



Interseguro

We make **it easier**
for the people
to advance **safe**

WE CARE WHAT WE HAVE

2023

SUSTAINABILITY REPORT



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CEO

Letter

GRI 2-22

DEAR READERS



Gonzalo Basadre
CEO

I would like to start by thanking everyone for their dedication and effort during 2023, a period full of challenges and achievements for Interseguro, demonstrating resilience, talent and diligence from every front, so, I would like to share with you the most outstanding milestones that marked our path.

For Interseguro, sustainability starts with transparent management. We present our sustainability report under the Global Reporting Initiative (GRI) standard and, for the first time, under the Sustainability Accounting Standards Board (SASB) standard, corresponding to the year 2023.

We are a leading Peruvian insurance company, headquartered in Lima, specializing in annuities, life insurance and banking insurance.

We are committed to providing simple and agile experiences, enabling more people to move forward safely in Peru and the region. We seek to be the leading insurance company in sustainability through our five pillars: policyholder value, technology and analytics, investment performance leadership, talent and sustainability.

We have insured a total of 1,144 million Peruvians through our premiums. This motivates us to continue implementing different initiatives to improve customer service and satisfaction. In the digital channel, we will reach more than 577,970 customers in digital channels by the end of 2023, leveraging existing technologies to develop innovative solutions, without affecting the cybersecurity and privacy of their data.

We seek to be profitable and sustainable. In 2023, we consolidated our leadership in Annuities for the thirteenth consecutive year, obtaining total premiums of S/. 321.6 million, reaching a market share of 27,9 %. In Private Annuities, we collected S/ 157.6 million in premiums, and in the Traditional Life business we recorded a growth of 15,4%, generating net premiums of S/ 229.1 million.

We know that each of our achievements are due to the commitment and hard work of our more than 1,000 employees. Therefore, we deploy actions to strengthen their capabilities, motivating their commitment and ensuring their contribution to the achievement of our higher purpose.

We are an insurance company of people for people: our culture is based on horizontality and trust, and we strive to provide our employees with safe, diverse and inclusive spaces.



During 2023, we dedicated more than 58,164.30 hours of training for the administrative team and our commercial force, which implied an investment of approximately S/ 326,771.29. These efforts resulted in 60 promotions, underlining our commitment to the growth and well-being of our talented team.

In addition, the adoption of a new hybrid working model has generated efficiencies and planning skills, allowing our teams to be more agile and adaptable to changing challenges.

In terms of organizational culture and how our team perceives their work environment, we are proud of the recognitions obtained in the **Great Place to Work 2023 lists: #3 “Best Places to Work Peru”, #38 “Best Places to Work LATAM”, #11 “Best Places to Work Equity, Diversity and Inclusion”, #9 “Best Places to Work Sustainable Management”, and #8 “Best Places to Work from Home”.** These achievements reaffirm the trust of our employees and our commitment to being a great place to work. We look to the future with hope and confidence. Despite the challenges that may arise in 2024, we are confident that Interseguro will continue to be successful.

We must also emphasize that we prioritize the implementation of high-performance practices in our corporate governance structure with clear ethics, integrity and anti-corruption policies.

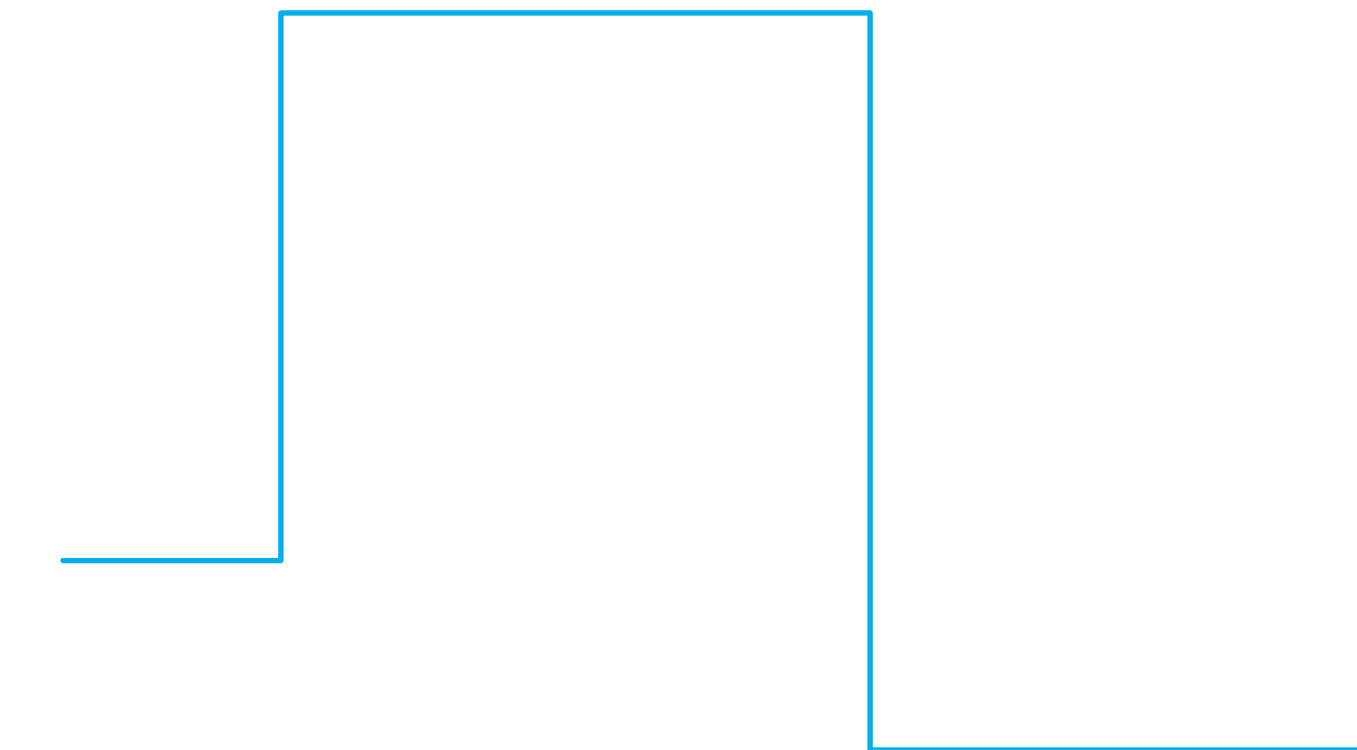
Thanks to our guidelines, all our activities are conducted in a transparent manner, strengthening relationships and trust with our stakeholders.

We also seek to reduce social inequality, contributing to the integral development of vulnerable segments of our country. To this end, we have invested more than S/. 40,000 in social programs and initiatives, always with strategic allies that maintain and promote the same commitment.

On an environmental level, we measure our carbon footprint and energy and water consumption, in order to identify opportunities for reduction, obtaining the third star. We also have a waste management and recycling program that we develop within our facilities with the commitment of our employees, as well as an Eco-efficiency Plan to close the gaps in our emissions.

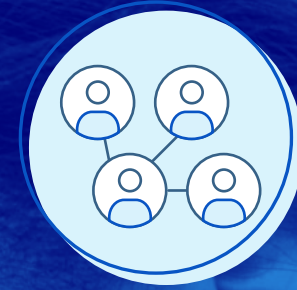
At Interseguro, we are confident that we will continue to achieve our goals for profitability and sales growth by 2023. We are grateful for the loyalty and trust of our customers, the support of our directors and the commitment and effort of our employees, which allow us to continue to develop as one of the leading companies in the Peruvian insurance and annuities market. We can assure you that we will continue to work for the peace of mind of families and, above all, to make it easier for people to move forward safely.

In the following pages, you can learn more about our management in 2023, so I invite you to read on.



ESG

PROGRESS



SOCIAL



Rank 3 Best Places to Work in Peru
Great Place to Work



Rank 8 Best Places to Work From Home
Great Place to Work



Rank 9 Best Places to Work Sustainable Management
Great Place to Work



Rank 11 Best Places to Work Diversity & Inclusion
Great Place to Work



Rank 38 Best Places to Work in Latin America.
Great Place to Work



Presente 2023 Certification as one of the best places for LGBTQ+ talent.



ELSA Pioneer Company 2023 recognition.

63% of our employees are women.

96 women in leadership positions.

144 STEM positions.

64% of new hires were women.

929 new hires in 2023

49.4 average hours of training per employee.

68% of employees evaluated on performance.

s/.81,000 in philanthropic contributions.

ESG CO₂

PROGRESS



ENVIRONMENTAL

 Recognition for the third star of MINAM's carbon footprint.

45.58%
reduction in energy consumption.

59.52%
reduction in emissions generated.

82 tCO₂eq
offset with bonds from the REDD + Castañeros Project.

30.63%
reduction in water consumption.



GOVERNANCE

100%
of employees trained on anti-corruption policies and procedures.

0
cases of corruption registered.

100%
of complaints handled through the ethics hotline.

24
hours reduction in waiting time for claims payment.

How to read this

GRI 2-2, 2-3, 2-5, 2-14

report

Through this report we reflect on how our institutional commitment to sustainability translates into our performance and progress on Environmental, Social and Governance (ESG) factors

This document reports on these advances and also on the impact generated by Interseguro Compañía de Seguros S.A. during the period from January 1 to December 31, 2023. Reflecting our ambition and transparency, in this second Sustainability Report we have incorporated the concept of dual materiality, which encompasses impact and financial materiality in accordance with new international trends and requirements. For its development, we applied the Global Reporting Initiative (GRI) Standards and the Sustainability Accounting Board Standards (SASB).

The development and supervision of this report directly involved the Climate, Culture and Sustainability Management and the Vice-Presidency of Human Development Management and was subsequently validated by our General Manager. We also have an external verification process for environmental and social indicators.

In this report there are restatements of information in response to calculation

adjustments for energy consumption (GRI 302-1), scope 2 emissions (GRI 305-2), scope 3 emissions (GRI 305-3) and total water consumption. These are detailed within the Eco-efficiency Strategy chapter.

Report characteristics:

- This report was developed applying the Global Reporting Initiative (GRI) Universal Standards version 2021. In addition, the Sustainability Accounting Board Standards (SASB) for the insurance industry are included.
- It meets the requirements of the Superintendency of Banking, Insurance and Pension Fund Administrators (Superintendencia de Banca, Seguros y AFP).
- It reports on our evolution, commitment and contribution to achieving the 2030 Agenda proposed by the United Nations and its 17 Sustainable Development Goals.
- It acts as our Communication on Progress (COP) for the United Nations Global Compact (UNGC) and responds to our commitment to work on its 10 principles.

Keys to reading the report:

- 1) At the beginning of each section, there are specified references to the contents of the GRI and SASB Standards detailed in the section.
- 2) At the end of the general information of the report, there are exhibits:
 - i. Our ESG management, which develops the stakeholder engagement approach and the dual materiality exercise, where material topics related to impact and financial materiality are identified.
 - ii. The scope of our work to achieve the SDGs related to our operations and details of how we address the 10 principles of the UN Global Compact.
 - iii. The respective content indices for the GRI and SASB Standards used.

1 About Interseguro

- 09 / Profile
- 12 / Commitment to sustainability
- 14 / Relationship to the supply chain
- 15 / Corporate citizenship
- 16 / Main initiatives

Profile

GRI 2-1

ABOUT INTERSEGURO

We are Interseguro Compañía de Seguros S.A., operating throughout Peru and from our headquarters in Lima. We have the backing of Intercorp Financial Services (IFS) and a track record of 25 years of experience within the Peruvian insurance market, specializing mainly in offering annuities, life insurance and bank insurance.

Our purpose:

“WE MAKE IT EASIER FOR PEOPLE TO ADVANCE SAFE”.

OUR VALUES:

Our corporate values are a clear reflection of how internally we ensure that our operations and organizational culture are always aligned towards our purpose.



We build tomorrow: Innovation and impact, a better tomorrow is built on tons of questioning, creativity and the desire to do things right. If not today, when?



We learn, we move forward: Resilience and growth, we make mistakes, we learn, we stand up and we move forward. In this company, we don't let the fear of trying to grow and taking risks stop us.



We take care of what we have: Operational efficiency and sustainability, we enhance, value and make the most of the internal and external resources we are given; as a sign of respect, awareness and efficiency.



We are company: Togetherness and empathy, we come together to understand, collaborate and accompany you on your journey to a better tomorrow.



We make it simple: Easier, we seek practical solutions, being transparent and direct.

Our business lines:

As one of the country's leading insurance companies, we have a diverse offering of products and services to suit the needs of our customers and users. We have three main lines of business:

Business lines	Our products	Distribution channels
Annuities and Private Income	<p>Aimed at members of the Private Pension System and those who qualify for the withdrawal of 95,5% of their pension funds; classified into two types:</p> <ul style="list-style-type: none"> • Annuities • Private Income 	Commercial sales agents.
Individual Life Insurance	<p>Aimed at those who are looking for a way to protect the ones they love the most and secure their plans and dreams for the future without being held back by the unexpected.</p> <ul style="list-style-type: none"> • Guaranteed plan • Free life insurance 	Commercial sales agents and digital channels.
Massive and digital	<ul style="list-style-type: none"> • Compulsory Traffic Accident Insurance (Seguro Obligatorio de Accidentes de Tránsito, SOAT) • Travel insurance • Vehicle insurance • Securities insurance • Card protection 	<p>Digital channels (website, WhatsApp, telemarketing) and brokers</p> <p>Interbank and Financiera Uno</p>



**Product
detail**



Annuities and Pensions

- Flexible income with refund
- Secure income with return
- Private income plus
- Disability pension
- Survivor's pension
- Retirement pension legal age
- Ordinary early retirement
- Special early retirement regime (REJA)



Life Insurance

- Life free
- Guaranteed plan
- College insurance
- Secure savings
- Life with refund
- Refundable endorsement
- Rumbo

Commitment to sustainability

At Interseguro, we consider sustainability in everything we do. We recognize the scope and impact that, as part of the financial sector, we can have and we adapt our strategic goals to continue generating value through a business model that contributes to the economic, social and environmental development of the country.

Our sustainability strategy is aligned with the goals of Intercorp Financial Services (IFS) and drives us to assume voluntary standards and commitments that reinforce our environmental and social management, as well as our internal governance structure, in all aspects of our operations and relationship practices with our stakeholders.

Our Sustainability Policy establishes the necessary framework and guidelines for sustainable management and reaffirms our commitment to continue building a sustainable Peru through our operations.

Framework for action: Sustainability Policy

Principle

Detail

Governance

We operate with a focus on transparency, accountability and respect for the interests of our stakeholders.

Human rights

We identify, prevent and address human rights impacts arising from our operations.

Labor practices and employee management

We ensure working conditions that comply with laws and regulations and promote equal opportunities for all.

Environment

We promote efficient use of resources, enabling us to reduce our environmental footprint.

Fair operating practices

We work on a fair and just competition approach, promoting inclusiveness and equity in our operations.

Transparent communication and market conduct management

We manage our market conduct appropriately, prioritizing good business practices, transparency of information and adequate complaint management.

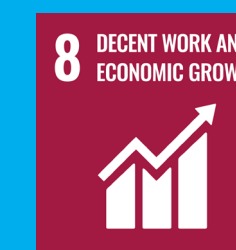
Active engagement and community development

We recognize cross-sector working to achieve higher impact results and promote volunteering initiatives among our employees.

Supplier management

We promote responsible practices with our suppliers under principles of transparency and integrity.

Part of our commitment to sustainability is to adhere to the following Sustainable Development Goals:



More information on the contribution to the SDGs in the Exhibit: [ESG management detail](#).

Human rights

We have a Human Rights Policy that covers our directors, employees, supplier practices, customers and other stakeholders. This policy is based on international agreements and principles such as the United Nations Global Compact, the International Bill of Human Rights and the International Labor Organization (ILO) Declaration.

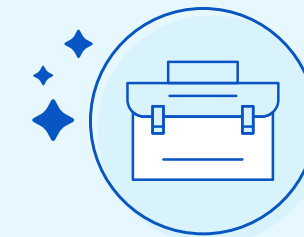
Here you can consult our [human rights policy](#)

Principles and commitments of the Human Rights Policy



Human Rights

- Support and respect the protection of universally recognized fundamental human rights.
- Ensure that we are not an accessory to human rights abuses.



Labor practices

- Recognize freedom of association and the right to collective bargaining.
- Promote the elimination of forced labor, human trafficking, coercion or any other form of exploitation.
- Reject child labor.
- Support the abolition of discrimination practices in employment based on gender, race, age, religion, origin, disability, marital status, sexual orientation or social condition; and promote equity to serve vulnerable groups (women, LGBTQ+ community, seniors, among others).

In 2023 we initiated our commitment to develop a due diligence process and mechanisms that allow us to proactively identify and assess potential impacts and risks related to the respect of human rights, taking into account the identification of:

- Risks in our own transactions.
- Risks in our value chain or other activities related to our business.
- Risks in new business relationships.

In addition, our Human Rights Policy includes sanctions for non-compliance and urges all our stakeholders to make the corresponding complaints through the various [reporting channels](#) we have in place.

More details on reporting channels in the [Ethics and Anti-Corruption chapter](#).

Relationship to the

supply chain

GRI 2-6

We evaluate our suppliers under the same values and standards we use internally in our operations and while evaluating, we identify opportunities for gap closure by training those who may need support to adhere to our company's needs. We believe that these relationships are an extension of our business and reflect our conduct in the marketplace.

We have a Procurement Policy and a [Supplier Code of Ethics](#) that ensure that our processes remain legally compliant and are conducted in an ethical and transparent manner. These establish the criteria for all our acquisitions and convey the values, principles and guidelines of conduct in any customer and supplier relationship, reaching all our employees.

 More information on policies related to our ethical behavior can be found in the [Ethics and Anti-Corruption chapter](#).

We classify our suppliers into two main categories: permanent and non-permanent services.

Supplier classification

Permanent

Suppliers that are contracted on a regular and constant basis, in accordance with the Contract Management Policy. They can be:

- Key service providers (critical service for business continuity of the company's business).
- Specialized (specialized goods and/or services).

For both mentioned kind of permanent suppliers, the issuance of purchase orders is longer than six months.

Non-permanent

Suppliers that are contracted on an ad hoc basis, always linked to a specific activity. They can be:

- Key service providers (critical service for business continuity of the company's business) or
- Specialized (specialized goods and/or services).

We evaluate our suppliers of products and services on an annual basis, at the beginning of each management event. Through these evaluations we seek to:

- Know if the products and/or their level of service meet the requested requirements.
- Identify opportunities for improvement that allow us to generate joint actions.
- Promote improvements in our suppliers in terms of environmental, social, ethical and governance (ESG) management.
- Finally, reduce business risk by getting to know our key suppliers.

As part of the sustainability and impact actions in our value chain, in December we held our Sustainability and DEI (Diversity, Equity and Inclusion) Workshop. The purpose is to educate and train our suppliers to accompany us on our path towards a more sustainable operation. 100% of the participants indicated that the information provided was very useful and 83% recommended the session.

In 2023, 94% of our suppliers were rated as "reliable" suppliers and 6% as "conditional". In these cases, we support them with training until the next evaluation.

Additionally, we have a Supplier Re-evaluation Policy through which we measure the periodic performance of our approved suppliers. These reevaluations are carried out by the purchasing area in order to identify opportunities for improvement and raise information on:

- Environmental, social and good corporate governance (ESG) management.
- Promotion of diversity, equity and inclusion.
- Prevention of sexual harassment.
- Protection of personal data.
- Information security.

Corporate

GRI 2-2, 2-3, 2-5, 2-14

citizenship

We understand the impact generated by our activities on the corporation and the environment where we operate. For this reason, we strive to reflect our corporate values and contribute socially by facilitating access to health and well-being for Peruvians.

initiatives

Main

GRI 2-1, 2-6



IS VOLUNTEERING

IS Volunteering is Interseguro’s corporate volunteer program, which seeks to satisfy the support interests of our employees, while addressing the main social and/or environmental issues of the environment that we impact as an organization.

In 2023, approximately 60 employees actively participated in the program through different activities, impacting Interseguro’s direct stakeholders. 96% of our employees indicated total satisfaction with this type of social events, confirming our support to the community and recognizing that Interseguro is concerned with incorporating activities to strengthen the climate and cultural bond among employees.



POST-DISASTER SUPPORT FOR CYCLONE YAKU

As part of our response to the environmental emergency that Peru experienced during the first months of 2023, due to Cyclone Yaku, in May 2023, we donated a sum of money to the NGO Juguete Pendiente for a total of S/ 5 000 (five thousand soles). The purpose is that they would be used for the supply of personal hygiene supplies for the victims. Also, in line with this campaign, we set up spaces in the offices so that employees could voluntarily deliver their donations.



