RIMAC's Contribution to the Sustainable Development Goals







01 Introduction

On September 2015 the United Nations adopted the 2030 Agenda for Sustainable Development as a call to action for people, the planet, prosperity, universal peace and access to justice through 17 goals and 169 integrated and indivisible targets. These Sustainable Development Goals (SDGs) seek to close gaps and solve problems in economic, environmental, social and governance issues through joint action between the private sector, public sector (national and local government) and international cooperation.

In Peru, the National Institute of Statistics and Informatics (INEI, by its Spanish acronym) is responsible for tracking and monitoring the progress of achievement of the 17 goals and 169 targets. To fulfill its role, the information is available to public policies' decision makers, researchers, academics and the general public through the Sustainable Development Goals' Tracking and Monitoring System.

At RIMAC we maintain a long-term commitment to sustainable development through our sustainability strategy and our shared value approach. Consequently, we have identified how our strategy generates a positive impact on the following Sustainable Development Goals:

















In the analysis of our contribution to the SDGs, we present our progress towards achieving the 2030 Agenda's targets.

01 Introduction

Prevention is the best insurance and the starting point in our journey towards a **more sustainable business**.

Our sustainability strategy is aligned with RIMAC's purpose and business strategy, materiality analysis and Grupo BRECA's sustainability pillars.

This strategy focuses on three fundamental pillars, supported by a solid and recognized compliance and corporate governance management:



Our commitment is to offer more Peruvians insurance and quality health services aligned to their needs, with innovation as an important pillar.



We seek to generate a culture of prevention and to promote the well-being of Peruvian families, starting with our employees.



We promote responsible environmental behavior and disaster prevention practices.































02 Contribution

At RIMAC we make a contribution to 8 SDGs and 37 targets:





Make cities and human settlements inclusive, safe, resilient and sustainable

There are many challenges to maintain cities being able to continue creating jobs and prosperity without putting pressure on land and resources, and at the same time more resistant to the effects of climate change.

Insurance companies are expected to promote dialogue among local decisionmakers, clients and the general public about protecting lives and improving disaster preparedness, as well as planning for the financial consequences of a disaster.

At RIMAC we invest in developing scientific research and improving technological capacity through our **Monitoring and Prevention Center**, a modern facility with advanced satellite technology that monitors the main meteorological and geological variables nationally and globally. Furthermore, our partnership and work with TECHO Peru in human settlements focuses on prevention issues. Initiatives with the purpose of keeping all Peruvians alerted to natural phenomena that could affect their facilities.

Percentage contribution to global SDG 11 targets



Percentage contribution to Peru's indicators of SDG 11





Target 11.1

By 2030, ensure access for all to adequate, safe and affordable housing and basic services, and upgrade slums.

Target 11.3

By 2030 enhance inclusive and sustainable urbanization and capacities for participatory, integrated and sustainable human settlement planning and management in all countries.

Target 11.7

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



- 718 families benefited
- 4 impacted communities
- 224 employees from Lima who volunteered with TECHO Peru

SDG

11.1.1

Proportion of urban population living in slums, informal settlements or inadequate housing.

11.3.2

Proportion of cities with a direct participation structure of civil society in urban planning and management that operate regularly and democratically.

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.

Volunteering in communities with TECHO Peru

Since 2017 we have a partnership with TECHO Peru for the organization of volunteer events in Human Settlements in Pachacamac, San Juan de Lurigancho and San Juan de Miraflores districts in Lima Metropolitan area.

During 2019, we undertook 4 volunteer initiatives in communities, with the aim of conducting activities focused on prevention culture, such as improving infrastructure, enabling evacuation routes, safe meeting places, installation of green gardens and holding workshops focused on health and disaster prevention.



 Proportion of urban population living in slums, informal settlements or inadequate housing: 43.7%



Source: INEI - ENAHO (by its Spanish acronym)



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.



- +200 bicycle parking spaces at our Lima Metropolitan area facilities
- 220 employees commute on bike
- **155** employees enrolled in the RIMACBike system
- 216 employees use Movo's scooter per month
- 1 Sustainable Mobility Fair for employees



11.2.1

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

Sustainable Mobility

During 2019 we launched the Sustainable Mobility Program that includes promoting shared, non-motorized trips (by bicycle or on foot), or by electric motor.

We have an **incentive platform** we use to periodically reward active users with parking spots, bicycle accessories, jackets, backpacks, among others.

Additionally, continue we improving our offices' cycling **infrastructure** by increasing the number of bicycle parking spaces and enabling more space for showers and lockers in all our facilities in the Lima Metropolitan area.

Furthermore, to make it easier for our employees' to charge their electric bicycles scooters, we installed electrical outlets in the parking lot.







Target 11.4

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



 100% of our physical policies are carbon neutral



11.4.1

Total expenditure (public and private) per capita spent on the preservation, protection and conservation of all cultural and natural heritage.

