



Sustainability

Report

2023





AT INTER, WE ALWAYS
PROVIDE THE BEST SERVICE
SEGURO **SEGURO**
(WE'VE GOT YOU COVERED)

Table of Contents

04

CEO Message

39

Impact-Driven Business

- 4.1 Financial Inclusion
- 4.2 Consumer Financial Protection
- 4.3 Sales and Service Labeling Practices
- 4.4 Sustainable Products and Services

07

This is INTERprotección

- 1.1 About Us
- 1.2 Timeline
- 1.3 Our Business
- 1.4 Our INTER WEY Culture

48

Our People

- 5.1 Development and Training
- 5.2 Occupational Health, Well-being, and Safety
- 5.3 Diversity, Equity, and Inclusion
- 5.4 Community Engagement

16

Our Sustainability Strategy

- 2.1 Materiality Assessment
- 2.2 Definition of Our Sustainability Strategy Pillars

91

Operational Eco-efficiency

- 6.1 Climate Change Vulnerability
- 6.2 Clean Energy Opportunities

23

Responsible Management

- 3.1 Governance Structure
- 3.2 Business Ethics
- 3.3 Anti-Corruption
- 3.4 Systemic Risk Management
- 3.5 Data Privacy and Security

96

Appendices

CEO Message

In recent years, the corporate sector has shown greater interest in sustainable and resilient business models. To meet challenges such as climate change, economic instability, and increasing global digitalization, the world requires innovative measures. We're confident that by adopting ESG (Environmental, Social, and Governance) criteria, we'll continue creating value for our stakeholders while caring for society's well-being.

This 2023 Sustainability Report is a testament to our unique approach to sustainable development, which has been ingrained in INTERprotección's DNA for a significant period.

It is based on our distinct "INTER WEY" organizational culture—a philosophy that sets us apart, comprising eleven principles, such as inclusion and respect, passion for our work, constant evolution, and collaboration.

INTERprotección is the first Mexican insurance broker to establish its own foundation. Since its inception in 2006, Fundación INTER has made a significant impact, benefiting over 720,000 people throughout Mexico. Our employees have also played a crucial role, contributing over 50,000 volunteer hours to more than 118 projects.



With more than four decades of experience in comprehensive risk management & consulting in the Insurance and Sureties, Reinsurance, Microinsurance, and Assistance markets in Mexico and Latin America, INTERprotección offers a variety of quality products and services tailored to meet our customer needs.

Our Microinsurance service protects vulnerable groups in Mexico, Guatemala, and Peru. We'll keep working towards financial inclusion to ensure a prosperous and inclusive future.

In 2023, we achieved significant milestones: new investment targets, an expanded customer portfolio, and a journey towards new horizons. Our success is a testament to our employees' commitment and passion, and our customers' trust.

Under our motto "Securing today to take care of tomorrow," we launched our Sustainability Plan. This plan will guide us in facing emerging challenges through an ESG model that increases value for our stakeholders.

We're deeply committed to respecting human rights, environmental protection, and the fight against climate change. Our commitment to the UN Global Compact Principles and the Sustainable Development Goals of the 2030 Agenda are evidence of this.

At INTERprotección, we turn today's challenges into opportunities to shape a more resilient and sustainable future.

Juan Ignacio Casanueva

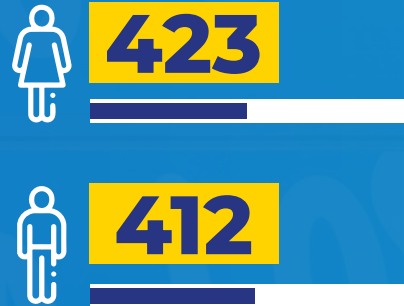
CEO, INTERprotección

INTERPROTECCIÓN

Highlights By The Numbers:

**45 Years
of Experience**

835
employees



30+ Strategic Alliances

Service in 150+ countries

800+
insurance experts employees

100K+
customers

5K+
corporate clients

USD \$1.6 B
in Premiums

USD \$500 T
insured

200K+ People benefited through
Fundación INTERprotección in 2023



Chapter 1

This is INTERprotección

1.1 About Us

1.2 Timeline

1.3 Our Business

1.4 Our INTER WEY Culture



1.1 About Us

(GRI 2-1; 2-2; 2-5; 2-6; 2-7; 2-8; 2-9)

We are INTERprotección, an insurance broker with agents specialized in Insurance, Reinsurance, Microinsurance, and Assistance with 45 years of experience in comprehensive risk management and consulting.

We manage a portfolio of

USD \$1.6 M
in premiums

USD \$500 B
insured



Our vision is to change how people obtain insurance in Mexico, making insurance hassle-free.

We offer a wide variety of quality and customized options & coverage for our **more than 100,000 customers**, paying particular attention to a detailed risk analysis. Our **30+ strategic alliances** and partnerships with the most prestigious insurance companies globally allow us to handle all situations and needs.

Our excellent customer service and constant innovation have positioned us as a benchmark in the insurance and surety bond sector. We offer personalized service while quickly adapting to the needs of our customers in the digital world. Our goal is to strengthen our “Business to Client” (B2C) digital model, providing the best digital insurance platform in Latin America.

Our Purpose

INTERprotección aims to provide our customers and allies peace of mind and financial security.

We work to clearly understand their individual needs and goals, delivering customized and unique solutions at every contact point. Our commitment is to excellence in every detail and aspect, maintaining our integrity and ethics in all our operations. We value efficiency, always ensuring immediate responses and timely attention.



NATIONAL AND GLOBAL PRESENCE

We are not just a local entity, but a global presence. We provide services throughout Mexico, and thanks to our network of correspondents and partnership with Gallagher—the third largest insurance broker worldwide—we extend our reach to **more than 150 countries**.

Our customers operate in a wide range of industries:



Wholesaling



Construction



Agriculture



Infrastructure



Finance

We provide coverage in **25+ currencies in various countries**



Our headquarters are in
Mexico City

08
**Regional
Offices**

01
**Call
Center**

We expand our operations through offices in:



**European
Union**



**United
States**



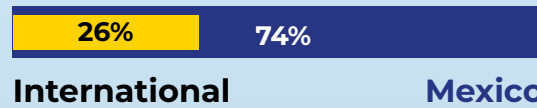
Brazil

WE ARE A GLOBAL BROKER

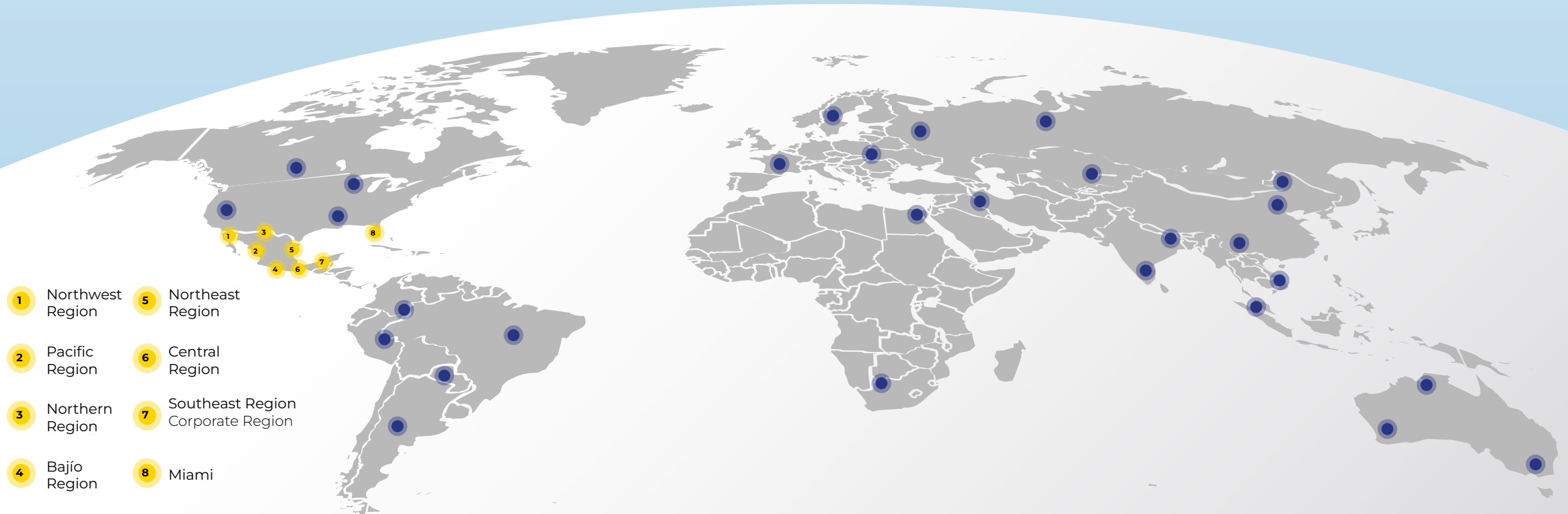
26% of our premium is place abroad

Thanks to our extensive correspondent network, our international area provides service in **150+ countries**

PREMIUM DISTRIBUTION



Our portfolio diversification includes hedging in over **25 currencies**



1.2 Timeline

1978

We started selling traditional door-to-door insurance at a house-office in Las Flores Street (Mexico City)

2006

We created Fundación INTERprotección



2020

We created [inter.mx](#) as a platform to offer COVID-19 insurance coverage



2022

We transformed our **Assistance Department**; it offers everyday life insurance services

1997

We established a reinsurance broker

2012

We entered into a partnership with



2021

We opened our Miami, Florida, office

2023

We are [inter.mx](#), Mexico's leading digital platform, driving innovation and growth in the insurance industry through cutting-edge technology

1.3 Our Business

We offer our services through **five business units:**



1. Insurance & Sureties:

We offer comprehensive insurance solutions tailored to small, medium, and large companies with all types of risks. We have more than 800 insurance experts.

500,000+
claims received

94%
of claims are resolved in favor of our customers

\$2,500 M
paid to our customers



2. Reinsurance:

We offer comprehensive advice on placements, actuarial services, and the development of tailor-made products for cyber risks, property protection, terrorism, public liability, aviation, and financial lines. We trade in the top domestic and international markets thanks to our specialized staff.

USD\$400 M+
brokering

97%
retention of our customers upgrading their policy terms and conditions

We broker 25%
of Mexico and Central America premiums at LLOYD's



3. Microinsurance:

Low-cost insurance for low-income or limited banking service people. We operate the largest Microinsurance brokerage service in Latin America.

\$50 B+
in policies placed

Presence in
México and Perú

2.6 M
active users





4. Assistance:

Over 100 services for everyday life insurance—from a tow truck to cell phone or travel protection.

1 M
users

100 K+
services provided

100+
types of services offered

We offer our services through **five business units:**



5. inter.mx:

Starting in 2021, inter.mx is aimed at individuals through a fully digital and multi-product experience. Under our motto “Making insurance hassle-free,” we fulfill our mission of giving all Mexicans the opportunity to obtain insurance.

500 K
policies in 4 years

by the end of 2022
140,000+ clients

13 insurers
connected in real time

Our

INTER WEY

CULTURE

Our INTER WEY culture is a key pillar that fosters a strong team spirit based on collaboration and mutual support. It is essential to overcome challenges and achieve our collective goals. We are always positive and strive to evolve constantly. This evolution allows us to provide our customers with increasingly innovative solutions.

INTER WEY

- 1 **CONOCIMIENTO PROFUNDO DEL CLIENTE**
- 2 **RESPUESTA INMEDIATA**
- 3 **PERFECCIÓN EN LOS DETALLES**
- 4 **TRABAJO EN EQUIPO**
- 5 **ATENCIÓN PROFESIONAL Y PUNTUALIDAD**
- 6 **EVOLUCIÓN CONSTANTE**
- 7 **ACTITUD POSITIVA**
- 8 **DIVERSIÓN Y PASIÓN POR NUESTRO TRABAJO!**
- 9 **FLEXIBILIDAD EN TODO MOMENTO**
- 10 **INCLUSIÓN Y RESPETO**
- 11 **AYUDA Y COLABORACION**



Chapter 2

Our Sustainability Strategy

At INTERprotección, our unwavering commitment to sustainable development is deeply ingrained in our business model. Since 2017, we have been steadfast in our implementation of a Corporate Social Responsibility (CSR) Policy, which promotes respect for people, fosters ethical values, contributes to our community, and preserves the environment. This commitment is not just internal, but also extends to our external stakeholders, reinforcing our dedication to sustainable development.

This year, we are going beyond and adapting to current trends—we have begun transitioning towards a sustainability model that aligns more closely with modern world demands, reaffirming our commitment to sustainability.

2.1 Materiality Assessment

2.2 Definition of Our Sustainability Strategy Pillars



2.1 Materiality Assessment

(GRI 3-1; 3-2)

In 2023, we conducted our first materiality assessment supported by an external consultant. Thanks to this assessment, we identified our sources of value creation, understood positive and negative impacts, and discerned our stakeholders' perspectives. Therefore, we have implemented our Sustainability Strategy comprehensively, which is aligned with the DNA of our business.

This exhaustive methodology ensures a strategic approach based on the relevance and impact of each topic in our Sustainability framework.



This assessment is divided into the following **four phases:**



1. Identification of Stakeholders

(GRI 2-29)

To prioritize relevant topics, we first identify our stakeholders as groups whose needs, interests, or expectations are directly or indirectly related to our activities and can influence our company.

Our proactive approach to understanding our stakeholders' expectations has been instrumental in creating mutually beneficial strategies. By anticipating potential risks and aligning our strategies with stakeholder expectations, we not only maintain their trust but also demonstrate their integral role in our operations.

As we seek long-term, trusting relationships and follow our fundamental principles of transparency and ethics, we are committed to maintaining effective and constant communication with our stakeholders.

Through this open and active multiple-channel communication, we can address our stakeholders' concerns and interests, as well as value their opinions. Appendix 3 includes the communication channels through which we stay in touch with our stakeholders.

