

ALWAYS MOVING FORWARD



ANNUAL REPORT INTEGRATED **2025**





2025 showed us that even in the face of uncertainty, it is possible to move forward with determination when we have a clear direction.



At Quálitas, we responded by strengthening our institutional DNA, ensuring profitability, and maintaining the close relationships that set us apart. The challenges of the environment drove our evolution and consolidated a business model that is more prepared, sustainable, and connected to those who trust us.

This year, we reaffirmed that **moving forward requires clarity, constant commitment, and the ability to adapt.** With every step and in the face of every challenge, we continue to build a path that is more solid, reliable, and focused on the long term.

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◆ LETTER FROM THE CHAIRMAN OF THE BOARD

GRI 2-22

Dear shareholders,

2025 was a year of significant challenges for Quálitas, during which we reaffirmed the strength of our business model, as well as our discipline and execution capabilities. As a result, we achieved record-breaking performance across key areas and effectively mitigated the impact of regulatory changes to VAT on claims, keeping net income broadly consistent with the prior year.

Net income for the year totaled \$5,095 MXN million, 0.5% below 2024, reflecting our ability to absorb the impact of the aforementioned regulatory change, with an ROE above 20%, in line with our long-term targets. Excluding this regulatory impact, net income would have reached \$6,778 MXN million, representing growth of over 32% compared to 2024.

Service excellence remains the cornerstone of our actions and one of the key drivers behind this performance. Throughout the year, written premiums grew 9.4% compared to 2024, supported by strong performance in the individual segment. We closed the year

with more than 6 million insured units, adding 335 thousand units versus the previous year, reaffirming the strength of our commercial model and the trust placed in us by our agents and policyholders.

In summary, we preserved profitability, drove growth, and reinforced our leadership, remaining the industry leader for the nineteenth consecutive year while advancing with determination in our long-term strategy. The new Revenue Law for 2026 brings closure to a period of financial uncertainty that had affected both the sector and Quálitas, providing much-needed clarity on this matter.

The growth achieved during the year also required a comprehensive strengthening of the organization. In this context, we welcomed more than 1,200 new employees to support business expansion and enhance our operational and service capabilities.

Most notably, and with the aim of strengthening corporate governance, we executed our succession plan to ensure an orderly transition in the Chief Executive Officer role, marking a significant step forward in our institutionalization process. The Corporate Practices Committee and the Board approved the separation of the roles of Chairman of the Board and Chief Executive Officer effective 2026, a key milestone in strengthening our organizational structure and providing greater certainty for the years ahead.

Regarding our technical indicators, the loss ratio and combined ratio stood at 65.7% and 94.1%, respectively. On a normalized basis, excluding VAT impacts, these metrics were 62.2% and 90.6%, with the former 3.8 percentage points below the prior year and the latter below our target range of 92% to 94%.

Financial income totaled \$5,110 MXN million in 2025, with an investment yield of 8.7% annually. As of year-end 2025, 86.5% of the investment portfolio was allocated to fixed income, with an average duration of 2.3 years.

Throughout 2025, we continued to make steady progress in our corporate development plan, achieving key milestones aligned with our three-pillar strategy, which we've executed with discipline in recent years.

Our international business launched operations in Colombia, starting with strong momentum and closing the year with more than 1,200 agents, 9,500 insured units, and 15 offices. Quálitas Colombia thus joins our portfolio of international subsidiaries as an additional long-term growth engine.

In terms of service, our call center handled more than 3 million calls and reduced average response time from 6 to 5 seconds, achieving a customer satisfaction level of 95%, higher than the previous year.

We also promoted the "I've got it covered" ("Yo me encargo") campaign, an initiative aimed at strengthening a culture of service, empathy, and accountability across all Quálitas employees in their day-to-day work.

On sustainability, we continued advancing with a clear short-, medium-, and long-term vision to manage our impacts responsibly in the face of technological evolution, macroeconomic challenges, transport decarbonization, and growing expectations around transparency and human rights. In this context, we also strengthened our environmental and social indicators to set concrete targets aligned with the Sustainable Development Goals (SDGs), further reinforcing our commitment to the United Nations Global Compact (UNGC).

In light of our 2025 results and looking ahead to 2026, I'm fully confident in our ability to continue driving sustainable and profitable growth, firmly believing in our capacity to generate long-term value for shareholders and all our stakeholders.



José Antonio Correa Etchegaray

CHAIRMAN OF THE BOARD, QUÁLITAS CONTROLADORA S.A.B DE C.V.

Finally, I'd like to thank the entire organization for its valuable contribution to the results achieved in 2025, as well as the trust placed in us by our agents, business partners, customers, and board members.

KEY HIGHLIGHTS

Quálitas Controladora

Organizational Structure

600

service centers

+4.3%

248

service offices

+8.3%

352

QDOs

+1.7%

27,000

agents

+15%

7,649

employees

+4.2%

Includes employees from insurance subsidiaries, Flekk, QSalud, and DCT

42%

women

6

countries in operation

Mexico, Costa Rica, El Salvador, United States, Peru, and Colombia

Operating and Financial Performance

\$75,804

MXN million in written premiums

+9.4%

\$69,323

MXN million in earned premiums

+13.1%

6.1

million insured units

+5.8%

\$5,095

MXN million in net income

(0.5 p.p)

65.7%

loss ratio

(0.6 p.p)

94.1%

combined ratio

+2.0 %

20.2%

ROE (last 12 months)

(1.9 p.p.)

\$74,660

MXN million market capitalization

Quálitas (Q*) stock closed at MXN\$186.65



Corporate Ethics and Transparency

6,719

employees trained

+32,000

hours of ethics training through Q Certification¹

Employee Development

197

average training hours per employee

MXN\$5,631 invested in training per employee

88%

favorability in our employee engagement survey²

Service Excellence

92.4% average customer satisfaction

(comprehensive service survey)

+4.1% vs. 2024

Innovation and Operational Efficiency

\$3,367

MXN million in premiums from vehicles equipped with road safety technology devices³

\$3,644

MXN million in premiums from hybrid and electric vehicle insurance

31%

of claims in Mexico handled remotely through our Ajuste Exprés tool

5-second

average response time at the national call center (Mexico)

31-minute

average adjuster arrival time (Mexico)

Environmental

2.9 (KJ/MXN written premium)

energy intensity

-7% vs. 2024

0.25 (gCO₂e/MXN written premium)

GHG emissions intensity (Scopes 1 and 2)

-5% vs. 2024

¹ Employees from subsidiaries in Peru, El Salvador, and the United States do not participate in Q Certification.

² Percentage of respondents who selected "Strongly agree" or "Agree."

³ Scope corresponds to Quálitas Compañía de Seguros.



Value Chain Development

7,688

service office employees participating in Q Certification courses (Mexico)

+ 9,400

agents trained through Universidad Quálitas

87%

of participants in the Talent Pool program joined Quálitas

Road Safety and Prevention Culture

100

of participants in the Certificate Program for Insurance Adjusters

5,000

training sessions for heavy equipment operators through the “Héroes del Camino” campaign

+140,000

people reached through insurance awareness and accident prevention initiatives from an early age



✦ ABOUT THIS REPORT

GRI 2-2, 2-3, 2-4, 2-5, 2-14

The Sustainability Report of Quálitas Controladora S.A.B. de C.V. is our primary channel for communicating to stakeholders how we integrate key financial, environmental, social, and governance (ESG) considerations into our insurance business model.

The information presented in this report covers the period from January 1 to December 31, 2025, and was published on April 29, 2026. This period aligns with the reporting cycle of Quálitas Controladora S.A.B. de C.V.'s financial statements, which are disclosed on a quarterly and annual basis. The scope includes Quálitas Controladora S.A.B. de C.V. and its subsidiaries in Mexico and abroad.¹ However, unlike the consolidated financial statements of Quálitas Controladora, this report does not include Autos y Salvamentos, O&T, Activos Jal, or RCyP. Where a chapter or indicator has a different scope or refers only to certain subsidiaries, this is explicitly noted in the content or in the methodological notes.

The quantitative and qualitative information presented in this report was compiled by the organization's operational, technical, and administrative areas. It was reviewed by the responsible business units and by the committees supporting the Board of

Directors, which retains ultimate responsibility for ESG strategy and the integrity of the information disclosed in this report.

Report content was defined based on our double materiality assessment, the priorities of Quálitas' sustainability model, and feedback from our key stakeholders. This report is prepared annually, enabling ongoing tracking of our progress, targets, and challenges.

35 indicators were subject to limited external assurance conducted by an independent third party. The scope, methodology, and conclusions of this assurance process are presented in the Verification letter for non-financial information (Appendix 5). Where reclassifications, adjustments to historical figures, or methodological changes were required, they are explained in the corresponding methodology notes, including, where relevant, their impact on comparability. No restatements were made for the prior three reporting years.

For any comments or inquiries regarding this report, please contact the Social Responsibility and Investor Relations area:



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¹ The subsidiaries included in the report are: Quálitas Compañía de Seguros, Quálitas Costa Rica, Quálitas El Salvador, Quálitas Perú, Quálitas Insurance Company, Quálitas Colombia, Flekk, Quálitas Salud, and DCT

International Standards and Frameworks

To enhance comparability and transparency, this report has been prepared with reference to the following international standards and frameworks:



IFRS - International Financial Reporting Standards

We use these standards as a guide to advance alignment between financial reporting and ESG-related risks and opportunities.



NIS - Sustainability Reporting Standards (CINIF)

We consider the Sustainability Reporting Standards issued by the Mexican Financial Reporting Standards Board (CINIF) as our local reference framework.



GRI - Global Reporting Initiative

We report in accordance with the GRI Universal Standards (GRI 1, 2, and 3) and applicable topic standards, addressing the material topics identified through our impact, risk, and opportunity assessment.



SASB Standards - Insurance

We incorporate SASB insurance sector metrics, focusing on those most relevant to investors and other stakeholders from a financial materiality perspective.



TCFD - Task Force on Climate-related Financial Disclosures

We consider TCFD recommendations to structure disclosures related to governance, strategy, risk management, and climate-related metrics.



United Nations Global Compact

We report on our progress in implementing the Ten Principles of the UN Global Compact, covering human rights, labor standards, environment, and anti-corruption.



Sustainable Development Goals (SDGs)

We identify the SDGs to which we contribute most significantly through our operations, product offering, and social investment initiatives.



Principles for Sustainable Insurance (PSI)

For Quálitas Compañía de Seguros, we track progress in adopting the Principles for Sustainable Insurance, integrating ESG considerations into underwriting, product design, and relationships with customers and partners..

Report Structure and Appendices

This report is structured as a narrative aligned with the material topics most relevant to Quálitas and its stakeholders. Each chapter highlights the associated indicators and the primary reference frameworks applied.

For ease of reference, **Appendix 4** includes indices for GRI, SASB, TCFD, PSI, NIS, and IFRS S1 and S2, linking each indicator to the corresponding section of the report for streamlined navigation.



◆ ADDITIONAL APPENDICES

◆ APPENDIX 1

Key Impacts, Risks, and Opportunities

Presents the results of the double materiality assessment, outlining key impacts, risks, and opportunities, and their linkage to business and sustainability strategy.

◆ APPENDIX 2

“Our Talent” – Detailed Indicators

Provides a breakdown of workforce-related metrics, including workforce composition, turnover, training and development, health and safety, diversity and inclusion, with available disaggregation by subsidiary or country.

◆ APPENDIX 3

“Social Investment”

Summarizes the results of our social investment efforts, including supported causes, beneficiary organizations, and people reached.

◆ APPENDIX 4

Reporting Frameworks and Standards

Includes reference indices aligned with the main frameworks used in this report, including: UN Global Compact contribution, SDG contribution, GRI Content Index, SASB Index, TCFD Index, PSI Index, NIS Index, and IFRS S1 and S2 Index.

◆ APPENDIX 5

Verification letter for non-financial information

Includes the statement issued by an independent third party that conducted limited assurance on the selected indicators.

Moving Forward

While Strengthening
Our Commitment





ABOUT QUÁLITAS

GRI 2-1, 2-6 3-3

- ◆ Since 1994, we have protected our policyholders' vehicle assets, committed to delivering service excellence from policy issuance through claims assistance. We are the leading auto insurer in México, with an international presence in the United States, El Salvador, Costa Rica, Perú, and Colombia.

We hold a 33.9%

market share in México.

The name **Quálitas**, which means “quality” in Latin, reflects the mindset we strive to embody in every interaction with our stakeholders and that has driven our sustained growth for more than three decades.

Quálitas Controladora S.A.B. de C.V. is headquartered in Mexico City and is listed on the Mexican Stock Exchange under the ticker symbol “Q” (Bloomberg: Q*:MM).

◆ **OUR MISSION, VISION, AND CORPORATE VALUES**
GUIDE OUR BUSINESS AND SUSTAINABILITY STRATEGY.





Our Business Model and Policy Segments

Our unique business model is built on pillars that support financial success, value creation for our stakeholders, and long-term business continuity. This model is grounded in four key pillars: service excellence, cost control, innovation, and decentralization.

We have an extensive network of agents, service offices, claim officers, repair shops, and specialized suppliers that enables us to support customers from policy issuance through claims assistance.