Carbon neutral physical policies

We continue to offset 100% of the Greenhouse gas (GHG) emissions 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". A Sustainable Forest Development Project that avoids deforestation in 100,000 hectares of rainforest in Tahuamanu, Madre de Dios.







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.



- +14,000 users
- **395** companies in the Center's communication system
- **52** nowcast weather bulletins
- **105** forecast weather bulletins
- Regarding the occurrences due to rains and floods, from 2018 to 2019 there was a reduction of **USD 392,000** in companies evaluated in that time frame.



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 in relation to global GDP, damage to critical infrastructure and number of disruptions to basic services, attributed to disasters.

Nature Monitoring and Risk Prevention Center

At RIMAC we seek to position ourselves as leaders in prevention culture, thus we provide free services to our Multi-Risk Policy insured clients, to prevent accidents and natural disasters.

As part of these initiatives we have a Nature Monitoring and Risk Prevention Center, as one of our prevention tools to forecast meteorological events to enable our clients to take necessary measures and prevent negative impacts on their businesses.

These services are intended to the general population, business clients and brokers.



 Number of deaths, missing persons and directly affected persons attributed to disasters: 1,114,281

Source: INDECI (by its Spanish acronym)





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.



Recycled waste 2019:

Paper: 16,965.96 kg

Plastic: 534.50 kg



11.6.1

proportion of urban solid waste regularly collected and with adequate final discharge out of total urban solid waste generated, by cities.

Solid Waste Management

Under a circular economy approach and following the ISO 14001: 2015 guidelines, during 2019 we reinforced the deployment of our **Strategic Solid Waste Management Plan** at our headquarters in Lima, promoting segregation and reuse of the solid waste we generate as a company.

This year we had constant communication and an awareness campaign in favor of segregation of solid waste addressed to our employees. We removed individual bins from our Lima offices and installed segregation stations. This work was complemented by activations and other awareness efforts towards our collaborators.







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

To achieve sustainable development, it is **essential to guarantee a healthy life and promote well-being for all at any age**. Significant progress has been achieved in Peru in increasing life expectancy and reducing some of the most common causes of death related to infant and maternal mortality¹.

At RIMAC our focal point is to promote a prevention culture among our clients, society and our suppliers. We are not only interested in selling insurance, we are interested in building a relationship of trust with people. This means taking care of them and their families, enabling them to grow together in a peaceful environment.

"Cuídate" is our free and voluntary access health program aimed at people with chronic diseases and health insurance with our company. The "Estar bien" web platform seeks to inspire and motivate people pursuing a healthy lifestyle, through relevant and useful content they can apply in their daily lives.

Percentage contribution to global SDG 3 targets



Percentage contribution to Peru's indicators of SDG 3



² "Take care of yourself"



Target 3.1

By 2030, reduce the global maternal mortality ratio to less than 70 per 100,000 live births. In addition, all countries should reduce the maternal mortality ratio to less than 140 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.



Insured pregnant women

 15,807 pregnant women cared for under the Maternity benefit

Insured girls and boys

 1,617 girls and boys cared for through the Control Niño Sano (healthy child control) insurance



3.1.1

Maternal mortality ratio.

3.2.1

Under-5 mortality rate.

3.2.2

Neonatal mortality rate.

Insured pregnant women

15,807 of our affiliates are pregnant women, who are provided with the necessary care to help reduce the country's maternal mortality rate.

Insured girls and boys

At RIMAC we contribute to the prevention and reduction of diseases in children under one year of age through the Control Niño Sano program (healthy child control), which includes a free monthly pediatric evaluation during the child's first year of life.



- 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)





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.



- 35,780 vaccines administered to 18,769 affiliated girls and boys between 0 y 4 years old
- **934** vaccines administered to 807 affiliated adults



3.3.4 Hepatitis B incidence per 100,000 population.

Vaccines and disease prevention

The care services provided in all of our health products prioritize activities promoting healthy lifestyles and disease prevention with the intention of improving the quality of life of our insured population.

In the case of vaccinepreventable diseases, we offer our affiliates the Ministry of Health's **National** Immunization Scheme, with the purpose of protecting them against polio, hepatitis B, meningitis due to Haemophylus type B, rotavirus, diphtheria, whooping tetanus, cough, measles, mumps, rubella, influenza pneumonia, and chicken pox.



· Hepatitis B incidence per 100,000 population: 5

Source: INEI 2018





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.

Cuídate Program

- 20,206 affiliated to the Cuídate Program, at the end of 2019
- 82% of enrolled patients with lower hospitalization rates and emergency care

Desenróllate (unroll) Challenge

- 603 employees of RIMAC's Corporate clients enrolled in the Desenróllate Challenge Program
- **3.4 kg** of average weight loss from the Desenróllate Challenge Program

Blood Donation

- 329 units of blood collected for **987** patients of the National Institute of Neoplastic Diseases (INEN by its Spanish acronym) benefited
- 1,035 girls and boys benefited
- **622** volunteers

3.4.1



RIMAC Indicator

Indicator

Mortality rate attributed cardiovascular disease, cancer, diabetes or chronic respiratory disease.

