

ESG APPENDIX QUÁLITAS COMPAÑÍA DE SEGUROS

Our subsidiary Quálitas Compañía de Seguros provides insurance services in Mexico in the following segments: individual (vehicle insurance), fleets (contracting in large number schemes), and special businesses (individual through automotive finance companies).

The premium issued in 2020 represented 92.5% of the total company; the workforce corresponds to 91.4% of the total of Quálitas Controladora.

Here below are the leading indicators of labor demographics, hiring and turnover, and environmental performance: energy, water, waste, and GHG emissions.

The added value of these indicators at Quálitas Controladora level is presented in the comprehensive report itself.

Social Performance

(GRI 102-8, 401-1, 403 -9, 403-10, 404-1, 405-1)

1.1 Employment Demography, Recruitment and Talent Retention

LABOR DEMOGRAPHY QCS - 2020								
	Less than 30 years		Between 30 and 50 years old		Over 50 years		Total	
	Women	Men	Women	Men	Women	Men	Women	Men
Director	0	0	6	4	7	9	13	13
Assistant Director	0	2	15	21	2	12	17	35
Manager	5	0	67	91	5	16	77	107
Coordinator/ Supervisor	20	46	232	354	10	33	262	433
Analyst	412	462	865	1,546	36	113	1,313	2,121
Assistant/Auxiliary	234	39	154	51	5	7	393	97
TOTAL	671	549	1,339	2,067	65	190	2,075	2,806

63%

Share of women in management positions in revenue-generating functions (% of all such managers)

31%

Share of women in STEM-related positions (as % of total STEM positions)

Note: STEM positions include the Information Systems Area and the Technical Product Area.

LABOR DEMOGRAPHY QCS 2019-2020						
Age group	2020			2019		
	Women	Men	Total	Men	Women	Total
< 30 years	671	549	1,220	701	633	1,334
30-50	1,339	2,067	3,406	1,249	2,080	3,329
>50 years	65	190	255	58	177	235
Total	2,075	2,806	4,881	2,008	2,890	4,898

Per nationality,
99.7%
of collaborators are Mexican.
Remaining nationalities have
low representation.

Talent at Quálitas is diverse and
highly inclusive; in 2020,

13
collaborators with
disabilities,
were working at Quálitas
Compañía de Seguros, standing
for 0.27% of the work force. We
strive to favor their incorporation
in suitable jobs depending on the
type of task required.

NEW HIRES AND DISMISSALS QCS-2020								
	< 30		Between 30 and 50 years old		> 50 years old		Total	
	Women	Men	Women	Men	Women	Men	Women	Men
Employment	205	150	131	132	3	9	339	291
Dismissals with permanent contract	81	68	123	223	9	21	213	312
Dismissals with temporary contract	40	30	22	33	1	4	63	67



OTHER RECRUITMENT AND TALENT RETENTION INDICATORS QCS 2017-2020

	2020	2019	2018	2017
New Hires (total collaborators)	630	919	1,034	1,231
% of vacancies covered with internal staff	55%	53%	38%	NA
% of vacancies covered with internal staff in executive positions	82%	NA	NA	NA
Employment cost per collaborator (MXN)	5,627	4,149	4,161	3,283
Voluntary turnover (%)	4.8%	6.6%	10.1%	11.6%
Total turnover (voluntary and involuntary) (%)	11.2%	13.1%	14.8%	15.5%

Note:

- Total Turnover: corresponds to the turnover of employees whom are already in our workforce with indefinite contracts, after the trial period. Dismissal of employees with indefinite contracts*100/total collaborators with indefinite contracts (at years' end).
- Voluntary Turnover: corresponds to voluntary terminations of employments with indefinite contracts. Voluntary disassociations of employees with indefinite contracts*100/total collaborators with indefinite contracts (at years' end).