Mexico:

5.8 million

insured units,
equivalent to

\$71,970 MXN million

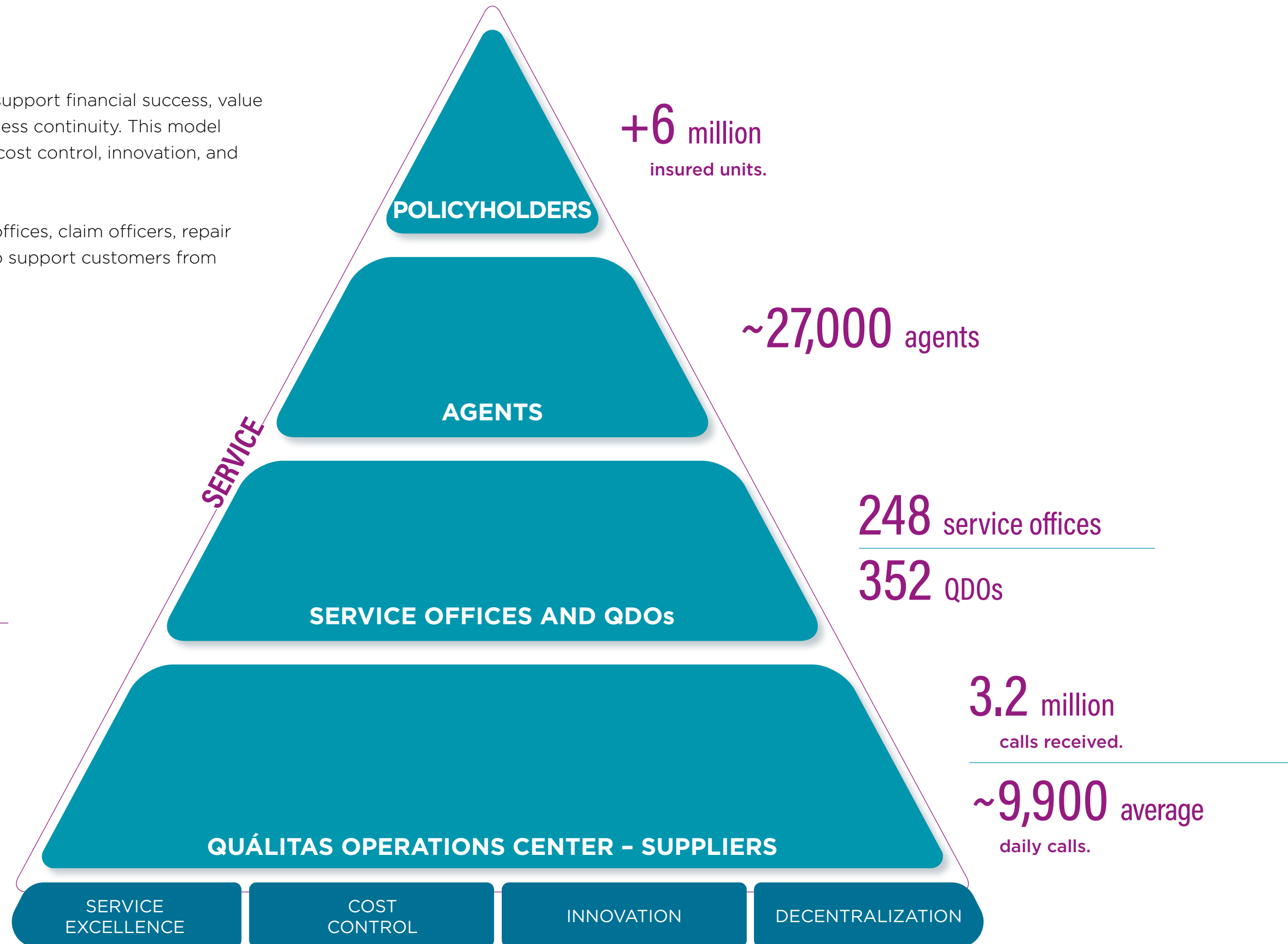
in written premiums.

International subsidiaries:

+307 thousand insured units

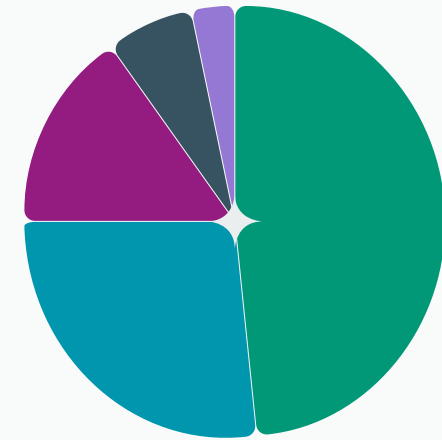
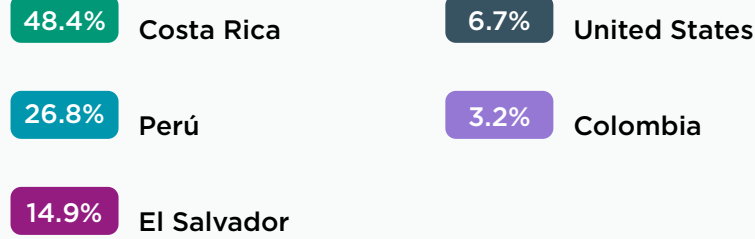
\$5,510 MXN million

in written premiums.





+307 THOUSAND INSURED UNITS INTERNATIONALLY



◆ WE SERVE THREE PRIMARY BUSINESS SEGMENTS:

◆ Individual Insurance

Coverage designed for automobile and motorcycle owners, aimed at protecting their assets, physical well-being, and third-party liability.

◆ Fleet Insurance

Solutions for companies and organizations managing vehicle fleets, ranging from passenger vehicles to trucks and specialized equipment. We offer volume-based coverage schemes, risk management services, and management tools designed to help ensure operational continuity for our corporate customers.

◆ Special Business / Financial Institutions

Programs developed in partnership with financial institutions and the financial services divisions of leading automotive manufacturers, integrating products and services tailored to vehicle financing and lending needs.



Quálitas Salud

Service excellence protecting those who matter most

Quálitas Salud is focused on protecting policyholders' health through a preventive and comprehensive care approach within the Accident and Health insurance segment.

In 2025, **Personal Accident** and **collective Q Contigo** products continued to strengthen, representing **48%** and **43%** of QSalud's portfolio, respectively, excluding the employee policy, reaffirming the relevance of these solutions within the portfolio. At the same time, progress continued in diversifying medical network providers and launching products with broader health coverage. As a result, we continued advancing toward our goal of improving the policyholder experience, expanding access to quality services, and better addressing the specific needs of each segment.



5,200

specialist physicians

320

hospitals and clinics across our healthcare network

185 thousand

customers

+4,000

advisors

+5 thousand

medical claims paid, equivalent to

\$68.2 MXN million

\$171.7 MXN million

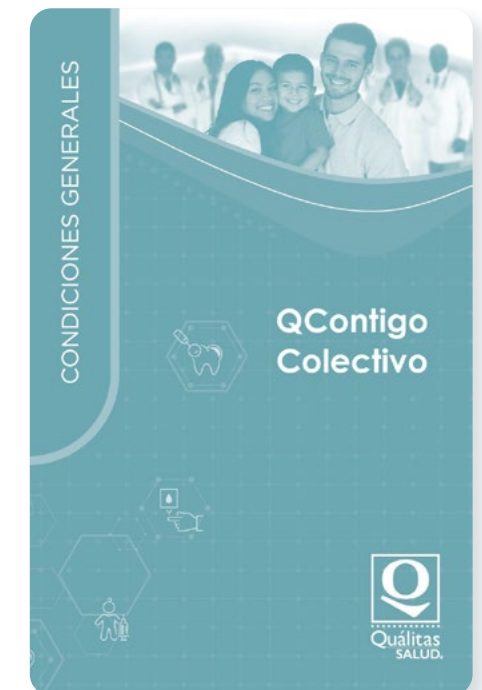
in written premiums

130

promoters

1,030

auxiliary service providers (laboratories and orthopedic equipment providers)



Complementary Businesses Enhancing our Insurance Offering

To provide more comprehensive services to our policyholders, we have developed and integrated complementary businesses that strengthen our value proposition. These businesses reinforce our ability to deliver comprehensive safe, connected, and sustainable mobility solutions, extending our value chain beyond traditional insurance.

♦ Flekk

Flekk is a company focused on efficiently and promptly distributing auto parts, glass, and tires to repair shops at competitive costs. It also operates an e-commerce platform that facilitates access to auto parts.





♦ **Digital Communications Technologies (DCT)**

DCT is a technology company specializing in advanced telematics solutions powered by Artificial Intelligence and a global benchmark in the development of Internet of Things (IoT) ecosystems.

We collaborate with DCT to go beyond conventional connectivity. Together, we aim to actively prevent accidents through predictive analytics. This capability provides us with intelligent tools that help foster a responsible driving culture, reduce accident rates, and, most importantly, safeguard drivers' lives on every journey.

In 2025, DCT strengthened its role as a strategic technology and telematics partner for Quálitas. At the regional level, it contributed to ecosystem development by bringing together 258 participants from 28 companies across 7 countries during its strategic partners conference, a key platform for collaboration and knowledge

sharing. Operationally, DCT optimized and automated 100% of its device installation process, resulting in a superior customer experience and significantly reducing delivery times.

It also implemented an artificial intelligence agent capable of generating strategic insights to strengthen risk prevention efforts. Finally, training sessions were delivered to more than 500 Quálitas employees on the implementation of technological solutions.



25 countries
259 distributors

+700 thousand devices manufactured

+132,400 vehicles monitored globally, of which 9% are insured by Quálitas

20 satellite tracking platforms integrated with Q-Connect

+8.7 USD million in sales in 2025

BUSINESS MODEL



SERVICE EXCELLENCE

- We stay close to our customers, agents, and policyholders through an extensive network of service offices and digital channels that enable personalized, flexible, and agile service.
- We have dynamic teams and streamlined processes supported by cutting-edge technology, enabling us to respond promptly and effectively in every interaction.

SPECIALIZATION

- We stand out for our extensive and proven track record in auto insurance, allowing us to deeply understand mobility-related risks.
- We adapt our operating model to the specific regulatory and market dynamics of each country where we operate.
- We continuously innovate in products, coverage, and services to address the evolving needs of our customers and business partners.



COST CONTROL

- We use our resources efficiently, seeking a balance between financial strength and competitiveness.
- We closely monitor operating and expense indicators to identify improvement opportunities and maintain business profitability.
- We apply disciplined pricing practices through technical models that appropriately reflect our policyholders' risk profiles.

DECENTRALIZATION

- We focus on being where agents and policyholders need us most through a decentralized structure with local offices and teams across different regions.
- We reinforce this proximity through digital tools that facilitate policy issuance, administration, and claims assistance from anywhere.

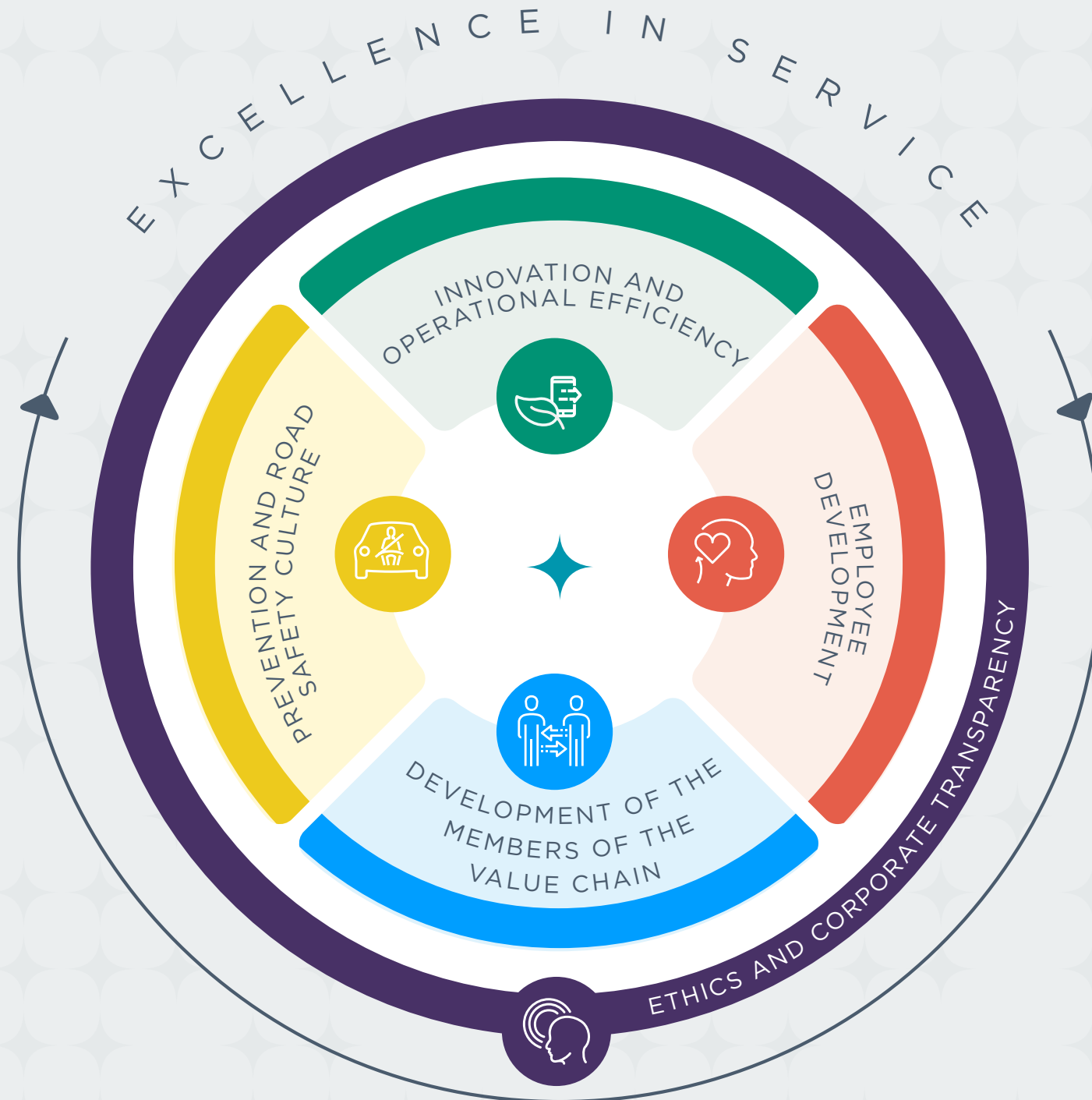
COMMITMENT TO SUSTAINABILITY

Sustainability Strategy

Our sustainability strategy reflects our commitment to sustainable development, continuous improvement toward service excellence, and the generation of positive impacts throughout our value chain. This approach is grounded in ethical values and transparency principles that guide decision-making across all levels of the organization.

