

Human Rights Management 2025-2028



This is a report of the current management of human rights at RIMAC, in response to the requirements of the Dow Jones Sustainability Index (DJSI) - Human Rights Section.

01.

Human Rights Governance



Our RIMAC Culture

Our Purpose and Strategy:

We are proud to be the most sustainable insurance company in Peru, focused on building communities of well-being that inspire and promote a culture of prevention in people who seek to achieve common goals around integral well-being (physical, mental and financial).

Purpose:

**Protecting
your world,
fostering your
well-being.**

Our Principles:

People First

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

A United RIMAC

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

We Achieve the Extraordinary

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

We Build a Better Future

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

Frames of reference

At RIMAC, we seek to identify, prevent, and mitigate any potential adverse human rights (HR) impacts in any of the activities within our value chain and with our stakeholders. Therefore, we committed to a due diligence process that evaluates our human rights management in the period 2025-2028.

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

In order to ensure comprehensive human rights management, we are based on the model recommended by the OECD, aligned with global standards to achieve responsible business conduct.

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



Work Model

Following all the frameworks of reference and our purposes and principles, we developed our RIMAC Work Model for the management of human rights in our company.

Supervision and Report

We are committed to following up on each complaint and we communicate on the progress of our management in terms of human rights.

Mechanisms of Report

We ensure that our channels are always active to receive reports from our groups of interest.



Commitment

We incorporate our commitment with respect for human rights in our policies and procedures.

Risks and Controls

We incorporate the identification and assessment of risks in human rights into our business risk management.

Training

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

Management System

Human rights require a cross-cutting approach in the organization. The company's commitments, as well as the expected behaviors of our employees, suppliers and other stakeholders, are reflected in our different corporate policies and procedures.

Main Policies and Procedures:

- ✓ Human Rights Policy
- ✓ Code of Conduct
- ✓ Policy for the Prevention and Punishment of Sexual Harassment
- ✓ Corporate Diversity and Inclusion Policy
- ✓ Sustainability Policy
- ✓ Anti-Corruption Policy
- ✓ Personal Data Protection Policy
- ✓ Occupational Health and Safety Policy

CÓDIGO DE CONDUCTA COLABORADORES

“Tú decides, decide bien”



 Juntos todo es posible	POLICY				Code: POL-4741	
	HUMAN RIGHTS				Status: In Force	Version: 3
	Macroprocess:	Strategic Management	Process:	Corporate Image and Sustainability Management	Publication Date:	Page 1 of 9

I. PURPOSE

The purpose of this policy is to formalize RIMAC's commitment to respecting and fostering care for human and labor rights, as recognized in national and international law, and to define the general principles to be applied by the company in all its processes, including due diligence.

II. SCOPE

This policy applies to all hierarchical levels of RIMAC Seguros and RIMAC EPS, including the board of directors, CEO, executive vice presidents, and employees in general. It also applies to the stakeholders involved in each value chain, such as suppliers, customers, brokers, and any other person related to the company.

Dissemination

This policy shall be disseminated to our internal and external stakeholders:

1. Board of directors:
 - a. The policy shall be sent to non-executive, independent, and substitute board members so that they can familiarize themselves with it.
2. Employees:
 - a. The policy shall be published on RIMAC Home and the RIMAC Sustainability website so that it can be freely accessed.
 - b. Annual training shall be imparted to all employees on human rights matters, which also includes this policy.
 - c. The policy shall be sent at least once a year via internal channels.
3. Suppliers and strategic partners:
 - a. The policy shall be published on the RIMAC Sustainability website so that it can be freely accessed.
 - b. The policy shall be sent once a year so they can familiarize themselves with it.
 - c. Annual training shall be imparted to all strategic partners (personnel who work at RIMAC's facilities) regarding this policy.
4. Brokers:
 - a. The policy shall be published on the RIMAC Sustainability website so that it can be freely accessed.
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Human Rights Policy

As part of our continuous improvement processes, all our documents and guidelines are linked to address issues related to human rights. Specifically, our Human Rights Policy centralizes and addresses our principles in this area.

Our Human Rights Policy:

"RIMAC is firmly committed to international and national agreements, norms and conventions to act according to ethical standards for an inclusive, resilient, equitable and sustainable society. In this way, we align ourselves with the provisions of the Universal Declaration of Human Rights, ensuring that we do not engage in business activities that violate them."

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

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Human Rights Policy

Principles addressed by our Human Rights Policy:

- ✓ Commitment to Standards national and international in matters of HR
- ✓ Modern Slavery: Forced Labor and Child Labor
- ✓ Human trafficking.
- ✓ Freedom of Association and Right of Collective Bargaining
- ✓ Equal pay.
- ✓ Discrimination.
- ✓ Harassment.
- ✓ Right to a healthy environment.
- ✓ Working hours.
- ✓ Occupational health and safety.
- ✓ Protection of information privacy.



