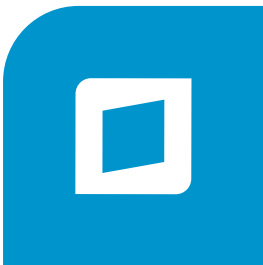


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Introduction



INTRODUCTION



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Letter from the CEO

[GRI 2-22]

[GRI 2-3]

Dear Readers,

We at Interseguro are proud to present our first sustainability report under the Global Reporting Initiative (GRI) standard, corresponding to our 2022 management. We are one of the leading Peruvian insurance companies headquartered in Lima, specializing in annuities, life insurance, and banking insurance.

We are committed to providing simple and agile experiences so more people can confidently move forward in Peru and the region. We seek to be the leading insurer in sustainability through our three pillars: value for our policyholders, technology and analytics, and leadership in investment performance.

We have insured a total of 1.214 million Peruvians through our premiums. This motivates us to continue implementing various initiatives to improve customer service and satisfaction. In our digital channel, we were able to insure 700 thousand customers, taking advantage of existing technologies to develop innovative solutions and without affecting the cybersecurity and privacy of their data.

We seek to be profitable and sustainable. To this end, in 2022 we achieved premiums of S/ 1,208.5 million and a net profit of S/ 202.8 million. In terms of sales, in Life Annuities we obtained premiums of S/ 659.4 million.

Regarding Disability and Survivorship Annuities, we obtained premiums of S/ 479.8 million and a market share in annuities of 29.9%. In the Individual Life insurance business, we generated net premiums of S/ 224.9 million during 2022, registering a growth of 23.5% compared to the previous year.

We are aware that each of our achievements is the result of the commitment and hard work of our more than 900 employees. Therefore, we deploy actions to strengthen their capabilities, motivating their commitment and ensuring their contribution to the achievement of our higher purpose. During 2022, we invested more than 4 thousand hours of training for our administrative team and 37 thousand hours of training for our commercial force. This implied an investment of approximately S/ 456,273 which resulted in 48 promotions. In addition, we ensured a positive work environment through recognition and benefits programs in the areas of health, diversity, etc.

We are an insurance company by people for people: the basis of our culture are horizontality and trust, and we strive to provide our employees with safe, diverse, and inclusive workplaces. As proof of this, we were recognized by Great Place to Work 2022 with 5th place in the category of Best Place to Work in Peru as well as with the Presente Certification in the categories of Best Places for LGBTIQ+ Talent and Most Trans-Inclusive Companies



On the other hand, 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 carried out in a transparent manner, strengthening the relationship 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/. 24,000 in social programs and initiatives, always counting on strategic allies that maintain and promote the same commitment.

On the environmental front, we measure our carbon footprint, and energy and water consumption in order to identify opportunities for reduction. In addition, we have a waste management and recycling program that we develop within our facilities with the commitment of our collaborators.

At Interseguro, we are confident that we will continue to achieve our profitability and sales growth goals 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 collaborators, which allow us to continue developing as one of the main 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 confidently. In the following pages, you will be able to know in detail about our management in 2022, so I would like to invite you to continue reading.

Gonzalo Basadre
CEO



Milestones 2022



Customers

- > We insured a total of 1.214 million Peruvians through our premiums.
- > 0 compliance with advertising, promotion, and sponsorship regulations.
- > 0 cases of non-compliance with regulations resulting in fines, sanctions or warnings.



Innovation and digital transformation

- > We grew 59% in premiums and reached 700 thousand customers in the digital channel.



Community and social investment

- > A total of S/ 24,886.60 was allocated to social programs and initiatives.



People

- > Great Place to Work 2022
 - Best Places to Work from Home: 6th place.
 - Best Places to Work in Peru: 5th place.

- Best Places to Work LATAM: 49th place.
- Best Places to Work Diversity and Inclusion: 17th place.

> *Presente* Certification 2022

- 10th place..

> Par Ranking 2022

- 10th place at the national level and 5th in the 200-1000 employees category in Peru.

> Recognition as an ELSA Pioneer Company - Workspaces Free of Sexual Harassment.

> We obtained an average of 95.2 satisfaction rating from our employees in the annual Great Place to Work (GPTW) climate survey.

> We obtained a 91.7% compliance rate in our occupational health and safety management.



Ethics and compliance

- > 0 confirmed cases of corruption, as of 2022.
- > 0 legal actions on unfair competition, and 0 cases of violation of laws on monopolistic practices and against free competition, as of 2022.



Interseguro in Figures



700 thousand

customers in digital channels.



+1.2 million

Peruvians are insured through our premiums.



4,287 kg

of our waste was recycled, reused, or sold.



64%

of employees are women.



29.9%

market share in life annuities



+ S/ 24,800

allocated to social programs and initiatives.



We reduced by 19%

our energy consumption





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Who we are

About Interseguro

[GRI 2-1]

[GRI 2-6]

Our purpose: We make it easier for Peruvians to move forward confidently.

We are Interseguro Compañía de Seguros S.A. (hereinafter Interseguro), one of the leading Peruvian insurance companies headquartered in Lima, specializing in annuities, life insurance, and banking insurance. We are backed by the Intercorp Group, one of the largest financial groups in the country, with participation in various sectors of the Peruvian economy. Throughout our history, we have strived to create simple, convincing, and accessible solutions for our customers, focusing on providing an agile and efficient service that will enable us to eventually become the insurance company of choice for Peruvian families.

Pillars of Our Culture



We Are Company

Union and empathy. We come together to understand, collaborate, and accompany you on your journey toward a better tomorrow.



We Make Things Simple

Easier. We seek practical solutions while being transparent and straightforward.



We Build Tomorrow

Innovation and impact. Tomorrow is best built with questioning, creativity, and the desire to do things right. If not today, when?



We Take Care of What We Have

Operational efficiency and sustainability. We empower, value, and make the most of the internal and external resources we are given, as a sign of awareness, respect, and efficiency.



We Learn and Move Forward

Resilience and growth. We make mistakes, learn, get up, and move forward. We do not allow fear to stop us from trying, growing, and taking chances.




Our products and services

We maintain three diversified lines of business:


Lines of business, products, and distribution channels		
Lines of Business	Our Products	Distribution Channels
Annuities and Private Income	<div>Aimed at affiliates of the Private Pension System and those who qualify for the withdrawal of 95.5% of their pension funds; classified into two types.</div> <div><div>> Annuities</div><div>> Private income</div></div>	Commercial sales agents
Vida Individual insurance	<div>Aimed at those who are looking for a way to protect the ones they love the most and save and secure their plans and dreams for the future without an unforeseen event stopping them.</div> <div><div>> Guaranteed Plan</div><div>> Vida Free insurance</div></div>	Commercial sales agents and digital channels
Massive and digital	<div><div>> Compulsory Traffic Accident Insurance (SOAT)</div><div>> Travel insurance</div><div>> Vehicle insurance</div></div>	Digital channels (website, WhatsApp, telemarketing) and brokers
	<div><div>> Title insurance</div><div>> Card protection</div></div>	Interbank and Financiera Uno

Our sales force specializes in providing the best solution and support to our customers, advising them so they can decide according to their needs. We have policies for the design and fair sale of our products:


Our policies



Annuities Marketing Policy.



Private Income Marketing Policy.



Vehicle Insurance Marketing Policies.



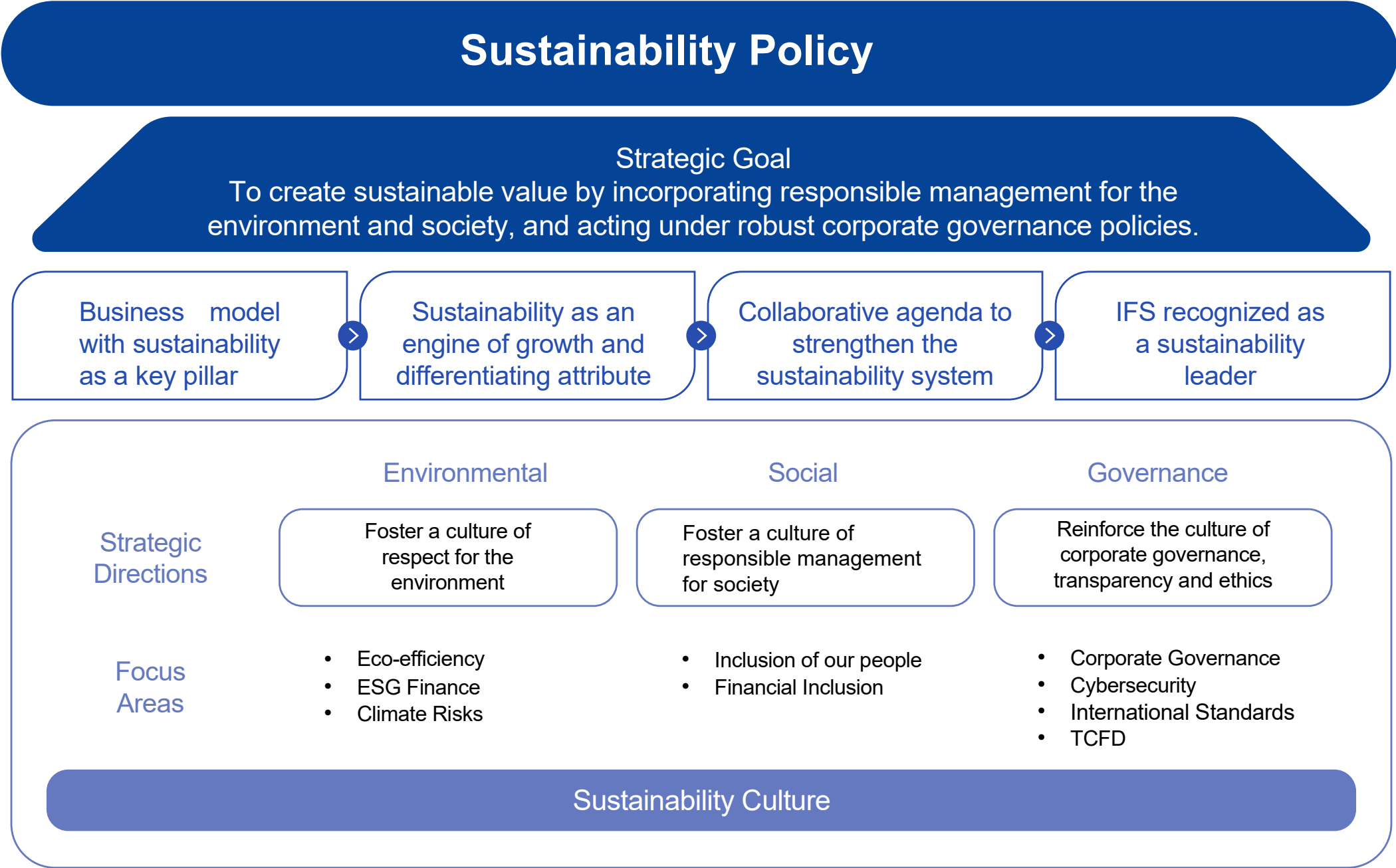
Commitment to sustainability

Our commitment is to responsible management with the environment and society, acting with transparency and within the framework of corporate governance.

Our Sustainability Policy governs our sustainability strategy and is in line with the objectives of the Intercorp Financial Service (IFS) financial platform. This is based on the culture of understanding, communication, and perception that governs us, on our core value, "We take care of what we have", and on our strategic focus, "Laying the Foundations for Sustainability". To this end, we have set out to be a company that incorporates responsible management with the environment and society, acting transparently and within the corporate governance framework.

[GRI 2-23]

[GRI 2-28]



Our Sustainability Policy



We recognize that, as an organization, we have formal control over our own activities and a degree of influence over the actions of our strategic allies. We, therefore, seek to improve practices within our value chain and beyond. As part of our organizational responsibility, we influence our partners to change their practices so that they align with our principles of Corporate Social Responsibility and Sustainability.

We have a Human Rights Policy approved by the Board of Directors and made known to all collaborators for its proper development. It establishes the respect and promotion of human rights, in compliance with the applicable legislation in the jurisdictions in which we operate, and with the international principles of the United Nations Global Compact. In this regard, we assume the following commitments:

Our commitments to human and labor rights



Human rights

- > Support and respect the protection of internationally proclaimed fundamental human rights.



Labor Practices

- > Recognition of the 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 discriminatory practices based on gender, ethnicity, age, religion, nationality, disability, marital status, sexual orientation or social condition; and promote equity to serve vulnerable groups.



Human Rights Policy

We rely on a [Code of Ethics and Standards of Professional Conduct](#) that establishes that employees, suppliers, customers, and other stakeholders are required to report any suspicion of non-compliance or misconduct contrary to the Human Rights Policy through the whistleblower channel.



Ethics Channel

Additionally, since 2021 we signed the [1st Declaration of Commitments Pride Connection Peru](#), in which we pledge to continue working against discrimination related to sexual orientation, identity, and gender expression.

As of 2022, we have received awards and certifications in recognition of our successful sustainability management.



Awards and certifications



Great Place to Work 2022

- > Best Place to Work from Home: Rank 6.
- > Best Place to Work Peru: Rank 5.
- > Best Place to Work LATAM: Rank 49.
- > Best Place to Work Diversity and Inclusion: Rank 17



PAR Ranking 2022

- > We were ranked 10th at national level and 5th in the 200-1000 collaborators category in Peru.



Presente Certification 2022

- > Rank 10.
- > We participated in the diagnosis by Presente GNO measuring the quality of the practices implemented in favor of the LGBT+ community at Interseguro.



ELSA Pioneer Company

- > Workspaces Free of Sexual Harassment
In 2022 we were recognized by GenderLab and the Inter-American Development Bank as a #PioneerELSA organization, for our commitment to the Prevention of Sexual Violence and Harassment.

These acknowledgments reaffirm our commitment to our employees, providing them with a safe workplace, living our purpose in everything we do, and ensuring respect for diversity, equity, and equality.



The well-being of our customers

[GRI 3-3]

[GRI 2-28]

[GRI 417-1]

[GRI 417-2]

We guarantee satisfactory customer experiences, offering face-to-face and digital customer service channels, agile and timely solutions, and a fast customer service process.

We are mindful of our customers' interests, expectations, needs, and feedback. For this reason, we provide them with face-to-face and digital customer service channels, allowing us to offer agile and timely solutions and encouraging the renewal of the contracted service. We demonstrate this, for example, through our rapid response process to critical events such as claims.

We strengthen trust with our customers by responding to their requirements in an efficient, courteous, and accessible manner, providing them with advice and transparent information. Furthermore, we have procedures, policies, and protocols designed to attend to our customers' claims, queries, and requirements.

Procedures, policies, and protocols

- > Customer Service handbook.
- > Policy for loans, claims, and withdrawals.
- > Policy for return of premiums.
- > Instructions for change of beneficiary.
- > Instructions for Secure Zone.
- > Instructions for referral prospects.
- > Instructions for premium deferral.
- > Life business rules guide.
- > Decalogue of User Service.
- > Decalogue of the Policyholder.
- > Good practices in the company's relationship with users.

Within this framework, we work with the Customer Service team and other areas involved through our [Quality Management and Annual Training Plan](#). We have also created the Experience Squad, a multidisciplinary team that designs solutions to our customers' core needs through innovative service.

iThus, we continuously improve our service channels, achieving excellence.

We evaluate our work by defining action plans and monitoring progress through quarterly OKRs for each of the teams involved. In addition, we have a keen interest in engaging our customers in our improvement processes. Consequently, they may provide their opinions through Voice measurements based on surveys and interviews.

This way, Interseguro is able to reduce the level of claims and avoid the termination of the service contract before its end date. Furthermore, we increase the level of promoter customers who share positive comments about us to family and friends, or through social networks.

Likewise, the [Code of Good Practices](#) regulates our relationship with our customers, contemplating the guidelines adopted by all insurance companies associated with the [Peruvian Association of Insurance Companies \(APESEG\)](#). This ensures our best business practices and the adequate development of market conduct management.

We guarantee information transparency throughout the contractual relationship with our customers, providing timely access to simple, straightforward, appropriate, and

complete information about our different insurance products. On our website, we have a claims information portal, which includes:

- > Steps to report claims for our products.
- > Status of reported claims.
- > Coverage.
- > Claim rates.



[Claims information portal](#)

In 2022, we had no cases of non-compliance related to the information and labeling of products and services and the regulations and voluntary codes related to marketing communications, such as advertising and promotions.



Innovation and digital transformation

[GRI 3-3]

We pursue digital transformation and innovation initiatives that allow us to ensure efficiency in our internal processes hand in hand with our employees.

As a result, we are able to build customer loyalty by fostering company growth, good resource management, and improving cost-benefit value and time in operations. In addition, our culture of innovation and digital transformation also allows us to open cutting-edge technological paths in the sector, generating added value for our customers, both in the long and short term.

