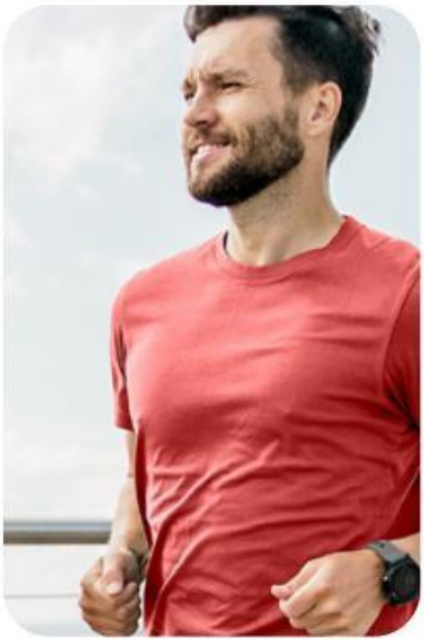
ESG REPORT 2025




1. Introduction

The ESG Report aims to clearly and transparently communicate the sustainability performance of RIMAC Seguros y Reaseguros during 2025, through its environmental, social, and governance (ESG) indicators. This report complements our 2025 Integrated Report, which remains RIMAC's main accountability document.

This report has been prepared in alignment with the criteria of the Corporate Sustainability Assessment (CSA), a questionnaire developed by S&P Global and part of the Dow Jones Sustainability Index (DJSI) family, as well as the "Empresa con Gestión Sostenible" (DEGS) platform of Perú Sostenible.

Through this report, we seek not only to be accountable to our stakeholders, but also to reaffirm our commitment to ethical, responsible, and sustainability-oriented business management. The information presented reflects RIMAC's progress, challenges, and actions implemented across the ESG dimensions, with the aim of generating long-term value for our customers, employees, shareholders, and society as a whole.

2. Protecting What Really Matters

Sustainability Reporting Boundaries (CSA 1.1.1)

RIMAC Seguros y Reaseguros' Annual Report, Consolidated Financial Statements, and the 2025 ESG Report share full alignment in scope, covering 100% of the organization's operations during the period from January 1 to December 31, 2025.

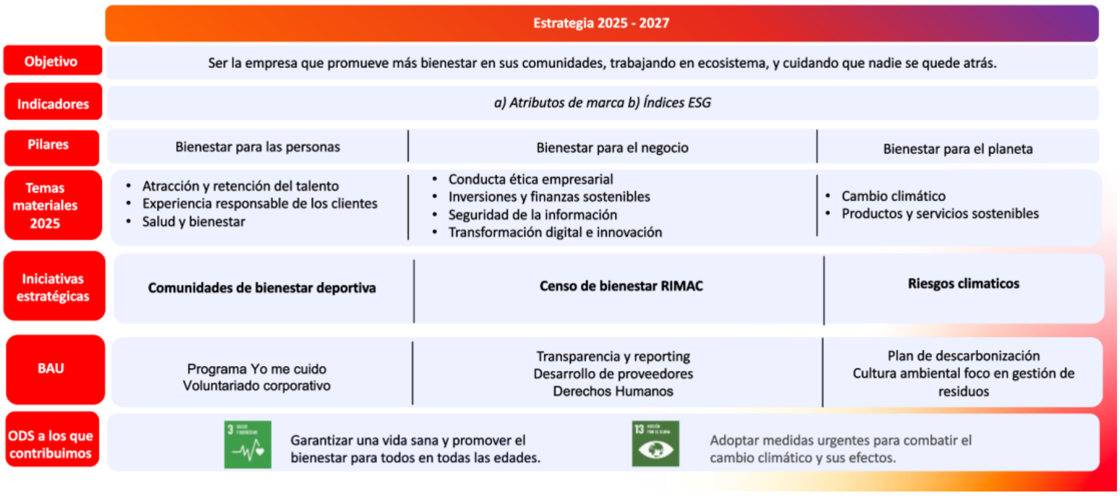
The ESG indicators reported comprehensively and consistently reflect the company's performance. This coverage is based on the same consolidation boundaries used for financial reporting, ensuring a coherent, transparent, and comparable representation of RIMAC's sustainable management and impact.

Sustainability Plan (DEGS 2.3)

RIMAC has a 2025–2027 Sustainability Strategy, developed through the following structured process:

To be more precise, the internal documents reviewed were RIMAC's Sustainability Policy and Business Strategy. By linking these documents with the materiality assessment conducted, we defined the pillars of the strategy. Based on these pillars, we established the objectives, projects, and KPIs to be implemented throughout its validity period.

We then held meetings with key areas to gather and incorporate feedback, ensuring alignment with our aspiration. As a result of this process, we consolidated our sustainability strategy, which is presented to and approved by our Chief Executive Officer and their direct reports. In this way, the strategy is aligned with our aspiration to promote greater well-being through our communities. Further details are provided below:



During 2025, the activities of the plan were carried out according to the following schedule:

Project	Dimension	2025 Work Months
Decarbonization Plan	Environmental	April–August
Environmental Culture: Waste Management	Environmental	January–December
Sports Well-being Communities	Social	May–November
Yo me Cuido	Social	May–November
Corporate Volunteering	Social	May–December
ESG Reporting (Annual Report, DEGS, CSA)	Governance	January–December

In addition, the KPIs of the plan's projects are measured annually. The results of the activities carried out during 2025 are presented below:

Project	Dimension	KPIs	2025 Results
Decarbonization Plan	Environmental	Tons of greenhouse gas emissions	3,174.77 TCO_2e of greenhouse gas emissions
Environmental Culture: Solid Waste Management	Environmental	% increase in the use of recycled waste	17.87% increase in the use of recycled waste
Sports Well-being Communities	Social	No. of teachers trained	22 teachers trained
		No. of students who participated in high-performance programs	45 students who participated in high-performance programs
Yo me Cuido	Social	No. of teachers benefited	908 teachers benefited
		No. of students benefited	422 students benefited
		No. of educational institutions benefited	467 educational institutions benefited
Corporate Volunteering	Social	No. of volunteers	873 volunteers
		No. of beneficiaries	9,899 beneficiaries
		No. of volunteer hours	3,006 volunteer hours
ESG Reporting (Annual Report, DEGS, CSA)	Governance	DEGS score	81 points in DEGS
		CSA score	65 points in CSA

Lobbying and Trade Associations - Climate Alignment (CSA 1.6.3)

At RIMAC, we manage our institutional engagement, public policy advocacy, and participation in trade or sector associations through a structured process that seeks consistency with our sustainability strategy and climate change management. This process includes identifying relevant public policy engagements and associations, periodically assessing their alignment with our climate commitments, documenting relevant alignment or misalignment issues, and defining and monitoring engagement or escalation actions, as appropriate.

In this context, we support public policies and regulatory measures that contribute to the goals of the Paris Agreement and to the transition toward a low-carbon and climate-resilient economy, including measures that promote renewable energy, energy efficiency, greenhouse gas emissions reduction, climate change adaptation and resilience, and stronger climate-related risk management and disclosure.

As part of this approach, we:

- Periodically assessing the alignment between our climate-related positions and the main statements, initiatives, or activities of the trade or sector associations in which we participate.
- Promoting dialogue and collaboration with such associations when we identify relevant differences with respect to our sustainability strategy, transition toward a low-carbon economy, and climate change management.
- Seeking to positively influence the position of trade or sector associations in order to strengthen consistency between their actions and the climate commitments undertaken by RIMAC.
- Evaluating proportionate escalation measures if significant misalignment persists, including communicating our position, reviewing our participation, temporarily suspending, or terminating membership, as appropriate.

Materiality

Materiality analysis (CSA 1.3.1)

In 2025, we conducted our double materiality assessment for the second time as a key tool to comprehensively understand and manage the financial, environmental, and social impacts, risks, and opportunities associated with our operations, and to align our business and sustainability strategy with the ESG topics most relevant to RIMAC. Going forward, the assessment will be updated every two years to ensure that it continues to reflect changes in our business context, stakeholder expectations, and sustainability priorities.

The process was carried out in four stages.

(1) Context analysis: We reviewed internal and external information, including sector benchmarks, international standards, ESG trends, current country-level risks, and the organization’s strategic documents. This allowed us to define a preliminary list of 13 relevant ESG topics.

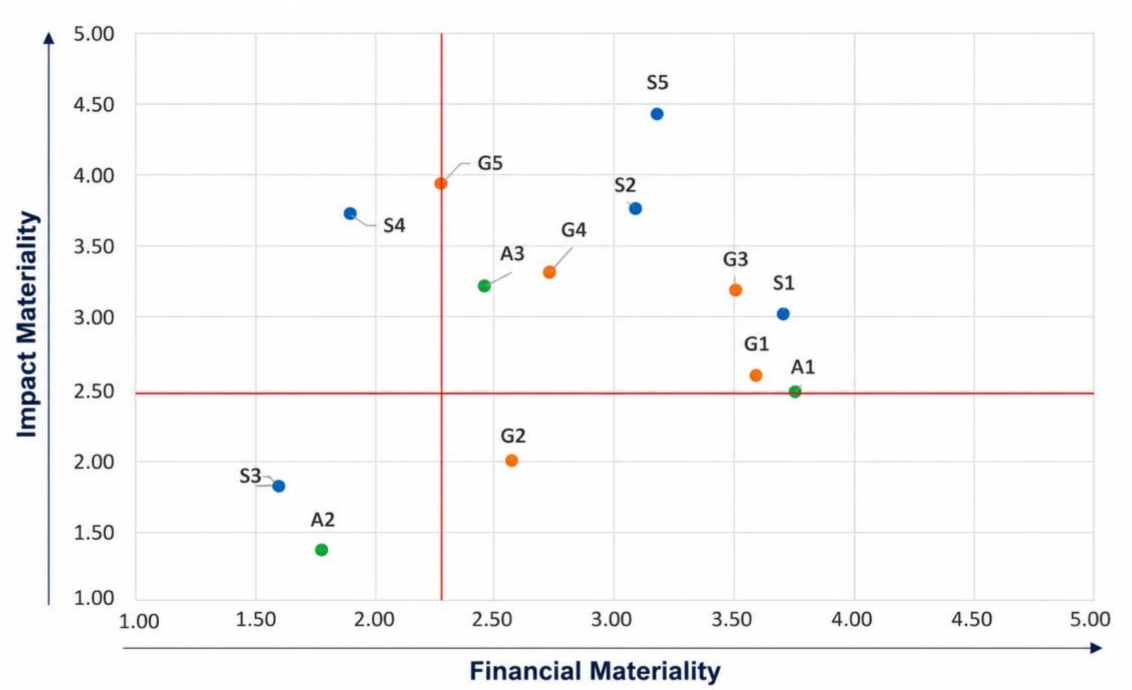
(2) Stakeholder and IRO mapping: We identified our main stakeholders, including internal leaders, employees, suppliers, individual customers, and corporate customers.

(3) Stakeholder engagement: Stakeholder engagement focused on five priority stakeholder groups: RIMAC's internal leaders, employees, suppliers, individual customers, and corporate customers. Engagement was conducted through virtual interviews and online surveys, including 17 interviews (13 with internal leaders and 4 with representatives of employees, suppliers, individual customers, and corporate customers) and 318 survey responses (261 employees, 31 suppliers, 24 individual customers, and 2 corporate customers). The insights gathered through this process were used to calibrate 104 IROs, validating their relevance from both the impact materiality and financial materiality perspectives.

(4) Assessment and analysis: Based on these results, we developed the double materiality matrix, defining as material those topics that exceeded the established threshold and calibrating the results with senior management to ensure methodological robustness.

As a result of this process, 9 material ESG topics and 4 relevant ESG topics were identified.

Materiality Matrix



Note: The threshold was defined using the lower quartile for each type of materiality, that is, the value that marks the lowest 25% of the results. Topics with scores equal to or above the threshold are considered material. Topics below the threshold are considered relevant only.

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

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

The results were reviewed and approved by the top leaders of the organization: Mario Luis Potestá Martínez (CEO). In addition, the process was verified by an independent third-party assurance provider, ensuring transparency and robustness. This materiality assessment allows RIMAC to align its business strategy with the most relevant ESG management topics in the insurance sector and reinforces its corporate purpose: "Protect your world, improve your well-being."

The following table shows how materiality analysis has been integrated into the company's enterprise risk management (ERM) process, strengthening the identification and prioritization of ESG risks.

Material Issues and metrics for Enterprise Value Creation (CSA 1.3.2 & CSA 1.3.3)

Material issue	Material issue 1 Climate change	Material issue 2 Good health and well-being	Material issue 3 Ethical business conduct
Material risk or opportunity	Climate change is a material issue for RIMAC due to the environmental and financial impacts associated with more frequent and severe weather events, increased claims, and higher management costs. RIMAC manages physical and transition risks through decarbonization efforts, reduction of its operational footprint, underwriting and inspection policies, reinsurance guidelines, risk matrices, and the RIMAC Monitoring Center.	Good health and well-being are essential topics with significant positive effects on the quality of life of customers and employees. However, gaps in coverage, access, or prevention may affect vulnerable groups and lead to negative social and reputational impacts. RIMAC addresses these risks through prevention, well-being and comprehensive care programs, as well as its Occupational Health and Safety Management System.	Ethical business conduct directly influences stakeholder trust, while potential non-compliance may result in legal, financial, and reputational consequences. RIMAC manages these risks through a comprehensive ethics and compliance framework, the Integrity Channel, monitoring and corrective actions, audits, and mandatory training.
Category	Climate Transition & Physical Risks	Occupational Health & Safety	Corporate Governance & Ethics
Business case	Climate-related physical and transition risks can affect RIMAC's insurance portfolio, investment portfolio, operations, and customers. The company systematically incorporates environmental risks into underwriting, pricing, inspection, and reinsurance processes, using technical tools and risk matrices to assess exposure and determine risk retention and transfer. The RIMAC Monitoring Center further supports the identification and management of natural	Good health and well-being support employee quality of life and business sustainability. RIMAC's management approach seeks to prevent accidents and illnesses and mitigate physical, mental, ergonomic, psychosocial, emergency, and road-related risks. Its OHS Management System covers employees, third-party companies, and customers and is supported by policies, annual plans, objectives, internal	Strong ethical conduct and compliance protect stakeholder trust and reduce exposure to bribery, corruption, conflicts of interest, legal breaches, and reputational impacts. RIMAC applies a zero-tolerance approach to bribery and corruption through its Anti-Corruption Prevention and Management System, Code of Conduct, Anti-Corruption Policy, conflict-of-interest guidelines, contractual compliance clauses for third

	hazards and severe climate events, strengthening prevention, adaptation, and resilience.	regulations, and the IPERC Matrix.	parties, and the Integrity Channel.
Business strategy	RIMAC manages climate change as a strategic priority through its Environmental Management System, Corporate Environmental Policy, Climate Risk and Opportunity Management framework, and an SBTi-aligned Decarbonization Strategy based on its 2023 organizational carbon footprint. The strategy applies the SBTi methodology and an absolute contraction approach to establish science-based short- and long-term emission reduction pathways aligned with limiting global temperature increase to 1.5°C. The plan establishes 2033 as the short-term horizon and 2050 as the long-term horizon and identifies nine main decarbonization measures covering Scopes 1, 2 and 3, including sustainable business travel, sustainable management of third-party vehicles, certified renewable electricity procurement, energy-efficiency measures, refrigerant replacement, sustainable mobility, low-emission vehicle incentives, methane reduction, and	RIMAC manages Occupational Health and Safety through an OHS Management System implemented in accordance with Peruvian Law No. 29783 and its regulations. Its preventive and participatory approach is supported by the Occupational Health and Safety Policy, Annual OHS Plan, OHS Objectives and Goals, Internal OHS Regulations, and the Hazard Identification and Risk Assessment Matrix (IPERC). The OHS Committee approves the annual OHS and training programs and reviews the effectiveness of implemented measures. Preventive activities include inspections, training, monitoring, emergency preparedness, and drills. In 2025, RIMAC also completed 1,767.22 hours of mandatory OHS training, focused on preventing work accidents and reducing occupational illnesses.	RIMAC manages ethics and corruption prevention through its Anti-Corruption Prevention and Management System, supported by the Code of Conduct, Anti-Corruption Policy, conflict-of-interest guidelines, and provisions related to gifts, travel, hospitality, and third-party compliance. In 2025, RIMAC reviewed and updated the action plan matrix and controls associated with offenses included in its Prevention Model, strengthened the promotion and use of the Integrity Channel, and incorporated new processes within the scope of its ISO 37001 Anti-Bribery certification. It also reinforced specialized training and internal and external awareness campaigns on integrity, ethics, transparency, conflicts of interest, gifts, travel, and hospitality.