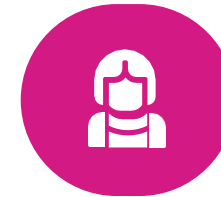
Community



State



Collaborators



Customers



Suppliers



Shareholders

Stakeholders included

Structure of our management

In addition, aware of the challenges arising from the transversality of human rights issues, we seek to strengthen their governance. In this way, we have developed the following human rights management structure at RIMAC:

Instance	Sustainability Area	Internal Communication Area	Conduct Committee
Role or function	It is responsible for managing the strategy related to Human Rights, as well as coordinating the activities related to the topic	It is responsible for communicating internally and externally activities and commitments in the field of human rights.	It is the highest decision-making body regarding cases of human rights violations. It is responsible for receiving and processing complaints, direct or indirect, as well as establishing corrective measures and sanctions.

02.

Human Rights Risks



Identify and assess risks

Our operational risk management has been evaluating human rights issues, such as possible impacts on the environment, health and safety, or ethical problems. In 2022, we incorporated human rights into the analysis and management of our risks. In 2025, we carried out a process of updating these risks.

- ✓ We have gradually incorporated the human rights approach into risk management to avoid duplication of efforts and promote synergies.
- ✓ Based on the methodology developed by the Risk Division, an update of the definition of risks was made, as well as a determination of the level of residual risks.
- ✓ Finally, we have validated the definition, the level of risk and the risk mitigation and remediation measures through meetings with the responsible areas.



Identification

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

- ✓ Through the benchmarking of the insurance sector at a global level and the relevant public information of the local context, the possible risks, real and potential, for RIMAC were identified.
- ✓ To the previous analysis, and using the 2022-2025 risks as a basis, the risks identified in all stages of RIMAC's value chain were updated. Thus, they were reduced from 20 to 18 risks.
- ✓ Information from audits, existing risk matrices, reports from the whistleblowing channel, among others, were included.

Units participants



- Regulatory Compliance
- Information Security
- Health Product Subscription
- Product Subscription
- vehicular
- Product Subscription
- Life
- Corporate Affairs
- Labor relations
- Health Supplier Management
- Vehicle Supplier Management
- Administrative Supplier Management
- Compensations
- Occupational Health and Safety
- Customer Experience
- Talent Management
- Sustainability
- Investments
- Climate and culture
- Risks
- Business Customers (1 organization)

Risk Level

In this new version, a level was granted for each residual risk according to the organization's methodology. To do this, **a validated cross-check was made with the owner areas based on 2 variables: frequency and impact**

Frequency: 5 levels, from very rare to very common

Impact: 5 levels, from negligible to catastrophic

Identify and assess risks

Relevant topics reviewed



- Labor rights
- Labor Conditions
- Suppliers
- Discrimination
- Harassment and harassment
- Equal pay
- Freedom of expression and opinion
- Freedom of association
- Child and forced labour
- Information Security
- Responsible investment
- Environmental protection
- Whistleblowing channel

Potentially affected rights holders



- Collaborators
- Customers
- Suppliers
- Society
- Women
- Migrants
- Adolescent and children
- People with disabilities

Identify and assess risks

As a result, we have our second Human Rights Risk Matrix, where we identify the different risks, possible affected rights holders, related rights, responsible areas of the company, as well as the level of risk and the remediation and mitigation actions we have in place

Human Rights Matrix

Human Rights Matrix - RIMAC						
Nº	Area	Topic	Related Risk	Related Human Right	Affected rightholder	Area that rated the risk
			Posibilidad de incumplimiento o vulneración del derecho a la			

Risk assessment



- ✓ **16** risk categories were identified and assessed during the first stage
- ✓ Each unit identified and assessed your risks in terms of Human Rights
- ✓ The results achieved were driven by all the units of the organization involved in this process.

03. Trainings



Trainings

In RIMAC, we structure our training in favor of our employees and suppliers so they can develop skills and competencies in good of their future.

Since 2025, we have been conducting a regulatory course on Human Rights in our organization, addressing 2 central issues:

- What are human rights and why is it important to talk about them?
- How are human rights managed at RIMAC?



1.1 ¿Por qué es importante hablar de los Derechos Humanos?

El 10 de diciembre de 1948 ocurrió uno de los hitos más importantes en la historia de la humanidad: la Declaración Universal de los Derechos Humanos. Este documento, el cual fue adoptado por todos los países pertenecientes a las Naciones Unidas, fue la primera vez en la que nuestra sociedad tuvo un consenso sobre cómo actuar para proteger la libertad, igualdad y dignidad de todas las personas (Amnistía Internacional, s/f).

Es así que esta declaración establece 30 derechos que nos pertenece a cada uno desde el momento en que nacemos y que nada ni nadie nos puede quitar. Eso se debe a que los derechos humanos son inherentes a todos nosotros, sin independientemente de nuestras características físicas y culturales (OHCHR, s/f).