The strategy is structured around five pillars that encompass the main initiatives through which we seek to create shared value and contribute to the achievement of the Sustainable Development Goals (SDGs), integrating sustainability into our business model and systematically monitoring our performance to drive continuous improvement.

- ◆ The strategy is aligned with the double materiality assessment conducted in 2024, enabling us to define the impacts, risks, and opportunities most relevant to Quálitas, as well as the SDGs underpinning the 2030 Agenda, which guide our framework for action and strengthen the consistency of our sustainability initiatives.





SDGs WE SUPPORT



Pillar	Commitment	Aligned SDG	Aligned Material Topic
<p>✦ Corporate Ethics and Transparency</p>	<p>Operate in alignment with the Company's values, under ethical and conduct guidelines supported by strong corporate governance. Integrate sustainability criteria into decision-making.</p>	<p>16</p>	<ul style="list-style-type: none"> • Corporate Governance • Business Ethics and Legal Compliance • Financial and Sustainability Information Disclosure and Transparency • Sales Practices (Responsible Marketing) • Policyholder Data Privacy • Claims Management and Policyholder Service • Tax Practices • Anti-money Laundering
<p>✦ Innovation and Operational Efficiency</p>	<p>Deliver value-added products and services for policyholders, supported by efficient operations in both resource use and impact management (e.g., environmental impacts). Leverage technology to strengthen operations.</p>	<p>9</p>	<ul style="list-style-type: none"> • Digital Transformation and Operational Efficiency • ESG investments • Product and Service Innovation • Cybersecurity • Climate change risk management (physical and transition risks), both within operations and across the product portfolio
<p>✦ Employee Development</p>	<p>Strengthen employee talent and development through diversity and well-being. Promote constructive leadership and a strong culture grounded in internal communication.</p>	<p>4 - 8</p>	<ul style="list-style-type: none"> • Workplace Climate • Occupational Health and Safety • Diversity and Equal Opportunities • Employee Training and Development
<p>✦ Value Chain Development</p>	<p>Work closely with agents, service office teams, and suppliers, supporting their development and operations to deliver excellence in products and services to our policyholders.</p>	<p>8 - 9</p>	<ul style="list-style-type: none"> • Sustainable Supply Chain • Product and Service Accessibility and Affordability • Claims Management and Policyholder Service • Financial Education and Insurance Awareness • Road Safety Culture and Driving Behavior
<p>✦ Road Safety and Prevention Culture</p>	<p>Promote a culture of prevention, insurance awareness, and financial literacy. Additionally, contribute to responsible driving behavior and safer road use for everyone sharing public roads and spaces.</p>	<p>3 - 11</p>	<ul style="list-style-type: none"> • Road Safety Culture and Driving Behavior



Sustainability Governance and Management

GRI 2-12, 2-13, 2-14, 2-23, 2-24

Sustainability management and strategy oversight are integrated into our governance structure as follows:

The **Board of Directors** retains ultimate responsibility for overseeing environmental, social, and governance impacts, as well as the quality of the sustainability information we disclose. Key ESG results are presented quarterly to the Board of Directors by the Chairman of the Social Responsibility Committee.

Day-to-day oversight is delegated to the **Social Responsibility Committee** and other supporting committees composed of Board members and senior management. These bodies review progress on the strategy, the materiality assessment, and the Company's key ESG risks and opportunities.

The **Social Responsibility and Investor Relations** departments coordinate the implementation of the Sustainability Strategy, the materiality assessment process, and the integration of ESG information into communications with the market and stakeholders.

◆ Our approach is supported by a framework of corporate policies and guidelines that include, among others, principles related to ethics and conduct, conflict of interest prevention, human rights, environmental stewardship, occupational health and safety, diversity and inclusion, and anti-corruption.

◆ THESE POLICY COMMITMENTS ARE EMBEDDED INTO OPERATIONS THROUGH:



◆ Specific procedures and internal controls across business areas.



◆ Training and awareness programs aimed at employees, agents, and key suppliers.



◆ The inclusion of ESG objectives within risk management processes and certain performance monitoring frameworks.

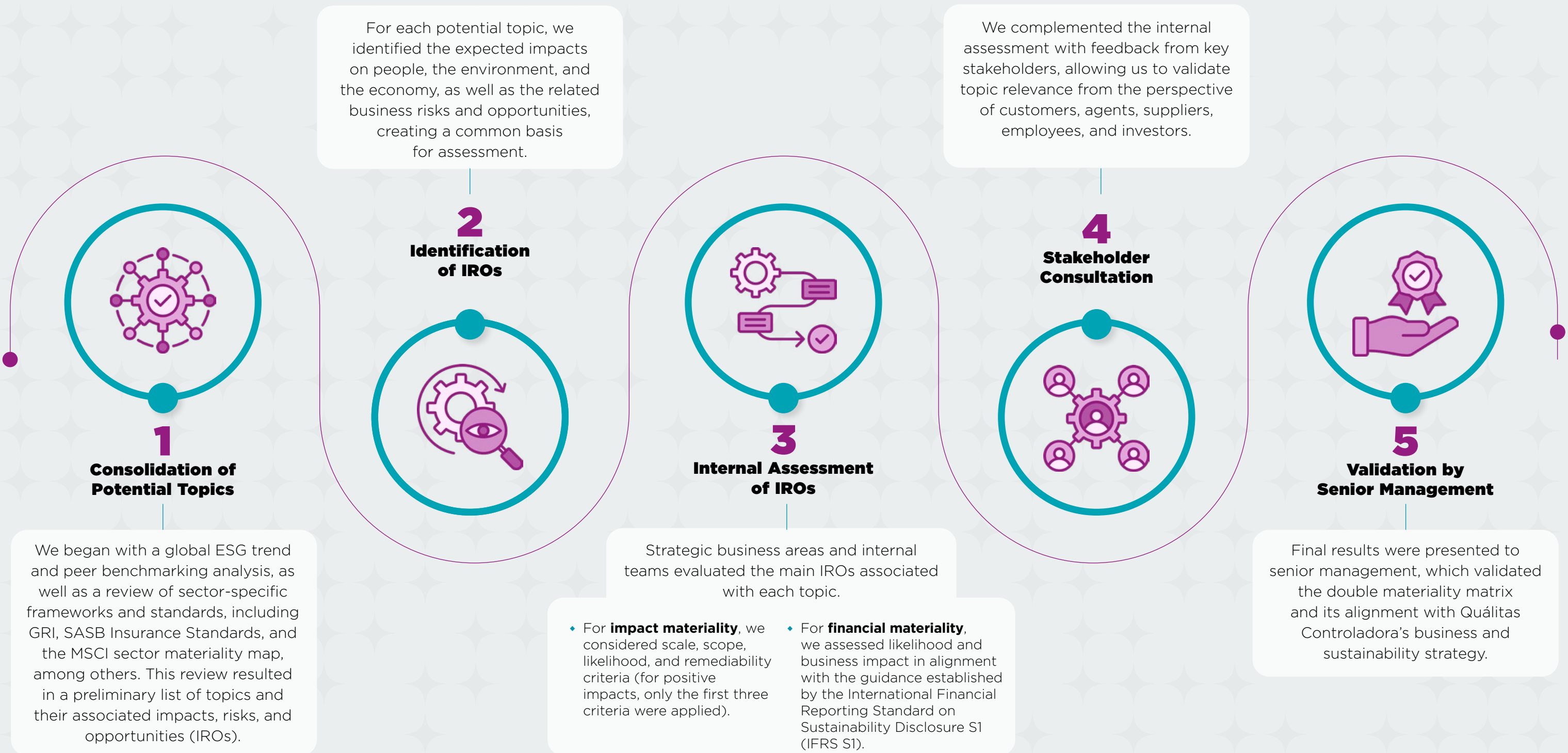


◆ Periodic policy reviews within the corresponding committees and updates aligned with regulatory changes or emerging best practices.

Double Materiality Assessment Process

GRI 3-1, 3-2, 3-3

To identify the Company's priority sustainability topics, in 2024 we updated our materiality assessment by adopting a **double materiality approach**, which considers both impact materiality and financial materiality perspectives. This process enabled us to validate our sustainability strategy while identifying the risks, opportunities, and impacts most relevant to our business model.



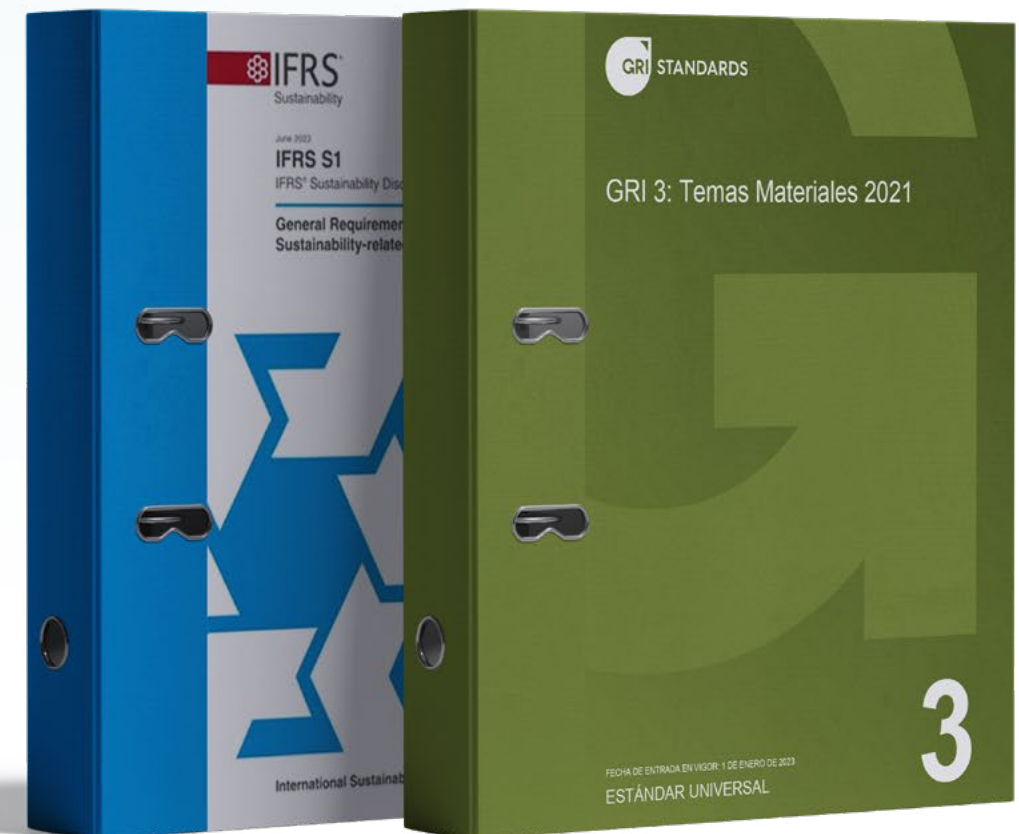
- ◆ The methodology applied was based on the recommendations of **GRI 3 (2021)** for determining impact material topics, as well as **IFRS S1** for assessing financial materiality.

We conduct this assessment periodically, every 2 to 3 years, to validate the continued relevance of the identified topics as part of updates to our Sustainability Strategy.

The double materiality matrix, which consolidates the assessment's key results, categorizes topics into three groups: Impact material topics, which are primarily relevant due to Quálitas' potential impacts on people, the environment, or the economy. Financially

material topics, which are significant because of their potential effect on Quálitas' cash flows, financial performance, and financial position. Double material topics, which are considered priorities due to both their external impacts and their financial relevance to the Company.