As of 2022, we continue to create digital experiences that positively impact the lives of Peruvians. We have consolidated the distribution of our insurance products through digital tools, thanks to our customer focus, constant reinvention and an omnichannel strategy. Our ability to work as a team with our stakeholders -leveraging our experience, customer focus and digital mindset- is fundamental to our strategy, which has allowed us to accomplish the following:

Our management achievements



- > We experienced a 59% growth in premiums and reached 700 thousand customers in the digital channel..
- > We increased the penetration rate of digital sales of Massive Insurance by more than 50% during the year.
- > We expanded the contact channels and redesigned the web pain points for Travel insurance, speeding up customer service.
- > We updated the parameters of the Vida product in order to have a more reliable model.
- > We allowed the insured to request their claim for SOAT and VIDA products digitally from the web, automating and facilitating the process.



Our management achievements



- > We secured Intercorp's corporate portfolio in Vehicle Insurance, with more than 600 group insurance policies.
- > We implemented the claims model to refine our target market.
- > We issued more than US\$ 5 million in annual premiums.
- > We attained an average period of 3 to 5 days for the payment of claims.



- > We implemented the process of individual income endorsements, which has allowed us to shorten the attention time for updates from 3 days to 1 day.
- > We issued certificates for insured pensioners from the Secure Zone, allowing the self-management of this type of requirements.
- > We digitized and automated the change of beneficiary endorsement process for 6 Vida products, promoting customer self-management through their Secure Zone.

It is important for us to have digital channels that offer the best, simple, and secure experience. To this end, in the future, we set our sights on:

Our next steps in digital channels



Maintain sustained growth in digital premiums.



Continue to reach more customers in the digital channel.



Focus on high quality prospects and new alliances.

DIGITAL PRODUCTS THAT EVOLVE ALONGSIDE CUSTOMERS





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Governance.

Our corporate governance



We respect regulatory standards and are committed to developing a transparent system that safeguards the rights and interests of our stakeholders.

To ensure this, we embrace the principles of the Organization for Economic Co-operation and Development (OECD) in terms of good corporate governance practices, applying high international standards that allow us to generate significant added value for all our stakeholders. Likewise, we adapted to the requirements of the SBS, modifying our Corporate Governance and Comprehensive Risk Management Regulations.

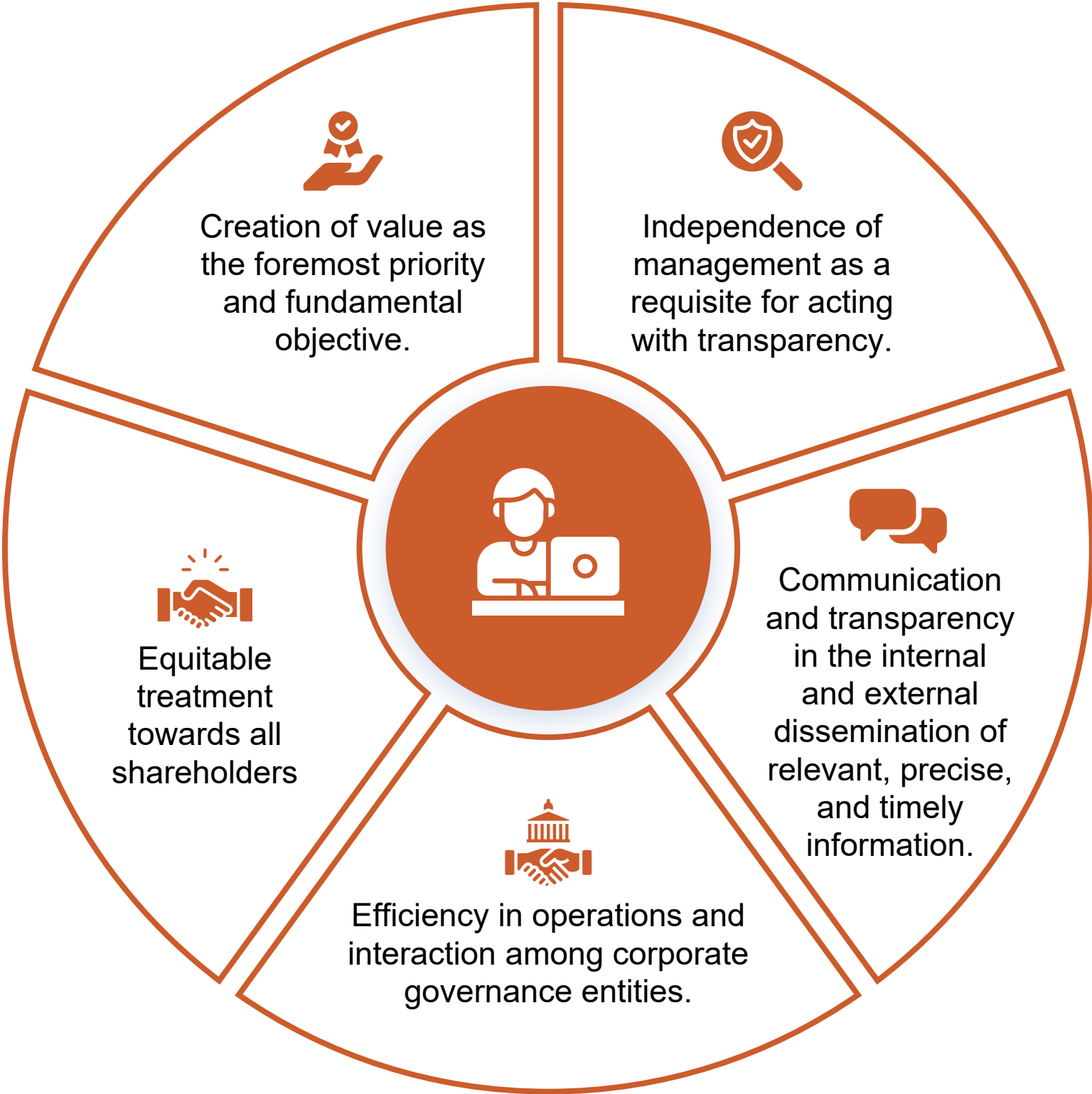
Our policies of good corporate governance and integrated risk management

Name	Goal
Policy for Verifying and Updating Compliance with Requirements, Constraints and Limitations	It is mandatory for all Interseguro's employees, suppliers, and customers with access to information assets.
Policy on General Information Security	Establishes the general guidelines for the review or development of contracts.
Policy on Contract Management	We evaluate, identify, and manage information security risks within the suppliers that provide services to us from the moment they are contracted and during the time of the services provided.
Policy on Security Risk Management for Third Parties and Suppliers	To establish the policies, principles, guidelines, responsibilities, and procedures, for the adequate management of compliance with internal and external regulations applicable to the company, per the provisions of SBS Resolution No. 272-2017.
Manual of Regulatory Compliance Policies and Procedures	

In response to its commitment to these principles, the company adheres to five guiding rules of conduct:



Guiding principles of our corporate governance



Governance structure

Our Governance Structure is defined in the Bylaws and involves the General Shareholders' Meeting, the Board of Directors, and General Management. The Board of Directors¹ has five special committees for the fulfillment of its attributions and responsibilities:

Our Board of Directors' committees	
Committee	Description
Investment Committee	Proposes and ensures compliance with the annual investment plan. Approves possible investments, analyzes possible risks, and proposes measures to mitigate them.
Audit Committee	Keeps track of and monitors the internal operations of the company.
Risk Management Committee	Approves the Comprehensive Risk Management policies and defines the company's risk tolerance levels and degree of exposure to risk.
Management Committee	Aligns all strategies together, so that they can be worked on as a team.
Board of Directors Executive Committee	Keeps track of the company's goals and streamlines decision making.

¹ Annex No. 1 presents the members of our Board of Directors.



Election

Each year the Board of Directors convenes the Annual Mandatory Meeting for the appointment of new directors for that term. In the case of the appointment of shareholders, this is done at the company's discretion, considering the Internal Regulations for the Functioning of the General Shareholders' Meeting.

All the members of the Board of Directors and of the General Shareholders' Meeting are part of different companies of the Intercorp Group. It should be noted that, in 2022, our Chairman of the Board of Directors was not also a senior executive.

As part of the improvements in the company's Senior Management, our Corporate Governance team proposed to implement:

The Board Skill Matrix



This initiative is based on the incorporation of a skills matrix for the election and reelection of the Board of Directors. In addition, it will help us to have greater diversity and better measurement of our gender indicators within the organization.

Functions

As the supreme body, the General Shareholders' Meeting approves our vision, purpose, and values, which are embodied in the corporate governance system. It also approves the performance of the Board of Directors and Management, as well as the proposed allocation of earnings. Likewise, oversees validating the company's financial statements and capital stock increases or reductions.

Regarding the impacts of the organization on the economy, the environment, and people, the highest governance body manages them through the different committees we currently have. On a quarterly basis, evaluations are carried out to report on these impacts. The General Shareholders' Meeting reviews and approves the information presented. It should be noted that at each monthly meeting of the Board of Directors, concerns and criticisms are communicated to the highest governing body through agenda items.

Regarding the management of conflicts of interest, the Board of Directors is responsible for monitoring and controlling possible conflicts that may arise between the Board of Directors and Senior Management. When there is a potential conflict of interest for the directors, in accordance with the guidelines of the respective policy, they shall abstain from voting or participating in such matters, in accordance with the Internal Regulations of the Board of Directors.



Training and evaluation

The highest governance body increases its collective knowledge, skills, and experience through normative courses on regulatory issues, prevention of money laundering, and compliance, among others.

In addition, we have a **Suitability Policy for Members of the Board of Directors** that verifies, evaluates, and updates compliance with requirements, constraints, and limitations (applicable to shareholders, final beneficiaries, directors, managers, and senior management).

Each of the corresponding officers accredits the evaluation performed according to the roles, responsibilities, and documents that allow the assessment of compliance with the requirements of moral suitability and economic solvency, as well as the non-incurrence of impediments.

Risk culture

- [GRI 2-25]
- [GRI 2-26]
- [GRI 205-1]

We implement processes and mechanisms to consolidate a culture for mitigating identified risks.

To enhance business continuity, we developed continuity tests with different interruption scenarios, allowing us to work on an effective and rapid response to the occurrence of market risks and threats.

We have a **Risk Committee** whose function is to approve the comprehensive risk management policies and define the company's tolerance levels and degree of risk exposure. Along the same lines, we have identified the following risks:

Risks that may impact our organization	
Risk	Description and control measures
Credit risk	<p>Š[••Ä~^Ä Ä@Ä äääÄ Ä-Ä~}c:] ää•Ä Ä ^ä@äÄ} dää ä obligations. Control indicators:Ä</p> <ul style="list-style-type: none">> Üää Ä-Ä•^!•Ä ää ä ä Ä ä ä^Äää *Ä ç^ä ^} ä ç^!ä *È> Issuer concentration.> Stress tests by groups.
Liquidity risk	<p>Loss due to the early or forced sale of assets at unusual discounts to honor obligations.</p> <p>Control indicators:</p> <ul style="list-style-type: none">> Stress tests due to non-collection of premiums.
Market risk	<p>Loss derived from fluctuations in interest rates, exchange rates, and other market prices.</p> <p>Control indicators:</p> <ul style="list-style-type: none">> Value at Risk (VaR) of the Portfolio.> Conditional Value at Risk (CVar) of the Portfolio.> Portfolio stress and sensitivity tests.> Stress and back testing.



Risks that may impact our organization	
Risk	Description and control measures
Real estate risk	Loss derived from decrease in the value of real estate properties. Control indicators: <ul style="list-style-type: none">> Sensitivity analysis of the value of real estate against the main market variables.
Operational risk	Loss due to inadequate processes or external events. <ul style="list-style-type: none">> Heat map of inherent and residual risks of processes.> Monitoring of action plans.> Databases of loss events.
Technical risk	Loss or adverse change in the value of commitments under insurance, reinsurance, and coinsurance contracts. Control indicators: <ul style="list-style-type: none">> Deviation rates of actuarial variables used for pricing and valuation of insurance contracts.
Reinsurance risk	Loss in case of inadequate reinsurance coverage contracted, or problems in the reinsurer's payments.
Reputational risk	Loss due to diminished confidence in the integrity of the institution.
Strategic risk	Loss due to poor high-level decisions associated with the creation of sustainable competitive advantages.
ML/TF Risk	The possibility of the company being used for money laundering and terrorist financing (ML/TF) purposes.

We also identified significant corruption risks related to the payment of bribes to public officials to obtain undue benefits. As of 2022, 100% of 13 processes related to corruption risks were evaluated.

Ethics and compliance



We operate based on a culture of ethics, transparency, and regulatory compliance mechanisms that respond to the expectations and needs of our stakeholders.

We have governing bodies that make decisions with the common good in mind, through democratic mechanisms that guarantee the participation, plurality, transparency, and effectiveness of their decisions. We manage our ethics and transparency by means of:



Policies and codes of business conduct		
Name	Scope	Date of approval
Code of Ethics	Employees	2019
Supplier Code of Ethics	Suppliers	2021
Anti-Corruption System Policy	Employees	2019
Sanctions Policy	Employees	2021
Insider Trading Policy	Officials	2021

Thanks to our guidelines, all our activities are carried out in an ethical, integral, and transparent manner, strengthening the relationship and trust with our stakeholders. We maintain a preventive risk approach to corruption, unfair competition, and monopolistic or anti-competitive practices.

Likewise, we ensure compliance with current rules and regulations, raising awareness among our stakeholders in this regard. As part of this, we provide training on our anti-corruption policies and procedures.

Communication and training on anti-corruption policies and procedures				
Intended for		2020	2021	2022
Members of the governing body	Quantity	9	9	9
	%	100%	100%	100%
Employees	Quantity	695	780	874
	%	100%	100%	100%
Business partners	Quantity	0	0	33
	%	0%	0%	100%

We incorporate our commitments at different levels of the organization, assigning responsibilities in a balanced and sustainable manner among our main stakeholders: employees, suppliers, Board of Directors, shareholders, investors, and partners. In this way, we strengthen our leadership and mitigate reputational risk.



The results of our ethics and compliance management, as of 2022



0 confirmed cases of corruption.



0 legal actions on unfair competition.



0 cases of infringement of legislation on monopolistic practices and against free competition.

Ethics Channel

The Ethics Channel is available to our customers, users, employees, or suppliers to report any inappropriate or unethical conduct, as well as violations of laws, regulations, or internal policies. This is managed by KPMG, maintaining the anonymity of the whistleblower and ensuring transparency with our stakeholders.



Ethics Channel

Transparency Portal

We always act transparently, so we make the rules and regulations related to our products and operations available to our stakeholders.

In our transparency portal, we publish the current insurance sector regulations and the following information:

- > **User Service System (SAU):** contains information on our commitment to developing best business practices, with transparency and truthfulness in the information we provide to our users through the service channels implemented by the Insurance companies.

In addition, we provide information on the fulfillment of adequate management of claims and requirements. It is worth mentioning that our **Code of Good Practices** is available in Spanish and Quechua and in audiovisual format. The User Service System also includes the **Decalogue of User Service** and the **Decalogue of the Policyholder** by the Peruvian Association of Insurance Companies (APESEG).
- > **Market Conduct:** we share our general policies and procedures for the offer or promotion of insurance products; the transparency of information; and the processing and solution of queries, requirements, and claims submitted by users -whether or not they are our customers-, as established by the Superintendency of Banking and Insurance and AFP (SBS).
- > **User Rights:** we declare our commitment to the rights of insurance users. Therefore, we respect our customers' rights to withdraw from the contract according to the terms of the law and the right to appoint an insurance broker as their representative before Interseguro to carry out administrative acts.
- > **Other links of interest:** we provide information for access to platforms of regulatory bodies such as the SBS, the Insurance Ombudsman's Office, and Indecopi.



Transparency Portal



Taxation

We have a **Tax Policy** approved by the Board of Directors, which provides guidelines for tax compliance based on current regulations. Due to our commitment, the administration of our tax affairs is carried out by applying good practices and acting with transparency, clarity, order, and coherence to comply with tax obligations responsibly and efficiently. Through our Ethics Channel, you can also report concerns related to the organization's integrity involving taxation.

Likewise, we belong to the Peruvian Association of Insurance Companies, to which we channel queries on the application of regulations of government regulatory entities, if applicable.