	sustainable procurement. RIMAC also maintains its corporate commitment to reduce Scope 1, 2 and 3 emission sources by 20% every five years compared with the 2023 baseline and to achieve Net Zero emissions across operations by 2050. In 2025, RIMAC offset 100% of Scope 1 and Scope 2 emissions through its partnership with Bosques Amazónicos.		
Objective	Identify and manage climate-related risks and opportunities. Measure and monitor Scope 1, 2 and 3 emissions using 2023 as the base year. Implement RIMAC's SBTi-aligned Decarbonization Strategy through prioritized emission-reduction measures. Achieve the short-term science-based pathway established for 2033, including a 54.6% absolute reduction in Scope 1 and Scope 2 emissions versus the 2023 baseline. Achieve a 90% absolute reduction in Scope 1, 2 and 3 emissions by 2050 versus the 2023 baseline, consistent with the plan's long-term Net Zero pathway. Maintain RIMAC's corporate commitment to reduce Scope 1, 2 and 3 emission sources by 20% every five	Strengthen preventive Occupational Health and Safety management to prevent work accidents and reduce occupational illnesses through risk identification, inspections, training, monitoring, emergency management, audits, and continuous improvement. The Annual OHS Program supports nine management objectives, including Commitment and Leadership, Education and Training, Occupational Health, OHS Inspections, Emergency Management, Audits, and Management Review.	Strengthen ethical management, corruption prevention, compliance controls, employee and third-party awareness, and the effectiveness of the Integrity Channel and ISO 37001 Anti-Bribery Management System. RIMAC's approach focuses on preventing, identifying, assessing, and mitigating bribery and other corruption risks and continuously improving its integrity framework.

	years compared with the 2023 baseline and achieve Net Zero across operations by 2050.		
Target year	2033 – short-term SBTi decarbonization target2050 – long-term Net Zero / 90% absolute reduction target	2025	2025
Progress	In 2025, total GHG emissions reached 3,174.77 tCO_2e, 9.19% lower than in 2024. Scope 1 emissions decreased from 827.06 tCO_2e in 2024 to 463.73 tCO_2e in 2025; Scope 2 emissions were 825.77 tCO_2e; and Scope 3 emissions decreased from 1,963.48 tCO_2e to 1,885.27 tCO_2e. RIMAC also offset 100% of its Scope 1 and Scope 2 emissions, equivalent to 1,533 tCO_2e, through its partnership with Bosques Amazónicos. The RIMAC Monitoring Center issued more than 430 bulletins and alerts, reached 7,652 active users from 729 companies, conducted six specialized webinars, and delivered 113 customized training sessions during 2025.	In 2025, RIMAC recorded 0 fatal victims and an occupational disease rate of 0 among employees. The employee frequency rate decreased from 0.83 in 2024 to 0.36 in 2025. The number of recordable work-related injuries among employees decreased from 4 in 2024 to 2 in 2025, while the corresponding rate decreased from 0.83 to 0.36 per million hours worked. In addition, RIMAC completed 1,767.22 hours of mandatory OHS training during the year.	In 2025, 2,936 employees completed the Corporate Integrity Program, achieving a 99% compliance rate, compared with 98.5% in 2024. 100% of planned action plans under the Corporate Integrity Program were implemented, while 99.35% of employees completed the annual Conflict of Interest Disclosure. RIMAC also added three new processes to its ISO 37001 certification scope, closing 2025 with four certified processes. In addition, 100% of contractors were trained on ethics and/or the Code, and 100% of new employees and new contractors acknowledged receipt of the Code of Ethics.

Material Issues and metrics for External Stakeholders (CSA 1.3.4 & CSA 1.3.5)

The company evaluates the positive and/or negative impacts that its operations, products, services, and supply chain generate on external stakeholders, using quantitative metrics to assess their effect on society and the environment.

Topic	Impact 1	Impact 2
Material issue for external stakeholders	Consumers and end users: We promote protection, engagement, and positive relationships, addressing risks to well-being and integrity while delivering quality services.	Good health and well-being: We promote physical, mental, and financial well-being by providing accessible tools and resources that support prevention and healthier lifestyles.
Cause of the impact	• Operations • Products and services Coverage: >50% of business activity	• Products and services Coverage: >50% of business activity
External stakeholder(s) / Impact area(s) evaluated	• Consumers / end users	• Society
Topic relevance on external stakeholder	Responsible customer experience is material to consumers and end users because the quality, accessibility, transparency, and timeliness of RIMAC's services directly affect their ability to access and use insurance products and benefits. A positive experience can strengthen satisfaction, trust, and loyalty, while service failures, delays, or unclear information may create barriers to accessing benefits and lead to dissatisfaction or loss of trust. Given RIMAC's broad customer base and the relevance of insurance services to customers' protection and well-being, these effects can reach a significant number of consumers. Type of impact: Positive and negative combined	Good health and well-being is material to society because access to preventive information, tools, and resources can influence people's ability to adopt healthier behaviors and better manage their physical, mental, and financial well-being. Through Estar Bien, RIMAC extends these resources to customers and the general public, with a particular focus on recurring users, as continued engagement with the platform may indicate the reinforcement of healthier habits over time. The scale and recurrence of use increase the potential reach and continuity of this positive impact across society. Type of impact: Positive

Output metric	Digital customer engagement – 596,000+ recurring RIMAC App users and 76% of total interactions through digital channels	Registered users on the Estar Bien platform – 152,486 users
Impact valuation	Other	Other
Description of the impact assessed	Customer satisfaction and loyalty	Adoption of healthy well-being habits
Impact metric	NPS of 67 points, exceeding the 2025 target of 65 and reflecting stronger customer satisfaction, trust, loyalty, and willingness to recommend RIMAC	51K users who, through their engagement with the Estar Bien platform, improved or reinforced physical well-being habits

Making Decisions Responsibly and with a Long-Term Vision

Board of directors

Board Independence (CSA 1.2.1)

At RIMAC, we have a public Board Independence Statement, which, together with our Board of Directors Regulations, establishes corporate governance best practices and the requirements that independent directors must meet to ensure their objectivity and impartiality.

In line with the standards of the Dow Jones Sustainability Index (DJSI), specifically criterion 1.2.1, we have adopted the following independence criteria:

- Not having held executive functions in the company during the past year.
- Not receiving, nor having family members who receive, payments from the company, its parent company, or subsidiaries exceeding USD 60,000 during the fiscal year, except for the exemptions permitted under applicable regulations.
- Not having family members who serve as executives in the company or its related companies.
- Not being, or being affiliated with, advisors or consultants of the company, nor being part of its senior management.
- Not being affiliated with significant customers or suppliers of the company.

- Not maintaining personal service contracts with the company or being part of its senior management.
- Not being affiliated with non-profit organizations that receive significant contributions from the company.
- Not having been a partner or employee of the company's external auditor during the past year.
- Not presenting any other conflicts of interest that, in the opinion of the Board of Directors, would prevent the individual from being considered independent.

Additionally, we complement these criteria with internal guidelines, such as the prohibition on holding more than 5% of the company's shares, the absence of significant business relationships in recent years, the exclusion of candidates who have held positions in the company during the past three years, and the requirement of having no family ties with majority shareholders.

In accordance with Article 6 of the Corporate Governance and Comprehensive Risk Management Regulation issued by the Superintendency of Banking, Insurance and Private Pension Fund Administrators (SBS Resolution No. 272-2021), when the Board of Directors is composed of more than six members, we must have at least two (2) Independent Directors. In compliance with this provision, our Board of Directors has four (4) Independent Directors.

Non-Executive Chairperson/ Lead Director (CSA 1.2.3)

Definition of roles and responsibilities (DEGS 1.6)

Board of Directors and Executive Leadership

- **Alex Fort Brescia:** Chairman of RIMAC's Board of Directors. He joined the company in 1981 and served as Chief Executive Officer from 1992 to 2010. He has been a director of the company since 1993.
- **Mario Luis Potestá Martínez:** Chief Executive Officer (CEO) of RIMAC since 2025.

Main Functions of the Chief Executive Officer

- Execute acts and agreements within the corporate purpose of the company.

- Represent the company with the powers established by law and attend meetings of the Board of Directors and the General Shareholders' Meeting, with the right to speak but not to vote, unless otherwise decided.
- Issue certifications regarding company records, act as secretary at shareholder and Board meetings, and ensure that accounting records are kept up to date.
- Report quarterly to the Board of Directors on the company's financial position, comparing results against the established objectives, and present the financial statements and annual report.
- Inform the Board of Directors about guidelines or investigations issued by the Superintendency of Banking, Insurance and Private Pension Fund Administrators (SBS).
- Report on loans, guarantees, investments, and sales that exceed the established limits, and comply with the duties assigned by law or by the Board of Directors.
- The creation of new management positions entails the delegation of the corresponding powers.

Main Functions of the Chairman of RIMAC's Board of Directors

The Chairman of RIMAC's Board of Directors plays a key role in the company's governance, ensuring compliance with legal, statutory, and corporate governance requirements. His main functions include:

- **Board leadership:** Ensuring the proper functioning of the Board of Directors by promoting efficient decision-making aligned with the company's interests.
- **Corporate governance oversight:** Ensuring the implementation of RIMAC's corporate governance standards, fostering transparency, accountability, and independence in decision-making.
- **Duty of loyalty:** Acting loyally in the company's corporate interest and fulfilling the responsibilities established by law and the company's bylaws.
- **Coordination with Board Committees:** Participating in and overseeing the activities of the various Board Committees, ensuring that their functions are aligned with the corporate strategy.

- **Consistency in decision-making:** Promoting a coordinated approach within the Board of Directors, ensuring consistency in decision-making and preventing conflicts of interest.

- **Participation in meetings:** Attending and actively participating in meetings of the Board of Directors and its committees, except in cases of justified absence.

- **Interaction with stakeholders:** Acting as the Board's representative in its relationship with customers, executives, and employees, ensuring effective communication.

The Chairman of the Board of Directors plays a strategic role in the company, ensuring that the Board's decisions are aligned with the company's objectives and sustainable development.

Board Gender Diversity (CSA 1.2.5 & DEGS 2.3)

Gender Diversity	Number of Directors	Percentage (%)
Male Directors	9	90%
Female Directors	1	10%
Total number of Board members	10	100%

Board Accountability (CSA 1.2.6)

At RIMAC, Board accountability is supported by a corporate governance framework designed to promote effective oversight, accountability, and alignment with the long-term interests of shareholders.

During the 2025 fiscal year, the Board of Directors achieved an average attendance rate of 93.3%, surpassing the minimum attendance requirement of 75% established in the Company's Board Regulations. The Board is composed of ten members, including four independent directors and six non-executive directors. Board members are elected for one-year terms and are subject to annual re-election by the General Shareholders' Meeting, reinforcing accountability to shareholders and supporting regular Board renewal. Furthermore, any amendment to the Company's Bylaws requires the approval of the General Shareholders' Meeting, as established in Article 17 of the Company's Articles of Incorporation.

All ten Board members hold four or fewer external mandates in publicly listed companies, allowing them to dedicate sufficient time and attention to fulfilling their fiduciary responsibilities.

As part of its governance responsibilities, the Board also oversees leadership continuity through a structured CEO and executive succession planning process designed to support the Company's long-term strategy and business continuity.

At RIMAC, succession planning for the CEO and other critical executive positions is a fundamental component of our corporate governance framework and long-term business sustainability. The Board of Directors, through its specialized talent and succession committees, supervises periodically the management of the leadership pipeline and reviews succession plans to ensure the availability of leaders prepared to assume strategic responsibilities in the short, medium, and long term.

As part of this process, potential internal successors for the CEO position and other key positions are identified and assessed through a structured methodology aligned with the Fit for Purpose model, which considers the Company's strategic business challenges, the required success profiles, candidates' experience, performance, leadership potential, and level of readiness. This assessment provides an objective view of the available talent pool and the actions required to close critical capability gaps.

Succession plans are reviewed as part of a continuous process that incorporates performance evaluations, 360-degree feedback, leadership potential assessments, individual development plans, and periodic discussions within the Talent Committee. These reviews enable the Company to monitor the progress of identified successors, validate their readiness for future positions, and ensure that development priorities remain aligned with the Company's business strategy.

In addition, RIMAC maintains contingency mechanisms to respond effectively to both planned and unexpected CEO transitions. These mechanisms include the identification of successors across different time horizons, as well as interim leadership arrangements when appropriate, with the objective of ensuring business continuity, organizational stability, and the effective execution of the Company's corporate strategy.

Board Average Tenure (CSA 1.2.7)

Name	Year appointed	Years served*	Average tenure
Alex Fort Brescia	1993	33	17 years
Mario Brescia Moreyra	1995	31	
Fortunato Brescia Moreyra	1997	29	
Pedro Brescia Moreyra	1998	28	
Bernardo Fort Brescia	2005	21	
Ismael Benavides Ferreyros	2018	8	
Robert Priday Woodworth	2019	7	
Carlos Kubick Castro	2020	6	
Mariana Costa Checa	2021	5	
Pedro Malo Rob	2024	2	

Note: Considering 2026 as the base year.

Board Industry Experience (CSA 1.2.8)

Number of independent or non-executive members with industry experience	4
Name of the directors included above count	Alex Fort Brescia Ismael Benavides Ferreyros Pedro Malo Carlos Kubick
Alex Fort Brescia	Relevant experience: • Former Chief Executive Officer of RIMAC Seguros from 1992 to 2010. • Director of RIMAC Seguros since 1993. CEO of Interbank (1993–2007) – major Peruvian bank Has extensive executive experience in the Financials sector, having served as CEO of RIMAC, an insurance company classified within the Financials sector under the GICS Level 1 classification.
Ismael Benavides Ferreyros	Relevant experience:

	• More than four decades of experience in the financial, business, and public sectors. • CEO of Interbank from 1993 to 2007. \n• Former Chairman of ASBANC. • Former Minister of Economy and Finance of Peru. Has extensive executive and government experience in the Financials sector, particularly through his tenure as CEO of Interbank and his leadership roles within Peru's financial system.
Pedro Malo	Relevant experience: • CEO of Corporación Breca • Director of RIMAC Seguros • Alternate Director at Banco BBVA Peru Has extensive executive and board-level experience across a diversified group of companies. His professional background does demonstrate practical work experience in the Financials sector according to the GICS classification.
Carlos Kubick	Relevant experience: • CEO of BANMEDICA S.A. from 1985 to 2015 • Chairman of the Board of Directors at Clínica Las Condes • Director at Comercial Hoffman S.A. Has extensive executive and board-level experience, particularly through his 30-year tenure as CEO of BANMEDICA S.A. His professional background does demonstrate relevant work experience in the Financials sector according to the GICS classification.

