee programs are created to improve their experience within the organization and build a culture that inspires, connects, and motivates. Through initiatives focused on recognition, leadership, diversity, inclusion, and integration, we foster environments where people feel valued, listened to, and supported in their growth.



Champions and Influencers Program:

A network of employees serving as ambassadors of RIMAC's culture and workplace environment within each team, encouraging participation in initiatives and effectively conveying employee feedback.



Engagement Events and Experiences

Celebrations and company activities are vital parts of the employee experience. Each year, we plan events like Mother's Day, Father's Day, Independence Day, Family Halloween, and Christmas, all aimed at fostering connection, recognition, and a sense of belonging.



RIMAC Fest

To celebrate our anniversary, we organized RIMAC Fest, an event that brought together employees from RIMAC, Clínica Internacional, and Cuida Farmacia for a day dedicated to sports, bonding, and teamwork.



Together We Celebrate

In January, we hosted RIMAC's annual celebration, bringing together employees from Lima and all regional offices, along with teams from Clínica Internacional and Cuida Farmacia. It was an evening to recognize the achievements of 2024, launch the new year under the 2025 strategy, and do so with optimism and renewed energy.



Together We Are RIMAC

This monthly meeting, led by the Company's Chief Executive Officer, serves as a key space to share progress on our strategy, review results, and stay aligned as one team. Each session includes updates relevant to the entire organization, recognition of key achievements, onboarding of new employees, and updates from companies within our good health and well-being ecosystem. In June, this event was held in person in Arequipa, strengthening our connection with our regional teams.



Alonso's Super Manual

Is a miniseries designed to reinforce the understanding and application of our four cultural principles and their 13 associated behaviors. Based on focus groups with employees from different teams, we gathered real-life situations and turned them into scripts performed by our own employees.



5.3. Talent Development

[GRI 404-2]

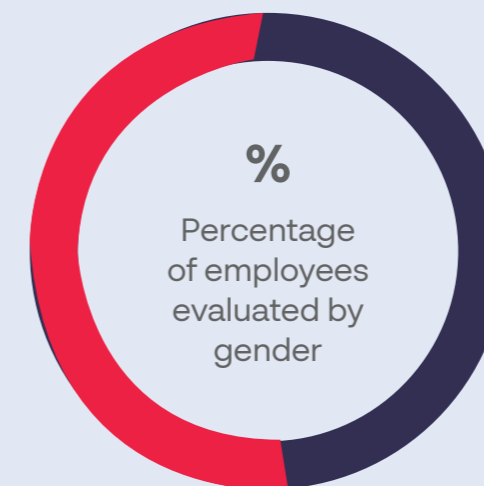
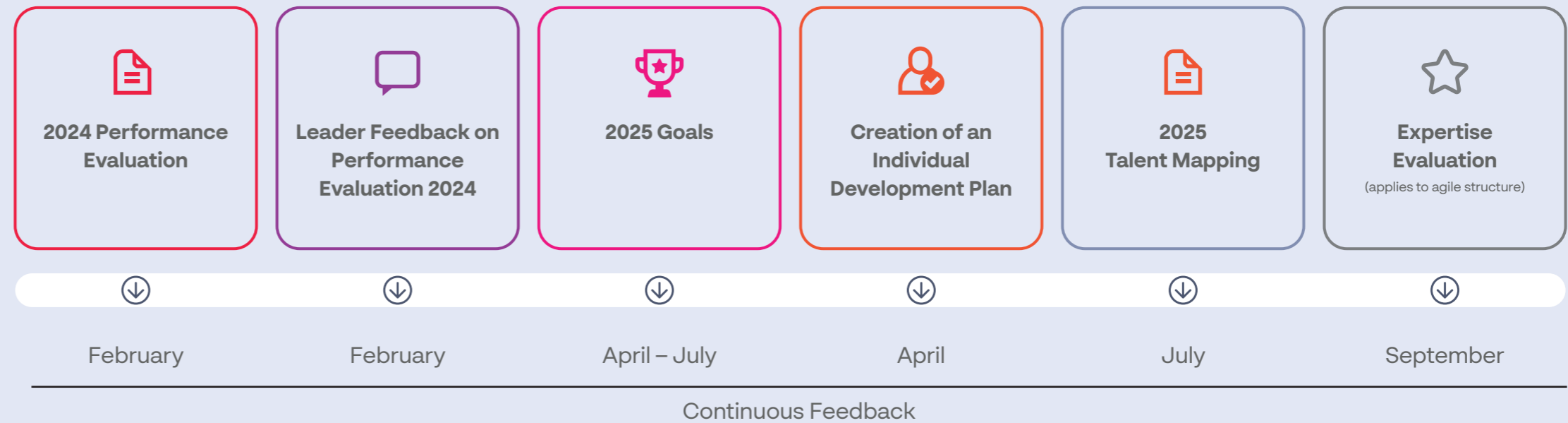
Talent Management Journey

At RIMAC, we prioritize our employees, recognizing them as the heart and driving force of our organization. Therefore, we have a talent management framework that guides their growth throughout their entire journey with the company.

We support our teams' professional development through a comprehensive growth strategy. To achieve this, we use Individual Development Plans (IDPs), which help each employee evaluate their role, identify the challenges they want to take on, and choose the skills they need to improve, always with guidance from their direct supervisor.

This dynamic promotes career self-management and helps strengthen the organization's succession planning. In 2025, 85% of our employees successfully completed their IDPs. We also carried out our 360° Performance Evaluation, which assesses both goal achievement and the demonstration of our cultural principles, ending with feedback sessions between leaders and employees.

Additionally, we foster a culture of ongoing feedback and created the Expertise Assessment for agile teams within Chapters and Centers of Excellence (CoEs), a tool that helps them evaluate their level of technical mastery and progress within their community of practice.



51.27%
Female

48.73%
Male



During this period, we offered a range of programs combining technical, strategic, and digital content. As part of this effort, we made significant strides in integrating emerging technologies into organizational learning.

Through the Copilot Pathway, we integrated artificial intelligence as a key tool to empower our teams in the strategic use of digital solutions. The impact of this initiative was evident in sustained improvements in usage and productivity metrics. By the end of the period, an NPS of 92 was achieved, demonstrating high participant satisfaction.

Additionally, throughout the year, training programs were created for various divisions within the organization. This comprehensive learning approach reinforces our commitment to ongoing talent development, fostering a culture of lifelong learning that supports business growth and enhances our teams' capabilities.⁴

Programs

Mentoring Program

We created the Mentoring Program to encourage collaborative learning and experience sharing among individuals from different fields, levels, and career paths. The program aims to promote female leadership, challenge unconscious biases, and enhance intergenerational relationships, with goals of at least 40% female mentors and 30% mentees. Through this initiative, we engaged 88 employees as mentors and mentees, fostering spaces for mutual learning and connection.

"Extraordinary Leaders" Leadership Program

An annual program encourages all our leaders to adopt a competency-based management model as the foundation for developing their teams. It aims to strengthen capabilities, align expectations regarding leadership roles, and ensure that performance evaluations are based on clear, consistent criteria aligned with RIMAC's culture. "Extraordinary Leaders" promotes a growth mindset and inspiring leadership committed to continuous learning. We achieved 98% participation among RIMAC leaders and an NPS of 91%.

5.4. Occupational Health and Safety Management System

[GRI 3-3 Good Health and Well-Being]

[GRI 403-1] [GRI 403-2] [GRI 403-4] [GRI 403-7]

We have an Occupational Health and Safety Management System implemented in accordance with the Occupational Health and Safety Act (Law No. 29783), its Regulations (Executive Order [Decreto Supremo] No. 005-2012-TR), and subsequent amendments. The scope of this system includes all RIMAC employees, as well as third-party companies and customers. For more information on this management system, please refer to the [annexes](#).

1.

Occupational Health and Safety Policy

2.

Occupational Health and Safety Objectives and Goals

3.

Annual Occupational Health and Safety Plan

4.

Internal Occupational Health and Safety Regulations

5.

Hazard Identification and Risk Assessment Matrix

⁴ It is important to note that RIMAC currently does not offer transition assistance programs to support continued employment or manage career changes due to retirement or separation (GRI 404-2b).



KEY OHS GUIDELINES AT RIMAC

Our formal channels for reporting hazards and occupational risk situations include:



Occupational Health and Safety Mailbox
(seguridadsaludeneltrabajo@rimac.com.pe)



Well-Being Mailbox
(bienestar@rimac.com.pe)



Direct communication with the Integrated Safety area or through immediate supervisors, via email, instant messaging, or other available means.

In accordance with our 2025 Internal Occupational Health and Safety Regulations (Article 41), we guarantee that no employee will be penalized or reprimanded for reporting unsafe acts or conditions. Similarly, under Article 40 of the same regulations, we acknowledge the right and duty of all employees to immediately halt any activity that presents a serious and immediate risk to their health or safety, as well as to refuse to perform tasks lacking proper protective measures, without fear of retaliation or sanctions.

Occupational Health and Safety Committee

Our Occupational Health and Safety Committee includes 2 employee representatives and 2 employer representatives, elected through electronic voting for a two-year term. This committee plays a vital role in our OHS management by actively participating in monthly meetings to analyze safety issues and assess the effectiveness of measures implemented.

The main responsibilities of the Committee include the following:



- ✓ Approving the Annual Occupational Health and Safety Program
- ✓ Approving the Occupational Health and Safety training program
- ✓ Approving the Internal Occupational Health and Safety Regulations
- ✓ Approving the Hazard Identification, Risk Assessment, and Control Determination Matrix (IPERC)
- ✓ Participating in monthly meetings to analyze safety aspects and review effectiveness of measures
- ✓ Convening additional meetings when necessary to strengthen workplace safety practices
- ✓ Promoting participation and ongoing dialogue with employee representatives

Given that employee safety is a priority, we implement an annual Occupational Health and Safety training program designed to promote understanding through accessible formats and language. These trainings cover hazard identification, risk assessment, control measures, emergency response, safety procedures, and first aid, and are tailored to the duties and responsibilities of each employee group.



5.5. Holistic Well-Being

[GRI 401-2] [GRI 403-3] [GRI 403-6]

At RIMAC, we foster the overall well-being of our employees through a comprehensive set of programs that support their physical, mental, and emotional growth. These initiatives are designed to build healthy, inclusive, and sustainable workplaces, enhancing employee engagement and experience.

Corporate Wellness Center

We run a Corporate Wellness Center that offers healthcare services to employees and their families. All users receive prompt, high-quality medical care with full coverage through their EPS.

The center offers specialties including General Medicine, Physical Medicine and Rehabilitation, Psychology, Physical Therapy, Nutrition, Laboratory Services, and Pharmacy, as well as the “Cuidate” program from Clínica Internacional, focused on managing chronic conditions like hypertension, diabetes mellitus, asthma, and dyslipidemia.

A total of **10,785 services have been provided** serving over 2,500 unique patients

We also carried out occupational health measures, including workplace adjustments when needed and regular occupational medical exams, in accordance with applicable Peruvian regulations.





Physical Well-Being

- **Cafeteria and food services:** We provide a diverse, healthy menu at affordable prices across our facilities, emphasizing balanced options for daily lunch. We also have a delivery cart that moves throughout the different floors of RIMAC's buildings, making it easier to get snacks during the workday.
- **EPS coverage increased to 90% through RIMAC:** We expanded enrollment options to include non-immediate family members and same-sex partners, promoting equitable and inclusive access to healthcare.
- **Runners Community:** It consists of employees who attend training sessions led by Perú Runners three times a week. Through this initiative, we promote physical activity, teamwork, and overall well-being.
- **Healthy lifestyles:** We support programs that promote healthy habits and enhance the overall well-being of our employees through initiatives like mindful nutrition, mindfulness, yoga, and sports communities that encourage physical activity, teamwork, and self-care.
- **Health prevention and campaigns:** We encourage participation in occupational medical exams and preventive health campaigns at our facilities, including vaccination drives, dermatology initiatives, and comprehensive health programs for employees and their families, emphasizing a preventive and accessible approach.
- **Breastfeeding hour:** We provide our employees with one paid hour per day during their work schedule for breastfeeding. This benefit applies from their return after maternity leave until their child turns one year old.
- **Use of lactation room:** We offer our employees an extra paid hour daily during breastfeeding to express milk, ensuring access to the lactation room and maintaining this benefit until the child turns two.⁵
- We offer statutory benefits that go beyond the minimum requirements set by applicable regulations.

Maternity leave:
113 days
(approximately
16.14 weeks)

Paternity leave:
20 days
(approximately
2.8 weeks)

Adoption leave:
45 days
(approximately
6.4 weeks)

Leave for a family member in serious or critical condition:
14 days
(2 weeks)

Family bereavement leave:
12 days
(approximately
1.7 weeks)

⁵ The breastfeeding hour and the use of the lactation room are cumulative benefits.

Mental Well-Being

- **Flexible schedule and hybrid model (WorkBalance):** We promote work-life balance through a flexible work arrangement that combines the best of in-person and remote work, enhancing autonomy, trust, and results. On Fridays, we have Early Friday.⁶
- **Additional paid time off:** We offer 4 half-day paid leave vouchers along with vacation days and one day off for birthdays.
- **Support in challenging situations:** We offer a pilot support program for employees who have lost a family member, providing professional and confidential psychological counseling sessions.
- **Parenting workshops:** We provide in-person and virtual sessions for employees with children ages 0 to 5. These workshops focus on improving parenting skills, preventing anemia, creating healthy routines, and supporting overall child development.
- **Mental health program:** We promote a program dedicated to preventing and managing anxiety, stress, and depression, strengthening our employees' mental well-being.



Financial Well-Being:

- **School allowance bonus:** We provide an annual school allowance bonus to help employees with their educational expenses children.⁷
- **Financial education:** We promote workshops and practical tools aimed at strengthening our employees' personal planning and organization finances.
- **Salary advances:** We provide access to salary advances in justified cases, offering flexible repayment plans that help ease financial stress stability.

⁶ Early Friday means that the work schedule on Fridays ends at 2:00 p.m.

⁷ Children of employees between the ages of 5 and 17.



5.6. Diversity, Equity, and Inclusion

Diversity, Equity, and Inclusion Policy

We have a Diversity, Equity, and Inclusion Policy designed to create a workplace free from discrimination and promote equal opportunity throughout the Company. This policy is built around 5 core pillars:

1.

Awareness, training, and communication

2.

Inclusive recruitment

3.

Inclusive branding

4.

Inclusive products and benefits.

5.

Career development and pay equity

This policy is communicated through onboarding processes and training sessions aimed at employees, suppliers, and other stakeholders, ensuring awareness and organization-wide implementation.

Diversity, Equity, and Inclusion (DEI) Committee

At RIMAC, governance of Diversity, Equity, and Inclusion (DEI) matters is led by the Diversity, Equity, and Inclusion Committee, our top authority in this area. This committee directs, manages, and oversees the strategy and initiatives related to DEI within the organization and consists of nine members, including executive vice presidents and employees representing the diversity of our teams.

In 2025, we continued executing our Diversity and Inclusion plan, organized around pillars such as gender equity, safe workplaces, inclusive benefits, and ongoing communication. This plan is overseen by a specialized committee made up of representatives from different strategic areas, who work to promote a more equitable and respectful culture for everyone.

Therefore, we created and shared communications focused on Diversity, Equity, and Inclusion based on employee needs identified through tools like the ELSA—Harassment-Free Workplaces—survey. Our goal was to enhance employees' understanding and reinforce our public commitment to fostering respectful, safe, and diverse workplaces.

Gender Equity Workshop

We conducted 2 sessions of the Gender Equity Workshop targeted at leaders, emphasizing their role in creating safer, more equitable, and inclusive workplaces. The initiative raised awareness about the significance of gender equity in team management and received a satisfaction score of 4.8 out of 5.

"Extraordinary Women" Week

In celebration of International Women's Day, we organized "Extraordinary Women" Week, with activities tailored to different audience groups. Topics covered included empowerment, digital skills development, and the role of men in promoting gender equality.

"The Pride of Being" Workshop

This workshop aimed to raise awareness about the importance of respecting and valuing differences, fostering an organizational culture rooted in respect, inclusion, and recognition diversity.

"Breaking Biases" Workshop

Targeted at recruitment, learning, and development teams, this workshop aimed to enhance more objective and inclusive practices in talent attraction, development, and management processes, encouraging reflection on unconscious biases and their impact on decision-making.

#FeelingSafe Campaign

As part of the #FeelingSafe campaign for the International Day for the Elimination of Violence against Women, specialized training sessions on workplace sexual harassment were held for the Executive Committee, leaders, and other key staff.