Information security and customer privacy

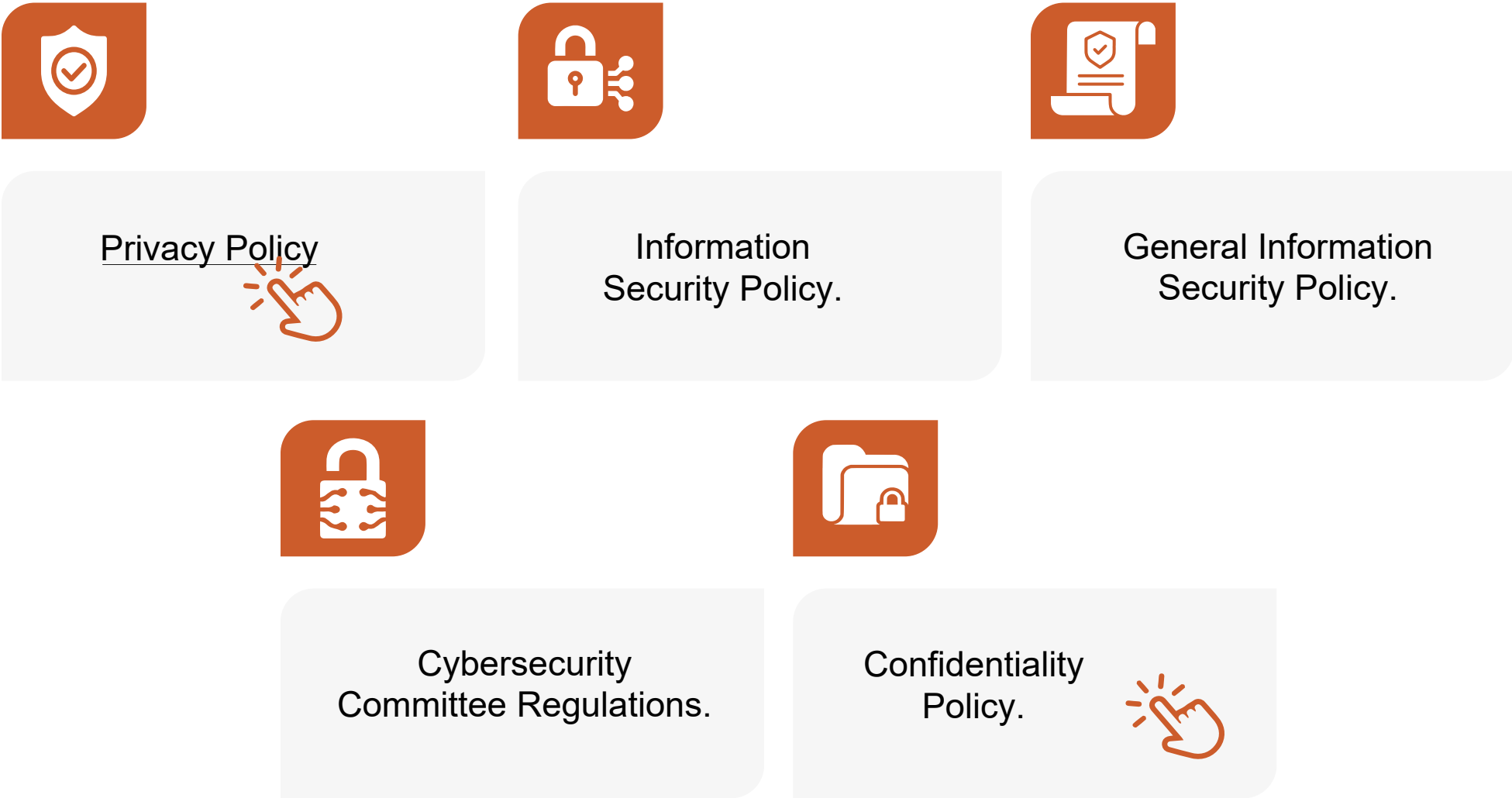
- [GRI 3-3]
- [GRI 2-23]
- [GRI 418-1]

We guarantee the security and privacy of the personal information that our stakeholders entrust to us.

To achieve this, we establish organizational, administrative, technical, physical, and legal measures to protect information assets against intentional or accidental damage such as disclosure, duplication, loss, theft, or misuse, as well as unauthorized access or system interruption.

This way, we implement security tools and manage risks by providing confidence in our processes. As a result, our innovative cybersecurity model fosters the attraction of new customers.

Our cybersecurity and personal data protection policies



Additionally, we continue our grow thanks to:

The program of cybersecurity culture.



An awareness plan for our employees is the basis for this program, providing them with safety tips and bulletins. In addition, we conduct drills, exercises, and training courses, thus, preparing our employees for any vulnerability that may arise.

We also have backup copies of the company's databases, which help us manage a possible information leak and allow us to continue our operations without delays. In the event of an incident, we respond with due diligence, helping to ensure that our stakeholders do not become disengaged. If we identify any negative feedback from our customers, we evaluate the issue and address it immediately.

As of the end of 2022, we had no complaints from regulatory agencies or cases of identified leaks, theft, or loss of customer data.

Supplier Management [GRI 2-6]

We base our supplier management on respect for our values, principles, and standards of conduct.

In this regard, the purchasing process guarantees absolute transparency in management and objectivity in decision-making processes. We have classified the different types of suppliers with whom we maintain relationships according to the service they offer:

Classification of our suppliers	
Type of service	Description
Permanent services	Suppliers contracted on a regular and constant basis in the company.
Non-permanent services	Suppliers contracted on an ad hoc basis, always linked to a specific activity.
Key services	Suppliers that provide goods or services critical to the continuity of our business.
Specialized services	Suppliers that provide specialized goods or services, i.e., related to technology and systems.



Our management of suppliers is regulated by the following policies:

Supplier Management Policies



Purchasing Policy.



Supplier Re-evaluation.

We conduct a supplier evaluation at the beginning of each year, assessing that the products and services meet the required standards. Likewise, we identify opportunities for improvement in environmental, social, ethical, and governance (ESG) management to strengthen the sustainable performance of our suppliers and ourselves.

Through these evaluations, we reduce business risk while considering the relationship of dependence we have with our key suppliers.

Opportunities for improvement in supplier management

Environmental issues



60% do not have any initiatives related to the environmental management of their operations.



10% have initiatives related to climate change.



27% have a management system that includes environmental commitments.



Opportunities for improvement in supplier management

In the social aspect



50% have all three policies related to social management.



An additional 50% do not have a policy on pay discrimination between men and women.



70% have a policy for sexual harassment prevention in the workplace.



57% have a policy of non-discrimination based on social status, gender identity, or other factors.

Economic performance

Economic results

We maintained solid and sustainable financial health, despite the high level of inflation worldwide and political uncertainty in Latin America.

The volatility in the financial markets in 2022 directly impacted on the company's results. Nevertheless, we have managed to ensure financial health, fostering market confidence and our leadership. We are committed to the sustainability of our business, achieving a lower loss of shareholders, investors, capital, customers, and employees. It is important to note that we do not receive financial assistance from the government.

> We closed 2022 with a net profit of S/ 202.8 million, which represents S/ 100.8 million less compared to 2021.

This result is mainly explained by the impact of the high volatility of the financial market and the slowdown in economic growth after the impact of COVID-19.



The **Massive Insurance Division** allowed us to efficiently expand our market reach through the development of business with commercial alliances. This way, we experienced a 25% year-on-year growth in premiums, achieving a record S/ 250 million while laying the foundations for a path of accelerating digital sales with our alliances. We attained significant success in the **Vida Division**, reaching premiums of S/ 224.9 million, making it a record year.

- > **We achieved a market share of 11.1% in the Vida business line and 6.6% of the overall insurance market.**

Annuities management faced considerable challenges but successfully overcame them, reaching total premiums for S/ 659.4 million, thus allowing us to obtain a 29.9% market share and consolidate our position as leaders for the twelfth time at the national level.

- > **We insured more than 1.214 million Peruvians through our premiums, generating a positive variation in sales of 15.8%**

Our performance in 2022



Return on investments
6.4%



Business performance
17.2%



Annuity market share
29.9%



Solvency surplus of effective equity
39%



Surplus of eligible investments
3.1%



Surplus of eligible investments
A+

Generated and Distributed Economic Value

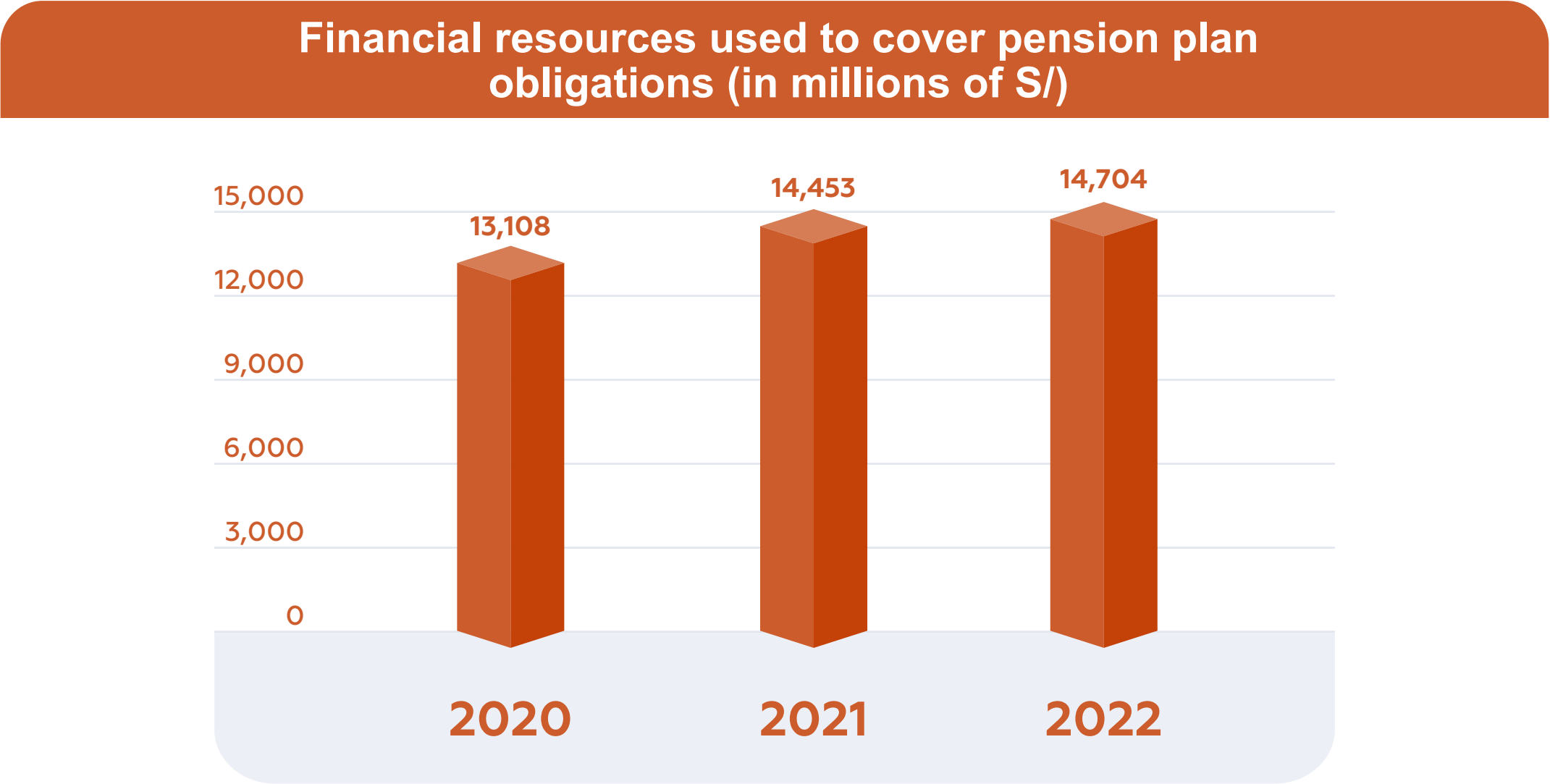
Our direct economic value generated amounted to S/ 1,214 million in 2022, from the S/ 1,277 million reported in the previous period. The economic value distributed was S/ 115 million, from the S/ 101 million reported in 2021.

- > **In sum, the economic value retained was S/ 1,330 million in 2022, compared to the S/ 852 million recorded in 2021.**



Economic Value (in Million S/)			
Description	2020	2021	2022
DIRECT ECONOMIC VALUE GENERATED (DEVG)			
TOTAL INCOME	750	1,277	1,214
ECONOMIC VALUE DISTRIBUTED (EVD)			
TOTAL EXPENDITURES	-101	-110	-115
Operating costs	-59	-67	-66
Salaries and employee benefits	-41	-42	-48
Payments to capital providers	200,000	200,000	201,940
Payments to the government (income tax)	0	0	0
Community investments		1,585	34,750
ECONOMIC VALUE RETAINED BEFORE INVESTMENTS (DEVG - EVD)	852	1,388	1,330
Total Liabilities	11,691	13,158	13,799
Total Liabilities	1,576	1,486	1,186

In turn, we allocate the organization's resources to pension plan obligations:





Social Dimension



INTRODUCTION



WHO WE ARE



ECONOMIC AND
GOVERNANCE
DIMENSION



SOCIAL
DIMENSION



ENVIRONMENT
DIMENSION



ABOUT THIS
REPORT



Inclusion of talent

Our Culture



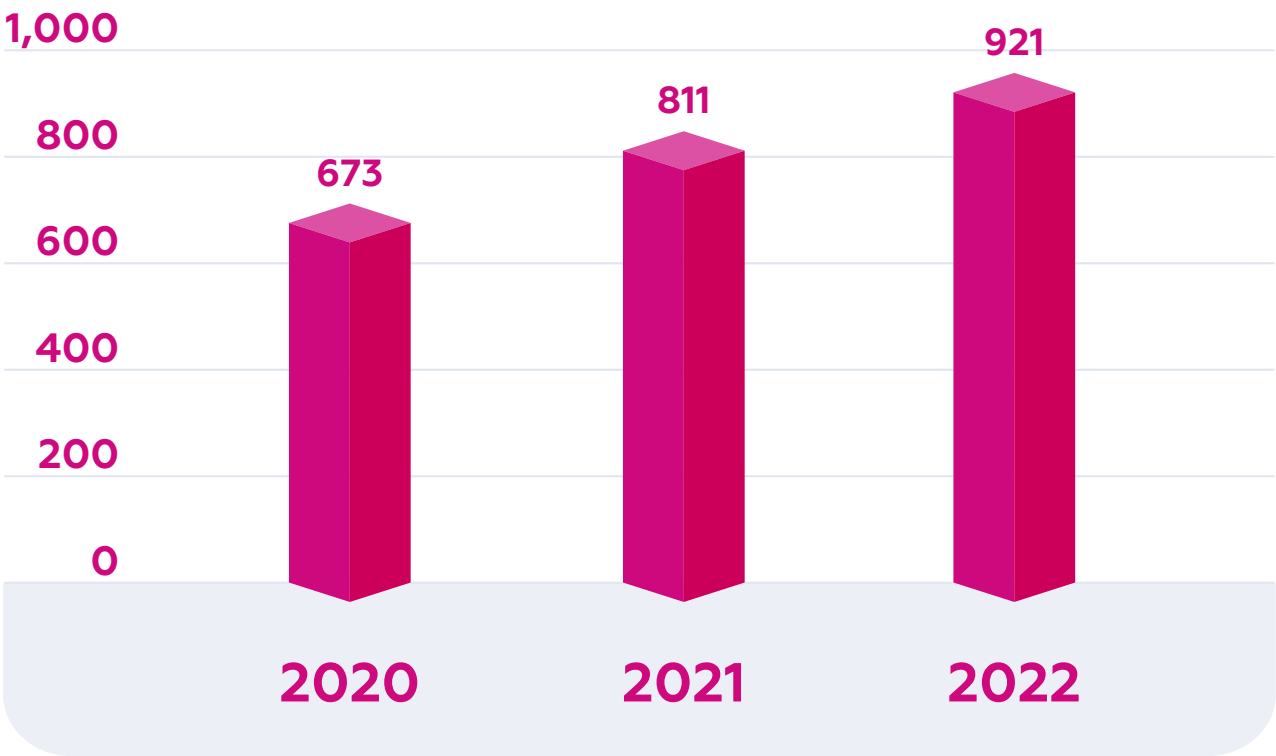
We believe in a better tomorrow for everyone, in which fear is no longer part of our path.

To ensure that people move forward confidently and give them the possibility of a better tomorrow, we need employees committed to our culture, values, and purpose. We seek to attract and retain top-qualified, high-potential, and diverse talent. Our employees are loyal to our identity, characterized by innovation, transparency, and efficiency, and as such, we consider them ambassadors of our brand.

