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**I. OBJECTIVE**

Establish the guidelines to be followed in the decisions and actions of the Company's Employees, so that the management processes contribute to the Company being responsible for their impacts and being proactive to the demands of its Stakeholders.

**II. SCOPE**

This policy applies to all hierarchical levels of Rimac Seguros and Rimac EPS, as well as to suppliers and/or third parties representing both companies. Likewise, among the applicable legal basis is the ISO 26000 standard: Social Responsibility, the Environmental Policy, the Responsible Investment Policy, the Code of Ethics and Standards of Conduct, the principles of the United Nations Global Compact, the Diversity and Inclusion Policy and the Sustainability Strategy.

**III. DEFINITIONS**

**Sustainable development:** It is the development that meets the current needs of people without compromising the ability of future generations to meet theirs. It is that growth that is achieved by respecting the environment and the people that surround a company's operations.

**Sustainability:** It is a management approach that ensures business continuity in the long term, considering a transversal management where economic, social and environmental protection objectives intersect, thus contributing to sustainable development.

The sustainability of an organization is achieved through transparent behavior that:

- Contributes to sustainable development, including the health and well-being of society
- Takes into consideration the expectations of your stakeholders
- Complies with applicable and current legislation
- Is integrated into the entire organization and is put into practice in its relationships.

**Sustainability Report:** It is a report that allows verifying and communicating the progress and results of the economic, environmental, social and governance management carried out by the company and is aimed at the organization's stakeholders.

**Interest Groups:** Any social group that depends on the organization to meet its goals and the existence of the organization depends on them; in this sense, they can be benefited or harmed by the decisions of the organization. Rimac Seguros' stakeholders include: employees, customers, suppliers, the community, the State, shareholders and the environment.

**Sustainable Development Goals (SDGs):** A set of 17 goals established by the United Nations, which address the main global problems in the social, environmental and economic dimensions; the SDGs are expected to help build a better world for everyone and those responsible for achieving it are all organizations (public, private, NGOs and civil society).

**IV. PURPOSE AND STRATEGY**

For RIMAC, contributing to the sustainable and inclusive development of our country is a priority. In this way, we understand sustainability as a business model that seeks to generate shared value not only financially, but also environmentally, socially and in terms of governance (ESG).

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To this end, our sustainability strategy is transversal and is aligned with our business and the vision of the BRECA group.

Below, we detail our ESG management pillars:

<b>E Caring for tomorrow</b>	<b>S Protecting what matters the most</b>	<b>G Building trust</b>
Contribute to making Peru a better place for future generations, leading <b>adaptation and mitigation initiatives that respond to climate change.</b>	<b>To boost well-being by promoting a culture of prevention</b> in our stakeholders, starting with our collaborators and customers	To become a <b>brand that is closer and more trustworthy</b> to people, through governance, ethics and compliance initiatives.

Our ambition is to be the best protection and well-being company in the region, so these three pillars underpin the policies and initiatives that strengthen our sustainable management and make our purpose tangible: "We protect your world, we boost your well-being".

Likewise, through this policy we commit to promoting financial inclusion through the following measures:

1. Innovate and expand the range of financial services available to underserved groups (such as Young people, women with few economic resources, among others), based on market research and feedback from clients.
2. Tailor delivery methods to the targeted group's needs and preferences.
3. Offer non-financial support and promote the financial well-being of underserved groups.
4. Establish procedures to prevent over-indebtedness of our clients who belong to underserved and vulnerable groups.
5. Implement complaint mechanisms that are easily accessible to our clients.
6. Train our staff to prevent aggressive sales techniques and disrespectful treatment of anyone.
7. Engage with external parties to expand the reach or develop the inclusive finance market

**V. AREAS / POSITION / ROLES AND RESPONSIBILITIES**

**Sustainability and Corporate Affairs Management:**

1. Establish and ensure the compliance of the Company's Sustainability Policy, taking into account the commitment to the Stakeholders and standards established in the ISO 26000 Standard.
2. Approve the budget to be allocated to social investment activities and programs
3. Facilitate the implementation of the company's internal and external Sustainability strategy, defining the relationship and dialogue model with the different Stakeholders.
4. Supervise the plans and activities in the field of Sustainability that are carried out, to ensure compliance with the objectives and goals established in the Sustainability Strategy.
5. Evaluate the results of the Annual Sustainability Report and establish new challenges for management.
6. Execute social and environmental impact initiatives aligned with the core of the business and the company's Sustainability Strategy.
7. Monitor the fulfillment of the plans and activities undertaken by the Company within the framework of the Sustainability Strategy.
8. Prepare the Annual Sustainability Report, evaluate the annual results and propose new challenges to the Committee.

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9. Brindar asesoría a las diferentes divisiones y áreas de la Compañía, para la implementación de planes e iniciativas que aporten a la gestión de Sostenibilidad

**General Management, Division Management and Area Management:**

1. Provide support in the implementation of the initiatives defined in the Sustainability Strategy.

**VI. DESARROLLO DE LA POLÍTICA**

RIMAC's employees must:

1. Provide our Clients (Individuals and Companies) with a service that exceeds their expectations and constitutes a memorable experience. Our Company represents the support that Clients need when an adverse eventuality arises and our response must be timely and diligent.
2. Avoid exercising an advantageous position in contractual relations with Customers, to our knowledge, always seeking to be transparent about the terms of our products.
3. Be efficient and effective in the management of our costs in order to offer the market innovative and easily accessible products, which contributes to the growth of the insured base in the country, and thus that more Peruvians can have access to the protection provided by insurance.
4. Respect the dignity of the men and women who work in the Company, offering fair treatment with safe and adequate working conditions, as well as the right to freely express their opinions and suggestions on any type of business.
5. To recognize the contribution of Employees to the achievement of the Company's results, offering them opportunities for growth and professional development, without any discrimination for reasons of origin, race, sex, language, religion, opinion, economic condition or any other reason. Therefore, the recruitment processes must guarantee equal employment opportunities for everyone.
6. Conduct their acts within the framework of ethical values and principles established in the Company's Code of Ethics and Standards of Conduct.
7. Guarantee fair treatment to our suppliers and intermediary customers through processes and controls, seeking to establish lasting relationships based on trust, transparency in negotiation processes, balanced conditions of power, respect for the commitments assumed and respect for the Company's values.

**VII. ANNEXES**

Not applicable

**VIII. DOCUMENTS RELATED TO THE POLICY**

Among the regulations related to the policy are:

- ISO 26000 Standard: Social Responsibility.
- ISO 14001:2015 Standard: Environmental Management System
- Code of Ethics and Standards of Conduct.
- Sustainability Strategy
- Stakeholder Relations and Conflict of Interest Management Policy.
- Environmental Policy

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- Diversity and Inclusion Policy