Family Ownership (CSA 1.2.15)

Our company, RIMAC Seguros y Reaseguros, is part of Grupo Breca, a business conglomerate of Peruvian origin with more than 130 years of history and operations in Peru, Chile, Brazil, Ecuador, and other Latin American markets. Grupo Breca traces its origins to its founders, Mr. Fortunato Brescia and Mrs. María Catalina Cafferata, whose family legacy has been characterized by a strong commitment to work, integrity, thrift, and the development of Peru. The Breca name itself reflects the heritage of the Brescia and Cafferata families and the continuity of their long-term involvement in the Group.

Our company is part of Grupo Breca, a business conglomerate with operations in Peru, Chile, Brazil, and Ecuador. As of December 31, 2023, 83.65% of the company's total voting rights belonged to the founding members and their family, reflecting their long-term commitment to the organization's growth and development. The main shareholders holding more than 5% of the subscribed and paid-in share capital are Breca Seguros y Salud S.A.C. (78.65%) and Minsur (5%), reaffirming that ownership is mostly concentrated within the economic group. The Superintendency of the Securities Market (SMV) also reports the relationship of the Brescia Moreyra family members with the economic group, consolidating their leadership and participation across various industries, including insurance, mining, cement, and healthcare.

Grupo Breca's purpose is to "create opportunities that transcend," based on values of integrity, innovation, and progress. Through its operations, it promotes investments with a positive impact on social, economic, and environmental development, ensuring sustainable growth for the future.

Name	Country	Economic group
Fortunato Juan Jose Brescia Moreyra	Perú	Breca
Mario Augusto Miguel Brescia Moreyra	Perú	Breca
Pedro Manuel Juan Brescia Moreyra	Perú	Breca
Alex Paul Gaston Fort Brescia	Perú	Breca
Sylvia Maria Isabel Fort Brescia de Mulder	Perú	Breca
Viviane Maria Luisa Fort Brescia	Perú	Breca

ESG Governance Oversight (CSA 1.2.16)

RIMAC Seguros y Reaseguros has a formalized executive governance structure to oversee environmental, social, and governance (ESG) matters, as part of Grupo BRECA's Corporate Sustainability Committee. This executive committee brings together representatives from the group's main companies, including RIMAC, Urbanova, AESA, Minsur, Qroma, BBVA, Clínica Internacional, Tasa, and Aporta, with the aim of aligning and implementing strategic sustainability actions and promoting, in an integrated manner, the adoption of international standards.

RIMAC has two official representatives on this committee:

- **Patricia Cortéz**, Director of Sustainability and Corporate Affairs, who holds a C-suite level role and leads corporate sustainability strategies.
- **Adela Yarlequé**, Sustainability Manager, who is part of the team responsible for operational execution and implementation.

Additionally, the company has a dedicated Sustainability Team responsible for designing, coordinating, and overseeing all environmental, social, and governance (ESG) actions. This team also leads the climate strategy autonomously, in compliance with the committee's guidelines and RIMAC's internal priorities.

Regulations and Information on the Corporate Body (DEGS 1.2)

We have our Corporate Bylaws and Board of Directors Regulations, which establish the structure, functions, and responsibilities of the corporate bodies, including the General Shareholders' Meeting as the company's highest governing body, as well as the decision-making mechanisms and procedures for approving resolutions. Both documents constitute formal evidence of our approved corporate governance framework and are available for consultation.

At RIMAC, the Legal and Regulatory Division handles shareholder inquiries through the email address asuntoscorporativos@rimac.com.pe , providing direct and accurate responses to address their questions in a timely manner.

We convene the General Shareholders' Meeting through notices published in print media.

LUNES 10 DE MARZO DEL 2025 | AVISO | Perú21 | 9

RIMAC SEGUROS Y REASEGUROS
RUC. 20100041953

CONVOCATORIA A JUNTA OBLIGATORIA ANUAL DE ACCIONISTAS NO PRESENCIAL

De conformidad con lo establecido en el artículo 21-Aº de la Ley General de Sociedades (Ley N° 26887), y el Art. 18° del Estatuto de la Sociedad, convocamos a los señores accionistas a la Junta Obligatoria Anual de Accionistas No Presencial (en adelante, la "Junta"), que se celebrará el día 25 de marzo de 2025 a las 09:00 horas, a través de la plataforma virtual Zoom, en el enlace electrónico de acceso ***https://rimac.zoom.us/j/9934920675*** para tratar la siguiente Agenda:

1. Aprobación de la Memoria Anual y Estados Financieros correspondientes al ejercicio 2024.
2. Aplicación de utilidades del ejercicio 2024 y de ejercicios anteriores.
3. Aumento del capital social y modificación del artículo quinto del Estatuto.
4. Nombramiento de auditores externos para el ejercicio 2025.
5. Fijación del número de Directores Titulares y Directores Suplentes, y elecciones de los miembros titulares y miembros suplentes del Directorio para el ejercicio 2025 y fijación de su retribución.
6. Aprobación de la emisión de Bonos Subordinados por un monto de hasta S/ 570'000,000.00 o de US$150'000,000.00, así como aprobar la delegación en el Directorio de la facultad de establecer los términos, condiciones y oportunidad de estas emisiones.
7. Delegación de facultades al Directorio para adoptar acuerdos de capitalización de utilidades acumuladas y las del ejercicio, para efectos del cálculo del patrimonio efectivo en los términos establecidos en la Ley Nº26702 – Ley General del Sistema Financiero y del Sistema de Seguros y Orgánica de la Superintendencia de Banca, Seguros y AFP.

La confirmación de la participación en la Junta Obligatoria Anual de Accionistas deberá realizarse hasta el día 21 de marzo de 2025 a las 18:00 horas (hora peruana), mediante el envío de un correo electrónico a la dirección *asuntoscorporativos@rimac.com.pe*, conforme a lo señalado en el Documento Informativo sobre el procedimiento para la Celebración de la Junta de Accionistas No Presencial.

En caso de no contar con el quórum necesario para la celebración de la mencionada Junta en primera convocatoria, se cita a la misma en segunda convocatoria para el día 01 de abril de 2025, a las 09:00 horas, a través de la plataforma virtual Zoom, en el enlace electrónico de acceso ***https://rimac.zoom.us/j/9934920675*** con la misma Agenda.

El medio tecnológico a utilizarse para la realización de la Junta, para el cómputo del quórum y para el ejercicio de voto de los accionistas, será el de videoconferencia, a través de la plataforma "Zoom".

El presente aviso de convocatoria, así como la información y documentación relativos a los asuntos a tratar que exige el Reglamento de Hechos de Importancia e Información Reservada, aprobado por Resolución SMV N° 005-2014-SMV/01, se encuentran publicados como hecho de importancia y en la sección "Juntas de Accionistas o Asambleas de Obligacionistas No Presenciales" del Portal del Mercado de Valores de la SMV (www.smv.gob.pe), y en nuestra página web (www.rimac.com/sostenibilidad).

El Documento Informativo sobre el procedimiento para la celebración de la Junta Obligatoria Anual de Accionistas No Presencial (el "Documento Informativo") contiene, entre otros, los procedimientos para acceder a la celebración de la junta de manera no presencial, participar y ejercer el derecho de voto. El Documento Informativo se encuentra a su disposición en nuestra página web (**www.rimac.com/sostenibilidad**).

Tendrán derecho de asistir a la Junta los titulares de acciones inscritas en el registro contable que lleva la institución de liquidación y compensación de valores (CAVALI), hasta los dos (2) días hábiles anteriores a la realización de la misma. Los poderes deberán ser registrados ante la sociedad con una anticipación no menor de 24 horas a la hora fijada para la celebración de la Junta, para lo cual podrán ser remitidos por correo electrónico a la siguiente dirección: ***asuntoscorporativos@rimac.com.pe***, conforme se indica en el Documento Informativo.

Lima, marzo 2025

EL DIRECTORIO

002-2377931-1 | 081-2377075-2

RIMAC SEGUROS Y REASEGUROS
RUC. 20100041953

CONVOCATORIA A JUNTA OBLIGATORIA ANUAL DE ACCIONISTAS NO PRESENCIAL

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Lima, marzo 2025
EL DIRECTORIO

002-2378311-1

Policies Approved by the GIR Committee (DEGS 2.1/DEGS 3.1)

At RIMAC, the approval of the company's policies, procedures, and internal regulations is the responsibility of the Comprehensive Risk Management Committee (GIR Committee), which has been appointed by the Board of Directors to fulfill this role, thereby strengthening corporate governance.

Within this framework, we have the following approved policies:Política de Sostenibilidad

- Sustainability Policy
- Diversity and Inclusion Policy
- Human Rights Policy
- Policy for the Prevention and Sanctioning of Sexual Harassment
- Donations, Sponsorships, Memberships, and Philanthropic Support Policy
- Supplier Code of Conduct
- Employee Code of Conduct
- Conduct Committee Regulations
- Whistleblowing Management Procedure
- Environmental Policy

Risk & Crisis Management

Risk Management Processes (CSA 1.4.2)

RIMAC applies a structured risk identification, assessment, treatment, and monitoring process. Risk assessments consider the causes, events, and potential consequences of each risk, as well as the existing control environment. Under the current RCSA methodology, risk exposure is assessed using likelihood/frequency and impact criteria to determine inherent risk. Following the assessment of controls and treatment measures, residual risk is determined and monitored.

Risk identification, assessment, and review are continuous processes and are not limited to fixed periodic cycles. Risks are updated when an operational risk event is analyzed within an RCSA process; when risks and controls are reassessed following a materialized event, a significant change, or the development of a new product; and periodically as part of risk treatment, advisory activities, or specific ad-hoc reviews. In addition, risks and controls associated with critical processes are prioritized for comprehensive review, ideally at least every two years.

Example of Risk Assessment and Treatment – Risk 1

Element	Risk 1 – Customer Data Management
Process / subprocess	Customer data management and updating

Risk identified	Incorrect or incomplete recording of critical customer information in Company systems
Main causes	Manual data entry, absence of automated validations, incomplete documentation, data-entry errors, or use of outdated sources
Potential consequences	Incorrect decisions, regulatory issues, customer complaints, rework, reporting impacts, communication errors, or service-delivery failures
Inherent likelihood	High. The process is performed frequently across multiple operational fronts, increasing exposure to potential failures.
Inherent impact	High. Errors may affect regulatory compliance, customer service, reporting, or other critical processes.
Inherent risk exposure	High, based on the combination of high likelihood and high impact under RIMAC's RCSA methodology.
Mitigating controls / actions	Automated validation of mandatory fields, supervisory sample reviews, blocking of incomplete records, and inconsistency reports.
Control owner	Data process owner / operational process owner.
Residual risk	Medium. After application of existing controls, exposure is reduced to a level considered acceptable under the current risk assessment methodology.

Example of Risk Assessment and Treatment – Risk 2

Element	Risk 2 – Sales Performance / Partner Reporting
Process / subprocess	Commissions' payment
Risk identified	Sales commissions that do not reflect actual conditions, including inflated sales, early cancellations, improper practices, manipulation, or errors in results reported by the business partner.
Main causes	Manipulation or errors in reported results, inflated sales, early cancellations, and improper sales practices.
Potential consequences	Financial impact, reputational impact, extraordinary agreements arising from complaints, and deterioration of commercial relationships with business partners.
Inherent likelihood	High. The risk assessment classifies the likelihood as Frequent.
Inherent impact	Minor, according to the current risk assessment.

Inherent risk exposure	High, based on the combination of the assessed likelihood and impact.
Mitigating controls / actions	Independent departments monitor number and amount of sales, commission rates, and double control by the areas.
Control owner	HR and business departments
Residual risk	High. After considering the current controls, the residual risk remains High and the defined treatment strategy is to reduce the risk.

Risk Appetite

Risk management is overseen by the Executive Vice President of Risks, who reports directly to the Chief Executive Officer, preserving the structural independence of the risk function as the second line of defense. From a governance perspective, the Integrated Risk Management and Compliance Committee, composed of three directors, the Chief Executive Officer, and the Executive Vice President of Risks, is responsible for defining and overseeing the Company's risk appetite, approving risk management methodologies, and monitoring the capital levels required to support commitments to policyholders.

RIMAC's risk appetite framework is complemented by the RCSA process, through which risks are assessed based on likelihood/frequency and impact, controls are evaluated, and residual risk is determined. Where a residual risk requires additional treatment, action plans are established and monitored in accordance with the applicable risk treatment strategy.

Risk Identification and Escalation

Risk managers and the first line of defense use a standardized reporting form with defined fields that guide the proper communication of identified or materialized risk events. The information reported is analyzed by the corresponding risk functions in order to assess the event, determine its exposure, define the appropriate treatment, and follow up on any required mitigation measures.

Integration of Risk Criteria into Products and Significant Changes

Risk criteria are incorporated into the development and modification of products and services. Tribe Leaders are responsible for identifying and managing risks associated with the processes and products under their scope, including the assessment of technical risks related to the launch of new products or significant changes to existing products. Risk and control assessments may also be triggered by materialized events, significant operational changes, projects, or system modifications.

Risk Culture and Training

RIMAC promotes a risk culture within the first line of defense through awareness-raising sessions and periodic training on risk management principles. The Operational Risk team leads sessions focused on the relevance of risk management, the methodology for identifying, declaring, and treating risks, and the development of risk management tools used by the Tribes. Participants include Tribe Leaders, Technical Leaders, Agile Coaches, Product Owners, SMT Leaders, and Safe Business Officers.

In 2025, 70 employees completed risk management courses covering operational risks, loss events, launches or significant changes in products, the functioning of the risk network, the role of managers in risk reporting, and the analysis of relevant cases. These activities are intended to strengthen internal capabilities and progressively embed risk ownership within the first line of defense.

Risk Management Metrics in Performance and Incentives

RIMAC uses a Balanced Scorecard (BSC) framework to assess performance and determine annual variable compensation. For the Chief Executive Officer, N-1, and N-2 management levels, the BSC includes a cross-cutting risk indicator. Depending on the applicable role, this indicator considers the timely completion of action plans for prioritized risks, reduction toward a defined target risk score, and the execution of RCSA risk and control assessment processes by the first line of defense.

The framework also includes a proactive operational risk reporting target for the first line of defense, under which the number of operational events reported proactively by the first line is expected to exceed by four times the number of events directly captured by the Risk function. Through these mechanisms, risk management objectives are incorporated into performance assessment and annual incentive structures.

Audit of Risk Management Processes

RIMAC conducts internal audits of risk management-related processes. During 2025, the scope of internal audit activities included areas such as Operational Risks, Business Continuity, Controversies, and Supplier Management. These reviews support the evaluation of risk management and control practices and the identification of opportunities for improvement.

For more information on audits related to RIMAC's risk management processes, please refer to this note.