Cuídate Program

Cuídate is a free and voluntary access health program for patients with chronic diseases that enables them to empowered themselves regarding their disease, to receive medication, multidisciplinary care and education about their diagnoses, to be able to control the disease and avoid complications in the future. In 2019, we achieved a lower hospitalization rates and emergency care for 82% of enrolled patients, improving their quality of life.

the disease, if they continue with the change in their lifestyle.

Blood Donation

held 6 blood donation campaigns in our Lima offices and 6 in coordination with different **districts** such as Surquillo, La Victoria, San Isidro, Manchay and Lima Cercado. In the latter with the participation of the Congress of the Republic, and we were recognized by them, National Institute of Child Health of San Borja, and Edgardo Rebagliati Martins National Hospital.



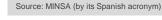
Desenróllate Challenge We seek to reduce the incidence of chronic diseases in order for Peruvians to live longer and better by reducing overweight and obesity rates. In partnership with our corporate client Backus, we deployed the program for 10 weeks and as a result, 7% of affiliates with Diabetes risk reduced the possibility of having



Contribution



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







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 Lima Metropolitan area included the Yo Me Cuido Program in their curriculum during 2019
- **216** Educational Institutions positively impacted since 2013
- 9% trained teachers who improved their knowledge on road safety issues
- 53% trained students who improved their knowledge on road safety issues

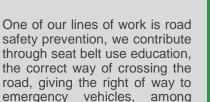


3.6.1

Death rate due to road traffic injuries.

Yo Me Cuido Program

With the Yo Me Cuido (I take care of myself) Program we seek to generate a prevention culture in the country's new generations. This is possible due to the collaborative work with public and private institutions, as well as with nongovernmental organizations, through educational interventions in the classroom throughout the school year and in digital media.



others.



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

Source: INEI





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 programmes.



• **800,674** women of reproductive age (15 - 49 years)

First Peruvian digital wellness community "Estar Bien"

- **4,000,000** people engaged by Facebook posts
- 4,500,000 Facebook interactions
- 910,000 Facebook followers
- 800,000 Web users



3.7.1

Percentage of married women ages 15-49 years whose need for family planning is satisfied with modern methods of contraception. First Peruvian digital wellness community "Estar Bien"

Since 2015, the digital wellness community "Estar Bien" (Being Well), promotes having a healthy lifestyle.

Our content is relevant and useful for people's daily lives and includes topics on family planning and contraceptive methods.



 Percentage of women of reproductive age (15 - 49 years) who practice family planning with modern methods of contraception: 55%







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.



- More than 2 million people insured
- 15,356 insured girls, boys and young people (up to 18 years old)
- 15,807 insured pregnant women
- 252,244 insured older adults (+60 years)
- 100% insured employees
- 1,617 patients attended in 2019 with the personal accident insurance for children and youth

Pakta

• +700 Pakta insurance policies



3.8.1

Coverage of essential health services (defined as the average coverage of essential services based on tracer interventions that include reproductive, maternal, newborn and child health, infectious diseases, non-communicable diseases and service capacity and access, among the general and the most disadvantaged population).

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 seek to be present in the lives of more Peruvians, giving them easy access to products that meet their needs, quickly and with simple communication.

Pakta is an inclusive insurance for people who do not have vehicle insurance, it was created at EPIC Lab, our innovation laboratory. It is the first plan to replace a car in the event of total theft in the Peruvian market and it allows the user to simply and quickly keep mobilizing within 48 hours, to continue their daily activities after having suffered the total theft of their car.



- Proportion of population with health insurance: 76.5%
- Proportion asgined of monthly per capita average expenditure for health: 8.4%

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.



- 145 families benefited from the implementation of Casas Calientes Limpias (Warm Clean Houses) in Puno
- 10 Casas Calientes Limpias (Warm Clean Houses) implemented during 2019 in Puno, with Kusimayo NGO



3.9.1

Mortality rate attributed to household and ambient air pollution.

3.9.2

Mortality rate attributed to unsafe water, sanitation, and lack of hygiene (water, sanitation and hygiene (WASH))

Heat for Puno

Through the Calor para Puno (Warm Puno) volunteering, RIMAC employees have the opportunity of making economic donation and contribute with the implementation of Casas Limpias Calientes (Warm Clean Houses), an initiative of Kusimayo NGO that reduces the contamination caused by open cooking stoves and their incidence in respiratory diseases. Through eco-friendly technologies, this initiative also manages to increase the temperature inside family homes by up to 10% in the districts of Lampa Caminaca in Puno.







Take urgent action to combat climate change and its impacts

Natural disasters, many of which are exacerbated by climate change and are increasing in frequency and intensity, hamper progress towards sustainable development.