ALDEAS INFANTILES

During February 2023, we became an ally of “Aldeas Infantiles SOS Perú” through the economic support of S/ 4 000 (four thousand soles). This donation covered the expenses for school supplies for the 45 children and adolescents who currently live in the Children’s Village of Callao.

Additionally, in June, we co-created together a workshop on conscious parenting, focused on positive discipline, with the participation of specialists in empowerment and family relationships, representatives of Aldeas Infantiles SOS.





FUNDACIÓN OLI AND INTERSEGURO UNITED FOR CHRISTMAS

In December we celebrate the closing of many purposes and, of course, we also know that something very important happens: Christmas. In this sense, we joined Fundación Oli, a solidarity platform that connects and generates collaborative work between social initiatives and organizations to have a social impact through the delivery of our Christmas bonuses, impacting the lives of thousands of women who have a decent job thanks to this NGO.



INTERSEGURO - PERU CHAMPS SCHOLARSHIP PROGRAM

As an organization committed to equitable development for all, during 2023, we reaffirmed our support to Peru Champs, a non-profit organization that contributes to reducing the educational inequality gap in the country through scholarships for low-income students with exceptional talents. We support five annual scholarships amounting to US \$5 000 (five thousand dollars) to finance the studies of five Champs and thus help them achieve their educational goals.



“MAESTRO QUE DEJA HUELLA” CONTEST

In 2023, we participated with a sponsorship of S/ 30 000 (thirty thousand soles) in the “Maestro que deja huella” (Teacher Who Makes a Difference) contest held by Interbank, which seeks to recognize, enhance and disseminate the transcendence of the educational work of teachers and principals in the public sector.



CREA + AGREEMENT

In August 2023, we signed a Cooperation Agreement with CREA +, united by a community of interest and purposes in the fields of social and professional development, which positions us before our stakeholders as an insurance company committed to changing the lives of thousands of children and senior citizens, giving them the opportunity to be happy.



Additional initiatives and culture of sustainability

GRI 2-1, 2-6

WE REAFFIRMED OUR ADHERENCE TO THE UN GLOBAL COMPACT.

As part of our commitment to Peru's sustainable development, in 2022, we signed up to the United Nations Global Compact. The importance of this initiative lies in improving our impact as a company, training our employees and inspiring others to join this commitment. Along these lines, we carried out an internal campaign in which each of our employees could demonstrate that they are a Symbol of Change.

SUSTAINABILITY PRESENT AT INTERSEGURO ONBOARDING

During the third quarter of 2023, we unified the immersion to our InPulso Culture in a single onboarding process for the administrative and commercial teams. We invited our new recruits to a 2-hour meeting, in which different leaders of the company, from their own background and experience, introduced them to the Interseguro business and how we live our culture. In addition, we talked to them about our diversity and inclusion management, sustainability practices and occupational health and safety.

INPULSO DAYS AT INTERSEGURO

As part of the celebration of our 25th anniversary, in 2023, we created our InPulso days, having three days full of surprises and spaces with our employees:

- DAY 1** Open day for university students; we had a talk for students from various universities to teach them a little about the Company's strategy and also invite them to participate in Interseguro's active calls for applications.
- DAY 2** Interseguro benefits fair + Conversation "empower your personal brand", in which we explained to each employee which are the benefits they have when working in one of the Intercorp Group companies; also through the talk we guided them on how to enhance their personal brand in order to have a more profitable digital experience. We also had spaces for diversity and inclusion, sustainability and social responsibility.
- DAY 3** Fail up night + Recognition of the top 5 interns + Evolution projects, in which we had a space for Interseguro's leaders to tell their anecdotes where they made a mistake that made them train and quickly get out of that bad step, and then we had a space for recognition of interns based on the evaluations that come from their bosses. Finally, we rewarded the best projects that allow Interseguro to move into the digital era.

QUARTERLY SUSTAINABILITY BULLETIN FOR OUR CUSTOMERS

We are committed to our external customers to deliver a quarterly report of our agenda and progress in sustainability, having 10% of readers of this balance affirming the transparency of the actions we carry out quarter by quarter.

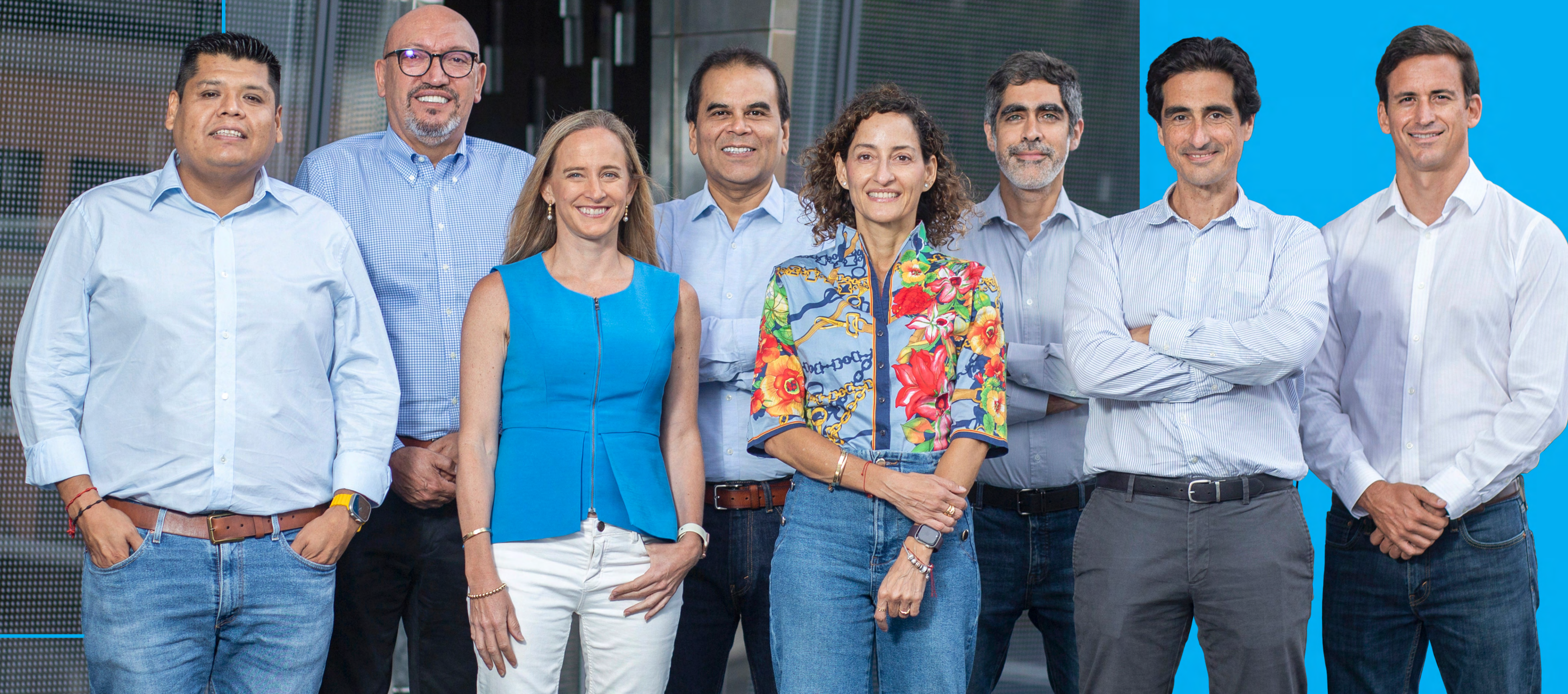
PUBLICATION OF SUSTAINABLE NEWS ON OUR CORPORATE CHANNEL “HABLANDO DE SOSTE” (TALKING ABOUT SUSTAINABILITY).

In the corporate space for all our employees, we are committed to clear communication based on our pillars, one of them, sustainability. For this reason, we started with “Hablando de Soste”, a space where we talk and understand sustainability in our own style: fast and easy, talking about initiatives and recommendations for all of us to build the foundations of sustainability, building tomorrow..

2

Corporate governance

- 23 / General Shareholders' Meeting
- 24 / Board of Directors
- 30 / Sustainability governance
- 31 / Senior Management



Corporate

Governance

GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-16, 2-17, 2-18, 2-19, 2-20

WE BASE OUR CORPORATE GOVERNANCE STRUCTURE AND DECISION-MAKING PROCESSES IN FULL COMPLIANCE WITH PERUVIAN LAWS AND REGULATIONS.

We also adopted the principles of the Organization for Economic Cooperation and Development (OECD) on Good Corporate Governance Practices with the purpose of strengthening our internal structure, ensuring transparency at all levels of our operations and strengthening information disclosure processes that generate value and increase stakeholder confidence.

Our corporate governance structure responds to the requirements of the regulator and keeps us in constant vigilance to ensure compliance. This is developed within the framework of the Corporate Governance Regulations of the Superintendency of Banking, Insurance (SBS, for its acronym in Spanish) and the Pension Fund Administrators (AFP, for its acronym in Spanish) and we support management based on internal policies, codes and regulations that ensure the optimal development of Interseguro.



Policies and regulations

Corporate Bylaws

It establishes our governance structure, powers and procedures related to the General Shareholders' Meeting, Board of Directors and Senior Management.

Code of Good Corporate Governance Practices

It determines the principles and rules that govern the management and administration of Interseguro, seeking to promote an ethical, transparent and fully compliant culture.

Regulations of the Internal Rules of Operation of the General Shareholders' Meeting.

It establishes the order and guidelines for the regulation of the functions of the General Shareholders' Meeting.

Regulation of the Internal Regime of the Board of Directors.

It establishes the order and guidelines for the regulation of the functions and composition of the Board of Directors and its members.

Policy for verification and updating of compliance with requirements, impediments and limitations applicable to shareholders, beneficial owners, directors, managers and principal officers:

It establishes:

- i. Requirements to be met and impediments not to be incurred by shareholders, beneficial owners, directors, members of board committees, managers and principal employees.
- ii. The procedures for updating the evaluation reports, through monitoring and verification activities of compliance with such requirements and the non-incurrence of impediments.
- iii. Details of the respective internal areas that shall be responsible for evaluation, monitoring, verification and updating activities.

General Information Security Policy

Mandatory and addressed to all Interseguro's employees, suppliers and clients with access to information assets.

Privacy Policy

Defines the standards for safeguarding Confidential Information against unauthorized use, disclosure or revelation, modification, damage or loss and to ensure compliance with regulations and laws applicable to Interseguro.

Contract Management Policy

It establishes the general guidelines for the review and/or drafting of contracts, which refer to, but are not limited to: the business rules for the generation of contracts, the procedure for the review or drafting of a contract and the roles of the various participating areas, criteria and/or minimum clauses to be taken into account in the review or drafting of a contract, among others.

Security Risk Management Policy for Third Parties and Suppliers

It allows us to identify, evaluate and manage the information security risks in the suppliers that provide services to Interseguro, from the moment they are hired and during the time of the services provided.

General Shareholders' Meeting

GRI 2-1, 2-6

We are incorporated as a subsidiary of the InterCorp Financial Services (IFS) holding company. Our General Shareholders' Meeting acts as the highest corporate governance body, brings together the holders and represents our corporate will. In accordance with the powers established by our Bylaws, the General Shareholders' Meeting has the highest governance and decision-making powers.

Its management is based on the following functions and responsibilities:

- Approve the annual Financial Statements of the corporation;
- Approve the management of the Board of Directors and Management, as well as the proposed application of results;
- Appoint and remove the members of the Board of Directors;
- Appoint or delegate to the Board of Directors the assignment of external auditors, as well as determine their compensation.
- Approve the compensation policy of the Board of Directors.
- Agree on the disposal in a single act of assets whose book value exceeds fifty percent of the corporation's capital stock.
- Approve mergers, spin-offs or any corporate reorganization.
- Approve amendments to the Bylaws.
- Approve increases or reductions of the capital stock.
- Issue bonds.
- Order, or delegate to the Board of Directors, special investigations and audits.
- Provide for the appropriation of profits, if any.
- Other matters that the law or the bylaws provide for its intervention and in any other matter required by the corporate interest.

In accordance with our Internal Regulations of the General Shareholders' Meeting, meetings convened by the Board of Directors are held on an ordinary basis and mandatory once a year within the first three months following the close of the fiscal year, either at the Company's headquarters or in any other place or country that facilitates the attendance of the shareholders, to address the following topics:

- Make a statement about the social management and economic results of the previous fiscal year.
- Decide on the appropriation of profits, if any.
- Appoint or delegate to the Board of Directors the appointment of external auditors, when appropriate, and set their compensation.
- Elect the members of the Board of Directors and fix their compensation.
- Approve the Dividend Policy.
- Deal with other matters pertaining to the Board of Directors in accordance with the Bylaws and any other matters set forth in the notice of meeting, provided that a quorum is present.

Board of Directors

This is the body appointed by the General Shareholders' Meeting for the administration, direction and supervision of the management and development of our operations. It is made up of a minimum of five and a maximum of nine members previously elected by the annual General Shareholders' Meeting, which determines the total number of directors to be elected. In the event that it decides to form the Board of Directors with the minimum number of members, it must have at least one independent director and in the case it is conformed with six to nine members, it must have at least two independent directors.

DUTIES:

- Direct, review, control, supervise and manage each and every business and activity of the corporation.
- Regulate its operation, organize the corporation's offices, set the corporation's administrative and operating expenses.
- Enter into all kinds of contracts.
- Decide on the hiring, contracting and removal of the general manager, other managers, attorneys-in-fact, representatives and any other officer.
- Decide on the initiation, promotion, continuation, dissent and/or settlement of legal proceedings.
- Incorporate corporations and/or represent the corporation before the Shareholders' Meeting.
- Convene the General Meeting of Shareholders.
- Represent the corporation in lawsuits.
- Represent the corporation before public authorities and agencies.
- Initiate and pursue administrative procedures related to industrial property rights.
- Incorporate the Committees that are of interest to the company.

DIRECTORS ARE ELECTED BY THE GENERAL SHAREHOLDERS' MEETING AND HOLD OFFICE FOR A PERIOD OF ONE YEAR, WITH THE POSSIBILITY OF BEING RE-ELECTED INDEFINITELY.

All appointments fall under the requirements stipulated by the General Corporations Law and the General Law of the Financial and the Insurance Systems in addition to the Organizational Law of the Superintendency of Banking, Insurance and Pension Fund Administrators (SBS). Additionally, we have a "Policy for Verification and Updating of Compliance with Requirements, Impediments and Limitations Applicable to Shareholders, Beneficial Owners, Directors, Managers and Principal Officers" aimed at evaluating the suitability of independence of the directors to be appointed and establishing:

- The requirements that shareholders, beneficial owners, directors, managers and principal collaborators must meet and impediments that they must not incur.
- The procedures for updating the evaluation reports, through monitoring and verification activities of compliance with such requirements and the non-incurrence of impediments.
- The details of the respective internal areas to be in charge of the evaluation, monitoring, verification and updating activities.



All communications to the Board of Directors are made through the agenda within the same monthly sessions, including concerns and critical topics.



More details on all fines and sanctions in the **Ethics and Anti-Corruption chapter.**

Training and evaluation

As part of the improvements in our Board of Directors, since 2022 we have been incorporating a competence or skill matrix for the evaluation, election and reelection of our directors (Board Skill Matrix). Likewise, we carry out an evaluation of compliance with the requirements of moral suitability and economic solvency for shareholders, final beneficiaries, directors and managers, taking into account the roles, responsibilities and relevant documents that allow us to approve the evaluation of each one of them.

The Board of Directors also has a training program for its members with regulatory courses that are approved annually at a Board meeting, these include courses on:

- Prevention of money laundering and financing of terrorism.
- Ethics.
- Anti-corruption.
- Regulatory compliance.
- Insider information.

In this line and based on the Board Skill Matrix, we outlined our corporate governance targets for 2024, which include:

Target	Description
Customer Journey	Build a close, easy, face-to-face and digital customer experience.
Accelerate growth engines	Grow so that more of our Peruvians can move forward in safety.
Investment leadership	Maximize return by strengthening the team and processes.
Build the foundations for sustainability	Respond to our needs today without compromising our future generations, with integrity and transparency in everything we do.
Agile operating model	New ways of working, agility, simpler teams and processes.



Composition



The current Board of Directors is made up of a total of nine members, three of whom act as independent directors.



Felipe Federico Roy Morris Guerinoni

Position: President
Commencement Date: 24/04/1998
Gender: Male



Ramón José Vicente Barúa

Position: Director
Commencement Date: 07/09/2000
Gender: Male



Raúl Alberto Francisco Musso Vento

Position: Independent director
Commencement Date: 07/09/2000
Gender: Male



Juan Carlos Vallejo Blanco

Position: Vice Chairperson
Commencement Date: 12/03/2012
Gender: Male



Fernando Martín Zavala Lombardi

Position: Director
Commencement Date: 17/05/2019
Gender: Male



Ramón Guillermo Martínez Barros

Position: Independent director
Commencement Date: 24/03/2008
Gender: Male



Carlos Tomás Rodríguez Pastor

Position: Director
Commencement Date: 24/04/1998
Gender: Male



Luis Felipe Castellano López

Position: Director
Commencement Date: 17/05/2019
Gender: Male



Carlos Octavio Saco - Vértiz

Position: Deputy director
Commencement Date: 24/03/2008
Gender: Male

*The Chairperson of the Board of Directors does not hold any other executive positions outside the Board of Directors.

Committees



Our Board of Directors supports its management with the operation of six committees, with the participation of directors and executives from the different divisions:



Committee	Composition	Sex	Functions
Risks	<ul style="list-style-type: none"> Felipe Federico Roy Morris Guerinoni Raúl Alberto Francisco Musso Gonzalo Basadre Brazzini Carlos Vereau Montenegro Juan Carlos Motta Flores Ramón Guillermo Martínez Barros Ramón José Vicente Barúa Alzamora Carlos Octavio Saco-Vertiz Tudela 	<ul style="list-style-type: none"> Committee chairperson Member Member Member Member Member Member Alternate member 	<p>Approve comprehensive risk management policies and define the company's tolerance levels and degree of exposure to risk.</p>
Investments	<ul style="list-style-type: none"> Reynaldo Roisenvit Grancelli Felipe Federico Roy Morris Guerinoni Juan Carlos Vallejo Blanco Gonzalo Basadre Brazzini Carlos Tomás Rodríguez Pastor Ramón José Vicente Barúa Alzamora Armando Vidal Gastañaga Ramón Guillermo Martínez Barros Luis Felipe Castellanos López Torres Renzo Mario Castellano Brunello Fernando Martin Zavala Lombardi 	<ul style="list-style-type: none"> Committee chairperson Member Member Member Member Member Vice President of Investments Member Member Member Member 	<p>Approve possible investments and transactions that, due to their nature, so require, as well as analyze possible risks and propose measures to mitigate them. Propose and ensure compliance with the annual investment plan.</p>



Compensations	<p>Gonzalo Basadre Brazzini</p> <p>Ramón José Vicente Barúa Alzamora</p> <p>Juan Carlos Vallejo</p>	<p>Committee chairper-son</p> <p>Member</p> <p>Member</p>	<p>Approve the policies and procedures to be applied in the management of compensations. Analyze the proposed compensation system and designate the personnel in charge of ensuring compliance. It also approves the compensation of the Management Committee.</p>
Audit	<p>Ramón Guillermo Martínez Barros</p> <p>Felipe Federico Roy Morris Guerinoni</p> <p>Ramón José Vicente Barúa Alzamora</p> <p>Raúl Alberto Francisco Musso</p>	<p>Alternate member</p> <p>Member</p> <p>Member</p> <p>Committee chairper-son</p>	<p>Follow up and oversee the control of internal operations.</p>
Management	<p>Gonzalo Basadre Brazzini</p> <p>Luciana Camila Olaechea Cadenillas</p> <p>Ian Scofield Rodriguez-Arnaiz</p> <p>Sergio Jhasmany Soliz Bilbao</p> <p>Juan Carlos Motta Flores</p> <p>Armando Vidal Gastañaga</p> <p>Percy Rolando Chávez Castillo</p> <p>Claudia María Delgado Ehni</p>	<p>General Manager and Vice Presidents</p>	<p>Align all strategies together and then work in synergy.</p>
Board Executive	<p>Carlos Rodriguez-Pastor Persivale</p> <p>Ramón Barúa Alzamora</p> <p>Felipe Morris Guerinoni</p> <p>Fernando Zavala Lombardi</p> <p>Juan Carlos Vallejo Blanco</p> <p>Luis Felipe Castellano López Torres</p>	<p>Member</p> <p>Member</p> <p>Member</p> <p>Chairperson</p> <p>Member</p> <p>Member</p>	<p>Monitor performance against goals and accelerate decision-making processes.</p>

