GESTIÓN DE RIESGOS Y OPORTUNIDADES DEL CAMBIO CLIMÁTICO

Preparado por RIMAC Seguros

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ACRONYMS

CC	Climate change
FEN	El Niño Phenomenon (ENSO)
GEI	Greenhouse Gases
GROCC	Climate Change Risk and Opportunity Management
HC	Carbon Footprint
IPCC	Intergovernmental Panel on Climate Change
PIR	Principles for Responsible Investment
RIMAC	RIMAC Insurance & Reinsurance
SBS	Superintendence of Banking and Insurance
TCFD	Task Force on Climate-related Financial Disclosures

GLOSSARY OF TERMS

Climate change

Variation in the state of the climate that is scientifically identified, persistent over long periods of time and attributed directly or indirectly to human activity (IPCC, 2007).

Carbon neutrality

Balance between carbon emission and the absorption of these emissions by different carbon sinks and at a specific time (*British Standards Institution, 2014*). That is, any CO2 emissions released into the atmosphere by a company's activities are balanced by the removal of an equivalent amount of CO2.

Greenhouse gases

A gaseous component of the atmosphere, both natural and anthropogenic, that absorbs and emits radiation at specific wavelengths within the spectrum of infrared radiation emitted by the Earth's surface, atmosphere, and clouds (*International Standard Organization, 2018*).

Carbon Footprint

Accounting for all GHGs emitted as a direct or indirect effect of an individual, organisation, event or product (Carbon Trust, 2007).

Corporate Climate Action

Environmental actions or measures formulated by companies to address the new risks and opportunities of climate change and maintain their competitiveness, growth and development (United Nations, n.d.).

Governance

Political relations between various actors involved in the process of deciding, executing and evaluating decisions on matters of interest (Whittingham M., 2011)

Adaptation and mitigation measures

Adaptation measures are designed based on the opportunities and impacts produced by climate change. On the other hand, mitigation measures consist of the design and implementation of programs, projects, and activities aimed at reducing GHG emissions. (Law No. 30754, Climate Change Law)

MANAGING CLIMATE CHANGE RISKS AND OPPORTUNITIES

RIMAC Insurance & Reinsurance

INTRODUCTION

At RIMAC SEGUROS Y REASEGUROS we remain firm in our purpose to protect the world and promote the well-being of more people. That is why, on our environmental front, our vision is to promote national climate action through climate change mitigation and adaptation actions in our own operations and to strengthen the local capacities in climate risk management of our companies, customers, suppliers and stakeholders.

In 2024, aware that climate change is an urgent reality, evidenced by the increase in the frequency and intensity of the climate variables exposed in our territory, we decided to continue improving climate *screening*[1] to assess the vulnerability and exposure of our business model to the risks and opportunities associated with climate change. Therefore, this analysis allows us to identify potential risks, assess the level of risk, design effective action strategies and adapt our operations to climate change.

For this reason, for the second consecutive year we published our analysis of climate risks and opportunities, which is part of the recommendations of the Task Force on Climate-related Financial Disclosures, issued by the Financial Stability Board (FSB). This report is structured around its four pillars: climate governance, strategy, risk management, and metrics and objectives, addressing both our operations, insurance portfolio and investment portfolio.

1. GOVERNANCE

1.1 Sustainability governance

RIMAC Seguros y Reaseguros, as part of its 2024-2027 Sustainability Strategy, seeks to promote the implementation of the environmental axis called "Well-being for the Planet". This axis of environmental and climate action aligns key projects to develop climate change mitigation and adaptation actions within our operations, insurance portfolio and investment portfolio.

[1] Screening: The process of evaluating and selecting options, data, or projects by applying certain criteria to determine their suitability or relevance

Likewise, RIMAC Seguros y Reaseguros, as part of the Breca Group, has a Corporate Sustainability Committee. This committee is made up of representatives of the main business units of Grupo Breca, who deploy and align the actions of the sustainability strategy to the entire corporation. Likewise, the objective of the Corporate Sustainability Committee is to promote the incorporation of international sustainability standards and promote the continuous improvement of practices in each of its member companies to generate value for their shareholders, employees, customers, suppliers, the environment and populations in our area of influence.

This strategic and consultative body is in charge of monitoring compliance with the sustainability commitments and plans of each company that makes it up, one of them being the strategic planning of the management of risks and opportunities in the face of climate change.

Figure N° 1: *BRECA Corporate Sustainability Committee*

Source: RIMAC Insurance and Reinsurance

a. Directory monitoring

To promote the implementation of the environmental strategy, the participation of the Sustainability Committee and Board of Directors is key. The following tables show the main roles and entities within RIMAC's corporate governance structure related to sustainability and environmental issues. To learn more about RIMAC Seguros' corporate governance structure, please consult our 2024 Annual Report.

Table N° 1: Main roles of corporate governance linked to sustainability

Roles	Description	Person in charge
Corporate Sustainability Manager	• Sustainability representative at the BRECA corporate level. • Lead the BRECA Sustainability Committee. • Monitor compliance with each subsidiary's sustainability commitments and plans.	 Cecilia Zevallos
Sustainability and Corporate Affairs Manager	• Official representative of RIMAC in the BRECA Sustainability Committee • Planning and direction of sustainability actions within RIMAC agreed by the BRECA Sustainability Committee. • Presentation of the Sustainability Strategy to Senior Management and RIMAC Board of Directors.	 Patricia Cortéz
Sustainability Leader	• RIMAC Alternate Representative on BRECA Sustainability Committee • Supervise and coordinate all sustainability actions in RIMAC (environmental, social and governance) agreed upon in the Committee. • Planning and leadership in the management of risks and opportunities in the face of climate change.	 Adela Yarlequé
Sustainability Team	• Multidisciplinary team dedicated to the design and implementation of RIMAC's sustainability strategy, including the management of the company's environmental issues.	

Source: RIMAC Seguros, 2025

RIMAC's Board of Directors is regularly informed (at least 1 time a year) on the progress and level of achievement of the objectives of the company's Sustainability Strategy. He was also informed about the environmental and social initiatives established in the 2024-2027 Sustainability Strategy, approved by the Management Committee (General Management and executive vice-presidencies of RIMAC) and the environmental, social and governance challenges facing the company were discussed. On the other hand, the Board of Directors is the body responsible for monitoring compliance with the limits established in the Risk Appetite Policy approved by the Comprehensive Risk Management and Compliance Committee (GIR), which establishes the level of risk that RIMAC is willing to assume. To this end, RIMAC's governing bodies receive information on the quantification of the main risks to which the company is exposed and the capital resources available to deal with them, as well as information on compliance with the

limits set in the risk appetite. These risks include, but are not limited to, catastrophe risks, which could be affected by climate change.

Below is the relationship between RIMAC's main corporate governance entities and committees and the frequency with which they are communicated on sustainability issues, including the environmental axis of "Well-being for the planet".

Table N° 2: Main corporate governance entities and committees linked to sustainability

Entity		Description	Sessions related to sustainability
BRECA GRUPO EMPRESARIAL	**Corporate Sustainability Committee**	• Composed of 9 official members and 8 alternates (they are not members of the Board of Directors).	Minimum once per quarter
RIMAC	**Management Committee**	• Composed of 8 members: 7 executive vice presidents and 1 general manager.	Minimum once a year
	Directory	• Composed of 9 director members.	Minimum once a year
	Integral Management Committee Risk & Compliance	• Composed of 5 members, 3 of them Directors.	Minimum once a year

Source: RIMAC Seguros, 2025

b. Training for the board of directors, management and teams

During 2024, training on topics related to climate change risks has been carried out for the Corporate Sustainability Committee and key management of RIMAC, such as the Risk and Investment Division. The main objectives of these trainings have been to keep managers updated on sustainability trends, opportunities and risks, and to prepare them in line with the advances of the corporate environmental strategy. The themes were defined according to these objectives.