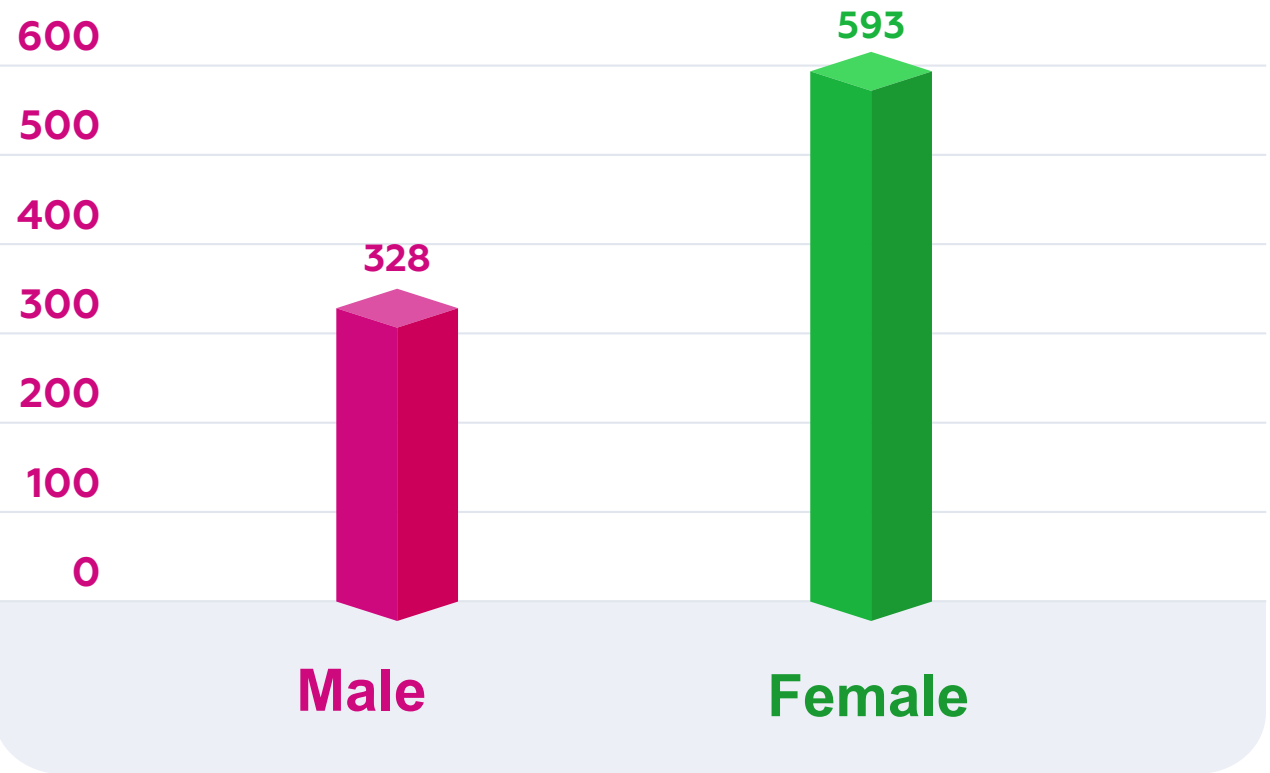
Composition of our workforce

the sales force and a 13% increase in the administrative areas. In 2022, there was a fluctuation of 110 people compared to the previous year due to a 19% increase in the administrative area (digital) and an 11% increase in the commercial force. Currently, we have 921 employees working full-time.

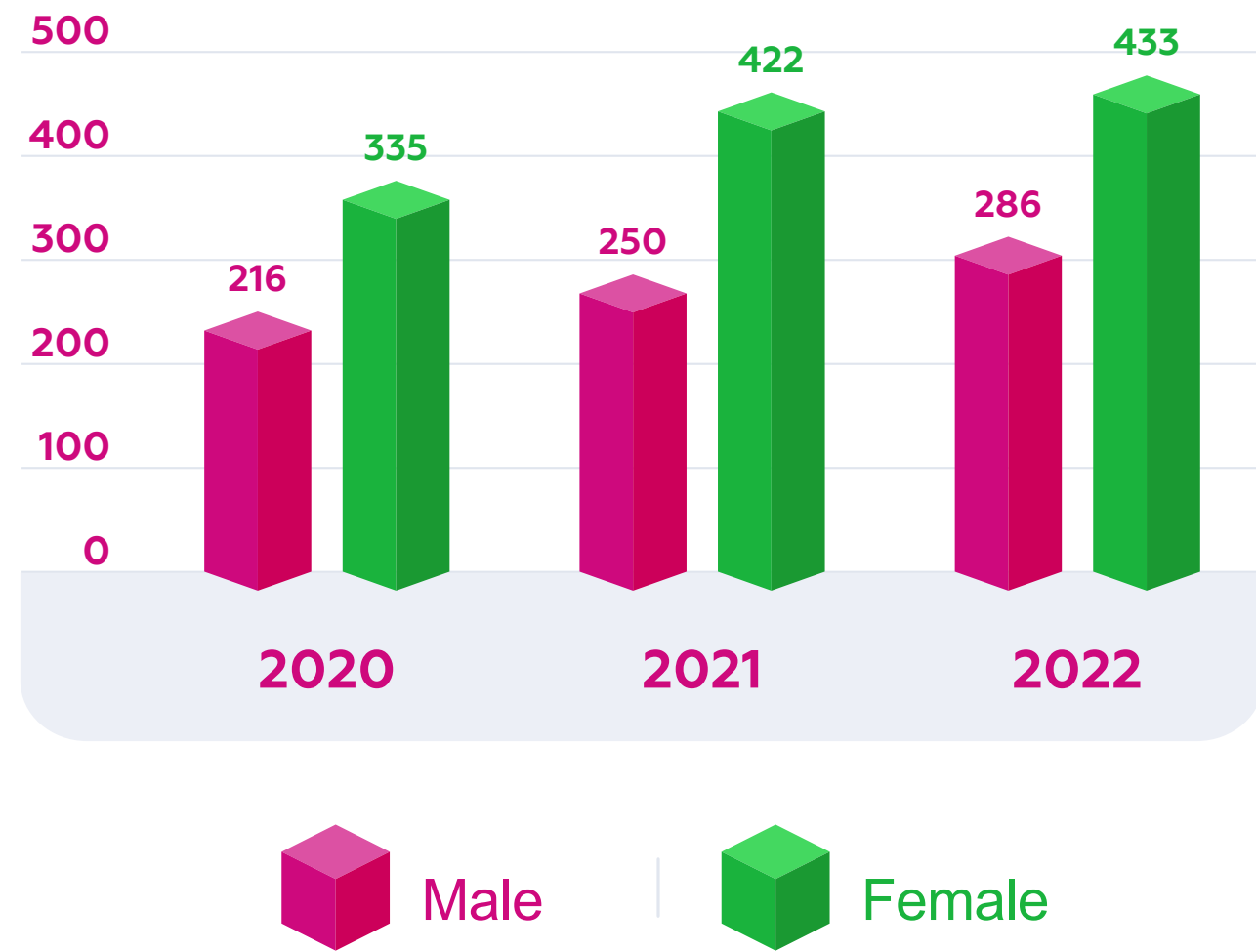
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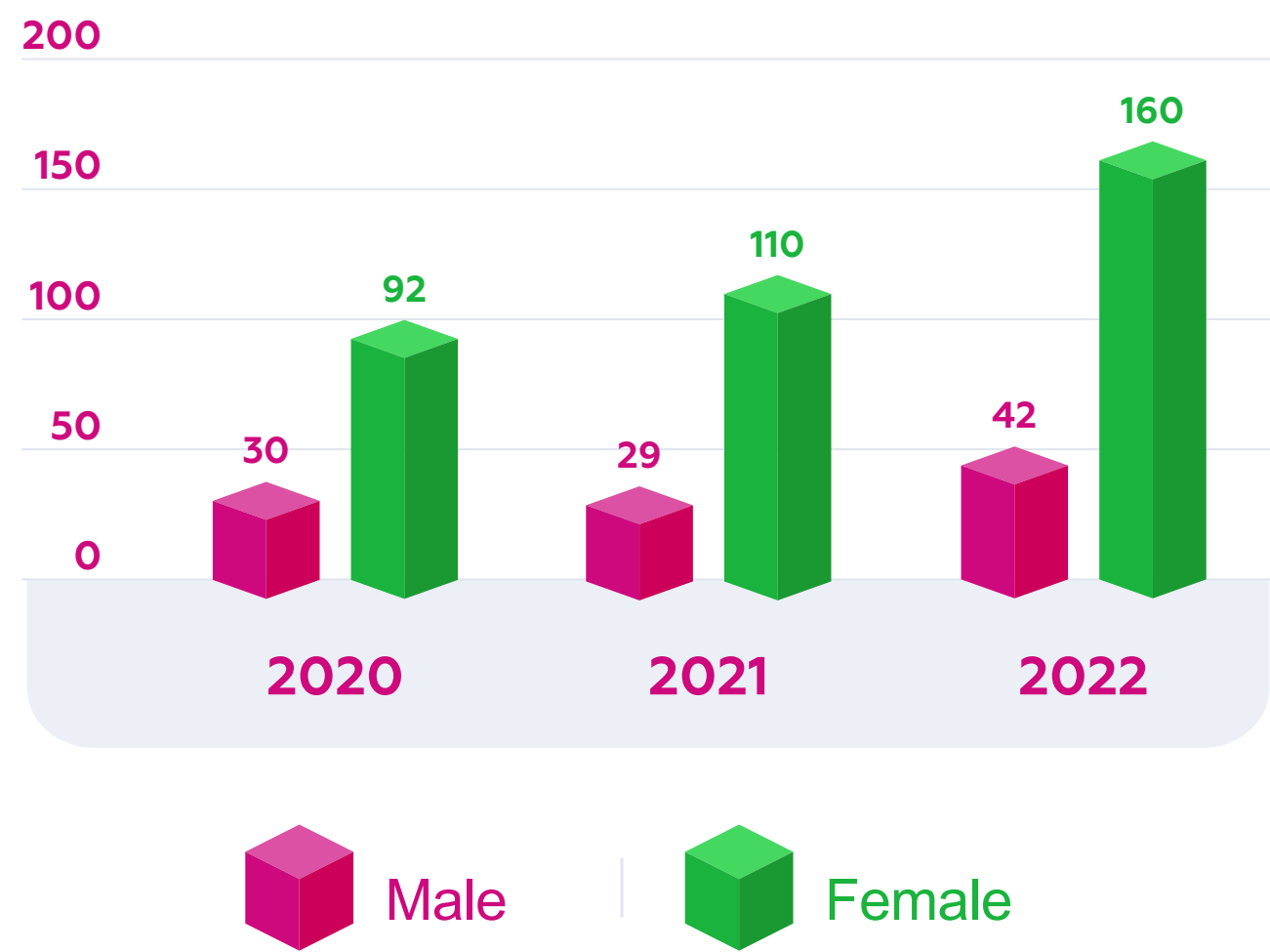
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Composition by gender (Lima and Callao).



Composition by gender (other regions).



It is worth mentioning that we also work with ten people through **outsourcing** who belong to high-impact suppliers. Eight are part of the company Binswanger and perform real estate management activities. Another two belong to Pulso Salud and focus on occupational health consulting for the entire company.

Thanks to our Compensation Management, we guarantee the principles of equality and non-discrimination, equal opportunities, and pay equity so that our employees provide their services in an equal and motivating environment. It is important to note that, to date, we do not have employees covered by collective bargaining agreements.

Likewise, we have an Internal Compensation Policy, approved in September 2021, which ensures that all our employees have the same opportunity to receive equitable, inclusive, and diverse compensation according to the defined guidelines. Within this framework, we have a committee that determines the remuneration regulations, composed of members of the Board of Directors and the CEO, who meet at least once a year.

As part of our Remuneration Policy, we conduct specific activities such as:

Activities within the framework of our Remuneration Policy.



Performance evaluation

It is done quarterly or annually as defined in the Performance Policy and consists of two main axes: goals and competencies.



Performance Bonus:

It is possible to activate bonuses for all employees. For this purpose, we use the Meta system as a tool that allows us to keep track of their scores.



Salary Reviews:

We conduct salary reviews at least once a year, considering the performance evaluation and the calibration of the potential of our employees.

In addition, in 2022, we increased the annual compensation ratio by 0.85%, reaching a value of 8.79.

2022 annual compensation ratio.



- Total annual compensation of the highest paid person: **S/ 459,120.91.**
- Average total annual compensation of all employees, excluding the highest paid person: **S/ 52,255.83.**
- Annual compensation ratio: **8.79.**

Concerning the highest governance body, compensation is discretionary. To this end, we take into consideration the results of the year, projects implemented, and the measurement of the work climate.

Work climate

Our practices ensure a positive work environment through recognition and benefits programs, impacting our internal processes and strengthening external relationships.

Our recognition programs.



Programas de reconocimiento

1. Commercial recognition every month.
2. Top performers of the semester.
3. Business convention.
4. InPulso Leader Recognition.
5. Salesperson's Day



Our employees' benefit programs	
Benefit programs	Description
Health	<ul style="list-style-type: none">> Preventive promotional campaigns focused on health, wellness, and safety for all employees and their families.> Vaccination campaigns and preventive medical check-ups.> Medical surveillance for employees.> Prevention and health promotion programs, focused on the various occupational and non-occupational risks.> Occupational medical examinations with a preventive and promotional approach.> Institutional lactation room and dispensary.> Services of nutritional advice, psychology, general medicine, promotion of physical activity, among others, through our strategic ally Betterfly.> Health fairs.> Access to free HCP.> IS provides 100% cancer insurance coverage.
We improve our selection processes	<ul style="list-style-type: none">> Expansion of the business profile.> Competency-based assessment.> Technology and synergies for inclusion.> Unbiased recruitment processes with blind CV review.> Active search for gender underrepresentation.> Disallowed question guide.> Structured interview guide.> Diverse interview panel.> Diagnosis of processes for the inclusion of people with disabilities.
Inclusion and Diversity (DEI)	<ul style="list-style-type: none">> Inclusive communication guide.> DEI glossary.> Closed captioned communications and use of captioning/sign language for events.> Policy for the Prevention and Sanction of Violence and Discrimination.> DEI Committee, annual DEI strategic plan, company-wide DEI course and DEI survey, DEI <i>Toolkit</i> for leaders to measure and promote diversity management in their teams.> Leadership Workshop with an intersectional approach.

Celebrations with purpose	<ul style="list-style-type: none">> Gender awareness campaigns: Breaking Paradigms "Love and friendship towards oneself", Mujeres que INPulsan #8M, Breaking Paradigms Women Talks, Breaking Paradigms Men Talks.> LGBTIQ+ Campaigns: Aliadxs INVisibles Workshop, Pride Month Campaign.> Cultural Diversity Campaigns: Celebration of the Patriotic Month, October 31 "Día de la Canción Criolla" (Peruvian Creole Song's Day), "Día de la Niñez" ("Children's Day").> Disability and functional diversity campaigns: infographics on people with disabilities, All company sign language course.
Special events and festivities	<ul style="list-style-type: none">> Birthday celebrations.> Anniversary celebrations.> Celebration (event): Vendor's Day> Celebration (event): Corporate anniversary.> Integrations.
Talent climate and development	<ul style="list-style-type: none">> Intern Development Initiative.> Leadership and performance evaluation.> Strategy, course, and sustainability week.> <i>Offboarding</i>: We celebrate your new achievements!> Ideathon pilot.> Periodic work climate measurements together with GPTW.> Time management for personal care.> Data Champions Program.> Coaching and focus group sessions with GPTW.> InPulso Generation Program (training and e-learning program).> InPulso Leader Program (training and e-learning program).
Environment and Eco-efficiency	<ul style="list-style-type: none">> Kits with sustainable products.> Measurement of carbon footprint together with the Ministry of the Environment (MINAM).> Operational eco-efficiency program.
Family	<ul style="list-style-type: none">> Family accompaniment and follow-up for our employees who are soon-to-be parents.> Family accompaniment and follow-up for our employees who are soon-to-be parents.> Schooling bonus.> "Time off" flex coupons (postnatal, "I care for myself", among others).> Leave of absence in accordance with the law (extended maternity leave, including diverse families).> Death accompaniment.> Exceptional transition accompaniment for employees in cases of retirement or activation of benefits, such as medical checkup on request.



Our employees' benefit programs	
Benefit programs	Description
Opportunities and sustained growth	<ul style="list-style-type: none">> Shared value program.> Scholarship program.> Oportunidades Crece.> InWomen IS program.> Game Changers program (HiPos e HiPer cantera de líderes).> Enhance your IS development initiative.> Specialized training in IS program.> Senior leadership programs.> InLíder Programs.> Harvard programs.> Corporate volunteering.> InWomen Essentials - Leadership program for women.> SENSEI - Special program for provinces.> 9Box leaders.

