



**RIMAC**

# **RIMAC's Contribution to the Sustainable Development Goals**



**2021 Results**



# 01 Introduction

The 2030 Agenda for Sustainable Development was launched in 2015 to end poverty and put the world on the path to peace, prosperity and opportunity for all on a healthy planet. The 17 Sustainable Development Goals (SDGs) call for a transformation of the financial, economic and political systems that govern our societies today to guarantee the human rights of all individuals. Today we face an even greater challenge due to the social and economic impacts of the pandemic, where the challenge of humanity is to consolidate economic growth, reduce inequalities and address the global environmental crisis.

The mobilization of all actors, including the private sector, is essential in the implementation of the 2030 Agenda. Companies are expected to adopt more sustainable institutional, economic, social and environmental practices in the way they conduct their activities or develop new markets.

**RIMAC's sustainability strategy** has allowed us to map our stakeholders and identify our responsibility to the environment and society, which is supported by the governance process. In this regard, we identified a positive impact on the following Sustainable Development Goals through our environmental, social and governance (ESG) initiatives:

In our country, the **National Institute of Statistics and Informatics (INEI)** by its Spanish acronym) is responsible for monitoring the fulfillment of the 169 goals of the 17 Objectives. In this way, it has made available to public policymakers, researchers, academics and the general public the Monitoring System of the Sustainable Development Goals.



This document constitutes the second analysis report of our contribution to the SDGs, in which we show our progress towards the achievement of the goals of the 2030 agenda.

# 01 Introduction

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

Our sustainability management is based on a comprehensive strategy that includes three fundamental pillars that have evolved, incorporating Environmental, Social and Governance (ESG) criteria, aligned with our business and with the sustainability pillars of BRECA, a business group of which we are part:



01

As leaders in the sector, we believe it is essential to play an active role in promoting initiatives that allow us to positively impact the well-being of our most relevant stakeholders, starting at home with our employees and their families.



02

Aligned with our purpose "Protegemos tu mundo, impulsamos tu bienestar" (We protect your world, we promote your well-being), the initiatives that are part of this commitment will allow us to have an impact on communities in vulnerable situations, through alliances and joint efforts with our customers, contributing to their loyalty.



03



We aim to become an increasingly close and reliable brand, providing quality services and offering clear, timely and transparent information to our customers.



# 02 Contribution

At RIMAC we contribute to 10 SDGs and 47 targets:



Note: References indicate the targets to which we contribute at RIMAC.

# 02 Contribution

RIMAC Initiatives and Programs aligned with the SDGs:





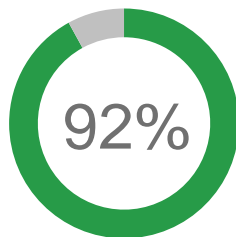
## Ensure healthy lives and promote well-being for all at all ages

Globally, the **COVID-19 pandemic halted or reversed health advancements** and poses significant risks beyond the disease itself, disproportionately affecting vulnerable groups. The pandemic demonstrated the importance of **universal health coverage** and multisectoral coordination for health emergency preparedness.<sup>1</sup>

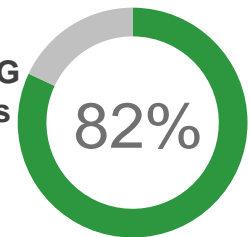
At RIMAC, we **carry out the deployment of actions** within the context of the emergency caused by the COVID-19 pandemic, having as our main commitment, to ensure the health of our employees, their families and customers. In this sense, we promote initiatives to provide support and care, including advice and accompaniment for cases of COVID-19, both for our employees and their cohabitants, as well as the reinforcement of Health and Safety protocols. In addition, we do not stop serving our policyholders, providing them with 100% of the coverage they required, accompanied by an offer of services reinforced with ambulances, call centers, chatbots, telemedicine and remote medical guidance.

**Cuida Co.**, is a company created by RIMAC in January 2021, which co-creates close and innovative experiences that facilitate health and wellness services, where and when they are needed. Cuida was born with the creation of the Digital Health tribe, as a startup to explore new business models of health and wellness, through digital channels (telemedicine, digital pharmacy and wellness). Currently, Cuida is the **first digital health and wellness ecosystem in Peru** and its mission is to be the health and wellness ally that people need.

Percentage of global SDG targets to which we are aligned



Percentage of SDG country indicators to which we are aligned



<sup>1</sup> Source: Sustainable Development Goals Report, 2021, UN.

# 3 GOOD HEALTH AND WELL-BEING




## Target 3.1

By 2030, reduce the global maternal mortality ratio to less than 70 per 100,000 live births.

## Target 3.2

By 2030, end preventable deaths of newborns and children under 5 years of age, with all countries aiming to reduce neonatal mortality to at least as low as 12 per 1,000 live births and under-5 mortality to at least as low as 25 per 1,000 live births.



RIMAC Indicator

**Insured pregnant women**

- **11,799** pregnant women affiliated to maternity insurance at the end of 2021.

**Insured girls and boys**


- **36,080** under-5 girls and boys attended through the insurance.

**Immunized girls and boys**

- **80** influenza vaccines given to **26** insured boys and children between 0 and 4 years old.

**Maternity**

- **5080** childbirths attended



SDG Indicator

3.1.1  
Maternal mortality ratio

3.2.1  
Under-5 mortality rate


3.2.2  
Neonatal mortality rate

**Insured pregnant women**

**11,799** of our members are pregnant women, who through our insurance have the necessary attention and care to ensure maternal and child health, to contribute to the reduction of maternal mortality in the country.

**Insured and immunized girls and boys**

At RIMAC we contribute to the prevention and reduction of diseases of under-5 children who are affiliated and receive the necessary care, in addition to immunization through the application of the influenza vaccine.



RIMAC's Contribution

- Maternal mortality rate per 100,000 live births: 93 in 2004-2010 period
- Under-5 mortality rate per 1,000 live births: 19 in 2017/2018 period
- Neonatal mortality rate per 1,000 live births: 10 in 2017/2018 period

Source:: INEI – ENDES (by its Spanish acronym)







Country Indicator



## Target 3.3

By 2030, end the epidemics of AIDS, tuberculosis, malaria and neglected tropical diseases and combat hepatitis, water-borne diseases and other communicable diseases.


 <p>RIMAC Indicator</p>	<p><b>National Immunization Scheme</b></p> <ul style="list-style-type: none"> <li>• <b>12,440</b> under-5 children with vaccines against poliomyelitis, hepatitis B, Haemophilus meningitis, Type B influenza, rotavirus, diphtheria, tetanus, measles, mumps, rubella, pneumonia, influenza, and chickenpox.</li> <li>• <b>2,722</b> adults were vaccinated against Pneumococcus (for the elderly), Tdap (Diphtheria, Tetanus and Pertussis, for pregnant women), Dt (Diphtheria and Tetanus for pregnant women and women of childbearing age) and Influenza vaccine (for people with/without Co-morbidity) within the regular vaccination schedule.</li> </ul>	<p><b>Vaccines and disease prevention</b></p> <p>RIMAC offers health products through its care services that are aimed at promoting a healthy lifestyle and the prevention of disease for our policyholders to improve their quality of life.</p> <p>Through the <b>Ministry of Health's National Immunization Scheme</b>, we offer our members protection against preventable diseases through vaccines against polio, hepatitis B, Haemophilus meningitis, type B influenza, rotavirus, diphtheria, tetanus, measles, mumps, rubella, pneumonia, influenza and chickenpox.</p>	 <p>RIMAC's Contribution</p>
 <p>SDG Indicator</p>	<p>3.3.4 Hepatitis B incidence per 100,000 population</p>		
<ul style="list-style-type: none"> <li>• Hepatitis B 100,000 population: 5</li> </ul> <p>Source: INEI 2018</p>			 <p>Country Indicator</p>





## Target 3.4

By 2030, reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being.



**Cuida Co**

- **21,379** people attended and **38,656** diagnoses made through the “Cuídate” program
- **2,077** medical services on the “Programa Integral para Crónicos” (Chronic Integral program) in 2021

**“Bien” Mental Health**

- **2,888** psychological orientations made to clients and companies in 2021
- **755** patients served and accompanied in 2021

**“Estar Bien”**

- **4 500 000** Users
- **5 700 000** Interactions

**“Mente Sana” Program**

- **1,560** psychological attention for employees and cohabitants

RIMAC Indicator

**Cuida Co**

Cuida was born with the creation of the Digital Health tribe, as a startup to explore new business models of health and wellness, through digital channels (telemedicine, digital pharmacy and wellness). Currently, **Cuida is the first digital health and wellness ecosystem in Peru** and its mission is to be the health and wellness ally that people need.

**“Bien” Mental Health**

Important aspects such as mental health are part of RIMAC's commitment, so in July 2020 "Bien" was born, within the health ecosystem project of Cuida Co. The value proposition of "Bien" consists of the delivery of an accessible online psychological counseling service, personalized, empathetic and transparent with a focus on obtaining results.

**“Estar bien”**


Our "Estar Bien" platform continued to be Peru's leading online wellness community since 2015. We spread content related to the pillars of physical health, emotional well-being, career growth and personal finance.

**“Mente Sana”**

We continue to provide emotional support to our employees and their cohabitants so that they can have specialized psychological guidance.