Emerging Risks (CSA 1.4.3)

Name of the emerging risk	Hijacking of IoT Infrastructure (Internet of Things)
Category	Technological
Description	The Internet of Things (IoT) has become an integral part of Rimac Seguros' operations, connecting devices and systems to improve efficiency and customer experience. However, this connectivity also introduces new vulnerabilities. IoT devices, such as monitoring sensors, smart home devices and management systems, may require robust security measures, making them attractive targets for cybercriminals. IoT infrastructure hijacking means that attackers can take control of these devices and use them to launch DDoS attacks, spy on business operations, manipulate data or even disrupt critical services.
Impact	The hijacking of IoT infrastructure can negatively impact our operations and reputation. Firstly, it can cause service disruptions, affecting the ability to monitor and manage insurance policies in realtime, leading to customer dissatisfaction and potential financial losses. Secondly, exposure of sensitive data, including personal and health information, can result in regulatory penalties and reputational damage, undermining the trust of customers and partners. Thirdly, the costs associated with recovering from an IoT attack, including system restoration and security enhancements, can be significant. Additionally, the company will need to adapt its cybersecurity strategy, investing in advanced technologies and staff training to manage and mitigate these risks. Finally, developing and testing incident response plans specific to IoT attacks is crucial to ensure swift and effective recovery, minimizing the impact on operations and protecting the integrity of customer data.
Mitigating action	We have a Security and Cybersecurity Maturity Model aligned with international standards, including ISO 27001. Thanks to a working group created in 2023, we improved consent capture processes in direct sales channels. Other activities included compliance evaluation regarding Law 29733 and refresher training on the new regulatory framework for team members. A Technology Risk Management Department was recently created within the Risk Division, focusing on cybersecurity and information security. This department plans and manages policies and methodologies for identifying, analyzing, measuring, and quantifying technological risks. It establishes guidelines for IT

	Security/Cybersecurity aligned with the organization's risk appetite approved by the Board of Directors and advises Management on technological risk.

Name of the emerging risk	Generative Artificial Intelligence
Category	Technological
Description	Generative Artificial Intelligence (AGI) presents several emerging risks. One of the main ones is misinformation, as it can create false or misleading content that looks authentic. In addition, there is a risk of inherent biases in training data, which can perpetuate or amplify existing biases. Privacy is also a concern, as the IAG can generate sensitive or personal data without consent. Another risk is the automation of work, which could displace human jobs in various industries. Finally, security is crucial, as malicious actors could use IAG to develop more sophisticated cyberattacks. It is essential to address these risks with appropriate regulations and ethical practices in the development and use of AGI.
Impact	The misinformation generated by the IAG could lead to erroneous decisions, affecting the accuracy of claims assessment and policy underwriting. Biases in training data could result in discriminatory practices, damaging the company's reputation and exposing it to litigation. Customer privacy would be at risk if IAG generates or handles sensitive data without proper consent, which could result in regulatory sanctions and loss of trust on the part of customers. Excessive automation could displace employees, creating internal resistance and affecting staff morale. In addition, the security of systems could be compromised if malicious actors use IAG for cyberattacks, endangering the integrity of the company's information and operating systems. It is crucial that the company implements preventive and ethical measures to mitigate these risks.
Mitigating action	Rigorous controls are being established to verify the accuracy and authenticity of the content generated, preventing misinformation. In addition, diverse and representative data are being used in model training to minimize bias and promote equity. Protecting customer privacy is essential, so data handling policies and verification of proper consent before using sensitive customer information are being adapted. To address the impact on employment, training and professional development of staff is being encouraged, helping them adapt to new roles that complement automation. In terms of security, robust cybersecurity measures and continuous monitoring of activities are being implemented to detect and prevent possible attacks. These actions will help manage risks and ensure ethical and responsible use of AGI.

Commitment to Diversity, Equity, and Inclusion (DEGS)

Our commitment to Diversity, Equity, and Inclusion is supported by the Diversity and Inclusion Policy, whose objective is to foster a work environment free from discrimination and promote equal opportunities across all areas of the company. This policy is structured around the following key pillars:

1. Awareness, Training, and Communication
2. Inclusive Recruitment
3. Inclusive Brand
4. Inclusive Products and Benefits
5. Career Development and Pay Equity

Its implementation is led and supervised by the Diversity, Equity, and Inclusion Committee, composed of nine members, including executive vice presidents and representatives from different RIMAC teams, who drive the strategy and monitor related actions.

Ethics and anti-corruption

Structure for Ethical Management and Crime Prevention

Policy	Description
Anti-Corruption Policy	We reaffirm our zero-tolerance commitment to any form of bribery or corruption, fully rejecting any practice that, regardless of its nature, is intended to obtain undue benefits or dishonest advantages. To strengthen this policy, we promote the active participation of our employees and suppliers, ensuring their alignment with the organization’s ethical principles.
Compliance Clause	It establishes guidelines aimed at ensuring compliance with the highest standards of honesty, ethics, and professionalism in the relationship and management with our business partners and suppliers.

Code of Conduct	We have a Code of Conduct that establishes the fundamental principles and guidelines that guide the daily behavior of our employees. This code promotes the adoption of international standards of ethics and conduct, both in internal management and in our interaction with different stakeholders. It also serves as a key management tool that enables us to anticipate and address complex situations, ensuring consistent criteria for action among employees and suppliers. This regulation is mandatory for all members of the organization, including directors, officers, and personnel in general, as well as for suppliers when applicable. Its implementation and ongoing review are the responsibility of the organization's leaders, who actively participate in its compliance and updating.
Compliance Management	Compliance Management oversees adherence to the applicable regulatory framework and the protection of RIMAC's reputation through the management of the Regulatory Compliance, Crime Prevention, Anti-Money Laundering, and Anti-Corruption programs.
Regulatory Compliance	We are committed to complying with the applicable regulatory framework. Through this function, we ensure the proper identification, analysis, and adaptation of external regulations that have an impact on the company, with the objective of providing reasonable assurance regarding the effectiveness of regulatory compliance management.
Anti-Money Laundering	Our Anti-Money Laundering and Counter-Terrorist Financing (AML/CTF) System is aligned with current local regulations and international standards. Its objective is to prevent our products and services from being used to conceal resources derived from illicit activities or to facilitate criminal conduct by giving them an appearance of legitimacy. The Compliance Officer is responsible for overseeing compliance with the legal provisions and internal regulations associated with this system. We also conduct annual training programs aimed at keeping our employees informed and up to date on applicable regulations, internal policies and procedures, as well as red flags, typologies, and other relevant aspects related to money laundering and terrorist financing risks.

Inquiry and Whistleblowing Channel (DEGS 4.4 y CSA 1.5.4)

At RIMAC, we have the Integrity Channel, a mechanism that allows individuals to report conduct that may be illegal, unethical, or in violation of the organization's professional standards; that is, behavior that is not aligned with the company's Code of Conduct. This channel is accessible to 100% of our stakeholders, including employees, suppliers, and other third parties.

The Integrity Channel is operated by an independent and specialized company, Ernst & Young (EY), which receives information confidentially and anonymously and manages it through the SPOT portal, the Whistleblowing Management Portal. This structure ensures impartiality in case management, as well as the protection of the identity of individuals who report a concern in good faith.

Reports may also be submitted through various channels:

- Email: RIMAC@canaldeintegridad.com
- Telephone number or voicemail: 0-800 1 8114, option 2, or 219-7104, option 2
- Written communication addressed to Ernst & Young at Av. Víctor Andrés Belaúnde 171, 6th Floor, San Isidro, Lima 27.
- Attention: Rafael Huamán. Reference: Integrity Channel-RIMAC.
- In-person interview: Av. Víctor Andrés Belaúnde 171, 6th Floor, San Isidro, Lima 27, Lima, Peru, asking for Mr. Rafael Huamán.
- In addition, any person may submit inquiries through: cumplimientonormativo@rimac.com.pe

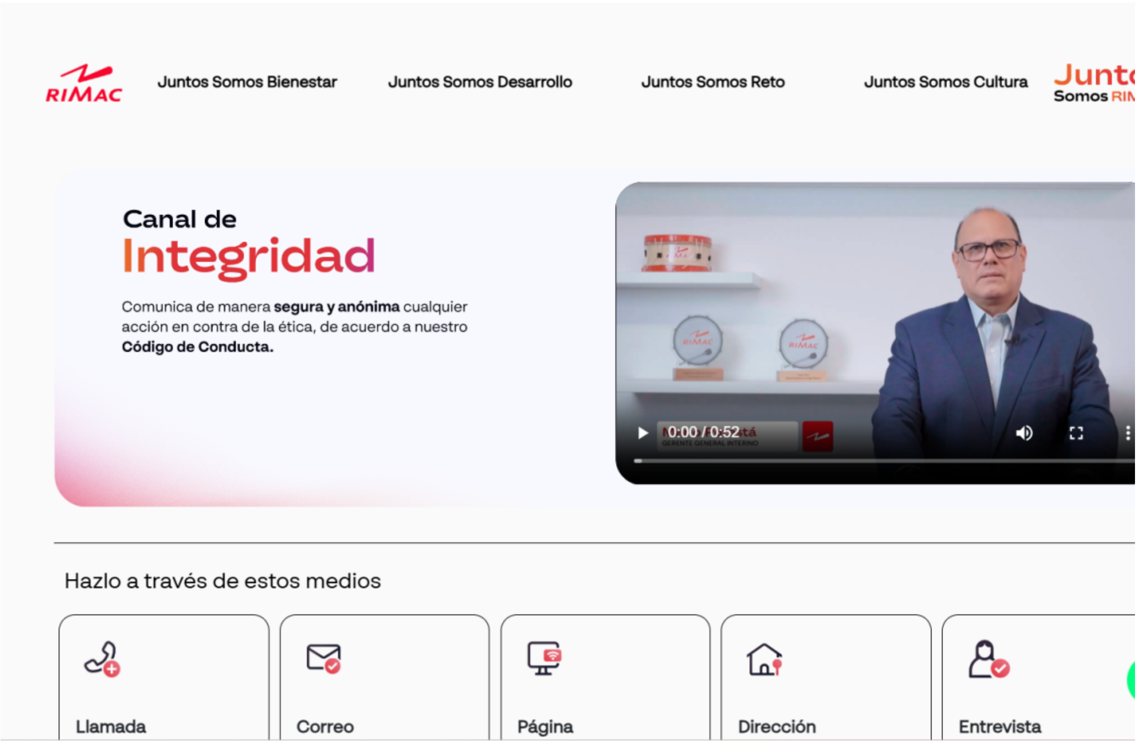
RIMAC ensures, as established in its Anti-Corruption Policy and Ethics and Conduct Manual, that individuals who report alleged violations are fully protected against any form of retaliation.

Absolute Prohibitions

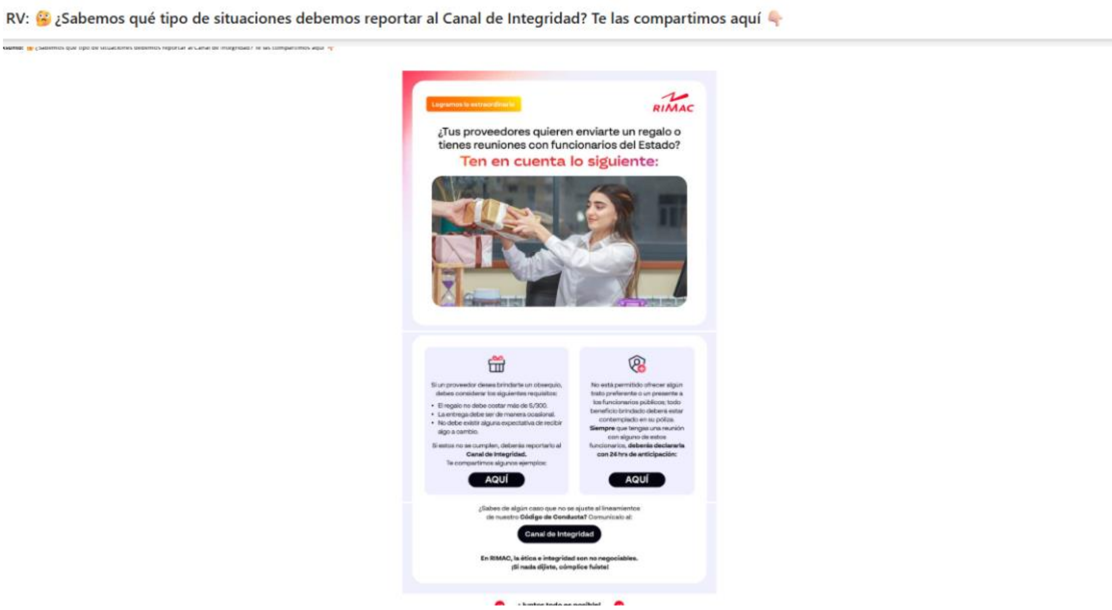
It is strictly prohibited to:

- Offer, request, or accept bribes, facilitation payments, or undue advantages.
- Obtain personal benefits in exchange for improper decisions or undue influence.
- Use third parties or intermediaries to channel or conceal improper payments.
- Record or authorize false or misleading transactions.
- Retaliate against those who, in good faith, report non-compliance or suspicions.

To ensure access to and awareness of the Integrity Channel, the Company carries out ongoing communication and awareness-raising actions on the mechanisms available for submitting inquiries or reports. These include onboarding sessions for new employees, periodic training on ethics and integrity, mass communications, specialized training, including the prevention of sexual harassment, publications on internal platforms such as RIMAC Home and Viva Engage, and internal campaigns.



These actions are complemented by the dissemination of the [Integrity Channel User Guide], available on the corporate website, which provides guidance on reportable situations and the corresponding procedure. In addition, during 2025, various reinforcement communications were shared with employees, aimed at strengthening the organization's culture of integrity and transparency.



Through the Integrity Channel, the following situations may be reported, among others:

- Alteration of company records, reports, or documents.
- Misappropriation or improper use of company resources.
- Conflicts of interest.
- Non-compliance with legal regulations.
- Non-compliance with internal policies or procedures.
- Improper use or disclosure of confidential information.
- Human resources-related matters.
- Bribery.
- Questionable accounting or auditing practices.
- Bribery and corruption, with special emphasis on cases involving national and/or foreign public officials.
- Activities, suspicious situations, or red flags related to money laundering.
- Activities, suspicious situations, or red flags related to terrorist financing.
- Practices that undermine free competition.
- Other unethical activities.

To ensure the timely and confidential handling of reports received through the Integrity Channel, we have a clear process that defines the stages and responsibilities for their proper management.

- Whistleblowing management begins with the receipt of the case through the SPOT Portal or through internal communication, after which it is referred to the Audit area within a maximum period of 24 hours.
- The Audit area coordinates with the investigation officers and holds an initial meeting to validate the facts and define the evidence required.
- During the investigation phase, weekly meetings are held between Audit and the area involved to monitor the progress of the case.
- The assigned officer prepares a report with the conclusions and the corresponding corrective measures.
- In simple cases, measures are applied directly; in complex situations, the Conduct Committee reviews and approves the actions before their implementation.
- On a quarterly basis, the channel's indicators are presented to the Audit Committee and subsequently reported to the Board of Directors. The main cases are also reported to the Directors and to the Conduct Committee. In turn, the Compliance Team presents whistleblowing indicators to the Risk and Compliance Committee.

Additionally, our employees may raise their concerns through the Compliance, Well-being, and Labor Relations teams, as well as through the leaders of each area, who provide ongoing guidance on the proper application of current internal regulations.