As part of our environmental commitment, at RIMAC we have been working to reduce natural disasters' risks with the first and only Monitoring and Prevention Center in Latin America, whose objective is to inform clients and public organizations of natural phenomena and possible events that can affect its operations, as well as to perform specialized services to mitigate natural phenomena.

Moreover, since 2013 we measure our carbon footprint and offset 100% of the emissions produced by the generation and distribution of our insurance policies. As an initiative to reduce our carbon footprint, we have been promoting sustainable mobility among our employees. In 2019 we reinforced this work by launching a comprehensive program with incentives promoting shared, non-motorized and electric.

Percentage contribution to global SDG 13 targets



Percentage contribution to Peru's indicators of SDG 13







Target 13.1

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



- +14,000 users
- **395** companies in the center's communication system
- **52** nowcast weather bulletins
- **105** forecast weather bulletins
- Regarding the occurrences due to rains and floods, from 2018 to 2019 there was a reduction of USD 392,000 in companies evaluated in that time frame.



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.

Nature Monitoring and Risk Prevention Center

At RIMAC we seek to position ourselves as a leader in prevention culture, which is why we provide free services to our clients, focusing on preventing accidents and natural disasters.

As part of these initiatives, we have a Nature Monitoring and Risk Prevention Center, a pioneering initiative within the Latin American Insurance Market, as one of our prevention tools to forecast meteorological events to enable our clients to take necessary measures and prevent negative impacts on their businesses.

Our Center makes general forecasts associated with metereological conditions and also specialized forecasts through public reports.



 Number of deaths, missing persons and directly affected persons attributed to disasters (people): 1,114,281

Source: INDECI





Target 13.2

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



2019 GHG emissions

- Scope 1 Direct emissions: 541.39 tCO2eq
- Scope 2 Indirect emissions: 811.74 tCO2eq
- Scope 3 Indirect emissions:
 4,665.39 tCO2eq
- Total carbon footprint: 6,018.52
 tCO2eq

Carbon neutral policies

 100% offset of the emissions produced during the printing and distribution of our policies



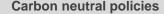
13.2.1

Number of countries that have communicated the establishment or operationalization of an integrated policy/strategy/plan which increases their ability to adapt to the adverse impacts of climate change and foster climate resilience and low greenhouse gas emissions development.

Carbon Footprint

Since 2013, at RIMAC we calculate our carbon footprint, with the objective of progressively reducing our environmental impact.

From 2017 to 2019 we managed to reduce our footprint by 2,661 tCO2eq, which is equivalent to a **30.55% reduction**.



Since 2014, we have offset 100% of the Greenhouse gas (GHG) emissions 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". A Sustainable Forest Development Project that avoids deforestation in 100,000 hectares of rainforest in Tahuamanu, Madre de Dios.



RIMAC's Contribution





Target 13.3

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



- 50 bicycles available
- 220 employees use their own bicycle
- 115 employees enrolled in the RIMACBike system
- 216 employees use Movo's scooter per month
- **3,817** Movo scooter trips of 20 min each



13.3.1

Number of countries that have integrated mitigation, adaptation, impact reduction and early warning into primary, secondary and tertiary curricula.

13.3.2

Number of countries that have communicated the strengthening of institutional, systemic and individual capacity-building to implement adaptation, mitigation and technology transfer, and development actions.

Promoting Sustainable Mobility

In partnership with the Municipality of Lima, the Municipality of San Isidro and the Embassy of the Kingdom of the Netherlands in Peru, during 2019 we continued promoting sustainable mobility as part of our corporate culture.

In the last quarter of the year we launched RIMACBike, an initiative that provides a bicycle rental service completely free of charge to our employees from all the Lima offices. Additionally, we launched the benefit of free use of Movo scooters for our employees through coupons for 20 minutes of free use.







Promote inclusive and sustainable economic growth, employment and decent work for all

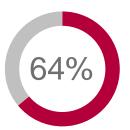
To achieve sustainable economic development, **societies must create the necessary conditions for people to access quality jobs, by stimulating the economy without harming the environment**. Moreover, there must be job opportunities for the entire working-age population with decent working conditions⁴.

The International Labor Organization (ILO) demonstrates that responsible practices in the workplace, such as innovations in workplace organization, continuous learning, good relations between employees and management, and respect for employees' rights are essential to increase productivity, while promoting decent work for all.

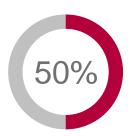
During 2019 at RIMAC we continued our transformation process incorporating an agile operating model in our management, with enabling components being redesigned such as career lines, employee performance management, strategic planning process and change management. This last component is key, considering that the real transformation lies with people and is reflected through their behaviors, ways of leading and with a new mindset. Additionally, we designed a workplace diversity program to promote inclusion.

Furthermore, we are committed to sustainable economic growth, as a result, we are one of the first Insurance Companies to express the importance of incorporating ESG factors (Environmental, Social and Corporate Governance) in the country. We are committed to promoting the Principles of Responsible Investment within the company and our peers in the industry.