RIMAC's Contribution



3.4.1  
Mortality rate attributed to cardiovascular disease, cancer, diabetes or chronic respiratory disease

3.4.2  
Suicide mortality rate

SDG Indicator

• Mortality rate attributed to cardiovascular disease, cancer, diabetes or chronic respiratory disease (total percentage of deaths): 51.8%


Source: MINSA





## Target 3.6

By 2020, halve the number of global deaths and injuries from road traffic accidents.



RIMAC  
Indicator

**“Yo Me Cuido” Program**

- **20** Educational Institutions in Metropolitan Lima that include the “Yo Me Cuido” Program in their curriculum throughout 2021
- **176** Educational Institutions impacted since 2013


**“Yo Me Cuido” Program**

Since 2013, our prevention education program "Yo me cuido" works with schoolchildren, teachers and parents from different parts of the country, promoting good practices in health and nutrition, disaster prevention, first aid and road safety.

Throughout the year, we simultaneously work in the digital accompaniment to our clients and allies 2021, through the development of talks, training and storytelling, aimed at their communities of influence and families of employees.



RIMAC's  
Contribution



SDG  
Indicator

3.6.1  
Death rate due to road traffic injuries

- Death rate due to road traffic injuries per 100 000 population: 8.2

Source: INEI



Country  
Indicator



## Target 3.7

By 2030, ensure universal access to sexual and reproductive health-care services, including for family planning, information and education, and the integration of reproductive health into national strategies and programs.



RIMAC  
Indicator

- **230,232** insured women of reproductive age (15 - 49 years)

**Awareness-raising campaigns**


- **11 600 000** people engaged by Facebook posts
- **11 500 000** Facebook interactions
- **140 000** Webinars participants

**First Peruvian digital wellness community “Estar Bien”**

- **4 500 000** Users
- **5 700 000** Interactions

**Allie**

- **248** subscribers to the platform for purchases of feminine wellness products



RIMAC's  
Contribution

**Awareness-raising campaigns**

Our content focused on providing relevant information supported by experts, intending to improve the quality of life and well-being of people through recommendations for their physical, mental and financial health and health webinars that allowed to clear doubts and strengthen the knowledge of our users about COVID19, healthy eating, among others


**First Peruvian digital wellness community “Estar Bien”**

We spread content related to the pillars of physical health, emotional well-being, career growth and personal finance. In addition, there is content on sexual and reproductive health.

•

**Allie**

It is a subscription platform designed for women, where they can program their purchase of female well-being products such as contraceptive pills or other methods, sanitary pads or others.



SDG  
Indicator

3.7.1

Proportion of women of reproductive age (aged 15–49 years) who have their need for family planning satisfied with modern methods

- Percentage of women of reproductive age (15 - 49 years) who practice family planning with modern methods of contraception: 56%

Source: INEI - ENDES




Country  
Indicator



## Target 3.8

Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all.



RIMAC  
Indicator


- **464,863** people with health insurance
- **165,043** insured children and young people (up to 18 years of age)
- **11,799** insured pregnant women
- **66,727** insured adults and older adults (+60 years)
- **100%** insured employees

**Inclusive insurance**

- **2,380** "Salud flexible" (Flexible health) insurance policies
- **5,150** "Vida contigo" (life with you) and "Vida flexible" (flexible life) insurance policies
- **2,175** "Seguro Vehicular flexible" (flexible vehicle insurance) insurance policies
- **4,098** "Pago por kilómetros" (payment per kilometer)

**Services**

- **+14,500** COVID-19 patients and **+9,400** NON COVID-19 served through remote consultation
- **+14,000** remote consultations
- **101,693** clients that interact with our Chatbot "TOBI" , having 156,531 online consultations.



SDG  
Indicator

3.8.1  
Coverage of essential health services

3.8.2  
Proportion of population with large household expenditures on health as a share of total household expenditure or income


**Inclusive insurance**

At RIMAC we aim to be present in the lives of more Peruvians, giving them **the ease of access to products that adapt to their needs**, quickly and with simple communication.

We have inclusive insurance such as "Salud Flexible" which is the first customizable health insurance product in Peru, designed as an economical option for people who do not have private insurance. In addition, we have "Vida flexible" and "Vida contigo" to accompany our clients throughout their lives. We also have "Seguro vehicular flexible" which is the first flexible vehicle insurance where customers can choose the coverages and assistance for which they wish to pay.

**Services**

Throughout 2021, we have continued to provide medical guidance by chat (telemedicine) on the "Mi Mundo RIMAC" website with free access for our clients. In addition to the TOBI CHATBOT functionality that allowed us to provide free COVID-19 triage for customers and non-customers.



RIMAC's  
Contribution





- Proportion of population with health insurance: 77.7%
  - Proportion assigned of monthly per capita average expenditure for health: 8.3%
- Source: INEI - ENAHO





## Target 3.9

By 2030, substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water and soil pollution and contamination.

 <p>RIMAC Indicator</p>	<p><b>“Yo me cuido” Program</b></p> <ul style="list-style-type: none"> <li>• <b>39,874</b> children impacted since 2013</li> <li>• <b>37,724</b> parents impacted since 2013</li> <li>• <b>4,633</b> teachers impacted since 2013</li> <li>• <b>176</b> Educational Institutions impacted since 2013</li> <li>• <b>20</b> Educational Institutions in Metropolitan Lima that include the “Yo Me Cuido” Program in their curriculum in the 2021 period</li> </ul>	<p><b>“Yo me cuido” Program</b></p> <p>Since 2013, our prevention education program “Yo me cuido” works with schoolchildren, teachers and parents from different parts of the country, promoting good practices in health and nutrition, disaster prevention, first aid and road safety.</p> <p>The contents include health and nutrition topics, as well as hand washing and how necessary daily personal hygiene is to take care of health.</p>	 <p>RIMAC's Contribution</p>
 <p>SDG Indicator</p>	<p>3.9.2 Mortality rate attributed to unsafe water, unsafe sanitation and lack of hygiene (exposure to unsafe Water, Sanitation and Hygiene for All (WASH) services)</p>	<p>Throughout the year, we work in parallel in the digital accompaniment to our clients and allies 2021, through the development of talks, trainings and storytelling, aimed at their communities of influence and families of employees.</p>	
<p>Unavailable</p>		 <p>Country Indicator</p>	

# 3 GOOD HEALTH AND WELL-BEING



## Target 3.A





Strengthen the implementation of the World Health Organization Framework Convention on Tobacco Control in all countries, as appropriate.

<p>RIMAC Indicator</p>	<p><b>Responsible Investment Policy</b></p> <ul style="list-style-type: none"> <li>100% of portfolio companies have the assessment of ESG compliance.</li> </ul>	<p><b>Responsible Investment Policy</b></p> <p>In December 2020, our Board of Directors approved the Company's Responsible Investment Policy so that all our investments meet ESG criteria. This policy establishes that all investment analyses must incorporate ESG criteria, for which we have developed a monitor of ESG criteria that are constantly observed and are implemented in our direct investments and through management.</p>	<p>RIMAC's Contribution</p>
<p>SDG Indicator</p>	<p>3.a.1 Age-standardized prevalence of current tobacco use among persons aged 15 years and older</p>	<p>We do not to make investments in the sectors of armaments, pornography or companies whose main business <b>is related to the production and marketing of tobacco</b>, casinos, betting centers and coal.</p>	
<p>Unavailable</p>			<p>Country Indicator</p>



## Target 3.B

Support the research and development of vaccines and medicines for the communicable and noncommunicable diseases that primarily affect developing countries, provide access to affordable essential medicines and vaccines, in accordance with the Doha Declaration on the TRIPS Agreement and Public Health, which affirms the right of developing countries to use to the full the provisions in the Agreement on Trade Related Aspects of Intellectual Property Rights regarding flexibilities to protect public health, and, in particular, provide access to medicines for all.

 <p>RIMAC Indicator</p>	<p><b>National Immunization Scheme</b></p> <ul style="list-style-type: none"> <li>• <b>12,440</b> under-5 children with vaccines against poliomyelitis, hepatitis B, Haemophilus meningitis, Type B influenza, rotavirus, diphtheria, tetanus, measles, mumps, rubella, pneumonia, influenza, and chickenpox.</li> <li>• <b>2,722</b> adults were vaccinated against Pneumococcus (for the elderly), Tdap (Diphtheria, Tetanus and Pertussis, for pregnant women), Dt (Diphtheria and Tetanus for pregnant women and women of childbearing age) and Influenza vaccine (for people with/without Co-morbidity) within the regular vaccination schedule.</li> </ul>	<p><b>Vaccines and disease prevention</b></p> <p>RIMAC offers health products through its care services that are aimed at promoting a healthy lifestyle and the prevention of disease, for our policyholders to improve their quality of life.</p> <p>Through the <b>Ministry of Health's National Immunization Scheme</b>, we offer our members protection against preventable diseases through vaccines against polio, hepatitis B, Haemophilus meningitis, type B influenza, rotavirus, diphtheria, tetanus, measles, mumps, rubella, pneumonia, influenza and chickenpox.</p>	 <p>RIMAC's Contribution</p>
 <p>SDG Indicator</p>	<p>3.b.1 Proportion of the target population covered by all vaccines included in their national program.</p> <p>3.b.3 Proportion of health facilities that have a core set of relevant essential medicines available and affordable on a sustainable basis</p>		
<p>Unavailable</p>		 <p>Country Indicator</p>	

# 3 GOOD HEALTH AND WELL-BEING



## Target 3.C

Substantially increase health financing and the recruitment, development, training and retention of the health workforce in developing countries, especially in least developed countries and small island developing States.