Reports Received through the Ethics Channel (DEGS 4.7)

Reports Received through the Ethics Channel

Category	Total in 2025	Closed (substantiated and a sanction/measure was imposed)	Dismissed	Archived	In progress
Corruption or bribery	3	0	1	0	2
Discrimination or harassment	27	12	12	0	3
Customer data privacy	0	0	0	0	0
Conflict of interest	10	7	3	0	0
Money laundering or trafficking of privileged information	0	0	0	0	0
Others	27	9	14	0	4
Total	67	28	30	0	9

Note 1: The increase in reports compared to 2024 is due to the work carried out under one of the pillars of our Diversity, Equity, and Inclusion strategy, focused on raising awareness of conduct that goes against the Code of Conduct and on disseminating the Integrity Channel.

Note 2: The "Others" category includes reports related to other unethical activities. Of the total reports recorded in 2025, 6 were related to anti-competitive practices.

Total amount from legal proceedings arising from substantiated reports (soles)	0

Anti-Corruption Prevention and Management Framework [GRI 2-23]

At RIMAC, we ensure the effective implementation of our commitments and policies on ethics, integrity, human rights, diversity, anti-corruption, and compliance through a comprehensive management approach. This approach is supported by various mechanisms that guide the conduct of our employees and third parties, such as onboarding programs for new hires, periodic training on ethics and integrity, compliance monitoring, support from the Conduct Committee, and internal reviews that strengthen their application in day-to-day operations.

We also periodically assess compliance with our institutional commitments through internal and external audits, performance reviews, integrity indicators and metrics, compliance monitoring, feedback from our stakeholders, and the analysis of reports received through the Integrity Channel. In addition, we use structured assessment tools, such as the ELSA survey, the PAR Ranking, and the ISO 37001 certification of our Anti-Bribery Management System, which allow us to verify the effectiveness of our integrity system and its alignment with international standards.

Oversight of these commitments and policies is exercised by the Board of Directors, the Comprehensive Risk Management Committee, the Conduct Committee, and the Compliance and Internal Audit areas. In particular, monitoring of the Integrity Channel and the Whistleblowing Management and Investigation Policy is the responsibility of the Conduct Committee, in coordination with the Audit and Compliance teams, which ensure the proper management of cases, the protection of whistleblowers, and the continuous improvement of our integrity system. In addition, all our policies and codes have been approved by the Comprehensive Risk Management Committee and/or the Board of Directors.

During the year, we further consolidated our commitment to ethics and integrity through the implementation of several key initiatives:

1. We updated 100% of the regulations related to ethics documents, ensuring their alignment with corporate standards.

2. We developed an annual ethics communications program, achieving 100% compliance with the established plan to strengthen knowledge and the organizational culture around these values.

3. We updated the whistleblowing management procedure, including the creation of a Conduct Committee and coordination with all areas involved in investigations, ensuring an efficient process aligned with best practices.

Conflicts of Interest [GRI 2-15]

At RIMAC, we manage conflicts of interest through a framework of guidelines and mechanisms defined by the Board of Directors, aimed at their prevention, identification, and mitigation. This approach is supported by our Conflict of Interest Management Policy, which establishes the principles, responsibilities, and procedures applicable to the organization and its relationships with third parties.

We also inform our stakeholders about potential conflicts through different mechanisms. In the case of cross-shareholdings with suppliers or other stakeholders, as well as the existence of controlling shareholders, this information is managed and communicated through the Supplier Code of Conduct and the due diligence forms applied to both suppliers and third parties. These tools allow us to identify, assess, and manage such situations in a timely manner. These processes are part of our corporate control and governance system and contribute to ensuring transparent relationships aligned with the company's integrity principles.

Compliance with Laws and Regulations [GRI 2-27]

During 2025, two cases of significant non-compliance with applicable laws and regulations were identified. One of them is related to a complaint regarding an alleged lack of timely coverage for a medical procedure, which was addressed through an out-of-court settlement and is currently under judicial proceedings. The second case corresponds to a sanction of 16.25 Tax Units (UIT) for non-compliance related to the complaints book, for which the corresponding corrective measures were adopted. It should be noted that we consider significant cases to be those involving fines exceeding S/ 200,000 or those that may generate cross-cutting impacts on our operations.

Information security and data privacy

Information Security Governance (CSA 1.8.1)

The Technology Committee plays a strategic role in guiding the company's technology and cybersecurity agenda, recognizing technology as a key enabler of business performance and evolution. This committee is composed of Ismael Benavides (Director), Mario Potestá (CEO), Carlos Herrera (Chief Technology Officer (CTO) and Chief Information Officer (CIO)), Mariana Costa (Director), and Gonzalo Barrera (Corporate Vice President of Breca). This forum leads strategic discussions on the use of technology to improve operations, oversees the main information technology projects, and ensures their alignment with the organization's strategic objectives.

The Board of Directors also includes Ismael Benavides, a director with extensive experience in technology oversight and risk management. During his tenure as Chief Executive Officer of Interbank, he regularly oversaw information technology and cybersecurity management, ensuring operational continuity and the proper management of technology risks in a highly complex financial institution. This experience enables him to contribute in an informed and strategic manner to the oversight of information security risks at the Board level.

At the executive level, responsibility for information security lies with the Executive Vice Presidency of the Technology Division, led by Carlos Herrera, who serves as CTO and CIO. In this role, he is responsible for defining and overseeing the information technology and information security strategy, as well as ensuring the proper management of technology risks across the organization.

Additionally, we have a Chief Information Security Officer (CISO) function permanently embedded within our organizational structure. This function is responsible for the operational management of information security, the implementation of cybersecurity controls, and the coordination of actions for the prevention, detection, and mitigation of cyber risks.

Information Security Policy (CSA 1.8.2)

Our Information Security Policy establishes the framework for protecting information assets and the technological resources that support them, with the objective of ensuring the confidentiality, integrity, and availability of information. This policy is mandatory for all our employees and for third parties that access or manage company information, and is aligned with international standards such as ISO 27001 and NIST, as well as with current regulations on personal data protection.

Our management approach is based on a formal process for identifying, assessing, and treating information security risks, which allows us to prioritize controls and mitigation resources. We have continuous monitoring and incident response mechanisms, supported by an Incident Response Plan that defines procedures for detection, containment, recovery, and the implementation of corrective and preventive actions.

The policy also establishes individual responsibilities regarding information security for the entire workforce, which are reinforced through mandatory training and awareness-raising actions. In addition, it defines security requirements applicable to third parties, including risk assessments, contractual confidentiality and security clauses, and periodic monitoring of critical suppliers, contributing to the comprehensive management of information security risks.

Customer Privacy Information (CSA 3.7.2)

We inform our customers, in advance and in a transparent manner, about the conditions under which we collect, use, retain, and share their personal data through our Terms and Conditions for the Processing of Personal Data, which are available through our public channels.

This document details the nature of the personal data collected, which may be physical and/or digital, as well as the specific purposes of processing, including the execution and maintenance of the contractual relationship, statistical and analytical analysis, service quality assessment, and analysis of customer behavior.

The processing of personal data is carried out on the basis of prior, free, express, and unequivocal consent, that is, opt-in consent, granted by the data subject, who is informed of their right to withdraw such consent at any time. We also provide information on the possibility of transferring personal data to third parties, at the national and/or international level, in compliance with applicable legal, technical, and security obligations.

In addition, we communicate the personal data retention period, which extends throughout the duration of the contractual relationship and for up to ten (10) years after its termination, as well as the rights of access, rectification, updating, cancellation, deletion, and objection, and the channels enabled to exercise these rights before the Company and the competent authorities.

As part of our control mechanisms, we monitor the percentage of customers whose personal data is used for secondary purposes other than the execution of the contractual relationship. During 2025, 12.4% of customers had personal data used for such secondary purposes, in accordance with the consents granted by the data subjects and the purposes publicly disclosed.

3. Managing value with a sustainable approach

Tax Reporting (CSA 1.7.2)

RIMAC Seguros y Reaseguros is tax resident in Peru and, for purposes of this disclosure, Peru represents the Company's only tax jurisdiction. Accordingly, the following table presents the key business, financial, and tax information corresponding to the Company's operations in this jurisdiction for fiscal year 2025.

Tax jurisdiction	Resident entity	Primary activities	Number of employees	Revenue (PEN)	Profit before income tax (PEN)	Income tax accrued – current year (PEN)	Income tax paid (PEN)
Peru	RIMAC Seguros y Reaseguros	Insurance, reinsurance, and coinsurance activities	2,988	6,871,507,000	440,735,000	0	0

In accordance with Article 18 of the Consolidated Text of the Peruvian Income Tax Law, approved by Supreme Decree No. 179-2004-EF, income and capital gains generated by assets backing the technical reserves of life insurance companies are exempt from Income Tax when allocated to pension-related obligations. This tax treatment is reflected in RIMAC's reported income tax for the period.

Effective Tax Rate (CSA 1.7.3) / Annual Effective Income Tax Rate (DEGS 6.2)

RIMAC Seguros y Reaseguros is subject to the Peruvian income tax framework applicable to insurance companies. In accordance with **Article 18 of the Consolidated** Text of

the Income Tax Law, approved by Supreme Decree No. 179-2004-EF, certain income and capital gains generated by assets backing the technical reserves of life insurance companies are exempt from Income Tax when such assets are allocated to pension-related obligations. In practice, these assets are maintained to support RIMAC's future obligations to policyholders and beneficiaries, including pension- and annuity-related obligations. Therefore, the income generated by these qualifying assets is not subject to Income Tax under the applicable Peruvian tax framework. This specific tax treatment reduces RIMAC's taxable income and contributes to the Company's 0% effective income tax rate for the reporting period.

The table below presents the Company's earnings before tax, reported taxes, cumulative acceptable adjustments, effective tax rate, cash taxes paid, and cash tax rate for the two most recent fiscal years.

Indicator	2023 (USD)	2024 (USD)	2025 (USD)
Profit before income tax	113,532,150	118,968,772	131,093,054
Taxes reported	0	0	0
Effective income tax rate (%)	0.0%	0.0%	0.0%
Taxes paid in cash	0	0	0
Cash tax rate (%)	0.0%	0.0%	0.0%

Financial reporting	FY 2024 (PEN)	FY 2025 (PEN)
Earnings before tax	447,798,000	440,735,000
Reported taxes	0	0
Cumulative acceptable adjustments	0	0
Effective tax rate (in percentage)	0.0%	0.0%
Cash taxes paid	0	0
Cash tax rate (in percentage)	0.0%	0.0%

Process for Determining Remuneration [GRI 2-20]

We design our remuneration process based on an objective job evaluation using the WTW Global Grading System (GGS) methodology, which defines salary grades and the internal structure. Each year, we review salary bands based on market studies and an internal assessment that considers indicators such as PER, Compa-Ratio, and gap analysis, ensuring internal equity, consistency, and external competitiveness.

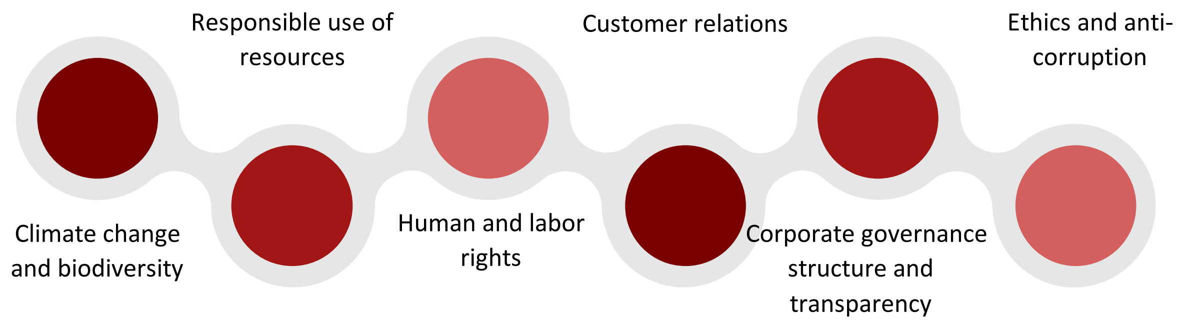
The process is managed and supervised through our internal governance structure, led by the Compensation area. Although we do not directly collect input from external stakeholders or shareholders, we use information and benchmarks from specialized consulting firms such as WTW, Mercer, and Korn Ferry to compare our structure against the market. The resulting recommendations are presented to and validated by the Executive Vice President of Talent, who approves the guidelines and final decisions. We do not have external voting processes on remuneration policies or proposals.

Investment strategy and sustainable finance

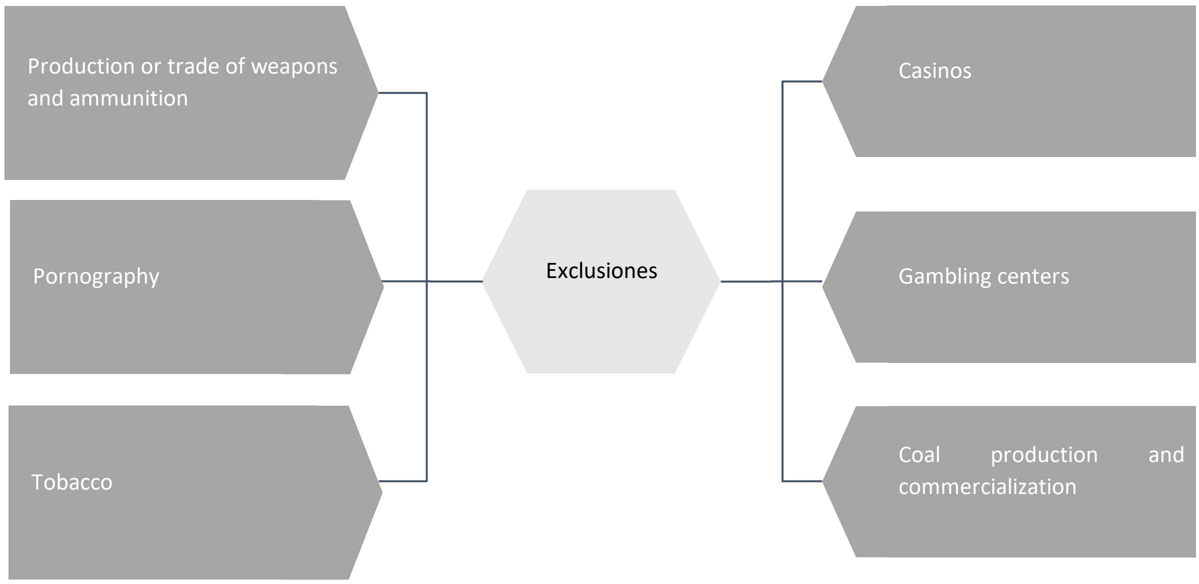
Sustainable Investing Policy (CSA 1.10.1)

Our Responsible Investment Policy comprehensively establishes our approach to sustainable investment and applies to 100% of our investments, including both direct investments and those managed through third parties. The policy defines its scope and application framework across all asset classes in which we participate, such as fixed income, equities, and alternative investments, ensuring the systematic and documented incorporation of environmental, social, and corporate governance criteria throughout the investment process.

In accordance with the policy's general guidelines, we integrate these criteria into analysis, assessment, portfolio construction, and portfolio management activities, including the mitigation and management of investment risks, with the objective of optimizing long-term risk-adjusted returns and contributing to the sustainable development of our businesses. The policy explicitly defines the environmental, social, and governance factors considered across all investments, such as:



Likewise, the policy establishes clear exclusion criteria under which we do not participate as direct investors in certain industries, including:



In addition, the policy provides for the identification, analysis, and treatment of environmental, social, and governance controversies that may represent relevant sustainability risks. These situations are assessed on a case-by-case basis by the corresponding governance bodies and may lead to mitigation measures, strengthened active ownership, or, as a last resort, divestment.