Relationships that Create Impact

06.





6.1. Customer Experience

[GRI 3-3 Responsible Customer Experience]

[GRI 2-6]

6.1.1. Individual Customers

At RIMAC, we develop our products with a comprehensive approach that focuses on the customer. We provide competitive protection solutions for our Life and General Risks segments, along with benefits and services designed to support their overall well-being.

Additionally, we constantly challenge ourselves to achieve service excellence. Our aim is to make our customers' experience always seamless and straightforward: from the sales process, with clear information and expert advice through various channels, to the post-sales phase, supported by a 24/7 service model, a personalized and intuitive digital platform, and efficient claims and support management.

Our goal is to foster close and trusting relationships with each of our customers, supporting them at every stage of their lives.

Selected Life Products



Financial Insurance

In 2025, we drove growth in the Financial Insurance market, strengthening our leadership and customer preference in investment products like Guaranteed Annuities and Global Investment.

To achieve this, we enhanced our value proposition by including initiatives that provide key information to our customers, helping them stay informed about market trends, macroeconomic indicators, and how geopolitical events affect the valuation of financial assets.

Consequently, we organized events with top-tier speakers, webinars, and specialized conferences on financial markets, along with the distribution of engaging videos showcasing our portfolio performance.



Life Insurance

We offer a comprehensive Life Insurance portfolio tailored to meet our customers' diverse needs, including Investment Savings insurance, Guaranteed Return insurance, and Pure Risk insurance.

Our Flexible Life Insurance stands out by combining protection and savings. It also allows for changes over time, adapting to different life stages, and offers a comprehensive benefits and assistance plan that lasts for the duration of the policy.



Throughout the year, we enhanced our distribution model and strengthened strategic partnerships with key collaborators, all aligned with a shared goal of profitable growth. This strategy enabled us to deliver an integrated value proposition that combines financial products with core Life offerings, customized to each customer’s needs and accessible through diverse channels.

Similarly, through the Centralized Life initiative, we consolidated the management of financial operations within a dedicated Life Insurance team, reaching an NPS of 67 points by the end of 2025 and enhancing support for our customers during the most critical moments of their lives.

Selected P&C⁸ Products



Auto Insurance

We reaffirmed our commitment to providing comprehensive coverage for personal, commercial, and transportation vehicles. We tailored our solutions to meet the needs of each segment and company, creating customized proposals that address different risk profiles.

In 2025, we achieved an NPS of 66 points, leading the market in customer experience. We also strengthened our relationships with dealers and customers through more personalized offerings and pricing strategies aligned with their needs.



Mandatory Road Traffic Insurance (SOAT)

In 2025, we expanded our presence in the SOAT market, strengthening a reliable and accessible protection against traffic accidents. We promoted the digital channel as a key growth driver through campaigns designed to offer more personalized and effective solutions.

Similarly, our omnichannel approach combines digital platforms, physical locations, and strategic partners to provide an agile, reliable, and consistent experience for all our customers.



Home Insurance

During the year, we enhanced our comprehensive home protection offering, including coverage for fire, theft, natural disasters, and assistance services, aiming to provide peace of mind and support to our policyholders.

We also made adjustments to improve the accessibility and sustainability of the product, ensuring more households can access responsible, reliable coverage suited to their needs.



Additionally, the effective and high-quality management of the claims team and workshops was a crucial pillar in maintaining this performance, providing timely and dependable service that directly influences customer satisfaction and product profitability. This comprehensive approach to experience and operational excellence is reflected in the NPS of 67 points achieved at the end of 2025, reaffirming our capacity to grow sustainably with strong teams and a customer-focused value proposition.

6.1.2. Health Customers

We continuously work to enhance coverage and services for our members through programs designed to promote their well-being. These programs focus on personalized, solution-oriented care and building trusted relationships with our customers. Our primary operations are in the health and medical assistance sectors, including health insurance, EPS, and direct services at clinics. We also participate in reinsurance, supporting responsible risk management and the sustainability of the insurance system. We serve both corporate and individual markets nationwide.

Our supply chain relies on strategic partners—medical, technology, and reinsurance providers—who ensure quality, efficiency, and continuity of care, following integrity policies, quality standards, and responsible practices.

Our emphasis on health is demonstrated by the following products:



Integrated Medical Assistance (IMA)

Insurance policy designed for individuals and family groups.



Collective Medical Assistance (CMA)

Health policy tailored to companies of various sizes, including corporations, medium-sized, and small businesses.



Individual and Group Health Insurance

Coverage that protects against illness, accidents, and other health-related events.



Remote Medical Care

Remote medical care that facilitates timely consultations and ongoing patient management follow-up.



Prevention and Well-Being Programs

Initiatives aimed at promoting health, including preventive medical exams, vaccination campaigns, and the promotion of healthy lifestyles.

In 2025, we made notable progress demonstrating our commitment to the comprehensive care of our customers' health.

- We redesigned the Cuidate program for managing chronic cases, aiming to strengthen disease control and continuously enhance our members' experience.
- We implemented strategies aimed at managing claims ratios, promoting the sustainability of our health products, and ensuring their long-term viability.



6.1.3. Corporate Customers

At RIMAC, we concentrate on insuring the country's top companies, strengthening our presence in the corporate market, and focusing our value proposition on protection and risk management. We serve corporate clients across the Corporate, Large Enterprise, Business, and SME segments, helping them maintain business continuity with tailored solutions.

In 2025, the customer portfolio of the Property segment reached

74,767 customers.

99,200 corporate customers in 2025.

Our activities in the corporate sector cover various economic industries in the Peruvian market, including mining, oil & gas, transportation, trade, construction, and consulting. These are prioritized because of their importance to economic growth, their potential to grow the insurance market through their value chains, and the chance to develop long-term relationships.

Our preventive approach allows companies to access technological tools for identifying potential risks, training in controlled environments, as well as alerts and legal recommendations, helping to reduce contingencies.

The delivery of value to our corporate customers is organized through a process that starts with identifying policyholders' needs and expectations, involves the broker as a strategic intermediary, includes managing the commercial team, assessing technical risks through underwriting, and is complemented by customizing the offerings based on the customer's segment and profile. It also covers executing operational processes, providing post-sales support, and managing collections, all aimed at ensuring service continuity.

Within this framework, we provide agile and personalized service tailored to the needs of small, medium, and large enterprises, prioritizing faster and more efficient experiences for SMEs through automated processes and integration with brokers' systems.

Our value proposition is reinforced through relevant commercial relationships and strategic partnerships, including participation in business chambers, trade associations, and business roundtables; spaces for relationship-building with brokers and customers; agreements with clinic networks and healthcare providers that support our well-being and human risk offerings; utilization of digital platforms for strategic alliances; and collaboration with sector associations and business communities dedicated to fostering innovation and creating shared value. Our main focus is to maintain a close relationship with our customers, offering continuous support throughout our commercial partnership.





6.1.4. Our Participation in the Catastrophic Agrarian Insurance Program

[GRI 3-3 Sustainable Products and Services]

The Catastrophic Agricultural Insurance (CAI) is a program promoted by the Ministry of Agrarian Development and Irrigation (MIDAGRI) designed to protect family and subsistence farmers from climate events and other risks that impact their productive activities. Thanks to our financial strength and the support of our reinsurance program, we actively participate in managing this insurance, helping ensure its timely and effective deployment.

The CAI is a government-backed program that offers coverage for risks such as pests, frost, droughts, cold waves, and fires. In this context, our role centers on managing the insurance efficiently, ensuring claims are processed properly, and supporting the economic stability and well-being of insured farmers.

For the 2024-2025 agricultural campaign, we were one of three companies selected through the bidding process to provide Catastrophic Agricultural Insurance coverage for the regions of Apurímac, Cusco, Loreto, Pasco, and Puno.



6.2. Partners in Transformation

6.2.1. Responsible Supplier Management

[GRI 2-6] [GRI 2-24]

At RIMAC, we operate with the support of a diverse network of suppliers that allows us to deliver comprehensive services across the healthcare, auto, claims management, and administrative sectors. Through this network, we work with healthcare providers, workshops and dealerships, companies specialized in claims handling (such as glass suppliers and roadside assistance providers), as well as administrative vendors that support our operations.

From a supplier management perspective, we organize our value chain into key processes that include needs identification, supplier sourcing and selection, negotiation, contracting, registration, and qualification, with the aim of ensuring high standards, transparency, and effective risk management. We enhance these relationships through ongoing collaboration and the use of digital platforms for comprehensive supplier management, always adhering to anti-corruption policies and ethical guidelines.

Additionally, we have put in place mechanisms to ensure that commitments related to ethics, human rights, environmental management, and anti-corruption are incorporated into our daily operations and supplier management. These commitments are supported by internal policies and procedures, such as the Administrative Supplier Management Procedure, the Supplier Management Policy, the Administrative Procurement Policy, and the Supplier Code of Conduct, which guide how we select, evaluate, and conduct ourselves with our suppliers.

Compliance is monitored by various areas within our organization, such as the Talent and Transformation Division, the Risk and Compliance Management, and the Integrated Risk Management Committee (GIR), through audits, internal reviews, and performance reports. Our procedures and policies are approved at the highest levels of the organization, including the GIR Committee and senior management, and are communicated to our employees and suppliers through training sessions and internal communications to ensure proper implementation and promote responsible and sustainable management throughout our entire supply chain.

6.2.2. Strategic Partners

At RIMAC, our suppliers are categorized into three groups: administrative, auto, and healthcare providers, reflecting the diversity of partners we collaborate with to continuously improve and strengthen our services.

We have a [Supplier Code of Conduct](#) that outlines the principles and guidelines all suppliers must follow throughout their business relationship with the Company.

This Code reaffirms our commitment to an ethical value chain, promoting safe and respectful working conditions, and outlines both RIMAC's commitments and the responsibilities we expect from our suppliers in areas such as preventing corruption, ML/TF, human rights, conflicts of interest, diversity and inclusion, occupational health and safety, and environmental management.

During 2024-2025, we made 54,661 indemnity payments, reaffirming our commitment to the agricultural sector and protecting the country's most vulnerable populations.

⁹ The Catastrophic Agricultural Insurance coverage period runs from August 2024 to August 2025.



Administrative Suppliers

Our administrative suppliers provide essential goods and services necessary for RIMAC's proper operation. They fall into two categories: in-house suppliers, who deliver ongoing services at our offices such as security or cleaning, and external suppliers, who support specific services or supplies.

In 2025, RIMAC had 1,308 administrative suppliers, of which 92.28% were domestic. All of them underwent a thorough evaluation process before their registration and activation in our systems.



Auto Suppliers

We have a robust network of auto suppliers that provide comprehensive services such as claims processing, towing, roadside assistance, driver and replacement vehicle services, as well as workshops and spare parts supply. Throughout the year, we regularly evaluate these suppliers based on criteria like infrastructure, equipment, and service quality, supported by surveys conducted at each service point.

For this purpose, we used indicators like Net Promoter Score (NPS) and compliance with Service Level Agreements (SLAs), while maintaining a close and collaborative relationship with each supplier to ensure a consistent and high-quality experience.

We enhanced personalized customer experience management by gathering feedback at each interaction and responding promptly. We offered a variety of services centered on the policyholder experience and strengthened strategic partnerships with our key collaborators. As a result, customer satisfaction improved, reaching an NPS of 69 points in the fourth quarter.

Healthcare Providers

Our Healthcare Network and Agreements Management Area plays a crucial role in developing a strong and responsible provider network. We handle the selection, supervision, negotiation, formalization, and training of providers who deliver safe and accessible healthcare services. This network includes vaccination centers, physicians, outpatient clinics, hospitals, specialized institutes, as well as dental, ophthalmological, physical therapy, mental health, and diagnostic centers, along with home healthcare services, ambulances, pharmacies, and orthopedic suppliers.

To ensure quality care and system sustainability, we perform quarterly performance reviews that assess suitability and adherence to ethical and technical standards. This process helps us sustain high-quality care at 450 locations nationwide, supporting the well-being of our policyholders and strengthening a network that promotes comprehensive health and ongoing improvement.



6.2.3. Relationship with Brokers

Insurance agents and brokers are key partners in providing protection and well-being to more people. Our relationship is built on closeness and agility, allowing us to create long-lasting, sustainable collaborations and strengthen our commercial channels.

The following are the main initiatives developed:



Promotion of self-service

We offer agile digital tools to improve and expand functionalities in the Broker Portal, enabling our partners to manage policies, issue policies, and perform various operations independently and efficiently.



Continuous training

We hold workshops and onboarding sessions to strengthen skills, featuring initiatives like "RIMAC Experts," which united risk management specialists to support ongoing professional growth of brokers and enhance their self-management skills.



Loyalty and well-being plans

We launched the program "We Recognize Your Commitment and Promote Your Well-Being," which is built on pillars of training, recognition, closeness, agility, and well-being, providing scalable benefits based on shared growth.



Sports and well-being Initiatives

We promote health and networking by participating in events like the Adidas Lima 42K Marathon, the ASICS 10K Race with exclusive benefits for brokers, and organizing the Interbrokers 2025 championship.



Broker Service Center

We have a dedicated space designed to assist with policy updates and coordinate meetings with customers, offering practical and efficient support that enhances the daily management of our brokers.



"Coffee with RIMAC" Program

We create meeting spaces to share updates and trends with our brokers and their teams, fostering closer and more direct communication. This program helps strengthen relationships with the channel and build long-term connections.



Premium events and experiences

We organized gatherings such as after-office cocktails and exclusive breakfasts with strategic brokers, as well as performance recognition incentives, including the "Productivity Trip," which allowed top-performing brokers to participate in an international experience.



Technical talks and specialized seminars

We provided training in consultative sales and held seminars on environmental risks and climate change across various regions, enhancing the technical skills of our brokers.



Acting Today to Safeguard Tomorrow

[GRI 3-3 Climate Change]

07.





7.1. Climate Strategy

Our approach to climate change management is guided by the following goals:

- ✓ Identify risks and opportunities related to climate change in our operations.

- ✓ Measure both direct emissions (Scope 1) and indirect emissions (Scopes 2 and 3).

- ✓ Commit to reducing emissions from Scopes 1, 2, and 3 by 20% every 5 years, starting with 2023 as the base year.

- ✓ Aim to reach Net Zero emissions across all operations by 2050.

Environmental Management System

We have implemented an environmental management system aimed at ongoing improvement. Our approach is backed by the following key documents:



Climate Risk and Opportunity Management 2025:

Our climate strategy was solidified through the publication of our second annual report, strengthening the analysis begun in 2024 under the Task Force on Climate-related Financial Disclosures (TCFD) standard. This 2025 edition includes updated data that enhances the strategic view of the resilience of our insurance portfolio, investment portfolio, and operations under future climate scenario conditions.



Environmental Policy

This policy sets the strategic guidelines for our operations across different regions, bringing suppliers and third parties under a unified sustainability standard. It establishes an environmental governance framework that ensures operational consistency and compliance with shared goals aimed at reducing our business's environmental impact.

Approach to Integrating Environmental Risks

At RIMAC, we systematically incorporate environmental risks into our underwriting, pricing, and reinsurance management processes through a framework of policies, guidelines, and technical tools. These enable us to assess exposure, establish acceptance criteria, and effectively manage risk retention and transfer. We have aligned policies in place, including:

- Underwriting Policy
- Inspection Policy
- Reinsurance Policy
- Facultative Underwriting Guidelines

We also use risk matrices that outline business activities with higher exposure and associated risk levels—low, medium, high, and very high—to guide our underwriting decisions based on product type, insured value, and exposure.

Depending on the characteristics of the risk, we determine how much to retain and how much to transfer to the reinsurance market. For more complex accounts, we evaluate the Probable Maximum Loss (PML) in collaboration with the Risk Engineering team to define our level of participation. For pollution-related risks, we offer a specific Environmental Liability product that covers remediation, cleanup, and decontamination expenses, usually with 100% facultative support.

The pricing of environmental risks includes calculating the Annual Aggregate Loss (AAL) and expected annual loss from events like earthquakes and tsunamis, using specialized models such as the AIR modeling platform. These outputs are integrated into our quoting tools and serve as a key input in determining the final price. When issuing a policy, the coverages provided include an assigned premium that reflects the nature and materiality of the associated risks.

Additionally, we utilize the RIMAC Monitoring Center and the Risk Manager tool to identify specific exposures to natural hazards, social unrest, and criminal acts, supporting inspection, underwriting, and claims teams. We maintain a differentiated inspection policy for restricted and non-restricted business lines and

perform detailed evaluations of special structures. High-exposure risks are mainly underwritten in the international facultative market, while agricultural insurance is placed on a 100% facultative basis.