## Target 3.D

Strengthen the capacity of all countries, in particular developing countries, for early warning, risk reduction and management of national and global health risks.



RIMAC Indicator

### Cuida Co

- 11 professionals who are part of the specialized medical team

### Health Care Providers

- Agreement with **534** health providers nationwide, of which **270** are in Lima and **267** are in the province.

### Cuida Co

Cuida Co is a RIMAC company created in January 2021, which co-creates close and innovative experiences that facilitate health and wellness services, where and when they are needed. Cuida is the first digital ecosystem of health and well-being in Peru and its mission is to be the health and wellness ally that people need.

### Health Care Providers

Through the health assurance model, we offer medical services provided by nationally contracted providers who, under regulations and our requirements, meet high-quality standards in the processes of medical care and patient safety. To this end, health management indicators are evaluated to ensure first-class care.



RIMAC's Contribution

3.c.1  
Health worker density and distribution

3.d.1  
International Health Regulations (IHR) capacity and health emergency preparedness



SDG Indicator

- Number of registered doctors per 10,000 inhabitants: 27



Country Indicator





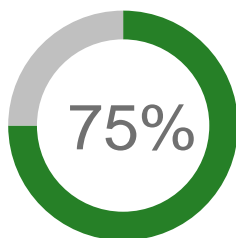
## Take urgent action to combat climate change and its effects

Despite the economic slowdown due to the pandemic, the climate crisis continues. Changes in the characteristics of extreme events are especially important for human security, infrastructure, agriculture, water quality and quantity, and natural ecosystems. We must seize the opportunity to rebuild in a way that reduces emissions and improves resilience to climate change. <sup>2</sup>

In line with our goal of ensuring the well-being of our users and the early management of the possible impacts of natural phenomena and physical risks of climate change, we have a **Center for Monitoring and Prevention of Natural Hazards**, which has a team of internal and external professionals who monitor, analyze and report events that may be potentially dangerous for the facilities and personnel of our clients, and could affect the continuity of its operations.

Likewise, we are proud to be one of the first companies in Peru to decide to use the measurement of the carbon footprint (carried out since 2013) as the main tool to measure the environmental performance of the company. We received recognition from the Ministry of the Environment, awarding us 3 stars on the platform “Huella de carbono Perú” (Peru Carbon Footprint) for the measurement, reduction, compensation and audit of our corporate footprint.

Percentage of global SDG targets to which we are aligned



Percentage of SDG country indicators to which we are aligned



<sup>2</sup> Source: Sustainable Development Goals Report, 2021, UN.

\*Our contribution to Peru's indicators is 100% because Peru has only developed one local indicator; according to INEI's Sustainable Development Goals' Tracking and Monitoring System, to date another indicator is under development, while the remaining five indicators are still pending



## Target 13.1

Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries



RIMAC Indicator

- **21,590** Users
- **2,014** companies entering the center's communications system
- **+700** public weather bulletins forecast, nowcast, alerts and technical articles
- Regarding the claims due to rains and floods, during 2021 there is a reduction of **USD 880,000** in companies evaluated in these periods.
- **12** webinars on weather perspectives between 2019 and 2021.
- **11** prevention seminars held during 2021.
- **45** customers benefiting from the Rainfall Plan initiative.
- Access to **4** state entities platforms to obtain information online

### Center for Monitoring and Prevention of Natural Hazards

We aim to ensure the well-being of our users and the early management of the possible impacts of natural phenomena and physical risks of climate change.

For this purpose, we have a **Center for Monitoring and Prevention of Natural Hazards**, which provides information on natural phenomena and potentially dangerous events that may affect the operations of our customers, as well as various tools and maps that allow the monitoring of different natural and anthropic variables.

The **Rainfall Plan** is an initiative of the Center, it consists of a preventive program by which our clients are advised and informed in areas of rain and with risk of flooding, regarding the vulnerability of their facilities.



RIMAC's Contribution



SDG Indicator

13.1.1  
Number of deaths, missing persons and directly affected persons attributed to disasters per 100,000 population

13.1.3  
Proportion of local governments that adopt and implement local disaster risk reduction strategies in line with national disaster risk reduction strategies

- Number of deaths, missing persons and directly affected persons attributed to disasters (people): 171,695

Source: INDECI



Country Indicator



## Target 13.2

Integrate climate change measures into national policies, strategies and planning.

### GHG emissions 2021

- Scope 1: Direct emissions and removals: **314.21 tCO<sub>2</sub>eq**
- Scope 2: Indirect emissions caused by imported energy : **376.54 tCO<sub>2</sub>eq**
- Scope 3: Indirect emissions from transportation: **130.05 tCO<sub>2</sub>eq**
- Scope 4: Indirect emissions caused by products used by the organization: **1,222.77tCO<sub>2</sub>eq**
- Scope 6: Indirect emissions from other sources: **3.44 tCO<sub>2</sub>eq**
- Total carbon footprint: **2,057.50 tCO<sub>2</sub>eq**

### Carbon neutral policies

- **100%** of compensation of the emissions generated by the creation and distribution of our policies.
- **556 tCO<sub>2</sub>eq** compensated through carbon purchases in 2021.



RIMAC Indicator

### Carbon Measurement

**Footprint**  
At RIMAC, we have been measuring the carbon footprint since 2013, we are aware that the environmental impact has become a challenge due to the migration of our employees to remote work and the hybrid operation that is configured in this new context. In 2021 we measured the Carbon Footprint of our 14 headquarters, distributed in 8 cities throughout Peru.

From 2020 to 2021 we managed to reduce the footprint by 950.12 tCO<sub>2</sub>eq, which is equivalent to a **reduction of 18.54%**.

**Carbon neutral policies**  
**We compensate for the GHG emission (Greenhouse Gases) produced during the printing and distribution process of our physical policies,** through the purchase of carbon credits from the "Madre de Dios Amazon REDD Project". Reforestation project in a total area of 100,000 hectares of Forest in the Tahuaman Jungle.



RIMAC's Contribution



SDG Indicator

### 13.2.1

Number of countries with nationally determined contributions, long-term strategies, national adaptation plans and adaptation communications, as reported to the secretariat of the United Nations Framework Convention on Climate Change

Unavailable




Country Indicator



## Target 13.3


Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning



RIMAC  
Indicator

**RIMAC Bike:**


- Mechanical Bicycle: **32** units
- Electric Bicycle: **48** units
- Electric scooter: **18** units
- Mechanical bicycles Users: **62** employees
- Electric Bicycles Users: **137** employees
- Electric Scooter Users: **57** employees



SDG  
Indicator

13.3.1

Extent to which (i) global citizenship education and (ii) education for sustainable development are mainstreamed in (a) national education policies; (b) curricula; (c) teacher education; and (d) student assessment



RIMAC's  
Contribution

**Promotion of Sustainable Mobility**

We work together with the Office of Non-Motorized Transport (Part of the Municipality of Lima) on various axes for the promotion of sustainable mobility.

In addition, as sustainable mobility is a safer way of transportation and with less risk of transmission of COVID19, the **RIMAC Bike** program's focus changed towards the loan of bicycles and electric vehicles to employees for their use. The program had an excellent response.

Unavailable



Country  
Indicator



## Promote sustained and inclusive economic growth, plenty and productive employment and decent work conditions for everyone

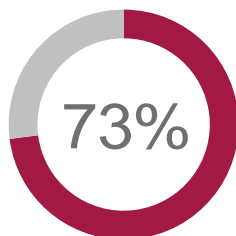
It is vital to reach a sustainable and inclusive economic growth that benefits everyone equally and does not harm the environment. This can only be achieved by creating decent work for all people, especially women, youth, and other vulnerable groups, eradicating practices such as forced and child labor, and promoting entrepreneurship and technological innovation.

The COVID-19 crisis poses a serious threat to the occupational safety and health of workers and may increase the risk of child labor. Urgent regulatory measures are needed to support businesses, boost demand for labor and preserve existing jobs – especially for the most vulnerable – to achieve full and productive employment, and decent work for all men and women.<sup>3</sup>

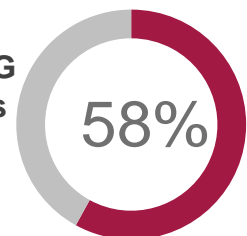
During 2020 and 2021, at RIMAC, we finalized the **implementation of the agile model of our organizational structure**. In this way, we encourage work in Tribes, CoEs and Squads/SMTs; multifunctional teams in which horizontality is promoted within its structural design. This transformation helped us to find the development and growth opportunities for the employees who participated in the implementation of this model. In this way, we started the transformation in our development management by promoting growth opportunities that break with the hierarchical conception to which we were accustomed.

Since 2011, we have been signatories to the UN Global Compact, through which we committed to implementing a set of core values including human rights and labor standards through three principles: 1) Non-discrimination, 2) Syndicate Relationship and 3) Diversity and inclusion.

Percentage of global SDG targets to which we are aligned



Percentage of SDG country indicators to which we are aligned



<sup>3</sup> Source: Sustainable Development Goals Report, 2021, UN



## Target 8.1

Sustain per capita economic growth in accordance with national circumstances and, in particular, at least 7 per cent gross domestic product growth per annum in the least developed countries.