Below are the trainings on climate change risk issues, led by external and internal experts:

Table N° 3: Climate Change Risk Management Trainings

Trained body	Description

Corporate Sustainability Committee	 • Training on Climate Change Risk Management (physical and transitional) carried out by the consulting firm LIBÉLULA SAC, a specialist in environmental sustainability. The training was held at the offices of RIMAC Seguros, where the presentation of the Monitoring and Prevention Center (technical team focused on identification and prevention of natural and social risks) was involved.
Investment and Risk Division	 • Training on "Financial Disclosure Related to Sustainability: IFRS S1 and S2", carried out by PwC Peru. Through a practical workshop, the requirements of the new accounting standards focused on sustainability were landed.

Source: RIMAC Seguros, 2025

Finally, in order to achieve optimal performance in this area, part of the Board of Directors has adequate knowledge and experience in risk and sustainability. For this reason, some of its members have extensive knowledge and experience in these issues, such as Ismael Benavides Ferreyros, director of Pronaturaleza and the World Bank's Water Resources Group in Peru, focused on the protection of nature and water resources.

1.2 Corporate governance

We have a solid corporate governance that looks after the interests of our shareholders, customers, collaborators and other stakeholders. Our management is based on a *compliance system* aligned with the "Code of Good Corporate Governance for Peruvian Companies" of the Superintendence of the Securities Market (SMV), the "Corporate Governance and Comprehensive Risk Management Regulations of the Superintendence

of Banking, Insurance and AFP" and the "Principles of Corporate Governance of the Organization" for Economic Cooperation and Development (OECD).

Likewise, the Board of Directors promotes a sense of transcendence so that, in addition to generating profitability, we contribute significantly to the development of the country. For this reason, each year we reaffirm our commitment as signatories to:

- *Principles for Responsible Investment:* Initiative led by the United Nations that promotes the incorporation of ESG factors in investment decision-making.
- *United Nations Global Compact:* The most important initiatives worldwide to promote sustainability through the implementation of ten principles related to human rights, environmental care, labor standards and the fight against corruption.

In the same way, we are eligible in the most important sustainability stock market indices in the national and international portfolio:

- *Dow Jones Sustainability Index MILA Pacific Alliance*: International assessment of publicly traded companies with best practices in sustainability.
- *S&P/BVL Peru General ESG Index*: This nationwide assessment focuses on analyzing the performance of companies that participate in the Standards & Poor's (S&P) Corporate Sustainability Assessment (CSA) and that meet environmental, social and good corporate governance (ESG) criteria.

Figure N° 2: Corporate governance structure RIMAC Seguros

Source: RIMAC Insurance and Reinsurance

1.3 Risk Management Governance

RIMAC Seguros has a comprehensive approach to risk management which encompasses all the company's operations and is based on identifying and mitigating risks that affect the strategic objectives aligned with the company's purpose. In addition, we seek to

develop opportunities, adapting to complex environments and protecting our principles in the long term.

The governance of Integrated Risk Management is based on:

- *Structural independence:* risk management is under the responsibility of the Executive Vice Presidency of Risks (VER), a direct administrative relationship with the CEO. This structure provides the independence and visibility needed for the risk function and the strengthening of the second line of defense.

- *Integrated Risk Management Committee*: The VER reports to the Integrated Risk Management Committee, which is responsible for establishing policies, managing risks, supervising and implementing action plans.

Finally, the risk management priority in the face of climate change focused on:

- *Risk management linked to the El Niño Phenomenon:* A strategic plan was deployed focused on four axes aligned with the company's purpose, considering preventive and crisis response actions (see item 2.3.2, Annual Report 2023).
- *Earthquake-related risk management:* A training plan was deployed for company customers in order to improve prevention actions in the event of seismic emergencies (see item 7.3, 2024 Annual Report).

1.4 Sustainability Management Policies and Frameworks

RIMAC Seguros has developed a series of policies in relation to sustainability and climate change with the aim of achieving good performance with the defined sustainable plans and objectives.

Table N° 4: Sustainable management policies and frameworks

Sustainability-related policies	• ***Sustainability Policy (see here):*** Establishes the guidelines for decision-making and actions by employees. This ensures that the management processes contribute to RIMAC Seguros being responsible for its impacts and being proactive to the demands of its Stakeholders.

Policies related to environmental and climate management	• ***Environmental Policy (see here):*** Establishes the integration of the environment into the core of the business, shared environmental responsibility, pollution prevention, efficient management of resources and climate change management
Climate Change Plans	• ***RIMAC Climate Strategy (see here):*** Presents the progress in the identification and management of climate change risks in the company's operations. • ***RIMAC operational eco-efficiency (see here):*** Details the company's metrics in relation to emissions inventory, water and energy consumption, waste management and recycling.
Corporate policies that incorporate aspects related to sustainability and climate change	• ***Responsible Investment Policy (see here):*** Establishes the integration of ESG criteria (including climate change) in investment processes, both for own and third-party portfolios. Consider investment inclusions and exclusions in certain industries. • ***General Risk Policy:*** Establishes the restricted activities or lines of business; that is, which RIMAC does not subscribe to as part of the portfolio of services. Among them, oil and derivatives, coal, rubber, among others.

Source: RIMAC Insurance and Reinsurance

2. STRATEGY

2.1. Climate change horizons and scenarios

For the analysis and evaluation of the impact generated by the risks and opportunities arising from climate change, RIMAC Seguros uses different time horizons depending on the different risk and opportunity assessment processes identified:

Table N° 5: Horizons used

Horizon		Time Range
CP	Short Term	Up to 3 years
MP	Medium Term	Between 3 and 5 years old
LP	Long Term	More than 10 years

Source: RIMAC Insurance and Reinsurance

The following scenarios were used to assess the risks and opportunities:

Table N° 6: Climate scenarios considered

Guy	Scenario used		Stage Provider
Transition risks	Transformation Scenario (Tr)	< 2.0 °C	Nationally Determined Contributions (NDCs), MINAM
	Stated policies	> 2.0 °C	IEA (STEPS)
Physical Hazards	SSP 1 - CPR 2.6[2]	< 2.0 °C	Assessment Report 5th (IPCC)
	SSP 5 - RCP 8.5[3]	> 2.0 °C	
Opportunities	Transformation Scenario (Tr)	< 2.0 °C	Nationally Determined Contributions (NDCs), MINAM
	Fragmentation Scenario (FD-)	> 2.0 °C	

The following are the scenarios used according to the NGFS framework:

- *Hot house* (>2.0°C): The scenarios assume that some climate policies will be implemented in some jurisdictions, but that global efforts are insufficient to stop significant global warming. The scenarios result in serious physical risk, including irreversible impacts
- *Orderly* (<2.0°C): The scenarios assume that climate policies are introduced early at the global level and gradually become more stringent. Both physical and transition risks are relatively moderate.

Table N° 7: Climate scenarios considered according to framework

Framework		Transition risks	Physical risks
Hot house	**Above > 2.0°C**	Stated policies (IEA STEPS)	SSP 5 - RCP 8.5
Orderly	**Below < 2.0°C**	NDC	SSP 1 - CPR 2.6

Source: RIMAC Insurance and Reinsurance

[2] This scenario represents a radiative forcing of 2.6 W/m² in 2100. GHG emissions are stabilizing at moderate levels due to the implementation of mitigation policies and changes in energy technologies. It implies global warming below 2°C vs. pre-industrial levels.

[3] This scenario represents a radiative forcing of 8.5 W/m² in 2100. GHG emissions continue to rise unchecked, leading to global warming of more than 4°C. It involves severe climate changes and significant negative consequences for humanity and ecosystems.

2.2. Identification of risks and opportunities associated with climate change

The effects of climate change are becoming increasingly relevant and influential in the insurance industry. For this reason, it is important to identify and assess both the risks and opportunities associated with climate change in our operations, insurance portfolio and investment portfolio. Qualitative classification We have a qualitative classification framework of risks and opportunities, and the horizon in which they could materialize with their respective impacts at the operational and business level.