We have identified ten stakeholders, categorized into two main groups:

Internal Stakeholders



Employees



Board of Directors



Compensation Committee



Audit Committee



Interns

External Stakeholders



Customers



Suppliers



Community



Employees' Families



Strategic Alliances

2. Identification of Material Topics

Through an analysis of our market, the context in which we operate, the dominant ESG trends, and the identification of our internal practices, we have defined **14 material topics based on ESG criteria.**



3. Prioritization of Material Topics

Our stakeholders reviewed material topics through 9 interviews and 682 digital surveys. Our extensive research—including quantitative and qualitative elements—allowed us to weigh each material topic and classify its priority level correctly: high, medium, or moderate.

Prioritization	No.	Material topic	Axis
High	1	Business Ethics	Governance
	2	Development and Training	Social
	3	Anti-Corruption	Governance
	4	Systemic Risk Management	Governance
	5	Data Privacy and Security	Governance
Medium	6	Financial Inclusion	Social
	7	Diversity, Equity, and Inclusion	Social
	8	Consumer Financial Protection	Social
	9	Sustainable Products and Services	ESG
	10	Occupational Health, Safety, and Well-being	Social
	11	Climate Change Vulnerability	Environmental
Moderate	12	Community Engagement	Social
	13	Sales and Service Labeling Practices	Governance
	14	Clean Technology Opportunities	Environmental

NOTE: Definitions of material topics are included in Appendix 1.

4. Development of a Materiality Matrix

(GRI 3-2)

The following matrix shows the results of the surveys and interviews conducted with INTERprotección's stakeholders. The vertical axis reflects the relevance to the business, while the horizontal axis reflects the relevance to the stakeholders. The horizontal axis should be read from left to right, identifying the topics ranked from lower to higher relevance to the stakeholders. In contrast, the vertical axis should be read from bottom to top to identify the topics from lowest to highest priority to the business.

The points in the upper right section are the topics of highest relevance for the stakeholders, while the points at the bottom left represent material topics with moderate priority.



2.2 Definition of Our Sustainability Strategy Pillars

The 14 material topics were grouped into four pillars:



As part of our sustainability activities and model, we conducted an internal analysis to identify the six Sustainable Development Goals (SDGs) to which we contribute.



Pillar 1. Responsible Management

We ensure we do the right thing in every aspect of our business. Honesty and transparency are always part of our actions. We reject any behavior contrary to our Code of Ethics and Conduct. We strive to identify risks affecting our customers and company, implementing sound policies to stay safe.



Pillar 2. Impact Business

Our customers are our fundamental pillar; we support this through a sound organizational culture: "INTER WEY." Its purpose is to serve our customers and constantly improve their experience. This culture guides our customer relationships, helping us provide services that add value and benefit financial security.



Pillar 3. Our People

It is crucial for us to foster a work environment with personal and professional growth while ensuring health, safety, and equal opportunities for all employees. We are committed to inclusion, respect, flexibility, constant evolution, and collaboration to attain each employee's maximum potential. Through Fundación INTERprotección, we seek to have this same impact externally.



Pillar 4. Operational Eco-efficiency

We are fully aware of the importance of caring for the environment and know that the balance between economic development and environmental stewardship is essential for a prosperous and safe future for our customers, community, and society. As an essential part of our commitment, we have implemented practices that minimize the environmental impact of our operations and services. We work daily to contribute to a more sustainable and safer world, protecting the health of our planet.



Chapter 3

Responsible Management

INTERprotección strives to manage our business responsibly, adhering to ethical practices that respect human rights and demonstrate accountability toward our stakeholders. We prioritize transparency, strictly oppose corruption, and proactively implement policies and controls to identify and mitigate risks that may impact our customers and organization. These measures are aimed at ensuring our organization's long-term sustainability, providing a sense of security to our stakeholders.

Responsible management strengthens our corporate reputation, fosters customer loyalty, attracts talent, mitigates risks, and promotes new business opportunities.

3.1 Governance Structure

3.2 Business Ethics

3.3 Anti-Corruption

3.4 Systemic Risk Management

3.5 Data Privacy and Security

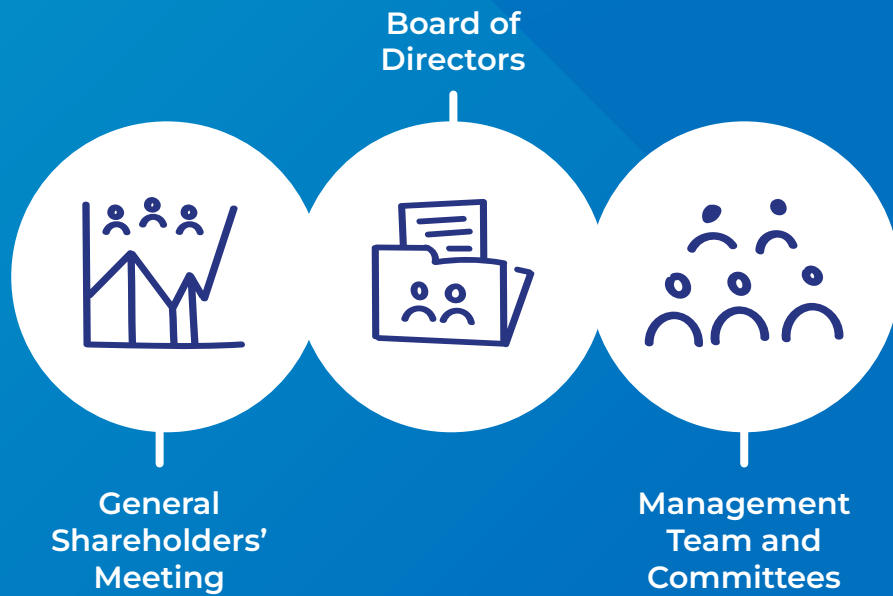


3.1 Governance Structure

(GRI 2-9; 2-10; 2-11; 2-12; 2-13; 2-14; 2-15; 2-26; 405-1)

Casanueva Pérez, S.A.P.I. de C.V. is the holding company for the entities comprising the INTERprotección Group.

GOVERNANCE STRUCTURE



The General Shareholders' Meeting and Board of Directors, which are based on the company's Bylaws, underscore the importance of our shareholders. Any shareholder holding more than 10% of total capital stock has the right to appoint a board member and, if necessary, an alternate member, demonstrating their significant role in our governance structure.

Our Board of Directors and committees, which convene quarterly, play a crucial role in overseeing INTERprotección's operations. The Board comprises 11 members, including one statutory auditor and one woman, and the shareholders appoint the Chairperson of the Board, who actively participates as a board member.

A majority of members must be present at Board meetings. Specific "Reserved Decisions" and "Major Issues" require majority approval by the Board of Directors.

Global and national economic trends and developments in the insurance, reinsurance, surety, and assistance sectors are reviewed at each Board meeting. We also assess the impact of INTERprotección's activities in the insurance sector, addressing potential conflict-of-interest scenarios.

The Group comprises multiple entities committed to adhering to such governance practices, each holding its own Board of Directors, which meets at least annually.

Management Team and Committees

The Compensation and Audit Committees support the Board of Directors. These committees convene quarterly or as often as required by the Board.

Compensation Committee

07 members

The Compensation Committee reviews staff matters, including benefits, salaries, and compensations. This committee advises the Board without deciding on major issues or reserved decisions.

It also offers recommendations and analyses to ensure our human resources (HR) policies remain competitive and aligned with company objectives.



Audit Committee

06 members

The Audit Committee mainly oversees the Board of Directors resolutions, investigating potential non-compliance with INTERprotección’s operational guidelines, policies, and internal control systems. As an essential part of the decision-making process regarding sustainability strategy, senior executives are responsible for reporting to the Audit Committee on the management of organizational impacts, including ESG aspects. The committee also integrates the Regulatory Compliance Directorate, operating under the supervision of the Legal Department.

3.2 Business Ethics

(GRI 3-3; SASB SV-PS-510a.1; SV-PS-510a.2)

We define business ethics as a set of moral principles and guidelines directing our decisions and behaviors. This approach not only complies with legal standards but also emphasizes doing what is right to generate mutual benefit for the company and our stakeholders. This ethical commitment, which begins with the senior management and permeates every level of the organization, is a testament to our integrity and should reassure our stakeholders of our commitment to ethical conduct.

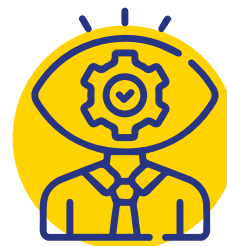


Code of Ethics and Conduct

Our Code of Ethics and Conduct embodies our deep commitment to complying with all applicable laws and regulations and upholding ethical standards in all our actions. It establishes the expected behavior for everyone within the organization.

Our Code of Ethics and Conduct outlines the following commitments:

- **Fostering a workplace free from harassment, bullying, abusive treatment, or misconduct.** All employees have the right to a safe and respectful work environment, and this policy of respect applies to all people, ensuring equal treatment for all, regardless of any personal circumstance or condition
- **Prevention and management of conflicts of interest**
- **Striving for excellence in all business activities.** No gifts or favors that could compromise our obligation to act objectively. This principle also governs our supplier engagement process



To monitor adherence to the Code of Ethics and Conduct, we have established an Ethics Committee comprised of representatives from the Compliance and Audit departments.

Policies, Procedures, and Actions to Ensure Ethical Conduct at INTERprotección

We have implemented policies to provide clear guidelines for employees to follow in their daily actions at INTERprotección:



Human Rights Policy



Donations Procedure



Public Contracting Policy



Non-Conflict-of-Interest Procedure



Psychosocial Risk Policy



Regular Compliance Audits



Anti-Money Laundering Policy



Control and Oversight Bodies: Risk Committee, Ethics Committee, and Audit Committee



Occupational Equality and Non-Discrimination Policy



Activities of Control and Oversight Departments: Legal, Audit, Risk, Regulatory Compliance, and Comptroller Departments



Procurement of Goods and Services and Internal Procedures for Supplier Contracting Policy

Business Ethics Communication

During onboarding, the Human Capital team provides each employee with our Code of Ethics and Conduct, also available on the company's Intranet. New employees must complete a virtual training session led by the representatives of each control department.

Whistleblowing Channels

(GRI 2-25)

Our RESGUARDA system offers various secure and confidential ways to report complaints or concerns:

A direct link to RESGUARDA is available on the company's Intranet.



RESGUARDA: Whistleblowing Program

(GRI 2-25)

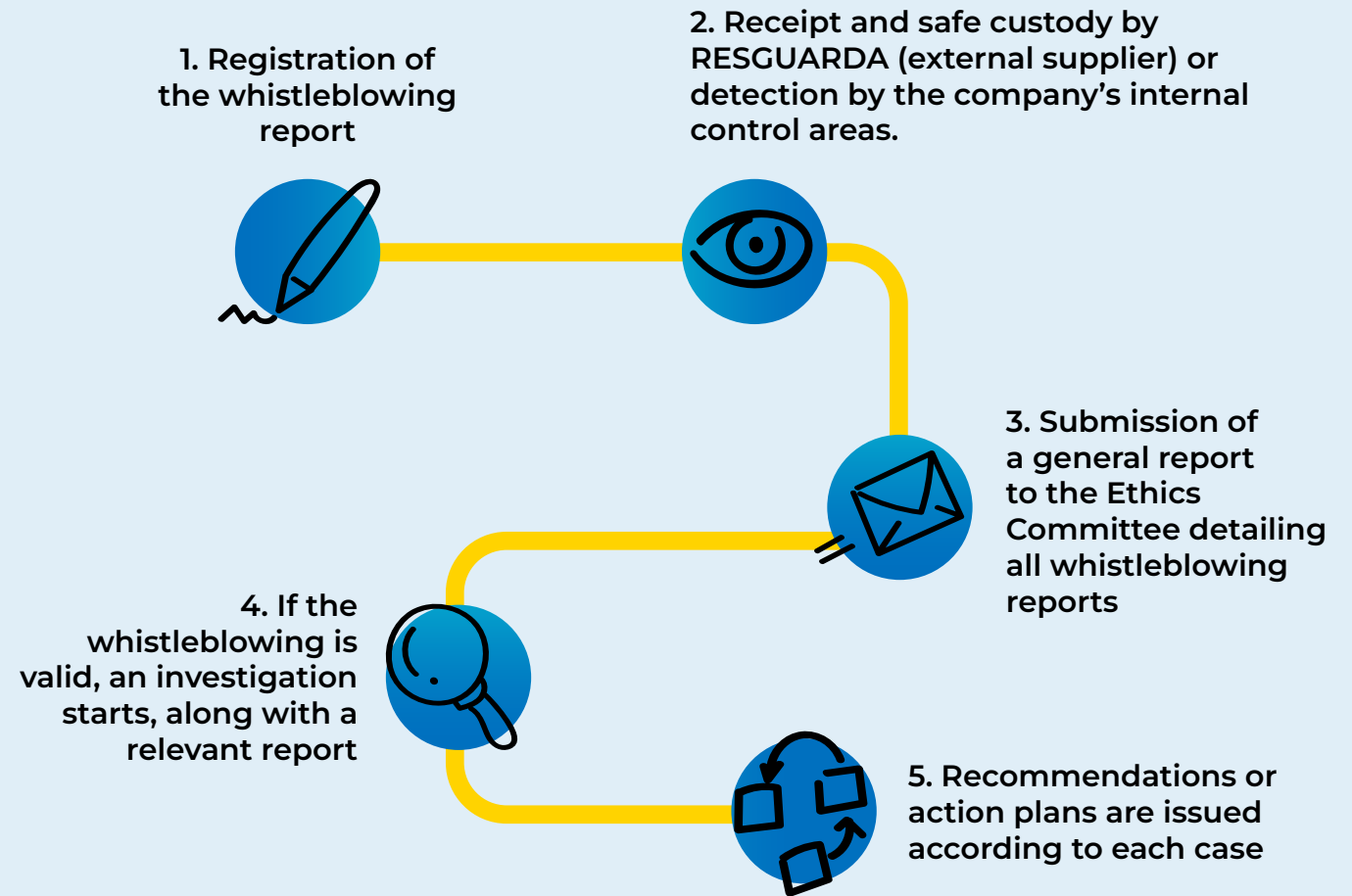
To ensure responsible management, we have implemented a whistleblowing channel upholding our ethical corporate principles. Our stakeholders may report any inappropriate conduct or behavior through this channel—supported by an independent supplier—.

