

# Our Human Rights Management 2022- 2024

***RIMAC***

# 01. Presentation

# We are RIMAC

## Our purpose and strategy:

We are proud to be the most sustainable insurance company in Peru, focused on the well-being of our clients and the continuous digital transformation that positions us as a company that is closer, more agile, simpler and more connected to people.



**Protegemos** tu mundo,  
**impulsamos** tu bienestar

## Our principles:

**Las personas van primero**

Las personas van primero y su bienestar es el centro de lo que hacemos

**Somos una sola RIMAC**

Somos una sola RIMAC, construyendo relaciones de colaboración y confianza

**Actuamos ahora**

Actuamos ahora, asumiendo las responsabilidades con sentido de urgencia

**Construimos un mejor futuro**

Construimos un mejor futuro, desafiando el status quo y atreviéndonos a más

# Framework of action

At RIMAC, we seek to identify, prevent and mitigate any possible adverse impact on Human Rights (HR) in any of the activities within our value chain and with our stakeholders. Therefore, we committed to a due diligence process that evaluated our HR management in the 2022-2024 period.

We work under the reference framework of the United Nations Guiding Principles on Business and Human Rights, the OECD Due Diligence Guide for Responsible Business Conduct and the National Action Plan on Business and Human Rights 2021-2025 (Peru).

In order to ensure comprehensive management of HR, we rely on the model recommended by the OECD, aligned with global standards to achieve responsible business conduct.

Visit: [OECD Due Diligence Guidance for Responsible Business Conduct](#)



# Framework of action RIMAC

Following all the reference frameworks and our purposes and principles, we elaborated our RIMAC Action Framework for the management of HR in our company.

## Supervision and Report

We are committed to monitoring each complaint and we communicate about the progress of our management in HR.

## Complaint mechanisms

We ensure that our channels are always active to receive complaints from our stakeholders.



## Commitments

We incorporate our corporate commitment to respect Human Rights in our policies and procedures.

## Risks and Controls

We incorporate the identification and evaluation of risks in the HR to our business risk management..

## Trainings

We have a series of trainings on various topics related to HR.

# 1. **Commitments:**

Policies and Management Systems

# Policies and Management systems

The HR require a transversal approach in the organization. The company's commitments, as well as the expected behavior of our employees, suppliers and other stakeholders, are reflected in our different corporate policies and procedures.

## Main Policies and Procedures:

- ✓ Human Rights Policy.
- ✓ Code of conduct.
- ✓ Sexual Harassment Prevention and Punishment Policy.
- ✓ Diversity and Corporate Inclusion Policy.
- ✓ Sustainability Policy.
- ✓ Anti-corruption Policy.
- ✓ Personal Data Protection Policy.
- ✓ Occupational Health and Safety Policy (OHS).

POLICY				Code: P01-3926	
HUMAN RIGHTS				Status: Current	Version: 1
Macro Process:	Strategic Management	Process:	Strategic Management	Publication Date: 21/05/2020	Pages: 1 to 6
<b>I. OBJECTIVE</b> Formalize RIMAC's commitment to human and labor rights recognized in national and international legislation, as well as define the general principles that the company will apply for human rights due diligence.					
<b>II. SCOPE</b> The policy applies to each and every member of the organization, including executives, officers, and general personnel, both RIMAC Seguros y Reaseguros and RIMAC S.A. Entidad Prestadora de Salud, hereinafter referred to as "employees". Likewise, to suppliers, clients, and third parties (consultants, suppliers, or agents), who must comply with the provisions of the code according to contractual agreements, and is extended to any person who is linked to RIMAC Seguros y Reaseguros and RIMAC S.A. Entidad Prestadora de Salud.					
<b>III. DEPARTMENTS, POSITIONS, ROLES AND RESPONSIBILITIES</b>					
<b>Legal and Corporate Affairs Division</b>					
1. Approve and/or modify the Human Rights Policy					
2. To enforce the Human Rights Policy, taking care of the following stakeholders:					
a. Shareholders					
b. Community					
c. State					
d. Media					
e. Competitors					
<b>Management and Human Development Division</b>					
1. To enforce the Human Rights Policy, taking care of the following stakeholder group:					
a. Employees					
<b>Investment Division</b>					
1. Approve and/or modify the Human Rights Policy.					
2. To enforce the Human Rights Policy, taking care of the following stakeholders:					
a. Shareholders					
<b>Finance and Risk Control Division</b>					
1. To enforce the Human Rights Policy, taking care of the following stakeholder group:					
a. Suppliers					
<b>Personal Insurance and Marketing Division</b>					
1. To enforce the Human Rights Policy, taking care of the following stakeholder group:					
a. Individual customers					
<b>Business Insurance Division</b>					
1. To enforce the Human Rights Policy, taking care of the following stakeholder group:					
a. Business/Corporate Clients					