Among the risks derived from climate change identified by RIMAC Seguros, are the following, according to the categories:

Table N° 8: Physical and transition risks associated with climate change

Transition risks	Description
Legal & Regulatory	Risk related to regulations aimed at restricting activities that contribute to the adverse effects of climate change. As well as policy measures aimed at promoting adaptation to climate change, which could have repercussions on the company.
Technological	Risk derived from technological advances or developments that facilitate the transition to a low-carbon economy. The expansion of new services and products for the climate and energy transition.
Reputational	Risk associated with the perception of customers, employees, strategic partners or investors about the company's contribution or lack of action on sustainability issues.
Market	Risk derived from changes in the supply and demand of products or services due to new consumer preferences related to impacts on the planet.
Physical risks	**Description**
Treble	Risks arising from increases in the frequency and severity of extreme atmospheric events, such as floods, droughts, El Niño phenomenon, etc.
Chronic	Long-term risks arising from weather patterns (e.g., continued high temperatures, sea level rise, droughts, etc.)

Source: RIMAC Seguros, 2025

Table N° 9: Opportunities associated with climate change

Opportunities	Description

Automotive	Opportunity to insure new risks linked to car insurance. Likewise, integration of the circular economy in the coverage and benefits of car insurance.
People	Opportunities related to coverage and services that protect the insured against climate change.
Housing	Opportunities to insure new risks linked to home insurance. Integration of the circular economy into home insurance coverage and benefits.

Source: RIMAC Seguros, 2025

Table N° 10: Climate-related transition risks

Axis	Code.	Risk associated with climate change		Potential Financial and Non-Financial Impacts	Stakeholder involved	Horizon
Legal	**RT1**	Inclusion in current regulations of the requirement of the climate change component in the Environmental Impact Studies of projects.	1	Fines or sanctions by environmental inspection entities such as OEFA or the Ministry of the Environment.	Operations	Medium Term (> 10 years)
			2	Requirement of climate change regulations for suppliers in the process of approval	Suppliers	
Emerging regulation	**RT2**	Obligations in climate disclosure and the incorporation of sustainability standards in IFRS.	1	Disclosure Requirement for Climate Change-Themed Accounting Reports	Operations	Medium Term (3 - 10 years)
			2	Requirement for disclosure of climate risk assessment in investment criteria.	Investments	
Technological	**RT3**	Customers in carbon-intensive sectors are losing solvency in the face of the advance of clean technologies.	1	Impact on the liquidity of RIMAC clients in carbon-intensive sectors (coal, oil, etc.)	Clients	Short Term (< 3 years)
			2	Increased demand for cleaner technology assurance	Clients	
Reputational	**RT4**	Risk of greenwashing due to inadequate management of financial products labelled as green.	1	Loss of customers due to inadequate marketing campaigns and dissemination of information.	Clients	Short Term (< 3 years)
			2	Fines or monetary sanctions by the National Institute for the Defense of Competition and the Protection of Intellectual Property (INDECOPI)	Operations	

Axis	Code.	Risk associated with climate change		Potential Financial and Non-Financial Impacts	Stakeholder involved	Horizon
Market	**RT5**	Loss of customers due to failure to comply with RIMAC's climate change management. For example, unmet demand for electric vehicle insurance, green buildings, autonomous driving, etc.	1	Direct risk of losing customers due to failure to meet climate change challenges	Clients	Medium Term (3 - 10 years)

Source: RIMAC Insurance and Reinsurance

Table N° 11: Climate-related physical hazards

Axis	Code.	Risk associated with climate change		Potential Financial and Non-Financial Impacts	Stakeholder involved	Horizon
Acute risks	**RF1**	Increasing the severity, frequency and duration of extreme weather events	1	Insufficient premium: Defects in the calculation of tariffs due to the uncertainties produced by climate change; or increased liability for insurance claims arising from climate change.	Clients	Medium Term (3 - 10 years)
Chronic risks	**RF2**	Changes in precipitation patterns and extreme variability in weather patterns	1	Insufficient reserves: reserves do not guarantee the stability of the entity in the face of special or climatic risks; o Current reserves do not consider changes in trend in impact and recurrence of claims.	Clients	Medium Term (3 - 10 years)

Source: RIMAC Insurance and Reinsurance

Table N° 12: Climate-related opportunities

Axis	Code.	Risk associated with climate change	Risk Description	Potential Financial and Non-Financial Impacts	Horizon
Resource efficiency	**O1**	More sustainable transport use	Actions that improve the efficiency of production, distribution, buildings, machinery and transport/mobility processes, in particular in relation to efficiency including water management and waste management.	1 Strong push for renewable energies, electricity storage 2 Development of green hydrogen as an alternative energy source.	Medium Term (3 - 10 years)
Power source	**O2**	Change of energy source to renewable for the main venues.	Switching energy sources to low-emission alternatives, such as wind, solar, hydroelectric, geothermal, nuclear, etc.	1 Promotion of the distribution of solar panels. 2 Potential for cost reduction	Short Term (< 3 years)
Markets	**O3**	Access to new markets that become more relevant due to transition effects	Access to new markets to diversify activities and improve positioning for the transition to a lower-carbon economy.	1 Increased diversification of financial assets (e.g. green insurance and infrastructure)	Long Term (> 10 years)

Source: RIMAC Insurance and Reinsurance

2.3. Impact of risks and opportunities on the business

At RIMAC Seguros we face multiple forms of exposure to risks associated with climate change, which affect our operations, insurance portfolio and investment portfolio and which may have consequences on the reserves of our business. Our presence in Peru, one of the countries most vulnerable to climate change risks, has led us to identify risks associated with climate and nature as significant criteria to define underwriting strategies, using methods based on technical rigor (provided by the RIMAC Monitoring Center), highlighting risk selection and accumulation control and the adequacy of tariffs.

a. Insurance Underwriting

Climate change risks include an increase in the intensity and severity of natural events, which is why climate change is expected to cause an unusual concentration of catastrophic claims or extreme weather events that could lead to an increase in the accident rate, as well as the demand for resources and capacities to manage it. RIMAC's operation in Peru as a country with exposure to catastrophes (floods, droughts, snowfalls, etc.) requires a special focus on these risks. Damage caused by natural events gives rise to the payment of compensation by RIMAC to its customers, which, depending on their amount, could have a significant effect on the company's balance sheet. For this reason, RIMAC, through its Monitoring and Prevention Center, identifies natural risks as significant criteria to define underwriting strategies, using methods based on technical rigor, highlighting the selection of risks and the control of accumulations and the adequacy of rates. Form estimates based on climatic variables such as:

- Vulnerability to cold
- Vulnerability to frost
- Vulnerability to flooding
- Vulnerability to mass movements
- Vulnerability to volcanic eruptions

It is then presented in the **Table N° 13** the level of exposure of our portfolio of insured clients to the climatic variables of cold, frost, floods and mass movements or mass movements (huaicos).

Table N° 13: Level of exposure to climatic variables of the RIMAC insurance portfolio, Monitoring Center report

	Level of exposure to COLD					Level of exposure to FROST				
Type of infrastructure insured by RIMAC	**Very High**	**Loud**	**Stocking**	**Casualty**	**Very low**	**Very High**	**Loud**	**Stocking**	**Casualty**	**Very low**
Housing	7.6%	20.7%	40.8%	16.9%	14.1%	5.8%	14.6%	18.9%	36.1%	24.6%
Office	14.5%	22.8%	38.3%	23.8%	0.6%	12.8%	18.6%	20.6%	27.8%	20.3%
Educational institution	11.1%	8.3%	33.3%	47.2%	0.0%	8.3%	15.7%	16.5%	41.3%	18.2%
Health Center	12.8%	16.2%	37.6%	33.3%	0.0%	9.4%	22.7%	14.4%	35.4%	18.1%
Workshop	15.1%	30.9%	32.6%	21.5%	0.0%	14.6%	16.9%	20.3%	23.8%	24.4%
Commerce	12.9%	26.9%	34.2%	26.0%	0.0%	9.6%	13.8%	15.9%	33.3%	27.3%
Industrial warehouse or large warehouse	16.7%	21.2%	44.6%	17.3%	0.3%	18.2%	16.8%	16.4%	25.0%	23.6%
Lodging and hotel	20.6%	13.7%	42.0%	23.7%	0.0%	9.8%	23.4%	19.0%	23.4%	24.4%
Gas stations	22.9%	28.6%	35.2%	13.3%	0.0%	15.6%	8.4%	19.2%	32.3%	24.6%
Recreational activity or worship	5.9%	26.5%	29.4%	38.2%	0.0%	9.0%	9.0%	11.9%	41.8%	28.4%
Special structures	16.0%	52.0%	15.2%	11.2%	5.6%	10.0%	11.9%	16.2%	21.9%	39.9%