## Target 8.2

Achieve higher levels of economic productivity through diversification, technological upgrading and innovation, including through a focus on high-value added and labor-intensive sectors



- Premium records of **\$1,348,000,000** at the end of 2021.
- **9%** growth in 2021, compared to 2020
- As of 2021, **29.5%** market share

### Insurance market

2021 was a year of recovery in the insurance market, with a growth of 13.5% compared to 2020. This is due to the increased dynamism of the economy as a result of the gradual lifting of COVID-19 restrictions and the advancement of vaccination.

### Our validity and leadership throughout these 125 years

have been marked by our vision of the future, resilience, genuine vocation for service and continuous innovation. Those have allowed us, during all this time, to lead the way and the most important milestones of the Peruvian insurance sector. We also add sustainable management and leadership always guided by our purpose “Protegemos tu mundo, impulsamos tu Bienestar” (We protect your world, we promote your well-being), which is our motive.



RIMAC's Contribution

- 8.1.1 Annual growth rate of real GDP per capita
- 8.2.1 Annual growth rate of real GDP per employed person



SDG Indicator

- Annual growth rate of real GDP per capita: 0.3%
- Annual growth rate of real GDP per employed person: 0.0%

Source: INEI 2019



Country Indicator



## Target 8.4

Improve progressively, through 2030, global resource efficiency in consumption and production and endeavor to decouple economic growth from environmental degradation, in accordance with the 10-year framework of programs on sustainable consumption and production, with developed countries taking the lead

- **100%** physical policies are carbon neutral
- From 2020 to 2021, there was a reduction in paper consumption of 35%

### APP RIMAC

- **405,224** digital users of Rimac APP, TOBI Chatbot and our website.
- The app went on to perform **50%** of digital transactions and **22%** of value transactions across RIMAC.
- **\$177,802.85** of net premium in sale and renewal within the App.



RIMAC Indicator

### Digitization and reduction of paper use

Digitalization allows us to know the user and generate a loop or constant cycle of value proposition and scalability, contributing to fulfilling the promise of a better experience for our customers and discovering new business models.

For several years we have promoted the reduction of the use of paper in our offices and the printing of policies.

It is also important to note that since 2014 we use biodegradable bags for the protection of policies sent to our policyholders.



RIMAC's Contribution



SDG Indicator

8.4.2 Domestic material consumption, domestic material consumption per capita, and domestic material consumption per GDP

Unavailable



Country Indicator



## Target 8.5

By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value

## Target 8.6

By 2020, substantially reduce the proportion of youth not in employment, education or training



RIMAC  
Indicator

### Formal employment 2021

- **2,318** formal employees (payroll and interns)
- **1,258** female employees
- **1,060** male employees
- **1** employees with disabilities

### Generation of formal employment

We provide formal employment to 2,318 employees, 54% of whom are women and 46% men, contributing to the decrease in the unemployment rate. In 2021 we recruited 1,176 new employees, including interns, **contributing to formal jobs and lowering unemployment.**

In these 125 years, we have not stopped betting on strengthening the learning culture in our employees. We believe that continuous learning is one of the advantages that will help us achieve our purpose and be ready for future challenges. For this purpose, we put our effort into generating a growth mindset.



RIMAC's  
Contribution

### 8.5.2

Unemployment rate, by sex, age and persons with disabilities



SDG  
Indicator

- Ratio of informal employment in the non-agricultural sector: 64.8%
- Average hourly earnings of female and male employees: S/ 7.3
- Unemployment rate in urban areas: 4.8%
  - Men: 4.3%
  - Women: 5.4%
  - With disabilities: 5.6%
  - Without disabilities : 4.8%
- Proportion of young people (aged 15-24) who are not students, employed or in training.: 15.7%

Source: INEI – ENAHO 2019



Country  
Indicator





## Target 8.7

Take immediate and effective measures to eradicate forced labor, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labor, including recruitment and use of child soldiers, and by 2025 end child labor in all its forms



RIMAC Indicator

- **0%** of children and youth from 5 to 17 years of age in labor force participation
- **11** years adhered to Global Compact

### Global Compact

Since 2011 we have been part of the Global Compact, a voluntary initiative promoted by the United Nations. Through this, we have committed ourselves to put into practice a set of fundamental values in the field of human rights.

We have zero incidences of child labor, young workers exposed to hazardous work or forced labor within our operations.

The monitoring of our suppliers is carried out through an approval process that evaluates compliance with these rights.



RIMAC's Contribution



SDG Indicator

8.7.1  
Proportion and number of children aged 5–17 years engaged in child labor, by sex and age

- Proportion of children and teenagers aged 5 to 17 years in economic activity: 25.8%

Source: INEI – ENAHO 2019



Country Indicator



## Target 8.8

Protect labor rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment



RIMAC Indicator

- **97%** of the employees completed 5 OSH trainings focused on General Knowledge in OSH, Psychosocial Risks, Ergonomics and Prevention of Visual Fatigue, Emergency Response and COVID-19.
- **2** occupational accidents during 2021.
- **1.25%** of employees joined the union in 2021

### Occupational Health and Safety

At RIMAC we promote a safe and healthy work environment. For this purpose, we implement our management system with the participation of all our employees and other stakeholders based on current regulations. Employees have access to our Occupational Health and Safety (OSH) Policy and Internal Regulations on Safety and Health at Work, which is published in Rankmi, our people management platform that helps enhance our organizational culture through tools for professional development, and on RIMAC Home, our internal labor management platform.

Our Occupational Health and Safety system focuses on promoting a culture of prevention and care among our stakeholders and employees.



RIMAC's Contribution

8.8.1  
Fatal and non-fatal occupational injuries per 100,000 workers, by sex and migrant status

8.8.2

Level of national compliance with labor rights (freedom of association and collective bargaining) based on International labor Organization (ILO) textual sources and national legislation, by sex and migrant status



SDG Indicator

Unavailable



Country Indicator



## Target 8.10

Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all



RIMAC  
Indicator

- RIMAC presence: **14 locations in 8 cities** nationwide
- **520** employees in the sales force nationwide during 2021

### “Finanzas En Mi Colegio” (Finance at my school) :

- **100** trained teachers

### “Gestionando Mis Finanzas” (Managing my Finance)

- **1865** students trained at “Continental” University
- **800** trained students at “César Vallejo” University

### Presence in the country

We have presence in 19 cities in the following provinces: Arequipa, Ayacucho, Cajamarca, Chiclayo, Chimbote, Cusco, Huacho, Huancayo, Ica, Ilo, Iquitos, Lima, Piura, Pucallpa, Puno, Tacna, Tarapoto, Trujillo and Tumbes.

At RIMAC, we contribute to **strengthening the capacity of national financial institutions** through a program that seeks to include subjects of risk prevention, finance and insurance in the school curriculum of high school students. This project has the participation of the Ministry of Education, the "Superintendencia de Banca, Seguros y AFP" (Supervisor of banks, insurance companies and Pension Fund Administrators), the Association of Banks of Peru, and has generated positive results. In addition, we have the program "Gestionando Mis Finanzas" (Managing my Finance), a virtual course of financial education aimed at students of technical or university studies.



RIMAC's  
Contribution

### 8.10.1

(a) Number of commercial bank branches per 100,000 adults and (b) number of automated teller machines (ATMs) per 100,000 adults



SDG  
Indicator

- Number of commercial bank branches per 100,000 adults (15 or more)
  - Banks: 11
  - ATMs : 99
  - Banking Agents: 688

Source: SBS



Country  
Indicator



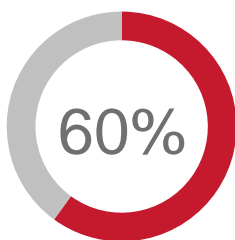
## Ensure inclusive and equitable quality education and promote learning opportunities

Investing in quality education is the basis for improving people's lives and therefore for contributing to sustainable development. Only through access to education for the entire population can sustainable economic and social growth be guaranteed, as well as a greater awareness and actions concerning the environment.

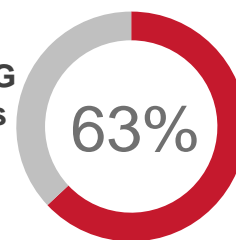
COVID-19 caused significant damage to the teaching and well-being of children around the world. Even before the pandemic, progress in education was not at the pace needed to achieve Goal 4 by 2030. One year after the crisis, two out of three students continue to be affected by the total or partial closure of schools.<sup>4</sup>

At RIMAC, since 2013, **our prevention education program "Yo me cuido"** works with children, teachers and parents from different parts of the country, promoting good practices in health and nutrition, disaster prevention, first aid and road safety. This program has won the "Empresas que transforman el Perú" award, promoted by the "Instituto Peruano de Administración" and the "Asociación Frieda y Manuel Delgado Parker", with the support of the United States Agency for International Development (USAID), "Radio Programas del Perú" and the consulting firm FSG. The award recognized those companies that improve the competitiveness of their business by helping to solve social or environmental problems, through the generation of shared value.