Our Reinsurance team annually renews our reinsurance program, which includes a list of high-impact accounts due to their large values, enhancing protection against catastrophic events.

Additionally, we review background information and loss experience to evaluate each case and utilize reinsurance contracts when the risk characteristics require it, whether partially or fully. This method is supported by best practice manuals relevant to the various products we offer, ensuring consistent and prudent management of environmental risks.



7.2. Operational Eco-Efficiency

At RIMAC, operational eco-efficiency is not just a goal—it is a fundamental part of our organizational culture. That’s why we take various actions to improve operations and strengthen our environmental commitments.

7.2.1. Ecofriendly Buildings (LEED Certification)

Our “Torre del Parque I” and “Torre del Parque II” buildings have earned Leadership in Energy & Environmental Design (LEED) Gold certification from the U.S. Green Building Council. These structures feature sustainable elements, including:



A wastewater treatment plant.



Treated water recirculation system.



Green roofs.



Photovoltaic panels.



Spaces for sustainable mobility.

7.2.2. Integrated Waste Management

During 2025, we strengthened our commitment through strategic alliances, innovation, and internal awareness initiatives.

Alliances for the Recovery of Recyclable Waste

Strategic agreements were established for the collection of recyclable waste (paper, plastic, cardboard, and glass), continuing our key collaboration with the Association for the Aid of Burned Children (ANIQUEM) to fund the recovery of children with burn injuries. Later, this effort was strengthened through a partnership with the Municipality of San Isidro, integrating recyclable waste into municipal formal commercialization programs that ensure traceability.

Promotion of Upcycling¹¹ in Sustainable Merchandising

During 2025, the upcycling program was continued and expanded, transforming unused advertising banners into a line of functional products that now includes pencil cases, toiletry bags, and tote bags, which are distributed to our employees in various activities. This circular economy initiative prevents plastic materials from ending up in landfills, converting them into value-added merchandise that reflects our commitment to responsible resource management.

Organic Waste Management Through Composting

We strengthened our strategic partnership with Lima Compost to fully transform the organic waste produced at our facilities. This process turns waste into high-quality compost used for maintaining our green spaces and supporting school bio-gardens, thereby closing the nutrient loop and encouraging a circular economy within the organization.

Awareness Raising and Promotion of Proper Segregation

In 2025, awareness initiatives transformed into a continuous training approach by integrating into onboarding for new administrative hires and sales team members within our operations. This training was reinforced through three creativity workshops using recycled materials, designed to help employees see the second life that recyclable materials can have in a creative way.

7.2.3. Carbon Footprint Offsetting

In 2025, we strengthened our commitment to decarbonization through a strategic partnership with Bosques Amazónicos (BAM). This collaboration allowed us to offset 100% of our Scope 1 and Scope 2 emissions, resulting in the removal of 1,533 tCO₂e.

By directing these resources to the REDD+ project in Brazil nut concessions in Madre de Dios, we not only neutralized our footprint but also invested directly in biodiversity protection and the economic development of Amazonian communities.

¹¹ A creative process of turning discarded objects or materials into items of greater value.



7.3. RIMAC Monitoring Center

Our RIMAC Monitoring Center, staffed by a specialized technical team, continuously monitors natural, social, and emergency events that could threaten the facilities and operations of our policyholders, as well as society at large.

In 2025, we reaffirmed our commitment to the safety and well-being of our customers through the campaign "Together for Climate Change Adaptation," an initiative recognized for its comprehensive and collaborative approach, developed jointly by the Monitoring Center and the RIMAC Sustainability team.

Our main focus is on users in the corporate sector.

By the end of 2025, the RIMAC Monitoring Center web platform had 7,652 active users from 729 companies that directly benefit from its services.

During the year, 1,516 new users joined, broadening the reach and influence of the RIMAC Monitoring Center in preventive risk management.

We conducted 6 specialized webinars, which brought together 809 participants.

We delivered 113 customized training sessions by company, reaching 436 participants.

We held 6 in-person seminars in different cities across the country, with the participation of 161 attendees, including customers and the general public.

From an operational standpoint, we organized monitoring of the country's main climatic and geodynamic hazards. From January to March, we focused on the coastal El Niño phenomenon, heavy rainfall, mudslides, and river overflows. From March to May, we monitored seasonal rains, hailstorms, and frost; from June to August, frost, cold waves, and increased forest fires; and from September to November, the critical forest fire season. Additionally, we kept continuous watch over non-seasonal hazards like earthquakes, tsunamis, and volcanic activity.

As a result of this work, we issued over 430 bulletins and alerts related to high-risk events throughout the year, ensuring timely and proactive communication with our policyholders' operational and risk management teams. This helped improve decision-making and reduce potential impacts.

For more details on managing the RIMAC Monitoring Center, please see the [annexes](#).

Together for Climate Change Adaptation

In 2025, we launched the initiative "Together for Climate Change Adaptation," a series of workshops jointly organized by the Engineering, Risk Prevention and Management, and Sustainability teams, with the goal of raising awareness and engaging companies in adopting climate change adaptation practices. The program was held in six key cities nationwide: Arequipa, Lima, Chiclayo, Cusco, Trujillo, and Piura, targeting companies and organizations from various eco-

economic sectors, including both RIMAC customers and non-customers.

This campaign included developing a tool and a combined theoretical-practical methodology to teach our customers and the general public how to start assessing the physical risks they are or could be exposed to due to climate change.

Additionally, the initiative was supported by earlier programs such as "Rain Risk Assessment," through which we maintained access to the RIMAC Monitoring Center web platform, provided technical advisory services, conducted site visits, and hosted open technical webinars. This approach helped us improve prevention and adaptation capabilities in response to climate events.

Throughout the year, 250 individuals from 161 organizations across six key cities participated: Arequipa, Lima, Chiclayo, Cusco, Trujillo, and Piura.

City	Companies impacted by services
Arequipa	27
Lima	24
Chiclayo	25
Cusco	43
Trujillo	21
Piura	21
Total	161

As a result, the initiative earned an average satisfaction score (CSAT) of 4.76 out of 5 and a recommendation level (NPS) of 82, establishing itself as an important part of our sustainability and risk management strategy and laying the groundwork for its continuation and growth in the future.



Close to People and the Community

08.





Our social commitment is shown through strengthening well-being programs for both our customers and the wider community, as well as through our employees' active participation in corporate volunteering initiatives.

This approach is backed by important policies that direct our decisions and actions.



Sustainability Policy: applies to all levels of RIMAC Seguros and RIMAC EPS, establishing guidelines and actions for our employees and strategic partners.



Donations, Sponsorships, Memberships, and Philanthropic Support Policy: guides decision-making and the management of sponsorships, memberships, and donations. In 2025, we updated this policy and achieved ISO 37001 certification as part of our commitment to ethical management and the prevention of corruption in donation and sponsorship processes.

These policies help us align our management with corporate goals and stakeholder expectations.

8.1. Human Rights

8.1.1. Focus on Human Rights

Human rights are a core pillar of all our policies and manuals, guiding our daily actions as a company. We align with national and international agreements and principles, such as the Universal Declaration of Human Rights. This alignment ensures our performance follows transparent accountability in areas like human rights, employment conditions, anti-corruption practices, and environmental stewardship.

Our dedication to these principles drives us to operate at the highest ethical standards, actively helping to build an inclusive, resilient, equitable, and sustainable society. We remain committed to avoiding business activities that could threaten these fundamental rights, reaffirming our goal of making a positive and responsible impact on the communities we serve.

To protect these commitments, we have established clear systems for reporting and investigating potential issues violations.

For more information about our Human Rights Policy, please see the [annexes](#).



8.2. Building Trust

8.2.1. Well-Being Communities

One of our top accomplishments is integrating initiatives that help our customers develop healthy and sustainable habits, focusing on their physical, mental, and financial well-being.

This year, we expanded the reach of our "Well-Being Communities," through which we encourage connections among our policyholders. By organizing group activities like sports training sessions, mindfulness workshops, and financial education programs, we are building a lively ecosystem where individuals can support each other in reaching their health and stability goals.

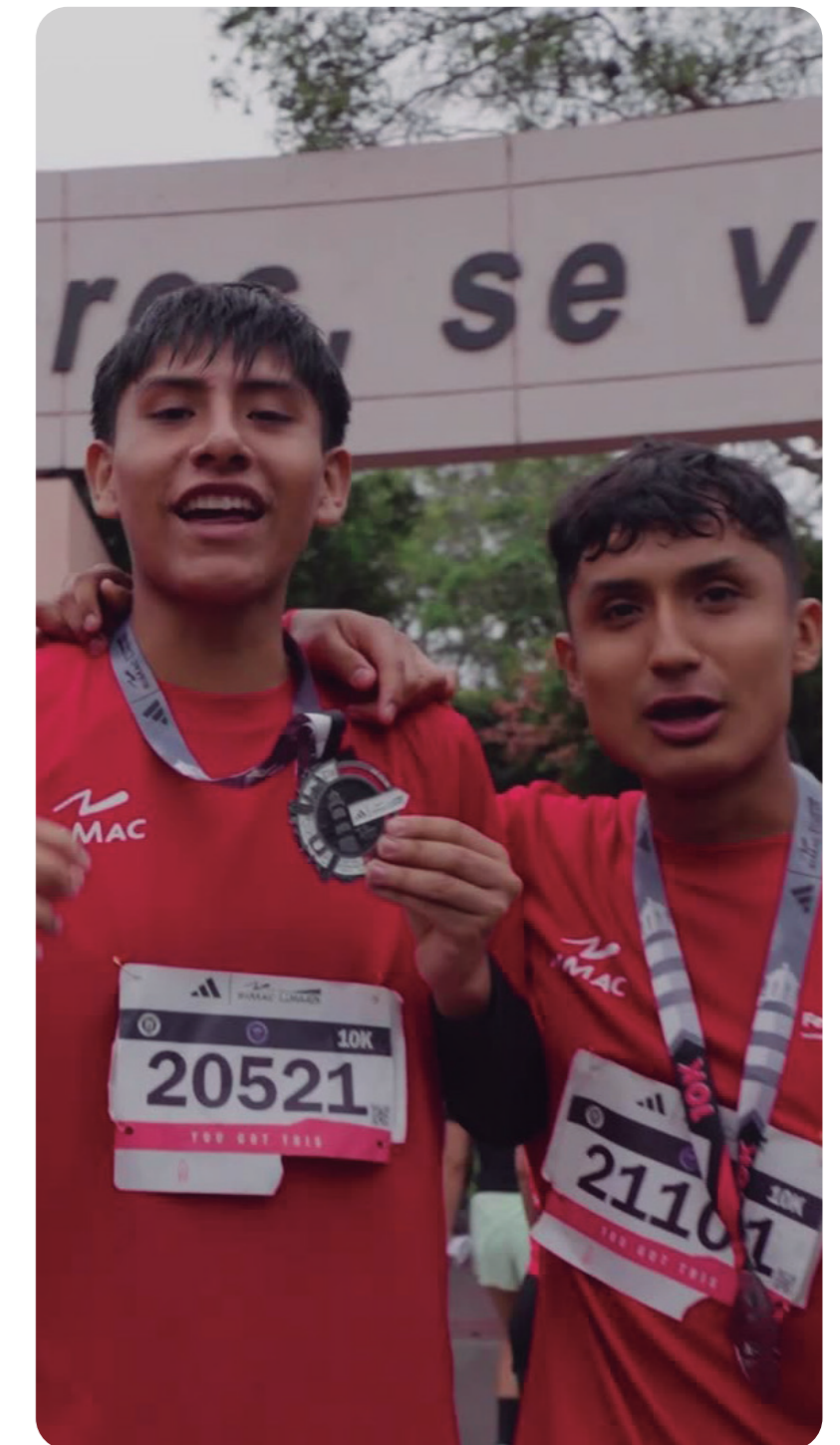
These communities have proven to be transformative spaces, supporting participants not just by our organization but also through their peers. A notable example is the Runners Community, which combines sports activities with access to preventive medical check-ups and physiotherapy services. This ensures that policyholders have the necessary resources to stay active and healthy.

8.2.2. Sports Well-Being Communities

In 2025, we launched the "Sports Well-Being Communities" program with the goal of training sports facilitators who foster the holistic development of students from four Fe y Alegría educational institutions, using sports as a tool to enhance their physical, emotional, and social well-being.

In partnership with Nuestra Zona, we developed training programs for Fe y Alegría teachers, who earned certification as sports facilitators. Additionally, we for-

med a runners' team composed of students, who participated in three official sporting events: the Adidas RIMAC Lima 42K Marathon, the Lima Half Marathon, and the Callao Half Marathon. Furthermore, we organized a Sports Festival in which over 400 students took part in various sports disciplines.





8.2.3. Estar Bien ["Be Well"]

In 2025, Estar Bien was established as a comprehensive platform that connects people with tools for managing their physical, mental, and financial health, both inside and outside organizations. It is freely available to customers, employees, suppliers, and the public, promoting positive and sustainable changes.

Throughout the year, we enhanced our value proposition by adding more dynamic, personalized, and user-focused experiences designed to continuously promote the adoption of healthy habits.

Therefore, Estar Bien's impact was demonstrated through the delivery of over 300 workshops, resources, and classes focused on well-being, establishing 23 active groups across 10 different communities that served as spaces for connection, support, and mutual engagement.



Estar Bien registered

152,486 users

and improved its NPS from 86 to 89 compared to the previous year.

8.2.4. "Yo Me Cuido" ["I Care for Myself"] Program

Our "Yo Me Cuido" program has been actively promoting a culture of prevention for 13 years, working alongside students, teachers, and mothers across various regions of the country. This initiative is focused on encouraging good practices in key areas, including health and nutrition, emergencies and disasters, first aid, and road safety.

In 2025, we achieved outstanding results thanks to our partnership with the Regional Education Bureau in and for Metropolitan Lima (DRELM) and other organizations dedicated to community development.

Partnership with DRELM

In 2025, through collaborative work with the Regional Education Bureau in and for Metropolitan Lima, we conducted workshops for teachers across the seven local education management units (UGELs) in Lima. As a result, we reached more than 850 teachers and over 420 educational institutions.

Strategic Alliances

In 2025, we strengthened our strategic partnerships with customers such as Lima Airport Partners (LAP) and Promigas, which allowed us to expand the reach of our initiatives and benefit over 400 children and adolescents in four provinces across the country and in Callao.



8.2.5. Donations

In 2025, we supported the well-being of vulnerable groups¹² through corporate donations to organizations such as Make-A-Wish and Ronald McDonald House, as well as through solidarity initiatives led by our employees in support of Teletón.



¹² Vulnerable populations are individuals or groups with limited or no access to resources (such as financial resources), as well as a reduced ability to prevent and/or respond to risks (health-related, environmental, among others).



8.2.6. Volunteering

Corporate volunteering is a key part of our organizational culture, and in 2025, we enhanced our dedication to these efforts. Through our programs, we support people’s well-being, especially those in vulnerable situations, as well as environmental protection. Throughout the year, we aimed to boost volunteer participation and satisfaction, while also broadening our social impact through volunteer projects in Arequipa, Cusco, and Trujillo.

2025 Volunteering Highlights:



9,899
beneficiaries



873
volunteers including employees and people from outside the organization.



99%
volunteer satisfaction rate.

8.2.7. Volunteering Initiatives 2025

Well-Being for the Planet



School Gardens in Fe y Alegría

Through two volunteer initiatives, we established and enhanced the school garden led by the “Seed Club” of Fe y Alegría School No. 25, aiming to make it a vital educational tool that promotes environmental awareness throughout the entire school community.



Reforestation

We launched a reforestation project in Virgen del Rosario Park, located in the San Martín de Porres district, along with workshops for local residents. The goal was to revive a community space and help improve the quality of life in the surrounding area community.



Well-Being for People

Well-Being for Business



Volunteering in Arequipa

Volunteering with "Yo Soy Sus Ojos"

Blood Drives

Providing Well-Being to Older Adults

We organized two volunteer initiatives at Fe y Alegría School No. 51. The first aimed to enhance the school's sports facilities, supporting the well-being of primary and secondary students; and the second involved planning a Christmas event for pre-school students.

Participating volunteers were certified as official guides for athletes with disabilities by the association "Yo Soy Sus Ojos." They served as co-guides at sporting events such as the Adidas RIMAC Lima 42K Marathon and the Lima Half Marathon.