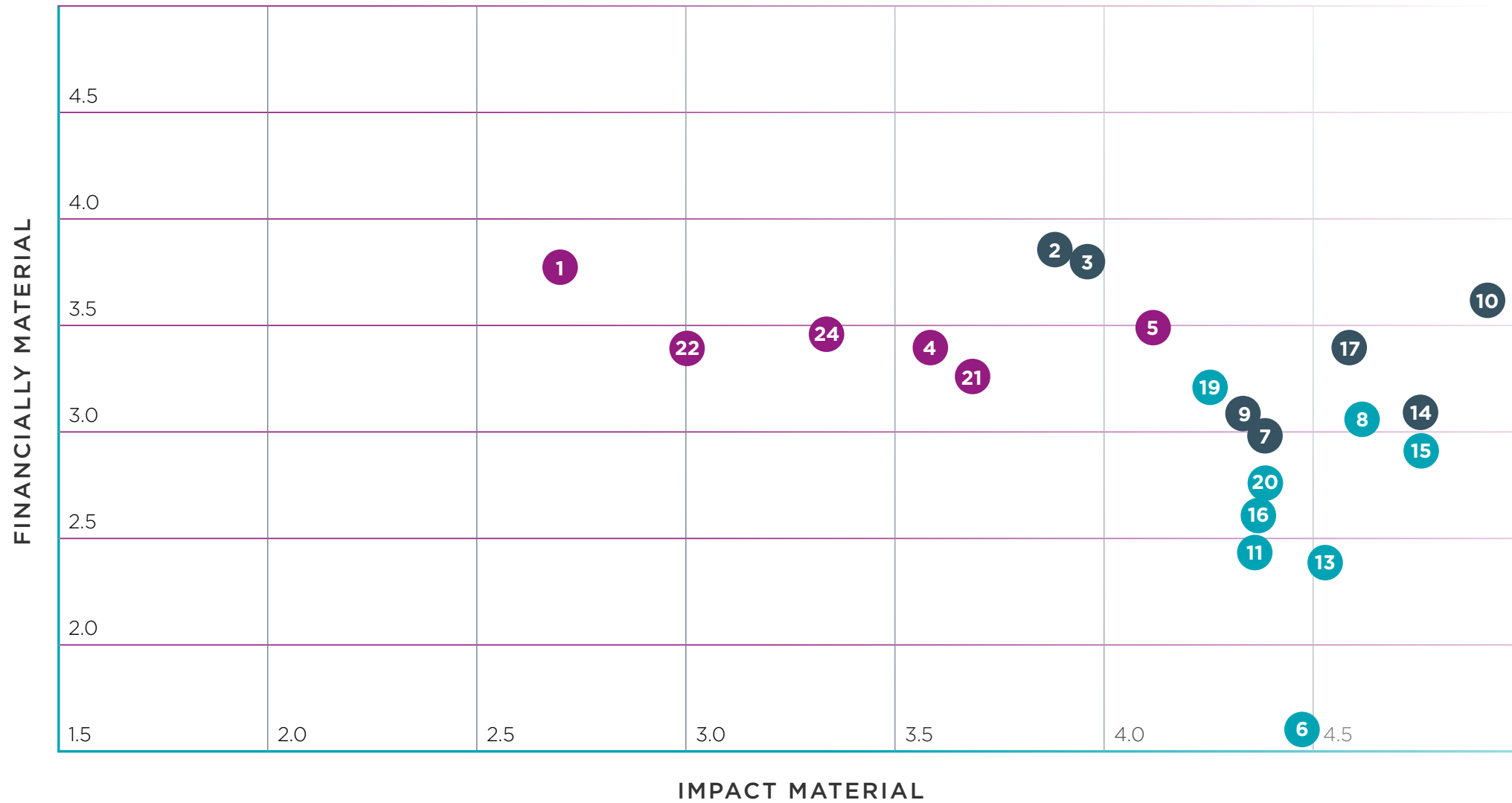
The materiality results presented below remain unchanged from the 2024 assessment:





DOUBLE MATERIALITY MATRIX

- Double Material Topics
- Financially Material Topics
- Impact Material Topics



DOUBLE MATERIAL TOPICS

- 10 Claims Management and Policyholder Service
- 17 Financial Education and Insurance Awareness
- 14 Employee Training and Development
- 3 Product and Service Innovation
- 2 Road Safety Culture and Driving Behavior
- 9 Cybersecurity
- 7 Business Ethics and Legal Compliance

FINANCIALLY MATERIAL TOPICS

- 5 ESG Investments
- 4 Digital Transformation and Operational Efficiency
- 21 Tax Practices
- 24 Climate change risk management (physical and transition risks), both within operations and across the product portfolio
- 1 Sustainable Supply Chain
- 22 Anti-money Laundering

IMPACT MATERIAL TOPICS

- 8 Sales Practices (Responsible Marketing)
- 15 Work Climate
- 19 Financial and Sustainability Information Disclosure and Transparency
- 20 Corporate Governance
- 16 Occupational Health and Safety
- 13 Diversity and Equal Opportunities
- 6 Product and Service Accessibility and Affordability
- 11 Policyholder Data Privacy



The matrix was developed through the identification and assessment of the impacts, risks, and opportunities (IROs) most relevant to each topic. The most critical IROs are presented below:

RISKS AND OPPORTUNITIES

	Topic 1	Topic 2	Topic 3
Related Material Topic	Policyholder Service and Claims Management	Product and Service Innovation	Road Safety Culture and Driving Behavior
Description of the Identified Risk/ Opportunity	Risk Customer loss due to dissatisfaction.	Risk Loss of competitiveness in a changing political, social, and economic environment.	Risk Increased accident and claims-related costs.
	Opportunity Process automation and digitization. Digital channels that contribute to service efficiency and cost reduction	Opportunity Access to new market segments and positioning as an innovative company.	Opportunity Lower claims ratio and improved driving behavior.
Importance to the Business	Our business model is centered on customer service excellence. We provide end-to-end service, from policy issuance to claims assistance. If customer service quality declines at any stage of the commercial relationship, we risk losing customers. If customer service quality declines at any stage of the commercial relationship, we risk losing customers.	We offer products and services tailored to customer needs, staying ahead of market trends through ongoing investments in technology and data analytics. The importance of this topic is tied to business continuity and our ability to continue delivering products and services that meet customer needs.	At Quálitas, road safety is our primary commitment to our customers and society. Our commitment to road safety, society, and our agents seeks to contribute to reducing accident and fatality rates. It also enables the Company to better mitigate, prevent, and manage associated risks, reducing claims-related costs.

CONTINUE





RIESGOS Y OPORTUNIDADES

	Topic 1	Topic 2	Topic 3
Strategies and Initiatives to Address the Risk/ Opportunity	<p>Through our broad distribution network, including service offices, QDOs, and agents, we provide personalized, flexible, and efficient service.</p> <p>We have also developed digital platforms where customers can receive guidance, request assistance, and track claims in real time.</p> <p>Our Service Survey allows us to understand customer feedback regarding the attention and services received throughout the claims process. Survey results are monitored periodically, enabling us to implement continuous improvement measures.</p>	<p>In recent years, we have adapted to market changes and trends within the insurance sector. This has enabled us to develop innovative products for companies operating non-traditional vehicles, including hybrid, electric, and natural gas-powered vehicles.</p> <p>We have a New Products Committee that evaluates customer and market needs to deliver solutions aligned with evolving requirements.</p>	<p>We have developed a road safety program aimed at reducing accidents and promoting respectful coexistence on streets and highways.</p> <p>For customers with insured fleets exceeding MXN\$5 million, we offer the opportunity to participate in our accident prevention program, which originated in Mexico and is expanding into the United States, Costa Rica, and Peru.</p> <p>We also provide guidance to help customers obtain ISO 39001 road traffic safety management certification.</p>
Metrics Related to the Risk/ Opportunity	Metric Customer Satisfaction Index	Metric Premium value from products/services aimed at specific or emerging segments (e.g., hybrid vehicles, electric vehicles, environmental liability, civil liability)	Metric Claims Ratio
Metric target and target year	Target Between 87% and 90% overall satisfaction	Target Adapt to market requirements by delivering products and services of excellence	Target Between 62% and 65%
	Target year 2025	Target year 2025	Target year 2025
2025 Results	92.4%	3,644 MXN million in written premiums for hybrid and electric vehicles.	65.7%

★ LEARN MORE ABOUT OUR ROAD SAFETY CULTURE INITIATIVES THROUGH OUR CONDUCTA VIAL [MICROSITE](#)



IMPACTS

	Topic 1	Topic 2
Related Material Topic	Policyholder Service and Claims Management	Road Safety Culture and Driving Behavior
Metrics Related to the Risk/ Opportunity	Greater customer satisfaction and retention through service excellence and efficient process management. Digital Express Adjustment enables certain claims to be handled remotely, improving customer convenience and process efficiency.	Accident prevention through the use of behavioral data (telematics) to assess risk and monitor driving habits.
Type of impact (positive/negative)	Positive	Positive
Operational cause of the impact	<ul style="list-style-type: none"> • Operations • Products and services 	<ul style="list-style-type: none"> • Operations • Products and services
Impacted stakeholders	End customers	Customers and employees
Operational metric from which the impact originates	% of claims handled through Digital Express Adjustment relative to total claims. 31% of total claims handled in 2025 were processed through Digital Express Adjustment	Written premiums from telematics solutions for QCS fleet customers. 3,367 MXN million
Qualitative assessment of the impact based on the identified operational metric	<ul style="list-style-type: none"> • Customer satisfaction • Process efficiency 	Monitoring driving habits through key data to reduce accident rates
Quantitative impact metric based on the identified operational metric	Customer satisfaction index	Fleet claims ratio (customers)



Stakeholder Engagement

GRI 2-16, 2-29

For our various stakeholders, we provide multiple channels and platforms that foster open and ongoing dialogue involving different areas across the Company.

Below are the engagement mechanisms established for each stakeholder group, considering the value proposition, commitments undertaken, communication channels, and key topics of interest.

When concerns or issues of particular relevance to the Company are identified through these mechanisms, they may be escalated to the Board of Directors through formal channels such as DiliTrust and email.



★ POLICYHOLDERS AND CUSTOMERS

Value Proposition

Protect people and their assets through a comprehensive and personalized approach, listening to and addressing their needs.

Communication Channels

- Comprehensive Service Survey Customer Relationship Management (CRM) system
- Service offices
- Quálitas Development Offices (ODQs, in Spanish).
- Website
- Q 360° Portal
- Q Mobile App
- Quálitas Contact Center Claim officers and attorneys
- Comprehensive claims executive E-mail
- Q Agencies Portal
- Commercial area
- Meetings and conventions

Key Commitments

- Protection of individuals, assets, and third-party liability through efficient service and competitive pricing.
- Honesty and transparency in the service relationship.
- Open communication that facilitates service for our policyholders.
- Achieving total customer satisfaction.

Topics of Interest

- Availability of information regarding products and services
- Quality of products and services
- Personalized attention Relationship and interaction with suppliers (repair shops, towing providers, physicians, and attorneys)
- Complaint and suggestion follow-up
- Data privacy



◆ AGENTS

Value Proposition

Build together a business model that combines Quálitas' specialization with the closeness and trust provided by their advisors, while supporting their professional development.

Key Commitments

- ◆ Efficient, fair, prompt, and professional business relationship
- ◆ Support at events related to their professional activities.
- ◆ Timely and transparent payment of commissions and bonuses Agile and responsive communication throughout the professional relationship
- ◆ Support in technical updates

Communication Channels

- ◆ Service offices
- ◆ Q Agents Portal
- ◆ Agent service survey
- ◆ Exclusive chat and toll-free hotline (01800) for agent support
- ◆ Quálitas Contact Center
- ◆ Annual breakfasts and other meetings
- ◆ Qualicom dashboard
- ◆ Notiquálitas.
- ◆ Personalized attention
- ◆ E-mail

Topics of Interest

- ◆ Ease and automation of administrative and customer management processes
- ◆ Claims assistance and relationship with service providers
- ◆ Policyholder experience and satisfaction
- ◆ Continuous training

◆ EMPLOYEES

Value Proposition

Provide employment opportunities and professional development through continuous learning, constructive leadership, and employee well-being.

Communication Channels

- ◆ Annual workplace climate survey.
- ◆ Internal Quálitas platform "Qualinet"
- ◆ *Q Transparencia* mailbox Training sessions Qualiclic performance evaluation tool
- ◆ Team meetings
- ◆ Qualicom dashboard
- ◆ Valores newsletter (quarterly)
- ◆ Notiquálitas
- ◆ *Ajusta tus emociones* hotline within the Quálitas Well-being Program
- ◆ Internal communications email Internal communication initiatives
- ◆ Claims assistance app (claim officer)

Key Commitments

- ◆ Competitive and equitable compensation based on job responsibilities and performance
- ◆ Priority for promotions to higher-level positions based on meritocracy Comprehensive development opportunities through skills development, technical training, and ethical values to support personal growth
- ◆ Promote physical wellbeing through sporting and health-related activities, including family members.
- ◆ Support personal savings efforts.
- ◆ Avoid any kind of discrimination, with clear respect for human dignity.
- ◆ Achieve long service and loyalty from our employees.
- ◆ Maintain open and fluid communication channels between employees and leadership.

Topics of Interest

- ◆ Career development and training
- ◆ Commitment and excellence in policyholder service
- ◆ Ethics and corporate culture Employee satisfaction Social engagement Well-being
- ◆ Support during natural disaster emergencies



◆ SHAREHOLDERS

Value Proposition

Drive investment returns through prudent management, a strong business model, and disciplined cost control with full transparency.

Key Commitments

- ◆ Reliable and timely information regarding the Company's performance
- ◆ Efficient, ethical, and transparent management
- ◆ Transparent and ethical corporate governance practices
- ◆ Build shareholders' full confidence in Company management through professional administration with a long-term vision.