Percentage of global SDG targets to which we are aligned



Percentage of SDG country indicators to which we are aligned



<sup>4</sup> Source: Sustainable Development Goals Report, 2021, UN



## Target 4.1

By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and Goal-4 effective learning outcomes

## Target 4.2

By 2030, ensure that all girls and boys have access to quality early childhood development, care and preprimary education so that they are ready for primary education



RIMAC  
Indicator

- **39,874** students participated in the “Yo Me Cuido” Program since 2013
- **1,617** students participated in the “Yo Me Cuido” Program during 2021
- 9 training workshops during 2021
- 2 webinar during 2021

### “Yo Me Cuido” Program

Since 2020, thanks to our alliance with the Ministry of Education of Peru, the children's stories, songs, healthy lunch boxes and other audiovisual content of the program have been disseminated nationwide through the distance education platform "Aprendo en casa".

This initiative adds to the work done during the year with the digital accompaniment of 15 public schools in Lima so that our children can internalize the importance of preventing and taking care of themselves in a didactic and fun way, a task that becomes especially important in the current context.

In 2021, within the framework of the Bicentennial, we launched the story "Aprendiendo a cuidar mi Perú", an effort to show the cultural and environmental diversity we have in our country.



RIMAC's  
Contribution



SDG  
Indicator

- 4.1.1  
Proportion of children and young people (a) in grades 2/3; (b) at the end of primary; and (c) at the end of lower secondary achieving at least a minimum proficiency level in (i) reading and (ii) mathematics, by sex
- 4.2.1  
Proportion of children aged 24–59 months who are developmentally on track in health, learning and psychosocial well-being, by sex

- Proportion of second grade students with satisfactory level in Reading Comprehension: 46.4%

Source: IMINEDU – ECE  
INEI - ENAHO



Country  
Indicator



## Target 4.3

By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.



RIMAC Indicator

- **100%** of trained employees

Main training figures at RIMAC:

- **2,569** employees trained in Money Laundering
- **2,568** employees trained in Operational Risk
- **2,562** employees trained in Business Continuity
- **2,589** employees trained in Information Security
- **64 Product Owner Leadership** by the Academy for Product Owners
- **3,963** “KM” project training hours
- **250 people** impacted with the “Voceros RIMAC” program

### Training program for our employees

In these 125 years, we have not stopped betting on strengthening the culture of learning in our employees. We believe that constant learning is one of the competitive advantages that will help us achieve our purpose and be ready for the challenges of the future, which is why we put our effort into generating a growth mindset.

### Academy for Product Owners

This program was designed to close learning gaps that people may have by performing the role of Product Owner (PO), leader and a fundamental piece for the work in Tribes and teams (Squads).

### “KM” Project

A Program that seeks to develop the capabilities required by teams that directly impact the six prioritized strategic business pillars.

### “Voceros RIMAC”

The specialized training program allowed participants to acquire knowledge and tools to design and develop their own learning experiences inside and outside the organization.



RIMAC's Contribution



SDG Indicator

### 4.3.1

Participation rate of youth and adults in formal and non-formal education and training in the previous 12 months, by sex

- Higher education attendance rate of the population aged 17 to 24: 28.8%

Source: INEI – ENAHO 2018







Country Indicator



## Target 4.4

By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship

 <p>RIMAC Indicator</p>	<ul style="list-style-type: none"> <li>• <b>2,589</b> employees trained in Information Security during 2021.</li> </ul> <p><b>“Yo Me Cuido” Program</b></p> <ul style="list-style-type: none"> <li>• <b>2,903</b> teachers trained in IT tools (Information Technology) during 2021</li> <li>• <b>1,617</b> students trained in IT tools (Information Technology) during 2021</li> </ul>	<h3>IT Training</h3> <p>At RIMAC, information security is a very important component of our management. Therefore, we are concerned about strengthening our capacities for the prevention, detection and mitigation of present and emerging risks.</p> <p><b>“Yo Me Cuido” Program</b></p> <p>The program has an Information Technology (IT) component in which teachers and students from educational institutions that incorporate the program are trained.</p>	 <p>RIMAC's Contribution</p>
 <p>SDG Indicator</p>	<p>4.4.1 Proportion of youth and adults with information and communications technology (ICT) skills, by type of skill</p>	<p>Proportion of young people and adults with information and communications technology (ICT) skills, disaggregated by type of technical competence:</p> <ul style="list-style-type: none"> <li>• Total people who can find, download, install, and configure software: 35.8%</li> <li>• Total number of people who can create electronic presentations with programs (power point, prezi, etc.) to create presentations (including text, images, sound, video or table): 57.2%</li> </ul> <p>Source: INEI – ENAHO (2019)</p>	 <p>Country Indicator</p>



## Target 4.7

By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development, including, among others, through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship and appreciation of cultural diversity and of culture's contribution to sustainable development



RIMAC Indicator

- **39,874** students trained in the "Yo Me Cuido" Program since 2013
- **37,724** parents trained in the "Yo Me Cuido" Program since 2013
- **4,633** teachers trained in the "Yo Me Cuido" Program since 2013
- **8 storytellers** focused on the prevention of Anemia.
- **9 storytellers** focused on the prevention of Mental Health.
- **2,576** employees trained in Healthy Lifestyle during 2021
- **2,563** employees trained in Sustainability during 2021
- **4,500,000** of users of the "Estar Bien" community
- **5,700,000** "Estar Bien" community interactions

### Education for sustainable development

Through our Yo Me Cuido Program, a culture of prevention is promoted. The theme of a healthy lifestyle is addressed in the axis of "Health and nutrition" we seek to develop a healthy lifestyle, and development of storytellers focused on the prevention of anemia and mental health care.

In this line, **we contribute with the NGO "Asociación para la Niñez y su Ambiente"** that values the green areas and natural spaces of the students of the "Luis Armando Cabello" school in "Cercado de Lima" city.

We train 100% of our employees in healthy lifestyle practices and Prevention of Psychosocial Risks, as well as in sustainability management that includes the adequate use of resources.

Our "Estar Bien" platform continued to be Peru's leading online wellness community since 2015. We disseminate content related to the pillars of physical health, emotional well-being, job growth and personal finance.



RIMAC's Contribution



SDG Indicator

4.7.1  
Extent to which (i) global citizenship education and (ii) education for sustainable development are mainstreamed in (a) national education policies; (b) curricula; (c) teacher education; and (d) student assessment

Unavailable



Country Indicator





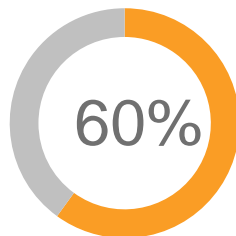
## Making cities and human settlements inclusive, safe, resilient and sustainable

Currently, in many countries, cities have become epicenters of COVID19 and exposed their vulnerabilities stemming from the lack of adequate and affordable housing, insufficient public health systems, and inadequate urban infrastructures such as water, sanitation and waste services, transportation, and open public spaces. Deeply rooted inequalities had a disproportionate effect on immigrants, the homeless, and those living in slums and makeshift settlements.

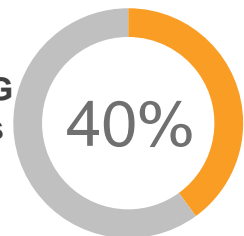
In view of this, responding to the crisis, some cities emerged as engines of economic recovery, centers of innovation and catalysts for social and economic transformation. The recovery from the pandemic offers the opportunity to rethink and reimagine urban areas as centers of sustainable and inclusive growth.<sup>5</sup>

Insurance companies play an important role in contributing to the dialogue process for decision-making on disaster preparedness. In RIMAC, we have a **Center for Monitoring and Prevention of Natural Hazards**, which provides information on natural disasters and potentially dangerous events that may affect the operations of our customers, as well as various tools and maps that allow the monitoring of different natural and anthropic variables.

Percentage of global SDG targets to which we are aligned



Percentage of SDG country indicators to which we are aligned



<sup>5</sup> Source: Sustainable Development Goals Report, 2021, UN



## Target 11.2

By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons



RIMAC  
Indicator

### RIMAC Bike:

- Mechanical Bicycle: 32 units
- Electric Bicycle: 48 units
- Electric scooter: 18 units
- Mechanical bicycles Users: 62 employees
- Electric Bicycles Users: 137 employees
- Electric Scooter Users: 57 employees

### Promotion of Sustainable Mobility

We work together with the Office of Non-Motorized Transport (Part of the Municipality of Lima) on various axes for the promotion of sustainable mobility.

In addition, as sustainable mobility is a safer way of transportation and with less risk of transmission of COVID19, the **RIMAC Bike** program's focus changed towards the loan of bicycles and electric vehicles to employees for their use. The program had an excellent response.



RIMAC's  
Contribution

### 11.2.1

Proportion of population that has convenient access to public transport, by sex, age and persons with disabilities



SDG  
Indicator

Unavailable



Country  
Indicator



## Meta 11.4

Strengthen efforts to protect and safeguard the world's cultural and natural heritage



RIMAC Indicator

- **100%** of our physical policies are carbon neutral
- Deforestation of a total area of **100,000 hectares** of forest in the Tahuamanu Jungle, in Madre de Dios, was avoided.

### Carbon neutral physical policies

We continue to compensate for 100% of the emission of Greenhouse Gases (GHG) produced during the process of printing and distribution of our physical policies. This is done through the purchase of carbon credits from the Madre de Dios Amazon REDD Project, a Sustainable forest exploitation project that prevents deforestation in part of the Forest in the Tahuamanu Jungle, in Madre de Dios.