100% of our full-time employees are covered by statutory and private life insurance, medical care, disability and invalidity coverage, parental leave, and oncology insurance.

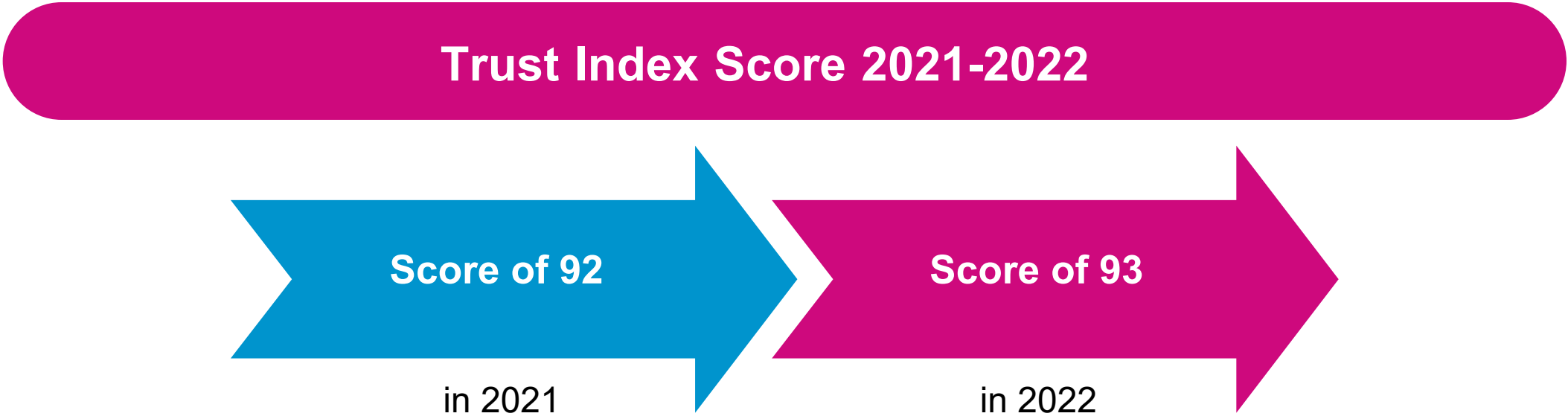
Regarding parental leave, we have a return-to-work rate of 84.37% for those employees who took parental leave, and a total retention rate of 92.59%.

Parental leave						
	2020		2021		2022	
	Male	Female	Male	Female	Male	Female
N° of employees who have been eligible to parental leave	8	20	2	18	6	26
N° of employees on parental leave	8	20	2	18	6	26
N° of employees who returned to work after taking parental leave	8	20	2	14	6	21
N° of employees who returned to work after parental leave and remained employed 12 months later	8	16	2	8	4	21




Return to work and retention rates									
Description	2020			2021			2022		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
N° of employees who have been eligible for parental leave									
N° of employees who took parental leave	100	100	100	100	77.77	80	100	80.76	84.37
N° of employees returning to work after parental leave	100	80	85.71	100	57.14	62.5	66.66	100	92.59

Finally, we measured our performance through the annual GPTW climate survey. In 2022, 98% of our employees participated, rating us with an average satisfaction score of 95.2. In addition, we were able to raise our Trust Index average:




We have received the following recognitions that motivate us to continue with our efforts in improving human resources management:


Awards and certifications




- Best Places to Work in Peru 2022: ranked 5th.
- Best Places for Homeworking in Peru 2022: ranked 6th.
- Best Places to Work in Latin America 2022: ranked 49th.
- Best Places to Work Diversity and Inclusion 2022: ranked 17th.



- Recognition of GenderLab and Inter-American Development Bank - Elsa Pioneer Organization.



- Recognition as one of the Best Places for LGBTIQ+ Talent 2022 and as one of The Most Trans-Inclusive Companies 2022.



- Recognition as one of the companies with the greatest progress in gender equity: Top 5.



Interseguro Talent

- [GRI 3-3]
- [GRI 402-1]
- [GRI 404-1]
- [GRI 404-2]
- [GRI 404-3]

We seek to be a humane enterprise that encourages our employees to achieve their dreams and purposes in life.

At Interseguro, we believe in our employee’s professional growth and full potential development, promoting internal mobility and retaining key, diverse, qualified, and transformational talent. We also maintain a close relationship with our employees, informing them two months in advance of any operational changes that could affect them, and we promote a culture of continuous learning, focusing on digital skills, data management, and mentality growth.

Our talent management policies



- Selection and Development Policy
- Internal Salary Policy
- Performance Management Policy

In addition, we have developed programs and practices in human management for the development of our talent:

Human resources management programs	
Programs	Description
Equity, diversity and inclusion strategy	<ul style="list-style-type: none">> Policies to ensure safe and equitable workplaces.> Diversity and Inclusion Committee.> Guide to inclusive communication.> Inclusive terms glossary.> Measurement: Survey diversity, involvement in certifications> Decentralized activities/hybrid events.
Working on unconscious biases and prejudices	<ul style="list-style-type: none">> Training.> Purposeful celebrations.> Onboarding for leaders.> Visibility of testimonies.
To provide benefits and promote the professional and personal development of minority populations in the organization.	<ul style="list-style-type: none">> <i>Bienvenido a la Familia</i> program.> Inclusive HCP.> Inclusive product (Life Insurance).
Promote the incorporation of vulnerable populations into the organization's labor market.	<ul style="list-style-type: none">> Policy for the use of the company name.> Human Rights Day.> <i>Red Pride Connection</i> Perú.
Promoting gender equity	<ul style="list-style-type: none">> Postnatal Flex.> Conversatory on Mother's Day and Father's Day.> <i>Women Talks</i> event.> <i>Men Talks</i> event.



Human resources management programs	
Programs	Description
Fighting discrimination based on sexual orientation and gender identity	<ul style="list-style-type: none">> Policy that includes the concept of gender-based violence.> Support protocol for transgender employees.> Public statement and infographics in social networks.> ELSA Campaign.
Providing opportunities for people with disabilities	<ul style="list-style-type: none">> Diagnosis of inclusive processes for people with disabilities.> Business and disability network.> Case mapping with occupational physician.> Sign language basic course.
Fomentar el trabajo conjunto intergeneracional	<ul style="list-style-type: none">> We do not have an age limit for our calls for applications.

By 2022, we achieved 26%⁵ of positions covered by our internal talent.

We also have programs to train and improve our employees' skills.

⁵ Out of total applicable positions.

Our training program



- Scholarship program.
- *Potencia tu desarrollo* Initiative
- Generation impulse programs (staff).
- InPulse Leader.
- Commercial training: Training *Site*.

We have set up programs and initiatives to strengthen the sales team's sales skills:

Initiatives to strengthen the commercial team



- Commercial Training Program: five levels of insurance knowledge topics (Annuities, Individual Life Insurance, Finance and Argumentation).
- Monthly sales tips.
- Reinforcement workshops at supervisors' request.
- Discussions with the Rentas Particulares team every two weeks.



Likewise, in 2022, we have provided an average of four hours of training to our employees.

Average number of hours of training per employee				
Category	Gender	2020	2021	2022
Level 2 : Vice-Presidents	Male	23.8	9.3	16.3
	Female	20.5	19.0	12
Level 3: Managers and assistant managers	Male	23.6	3.2	32.5
	Female	27.2	7.3	13
Level 4: Heads and supervisors.	Male	23.8	6.2	6.8
	Female	35.1	28.3	7.2
Level 5: Employees	Male	15.4	33.9	5
	Female	21.7	51.1	3
Total		20.6	41.8	4.7

Percentage of employees who received evaluation				
Category	Gender	2020	2021	2022
Level 2: Vice-Presidents	Male	100	75	50
	Female	100	100	100
Level 3: Managers and assistant managers	Male	100	84.6	100
	Female	100	100	87.5
Level 4: Heads and supervisors.	Male	90.3	93.8	96.8
	Female	94.7	89.8	94.5
Level 5: Employees	Male	75.7	68.8	67.1
	Female	69.7	61.6	70
Total		74.7	67.3	72

In addition, our employees are regularly evaluated on their performance and career development.



We also recruited 687 new talents while 50 employees were let go. This hiring and turnover rate is broken down as follows:

New hires and turnover (by gender and location)						
By region and gender	New hiring rate (%)			Turnover rate (%)		
	2020	2021	2022	2020	2021	2022
Lima - Callao	31.06	35.51	60.99	0.82	0.82	0.78
Female	20.82	24.08	35.81	0.50	0.51	0.47
Male	10.24	11.43	25.18	0.32	0.31	0.31
Other regions	68.94	64.49	39.01	0.18	0.18	0.22
Female	42.66	42.04	25.91	0.13	0.14	0.18
Male	26.28	22.45	13.10	0.04	0.04	0.05

New hires (by age)						
By age group	New hiring rate (%)			Turnover rate (%)		
	2020	2021	2022	2020	2021	2022
Under 30 years of age	41.64	41.02	43.81	0.87	1.43	1.34
Between 30 and 50 years old	53.58	55.71	53.13	1.88	1.79	3.50
Over 50 years old	4.78	3.27	3.06	0.14	0	0.31



Human Rights: Diversity and Inclusion

[GRI 405-1]

[GRI 405-2]

[GRI 406-1]

[GRI 3-3]

We create safe workspaces so that our employees can develop and express themselves freely, with the necessary conditions to reach their maximum potential.

We consolidate our inclusive culture, increasing diversity in our teams and the sense of belonging within them. Our management is guided by the following policies and commitments:

Our inclusion policies	
Policy	Scope
Diversity and Inclusion Policy	Company-wide
Policy for the Prevention and Penalty for Violence and Discrimination	Company-wide, suppliers, and customers
Use of Social Name Policy	Company-wide
Support protocol for the admission of transgender or transitional employees	Company-wide

We are aware that actions keep our commitment alive. To that end, in 2022, we developed:



Our equity and inclusion initiatives



Game Changers Program
Changers for our leadership pool with a focus on sustainability and inclusion.



A plan to identify and adjust **wage gaps** between men and women was activated.



The first **diversity census** was conducted with a 56% response rate.



The 1st diagnosis of processes **to include people with disabilities**.



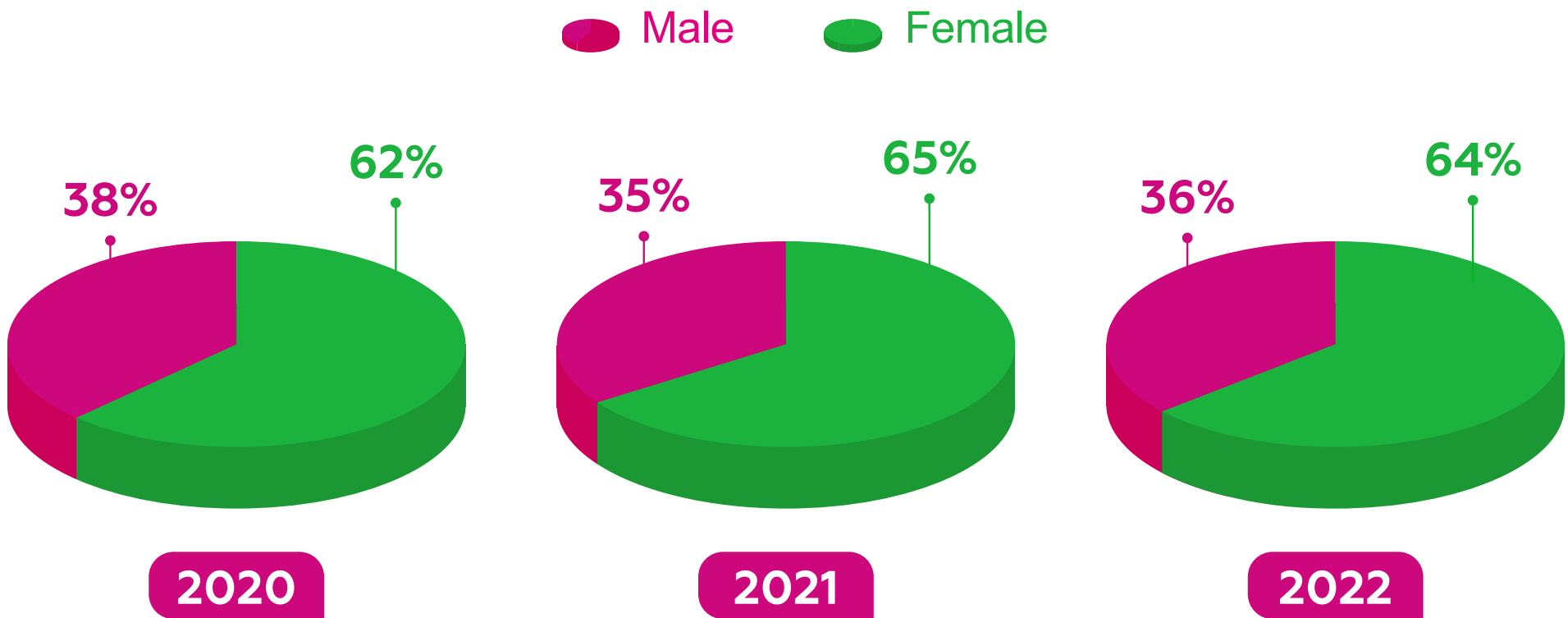
Employee diagnosis for the evaluation of our DEI management.



The **InWomen women's leadership** program, with 92% of our leader women participating.

In addition, over the past three years, we have had a steadily increasing percentage of women on our team.

Women's participation in our team



We also calculated the ratio between base salary and remuneration between men and women in our organization:



Salary and remuneration ratio by gender and region						
Location	Job category	Gender	Average base salary (S/)	Salary ratio	Average compensation (S/)	Salary ratio
Lima	Level 3: Managers and assistant managers	Female	16,356.47	0.93	47,680.58	1.05
		Male	17,534.58		45,573.44	
	Level 4: Managers and supervisors	Female	8,878.91	1	18,046.31	1.04
		Male	8,860.67		17,326.9	
	Level 5: Employees	Female	3,957.6	0.97	6,415.16	1.02
		Male	4,086.55		6,265.42	
Other regions	Level 4: Managers and supervisors	Female	9,187.27	0.78	13,131.13	0.60
		Male	11,783.27		21,891.53	
	Level 5: Employees	Female	4,793.68	0.92	7,251.93	0.84
		Male	5,186.24		8,667.75	



We also promote group diversity by age.



Thanks to our management, and our employees, 2022 has been a year of achievements:

Our diversity and inclusion achievements

Top 10 Ranking Par (gender equity)

Top 10 Presente LGBTIQ+. We obtained for first time the certification and recognition as a trans-inclusive company.

Top 17 GPTW *For all*. We entered for the first time in the 2022 ranking.

We have had no cases of discrimination.

Occupational health and safety

- [GRI 3-3]
- [GRI 403-1]
- [GRI 403-2]
- [GRI 403-3]
- [GRI 403-4]
- [GRI 403-5]
- [GRI 403-6]
- [GRI 403-7]
- [GRI 403-8]
- [GRI 403-9]
- [GRI 403-10]

We focus our actions on prevention and on protecting the health and safety of our employees and third-party service providers under any modality.

We promote the prevention of occupational risks, accidents, incidents, and occupational diseases, as well as a culture of compliance with current legislation. Our Occupational Health and Safety Management Policy commits us to the integral wellbeing of our employees. On this basis, we seek to continuously improve in order to maintain a safe and healthy workplace.

Occupational Health and Safety Management Policy



Our Occupational Safety and Health Management System (Sistema de Gestión de Seguridad y Salud - SST) is aligned with the requirements of the Occupational Safety and Health Law (Law No. 29783) and related legislation in force. This system is led by the Occupational Health and Safety Committee and the company's General Management. The employees who carry out activities inside or outside our facilities, as well as third parties providing services under any modality, are covered by our system.

In 2022, we carried out an external audit, accredited by the Ministry of Labor and Employment Promotion, demonstrating a high commitment in this area by obtaining 92% compliance with our SST procedures.

Our results of occupational health and safety procedures						
Type of workers	Covered by the SST system		Covered by SST system subject to internal audit		Covered by the SST system subject to external audit or certification	
	Nº	Total %	Nº	Total %	Nº	Total %
Employees	999	93%	999	93%	999	100%
Outsourced workers	70	7%	70	7%	0	0%
Total	1,069	100%	1,069	100%	999	100%

Hazard identification

Hazard identification, risk assessment, and control measures are management tools that facilitate decision-making regarding our activities and processes, as these allow us to prioritize actions according to the existing risk level.

We have an occupational health area composed of a physician and an occupational nurse who are responsible for the protection of the health of all human resources in the company. In addition, we hire the services of a clinic specialized in occupational and preventive health. It is worth noting that the occupational health information of our employees is handled only by health professionals, in compliance with national regulatory guidelines on the confidentiality of medical information.