Legend

High percentage of infrastructures
Moderate percentage of infrastructures
Low percentage of infrastructure

Note: (%) Refers to the amount of infrastructure exposed to each climate variable

Type of infrastructure insured by RIMAC	Level of exposure to FLOODS				Level of exposure to HUAICOS			
	Very High	Loud	Stocking	Casualty	Very High	Loud	Stocking	Casualty
Housing	1.5%	5.5%	38.2%	54.8%	2.9%	10.3%	11.4%	75.4%
Office	1.2%	10.3%	34.1%	54.4%	3.4%	8.0%	11.5%	77.0%
Educational institution	2.6%	11.9%	38.2%	47.3%	1.8%	3.4%	11.9%	83.0%
Health Center	2.6%	13.0%	37.9%	46.5%	1.0%	3.2%	10.6%	85.1%
Workshop	1.6%	15.5%	29.4%	53.4%	6.6%	8.3%	16.1%	69.0%
Commerce	2.3%	15.9%	30.3%	51.5%	2.3%	5.1%	13.3%	79.4%
Industrial warehouse or large warehouse	1.3%	14.7%	30.7%	53.3%	5.4%	8.3%	15.7%	70.6%
Lodging and hotel	1.9%	16.4%	28.6%	53.1%	2.6%	5.3%	17.9%	74.2%
Gas stations	2.3%	20.6%	26.5%	50.6%	3.9%	7.9%	17.1%	71.1%
Recreational activity or worship	2.2%	14.0%	28.9%	54.9%	1.9%	7.1%	15.3%	75.6%
Special structures	0.3%	3.4%	31.1%	65.2%	5.4%	18.8%	16.5%	59.3%

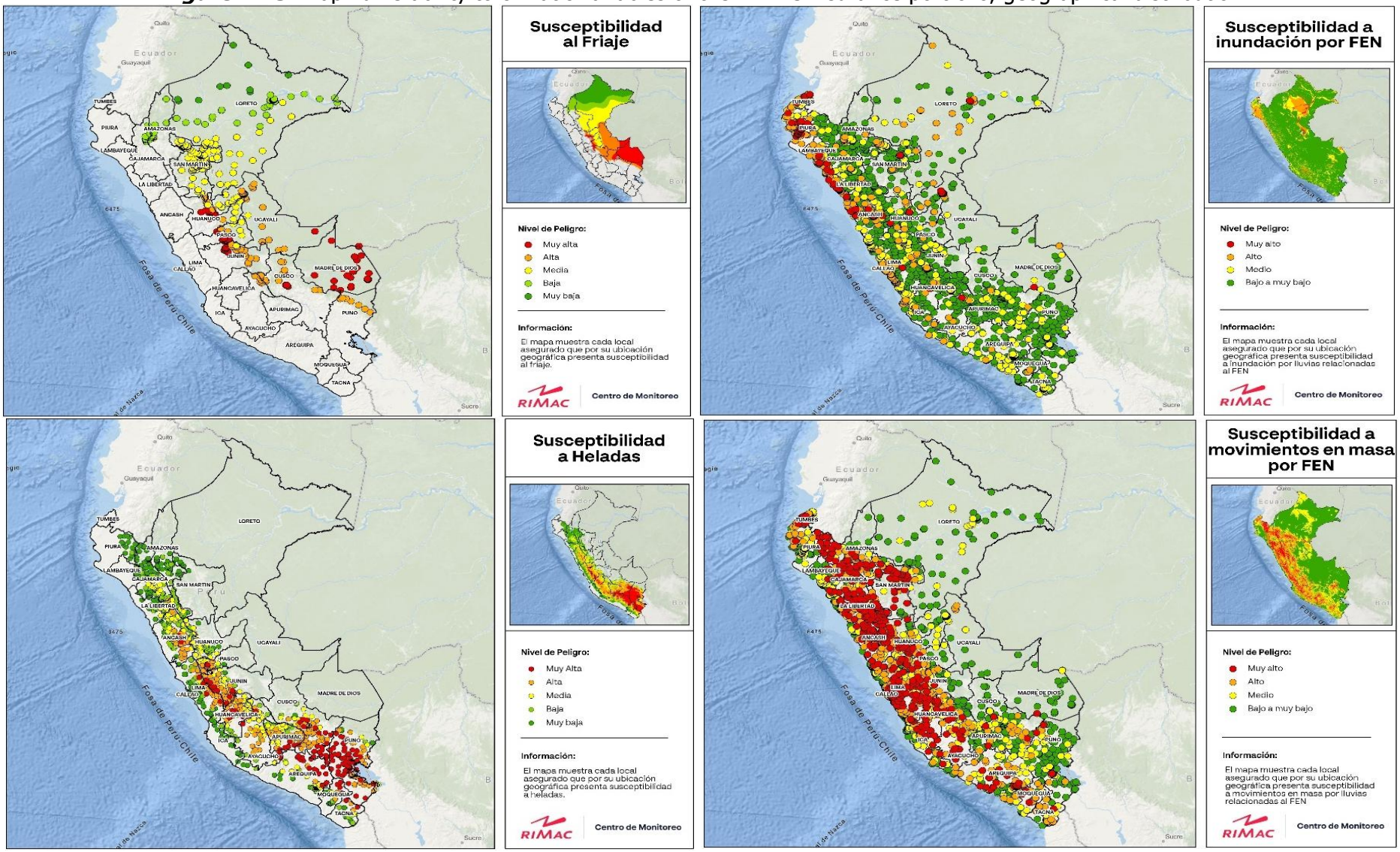
Legend

- High percentage of infrastructures
- Moderate percentage of infrastructures
- Low percentage of infrastructure

Note: (%) Refers to the amount of infrastructure exposed to each climate variable

