

## **Occupational Health and Safety Management 2023**

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## 2023 Occupational Health and Safety Management

### 1. Introduction

**Interseguro Compañía de Seguros S.A.** focuses its efforts on the prevention and protection of health and safety of both its employees, who carry out activities under the organization's orders either within or outside its facilities, and third-party services providers, who perform activities within its facilities or visit them. To achieve this purpose, the company promotes a culture of participation and consultation among employees and is committed to preventing occupational risks, accidents, events, and occupational diseases, as well as complying with the applicable legal requirements related to our activities and relevant legal requirements concerning workplace safety and health.

### 2. Our Health and Safety Pillars

We establish priorities and action plans annually. Our 2023 Health and Safety Program aims at: preventing work-related accidents and illnesses, promoting awareness and training, and protecting the mental and emotional well-being of our employees.

To achieve this, several activities are carried out throughout the year to address the following areas:

#### 2.1 Health and Safety Management

In 2023, Interseguro has prioritized the safety, health, and well-being of its employees through the permanent implementation of our Occupational Health and Safety Management System. This system was aimed at fostering a culture of prevention and comprehensive care for employees.

To identify and assess potential risks, the following actions were taken:

- Safety and health inspections according to the work schedule approved by the Health and Safety Committee
- Hazard Identification, Risk Assessment, and Control Matrix (IPERC Matrix) designed for each job position
- Investigation and analysis of accidents and events
- Review of absenteeism rates
- Occupational medical examinations according to work exposure risks (pre-employment, periodical, retirement, remote work)
- Evaluation and self-assessment of remote work risks

Based on this information, we developed the Annual Occupational Health and Safety Plan, outlining objectives, scope, and timeline. This plan includes several initiatives such as:

- Risk Prevention and Control Programs

- Internal Workplace Safety and Health Regulations
- Disabled People Inclusion Program
- Family Welcome Program (For pregnant employees, breastfeeding mothers, and future fathers)
- Training and Development Program to Enhance the Safety and Health Culture.
- Ergonomics Program
- Annual Occupational Health Plan
- Medical Evaluation and Monitoring Program
- Psychosocial Risk Prevention Program

The 2023 Annual Occupational Health and Safety Plan includes metrics and objectives for each activity listed above. For more detailed information, please refer to the Exhibit).

Plan	Action	Objective 2023	Achievement 2023
Continuously improving our Occupational Health and Safety Management System through a clear policy and measurable objectives.	Schedule annual audits to validate compliance with the regulations and assess the impact of our management on the employees' well-being.	Ensuring 100% employees with access to the information about our Occupational Health and Safety Management System.	100%
Improve working conditions to prevent events, accidents, and occupational illnesses.	Conduct inspections according to the schedule set by our Occupational Health and Safety Committee and external advisors, where we review and validate working conditions and tools of our employees.	24 inspections will be carried out throughout the year.	100%
Prevent occupational illnesses caused by environmental, ergonomic, and psychosocial factors.	-Direct occupational medical examinations, scheduled every two years according to national regulations -Direct occupational monitoring	-15 monitoring sessions of physical, ergonomic, and psychosocial agents - 367 occupational medical examinations	100%
Encourage and recognize employees' participation in prevention training.	Train our employees on safety and health topics, tailored to their job roles and work modalities throughout the year.	100% trained employees (1,205 employees)	100%

<p>Continuously improve the emergency response capability of our brigades and teams.</p>	<p>-Provide theoretical and practical training to our brigades nationwide, close to the dates of national drills.</p> <p>-Promote employees' participation in national drills</p> <p>- Direct inspections of fire extinguishers and emergency equipment according to the work schedule</p>	<p>100% trained brigades (48 brigades)</p>	<p>100%</p>
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### Performance Evaluation in Health and Safety Matters: A Focus on Prevention and Well-Being

Given that Interseguro operates as a low-risk company, we recognize the importance of proactively managing the physical, ergonomic, and psychosocial risks prevailing in the insurance sector. To address it, we have implemented a health and safety program.