NA: Not Available

1.2 Training and Compensations

TRAINING HOURS BY PROFESSIONAL CATEGORY QCS 2017-2020				
	2020	2019	2018	2017
Director	2,359	759	503	630
Assistant Director	3,658	2,318	3,321	2,854
Manager	15,852	11,785	9,824	7,564
Coordinator	108,617	77,476	31,557	12,571
Analyst	396,563	189,152	193,383	194,194
Assistant/Auxiliary	68,003	37,141	16,669	11,907
Total	595,052	318,631	255,257	229,773



We provided an average of

122

hours of training per collaborator; by gender,

117

hours for women and

125

for men, corresponding to job rotation; for one same job, there are no differences, regarding training, between men and women.

WAGE RATIO WOMEN / MEN QUÁLITAS COMPAÑÍA DE SEGUROS 2020 - CHART 1		
Professional category	Fixed	Fixed + Variable
Directors	0.76	2.05
Assistant Directors	0.81	0.69
Managers	0.92	1.10
Coordinators	0.91	0.95
Analysts	0.97	0.94
Auxiliaries	0.65	0.82
Total workforce	1.01	0.85

Note: It does not include PTU, Profit-Sharing Payments for employees, since it is a cross-wise variable for all the employees depending on the performance of the total workforce.

WAGE RATIO WOMEN / MEN QUÁLITAS COMPAÑÍA DE SEGUROS 2020 - CHART 2		
Professional category	Fixed	Fixed + Variable
Executive	0.9	1.1
Management	0.9	1.1
Non-Management	0.6	0.8
Total workforce	0.9	0.9

Note: correlation with other professional categories:

- Executive Level: directors and assistant directors
- Management level: managers
- Non-management level: coordinators, analysts and auxiliaries.

Likewise, here below is the monthly average wage per professional category and gender:

MONTHLY AVERAGE WAGE – WOMEN 2020 (MXN)		
Professional category	Fixed	Fixed + Variable
Executive	105,842	274,631
Management	45,362	95,697
Non-Management	6,992	23,067
Total workforce	12,530	29,399

MONTHLY AVERAGE WAGE – MEN 2020 (MXN)		
Professional category	Fixed	Fixed + Variable
Executive	121,294	257,516
Management	49,237	86,638
Non-Management	11,368	27,738
Total workforce	14,693	33,914

Monthly average wage of all employees, men and women, was

13,773 per month (fixed),

31,995 MXN (fixed + variable)

42,491 MXN (fixed + variable + EPS).

1.3 Health and Safety

HEALTH AND SAFETY INDEXES QCS 2017-2020				
	2020	2019	2018	2017
Amount of accidents	91	212	215	218
Amount of occupational illnesses	0	1	0	1
Amount of fatalities	1	2	0	0
Number of days lost due to injuries and/or illness	4,234	19,881	20,228	NA
Accident Rate	7.9	18.5	20.1	19.3
Occupational sickness rate	0	0.1	0	0.1
Absenteeism Rate	0.3	1.4	1.5	1.2

Notes:
Accident rate = number of disabling accidents / total hours worked * 1,000,000
Occupational sickness rate = number of occupational disease cases / total hours worked * 1,000,000
Absenteeism rate =% days lost (due to accidents and occupational diseases) / total working days in the year (excluding holidays) of the entire workforce.
NA: Not Available

1.4. Commitment and Work Environment

Here below, is the Passion Dimension Index, included in the survey; regarding the dimension that evaluates how much the collaborator feels identified with the company, as well as sense of belonging and sense of loyalty.

WORK ENVIRONMENT SURVEY RESULTS QCS 2017-2020				
	2020	2019	2018	2017
% Commitment (variable passion)	93%	93%	92%	91%
% answers	82%	91%	82%	77%

1.5. Customer satisfaction

Regarding the insured, we monitor satisfaction throughout the different stages of the incident assistance, through the Comprehensive Service Survey.