## Código conducta

"Tú decides, decide bien"



# Human Rights Policy

As part of our continuous improvement processes, all our documents and guidelines are linked to address issues related to HR specifically, our Human Rights Policy centralizes and addresses our principles on the matter.

## Our Human Rights Policy :

“RIMAC respects international and national agreements, regulations and pacts in order to act with the highest ethical standards for an inclusive, resilient, equitable and sustainable society. We have a firm commitment to respect the provisions of the Universal Declaration of Human Rights, therefore, we do not participate in businesses that attempt against them.

Human rights underlie all our policies and manuals, and are considered in our daily actions as a company. For this reason, we are aligned with the principles of the United Nations Global Compact and we publicly report our performance in terms of human and labor rights, anti-corruption practices and care for the environment”.

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# Human Rights Policy

## Principles that our Human Rights Policy addresses:

- ✓ Commitment to respect national and international standards on HR.
- ✓ Forced labour.
- ✓ Human trafficking.
- ✓ Child labor.
- ✓ Freedom of association y Right to collective bargaining.
- ✓ Equal pay.
- ✓ Discrimination.
- ✓ Harassment.
- ✓ Right to a healthy environment.
- ✓ Working conditions – Flexible and reasonable hours.
- ✓ Working conditions – Health and Safety at work.
- ✓ Information privacy protection



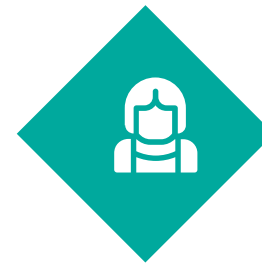
Community



Government



Employees



Customers



Suppliers



Shareholders

**Interest groups included**

# Structure of our management

Additionally, aware of the challenges arising from the transversality of HR issues, we seek to strengthen its governance. In this way, we have developed the following Human Rights management structure in RIMAC :

<b>Instance</b>	<b>Sustainability and Corporate Affairs Vice Presidency</b>	<b>Communications Committee</b>	<b>Risk Committee and Sustainability area</b>
<b>Role or function</b>	It is in charge of managing the strategy related to Human Rights, as well as internally coordinating its activities.	It is responsible for disseminating internally and externally the activities and commitments in the field of Human Rights.	It is responsible for receiving and processing complaints, direct or indirect, as well as establishing corrective measures and sanctions.

# 02. Human Rights Risks:

Identification and assessment of risks in Human Rights.

# Identify and assess risks

Our operational risk management has been evaluating Human Rights issues, such as possible impacts on the environment, health and safety or ethical problems. However, we seek to strengthen our approach, **incorporating Human Rights in the analysis and management of our risks.**

- ✓ The objective is to gradually incorporate the Human Rights approach in risk management to avoid duplication of efforts and promote synergies.
- ✓ In addition, we have strengthened the incorporation of risks related to Human Rights, through risk identification and evaluation workshops with the responsible areas.



# Identify and assess risks

To carry out the identification and evaluation process, we carry out the following activities:

- ✓ Through the *benchmarking* of the insurance sector at a global level and the relevant public information of the local context, the possible risks, real and potential, for RIMAC were identified.
- ✓ To the previous analysis, the risks identified in all stages of the RIMAC value chain were incorporated.
- ✓ Information from audits, existing risk matrices, reports from the complaints channel, among others, was included.
- ✓ Finally, all the risks were evaluated through different workshops with the respective units.