**a) Risk Identification and Assessment:** To identify potential hazards, we perform evaluations across all our activities. This includes:

- Planned and unannounced safety inspections
- Planned and unannounced ergonomic inspections
- IPERC (Hazard Identification and Risk Assessment) tailored to different job roles
- Occupational monitoring according to identified hazards and risks
- Analysis of accidents, events, and absenteeism rates
- Occupational medical examination

**b) Risk Mitigation and Prevention:** Based on the results of these assessments, we have implemented targeted interventions to mitigate risks and promote the employee's wellbeing:

- Physical Risks: Our workspaces adhere to safety standards, ensuring a healthy environment for all employees.
- Ergonomic Risks: Our ergonomic hygiene and active break program, delivered through both in-person and virtual training, aims at preventing musculoskeletal disorders.
- Psychosocial Risks: We develop an annual evaluation to identify psychosocial risks and develop the corresponding action plan. Additionally, we offer a confidential psychology service where employees may address mental health concerns.

**Our proactive approach to health and safety matters has yielded positive results. To date, no occupational illnesses have been identified through our medical exams.**

### **2.1.1. Work Hazard Identification, Risk Assessment, and Control Matrix (IPERC)**

In 2023, we have performed regular inspections and operated the Hazard Identification, Risk Assessment, and Control Matrix (IPERC) tool to identify potential hazards in our workplaces. By analyzing factors such as noise, lighting, working postures, and psychosocial stressors, we may evaluate the potential impact on our employees' health and well-being.

This Matrix is a management tool developed for each job position with the cooperation of employees, an Occupational Health and Safety Committee representative, and an external Occupational Health and Safety Advisor. It describes the job position, location, and the individuals who have participated in creating it.

The Matrix requires the following information:

- Risk Identification: Description of the activity, kind of activity, and equipment/position responsible for the activity.
- Risk Assessment and Prioritization: Kind of hazard, hazardous event, kind of risk, health impact, probability, difficulty, and risk level (according to legal standards).
- Risk Control: Legal regulation, control measures, and the person/team responsible for implementing measures.

This tool has allowed us to set specific objectives based on priority in each phase of the Occupational Health and Safety Management System:

#### **Risk identification**

- Early Detection: identifying potential risks proactively before they materialize.
- Comprehensive Coverage: ensuring that all areas and activities of the organization are considered in the risk identification process.
- Matrix Update: reviewing and updating annually the risk matrix to reflect changes in the environment, new threats, and opportunities.

#### **Risk Assessment and Prioritization**

- Impact Analysis: determining the potential impact of each risk in terms of cost, time, quality, and safety.
- Occurrence Probability: Estimating the likelihood of each materialized risk.
- Focus on Critical Risks: Prioritizing risks based on their impact and probability, allowing us to allocate resources appropriately to the most critical risks.
- Regulations and Standards: Ensuring compliance with the applicable regulations and standards related to risk management.

#### **Risk Response Planning**

- **Strategy Development:** Establishing mitigation, response, and control strategies for the most significant risks.
- **Preventive Measures:** Developing preventive plans and actions to reduce the likelihood of risk occurrence.
- **Contingency Plans:** Creating contingency plans to minimize impact if risks materialize.
- **Continuous Monitoring:** Monitoring identified risks and evaluating the effectiveness of implemented mitigation measures.

### **2.1.2. Monitoring of Physical, Ergonomic, and Psychosocial Agents**

As part of our 2023 Occupational Health and Safety Plan, we have established a program to monitor physical, ergonomic, and psychosocial agents in the workplace. This program allows us to identify, evaluate, and control factors that may affect the health and well-being of our employees. Results are reported to the Occupational Health and Safety Committee.

#### **Physical agents**

- **Identification of Physical Hazards:** Detecting physical factors such as noise and inadequate lighting in the work environment.
- **Exposure Assessment:** Measuring employees' exposure to these agents to determine if it exceeds safety limits established by health and safety regulations.
- **Risk Control:** Implementing measures to reduce or eliminate exposure to these agents, such as using personal protective equipment (PPE), improving infrastructure, or changing work procedures.

#### **Ergonomic agents**

- **Workstation Evaluation:** Analyzing workstations to identify ergonomic risks, such as poor posture, repetitive movements, excessive physical strain, and poorly designed tools and equipment.
- **Work Environment Optimization:** Redesigning the work environment and processes to improve ergonomics, thereby reducing fatigue, discomfort, and musculoskeletal injuries.
- **Training and Education:** Providing employees with training on proper ergonomic practices, the importance of maintaining correct posture, and taking active breaks during work hours.