Percentage contribution to global SDG 8 targets



Percentage contribution to Peru's indicators of SDG 8







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 labour-intensive sectors.



- As of 2019, for every S/ 1
 RIMAC invests in its employees,
 S/ 0.60 of income is generated
- By the end of 2019, RIMAC dibursed S/ 43,534,000 in income taxes



8.1.1

Annual growth rate of real GDP per capita.

8.2.1

Annual growth rate of real GDP per employed person.

Annual growth

It is important to highlight that private insurance penetration in our country remains one of the lowest in the region, with just 1.9% of GDP. This represents a great opportunity to boost insurance, especially in emerging sectors and in new consumers such as millennials.

Our challenge is to grow focused on creating new products, services, experiences and business models for our clients and unattended markets; and thus guarantee the sustainability of our operations.



RIMAC's Contribution

- Annual growth rate of real GDP per capita: 2.9%
- · Annual growth rate of real GDP per employed person: 2.3%

Source: INEI 2018







Target 8.4

Improve progressively, through 2030, global resource efficiency in consumption and production and endeavour to decouple economic growth from environmental degradation, in accordance with the 10-Year Framework of Programmes on Sustainable Consumption and Production, with developed countries taking the lead.



- 109% growth in digital
- 100% carbon neutral physical policies



8.4.2

Ddomestic material consumption, domestic material consumption per capita, and domestic material consumption per GDP.

Digitizing and reducing the use of paper

We are committed to process and products digitization, as well as the education of our employees to achieve the eco-efficient use of resources.

With the aim of increasing digital sales and reducing face-to-face, as well as the use of resources it entails, we launched 3 digital platforms: a public portal, personal customer portal and business portal.







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.



Formal employment

- 3,185 formal employees (payroll and interns)
- 1,927 female employees
- 1,258 male employees
- 3 employees with disabilities



8.5.2

Unemployment rate, by sex, age and persons with disabilities.

Generating formal employment

We provide formal employment to 3,185 employees, 60% being women and 40% men, contributing to the decrease of the unemployment rate.

In 2019, we recruited 1,834 new employees, contributing to formal jobs and reducing unemployment. Through our Talent Factory program, we seek to promote professional development by allowing job applications in Breca Group companies, promoting intra-group movements.

Moreover, with our Sales Force Talent program we seek to implement Data & Analytics tools to increase the efficiency and effectiveness of talent recruitment through a simple digital platform, focused on the experience of the candidate.



- Proportion of informal employment in the non-agricultural sector:: 64.8%
- Average hourly income of male and female employees: S/ 7.1
- Unemployment rate in urban area: 4.8%
- Men: 4.3%
- Women: 5.4%
- With disability: 4.3%
- Without disability: 4.8%

Source: INEI - ENAHO 2018





Target 8.7

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



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



8.7.1

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

Global Compact

Since 2011 our business strategy is aligned with the Global Compact, a voluntary initiative promoted by the United Nations. Thus, by adhering to its 10 principles, we have not identified incidents of child labor, young workers exposed to hazardous or forced labor within our operations, or by our suppliers. However, in order to better monitor compliance with these standards by suppliers, we have an homologation process that assesses compliance with these rights.



RIMAC's Contribution

Proportion and number of children aged 5–17 years engaged in economic activity: 26.1%

Source: INEI - ENAHO 2018





Target 8.8

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



- 97% of employees completed 4
 OSH trainings focused on
 psychosocial factors, visual
 fatigue, first aid and prevention
 of occupational risks in the
 office
- 4 occupational accidents during 2019
- 2% of employees were part of the union in 2019



8.8.1

Frequency rates of fatal and nonfatal occupational injuries, by sex and migrant status.

8.8.2

Level of national compliance with labour right (freedom of association and collective bargaining) based on International Labour Organization (ILO) textual sources and national legislation.

At RIMAC we aim to promote a safe and healthy work environment. To achieve this, all employees are familiar with our Occupational Safety and Health (OSH) Policy, the Internal Regulations for Occupational Safety and Health and comply with the OSH guidelines.

Regarding our business, we generate value for our clients affiliated to the **Complementary Risk Work Insurance** (SCTR by its Spanish acronym) by advising and supporting the implementation, maintenance and improvement of occupational health and safety management in their organizations. We promote the reduction of accidents risks at work and professional diseases.







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

- Presence in 19 ciudades nationwide
- 3 new digital platforms during 2019
- 1,144 employees in sales forcé nationwide
- Implementation of the financial education program Finanzas en Mi Colegio (finances at my school) through APESEG:
 - Nealy 100,000 students positively impacted.
 - +1,000 trained teachers,



SDG Indicator

8.10.1

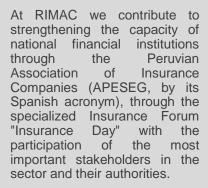
a) Number of commercial bank branches per 100,000 adults and (b) number of automated teller machines (ATMs) per 100,000 adults.

