



# Corporate Social Responsibility and Sustainability

REPORT 2021



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# Sustainability Strategy and Governance



## IFS AND CORPORATE SUSTAINABILITY

Intercorp is the nation's leader in mitigating global warming.

Our companies are ensuring clean and healthy environments for the people of tomorrow.

Intercorp is the principal pioneer in renewable energies.

Intercorp is considered the principal ally of Peruvian entrepreneurs.

All our companies promote development in the communities in which they operate.

### Intercorp Financial Services

To be a financial platform that incorporates ESG criteria in the way we operate to promote the sustainable the development of Peru

### Interseguro

“An insurance for the planet” is the name of IS’s sustainability strategy, which is aligned with IS’s strategy under the focus: “Laying the Foundations for Sustainability” and our purpose is what drives us to achieve it.

### CULTURE OF SUSTAINABILITY

IS Sustainability Lead

### CONTRIBUTING TO THE CARE OF THE ENVIRONMENT

→ Luciana Olaechea  
VP HR

### PROMOTING INCLUSION AND TALENT

Sustainability Hub  
Management

### MEASURING OURSELVES BY INTERNATIONAL STANDARDS

- HR
- Cybersecurity and Risks
- Legal and Compliance
- Digital
- Administration
- Investment
- Finance





#Recicla  
Consciente

Supermercados  
Peruanos SA



Protecting the natural environment

# Protecting the natural environment

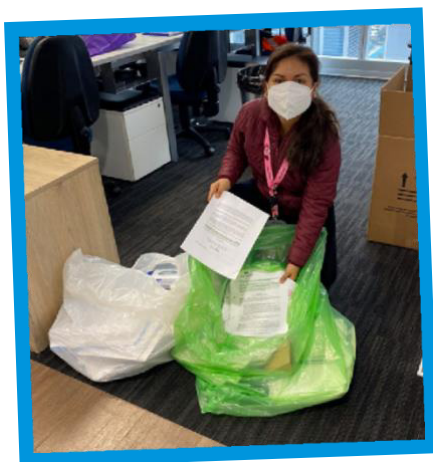
During 2021 our **commitment to social and environmental well-being** remained stronger than ever. This is why, in alignment with our strategic business focus "Laying the Foundations of Sustainability", we work on social and environmental initiatives, together with our key stakeholders, such as clients, employees, suppliers and public institutions with the aim of having a positive impact on our environment and continuing working together to build a more sustainable Peru.

We know that a balanced environment is everyone's responsibility, which is why this year we measured and verified our carbon footprint for the first time through the Peru Carbon Footprint tool, which allowed us to obtain our second green star **awarded by the Ministry of the Environment**.





We also recognize that **sustainability means working with allies that allow us to complement efforts in favor of a healthier planet.** For this reason, during 2021 we became strategic allies of the **Supermercados Peruanos S.A. Conscious Recycling** campaign, with the aim of promoting a culture of recycling in Peru. Three spokespersons from Interseguro gave workshops to associations for formalized recyclers on the topics of health, financial education and first aid, and **10 volunteers used their social networks to disseminate the campaign messages.**



We worked together with the Ecotrash platform to **generate value from our generated waste.**



During 2021, we delivered **50 kg of cardboard boxes and 200 kg of paper**, magazines and newspapers for recycling. This translated into a positive environmental impact of **3 unfelled trees** and **5,401 liters of water and 1400 kW saved.**



50 kg cardboard boxes and 200 kg of paper.



3 unfelled trees



5,401 L of water



1400 kW saved

# Learn about our 2021 carbon footprint



Table 1: Addresses of offices included in the scope

Office	Address
PARDO Y ALIAGA	Pardo y Aliaga 640, San Isidro, Lima.
ORQUÍDEAS	Av. Javier Prado Este 492, San Isidro, Lima.
ANDRÉS REYES	Paseo de la República 3071 San Isidro, Lima.
AREQUIPA	Mz. D Lt. 1, Urb. Los Cedros - Yanahuara.
CHICLAYO	Cle. Los Dulantos 110, Urb. Santa Victoria
TRUJILLO	Cle. Santa Martha H-15 Urb. la Merced




Table 2 GHG inventory for Interseguro (by category, type of GHG in tCO2 equivalent and percentage)