Units participating in the process:



- Compliance
- Information security
- Product suscription - Health
- Product suscription - Vehicular
- Product suscription - Life
- Corporate affairs
- Labor relations
- Suppliers Management - Health
- Suppliers Management - vehicular
- Suppliers Management - administratives
- Compensation
- Occupational health and security
- Customer experience
- Talent management
- Sustainability
- Investments
- Logistics
- Climate and culture
- Cdivisory and contracts
- Risks

# Identify and assess risks

## Relevant topics reviewed



- Labor rights.
- Labor conditions in suppliers.
- Discrimination.
- Harassment and bullying.
- Equal pay.
- Freedom of expression and opinion.
- Freedom of association.
- Child and forced labour.
- Security of the information.
- Responsible investment.
- Environmental Protection.
- Complaint channel.

## Potentially affected rights holders



- Employees
- Customers
- Suppliers
- Society
- Women
- Migrants
- Children and adolescent.
- People with disabilities.



# Risks evaluation



- ✓ **16** risk categories were identified and evaluated during this first stage.
- ✓ Each unit was able to **identify and assess** its risks in terms of Human Rights.
- ✓ The results achieved were promoted by all the units of the organization involved in this process.



# 03. Trainings

# Training at RIMAC

At RIMAC, We structure our trainings in favor of our employees and suppliers to improve, both, their competences and skills in good to their future.

Annually we carry out training on various topics such as the Anti-Corruption and Regulatory Compliance Management System, Sustainability Management, Healthy Lifestyle and Prevention of Psychosocial Risks, among others; Although some of our issues are linked to HR, we are still in the process of incorporating the issues identified and evaluated in our HR risk matrix.

## Some of our training related to Human Rights are the following:



Information Security.



Anticorruption and Regulatory Compliance Management System.



Induction in Safety and Health at work.



Typology of Asset Laundering.



Insurance Contract Law.



Diversity and Inclusion training.

# 04. Complaint Mechanisms:

Prevent, halt and mitigate

# RIMAC Integrity Channel

RIMAC has an Integrity Channel so that any of our stakeholders can make complaints or express their concerns about possible breaches of legislation or internal company policies, including Human Rights issues.

Our Integrity Channel is operated independently, which ensures the anonymity of the complainant and the confidentiality of the information.

This mechanism helps us detect possible deviations in our standards of conduct, take the necessary corrective actions, provide feedback to management and provide an effective and timely response to the parties involved.

**Guía de uso del  
Canal de Integridad**



**BRECA**  
GRUPO EMPRESARIAL

Visit our: [Canal de Integridad](#)

# RIMAC Complaints Book

Through its complaints and claims attention channels, RIMAC attends to breaches, irregularities or deficiencies in relation to the satisfaction of our services, including possible violations of the Human Rights of our clients.

In this case, the Complaints Book reviews all the cases presented within a maximum period of fifteen (15) days, counted from the date of receipt.

**RIMAC**

**Registra** tu reclamo

Coméntanos los detalles de tu inconveniente.

# Sexual Harassment Prevention and Punishment Policy

Likewise, we have other processes and complementary internal documents for specific topics, such as the Policy for the Prevention and Punishment of Sexual Harassment.

Complaints related to these issues can be submitted through two types of channels:

## Anonymous channels

Described in the RIMAC Seguros Code of Conduct.



Email: [rimac@canaldeintegridad.com](mailto:rimac@canaldeintegridad.com)



Online: [www.canaldeintegridad.com/rimac](http://www.canaldeintegridad.com/rimac)



Free phone line: 0-80018114 (option 2) o 219-7104 (option 2)



Personal Interview: En Av. Víctor Andrés Belaúnde 171, Piso 6, San Isidro, Lima 27, Lima - Perú, preguntando por el Sr. Rafael Huamán.

## Formal channels

The one regulated in this Policy (number 9).

POLÍTICA				
DE PREVENCIÓN Y SANCIÓN DEL HOSTIGAMIENTO SEXUAL				Versión: 01
Macroproceso:	Gestión y Desarrollo Humano	Proceso:	Relaciones Laborales	Páginas 1 de 14

**1. OBJETIVO**

La presente Política de Prevención y Sanción del Hostigamiento Sexual (en adelante, la Política) se expide en cumplimiento de la Ley N° 27942, Ley de Prevención y Sanción del Hostigamiento Sexual, y del artículo 24 de su Reglamento aprobado mediante el Decreto Supremo N° 014-2019-MIMP.