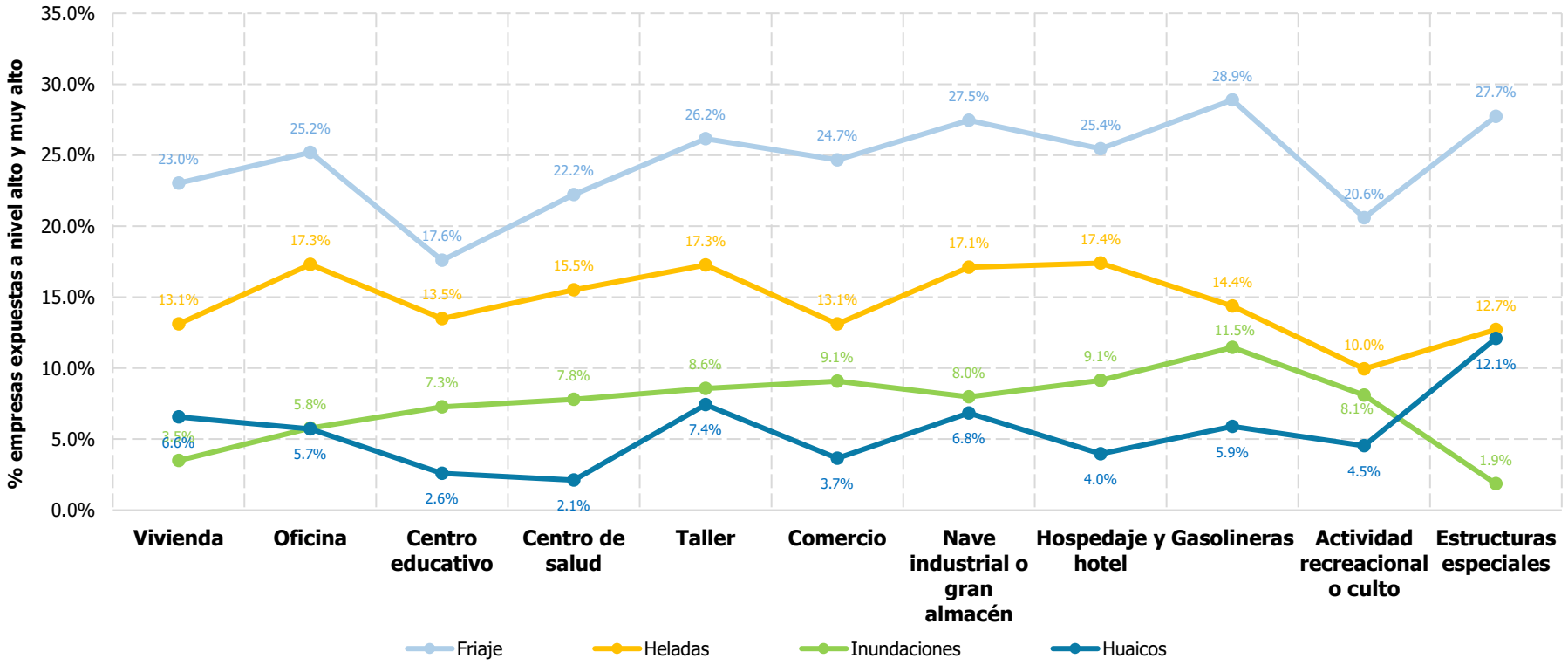
Source: RIMAC Insurance and Reinsurance

Figure N° 3: Map vulnerability to climatic variables of the RIMAC insurance portfolio, geographical distribution



Source: RIMAC Insurance and Reinsurance

Figure N° 4: Type of infrastructure insured by RIMAC exposed to climatic events



Note:
(1) Friaje: Event only occurs and delimits the Jungle area of the country
(2) Frost: Climatic event that only occurs and delimits the Sierra area of the country
(3) The nodes represent the average number of companies that are exposed to each climatic event at a high and very high level.

Source: RIMAC Insurance and Reinsurance

From this analysis it can be deduced that:

- In relation to the **Cold**: In general, most infrastructures have an exposure **stocking** to **very high**. Consider that the friajes are geographically located in the Selva region of Peru (see Figure N° 3). In this sense, infrastructures of the Structures type Special (68.0%) and Gas stations (51.5%) have very high and high levels of exposure to cold, which could require adaptation or reinforcement measures. In addition, most infrastructure is concentrated at medium and low levels, indicating widespread moderate exposure.
- In relation to the **Frost**: Frost exposure is more distributed towards levels **Low**, indicating a lower overall vulnerability to this event. Consider that frosts are geographically located in the Sierra region of Peru (see Figure N° 3). It is verified that almost 17.5% of the assets in the categories Offices, Workshops and Lodgings/hotels are exposed to frost.
- In relation to **floods**: In general, exposure to floods is predominantly low-level. This indicates that infrastructures are less exposed to flooding, but that 11.5% of the Gas Station structures insured by RIMAC have a very high and high exposure to floods, followed by Commerce (9.1%) and Lodging (9.1%).
- In relation to **mass movements** or huaycos: Exposure to huaycos is strongly concentrated at **low** levels, which indicates a very low vulnerability in general to this type of climatic events. However, 12.1% of the assets of the Special Structures are highly or very highly exposed to mass movements.

b. Investments

RIMAC, through its Responsible Investment Policy, includes within its investment decisions, in addition to financial factors, a screening of environmental, social and governance (ESG) criteria. Carbon footprint or reduction of greenhouse gas emissions may become one of the most important factors in investors' selection criteria in the future.

In this regard, RIMAC includes ESG criteria in its portfolio analysis, evaluation, construction and management activities – including the mitigation and management of investment risks – in order to contribute to optimizing risk-adjusted returns. Consequently, the ESG (Environmental, Social and Governance) criteria taken into account for all direct and third-party managed investments will consider the following factors.

The incorporation of ESG criteria will be carried out taking into account the following general guidelines:

- To promote the construction of portfolios that incorporate ESG criteria, in order to be consistent with RIMAC's investment policy.
- Exclude and/or evaluate investments that contradict the investment criteria contemplated in this policy, as established in Section IV: Investment Criteria.
- Involve and empower third parties (issuers, fund managers, organizations in the same field, among others) to incorporate business practices related to ESG criteria.
- Investment decisions will be framed in the legislation of the countries where RIMAC has a presence or makes its investments.

ESG criteria will be reviewed every 18 months, in accordance with the review of the lines granted to issuers and/or instruments (see more in Responsible Investment Policy)

Table N° 14: Environmental factors considered in investments

Criterion	Description
Environmental and climate change	• Biodiversity and sustainable land use. • Air control. • Responsible use of water. • Hazardous and non-hazardous waste management. • Energy and climate change. • Supply chain management. • Protection of protected ecosystems. • Sustainable forest management • Promoting animal welfare • Protection of public health. • Positive impacts derived from bioscience.

Source: RIMAC Seguros, 2025

2.4. Resilience of the organization's strategy in the face of climate change risks

The concept of climate resilience involves organizations developing the adaptive capacity to respond to climate change, seizing opportunities and managing associated, transitional, and physical risks.

In this regard, RIMAC Seguros carried out the first exercise to assess the resilience of its strategies to climate-related risks and opportunities, taking into consideration a transition

to a low-carbon economy consistent with a scenario of 2°C or less and, where relevant to RIMAC Seguros, scenarios consistent with an increase in climate-related physical risks.

It is also important to note that the maturity of risk management associated with climate and nature was emphasized after the occurrence of the El Niño phenomenon in 2017. This event promoted the creation of the RIMAC Monitoring Center, preventive strategies against these natural events (frequently emphasized by climate change), training with customers, tariff adjustment, among others.

Table N° 15: Transition Risk Rating, RIMAC Seguros

Transition risks			Transformation (NDC)			Stated Policies (STEPS)			RIMAC STRATEGY	
Guy		**Description**	**Impact**	**Prob.**	**Total**	**Impact**	**Prob.**	**Total**	**Current strategy (2024-2025)**	**RIMAC's future strategy**
Legal	**RT1**	Inclusion in current regulations of the requirement of the climate change component in the Environmental Impact Studies of projects.	7	5	**35**	5	5	**25**	• Update and approval of RIMAC's EIA. It also has a Decarbonisation Plan 2024-2027.	• Incorporation of the Climate Change clause in actuarial processes or pricing for current and future customers.• Incorporation of the Climate Change clause in the approval process of main suppliers. Currently, only environmental management is verified.
Emerging regulation	**RT2**	Increased obligations in climate disclosure and the incorporation of sustainability standards in IFRS.	7	5	**35**	5	11	**55**	• Update of the TCFD 2023 and 2024 report.• Training of the Accounting and Investments teams together with the PIR on the adoption of the new IFRS S1 and S2.	• Transition of the TCFD 2024 report to the guidelines of the new IFRS S2 standard when ratified in Peru.• Verification of public information aligned with IFRS S2 in Investment screening processes.
Technological	**RT3**	Customers in carbon-intensive sectors are losing solvency in the face of the advance of clean technologies.	17	5	**85**	2	3	**6**	• Coal and derivatives non-insurance policy (not in Peru)• RIMAC has a coal and derivatives non-insurance policy and	• Modification of the General Risk Policy focused on promoting optional insurance with a component associated with clean technologies.