Emission source	Emissions (tCO2eq)	Emissions CH4 (tCO2eq)	Emissions N2O (tCO2eq)	Emissions HFC (tCO2eq)	Total CO2eq	Overall contribution
<b>Category 1</b>	0.1	0.0	0.0	0.0	0.1	0%
Fire extinguishers	0.1	0.0	0.0	0.0	0.1	0.00%
<b>Category 2</b>	61.2	0.0	0.0	0.0	61.2	0.73%
Electric power	61.2	0.0	0.0	0.0	61.2	0.73%
<b>Category 3</b>	74.8	0.0	0.0	0.0	74.8	0.90%
Business Travel	24.1	0.0	0.0	0.0	24.1	0.29%
Hired transportation	6.6	0.0	0.0	0.0	6.6	0.08%
Homeoffice	44.1	0.0	0.0	0.0	44.1	0.53%
<b>Category 4</b>	7,082.4	0.0	0.0	0.0	7,082.4	84.96%
Water consumption	0.4	0.0	0.0	0.0	0.4	0.00%
Paper consumption	0.3	0.0	0.0	0.0	0.3	0.00%
Company Facilities	7,074.6	0.0	0.0	0.0	7,074.6	84.87%
Courier Service	7.1	0.0	0.0	0.0	7.1	0.08%
<b>Category 5</b>	1,117.56	0.00	0.00	0.00	1,117.56	13.41%
Leased Assets	1,117.6	0.0	0.0	0.0	1,117.6	13.41%
<b>Total emissions</b>	<b>8,336.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>8,336.1</b>	<b>100.00%</b>




During 2021 we also joined **Earth Hour**, an initiative of the **World Wildlife Fund (WWF)**. The lights and signs of our administrative offices were turned off to give the planet a break.



We also communicated the **commemorative dates of environmental, social and ethical issues** as part of our communication strategy to keep our stakeholders informed.



As part of our employee Christmas basket deliveries, we selected **100% national enterprises to support economic reactivation** and to continue promoting a culture of responsible consumption among our employees.



In line with our organizational value "We take care of what we have", we have **digitalized processes and today all our contracts, purchase orders, payment orders and employee photo IDs are 100% digital.**

Finally, we held the **IS Recyclethon**, this time from our employees' homes, to promote an environmentally responsible lifestyle.



“An efficient approach allows us to better impact the environment while generating greater value for our clients.”

**Juan Pablo Segura**  
VP of Finance



A group of people, including children and adults, are standing in an outdoor setting, possibly a distribution center or a community area. They are wearing face masks and holding various food supplies, including bags and a bucket. The background shows a structure with a sign that says "COMPRO".

# Protecting the social and occupational environments

# Working in support of society

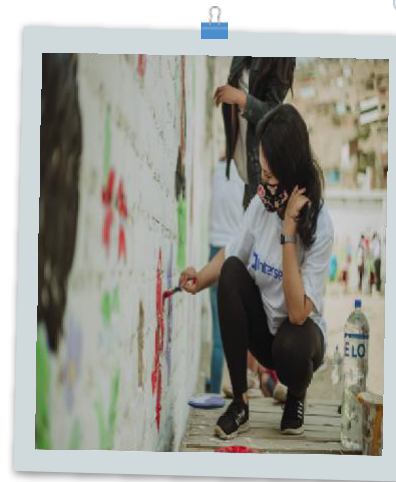
At Interseguro we believe strongly that a sustainable future and present are built from within. That is why we are **proud to have obtained 95% satisfaction** on the item: “I feel good about the way we contribute to the community as an organization” in the framework of the **Great Place to Work** measurement. Along the same lines, we implemented the IS Volunteer program, which closed 2021 with 45 active members.

**75% is the total percentage of Interseguro clients** whose information is used for secondary purposes, with prior authorization from the client. These purposes are strictly commercial and always with the **intention of providing them with the best so that they continue to move forward safely.**



Together with **Juguete Pendiente and Ruwasunchis**, 11 Interseguro volunteers led an in-person volunteer day during the month of December at San Pablo Mirador de Portada II - Manchay with the aim of improving the community's cement sports court, together with the boys and girls.


In order to keep our clients informed about our CSR actions, **in 2021 we implemented the IS Social Responsibility and Sustainability Bulletin**, which consolidates three sustainability actions that we carried out during the quarter.







Together with Plan International, an organization that **seeks to empower girls in vulnerable conditions, we held the "Taking Over Power" event** in which Matria Patricia - 13 years old - assumed the position of CEO of Interseguro for a day with the objective of reaffirming IS's commitment to addressing the gender gap in Peru.



In addition, together with Intercorp and the Ministry of the Environment, we developed the **first edition of the Entrepreneurship with a Purpose Fair**, a virtual space in which we brought together 15 enterprises **led by women** with the aim of promoting responsible consumption and reducing the gender gap in Peru.