We held five blood drives across the country. In Lima, we partnered with Edgardo Rebagliati Hospital and the National Children's Health Institute in San Borja; in Cusco, we coordinated with Antonio Lorena Emergency Hospital to help improve patient care at these healthcare facilities.

Our volunteers participated in support activities at the Little Sisters of the Poor Residence in Lima and at Hogar San José in Trujillo, engaging in recreational programs that enhanced the well-being of older adults in both facilities.



8.2.8. Actions with the APESEG Trade Association

In 2025, we continued our active involvement in organizing and executing activities led by the Peruvian Association of Insurance Companies (APESEG). Through these efforts, we aimed to raise awareness among Peruvians about the importance and impact of insurance on their well-being.

Within this framework, for the fourth consecutive year, we presented our campaign "Dime que tienes seguro" ["Please Tell Me You Have Insurance"], aimed at strengthening financial education, promoting the proper and responsible use of insurance and other financial tools, and preventing risks that may impact people's quality of life.



Educational Programs

These actions have allowed us to significantly improve understanding and build trust in insurance as a tool for protection and well-being among our key stakeholders, especially the public, media, and government authorities.

"Finanzas para ti" ["Finances for You"]

In partnership with the Superintendency of Banking and Insurance (SBS), we helped improve financial literacy among university and technical institute students by covering key topics like savings, budgeting, and financial risk management.

Disaster Prevention Fairs

In coordination with the National Institute of Civil Defense (INDECI), we raised awareness among local residents about earthquake risk prevention and response by using seismic simulators at district fairs, thus strengthening community preparedness.





Annexes

09.



9.1. Making Responsible Decisions and Maintaining a Long-Term Vision

Our Actions Regarding the Sustainable Development Goals

Sustainable Development	Our Actions in 2025	Sustainable Development	Our Actions in 2025
1. No Poverty	(1.5) Over 400 students from public schools were reached by educational workshops from the "Yo Me Cuido" program in 2025.	8. Decent Work and Economic Growth	(8.3, 8.5, 8.8) 1,004 new people were hired at RIMAC during 2025.
3. Good Health and Well-Being	(3.8) 10,785 services in family medicine, psychology, nutrition, and other specialties provided to employees across the three locations of our Corporate Well-Being Center during 2025.	11. Sustainable Cities and Communities	(11.2, 11.31 11.0) We offer 176 parking spaces for bicycles and micro-mobility vehicles at all our Lima locations, along with showers and lockers.
4. Education	(4.2, 4c) 22 teachers and 45 students from Fe y Alegría participated in the "Sports Well-Being Communities" program. The teachers received training in sports management, while the students trained and competed in the Adidas RIMAC 42K Marathon, the Lima Half Marathon, and the Callao Half Marathon.	12. Responsible Consumption and Production	(12.2, 12.5, 12.6) 90.9% reduction in paper use compared to 2024.
5. Gender Equality	(5.1, 5.2) More than 15 training sessions to promote gender equity and raise awareness of the importance of a diverse and inclusive culture.	13. Climate Action	(13.1, 13.3) 113 customized risk prevention training sessions delivered to companies by our RIMAC Monitoring Center, with a total of 436 participants companies.
7. Affordable Energy	(7b) Our "Torre del Parque I and II" buildings are environmentally friendly and LEED Gold certified (Leadership in Energy and Environmental Design).	17. Partnerships for the Goals	(17.1, 17.3) 14 partnerships were generated in 2025 with public sector, private sector, and civil society organizations through corporate volunteering.



9.1.1 Board of Directors

Board Evaluation [GRI 2-18]

The Board Regulations allow for the Board to conduct a periodic and objective evaluation of its performance, at least once a year, both as individuals and as a collegiate body, through a self-assessment process. This evaluation considers:

- At the individual level: the extent of involvement, participation, and contribution to achieving institutional objectives.
- At the collective level: aspects concerning the Board's operations and dynamics, along with knowledge of the strategy, mission, vision, and applicable regulatory frameworks.

Where applicable, the process results are consolidated and reviewed at a Board meeting and are used to define actions aimed at continuously improving its performance. They may also be periodically supplemented with external evaluations.

Associations [GRI 2-28]

At RIMAC, we participate in various industry associations, chambers of commerce, and specialized entities as part of our institutional engagement strategy and our contribution to sector development.

Among the associations we belong to are APESEG – Peruvian Association of Insurance Companies and APEPS – Peruvian Association of Healthcare Service Providers.

We also engage with various chambers of commerce, including AMCHAM Peru – American Chamber of Commerce, the China Chamber of Commerce in Peru, the Canada-Peru Chamber of Commerce, and the Official Spanish Chamber of Commerce in Peru, among others.

Additionally, we are members of and maintain relationships with other relevant institutions such as the Lima Stock Exchange and the Peruvian Institute of Economics.

9.1.2. Integrated Risk Management

Our risk management system is regulated by various systems and policies.

Name	Date of approval or update
Code of Conduct	November 26, 2024
Internal Work Regulations	October 31, 2024
Conflict of Interest Policy	November 18, 2024
Occupational Health and Safety Policy	June 27, 2025
Occupational Health and Safety Regulations	September 19, 2025
Inclusion and Diversity Policy	October 29, 2024
Anticorruption Policy	December 10, 2024

9.1.3. Ethical Conduct

Stakeholder Engagement [GRI 2-29]

Stakeholders	Definition of Stakeholder Group	Communication Channel	Purpose of Engagement
Employees	Individuals who are part of RIMAC and directly contribute to accomplishing the organization's strategic objectives.	Workplace climate surveys (Officevibe), Champions and Influencers programs, divisional meetings (Sync), "Together We Are RIMAC" sessions, training programs, VivaEngage, formal reporting channels, and internal communications committees.	Strengthen organizational culture, promote holistic well-being, gather feedback and improvement opportunities, and ensure engagement development.
Suppliers	Companies and individuals that supply goods and services essential for RIMAC's operations and value proposition.	Qualification and evaluation processes, training, contractual communications, dissemination of corporate policies (such as the Code of Conduct, Human Rights, Diversity, and Inclusion), and consultation and feedback channels.	Ensure responsible and sustainable relationships, promote compliance with ethical, social, and environmental standards, and strengthen supply chain continuity and resilience quality.
Customers	Individuals and companies that buy RIMAC's products and services.	Digital and in-person channels, satisfaction surveys and NPS, claims processing, service platforms (Cuidafarma), well-being platform (Estar Bien), training sessions, webinars, and well-being communities.	Offer products and services tailored to their needs, enhance customer experience, build trust, and contribute to overall satisfaction and well-being.
Brokers	Strategic partners in insurance commercialization, helping expand access to protection and well-being.	Broker Portal and digital self-service tools, Broker Service Center, training and workshops (including onboarding and the "RIMAC Experts" program), and engagement spaces such as "Coffee with RIMAC."	Build long-term relationships based on proximity and trust, promote self-management and growth, and foster sustainable collaboration that enhances the experience for end customers.



Code of Conduct Violations [DJSI 1.5.5]

Violation Area	Number of Violations in 2022	Number of Violations in 2023	Number of Violations in 2024	Number of Violations in 2025
Corruption or bribery	0	0	0	0
Discrimination or harassment	0	1	1	4
Customer privacy	0	1	0	0
Money laundering or use of insider information	0	0	0	0
Conflict of interests	0	0	0	10

Note: During 2025, four harassment complaints were reported and handled through thorough investigations. As a result, responsibility of the harasser was established in one case, and he later submitted his resignation.

Concerning conflict of interest violations, the following actions have been taken:

- 3 cases were deemed unfounded
- 2 cases resulted in warnings
- 1 case resulted in termination
- 1 case resulted in regularization
- 1 case resulted in training for the affected area
- 1 case resulted in a formal reprimand
- In 1 case, the individual under investigation resigned during the process.

Communication and Training on Anti-Corruption Policies and Procedures [GRI 205-2b]

Indicator	2023	2024	2025
Percentage of employees trained on ethics and/or the Code	97.80 %	98.5 %	99 %
Percentage of new employees who acknowledged receipt of the Code of Ethics	-	100%	100%
Percentage of contractors trained on ethics and/or the Code	-	-	100%
Percentage of new contractors who acknowledged receipt of the Code of Ethics	-	-	100%

Note: As of December 2022, RIMAC had a total of 2,727 employees. For 2024 and 2025, all employees active as of December of each year, as well as those who left during the year, were fully informed and trained on the company's anti-corruption policies and procedures.

Operation of Our Anticorruption Management System

Activity	Description
Risk Prevention, Identification, Assessment, and Mitigation	<p>We proactively prevent the risks of bribery and other corrupt practices at the corporate level, with a special focus on areas with higher exposure, especially those involving public officials.</p> <p>In 2025, we reviewed and updated the action plan matrix and controls related to offenses in our Prevention Model, while also enhancing the promotion and use of the Integrity Channel as a key tool for early detection of potential violations.</p> <p>These actions were complemented by the implementation of new processes incorporated within the scope of ISO 37001 Anti-Bribery certification, thereby strengthening our ethics, compliance, and corruption risk management system.</p>
Dissemination and Training	<p>In 2025, 2,936 employees completed the Corporate Integrity Program. As a result, the compliance rate reached 99%, demonstrating a strong commitment by our employees to the organization's ethical and integrity principles.</p> <p>Specialized Training</p> <p>We developed 13 specialized training sessions for employees and third parties who face higher risks of corruption and other offenses outlined in the Prevention Model. These sessions aim to strengthen preventive controls and share updates included in internal policies and guidelines.</p> <p>Internal and External Communication</p> <p>We launched awareness campaigns focused on integrity, ethics, and transparency for both internal and external audiences. These initiatives improved understanding and utilization of the Integrity Channel, along with guidelines on conflicts of interest and protocols related to gifts, travel, and hospitality. We also emphasized important dates like International Anti-Corruption Day, promoting a culture based on ethics conduct.</p>
Assessment and Monitoring	<p>Action Plan Implementation</p> <p>Our Corporate Integrity Program is managed through an iterative and dynamic approach and is regularly reviewed and updated as part of our continuous improvement process.</p> <p>By the end of 2025, we achieved 100% implementation of the planned action plans, including strengthening controls related to newly incorporated offenses in the Prevention Model, thereby enhancing the effectiveness of the integrity and compliance system.</p> <p>Between May and July 2025, we carried out the Conflict of Interest Disclosure campaign. As a result, 99.35% of employees, or 2,936 individuals, successfully completed this process, enhancing preventive management and transparency decision-making.</p>



Corruption Prevention and Corporate Integrity

We enforce a strict zero-tolerance policy against any form of bribery or corruption. Our Anti-Corruption Prevention and Management System combines the Code of Conduct, the Anti-Corruption Policy, guidelines on conflicts of interest, gifts, travel, and hospitality, along with contractual compliance clauses applicable to third parties.

The system involves regular identification and assessment of risks, implementation of proportionate controls, and monitoring of prioritized action plans. Throughout the fiscal year, 100% of the action plans outlined in the Corporate Integrity Program were carried out.

As part of our preventive strategy, we handle conflicts of interest through regular disclosure and update procedures. In 2025, 99.35% of employees completed the annual disclosure, enhancing transparency in decision-making and early risk mitigation.

We also reached 99% participation in annual ethics and conduct training, and all new employees and third parties formally acknowledged their adherence to the Code of Conduct.

Furthermore, we obtained ISO 37001 certification, adding three new processes and ending the year with four processes certified under the international Anti-Bribery Management Systems standard. This achievement reinforces our commitment to ethical, responsible, and risk-based management, strengthening our stakeholders' trust and supporting the long-term sustainability of the organization.

Finally, managing the Integrity Channel and independently evaluating cases enhance early detection and the application of corrective actions when needed. These improvements show the ongoing strengthening of the corporate integrity system and the solidification of an organizational culture based on ethical principles.

Integrity Channel [GRI 2-16]

We have an [Integrity Channel](#) that enables confidential and anonymous reporting of any conduct that violates our [Code of Conduct](#). This channel is open to employees, suppliers, customers, and other interested third parties, and it is governed by the Whistleblowing Management and Investigation Policy. It is operated by an independent company that specializes in receiving and managing reports, ensuring objective and confidential handling of reported cases.

For more information about how our Integrity Channel operates, please refer to the [co-responding link](#). Additionally, we offer other channels for submitting reports:

E-mail: RIMAC@canaldeintegridad.com

Telephone or voicemail number: 0-800 1 8114 (option 2) or 219-7104 (option 2)

Written communication to: Ernst & Young, to the following address: Av. Víctor Andrés Belaúnde 171, Piso 6, San Isidro, Lima 27. Attention: Rafael Huamán. Reference: RIMAC Integrity Channel

Personal interview: Av. Víctor Andrés Belaúnde 171, Piso 6, San Isidro, Lima 27, to the attention of Rafael Huamán.

Additionally, anyone can send questions and concerns via email to: cumplimiento@rimac.com.pe.

Role in Managing ESG Impacts [GRI 2-12] [GRI 2-13]

As part of the Breca Group, we participate in the Corporate Sustainability Committee, made up of representatives from the group's business units. This committee aims to implement and align sustainability strategies across all units, promote the adoption of international sustainability standards, and encourage continuous improvement of practices within its member companies. This strategic body also monitors compliance with each company's sustainability commitments and plans, including aspects related to strategic planning for risk and opportunity management in response to climate change.

At RIMAC, the Sustainability and Corporate Affairs Management acts as the representative for the Breca Group and is responsible for leading, developing, and promoting compliance with commitments and action plans. It also presents the Sustainability Strategy to Senior Management and the Board of Directors. Additionally, there is a multidisciplinary sustainability team dedicated to designing and implementing the strategy, which plans and oversees RIMAC's ESG actions.

The Management Committee, consisting of the Chief Executive Officer and RIMAC's Executive Vice Presidents, approved the 2024-2027 Sustainability Strategy in 2025.

9.1.4. Information Security Governance

The Technology Committee plays a strategic role in guiding the company's technology and cybersecurity agenda, recognizing technology as a crucial enabler of business performance and growth.

This committee is composed of Ismael Benavides (Chairman), Mario Potestá (Chief Executive Officer - CEO), Carlos Herrera (Chief Technology Officer - CTO), and Chief Information Officer (CIO), Mariana Costa (Director), and Gonzalo Barrera (Corporate Vice President of Breca). From this forum, strategic discussions are led regarding the use of technology to improve operations, key information technology projects are supervised, and alignment with the organization's strategic objectives is ensured.

The Board of Directors also benefits from Ismael Benavides's participation, a director with extensive experience in technology oversight and risk management. Throughout his career, he has overseen information technology and cybersecurity management, ensuring operational continuity and proper management of technology risks in a highly complex financial institution. This experience allows him to contribute in an informed and strategic way to the oversight of information security risks at the Board level.

Comprehensive Information Security Management

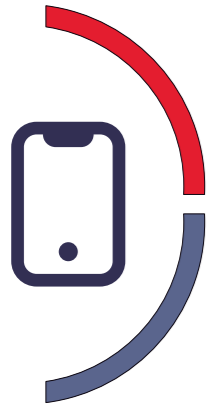
At RIMAC, we understand that information security is crucial in ensuring the quality of the services we offer our customers. Therefore, we continuously improve our ability to anticipate, identify, and manage information security risks effectively, especially in a rapidly evolving digital landscape.

Our management is built on a Security and Cybersecurity Maturity Model aligned with internationally recognized standards such as NIST (National Institute of Standards and Technology), ISO 27001, and Personal Data Protection regulations. As part of this approach, our technological infrastructure and Information Security Management System are regularly assessed against these standards to verify the effectiveness of controls and protection practices implemented.

This process is enhanced by vulnerability assessments, penetration testing, and specialized technical audits performed by independent third parties, including ethical hacking exercises and external testing, enabling us to identify gaps promptly and mitigate risks before they materialize.

The implementation of this model adopts a comprehensive approach that incorporates a security framework, specialized strategic and operational teams, and a Cybersecurity Plan, ensuring proper alignment between Board-level strategic oversight and operational activities execution.

In this context, the Cybersecurity Center of Excellence plays a vital role by offering essential services and managing projects throughout the organization. During 2025, we achieved the following significant milestones:



- We updated the Cybersecurity Plan, which now covers eight attack vectors (API, APP/Web, Assessment, Cloud, Endpoint, Human Factor, Networking, Partners, Server DB), with the objective of strengthening RIMAC's security posture.
- We obtained PCI DSS version 4.0 certification, ensuring compliance with the highest security standards for protecting cardholder data.
- We enhanced our awareness program, engaging all employees so that each assumes an active role in protecting information.
- 0 information security breaches.