Sustainability

governance



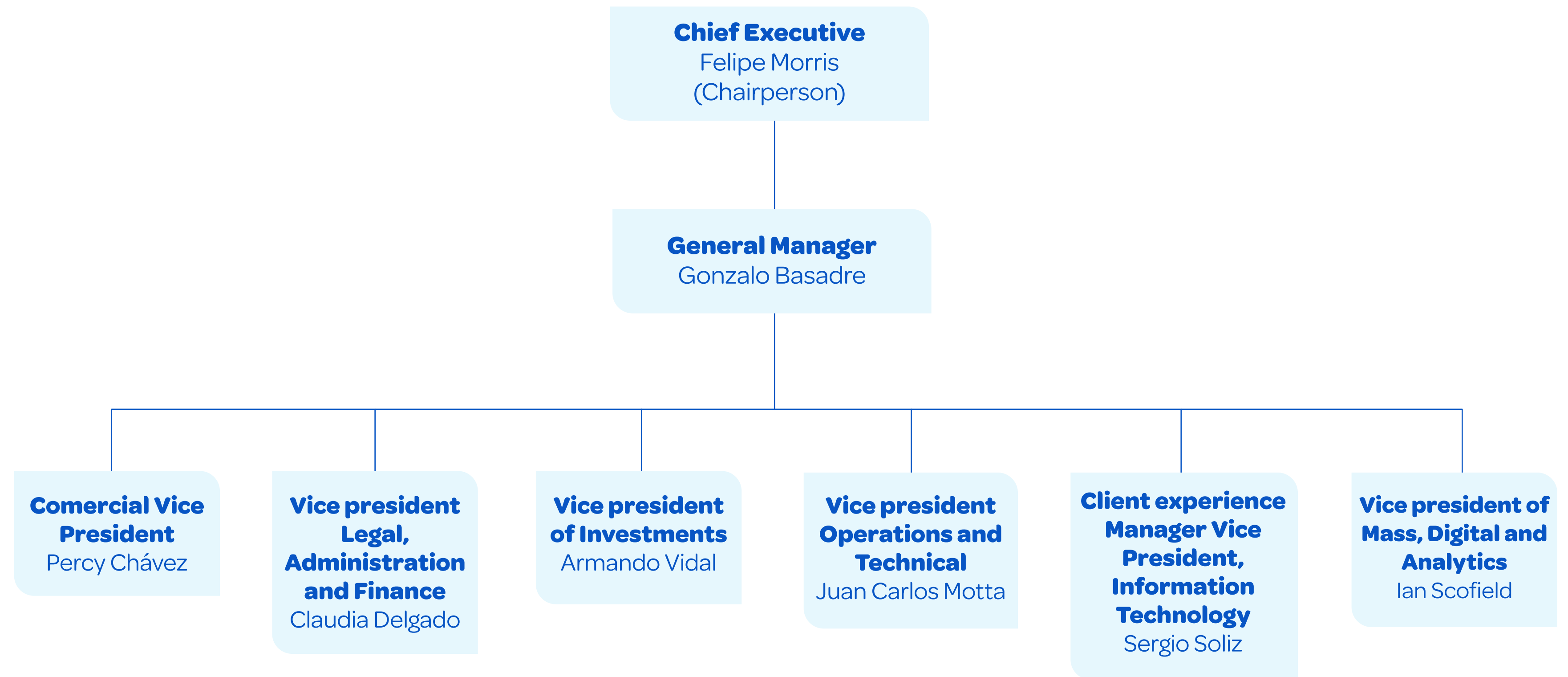
At Interseguro we consider sustainability as an integral part of our business development, so we integrate this vision in all aspects and levels of our operations. Our Board of Directors is the body responsible for determining our purpose, commitment and direction of actions aimed at promoting sustainability in our transactions. Likewise, it is in charge of evaluating and approving the policies, strategies and actions derived from the Sustainability Policy developed by the Intercorp Financial Services (IFS) Sustainability Committee and executed through our Human Development Vice-Presidency.

This policy guides the relevant information disclosure processes, marked by our commitments to the implementation of international sustainability standards and the periodic performance of a materiality analysis. The information compiled by these processes and intended for our annual sustainability report, as well as that submitted quarterly through IFS to the Corporate Sustainability Assessment of the Dow Jones Sustainability Indexes, is reviewed by the General Management and approved by the Board of Directors. The exhibit section shows Interseguro's organizational chart to visualize the structure of our company.

Senior management

As the main executor of all the provisions of the Board of Directors and having the legal, commercial, procedural and administrative representation of Interseguro, the General Manager has a senior management team appointed by the Board of Directors or the General Meeting of Shareholders, who hold the position for an indefinite period of time. They are in charge of the administrative and business execution functions, as determined by the Board of Directors.

We have a Compensation Policy, and it considers the management committee formed by vice presidents and the General Manager, being the compensation package formed by fixed and variable compensation, the variable part can be applied at the beginning of the labor relationship and/or during the labor relationship on an annual basis, which is contractually agreed. It also considers private medical insurance with international and national coverage according to the plans chosen.



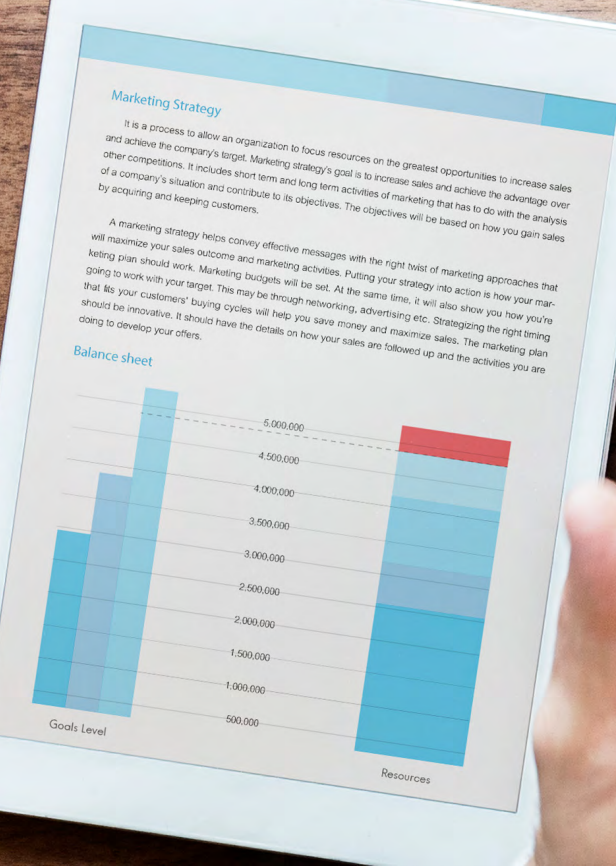
3

Ethics and compliance

33 / Framework for action, culture and training

34 / Anti-corruption

36 / Commitment to a culture of compliance



Business Company Invoice

No.	Quantity	Amount
1	248.25	856.25
2	594.67	492.74
3	358.40	400.00
4	268.00	112.00
Total	1,470.32	1,861.99

	May	June
Sale & Marketing	24,780	45,556
Production	354	1,376
Design	133	190
Financial	34	134
Customer Service	25,599	47,766

Framework for action, culture and

GRI 2-15, 2-23, 2-24, 2-25, 2-27, 3-3

training



At Interseguro we promote and build a culture based on values, within an ethical framework and with the highest quality standards, always oriented to contribute and generate trust for all our stakeholders, whether internal or external.

We maintain strict adherence and compliance with the regulations and standards in force applicable to our operations, being constantly vigilant about new stipulations or updates to the guidelines established by the Peruvian Superintendency of Banking, Insurance and Pension Fund Administrators (SBS). In addition, we have internal policies that govern the actions of each employee and the decision-making processes.

Our Code of Ethics is approved by the Board of Directors. Its purpose is to encourage and promote the guidelines, values and behaviors that we seek to cultivate in our employees,

customers and suppliers, in order to prevent and avoid practices that go against Interseguro's culture. This code covers the activities of directors, managers and employees, and also extends to our suppliers, customers and users.

In addition, we have mechanisms that ensure the identification and prevention of possible conflicts of interest at all levels of our transactions. Our Internal Regulations for the Board of Directors and the Policy for Verifying and Updating Compliance with Requirements, Impediments and Limitations Applicable to Shareholders, Beneficial Owners, Directors, Managers and Senior Management, specify the responsibilities and internal controls for monitoring and controlling possible conflicts of interest that may arise within the Board of Directors or Senior Management.

In accordance with these guidelines, in the event of a conflict of interest involving one or more directors, they refrain from voting or participating in the meetings where the matters in question are discussed.

Anticorruption

GRI 205-1, 205-2, 205-3, 206-1

Under our corporate guidelines and policies, as a subsidiary of InterCorp Financial Services Inc. (IFS), we constantly strive to ensure that our business transactions are carried out in full compliance with applicable laws, rules and regulations. (IFS), constantemente nos esforzamos para que las operaciones de nuestro negocio se desarrollen en completo apego y cumplimiento de las leyes, normativas y regulaciones aplicables. Along the same lines, we promote the evolution of a corporate culture of prevention and a “zero tolerance” approach to any act of corruption. Our management is supported by a Corporate Anti-Corruption Policy that:

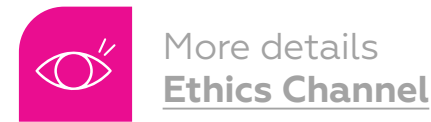
- **Affirms** our commitment to effective actions and practices to mitigate possible cases of corruption within the organization and in relationships with customers, stakeholders or any party with whom we enter into any type of commercial, contractual or mutual cooperation agreement.
- **Integrally** mitigates the risk of possible cases of corruption
- **Contributes** to the continuity and sustainability of the business and safeguards our reputation.

We have several policies and guidelines that complement our Code of Ethics and Corporate Anti-Corruption Policy.

Policies that help prevent corruption

Name	Targeted at	Description
Anti-Corruption System Policy	Employees	It sets out the policies that will govern the Anti-Corruption System, which have been developed in line with the IFS Corporate Compliance Policy. In this, we have established a "zero tolerance" approach to any act of corruption.
Guidelines for interaction with public officers.	Employees	They establish protocols for transparent interactions with authorities and public officers.
Guidelines for gifts and hospitality.	Employees	They delimit the guidelines and restrictions for handling gifts and hospitality, seeking to prevent processes that compromise the development of negotiations or decision-making processes. These guidelines prohibit: <ul style="list-style-type: none"> • Accepting any type of hospitality in cash or equivalent means. • Gifts or hospitality from authorities and public officers. • Gifts or hospitality with implicit impressions of favor or preferential treatment.
Donations, sponsorships and patronage guidelines	Employees	They establish the processes related to the delivery of sponsorships and delimit the related actions, ensuring transparency and regulatory compliance. They prohibit from executing sponsorship or patronage to: <ul style="list-style-type: none"> • Individuals • Organizations with potential conflicts of interest with one or more of our employees. • Organizations and/or projects with a bad reputation or which have been previously involved in cases of corruption, fraud, child labor, among others. • Projects that may be promoted and/or developed by public officers.
Insider Trading Policy	Officers (Insiders)	It details the rules and restrictions to prevent the leaking of insider information to third parties and its misuse for commercial purposes.
Money Laundering Risk	Employees	It establishes the guidelines related to due diligence processes for customers, employees

All our policies and procedures aimed at promoting ethics and transparency in our transactions can be found publicly on the virtual platform of our Ethics Channel:



More details
[Ethics Channel](#)

Among the prevention actions is our training program aimed at employees and run by the compliance team.. This program ensures that all our employees are trained annually on the corruption risks involved in their specific activities.

During this reporting period, we provided the following training on our anti-corruption policies and procedures.

Training on anti-corruption policies and procedures

Category	2021		2022		2023	
	Number of trainees	%	Number of trainees	%	Number of trainees	%
Board members	9	100%	9	100%	9	100%
Employees	780	100%	874	100%	1225	100%
Business partners	0	0%	33	100%	0	0%



In 2023, we did not report any incidents of possible corruption involving our employees. Likewise, in our last evaluation, no significant corruption risks related to our operation were identified.

Commitment to a culture of

compliance

GRI 2-26, GRI 2-28, 201-4

We have mechanisms and processes in place to receive complaints and claims regarding possible irregularities and non-compliance in which we may have been involved; these mechanisms are in full compliance with current rules and regulations, as well as the stipulations of the Peruvian Superintendency of Banking, Insurance and Pension Fund Administrators.

Our Ethics and Whistleblower Hotline platform is managed by an external company to avoid any conflict or misuse of information. This acts as our main link and whistleblower channel for our stakeholders, whether external or internal. All complaints can be made confidentially and anonymously through the Secure Ethics Channel, which also has contact information for the Superintendency of Banking, Insurance and AFP (SBS), the Ombudsman of the Policyholder and the National Institute for the Defense of Competition and Protection of Intellectual Property (Instituto Nacional de Defensa de la Competencia y de la Protección de la Propiedad Intelectual, INDECOPÍ).



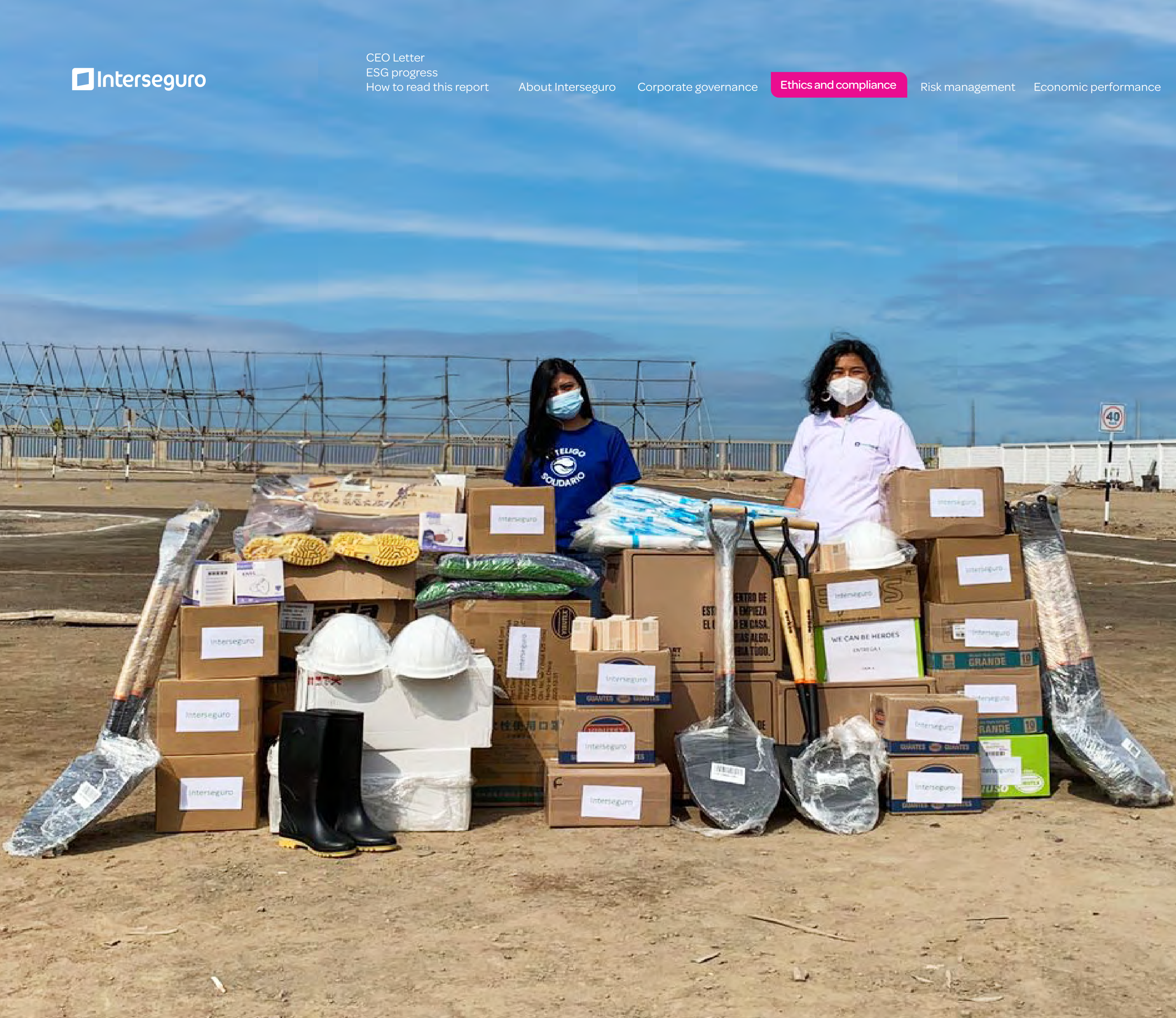
COMPLAINT ATTENTION PROCESS:

Interseguro has implemented a platform, so that users can channel their complaints

- 1 The complaint is entered by the complainant to the Ethics Channel, a web platform managed by KPMG, which refers it for the initiation of investigations, along with the parties involved and the evidence, if any.
- 2 The assigned investigator evaluates the statements and evidence, conducts investigations and interviews and, if applicable, coordinates with the management(s) of the accused and the HRM team, the appropriate disciplinary action.
- 3 The complaint is closed on the platform.

Throughout the year we received a total of 35 complaints through the Ethics Channel, which were handled under our internal management policies, applying the corresponding sanctions in compliance with our Sanctions Policy. Similarly, we continued to communicate and raise awareness among our employees about the platform and its uses, in order to increase confidence in the mechanism and certify once again its capacity for anonymity and retaliation-free for the whistleblower.

In the course of 2023 we had two significant cases of non-compliance, which resulted in fines imposed by the Superintendency of the Securities Market, related to the failure to communicate important information: and through the National Institute for the Defense of Competition and Protection of Intellectual Property (Instituto Nacional de Defensa de la Competencia y de la Protección de la Propiedad Intelectual, INDECOPÍ), for having incurred in violations under the Code of Consumer Protection and Defense. These cases were duly attended to and transferred to the corresponding areas to design opportunities for improvement.



CONTRIBUTIONS

Interseguro does not make contributions in cash or in kind to political parties of any kind. Nor do we receive financial support from the State. In 2023 we made cash contributions of approximately S/. 81,000 for corporate citizenship and philanthropy.

Interseguro does not have a policy approved by our Board of Directors for fiscal management. However, we develop our transactions in full legal compliance with the applicable tax regulations and as part of the Peruvian Association of Insurance Companies (Asociación Peruana de Empresas de Seguros, APESEG), through which we are updated on the application of regulations to the insurance sector.

4

Risk management

39 / Prevention and monitoring

43 / Cybersecurity and information security management



Prevention and monitoring

GRI 2-12, 2-13

At Interseguro we ensure the continuous construction of a culture of risk prevention and mitigation, where each of our employees actively participate. During 2018, we updated our corporate governance and risk management policies and procedures, adapting them to the new requirements and stipulations of the Superintendency of Banking, Insurance and AFP established by Resolution SBS No. 272-2017, Regulation of Corporate Governance and Comprehensive Risk Management. This 2023, we reinforced said processes and together with the Intercorp Financial Services (IFS) Group, we continue to adopt the principles of the Organization for Economic Cooperation and Development (OECD) in terms of good corporate governance practices.

Our comprehensive risk management is governed by the following general criteria:

- 1 Value creation as a priority and fundamental purpose.
- 2 Independence in management as a requirement for transparency.
- 3 Communication and transparency in the internal and external dissemination of relevant, accurate and timely information.
- 4 Efficiency in the operation and interaction of government agencies.
- 5 Equitable treatment of all shareholders.
- 6 Reinsurance management: Exposure to losses due to insufficient reinsurance coverage.
- 7 Money laundering and financing of terrorism: Risk of involvement in money laundering activities for the financing of terrorism.

As a subsidiary of Intercorp Financial Services (IFS), we apply its guidelines to manage our main risks, as well as the impact of our operations on the economy, the environment and people.

We have a Risk Committee which, together with the Board of Directors, has the main functions of approving the Comprehensive Risk Management policies and defining our tolerance levels and degrees of exposure to the different risks. Our General Management is responsible for the implementation of the management plan and strategy, with the permanent support and advice of the Risk Management and the supervision of the Audit Management.

Risk management structure

Risk Committee

It is responsible for establishing comprehensive risk management:

- It approves the policies and organization of comprehensive risk management.
- It defines risk appetite and tolerance.
- It controls and monitors exposures.

General Management

- It leads the execution of the comprehensive risk management process and chairs the Risk Committee.
- It keeps the Risk Committee and the Board of Directors periodically informed of loss events and negative impacts on processes.