Asimismo, estos derechos cuentan con algunos principios que contribuyen a cumplir sus objetivos:



Universales: este principio significa que **todas las personas, sin distinción alguna, tienen el mismo derecho de gozar de los derechos humanos**. Eso lo hace universal (OHCHR, s/f).



Inalienables: este principio indica que **ningún derecho humano puede ser suprimido o arrebatado a alguien, a excepción de situaciones concretas y conforme un procedimiento adecuado**. Por ejemplo, el derecho a la libertad puede restringirse en caso alguien sea declarado culpable de un delito y deba cumplir una pena privativa (OHCHR, s/f).



Indivisibles e interdependientes: este principio establece que **todos los derechos humanos tienen la misma importancia**. Ello significa la **posibilidad de ejercer ciertos derechos siempre puede afectar positiva o negativamente a los otros**. Ningún derecho puede disfrutarse plenamente sin los otros (OHCHR, s/f).

04.

Complaint mechanisms



RIMAC Integrity Channel

RIMAC has an Integrity Channel so that any of our stakeholders can make complaints or raise concerns about possible breaches of legislation or internal company policies, including human rights issues.

Our Integrity Channel is managed by an independent third party, which ensures whistleblower anonymity and confidentiality of information.

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

**Guía de uso del
Canal de Integridad**



BRECA
GRUPO EMPRESARIAL

Vínculo al [Canal de Integridad](#)

RIMAC Complaints Book

Through its Complaints and Claims Attention channels, RIMAC attends to non-compliances, irregularities or deficiencies in relation to the satisfaction of our services, including possible violations of the Human Rights of our customers.

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



Policy for the Prevention and Punishment of Sexual Harassment

We also have other internal processes and documents for specific topics, such as the Policy for the Prevention and Punishment of Sexual Harassment. Complaints related to these issues can be submitted through two types of channels:

Anonymous Channels

Described in the RIMAC Seguros Code of Conduct.

-  Email: rimac@canaldeintegridad.com
-  Online: www.canaldeintegridad.com/rimac
-  Free phone line: 0-80018114 (option 2) o 219-7104 (option 2)
-  Personal Interview: En Av. Víctor Andrés Belaúnde 171, Piso 6, San Isidro, Lima 27, Lima - Perú, preguntando por el Sr. Rafael Huamán.

Formal Channels

The one regulated in this Policy (number 9)

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

1. OBJETIVO

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

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

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

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

2. DEFINICIONES

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

a) Canales de denuncia

RIMAC SEGUROS cuenta con los siguientes canales de denuncias:

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

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

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

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

1

Ver la [Política aquí](#)

Mitigation and Remediation Plans

At RIMAC, we are committed to identifying, preventing, mitigating, and remediating adverse impacts on the exercise of the human rights of our stakeholders, caused or contributed to by the company.

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

1

The adverse impact on human rights and the rights holders impacted is recorded.

2

Mitigation and remediation measures for adverse impacts are established. The plan is then reported to the responsible internal bodies and the relevant external bodies. **These can be found in the Human Rights Risk Matrix**

3

We execute activities under the **supervision of the responsible bodies according to each case** and the affected interest groups or vulnerable groups will be informed about the development of these.

4

The performance of the action plan is reported in our editions of the Annual Report.

Follow-up

RIMAC Conduct Committee

Our Conduct Committee is the highest decision-making body on Human Rights at RIMAC. It has the function of receiving and processing complaints, direct or indirect, related to human rights violations. Based on this, it decides on the sanctions to be carried out, as well as the remediation and mitigation measures.

Code of Conduct Violations [DJSI 1.5.5]

Violation Area	Number of Violations in 2022	Number of Violations in 2023	Number of Violations in 2024	Number of Violations in 2025
Corruption or bribery	0	0	0	0
Discrimination or harassment	0	1	1	4
Customer privacy	0	1	0	0
Money laundering or use of insider information	0	0	0	0
Conflict of interests	0	0	0	10
Note: During 2025, four harassment complaints were reported and handled through thorough investigations. As a result, responsibility of the harasser was established in one case, and he later submitted his resignation.				
Concerning conflict of interest violations, the following actions have been taken:				
3 cases were deemed unfounded				
2 cases resulted in warnings				
1 case resulted in termination				
1 case resulted in regularization				
1 case resulted in training for the affected area				
1 case resulted in a formal reprimand				
In 1 case, the individual under investigation resigned during the process.				

05.

Monitoring and Reporting



Monitoring and Reporting

Integrated Reporting

Annually, we include in our Annual Report information on our management of human rights. For example, we report the number of complaints received through the Integrity Channel, the typology and the main corrective actions implemented.

During the period 2025-2027, we have proposed to deepen the information reported on our progress and challenges with respect to Our Management of Human Rights.



Monitoring and Reporting

Website: Social Management

Thinking about the best accessibility for our stakeholders, we adapted our website with the purpose of integrating the report and development of our Human Rights Management, as well as the progress of our mitigation plans.