Information Security Policy

[GRI 3-3 Information Security]

Our **Information Security Policy** provides the framework for safeguarding information assets and the technological resources supporting them, aiming to ensure the confidentiality, integrity, and availability of information. This policy is compulsory for all employees and third parties who access or handle Company information, and it aligns with ISO 27001 and NIST (National Institute of Standards and Technology), as well as current national regulations on personal data protection.

Additionally, the policy assigns individual responsibilities for information security to the entire workforce, reinforced through mandatory training and awareness programs. It also outlines security requirements for third parties, including risk assessments, contractual confidentiality and security clauses, and regular monitoring of critical suppliers, supporting comprehensive management of information security risks.

Information Security Breaches [GRI 418-1; DJSI 1.8.3]

Information Security Breaches	2023	2024	2025
Total number of customers or employees affected	0	0	0

9.2. Managing Value with a Sustainable Perspective

Sustainable Investment and Finance Strategies

As part of our Responsible Investment Policy, we have a comprehensive responsible management approach that guides our engagement and voting practices and is applied to 100% of our investments, including direct active and passive investments, as well as those managed through third parties.

Our goals for managing and overseeing capital are based on ongoing monitoring of the companies we invest in. This oversight is guided by specific ESG standards. From an environmental standpoint, we evaluate carbon footprint, climate goals, energy transition strategies, water efficiency, and waste management.

Regarding corporate governance, we oversee transparency, board independence, and shareholder rights through alerts, specialized analysis, publicly available information, and meetings with issuers. From a social perspective, we examine disputes related to human rights, data privacy and security, anti-competitive practices, and product safety, which may result in increased monitoring, adjustments to our investment stance, or divestment.

Our engagement approach includes a prioritization process based on identifying ESG disputes that are serious or recurring. Companies that are prioritized are included in engagement planning, and their progress is periodically monitored. Additionally, we oversee voting, as the policy guides how we exercise our voting rights across all active and passive investments in the portfolio. When we propose environmental, social, and governance resolutions at Shareholders' Meetings, these include clear criteria in these areas.

Environmental	We support resolutions aligned with climate transition plans, renewable energy, and enhanced environmental disclosure.
Social	We support proposals aimed at strengthening human rights, diversity, and data privacy protection.
Governance	We favor resolutions that reinforce board independence, transparency, and shareholder rights.

The voting process thoroughly assesses the risks and opportunities of portfolio companies, including relevant environmental, social, and governance concerns. When we rely on external service providers for proxy voting, we verify that their recommendations align with our internal guidelines and adhere to the Company's regulations and policies.

9.3 People as the Engine of Growth¹³

9.3.1. Talent Development

Employees Trained by Topic [GRI 404-2] [GRI 403-5]

Training Topics	2022	2023	2024	2025
Business continuity	2,531	2,437	2,678	2,646
Operational risks	2,533	2,437	2,678	2,644
Information security	2,531	2,437	2,678	2,643
Money laundering definitions	2,532	2,437	2,678	2,670
Anticorruption management system and statutory compliance	2,541	2,437	2,678	2,666
Healthy lifestyle and prevention of psychosocial risks	2,530	2,437	2,678	2,651
Orientation on occupational health and safety	2,532	2,437	2,678	2,656
Ergonomics and eye strain prevention	2,533	2,437	2,678	2,654
Emergency response: Evacuation, fire-fighting, and first aid	2,532	2,437	2,678	2,648
Sustainability management	2,530	2,437	2,437	2,643
Insurance Contract Act	2,540	2,540	2,678	2,642
Market conduct management	2,532	2,532	2,678	2,642
Soft Skills Sessions within the Agile Academy – Scrum Master (2020) and PO Academy 2025	25	-	-	46

¹³ The indicators shown in this Annual Report represent 100% of RIMAC Seguros y Reaseguro's operations.



Employee Training by Gender [GRI 404-1] [GRI Auditado]

Employees Trained by Gender and by Training Hours

Employees Trained by Gender	Number of RIMAC Employees	Employees Trained	Total Training Hours	Hour of Training per Capita (Average Training Hours)
2022				
Female	1,488	876	19,087.84	12.83
Male	1,239	837	32,168.91	25.75
GRAND TOTAL	2,727	1,71	51,256.76	18.80
2023				
Female	1,364	685	10,595.5	7.77
Male	1,126	1,126	11,791.5	10.47
GRAND TOTAL	2,490	2,490	2,490	2,490
2024				
Female	1,406	1,406	1,406	1,406
Male	1,211	1,211	8,151.5	6.73
GRAND TOTAL	2,617	1,179	17,940	17,940
2025				
Female	1,647	1,110	16,043.3	9.74
Male	1,341	770	12,448	9.28
GRAND TOTAL	2,988	1,870	28,491.3	9.54

Note: The reported number of employees includes both RIMAC Seguros payroll employees and interns, limited to those who successfully passed the courses.

Employees Trained by Job Level and by Training Hours

Employees Trained by Segment	Number of RIMAC Employees	Employees Trained	Total Training Hours	Hour of Training per Capita
2022				
Officers	138	876	4,600.51	33.34
Employees	1,780	1,436	46,857.50	32.63
Sales force employees	809	809	985.41	1.22
2023				
Officers	110	70	4,147.39	59.25
Employees	1,107	602	20,063.77	33.32
Sales force employees	772	403	3,176.23	7.88
2024				
Officers	146	146	2,666.50	18.26
Employees	2,209	560	5,318	2.41
Sales force employees	262	543	9,955.50	38.00
2025				
Officers	171	135	5,198	30.40
Employees	1,718	1,460	18,024.8	10.49
Sales force employees	1,099	275	5,268.5	4.79

Note: The reported number of employees includes both RIMAC Seguros' payroll employees and interns, limited to those who successfully completed the courses. The change in employee count between 2022 and 2023 was due to a shift in the employee segmentation methodology.

SF: Sales force

Officers: All individuals at the management level.

OHS Training Topics	Hours (2025)
Training	309.87
Prevention of occupational risks	1,191.95
Health	265.40
Grand total	1,767.22

In 2025, a total of 1,767.22 hours of mandatory occupational health and safety training were completed. The main goal of these training sessions is to prevent work accidents and reduce occupational illnesses by educating employees. This year, the company introduced five OHS courses covering various topics: Introduction to OHS, Ergonomics and Fatigue Prevention, Healthy Lifestyle and Psychosocial Risk Prevention, Safety in Administrative Areas, Emergency Response.

Social Training Topics	Hours
Human Rights	44.33
Diversity, Equity, and Inclusion	44.30
Total	88.63



Training hours by management level

Level	Total hours (2023)	FTEs (2023)	Indicator (2023)	Total hours (2024)	FTEs (2024)	Indicator (2024)	Total hours (2025)	FTEs (2025)	Indicator (2025)
Management	3.8	134	28.36	2,666.5	146	18.26	5,198	171	30.40
Administration	14,133.5	1,515	9.33	5,229	2,147	2.44	7,276.8	1,844	3.95
Retail salesforce	3,733.3	772	4.89	9,955.5	262	38.00	16,005.5	915	17.49
Retail frontend	931	259	3.55	1,355	351	3.86	1,348	315	4.28
Training model	418.5	51	8.21	89	62	1.44	27	58	0.47

Note: The training programs designed to improve employee skills include Tema Asia Future Immersion, Women’s Leadership, Basic Training for RIMAC Brigade Members, Comprehensive Development for VIP Advisors, Financial Certification, and Sexual Harassment Prevention in the Workplace.

Amount Spent on Training per FTE by Management Level I [DJSI 3.3.1]

Amount Spent on Training per FTE by Management Level

Level	Total amount (2023)	FTEs (2023)	Amount per FTE (2023)	Total amount (2024)	FTEs (2024)	Amount per FTE (2024)	Total amount (2025)	FTEs (2025)	Amount per FTE (2025)
Management	338,687.64	134	2,527.52	3,295,350.02	146	22,570.89	176,700.88	171	1,033.34
Administration	191,695.04	1,515	126.53	94,514.39	2,147	44.02	114,910.24	1,844	62.32
Retail salesforce	23,215.69	772	30.08	37,593.28	262	143.49	148,531.86	915	162.33
Retail frontend	5,815.45	259	37.90	30,995.36	351	88.31	8,961.26	315	28.45
Training model	5,479.77	51	107.45	767.08	62	12.37	-	58	-

Training and Development Inputs

Item	2022	2023	2024	2025
Average hours of training and development per FTE	27.02	8.97	6.99	9.71
Average amount invested in training and development per FTE (USD)	629.75	205.45	1,341.47	150.21

Hours and investment in professional development [DEGS G.04.0018]

Training hours per employee	
Total training hours for management-level employees	5,198
Total training hours for mid-management employees:	2,077.5
Total training hours for mid-management employees	28,464.3
Total training hours per employee for the evaluation period	35,739.8

Investment (in PEN) per employee	
Total investment for management-level employees	176,700.88
Total investment for mid-management employees	54,725.34
Total investment for professional-level employees	440,127.82
Total investment (in PEN) per employee for the evaluation period	671,554.05

Key Employee Training Programs

Training sessions	Description
Learning School	Learning School is a cross-functional program designed to enhance three key strategic skills: Tech Savvy, Customer Centric, and Industry Savvy. These competencies are organized through behavioral matrices with different levels of development based on employees’ roles. Created in collaboration with leading institutions, the program was delivered through 42 courses, both in-person and asynchronous. This approach allowed reaching 2,164 employees, maintaining a 99% completion rate, and achieving an average NPS of 86. In this way, Learning School encourages individual growth and builds skills to meet market challenges with innovation, customer focus, and industry knowledge.
Sales Mastery	Sales Mastery was launched in 2025 to enhance our sales team’s performance through a comprehensive learning pathway that combines essential soft skills for building trust-based customer relationships and technical expertise in negotiation, sales management, and product knowledge. Using practical modules, interactive workshops, and digital resources, the program offers ongoing support to our advisors, boosting their motivation and readiness to meet market challenges. As a result, over 290 employees completed the training and rated their experience with an NPS of 89, reaffirming our commitment to fostering a culture of continuous learning and commercial excellence.



RIMAC Squad

The RIMAC Squad program was created to improve the skills of over 400 advisors in our sales team. Throughout this experience, participants took part in intensive sessions that combined specialized sales training with strategic reinforcement of product knowledge, ensuring they gained deep and current expertise.

This program not only strengthened commercial skills but also fostered integration, collaborative learning, and motivation, creating a meaningful space for growth.

Through practical workshops, innovative activities, and sessions focused on excellence, it became a rewarding and inspiring experience aligned with our commitment to delivering the best service to our customers.

Copilot Pathway

Through the Copilot Pathway, we promoted the adoption of artificial intelligence across the organization by enabling 1,150 Copilot MS365 licenses and delivering 20 specialized training sessions, totaling over 26.5 hours of instruction and achieving an NPS of 92, reflecting its high impact and strong value. As a result, 90% of our employees use Copilot for daily tasks, thereby boosting productivity and advancing business innovation.

By 2025, the training plan had expanded to 14 divisions of the Company and was organized based on general enrollments tailored to each area's specific needs and strategy. Training content and details are documented in the 2025 Training Database, ensuring traceability and consistency in learning management. The main goal of these efforts is to close knowledge gaps and enhance key skills through upskilling and reskilling processes aligned with both each division's learning priorities and the company's overall strategy.

Percentage of Employees Receiving Regular Performance and Career Development Reviews (Audited)

[GRI 404-3]

Job category	Gender	Number of employees	Number of employees evaluated	Percentage of employees evaluated
Senior management (managers and corporate managers)	Male	87	44	51%
	Female	49	24	49%
	Total	136	68	50%
Middle management (heads and assistant managers)	Male	278	273	98%
	Female	195	155	79%
	Total	473	428	90%
Employees (hired workers, salesforce, and secretaries)	Male	624	605	97%
	Female	798	791	99%
	Total	1,422	1,396	98%
Total		2,031	1,892	93.2%

Evaluations	Gender	2023	2024	2025
Percentage of employees evaluated ¹⁴	Male	47.6%	52.5%	48.7%
	Female	52.4%	47.5%	51.3%

Evaluations	2023	2024	2025
Number of employees evaluated	1,849	1,684	1,892

Note: The cutoff date of September 30 is used to define the employee population included in the evaluation process. Afterwards, as of January 15, employees who have left the company are removed from the population. Since the process lasts about one and a half months, some individuals do not receive results due to termination during that period.

9.3.2. Occupational Health and Safety [GRI 403-2]

Occupational Health and Safety Management

Each year, we conduct preventive planning for Occupational Health and Safety (OHS) as part of our Annual Plan. Accordingly, we perform regular evaluations of our Hazard Identification, Risk Assessment, and Control Determination Matrix (IPERC), which is reviewed and approved annually by the Occupational Health and Safety Committee.

Based on the results of this analysis, we establish preventive measures for each period and incorporate these activities into our annual planning. This process helps us identify hazards early, evaluate risks, and implement the necessary controls, as well as adjust our plans accordingly. When a workplace accident or incident occurs, we follow the procedure for notification, reporting, and investigation of workplace accidents and incidents, which outlines the steps to be taken for their notification, analysis, and investigation. The corrective actions identified through this process are documented in incident or accident reports, enabling proper follow-up and ensuring control over the actions taken.

We ensure continuous communication of relevant Occupational Health and Safety information through our [Occupational Health and Safety Policy](#), which applies to employees, suppliers, customers, and visitors at our facilities. Additionally, we share OHS-related information via our internal communication channels, including policies, recommendations, announcements, appointments, and results.

¹⁴ Percentages calculated based on total employees evaluated



Injuries due to Work Accident among Workers other than Employees

[GRI 403-9]

Indicators for Workers other than Employees	2022	2023	2024	2025
Number of deaths resulting from injuries due to work accidents	0	0	0	0
Rate of deaths resulting from injuries due to work accidents	0	0	0	0
Number of injuries due to work accidents with major consequences (not including death)	0	1	0	2
Rate of injuries due to work accidents with major consequences	-	-	0	0
Number of injuries due to recordable work accidents (total work accidents)	0	1	0	3
Rate of injuries due to recordable work accidents	-	-	0	1.28
Number of hours worked by non-employees	-	799,200	1,415,200	1,558,400

Note: The "Rate of injuries due to recordable work accidents" is calculated by dividing the total number of recordable work accidents by the number of hours worked, then multiplying the result by 1,000,000. For calculation purposes, a work accident with major consequences, excluding cases of death, is defined as one that results in an injury where the worker, other than an employee, cannot recover, does not recover, or is not expected to regain their pre-accident health within six months.

A recordable work accident is a work-related injury, illness, or disease that results in outcomes such as death, days away from work, work restrictions, or transfer to another position. It also includes cases of fainting or medical treatment beyond first aid, as well as serious injuries or illnesses diagnosed by a physician or other licensed healthcare professional, even if they do not cause any of the previously mentioned outcomes cases.

Variables	2022	2023	2024	2025
Frequency rate	0.4	1.27	0.83	0.36
Occupational disease rate	0	0	0	0
Lost-day (severity) index	9.52	22.18	9.91	27.55
Accident rate	0.004	0.028	0.008	0.010
Fatal victims	0	0	0	0

Note: The calculation for the year 2025 used the same methodology as in 2024 and 2023: the frequency index and the lost-day (severity) index consider 1,000,000 hours worked. No worker has been excluded from the calculation of the information, and the data has been calculated following the methodology aligned with the provisions of Law 29783.

Rates of work accidents for all workers other than employees

Variables	2023	2024	2025
Frequency rate	1.25	0	1.28
Occupational disease rate	0	0	0
Lost-day (severity) index	6.26	0	4.49
Accident rate	0.008	0	0.006
Fatal victims	0	0	0

Note: The calculation for 2025 used the same methodology as in 2024 and 2023: The frequency index and the lost-day (severity) index account for 1,000,000 hours worked. No worker has been excluded from the calculation, and the data has been computed following the methodology aligned with the provisions of Law 29783.

One of the responsibilities of the Integral Security Area is to evaluate the Risk Assessment and Control Measures (IPERC) matrix, which is approved each year by the Occupational Health and Safety Committee. Based on this evaluation, preventive activities are planned for each period. This process results in the development and execution of an Annual Program that includes inspections, training, monitoring, and drills, among other activities. The company carries out this planning annually or when specific situations arise that need immediate attention.