Presence in the country

In 2019, we launched 3 digital platforms to extend our reach to our clients:

- Public portal
- Customer portal (people)
- Business portal

Additionally, we have a 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.





RIMAC's Contribution

- Number of commercial bank branches per 100,000 adults (+15 years)
 - Commercial banks: 11
 - · Automated taller machines (ATMs): 99
 - · Co-responsible ATMs: 688

Source: SBS (by its Spanish acronym)



4 QUALITY EDUCATION



Ensure inclusive and quality education for all and promote lifelong learning

Quality education is the basis for improving people's lives and for sustainable development. In Peru important progress has been made regarding quality education, with achievements in mathematical reasoning and reading comprehension, improvement in access to education to all, and the increase in school enrollment rates, but much remains to be done⁵.

Thus, at RIMAC we recognize the global and local challenge of creating inclusive and quality education to improve people's well-being, especially on issues related to prevention culture and risk management and positioning them as a priority for new generations.

To achieve the goal, we work in partnership with the public sector, such as the Ministry of Education, an entity that has recognized us for the second year as "Allies for Education". We also work in close collaboration with allies from civil society and the private sector.

Percentage contribution to global SDG 4 targets



Percentage contribution to Peru's indicators of SDG 4



4 QUALITY EDUCATION



Target 4.1

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

Target 4.2

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



- 4,790 students engaged in the Yo Me Cuido Program during 2019
- **53,704** students engaged in the Yo Me Cuido Program since 2013



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 under 5 years of age who are developmentally on track in health, learning and psychosocial well-being, by sex.

Yo Me Cuido Program

The Yo Me Cuido (I take care of myself) program contributed to the education of girls and boys of initial, first and second grade of elementary school, at the beginning of the program only 6% of students were at the satisfactory level, and at the end, 58% were in that level. This means that 52% of students have improved in knowledge of prevention culture and comprehensive health.

The program seeks to form a prevention culture, through educational intervention in the classroom that, between 2016 and 2018, included the component of comprehension and reading fluency, through the collection of the stories "Learning to take care of myself".



RIMAC's Contribution

 Proportion of Elementary second grade students with satisfactory level in Reading comprehension: 46.4%

Source: IMINEDU – ECE (by its spanish acronym) INEI - ENAHO



QUALITY **EDUCATION**



Target 4.3

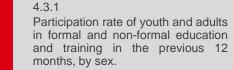
Indicator

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

100% trained employees

Main training figures in RIMAC Seguros and RIMAC EPS:

- **3,318** employees trained in Money Laundering
- 3,353 employees trained in Operational Risk
- 3,364 employees trained in **Business Continuity**
- 3,342 employees trained in Information Security
- 108 employees trained in Team Member Soft Skills
- 30 employees trained in Soft Skills for Agile Teams
- **65** employees trained in **Effective Communication**
- **154** hours of training for recently graduated university students through the Trainee Program

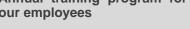


Annual training program for our employees

At RIMAC we have an annual training plan, prepared based on an internal process, which allows us to identify the main barriers to optimal performance in our areas. Training programs include courses such as:

- 1. Regulatory: aimed at the entire company
- 2. Individuals: addressed to certain employees training needs that are not present in the company
- training 3. Collective: teached programs by internal or external facilitators to a group of employees

in 2019 undertook our second Scrum Master Academy, a two-week dedicated program enhancing the knowledge of our employees and developing their growth in agile methodologies.





RIMAC's Contribution

Additionally,

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

Source: INEI - ENAHO 2018

SDG Indicator





4 QUALITY EDUCATION



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.



- **3,342** employees trained in Information Security
- 181 initial and first and second grade primary school teachers trained in IT (Information Technology) tools.



Indicator

4.4.1

Proportion of youth and adults with information and communications technology (ICT) skills, by type of skill.

IT training

We contribute with the training of our employees in the **use of digital tools** for their tasks. As well as **Information Security** as a control measure against a potential cyber risk and leakage and/or misuse of information.

The Yo Me Cuido Program has a training component in information technology issues to improve teachers' performance.



RIMAC's Contribution

Proportion of youth and adults with competences in information and communication technology (ICT), disaggregated by type of technical competence:

- Total people who can find, download, install and configure software:33.3%
- Total people who can create electronic presentations with programs (power point, prezi, etc.) to create presentations (including text, images, sound, video or table): 50.6%

Source: INEI - ENAHO



4 QUALITY EDUCATION



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.