This whistleblowing system is confidential and ensures no retaliation against whistleblowers.

Every report is thoroughly reviewed and, if necessary, investigated by an independent third party. All instances of irregular activity are escalated to the Ethics Committee, which reports to the Audit Committee. This process is conducted with strict confidentiality to protect the whistleblower’s identity until a final resolution is reached.

To ensure responsible management, it is essential to have a whistleblowing channel that helps guaranteeing compliance with our corporate ethical principles. Such a channel is supported by an independent supplier, which allows different stakeholders to report inappropriate conduct or behavior that contradicts our ethical and legal standards.

The procedure followed after a whistleblowing report is submitted includes:



3.3 Anti-Corruption

(GRI-3-3; 205-1; 205-2; 205-3)

At INTERprotección, anti-corruption is an essential aspect of our daily work.

We comply with applicable laws, such as the General Law of the National Anti-Corruption System (Ley General del Sistema Nacional Anticorrupción) and the Insurance and Surety Institutions Law (Ley de Instituciones de Seguros y de Fianzas - LISF). We pay special attention to the regulatory provisions of Article 492 of the LISF, which are designed to prevent illicit transactions, as specified in Articles 139 and 400 Bis of the Federal Criminal Code (Código Penal Federal).

Our commitment is not only based on legal and ethical responsibility but also on our goal to ensure the well-being of our customers and the community. Anti-corruption practices build a solid, sustainable, and prestigious company in the marketplace. Being aware of the harm corruption may cause to any company and its stakeholders, we remain steadfast in our anti-corruption conviction.

At INTERprotección, we foster integrity and transparency proactively, maximizing our positive impact and mitigating corruption.



Our employee and supplier policies and procedures include:



Public Contracting Policy - It establishes guidelines for all employees participating as insurance agents or intermediaries



Anti-Money Laundering Policy - Along with employee training sessions on this topic



Goods and Services Procurement Policy and Internal Supplier Contracting Procedure - They include the prohibition of extravagant



Donation Procedures - Guidelines for granting donations



Internal Customer Identification Controls - They prevent associations with organizations engaged in unlawful practices



Risk Management System - Assessment of 27 transactions related to corruption and fraud risks (please see Section 2.3 of this report)



RESGUARDA Whistleblowing Channel - To report potential acts of corruption or bribery (please see Section 2.5 of this report)

During the reporting period, there were no cases of corruption nor any legal actions related to unfair competition or anti-competitive practices.



Due Diligence

(GRI 2-6)

The Board of Directors—through the Audit Committee—actively supervises the company’s due diligence. All necessary measures are implemented to identify, prevent, mitigate, assume responsibility, and respond to any negative impacts, whether actual or potential, resulting from our activities or our value chain. These measures include our subsidiaries, subcontractors, suppliers, and other economic relationships.

To ensure compliance throughout the value chain, we have implemented the Supplier Assessment Manual, outlining the steps for assessing our supply chain and guaranteeing the relevant corrective actions in the event of non-compliance.

We have established a Public Contracting Policy. This policy establishes the guidelines that all INTERprotección employees and subsidiaries must adhere to when participating as intermediaries or insurance agents in public contracting under the Federal Anti-Corruption Law in Public Contracting (Ley Federal Anticorrupción en Contrataciones Públicas - LFACP).

3.4 Systemic Risk Management

(GRI 3-3)

We operate in a constantly changing world with complex challenges where we must effectively identify and manage occupational and stakeholder risks. The occurrence of risks may lead to financial losses for our organization and harm our trust and reputation.

We understand that risk is an inherent aspect of our business, a fundamental pillar of our business strategy, and a core part of our commitment to our customers and partners. We approach risk management proactively and strategically.



Risk Management System

We have implemented a Risk Management System to properly manage risks, which is systematically used to prevent adverse events and overseen by the Risk Department and the Risk Committee, which meet quarterly per the Risk Committee Policy. Their responsibilities include implementing a control review program and approving methods for identifying, assessing, implementing, and monitoring risks.

This system incorporates several policies, actions, measures, and controls:



Management

- **Policy for Comprehensive Risk Management** - It defines the responsibilities and criteria for maintaining and executing effective and efficient controls
- **Manuals** - Designing and implementing risk matrices and controls to identify and assess risks

Tools

- Risk and Control Matrix
- **Color Maps** - Based on the likelihood and impact of risk occurrence



Monitoring

- Manual for Monitoring and Managing Critical Risks
- **Review monitoring** - Identification and execution of plans for each tolerance limit set by the established key risk indicators (KRIs)
- Controls to mitigate cybersecurity risks affecting operations, data security, and personal data protection



Supervision

- **Annual Risk Plan** - A plan designed by the Risk Department and reviewed and implemented by the Risk Committee.
- **Reports to the Risk Committee** - Reports detailing results by criticality level, actions, and commitment dates.

3.5 Data Privacy and Security

(GRI 3-3; 418-1; SV-PS-230a.1; SV-PS-230a.2; SV-PS-230a.3)

Over the past decade, technological advances and the widespread adoption of digital services have highlighted the risks associated with managing and storing personal data for our diverse stakeholders. Preserving data security and confidentiality is of the utmost importance for us, always in full compliance with national and international data protection and cybersecurity regulations.

Data security is overseen by the Chief Information Security Officer (CISO) from the IT Department and by the Chief Compliance Officer (CCO) from the Legal Department.

We have implemented an Information Security Management System (ISMS) under the ISO 27000 standards. We have also developed policies and procedures to classify information and a risk assessment method based on information integrity, availability, and confidentiality.



Mechanisms to Ensure Data Privacy and Security

We have implemented the following mechanisms to ensure data security:

24-7-365 monitoring
of user network



Tools for information
leakage prevention



Information Security
Management System
(ISMS) based on the ISO
27000 standards



Employee training and
constant updates on
various cyber risks



Updated manuals,
policies, and
processes



AI tools for prompt
responses to
contingencies, as
well as data loss
prevention software



Monitoring and
surveillance of
servers



Criteria for information
classification and a risk
assessment method



Control over remote
access, IT equipment,
shared information
usage, and data
repositories



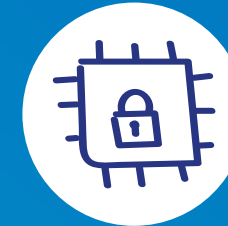
INTERprotección's Data Privacy and Security Policies and Procedures

We have a policy and procedure framework governing information security. It is designed to protect information and its related assets across the organization. We collect data at various stages of the business cycle and then implement controls for information use and preservation.

The framework includes:



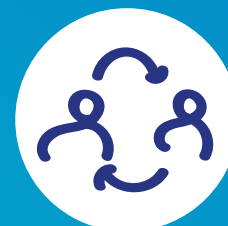
Privacy and Personal Data Protection Policy



Logical and Physical Security Policy



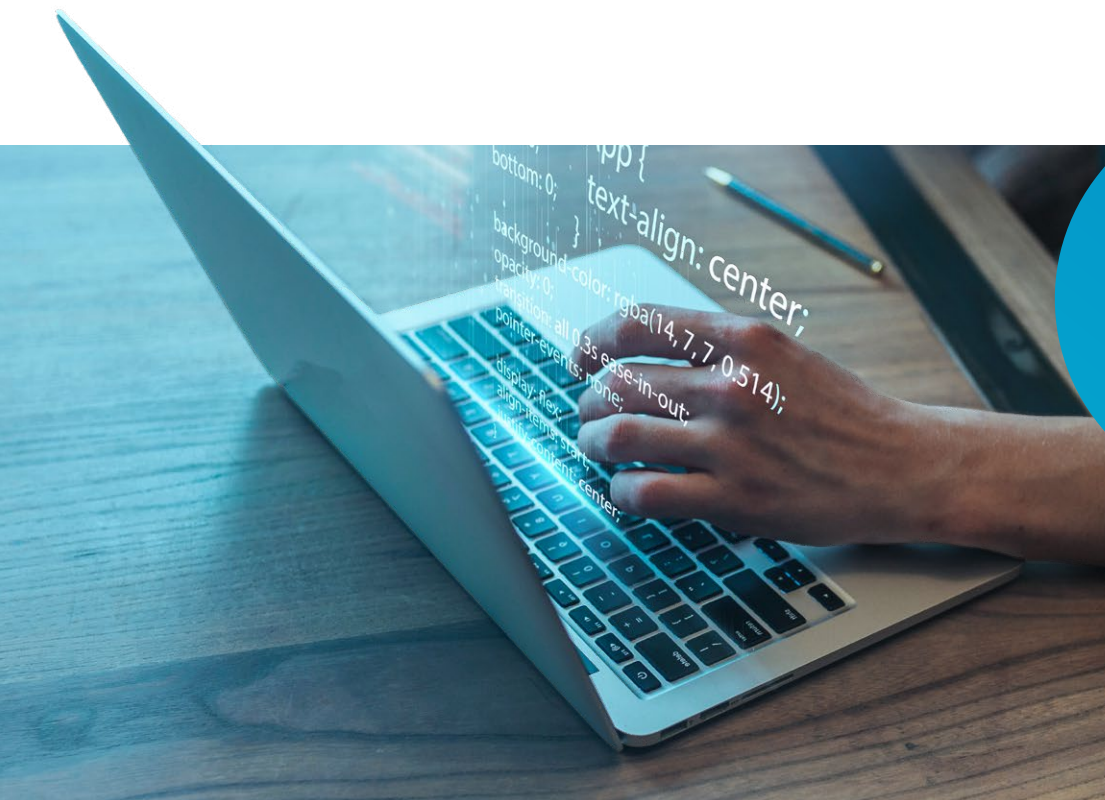
Information Classification and Handling Policy



Internal Communication Policy



Incident Monitoring and Remediation Process





Chapter 4

Impact-Driven Business

At INTERprotección, our unwavering commitment to sustainable development is a testament to our belief in the transformative power of our business model. We understand the pivotal role we can play in fostering a fairer, more equitable society. Therefore, our efforts are steadfastly focused on ensuring inclusion and protection for all, regardless of their circumstances.

It is essential that we expand access to our services across all population segments. Our services go beyond providing financial benefits—they are designed to enhance the well-being of our customers and the communities we serve.

Our approach is based on ethics and responsibility; thus, we strive to operate in full compliance with all regulations. The vision guiding our actions encompasses not only regulatory compliance but also our commitment to positively impacting society through our services and initiatives.

4.1 Financial Inclusion

4.2 Consumer Financial Protection

4.3 Sales and Service Labeling Practices

4.4 Sustainable Products and Services



4.1 Financial Inclusion

(GRI 3-3; SV-PS-510a.1; SV-PS-230a.1; SV-PS-230a.2)

Financial inclusion is a means through which we contribute to the well-being of society.

Through financial inclusion, we can empower disadvantaged communities by providing access to essential financial services, promoting equal opportunities, and facilitating access to vital services. This is how we contribute to their economic growth, development, and prosperity.

The primary Microinsurance market in Mexico includes vulnerable populations—people with limited access to banking services—representing 57% of the country’s population. These segments rely on insurance to improve their quality of life, save, and cover unforeseen expenses such as education. We must offer accessible options to low-income customers while maintaining product quality across our portfolio and ensuring their needs are met with a focus on financial inclusion.



Accede dando clic

inter.mx is committed to financial inclusion by developing a variety of accessible products and services tailored to the needs of all individuals, especially people excluded from the conventional financial system. We are committed to removing barriers that prevent people from accessing these services, such as high contracting costs, lack of documentation, or insufficient financial literacy.

Our digital platform facilitates access to affordable financial services for everyone, regardless of location or income level.

We sincerely believe in financial empowerment. Therefore, we offer financial education to help people better understand and manage their finances, providing them with tools to make informed, confident financial decisions that support their long-term economic well-being.



Microinsurance

At INTERprotección, we work to meet the needs of our customers through various sales channels, including coverage for different unexpected circumstances. Our insurance policies are designed to support individuals who do not have access to major medical insurance, are unemployed, or have an informal job. Whether for life or casualty coverage, we aim to provide inclusive and affordable financial solutions for all.

In 2023:

2.6 M

people covered in
Mexico and Peru

\$50 B+

de pólizas colocadas

4,340

siniestros gestionados

\$25 MDP+

en indemnizaciones

Primary Microinsurance Coverages



Casualty Protection

Medical care and treatment for people with diabetes



Diabetes Protection

Reimbursement of casualty expenses and medical assistance, among others



Comprehensive Health Protection

Diagnostic and medical & hospital services packages for different diseases



Death Protection

Death due to illness or accidental death, funeral expenses



Unemployment Protection

Involuntary unemployment or disability



Theft Coverage

Reimbursement of the stolen amount and legal and psychological assistance, among others

Protected SME

Our Protected SME (Pyme Protegida) insurance program is aimed at small and medium-sized companies to ensure business continuity in different situations such as:



Fire:

Fire protection for movable property for a fixed insured sum



Civil Liability:

Coverage to protect third parties from any incident caused by the company



Movable Property Theft:

Movable property theft coverage for a fixed insured sum



Cash Theft:

In the event of a robbery, it covers the theft of cash up to the contracted insured amount



Assistance Services:

We provide unlimited legal, medical, and psychological assistance, maintenance staff, and a discount network.

4.2 Consumer Financial Protection

(GRI 3-3; SV-PS-510a.1; SV-PS-510a.1; SV-PS-230a.1; SV-PS-230a.2a)

INTERprotección ensures its customers' rights are always respected, opposing any misleading practices that could harm or undermine their trust in the company.

It provides professional advice tailored to the needs of each person contracting its services. This includes providing customers with clear, understandable information, enabling them to make informed decisions suited to their needs while avoiding practices that could negatively affect them.





Policies for Ensuring Consumer Financial Protection

In 2023, INTERprotección developed a comprehensive Consumer Financial Protection Policy. This policy sets guidelines and responsibilities for all employees, guiding all processes and ensuring actions are taken with customers' interests and financial well-being in mind. It covers topics such as regulatory compliance, transparency, ethical marketing, information access, financial education, responsible business conduct, and fair treatment.