In addition, we promote a culture of participation and consultation among our employees, which, in case they identify an accident, illness, or activity that violates their safety, motivates them to report it immediately to their direct boss, who in turn will refer the information to the Occupational Health and Safety area.



Communication flow in the event of health and safety hazards affecting our employees



We have digital communication lines so that every employee can contact us immediately for any report, attention and/or requirement:

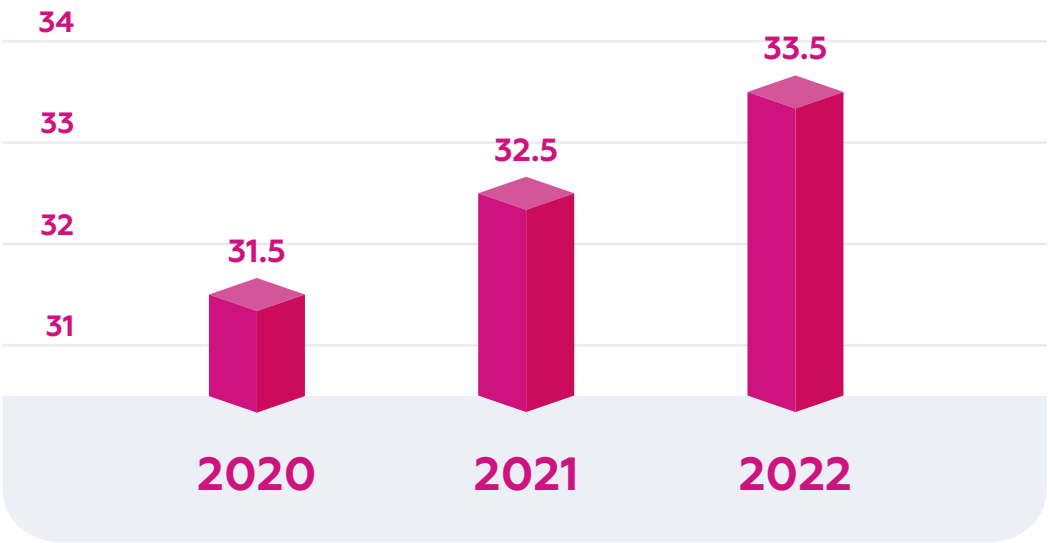
- 1. Mailbox:  seguridadysalud@interseguro.com.pe
- 2. Workplace: Yo Me Cuido Group
- 3. Occupational health and welfare emergency contacts: Social worker, occupational physician, and occupational disease.

In addition, in the event of fatal work accidents or dangerous incidents, those responsible for occupational health and safety must report the incident to the Ministry of Labor and Employment Promotion within 24 hours, using the forms established by law.

Occupational health and safety training

We have an annual training program for our employees, which provides knowledge to identify possible risks, informs on prevention measures, and explains how to make an early report.

Hours of training on SST issues



Health promotion

We develop the following actions to promote the well-being of our employees and mitigate health and safety risks, both work-related and non-work related:

Actions to promote the well-being and safety of our employees.



Promotional preventive 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.



Medical surveillance for employees.



Occupational medical exams with a preventive and promotional approach in compliance with the guidelines stipulated by MINSA.



Betterfly provides nutritional, psychological, general medical, and physical activity promotion services, among others.



Installation of a breastfeeding center and an institutional topic.

In 2022, our health and safety management achieved:

Our health and safety management achievements in 2022



We developed 6 face-to-face and virtual campaigns, with a promotional approach to health aimed at employees and their families.



2,371 medical attentions provided by the occupational health team.



172 employees underwent occupational medical examinations.



100% of our partners are registered with Betterfly and have all the benefits for their health care.

Health and safety indicators

We keep statistical control of occupational accidents, diseases, and dangerous incidents, which includes all our employees. It is worth noting that, in the last three years, our employees and contractors have not suffered any deaths due to an injury or occupational disease. Nor have there been any injuries due to accidents or occupational diseases, registering a rate of 0%.



Commitment to social development

Community and social investment

We are committed to equitable development for all; we seek to impact positively on the environment and continue building a more sustainable Peru.

We act with respect, integrity, and vision in everything we do. These reflected in the various social initiatives we developed with our main stakeholders in 2022:

Social programs



Interseguro Perú Champs scholarship program

We reaffirm 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 children with exceptional talents. We offer five scholarships each year, intending to provide quality education. We also support and carry out corporate financial education volunteer programs, among other events that are part of our strategic alliance.

We donated a total of S/. 9,395.



Children's villages

We joined as allies of "Aldeas Infantiles SOS Perú" covering the expenses of school supplies for 45 children and adolescents. Through this support we want to continue contributing to Peruvian children having more opportunities to excel, leaving no one behind.

We donated a total of S/ 1,800.



Voluntary donation from our employees to Fundación Peruana de Cáncer

We participated in the Ponle Corazón digital campaign, through the payroll discount of 11 of our employees, whose support was directed to the goal of the Peruvian Cancer Foundation for the Ponle Corazón Home. We also made our social networks and internal communication channels available to the Foundation to promote its campaign message and thus increase its dissemination. This action was carried out jointly with Interbank and Inteligo.

We collected a total of S/. 450.



Earth Hour

We joined a new edition of Earth Hour by turning off the lights of our two administrative offices in Lima for one hour. We also shared internally content related to sustainable lifestyles in order to continue training our employees and promote a culture of sustainability at Interseguro.



Social programs



Support to the Abrigo Pendiente campaign

We supported the organization Juguete Pendiente in the Abrigo Pendiente campaign, a humanitarian aid program in high Andean areas. The amount donated was used to purchase blankets for people in vulnerable conditions in Ayacucho and Moquegua.

We donated a total of S/. 3,242.



Support and response to natural disasters - Environmental emergency in Ventanilla

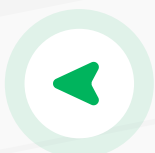
We joined the action in response to the oil spill on the Peruvian coast, in alliance with the organizations Juguete Pendiente and We Can Be Heroes. With the donated amount, cleaning supplies were purchased and delivered to the volunteers of these organizations at Caverio beach. Interbank and Inteligo jointly carried out this initiative.

We donated a total of S/. 10,000.





Environment Dimension



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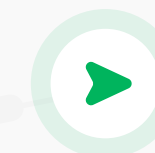
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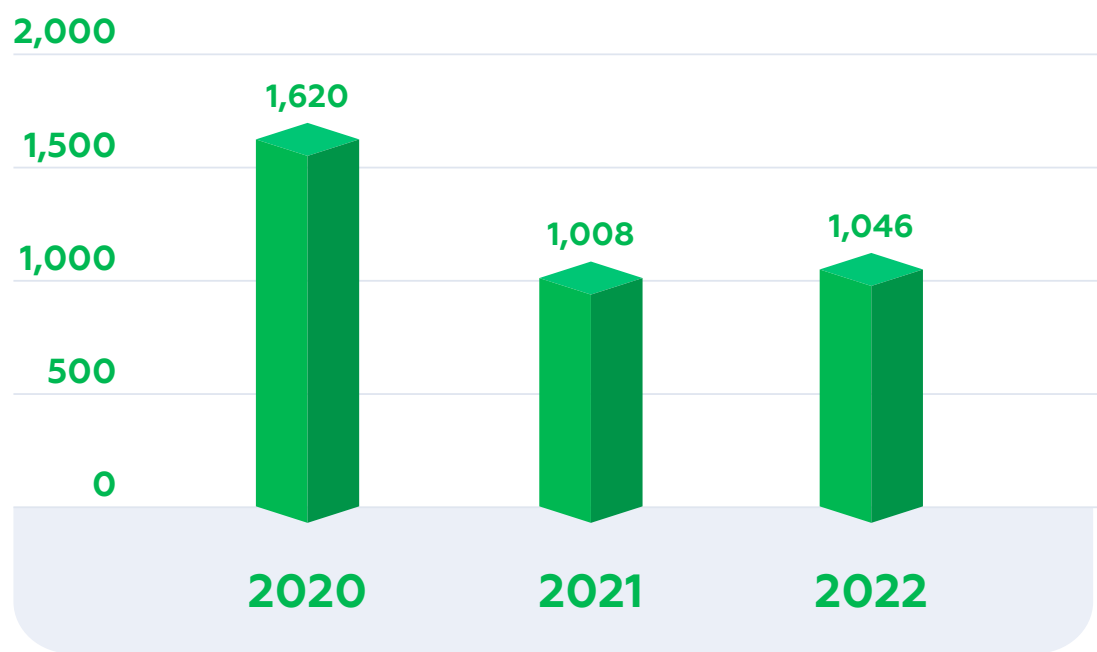


Eco-efficiency.

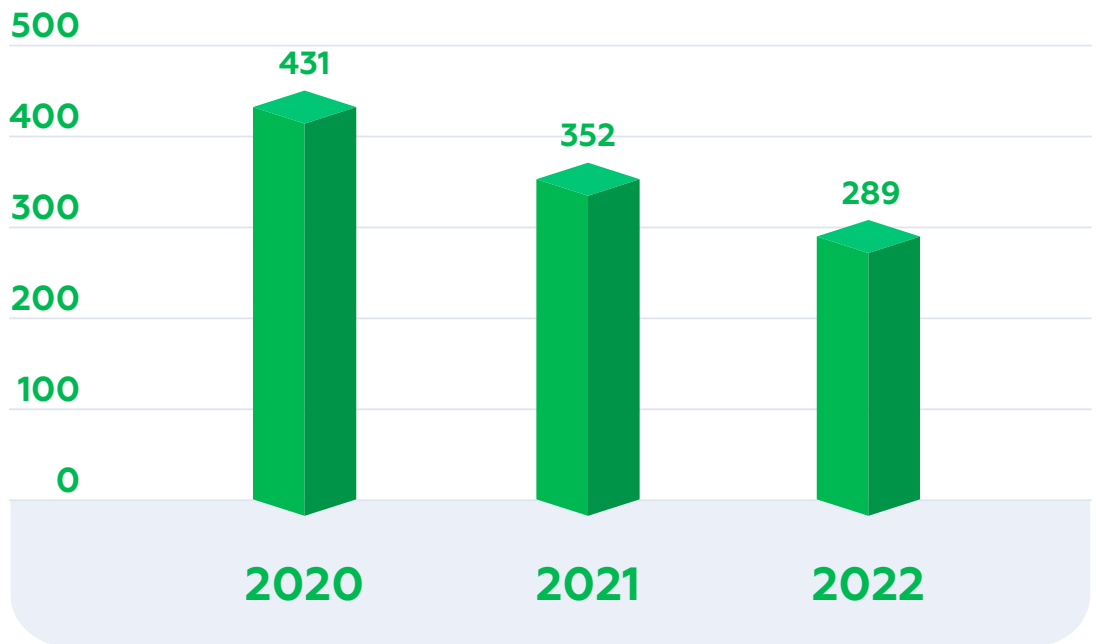
We are committed to the environment and strive to make more efficient use of energy.

That is why we are progressively reducing energy consumption in our facilities by migrating to LED lighting and promoting virtual and remote sales. In addition, we constantly monitor our consumption and seek to identify opportunities to reduce it.

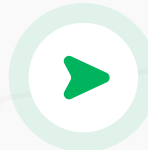
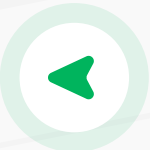
Total energy consumption (Gigajoules)



Energy consumption (MWh)



Energy consumption (KWh)



Fuel consumption (gallons)



In 2022, we achieved a 19% reduction in our energy consumption.

As for our emissions, we measure our carbon footprint annually through the consulting firm Ecoamet, calculating the emissions we generate (tCO2eq) and the emissions per dollar invoiced (tCO2eq/US\$).

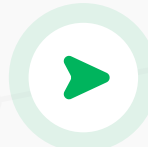
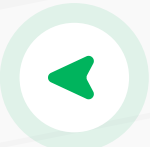
⁶ GHG emissions that are directly generated by the company. For example, emissions from combustion in boilers, furnaces, vehicles, etc.
⁷ GHG emissions indirectly by the company's use of energy.
⁸ All other GHG emissions indirectly generated by the company. For example: air travel, land travel, paper consumption, employee transportation, etc.

In addition, we have identified opportunities to reduce our emissions, such as acquiring energy from renewable sources for consumption that cannot be reduced. Likewise, we promote teleworking to avoid emissions from employees' commuting to workplaces.

Total GHG Emissions (MT CO2e)			
Year	Scope 1 ⁶	Scope 2 ⁷	Scope 3 ⁸
2020	0.1	64.31	1.28
2021	0.1	61.2	8274.76
2022	0.45	58.21	943.36

On the other hand, our activities generate adequate waste management. We comply with the environmental regulations of the Integrated Solid Waste Management Law, adopting minimization measures through recycling, reuse, or sale. We recycle hazardous waste, such as toner and waste electrical and electronic equipment (WEEE), and non-hazardous waste, such as paper, bottles, and plastic.

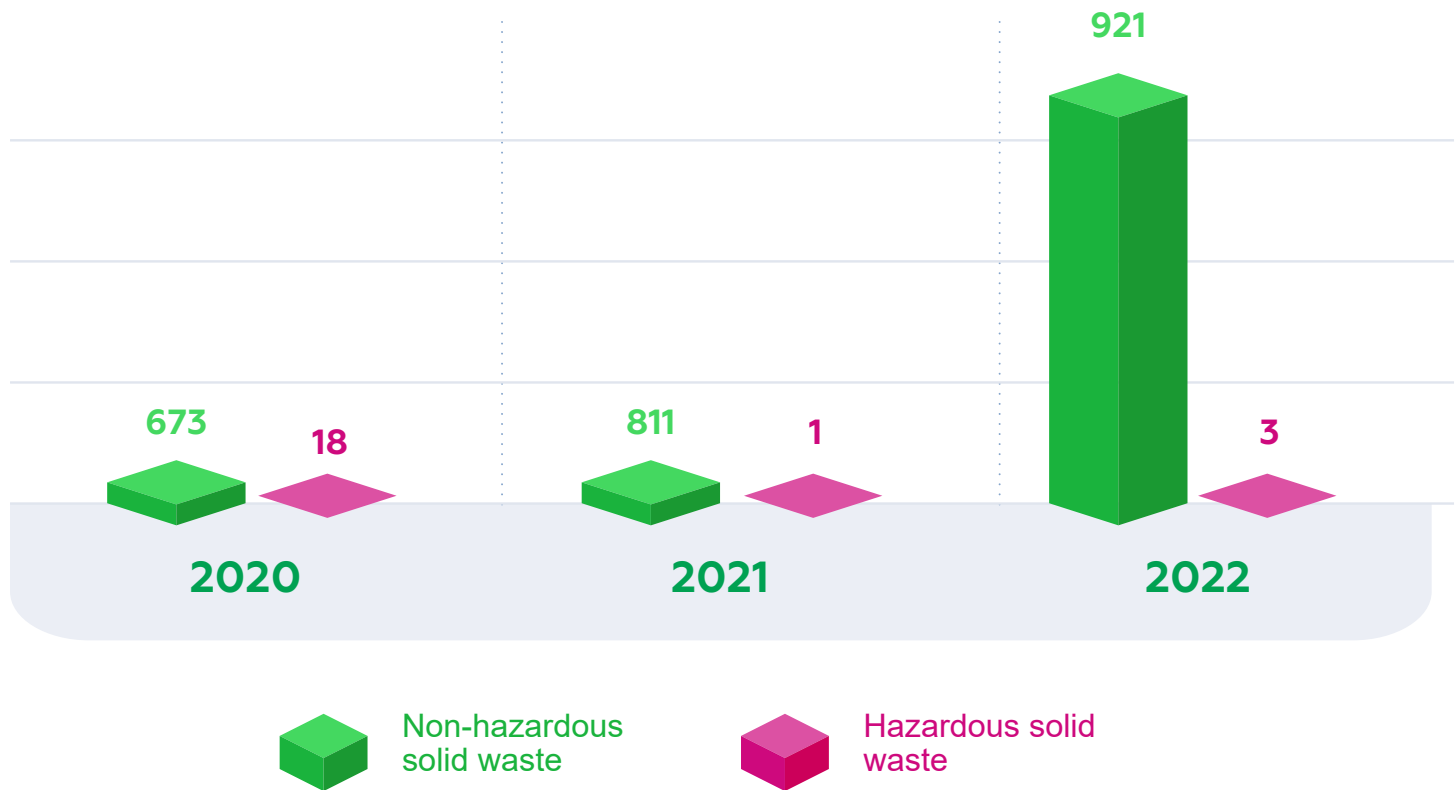
We have a waste management and recycling program developed jointly with our partner Ecotrash. We periodically carry out recycling activities within our administrative offices and reward the people who are most committed to this activity. Our partner can responsibly dispose of all the collected material that we deliver.