- **4,790** students engaged in the Yo Me Cuido Program
- 9,580 parents trained in the Yo Me Cuido Program
- 181 initial, first and second primary school teachers trained in the Yo Me Cuido Program
- 750 girls and boys from the Luis Armando Cabello Educational Institution, Cercado de Lima benefited by the "Save Bonds"
- **3,330** employees trained in Healthy Lifestyle
- **3,298** employees trained in Sustainability
- 4,000,000 people engaged by Facebook posts from the digital wellness community Estar Bien
- **910,000** followers of the digital community Estar Bien

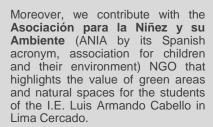


4.7.1

Extent to which (i) global citizenship education and (ii) education for sustainable development, including gender equality and human rights, are mainstreamed at all levels in (a) national education policies; (b) curricula; (c) teacher education; and (d) student assessment.



By means of our Yo Me Cuido Program, teachers, parents and students are taught the importance of a prevention culture. In the "Health and nutrition" component, we seek to develop a healthy lifestyle, as well as with the environment, that is why we have developed the story "Learning to take care of the environment" that has been delivered to the 20 Educational Institutions participating in the program.



Additionally, we contribute with the training of 100% of our employees' sustainability and healthy lifestyles that includes the sustainable use of resources.

Furthermore, through our digital wellness community **Estar Bien**, we provide informative material and good practices on topics focused on the environment, sexual and reproductive education and healthy lifestyles.



RIMAC's Contribution







Ensure sustainable consumption and production patterns

Sustainable consumption and production promote resource and energy efficiency, sustainable infrastructures, facilitate access to basic services, green and decent jobs, and a better quality of life for all. Its implementation helps to achieve general development plans, reduce future economic, environmental and social costs, increase economic competitiveness and reduce poverty⁶.

We believe in the circular economy model, as such during 2019 at RIMAC we reinforced the deployment of our Strategic Solid Waste Management Plan at our Lima offices, promoting segregation and reuse of the solid waste we produce.

Additionally, it is noteworthy that our Torre del Parque offices, located in San Isidro district, Lima, obtained LEED (Leadership in Energy & Environmental Design) Gold level certification. A sustainable building certification system, developed by the US Green Building Council.

Percentage contribution to global SDG 12 targets



^{*}The percentage contribution to Peru's indicators of SDG 12 has not been considered because Peru only has one local indicator, to which RIMAC does not contribute.



Target 12.2

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



- ISO 14001:2015 Environmental Management Systems Certification
- LEED (Leadership in Energy & Environmental Design) Gold level certification for our new Torre del Parque offices
- 100% recyclable and biodegradable bond paper



12.2.1

Material footprint, material footprint per capita, and material footprint per GDP.

Environmental Management at RIMAC

Although our environmental impact is low because we are a service company, for several years we have incorporated environmental management into our sustainable business strategy.

In 2019 we aligned our Environmental Management System to the ISO 14001: 2015 standard, becoming the first Peruvian insurance company to receive this certification. We constructed an Environmental Policy whose guidelines and commitments were distributed to all our employees.

The result of the calculation of our carbon footprint stated as the most critical source of Greenhouse gas (GHG) emissions the consumption of paper, the commute of our employees and the vehicles of suppliers.



RIMAC's Contribution





Target 12.5

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



- 16,965.96 kg recycled paper
- 534.50 kg recycled plastic
- 574.60 kg recycled cardboard



12.5.1

National recycling rate, tons of material recycled.

Paper, cardboard and PET plastic recycling

Since May 2019, we started working with EcoTrash, company in charge of picking up and repurposing our waste, and contributes to decent work for young recyclers in Lima.

Due to these initiatives, we avoided the cutting down of 154 trees, as well as251,222.8 liters of water, 14942.5kg of Co2 and 49,823 kWh of energy were saved. These wastes ultimately resulted in the generation of recyclable merchandising for our company.



RIMAC's





Target 12.6

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



- Annual Report: Integrated Annual Report 2019
- Sustainable Development Goals: RIMAC's contribution to the SDGs published in 2020



12.6.1

Number of companies publishing sustainability reports.

RIMAC's 2019 Annual Report

For the past 8 years, we have transparently communicated our sustainability management to all stakeholders through Sustainability Reports.

Since the implementation of the guidelines of the International Integrated Reporting Council (IIRC) and the criteria of the Dow Jones Sustainability Index (DJSI), of which we have been a part since 2019, we have strengthened our understanding of our business' materiality and the six capitals we manage with the same priority: human, financial, intellectual, industrial, natural, social and relational.



RIMAC's Contribution





Target 12.8

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



 750 girls and boys from the Luis Armando Cabello Educational Institution, Cercado de Lima benefited by the "Save Bonds"



12.8.1

Extent to which (i) global citizenship education and (ii) education for sustainable development (including climate change education) are mainstreamed.



Our offset process includes a partnership with the NGO ANIA, through which we invested in **Environmental Services Bonds for Education and Values** (SAVE Bonds by its Spanish acronym).

This mechanism, managed by ANIA, allows to generate resources for sustainable development education initiatives, that highlights the value of green areas or natural spaces that students use regularly to play, exercise, and learn. The premise is that girls and boys who access a natural area regularly and positively will develop greater knowledge, skills and values in favor of life and nature.