Regulatory Compliance Policies

We strictly adhere to Mexican laws, including the Federal Law on the Protection of Personal Data Held by Private Parties (Ley Federal de Protección de Datos Personales en Posesión de los Particulares - LFPDPPP) and the Insurance and Surety Institutions Law (Ley de Instituciones de Seguros y de Fianzas - LISF), which Article 492 mandates the prevention of actions, omissions, or operations that may facilitate or support illicit resource activities as defined under Articles 139 and 400 Bis of the Federal Criminal Code (Código Penal Federal).



Practices for Ensuring Consumer Financial Protection

The sales and customer service teams work diligently to ensure that customers and prospective customers receive information transparently, recognizing the responsibility that accompanies our recommendations. Our practices include:

- Ensuring that customers are treated equitably and transparently
- Protecting confidential information to prevent it from being used for unauthorized purposes
- Offering our customers the best services; making a concerted effort to understand them and their needs
- Taking into account the outcomes of the Internal Net Promoter Score (NPS) as a mechanism to assess customer satisfaction



4.3 Sales and Service Labeling Practices

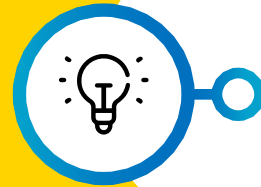
(GRI 418-1; SV-PS-230a1; SV-PS-230a.2; SV-PS-230a.3; SV-PS-510a.1; SV-PS-510a.2)

INTERprotección prioritizes the implementation of responsible sales and labeling practices. These are the most effective ways to build sound and meaningful relationships with our stakeholders.

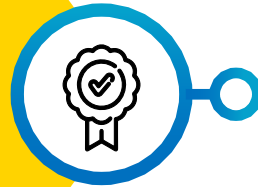
Understanding the importance of these practices for the business's success and the well-being of its customers, INTERprotección has adopted several actions to ensure the highest standards.

Thanks to these strictly applied practices, adverse impacts related to its commercial activities have been mitigated.

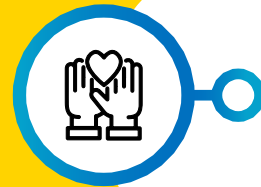
Practices Related to Sales and Service Labeling:



Service Knowledge: Provision of training and tools to employees so that they can offer accurate guidance to customers. The HR team annually reviews needs and designs career and training plans



Certifications: We pursue various certifications to strengthen data protection controls



Transparency and Clarity: We ensure customers understand the structure of their policies, providing clear, precise information about terms, exceptions, rights, and obligations



We have created the **'Understanding Your Policy Booklet'**, (*Folleto para entender la póliza*), a comprehensive guide that explains general insurance policy details and conditions clearly and concisely. In our daily operations, we encourage our teams to provide personalized support, follow-up, and address customers' questions directly



Customer Service: To ensure smooth communication with our customers, we have a Call Center team of 290 trained specialists ready to address any inquiries when obtaining individual policies. Product specialists serve each customer

4.4 Sustainable Products and Services

(GRI 3-3; SV-PS-510a.1)

Sustainable products and services are defined by their economic viability and commitment to environmental and social progress throughout their lifecycle.

We have strengthened and expanded our sustainable products and services.

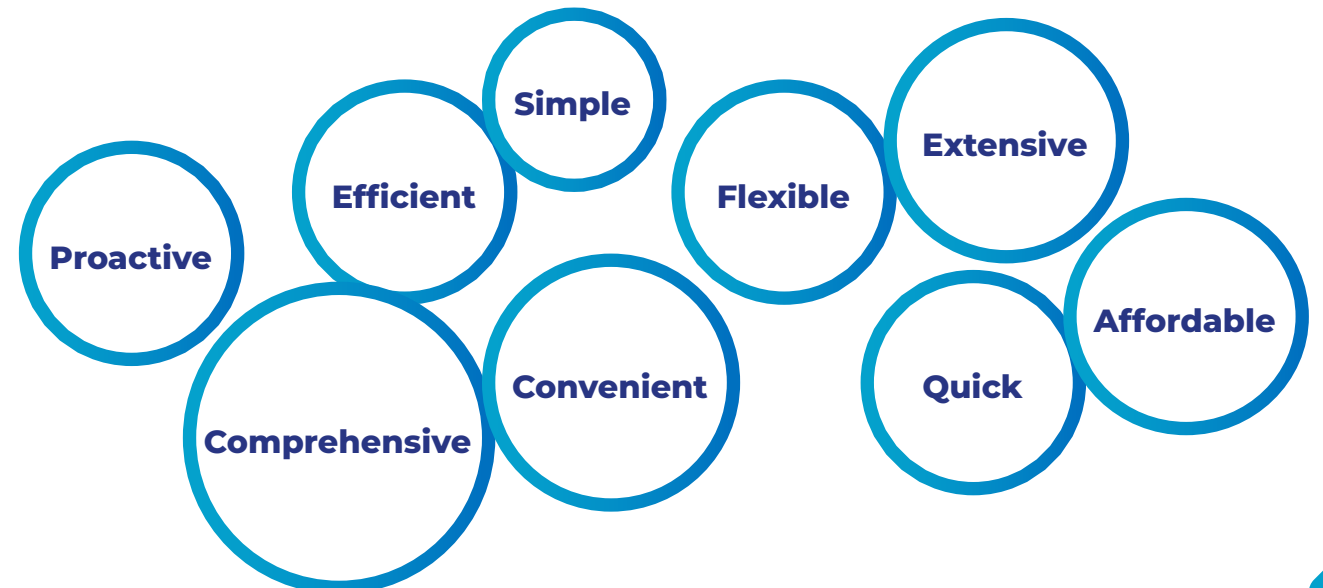


We aim to expand them to meet social needs while positively impacting our environment.

Sustainable Product and Service Approach

- Assessment of internal and external risks to which customers are exposed, including meteorological event risks. Additionally, we work with companies to ensure adequate coverage tailored to their location-specific risks.
- We conduct home visits to understand customers' needs better, offering customized solutions and services that benefit as many family members as possible.
- Offering Microinsurance products low-income segments—more than 15 products to eight customer groups, the majority of whom are women.
- The inter.mx business unit is fully digital, contributing to reduced paper and other material use, as well as traveling for operational purposes.

Characteristics of Products



#TeRegalamosUnSeguro Campaign

Every Mexican should have the opportunity to protect their well-being and that of their family, and we can attain this through our protection products.

With this in mind, we created the #TeRegalamosUnSeguro initiative to bring insurance access closer to the Mexican public, familiarizing them with the insurance landscape and offering them the freedom to choose how they wish to be insured.

Through this initiative, we offer complimentary coverage for mobile phone screen protection, accidental death, unlimited telemedicine, and a discount network for dozens of businesses. This service represented over half a million pesos in savings across the customer base that accessed this coverage.





Chapter 5

Our People

(GRI 2-7; 401-1; 401-2)

At INTERprotección, our employees are the heart of the company. Their hard work and dedication have enabled us to expand across Latin America as a leading insurance broker. We strive daily to create an inclusive, respectful, and well-being-oriented workplace for all our employees, creating a work environment that fosters personal and professional growth and prioritizes health, safety, and equal opportunities. Together, we form a community where individuals can reach their full potential.

5.1 Development and Training

5.2 Occupational Health, Well-being, and Safety

5.3 Diversity, Equity, and Inclusion

5.4 Community Engagement



INTERprotección Employees

Our team consists of

835

employees

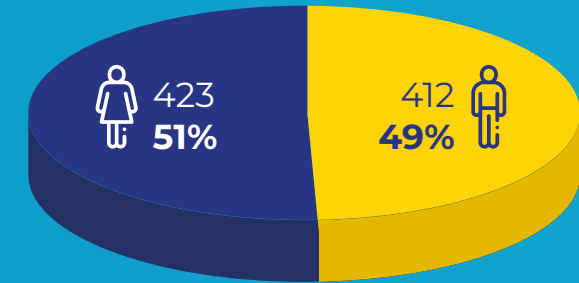
Balanced gender ratio of



0.97



Gender Composition



Our employees are distributed across

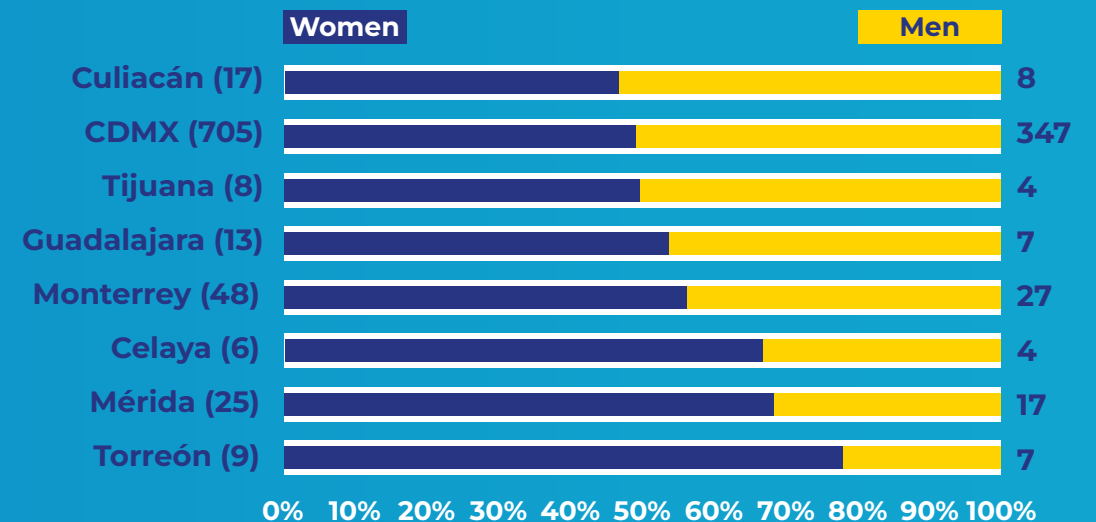


eight regions

At the end of 2023, all employees were hired full-time with the same benefits.

Women/Men Ratio

(total number of employees per city)



Recruitment

Contamos con una Política para Contratar Colaboradores, la cual establece los lineamientos que se deben de seguir para poder hacer una contratación. Durante el proceso de reclutamiento y selección utilizamos una plataforma digital para garantizar el trato igualitario, ya que en dicha plataforma no es necesario especificar el género, etnia, edad, religión o cualquier otro aspecto que pueda dar origen a alguna discriminación o sesgo.

In 2023

240 people joined INTERprotección



New Recruitment

By the end of 2023, 192 people remained



100 women



92 men

We always keep employees informed about available job opportunities so they can apply for promotion and grow within or outside their current departments. By documenting this process, we guarantee that all candidates are given equal consideration based on experience and skills relevant to the position.

Turnover and Departures

(SV-PS-330a.2)

We have implemented a Manual for Managing Employee Departures (both voluntary and involuntary departures). It outlines the necessary guidelines and controls followed within INTERprotección to manage employee departures, complying with legal and labor requirements.

Turnover and departure rates in 2023:

Turnover Rate



47
5.80%



49
6.04%

Total
11.85%

Departure Rate

11.85%
Voluntary

7.05%
Involuntary

5.1 Development and Training

(GRI 3-3; 404-2; 404-1)

We are committed to the professional development of our employees.

A workplace that enhances the growth and development of people is crucial for a company's success.

There are constant challenges for the insurance sector, and our employees need the knowledge and skills to meet them successfully. The Organizational Development Directorate identifies, assesses, and develops employees' talent.

In 2023, we implemented a Development and Training Policy to ensure employees' growth in their roles and responsibilities. Also, we always strive to create an environment that supports employee retention, development, and growth by enhancing their skills, knowledge, and abilities.



Training

INTERprotección believes in the continuous development of its employees as the foundation for its success. For this reason, we are committed to providing employees with learning and growth opportunities through a robust training and development policy.

Our Training Courses Policy sets general guidelines for managing training and development activities for all INTERprotección employees, regardless of their position, hierarchical level, or seniority.

Employees annual training hours are divided as follows:

Training

Average training hours per year



28

Women



28

Men

Our employees have individual career and training plans based on their “Role Charter,” which outlines the technical and human development skills required for each position.

We engage with each employee to conduct an intensive assessment of their experience and skills, considering their seniority in the company. We design personalized career plans and training programs for each employee based on these criteria.

Soft Skills Training: Today, soft skills are crucial. We train employees in various areas, including emotional intelligence, effective communication, efficient time management, impactful presentations, leadership, negotiation, and conflict management. presentaciones de alto impacto, liderazgo, negociación y manejo de conflictos.



Performance

Every six months, we conduct performance assessments for our employees. We have implemented a Performance Bonus Policy to establish a fair and transparent compensation framework that rewards effort.

For this assessment, we use the Khor tool, an integrated human capital management and assessment software that enables growth, profitability, and employee retention. This assessment is focused on two aspects:

What I do (KPIs)

How I do it (360°)

The Key Performance Indicators (KPIs) directly relate to each team member's Role Charter, while the 360° assessment reflects how they embody our INTER WEY culture daily.

Positive results from this performance assessment lead to different rewards:



Performance Bonus



Variable Bonus



Career Plan



Merit-based Increases

These aspects represent motivating incentives for our employees.

We have implemented Talent Retention Programs. Every year, we meet with team leaders to assess—through the 9block method—their teams' performance in terms of results (goals) and skills (behaviors).

This method allows us to identify and assess the talent within our organization objectively, ensuring fair assessment and equitable treatment by avoiding mentioning personal aspects such as gender, age, religion, or other elements that could lead to discrimination. Under this premise, employees are divided into three groups:

High Potential

High Performance

Key Individuals

5.2 Occupational Health, Well-being, and Safety

(GRI 3-3; 401-3 403-1; 403-2; 403-3; 403-4; 403-5; 403-6; 403-9; 403-10)

Occupational health, well-being, and safety are crucial for solid business performance. INTERprotección is aware of this and focuses on promoting and safeguarding employees' physical and mental health while preventing accidents and illnesses.