Workers who want to report occupational hazards can do so through the Occupational Health and Safety mailbox (seguridadyaludeneltrabajo@rimac.com.pe), which is accessible via the email address provided by the company, or through the well-being mailbox. These reporting options also allow for anonymous submissions to protect workers from possible retaliation. Alternatively, workers can report directly to the Integral Security Area or their immediate supervisor using emails, instant messaging, or other communication methods.

In the event of a work accident or incident, follow the procedure "PRC-OSH-002_Notification, Reporting, and Investigation of Work Accidents and Incidents." Any corrective actions taken are recorded in the work incident or accident report form.

The procedure "PRC-SST-001_Preparation of the IPERC Matrix" is used for identifying hazards, conducting risk assessments, and implementing control measures. The results of this analysis are included in the annual program for the relevant period.

The IPERC Matrix identifies major hazards including ergonomic, psychosocial, emergency, and road-related risks.

- It is important to note that none of these occupational hazards have caused or contributed to injuries with serious consequences.

- Control measures for these risks are outlined in the Annual OHS Program, which is reviewed and updated annually. Moving forward, the company intends to improve external audits, enhance OHS training, and foster a stronger safety culture, especially around reporting unsafe conditions. Additionally, efforts will be directed toward better communication of key safety and health topics to ensure employees are well-informed and have the tools needed to maintain a safe workplace. The existing control measures aim to support and accomplish nine main objectives:

- o Commitment and Leadership
- o Education and Training
- o Awareness and Communication
- o Work Methods
- o Occupational Health
- o OHS Inspections
- o Emergency Management
- o Audits
- o Management Review

Employee Injuries due to Work Accidents

[GRI 403-9]

Employee Indicators	2022	2023	2024	2025
Number of deaths resulting from injuries due to work accidents	0	0	0	0
Rate of deaths resulting from injuries due to work accidents	0	0	0	0
Number of injuries due to work accidents with major consequences (not including death)	2	6	0	2



Rate of injuries due to work accidents with major consequences			0	0.36
Number of injuries due to recordable work accidents (total work accidents)	2	6	4	2
Rate of injuries due to recordable work accidents			0.83	0.36
Number of hours worked by employees	5,041,920	4,733,120	4,842,880	5,480,480

Note: The "Rate of injuries due to recordable work accident" is calculated by dividing the total number of recordable work accidents by the total hours worked and then multiplying by 1,000,000. For calculation purposes, a work accident with major consequences, excluding cases of death, is defined as one resulting in an injury where the worker cannot recover, does not recover, or is not expected to regain their pre-accident health within six months.

A recordable work accident is a work-related injury, illness, or disease that results in outcomes such as death, days off work, work restrictions, or transfer to another position. It also includes cases of fainting or medical treatment beyond first aid, as well as serious injuries or illnesses diagnosed by a physician or other licensed healthcare professional, even if they do not lead to any of the previously mentioned outcomes.

The primary injuries caused by workplace accidents involve falls on the same level and blows against objects. The IPERC Matrix mainly identifies ergonomic, psychosocial, road transport, and emergency hazards. Therefore, we have established measures for each case:

- Public roads: Development of a new regulatory course: personal and road safety.
- Ergonomic: Active Breaks Program and Ergonomic Monitoring.
- Psychosocial: Well-Being programs.

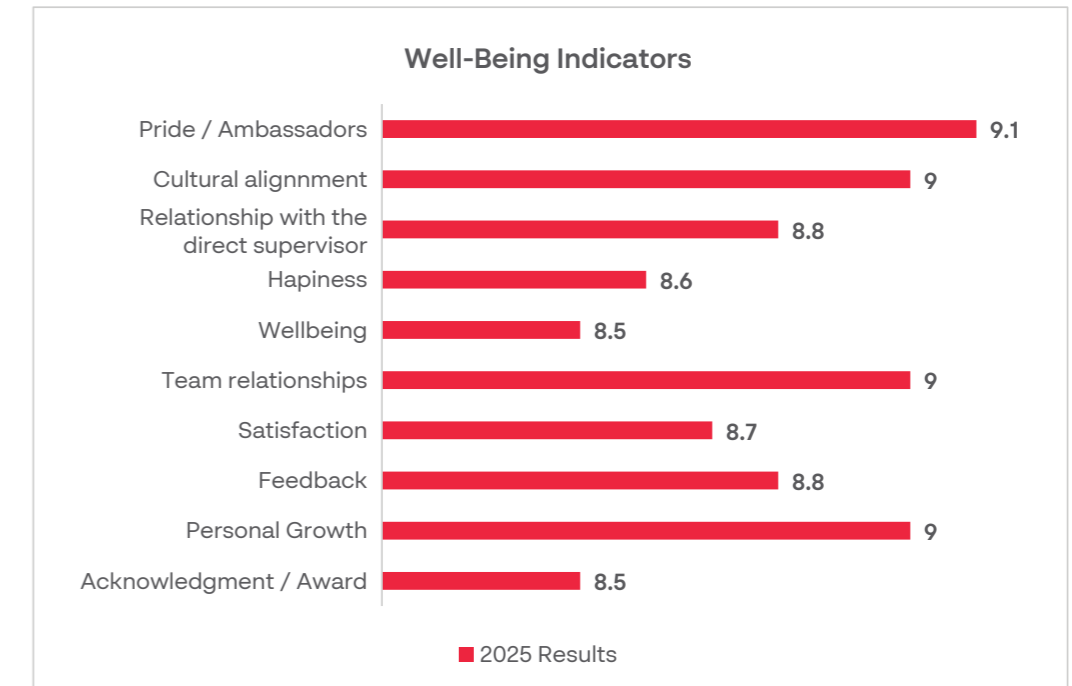
Employee Absenteeism [DJSI 3.4.3]

Absentee Rate	Unit	2022	2023	2024	2025
Employees	% of total scheduled days	9.12	1.33	0.77	1.06
Data coverage	% of employees	100	100	100	100

9.3.3. Well-Being

Employee Well-Being Trend [DJSI 3.3.9]

Approach	Unit	2022	2023	2024	2025	2025 Objective
Employee Net Promoter Score (eNPS)	Employee engagement, satisfaction, well-being, or employee net promoter score (eNPS) score	49	62	66	75	75
Employee Engagement	Score awarded	8.4	8.6	8.7	8.8	8.6
Employee Well-Being	Score awarded	8.1	8.4	8.5	8.5	8.5
Employee Satisfaction	Score awarded	8.4	8.6	8.7	8.7	8.6
Data Coverage	% of employees who completed the survey	67%	78%	85%	80%	





Employees Who Were Eligible for Parental Leave [GRI 401-3]

Indicator	2023		2024		2025	
	Women	Men	Women	Men	Women	Men
Total number of employees who were eligible for parental leave.	2,007	1,593	1,377	1,178	1,592	1,338
Total number of employees who took parental leave.	57	30	47	30	46	23
Total number of employees who returned to work at the end of parental leave.	54	30	44	25	33	19
Total number of employees who returned to work at the end of parental leave and remained employees 12 months after returning to work.	45	23	44	25	30	19
Return-to-work rates among employees who took parental leave.	95%	100%	94%	83%	71.74%	82.61%
Retention rates among employees who took parental leave.	78.95%	76.67%	93.62%	83.33%	65.22%	82.61%

Note: This information reflects the number of employees who returned to work after parental leave and remained active as of December 31 2025.

Number of Weeks of Paid Leave

Gender	2023	2024	2025
Women	14	14	16.14
Men	1.43	1.43	2.86

9.3.4. Composition of Workforce

Total Number of Employees by Level and Gender

[GRI 2-7] [GRI 405-1] [DJSI 3.1.2]

Employees Categories	Gender	2024		2025		Total
		N°	%	N°	%	
Payroll employees	Female	1,377	54%	1,612	55%	2,930
	Male	1,178	46%			
Interns	Female	29	47%	35	60%	58
	Male	33	53%			
Totals	Female	1,406	54%	1,647	55%	2,988
	Male	1,211	46%			

Employee Diversity

Categories	Number of Shares	%	
By gender	Female	1,647	55.12%
	Male	1,341	44.88%
Women	Under 30	323	19.61%
	Between 30 and 50	1,157	70.25%
	Over 50 years old	167	10.14%
Men	Under 30	287	21.40%
	Between 30 and 50	916	68.31%
	Over 50 years old	138	10.29%



Employees by Nationality [GRI 405-1] [DJSI 3.1.3]

Nationality	2025	
	Share of Total Workforce (as % of total workforce)	Share of All Management Positions, Including Junior, Middle, and Senior Management
Peruvian	98.93	96.76
Venezuelan	0.70	1.44
Colombian	0.03	0.18
Chilean	0.07	0.36
Argentina	0.07	0.36
Spanish	0.03	0.18
Mexican	0.07	0.36
Bolivian	0.03	-
Guatemalan	0.03	0.18

Note: Total workforce estimates include both payroll employees and interns as of December 31, 2025.

Diversity Indicators [GRI 405-1]

Diversity Indicator	2023		2024		2025	
	% of FTEs	Coverage	% of FTEs	Coverage	% of FTEs	Coverage
People with disabilities	0.64%	100%	0.20%	100%	0.17%	100%

Note: By the end of 2025, the company had a total of five active employees with disabilities. It is important to note that interns are not included in this count.

Workforce Breakdown by Gender [DJSI 3.1.4]

Category	2025
Share of women in the total workforce	55%
Share of women in all management positions	35.5%
Share of women in junior management positions	33.4%
Share of women in senior management positions	28.2%
Share of women in management positions in revenue-generating areas	66.4%
Share of women in STEM-related positions	23.1%

Note: This indicator was calculated based on all female employees, including interns.

Percentage of Women by Level of Responsibility [DEGS 2.2]

Category	2025
Share of women in the total workforce	55%
Share of women at the managerial level	33.3%
Share of women at the mid-management level	35.53%
Share of women at the professional level	59.58%

Employees by Age Group

Age Groups	2025	
	Number of Shares	%
< 30 years old	610	20
30-50 years old	2,073	70
> 50 years old	305	10

Hiring [DJSI 3.3.4]

Indicator	2022	2023	2024	2025
Percentage of new openings covered by internal candidates (internal hires)	22.97%	18%	19.65%	37.9%
Average hiring cost/FTE (USD)	69.9	63.5	89.20	220.72

Rate and New Hires by Age and Gender

[GRI 401-1] [DJSI 3.3.4] [Audited GRI]

New Hires by Age and Gender

Region	Gender	Age Range	2023	2024	2025
Lima	Female	Under 30	164	35	140
		Between 30 and 50	347	352	278
		Over 50 years old	41	75	37
	Male	Under 30	138	25	129
		Between 30 and 50	256	269	232
		Over 50 years old	25	70	27
Provinces	Female	Under 30	9	3	20
		Between 30 and 50	38	50	74
		Over 50 years old	5	8	11
	Male	Under 30	11	1	5
		Between 30 and 50	17	36	50
		Over 50 years old	1	4	7
Total New Hires			1,052	928	1,010
2023 Hiring Rate			43.10%		
2024 Hiring Rate			36.32		
2025 Hiring Rate			34.47%		

Note: This information includes the total number of new employees who joined the company in 2023, 2024, and 2025 but excludes interns.



Rate of New Hires by Age and Gender

Region	Gender	Age Range	2023	2024	2025
Lima	Female	Under 30	69%	8%	30.8%
		Between 30 and 50	38%	76%	61.1%
		Over 50 years old	40%	16%	8.1%
	Male	Under 30	62%	7%	33.2%
		Between 30 and 50	34%	74%	59.8%
		Over 50 years old	32%	19%	7.0%
Provinces	Female	Under 30	192%	5%	19.0%
		Between 30 and 50	57%	82%	70.5%
		Over 50 years old	100%	13%	10.5%
	Male	Under 30	157%	2%	8.1%
		Between 30 and 50	85%	88%	80.6%
		Over 50 years old	100%	10%	11.3%

Note: This information includes the total number of new employees who joined the company in 2023, 2023.2024, and 2025, but excludes interns. The difference between the rates for 2023 and 2024 results from updates made to the formulas used.

Employee Turnover Rate [GRI 401-1] [DJSI 3.3.5]

Indicator	2023	2024	2025
Turnover Rate	43.62%	12.79%	20.68%
Voluntary Turnover Rate	25.27%	8.07%	11.67%
Involuntary Turnover Rate	18.35%	4.72%	9.01%
Data coverage (% of FTE employees globally)	100%	100%	100%

Note: This information includes the total number of employees who left the company in 2023, 2024, and 2025, but excludes interns and salesforce.

Turnover Rate by Age Range and Gender [GRI 401-1] [DJSI 3.3.8]

Age Range	2023	2024	2025
Under 21 years old	92.31%	-	-
Between 21 and 30	50.13%	18.35%	28.73%
Between 31 and 40	41.95%	13.48%	20.23%
Between 41 and 50	38.52%	7.80%	14.70%
Between 51 and 60	33.30%	10.50%	16.54%
Over 60 years old	43.40%	20.17%	16.67%

Note: This information includes the total number of employees who left the company in 2023, 2024, and 2025, but excludes interns and salesforce.

Gender	2023	2024	2025
Female	45.26%	14.13%	18.80%
Male	42.06%	11.55%	22.38%

Note: This information includes the total number of employees who left the company in 2023, 2024, and 2025, but excludes interns and salesforce.

Turnover Rate and Number of Separations by Region, Gender, and Age

[GRI 401-1] [DJSI 3.3.8]

Region	Gender	Age Range	2023	2024	2025
Lima	Female	Under 30	53.68%	17.38%	30.58%
		Between 30 and 50	40.58%	14.21%	18.51%
		Over 50 years old	34.88%	7.59%	12.37%
	Male	Under 30	46.10%	15.08%	27.86%
		Between 30 and 50	37.69%	10.12%	21.27%
		Over 50 years old	32.71%	14.27%	17.39%
Provinces	Female	Under 30	83.72%	20%	8.89%
		Between 30 and 50	73.44%	11.86%	4.88%
		Over 50 years old	69.23%	20%	17.39%
	Male	Under 30	107.69%	21.43%	17.27%
		Between 30 and 50	64.98%	17.02%	21.14%
		Over 50 years old	-	-	55.81%

Note: Unlike 2023, 2024 and 2025 include the total number of employees who left the company but exclude interns and salesforce.

Number of Employees who Left the Company by Region, Gender, and Age Range

Región	Gender	Age Range	2023	2024	2025
Lima	Female	Under 30	132	20	45
		Between 30 and 50	379	85	104
		Over 50 years old	40	4	6
	Male	Under 30	107	20	53
		Between 30 and 50	298	65	135
		Over 50 years old	29	12	12
Provinces	Female	Under 30	56	1	1
		Between 30 and 50	7	7	4
		Over 50 years old	2	1	1
	Male	Under 30	15	1	2
		Between 30 and 50	15	6	9
			0	0	2
Total			1,080	222	374

Note: Unlike 2023, in 2024 and 2025, the data includes the total number of employees who left the company but excludes interns and salesforce.

9.3.5. Remunerations

Wage Ratio by Gender and Job Category

Employee Level	2022	2023	2024	2025
Executive level (base salary only)	0.65	0.70	0.74	0.82
Executive level (base salary + other monetary incentives)	0.84	0.83	0.70	0.73
Management level (base salary only)	0.88	0.88	0.89	0.86
Management level (base salary + other monetary incentives)	0.75	0.77	0.88	0.84
Non-management level, not including interns (base salary)	0.61	0.59	0.61	0.60
Non-management level, including interns (base salary)	0.61	0.60	0.61	0.84

Note:

Executive level: Executive Vice President.

Management level: VPs, managers, assistant managers, and area heads.

Non-management level: Administrative personnel.

Performance Bonus Policy: The policy outlines the criteria for awarding incentives based on position and salary grade. Bonus allocations depend on the employee's performance level and salary grade.

It is important to note that this calculation excludes the CEO's salary.



Wage Ratio: Employee Wage Ratio by Job Category

[GRI 405-2; DJSI 3.1.4]

Age Groups	2022		2023		2024		2025	
	Fixed	Fixed + variable	Fixed	Fixed + variable	Fixed	Fixed + variable	Fixed	Fixed + variable
Employee	0.74	0.74	0.73	0.74	0.73	0.73	0.72	0.72
Sales Force Employees	0.75	1.26	0.75	1.13	0.69	1.38	0.79	1.29
Officers	0.65	1.01	0.70	0.68	0.74	0.70	0.82	0.73
Interns	1.07	1.07	1.00	1.00	1.00	1.00	0.99	0.99

Note: RIMAC has major operations in Lima. However, wages and employees in Lima and the provinces were used to determine the ratio.