Type of paper we use (tons)



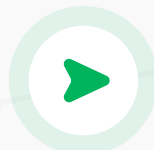
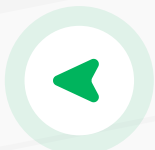
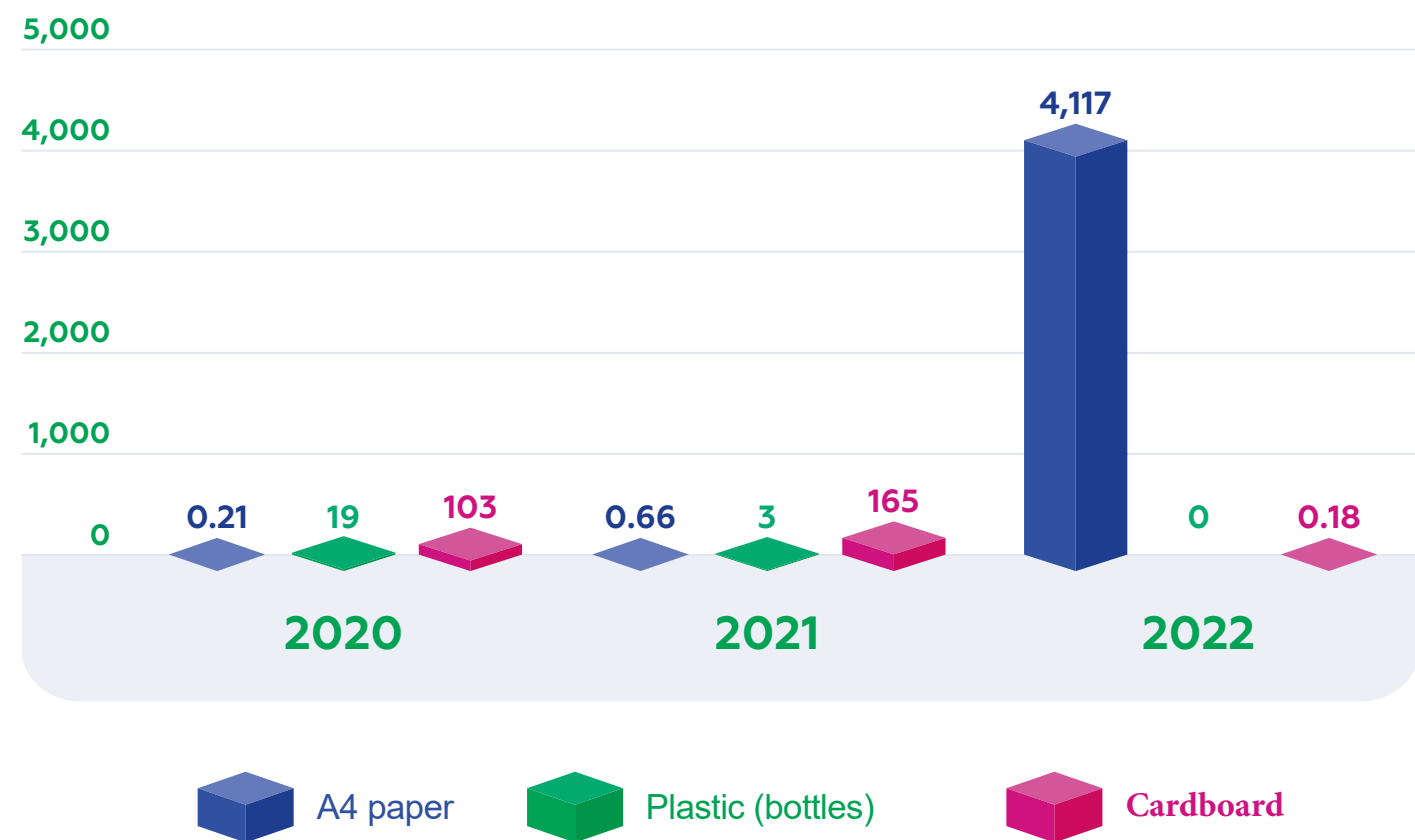
General waste (tons)



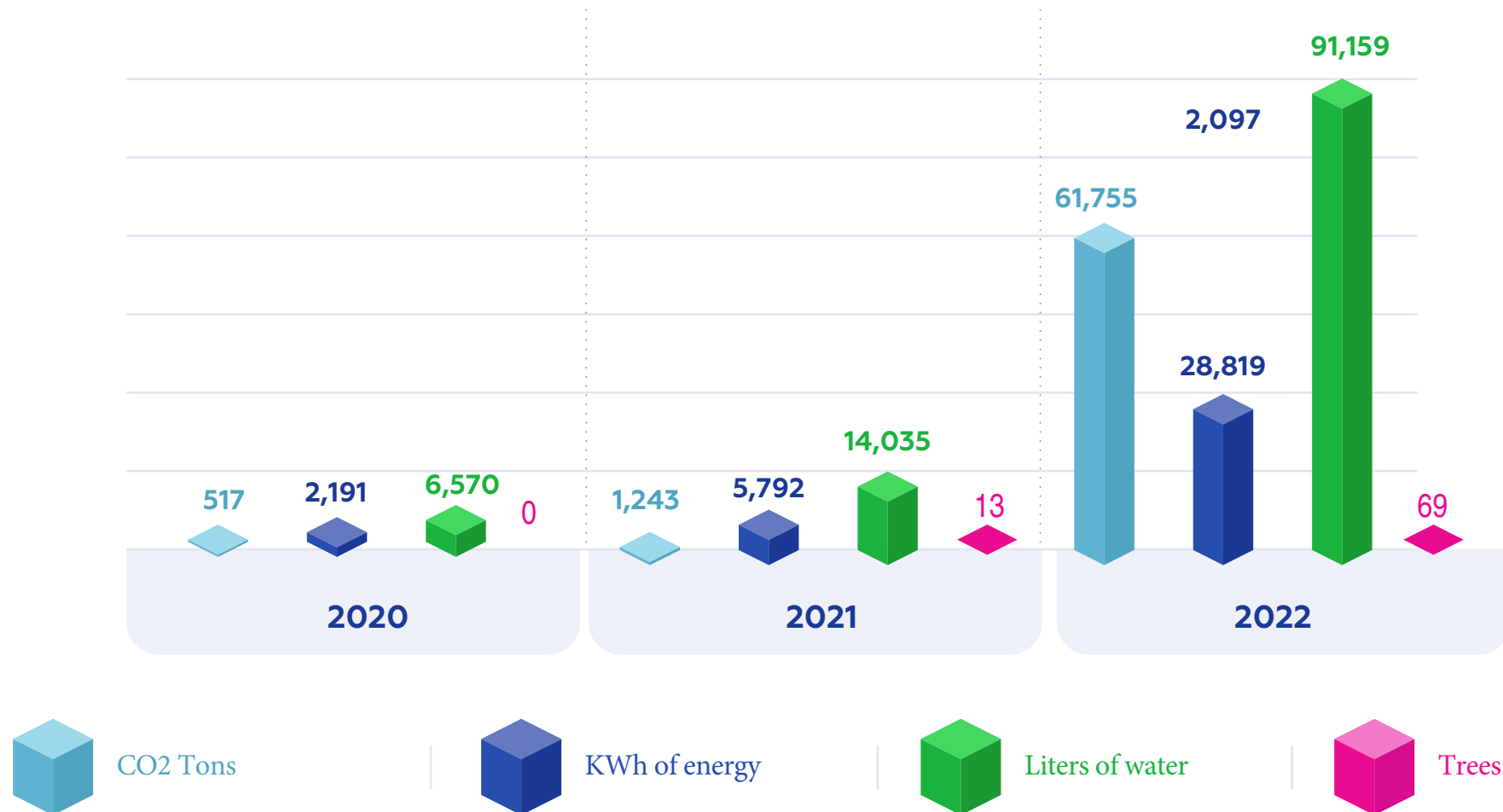
Hazardous recycled waste (tons)



Non-hazardous recycled waste (tons)



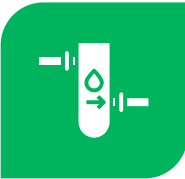
Saving resources through waste recycling



Due to our commitment in 2022, we managed to recycle, reuse, or sell 4,287 kg of waste.

Our water resource management is focused on reducing consumption, carrying out monthly follow-ups and generating a culture of eco-efficiency among our employees.

Our water resource management actions



We install saving devices in our pipes.



We check our sanitary facilities.



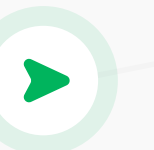
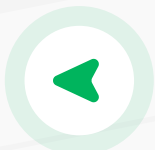
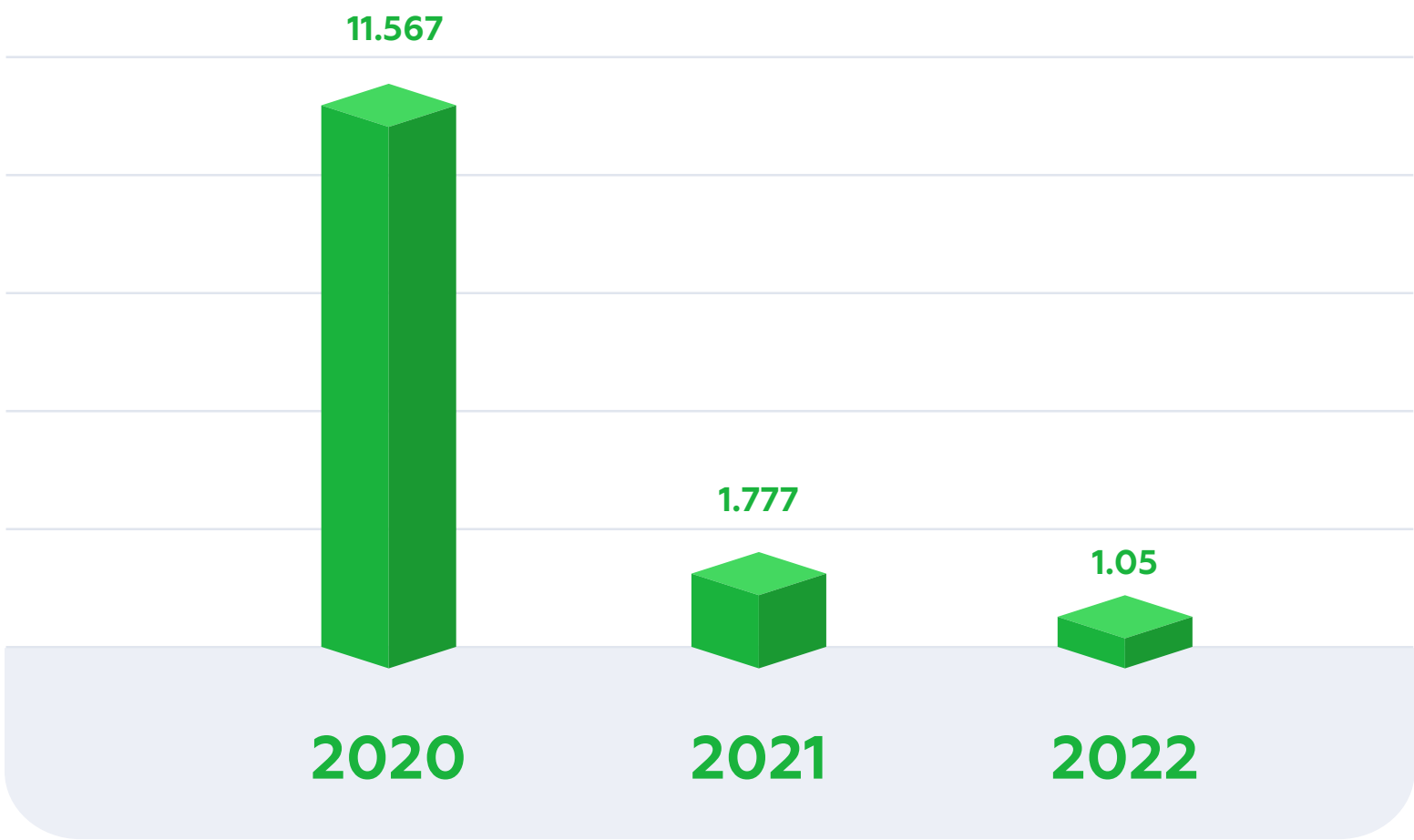
We regulate our flow in flowmeters.



We provide preventive maintenance to the equipment.

In addition, we measure water consumption in all our operations, which allows us to track the sustained reduction of our total water consumption from the municipal water network:

Total water consumption of the municipal water network (m3)





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Sustainability Report 2022

- [GRI 2-2]
- [GRI 2-3]
- [GRI 2-4]
- [GRI 2-5]

This sustainability report describes the economic, social, and environmental management performance of Interseguro Compañía de Seguros S.A.

It contains information from January 1, 2022, to December 31, 2022, on an annual basis. In addition, it has been prepared in accordance with the Global Reporting Index - GRI Standards, it has not been verified by an external auditor and it has not been necessary to update information.

The reporting scope includes only Interseguro.

For feedback, comments, or questions about this report, please write to:

- Giuliana Bustamante, ✉ giuliana.bustamante@interseguro.com.pe
- Gianela Sipi3n, ✉ gianela.valeria@interseguro.com.pe

Interseguro Compañía de Seguros S.A
Av. Javier Prado Este 492 interior 2601, San Isidro
Lima – Per3 Lima, 28 de abril 2023

Our stakeholders

- [GRI 2-25]
- [GRI 2-26]
- [GRI 2-29]

In the event that our activities may have a negative impact, we have various processes and guidelines in place to actively listen to our stakeholders and implement continuous improvements.

Our stakeholders are those individuals, groups, organizations, and institutions that are impacted by our activities, either positively or negatively, and that have some type of legal, commercial, contractual, social, or circumstantial relationship with us, or have the capacity to influence the continuity of our business.

In this regard, we attend to customer complaints through different customer service channels that are available on our website:



[Web Page.](#)



We also have a Transparency Portal with relevant information on the rights, codes, and commitments we have for the attention of our customers and the Ethics Channel where anyone can anonymously report unethical behavior, violations against legislation, regulations, or internal policies. It is worth mentioning that our Ethics Committee is oversees the evaluation and resolution of the reports submitted to the Ethics Channel.



[Transparency Portal](#)



[Ethics channel](#)

Relationship and communication available spaces				
STAKEHOLDER	DESCRIPTION	CLASSIFICATION	SCOPE	SPACES AND FREQUENCY OF COMMUNICATION
CEO	Person with the highest responsibility within Interseguro, i.e. General Manager.	CEO	His/her global vision of Interseguro allows him/her to define with great accuracy and precision the Company's purpose and mission.	Advanced E-mail <i>Kick off</i> Sessions with leaders
Shareholders	We only maintain a single class of shares that grant their holders the same rights and privileges. In this sense, each Interseguro share entitles the holder to one vote (except as provided for the election of directors).	Majority shareholder	Intercorp Financial Services Inc. a holding company incorporated in Panama, with a 91.5 % shareholding of the issued shares.	<ul style="list-style-type: none">> Corporate Governance Report.> Annual Financial Report.> Annual Shareholders' Meeting.> Telephone and e-mail communications.
		Minority shareholders	Shareholders owning less than 8.4% of the capital stock.	
Employees	These are all persons hired by Interseguro to perform a specific function and for which they receive a monthly salary, as well as a number of additional benefits.	Management Committee, Managers Division Managers, Chiefs Supervision Analysts Commercial Agents	Our employees are Interseguro's most important asset. Everyone, regardless of the position held, must share our values. Technical competencies are important, as are the soft skills for each specific position.	<ul style="list-style-type: none">> Labor environment study.> Performance evaluations.> Monthly meetings led by the Manager.