In line with international best practices, the policy includes specific guidelines by asset class, recognizing that environmental, social, and governance criteria may vary depending on the investment objective, style, sector, and market trends. The Investment Team defines specific directives aligned with these guidelines, while the teams use sector frameworks that allow them to understand the particular characteristics of each sector and define sustainable investment strategies, paying special attention to those considered sensitive.

As part of our approach to identifying and measuring outcomes, we continuously assess the sustainability performance of our investments and the impacts associated with our capital allocation decisions. When positive outcomes are identified and the established objectives are met, we assess increasing our exposure to such investments. Otherwise, we implement active ownership actions aimed at encouraging improvements, considering divestment only as a last resort. In addition, we monitor the impact of our sustainable investments by calculating Scope 1 and 2 financed emissions, following the PCAF methodology, which enables us to identify high-emitting sectors and integrate these results into our decarbonization strategy and climate transition risk management.

Outcome measurement

To monitor the impact of our sustainable investments, we currently calculate the financed emissions (Scope 1 and 2) associated with our investment portfolio. This calculation follows the PCAF methodology and covers both corporate bonds and equities. As of 2025, the assessment covers 76.5% of our Assets Under Management (AUM). Key indicators include:

- Absolute financed emissions: 1,079,101 tCO_2
- Carbon intensity: 644 tCO_2e per million USD invested

This information allows us to identify high-emitting sectors (e.g., Industrials, Materials, and Utilities), which account for 95% of total financed emissions, and to prioritize engagement efforts with companies based on their emission profiles, transition plans, and sustainability commitments. We intend to continue refining our measurement practices and use these results to guide our decarbonization strategy and manage climate-related transition risks more effectively.

Sustainable Investing Policy (CSA 1.10.2)

As part of its responsible investment strategy, RIMAC implements stewardship practices through active engagement and voting activities. The following outlines how RIMAC operationalizes its policy commitments:

Engagement guidelines by ESG topic

To complement our Responsible Investment Policy, the following engagement guidelines outline how the Investment Selection Team engages with companies on key ESG topics:

- Climate change: We assess companies' Scope 1, 2, and 3 carbon emissions, climate-related targets, transition to renewable energy, water efficiency, and waste management. This informs decisions on investment renewal or adjustment.
- Corporate governance: We monitor companies' governance practices through alerts (e.g., Material Events), news, analyst platforms, and meetings with issuers and agencies, with a focus on risk relevance.
- Social issues: We analyze companies involved in social controversies (e.g., data breaches, anticompetitive behavior, or product safety incidents), which may lead to divestment, retention, or increased monitoring.
- Engagement activities involve direct interaction and continuous monitoring. If objectives are not met, an escalation strategy (outlined in our Policy) is activated.

Prioritization approach

Our engagement targets and topics are prioritized based on the following criteria:

- Controversies: Companies involved in severe or repeated ESG controversies, as tracked via alerts or media reports.
- Strategic alignment: Topics aligned with our sustainability commitments, including climate action, governance improvement, and human rights.

Prioritized companies are flagged for engagement planning, and their progress is tracked annually.

Collaborative engagement

RIMAC considers collaboration a strategic tool within its stewardship approach. Accordingly, the company will assess the possibility of engaging either collectively or individually, depending on factors such as the relevance of the ESG issue, the level of investment exposure, the potential impact, and the availability of strategic alliances.

As a member of the Responsible Investment Program (PIR) and a signatory of the Principles for Responsible Investment (PRI), RIMAC is committed to driving sustainable practices through collaboration with other institutional investors, sector organizations, and fund managers. When deemed appropriate, RIMAC may participate in joint engagement initiatives or collaborative dialogue with other shareholders or key stakeholders, aiming to maximize the reach and impact of engagement on critical ESG topics

Escalation strategy

If engagement efforts do not lead to the expected sustainability improvements, RIMAC may escalate its engagement through additional steps such as direct meetings with senior management or supporting shareholder resolutions. As a last resort, and based on internal risk analysis, RIMAC may decide to reduce or withdraw investments in the concerned entity.

Voting guidelines

Voting decisions are guided by ESG-specific principles. For environmental matters, we support resolutions aligned with climate transition plans, renewable energy use, or improved environmental disclosures. On social issues, we favor proposals enhancing human rights practices, workplace diversity, or data privacy. On governance, we support resolutions reinforcing board independence, transparency, and shareholder rights.

Sustainable Insurance Underwriting Policy (CSA 1.10.3)

RIMAC integrates ESG aspects into its insurance underwriting processes. As part of the insurance underwriting process, our RIMAC Team of Inspectors performs on-site verification to primarily assess the following risk categories:

- Fire
- Machinery breakdown
- Natural Hazards
- Theft

In order to measure the level of each of these risks, we have the INSPAT application, which consists of a questionnaire that inspectors answer during the inspection. The rating indicates the identified risk level, so that the higher the rating, the better the risk and therefore means that the probability of materialization is low as well as the severity.

Contributions & Other Spending (CSA 1.6.1) / Contributions to Associations and Memberships (DEGS 5.1)

We have a transparent framework for reporting our contributions and other expenses. We disclose this information to ensure accountability and alignment with our ethics and compliance principles.

Type of expense	FY2022 (USD)	FY2023 (USD)	FY2024 (USD)	FY2025 (USD)
Lobbying, interest representation, or similar activities	0	0	0	0
Local, regional, or national political campaigns / organizations / candidates	0	0	0	0
Business associations or trade organizations, expert groups (*think tanks)*	644,284	894,556	1,013,343	1,088,423
Other expenses, for example, related to electoral measures or referendums	0	0	0	0
Total contributions and other expenses	644,284	894,556	1,013,343	1,088,423
Data coverage (% of reported operations)	100%	100%	100%	100%

Largest Contributions & Expenditures (CSA 1.6.2)

Other Relevant Expenses (USD)

Name of the Organization, Candidate, or Topic	Type of Organization	Description	Total Amount Paid in 2025
APESEG	Trade association	The Peruvian Association of Insurance Companies (APESEG) is a non-profit trade association that brings together insurance and reinsurance companies operating in Peru. RIMAC's contributions to and involvement with APESEG support the organization and implementation of initiatives aimed at strengthening insurance awareness, financial education and risk prevention. In 2025, these efforts included the fourth edition of the "Dime que tienes un seguro" campaign, which promotes the proper and responsible use of insurance and other financial	744,815.00

		tools and seeks to prevent risks that may affect people's quality of life. Through these initiatives, RIMAC contributes to improving understanding of insurance as a tool for protection and well-being.	
Peruvian Institute of Economics (IPE)	Non-profit economic research organization	A non-profit research center whose objective is to contribute to the development of Peru's public economic policies and strengthen the free market within a democratic system. RIMAC has an agreement with IPE under which its financial contribution is allocated to the provision of economic outlook presentations for RIMAC, as well as workshops for journalists and academic workshops.	38,139.00
AMCHAM	Non-profit organization	An independent, non-profit organization that brings together more than 5,000 representatives from 580 member companies, including Peruvian, U.S., and other international companies, and promotes trade, investment, and free-market development between Peru and the United States. RIMAC's participation in AmCham is focused on knowledge exchange, collaboration, and the sharing of good practices with other companies. RIMAC participates in AmCham's Sustainability Committee and Diversity & Inclusion Committee, as well as in forums and working spaces where member companies exchange experiences and perspectives on these topics.	9,802.00

Technology at the Service of Better Solutions

Cybersecurity Program (DEGS 7.2)

At RIMAC, we promote a strong information security culture through training programs tailored to different stakeholder groups, ensuring proper risk management and strengthening capabilities at all levels of the organization.

Stakeholder Group	Number	Who is included?	Topics Covered	Frequency
Employees	3254	All RIMAC employees	- Information Security Principles (Confidentiality, Integrity, and Availability) - Phishing, smishing, and social engineering - Safe use of email, devices, and corporate resources; consequences	Annual
Employees	506	New employees through onboarding sessions	- Basic principles of information security - frequent risks and good practices - proper use of information assets - employee responsibilities	Recurring sessions throughout the year, as part of onboarding
Third-party / supplier managers	253	Employees who manage external suppliers	-Third-party access management -risks associated with supplier management -policies, sanctions, and responsibilities - good security practices	Quarterly
Employees with privileged access	77	Employees with privileged access from different areas	-Responsibilities associated with privileged access -good practices and risks associated with the use of privileges	Annual

Sustainable Insurance Underwriting Policy (CSA 1.9.3)

RIMAC integrates ESG aspects into its insurance underwriting processes. As part of the insurance underwriting process, our RIMAC Team of Inspectors performs on-site verification to primarily assess the following risk categories:

- Fire
- Machinery breakdown
- Natural Hazards
- Theft

In order to measure the level of each of these risks, we have the INSPAT application, which consists of a questionnaire that inspectors answer during the inspection. The rating indicates the identified risk level, so that the higher the rating, the better the risk and therefore means that the probability of materialization is low as well as the severity.

4. People as the Engine of Growth

Work Environment (DEGS 1.4)

At RIMAC, we promote a culture that seeks to provide each employee with a positive, challenging work environment focused on continuous development. Our approach centers on strengthening talent, promoting comprehensive well-being, and ensuring an experience that is consistent with our principles and cultural behaviors. During 2025, we advanced in consolidating this culture through various initiatives and measurements that reflect our organization's commitment to people.

Our framework for action is supported by the following corporate documents:

- Internal Work Regulations
- Purpose and Aspiration, Principles and Behaviors
- Diversity and Inclusion Policy
- Human Rights Policy

To ensure the quality and relevance of each initiative, we conduct comprehensive surveys that measure satisfaction, participation, and opportunities for improvement. This system allows us to accurately assess the effectiveness of the actions implemented and ensure continuous improvement. Targets are defined using the previous year's baseline as a reference, ensuring comparability, monitoring, and alignment with the organization's strategic objectives.

The monitoring and analysis of these indicators is led by the Culture and Workplace Climate team, which works in coordination with Internal Communications to ensure clear, timely, and effective communication. This team also leads the dissemination of relevant information and the application of surveys that capture employees' perceptions.

The design of each event and initiative follows a collaborative process that begins with a brainstorming session involving internal teams and representatives from different areas. Based on this exercise, a preliminary plan is developed, reviewed internally, and, depending on the type of event, submitted to the Management Committee for final validation. After implementation, satisfaction surveys are conducted and the results are compared against external benchmarks, allowing us to identify lessons learned and trends. This cycle, together with feedback from our stakeholders, enables us to develop increasingly relevant and innovative initiatives.

These actions strengthen the implementation of our corporate strategy, as they:

- Reinforce internal cohesion and sense of purpose.
- Promote innovation and collaboration among teams.
- Increase talent retention and attraction through a strong value proposition.
- Consolidate RIMAC's reputation as a modern, inclusive organization committed to its employees.

These initiatives contribute to improving productivity and reducing turnover, while strengthening our corporate positioning and generating an indirect impact on our relationship with customers and strategic partners. To ensure their sustainability, each program is assessed using indicators that allow us to monitor its return and properly justify the investment made.

In addition, we conduct the RIMAC Census annually with the aim of gaining a deeper understanding of the conditions in which our employees live. This initiative allows us to have relevant and up-to-date information about their reality, assessing five categories:

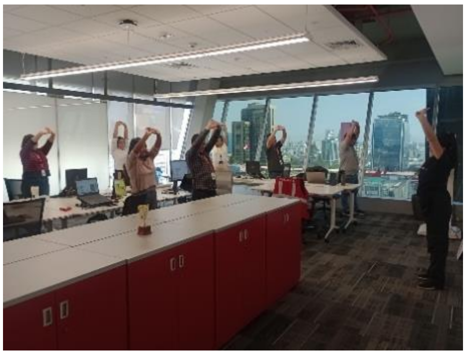
1. Education
2. Housing
3. Health
4. Economy
5. Support networks

Based on this diagnosis, we promote actions aimed at strengthening their comprehensive well-being and making a positive contribution to their quality of life. This approach enables us to make more informed decisions and design initiatives that effectively respond to the different factors influencing the personal and work environment of our teams.

Health and Well-Being Promotion (DEGS 5.3)

As part of our commitment to promoting health and well-being, at RIMAC we conduct occupational medical examinations and periodic medical assessments for our employees every two years, in order to monitor their health status and prevent potential risks.

In line with the implementation of actions focused on ergonomics, we also promote active breaks during the workday, contributing to the prevention of musculoskeletal disorders and physical well-being.



In addition, we strengthen emotional well-being through a preventive and evidence-based approach. In 2025, we conducted a situational mental health diagnosis that allowed us to identify psychosocial risks and reinforce our support and prevention programs.

As part of these actions, we implemented the Mental Well-Being Chair at our Begonias and Wilson sites, a 15-minute immersive experience that combines massages and relaxing audiovisual stimuli, aimed at reducing acute stress and supporting comprehensive mental health care in the workplace.

Lost-Time Injury Frequency Rate (LTIFR) and Total Recordable Injury Frequency Rate (TRIFR) (DEGS 5.5, DEGS 5.6)

The increase in the severity rate for RIMAC employees compared to 2024 was due to an accident that resulted in several months of medical leave, which directly affected this indicator. In 2024, lost days totaled 48, while in 2025 they totaled 151.

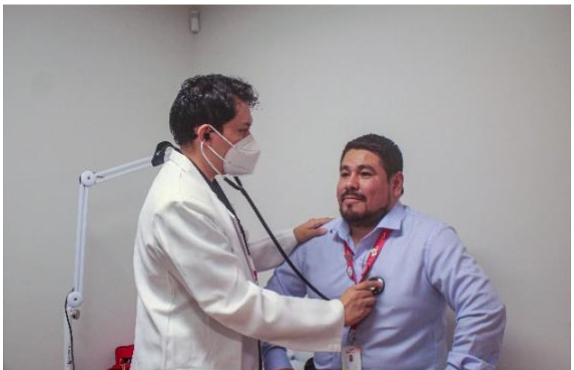
The same effect was observed in the severity rate for partner employees due to an accident. In 2024, no lost days were recorded, while in 2025, 7 lost days were recorded.

Accident and Injury Prevention Program (DEGS 5.2)

At RIMAC, we are committed to the health and safety of our employees by promoting safe and adequate work environments for the prevention and timely response to any incident. Within this framework, the company provides access to first-aid services in the workplace, with spaces equipped for medical and emergency care.