Gender Pay Gap Ratio [DEGS 4.9]

Gender pay gap ratio at the managerial level:	0.82
Gender pay gap ratio at the mid-management level:	0.96
Gender pay gap ratio at the professional level:	0.66

9.4. Relationships that Create Impact

9.4.1. Customers

Customer Satisfaction Measurement [DJSI 3.6.1]

Measurement	Unit / Methodology	2022	2023	2024	2025	Meta 2025
Satisfaction measurement	Net Promoter Score (NPS) or similar	60	64	66	67	65
Data Coverage	Percentage of customers	100	100	100	100	

9.4.2. Suppliers

New Suppliers Who Passed Selection Screening Using Social Criteria

[GRI 414-1]

Indicator	2023	2024	2025
Registered suppliers	172	187	270
Evaluated suppliers who passed screening	169	183	322
Percentage of new suppliers who passed selection screening	98.3%	97.86%	83.85%

Negative Social Impacts in the Supply Chain and Actions Taken (GRI 414-2)

Indicator	2023	2024	2025
Number of suppliers assessed for social impacts	169	183	270
Number of suppliers identified as having significant actual and potential negative social impacts	0	0	0
Identified significant current and potential negative social impacts within the supply chain.	0	0	0
Percentage of suppliers identified as having actual and potential significant negative social impacts with improvements agreed upon as a result of assessment, and the reasons why.	0%	0%	0%
Percentage of suppliers identified as having actual and potential significant negative social impacts, with whom relationships were terminated following assessment, and why.	0%	0%	0%

In 2025, three social filters were implemented as part of our social supplier selection process. These filters are applied universally to all suppliers, with specific exclusions for state entities, arbitrators, banks, hospitals, CAVALI suppliers, and subscriptions, which are not subject to evaluation. Suppliers are chosen to provide goods or services only if they successfully meet these established requirements.

1. National Superintendency of Customs and Tax Administration (SUNAT)

Status: Active

Condition: Verified

We verify that they have no coercive debts or tax omissions.

2. Government Procurement and Contracting Supervisory Board (OSCE): No penalties.

3. Portal for the Prevention of Money Laundering and the Financing of Terrorism (PLAFT): We verify that no supplier is listed on the black list or yellow list related to money laundering activities.

According to RIMAC's Supplier Policy, if a supplier fails to meet any of our established criteria, the supplier will not be registered and the selection process will be terminated.

Supplier Classification (DEGS 1.4)

Supplier Classification	
Supplier Location:	
International	7.95%
National	19.65%
Local	72.40%
MSME Index:	
Percentage of microenterprise suppliers:	22.09%
Percentage of small enterprise suppliers:	24.31%
Percentage of medium enterprise suppliers:	16.36%

Company Size	Qty.	%
Foreign company	104	7.95%
Large company (over 300 tax units annually)	297	22.71%
Medium company (up to 2,300 tax units annually)	214	16.36%
Microenterprise (up to 150 tax units annually)	289	22.09%
Small enterprise (up to 1,700 tax units annually)	318	24.31%
Individual with tax ID (RUC)	86	6.57%
Grand total	1,308	100%
Location		
Lima	947	72.40%
International suppliers	104	7.95%
Provinces	257	19.65%
Grand total	1,308	100%



9.5. Acting Today to Safeguard Tomorrow¹⁵

9.5.1. Emissions

Greenhouse Gas Emissions

[GRI 305-1] [GRI 305-2] [DJSI 2.4.1] [DJSI 2.4.2] [DJSI 2.4.3]

Scope	2021	2022	2023	2024	2025
Scope 1	324.71	308.48	638.16	827.06	463.73
Scope 2	376.54	706.36	899.00	705.09	825.77
Scope 3	3,473.33	4,740.60	2,092.82	1,963.48	1885.27
Total	4,174.68	5,755.44	3,629.98	3,495.62	3,174.77

Note: 2023 data were adjusted based on post-audit information.

9.5.2. Waste

Solid Waste Generated [GRI 306] [DJSI 2.2.1]

Solid Waste Management	Unit	2023	2024	2025
General waste	T	12.03	50.93	59.04
Organic waste	T	19.15	23.37	22.91
Unusable inorganic waste	T	0.11	0.02	0.28
Non-hazardous solid waste	T	4.35	0.02	0.28

Note: For months when the generated data was not reported, numbers were estimated based on the average generated in other months or extrapolated using the number of employees. Additionally, the data reflects generation solely from RIMAC operations and does not include waste generated by the commercial establishments within our area buildings.

9.5.3. Actions of the RIMAC Monitoring Center

In line with our commitment to continuous improvement and strengthening risk management, the RIMAC Monitoring Center developed new tools and technological enhancements for the benefit of our policyholders. Among these, we highlight the migration to using the GOES-19 satellite, which improved our observation and analysis capabilities, as well as the implementation of new mapping tools for monitoring the El Niño phenomenon and assessing risks related to flooding and mass movements. These efforts reinforce our prevention and early warning capabilities.

As a result of this comprehensive approach to monitoring, prevention, and capacity building, we primarily focused on the following topics during 2025:

Anticipate risks: We enhanced the prevention and protection of homes and businesses against natural and human-made events.

Risk assessment: We promoted using the Geographic Information System for Disaster Risk Management (SIGRID) as a tool for prevention and mitigation.

Climate change: We analyzed the risks related to climate change and the actions needed to enhance preparedness for the future scenarios.

Electrical storms during critical operations: We evaluated risks, impacts, and preventive measures to maintain operational continuity.

Volcanic monitoring: We shared innovative strategies for monitoring, early warning, and prevention in response to volcanic activity.

El Niño and La Niña phenomena: We addressed prevention measures with an engineering-based approach to these climate events.

Climate monitoring: We encouraged the adoption of digital tools and online platforms for monitoring and analyzing climate conditions.

9.5.4. Energy

Energy Consumption by Type of Energy [GRI 302-1] [DJSI 2.1.1]

Energy Management	Unit	2021	2022	2023	2024	2025
Energy from public utilities	MWh	2,429.35	3,522.24	3,434.42	4,651.48	4,756.37

Note: The energy consumption data reflects only RIMAC operations and does not include energy used by the commercial establishments within our buildings.

9.5.5. Water

Water Consumption [GRI 303-5] [DJSI 2.3.1]

Water Consumption	Unit	2021	2022	2023	2024	2025
Water from public utilities	m³	27,958	16,715.77	26,293.30	29,304.5	34,279.79

Note: The energy consumption data only reflects usage from RIMAC operations and does not include energy used by the commercial establishments located within our buildings.

¹⁵ The indicators presented in this Annual Report represent 100% of RIMAC Seguros y Reaseguros' operations.



9.6. Close to People and the Community

9.6.1. Human Rights

Human Rights Policy

Our Human Rights Policy, approved by the Integrated Risk Management and Compliance Committee, establishes the framework that guides our actions. Through this policy, we reaffirm our commitment to respecting and promoting human and labor rights recognized in national and international regulations, as well as to defining the general principles that guide all our processes, including the application of due diligence. The implementation of these principles is a fundamental pillar of our management.

Principles addressed by our Human Rights Policy:

1. Commitment to respecting national and international human rights standards
2. Forced labor
3. Human trafficking
4. Child labor
5. Freedom of association and the right to collective bargaining
6. Equal pay
7. Discrimination
8. Harassment
9. Right to a healthy environment
10. Work-life balance
11. Occupational health and safety
12. Data privacy protection

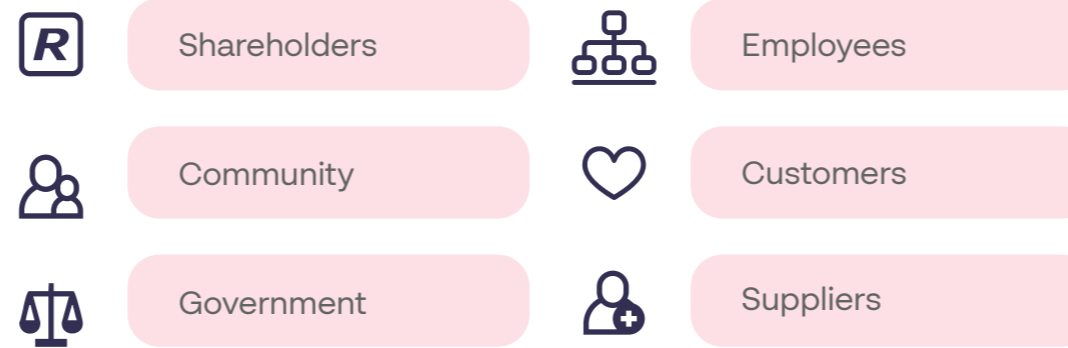
To promote effective communication, our policy is accessible on our website in the Sustainability section and is shared through emails sent to employees and stakeholders.

Additionally, we maintain internal human rights policies and documents applicable to our employees, suppliers, and other stakeholders. These documents ensure that safe, healthy, and fair conditions are upheld for everyone involved. They are regularly reviewed and updated to improve our human rights management.

These documents include the following:

- Code of Conduct
- Sexual Harassment Prevention and Punishment Policy
- Diversity and Inclusion Policy
- Sustainability Policy
- Anticorruption Policy
- Personal Data Protection Policy
- Occupational Health and Safety Policy

Our stakeholders include:



Through these initiatives, we reaffirm our commitment to creating an inclusive, equitable, and sustainable workplace.

Discrimination Cases and Corrective Actions Taken (GRI 406-1)

Indicator	2023	2024	2025
Total number of discrimination cases	0	0	0
Status of cases			
Cases reviewed by the organization	0	0	0
Remediation plans being implemented	0	0	0
Remediation plans that have been implemented, with results reviewed through routine internal management review processes	0	0	0
Cases no longer subject to action	0	0	0



9.6.2. Local Community Engagement [GRI 413-1]

Tema	Descripción
Social impact assessments, including gender impact assessments, based on participatory processes	Based on the double materiality process we conducted, we aim to build well-being communities that support the physical, mental, and financial growth of more Peruvians. Therefore, one of our main actions is partnering with the "Yo Soy Sus Ojos" non-profit organization to promote inclusion through sports, along with Fe y Alegría for the "Sports Well-Being Communities" project.
Environmental impact assessments and ongoing monitoring	We measure the impacts of our carbon footprint, comply with the enforceable commitments of our Environmental Impact Assessments, and maintain a Climate Risk and Opportunity Management Report.
Public disclosure of results of environmental and social impact assessments	We prepare an integrated report annually, following GRI, CSA, and SMV guidelines, to communicate our environmental, social, and financial management to our stakeholders. This also includes disclosing the results of the environmental and social impact assessments we conducted in 2025.
Local community development programs based on local communities' needs	1. "Yo Me Cuido" ["I Care for Myself"] 2. Sports Well-Being Communities Refer to Chapter 8 for further information.
Stakeholder engagement plans based on stakeholder mapping	Not applicable due to the nature of the business.
Broad-based local community consultation committees and processes that include vulnerable groups	Not applicable due to the nature of the business.
Workers' committees, occupational health and safety committees, and other committees	We have multiple committees dedicated to protecting our employees' well-being and representing them within the organization. For example, we have an Occupational Health and Safety Committee, a Diversity, Equity, and Inclusion Committee, and a Workplace Sexual Harassment Prevention and Sanction Committee, among others. Additionally, we have other committees that ensure compliance with internal regulations and processes, such as the Integrated Risk Management Committee and the Audit Committee, among others.
Formal complaint and grievance processes in local communities	Not applicable due to the nature of the business.



9.7. Materiality Analysis

[GRI 3-1] [GRI 3-2]

Our materiality approach to sustainability management allows us to fully understand and address the financial, environmental, and social impacts of our operations. This process is a vital tool for efficient resource management and helps identify risks and opportunities that influence the company's performance and long-term sustainability.

In 2025, we conducted the double materiality assessment for the second time, incorporating a complementary perspective that considers, on the one hand, impact materiality, aimed at identifying the actual and potential, positive and negative effects of our activities on the economy, the environment, and people, including human rights; and, on the other hand, financial materiality, focused on the risks and opportunities that external factors may generate for RIMAC.

Based on these results, we aligned our business and sustainability strategy with the most relevant ESG topics.

The process started with a context analysis that included internal and external information, such as industry benchmarks, international standards, ESG trends, country-specific risks, and the organization's strategic documents. Based on this, a preliminary list of 13 relevant ESG topics was created, and impacts, risks, and opportunities (IROs) were identified across our activities and business relationships.

Subsequently, a preliminary mapping of IROs by topic was performed, considering both impact materiality and financial materiality perspectives. These inputs were validated and refined through a participatory process that included interviews and surveys. Internal leaders were interviewed to confirm the identified IROs and to calibrate probability and magnitude scores, while employees, customers, and suppliers participated in interviews and surveys to prioritize ESG topics based on their relevance.

Based on this analysis, the double materiality matrix was created, defining as material topics those that surpassed the established threshold. Additionally, the results were reviewed with senior management to ensure methodological robustness.

Dimension	Code	Material ESG Topics
Environmental	A1	Climate change
	A3	Sustainable products and services
	G1	Ethical business conduct
Governance	G3	Sustainable investment and finance
	G4	Information security
	G5	Digital transformation and innovation
Social	S1	Talent attraction and retention
	S2	Responsible customer experience
	S5	Good health and well-being

Dimension	Code	Relevant ESG Topics
Environmental	A2	Eco-efficiency
Governance	G2	Corporate governance
	S3	Supplier management
Social	S4	Social management



Material Topics of Our Sustainable Management

Code	Material ESG Topics	Definition
A1	Climate change	We recognize the impacts of climate change. We adopt strategies for the comprehensive management of physical and transition risks caused by greenhouse gas emissions, considering economic, social, and environmental effects, through decarbonization efforts and reducing our operational footprint.
A3	Sustainable products and services	We promote the development of sustainable products and services that incorporate ESG criteria, aiming to implement policies that address physical and climate transition risks, enhance the resilience of communities and infrastructure, support renewable energy, and close protection gaps as challenges increase catastrophes.
G1	Ethical business conduct	We act with integrity and ensure regulatory compliance across all our operations, preventing corruption, fraud, unfair competition, and malpractice. We foster an ethical culture that protects whistleblowers, encourages fair relationships, and enhances trust, reputation, and corporate responsibility sustainability.
G3	Sustainable investment and finance	We incorporate ESG criteria into investment and financing management, directing capital toward projects with positive environmental and social effects and supporting the transition to a low-carbon economy. This method applies to all asset classes and includes practices such as systematic ESG analysis, active stewardship, exclusionary screening, and dispute resolution management.
G4	Information security	We protect the confidentiality, integrity, and availability of data by complying with personal data protection regulations, applying technological and management controls, preventing cyberattacks, regulating information transfers, and promoting digital resilience and customer trust.
G5	Digital transformation and innovation	We promote the adoption of technologies, artificial intelligence, and data analytics to provide secure and efficient solutions that improve the customer experience. Through ongoing innovation in products, services, and processes, we encourage digital education and strengthen our competitiveness and resilience in a rapidly changing environment.
S1	Talent attraction and retention	We focus on attracting and managing our workforce by providing fair, safe, and inclusive working conditions, along with well-being programs, equitable pay, training, and diversity initiatives that enhance engagement, productivity, and the long-term sustainability of our workforce.

S2	Responsible customer experience	We manage relationships with consumers and end users by ensuring safe and high-quality access to products and services, improving accessibility to reach new audiences and markets. This way, we build trust, satisfaction, and loyalty through transparency and responsibility service.
S5	Good health and well-being	We promote physical, mental, and financial health; prevent accidents and illnesses; and offer protection and well-being solutions that enhance the quality of life for our policyholders and employees.

Materiality Impacts [\[GRI 2-25\]](#)

Climate change

Regarding climate change, the Company recognizes that this significant issue can lead to negative environmental and financial impacts, mainly due to more frequent and severe weather events, increased claims, and higher management costs. To address, reduce, and manage these effects, the Company has established commitments and procedures under its Corporate Environmental Policy, which applies to all levels of the organization, geographic regions, as well as to suppliers and key stakeholders in the value chain.

Climate risk management involves specific underwriting, inspection, reinsurance policies, facultative underwriting guidelines, and risk matrices that pinpoint the business lines with the highest exposure and risk levels. These tools guide underwriting decisions based on product type, insured value, and exposure. Additionally, the RIMAC Monitoring Center helps the Company identify, manage, and respond to severe climate events, which reduces property losses and enhances the resilience of customers and communities. It also allows for the evaluation of the effectiveness of the measures taken through claims monitoring and feedback.