Communication Channels

- ◆ BMV Annual Report and Integrated Annual Report
- ◆ Quarterly reports (earnings reports, sector reports, and corporate presentations)
- ◆ Quarterly earnings conference calls
- ◆ Investor Relations department (in-person meetings, calls, and email communication)
- ◆ Relevant event disclosures
- ◆ Semiannual performance survey
- ◆ Investor Relations website
- ◆ Shareholders' Meetings
- ◆ Regular meetings with analysts
- ◆ Social media and press

Topics of Interest

- ◆ Publication of financial and non-financial results to promote a comprehensive understanding of the Company
- ◆ Communication and transparency
- ◆ Compliance with regulatory disclosure requirements
- ◆ Promotion and visibility of the issuer
- ◆ Repurchase Fund operations

◆ SUPPLIERS

Value Proposition

Build trusted relationships under mutually beneficial conditions, with fair and transparent treatment, while pursuing quality service and operational efficiency.

Key Commitments

- ◆ Selection processes based on competitive bidding that promote free competition in a strictly transparent and ethical environment Compliance with mutually established commitments to build relationships grounded in trust and loyalty
- ◆ Periodic recognition of suppliers based on fulfillment of commitments, service quality, and continuous improvement of products and services

Communication Channels

- ◆ Q Suppliers Portal
- ◆ Open bidding processes
- ◆ Hotline (toll-free number 01-800).
- ◆ Perception and satisfaction survey

Topics of Interest

- ◆ Operational efficiency
- ◆ Contractual relationship requirements
- ◆ Quality criteria
- ◆ Financial results
- ◆ Training
- ◆ Effective communication
- ◆ Recognition
- ◆ Feedback through service performance indicators



◆ COMMUNITIES

Value Proposition

Contribute to the development of surrounding communities through initiatives that address key needs and promote a culture of prevention.

Key Commitments

- ◆ Support the development of vulnerable communities in the areas of education, health, and environmental conservation through support for effective and efficient civil society organizations.
- ◆ Prioritize collaboration within the communities where our offices are located.
- ◆ Support organizations that demonstrate continuity, ethics, and efficiency, assessed through measurement of the social impact achieved.
- ◆ Encourage participation by employees and agents in achieving the objectives related to this stakeholder group.
- ◆ Actively contribute to environmental conservation, particularly in areas related to Quálitas' operations.

Communication Channels

- ◆ Corporate volunteering initiatives
- ◆ Meetings, calls, and email communication with civil society organizations receiving donations

Topics of Interest

- ◆ Social investment initiatives
- ◆ Financial education, insurance awareness, and road safety culture promotion
- ◆ Support during natural disaster emergencies

◆ AUTHORITIES AND COMPETITORS

Value Proposition

Comply with applicable regulations, foster fair competition conditions, and safeguard policyholders' rights.

Key Commitments

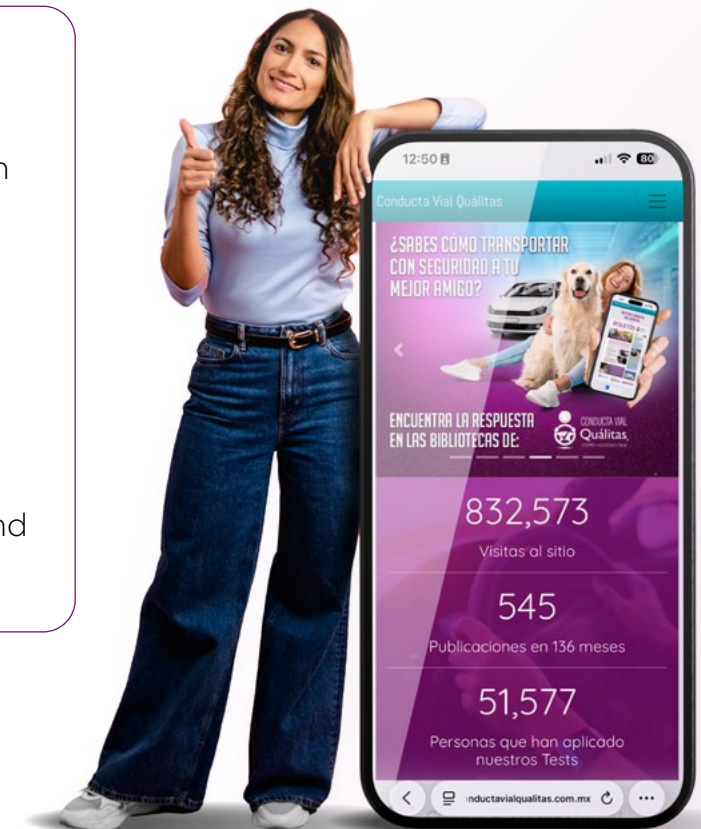
- ◆ Strict compliance with laws and regulations.
- ◆ Proactive collaboration practices with authorities and business and professional associations
- ◆ Ethical, respectful, and transparent relationships with competitors

Communication Channels

- ◆ Industry and business association committees
- ◆ Internal audit and institutional relations teams

Topics of Interest

- ◆ Legal compliance
- ◆ Ethics and anti-corruption practices
- ◆ Financial performance
- ◆ Financial education and insurance awareness
- ◆ Accessibility of insurance products
- ◆ Road safety awareness and education





Partnerships, Certifications, and Recognitions

GRI 2-12

At Quálitas, we understand that sustainability is built through collaboration with other stakeholders. For this reason, we actively participate in national and international initiatives and networks that help strengthen our environmental, social, and governance standards.

We are signatories to the United Nations Global Compact, assuming the commitment to implement its ten principles related to human rights, labor standards, environmental stewardship, and anti-corruption, while aligning our management approach with the Sustainable Development Goals (SDGs). We were among the first insurers in Mexico to sign the UNEP FI Principles for Sustainable Insurance (PSI) in 2020, reaffirming our commitment to integrating ESG criteria into underwriting, investment management, and stakeholder engagement.

This leadership extends across the region. Our Costa Rica subsidiary promoted the creation of the Responsible Business Conduct Protocol for the insurance sector, contributing to raising industry standards across Central America.

◆ In 2025, we allocated over \$218 MXN million in contributions to industry chambers and associations.

COUNTRY	ASSOCIATIONS	INVESTMENTS (MXN)
◆ Mexico	<ul style="list-style-type: none"> Asociación Mexicana de Instituciones de Seguros, A.C. (AMIS) Comisión Nacional de Seguros y Fianzas (CNSF) Oficina Coordinadora de Riesgos Asegurados, S.C. (OCRA) Consejo de la Comunicación 	\$ 217,368,116
◆ Costa Rica	<ul style="list-style-type: none"> Asociaciones de Aseguradoras Privadas Cámara de Comercio Mexicano-Costarricense (CICOMEX) 	\$ 543,106
◆ United States	<ul style="list-style-type: none"> Pacific Association of Domestic Ins Co. (PADIC) 	\$ 21,600
◆ El Salvador	<ul style="list-style-type: none"> Cámara de comercio e industria El Salvador 	\$ 72,000
◆ Peru	<ul style="list-style-type: none"> Asociación Peruana de Empresas de Seguros (APESEG) Asociación Automotriz del Perú (AAP) 	\$ 54,100
		\$ 218,058,922

Our sustainability and governance performance is also reflected in various certifications and recognitions, including:



ISO 39001 Certification, validating the strength of our traffic accident prevention and road safety management processes.



Expansión Responsible Companies Ranking, where we ranked 21st out of 157 participating companies.

In the financial and ESG space, we participate in several stock market and sustainability indices, including:

- ◆ S&P/BMV IPC,
- ◆ S&P/BMV Rentable
- ◆ Total Mexico ESG
- ◆ Bloomberg Gender-Equality Index (GEI)
- ◆ FTSE BIVA MID CAP



**Always
moving forward**
by doing what is right



◆ GOVERNANCE

CORPORATE GOVERNANCE

GRI 2-9, 2-10, 2-11, 2-12, 2-15, 2-16, 2-17, 2-18, 2-19, 2-20, 2-21, 405-1

Our corporate governance structure is designed to ensure business continuity and value creation for our stakeholders. The QC **Corporate Governance System Policies** establish the principles that guide our internal practices.

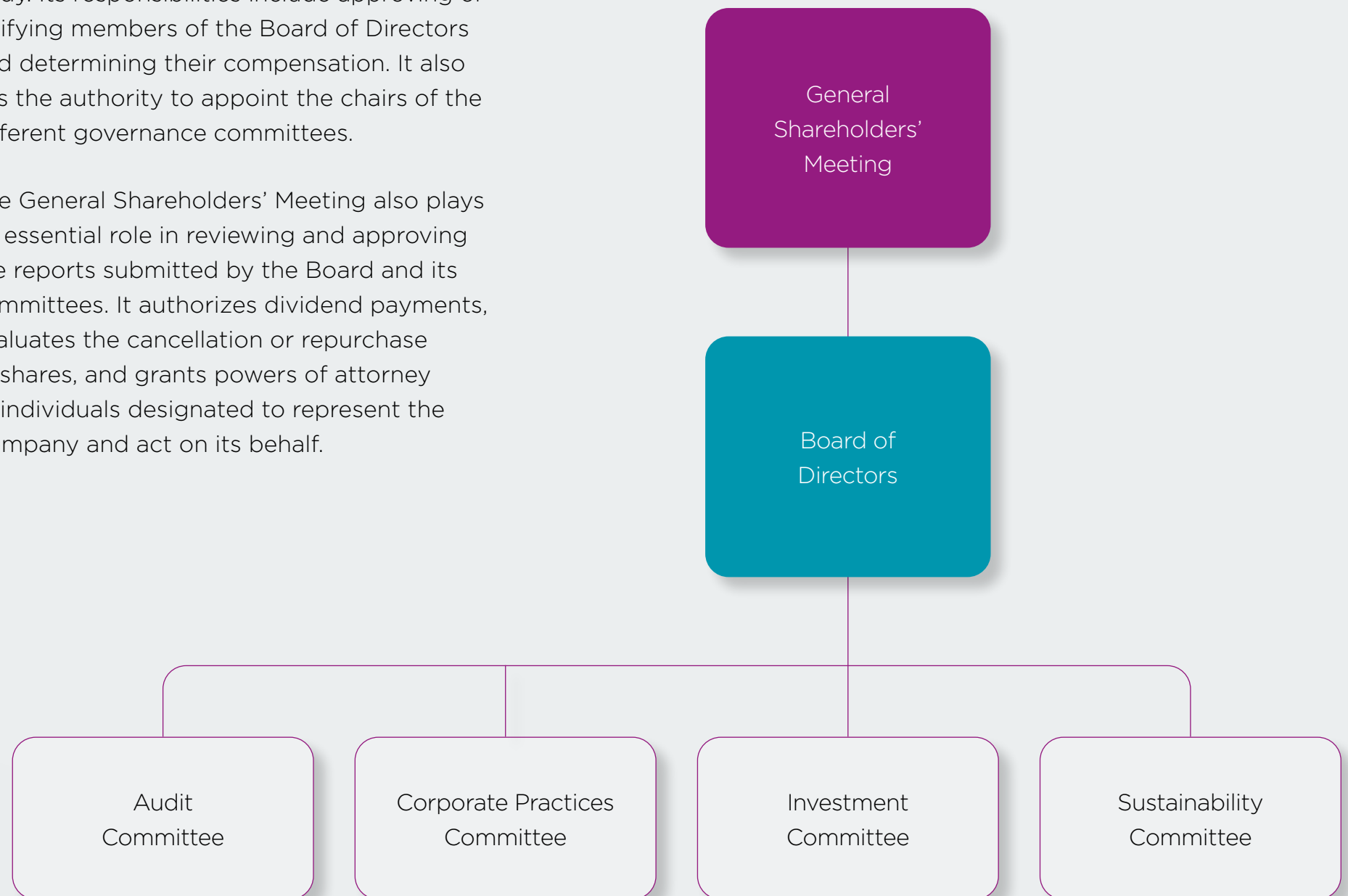
We also have governing bodies that contribute to informed and strategic decision-making, overseeing topics such as risk management, compliance, financial performance, ethics, and sustainability.

◆ THIS IS OUR CORPORATE GOVERNANCE STRUCTURE:

General Shareholders' Meeting

This is the Company's highest governing body. Its responsibilities include approving or ratifying members of the Board of Directors and determining their compensation. It also has the authority to appoint the chairs of the different governance committees.

The General Shareholders' Meeting also plays an essential role in reviewing and approving the reports submitted by the Board and its committees. It authorizes dividend payments, evaluates the cancellation or repurchase of shares, and grants powers of attorney to individuals designated to represent the Company and act on its behalf.



Board of Directors

The Board of Directors is responsible for defining and overseeing the corporate strategy, managing key risks, and evaluating the executive team. In 2025, the Board consisted of 12 members, 7 of whom were independent. During the year, 6 ordinary sessions were held, with a 95% attendance rate — above the minimum required threshold of 75%. Board members have an average tenure of 9 years, and 2 Board members are women.

The Board member selection process is led by the Chairman of the Board, following the opinion of the Corporate Practices Committee. Together with designated officers, the Chairman evaluates each candidate's experience, skills, and track record before submitting nominations to the General Shareholders' Meeting.

To assess candidate suitability, we consider criteria such as professional experience, technical expertise, and integrity. Candidates also inform the Shareholders' Meeting of any positions held as board members in other financial institutions in order to assess potential implications or conflicts of interest.