It ensures a safe work environment by complying with national and international standards. It also fosters a healthy work environment where respect and collaboration are valued through its Code of Ethics and Conduct and INTER WEY organizational culture.

We have implemented an Occupational Health and Safety Management System based on regulatory compliance, comprehensive risk analysis, and risk reduction programs. It encompasses a range of occupational safety and health activities, optimizing the use of material and human resources.

Its goal is to prevent injuries and illnesses caused by daily work's material, environmental, and organizational conditions. In line with the latest trends in preventive management, INTERprotección promotes the protection of employees' health and well-being.



Occupational Health and Safety Management System

NOM-001-STPS-2008, Buildings, facilities, and work areas - Safety conditions

- Quarterly walkthroughs around the office facilities are carried out to ensure regulatory compliance
- There are maintenance, prevention, and compliance reporting programs implemented
- Preventive service is provided to fire systems, cleaning, and others

NOM-002-STPS-2010, Safety conditions - Fire prevention and protection in the workplace

- We have smoke detection systems, fire alarms, and fire extinguishers
- We perform maintenance reports to the systems

NOM-004-STPS-1999, Protection systems and safety devices in machinery and equipment used in the workplace

- We train our staff with the Lock-Out/Tag-Out (LOTO) program. This planned safety procedure protects operators from any risk of operating the controls that activate the machines. It disconnects or prevents accidental manipulation of machines, their controls, or energy sources

NOM-006-STPS-2014, Handling and storage of materials - Safety and health conditions in the workplace

- Staff training on safe lifting techniques
- Lifting equipment receives regular maintenance

NOM-011-STPS-2001, Safety and hygiene conditions in workplaces with noise

- An environmental noise study is conducted every two years through a certified lab

NOM-017-STPS-2008 Personal protective equipment (PPE) - Selection, use, and handling in the workplace

- Complete PPE (helmet, glasses, gloves, and work attire) is provided

Occupational Health and Safety Management System

NOM-018-STPS-2015, Harmonized system for hazardous substances identification and risk communication in the workplace

- Suppliers are required to provide a list of hazardous substances in their components and verify the labeling and identification of these hazards
- Our staff is trained in handling hazardous substances

NOM-025-STPS-2008, Lighting conditions in the workplace

- A biannual study measuring light levels in lux is conducted through a certified laboratory

NOM-019-STPS-2011, Constitution, integration, organization, and operation of the Safety and Hygiene Commissions

- A Safety Committee reviews the quarterly workplace inspection records
- Mandatory training for Safety and Hygiene Committee members

NOM-026-STPS-2008, Safety and hygiene colors and signs, and pipe hazard identification

- We use a color code for pipes and safety signs throughout the building, indicating hydrants, extinguishers, emergency exits, and safe locations

NOM-022-STPS-2015, Static electricity in the workplace - Safety conditions

- Biennial static electricity studies are conducted through a certified laboratory

NOM-029-STPS-2011, Maintenance of electrical installations in the workplace - Safety conditions

- Electrical installations receive maintenance at least once a year

Occupational Health and Safety Management System

NOM-030-STPS-2009, Preventive health and safety services in the workplace - Functions and activities

- Employees are provided with ergonomic chairs, and they undergo an annual eye exam
- We support employees with discounts for purchasing eyeglasses
- Air filters are periodically inspected and cleaned
- A/C temperature is adjusted according to environmental conditions in our workplace
- Psychosocial risk assessments are conducted
- We have implemented the Mindsurf app, which uses AI and psychological techniques to help identify anxiety, stress, depression, burnout, and more
- We provide psychological support
- Health coverage is provided through IMSS (Mexican Social Security Institute)
- We have implemented the RESGUARDA program to manage whistleblowing reports anonymously

NOM-034-STPS-2016, Safety conditions for accessibility of disabled workers

- We have implemented the Equal Employment Opportunity and Non-Discrimination Policy
- Prospective employees with disabilities undergo assessments for compatibility

NOM-035-STPS-2018, Psychosocial risk factors in the workplace - Identification, analysis, and prevention

- Our Psychosocial Risk Prevention Policy manages employee psychosocial risk factors
- We conduct employee satisfaction surveys
- We have implemented the RESGUARDA program to manage whistleblowing reports anonymously

Health and Safety Training

We provide training programs based on the Official Mexican Standards issued by the Secretariat of Labor and Social Welfare, mandatory for all workplaces in Mexico:



Constitution, integration, organization, and operation of the safety and hygiene commissions



Preventive health and safety services - Functions and activities



Psychosocial risk factors in the workplace - Identification, analysis, and prevention



Buildings, facilities, and work areas - Safety conditions



Lighting conditions in workplaces



Accessibility and activity development for disabled workers



Safety conditions. Fire prevention and protection in workplaces



Safety and hygiene conditions in workplaces with noise



Extreme thermal conditions. Safety and hygiene conditions



Safety and hygiene colors and signs, and pipe hazard identification



Protection systems and safety devices in machinery and equipment used in the workplace



Material handling and storage. Safety conditions and procedures



Personal protective equipment (PPE). Selection, use, and handling in the workplace



Static electricity in the workplace. Safety conditions



Maintenance of electrical installations in the workplace - Safety conditions

We also implement measures for hazard identification, risk assessment, and incident investigation



01

INTERprotección has implemented an Emergency Protocol to address any risk situation that may arise. Its corporate Intranet features a civil protection channel where employees can report hazards or risky situations for health and safety

02

The Safety and Hygiene Committee conducts quarterly safety inspections to identify risks and address potential causes

03

Monthly preventive maintenance programs are conducted to mitigate risks

04

The existing Civil Protection Program and brigade members receive annual training in the office and field

05

INTERprotección Mexico City headquarters has security personnel, and regional offices have surveillance cameras

Health and Well-being Services

At INTERprotección, we perform various activities to protect employees' health, prevent illnesses, and promote a safe and healthy environment:



We have a medical office to treat potential work-related ailments

Our INTERBENEFICIOS health and well-being program offers employees different benefits, including medical and wellness services. **Each employee has 1,000 annual points** to spend on one of four service categories:



Your Well-being (Tu bienestar):

Psychological support, mental health care, flu vaccines, online fitness classes, and nutrition programs



Your Learning (Tu aprendizaje):

English and communication courses



Your Support (Tu apoyo):

Assistance with school supplies, parking, and metro transportation



Your Entertainment (Tu entretenimiento):

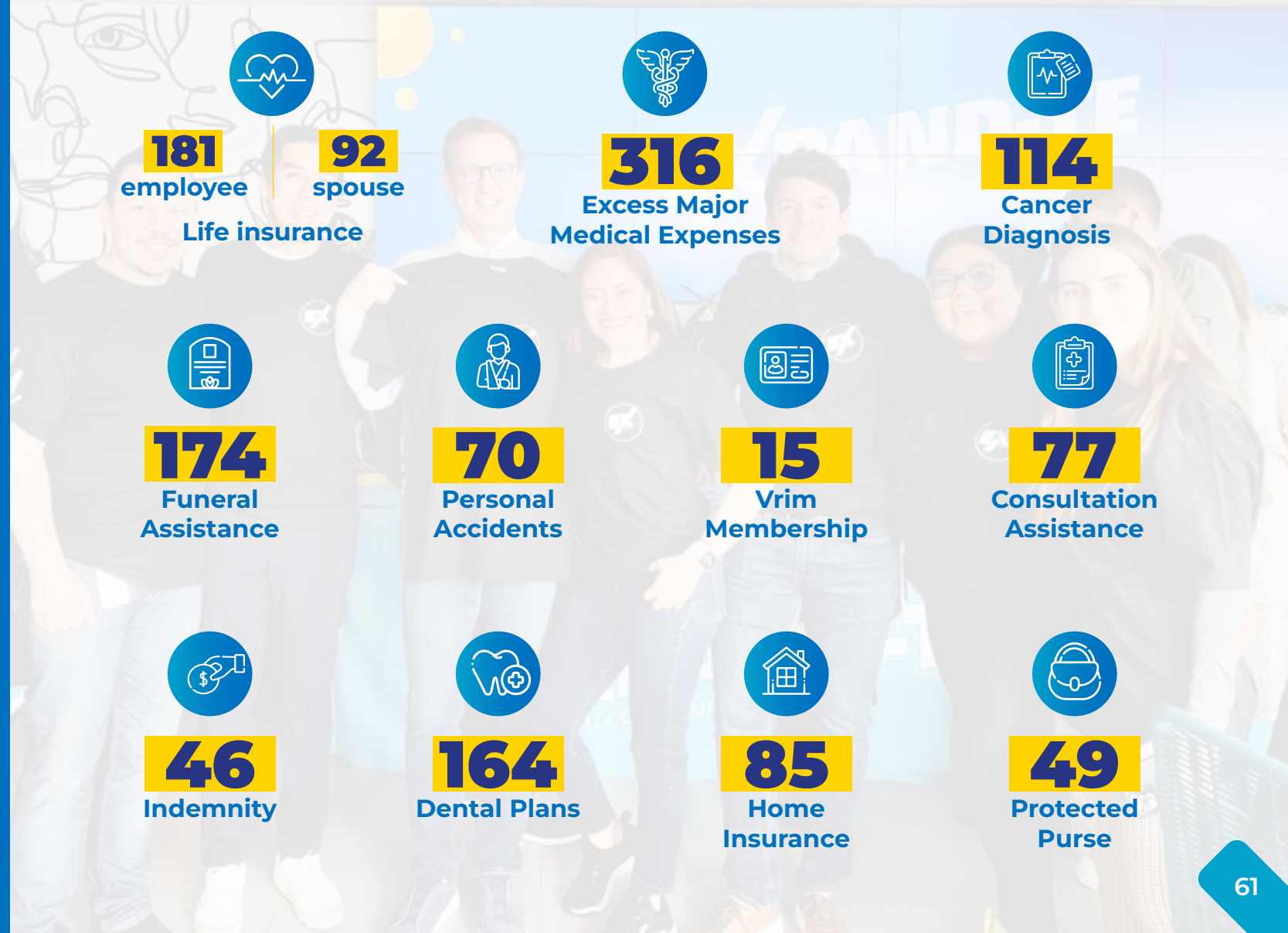
Children's classes and gym membership discounts

EXPÁNDETE Program

The EXPÁNDETE program, which offers employees and their families additional insurance benefits at preferential rates with payroll deduction options, saw a 23% increase in plan contracting in 2023. This program, detailed below, is contracted annually through the user-friendly INTERBENEFICIOS app.

In 2023, there was a 23% increase in contracting these plans, with 60% of INTERprotección staff participating

Number of contracting made in 2023 by coverage category:



Health Education

INTERprotección offers monthly virtual talks on physical, mental, financial, nutritional health, motivation, prevention of harassment, and sexual or workplace bullying topics.

In 2023, there were no occupational injuries or illnesses.



Health Week

As part of our healthcare culture, we annually organize Health Week—a campaign focused on disease prevention and education for a healthier lifestyle to improve the well-being of our employees.

Employees can undergo various tests to learn about their health status. In 2023, employees who had not previously requested this benefit, as well as their families, had access to Health Week. This can be selected as an INTERbenefit, or have access at a preferred rate.

In 2023, **120 employees** participated, representing **14.4% of our 831-member workforce**, along with **ten family members**, for **130 participants**.

The flu vaccine was also given.
In 2023, this vaccine was administered to 370 people (44.5% of our total workforce).





Mental Health Care

In its Constitution, the World Health Organization (WHO) affirms that “Health is a state of complete physical, mental, and social well-being, and not merely the absence of disease or infirmity.” INTERprotección embraces this definition. For this reason, beyond physical health and disease care, we take various actions aimed at mental and emotional health support for our employees:

Through these actions, we contribute to a work environment that offers security and reduces stress and anxiety, avoiding health issues.



One of the ways we support our employees’ mental health is through the use of the AI “Jenny” app. This app, developed by mental health specialists, helps individuals better understand themselves and manage their emotions. Employees can use the app to measure their stress or anxiety levels and receive appropriate support.



The Climate and Culture department within the HR Directorate reinforces this with additional actions for the entire community via our Intranet, including articles, exercises, infographics, and virtual and in-person talks.



The **INTER TE ESCUCHA** program helps us address and solve employees’ work concerns that could lead to anxiety or stress. Therefore, we have designated safe spaces where any employee can be heard.

We offer:

- 1 Workplace Climate Clinics** - We promote one-on-one employee-leader conversations
- 2 Workplace Climate Laboratories** - We hold group meetings to discuss conflict situations and establish new agreements to improve the work environment
- 3 INTHERMOMETERS** - We conduct regular work environment assessments through surveys, allowing employees to express their needs and share their concerns freely.

5.3 Diversity, Equity, and Inclusion

(GRI 2-8; 3-3; 406-1)

We must ensure that everyone, regardless of ethnic origin, gender, sexual orientation, disability, or other personal characteristics, has equal opportunities and is not discriminated against.

An innovative and competitive culture requires actively promoting workplace diversity, equity, and inclusion. Thanks to our diverse team, we benefit from various viewpoints and perspectives, making better business decisions. We value and recognize our employees' performance, offering them fair and impartial treatment.

We are determined to prevent and eradicate any form of disrespect, discrimination, harassment, or bullying, whether moral, sexual, racial, or other inappropriate, hostile, disrespectful, abusive, or humiliating behavior. We do not tolerate violence, belittling, humiliation, derogatory comments, or insults.

These kinds of incidents can be reported through RESGUARDA. Our Equal Employment Opportunity and Non-Discrimination Policy fosters a culture of equity and respect that perfectly aligns with our organizational values, such as "Inclusion and Respect," which are essential pillars of our INTER WEY culture.



Our Programs to Promote Equity and Inclusion

Embracing Diversity and Avoiding Discrimination

SENSEI



Through this program, we employ people over 60 who are family members of employees. We received **15 applications, and five people were selected**, with very positive feedback from everyone.

SEMILLAS



This program is aimed at young family members of our employees so that they can have their first work experience through a particular project assignment during vacation. In 2023, **15 individuals participated**.

INTERNS



This program is aimed at college students so that they can have their first work experience. We offer a minimum six-month internship, extendable up to two years. In 2023, **we had 15 interns**.