Risk Management

It evaluates, develops and proposes risk policies. It also coordinates with the business units and provides the necessary support to ensure the adequate management of the following risks: credit, market, liquidity, technical, operational, IT and cybersecurity (SDI), business continuity, in case of interruption.

Audit Management

Responsible for supervising the operation of the internal control system focused on risk management.

Legal and Compliance Management

- Supervise and ensure regulatory compliance, safeguarding Interseguro's reputation.
- Prevent possible involvement in illicit activities.



Interseguro's main risks

✓ Credit

Risk of losses due to contractual de-faults.

Management:

- Stress tests performed by groups.
- Analysis of proportion of issuers with minimum payment ratings.

✓ Market

Risk of losses due to market fluctuations, including interest rates, exchange rates, among others.

Management:

- Portfolio value at risk evaluations.
- Stress and sensitivity tests to the portfolio.

✓ Real estate

Property value losses.

Management:

- Sensitivity analysis of property values in relation to market variables.

✓ Liquidity

Risk of early sale of assets at reduced prices to meet obligations.

Management:

- Stress tests due to non-payment of premiums.

✓ Technical

Losses due to changes in value of insurance, reinsurance and coinsurance contracts.

Management:

- Control of deviation rates of actuarial variables used for pricing and valuation.

✓ Operational risk

Losses due to inadequate processes.

Management:

- Monitoring of action plans
- Loss event database feeding
- Identification of residual and inherent related risks.

✓ IT and cybersecurity (SDI)

Risk of information systems vulnerability, data leakage and loss.

Management:

- Vulnerability assessments

✓ Reputation

Loss of trust by our stakeholders.

Management:

Reputational risk management is the responsibility of the General Management and the Board of Directors. The company is based on the principles of good corporate governance, trying to keep its reputation intact, avoiding falling into situations that make it be perceived negatively by its customers, employees, suppliers, strategic partners, investors, community and corporation.

✓ Strategic

Losses due to bad decisions at a high level, associated with the creation of sustainable competitive advantages.

Management:

Both the General Management and the Board of Directors are directly responsible for assessing the risk associated with each strategic decision. In addition, they must periodically review whether the risk and loss levels derived from these decisions are aligned with the organization's risk appetite and tolerance.

Through operational risk management, during the period of this report we were able to:

- Evaluate the risks of 57 critical processes for our transactions;
- Identify a total of 496 potential risks related to these processes and;
- Relate 396 controls aimed at mitigating them.

Thanks to this, our exposure remained within the risk appetite and limits previously set by the Risk Committee from the process front.

Under this line, we carried out three Business Continuity exercises simulating the scenario of a cyber-attack and the unavailability of Interseguro's data centers in order to identify the response time and update recovery strategies. More than 100 employees and suppliers attended the event, where we successfully evaluated a total of 40 urgent processes and 49 critical systems.

Additionally, we consolidated our efforts to strengthen the management of IT risks, structuring them in four action categories:

- 1** Cybersecurity risk management: determining the level of exposure we present, identifying the related risks and applying the corresponding mitigation tools.
- 2** Security in access to systems and databases: Implementing controls and monitoring in systems and databases, segregating profiles and accesses.
- 3** Awareness: Providing training on cybersecurity threats and ways of protections.
- 4** Vulnerability assessment for systems and infrastructure: Applying periodic penetration tests.

For the next management period, we seek to maintain a comprehensive risk assessment system that will reduce response times to emerging situations. Additionally, we will continue to strengthen our internal culture focused on risk prevention and mitigation, generating greater training and skills development opportunities for all employees.



Cybersecurity

and information security management

GRI 3-3, 418-1

OUR COMPREHENSIVE SECURITY STRATEGY IS BASED ON THE SOUNDNESS OF OUR INFORMATION SYSTEMS AND THE SAFEGUARDING OF OUR CUSTOMERS' AND BUSINESS PARTNERS' DATA.

To this end, we have a comprehensive Information Security Policy that establishes the guidelines and regulations that articulate our management of IT asset protection. Its application has an approach based on confidentiality, integrity and availability, and is guaranteed through a monitoring plan and continuous controls that are executed quarterly and semiannually.

Additionally, we have the support of the IT team directly involved in the development of the cybersecurity strategy, which is supervised by Senior Management. We hold quarterly Cybersecurity Committees, where we evaluate the progress of projects and initiatives related to cybersecurity and the protection of our data:

- We have an annual monitoring and controls plan, aligned to the Information Security Policy, reviewed by internal and external auditors.
- Our information security team is made up of five people (one assistant manager and four analysts, one of them being a cybersecurity specialist).
- Our Sanctions Policy includes information security events.
- We conduct annual external and internal audits that complement the review of monitoring, controls and processes, in addition to the Information Security Control Plan (SDI, for its initials in Spanish).
- We execute Phishing exercises on a semi-annual basis, seeking an annual average purpose of 80%.

Under this structure and approach to strengthen our integral security and protect our customers' data and internal processes, during this management we achieved to:

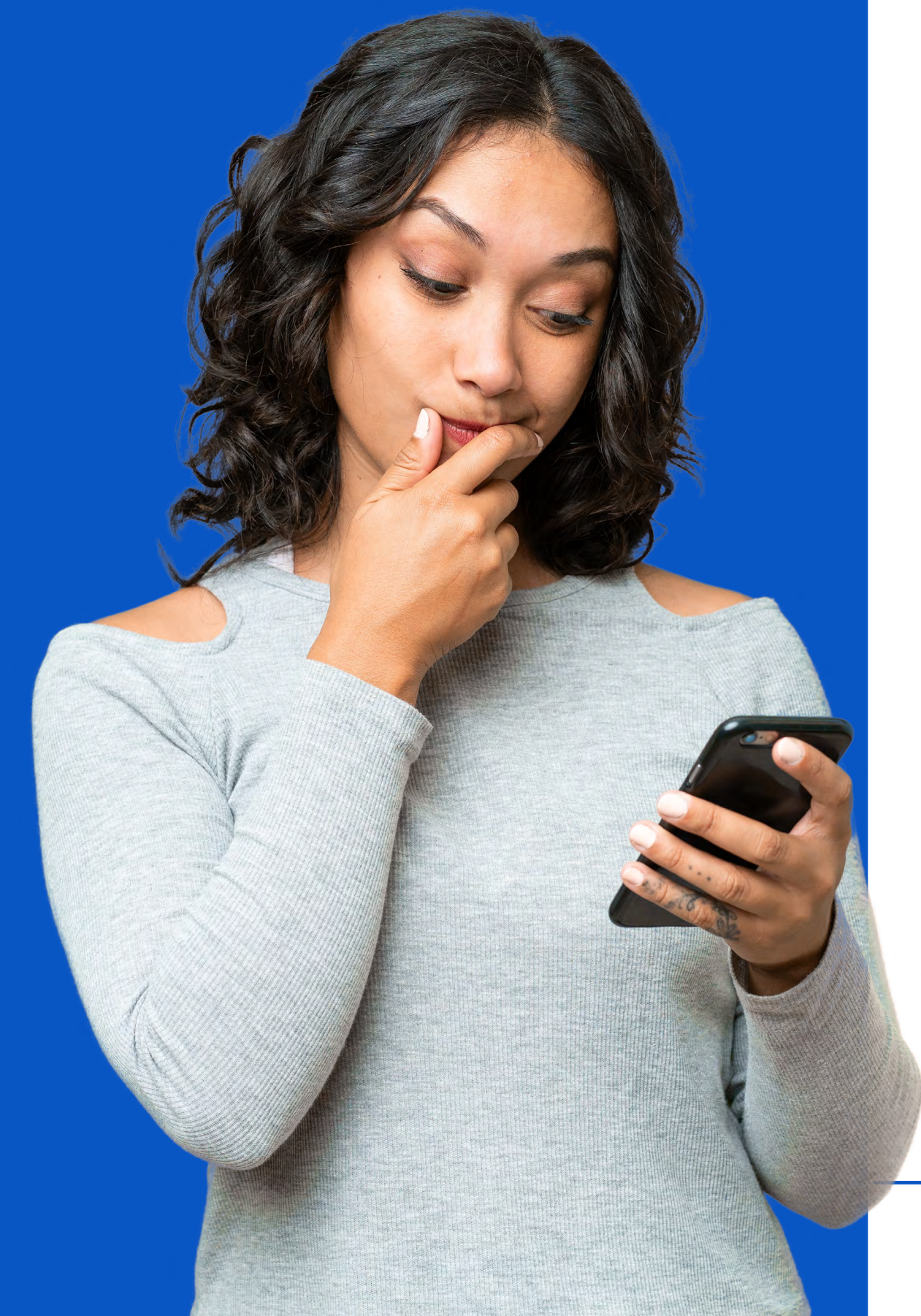
- Migrate the Antivirus (AV) and Antimalware (EDR) security tools console to the cloud.
- Implement administration and management of the use of USBs in workstations.
- Apply web browsing filters.
- To initiate the project of exploration and proof of concept of two or more Data Loss Prevention (DLP) services for future implementation. Implement new use cases, generating value alerts in the Security Operations Center (SOC).
- Results averaging 89% in our semi-annual Phishing exercises.

Our focus for the 2024 period includes increasing our efforts to make information systems more robust and reduce their vulnerabilities. We are working to implement Ethical Hacking services and Social Engineering tests to be applied on a quarterly basis. In addition, in collaboration with the Information Technology (IT) team, we plan to execute a computer security plan throughout the company to increase its protection against known threats.

Internally, we integrate cybersecurity and data protection topics within our onboarding virtual courses to new staff and share monthly tips and best practices via our internal social networks.

Data security

Within Interseguro, we consider the data of our customers and business partners as extremely important assets. Because of this, our Privacy Policy is in accordance with Law No. 29733 on Personal Data Protection. In relation to possible violations of our information systems or data leakage, we receive communication and alerts through a mailbox enabled by our Security Operations Center (SOC), which are attended to in direct coordination with the Information Technology (IT) team, considering Service Level Agreements (SLA).



5

Economic performance

46 / Main financial indicators

47 / Income statement

49 / Economic value generated



Main financial indicators

DURING 2023, WE CONTINUED WITH OUR COMMITMENT TO MAINTAIN A SOLID AND STABLE FINANCIAL HEALTH THAT HAS ALLOWED US TO INCREASE OUR GENERATION OF PREMIUMS THAT ENSURE THE WELL-BEING AND HEALTH OF OUR CUSTOMERS AND GENERATE VALUE FOR OUR SHAREHOLDERS AND STAKEHOLDERS.

Despite market volatility and political instability during the period of this report, we were able to effectively mobilize our resources and close the year with a net profit of S/. 315 million; besides:

- Our business performance reached 25.4%, increasing 8.3 points more compared to 2022.
- Despite the contraction of the rental market, we generated 55.4% growth.

Key financial performance indicators

Indicator	Unit	2022	2023	VAR
Assets	Millions of Soles	15,020.00	15,479.80	3.1%
Net profit	Millions of Soles	202.80	315.10	55.4%
Technical margin	%	-572.10	-482.10	-15.7%
Solvency surplus of effective share-holders' equity	%	39%	19%	51.28%
Percentage of eligible investment sur-plus	%	3.49%	2.38%	-32%
ROE (%)	%	17.1%	25.4%	48.5%
ROA (%)	%	1.3%	2.1%	61.5%

Income

SABS FN-IN-000.A

statement

At the end of the year, our direct premiums accumulated a total of S/. 1,144 million, which meant a reduction of 5.3% compared to 2022, despite this decrease, the result of our investments generated S/. 67.4 million more than last year. This balance ensured that our net income recorded an increase of 55.4% compared to 2022, as well as a 7.7% growth on our investments.

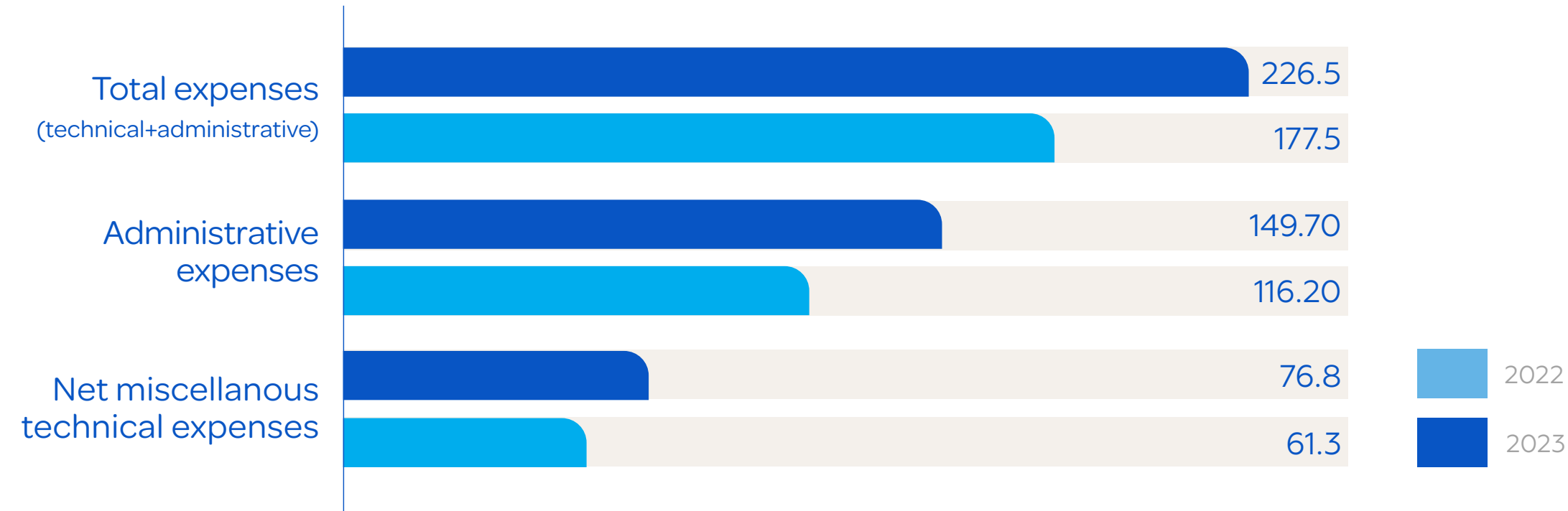
Income statement (millions of pesos)

	2022	2023	VAR 22-23%
Direct premiums	1208.50	1144.00	-5.30%
Ceded premiums	-13.90	-13.50	-2.80%
Commissions	-124.20	-182.90	47.20%
Claims	-902.60	-966.70	7.10%
Change in reserves	-678.50	-386.20	-43.10%
Net miscellaneous technical expenses	-61.30	-76.80	25.20%
Administrative expenses	-116.20	-149.70	28.90%
Foreign exchange difference	10.60	-0.90	-108.50%
Proceeds from investments	880.40	947.80	7.70%
Net profit	202.80	315.10	55.40%



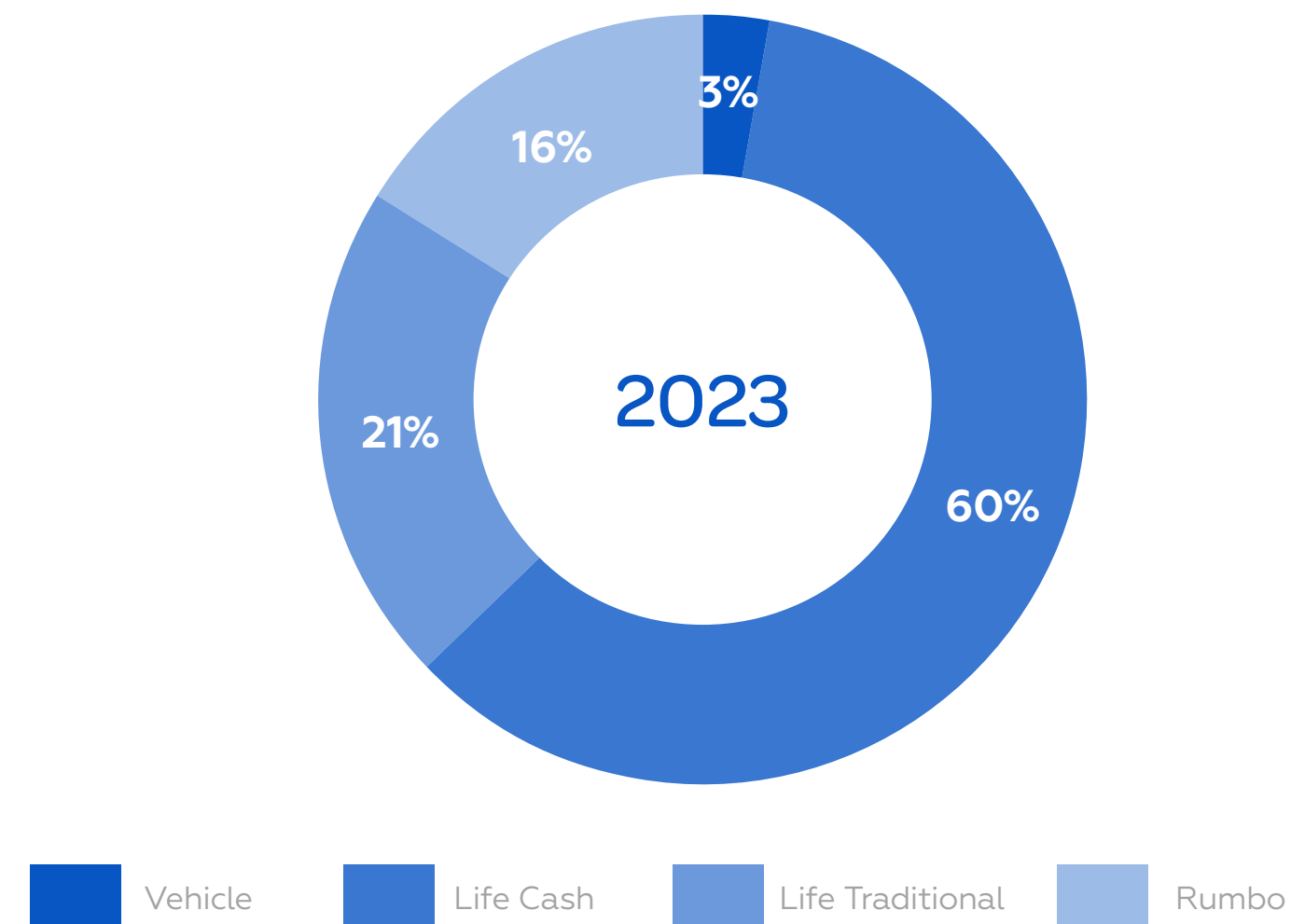
Expense structure

Both our administrative and technical expenses increased by an average of 27% compared to 2022 expenses, as a result of our expansion during 2023 and our efforts to attract talent.



Product structure

Product structure: The composition of our sales is mainly concentrated on our Annuities policies, which account for 43% of our total premiums collected.



Likewise, our market share within the insurance market in the country decreased by 0.822% compared to our share last year, reflecting an average decrease of 1.8% in the annuity and life lines of business segments.

MARKET SHARE

Life annuities

29.90% | 27.90%
2022 | 2023

Life line of business

11.10% | 9.39%
2022 | 2023

Total insurance market

6.60% | 5.78%
2022 | 2023

Economic value generated

GRI 201-1, 201-4

At the end of 2023, we generated value for all our stakeholders, accumulating a total of S/. 802.44 million. Although our revenues suffered a slight decrease of 6%, expenses during the year increased S/. 228.47 million, due to the growth of our workforce, which led us to allocate 130% more resources for salaries and benefits expenses and increased our operating expenses by 44% compared to 2022.



Economic Value Generated And Distributed (Veg And Ved) (In Thousands Of Soles)

	2021	2022	2023	VAR 23-22(%)
Revenues (Economic value generated, VEG)	1,277	1,214	1,146	-6%
Expenses (Economic value distributed, VED)	311	357	370	4%
1) Operating expenses	67	66	95	44%
2) Salaries and benefits	42	48	111	130%
3) Payment to capital suppliers	200	202	100	-50%
4) Payments to government	0	0	17	-
5) Community programs	2	41	47	15%
Retained (VEG-VED)	966	857	776	-9%

6

Commitment of our team

- 51 / Focus on our employees
- 54 / Diversity and inclusion
- 58 / Talent management strategy
- 62 / Occupational health and safety








Focus on our

GRI 2-7, 2-8, 2-30, 3-3, 401-2, 405-1

employees

At Interseguro, we believe that attracting talent and its subsequent retention are fundamental pillars of our overall business strategy. We have an internal culture that values transparency, promotes equality and inclusion through growth opportunities and accelerates the professional development of our employees. We value the commitment and alignment of each of our employees with our values and prioritize the creation of safe, inclusive work spaces free of any type of discrimination.