Another essential aspect of our nomination process is achieving a diverse Board composition by incorporating profiles with different experiences, perspectives, and backgrounds, enriching strategic decision-making. We value balanced representation in terms of gender, age, nationality, and background, and in future renewal processes we will continue working to increase women's participation on the Board.

✦ [LEARN MORE ABOUT OUR BOARD OF DIRECTORS](#)

Note: At Quálitas, there are additional committees that do not operate at the Board level, including the Innovation and Operations Committee, the Communication and Information Security Committee, among others.

BOARD OF DIRECTORS

PARTICIPATION IN COMMITTEES

	POSITION/ TENURE	AUDIT	CORPORATE PRACTICES	INVESTMENTS, FINANCE, AND PLANNING	SUSTAINABILITY
✦ José Antonio Correa Etchegaray	Regular Member Related 8 YEARS			✦ CHAIRMAN	✦
✦ Bernardo Eugenio Risoul Salas	Regular Member Related 5 YEARS			✦	✦
✦ Joaquín Brockmann Domínguez	Regular Member Related 6 YEARS			✦	✦
✦ María del Pilar Moreno Alanís	Regular Member Related 10 YEARS				
✦ Wilfrido Javier Castillo Miranda Olea	Regular Member Related 18 YEARS			✦	
✦ Juan Marco Gutiérrez Wanless	Regular Member Independent 14 YEARS		✦	✦	
✦ Mauricio Domenge Gaudry	Regular Member Independent 18 YEARS	✦	✦		
✦ Madeleine Marthe Claude Brémond Santacruz	Regular Member Independent 10 YEARS				
✦ Alfonso Tomás Lebrija Guiot	Regular Member Independent 8 YEARS	✦ CHAIRMAN	✦ CHAIRMAN		
✦ José Francisco Torres Olmos	Regular Member Independent 5 YEARS			✦	
✦ Luis Celhay López	Regular Member Independent 4 YEARS	✦			
✦ David Coppel Calvo	Regular Member Independent 3 YEARS			✦	

In line with corporate governance best practices, an annual assessment was conducted for 8 Board members to identify strengths and areas for improvement. The results were presented to the Corporate Practices Committee.

To strengthen our governance capabilities and address evolving regulatory requirements, we also delivered training on personal data protection, anti-money laundering and counter-terrorism financing, corporate risks, sustainability within the financial sector, and climate change-related scenarios.

- ◆ Our insurance subsidiaries and FLEKK operated under their own corporate governance structures and were overseen by their respective Boards of Directors, enabling them to adapt to the specific characteristics of each market. At the same time, all entities complied with corporate guidelines and applicable local regulations in the jurisdictions where they operate.

Advisory Committees

To support the Board in carrying out its responsibilities, we have four committees whose functions include the following:

◆ **Audit Committee:** Oversees the internal control system, accountability transparency, and compliance with Shareholders' Meeting resolutions. Reviews related-party transactions and monitors compliance with applicable regulations. Meets at least quarterly.

◆ **Corporate Practices Committee:** Monitors business management and operations, issues opinions on relevant transactions, reviews business opportunities, and determines compensation for the CEO and key executives. Its membership is composed exclusively of independent Board members and it meets at least semiannually.

◆ **Investments, Finance and Planning Committee:** Selects and monitors the Company's assets and investments, ensuring compliance with the Investment Policy and with prudence and control criteria. Supports the execution of investment decisions and meets monthly.

◆ **Sustainability Committee:** Defines the scope of corporate social responsibility, establishes strategies and activities to promote social responsibility, and determines mechanisms to measure the social impact of its functions. Meets quarterly.



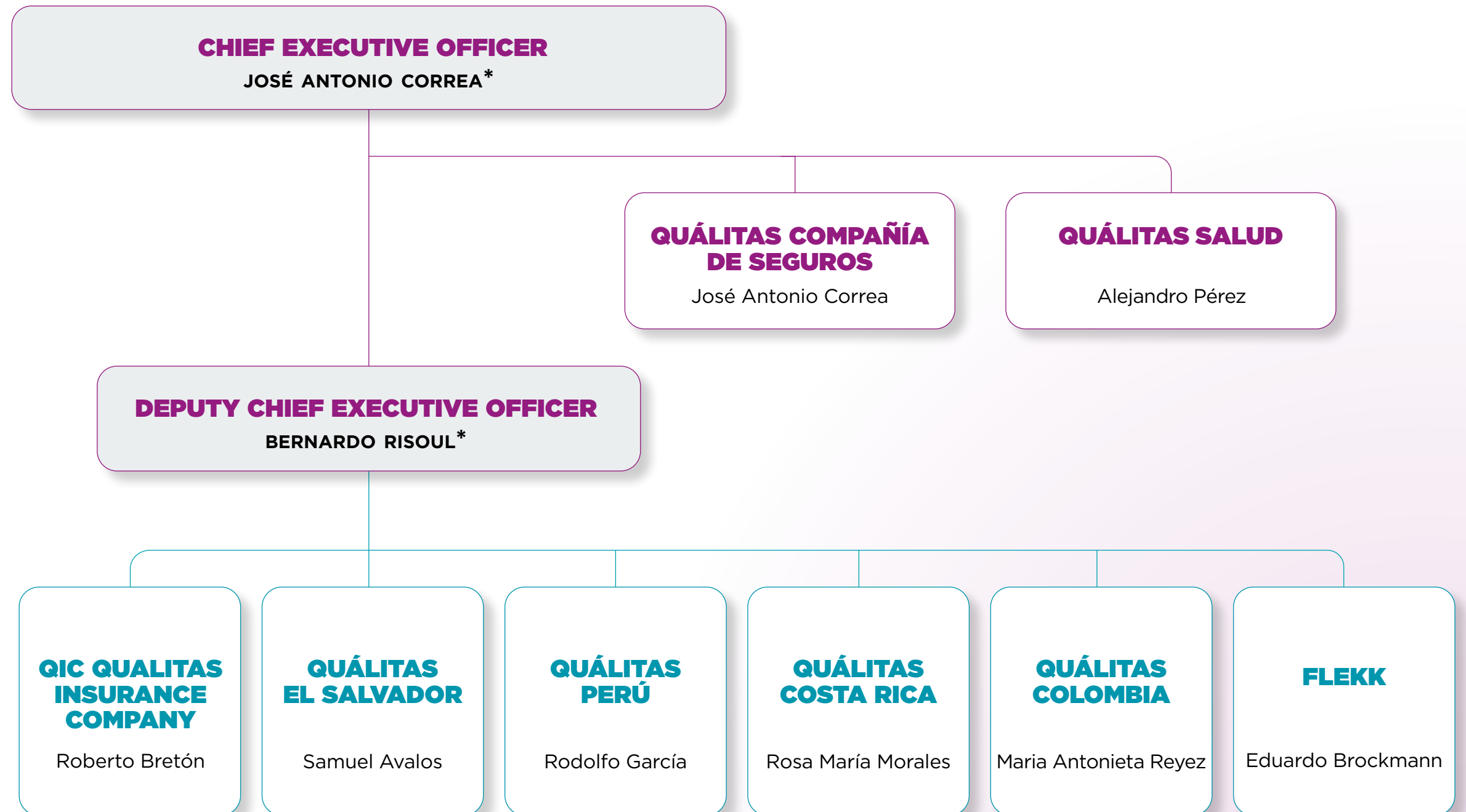
Executive Team

Our executive team is composed of professionals with extensive experience in the insurance sector who are responsible for executing the corporate strategy and supporting key decision-making processes. Each subsidiary has a qualified executive team that ensures the proper implementation of business plans.

The Corporate Practices Committee approved executive team compensation, including that of the CEO, in accordance with the policies and procedures established for variable compensation. In the case of the CEO, the variable portion was determined based on short- and long-term performance indicators, while for other executives, a portion of their compensation is tied to the Combined Ratio.

Executives receive variable compensation linked to the achievement of their area-specific objectives. Our variable compensation policies were adapted to each team's performance, taking into account efficiency projects and service improvements.

QUÁLITAS CONTROLADORA S.A.B DE C.V. ORGANIZATIONAL CHART



*As of January 2026, Bernardo Risoul assumes the position of CEO of Qualitas Controladora..



ETHICS, INTEGRITY, AND REGULATORY COMPLIANCE

GRI 3-3, 2-24, 2-25, 2-26, 2-27, 205-2, 205-3, 206-1, 406-1

At Quálitas, we foster a culture grounded in ethics and integrity, principles that consistently guide our decision-making and operational performance. We are also committed to regulatory compliance and adherence to the applicable regulations in each of the countries where we operate.

Our management model incorporates clear policies, oversight processes, and accessible reporting mechanisms aimed at preventing corruption, bribery, conflicts of interest, harassment, discrimination, fraud, and any other conduct contrary to our values. This approach enables the timely management of ethical risks and helps maintain a trusted environment throughout the organization. As part of this model, we monitor all legal proceedings, fines, and sanctions that may arise from non-compliance, as their analysis allows us to identify risks, strengthen internal controls, prevent recurrence, and assess the effectiveness of our integrity and compliance measures. In 2025, 14 proceedings were initiated (12 related to administrative sanctions and 2 related to financial impacts on the Company). Of these, 5 proceedings were resolved in favor of Quálitas, 8 remain open, and 1 proceeding resulted in the payment of a MXN \$43,440 fine¹.



Code of Ethics and Conduct

Our Code of Ethics and Conduct reflects Quálitas' vision and values and sets forth the rules and behaviors that govern our day-to-day activities. These principles are applied by each subsidiary in accordance with local regulations and operational nature. The document incorporates principles related to integrity, accountability, and respect, as well as the expected behaviors in interactions with each stakeholder group (employees, customers, service providers, business partners, society, and the environment), along with guidelines to prevent any form of corruption.

The principles and criteria set forth in the Code are mandatory, and all members of the Company, as well as those who interact with it, are responsible for understanding, practicing, and ensuring compliance with them.

◆ Each year, the Audit Committee reviews the Code, which is approved by the Board of Directors of Quálitas Controladora to maintain its relevance and continue strengthening it.

¹ The fine paid corresponds to a proceeding before the National Commission for the Protection and Defense of Financial Services Users (CONDUSEF).



This review takes into consideration key issues aligned with our Sustainability Strategy, including respect for human rights, equity and inclusion, equality, non-discrimination, the prevention of gender-based violence, environmental protection, and contributions to the social and economic development of our communities.

✦ [VIEW OUR CODE OF ETHICS AND CONDUCT HERE](#)

In addition to the Code, we maintain policies that reinforce our ethical framework, including:

✦ Anti-corruption Principles and Mechanisms

[LEARN MORE](#)

✦ Commitment to the Anti-Money Laundering and Terrorist Financing (AML/TF)

[LEARN MORE](#)

✦ Internal Work Regulations

✦ Conflict of Interest Policy

[LEARN MORE](#)

✦ Donations Policy and General Procedure

[LEARN MORE](#)

✦ Commercial Ethical Principles



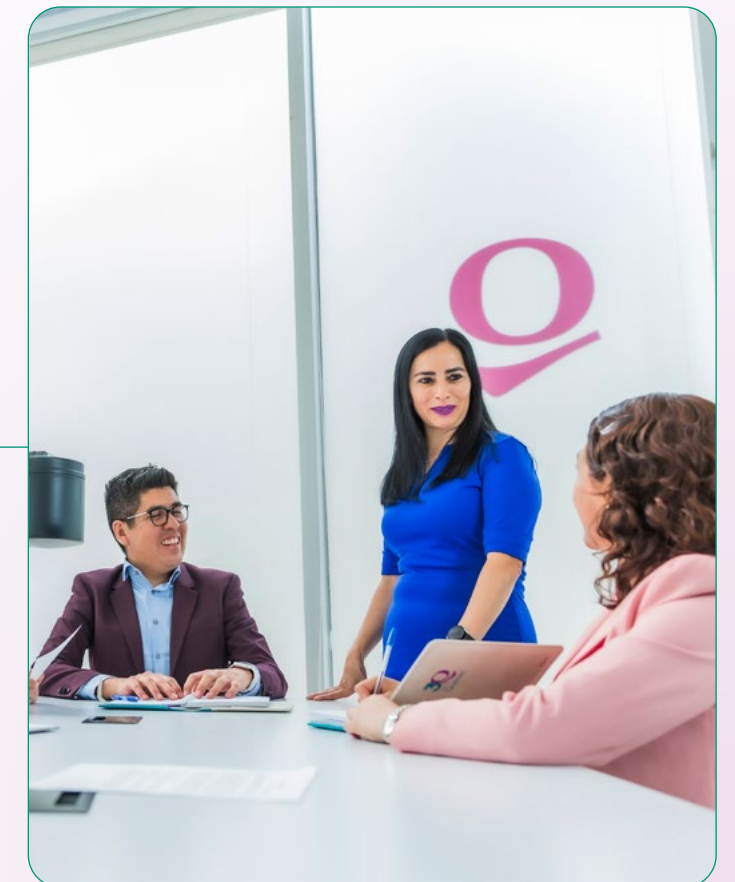
We have publicly disclosed our commitments to diversity, ethical labor practices, and respect for all individuals.

Ethics Committee

We have an Ethics Committee appointed by the Board of Directors whose responsibilities include reviewing the annual training and Code communication proposal; managing reporting channels through the designated area; reviewing and analyzing high-risk cases; and implementing corrective actions in cases of non-compliance.