RIMAC SEGUROS Y REASEGUROS S.A. (en adelante, RIMAC SEGUROS), tiene el compromiso de garantizar un ambiente de trabajo libre de toda forma de hostigamiento sexual, en el que se respete la dignidad y la integridad de las personas que lo integran. Para ello, RIMAC SEGUROS adoptará las medidas de prevención, protección, investigación y sanción que se prevén en la presente Política y el ordenamiento legal aplicable.

Las disposiciones que se regulan en la presente Política son aplicables a todos los trabajadores de RIMAC SEGUROS.

Asimismo, en aplicación de los artículos 25 y 75 del Decreto Supremo N° 014-2019-MIMP, estas disposiciones se extienden al personal sujeto a modalidades formativas laborales, al personal destacado por empresas de intermediación, al personal desplazado por empresas de tercerización y/o a las personas sujetas a una relación de naturaleza civil, en lo que resulte aplicable. En estos casos, la aplicación de la presente Política no implica el reconocimiento del vínculo laboral de la presunta víctima y/o del presunto hostigador con RIMAC SEGUROS.

**2. DEFINICIONES**

Para los efectos de la presente Política, se aplican las siguientes definiciones:

a) **Canales de denuncia**

RIMAC SEGUROS cuenta con los siguientes canales de denuncias:

**Canales anónimos:** Para mayor referencia ver el Código de Conducta aplicable a RIMAC SEGUROS.

- Correo electrónico: [rimac@canaldeintegridad.com](mailto:rimac@canaldeintegridad.com)
- En línea: <http://www.canaldeintegridad.com/rimac>
- Línea telefónica gratuita: 0-800 1 8114 (opción 2) o 219-7104 (opción 2)
- Por escrito a Ernst & Young a la dirección: Av. Víctor Andrés Belaúnde 171, Piso 6, San Isidro, Lima 27, Lima – Perú, atención Sr. Rafael Huamán. Colocar en la referencia: Canal de Integridad RIMAC.
- Entrevista personal: En Av. Víctor Andrés Belaúnde 171, Piso 6, San Isidro, Lima 27, Lima - Perú, preguntando por el Sr. Rafael Huamán.

**Canales formales:** el regulado en la presente Política (numeral 9).

b) **Hostigado o víctima:** Toda persona, independientemente de su sexo, identidad de género u orientación sexual, que es víctima de hostigamiento sexual.

1

Visit [Política aquí](#)

# Mitigation and Remediation plans

At RIMAC, we are committed to **identifying, preventing, mitigating and remedying** adverse impacts on the enjoyment and/or exercise of Human Rights of our stakeholders, caused or contributed by the company.

**We establish the following steps as our action plan in the face of confirmed cases:**

1

The **adverse impact on human rights** and the affected rights holders are recorded and the Human Rights risk matrix is updated

2

**Mitigation and remediation measures** for adverse impacts will be established. The plan will then be reported to the responsible internal bodies and relevant external bodies.

3

The activities of the plan will be executed under the **supervision of the responsible organisms** and the affected interest groups or vulnerable groups will be informed about their development

4

The performance of the action plan will be reported in our editions of the **Integrated Report**.

# Tracking

## RIMAC Risks Committee

Our Compliance Committee has the function of receiving and processing complaints, direct or indirect, including those related to violations of Human Rights.

In addition, the Committee is in charge of establishing corrective measures and sanctions, authorizing exceptional cases, proposing to the Board of Directors the modifications it deems necessary and determining the actions for the dissemination of the Code.

### 1.5 Our 2023 in numbers





# 5. Supervision and Report

# Supervision and Report

## Integrated Report

Annually, we include information on our Human Rights management in our Integrated Report. For example, we report the number of complaints received through the Integrity Channel, the type and the main corrective actions implemented.

In the period 2022-2024, we have proposed to deepen the information reported on our progress and challenges with respect to Our Human Rights Management.



# Supervision and Report

## Web Page: Social Management

Thinking about the best accessibility for our stakeholders, we will adapt our website in order to integrate the report and development of our Human Rights management, as well as the progress of the possible mitigation plans in execution.