Guidelines and policies that support talent management

-  Diversity and Inclusion Policy
-  Prevention and Punishment of Violence and Discrimination Policy
-  Policy on the Choice and Use of Work Schedules
-  Occupational Health and Safety Policy
-  Sustainability Policy
-  Human Rights Policy
-  Internal Work Regulations

In 2023 our efforts to generate optimal work spaces were recognized by:

- Great Place to Work: Best Places to Work in Peru: **Rank 3**
- Great Place to Work: Best Places to Work From Home: **Rank 8**
- Great Place to Work: Best Places to Work Sustainable Management: **Rank 9**
- Great Place to Work: Best Places to Work Diversity & Inclusion: **Rank 11**
- Great Place to Work: Best Places to Work in Latin America: **Rank 38**



Our team

In 2023 we increased our payroll by 27.7% compared to 2022 and integrated a total of 929 new employees to our teams. A total of 1176 people work full time (we have no part-time workers), distributed across all our sites and offices around the country. Women make up the largest proportion of our talent, accounting for 63%. In addition, 72% of our employees are between 26 and 45 years of age.

Total number of employees by contract type

Description	2021	2022	2023
Total employees	811	921	1176

Total percentage of employees by gender 2023

Male	37%	Female	63%
------	-----	--------	-----

Percentage of employees broken down by gender and age range 2023

Description	18-25	26-35	36-45	>46	Total
Male	44	177	132	79	432
Female	45	271	272	156	744
Total	89	448	404	235	1176

Total number of employees by category

Category	Men	Women
Vice Chairperson	5	2
Manager/Assistant Manager	16	13
Chief/Supervisor	36	81
Employee	374	648

Total number of contractors

Contract Type	Total
Full-time	24
Part-time	3

Due to our business focus on digitalization and IT we promote the attraction and development of talent related to Science, Technology, Engineering and Mathematics (STEM) positions, which currently represent 10.3% of our workforce.

Total employees in STEM positions

Gender	Total
Male	110
Female	34
Total	144

Women make up the largest proportion of our talent, accounting for 63%.

Well-being

Although we do not have unionized employees or collective bargaining organizations, at Interseguro we ensure respect for the exercise of individual freedoms, developing our transactions in full compliance with our labor responsibilities as an employer and the applicable legal regulations.

In this regard, we have various benefits and programs that promote the well-being of our employees and support their development inside and outside their workplace.

Recognition programs:

- Monthly business recognition.
- The Best of the Semester.
- Annual Commercial Convention.
- InPulso Leader Recognition.
- Recognition for years of service.

Benefits:

- Tuition bonus.
- Corporate Agreement - Gif Card Tai Loy
- Leave of absence in accordance with the law, extended maternity leave includes diverse families.
- Bereavement companionship
- Coaching and focus group sessions with GPTW
- Flex Office IS: hybrid work model, vacation advance and flex coupons (postnatal, I take care of myself, among other programs).
- Welcome kits for Interseguritos (newborn babies).
- Kits with sustainable products.

Additionally, during the year we organize different events and celebrations for birthdays, anniversaries, integrations, special days such as those of the salesperson, children, among others.

Commitment of our team

At Interseguro, the integral wellbeing of our employees, inside and outside their workplaces, comes first. We prioritize the creation of dynamic work spaces that encourage teamwork and continuous professional development. To assess whether we are doing this well, we measure internal trust and perception through three organizational climate surveys conducted annually:

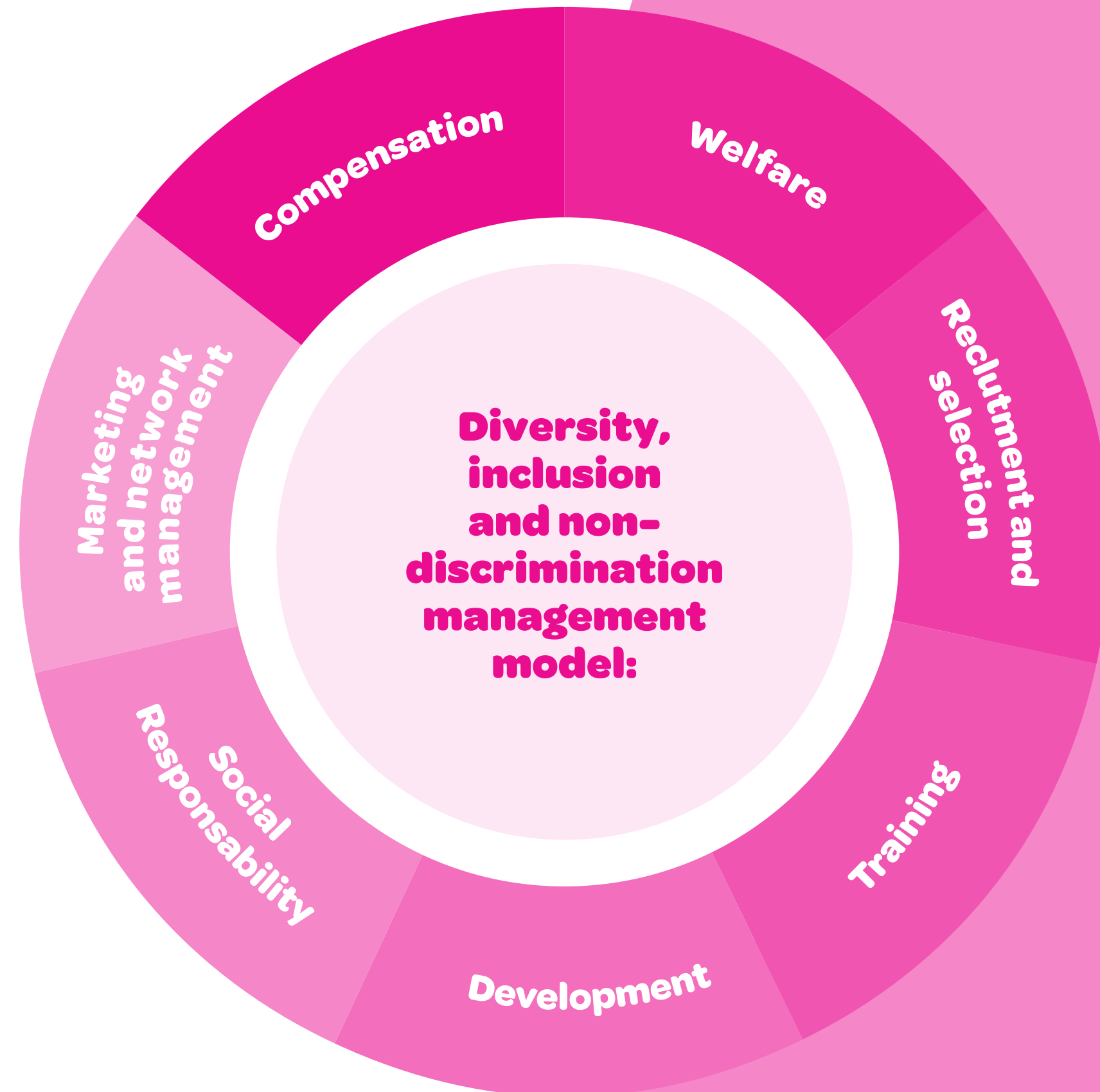
- **Pulse Survey I:** this is conducted at the end of the first quarter of the year and allows us to establish a starting point for work climate management. With the results of this first survey, various initiatives are deployed to work on gaps and provide support to leaders with the greatest opportunity for improvement.
- **Pulse II Survey:** we conduct it at the end of the second quarter of the year and reflects the progress of what was implemented after the first measurement.
- **Annual Work Climate Survey:** This is the last and largest survey of the year; this is accompanied by a culture audit that finally positions us in the GPTW Best Companies to Work For ranking.

THIS 2023 WE ACHIEVED A PARTICIPATION OF 94% AND AN AVERAGE TRUST INDEX OF 90%, WHICH KEEPS US IN LINE WITH OUR PURPOSE PRESENTED TO THE BOARD OF DIRECTORS WITHIN THE 2026 PLAN TO MAINTAIN AN INDEX ABOVE 90% ANNUALLY.

Diversity and inclusion

GRI 2-20, 401-3, 405-2, 406-1

Our procedures and strategies for attracting and retaining talent ensure that our workplaces generate a dynamic culture that promotes inclusion, fosters professional development through equal opportunities for all, and is free of any form of discrimination.



Diversity, inclusion and non discrimination management model:

We have a business model based on respect and protection of diversity. Within our Performance Policy, we define diversity and inclusion goals and purposes for each vice-presidency, which are evaluated taking into account the PAR (measurement of implementation of policies and processes on equity and diversity), Women and Diversity and Inclusion dimensions of the Great Place to Work ranking. Likewise, our Diversity and Inclusion Policy, defines the diversity and inclusion guidelines that must be applied transversally within all levels of our transactions and processes, these guidelines ensure:

- 1 The creation of work spaces free of violence and discrimination, which promote equal opportunities and ensure that promotions are based on individual merit.
- 2 The promotion of an inclusive and collaborative culture that retains talent.
- 3 Our diversity and inclusion practices are actively promoted through internships and training.



Check here our [Diversity and Inclusion Policy](#)

Strategic plan for diversity and inclusion

We develop an annual Diversity and Inclusion (DEI, for its acronym in Spanish) Strategic Plan, which is overseen by our Diversity and Inclusion Committee (DEI). Management includes various programs and initiatives that complement the plan:

- We have courses, surveys and a toolbox for leaders in Diversity and Inclusion (DEI).
- We promote the inclusion and attraction of diverse talent through strategic alliances with NGOs (Presente ONG, Red Pride Connection, Inclusive Companies Network, among others).
- We allocate an exclusive flow in the selection processes focused on LGBTIQ+ people and people with disabilities.
- We generate spaces for training and awareness on biases and stereotypes.
- We created an affinity group in our corporate social network to foster spaces for integration and belonging.
- We developed internal mentoring programs for women.

- We developed a Diversity and Inclusion Glossary (DEI) and an Inclusive Communication Guide.
- We implemented captioned communications and the use of subtitles/sign language at our corporate events.

We also conducted communication campaigns to debunk myths, identify biases, raise awareness and share information about diversity, through two fronts:

- **Gender Front:**
 - Breaking Paradigms “Love and friendship towards oneself”.
 - Women who INPulsate #8M.
 - Breaking Paradigms Women Talks.
 - Breaking Paradigms Men Talks.
- **LGBTIQ+ Front:**
 - Aliadx INVisibles Workshop
 - Pride Month Campaign.

We ensure access to paternity and maternity leave. With respect to 2023, 100% of employees, both men and women, who had this right exercised it.

Parental permission	2021		2022		2023	
	Men	Women	Men	Women	Men	Women
Number of employees who have had the right to parental leave.	2	18	6	26	12	29
Number of employees who took parental leave.	2	18	6	26	12	29
Number of employees who have returned to work after taking parental leave	2	14	6	21	12	29
Number of employees who have returned to work after parental leave ended and who were still employed 12 months after returning to work	2	8	4	21	9	18
Rate of return to work	100%	78%	100%	81%	100%	100%
Retention rate	100%	57%	67%	100%	75%	62%

Compensation setting

The internal Compensation Policy reaffirms our commitment to equal opportunity by ensuring that compensation is set on an equal basis and based on the skills, knowledge, abilities and individual performance of each employee. In addition, compensation packages comprised of fixed and variable compensation are approved by the Management Committee.

During 2023, we managed to narrow the gender pay gap within our executive levels by an average of 21.5% between salaries and other incentives.

Gender pay ratio by professional category			
Female-to-male pay ratio	2022	2023	VAR
Executive level (base salary only)	0.73	0.89	22%
Executive level (base salary + other cash incentives)	0.7	0.85	21%
Management level (base salary only)	0.91	0.83	-9%
Management level (base salary + other cash incentives)	0.91	0.85	-7%
Non-management level (base salary only)	0.83	0.83	0%

Discrimination prevention

We have implemented a Policy for the Prevention and Punishment of Violence and Discrimination, in all its forms: harassment, bullying and discrimination. This policy is based on the following basic principles:

- **Zero tolerance:** we reject violence in all its forms; therefore, we assume the commitment that all reported cases will be duly investigated.
- **Confidentiality:** we limit access to case information strictly to those authorized to participate in the investigation.
- **Culture of prevention:** we actively promote the implementation of practices and the development of training in the form of workshops, campaigns, discussions and other formats in which we address these concepts and reinforce knowledge of our Policy.

We provide mechanisms to receive complaints about harassment and discrimination, which are made anonymously and have a clear escalation and sanctioning process. Any complaint or report is channeled by the Human Development Management through: the Ethical Channel, which consists of a platform through which you can submit anonymous complaint requests and an email address exclusively enabled to receive complaints (canaletico@interseguro.com.pe).

During the 2023 period, there were no cases of harassment, discrimination or any other form of violence.



Check here our [Policy Channel for Prevention and Punishment of Violence and Discrimination](#)

Other equity and diversity initiatives

Regulatory course on Sexual harassment in the workplace for the entire company.

As we do every year, in conjunction with UCIC, we participated in the development and dissemination of our Sexual Harassment in the Workplace regulatory course. At the end of the course, employees were able to understand the general guidelines for prevention and attention to sexual harassment in the workplace at Interseguro and recognize this problem as a manifestation of gender violence, in order to promote a safe, dignified and violence-free work environment, as well as integral and ethical development.

Training our employees on sexual harassment at work.

As a result of our ELSA survey, which helps companies prevent sexual harassment in the workplace and comply with the law, we closed gaps by providing training on different dates to Interseguro employees, in which we learned to recognize harassment, its manifestations and what to do when faced with these situations, with 100% satisfaction.

Diagnosis and recognition as an ELSA Pioneer Company

We obtained recognition for promoting 0 Tolerance to Harassment, by measuring with the ELSA Survey, being the tool that helps us as an organization to know and recognize what we have achieved, closing gaps so that our people have a better understanding of what sexual harassment is and are able to identify its main manifestations. The diagnosis included the identification of gender-based harassment.

Recognitions in equity and diversity



Presente 2023
certification as one
of the best places for
LGBTIQ talent.

ELSA
espacios laborales sin acoso

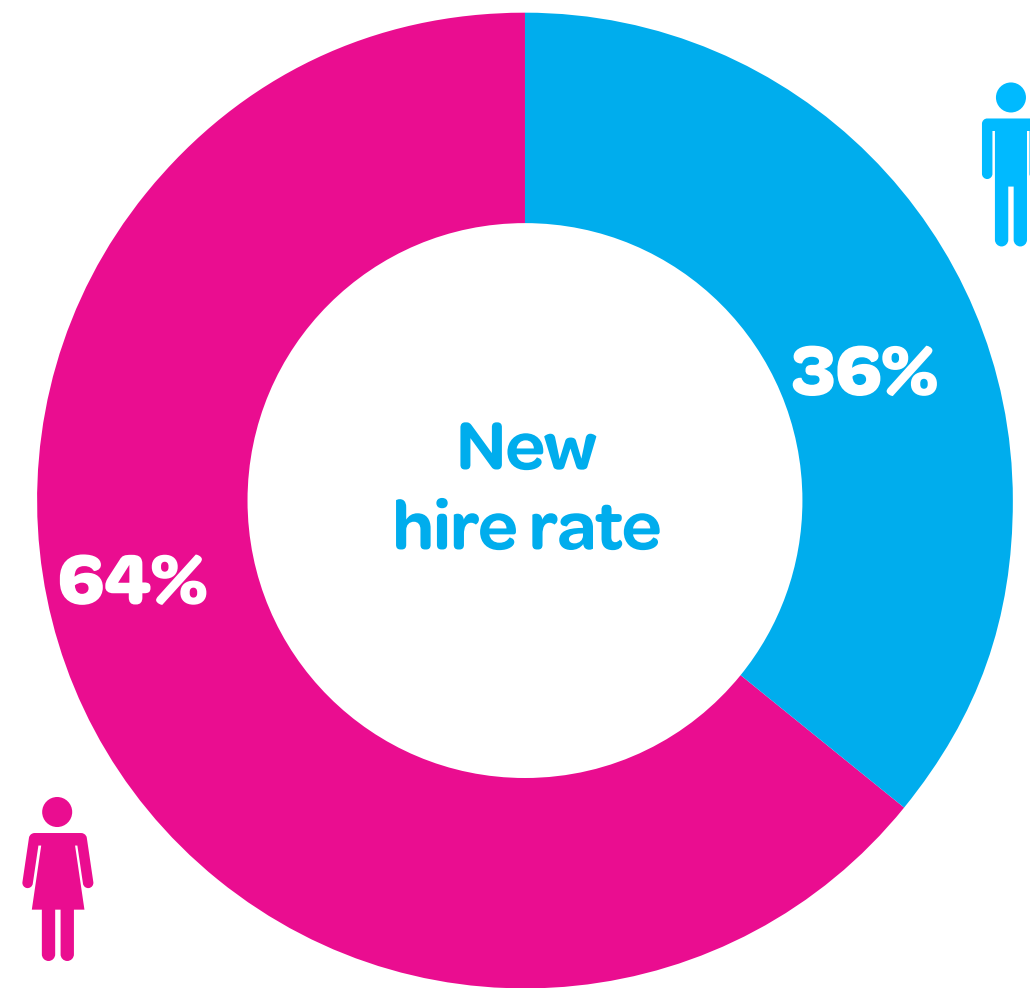
ELSA (Espacios Laborales Sin Acoso, Workplace Spaces Without Harassment)
recognition as a Pioneer
Company 2023.

Talent management

GRI 3-3,401-1, 404-1, 404-2, 404-3

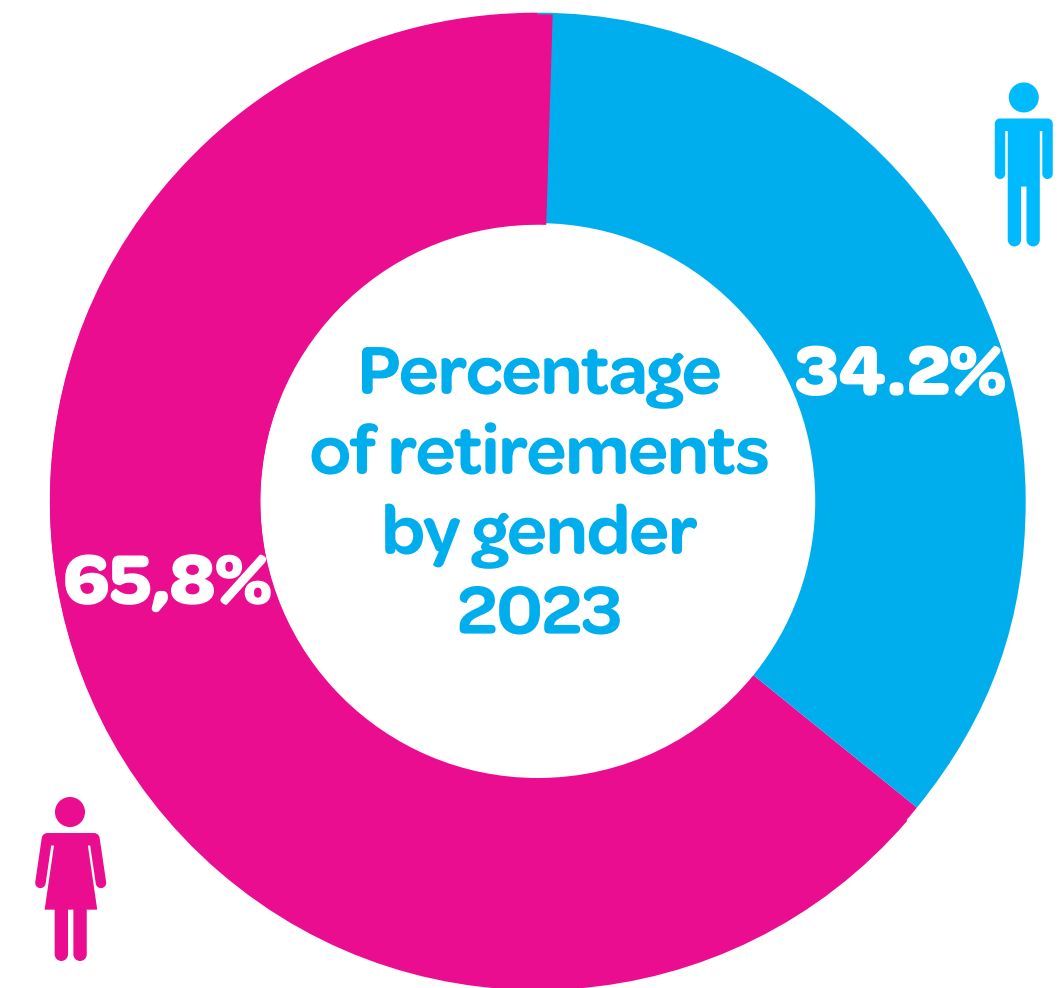
strategy

At Interseguro, we believe that attracting and retaining quality talent is critical to continue generating value for our stakeholders. During 2023, we fine-tuned our mechanisms to strengthen our attraction efforts, managing to integrate 929 new talents to our team, at an average cost of PEN/. 973.75 per employee. On the other hand, 971 vacancies were opened, of which 30 were filled internally.