In June, we organized awareness campaigns to highlight the challenges faced by some persons due to their sexual preference or identity.



We celebrated Pride Week through internal communication campaigns featuring messages on equity and respect. Offices were decorated with pride representative colors. Talks were offered, sharing stories from vulnerable or minority groups, such as transgender individuals.



We launched the Great Ideas Bazaar (*Bazar de las grandes ideas*)—a space where family and friends of employees with disabilities could offer their products at our corporate offices over two sessions. Three family members and three foundations participated.

Parental Leaves

We ensure that women face no obstacles or discrimination in the case of maternity and that men have access to paternal leave.

We comply with the regulations on paternal leave and encourage employees to return to work after such leave.

All employees entitled to this right have enjoyed it, and 100% have returned to work afterward.

Parental Leave*



08



04

* Total number of employees entitled to parental leave by gender.

Discrimination Cases at INTERprotección

INTERprotección promotes a discrimination-free environment. In the event of discrimination, we investigate and take appropriate action.

In 2023, there were three discrimination cases investigated. Of these, one case is undergoing a repair process, and the other two required no further action.



5.4 Community Engagement

Our Social Commitment was set due to our founders' growing interest in addressing community issues. As a company based on the highest moral, ethical, and legal standards, socially responsible management and ongoing improvement were implemented as part of our culture and business strategy.

We're the only insurance broker in Mexico with its own foundation!

Our foundation works closely with various areas of the company to support its CSR and Sustainability initiatives.



Fundación INTER,

highlights the importance of building opportunities to improve the quality of life for underprivileged children and youth through education, health, and environmental care.



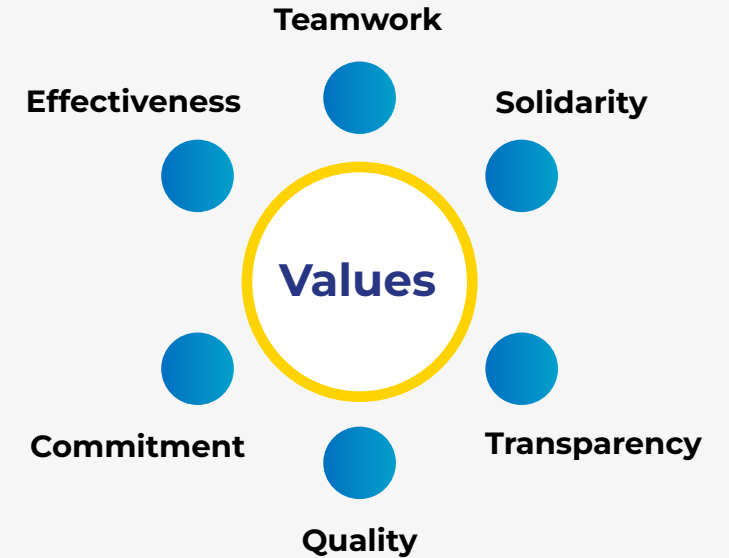
Mission:

Contribute to the holistic education of children and youth and promote environmental preservation through social project funding and its monitoring in Mexico.



Vision:

To be an institution contributing to equal opportunities and enhancing Mexico's educational levels and quality of life.



Objectives:

1. Giving back to the community by allocating resources to social projects
2. Contributing to the development of people in adverse situations
3. Investing professionally, aiming at long-term sustainability
4. Offering services to channel aid through our Foundation's programs

New Experience - Safe Pet

(Cause-Based Product)

For every Safe Pet (Mascota Segura) policy sold, we donate a percentage to a cause chosen by the customer!

Fundación INTER and the Digital department add value to our customer's purchasing experience, offering the option to support our social impact initiatives.



Environmental and Social Causes:



Fideicomiso Pro Bosque de Chapultepec

It supports the renovation, rehabilitation, and preservation of the Chapultepec Forest



Somos Agua I.A.P.

It brings drinking water to rural areas in extreme poverty



Aquí Nadie se Rinde I.A.P.

It provides support and care to children with cancer and their families



Fundación Owen I.A.P.






It supports assistance dogs

Advantages

- No additional cost to INTER or customers. These causes are pre-supported by the Foundation and included in the budget
- Strengthens customer engagement by involving a cause
- Increases customer trust in the company
- Builds an emotional bond with the target audience
- Improves Fundación INTER's positioning
- Differentiates from competitors



Process of Percentage Donated per Policy:

-  1. Policy contracting
-  2. Policy payment
-  3. Cause selection for % donation
-  4. Delivery of electronic certificate
-  5. Transparency and reporting

Customer Decision (%) in 2023:



Social and Environmental Investment Programs

Through our foundation, we are working to understand our stakeholders better and address their social and environmental needs, impacting the progress and development of individuals and the community.

Through a selective process, we focus on long-term impact projects.



EDUCATION (SDG 4)

Fundación INTER supports NGOs' education projects, helping children and young people in exclusion, vulnerability, or poverty accessing formal, quality education.

Education is crucial to achieving higher levels of social well-being and economic growth. Therefore, Fundación INTER collaborates on various projects to promote quality education, reduce educational gaps, and prevent school dropouts.

4 EDUCACIÓN DE CALIDAD



Educational Projects



Toy Collection and Distribution

In our first volunteer event of the year, we celebrated a special day with the “A Favor del Niño” Foundation, making a significant impact. Through our internal collection, we donated 950 toys, bringing smiles to many children and making a difference in their lives.



On the Road for Education (En Ruta por la Educación):

In partnership with Fundación Traxión, we supported the “On the Road for Education” project. This project aims to reduce educational gaps with innovative, long-term educational projects for vulnerable young people and adults who have not completed elementary or middle school. We bring quality educational tools to their workplaces and communities by bus.

This year, we funded two additional routes with “mobile classrooms,” traveling through Quintana Roo and Puebla and impacting over 10,000 beneficiaries annually per route, inspiring hope for a brighter future through education.

The Mobile Classroom also visited our Mexico City office!

Thanks to this visit, our employees and stakeholders had the opportunity to actively engage and learn more about the foundation’s causes and projects, fostering a sense of involvement and awareness.



Backpack and School Supplies Donation

We donated 1,200 backpacks with school supplies. Regional and Mexico City offices contributed, supporting foundations, schools, and orphanages.

We aim to reduce dropout rates, boost motivation, and encourage new learning by providing essential school supplies.



Sociedad Botánica Y Zoológica De Sinaloa, I.A.P.

Support the technological and physical refurbishment of the library at the Botanical Garden of Culiacán, promoting reading and education and providing the relevant environmental care tools.

Compartamos Initiative

For the third consecutive year, we participated in the 14th Education and Early Childhood initiative promoted by Fundación Compartamos, in partnership with Fundación Televisa.

This initiative promotes community development and education in Mexico by reducing educational lag, particularly at the high school level, and supporting education and early childhood. This is achieved through NGOs that conduct formal education projects, entrepreneurship education, financial health, and early childhood development, benefiting families in popular or minority segments.

Therefore, we contribute to the social inclusion process, promoting development in communities and throughout the country. These programs are based on the population that meets the profile—62% are between 26 and 50 years of age with middle school education. The impact included 32 projects, benefiting 5,000 people nationwide, with MXN\$8.1 million allocated.



Checo Pérez Foundation

We partnered with the Checo Pérez Foundation to support one of the most vulnerable groups in Guadalajara—children. We also joined efforts to support Guerrero after the damages left by Hurricane Otis.



Fideicomiso Todos Juntos por el Museo de Historia Natural

We funded the renovation of the Museum of Natural History and Environmental Culture in Mexico City. Two vaults were renewed, which include three themed exhibitions: The Universe's Origin, The Earth's Origin, and The Life's Origin. The official opening was on December 16, 2023.



Endeavor

We sponsored Endeavor events that empower entrepreneurs through mentorship, investments, and strategic connections. They foster economic transformation through high-impact entrepreneurship.

Fundación Olga y Tamayo

We partnered with the Museo Olga y Tamayo's cultural project to promote Kjartansson's work in Mexico, highlighting the multidisciplinary nature of his artistic production to foster public engagement with contemporary art and encourage intergenerational solidarity.

The purpose of this initiative is to promote reflection on current political and social topics, such as gender violence, cultural homogenization, and the resurgence of authoritarianism globally, contributing to creating a more conscious and committed society in the fight against such challenges.

Additional Activities:

- Sign Language Workshop by Aarón Pedraza
- Elevator Pitch by UTECA (MVS Radio)
- Support for Social Project Development
- Social Service. Student with Hearing Disability



HEALTH AND WELL-BEING (SDG 3)

Fundación INTERprotección invests in health projects submitted by health organizations providing vulnerable people with access to timely, acceptable, affordable, and high-quality healthcare.



3 SALUD Y BIENESTAR



[Health Projects](#)



Pacto por la Primera Infancia

A donation in support of early childhood, through actions for research, advocacy, training, and support of key stakeholders in developing better public policies.

Caracol de Plata

“Mexico in Silence” (México en silencio) radio spot with Fundación MVS Radio. National awareness campaign on hearing disabilities. The 37-second radio ad aired on over 36 stations nationwide for 29 days in 2022. In 2023, we ranked in the top three in the radio category among 263 ads in the Caracol de Plata Awards—Impact-Based Messages.

Wings for Life World Run

“Run for Those Who Can’t.” Employees participated as runners and volunteers in Red Bull’s Charity Run. All funds raised go to spinal cord injury research. 206,728 runners worldwide.

There is no finish line; each runner sets their finish line and competes against the “Virtual Catcher Car.” €5.8 million were raised to find a cure for spinal cord injuries.

Mundo Imáyina

Mundo Imáyina is a unique amusement park where children with chronic, advanced, and/or terminal illnesses can enjoy a world of fantasy and magic. The park is fully accessible and inclusive, offering children motivation before, during, and after their treatments.

We carried out a volunteer activity at Mundo Imáyina, supporting various park needs.



APAC

Donation for people rehabilitation at APAC. This organization improves the quality of life for people with cerebral palsy, their families, and the community through rehabilitation and comprehensive development.



Trenzación

Thanks to our volunteers nationwide, we donated hair braids to make wigs for cancer patients.

We also partnered with Mexico City's Maka Salon, which provided free haircuts to people donating braids.

Aquí Nadie se Rinde's Christmas Event

We volunteered at Aquí Nadie se Rinde's Christmas event. We organized games and activities with the children. With Penguin Random House's support, we donated children's books.

Aquí Nadie se Rinde supports children and teenagers with cancer and their families.





Collection Center for Guerrero (Centro de acopio por Guerrero)

We joined efforts for Hurricane Otis victims in Guerrero. Each person effort counts! We contributed with financial and in-kind donations and with volunteers in the Red Cross. In our internal collection center, we gathered over 5,773 products, and at the Red Cross, we packed over 1,000 food parcels.

Fulfilling Dreams of Mila and Fátima

On International Happiness Day, we launched a donation campaign to raise funds and fulfill the dreams of Mila and Fátima, two girls diagnosed with neuroblastoma, who wished to see the ocean for the first time.

Additional activities:



Visit to Dr. Vagón



Support for Mexican triathlete Tomás Rodríguez



Visit to Fundación CMR's Santa María Soup Kitchen (Comedor Santa María)



Children's Day with a cause



Autism awareness talk and cause-based sale

ENVIRONMENT AND INSTITUTIONAL DEVELOPMENT (SDGs 13 and 17)

Through funding support, we promote high-impact environmental actions that raise environmental care awareness and the recovery of flora and fauna across different regions worldwide.

We conduct volunteer campaigns and activities to foster environmental care among employees and their families.

13 ACCIÓN POR EL CLIMA



17 ALIANZAS PARA LOGRAR LOS OBJETIVOS



Environmental Projects



FIDEICOMISO PRO BOSQUE DE CHAPULTEPEC

Fundación INTER is deeply committed to environmental conservation and sustainable development; for this reason, it supports the Fideicomiso Pro Bosque de Chapultepec.

The Chapultepec Forest—one of the most important green lungs of Mexico City—faces various threats, such as biodiversity loss, soil degradation, and lack of local environmental awareness. Uncontrolled urbanization, pollution, and inadequate conservation policies have caused the forest’s environmental decline.

The Trust’s project addresses these challenges through specific ecological restoration actions, environmental education, and sustainable management practices such as rehabilitation campaigns and monitoring measures to improve conservation practices continuously.

The Chapultepec Forest is visited by 22 million people annually. However, this project benefits 5,000 residents, including students, nearby communities, and forest workers.



SOCIEDAD BOTANICA Y ZOOLOGICA DE SINALOA, I.A.P.

We also support the “Appropriate Green Spaces” (*Espacios verdes apropiados*) project, aimed at working within the social environment and transforming the city of Culiacán into a large garden, expanding educational efforts to more areas around the city, and providing people with access to green spaces.

We donated to support the creation of quality greenery spaces in areas lacking these and most affected by violence, working for the environment and reinforcing social cohesion.

Adopt a Median (Adopta un camellón)

In 2023, we signed an agreement with the Miguel Hidalgo Borough in Mexico City, where our headquarters are located, to participate in their “Reverde MH” program, taking responsibility for maintaining the median near our building.

In 2023, we invested MXN \$300,000 in this initiative, which includes pruning, sanitation, cleaning, weeding, fertilization, irrigation, pest control, and replacing ornamental species.



Simultaneous National and International Volunteer Event

On October 7, we held an INTERnational volunteer event.

Participants:

720

volunteers and their families

08

regional offices

Together, we successfully integrated with our teams through the following activities:

Torreón:

Rehabilitation of the Venustiano Carranza Forest, cleaning all the forest

Colombia:

Waste cleanup in Quebrada La Vieja—a natural reserve in Bogotá

Miami:

Beach cleanup at Crandon Park, Key Biscayne

Tijuana:

Beach cleanup

Culiacán:

Rehabilitation of the Infonavit-Las Flores Park, including weed removal, waste collection, tree planting, and pruning

Monterrey:

Park Valle cleanup, including waste collection, planter rehabilitation, and weed removal

Mexico City and Celaya:

Planting pollinators, adding tezontle (a porous, highly oxidized, volcanic rock) to the “El Sope” running track, cleaning of bollards and furniture, painting of benches and fitness equipment, and collecting waste and debris (Chapultepec Forest)

INTER Hasta en la Sopa

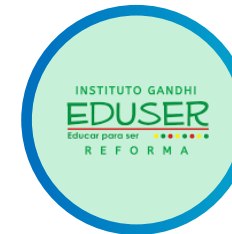
INTER Hasta en la Sopa is a project that supports needy families by providing nutritious food. We're here, there, and everywhere—even in your food! (¡estamos hasta en la sopa!)