Transition risks			Transformation (NDC)			Stated Policies (STEPS)			RIMAC STRATEGY	
Guy		Description	Impact	Prob.	Total	Impact	Prob.	Total	Current strategy (2024-2025)	RIMAC's future strategy
Reputational	**RT4**	Risk of greenwashing due to inadequate management of financial products labelled as green	7	4	**28**	2	3	**6**	• RIMAC has the Sustainability and Corporate Affairs team review external dissemination material in order to filter or correct speculative information on environmental and sustainability issues.	• Inclusion of a clause in the Environmental Policy and other related documents not to promote greenwashing.• Creation of a multidisciplinary Sustainability Committee or Team within RIMAC to be able to review the dissemination material and marketing campaigns of the products or services to be launched on the market.
Market	**RT5**	Loss of customers due to not adapting the offer to demands associated with climate change, such as insurance for electric vehicles or green buildings	17	5	**85**	2	3	**6**	• A campaign has been launched that promotes the acquisition of insurance for electric and hybrid cars with a differential value associated with the company Bosques Amazónicos (BAM).	• Creation of new sustainable products for P&C portfolio. Reduced rates or additional benefits for assets with environmental criteria that are secured. For example, electric vehicles, LEED buildings.• Launch of differentiated products for business customers in clean energy sectors (hydroelectric, solar plants, sustainable agriculture, etc.)

Note:

(1): Transformation Scenario (Tr): 100% NDC compliance.

(2): Stated Policy Scenario (STEPS): Reflects current energy and climate policies by providing a benchmark for assessing the impact of ongoing policies.

Table N° 16: Physical Risk Rating, RIMAC Seguros

Physical risks			CPR 2.6			CPR 8.5			RIMAC STRATEGY	
Guy		**Description**	**Impact**	**Prob.**	**Total**	**Impact**	**Prob.**	**Total**	**Current strategy (2024-2025)**	**RIMAC's future strategy**
Acute risks	**RF1**	Increasingly severe weather events, such as: FEN, floods, mass movements (huaicos), frost and cold.	5	3	**15**	7	3	**21**	We have rate makers, regulators who adjust premiums and a Monitoring Center (Risk Manager)	• Inclusion of more climatic variables in the Risk Manager. The Monitoring Center has real-time data from various national and international technical sources. • Strengthening of platforms such as the Risk Manager, INSPAT and Climate and Nature Risk Questionnaire
Chronic risks	**RF2**	Changes in precipitation patterns and extreme variability in weather patterns.	5	5	**25**	7	5	**35**	Our Monitoring Center verifies in real time and exhaustively the environmental and social risks to which our customers or potential customers are exposed.	• Adjustment of rates and selection of assets to be subscribed. The Monitoring Center strengthens the clients' culture of prevention.• Consolidate as transferred risks (reinsurance).

Note:

(1): RCP 2.6 scenario: Future reduction of ambitious GHG emissions, which would peak in 2020 with decrease on a linear path and become negative before 2100.

(2): RCP 8.5 scenario: Unchanged future: high CO2 emissions, no change in business as usual. High population growth and low GDP growth. Modest technological changes and deficient use of energy.

Source: RIMAC Insurance and Reinsurance

3. RISK MANAGEMENT

3.1. Process of identifying and assessing climate change risks in the business

This section describes the processes for identifying and assessing climate-related risks in the insurance underwriting process (insurance portfolio) by your geographic location.

a. Climate and Nature Hazard Inspection Stage

In this sense, as part of the insurance underwriting process, the RIMAC Inspector Team carries out an initial *on-site* verification to evaluate mainly the following categories of risks:

Figure N° 5: Visualization of risks evaluated in the INSPAT application

Source: RIMAC Insurance and Reinsurance

This evaluation allows us to know the degree of exposure and vulnerability of the premises to provide insurance coverage, and that if the risk materializes, material damage and/or loss of benefits due to stoppages could be generated.

In order to achieve adequate verification and obtain detailed information, RIMAC Seguros has developed the application called INSPAT to carry out inspections. The INSPAT application includes a robust set of questions related to the exposure of customers to risks associated with Climate and Nature, fires, machinery breakdown, among others. The Climate and Nature Hazards Questionnaire (see **Annex N° 1**) is

mainly composed of questions that the inspector himself must answer according to what he or she appreciates in the field, such as:

- Proximity to bodies of water (flood risks)
- Proximity to mountain formations (risk of mass movement)
- Frequency of rainfall (risks of floods or droughts)
- Type of soil (risk of mass movement)
- Earthquake exposure

The Climate and Nature Risks Questionnaire is used to qualify the identified level of risk (see **Annex N° 2**), so that the higher the rating, the lower the risk and therefore means that the probability of materialization is low as well as the severity. It is important to note that within the global decision process that determines whether or not a risk is insurable, the Questionnaire of Risks associated with Climate and Nature is the second most relevant. This is due to the high severity that its occurrence can entail, especially the risk of river flooding or tsunami.

b. Climate and Nature Risk Assessment Stage

After the Inspection Stage, the RIMAC Engineering Team evaluates each report delivered by the team of inspectors, in order to validate the qualification and the necessary guarantees. The Engineering Team carries out the evaluations on the risks associated with climate and nature considering:

- Expertise and training of each engineer
- Risk Manager Tool
- Technical support from the RIMAC Monitoring Center.
- Open tools for the reinsurance market, such as: CATNET (provided by Swiss Re) or SIGRID (provided by INDECI).

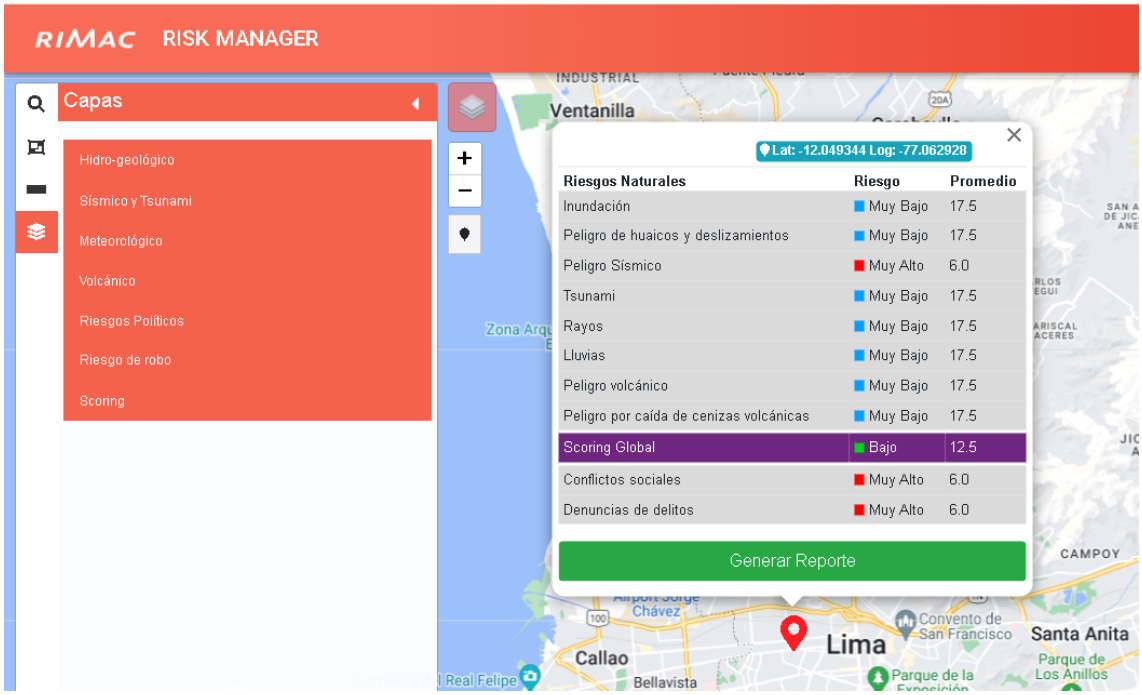
In relation to the Risk Manager (see figure below), it is a web platform developed by RIMAC Seguros in 2017. This platform allows evaluating the risks associated with the Climate and Nature to which a client's premises are exposed according to their geographical coordinates. Through this tool, the field assessment (Risk Inspection Stage) is complemented to evaluate the following risks associated with Climate and Nature:

- Hydrogeological: Flooding, landslides, and landslides
- Seismic and Tsunami: Earthquakes, tsunami, seismic acceleration, geological faults.

- Meteorological: Lightning and Rain.
- Volcanic: Ash and lava.