## Working so that no one is left behind

We joined the Ponle Corazón campaign of the Peruvian Cancer Foundation and **we managed to collect S/ 1,585.00 from employees.**

Along the same lines, working together with **Peru Champs**, we committed to the education of 5 girls and boys through scholarships that are fully covered by Interseguro. In addition, we donated **17 tablets to the same organization to ensure the children's learning does not stop.**

We also **donated 1 tanker truck to the district of San Juan de Lurigancho** due to the emergency of an outage of the basic resource of water in the district.

Finally, working together with **Juguete Pending**, we **delivered 500 blankets to Cuzco, Puno and Lima**, and delivered toys to Hogar Pendiente, a shelter that hosts families who come to the capital to receive medical treatment.





# Our Social Investment

Initiative	Organization Benefited	Amount Given		How Given
5 scholarships for girls and boys	Peru Champs		\$5,000.00	Community investments
17 tablets provided	Peru Champs	S/.1,700.00		Charity donations
Improvement of cement sports court + painted murals in Manchay	Juguete Pendiente	S/.8,457.30		Charity donations
Delivery of 500 blankets for cold season	Juguete Pendiente	S/.5,000.00		Charity donations
Conscious Recycling Campaign	Supermercados Peruanos S.A.	S/.7,500.00		Community investments
Annual collection for the Ponle Corazón campaign*	Fundación Peruana de Cáncer	S/.1,585.00		Charity donations
Social campaign – Supplying water by tanker truck	San Juan de Lurigancho district	S/.593.22		Charity donations
<b>TOTAL</b>		<b>S/.24,835.52</b>	<b>\$5,000.00</b>	



These amounts do not include VAT.

\*The amount was collected by the employees of Interseguro through payroll discounts.



“ Laying the foundations of our sustainability means working so that everyone has the **same access to opportunities** and that no one is left behind. ”

**Luciana Olaechea**  
**VP Human Resources and Development**

# Diversity strengthens our culture

During 2021 we reaffirmed our commitment to making Interseguro the best place to work for everyone, without distinction of any kind, since we know very well that diversity enriches and increases the positive impact of our actions.

For this reason, we launched the **"Sign Language" training** with the aim of improving customer experience and promoting the inclusion of people with some type of hearing or speech disability.



We launched the CONADIS #DígaloConRespeto (Say it with respect) campaign to raise awareness of the correct terms that should be used to address people with disabilities with respect and to recognize their dignity.



15.

# Employee Support Programs

Currently, Interseguro has implemented a **flexible work schedule policy**. This consists of implementing work schedules from home and physically going the offices when necessary, depending on the demands of the position and area.

To control daily work both remotely and in person, Interseguro has developed an **integrated work timekeeping system**. This allows employees to capture the start or end of their working hours through an Internet platform.

## How can I access Kronos on my device?

### Via Web

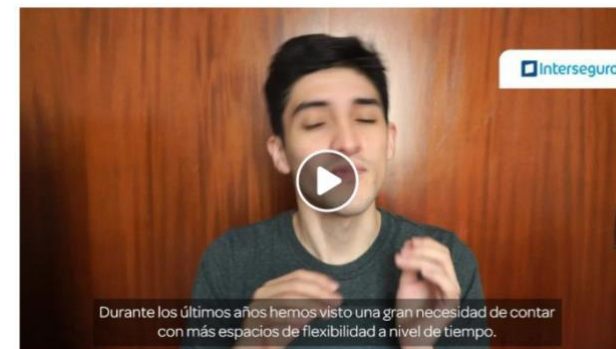


### Via App



Every summer Interseguro establishes the possibility of **ending the Friday workday at noon for all employees**, including analyst and managerial level positions. This is a benefit that may be aligned with personal, professional and job-related demands and requires the approval of the employee's manager.

Every employee, beginning from the analyst level, has the **right to choose one of the three available work schedules**. This choice requires the approval of the employee's manager and of the human resource analyst. The process of choosing the work hours is carried out twice a year, but it can be carried out at any time of the year if the situation demands it.



Interseguro does not have part-time work options as a permanent schedule option. On the contrary, Interseguro offers the possibility of having half-day shifts on specific days as a result of personal and work agreements. **This agreement is established using the “Flex Coupons”**, which is a benefit allowing time off during working hours and is available to all employees.

Our policy for choosing and using working hours is available on our website.



