

COMMITMENT TO FINANCIAL INCLUSION THROUGH INSURANCE

Quálitas Controladora understands and promotes the insurance inclusive role on the society, providing to the policyholders the opportunity to manage possible emergencies under the foresight culture.

In this way, we are looking for to reduce the severe financial impact that our customers could assume at the time the incidents occur, if they do not have insurance coverage.

In this regard, at Quálitas we work in 3 ways:

- 1) Development of marketing models and distribution channels that provide greater geographical accessibility. This is the case of the Quálitas Development Offices (ODQs), which allows get closer the insurance benefits to the populations without previous insurance agency coverage, but with enormous development potential.

We also have an extensive service offices network, where we work side-by-side with the office directors and their work teams. All of this is complemented by an extensive agent network that trust in Quálitas quality and service.

- 2) New business models and products, designed to provide coverage with an affordable fee. We have developed a health insurance subsidiary, focused on offering solutions to the population in Mexico that is not covered by current insurance policies, which contribute to the promotion of our foresight culture.

We also offer a civil liability insurance, which allows us to achieve with the most applied legal obligations on Mexican Republic and attend to the liabilities that could arise from a traffic accident, and which could generate a complex economic situation for the insured if he/she did not have it.

- 3) Motorbikes and collective vehicles Insuring (taxis and public transport) which are used for work and sustain live on those society sectors with a low resources level.

We area commitment with the innovation and we are seeking to facilitate the insurance access to all the families.

We also develop complementary initiatives on insurance culture, with the purpose of generate a higher awareness of the importance and benefits that an insurance gave, and the fundamental aspects of road safety, responsible driving, and health care.

In addition, we provide to our policyholders with different communication channels, to address any doubts they may have regarding product conditions, either directly by our collaborators, or through the agents that are part of our network and the teams at the service offices. In case of any complaint and/or claim, you can also formulate it directly with them, or through the Q-Transparency ethics line.

Our employees and agents in accordance with our responsible marketing policies, which includes the Code of Ethics and Conduct and the Business Ethics Principles. They also constantly receive training in this regard.

This approach and efforts are reflected in our Sustainability Strategy, the progress of which is monitored by the Social Responsibility Committee, with representatives from the Board of Directors.

New products in our main subsidiary, *Quálitas Compañía de Seguros (Mexico)*, are triggered, approved and supervised by the namesake Committee, in which the managers of the technical, claims and other teams participate.