This project aligns with Sustainable Development Goal 2: Zero Hunger.

By supporting the INTER Hasta en la Sopa project, we impact thousands of vulnerable families and help combat food scarcity or nutritional deficiencies for people who cannot afford basic staples, contributing to families' food supplies and incorporating quality foods to enhance their daily activities, from boosting energy levels to increasing focus.



Project Beneficiaries:



Cause-Based Sales

In 2023, we conducted various internal sales events to support different foundations and causes. The funds raised were used for projects that improve Mexicans' quality of life and provide more significant development opportunities.

One of these sales was on Saint Valentine's Day; employees were invited to purchase strawberry and chocolate-filled cookies. 400 cookies were sold, supporting children with intellectual disabilities from Fundación CONFE. This cause-based sale has a special meaning as employees may give kindness and raise awareness.



Additional Activities:

- United Nations Global Compact Business Summit
- Commitment to Sustainability Talk in partnership with MIDE
- World Dog Day - Volunteering and collection drive at Quitando Tristezas animal shelter
- Donation of furniture (workstations)
- Semillas INTER Volunteer Program, reservoir cleanup
- Donations in kind



VOLUNTEERING (SDG 17)

Volunteering together since 2005!

17 ALIANZAS PARA LOGRAR LOS OBJETIVOS



Volunteer of the Year: Alexia Cardona Macías with 30 hours and six activities.

We work with a “gamification” program through INTERbeneficios, our internal app. The goal is increasing engagement and encouraging active participation among INTERprotección employees, enhancing employee engagement in volunteer activities and increase social and environmental benefits through an innovative, dynamic, and fun approach.



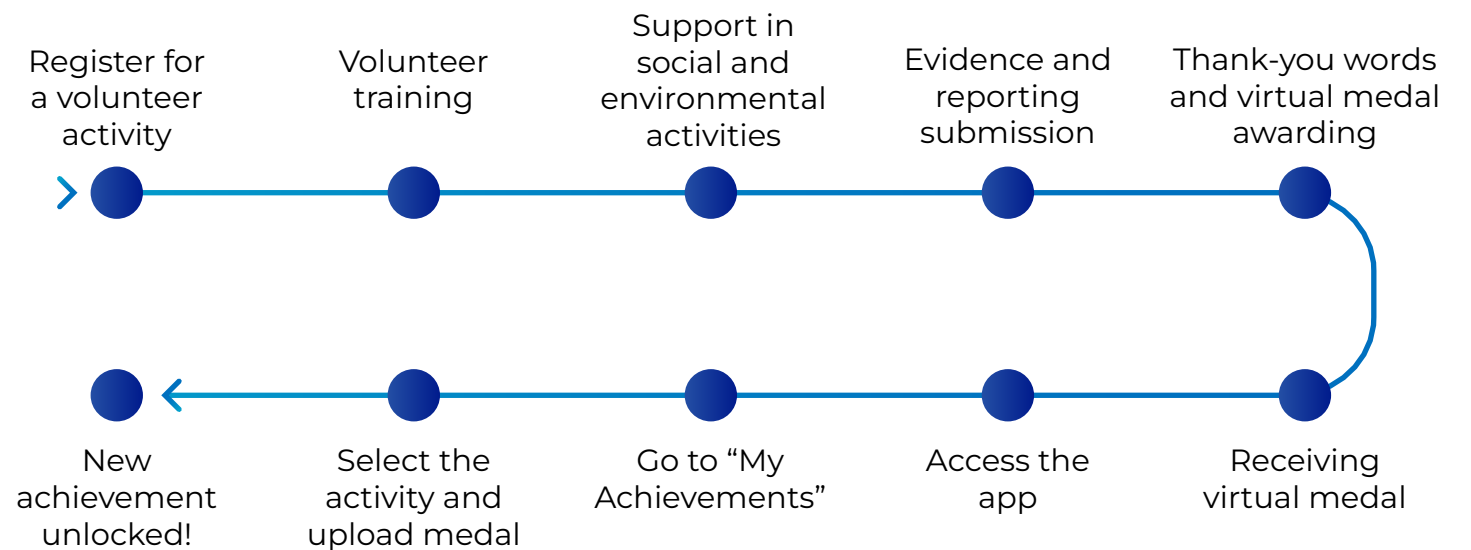
What Does This Entail?

Gamification consolidates our corporate volunteer program to align with the SDGs. We aim to merge the company’s and employees’ interests to improve social cohesion and promote collective actions to attain positive societal changes.

Why Gamification?

- User engagement
- Attractive and dynamic app
- Rewards, INTERbenefits, and more!
- INTERextraordinary achievements and medals
- Learning and skills development
- Experience and awareness
- Motivation
- Participation incentives
- Challenge
- Friendly competition
- Digital, remote, accessible via cell phone

App and Process





Company:

- Increases employees' sense of belonging, which reduces turnover
- Better knowledge of company's CSR strategy, culture, values, and commitment
- Better company image and reputation
- Strengthens the company's SDGs
- Contributes to the integration of organization members, improving the workplace environment



Employees:

- Development of skills and knowledge
- More employee motivation
- Encourages creativity and innovation
- Sets an example and becomes a reference point in INTER for other areas
- Creates bonds and connections with causes
- Better self-esteem and generosity
- Teamwork
- Leadership skill development
- Better integration and connection among colleagues



Community:

- Promotes community development
- Contributes to environmental care
- Supports people's needs
- Better self-esteem and generosity
- Teamwork
- Leadership skill development
- Better integration and connection among colleagues

Volunteers help in the SDG application and achievement. They are leaders who facilitate change, contribute to resilience, and develop a sense of responsibility toward their community and environment.

If INTER reinvents itself, the foundation does too!

Future Projections for Volunteering at INTER:



Development of social leaders



Proactive volunteers



Digitalization of social and environmental impact reports



Innovation and continuous improvement



Employee initiatives



Continuously acting under the corporate philosophy



Becoming part of the performance assessment with a 5% value



Increasing employee participation

HOW WE GIVE BACK TO SOCIETY

For 17 years, Fundación INTERprotección has supported underprivileged children, adolescents, and young adults, promoting education, health, and environmental care projects.

For further information, please contact:
fundacion@inter.mx

Follow us on social media:



2023 by the Numbers:

250,000
beneficiaries

(equivalent to a human chain stretching from INTER Mexico City to Puebla)

48,149
volunteer hours

(equivalent to studying 16 master's degrees over two years)

3,173
volunteers

147
activities

30
financial projects

84
campaigns

In 18 years:

970,000
beneficiaries, equivalent to 12 crowded Azteca Stadiums



Awards and Certifications:



CSR Award for 21 consecutive years (ESR CEMEFI)



AIT CEMEFI
(Accreditation in Institutionalization and Transparency)



Member of the Pacto por la Primera Infancia initiative



Ranked in the top 20 in Expok's "Companies Working for the Planet"



Transparency Notice SAT (Aviso de Transparencia SAT)



Member of the UN Global Compact Mexico
(since 2014 an active member)



"Recognition of Exceptional Companies" by Instituto para el Fomento a la Calidad (Good "Gamification" Practice in the "Contributing to the SDGs" category)



Caracol de Plata Award by CEMEFI
(top 3 in the radio category for the "Mexico in Silence" (México en silencio) radio spot)



Chapter 6

Operational Eco-efficiency

At INTERprotección, our unwavering commitment to environmental care is evident. We understand that striking a balance between economic growth and nature preservation is crucial for a thriving and secure future for our customers, community, and society.

Therefore, we must be efficient and responsible in our use of resources. This implies optimizing processes and resources to minimize the environmental impact of our business—operations, services, and all relationships with our stakeholders.

[6.1 Climate Change Vulnerability](#)

[6.2 Clean Energy Opportunities](#)



6.1 Climate Change Vulnerability

(GRI 3-3)

According to the World Economic Forum's Global Risks Report, climate change is one of the dynamic "structural forces" that are affecting global economic stability. It poses a real risk to our industry, our customers, and their assets.

Climate change is not just a concern, but a top priority in our sustainability strategy. We are actively identifying, assessing, and mitigating specific climate change-related threats that could impact our business.



Some specific climate change-related threats and consequences that may impact our company and our stakeholders are:



More Extreme Weather Events - This affects insurance policies and our customer's ability to protect their assets



More Claims - Due to the increased frequency and intensity of extreme weather events such as hurricanes, floods, droughts, and storms



Higher Premium Costs - Derived from the increased climate change-related risks



Adjustments in Risk Assessment - Zoning, updated climate data, and future projections incorporated into risk assessment

Our Social Responsibility Committee has certain environmental responsibilities.



First

Promote the sustainable use of resources in the company's operations and among impacted stakeholders



Second

Implement actions and develop programs for environmental protection



Third

Promote and support the dissemination of sustainable development values and good environmental stewardship practices among our stakeholders

Environmental Care Policies

We have implemented the Policy on Undertaking Environmental Actions—guidelines for promoting and implementing recycling, proper waste disposal, and efficient resource use under the Solid Waste Law of the Federal District, now Mexico City (*Ley de Residuos Sólidos del Distrito Federal*).



6.2 Clean Energy Opportunities

(GRI 3-3)

Today, clean energy is essential to address environmental challenges and promote sustainability, as it minimizes negative environmental impact by reducing emissions, pollution, and waste while promoting energy efficiency and innovation.

We identify and incorporate clean energy and solutions that contribute to environmental protection.

Clean energy mitigates risks associated with extreme weather events and protects our company's and our customers' assets and financial stability.



The General Services and HR departments work together to achieve low-intensity energy consumption in our operations and in business relationships with our customers and suppliers. To this end, we have implemented the Policy on Managing Safe Offices—guidelines for maintaining secure and optimal office conditions through preventive and corrective maintenance.

- Our headquarters in Mexico City is in a LEED Gold Certification building
- We have efficient equipment with smart energy management We promote awareness among our employees about the importance of reducing electricity consumption
- Three floors of our offices are closed at the EOB, leaving only one floor available for employees who must work a few more hours The closed floors are cleaned, and afterwards, lights are turned off, and electrical devices are unplugged
- Our offices are equipped with an automatic shutdown program (6 pm - 6 am)
- We conduct actions to reduce, reuse, and recycle waste. As part of our induction course, employees are informed about our waste separation practices and their reuse and recycling In recent years, we have reduced the number of paper boxes with archived documents
- Our offices are equipped with special containers to separate waste: paper, plastic, metal, and cardboard, complying with the LEED building rules
- The waste that cannot be disposed of in the building's containers is collected by a specialized waste management supplier (PROCESA), who disposes it with no harm to the environment
- We implemented INTERide, a carpooling program, encouraging our employees to reduce individual commutes
- Through Fundación INTERprotección, we promote an environment protection culture
- Volunteerism Among our Employees



Our customer communication campaigns promote contracting services through [inter.mx](https://www.inter.mx). Therefore, insurance policies are contracted 100% digitally, avoiding unnecessary travel and minimizing the amount of paper used.



Chapter 7

Appendices



Appendix 1

Definition of Material Topics

Material Topic	Definition	Pillar
Business Ethics	Promotion of responsible practices with a social and environmental impact, making ethical decisions, and encouraging an organizational culture based on ethical values.	G
Development and Training	Building a workplace based on strategies to improve and manage the professional development of our employees.	S
Anti-Corruption	Prevention and fight of corrupt practices through ethics, transparency, and integrity at all levels of the organization and society.	G
Systemic Risk Management	Identifying, assessing, and mitigating risks that affect or may affect the company as a whole, including strategies and actions to prevent or minimize risks.	G
Data Privacy and Security	Actions and systems to protect employees' and clients' personal data, as well as standards to prevent potential data leaks.	G
Financial Inclusion	Practices to ensure equitable access to basic financial services for all people, overcoming barriers that exclude certain population groups.	S
Diversity, Equity, and Inclusion	A culture and practices that promote diversity, equity, and inclusion.	S
Consumer Financial Protection	Practices to safeguard the rights and interests of consumers in their interactions.	G

Sustainable Products and Services	Services with environmental and social aspects designed to minimize negative environmental impact, promote social equity, and be economically viable.	E
Occupational Health, Safety, and Well-being	Promoting employees' physical and mental well-being and preventing workplace accidents.	S
Climate Change Vulnerability	Identifying, assessing, and mitigating specific climate change-related threats that can affect the company and its stakeholders.	E
Community Engagement	Practices implemented by organizations to add value and contribute to the social and economic development of the communities in which they serve.	S
Sales and Service Labeling Practices	Policies and actions to ensure transparency, truthfulness, and legality regarding marketing and information provided about a company's services.	G
Clean Energy Opportunities	Identification and use of existing possibilities to promote sustainability through green energy, encouraging energy efficiency, reduction of greenhouse gas emissions, and reduction of pollution.	E

Appendix 2

Certifications and Awards.