#### **Psychosocial agents**

- **Identification of Psychosocial Factors:** Detecting factors such as job stress, harassment, excessive workload, interpersonal conflicts, lack of control over work, and inadequate social support.
- **Psychosocial Well-being Assessment:** Measuring the impact of these factors on employees' mental health and well-being through surveys, interviews, and other assessment tools.
- **Intervention and Support:** Developing and implementing programs to reduce

stress and improve psychosocial well-being, such as psychological support programs, stress management, interpersonal skills development, and fostering a positive work environment.

## 2.2. Safety and Health Culture

Interseguro is committed to providing a safe and healthy work environment by fostering a culture of safety and health through a strategic approach that integrates effective practices and promotes commitment across all the organization levels.

### Key components:

- **Onboarding for New Employees:** All new hires are enrolled in courses and training at the start of their employment with the company. These courses are tailored to the specific occupational exposure risks associated with each job role. Additionally, we provide an informational space where new employees can learn about the company's safety and health policies, regulations, and procedures.
- **Continuous learning:** We review and update annually our safety and health training courses to comply with legal frameworks, accident and incident statistics, and occupational medical examination results, ensuring that all employees receive up-to-date information for health and safety promotion.
  - Expert-Led Training: Health and safety professionals conduct training on topics such as ergonomics, mental health, first aid, and others.
  - Continuous Improvement: Regular workplace inspections identify areas for improvement in practices and procedures.
  - Flexible Learning: Our virtual platform ([interseguro.ucic.pe](http://interseguro.ucic.pe)) allows employees to complete training from their workplace or home through online modules.
  - IS Portal: We have an internal portal accessible to 100% of our employees, providing quick access to safety and health information.
- **Promoting Safety Culture:**
  - Awareness Talks: Periodic safety and health talks according to a schedule, which are interactive sessions promoting prevention culture.
  - Leadership Commitment: Our board of directors actively participate in safety and health initiatives.

### Monitoring and Recognition:

The well-being team, along with external safety and health advisors, conducts weekly follow-ups detailing training progress, identifying employees who have completed, undergo currently, or have pending training. These reports are shared with all management to ensure that 100% of employees complete their training annually.



We actively encourage employees' participation in risk prevention through mandatory annual training and additional training related to identified risks, accident and incident analysis, as well as health emergencies. Employees are also encouraged to propose ideas to the Safety and Health Committee or the responsible team.

### **2023 Achievements:**

- 601 new trained employees
- 1,205 widely trained company employees (100%)
- 5,418 hours of training through the UCIC platform
- 100% trained committee members
- 100% trained brigadiers

### **2.3. Emergency Planning and Response**

The goal of this aspect is to continuously improve the response capability of the company, employees, and brigadiers. To achieve it, we provide training to update the skills of our emergency response brigadiers in areas such as first aid, evacuation, fire prevention, and use of fire extinguishers.

At Interseguro, we have emergency plans and emergency response teams (48 employees) for fire prevention, first aid, and evacuation.

These teams receive periodic training programs that cover both theoretical and practical aspects, ensuring to be prepared to respond to emergencies according to the safety protocols established under the Safety Plan.

**We have developed 2 virtual training sessions with 100% coverage and 3 practical training sessions on fire prevention, earthquake preparedness, and first aid.**

Brigadiers are identified by a distinctive badge displayed at their workspace.

We involve leaders and employees from each team in national multi-hazard drills. With the support of leaders, employees, and the Safety and Health team, we promote a culture of prevention and raise awareness among teams to ensure preparedness.

### **3. Internal Inspection**

Internal office inspections are carried out by a security and health provider along with a member of the Occupational Health and Safety Committee. The purpose is to verify compliance with safety measures, order, cleanliness, protection, and health at work. These inspections are carried out according to the schedule approved by the Occupational Health and Safety Committee. In 2023, we achieved 100% compliance with the inspections.

All inspections are recorded in a form pursuant to the regulatory guidelines that includes the following information:

- Name of the person performing inspection



- Date of inspection
- Name of the site with details of inspected floors
- Type of inspection (Planned, unplanned, other)
- Purpose of the internal inspection
- Inspected areas and equipment
- Inspection results
- Conclusions and recommendations

Based on the inspection results, a corrective action matrix is developed to address observations, non-conformities, and other issues. It also includes established deadlines and responsible parties for each activity.

#### 4. Independent External Verification

In 2023, an external audit of our Occupational Health and Safety Management System was carried out in accordance with the national legal requirements, mainly Law 29783 and its regulations, including its amendments, and RM 050-2013-TR related to mandatory records of the Occupational Health and Safety Management System. The audit was performed by EBK Health Solutions.