In addition, each subsidiary has a Committee responsible for overseeing compliance with the Code and implementing the necessary measures to address irregularities, including:

- Process changes
- Awareness and sensitization sessions for employees
- Contract terminations
- Dismissals with cause
- Legal proceedings





Ethics and Compliance Training

GRI 3-3

According to our policies, all members of the Group are responsible for understanding, practicing, and ensuring compliance with the Code of Ethics and Conduct, as well as with applicable policies, procedures, authorization matrices, risk and control matrices, and other regulations. This principle also includes the communication of anti-corruption policies and procedures across all levels of the organization. In the case of Board members, these policies and procedures are communicated as part of the overall corporate governance and compliance framework.

For employees, communication takes place through onboarding processes, certifications, internal campaigns, and mandatory training courses. In 2025, we strengthened the capabilities of our employees, agents, and office staff through training and awareness programs focused on regulatory compliance and corporate integrity. These initiatives contributed to a 23% increase in reports received in 2025 compared to the previous year.

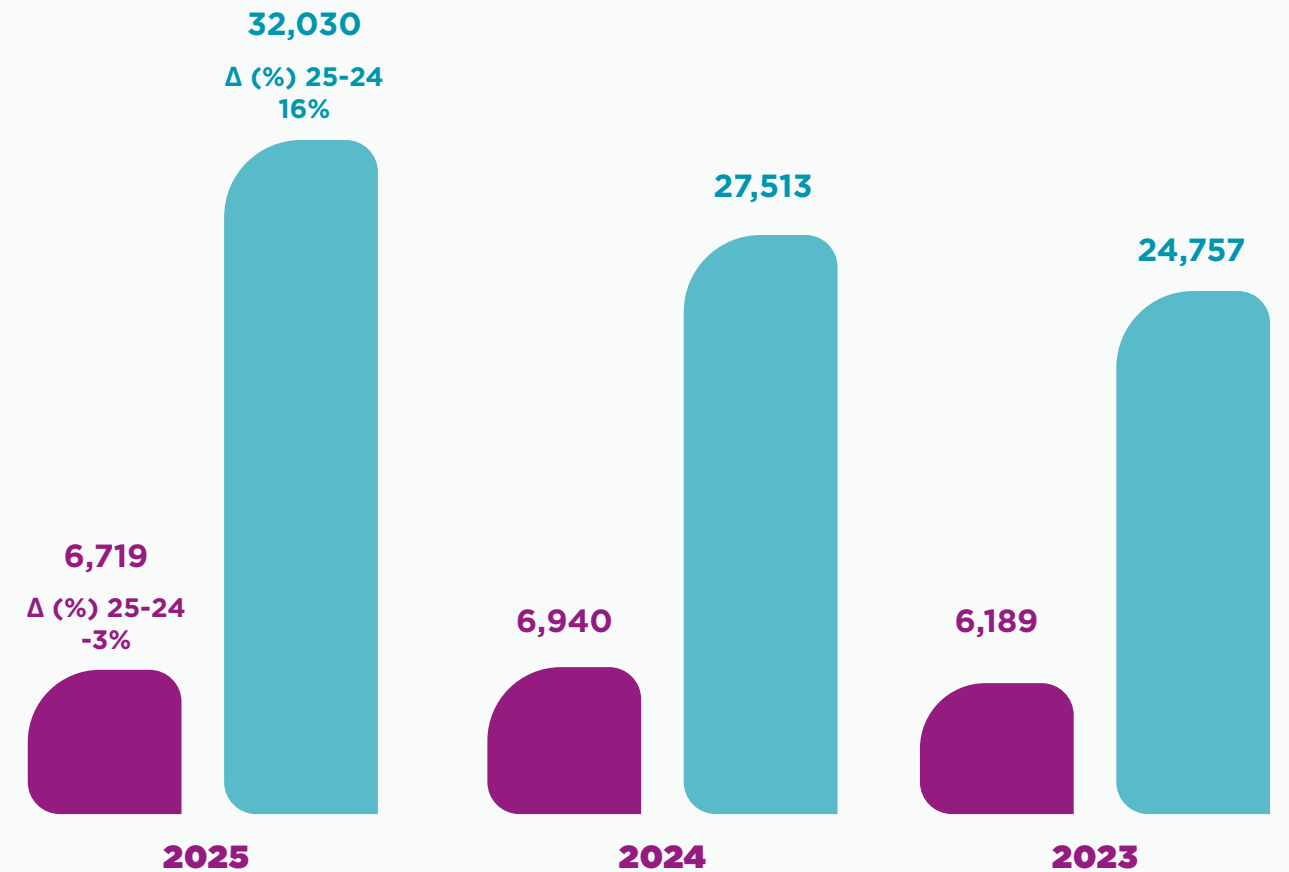
Throughout the year, we promoted initiatives such as the annual Compliance Month campaign and Q Certification. These initiatives addressed key topics including anti-money laundering and personal data protection. Each employee completed the assigned courses, took the corresponding evaluation, and signed an acknowledgment confirming understanding and acceptance. Through these actions, we ensured formal adoption of our internal policies and guidelines.

◆ In 2025, a total of 32,030 training hours were delivered through Q Certification, training 6,719 employees, equivalent to 88% of the total workforce.

CERTIFICACIÓN Q QUALITAS CONTROLADORA

Employees participating in courses

Total number of training hours



◆ AS PART OF OUR 2025 TRAINING PROGRAM, WE PROVIDED TRAINING ON:



Internal Work
Regulations

Code of Ethics
and Conduct

Conflict of
Interest

Anti-money
Laundering

Anti-corruption
Principles and
Mechanisms

These sessions reinforced awareness of our internal regulations. They also contributed to reducing legal risks and strengthening a culture of accountability, transparency, and regulatory compliance throughout the organization.

At the regional level, we consolidated specific initiatives.

◆ In **Colombia**, we highlighted the virtual training program on the Incorporation of Complementary Due Diligence Procedures, with a total of 24 training hours. This initiative strengthened our prevention and control mechanisms.

◆ In **Costa Rica**, we delivered in-person training on the Benefits of Using CICAC. This tool strengthened internal controls and promoted greater transparency in operational processes.





Communication and Reporting Mechanisms

Additionally, in order to ensure secure and confidential advisory and ethical reporting channels, we maintain **Q-Transparencia**, a mechanism administered by an independent third party. Through this channel, it is possible to report violations or suspected violations of the Code of Ethics and Conduct, as well as concerns related to internal or external regulations, through web forms, telephone hotlines, and email. This mechanism is available to employees, suppliers, agents, policyholders, and any stakeholder. The availability of multiple channels responds to the diversity of our stakeholder groups and the need to facilitate appropriate access according to their preferences, circumstances, and available means, thereby promoting more accessible, reliable, and timely communication.

In addition, and complementing the Q-Transparencia channels, questions regarding the scope of ethical or legal responsibilities established in the Code of Ethics and Conduct may also be directed to Quálitas' People Management or Internal Control areas.



WEB FORM

WWW.RESGUARDA.COM/QUALITAS



TELEPHONE HOTLINE

800-123-3312



EMAIL

Q-TRANSPARENCIA@RESGUARDA.COM



◆ In 2025, we recorded 246 reports, of which 36% were substantiated. The main issues addressed included: Poor Performance, Workplace Harassment, and Fraud.

◆ Of the total reports received, none involved discrimination.



◆ **BELOW IS A BREAKDOWN OF THE REPORTS RECEIVED AND THOSE THAT—FOLLOWING THE ADMISSIBILITY ANALYSIS AND CORRESPONDING INVESTIGATION—WERE SUBSTANTIATED.**

CATEGORY	REPORTS RECEIVED	SUBSTANTIATED REPORTS
◆ Corruption or bribery	43	20
◆ Discrimination or harassment	76	27
◆ Customer data privacy	5	0
◆ Information theft	3	1
◆ Conflicts of interest	5	0
◆ Money laundering or insider trading	0	0
◆ Poor performance	79	32
◆ Other	35	9

Note: In matters related to corruption, five reports were received, of which four were substantiated.

In all confirmed cases, appropriate follow-up was conducted and the corresponding measures were implemented according to the nature of each case, including corrective, preventive, or disciplinary actions, as applicable.

Each case undergoes ongoing follow-up, status review, admissibility assessment, and proper escalation through resolution. This process makes it possible to distinguish between substantiated and unsubstantiated reports, identify potential patterns or recurring risk areas, and, when appropriate, define corrective, preventive, or disciplinary actions.

To ensure early and timely attention, each subsidiary has a committee responsible for monitoring received reports and directing them to the appropriate areas. Cases identified directly by the Internal Audit, Internal Control, People Management, Compliance, or Fraud Prevention areas are also addressed for analysis and resolution.

Regulatory Compliance

We maintained an open, respectful, and transparent relationship with regulatory authorities in the countries where we operate. We communicated in a timely manner any proceedings that could potentially impact our operations. We also actively collaborated in audits, inspections, and compliance reviews. These actions strengthened institutional trust and ensured compliance with applicable regulations in each market.

In line with our ethical principles, we do not make contributions to political parties or public officials. This position reaffirmed our independence and commitment to conducting business with integrity.

We promoted fair competition and compliance with industry regulations across all countries where we operate. We actively participated in chambers of commerce and insurance industry associations, both in Mexico and in other markets. Through these forums, we promoted technical dialogue, strengthened the institutional framework of the sector, and contributed to the development of industry best practices.

As a result of our responsible conduct, **we did not record any sanctions related to anti-competitive practices in 2025.** This performance reflected the strength of our internal controls and the effectiveness of our compliance model.





RISK MANAGEMENT

Risk Governance

CSA 1.4.1: RISK GOVERNANCE

Quálitas has an effective and ongoing Enterprise Risk Management System as part of its Corporate Governance System. This framework is designed to manage exposure to Technical, Financial, and Operational Risks, as well as any other relevant risks that may be identified and recognized, while preventing conflicts of interest between operational decision-making and risk control activities. This system includes the processes and procedures necessary to continuously monitor, manage, measure, control, mitigate, and report the risks to which the organization is exposed.

The Enterprise Risk Management Department (DAIR, in Spanish) is responsible for designing, implementing, and monitoring the Comprehensive Risk Management System. It is also responsible for proposing to the Board of Directors, for approval, the risk exposure limits, both at a global level and by type of risk, which are set forth in the Comprehensive Risk Management Manual.

Additionally, DAIR leads the Own Risk and Solvency Assessment (ORSA), a tool used to evaluate the organization's level of compliance in risk management and its financial strength.

DAIR periodically reports to the Board of Directors, the CEO, and the Investment Committee, as well as to the relevant areas, on the organization's risk exposure, the level of compliance with approved tolerance limits, and the monitoring of deviations from those limits and the corresponding corrective measures, where applicable. It also formulates the necessary recommendations to adjust risk exposure.

Finally, we have an Internal Audit area responsible for conducting independent audits of the risk management system. This process is carried out annually, and its results are validated by the Audit Committee.

Risk Management Processes

CSA 1.4.2: RISK MANAGEMENT PROCESSES

Risk management at Quálitas is carried out through the continuous monitoring of compliance with the institution's risk profile. In this regard, the objectives, policies, procedures, and applicable tolerance limits are aligned with the Company's strategic business plan.

The risk profile incorporates a balance between profitability and risk and consists of the tolerance limits defined for the various risks to which Quálitas is exposed. This profile is reviewed and approved annually by the Board of Directors.

DAIR is responsible for measuring and monitoring risks through the application of quantitative and qualitative methodologies to ensure that they remain within the approved risk profile.



RISK EXPOSURE AND MITIGATION MEASURES IDENTIFIED FOR QUÁLITAS CONTROLADORA (RESIDUAL RISKS)

#	Category	Type of Risk	Risk Description	Probability of Occurrence (High, Medium, Low)	Business Impact (High, Medium, Low)	Risk Tolerance (High, Medium, Low)	Mitigation Measures
1	Technical Risks	Underwriting Risk	Potential losses arising from underwriting risks associated with direct insurance operations and their components.	Medium	Medium	Medium	Specific underwriting policies are in place.
2	Financial Risks	Market	Potential losses resulting from changes in risk factors that affect the value of assets and liabilities.	Medium	Medium	Medium	An Investment Policy is in place that establishes the limits under which the portfolio may operate, as well as the measurement of Market VaR, which remains within the approved risk appetite.
		Credit	Potential losses arising from non-payment or deterioration in the solvency of counterparties (securities).	Low	Low	Low	An Investment Policy is in place that establishes the limits under which the portfolio may operate, as well as the measurement of Market VaR, which remains within the approved risk appetite.
		Liquidity	Potential losses resulting from the early or forced sale of assets at unusual discounts to meet obligations.	Medium	Medium	Medium	An Investment Policy is in place that establishes the limits under which the portfolio may operate, as well as the measurement of Market VaR, which remains within the approved risk appetite.
		Asset and Liability Mismatch	Potential losses arising from structural mismatches between assets and liabilities.	Low	Low	Low	An Investment Policy is in place that includes the evaluation of asset and liability mismatch behavior and the limits under which the portfolio may operate. Additionally, mismatch risk is assessed under the Company's proprietary methodology and remains within the approved risk appetite.
		Concentration	Potential losses associated with inadequate diversification of assets and liabilities (by asset type, economic activity, or geographic concentration).	Low	Low	Low	Financial performance and portfolio behavior are monitored on a quarterly basis.