For the third consecutive year, our compensation included investment in "Bonos de Servicios Ambientales por Valores y Educación (SAVE Bonds)", for the benefit of the "Asociación para la Niñez y su Ambiente".

This mechanism allows us to generate resources for the implementation of environmental education, creating value for the green areas or natural spaces that students use regularly to play, exercise, learn and undertake. The premise is that children who access a natural area regularly can develop greater knowledge, skills and values in favor of life and nature.



RIMAC's Contribution



SDG Indicator

### 11.4.1

Total per capita expenditure on the preservation, protection and conservation of all cultural and natural heritage, by source of funding (public, private), type of heritage (cultural, natural) and level of government (national, regional, and local/municipal)

Unavailable



Country Indicator



## Target 11.5

By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations

## Meta 11.b

By 2020, substantially increase the number of cities and human settlements adopting and implementing integrated policies and plans towards inclusion, resource efficiency, mitigation and adaptation to climate change, resilience to disasters, and develop and implement, in line with the Sendai Framework for Disaster Risk Reduction 2015-2030, holistic disaster risk management at all levels



RIMAC Indicator

- **21,590** users
- **2,014** companies entering the center's communications system
- **+700** public weather bulletins forecast, nowcast, alerts and technical articles
- Regarding the claims due to rains and floods, during 2021 there is a reduction of USD 880,000 in companies evaluated in these periods.
- **12** webinars on weather perspectives between 2019 and 2021.
- **11** prevention seminars held during 2021.
- **45** customers benefiting from the "Plan de lluvias" initiative.
- Access to **4** state entities platforms to obtain information online

## Center for Monitoring and Prevention of Natural Hazards

Since 2015 we have uninterruptedly offered our client companies our offer of integral prevention, both virtual and face-to-face.

In 2021 we renewed the web platform of our Risk Monitoring and Prevention Center, which provides information on natural hazards and potentially dangerous events that may affect the operations of our clients.

The Center also offers various tools and maps that allow the monitoring of different natural and anthropic variables, in addition to offering technical information on heritage prevention, virtual courses and sections to request face-to-face services in prevention according to the type of activity.



RIMAC's Contribution



SDG Indicator

- 11.5.1  
Number of deaths, missing persons and directly affected persons attributed to disasters per 100,000 population
- 11.5.2  
Direct economic loss attributed to disasters in relation to global gross domestic product (GDP)
- 11.b.1  
Number of countries that adopt and implement national disaster risk reduction strategies in line with the Sendai Framework for Disaster Risk Reduction 2015–2030
- 11.b.2  
Proportion of local governments that adopt and implement local disaster risk reduction strategies in line with national disaster risk reduction strategies

- Number of people killed, missing and affected by disasters (persons): 171,695

Source: INDECI



Country Indicator



## Target 11.6

By 2030, reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management

## Target 11.7

By 2030, provide universal access to safe, inclusive and accessible, green and public spaces, for women and children, older persons and persons with disabilities



RIMAC  
Indicator

### Recycled waste 2021:

- Paper and cardboard: **1,644.56 kg**
- Plastic: **16.33 kg**
- Glass: **2.36 kg**

Under a circular economy approach and following the guidelines of current Peruvian regulations and ISO 14001:2015 standards, we have had for three years a Strategic Solid Waste Management Plan that promotes the reduction, segregation and reuse of the solid waste we generate as a Company.

Regarding our electronic waste, it is collected and treated according to the WEEE Regulations of Peru by San Antonio Recycling, a company certified in the management of this type of waste.

In 2021 we inaugurated "Torre del Parque II" an eco-friendly building at the forefront of accessibility. It has green roofs and vegetable and fruit orchards located on the 3rd and 11th floors of the building, which will serve as temperature regulators.



RIMAC's  
Contribution



SDG  
Indicator

### 11.6.1

Proportion of municipal solid waste collected and managed in controlled facilities out of total municipal waste generated, by cities

### 11.7.1

Average share of the built-up area of cities that is open space for public use for all, by sex, age and persons with disabilities

- Proportion of the urban population living in slums, makeshift settlements or inadequate housing: 42.1%

Source: INEI - ENAHO



Country  
Indicator



## Achieving gender equality and empowering all women and girls

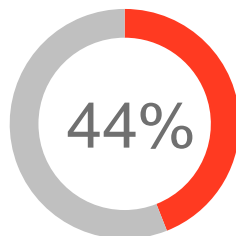
The 2030 agenda aims to provide women and girls with equal access to education, health care, opportunities for decent work, and representation in political and economic decision-making processes.

Women played a critical role in the COVID-19 response, as frontline health workers, caregivers, managers and leaders of recovery efforts. However, they remain underrepresented in leadership positions, and their rights and priorities are often not explicitly addressed in response and recovery measures.<sup>6</sup>

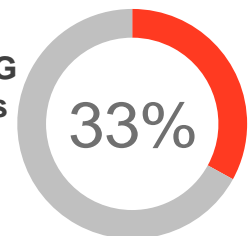
Companies have a key role in this regard, having to adopt policies and procedures internally to guarantee the same rights and job opportunities to women and investing externally in programs for the economic empowerment of women and girls, thus promoting economic growth and social development.

At RIMAC, we have been working to promote equality and integration in the business culture. Therefore, through inclusive recruitment, we have integrated a standardized guide of neutral questions, to guarantee diverse talent in the organization, considering profiles without distinction of gender. In addition, during 2021, in the axis of Career Line and salary equity, the goals of the diversity indicator in terms of gender were reviewed and adjusted, both in junior and senior positions, with a focus on leadership positions.

**Percentage of  
global SDG  
targets to which  
we are aligned**



**Percentage of SDG  
country indicators  
to which we are  
aligned**



<sup>6</sup> Source: Sustainable Development Goals Report, 2021, UN



## Target 5.1

End all forms of discrimination against all women and girls everywhere

- **2318** formal collaborators (staff and practitioners)
- **1258** female collaborators representing **54%**



RIMAC Indicator

### Inclusive recruitment:

This front aims to guarantee diverse talent in the organization, considering profiles without distinction of gender, sexual orientation, disability, race, socioeconomic, educational, generational or cultural level. The front is led by the Talent Management Leader and this year they have managed to move forward with a new question guide, standardized for all candidates and a new communication style with neutral and inclusive language, in all their internal and external calls. In 2021, the goals of the diversity indicator in terms of gender were reviewed and adjusted, both in junior and senior positions, with a focus on leadership positions. Likewise, they carried out a procedure that specifies in a transparent and discrimination-free manner, the criteria or guidelines for hiring and promotions in RIMAC.



RIMAC's Contribution



SDG Indicator

### 5.1.1

Whether or not legal frameworks are in place to promote, enforce and monitor equality and non-discrimination on the basis of sex

Unavailable



Country Indicator



## Target 5.5

Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life



RIMAC Indicator

- **1258** female collaborators representing **54%**
- **41%** of all management positions, i.e. from Chief to Vice-President, are held by women
- **43%** of all junior management positions, i.e. Head and Deputy Manager, are held by women
- **41%** of all managerial positions in revenue-generating roles, all Sales-related divisions are included (i.e. excluding support functions such as HR, IT, Legal, etc.) are held by women

### Diversity Criteria - Board Rules of Procedure

In 2021, the amendment to the Board's Regulations was approved, through which criteria of independence and diversity were included aimed at promoting that, in the composition of the Board, people with different experiences, knowledge, abilities, ethnic origin, age and gender are considered.

In line with this, in 2021 the First Female Independent Director of RIMAC was promoted, which is an important step towards the objective of having greater diversity and plurality of approaches on the Board.



RIMAC's Contribution



SDG Indicator

5.5.2  
Proportion of women in managerial positions

- Proportion of women in managerial positions: 33.5%

Fuente: INEI - ENAHO



Country Indicator





## Target 5.6

Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Program of Action of the International Conference on Population and Development and the Beijing Platform for Action and the outcome documents of their review conferences

<p>RIMAC Indicator</p>	<p><b>Pharmacy “Cuida”</b></p> <ul style="list-style-type: none"> <li>• <b>5,079</b> orders delivered by the on-time delivery service</li> </ul> <p><b>Allie</b></p> <ul style="list-style-type: none"> <li>• <b>248</b> subscribers to the platform for purchases of feminine wellness products</li> </ul> <p><b>First Peruvian digital wellness community “Estar Bien”</b></p> <ul style="list-style-type: none"> <li>• <b>4 500 000</b> users</li> <li>• <b>5 700 000</b> interactions</li> </ul>	<p><b>Pharmacy (CUIDA)</b></p> <p>The pharmacy is part of the “Cuida” health ecosystem. In 2021 we developed and implemented a business model with two components:</p> <ul style="list-style-type: none"> <li>• In the channel for clients (B2C): Subscription model for women’s health and well-being in the categories of gynecology, reproductive and sexual health and intimate hygiene, among others.</li> <li>• In the channel for companies (B2B) we support telemedicine operations, “Cuida” delivery services and the RIMAC chronic program.</li> </ul> <p><b>First Peruvian digital wellness community “Estar Bien”</b></p> <p>We broadcast content related to sexual and reproductive health.</p>	<p>RIMAC's Contribution</p>
<p>SDG Indicator</p>	<p>5.6.1 Proportion of women aged 15–49 years who make their own informed decisions regarding sexual relations, contraceptive use and reproductive health care</p> <p>5.6.2 Number of countries with laws and regulations that guarantee full and equal access to women and men aged 15 years and older to sexual and reproductive health care, information and education</p>	<p><b>Allie</b></p> <p>It is a subscription platform designed for women, where they can program their purchase for female well-being products such as contraceptive pills or other methods, sanitary pads or others</p>	

Unavailable





## Target 5.B

Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women

- **23%** of all STEM (Science, Technology, Engineering and Mathematics) related positions, including the Information Technology division, are held by women
- **56%** de los Employees trained in information security (IT) or other IT topics are women.