Additionally, it also allows the evaluation of unnatural risks such as: Political Risks and Risk of Theft. The following figure shows the visualization, as an example, of the Risk Manager platform. It is important to emphasize that the Risk Manager is used by the Team of Inspectors and Engineers during the on-site inspection process and the in-office evaluation, respectively.

Figure N° 6: Viewing the Risk Manager Platform



Source: RIMAC Insurance and Reinsurance

c. General Risk Reporting Stage

Finally, after the delivery of the results of the level of risks associated with climate and nature, a comprehensive report of the identified risks is delivered. If the assessment report identifies that the risk is of high probability, either due to the events described above, third-party studies or the criteria of the evaluation team, a low rating is given to the risk (poor risk) and action plans are proposed to the client or insured, so that they reduce their exposure. These actions to be carried out can be optional (Recommendations) or mandatory (Guarantees), as a requirement to have coverage in the event of a claim.

3.2. Climate change risk management process in the business

a. Climate Change Risk Management at RIMAC

Sustainability in the insurance sector is based on proper management of the risks faced by the organization. RIMAC Seguros puts into practice through responsible risk management, considering environmental, social and patrimonial risks. RIMAC's internal control processes and risk management system are based on the continuous and integrated management of each and every one of the business areas and on the adaptation of the level of risk to the strategic objectives.

The management of climate change risks is primarily focused on increasing the identification and understanding of the increased hazards arising from climate risks and the nature of the customer's pre- and post-subscription process. Likewise, climate and nature risk management focuses on improving their analysis by:

- Exclusion of lines of business and insurance activities established in the General Risk Underwriting Policy, including: coal, oil, rubber, etc.
- Detailed knowledge of customers and their associated risks (such as their geolocation and the characteristics of their assets) through the INSPAT application and the Questionnaire on Risks associated with Climate and Nature (see **Annex N° 1**), in order to make a correct coverage and selection of insurance protection.
- Incorporation of more climate variables in the Risk Manager platform (see **Figure N° 6**) for commercial strategy decision-making.
- Strengthening of the culture of prevention through early warnings and training for customers led by the RIMAC Monitoring Center (see below).
- Collaboration and transparency between the insured and the insurer to facilitate the best assessment and pricing.
- The contracting of reinsurance coverage.

b. Climate Change Risk Management with Clients

After the process of underwriting and onboarding customers, RIMAC Seguros provides various tools to promote a culture of continuous prevention. As part of this, the RIMAC Monitoring Center was born in 2017, whose main objective is to provide personalized services, focused on the level and type of risk of our portfolio of insured clients.

The Monitoring Center allows us to know the needs of each type of industry and offers a service of high differential value that allows customers to reduce risk and/or be

prepared to mitigate the impacts associated with weather, climate and their effects according to their geographical location.

Likewise, the Monitoring Center makes available free and open a modern web platform for our customers. On this platform they can access multiple tools such as:

1. Interactive maps to monitor in real time and at a national level, precipitation (rain) and lightning (thunderstorms) and if they affect locations of interest to the insured.
2. Interactive maps to monitor the weather forecast for the following days for parameters such as: cloudiness, relative humidity, winds, temperature, anomalous waves, among others.
3. Interactive maps to monitor the state of communication routes affected by natural events such as floods, landslides, river overflows, slope affectation, among others
4. Favorite Locations module that allows them to georeference their favorite locations or places of interest, in order to receive automatic alerts.
5. Detailed bulletins on forecasts of heavy rainfall, strong winds, extreme temperatures, thunderstorms, and other natural events
6. Information bulletins in the event of the activation of streams, imminent overflowing of rivers, warnings about the possibility of rain and wind
7. Automatic alerts on natural events in the region where you have favorite locations or areas of interest.

Figure N° 7: Visualization of the RIMAC Monitoring Center's digital tool

Source: RIMAC Insurance and Reinsurance

On the other hand, the Monitoring Center designs preventive programs for customers located in risk areas. During 2023 we executed the Together for the Prevention of the El Niño Phenomenon (FEN) program, identifying our clients' facilities with susceptibility to mass movements and floods with which we developed:

1. Publications on the evolution of the ENF and the current state of alert, as well as prevention measures against the ENF accessible to the general public
2. Technical visits to inspect the risk of heavy rains and floods, which identify external threats and vulnerability of our clients' facilities. This was done with specialists in geology, meteorology and risks from the staff of the Monitoring Center and the support of drone technology. The final report contained the findings, risk assessment, and customer-specific recommendations for improvement.
3. Face-to-face seminars in the main cities of the departments at risk from the FEN, in which the updated forecast of the state of the FEN and the possible implications in each region were explained, the seminars included prevention measures to be implemented to reduce and mitigate damage to the facilities of our policyholders. These seminars were occasionally held *in-house*.
4. Advice on the FEN and follow-up for clients, review of their emergency response plans against the FEN.

Finally, the Monitoring Center provides information to different areas of RIMAC on the following:

1. Projection of rainfall scenarios in locations nationwide for underwriting purposes and establishing insurance conditions that make property policies profitable.
2. Advice and climate forecasting to take out catastrophic agricultural insurance
3. Alert and simulation of damage to customers affected by different climatic phenomena.

4. METRICS AND OBJECTIVES

4.1. Operation metrics

In today's era of accelerating climate change, insurance companies face a unique and urgent challenge: ensuring business continuity and preserving the planet. The importance of measuring and setting climate targets is a testament to our commitment to a sustainable and resilient future.

a. GHG emissions at the corporate level

The accurate measurement of GHG emissions has become a fundamental pillar for environmental and business decision-making. Below are some metrics related to corporate emissions (Lima, Cusco, Chiclayo, Arequipa, Piura and Trujillo headquarters):

Table N° 17: Corporate GHG emissions metrics

ID	Categories ISO 14064-1:2018	2023	2024	% Change
1	**Category 1. Direct GHG emissions and removals**	**638.16**	**827.36**	**23.67%**
1.1	Fuel Mobile Equipment	368.34	397.88	8.02%
1.2	Fuel stationary equipment	26.13	22.19	-15.06%
1.3	Fire extinguishers	0.25	0.33	31.46%
1.4	Refrigerant gas leaks	0	403.21	100.00%
1.5	Septic tank	243.44	3.43	-98.59%
1.6	Compost	0	0.32	100.00%
2	**Category 2: Indirect GHG emissions from imported energy**	**899.0**	**705.09**	**20.17%**
2.1	Electricity consumption	899.0	705.09	-21.57%
3	**Categories 3: Indirect GHG emissions from transport**	**1,112.34**	**781.89**	**22.37%**
3.1	Air Travel	691.77	430.91	-37.71%
3.2	Land travel	0.38	-	-100.00%
3.3	Getting around in taxis	1.27	2.96	133.07%
3.4	Messaging	11.82	13.45	13.75%

ID	Categories ISO 14064-1:2018	2023	2024	% Change
3.5	Home-Work Transportation	393.49	304.42	-22.64%
3.6	Energy Home office	11.11	27.14	144.31%
3.7	Lodging	1.58	3.01	90.52%
3.8	Social Media Transport	0.92	0.00	-100.00%
4	**Category 4. Indirect GHG emissions from products used by the organization**	**350.87**	**355.01**	**10.15%**
4.1	Water consumption	4.70	5.18	10.16%
4.2	Waste generation	20.20	40.10	98.50%
4.3	Paper consumption	34.68	31.93	-7.93%
4.4	Merchandising	75.02	91.05	21.37%
4.5	Cafeteria Supplies	102.24	97.32	-4.81%
4.6	Electric Power: T&D Loss	114.03	89.43	-21.57%
5	**Category 5: Indirect emissions associated with the use of company products**	**629.61**	**826.57**	**23.64%**
5.1	Third-party vehicles (ambulances)	25.86	31.48	21.75%
5.2	Third-party vehicles (tow trucks, mechanical assistance and MAD)	603.75	795.09	31.69%
	Total Carbon Footprint	**3,629.98**	**3,495.93**	**100.00%**