Talent attraction and retention

Talent attraction and retention are key material topics for operational continuity, as poor management can lead to negative impacts such as demotivation, unwanted turnover, and the loss of critical capabilities. To prevent, mitigate, and remediate these impacts, the Company has a framework of policies and processes that includes the Code of Conduct, the Diversity and Inclusion Policy, the Sexual Harassment Prevention and Punishment Policy, the Internal Work Regulations, the Compensation Policy, and the Recruitment Policy, as well as specific mechanisms for addressing workplace complaints and inquiries, including the Well-Being Mailbox.

Additionally, the Company takes steps to improve working conditions and address employee feedback, such as offering flexible work arrangements, creating individual development plans, providing benefits packages, offering development and training programs through Learning School, and conducting 360° performance evaluations. The results help identify gaps, enhance the employee value proposition, and monitor the effectiveness of the actions taken.

Ethical business conduct

Ethical business conduct is a key topic that directly influences stakeholder trust, as potential non-compliance can lead to negative legal, financial, and reputational consequences. To prevent, manage, and address these risks, the Company maintains a comprehensive ethics and compliance framework based on its Bylaws, Board Regulations, Shareholders' Meeting Regulations, Code of Conduct, and specific policies related to human rights, diversity and inclusion, sustainability, anti-corruption, personal data protection, and information security.

The management of complaints and inquiries is handled through the Integrity Channel, which is overseen by the Compliance Committee and the Integrated Risk Management and Compliance Committee. This allows for the investigation, correction, and penalty of misconduct, as well as the prevention of conflicts of interest.

The effectiveness of these mechanisms is assessed through the anti-corruption management system, internal and external audits, case monitoring, and corrective actions, supported by mandatory training programs like the Corporate Integrity Program and regulatory information security courses for employees and third parties with higher exposure to corruption risks and other violations.

Responsible customer experience

Responsible customer experience is a key issue because it directly affects trust, satisfaction, and loyalty. Problems in service, communication, or claims management can lead to negative reputation impacts and customer loss. To prevent, reduce, and fix these issues, the Company has formal complaint and claims handling processes supported by the Code of Conduct and policies on personal data protection and information security.

These mechanisms are implemented through digitalizing customer service processes, digital channels, monitoring centers, and the virtual medical center, enabling timely, traceable, and secure management of inquiries, claims, and claims handling.

These mechanisms help identify gaps in the customer experience, implement corrective actions, and continuously improve processes and services. They also monitor effectiveness using operational indicators like response times, complaint reductions, and customer satisfaction levels.

Sustainable products and services

The development of sustainable products and services is an important issue because it contributes to financial stability and encourages responsible practices; however, poor design or unclear communication can lead to negative effects on understanding, accessibility, and use of products.

To prevent, mitigate, and address these impacts, the Company incorporates ESG criteria into the design, commercialization, and ongoing improvement of its portfolio, following its Sustainability Policy and transparent terms and conditions. This process is supported by digital technologies that make information easily accessible and aid customer decision-making.



Additionally, it develops specific solutions aligned with relevant environmental risks, such as the Catastrophic Agricultural Insurance, whose design responds to the need to protect populations against extreme events, incorporating lessons learned from usage experience and impact analysis to adjust coverages, conditions, and service mechanisms.

Good Health and Well-Being

Good health and well-being are essential topics with significant positive effects on the quality of life for customers and employees. However, gaps in coverage, access, or prevention may impact vulnerable groups and lead to negative social and reputational effects. The company implements prevention, well-being, and comprehensive care programs, as well as occupational health and safety systems, to help mitigate these impacts. These efforts help reduce risks related to illness, absenteeism, and both physical and mental health issues, supporting business sustainability.

Information security

Information security is a crucial topic due to the risks from cyberattacks and misuse of personal data, which could cause significant negative impacts for customers and business continuity.

To prevent, mitigate, and remediate these impacts, the Company has a framework of policies and controls that includes the Code of Conduct, the Personal Data Protection Policy, and the Information Security Policy. These are implemented through digital processes in customer interactions and critical services, such as the virtual medical center, ensuring the confidentiality, integrity, and availability of information.

These mechanisms support incident response, handle complaints related to personal data processing, and implement corrective measures. The effectiveness of controls is assessed through ongoing monitoring of incident management, compliance with security protocols, and feedback during case handling, thereby enhancing digital resilience and customer trust.

Digital transformation and innovation

Digital transformation and innovation are critical topics that enhance efficiency and a company's ability to adapt; however, poor implementation can cause negative effects like digital gaps, resistance to change, or technological obsolescence.

To prevent, mitigate, and remediate these impacts, the Company has an Advanced Analytics Center of Excellence and a Generative Artificial Intelligence (GenAI) Center of Excellence, through which digitalization, training, and continuous improvement processes are developed to optimize operations, enhance the customer experience, and promote the responsible adoption of technological solutions.

These centers facilitate collecting user feedback during the design, testing, and implementation of digital solutions, as well as evaluating the effectiveness of initiatives

based on improvements in operational efficiency, adoption of digital tools, and closing gaps in technology usage. This supports sustainable digital transformation aligned with business needs.

RIMAC Strategy Pillars and Material Topics

As of 2025, we have renewed our pillars: Well-Being for the Planet, Well-Being for People, and Well-Being for Business, aligning them with our material topics.

Pillar	Material Topic
Well-Being for the Planet (Environmental)	<ul style="list-style-type: none"> Climate change Sustainable products and services
Well-Being for People	<ul style="list-style-type: none"> Good health and well-being Responsible customer experience Talent attraction and retention
Well-Being for Business (Governance)	<ul style="list-style-type: none"> Ethical business conduct Sustainable investment and finance Information security Digital transformation and innovation

9.8. Financial Indicators

9.8.1. Human Capital Investment (DJSI 3.3.3)

Year	Total income	Total operating expenses	Total employee-related expenses	HC ROI (a-(b+c)/c)	Total FTE (full-time equivalent) for employees
2022	1,440,478,316	182,850,893	84,094,030	15.96	2,727
2023	1,587,564,334	169,091,580	84,153,750	17.86	2,490
2024	1,655,524,328	205,438,148	86,489,749	17.77	2,617
2025	1,916,909,324	210,737,664	94,355,484	19.08	2,988

Note: The information reported for 2021, 2022, and 2023 was corrected.

9.9 GRI Index

Statement of use	RIMAC Seguros y Reaseguros has prepared this report in accordance with the GRI Standards for the period from January 1 to December 31, 2025.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI sector standards	Not applicable



GRI INDEX

10.



GRI Standard	Content	Location	Omitted Requirements	Omission	Explanation
General Contents					
GRI 2: General Disclosures 2021	GRI 2-1: Organizational Details	3.1. Macroeconomic Environment			The Company is situated at 650 Calle Las Begonias, Piso 10, in the San Isidro district of Lima, Peru. With operations solely in Peru, RIMAC is positioned as a leading company in the country's insurance sector market.
	GRI 2-2: Entities included in the organization's sustainability report	About This Annual Report			
	GRI 2-3: Reporting period, frequency, and contact point	The reporting period is yearly, from January 1, 2025, to December 31, 2025, aligned with the financial reporting cycle. Frequency is yearly. The contact person is Adela Yarlequé, Head of Sustainability at RIMAC, available via email: adela.yarleque@rimac.com.pe.			
	GRI 2-4: Restatements of information	Data reported for 2021, 2022, and 2023 in the Human Capital Investment table have been corrected. Decimals in the Employee Diversity table have been updated.			
	GRI 2-5: External assurance	Notices are posted on RIMAC's sustainability website: https://www.rimac.com/sostenibilidad?rfid=publica:institucional-sostenibilidad:footer:link .			
	GRI 2-6: Activities, value chain, and other business relationships	6.1 Customer experience 6.2 Partners in transformation			
	GRI 2-7: Employees	9.3 People as the engine of growth	2-7 b iii, iv, v 2-7 c 2-7 d 2-7 e	Omission: Information not available or incomplete Omission: Confidentiality restrictions Omission: Confidentiality restrictions Omission: Information not available or incomplete	The organization does not currently report this indicator using the requested categories. Its inclusion will be assessed later. According to our Information Classification, Use, and Processing Policy, this section must not be disclosed. Information explaining the reasons for changes in employee numbers is not available.
	GRI 2-8: Workers who are not employees	ESG Report			
	GRI 2-9: Governance structure and composition	2.1 Board of Directors			
	GRI 2-10: Nomination and selection of the highest governance body	2.1 Board of Directors			
	GRI 2-11: Chair of the highest governance body	2.1 Board of Directors			
	GRI 2-12: Role of the highest governance body	2. Making decisions with responsibility and a long-term vision			



GRI Standard	Content	Location	Omitted Requirements	Omission	Explanation
General Contents					
GRI 2: General Disclosures 2021	GRI 2-13: Delegation of responsibility for managing impacts	2. Making decisions with responsibility and a long-term vision			
	GRI 2-14: Role of the highest governance body in sustainability reporting	2. Making decisions with responsibility and a long-term vision			
	GRI 2-15: Conflict of interests	ESG Report			
	GRI 2-16: Communication of critical concerns	9.1. Making decisions with responsibility and a long-term vision ESG Report			
	GRI 2-17: Collective knowledge of the highest governance body		2-17	Omission: Information unavailable	No sustainability training was conducted for the Board of Directors.
	GRI 2-18: Performance evaluation of the highest governance body	9.1. Making decisions with responsibility and a long-term vision			
	GRI 2-19: Remuneration policies		2-19		he remuneration of Board members is set according to the Bylaws and approved annually by the Annual Shareholders' Meeting, considering market conditions, directors' experience, and their level of dedication.
	GRI 2-20: Process for determining remuneration	ESG Report			
	GRI 2-21: Annual compensation ratio	Omitted due to confidentiality		Omission: Information unavailable or incomplete Omission: Confidentiality restrictions	Omitted due to confidentiality
	GRI 2-22: Statement on sustainable development strategy	Letter from the Chairman of the Board			
	GRI 2-23: Policy commitments	2.4 Ethical conduct			
	GRI 2-24: Incorporation of policy commitments	2.4 Ethical conduct			
	GRI 2-25: Processes to remediate negative impacts	9.7 Materiality analysis			
GRI 2-26: Mechanisms for seeking advice and raising concerns	2.4 Ethical conduct				
GRI 2-27: Compliance with laws and regulations	ESG Report				



GRI Standard	Content	Location	Omitted Requirements	Omission	Explanation
General Contents					
GRI 2: Contenidos Generales 2021	GRI 2-28: Membership associations	9.1 Making decisions responsibly with a long-term perspective			
	GRI 2-29: Approach to stakeholder engagement	9.1 Making decisions responsibly with a focus on long-term vision			
	GRI 2-30: Collective bargaining agreements	At RIMAC, we have an independent union registered with the Ministry of Labor since 2014. In 2025, 0.5% of our employees were members of this union. Although the union does not have the legal authority to negotiate collective bargaining agreements, we maintain formal interactions based on strict adherence to labor laws, ensuring mutual respect and transparency in our relationships.			
Material issues					
GRI 3: Material issues 2021	GRI 3-1: Process to determine material topics	9.7 Materiality analysis			
	GRI 3-2: List of material issues	9.7 Materiality analysis			
Climate change					
GRI 3: Temas materiales 2021	GRI 3-3: Management of material topics	7. Acting today to safeguard tomorrow 9.7 Materiality analysis			
GRI 305: Emissions 2016	GRI 305-1: Direct GHG emissions (scope 1)	9.5 Acting today to safeguard tomorrow			
	GRI 305-2: Energy-related indirect GHG emissions (scope 2)	9.5 Acting today to safeguard tomorrow			
	GRI 305-3: Other indirect GHG emissions (scope 3)	9.5 Acting today to safeguard tomorrow			
Proprietary Indicator	Together for Climate Change Adaptation	7.1 Climate strategy			
Proprietary Indicator	RIMAC Monitoring Center	7.3 RIMAC Monitoring Center			



GRI Standard	Content	Location	Omitted Requirements	Omission	Explanation
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General Contents

Sustainable products and services

GRI 3: Material issues 2021	GRI 3-3: Management of material topics	6.1. Customer Experience 9.7 Materiality analysis			
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Ethical business conduct

GRI 3: Material issues 2021	GRI 3-3: Management of material topics	2.4 Ethical conduct 9.7 Materiality analysis			
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GRI 205: Anti-corruption 2016	GRI 205-2: Communication and training on anti-corruption policies and procedures	9.1 Making responsible decisions with a long-term perspective			
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GRI 406: Non-discrimination	GRI 406-1: Incidents of discrimination and corrective actions taken	9.6 Close to people and the community			
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Sustainable Investment and Finance

GRI 3: Material issues 2021	GRI 3-3: Management of material topics	3.2. Sustainable investment and financial strategies 9.7 Materiality analysis			
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Information security

GRI 3: Material issues 2021	GRI 3-3: Management of material topics	2.5 Information security and data privacy 9.7 Materiality analysis			
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GRI 418: Customer privacy 2016	GRI 418-1: Substantiated complaints concerning breaches of customer privacy and losses of customer data	9.1 Making responsible decisions with a long-term perspective			
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Digital transformation and innovation

GRI 3: Material issues 2021	GRI 3-3: Management of material topics	4. Technology at the Service of Better Solutions 9.7 Materiality analysis			
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Talent attraction and retention

GRI 3: Material issues 2021	GRI 3-3: Management of material topics	5. People as the engine of growth 9.7 Materiality analysis			
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GRI Standard	Content	Location	Omitted Requirements	Omission	Explanation
General Contents					
GRI 401: Employment 2016	GRI 401-1: New employee hires and employee turnover	9.3 People as the engine of growth			
	GRI 401-2: Benefits provided to full-time employees that are not offered to temporary or part-time employees	5.5 Holistic well-being			
	GRI 401-3: Parental leave	9.3 People as the engine of growth			
GRI 404: Training and education 2016	GRI 404-1: Average training hours per employee	9.3 People as the engine of growth			
	GRI 404-2: Programs for upgrading employee skills and transition assistance programs	5.3 Talent development 9.3 People as the engine of growth	GRI 404-2b	Omission: Information not available or incomplete	RIMAC currently does not offer transition assistance programs to support ongoing employability or help with retirement or dismissal processes.
	GRI 405-2: Ratio of basic salary and remuneration of women to men	9.3 People as the engine of growth			
GRI 405: Diversity and equal opportunity	GRI 405-1: Diversity of governance bodies and employees	9.3 People as the engine of growth	GRI 405-1a	Omission: Information unavailable or incomplete	In accordance with our Information Classification, Use, and Processing Policy, the information has not been disclosed at the requested category level (Board of Directors).
	GRI 405-2: Ratio of basic salary and remuneration of women to men	9.3 People as the engine of growth			
Proprietary indicator	Organizational climate	5.1 Workplace climate			
	RIMAC Culture	5.2 Culture			
	Talent development: Talent management journey, individual development plans, and periodic evaluations	5.3 Talent development			
	Workforce training	5.3 Talent development			
	Diversity and Inclusion at RIMAC	5.6 Diversity, equity, and inclusion			



GRI Standard	Content	Location	Omitted Requirements	Omission	Explanation
General Contents					
Experiencia responsable de los clientes					
GRI 3: Material issues 2021	GRI 3-3: Management of material topics	6.1 Customer experience 9.7 Materiality analysis			
Proprietary indicator	Financial inclusion	6.1 Customer experience			
Proprietary indicator	Individual customers: (SOAT insurance, auto insurance, home insurance)	6.1 Customer experience			
Good Health and Well-Being					
GRI 3: Material issues 2021	GRI 3-3: Management of material topics	5.4. Occupational health and safety management system 9.7 Materiality analysis			
	GRI 403-1: Occupational health and safety management system	5.4. Occupational health and safety management system			
	GRI 403-2: Hazard identification, risk assessment, and incident investigation	5.4. Occupational health and safety management system			
	GRI 403-3: Occupational health services	5.5. Holistic well-being			
GRI 403: Occupational Health and Safety 2018	GRI 403-4: Worker participation, consultation, and communication on occupational health and safety	5.4. Sistema de Gestión de Seguridad y Salud en el trabajo			
	GRI 403-5: Worker training on occupational health and safety	9.3 People as the engine of growth			
	GRI 403-6: Health Promotion for Employees	5.5. Holistic well-being			
	GRI 403-7: Prevention and mitigation of occupational health and safety impacts directly linked to business relationships	5.4. Occupational health and safety management system			
	GRI 403-9: Work-related injuries	9.3 People as the engine of growth			



RIMAC

Juntos todo es posible