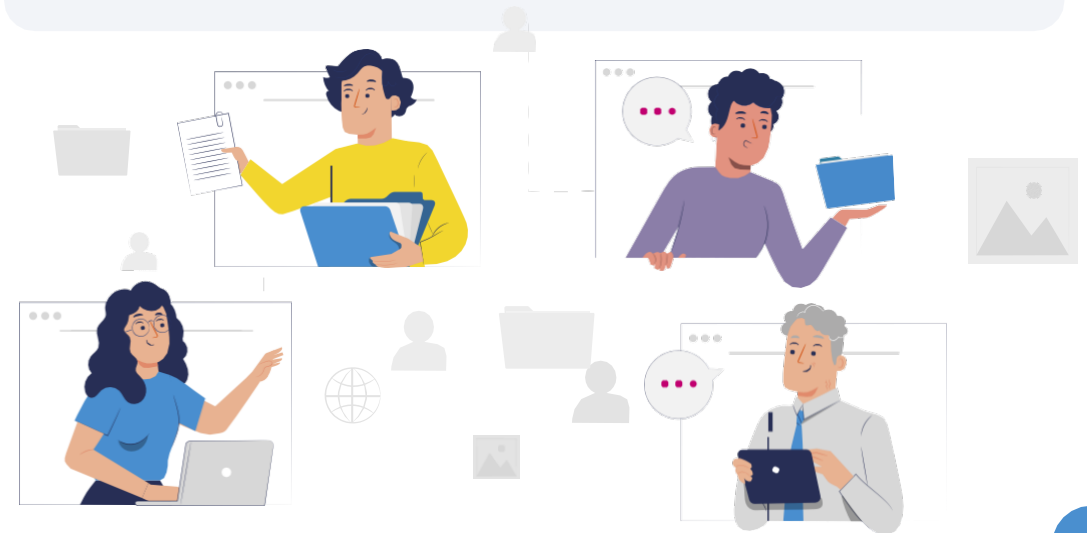
We implemented the **Social Name Use Policy** and we enabled the **personalization option so that our collaborators** can freely live and express their gender identity.

We train our leaders in matters of **diversity and inclusion** with the aim of making them more aware of their management biases and the importance of having them as principal promoters and allies and continuing to build safe work spaces where everyone can have the same opportunities to develop their full potential.

We maintained the **blind-process initiative with blind CVs for management positions, among other inclusive-selection initiatives focused on talent.** Achieving a more equitable participation of men and women in different roles by confronting social stereotypes.

We also launched the **InWomen IS program** with the aim of enhancing the leadership skills and empowerment of our female Interseguro leaders.

Each year we keep alive our **commitment to diversity and inclusion** through special commemorative dates, forming more aware citizens and creating allies.





Along the same lines, we held new editions of **WomanTalks** and **MenTalks: Breaking Paradigms**. In this way, our collaborators reflect on and better understand how biases and prejudices affect our day to day.

Together with Presente ONG, a **new edition of the Pride Talks was held, within the framework of the International LGBT+ Pride Day** with the aim of continuing to learn more about the people who are part of the community and the importance of being visible.

The option was enabled so that spouses and same-sex partners of our employees could access the exclusive benefits of the **Beneficiate** platform of **Somos Intercorp**.



We maintained **periodic reinforcement of the Diversity policy and of the Prevention and Discipline of Violence and Discrimination policy**, as well as the communication channels available to report irregular conduct and together make our company a safe place.

The **Pride IS virtual community was implemented for LGBT+ people** and allies who want to actively participate. Currently there are 25 people who are part of this community.



We were recognized by **Genderlab** with **second place** in the “Recognizing Harassment” category in the **ELSA Route (Work Spaces Without Harassment)** for our initiatives to raise awareness and train leaders and teams.



The sum of all our efforts allowed us to reach **5th place in the Par de Aequales Ranking in the category of 200-1000 employees in Peru**, which reaffirms our commitment to creating diverse and safe spaces for everyone.

Along the same lines, we **participated in the diagnosis of Presente ONG** to measure the quality of the practices implemented in favor of the LGBT+ community in Interseguro.



We held the **"Biases and Microaggressions"** in the **LGTBIQ+ Community"** webinar, together with **Red Pride Connection Peru**.

We signed the **1st Declaration of Commitments Pride Connection Peru 2021**, a series of commitments to which we adhere as a company to continue working against discrimination related to sexual orientation, identity and gender expression.



# Our Occupational Safety and Health programs



At Interseguro we have an Occupational Health and Safety Management System. Its principal components include:

## Annual Occupational Safety and Health Plan:

This plan shows the complete process that is carried out to identify hazards and the risks associated with occupational health and safety.