##### Objective

- Determine if the Occupational Health and Safety Management System has been implemented and kept correctly according to the legal requirements.
- Verify the effectiveness of the organization policy and objectives.
- Ensure that preventive measures taken after risk assessment comply with current occupational health and safety standards.
- Evaluate the sustainable development of the Occupational Health and Safety Management System implemented by the company.

##### Scope

The external audit was conducted remotely via the "Google Meet" platform, with a review of the Occupational Health and Safety Management System and covering processes and activities carried out nationwide.

#### 5. Investigation of Incidents, Work-Related Accidents, and Occupational Diseases

We have established procedures for investigating injuries, health conditions, diseases, substandard conditions, unsafe acts, incidents, and accidents related to work. The purpose of these investigations is to create a safer, more efficient, and healthier work environment by taking actions required to prevent future occurrences and protect employees. The investigation process is documented on a format that includes:

- Where and when the event has occurred
- Information about the injured employee
- Details of how the incident occurred

- Statements made by the employee and witnesses
- Determination and recording severity and whether it caused medical leave
- Causal Analysis: Analysis of causes, events, and effect
- Corrective or Preventive Measures to prevent the event recurrence

Evidence of the implementation of corrective measures is documented to ensure that similar incidents do not happen again.

## **6. Health and Safety Criteria in Acquisitions and Contractual Requirements**

We ensure that during our third-party personnel hiring processes, they meet the occupational health and safety standards. As part of the hiring and contract renewal process, providers must adhere to all the Interseguro Occupational Health and Safety Management System guidelines.

## 7. Exhibit: SST 2023 Annual Plan

ELEMENT	OBJECTIVE	NAME OF INDICATOR	INDICATOR	2023 COMPLIANCE	2023 OBJECTIVE	2023 DELIVERED ACTIVITY
1. Hazard and Risk Management	Continuously improve compliance with applicable legislation and internal safety and health guidelines.	Compliance with the Safety and Health Policy	(Number of implemented legal requirements and guidelines / Total number of applicable legal requirements and guidelines) * 100%	100%	December 2023: 100%	Review and/or update the Safety and Health Policy by the Executive Management and the Safety and Health Committee of the company.
				100%	December 2023: 100%	Publish the printed policy in a visible location.
				100%	December 2023: 100%	Distribute the Safety and Health Policy to all employees through electronic means.
		Improve the competencies of new and existing employees.	(Number of employees who complete induction / Total number of new employees) * 100	100%	December 2023: 100%	Records of general and specific induction for new employees
			(Number of existing employees trained / Total number of existing employees) * 100	100%	December 2023: 100%	Records of training for existing employees
		Participation of the Safety and Health Committee	(Number of regular meetings held / Total number of planned meetings) * 100	100%	December 2023: 100%	Monthly Safety and Health Committee Meetings
				100%	December 2023: 100%	Keep updated the minutes of each meeting
			(Number of quarterly reports approved / Total number of reports produced) * 100	100%	December 2023: 100%	Prepare the Committee's quarterly reports
				100%	December 2023: 100%	Submit quarterly reports to the Executive Management.

		(Number of agreements executed / Total number of planned agreements) *100	100%	December 2023: 100%	Prepare a status report on the Committee's agreements
		(Number of documents approved / Total number of documents produced) *100	100%	December 2023: 100%	Prepare an annual summary of the Committee's activities – Annual Report
	Improve the Competencies of the Safety and Health Committee	(Number of trained committee members / Total number of committee members) *100	100%	December 2023: 100%	Provide training to the members of the Safety and Health Committee
	Records and Documents of the Implemented and Maintained Safety and Health Management System.	(Number of implemented legal requirements and guidelines / Total number of applicable legal requirements and guidelines)* 100%	100%	December 2023: 100%	Update monthly Safety and Health records according to Law No. 29783 and its regulation.
100%			December 2023: 100%	Review and distribute the Internal Safety and Health Regulations to employees.	
100%			December 2023: 100%	Review and/or update risk maps as necessary.	
100%			December 2023: 100%	Approve the Safety and Health Plan, the Annual Safety and Health Program, and the annual training program	
100%			December 2023: 100%	Conduct audits for compliance with Safety and Health Management System (SGSST) documents	