Certification / Award	Entity	Year
ISO 9001	IVAC	From 2000 until today-INTER From 2000 until today-Reasinter
CSR Award	Mexican Center for Philanthropy (CEMEFI, in Spanish)	From 2003 until today
Super Companies (Súper Empresas)	Expansión	2002
Great Place to Work	Great Place To Work	2009
Family-Responsible Company	Secretariat of Labor and Social Welfare	2013
National Quality Award	Secretariat of Economy, Instituto para el Fomento a la Calidad Total, A.C. (IFC)	2015
Inclusive Company	Secretariat of Labor and Social Welfare	Since 2017
Super Work Spaces/Top Companies	Expansión, We Work, Top Companies	2019
Most Innovative Companies	Great Culture to Innovate	2020
No. 1 of the Most Innovative Companies in Mexico	Great Culture to Innovate and Expansión	2021
Best CEOs	Great Place To Work and Expansión	2022
Exceptional Companies (Empresas excepcionales)	Mexican Business Coordinating Council (<i>Consejo Coordinador Empresarial</i>)	2022
No. 1 of the Best Places to Work for Women	Great Place To Work and Expansión	2023

Appendix 3

Communication Channels with Stakeholders

Stakeholders	Communication Channels
Employees	In-person meetings Monthly webinar with Juan Ignacio Casanueva (CEO) Corporate Intranet Newsletters Resguarda Channel; www.resguarda.com, www.resguarda.com, 800-1233-312
Board of Directors	Sessions Email
Audit Committee	Sessions
Compensation Committee	Sessions
Interns	Meetings Email Trainings
Employee family members	Special Events Social Media

Grupos de interés	Canales de comunicación
Customers	inter.mx Phone and WhatsApp: 55 4742 0824 Intermx App Email: hola@inter.mx Social media
Suppliers	Toll-free line: 800-123- 3312. Website: www.resguarda.com Email: reportes@resguarda.com
Community	Website: https://www.interproteccion.com.mx/ Social media Communication channels Awareness campaigns
Strategic Alliances	Meetings Participation in workshops and conferences Forums and events Volunteering

About this report

(GRI 2-1, 2-2, 2-3, 2-4, 2-5)

Through this document, Grupo INTERprotección—an insurance, reinsurance, sureties, microinsurance, and assistance service intermediary group headquartered in Mexico City—reports its environmental, social, and governance (ESG) factors and community impacts relevant to the organization in the development of its activity.

This is the first Grupo INTERprotección's Sustainability Report in accordance with the Global Reporting Initiative (GRI) Sustainability Reporting Standards (2021), whose content index is shown in the Appendices. We incorporate information requested by the 2023 SASB (Sustainability Accounting Standards Board) reporting standard for companies rendering business services.

We hereby report on our contribution to the Sustainable Development Goals (SDGs) approved by the United Nations General Assembly. Additionally, we inform how INTERprotección complies with the 10 Principles of the Global Compact.

Scope of Information

(GRI 2-3)

This report covers the actions conducted by Casanueva Pérez, S.A.P.I. de C.V., which holds the shares of the companies that make up Grupo INTERprotección.

We hereby report on the insurance, reinsurance, surety, microinsurance, and assistance business. The information corresponds to the fiscal year starting on January 1, 2023, and ending on December 31, 2023.

It has been internally reviewed and analyzed by the ESG Committee and the Audit Committee. Subsequently, it was presented to the Board of Directors of INTERprotección on September 10 and approved on September 25 of 2024, by the Validation Committee, composed by members of the Board and INTERprotección shareholders.

Materiality

We conducted a materiality assessment in accordance with the GRI Sustainability Reporting Standard methodology to identify and understand the key challenges we face as a company and address them strategically.

Thanks to the materiality assessment, we identified aspects that impact INTERprotección and its stakeholders, which have served as the basis for preparing this report.

The materiality assessment process is in Chapter 1, and the definition of the 14 material topics can be found in the Appendices.

In addition to the material topics indicated by this process, we identified other relevant information for the activity and nature of Grupo INTERprotección.

Contact

For further information about this report or topics related to our sustainability strategy, please contact:

Sergio Antonio Villaseñor Ledesma
Chief Compliance Officer (CCO)
savl@inter.mx

María José Rodríguez Gómez
Risk Engineering Manager
mjrg@inter.mx

Location: Grupo INTERprotección se ubica en Miguel de Cervantes Saavedra 301, Torre Sur, Piso 17, Colonia Granada, Alcaldía Miguel Hidalgo, C.P. 11520, Ciudad de México, México.

Table of contents GRI

GRI standard	Content	Location	Omission
GRI 1 used: GRI 1: Foundation 2021			
GRI 2: GENERAL DISCLOSURES 2021			
1. THE ORGANIZATION AND ITS REPORTING PRACTICES			
2-1	Organizational details	Page 8	
2-2	Entities included in the organization's sustainability reporting	Page 10	
2-3	Reporting period, frequency and contact point	Page 101	
2-4	Restatements of information		There was no restatement of information as this is our first report
2-5	External assurance		The report and the materiality analysis are presented to a temporary ESG Committee and the Audit Committee. The report was approved by the Board of Directors on...
2. ACTIVITIES AND WORKERS			
2-6	Activities, value chain and other business relationships	Page 32	
2-7	Employees	Pages 49, 50	
2-8	Workers who are not employees	Page 65	
3. GOVERNANCE			
2-9	Governance structure and composition	Pages 24, 25	
2-10	Nomination and selection of the highest governance body	Page 24	
2-11	Chair of the highest governance body	Page 24	
2-12	Role of the highest governance body in overseeing the management of impacts	Page 24	
2-13	Delegation of responsibility for managing impacts	Pages 24, 25	
2-14	Role of the highest governance body in sustainability reporting	Pages 24, 25	
2-15	Conflicts of interest	Pages 24,25	
2-16	Communication of critical concerns		Information not available
2-17	Collective knowledge of the highest governance body		Information not available
2-18	Evaluation of the performance of the highest governance body	Pages 24, 25	
2-19	Remuneration policies		Information not available

2-20	Process to determine remuneration		Information not available
2-21	Annual total compensation ratio		Confidentiality restrictions
4. STRATEGY, POLICIES AND PRACTICES			
2-22	Statement on sustainable development strategy	Pages 4, 5	
2-23	Policy commitments	Pages 27, 31, 34, 36, 37, 43	
2-24	Embedding policy commitments	Page 26	
2-25	Processes to remediate negative impacts	Pages 28, 29	
2-26	mechanisms for seeking advice and raising concerns	Pages 28, 29	
2-27	Compliance with laws and regulations		There have been no significant instances of non-compliance with laws and regulations during the reporting period, nor have there been any fines or non-monetary sanctions
2-28	Membership associations		Not applicable
5. STAKEHOLDER ENGAGEMENT			
2-29	Approach to stakeholder engagement	Page 18	
2-30	2-30 Collective bargaining agreements		Not applicable
GRI 3: MATERIAL TOPICS 2021			
3-1	Process to determine material topics	Pages 17, 18, 19, 20	
3-2	List of material topics	Page 20	
MATERIAL TOPICS			
BUSINESS ETHICS			
GRI 3: BUSINESS ETHICS			
3-3	Management of material topics	Page 25	
DEVELOPMENT AND TRAINING			
GRI 3: MATERIAL TOPICS			
3-3	Management of material topics	Page 51	
GRI 404: TRAINING AND EDUCATION 2021			
GRI 404-1	Average hours of training per year per employee	Page 52	
GRI 404-2	Programs for upgrading employee skills and transition assistance programs	Pages 52, 53	
GRI 404-3	Percentage of employees receiving regular performance and career development reviews	Page 53	
ANTI-CORRUPTION			
GRI 3: MATERIAL TOPICS 2021			

3-3	Management of material topics	Page 30	
GRI 205 ANTI-CORRUPTION 2016			
205-1	Operations assessed for risks related to corruption	Page 30	
205-2	205-2 Communication and training about anti-corruption policies and procedures	Page 31	
205-3	Confirmed incidents of corruption and actions taken	Page 31	During the period of this report, there have been no cases of corruption, nor any legal actions related to unfair competition, monopolistic practices, or violations of free competition
SYSTEMATIC RISK MANAGEMENT			
GRI 3 MATERIAL TOPICS 2021			
3-3	Management of material topics	Pages 33	
DATA PRIVACY AND SECURITY			
GRI 3 MATERIAL TOPICS 2021			
3-3	Management of material topics	Pages 35, 36, 37	
GRI 418 CUSTOMER PRIVACY 2016			
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Pages 35, 36, 37	None have been reported during the reporting period
FINANCIAL INCLUSION			
GRI 3 MATERIAL TOPICS 2021			
3-3	Management of material topics	Pages 39, 40, 41	
DIVERSITY, EQUITY AND INCLUSION			
GRI 3 MATERIAL TOPICS 2021			
3-3	Management of material topics	Pages 64, 65, 66	
GRI 405 DIVERSITY AND EQUAL OPPORTUNITY 2016			
405-1	Diversity of governance bodies and employees	Pages 24, 49, 50	
405-2	405-2 Ratio of basic salary and remuneration of women to men		Information not available
GRI 406 NON-DISCRIMINATION 2016			
406-1	Incidents of discrimination and corrective actions taken	Page 66	
FINANCIAL PROTECTION OF CONSUMERS			
GRI 3 MATERIAL TOPICS 2021			
3-3	Management of material topics	Pages 42 y 43	
SUSTAINABLE PRODUCTS AND SERVICES			
GRI 3 MATERIAL TOPICS 2021			
3-3	Management of material topics	Pages 46, 47	

HEALTH, SAFETY AND WELL-BEING AT WORK

GRI 3 MATERIAL TOPICS 2021

3-3	Management of material topics	Página 54, 55, 56, 57, 58, 59
------------	-------------------------------	-------------------------------

GRI 403: OCCUPATIONAL HEALTH AND SAFETY 2018

403-1	Occupational health and safety management system	Pages 55, 56, 57, 58, 59, 60, 61, 62, 63
403-2	Hazard identification, risk assessment, and incident investigation	Page 59
403-3	Occupational health services	Page 58
403-4	Worker participation, consultation, and communication on occupational health and safety	Page 60
403-5	Worker training on occupational health and safety	Page 58
403-6	Promotion of worker health	Pages 62, 63
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Información no disponible
403-8	Workers covered by an occupational health and safety management system	Información no disponible
403-9	Work-related injuries	No se ha presentado en el periodo de informe
403-10	Work-related ill health	No se ha presentado en el periodo de informe

VULNERABILITY TO CLIMATE CHANGE

GRI 3 MATERIAL TOPICS 2021

3-3	Management of material topics	Pages 91, 92
------------	-------------------------------	--------------

COMMUNITY ENGAGEMENT

GRI 3 MATERIAL TOPICS 2021

3-3	Management of material topics	Pages 67-91
------------	-------------------------------	-------------

GRI 413 LOCAL COMMUNITIES 2016

413-1	Operations with local community engagement, impact assessments, and development programs	Pages 67-91
413-2	Operations with significant actual and potential negative impacts on local communities	Information not available
203-1	Infrastructure investments and services supported	Information not available

SALES PRACTICES AND SERVICE LABELING

GRI 3 MATERIAL TOPICS 2021

3-3	Management of material topics	Pages 44, 45, 46
------------	-------------------------------	------------------

OPPORTUNITIES IN CLEAN TECHNOLOGIES

GRI 3 MATERIAL TOPICS 2021

3-3 Management of material topics Pages 93, 94

GRI 401: EMPLOYMENT 2016

401-1 New employee hires and employee turnover Page 50

404-1 Benefits provided to full-time employees that are not provided to temporary or parttime employees Pages 60, 61, 62, 63

401-2 Parental leave Pages 66

GRI 206 ANTI-COMPETITIVE BEHAVIOR 2016

GRI 206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices None have been reported during the reporting period

Table of SASBPARAMETERS

SASB Estándar: Professional and Commercial Services				
Topic	Code	Metric	Location	Omission
Data security	SV-PS-230a.1	Description of approach to identifying and addressing data security risks	Page 36	
	SV-PS-230a.2	Description of policies and practices relating to collection, usage, and retention of customer information	Page 37	
	SV-PS-230a.2	umber of data breaches, percentage that; involve customers' confidential business information and/ are personal data breaches, number of customers and individuals affected		Non have been presented during the reporting period
Workforce Divesity & Engagement	SV-PS-330a.1	Percentage of gender and diversity group representation for executive management, non-executive management, and all other employees		Information not available
	SV-PS-330a.2	Voluntary and involuntary turnover rate for employees	Page 50	
	SV-PS-330a.3	Employee engagement as a percentage		Information non available
Professional Integrity	SV-PS-510a.1	Description of approach to ensuring professional integrity	Page 26	
	SV-PS-510a.2	Total amount of monetary losses as a result of legal proceedings associated with professional integrity		Non have been presented during the reporting period

Table of Global Compact Contents

GC	Human Rights	GRI Standars Contents	Pages
HUMAN RIGHTS			
1	Businesses should support and respect the protection of internationally proclaimed human rights	GRI 405-1; 406-1; 413-1; 413-2	Pages 24, 49, 50,66, 67-91
2	Businesses should make sure that they are not complicit in human rights abuses	GRI 405-1; 406-1; 413-1; 413-2; 418-1	Pages 24, 49, 50,66, 67-91
LABOUR			
3	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining	2-22; 2-23;2-24; 2-25-2-27	Pages 4, 5, 26 ,27, 28, 29 31, 34, 36, 37, 43
4	Businesses should uphold the elimination of all forms of forced and compulsory labour	GRI 3-3 Business Ethics	Page 25
5	Businesses should uphold the effective abolition of child labour	GRI 3-3 Business Ethics	Page 25
6	Businesses should uphold the elimination of discrimination in respect of employment and occupation	GRI 401-1, GRI 405-1, GRI 405-2, GRI 406-1	Page 24, 49, 50, 66
ENVIORNMENT			
7	Businesses should support a precautionary approach to environmental challenges	2-22; 2-23;2-24; 2-25-2-27	Pages 4, 5, 26 ,27, 28, 29 31, 34, 36, 37, 43
8	Businesses should undertake initiatives to promote greater environmental responsibility	2-22; 2-23;2-24; 2-25-2-27	Pages 4, 5, 26 ,27, 28, 29 31, 34, 36, 37, 43
9	Businesses should encourage the development and diffusion of environmentally friendly technologies	2-22; 2-23;2-24; 2-25-2-27	Pages 4, 5, 26 ,27, 28, 29 31, 34, 36, 37, 43
ANTI-CORRUPTION			
10	Businesses should work against corruption in all its forms, including extortion and bribery	GRI 205-1, GRI 205-2; GRI 205-3	Page 30



SUSTAINABILITY REPORT 2023