This process is summarized in a Hazard Identification and Risk Assessment Matrix, with the purpose of protecting the safety and health of workers, ensuring compliance with legal requirements to carry out all our operational activities.

## How do we do it?

The methodology used by our organization for **hazard identification and risk assessment** is proposed by the Ministry of Labor in Ministerial Resolution No. 050-2013-TR, method 2, which can be found on the **website of the Ministry of Labor and Promotion of Employment**.

## Thinking about our suppliers and allies

We are proud to have an Instruction Guide for activities carried out by **third parties that establishes and describes the minimum quality, safety, health and environmental requirements that third-party companies must comply with** during the execution of activities, in accordance with Interseguro standards.

This is in line with the commitment we have at **Interseguro to promote optimal working conditions for everyone**.

## About internal inspection:

Inspections as part of the **Annual OSH Plan** are scheduled quarterly, allowing risks to be discovered before occupational accidents occur.

These internal inspections are carried out by the OSH Committee.





Aligned to our OSH Plan, we have a contingency plan that describes the objectives, strategies and programs to prepare employees and respond to emergency situations. Different types of drills (such as fire and evacuation drills) are held to prepare employees to be ready to deal with these types of emergencies. As part of the investigation of occupational incidents, accidents and diseases, we have procedures, led by the OSH Committee, to detect the causes and take action.

## Awareness and development:

During the year, we held four training workshops on Occupational Safety and Health. The training and awareness program is the most important support element within the OSH management system, since it seeks to create awareness among the staff of the importance of complying with all the OSH Plan requirements and to explain the staff's roles and responsibilities in relation to compliance with the elements of the occupational health and safety management system.

As part of the annual OSH plan, we have specific goals, objectives and activities that help us achieve what is outlined in relation to occupational safety and health:

## Occupational Safety and Health Goals and Objectives

Objective	Activity	Indicator
Conduct control and risk-assessment analysis.	Advise the company on matters of OSH and of control and risk-assessment analysis.	Index of activities carried out.
Establish guidelines for the surveillance, prevention and control of the health of employees at risk of exposure to COVID-19.	Advise the company on OSH and following up on guidelines controls PVPC-SarsCoV-2-COVID-19.	Index of activities carried out.
Management of occupational incidents and diseases.	Advise the company on OSH and management of occupational incidents and illnesses.	Index of activities carried out.
Control of emergencies.	Advise the company on OSH and management of occupational incidents and illnesses.	Index of activities carried out.
Update OSH management system documents.	Provide evidence and maintain information on what has been done in terms of OSH.	Index of monthly updated records.
Comply with the Annual OSH Plan (Comply with OSH Committee meetings and employee training sessions).	Advise the company on OSH matters and monitoring of OSH activities.	Index of meetings held per year. Index of training sessions carried out.

\*For all goals, the target is 100%

\*These KPIs are used to monitor the progress of actions related to the reduction and prevention of health problems/risks.



**Protecting economic performance**

# Working ethically and with transparency

At Interseguro we work under the highest standards of quality and always aligned with our organizational values. We recognize that sustainability aspects are increasingly important for our stakeholders, due to their impact on our entire value chain.

For this reason, during 2021 we implemented the **Commitment to Human Rights within our Code of Ethics.**

## We work together with our suppliers so that they grow with us

During 2021 we participated in the Centrum PUCP, Sustainable Peru and GRI training sessions promoting responsible purchasing management.

Along the same lines, a work group was established including the Risk, Administration, Legal, Compliance and Sustainability areas to manage Interseguro's responsible purchasing strategy.



23.



We added the Sustainable Development Objectives to our Sustainability Policy to ensure that our stakeholders are aware of our contribution to the fulfillment of the 2030 Agenda.



We voluntarily joined the Peruvian Foreign Trade Society initiative and committed to paying MYPES suppliers within a maximum of 30 days, maintaining the responsible commitment we made with Peruvian entrepreneurs and their sustainable development.



With the aim of promoting a culture of sustainability as part of the way of doing things at Interseguro, we participated in Impact Nights, an Intercorp initiative that brings environmental and social issues closer to the group's employees.



In order to prepare against cyberattacks and promote a culture of responsibility, the Information Security area carried out a cybersecurity drill.



The Supplier Assessment Policy was implemented.





# Part of our pride!

## Certifications and Recognitions





**“If you have made it this far, it’s because you share our purpose of helping Peruvians move forward safely and securely. Let's continue to build together.”**