Relationship and communication available spaces				
Customers	Individuals or legal entities with which commercial relationships are established or maintained to provide any service or any product of the financial business.	Personal customers (through commercial or digital)	Personal customers are all individuals to whom Interseguro provides financial products or services.	<ul style="list-style-type: none">> Satisfaction surveys, interviews and focus groups.> Virtual book of complaints.> Meetings through Business Executives.> Telephone Banking.> Customer service> Social networks.> Safe Zone Application.
Suppliers	Individuals or legal entities that supply goods or services to Interseguro. They are an important part of the company's processes to provide quality products and services.	Permanent services	Are those recruited by the company on a regular and constant basis.	<ul style="list-style-type: none">> Directly with the Management or Legal Area (per Contract Management Policy); on an on-going basis.> Forms to become a Company's supplier.> Performance evaluation; six-monthly and annually. (Compliance).
		Non-permanent services	Are those recruited on an ad hoc basis and are linked to a specific activity	
		Key services	Are those that provide critical goods or services required to ensure the company's business continuity.	
		Specialized services	Are those that provide specialized goods or services, such as technology or IT-related services, etc.	
Directors	The Board of Directors is the executive governance body with the highest administrative, civil and criminal liability in an organization that represents the interests of shareholders.	Specialized services	Interseguro has a Board of Directors whose purpose is taking agreements and approving plans with the most impact on the company; and reviewing the Financial Statements, Income Statements, among other documents.	<ul style="list-style-type: none">> Board of Directors Meeting
Executive Committee	The Committee's main purpose is to follow up on the company's goals and accelerate decision-making.	<p>To be a member of the Committee, it is required to be a member of the Board of Directors.</p> <p>Permanent guests at the Committee meetings include the following persons:</p> <p>Chief Executive Officer Vice President, Legal; Administration and Finance Vice President, Investments</p>	The Board of Directors must appoint four (4) officers with the right to speak and vote to form the Committee. The Chairman of the Board of Directors must be a member of the Executive Committee.	<ul style="list-style-type: none">> Committee Meeting.> E-mail.> Board of Directors Meeting.



Relationship and communication available spaces

Investors	An investor is a person who acquires titles or invests his money in a project to obtain profits.	Short-term investments	Is an investment intended to be held for 3 years or less, then sold and/or converted to cash.	<ul style="list-style-type: none">> Investment Committee> E-mail
		Long-term investments	It usually offers a greater probability of maximizing returns over a 10-year period, rather than giving you a high return in just a few years.	
Authorities and regulatory body	Interseguro interacts directly or through standards with related institutions to achieve common objectives on retirement, insurance, and regulation of financial products and services.	Government and regulatory body	Institutions of the Executive, Legislative, Judicial, and Regulatory Entities.	<ul style="list-style-type: none">> APESEG> Social networks, permanently.> Face to face and occasional meetings.> E-mail.
GNO/ Civil society	Various non-profit organizations support Interseguro's work of philanthropy and common welfare.	Aldeas Infantiles SOS Perú Champs Juguete Pendiente Pacto Mundial UN Plan Internacional	We acknowledge our impact as a company, and therefore our corporate social and environmental responsibility, as the starting point of our commitment to sustainable development. Therefore, as an organization, we align ourselves with the fundamental matters described in the ISO 26000:2010 Social Responsibility Guide.	<ul style="list-style-type: none">> Sustainability newsletter.> E-mail.> Lugar de trabajo.> Phone calls.> Weekly face-to-face and/or virtual meetings.



Materiality analysis

[GRI 3-1]

[GRI 3-2]

The company's internal strategy and strategic relationship with stakeholders are enriched by materiality.

The materiality analysis allows us to visualize and manage risks, impacts, and opportunities and to define focused management and monitoring strategies.

To identify material issues, we followed a methodology based on the GRI Standard, complemented with experience and other inputs such as:

- › The Integrated Reporting framework and its Materiality in the IR document, SASB, DJSI.
- › The Materiality Report, published by AccountAbility.
- › Supplementary Guidance on Materiality, published by Social Value.

Thus, we conducted interviews with directors, investors, shareholders, suppliers, customers, representatives of regulatory entities, GNOs, and opinion leaders.

In addition, workshops were held with the Management Committee and employees. We also conducted surveys with customers and employees.

Based on these discussions, the Sustainability Team and Management Committee validated the prioritization of the initial issues. As a result, our materiality matrix and material issues were established.

It is important to note that we have addressed throughout this document the potential and actual impacts, positive and negative, of our material issues, along with the measures adopted to manage them and their effectiveness.



Material issues matrix

Material issues

- 1

People management and well-being.
- 2

Information security.
- 3

Customer's well-being.
- 4

Business concept, innovation, and digitalization (efficiency in operations).
- 5

Corporate governance – Ethics and transparency.

Efficient management issues

- 6

ESG integration in products and services.
- 7

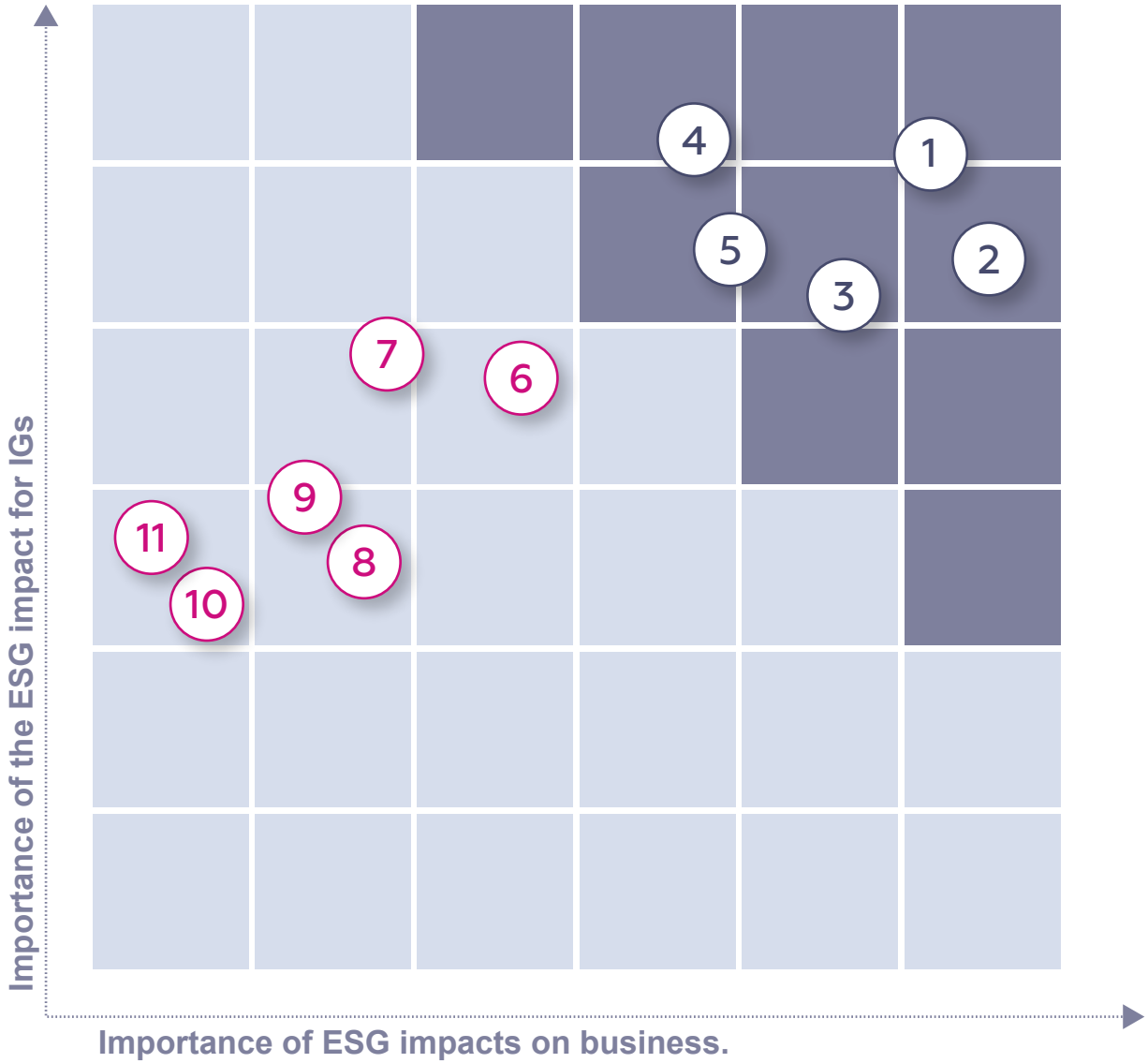
Human rights.
- 8

Community and social investment.
- 9

Eco-efficiency.
- 10

Climate strategy.
- 11

Supply chain management.



GRI Table of Contents

Usage Statement	
Usage Statement	The GRI Standards were complied with by Interseguro to prepare the report for the period from January 1, 2022 to December 31, 2022
GRI 1 Used	GRI 1: 2021 Fundamentals

GRI Standards						
Standard GRI	Contents	Location	Related SDGs	Omission		
				Omitted requirement	Reason	Explanation
GRI 2: 1. The organization and its reporting practices	General contents					
	2-1 Organizational details	p. 9	-			
	2-2 Entities included in sustainability reporting	p. 58	-			
	2-3 Reporting period, frequency, and point of contact	p. 4, p. 5	-			
	2-4 Information update	p. 58	-			
	2-5 External verification	p. 58				



GRI Standards						
Standard GRI	Contents	Location	Related SDGs	Omission		
				Omitted requirement	Reason	Explanation
GRI 2: 2. Activities and employees	2-6 Activities, value chain, and other	p. 9, p. 10, p. 27	-			
	Business relations	p. 33, p. 34	8, 10			
	2-7 Employees	p. 34	8			
GRI 2-3: Governance	2-9 Governance structure and composition	p. 20, p. 70	8			
	2-10 Nomination and selection of the highest governance body	p. 21	5, 16			
	2-11 Chairman of the highest governance body	p. 21	16			
	2-12 Role of the highest governance body in impact management oversight	p. 21	16			
	2-13 Delegating responsibility within impact management	p. 21	-			
	2-14 Highest governance body's role in sustainability reporting	p. 21	-			
	2-15 Conflicts of interest	p. 21	16			
	2-16 Communicating critical concerns	p. 21	-			
	2-17 Highest governance body's collective knowledge	p. 22	-			
	2-18 Highest governance body performance evaluation	p. 22	-			
	2-19 Payment policies	p. 34	-	a and b	Confidentiality restrictions	Contains private information on personnel salaries
	2-20 Process to determine payment	p. 34, p. 35	-			
	2-21 Annual total compensation ratio	p. 35	-			



GRI Standards						
Standard GRI	Contents	Location	Related SDGs	Omission		
				Omitted requirement	Reason	Explanation
GRI 2: 4. Strategy, policies and practices	2-22 Sustainable development strategy statement	p. 4, p. 5	-			
	2-23 Commitments and policies	p. 11, p. 12, p. 24, p. 26	16			
	2-24 Commitments and policies incorporation	p. 23, p. 24	-			
	2-25 Remedy processes for negative impacts	p. 22, p. 23, p. 58	-			
	2-26 Procedures to seek advice and raise concerns	p. 22, p. 24, p. 58	16			
	2-27 Compliance with laws and regulations	p. 25	-			
	2-28 Associations memberships	p. 11, p. 12	-			
GRI 2: 5. Stakeholders engagement	2-29 Approach to stakeholders' engagement	5.1 Our stakeholders	-			
	2-30 Collective bargaining agreements	3.1.1 Our culture	8			
Material issues						
GRI 3: Material issues 2021	2-29 Approach to stakeholders' engagement	p. 59, p. 60, p. 61	-			
	2-30 Collective bargaining agreements	p. 34	8			



GRI Standards						
Standard GRI	Contents	Location	Related SDGs	Omission		
				Omitted requirement	Reason	Explanation
Material issues						
GRI 3: Material issues 2021	3-1: Process for determining material issues	-	-			
	3-2: List of material issues	-	-			
People management and well-being						
GRI 3: Material issues 2021	3-3 Material issues management	p. 33, p. 39, p. 46	-			
GRI 401: Employment	401-1: Hiring of new employees and employee turnover	p. 42	5, 8, and 10			
	401-2 Benefits for full-time employees that are not provided to part-time or temporary employees	p. 37	3, 5, and 8			
	401-3 Parental leave	p. 37	5, 8			
GRI 402: Employee-company relations 2016	402-1 Minimum notice periods on operational changes	p.39	8			



GRI Standards						
Standard GRI	Contents	Location	Related SDGs	Omission		
				Omitted requirement	Reason	Explanation
GRI 403: Occupational health and safety 2018.	403-1 Occupational health, and safety management system	p. 46	8			
	403-2 Hazard identification, risk assessment, and incident investigation	p. 47	8			
	403-3 Occupational health services	p. 47, p. 48	8			
	403-4 Employees' involvement, consulting, and occupational health and safety communication	p. 48	8, 16			
	403-5 Occupational health and safety training for employees	p. 48	8			
	403-6 Employees' health promotion	p. 49	3			
	403-7 Occupational health and safety impacts prevention and mitigation directly linked to business relationships	p. 46	8			
	403-8 Occupational health and safety management system coverage	p. 47	8			
	403-9 Injuries due to occupational accidents	p. 49	3, 8 and 16			
	403-10 Ailments and illnesses					
GRI 404: Training and education 2016	404-1 Employees' average hours of training per year	p. 41	4, 5, 8 and 10			
	404-2 Programs to develop employees' skills and programs to assist in their transition	p. 39, p. 40	8			
	404-3 Percentage of employees participating in regular performance and career development evaluations.	p. 41	5, 8 and 10			
GRI 405: Diversity and equal opportunity 2016	405-1: Government and employee diversity	p. 44, p. 46	5 and 8			
	405-2: Ratio between basic salary and male and female salary	p. 45	5, 8 and 10			



GRI Standards						
Standard GRI	Contents	Location	Related SDGs	Omission		
				Omitted requirement	Reason	Explanation
GRI 406: Non-discrimination 2016	406-1 Discrimination cases and corrective actions taken	p. 46	5 and 8			
Information security						
GRI 3: Material Issues 2021	3-3 Material issues management	p. 26, p. 27	-			
GRI 418: customers' privacy 2016	418-1 Substantiated complaints regarding breaches of customer privacy and loss of customer data	p. 27	16			
Customers' well-being						
GRI 3: Material Issues 2021	3-3 Material issues management	p. 14, p. 15	-			
GRI 417: Marketing and Labeling 2016	417-1 Product and services information and labeling requirements	p.14	12			
	417-2 Non-compliance cases related to product and services information and labeling	p. 15	16			
	417-3 Non-compliance cases related to marketing communications	p. 15	16			
Business concept, innovation and digitalization (efficiency in operations)						
GRI 3: Material Issues 2021	3-3: Material issues management	p. 16	-			
Governance, ethics and transparency						
GRI 3: Material Issues 2021	3-3: Material issues management	p. 19	-			



GRI Standards						
Standard GRI	Contents	Location	Related SDGs	Omission		
				Omitted requirement	Reason	Explanation
GRI 205: Anti-Corruption 2016	205-1 Assessed operations in terms of corruption-related risks	p. 23	16			
	205-2 Communication and training on anti-corruption policies and procedures	p. 24	16			
	205-3 Confirmed incidents of corruption and actions taken	p. 25	16			
GRI 206: Unfair Competition 2016	206-1 Legal actions related to unfair competition and monopolistic practices and against free competition	p. 25	16			
GRI 207: Taxation 2019	207-1 Fiscal approach	p. 26	1, 10 y 17			
	207-2 Fiscal governance, risk control and management	p. 26	1, 10 y 17			
	207-3 Stakeholders involvement and management of their concerns on tax issues	p. 26	1, 10 y 17			
	207-4 Reporting on a country-by-country basis	-	-	a, b and c	Not applicable	Interseguro operates in Peru



Appendix

Appendix N°1: Members of the Board of Directors.

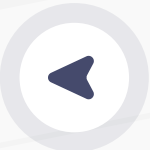
[GRI 2-9]

[GRI 405-1]

Our Board of Directors is conformed as follows:

Members	Type	Independence	Years on the Board	Relevant positions¹	Gender
Felipe Morris Guerinoni	Non-Executive	No	24	Chairman of the Board of Directors. No executive positions at Interseguro.	M
Juan Carlos Vallejo Blanco	Non-Executive	No	10	No executive positions at Interseguro.	M
Luis Felipe Castellanos López-Torres	Non-Executive	No	3	No executive positions at Interseguro.	M
Ramón Barúa Alzamora	Non-Executive	No	22	No executive positions at Interseguro.	M
Carlos Rodríguez-Pastor Persivale	Non-Executive	No	24	No executive positions at Interseguro.	M
Fernando Zavala Lombardi	Non-Executive	No	3	No executive positions at Interseguro.	M
Carlos Saco-Vértiz Tudela	Non-Executive	Sí	9	Alternate Director. No executive position at Interseguro	M
Guillermo Martínez Barros	Non-Executive	Sí	14	No executive positions at Interseguro.	M
Raúl Musso Vento	Non-Executive	Sí	22	No executive positions at Interseguro.	M

¹ It is noteworthy that all members represent the shareholders.



A photograph of a modern glass skyscraper at night, with the Interseguro logo illuminated on its upper facade. The building's windows are lit up, reflecting the city lights. The sky is a deep blue with some light clouds. The overall image has a blue tint, especially on the right side.

Interseguro

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Gianela Sipión, gianela.valeria@interseguro.com.pe