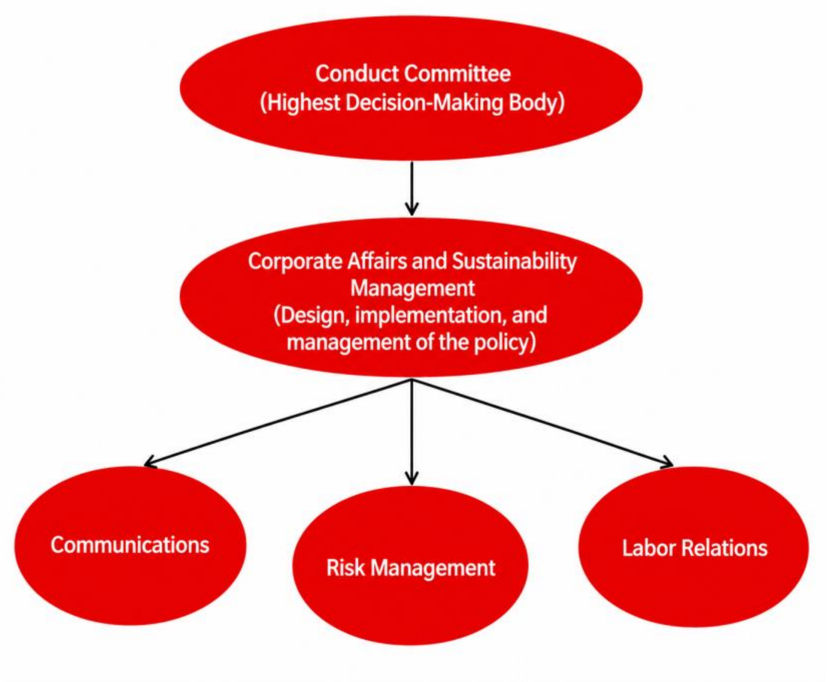
In this regard, we have the Corporate Well-Being Center (CBE), where employees can receive outpatient care or emergency assistance. In addition, we have an ambulance available in the parking areas of all our sites, as well as first-aid kits on each floor. These spaces and resources are equipped with the basic supplies needed to provide an immediate response to any eventuality, thereby contributing to people’s comprehensive well-being and the safe continuity of operations.

Finally, we also promote a culture of prevention that enables us to be prepared for emergencies and disasters. To this end, we have our RIMAC Brigade Team, which has members at each of our sites nationwide. They are trained through exercises and drills to know how to respond to situations such as earthquakes, fires, and other emergencies.



Human Rights Governance (DEGS 3.3)

RIMAC's Conduct Committee is the highest decision-making body responsible for assessing and resolving cases related to potential human rights violations, in line with the provisions of the Human Rights Policy. Within this framework, it analyzes reported cases, defines the corresponding actions, and establishes protection measures for those involved, ensuring an objective, confidential, and timely process. This is carried out in coordination with the areas responsible for due diligence and whistleblowing management, initiating the organizational structure presented below:



Human Rights Training (DEGS 3.5)

% of employees trained in Human Rights	2025
% of training at the Executive level	100%
% of training at the Senior Management level	100%
% of training at the Management level	100%
% of training at the Professional level	100%

Customer Retention Rate (DEGS 1.3)

Category	2023 (%)	2024 (%)	2025 (%)
Customer Retention Rate	58.7	60.17	59.93

Note: The customer retention rate was calculated based on the number of unique individual clients.

Employee Benefits Program (DEGS 1.3)

At RIMAC, we ensure compliance with the labor benefits provided to our employees, in strict adherence to current Peruvian legislation and the regulatory frameworks applicable to the private sector labor regime.

In this regard, we guarantee the granting of paid annual vacation in accordance with labor regulations, allowing our employees to access their right to physical and mental rest, thereby promoting their overall well-being and a proper work-life balance.

We also ensure the timely payment of statutory bonuses within the periods established by law, recognizing the effort and performance of our employees and contributing to their financial stability.

Likewise, we guarantee the deposit of the Compensation for Time of Service (CTS) within the deadlines and conditions defined by current regulations, as a mechanism for financial protection against potential labor contingencies.

These benefits are managed through formal payroll administration and labor compliance processes, which include the correct declaration, calculation, and payment of labor and social security obligations through official systems (PLAME, AFPNET), ensuring traceability, transparency, and timely compliance with all our responsibilities as an employer.

At RIMAC, periodic assessments are conducted to measure employee satisfaction regarding the labor benefits provided. As a result of this measurement, a satisfaction level of 4.5 out of 5 on the Likert scale was obtained, equivalent to 90% satisfaction. This result reflects a highly positive perception among employees regarding the benefits offered by the company.

Labor practices commitment (CSA 3.1.1)

RIMAC has a Compensation Management Policy that establishes the general parameters and scope of the company's salary management practices. The policy seeks to ensure that compensation decisions are managed under objective criteria, supporting the attraction, retention and motivation of talent, while ensuring the rationality of the salary budget and compliance with applicable labor regulations.

As part of this commitment, the policy states that all employees must be adequately remunerated according to the objective criteria defined by the company, avoiding any type of discrimination or unequal treatment. In this regard, RIMAC is aligned with Law No. 30709, which prohibits remunerative discrimination between men and women, and Supreme Decree No. 002-2018-TR, which approves the regulation of Law No. 30709. These references reinforce RIMAC's commitment to equal remuneration between men and women and to ensuring that salary decisions are based on categories, functions and objective compensation criteria.

Additionally, RIMAC's internal regulations refer to Supreme Decree No. 003-97-TR, specifically Articles 46 and 48, in relation to collective termination processes. These provisions establish the objective causes for collective termination and the procedure applicable in such cases, including the provision of information to the union, affected employees or their representatives, as well as the negotiation of conditions or measures to avoid or limit the termination of employment. This supports the company's commitment to respecting minimum consultation and notice procedures in cases of mass layoffs.

The scope of RIMAC's labor practices commitment extends to third-party providers through its Supplier Code of Conduct, which applies to all suppliers and service providers. This code establishes ethical and labor standards that must be followed throughout the business relationship, including fair treatment, safe working conditions, compliance with labor laws, and the prevention of discrimination, harassment, and forced or child labor.

Furthermore, RIMAC's Diversity, Equity and Inclusion Policy complements the Compensation Management Policy by establishing corporate guidelines to promote equal opportunities, non-discrimination and inclusion across the organization. Together, these policies and internal regulations demonstrate RIMAC's commitment to fair labor practices, equal remuneration and respect for workers' rights within its own operations.

As part of the Breca Group, we use the Group's Living Wage methodology as a reference within RIMAC's compensation management. The methodology establishes a base Living Wage of S/ 2,825 per month for a reference household of 3.5 people in Metropolitan Lima, based on the estimated cost of maintaining a decent standard of living and accessing quality services, including food, education, healthcare, housing, and other non-food needs.

At RIMAC, our Compensation area takes this Group-level Living Wage benchmark into consideration when reviewing employee remuneration. The methodology also defines the compensation components considered for this assessment and excludes elements such as overtime, variable payments, additional benefits, and annual bonuses, allowing the comparison to focus on regular compensation.

Through the application of the Breca Group methodology, we assess our remuneration practices against a Living Wage benchmark designed to cover the basic needs of employees and their families.

Workforce Trade Union and Collective Bargaining Coverage (CSA 3.1.7)

Metric	Unit	FY 2022	FY 2023	FY 2024	FY 2025
Percentage of employees represented by an independent trade union or covered by collective bargaining agreements	Percentage	1.25	1.00	0.70	0.5

At RIMAC, we have an independent trade union, registered with the Ministry of Labor since 2014. In 2025, 0.5% of our employees were members of this trade union. Although the union does not have the legal capacity to negotiate collective bargaining agreements, we maintain a formal interaction based on strict compliance with labor regulations, ensuring mutual respect and transparency in our relations.

Discrimination & Harassment (CSA 3.1.3)

RIMAC's Internal Regulations establish our commitment to equal employment opportunities and non-discrimination. The document applies to all employees and states that employment opportunities are offered equally, without discrimination based on race, gender, age, religion, ideology, social status, marital status, or any other subjective condition. In addition, the Internal Regulations include specific prevention measures against sexual harassment and workplace harassment, defining prohibited conduct and establishing a formal complaint procedure through the Labor Relations area of the Human Development and Management Division. The document also sets out investigation measures, protective actions for the affected person, and the application of sanctions when appropriate. It further includes specific provisions to prevent discrimination related to HIV and AIDS in the workplace, including the protection of labor rights, confidentiality of medical information, complaint channels, investigation procedures, and corrective measures where applicable.

As part of our awareness and prevention efforts, RIMAC reinforces these commitments through DEI & WSH Inductions and DEI & WSH Training. The induction videos are presented to administrative and commercial collaborators and are followed by a dialogue space to address questions. In addition, the DEI and Workplace Sexual Harassment training presentation is used in division meetings with different groups of collaborators, where key concepts are explained through practical examples to help employees identify these situations and understand how to act and report them.

5. Relationships that make an impact

Supplier Management MYPE (DEGS 3.2)

During 2024, we conducted training sessions for our suppliers as part of our approach to strengthening sustainability capabilities and promoting good practices throughout the value chain. These actions were aimed at providing guidance and raising awareness on environmental, social, and governance (ESG) criteria, with the goal of enhancing our suppliers' understanding of the company's sustainability expectations and their importance in risk management and continuous improvement.

Additionally, we are developing specific training programs for suppliers with high sustainability risk, as part of an improvement plan focused on supporting and strengthening their ESG performance. These trainings aim to address, in a practical and targeted manner, aspects related to identifying gaps, complying with environmental, social, and governance criteria, and adopting improvement measures that help mitigate risks and progressively align supplier management with the company's sustainability standards and priorities.

Complaint and Claim Management (DEGS 1.2)

At RIMAC, we have formal and accessible channels for handling complaints, claims, and suggestions from our customers, both through the physical Complaints Book available at our offices and the [virtual Complaints Book and other service channels published on our website](). These mechanisms allow any dissatisfaction related to our products and services to be recorded transparently and in a timely manner.

In addition, we maintain a structured record of the claims received, including those related to non-compliance with commercial information regarding our services. This record is managed through internal tracking tools, allowing us to monitor cases, analyze trends, and manage continuous improvement actions. During the evaluation period, a total of 284 claims were registered and converted into formal complaints.

Sales and Marketing of the Service (DEGS 2.1)

Category	2023	2024	2025
Formal Complaints Received for Sales or Misleading Advertising Practices	1*	0	0

Note: The complaint was initiated in 2023, and the final ruling was issued in 2025.

ESG Standardization for Suppliers (DEGS 3.3)

We have a supplier standardization process that incorporates a comprehensive assessment of criteria relevant to business management, including aspects related to sustainability. This process, developed through independent audits and document review, allows us to analyze our suppliers’ performance across multiple dimensions before establishing or continuing commercial relationships.

In terms of governance and ethics, we evaluate the existence of instruments such as codes of conduct, human rights policies, and sworn statements, as well as compliance with integrity standards and business conduct. We also consider environmental criteria, requesting documentation related to environmental management, impact identification, contingency plans, and measurement of indicators such as the carbon footprint.

On the social front, the process includes reviewing practices related to occupational health and safety, diversity and inclusion, harassment prevention, and respect for human rights. Additionally, we incorporate financial and accounting criteria by evaluating the supplier’s economic situation through financial statements and compliance with tax and labor obligations. Finally, we verify compliance with legal criteria, including the company’s formal registration, regulatory standing, and adherence to applicable laws.

Non-Employee Workers (GRI 2-28)

Type of External Worker	Estimated Number of Individuals
1 Liderman	46
2 NG	88
3 Newrest	16
4 Clinica Internacional	66
5 Superenvios	22
6 Cuida	34
7 Indra	182
8 Softek	196
9 Choucair	101
10 Vooxell	46
11 Efitec	24
Total	821

The management and oversight of third-party workers is carried out through the Occupational Health and Safety Management System (OHS), which establishes guidelines for their proper selection, evaluation, and control before, during, and after the provision of services. Additionally, the Supplier Code of Conduct, together with the Occupational Health and Safety Policy and the Internal OHS Regulations, explicitly extend their scope to third parties, defining standards and responsibilities applicable to all personnel providing services for RIMAC.

Furthermore, these workers are included in safety, health, and training programs, participating in activities such as emergency drills under the same procedures as internal staff. In addition, emergency and first-aid services are available to anyone within the facilities through the RIMAC Well-Being Center and the ambulance service, ensuring timely care and referral to medical centers when necessary.

Stakeholder Engagement (DEGS 6.2)

Stakeholder Group	Stakeholder Group Definition	Engagement Channels	Purpose of Engagement	KPIs	Results Achieved
Employees	People who are part of RIMAC and directly contribute to achieving the organization's strategic objectives.	Employee engagement surveys (Officevibe), Champions and Influencers programs, divisional meetings (Sync), "Juntos Somos RIMAC" sessions, training, VivaEngage, formal feedback channels, and internal committees.	Strengthen organizational culture, promote overall well-being, gather perceptions and improvement opportunities, and foster employee engagement and development.	• No. of employees trained • Average training hours • 2025 eNPS	• 1,870 employees trained in 2025 • 9.71 average training hours • 75 eNPS (Employee Net Promoter Score)
Suppliers	Companies and individuals that provide the goods and services required for RIMAC's operations and the delivery of its value proposition.	Supplier qualification and assessment processes, training, contractual communications, dissemination of corporate policies (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 quality.	• No. of administrative suppliers • % of domestic administrative suppliers	• 1,308 administrative suppliers in 2025 • 92.28% of administrative suppliers are domestic
Customers	Individuals and companies that purchase RIMAC's products and services.	Digital and in-person channels, satisfaction and NPS surveys, claims services, service platforms (Cuidafarma), the Estar Bien well-being platform, training, webinars, and well-being communities.	Offer products and services aligned with customer needs, improve the customer experience, strengthen trust, and contribute to overall well-being.	• Customer NPS • Life Products NPS • P&C Products NPS • No. of corporate customers in 2025 • No. of active RIMAC customers on the Estar Bien platform	• 67 Customer NPS • 67 Life Products NPS • 67 P&C Products NPS • 99,200 corporate customers • 429,805 RIMAC customers registered on the Estar Bien platform as of December 2025
Brokers	RIMAC's strategic	Broker Portal and digital self-service tools, Broker	Strengthen a long-term relationship	• No. of broker engagement	• 15 broker engagement

	partners in insurance distribution, contributing to expanding access to protection and well-being.	Service Center, training and workshops (inductions and the "Expertos RIMAC" program), and engagement spaces such as "Café con RIMAC".	based on closeness and trust, promoting self-service and channel development to consolidate sustainable collaboration that improves the experience of end customers.	activities in 2025	activities in 2025
Government	Strategic partner in fulfilling RIMAC's purpose through regulatory oversight (SBS, SUSALUD and SMV), insurance provision, and the development of social programs (DRELM).	Interinstitutional cooperation agreements, emails, virtual meetings, and in-person meetings.	Ensure compliance with the insurance system's regulatory framework and contribute to the financial protection and well-being of people and organizations in the country.	• Interinstitutional cooperation agreements	• RIMAC–DRELM Cooperation Agreement: workshops for teachers under the Yo me Cuido program
Shareholders	Individuals and legal entities that contribute capital and influence the organization's strategic decisions through the General Shareholders' Meeting.	General Shareholders' Meeting and emails with RIMAC's Legal area.	As part of the General Shareholders' Meeting, shareholders are responsible for: • Reviewing our social management and current financial results. • Deciding on the allocation of profits. • Electing the members of the Board of Directors and establishing their remuneration. • Among other functions.	• Total number of shareholders • % of domestic shareholders • % of international shareholders	• 545 shareholders as of December 31, 2025 • 99.62% domestic shareholders • 0.38% international shareholders

6. Act today to protect tomorrow

Enviromental Management System (DEGS 1.2)

During 2025, training programs were implemented for both our clients and employees, aimed at mitigating risks and promoting environmental and sustainable practices.