Despite our extensive attraction efforts, in 2023 we recorded a total of 675 retirements, 43.9% of which were voluntary and achieved a turnover rate of 57.4%.

In the event of retirement, we provide the necessary information and guidance on the steps employees must follow. In addition, we proactively keep employees informed about modifications and/or regulations related to the pension fund, whether private or public.



2023 New hire rate 2023 - Age range

Gender	18-25	26-35	36-45	46 and above
Men	9%	50%	29%	12%
Women	7%	42%	36%	15%

2023 Retirements - age range

Gender	18-25	26-35	36-45	46 and above
Men	4%	48%	34%	13%
Women	4%	45%	35%	16%

Training and talent development

As with our efforts to attract exceptional talent, we prioritize the evolution, development and continuity of our current talent. We have training and professional development programs available to all our employees.

Key training and professional development programs in 2023

Name	Description	Origin of trainer	# participants	# hours
Inpulso Generation	Courses and workshops that seek to strengthen our D3EC competences (acronym for the 5 competences) and are focused on data management and digital mindset.	External	338	36
Inpulso Leader	Focused on strengthening the capabilities of all our leaders with resources, tools and practices that contribute to a more agile and effective management of their teams.	External	120	10.5
DEI Workshop: Responding with Empathy	Awareness of guidelines on how to handle adverse, discriminatory and critical comments.	External	27	1
Regulatory courses program	Program that seeks to reinforce and raise awareness of the rules, regulations and standards in force.	Internal	976	1
Specialized trainings	Seeks to train our teams through total or partial financing of specialized programs and courses.	External	18	5305
Labor issues workshop	Developed to strengthen the responsibilities associated with the role of the business leader for more effective management, reducing labor contingencies.	External	54	3
Women on the rise	Program to enhance the development of women in various strategic areas through a mentoring process to prepare them for future roles in the short and medium term.	External	10	36
TEC Community	Program to share knowledge, best practices and efficient IT solutions. With the purpose of turning IT specialists into business partners of the business, based on masterclasses and biweekly workshops.	Internal	100	39

Key training and professional development programs in 2023

Name	Description	Origin of trainer	# participants	# hours
Harvard Programs	Senior leadership programs in partnership with Harvard Business School, aimed at senior management to enhance leadership with vision, based on strategy, execution and innovation.	External	3	7
SENSEI	Program to strengthen leadership and commercial strategy of employees who lead sales teams in the provinces.	External	2	22
Scholarship program and agreements in 2023	Aimed at promoting the development of our employees through total or partial financing of study programs. Undergraduate studies, specializations and master's degrees for all our employees.	External	45	-
Empowering your development initiative	Initiative aimed at motivating active learning on online platforms, to close gaps and/or acquire new knowledge.	External	27	614.3
Senior leadership programs (INLider)	Specialized leadership programs for Intercorp's high-performance leaders, aimed at heads and managers	External	4	51.5

Average hours of training by job category

Job category	Gender	2021	2022	2023
Vice Chairperson	Male	9.3	16.3	9.80
	Female	19.0	12	7.50
Manager/Assistant Manager	Male	3.2	32.5	8.56
	Female	7.3	13	8.31
Chief/Supervisor	Male	6.2	6.8	12.68
	Female	28.3	7.2	13.90
Employee	Male	33.9	5	50.89
	Female	51.1	3	57.36
TOTAL		41.8	4.7	49.4



Performance evaluation

Our performance management aims to promote feedback, identify talent and evaluate those cases that require an improvement plan. This management is developed based on three annual evaluations, measuring the achievement of purposes, competences and feedback.

The periodicity of each one can be quarterly (targets), half-yearly (competences) or constant (feedback). Our trainees are evaluated every six months to identify potential talents that can continue and grow within Interseguro.

Percentage of employees who have received performance evaluations

Job category	Gender	2020	2021	2022	2023
Vice Chairperson	Male	100%	75%	50%	100%
	Female	100%	100%	100%	100%
Manager/Assistant Manager	Male	100%	84.6%	100%	87.5%
	Female	100%	100%	87.5%	92.3%
Chief/Supervisor	Male	90.3%	93.8%	96.8%	97.1%
	Female	94.7%	89.8%	94.5%	76.3%
Employee	Male	75.7%	68.8%	67.1%	69,3%
	Female	69.7%	61.6%	70%	62.1%
TOTAL		74.7%	67.3%	72%	68%



Occupational health and

Safety

GRI 401-2, 402-1, 401-3, 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-8, 403-9, 403-10, 404-2

With the purpose of improving the working conditions and work spaces of our employees, in addition to promoting the well-being and health of each of them, we have an Occupational Health and Safety (OHS) Policy that applies at all levels of our operations and reaches all employees, contractors and individuals supervised by Interseguro.

We have an Occupational Health and Safety Management System, which is periodically reviewed, updated and approved by Senior Management and the Occupational Health and Safety Committee, through a systematic process according to our specific needs and in compliance with Law 29783 and regulation RM 050-2013-TR, corresponding to the mandatory records of the Occupational Health and Safety Management System.

Health and safety management system coverage (subject to external audit)

Coverage	Amount
Employees covered by the management system	1205
Percentage of employees covered by the management system	100%
Contractors covered by the management system	22
Percentage of contractors covered by the management system	100%

Risk identification

We carry out a process of hazard identification and risk assessment. This evaluation is performed annually and details the control measures for the different hazards associated with our processes. At the same time, this evaluation and its derived control and follow-up indicators are reviewed by external advisors and Occupational Health and Safety (OSH) experts.

We have representatives within the Occupational Health and Safety Committee who represent the interests of all employees, in this way, we ensure the involvement of our employees in:

- The identification of hazards, evaluation of risks and determination of controls.
- The investigation of incidents, accidents and occupational illnesses, as appropriate.
- Training programs, coaching and other activities aimed at preventing occupational risks.
- Consultation when there is a change that affects your safety and health.

We communicate all changes related to the Health and Safety of our employees through corporate emails and the “Yo me Cuido” Group. We also set up an anonymous suggestions and queries mailbox, which has a communication flowchart available to all employees. In addition, all significant operational changes are communicated to employees and their representatives at least one month in advance.

Management of illnesses, accidents and incidents

We have developed a standardized investigation process, which allows us to evaluate work accidents, incidents and illnesses of our employees and determine the causes that may have led to them, with the purpose of avoiding their repetition and implementing corrective actions. This process includes:

- **Event reporting:** all events, incidents, accidents, emergencies and occupational illnesses are reported to the Occupational Health and Safety Committee.
- **Deadline for reporting:** A period of no more than 24 hours.
- **Obligation to record:** Individual information must be recorded for each worker, in the event that the same event causes injuries to more than one worker.
- **Collaboration:** Witnesses to accidents must cooperate with the investigation.

During 2023, there were no major workplace injuries or fatalities, marking the fifth consecutive year without any of these eventualities.

Work-related injuries

Indicator

2023

Number of work-related injuries with major consequences (excluding fatalities)

0

Rate of work-related injuries with major consequences (excluding fatalities)

0

Number of recordable work-related injuries

1

Recordable work-related injury rate

0.34

Severity rate of recordable work-related injuries

33

*Rates calculated on the basis of 1,000,000 man-hours worked

Absenteeism rate

Absenteeism rate (days of absenteeism in the year / number of working days in the year)

3.27%

2022

7.62%

2023

Health and safety training

We strengthen the implementation of our Health and Safety Management System (H&SMS) by promoting the generation and updating of knowledge related to the prevention and mitigation of risks and hazards at work. Every year we prepare a training schedule designed based on Interseguro's occupational and epidemiological risks.

The training courses are developed by external consultants and are conducted on a virtual platform. The topics addressed during 2023 were as follows:

- Teleworking (Prevention of locative, electrical, physical - lighting, physical ventilation and temperature, physical - noise, ergonomic risk and active breaks, psychosocial risk and digital disconnection).
- Guidelines for work (Moving in and out of offices, Public Order).
- COVID-19 prevention.
- "5S" Method.
- Evacuation.
- Fire prevention.
- Prevention of infectious diseases.
- Prevention of alcoholism and smoking.

Health services

We facilitate access to internal services and programs that ensure the physical, emotional and psychological well-being of our employees and their families.

- We provide medical assistance through an occupational physician who is available five days a week to attend to any emergency, consultation or discomfort.
- We extend the services of our occupational physician to the direct families of our employees.
- We have Private Health Insurance (EPS).
- We have Oncology Insurance for our employees with 100% coverage.
- We provide medical and psychological consultations and nutritional counseling through a digital platform.

In addition, we offer complementary programs and initiatives that promote health and well-being in general:

- Healthy Life Program.
- Digital platform for nutritional consulting and diet planning.
- Digital platform for physical activity companionship: yoga, zumba, pilates, active breaks, among others.
- Preventive promotional campaigns focused on health, wellness and safety for all employees and their families.
- Prevention and health promotion programs focused on the various occupational and non-occupational risks.
- We have a breastfeeding center and occupational health room.



7

Commitment to the customer

66 / Experience



Experience

GRI 3-3, 417-1, 417-2, 417-3

SABS FN-IN-270a.1, FN-IN-270a.2, FN-IN-270a.3, FN-IN-270a.4

Our management is marked by 25 years of commitment, seeking to be the insurance company that provides the best experience and service to our customers. Through our focus on continuous improvement and constant appetite for innovation, we developed new and improved customer service procedures, with a key focus on quality and digitalization, which has allowed us to establish close relationships and remain accessible at all times.

Key management milestones for 2023

- 1 We improved the level of service of our customer service, increasing their NPS by 17 points.
- 2 We invested heavily in improving the experience of using our digital channels and promoted their adoption through communication campaigns, resulting in a 15-point increase in the level of self-management.
- 3 We continued to enable new digital payment channels.
- 4 We redesigned our communication and campaign delivery ecosystem.
- 5 We digitize the claim request and attention process.
- 6 We dedicated efforts to improve the Customer Journey, increasing our NPS at the company level by 5 points.
- 7 We implemented the automatic issuance process for individual Life policies.



At Interseguro we strengthen our response to the needs of our customers, integrating a process optimization and solution generation approach. We have a [Code of Relationship Between Company and User](#) that ensures that our processes and products:

- Look after the interests of users.
- Provide customers with sufficient, timely, clear and accurate information.
- Provide agile mechanisms for the management of claims and requirements.
- Disseminate information related to this Code internally.
- Write insurance policies with clauses that are clear and easy to understand.
- Comply with the commitments agreed in the policies.
- Ensure the delivery of the policies.
- Provide dignified, kind and respectful treatment.

Likewise, we support the implementation of the Code of Relationship between the Company and the User through:

 [Customer Service Protocol](#)

 [Customer Service Manual](#)

 [Market Conduct Management Manual](#)

 [Code of Best Practices in Spanish](#)

 [User Service Decalogue](#)

 [Policyholder's Decalogue](#)

In addition, our Customer Service Team is constantly undergoing training in order to optimize our procedures and service protocols to improve our customers' satisfaction. Likewise, we have a quality monitoring scheme that allows us to identify opportunities for improvement and deploy an appropriate action plan.

Under our process digitalization approach, we were able to issue 23% of our Individual Life policies automatically and pay 55% of claims within 24 hours at the most. We continue working to streamline and make our processes simpler and more efficient.

Transparency

We safeguard the interests of our customers, ensuring that the information related to our products and services is transparent, clear and in compliance with applicable regulations and best practices related to our sector.

We integrate into our customer service protocols the guidelines and best practices for the insurance sector developed by the Superintendency of Banking, Insurance and AFP (SBS) and the Peruvian Association of Insurance Companies (APESEG).

In addition, we ensure that all our procedures, protocols and internal policies related to the attention of our users and their needs, are in compliance with current regulations and standards, these respond to the requirements of:

- The Insurance Contract Law - Law No. 29946.
- The Claims and Requirements Management Regulation - Resolution N° 04036-2022.
- The Code of Consumer Protection and Defense - Law No. 29571.
- The Personal Data Protection Law - Law No. 29733 and its Regulations and/or amended regulations.
- The Market Conduct Management Regulation of the Insurance System - SBS Resolution No. 4143-2019.

- The Regulations of Law N° 29535, Law that Executes Official Recognition to the Peruvian Sign Language - Supreme Decree N° 006-2017-MIMP.
- The General Law for Persons with Disabilities - Law No. 29973.

Likewise, to ensure simpler and more agile attention, we enable digital contact channels so that our customers can make their queries, requests and register complaints and claims about our products, services and/or processes:

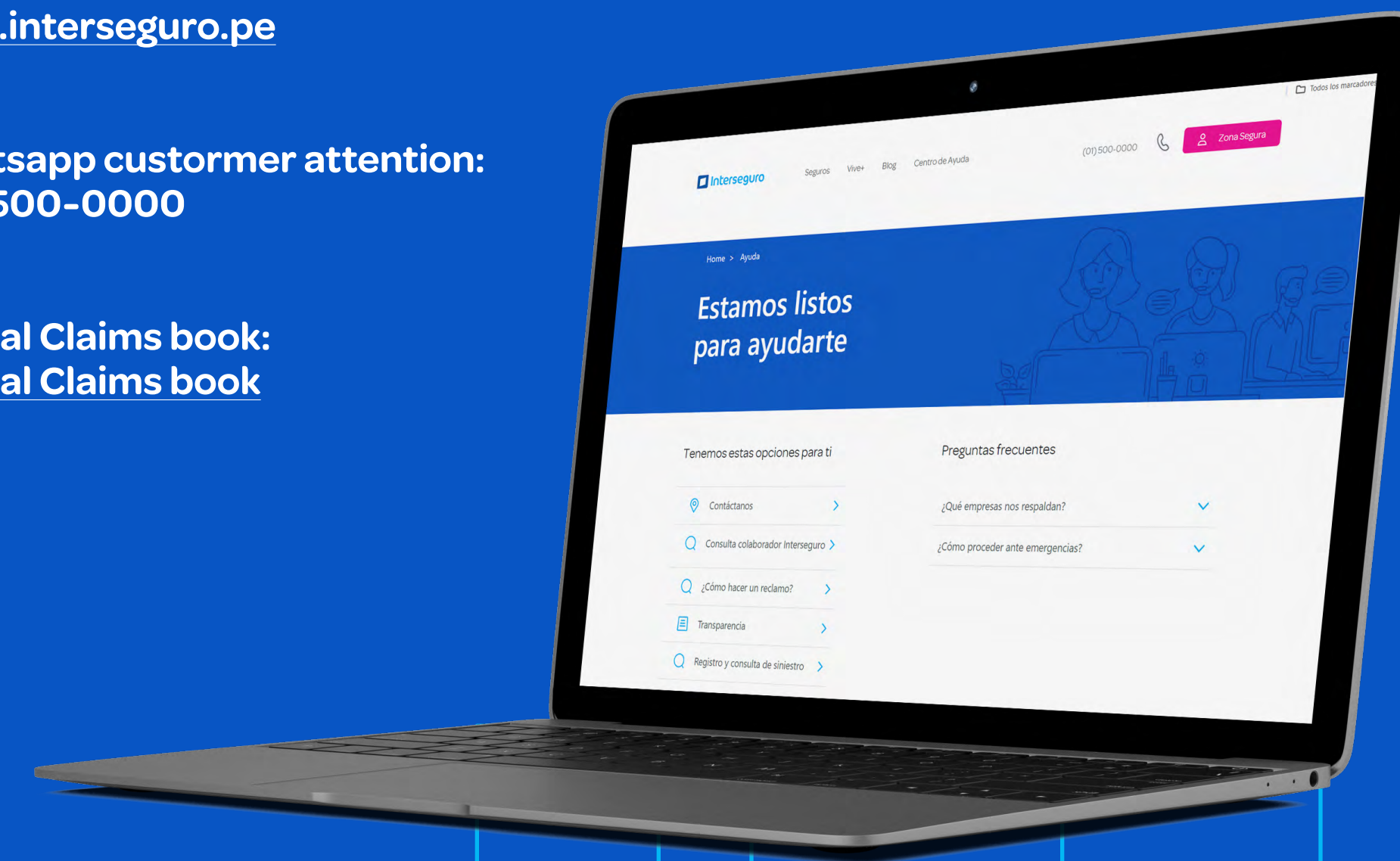
 Consult our **Digital help channel** here

Digital help center

 **Corporate website:**
www.interseguro.pe

Whatsapp customer attention:
(01) 500-0000

 **Virtual Claims book:**
Virtual Claims book



Information and advice

We make our product information available on our corporate website. In addition, via e-mail, SMS and WhatsApp, we maintain close post-sales contact with each of our customers, defining specific communications and generating opportunities to reinforce information related to our products, services and benefits. Also, our team of commercial agents, portfolio executives and customer service executives are available to provide support, resolve concerns and answer any customer inquiries.

Within the processes of information and communication to clients, our Communications Team permanently monitors compliance with the Personal Data Protection Law and based on this, seeks to increase the number of clients who give their consent to receive our communications, in addition to validating the withdrawal from the database of clients who have expressed their wish not to receive any more communications. In 2023, we began the process of redesigning our communications ecosystem and implemented a quarterly plan to manage the volume of mailings and have an adequate level of customer touches.

As part of our continuous improvement process, we hold meetings with the other subsidiaries of Intercorp Financial Services (IFS), as well as with

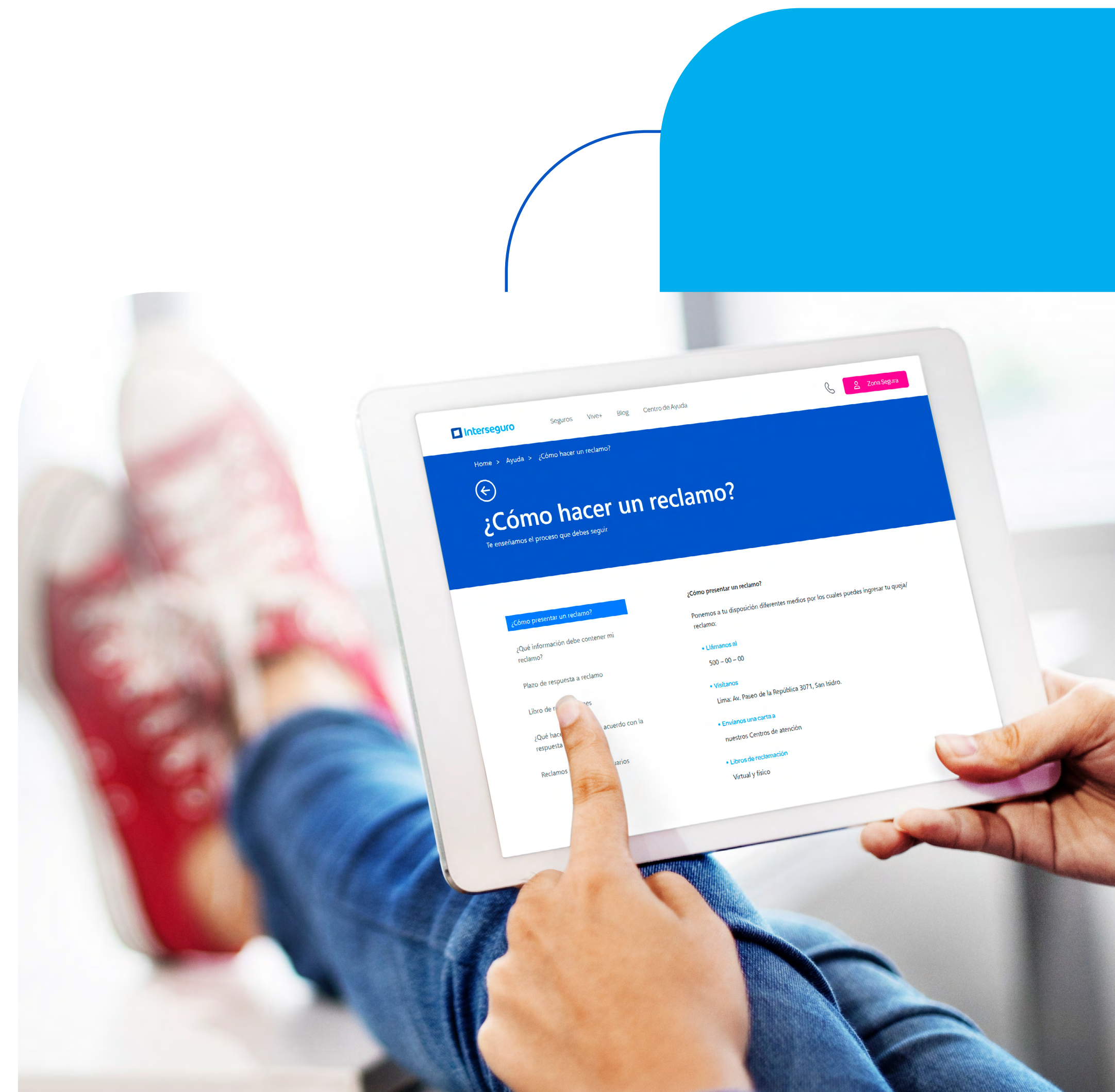
suppliers of communication and marketing tools, to identify and analyze best practices that allow us to develop communication plans and strategies that generate greater value for our customers. On the other hand, our Technical, Commercial and Product teams conduct evaluations on the value proposition of our products and services, in order to continue adapting them to the needs and requirements of our customers.