Source: RIMAC Insurance and Reinsurance

b. GHG Emissions of the Investment Portfolio

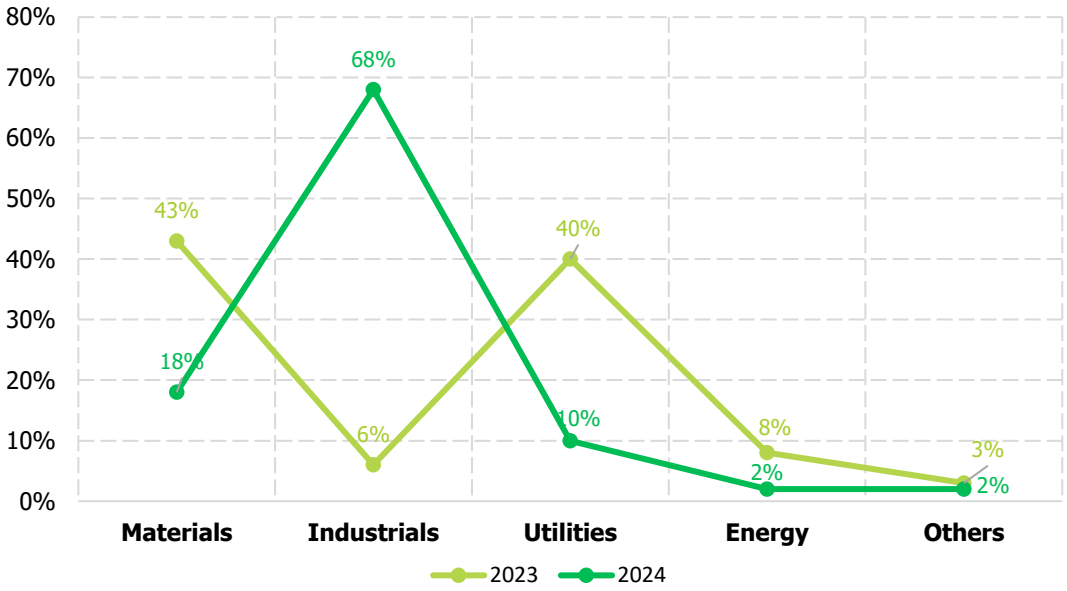
The carbon footprint of the investment portfolio is hedged over the assets under management (AUM) of RIMAC's portfolio.

Table N° 18: Corporate GHG emissions metrics

Absolute emissions financed	FY 2023	FY 2024
Detail	**Datum**	**Datum**
Total absolute emissions financed (metric tons of CO2 equivalent)	247,646 tCO2e	1,012,943 tCO2e
Percentage of Portfolio Coverage Measured	32.5%	41.6%

Source: RIMAC Insurance and Reinsurance

Figure N° 8: Absolute carbon footprint by investment sector, 2023-2024



Source: RIMAC Insurance and Reinsurance

c. Resource Management

The efficient management of resources has become an unavoidable commitment. Below are some of the metrics that allow us to evaluate and enhance the eco-efficiency efforts of the resources used in our operation:

Table N° 19: Resource Management KPIs

Performance KPIs	Unit	FY 2023	FY 2024
GHG emissions per employee	ton CO2e/partner	1.46	1.33
Average water consumption per employee	m3/collaborator	10.67	11.19
Consumption of coffee cups per employee	und/collaborator	53.78	179.97

Source: RIMAC Insurance and Reinsurance

END OF DOCUMENT*

Annex N° 1*:* Questionnaire on climate and nature-related risks, INSPAT

Caracteristicas del terreno					
Tipo de Suelo	☐ Zona 1	☑ Zona 2	☐ Zona 3	☐ Zona 4	☐ Zona 5
Condición	- - -				

Materiales de Construcción	
Casco:	Ladrillo y Cemento
Divisiones Internas:	Estructura de Metal/Concreto
Techos:	Ladrillo y Cemento

Distancia al Mar / Río			
Distancia Horizontal:	De 201 m a 300 m	**Distancia Vertical:**	De 41 m a 50 m

Exposición a Deslizamientos, Torrenteras, Quebradas o Huaycos	
El predio se encuentra el en cauce de torrenteras, quebradas o huaycos	No
¿Existe registro histórico de activación de torrentera, quebradas o huaycos?	No
Se han producido daños en el distrito por activación de torrenteras, quebradas o huaycos	No
Se ha producido o es posbile que se produzcan derrumbes que dañen la materia de seguro	No
¿Se tienen diques, gaviones, canales de evacuación u otra protección civil?	No
Comentarios	

Lluvias			
Ocurrencia de lluvias	Medio	**Sistema de drenaje de agua:**	No tiene
Ubicación del local	Ubicación II		

Protecciones contra lluvias e inundaciones			
Protecciones existentes	**Conservación**	**Limpieza**	**Orden**
☑ Canaletas de evacuación en los techos	Regular	Regular	Regular
☑ Sistema de canaletas de evacuación vertical	Bueno	Regular	Malo
☑ Sumidero	Regular	Regular	Bueno
☑ Filtros	Regular	Bueno	Malo
Sistema de drenaje de agua desemboca en desagüe local		☐ Si ☑ No	
Existe un Plan de Contingencia ante lluvias		☑ Si ☐ No ☐ No aplica	

Exposición a terremoto	
Terremoto (Según Munich Re):	**Zona 2**

Source: RIMAC Insurance and Reinsurance

Annex N° 2*:* Climate and Nature Risk Rating, INSPAT

GLOBAL CLIMATE AND NATURE RISK RATING	OVERALL RATING	
	Excellent Risk	17-20
	Above-Average Risk/Good	14-16
	Average Risk	10-13
	Below Average/Poor Risk	8-9
	Poor Risk	1-7

Concept		Coefficient	Points
1. DISTANCE TO SEA/RIVER			
Horizontal distance	Less than 200 m	0	**2**
	From 201 m to 300 m	2	
	From 301 m to 400 m	4	
	From 401 m to 500 m	6	
	From 500 m to 1,000 m	8	
	Greater than 1,000 m	10	
Vertical distance	Less than 12 m	0	**8**
	From 13 m to 20 m	2	
	From 21 m to 30 m	4	
	From 31 m to 40 m	6	
	From 41 m to 50 m	8	
	Greater than 50 m	10	
2. DISTANCE TO THE MOUNTAINS			
Location in Cauce	Yes	0	**3**
	No	3	
Historical Record	Yes	0	**3**
	No	3	
Activation Damage	Yes	0	**3**
	No	3	
Possible landslides	Yes	0	**3**
	No	3	
Civil defence	Yes	6	**0**
	No	0	
3. RAINFALL			
Occurrence of rainfall	Low	10	**5**
	Middle	5	
	High	0	
Water drainage system	Not applicable	5	**0**
	If you have	5	
	It does not have	0	
Location of the premises	Location III	10	**5**
	Location II	5	
	Location I	0	
4. AREA (SOIL TYPE)			
	Zone 1	3	**2**
	Zone 2	2	
	Zone 3	1	
	Zone 4 / Zone 5	0	

GLOBAL CLIMATE AND NATURE RISK RATING	OVERALL RATING	
	Excellent Risk	17-20
	Above-Average Risk/Good	14-16
	Average Risk	10-13
	Below Average/Poor Risk	8-9
	Poor Risk	1-7

Concept		Coefficient	Points
5. CONSTRUCTION MATERIALS			
Helmet	Metal/Concrete Structure	2	**1**
	Brick & Cement	1	
	Quincha and adobe / Ashlar / Wood / Plaster	0	
Internal divisions	Metal/Concrete Structure	2	**2**
	Brick & Cement	1	
	Quincha and adobe / Ashlar / Wood / Plaster	0	
Ceilings	Metal/Concrete Structure	2	**1**
	Brick & Cement	1	
	Quincha and adobe / Ashlar / Wood / Plaster	0	
6. EXPOSURE TO EARTHQUAKE			
Earthquake (according to Munich Re)	Zone 0	8	**4**
	Zone 1	6	
	Zone 2	4	
	Zone 3	2	
	Zone 4	0	

Source: RIMAC Insurance and Reinsurance