	Continuous Improvement of the Safety and Health Management System: Audit	Compliance with Safety and Health Requirements	Number of non-compliance legal requirements according to the audit report x 100) / Total number of legal requirements audited according to the auditor's criteria * 100.	100%	December 2023: 100%	Corrective Action Plan for Observations and Non-Conformities Completed
2.Occupational Safety	Continuous Improvement of Working Conditions to Prevent Incidents, Occupational Accidents, and Professional Diseases (Safety and Health Inspection).	Identification of Hazards, Risk Assessment, and Control (IPER.C.) by Job Position.	(Number of controlled hazards/risks * 100) / Total number of identified hazards/risks	100%	December 2023: 100%	Review the IPERC procedure annually.
			(Number of inspections conducted / Number of planned inspections) * 100	100%	December 2023: 100%	Review the IPERC Matrix annually
		Notification and Investigation of Accidents and Hazardous Incidents at Work	Injury Frequency Rate (IF) = ((Number of accidents * 1,000,000) / Total working hours)	100%	December 2023: 100%	Report fatalities and hazardous incidents to the relevant authorities (MINTRA, MINSA).
			Injury Severity Rate (IG) = ((Number of lost days * 1,000,000) / Total working hours)	100%	December 2023: 100%	Investigate work accidents, incidents, and hazardous incidents.
			Accident Index (IA) = (IF / IG) x100			

		Compliance with Safety and Health Material Checklists	(Number of observations raised / Number of observations corrected) *100	100%	December 2023: 100%	Conduct safety, infrastructure, order and cleanliness, as well as Safety and Health inspections
3. Occupational Health.	Reduce absenteeism due to health reasons, work accidents, medical diagnoses, or any other health-related issues among employees.	Absenteeism Rate (AR)	AR= Number of absent workers * 100) / Total workers	100%	December 2023: 100%	Develop occupational morbidity (medical diagnoses of employees treated at health care centers) indicators. Analyze their possible relationship with work activity.
		Prevalence Rate during Health Emergencies (RP)	PR = Number of sick employees * 100) / Number of workers in the sector and/or company	100%	December 2023: 100%	Prepare statistics on COVID-19, Dengue, among others
		Occupational Medical Examinations	(Number of performed Occupational Medical Examinations / Number of planned Occupational Medical Examinations) *100	100%	December 2023: 100%	Periodic Occupational Medical Examinations (every two years), as required
			(Number of Occupational Medical Examinations performed / Number of Occupational Medical Examinations delivered) *100	100%	December 2023: 100%	Record the delivery of Occupational Medical Examination results
				100%	December 2023: 100%	Update and approve the COVID-19 Surveillance, Prevention, and Control Plan at the workplace

				100%	December 2023: 100%	Perform surveillance, follow-up, and control of COVID-19 cases and employees with risk factors and comorbidity
	Monitoring of Occupational Agents	(Number of follow-ups conducted / Number of planned follow-ups) *100		100%	December 2023: 100%	Monitor lighting and noise levels
		(Number of cleaning and disinfection activities performed / Total number of planned activities) * 100		100%	December 2023: 100%	Perform fumigation and disinfection as required
	Prevention and Control of Biological Risks, Biosafety	(Number of follow-ups performed / Number of planned follow-ups) *100		100%	December 2023: 100%	Disinfect and clean the office. Provide personal hygiene items and personal protective equipment for biological risks as required.
	Identified Ergonomic and Psychosocial Risks and Adoption of Preventive Measures	(Number of follow-ups performed / Number of planned follow-ups) *100		100%	December 2023: 100%	Perform Disergonomic Risk and Psychosocial Risk assessment
4. Safety and Health Culture	Encourage and recognize employees' participation in prevention of occupational risks.	Participation and Commitment	PCI = % of training hours + Compliance with MINSA-MINTRA-INDECI regulations % + Use of Personal Protective Equipment (PPE) % / Total Training Hours	100%	December 2023: 100%	Recognition of employees for their contribution to Safety and Health (once annually)



		Index (PCI)	100% + Compliance with MINSA-MINTRA-INDECI Regulations 100% + Use of PPE 100% * 100			
5. Planning and Response to Emergencies	Continuously improve the response capability of the company, employees, and emergency brigades.	Enhance the competencies of emergency response brigade members (first aid, fire prevention, and fire extinguishing)	Training = (Number of brigade members trained / Total number of brigade members) * 100 Drill Efficiency = (Number of requirements met) before, during, and after the drill)	100%	December 2023: 100%	Provide training in fire prevention and protection, first aid, and facility evacuation.