In addition, in 2023 we integrated customer retention rates for the Life and Vehicle insurance segments into the customer management process as a follow-up metric.

Claims

We constantly monitor complaints and claims filed by users through: daily and monthly follow-ups, as well as on-demand work meetings with the different areas for conflict resolution. Results and action plans are presented to general management on a quarterly basis.

During 2023, we did not record any cases of non-compliance and/or fines related to our communications or marketing practices.



8

Eco-efficiency strategy



As part of Interseguro’s strategic DNA, we have introduced one of our corporate values: Building the foundations of sustainability. The purpose is because we want to position ourselves as the insurance company that generates value and, above all, human progress, without compromising the needs of future generations. Our sustainable management strategy is based on our culture and previous planning having as main value “We take care of what we have” and having as strategic focus “Building the foundations of sustainability”.

Our purpose is to foster a culture of responsible management towards the corporation and to reinforce corporate governance, transparency and ethics. In addition, there is a strategic line between Interseguro and Intercorp’s financial platform to which we belong, reinforcing the value chain.

In 2023, we began the implementation of our 2023-2025 Eco-efficiency Plan, which we based on the “Eco-efficiency Guide for Public Sector Institutions” of the Ministry of the Environment (MINAM, for its acronym in Spanish), whose purpose is to strengthen environmental management and reduce the footprint of our transactions on the environment.

Our main lines of action are:



Properly manage our water resources.



Reduce our waste and increase the reuse of materials.



Optimize our use of energy and fuels.



Continue to measure and mitigate our carbon footprint.



Emissions

and energy

GRI 302-1, 302-4, 305-1, 305-2, 305-3, 305-4, 305-5

Energy

We maintain constant monitoring of our energy needs within our offices and work sites, with the purpose of guaranteeing the continuity of the services we provide 24 hours a day. We have equipment and alarm systems, lighting and data centers with constant energy requirements for their proper functioning. For this reason, we monitor our energy consumption through indicators that are reviewed monthly and compared with the consumption of previous years.

During the year, we continued the trend of reducing electricity consumption, reaching a 45.48% savings. This was possible thanks to our efforts to:

- Decrease the number of face-to-face agencies.
- Boost a greater volume of remote and virtual sales.
- Accelerate the migration to LED lighting technology within our work sites.

It should be noted that 100% of the energy we consume comes from non-renewable sources. In response, we are currently identifying opportunities to purchase energy from renewable sources.

Emissions from electricity consumption represent 6.33% of Interseguro’s carbon footprint, taking into account:

Total energy consumption* (MWH)				
Detail	2021	2022	2023	VAR 22-23
Total energy consumed	352	343	187	-45.48%

Note 1 (GRI 2-4) Restatement of information for the period 2021-2022 due to changes in the methodology used to calculate energy consumed.
Note 2 Data has been updated based on adjustments implemented by the calculation methodology of new information providers.

During 2023, we consumed a total of 2,775 gallons of gasoline for vehicles, which represents an increase of 481 gallons compared to 2022. This increase was mainly due to the higher number of employees using company transportation.

Total fuel consumption (Gallons)				
Fuel	2021	2022	2023	VAR
Gasoline for vehicles	2,058	2,294	2,775	20.97%

Emissions

As part of our 2023-2025 Eco-efficiency Plan, we measure the carbon footprint generated by our transactions on an annual basis. In 2023, we were awarded the third star by the Ministry of the Environment (MINA M) for the continuous measurement and reduction of our Greenhouse Gas (GHG) emissions.

We use the Greenhouse Gas Protocol (GHG Protocol) methodology, which we express in tCO₂ and is composed of:

- Scope 1 emissions: fuels used in facilities, mobile machinery and refrigerant gases.
- Scope 2 emissions: electricity consumption.
- Scope 3 emissions: waste management and travel of our employees.

Our internal efforts to promote teleworking and optimize our electricity consumption were able to contribute to the reduction of 951.12 tCO₂e of our Scope 2 and 3 emissions. On the other hand, our fuel consumption increased considerably

compared to 2022, which meant the intensification of our Scope 1 emissions. Despite this, at the end of the year, we recorded absolute emissions totaling 631.71 tCO₂e, which represents a decrease of 59.52% compared to 2022.

Total emissions (tCO₂e)

Scope	2021	2022	2023	VAR 22-23
Scope 1	0.1	0.45	22.67	4937.78%
Scope 2	61.2	68.84	39.96	-41.95%
Scope 3	8274.76	1,491.32	569.08	-61.84%
Total (Scope 1+2+3)	8336.06	1,560.84	631.71	-59.52%
Intensity (tCO ₂ /employees)	10.28	1.09	0.68	-37.61%
Intensity (tCO ₂ /US\$)	6.527	1.285	0.551	-57.12%

Note 1 (GRI 2-4) Restatement of information for the period 2022 due to changes in the methodology used to calculate the carbon footprint.

Note 2 The data for Scope 2 of the 2022 management has been updated based on the adjustments implemented by the calculation methodology of new information providers.

Note 3 The data for Scope 3 of the 2022 management has been updated based on the adjustments implemented by the calculation methodology of new information providers.

Additionally and strengthening our commitment to reduce our carbon footprint, during the second quarter of 2023, we developed two very important events for internally: The Day of the Salesperson and Anniversary Party, the first being a face-to-face space in which we communicate the achievements obtained by Interseguro's commercial team and reward the best salespeople. In the case of the second, it is our annual celebration for the achievements and experience gained as a sustainable company.

In this line, we measured and compensated for the first time the carbon footprint generated by these events together with The Carbon Sink. In this line, the following was calculated for each one:

- **Vendor Day: 38 tons of CO₂eq emissions.**
- **Anniversary Party: 44 tons of CO₂eq emissions.**

We ensured the compensation and neutralization of this impact on the environment through the purchase of certified bonds from the REDD + Castañeros Project in Madre de Dios, Peru. It is worth noting that all of this is verified by Verified Carbon Standard.

By 2024, our emissions mitigation purposes will be aligned with the Net-Zero standard.

Waste management



We have a Solid Waste Management Plan, implemented at all our work sites, through which we ensure the proper disposal of waste generated by our activities, especially hazardous waste such as toner and Waste Electrical and Electronic Equipment (RAEE, for its acronym in Spanish).

The most used materials for our operations are paper, cardboard and plastic. Through our culture of continuous improvement, we promote digital transactions and self-service for our customers, which resulted in a decrease of 9 tons of paper for checks compared to 2022.

Types of materials used (Tons)		2021	2022	2023
Material used	Type of material			
Paper	A4	0.003	0.00645	0.17
	Checks	12	12	3
	Solid waste	1	3	3.36

In the period 2023 our recycling program managed to collect a total of 47193 kilograms of hazardous and non-hazardous waste (paper, cardboard, plastic and glass), recycled through the Circulapp platform.

Total waste reused or recycled			
Breakdown	2021	2022	2023
Non-hazardous waste			
A4 Paper	0.66	4,117	1.4
Plastic	3	0	0.066
Cardboard	165	0.18	0
Other (metals and glass)			0.275
Hazardous waste			
Consumed printing toner	1	3	0
Hazardous: Waste Electrical and Electronic Equipment (RAEE)	0	0.06	0

To sensitize the team on eco-efficiency practices, we train them on proper waste management, and we also have a specific count of what is recycled in our monthly collections being:

Impact count					
Kilograms	Trees	Liters of water	Energy saved (Kwh)	Emissions avoided (KgCo2e)	Petroleum saved (Liters)
90	1	2,491	595	140	53
856	13	16,015	5.71	1,332	470
163	2	4,450	1,113	248	87
27.8		1,032	33,6	64.3	48
53		255.52	314.44	99	12
500	8	9,863.8	3,465	755	257.5
47193	24	23,988	638,888	1243,332	670

Additionally, we held our first Recic-Trueque event, so that our employees could exchange recyclable material for fresh fruit. We received a total of 27.8kg of materials, mainly paper and cardboard, recognizing that our employees identify more and more with sustainability and efficiency.



Water

management

OUR TOTAL WATER CONSUMPTION IN 2023 REACHED A TOTAL OF 715.84 M3, REPRESENTING A REDUCTION OF 30.63 % WITH RESPECT TO 2022.

Reducing our water needs is a fundamental part of our commitment to the environment and reducing our footprint. Our main initiatives to efficiently manage water are:

- We install water-saving devices in pipes.
- We carry out periodic reviews of our sanitary installations in order to find leaks at an early stage.
- We maintain regulated flow rates in our flushometers.
- We prioritize preventive maintenance of our equipment.

Total water consumption (m³)

2021	2022	2023	VAR 2022 - 2023
1,211.14	1031.87	715.84	-30.63%

Note 1 (GRI 2-4) Restatement of information for 2021 and 2022 due to changes in the methodology used.

Note 2 Data for total water consumption for 2021 and 2022 have been updated based on the adjustments implemented by the calculation methodology of new information providers.

Environmental initiatives

GRI 2-1, 2-6



SOLID WASTE MANAGEMENT PROGRAM IN CONJUNCTION WITH CIRCULAPP

To tell about our environmental management, we must highlight our solid waste management program together with Circulapp (for the year 2023) since as part of Interseguro’s environmental performance and management, we have a solid waste management plan, so that we can take advantage of recyclable waste and thus contribute to the specific goals of SDG 12.

We also periodically carry out recycling activities within our administrative offices, reward the most committed people and deliver everything collected to Circulapp, so that they can make a responsible and efficient use of this material.



FIRST RECI-TRUEQUE AT INTERSEGURO TO RECYCLE!

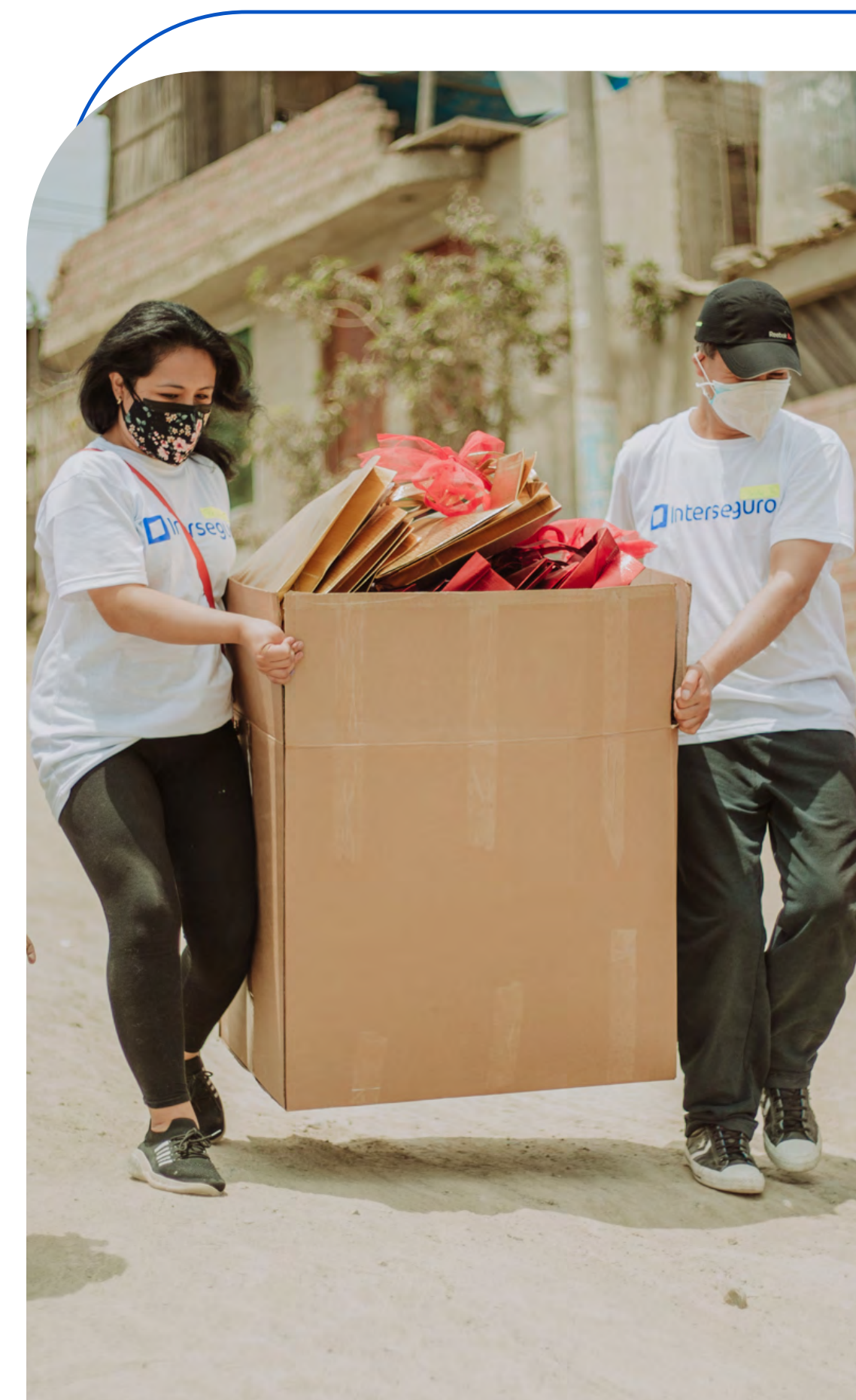
We held our first Recitrueque, which means exchanging recyclable materials for fresh fruit. Our employees actively participated, making their commitment and dedication to this sustainable waste initiative to recycle 23 kg of plastics and 4.8 kg of cardboard, converting it into 33.60 kw of energy, 1032 l of water and 48.40 l of oil.



IFS SUSTAINABILITY WEEK

The companies of Intercorp’s financial platform joined together to experience the first Sustainability Week, an event that brought together employees from Inteligo Group, Interbank, Izipay and Interseguro to learn more about how the financial sector can continue to promote sustainable development in Peru. We also participated in the “Inclusive Financial Products” panel with our product RUMBO. A flexible savings insurance that provides high profitability in the short term.

Finally, we had a Sustainable Fair with the participation of different enterprises and other companies who taught us how to be efficient from home.





THE EARTH HOUR

In March 2023, we joined a new edition of The Earth Hour by turning off the lights at our administrative headquarters in San Isidro, Lima for 1 hour. In this line, we share internal content related to sustainable lifestyles, we invite all employees to accompany us from their homes, in order to continue training and promoting the culture of sustainability in Interseguro.



GREAT CORPORATE GREEN CRUSADE

In September, we also joined the Ministry of the Environment to participate in the Great Corporate Green Crusade, which is an environmental education and information campaign that promotes the conservation and enhancement of natural capital as a nature-based solution to climate change, promoting the protection of biodiversity and reducing vulnerability to natural disasters, with tree planting days to increase the natural infrastructure, giving our employees the opportunity to actively participate in caring for the environment by planting 150 trees to improve the quality of life of the people who inhabit the planet.



SUSTAINABILITY WEEK - SUSTAINABLE PERU

During the Sustainability Week, which took place between September 29 and October 6, within the framework of the Sustainable Peru Live Event, Interseguro, together with other companies, turned off our lights. We did so at our main headquarters in San Isidro, Lima, which allowed us to reduce emissions by around 817 kg of CO2. The calculation of emissions reduction was in charge of Fundación ECO+, an entity established by BASF, which reported that the reduction achieved during the blackout was equivalent to the CO2 emissions corresponding to 19 plane trips between Cusco and Arequipa, or the production of 122 kg of hamburger and the felling of 6 trees.



9

Annexes

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88 / Exhibit II: Reporting frameworks
and standards



Exhibit I: Details of ESG Management

Relationship with stakeholders

GRI 2-28, 2-29

We recognize our stakeholders as key agents for the optimal development of our operations; therefore we promote continuous communication and the creation of relationships that provide mutual value and ensure their participation. Through different channels, we maintain transparent and ethical communication. In addition, we continuously evaluate our relationships and actions through periodic consultations.

Stakeholder relationship mechanisms

Stakeholders

Value creation

Communication channels

CEO

Guide and steer the most important insurance company in the country, which has the clear purpose of "Making it easier for Peruvians to advance safely" and generates constant economic and social development.

- Email
- Kick off meetings
- Sessions with managers and leaders.

Shareholders

Accompanying Interseguro's growth under a transparent corporate structure, which executes the same rights to all holders.

- Corporate Governance Report.
- Annual Financial Report.
- Annual Shareholders' Meeting.
- Telephone and e-mail communications.

Employees

Be part of an organization that focuses on talent as a strategic management priority, generating safe work spaces and equitable environments with clear paths for professional growth and development.

- Work climate survey.
- Performance evaluations.
- Monthly meetings led by the manager.

Customers

Procedure and operations aligned to maximize our purpose of providing financial products and services for the needs of our individual or institutional customers.

- Satisfaction surveys, interviews and focus groups.
- Virtual book of complaints.
- Meetings with Company executives.
- Telephone banking.
- Customer service.
- Social networks.
- Safe Zone application.



Exhibit I: Details of ESG Management

Suppliers	Establish meaningful and lasting relationships with an organization that establishes clear decision-making processes within its value chain.	<ul style="list-style-type: none"> • Direct and continuous relationship with the Management or Legal Area (according to the Contract Management Policy). • Forms for becoming a supplier. • Semi-annual and annual performance evaluation. • Training
Directors	Oversee the management of an organization with extensive experience and trajectory that is backed by the most important financial platform in Peru.	<ul style="list-style-type: none"> • Board of Directors sessions.
Executive Committee	To be directly involved in the strategy maximizing value for all stakeholders involved.	<ul style="list-style-type: none"> • Committee meetings • Email • Board of Directors sessions.
Investors	To invest in a profitable organization, with a solid financial structure, capable of maintaining optimal solvency, navigating the financial and non-financial risks related to the insurance sector and which has the backing of Intercorp Financial Services (IFS).	<ul style="list-style-type: none"> • Investment Committee • Email • Annual report.
Regulatory authorities and bodies	Operations and activities in constant compliance with the applicable regulatory and legal framework. Clear channels of direct communication. Culture of transparency and reporting.	<ul style="list-style-type: none"> • Peruvian Association of Insurance Companies (APESEG). • Social media • Face-to-face meetings • E-mail.
NGOs and civil society	Commitment to the economic and social development of the country. Internal culture that protects and encourages actions to mitigate impacts on the environment.	<ul style="list-style-type: none"> • Sustainability Report. • Email • Work sites • Enabled telephone lines • Virtual or face-to-face meetings • Global Compact COP Report.

The regulatory entities considered are the Superintendency of Banking, Insurance and AFP (SBS) and the Superintendency of the Securities Market (SMV). In addition, we form and take into consideration our ongoing participation in the Peruvian Association of Insurance Companies (APESEG) and the United Nations Global Compact.



More information on contact channels in the [chapter on Ethics and Anti-Corruption](#).

Exhibit I: Details of ESG Management

Innovation and sustainable investment

SASB FN-AC-410a.2

We ensure that our portfolio, comprised primarily of high credit quality, long-term fixed income instruments, reflects our ESG approach and commitment to sustainability and ongoing innovation by including ESG factors within our investment analysis. In addition:

- We incorporate ESG scoring that encompasses environmental, social and governance criteria in a cross-cutting manner across all our managed portfolios.
- All investment proposals submitted to our investment committee include an ESG score analysis.
- We incorporate ESG factors in the selection of investment funds, which is done through analysis of sustainability policy, sustainability reports or analysis of sustainability metrics based on information provided by the manager.

We believe that the integration of ESG factors and sustainable innovation go hand in hand. We seek that our products and services are based on sustainability and generate a positive impact on Peruvian corporation. We integrate sustainability into our innovation processes to develop products that adopt technologies that promote development and social equity.