In 2019 we supported the Land of Boys, Girls and Young People (TiNi by its Spanish acronym) of IE Luis Armando Cabello, from Lima Cercado.







End poverty in all its forms everywhere

In Peru, extreme poverty rates have been reducing considerably up to 2.8% in 2018. Notwithstanding this is a remarkable achievement, **900,000 Peruvians still live in extreme poverty**.

Poverty goes beyond lack of income and resources to guarantee sustainable livelihoods. Its expressions include hunger and malnutrition, limited access to education and other basic services, social discrimination and exclusion, and lack of involvement in decision-making. Economic growth must be inclusive with the purpose of creating sustainable jobs and promoting equality⁷.

At RIMAC we acknowledge that one of the challenges to end poverty in our country is to promote people's resilience in conditions of vulnerability to extreme weather-related phenomena and other economic, social and environmental disasters. For this reason, one of the pillars of our sustainability strategy is health and disaster prevention, and we consider it relevant to report on our contribution to achieving the goals, even though our contribution is less than 35%, the limit we defined for reporting our contributions.

Percentage contribution to global SDG 1 targets



Percentage contribution to Peru's indicators of SDG 1



1 NO POVERTY



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.



- 2,153,873 people insured
- 15,356 insured girls, boys and young people (up to 18 years old)
- 15,807 insured pregnant women
- 252,244 insured older adults (+60 years)
- 100% employees with pension insurance, health providers and life insurance



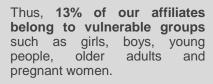
1.3.1

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.

At RIMAC we seek to be present in the lives of more Peruvians, giving them easy access to products that meet their needs, quickly and with simple communication.

"People first"

Our most important principle, which means that our employees are the center of our decisions and actions. Our business is not about insurance and health, but about people who are at the service of other people, because we accompany them at any time, even in the most difficult moments.





Proportion of population aged 14 and over with pension insurance: 30.1%

Source: INEI 2018



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.

Indicator

Disaster prevention in vulnerable communities

 718 families in human settlements engaged in workshops focused on prevention issues

Yo Me Cuido Program

- 20 Educational Institutions of socio-economic levels B and C of Lima Metropolitan area that include the program in their curriculum
- 54% of the trained students improved their knowledge on emergencies and disasters issues
- 45% of the trained teachers improved their knowledge on emergencies and disasters issues

1.5.1

Number of deaths, missing persons and directly affected persons attributed to disasters.

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.

Disaster prevention in vulnerable communities

Through our partnership with TECHO Peru we contribute by offering workshops to people in Human Settlements of Pachacamac, San Juan de Lurigancho and San Juan de Miraflores, with a special focus on prevention issues.

Yo Me Cuido Program

Through the Yo Me Cuido Program, in 2019 we gave 6,707 stories on topics such as "Learning to take care of myself in emergencies and disasters", "Learning to take care of myself and prevent", "Learning to take care of burns", among others to girls and boys of the initial, first and second grade of Primary in 20 Educational Institutions of socio-economic levels B and C in Lima Metropolitan area.



1,114,281 deaths, missing persons and/or directly affected persons attributed to disasters.

Source: INEI 2018

Indicator





17 PARTNERSHIPS FOR THE GOALS



Revitalize the global partnership for sustainable development

Partnerships instead of being a challenge, are a source of innovative solutions and a form of comprehensive, cross-sectional work. They can be aligned with the plans and indicators of the sustainability strategy of an organization, since they raise the possibility of optimizing and maximizing impacts that cannot be achieved by working individually.

At RIMAC we use partnerships as a working mechanism to expand the impact of our sustainability strategy, with public, private and non-profit institutions.

Thus, as of 2017 we are members of the Board of Directors of the Responsible Investment Program (PIR, by its Spanish acronym) in Peru, the country's main driver of the United Nations' Principles of Responsible Investment (PRI). Additionally, since then we have been involved in the Working Group on Minimum Investment ESG (Environmental, Social and Corporate Governance) Indicators, where we contribute to the development of a responsible investment policy model for PIR members.



18

Partnerships with public, private and non-profit organizations

17 PARTNERSHIPS FOR THE GOALS



Target 17.7

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.



 18 partnerships with organizations during 2019



17.17.1

Total amount of approved funding for developing countries to promote the development, transfer, dissemination and diffusion of environmentally sound technologies.

Allies for Education

One of the partnerships with the greatest impact has been the one between RIMAC and the Ministry of Education to strengthen prevention culture and education in the country through the Yo Me Cuido Program.

During 2019, we continue to aligned our contribution with the priorities of the education sector and we broaden the scope of the inter-institutional cooperation agreement, focusing on the guidelines for "Learning for Life" and "Welcoming and Safe Schools".

For the 2nd consecutive year, the Ministry of Education has recognized the Yo Me Cuido Program as an important "Ally for Education" for the country.





