

## Operational Ecoefficiency 2022

At Rimac Seguros we are committed to protecting the environment. This commitment is demonstrated in our environmental policy and in the initiatives that we have been implementing for several years to reduce the environmental impact derived from our operations. In addition to this, we measure key indicators every year with the intention of knowing our environmental performance.

That is why, we are pleased to inform that this 2022 we participated in the process of Analysis of Climate Disclosure Gaps, carried out by LACADI (Latin American Climate Asset Disclosure Initiative), which begins our path to adjust and align our standards, processes and environmental management within the framework of the TCFD (Task Force on Climate Related Financial Disclosures).

This process consists in a qualitative and quantitative analysis with the objective of determining the gaps in the level of implementation of RIMAC in relation to the recommendations of the TCFD. Hence why, LACADI evaluates risks and climate change opportunities in line with the four TCFD action areas (governance, strategy, risk management, and metrics and targets).

Based on the results of that diagnosis, in 2024, we expect to design a detailed action plan in order to continue our alignment to the TCFD, as this is one of our most important goals for that year.

### Direct Greenhouse Gas Emissions (DJSI 2.1.1)

Direct GHG (Scope 1)	Unit	FY 2019	FY 2020	FY 2021	FY 2022	Target 2022
<b>Total direct GHG Emissions (Scope 1)</b>	Metric tonnes CO2 equivalents	614.22	352.97	324.71	308.48	320
<b>Data Coverage (as % of denominator)</b>	Percentage of operations	100	100	100	100	

### Indirect Greenhouse Gas Emissions (DJSI 2.1.2.)

IGHG (Scope 2)	Unit	FY 2019	FY 2020	FY 2021	FY 2022 *	Target 2022
<b>Market-based</b>	Metric tonnes CO2 equivalents	956.22	488.24	376.54	706.36	370
<b>Data Coverage (as % of denominator)</b>	Percentage of operations	100	100	100	100	

\* Unlike 2021, where the work of the vast majority was 100% virtual, 2022 was the year of the return to face-to-face work through a hybrid modality. In this way, our indirect greenhouse gas emissions increased considerably, which explains the results presented.

### Indirect Greenhouse Gas Emissions (DJSI 2.1.3.)

IGHG (Scope 3)	Unit	FY 2019	FY 2020	FY 2021	FY 2022 *	Target 2022
----------------	------	---------	---------	---------	-----------	-------------

<b>Total indirect GHG emissions (Scope 3)</b>	Metric tonnes CO2 equivalents	4,665.39	4,303.59	3,473.33	4,740.60	3,450.00
---	-------------------------------	----------	----------	----------	----------	----------

\* Unlike 2021, where the work of the vast majority was 100% virtual, 2022 was the year of the return to face-to-face work through a hybrid modality. In this way, our indirect greenhouse gas emissions increased considerably, which explains the results presented.

Scope 3 category	Emissions in the reporting year (t CO2)	Emission calculations methodology and exclusions
Fuel-and-energy-related-activities (not included in Scope 1 or 2)	100.12	2006 IPCC Guidelines for National Greenhouse Gas Inventories
Waste generated in operations	379.48	2006 IPCC Guidelines for National Greenhouse Gas Inventories
Business travel	364.92	2006 IPCC Guidelines for National Greenhouse Gas Inventories
Employee commuting	380.67	2006 IPCC Guidelines for National Greenhouse Gas Inventories
Use of sold products	3,504.39	2006 IPCC Guidelines for National Greenhouse Gas Inventories
Downstream leased assets	11.22	2006 IPCC Guidelines for National Greenhouse Gas Inventories

#### Energy Consumption (DJSI 2.2.1)

Total energy Consumption	Unit	FY 2019	FY 2020	FY 2021	FY 2022	Target 2022
Total non-renewable energy consumption	MWh	3'562.13	1'949.1	930.2	1'581.13	940
Total renewable energy consumption	MWh	1'930.75	1'056.45	1'499.15	1'941.11	
Data Coverage (as % of denominator)	Percentage of operations	100	100	100	100	

#### Waste Disposal (DJSI 2.2.1)

Waste type	FY 2022 (Kg)
Paper and paperboard	20,850.84
Plastic	704.39
Glass	255.39
Non-usable waste	20,850.84
Metals	323.02
Organic	7,056.63
<b>Total</b>	<b>33,387.43</b>

#### Water Use (DJSI 2.4.1)

Water Consumption	Unit	FY 2019	FY 2020	FY 2021	FY 2022	Target 2022
-------------------	------	---------	---------	---------	---------	-------------

<b>Total Water Use</b>	Million cubic meters	0.041418 million m <sup>3</sup>	0.020987 million m <sup>3</sup>	0.027958 million m <sup>3</sup>	0.016715 million m <sup>3</sup>	0.025728 million m <sup>3</sup>
<b>Data Coverage (as % of denominator)</b>	Percentage of operations	100	100	100	100	

### Climate Governance (DJSI 2.5.1)

Climate change-related risks and opportunities are very relevant for RIMAC, so our board discusses them once a year as part of their agenda. In addition to this, the reports that are submitted to our board contain different examples of how we manage those risks and opportunities, like policies and procedures, low-carbon transition plans or our progress in the established climate goals.

### Climate Risk Management (DJSI 2.5.4)

In RIMAC, the risks of climate change on our organization and our business model have been identified and described. Specifically, physical risks, market risks, reputational risks and risks based on the current regulation. Those risks are based on the analysis of climate change risks that we include in different processes like our supply chain (upstream activities), our operations, the design of products & services (downstream activities) for our clients and the adaptation and mitigation activities that we do.

In addition to this, we also take in consideration the climate change risks in our investment processes. Not only those risks are included in our decision-making process, but also we have done certain legally required exclusions, as well as diversified our investment portfolio.

### Emission Reduction Targets (DJSI 2.5.7)

Scope covered by the target	Target timeframe	Baseline year emissions covered and as a % of total base year emissions	% reduction target from base year	Is this target validated by the Science-based Targets Initiative?
<b>Scope 1</b>	Base year: 2021 Target year: 2022	Base year emission: 324.71 Percentage of total base year emissions: 7.77	1.45%	No, but we consider the target to be science-based
<b>Scope 2</b>	Base year: 2021 Target year: 2022	Base year emission: 376.54 Percentage of total base year emissions: 9.01	1.07%	No, but we consider the target to be science-based
<b>Scope 3</b>	Base year: 2021 Target year: 2022	Base year emission: 3473.33 Percentage of total base year emissions: 83.22	0.67%	No, but we consider the target to be science-based