Exhibit I: Details of ESG Management

Materiality analysis

GRI 3-1, 3-2

In 2022, we conducted our first materiality and impact identification exercise, which continued throughout the period of this report. This allows us to identify the risks and opportunities related to current and potential impacts, positive or negative, generated by our operations, as well as to define focused management and monitoring strategies. The methodology we use for the process of identifying our material topics is based on the Global Reporting Initiative (GRI) Standards and complemented with other guidelines, documents and reporting frameworks:

- The Integrated Reporting framework and its Materiality in the IR document;
- The Sustainability Accounting Standards Board (SASB) standards;
- The Dow Jones Sustainability Index (DJSI);
- The Materiality Report, published by AccountAbility;
- Supplementary Guidance on Materiality, published by Social Value International.

We began the process of identifying potentially material topics through an external and internal analysis of Interseguro, which included the review of multiple international standards and frameworks. Subsequently, we engaged our stakeholders to assess the topics identified. We held interviews with our directors, investors, shareholders, suppliers, customers, representatives of regulators, NGOs and related opinion leaders. In addition, we held workshops with the Management Committee and employees, and conducted surveys with customers and employees.



Matrix of material topics

Based on these processes, our sustainability team together with the Management Committee validated the initial prioritization of our material topics, resulting in the following materiality matrix, which visualizes the importance of ESG impact for the business (X axis) and the importance of ESG impact for stakeholders (Y axis):

Material Issues

-  1 Wellness and talent management


-  2 Information security


-  3 Consumer welfare


-  4 Bissiness concept, innovation and digitization (efficiency in operations)


-  5 Corporate governance, ethics and transparency


Efficient management issues


-  6 ESG integration in products and services

-  7 Human Rights

-  8 Social and community investment

-  9 Eco-efficiency

-  10 Climate strategy

-  11 Supply chain management

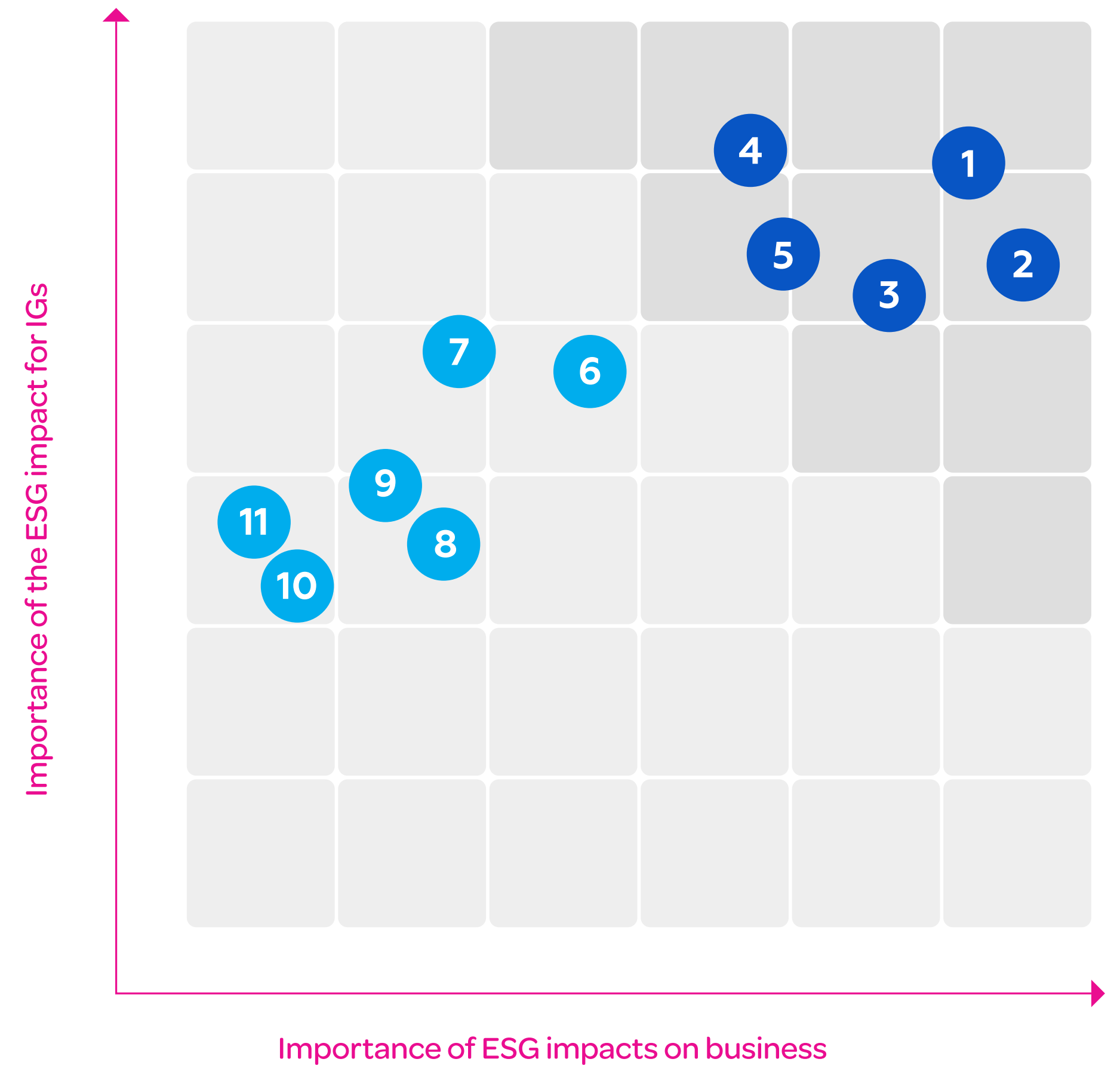


Exhibit I: Details of ESG Management

Impact on SDGs

GRI 3-1, 3-2

Our Sustainability Policy and management strategy contemplate our contribution to the United Nations 2030 Agenda and its 17 Sustainable Development Goals. Through our operations we seek to impact the following goals:



Goal

1.4

Contribution

- We have products and services that are highly accessible and intended for the entire Peruvian population.
- We developed lines of business focused on sectors less served by the financial and insurance companies, such as individuals with independent income.

Progress

- 612 policies sold through Rumbo.
- 15,127.1 million S/. earmarked for pension funds.



Goal

3.8

Contribution

- We promote access to health and life insurance services for all Peruvians through our diversified offer of products and services.
- We implemented programs that promote the health and well-being of our workers, offering free medical care at work centers, as well as nutritional follow-ups.

Progress

- 1,214 Peruvians insured with our premiums.
- Free medical care at work sites and virtual appointments.
- Nutritional and psychological follow-ups for employees.
- Cancer insurance for employees with 100% coverage.



Goal

5.1, 5.2, 5.5

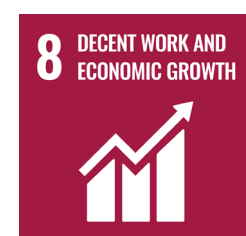
Contribution

- We ensure the creation of safe work environments, free of any form of discrimination and with equal opportunities for all.
- We have programs aimed at promoting the growth of women in leadership positions.
- We adjust our salary and compensation policies to accelerate the closing of the wage gap.

Progress

- Women represent 63% of our workforce.
- 81% of management positions held by women.
- Diversity and Inclusion Policy.
- Prevention and Punishment of Violence and Discrimination Policy
- 0 cases of violence and/or discrimination in 2023.

Exhibit I: Details of ESG Management



8 DECENT WORK AND ECONOMIC GROWTH

Goal

8.3, 8.5, 8.6, 8.10

Contribution

- We digitized our processes and promoted self-service for our customers through the optimization of our digital channels.
- We constantly generate sources of employment through inclusive selection processes. We have internship programs for young people.
- We constantly expand our offering and lines of business to ensure access to insurance services for all.
- We promote internal professional growth and development through clear, scalable career programs.

Progress

- 1,176 employees.
- 100% full-time contracts.
- STEM positions make up 10% of our workforce.
- 929 new employees.
- 100% of employees are covered by the SYSO management system.
- Best Places for LGBTQ+ talent recognition.
- 700,000 customers are insured through digital channels.
- 72% of our employees are between 26 and 45 years old.



10 REDUCED INEQUALITIES

Goal

10.2

Contribution

- The Strategic Diversity and Inclusion Plan (DEI) ensures that our attraction and selection processes are inclusive and free of any type of discrimination.
- We promote our diversity and inclusion practices through a culture that has this approach at its core.

Progress

- Recognition as one of the best places for LGBTQ+ talent (GPTW).
- We allocate more than S/. 80,000 in programs and initiatives of a social capacity of.
- We grant maternity leave that includes diverse families.



13 CLIMATE ACTION

Goal

13.1, 13.3

Contribution

- We implemented water and electricity monitoring systems that reduce our environmental footprint.
- We calculate our GHG emissions for Scopes 1, 2, and 3.
- We offset emissions from our events for the first time, aiming to be carbon neutral.
- By 2024 we will have mitigation targets for our carbon footprint aligned with the Science Based Initiative (SBTi).
- We promote the creation of an internal culture that respects and protects the environment through volunteer opportunities and internal recycling programs where our employees participate.

Progress

- 3rd Star Recognition for our carbon footprint measurement by MINAM.
- We achieved a 45.48% reduction in our electrical energy consumption.
- 30.63% reduction in our water use.
- We collected 49 tons of material to be recycled.
- We conducted internal sensitizations on waste management.
- 9 tons in savings in the use of paper for checks.



16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Goal

16.4, 16.5, 16.6, 16.7

Contribution

- We have a solid governance structure supported by InterCorp Financial Services (IFS).
- We maintain our transactions in strict compliance with regulatory requirements and in compliance with applicable laws.
- We provide contact channels for external and internal complaints.
- Zero tolerance policy for acts of corruption.

Progress

- Corporate Anti-Corruption Policy.
- 100% of managers and employees are trained in anti-corruption policies and procedures.
- 100% of complaints through our Ethics Channel attended.
- Absence of corruption cases.

Exhibit I: Details of ESG Management

Corporate governance organization chart

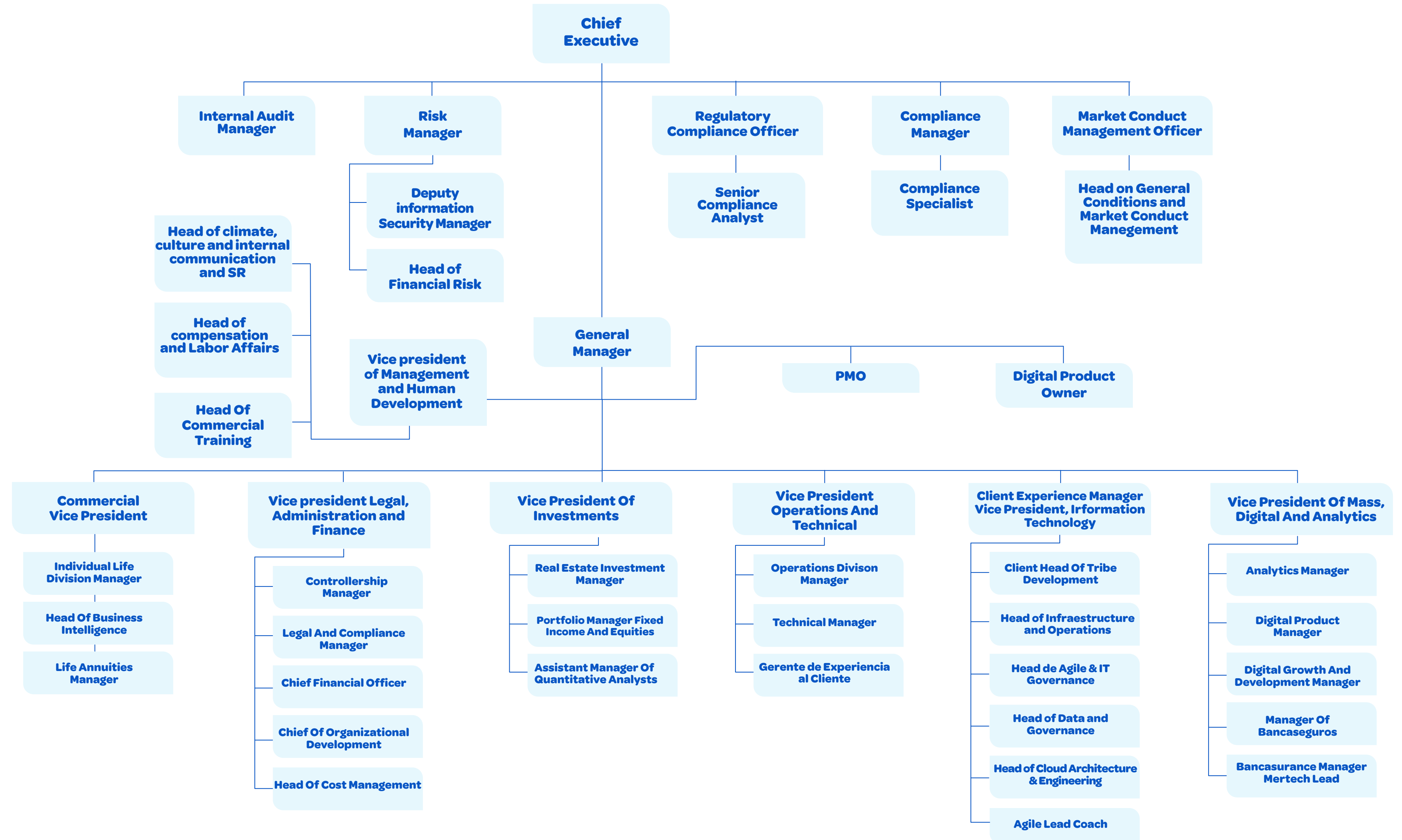


Exhibit II: Reporting frameworks and standards

GRI Content Index

Contents	Description	Section and page/s	Omisión
The organization and its reporting practices	GRI 1: 2021 Fundamentals		
	GRI 2: 2021 General contents		
	2-1 Organizational details	9	
	2-2 Entities included in sustainability reporting	15	
	2-3 Reporting period, frequency and point of contact.	15	
	2-4 Updating of information	15	
Activities and employees	2-5 External assurance	The social and environmental indicators were verified, however, the entire report was not subject to verification.	
	2-6 Activities, value chain, and other business relationships	16	
	2-7 Employees	51	
	2-8 Non-employees	51	
Governance	2-9 Governance structure and composition	21	
	2-10 Appointment and selection of the highest governance body	21	
	2-11 Chair of the highest governance body	21	
	2-12 Role of the highest governance body in overseeing impact management	21	
	2-13 Delegation of responsibility for impact management	21	
	2-14 Role of the highest governance body in sustainability reporting	7, 15	
	2-15 Conflicts of Interest	33	
	2-16 Communication of critical concerns	21	
	2-17 Collective knowledge of the highest governance body.	21	

Exhibit II: Reporting frameworks and standards

GRI Content Index

Contents	Description	Section and page/s	Omisión
Gobernanza	2-18 Evaluation of the highest governance body	21	
	2-19 Compensation policies	21	
	2-20 Process for determining compensation	NA	Omitted as confidential information
	2-21 Annual total compensation ratio	NA	Omitted as confidential information
Strategy, policies, and practices	2-22 Sustainable development strategy statement	3	
	2-23 Commitments and policies	33	
	2-24 Incorporation of commitments and policies	33	
	2-25 Processes for remediating negative impacts	33	
	2-26 Mechanisms for seeking advice and raising concerns	36	
	2-27 Compliance with laws and regulations	33	
	2-28 Membership of associations	36	
Commitment to stakeholders	2-29 Approach to stakeholder engagement	80	
	2-30 Collective bargaining agreements	51	
GRI 3 Management of material issues	Material issues		
	GRI 3-1 Process for determining material issues	83	
	GRI 3-2 List of material issues	83	

Exhibit II: Reporting frameworks and standards

Contents by material issues

Material issues	GRI standard	Contents	Section and page/s	Omission
	GRI 201 Economic performance 2016	201-1 Economic value generated and distributed	49	
		201-4 Financial assistance received from the government	36, 49	
Corporate governance, ethics, and transparency	GRI 3: 2021 Material issues	GRI 3-3 Management of material issues	21	
	GRI 205 Anti-corruption 2016	205-1 Transactions assessed for risks related to corruption	34	
		205-2 Communication and training on anti-corruption policies and procedures	34	
		205-3 Confirmed incidents of corruption and actions taken	34	
	GRI 206 Unfair competition 2016	206-1 Legal actions related to unfair competition and monopolistic practices and against arm's length transactions.	34	
	GRI 301 2016 Materials	301-2 Recycled input materials used	72	
	GRI 302 Energy 2016	302-1 Energy consumption within the organization	72	
302-4 Reduction of energy consumption		72		
302-5 Reduction of energy requirements for products and services		72		

Exhibit II: Reporting frameworks and standards

Contents by material issues

Material issues	GRI standard	Contents	Section and page/s	Omission		
Gobierno corporativo, ética y transparencia	GRI 305 2016 Emissions	305-1 Direct GHG emissions -(scope 1)	72			
		305-2 Indirect GHG emissions associated with energy (Scope 2)	72			
		305-3 Other indirect (Scope 3)GHG emissions	72			
		305-5 Reduction of GHG emissions	72			
	GRI 306 Waste 2020	306-1 Waste generation and significant impacts related to waste	72			
		306-3 Waste generated	72			
		306-4 Wastes not for disposal	72			
		306-5 Wastes for disposal	72			
		Wellbeing and talent management	GRI 3: 2021 Material issues	GRI 3-3 Management of material issues	58	
				GRI 401 Employment 2016	401-1 New employee hires and turnover	58
401-2 Benefits provided to full-time employees that are not provided to part-time or temporary employees.	62					
401-3 Parental leave	62					

Exhibit II: Reporting frameworks and standards

Contents by material issues

Material issues	GRI standard	Contents	Section and page/s	Omission
Wellbeing and talent management	GRI 201 Labormanagement relations 2016	402-1 Minimum notice periods regarding operating changes	62	
	GRI 403 Occupational health and safety 2018	403-1 Occupational health and safety management system	62	
		403-2 Hazard identification, risk assessment, and incident investigation	62	
		403-3 Occupational health and safety services	62	
		403-4 Employee involvement, consultation and communication on occupational health and safety	62	
		403-5 Employee involvement, consultation and communication on occupational health and safety	62	
		403-6 Employee health promotion	62	
		403-7 Prevention and mitigation of impacts on the health and safety of employees directly linked to business relationships	62	
		403-8 OHS management system Pending	62	
403-9 Work-related injuries	62			
403-10 Occupational illnesses and diseases	62			

Exhibit II: Reporting frameworks and standards

Contents by material issues

Material issues	GRI standard	Contents	Section and page/s	Omission
Wellbeing and talent management	GRI 404: Training and education 2016	404-1 Average hours of training per year per employee	58	
		404-2 Programs to upgrade employee skills and transition assistance programs	58, 62	
		404-3 Percentage of employees receiving performance evaluations	58	
	GRI 405 Diversity and equal opportunity	405-2 Ratio of female to male employees' salaries	54	
	GRI 406 Non-discrimination	406-1 Cases of discrimination and corrective actions taken	54	
Consumer wellbeing	GRI 3: 2021 Material issues	GRI 3-3 Management of material issues	66	
	GRI 417 Marketing and labeling 2016	417-1 Requirements for product and service information and labeling	66	
		417-2 Non-compliance with product and service labeling	66	
Information security	GRI 3: 2021 Material issues	417-3 Non-compliance with marketing communications	66	
		GRI 3-3 Management of material issues	43	
	GRI 418 Customer privacy 2016	418-1 Substantiated complaints regarding breaches of customer privacy and loss of customer data	43	
Business concept, innovation and digitization (efficiency in operations)	GRI 3: 2021 Material issues	GRI 3-3 Management of material issues	82	

Exhibit II: Reporting frameworks and standards

SASB Table

Material issues	Topic name in SASB	Description indicator	Section and page/s	Omission
Consumer well-being	Transparent information and fair advice to customers	FN-IN-270a.1: Total amount of monetary losses as a result of legal proceedings related to marketing and related information communication.	66	
		FN-IN-270a.2: Ratio of complaints to claims.	66	
		FN-IN-270a.3: Customer retention rate	66	
		FN-IN-270a.4: Description of the approach to informing customers about products.	66	
	Incorporation of environmental, social and governance factors in investment management	FN-AC-410a.2: Description of approach to incorporating environmental, social and corporate governance (ESG) factors into investment management processes and strategies	82	
	Activity parameter	FN-IN-000.A: Number of policies in force, by segment (it can also be by product): (1) property and casualty, (2) life, (3) assumed reinsurance.	47	



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