1. Strengthening Climate Risk Capabilities for Clients and Partners
   Together with our Monitoring Center, and through a coordinated effort between the Engineering, Risk Prevention and Advisory team, and the Sustainability area, six seminars titled "Together for Climate Change Adaptation" were conducted. This initiative was decentralized across the cities of Piura, Chiclayo, Trujillo, Arequipa, Lima, and Cusco, achieving the following results:
   - Reach: Participation of over 250 individuals representing a total of 161 organizations.
   - Satisfaction and Loyalty: The program achieved an average Customer Satisfaction (CSAT) score of 4.76/5 and an NPS of 82, reaching levels of excellence.
   - Impact: The sessions were valued for their technical rigor and practical applicability, highlighting the usefulness of the workshops for managing climate risks across various productive sectors.
2. Internal Training: Sustainability Culture for Employees
   Employee training is structured under a continuous learning model that ensures coverage across all organizational levels through two formats:
   - Learning Programs: As part of mandatory annual regulatory courses on the Udemy platform, employees complete a specific module on Sustainability Management, where they learn concepts and practices related to environmental and social aspects.
   - Onboarding Processes: As part of corporate culture, biweekly onboarding sessions are conducted for new hires in both administrative and sales areas, ensuring that environmental commitment is instilled from the beginning of the employment relationship.

Enviromental Innovation Projects (DEGS 1.3)

Within the framework of its circular economy strategy and Scope 3 emissions reduction, RIMAC implemented an innovative organic waste composting project aimed at preventing the disposal of organic waste in landfills and reducing methane emissions. This project was launched in October 2024 and continues to operate under an annual service renewal scheme, ensuring its long-term continuity.

As part of project management, the company clearly quantifies the results achieved, highlighting the management of 22,912.40 kg of organic waste in 2025 and an estimated reduction of 27.73 tCO_2eq through its valorization via composting. Additionally, indicators are in place that allow comparison between scenarios with and without the project's implementation, demonstrating its contribution to reducing the carbon footprint.

The project's development also includes the active participation of key stakeholders through a strategic partnership with the specialized provider LIMA COMPOST, responsible for the collection and processing of organic waste. Employees and strategic suppliers are additionally involved through training and onboarding focused on correct waste segregation, ensuring the operational effectiveness of the implemented system.

Finally, the compost produced from RIMAC's organic waste is distributed under a circular economy model: a portion is applied to maintain the green areas of RIMAC buildings, while the remainder is donated to school bio-gardens as part of volunteer projects. This approach promotes the conservation of both internal and external natural spaces.


Environmental Complaints (DEGS 1.5)

Indicator	2023	2024	2025
Total number of environmental complaints	0	0	0

Indicator	Result
Number of resolved complaints	0
Total amount of fines or sanctions (S/)	0

Climate-Related Management Incentives (DEGS 3.2) (CSA 2.4.6)

At RIMAC, climate-related management incentives are integrated into the annual performance evaluation process through the Balanced Scorecard (BSC) of selected roles responsible for implementing the company's Climate Action agenda. The BSC includes several performance indicators, and climate-related KPIs are incorporated as one component of the evaluation, contributing to the calculation of the performance bonus which may vary annually depending on the level of achievement of the established targets.

- Analyst Environmental and Climate Analyst

Within the Sustainability Area, one of the climate-related KPIs included in the performance evaluation of the Analyst Environmental and Climate Analyst is linked to the Net Promoter Score (NPS) of the climate change workshops. This KPI measures the quality, effectiveness, and perceived value of the climate-related training and awareness activities delivered to participants.

The workshops aim to strengthen knowledge and awareness on climate change, climate-related risks, and prevention measures. During the reporting period, six in-person climate change seminars were conducted nationwide in Piura, Trujillo, Chiclayo, Arequipa, Lima, and Cusco, in coordination with the RIMAC Monitoring Center.

- Head of Risk Management

The Head of Risk Management Prevention of the RIMAC Monitoring Center also has a climate-related KPI included in his BSC, which is part of the annual performance evaluation and contributes to the performance bonus. This KPI is one of several indicators included in his BSC, and specifically refers to the execution of "Climate Risk Seminars."

This KPI has a weighting of 15% within the BSC and measures the implementation of seminars focused on climate-related risks. The target established for the period was to deliver and exceed six climate risk seminars. These seminars were conducted in Piura, Trujillo, Chiclayo, Arequipa, Lima, and Cusco, contributing to the decentralization of technical knowledge and the promotion of a prevention culture regarding physical climate risks arising from natural phenomena.

Through these BSC indicators, RIMAC links climate-related objectives to individual performance evaluation and variable compensation. Although these climate-related KPIs are not the only indicators considered in the BSC, they form part of the performance assessment used to determine the performance bonus of the respective roles.

This mechanism ensures that climate awareness, climate risk prevention, and stakeholder engagement are translated into measurable management indicators and embedded into the accountability structure of key teams involved in RIMAC's climate strategy.

Financial Inclusion - Non-Financial Support (CSA 3.5.3)

The RIMAC Monitoring Center has consolidated as a multidisciplinary team designed to strengthen resilience against the climate crisis. During 2025, the CMR focused its efforts on democratizing access to climate information, prioritizing geographic areas highly vulnerable to the El Niño phenomenon and other extreme events particularly territories where individuals, microbusinesses, local organizations, and public entities face greater exposure to physical climate risks and limited access to specialized information for prevention, risk management, and business continuity.

Focus on Territorial Vulnerability and Resilience

Recognizing the critical exposure of the northern and southern regions of the country to threats such as heavy rains, mudslides, and floods, the in-person seminars "Together for Climate Change Adaptation" were conducted. These sessions were held in key cities such as Piura, Chiclayo, Trujillo, and Arequipa, identified as nodes of high climate susceptibility.

To promote an inclusive culture of prevention, these events were completely free and open to the public. This approach allowed us to reach not only client companies but also non-client organizations and state entities, ensuring that technical knowledge for operational continuity and infrastructure safety was accessible to the most exposed actors in society. This free and open-access format was designed to remove economic and informational barriers, enabling underserved and climate-vulnerable groups to access technical knowledge that is usually less available to them.

These locations were prioritized because their populations and local economic actors are highly exposed to physical risks and often require accessible technical guidance to anticipate, prepare for, and reduce potential economic and operational losses associated with climate-related events.

Results of Preventive Management 2025

In addition to the in-person seminars, the Monitoring Center promoted natural risk prevention among our clients through three impact pillars:

- **Alerts and Surveillance:** Issuance of more than 430 bulletins and preventive alerts about high-risk events (frosts, cold waves, forest fires, earthquakes, and volcanic activity).

- **Specialized Training:** Through webinars, forums, and in-person seminars, 436 people were reached through 113 personalized sessions.

- **WhatsApp Channel:** A free and open-access WhatsApp channel is available for individuals and companies to monitor climatic, geological, and social events in real time, enabling them to take immediate preventive or corrective measures.

By strengthening prevention capabilities among people and organizations exposed to physical climate risks, the initiative supports financial resilience by helping them reduce potential losses, protect assets, and make more informed decisions regarding risk protection and continuity measures.

Through these initiatives, the Monitoring Center goes beyond traditional services to become an enabler of climate and natural event resilience, providing tools that strengthen prevention systems for more people and companies.

Financial Inclusion Products Services (CSA 3.5.2)

Cuida+ is a health insurance product developed by RIMAC in partnership with BBVA. The product seeks to expand access to health protection for individuals, families, independent workers, natural persons with business activities or SMEs with limited access to private insurance or financial protection products. Its design responds to identified gaps in access to healthcare services, such as long waiting times, healthcare costs, limited appointment availability, and the need for clear guidance on how to use the insurance.

The program offers indemnity coverages and medical assistance services, including:

- Daily hospitalization benefits
- Compensation for a first cancer diagnosis
- Outpatient consultations
- Telemedicine
- Home doctor visits, exams, medicine reimbursement
- Annual preventive check-ups,
- Oncological screening

It also includes individual, policyholder + 1, and family plans, allowing coverage for up to 5 people, even without a family relationship.

Cuida+ reaches its target audience through accessible channels such as BBVA branches, digital channels, hybrid telemarketing, a web platform, WhatsApp, and a call center. In addition, it incorporates guidance and support mechanisms, such as a welcome call, wellbeing test, appointment scheduling platform, informative communications, and support materials, helping customers better understand their coverages and make proper use of the insurance.

During the reporting period, Cuida+ reached 665 clients/policyholders from March through July 2026, policies, or associated transactions. As supporting evidence, commercial materials, product presentations, pilot results, customer research documents, communication pieces, and other inputs are available and could be considered for public reporting.

Environmental Management

RIMAC's SBTi-aligned Decarbonization Strategy establishes a science-based pathway that includes a 54.6% absolute reduction in Scope 1 and Scope 2 emissions by 2033 and a 90% absolute reduction in Scope 1, 2 and 3 emissions by 2050, compared with the

2023 baseline. In 2025, RIMAC's total GHG emissions reached 3,174.77 tCO_2e, representing a 4.70% reduction compared with the 2023 baseline of 3,331.37 tCO_2e, reflecting progress toward our decarbonization goals and long-term Net Zero pathway.

Direct Greenhouse Gas Emissions (Scope 1) (CSA 2.4.1)

Direct GHG (Scope 1)	Unit	FY 2022	FY 2023	FY 2024	FY 2025	Target FY 2025
Total direct GHG emissions (Scope 1)	metric tonnes CO_2e	308.48	638.16	827.36	463.73	793.98
Data coverage (as % of denominator)	%	100	100	100	100	

Direct Greenhouse Gas Emissions (Scope 2) (CSA 2.4.2)

IGHG (Scope 2)	Unit	FY 2022	FY 2023	FY 2024	FY 2025	Target FY 2025
Location-based	metric tonnes CO_2e	-	600.4	705.09	825.77	676.88
Data coverage (as % of denominator)	%	-	100	100	100	
Market-based	metric tonnes CO_2e	706.36	899	784.52	935.46	753.14
Data coverage (as % of denominator)	%	100	100	100	100	

Direct Greenhouse Gas Emissions (Scope 3) (CSA 2.4.3)

IGHG (Scope 3)	Unit	FY 2022	FY 2023	FY 2024	FY 2025	Target FY 2025
Total indirect GHG emissions (Scope 3)	metric tonnes CO_2e	4740.6	2092.82	1993.48	1885.27	1913.74

Scope 3 category	Emissions in the reporting year (metric tonnes CO_2e)	Emissions calculation methodology or rationale for exclusion
1. Purchased goods and services	131.30	DEFRA 2023- Material Use, Ecoinvent 3.9
2. Capital goods	-	-
3. Fuel-and-energy-related activities (not included in Scope 1 or 2)	800.52	2006 IPCC Guidelines for National Greenhouse Gas Inventories
4. Upstream transportation and distribution	24	2006 IPCC Guidelines for National Greenhouse Gas Inventories
5. Waste generated in operations	11.57	2006 IPCC Guidelines for National Greenhouse Gas Inventories
6. Business travel	443.71	DEFRA 2023 - Business Travel - Air
7. Employee commuting	336.65	2006 IPCC Guidelines for National Greenhouse Gas Inventories
8. Upstream leased assets	-	-
9. Downstream transportation and distribution	3.82	DEFRA - Business travel-land, Taxis, regular taxi, passenger. km
10. Processing of sold products	-	-
11. Use of sold products	-	-
12. End-of-life treatment of sold products	-	-
13. Downstream leased assets	-	-
14. Franchises	-	-

15. Investments	-	-
Other upstream	133.7	DEFRA 2023 - Hotel Stay
Other downstream	-	-

Energy Consumption (CSA 2.1.1)

Total energy consumption	Unit	FY 2022	FY 2023	FY 2024	FY 2025	Target FY 2025
Total non-renewable energy consumption	MWh	1581.13	3186.05	3,148.96	3,189.01	3,023.00
Total renewable energy consumption	MWh	1941.11	1574.64	1502.51	1,567.37	
Data coverage (as % of denominator)	%	100	100	100	100	

The 14.18% increase in the workforce in 2025 was the main driver of the rise in total energy consumption. However, when assessed on a per capita basis, electricity consumption increased by only 2.57% compared to 2024, indicating that the overall increase was primarily associated with workforce growth rather than a significant rise in individual energy consumption.

Waste Disposal (CSA 2.2.1)

Waste category	Unit	FY 2022	FY 2023	FY 2024	FY 2025	Target FY 2025
Total waste recycled/reused	metric tonnes	33.38	27.86	35.24	51.14	
Total waste disposed	metric tonnes	0	72.33	71.97	59.06	69.81
- Waste landfilled	metric tonnes	0	72.33	71.97	59.06	

- Waste incinerated with energy recovery	metric tonnes	-	-	-	-	
- Waste incinerated without energy recovery	metric tonnes	-	-	-	-	
- Waste otherwise disposed, please specify	metric tonnes	-	-	-	-	
- Waste with unknown disposal method	metric tonnes	0	0	0	0	
Data coverage (as % of denominator)	%	100	100	100	100	

The 14.18% increase in the workforce in 2025 contributed to the rise in total waste generation, from 107.21 tons in 2024 to 110.20 tons in 2025. However, total waste increased by only 2.79%, which, relative to workforce growth, indicates a reduction in waste generation per capita. In addition, a higher share of waste was recycled and less waste was sent to landfill, reflecting improved waste segregation and management practices at the facility.

Water Consumption (CSA 2.3.1)

Water category	Unit	FY 2022	FY 2023	FY 2024	FY 2025	Target FY 2025
A. Water withdrawal (excluding saltwater)	Million m³	0.016715	0.0262933	0.0293045	0.034280	
B. Water discharge (excluding saltwater)	Million m³	0	0	0	0	
Total net freshwater consumption (A-B)	Million m³	0.016715	0.0262933	0.0293045	0.034280	0.02832
Data coverage (as % of denominator)	%	100	100	100	100	

The 14.18% increase in the workforce in 2025 contributed to the rise in total water consumption. However, when assessed on a per capita basis, water consumption remained relatively stable, increasing only from 0.0112 ML per employee in 2024 to 0.0115 ML per employee in 2025, equivalent to a marginal increase of 2.68%.

TCFD disclosure (CSA 2.4.5)

RIMAC monitors climate-related metrics across its operations, insurance portfolio and investment portfolio to support the assessment and management of climate-related risks and opportunities. At the operational level, RIMAC monitors Scope 1, 2 and 3 GHG emissions and resource-management indicators. For its insurance portfolio, RIMAC assesses exposure and vulnerability to climate-related hazards and uses these results to inform underwriting strategies, risk selection, accumulation controls and pricing. Physical and transition risks are also assessed through impact, probability and overall risk ratings under different climate scenarios. For its investment portfolio, RIMAC monitors financed emissions, carbon intensity and portfolio coverage to identify high-emitting sectors, prioritize engagement actions and support the management of climate transition risks.

To support the management of climate transition risks, RIMAC's SBTi-aligned Decarbonization Strategy establishes a science-based pathway that includes a 54.6% absolute reduction in Scope 1 and Scope 2 emissions by 2033 and a 90% absolute reduction in Scope 1, 2 and 3 emissions by 2050, compared with the 2023 baseline. In 2025, RIMAC's total GHG emissions reached 3,174.77 tCO_2e, representing a 4.70% reduction compared with the 2023 baseline of 3,331.37 tCO_2e, reflecting progress toward its decarbonization goals and long-term Net Zero pathway.

7. Close to People and the Community

Monetary and Non-Monetary Costs of the Social Investment Strategy (DEGS 6.3)

Indicator	2025 Amount (PEN)
Total monetary contributions cost (direct financing)	200,737
Total cost of in-kind donations (goods or services)	38,731.35