Here below is the historic evolution of results and engagement for each year:

COMPREHENSIVE SERVICE SURVEY RESULTS QCS 2017-2020				
	2020	2019	2018	2017
% Satisfaction	87.0%	86.0%	81.5%	68.5%
% answers	10.3%	8.4%	7.6%	4.6%



Social Engagement

At Quálitas Compañía de Seguros we implement social investments to address the problems of the communities in which we perform operations. We structured our strategy in 5 areas:

- 1. Productive projects for the self-sufficiency of the communities,
- 2. Strengthening education,
- 3. Environmental protection,
- 4. Food support, and
- 5. Health support.

We allocated

\$17.7

million in 2020, as follows:

\$17,447,828

pesos as financial donations
(98.6% of the total)

\$252,152

pesos as in-kind donations
(1.4% of the total).

Regarding the support model,

\$3,300,000

pesos as donations to address the health emergency
caused by COVID (18.6% of the total).

\$252,152

pesos as commercial donations (1.4% of the total), in the form of
premiums and vehicles, with the support of the commercial areas.

\$14,147,828

pesos corresponded to social investment (80.0% of the total), in
which we render strategically defined matters, which we prioritize
in each community according to their needs, in medium-term
projects with allied social organizations.



Environmental Development

ELECTRICAL CONSUMPTION QCS 2017-2020				
	2020	2019	2018	2017
kWh	6,058,628	6,883,864	6,448,185	6,583,297
GJ	21,811	24,782	23,213	23,700

ELECTRICAL CONSUMPTION QCS 2020 (kWh)	
Service offices	ODQs
5,726,069	332,559

FUEL CONSUMPTION (GJ) QCS 2017-2020				
Fuel	2020	2019	2018	2017
LP Gas	161	277	235	277
Diesel	1,555	1,281	1,423	NA
Gasoline	145,342	184,679	168,105	171,540
TOTAL (GJ)	147,059	186,238	169,763	171,816
TOTAL (kWh)	40,849,722	51,732,778	47,156,389	47,726,667

NA: Not Available
Total energy, resulting from the sum of electricity and fuel, corresponds to 46,908,350 kWh.

POWER COSTS QCS 2017-2020 (MXN)				
	2020	2019	2018	2017
Electricity	16,314,114	18,627,340	15,561,145	14,302,999
Fuels	97,894,445	103,938,613	NA	NA
Total	177,841,080	122,565,964	15,561,145	14,302,999

NA: Not Available

GEI EMISSIONS QCS 2017-2020 (ton CO ₂ eq)				
	2020	2019	2018	2017
Scope 1	10,608.89	13,550.27	14,269.73	14,003.84
Scope 2	2,992.96	3,476.35	3,398.19	3,831.48

INTENSITIES QCS 2017-2020				
	2020	2019	2018	2017
Energy (KJ/Ps. Issued Premium)	5.07	6.16	5.88	6.06
GEI Emissions gCO ₂ eq/Ps. issued premium	0.41	0.50	0.54	0.55



OTHER SCOPE 3 EMISSIONS QCS 2017 -2020 (ton CO ₂ eq)				
	2020	2019	2018	2017
Business trips (flights)	327.50	971.98	456.09	692.19

WATER COLLECTION QCS 2017 -2020 (thousands m ³)				
	2020	2019	2018	2017
	17.80	18.70	12.30	NA

Note: 100% corresponds to water supplied by third parties (mains, pipe)
NA: Not Available

RECYCLED MATERIAL QCS 2017-2020 (kg)				
	2020	2019	2018	2017
Paper and cardboard	1,734	3,240	4,095	1,599
PET	64	183	185	187
Aluminum	8	23	37	41
Others	0	100	480	237
TOTAL	1,806	3,546	4,797	2,064

Note: we list the materials removed as part of the recycling program in the administrative offices of Ajusco, San Ángel and San Jerónimo.

Governance and ethics

As part of our transparency, we detail contributions to business associations made by Quálitas Compañía de Seguros in 2020:

19,810,256 MXN

Mexican Association of Insurance Institutions (AMIS, for its acronym in Spanish)

350,000 MXN

Consejo de la Comunicación