RIMAC Indicator

At RIMAC, we have been working for years on the adoption of procedures that allow the promotion of women's empowerment in different areas, including the use of technology through training in technologies and information security.



RIMAC's Contribution



SDG Indicator

5.b.1  
Proportion of individuals who own a mobile telephone, by sex

- Proportion of people who own a cell phone, disaggregated by sex
  - Male: 85.6%
  - Female: 80.2%

Fuente: INEI - ENAHO



Country Indicator



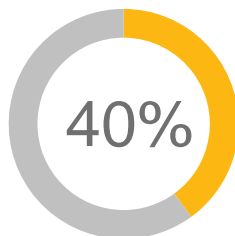
## Ensure access to affordable, safe, sustainable and modern energy for all

The COVID-19 pandemic has highlighted the urgent need for affordable and reliable energy to allow hospitals and health facilities to treat patients, allow communities to pump clean water and have access to vital information, and allow children who do not attend schools to learn remotely.

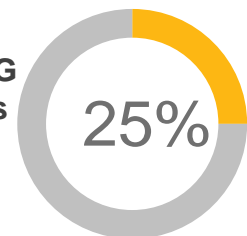
In addition, it is vital to design systems that boost economic growth, protect workers and create jobs that could expand the deployment of clean energy technologies. The share of renewable energy in total final energy consumption gradually increased to 17.1% in 2018, up from 16.4% in 2010. The main contribution came from the electricity sector, where the share of renewable sources already exceeds 25%. <sup>7</sup>

RIMAC has a portfolio of investments in **clean and renewable energies**, direct and through investment vehicles with other international asset managers. In addition, for several years we have been striving to incorporate green technologies into our different headquarters, to reduce the use of these natural resources, so much so that our buildings "Torre del Parque I" and "Torre del Parque II" (inaugurated in 2021), is one of the few constructions in the country that have the LEED (Leadership in Energy & Environmental Design) Gold level certification.

Percentage of global SDG targets to which we are aligned



Percentage of SDG country indicators to which we are aligned



<sup>7</sup> Source: Sustainable Development Goals Report, 2021, UN

# 7 AFFORDABLE AND CLEAN ENERGY



## Target 7.2

By 2030, increase substantially the share of renewable energy in the global energy mix

## Target 7.B

By 2030, expand infrastructure and upgrade technology for supplying modern and sustainable energy services for all in developing countries, in particular least developed countries, small island developing States, and land-locked developing countries, in accordance with their respective programs of support



RIMAC Indicator

- **62%** Rimac's total energy consumption came from renewable energy in 2021

### Investments in clean energy

- As of 2021, **4%** of our investment portfolio is focused on clean and renewable energy in the **Americas, Europe and Asia.**

### “Torre del Parque I” and “Torre del Parque II”

- **42** photovoltaic (solar) panels that provide energy to the “Torre del Parque II” building
- **+90%** of their environments have access to natural light

Our buildings "Torre del Parque I" and "Torre del Parque II" (opened in 2021), are eco-friendly buildings and at the forefront of accessibility, they have LEED Gold (Leadership in Energy & Environmental Design) certification which has an energy-saving of 15% compared to the conventional and have intelligent sensors that prevent the lights from being accidentally turned on. It should also be noted that our headquarters in Wilson and Juan de Arona have LED lighting to reduce energy consumption.

In addition, we continue to deploy awareness initiatives to promote the culture of eco-efficiency among our collaborators and for the ninth consecutive year, we participate in "Earth Hour" of the World Wildlife Fund (WWF).



RIMAC's Contribution



SDG Indicator

### 7.2.1

Renewable energy share in the total final energy consumption

### 7.b.1

Installed renewable energy-generating capacity in developing countries (in watts per capita)

- Share of renewable energy in total final energy consumption: 23.5%

Source: Ministry of Energy and Mines (MINEM by its spanish acronym)



Country Indicator



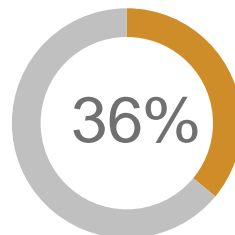
## Ensuring sustainable consumption and production patterns

The growth of the world's population, combined with the unsustainable use of natural resources, is having a devastating effect on our planet: it drives climate change, destroys nature and increases pollution levels. The pandemic offers the opportunity to develop recovery plans that reverse current trends and change our consumption and production patterns toward a more sustainable course.

A successful transition will result in improvements in resource efficiency, consideration of the entire life cycle of economic activities and active participation in multilateral environmental agreements. Another important point is that an increasing number of companies have submitted sustainability reports to demonstrate their commitment to the 2030 Agenda for Sustainable Development.<sup>8</sup>

In line with this at RIMAC, we have been promoting sustainability since **2011** and this is our second report on the analysis of the contribution to the Sustainable Development Goals. Since 2018 we have had a Strategic Solid Waste Management Plan, promoting the reduction, segregation and reuse of the solid waste we generate as a Company. In addition, with the construction of our buildings "Torre del Parque I" and "Torre del Parque II" (inaugurated in 2021) that have LEED (Leadership in Energy & Environmental Design) Gold level certification, we seek to reduce the use of natural resources.

Percentage of global SDG targets to which we are aligned



\*The percentage of contribution to the SDG country indicators has not been considered because Peru only has one local indicator, to which RIMAC does not contribute.

<sup>8</sup> Source: Sustainable Development Goals Report, 2021, UN



## Target 12.2

By 2030, achieve the sustainable management and efficient use of natural resources.

<p>RIMAC Indicator</p>	<ul style="list-style-type: none"> <li>• ISO 14001:2015 Environmental Management System Certification</li> <li>• LEED certification (Leadership in Energy &amp; Environmental Design) Gold level for our new headquarters “Torre del Parque I” and “Torre del Parque II”.</li> <li>• <b>100%</b> physical policies are carbon neutral</li> <li>• From 2020 to 2021, there was a reduction in paper consumption of <b>35%</b></li> </ul>	<h3>Environmental Management at RIMAC</h3> <p>For several years we have promoted the reduction of the use of paper in our offices and the printing of policies.</p> <p>Since 2019 we align our <b>Environmental Management System</b> to the <b>ISO 14001:2015</b> standard, becoming the first Peruvian insurer to receive this certification.</p> <p>It is also important to note that since 2014 we have used biodegradable bags for the protection of policies sent to our policyholders. In the last year, we improved the environmental standards of these bags, reducing the percentage of plastic in them in favor of biodegradable additives, under the guidelines of Plastics Law No. 30884..</p>	<p>RIMAC's Contribution</p>
<p>SDG Indicator</p>	<p>12.2.1 Material footprint, material footprint per capita, and material footprint per GDP</p>		
<p>Unavailable</p>		<p>Country Indicator</p>	

\*calculated as recoverable waste/total waste generated



## Target 12.5



By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse

<p>RIMAC Indicator</p>	<p><b>Recycled waste 2021:</b></p> <ul style="list-style-type: none"> <li>• Paper and cardboard: <b>1,644.56 kg</b></li> <li>• Plastic: <b>16.33 kg</b></li> <li>• Glass: <b>2.36 kg</b></li> </ul>	<p><b>Recycling of paper, cardboard and PET plastic</b></p> <p>Under a circular economy approach, and following the guidelines of current Peruvian regulations and ISO 14001:2015 standards, for three years we have had a Strategic Solid Waste Management Plan, promoting the reduction, segregation and reuse of the solid waste we generate as a Company. We have Ecotrash, the organization in charge of collecting our solid waste for recycling. This business contributes to the dignification of the work of women and young waste pickers, which helps to complete the life cycle of our waste. Regarding our electronic waste, it is collected and treated according to the WEEE Regulations of Peru by San Antonio Recycling, a company certified in the management of this type of waste.</p>	<p>RIMAC's Contribution</p>
<p>SDG Indicator</p>	<p>12.5.1 National recycling rate, tons of material recycled</p>		
<p>Unavailable</p>			<p>Country Indicator</p>



## Target 12.6

Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle.


 <p>RIMAC Indicator</p>	<ul style="list-style-type: none"> <li>• <b>10 years</b> of reporting on RIMAC's sustainability management.</li> <li>• <b>Sustainable Development Goals:</b> RIMAC SDG Contribution Report published in 2020.</li> </ul>	<p><b>RIMAC Annual Report 2021</b></p> <p>Everything we have learned in these years of disclosing our sustainability management has made RIMAC understand sustainability as a business model, which promotes the sense of transcendence in organizations and, beyond generating profitability, builds a legacy that contributes significantly to the development of the country where we operate.</p> <p>Since 2019, RIMAC has been invited to participate in the corporate sustainability assessment developed by Standard &amp; Poor's for companies applying for the Dow Jones Sustainability Index, the most prestigious sustainability index in the world. Participating in this evaluation has allowed us to familiarize ourselves with world-class standards when it comes to sustainability.</p>	 <p>RIMAC's Contribution</p>
 <p>SDG Indicator</p>	<p>12.6.1 Number of companies publishing sustainability reports</p>		
<p>Unavailable</p>			 <p>Country Indicator</p>





## Target 12.8

By 2030, ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature




RIMAC  
Indicator

**"Yo Me Cuido" Program**

- **39,874** students trained in the Yo Me Cuido Program since 2013
- **37,724** mothers and fathers trained in the Yo Me Cuido Program since 2013
- **4,633** teachers trained in the Yo Me Cuido Program since 2013

**Employee Training 2021**

- **2,576** employees trained in Healthy Lifestyle
- **2,563** employees trained in Sustainability



SDG  
Indicator

12.8.1


Extent to which (i) global citizenship education and (ii) education for sustainable development are mainstreamed in (a) national education policies; (b) curricula; (c) teacher education; and (d) student assessment

**"Yo Me Cuido" Program**

In the context of the Bicentennial, we launched the story "Aprendiendo a cuidar mi Perú" (Learning to take care of my Peru), an effort to show the cultural and environmental diversity we have in our country. This content is for public use and promoted through the platforms of the "Yo me cuido" program, to reach more teachers throughout the country.


**SAVE Bonds**

For the third consecutive year, our carbon footprint offset included investment in "Bonos de Servicios Ambientales por Valores y Educación" (SAVE Bonds), for the benefit of the "Asociación para la Niñez y su Ambiente" (ANIA). This mechanism allows us to generate resources for the implementation of environmental education. The premise is that children who access a natural area regularly can develop greater knowledge, skills and values in favor of life and nature.



RIMAC's  
Contribution

Unavailable



Country  
Indicator



## Ending poverty in all its forms around the world

The efforts of this SDG focus on eradicating extreme poverty worldwide, reducing it in **all its dimensions** and facilitating access to economic resources, basic services and social protection for the entire population. It also seeks to reduce the exposure of people in vulnerable situations to economic, social and environmental disasters and other crises and boost growth in developing countries.

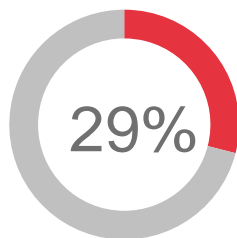
The effects of the coronavirus disease 2019 (COVID-19) pandemic reversed much of the progress made in reducing poverty and generated, in 2020, an increase in extreme poverty in the world, for the first time since the Asian financial crisis of the late 1990s.<sup>9</sup>

In Peru, the extreme poverty indicator went from 2.9% in 2019 to 5.1% in 2020, which is a challenge for the country due to the consequences of the crisis, which demonstrated more clearly than ever the importance of disaster preparedness and sound social protection systems.<sup>10</sup>

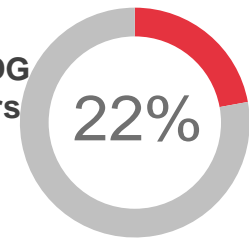
RIMAC recognizes that one of the **main challenges to end poverty in our country** is to reduce the exposure of people in vulnerable situations to economic, social and environmental disasters, as well as appropriate social protection systems and measures for all. This is the reason we promote from our pillars of sustainability strategy and aligned with our purpose "Protegemos tu mundo, impulsamos tu bienestar", the prevention of health and disasters.

In that sense we consider it important to report on our contribution to the fulfillment of the goals even though the contribution is less than 35%, the limit that we have defined for the reporting of our contributions.

Percentage of global SDG targets to which we are aligned



Percentage of SDG country indicators to which we are aligned



<sup>9</sup> Source: Sustainable Development Goals Report, 2021, UN

<sup>10</sup> Source: INEI 2021



## Target 1.3

Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable



RIMAC Indicator

- **464,863** insured children and young people (up to 18 years of age)
- **165,043** children and young people (up to 18 years old) affiliated to our health insurance
- **11,799** insured pregnant women
- **66,727** insured adults and older adults (+60 years)
- **392,097** insured persons without employment.
- **1,081** people with disabilities with health insurance.
- **100%** collaborators with pension insurance, EPS and "Vida Ley" insurance

### Inclusive insurance

- **2,380** "Salud flexible" insurance policies
- **5,150** "Vida contigo" and "Vida flexible" insurance policies
- **2,175** "seguro Vehicular flexible" insurance policies
- **4,098** "Pago por kilómetros" insurance policies

About our clients, during the pandemic, as a policy of the Company, we have covered 100% of their care needs for COVID-19 treatments or compensation related to the pandemic. All the above for amounts exceeding \$145.6 million, fully assumed by RIMAC

At RIMAC, we are aware that the offer of flexible and inclusive products, tailored to the consumer, is essential to continue promoting insurance access for more Peruvians. That is why the new customizable insurances, which we launched in 2021, demonstrate the pioneering spirit that has always characterized RIMAC. This new category of insurance offers the client the flexibility to add or eliminate coverage and adapt it to their needs.



RIMAC's Contribution



SDG Indicator

### 1.3.1

Proportion of population covered by social protection floors/systems, by sex, distinguishing children, unemployed persons, older persons, persons with disabilities, pregnant women, newborns, work-injury victims and the poor and the vulnerable

- Proportion of the population aged 14 and over with pension insurance: 30.4%

Source: INEI 2019



Country Indicator

# 1 NO POVERTY



## Target 1.5

By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters



RIMAC  
Indicator

### "Yo Me Cuido" Program

- **39,874** students trained in the Yo Me Cuido Program since 2013
- **37,724** mothers and fathers trained in the Yo Me Cuido Program since 2013
- **4,633** teachers trained in the Yo Me Cuido Program since 2013
- **9** training workshops and **2** webinars during 2021

### Monitoring and Prevention Center

- **12** webinars on weather perspectives and **11** prevention seminars between 2019 and 2021

### Monitoring and Prevention Center

To contribute to the early management of the possible impacts of natural disasters and the physical risks of climate change, we have a Monitoring and Risk Prevention Center that has publicly available information, in addition to webinars and seminars for the clients that are part of the initiative.

### "Yo Me Cuido" Program

Since 2013, our prevention education program "Yo me cuido" works with schoolchildren, teachers and parents from different parts of the country, promoting resilience to disaster prevention and training them in first aid.



RIMAC's  
Contribution



SDG  
Indicator

### 1.5.1

Number of deaths, missing persons and directly affected persons attributed to disasters per 100,000 population

### 1.5.3

Number of countries that adopt and implement national disaster risk reduction strategies in line with the Sendai Framework for Disaster Risk Reduction 2015–2030.

### 1.5.4

Proportion of local governments that adopt and implement local disaster risk reduction strategies in line with national disaster risk reduction strategies

- 171,695 people died, disappeared and/or were affected by disasters.

Source: INEI 2019



Country  
Indicator



## Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development / Finance

Goal 17 aims to strengthen the Global Partnership for Sustainable Development by mobilizing and sharing knowledge, technical capacity, technology and financial resources to achieve the global agenda in all countries, particularly in developing countries, and by promoting partnerships in the public, public-private and civil society spheres, to jointly contribute to sustainable development.

The interconnected global economy requires a global response to ensure that all countries, particularly developing countries, can cope with and recover better from accumulated and parallel health, economic and environmental crisis.<sup>11</sup>

At RIMAC, we focus on establishing alliances with clients, public entities and civil society organizations to maximize the impact of our social initiatives, with an emphasis on health and prevention and develop a virtuous circle of loyalty that also benefits their communities of influence and collaborators.

In line with this, we have been partners of the Responsible Investment Program (PIR by its spanish acronym) since 2016 and we have been part of its Board of Directors since 2017. This program emerged in 2014 as an initiative of the Peruvian private sector, with the purpose of articulating and empowering the key actors of the financial system and promoting responsible investment policies and practices that considers environmental, social and corporate governance (ESG) criteria. It is important to mention that its work is aligned with the United Nations Principles for Responsible Investment (PRI).



# 27

Partnerships with public, private and non-profit organizations

<sup>11</sup> Source: Sustainable Development Goals Report, 2021, UN



## Target 17.17

Promote the development, transfer, dissemination and diffusion of environmentally sound technologies to developing countries on favorable terms, including on concessional and preferential terms, as mutually agreed

<p>RIMAC Indicator</p>	<ul style="list-style-type: none"> <li>• <b>27</b> RIMAC alliances with other organizations for the year 2021</li> </ul>	<p><b>TATA</b> Through this alliance, we will promote social and environmental impact initiatives focused on digital finance, road safety and sustainable mobility.</p> <p><b>Danper</b> This alliance focused on promoting the nutritional health of Peruvian families and training in the development of strategies to develop self-esteem and manage emotions in students.</p> <p><b>National Fisheries Society (SNP by its spanish acronym)</b> Together with eight companies that are part of the SNP we provided training and offered educational stories focused on the prevention of anemia and mental health care.</p>	<p>RIMAC's Contribution</p>
<p>SDG Indicator</p>	<p>17.17.1 Amount in United States dollars committed to public-private partnerships for infrastructure</p>		
<p>Unavailable</p>		<p>Country Indicator</p>	

\*By alliances refers to monetary investment, resources or capacities to projects carried out in conjunction with other organizations working to achieve a common goal.