#	Category	Type of Risk	Risk Description	Probability of Occurrence (High, Medium, Low)	Business Impact (High, Medium, Low)	Risk Tolerance (High, Medium, Low)	Mitigation Measures
3	Counterparty Risk	Commercial Credit	Failure of counterparties to fulfill their obligations related (loan or credit transactions).	Low	Low	Low	The Company's business purpose is not focused on granting loans or credit; therefore the risk is considered low.
4		Processes	Operational processes associated with potential losses arising from non-compliance with the policies and procedures required for operational management.	Medium	Medium	Medium	The methodology for managing operational risks by process is detailed in internal regulations previously approved by the Board of Directors.

Risk management includes the assessment of controls associated with the risks identified in the Risk and Control Matrices, as well as the definition and monitoring of mitigation plans.

With respect to Environmental, Social, and Governance (ESG) criteria, these are integrated in accordance with the corporate governance system and aligned with the related policies. In addition, the Comprehensive Risk Management Manual (MAIR) has been updated to incorporate these criteria and their interaction with identified and managed risks, ensuring their cross-functional application in decision-making and Company management.

At the regional level, relevant regulatory developments have been observed:

- Colombia: Quálitas Colombia is implementing a work plan to comply with the ESG requirements established under External Circular 015 of 2025 issued by the Financial Superintendence of Colombia, with reporting scheduled for submission in March 2026.
- Costa Rica: The operation continues to advance its alignment with international standards, particularly through the adoption and implementation of the International Financial Reporting Standards related to Sustainability (IFRS S1 and S2) issued by the IFRS Foundation through the ISSB. These standards are

expected to become mandatory for regulated financial entities by 2028, with reporting based on information corresponding to year-end 2027

From an environmental perspective, the organization measures greenhouse gas (GHG) emissions in accordance with the international standard INTE-ISO 14064-1:2019 and the GHG Protocol (UNEP, 2000), thereby complying with the provisions of Costa Rica's Country Program 2.0. An annual emissions report is prepared, presenting the identified GHG emission sources and types, classified according to the scope defined by the organization.



GREENHOUSE GAS PROTOCOL

Risk Culture

CSA 1.4.2: RISK MANAGEMENT PROCESSES

Effective risk management at Quálitas is supported by the promotion of a cross-functional risk culture aimed at all areas of the organization and encompassing the various types of risks to which the Company is exposed.

To this end, we leverage *Universidad Quálitas*, through which employees receive ongoing training on key topics that strengthen risk prevention and management across all levels of the organization.

◆ ON AN ANNUAL BASIS, Q CERTIFICATION IS CARRIED OUT AND INCLUDES TRAINING PROGRAMS IN AREAS SUCH AS:



**Anti-Money Laundering
and Counter-Terrorist
Financing**



**Personal Data
Protection**



**General Provisions of
Article 492**



**Workstation
Information Security
and PCI DSS Standards**



**Own Risk and Solvency
Assessment (ORSA)**



**Risk Prevention
Culture**



**Knowledge of Products,
Services, and General
Terms and Conditions**



**Professional
Development**

Internal communication campaigns are implemented on topics such as information security (Seguritips), anti-corruption, personal data protection, internal control, and road safety, among others. These initiatives seek to ensure the active participation of employees in the identification and mitigation of risks within their areas of responsibility, in coordination with the risk management area.

Risk culture is embedded across all Quálitas processes, particularly in strategic, operational, and change-related decision-making, becoming consolidated as a set of practices, skills, and attitudes focused on responsible and proactive risk management.

Emerging Risks

CSA 1.4.3: EMERGING RISKS

For Quálitas, as the leading automotive insurer in Mexico, global risks translate into specific exposures that require proactive and adaptive management. Risk identification has been strengthened through the incorporation of emerging trends identified by specialized international organizations, including the World Economic Forum, Munich Re, S&P Global, and other leading institutions within the insurance sector.

◆ EMERGING RISK 1

Risk Name

Globalization Risks

Risk Category

Geopolitical

Risk Description

The risk associated with globalization largely stems from growing geopolitical tensions, including the threat of armed conflict. In the current context, this risk is primarily reflected through **economic sanctions, tariffs, trade restrictions and controls**, as well as increased **financial volatility** in international markets. These factors may affect supply chains, market access, operating costs, and economic stability, increasing organizations' exposure to external risks that are difficult to control.

Potential Business Impact

Growing geopolitical uncertainty and volatility in the global economy may create **instability in financial markets**, negatively affecting the value of the Company's investments. This could result in **fluctuations in portfolio returns**, pressure on profitability, and potential impacts on **financial strength and capitalization levels**.

Potential Mitigation Measures

Quálitas has implemented an **Investment Policy** aimed at ensuring that managed portfolios comply with defined return objectives and **risk control parameters**. This policy establishes guidelines for **asset diversification, exposure limits, eligibility criteria, and continuous performance monitoring**, helping mitigate financial market volatility and strengthen portfolio resilience under adverse scenarios.





◆ EMERGING RISK 2

Risk Name

Adverse Artificial Intelligence

Risk Category

Technology/Fraud

Risk Description

The World Economic Forum (WEF) identifies adverse outcomes associated with artificial intelligence as one of the fastest-growing risks over a ten-year horizon, moving from position #30 in the short term to position #5 in the long term. Risks associated with artificial intelligence include threats and challenges that may arise from its use, implementation, or increasing dependence on these technologies. These risks may result from algorithmic errors, biased data, lack of transparency in automated decision-making processes, as well as the misuse or malicious use of these technologies, including information manipulation or loss of control over automated systems. Artificial intelligence also poses significant challenges related to privacy, ethics, security, and operational continuity, highlighting the need for appropriate governance and management frameworks to ensure its responsible use.

Potential Business Impact

- If AI systems make errors or are perceived as unfair or biased, customers may lose confidence in the organization.
- Ethical and Reputational Risks: Irresponsible use of AI may lead to public consequences, legal claims, or reputational damage for the Company.
- Operational Disruption: Dependence on AI-driven automated processes may lead to operational interruptions if systems fail or malfunction.
- Regulatory and Legal Uncertainty: Laws related to the use of AI continue to evolve. Non-compliance with regulations could result in sanctions.
- Loss of Control: In cases where AI systems make autonomous decisions, there may be a loss of control over outcomes if systems are not adequately monitored.

Potential Mitigation Measures

- Rigorous Development and Testing: Comprehensive testing and simulations are conducted to ensure the proper functioning of AI across different scenarios.
- Continuous Auditing and Monitoring: Continuous monitoring systems are implemented to review how AI makes decisions and ensure alignment with expectations and ethical standards.
- Regulatory Compliance: Compliance with local and international laws and best practices related to AI use, ensuring adherence to all applicable regulations and standards.
- Ethical and Responsible Training: Training for developers and those responsible for AI on the ethical implications of its use.
- Development of a Human Oversight Policy: Development of a policy clearly defining the limits of AI-driven automated decision-making.

CYBERSECURITY AND DATA PROTECTION

GRI 3-3, 418-1

In 2025, Quálitas continued strengthening its Information Security and Cybersecurity capabilities in response to an increasingly dynamic and sophisticated threat environment. The increase in social engineering attacks, unauthorized access attempts, and risks arising from insecure configurations heightened exposure levels affecting critical assets, driving us to further evolve and strengthen our preventive and response approach. Through these efforts, we prevented the materialization of potential negative impacts associated with breaches to the confidentiality, integrity, and availability of information, misuse of personal data, and impacts affecting our customers and third parties.

To address this context, we consolidated and modernized our security posture through technological infrastructure upgrades and the adoption of advanced solutions. Among the most significant developments was the migration toward an asset protection platform incorporating enhanced threat detection and response capabilities. We also implemented a monitoring platform that strengthened operational visibility, event analysis, and timely incident management.

At the same time, we conducted periodic vulnerability assessments and penetration testing performed by a certified third party, with the objective of continuously validating the effectiveness of our controls and strengthening information protection processes. As a result, network perimeter controls, application security mechanisms, privileged access management, and log analysis and correlation tools were updated and reinforced, strengthening preventive and corrective controls, optimizing identity and access management, and enhancing compliance with industry standards and best practices.

The involvement of specialized third parties in these assessments, together with coordination across key business and technology areas, contributes to the continuous feedback and refinement of our processes.

Finally, the human factor continued to represent a key element within organizational risk. Accordingly, we strengthened and expanded cybersecurity awareness initiatives focused on reinforcing our security culture, improving early threat identification, and reducing the likelihood of incidents resulting from unsafe behaviors.

- ◆ The PCI DSS Fundamentals course remained mandatory and formed part of the annual performance evaluation process, reinforcing compliance with security standards related to the handling of sensitive information.

Governance, Processes, and Controls

Cybersecurity management is supported by the Information Security Department, which is responsible for overseeing strategy, controls, and the management of associated risks. It is comprised of representatives from Senior Management, key business and technology areas, as well as external advisors with specialized expertise, strengthening decision-making and the adoption of best practices. Additionally, we operate in accordance with our General Information Security Policy, an internal-use instrument that establishes clear guidelines for the safeguarding, use, and protection of data, as well as the responsibilities of employees within the organization.



- ◆ In 2025, our strategy was integrated with international frameworks, enabling the development of business continuity and disaster recovery plans based on risk assessments and impact analyses.

In 2025, no information security incidents resulted in fines or sanctions from regulatory authorities.

Personal Data Protection

Our personal data protection management is coordinated through the Compliance Department, which oversees regulatory matters and works jointly with the Information Security Department, responsible for technical matters, and the Enterprise Risk Management Department, which oversees associated risks.

◆ AMONG OUR 2025 ACHIEVEMENTS WERE:



- ◆ Updating the personal data protection clause in employment contracts, as well as implementing the Privacy Notice for Interns for *Quálitas Compañía de Seguros* and *Quálitas Salud*.



- ◆ Conducting field support activities with claim officers from *Quálitas Compañía de Seguros* to assess improvements in compliance with privacy notice acknowledgment requirements and strengthen awareness through the development of awareness materials.



- ◆ Ongoing training through in-person forums, webinars, and the annual course managed through Universidad Quálitas for *Quálitas Compañía de Seguros* and *Quálitas Salud*. This year, we invested more than 7,300 training hours and achieved participation from more than 6,719 employees.



- ◆ Continuing the alignment of personal data protection compliance across the Group's subsidiaries—Autos y Salvamentos, Quálitas Perú, Quálitas Costa Rica, and Quálitas El Salvador—by working in coordination with those responsible for these matters within each subsidiary to address identified areas of opportunity.

Finally, during the reporting period, five reports related to alleged improper processing of personal data were received through the Company's *Resguarda* Channel. Following the corresponding investigations, none of the reports were substantiated.



HUMAN RIGHTS

GRI 2-23, 2-24, 2-25, 2-26, 3-3

At Quálitas, we respect the dignity and rights of all individuals with whom we interact. Accordingly, during the year we strengthened our human rights framework and consolidated practices covering both our operations and our relationships with stakeholders. We also maintained our commitment to preventing all forms of discrimination, child labor, forced labor, wage inequality, and inappropriate treatment, while promoting freedom of association and equal opportunity.

In addition, we reinforced the dissemination of our Human Rights Policy, applicable across all subsidiaries, and reaffirmed our adherence to international guidelines such as:

- The Universal Declaration of Human Rights
- The United Nations Guiding Principles on Business and Human Rights
- The OECD Guidelines for Multinational Enterprises
- The standards of the International Labour Organization (ILO)

Our Human Rights Policy serves as the framework guiding our decisions, operations, and risk prevention efforts in this area, as well as the establishment of expectations for our stakeholders. It addresses topics such as discrimination, diversity, a positive organizational environment, harassment and intimidation, freedom of association, freedom of expression, freedom of assembly, workplace harassment, forced labor, child labor, and workplace violence.

[VIEW OUR HUMAN RIGHTS POLICY HERE](#)

DUE DILIGENCE PROCESS



1 Incorporate responsible business conduct into management policies and systems.



2 Identify and evaluate negative impacts on operations, supply chains, and business relationships.



3 Stop, prevent, or mitigate adverse impacts.



4 Monitor implementation and results.



5 Report on how impacts are addressed.



6 Remediate or cooperate in the remediation of impacts, where appropriate.

To ensure compliance with the Policy, as a reporting mechanism and as part of our due diligence process, we use the **Q-Transparencia channel**, accessible to employees, suppliers, and other stakeholders. We reiterate that any violation may be reported through this platform and that all cases are handled impartially, confidentially, and without retaliation.

Violations of the established standards may result in sanctions detailed in the Internal Work Regulations and, where necessary, sanctions are imposed in accordance with the applicable laws of each country.



Identification of Relevant Human Rights Issues and Mitigation Measures

Based on an internal assessment, we identified the most relevant issues by area of operation and implemented measures focused on protection, training, labor best practices, and regulatory compliance. The risks analyzed may be actual or potential, as not all of them have materialized due to the controls in place.

AREA	RELATED STAKEHOLDERS	IDENTIFIED RISKS	MITIGATION/PREVENTION MEASURES
✦ Direct Operations	Employees	<ul style="list-style-type: none"> • Workplace discrimination. • Impacts on mental and psychosocial well-being. • Wage inequality. 	<ul style="list-style-type: none"> • We promote the Code of Ethics and conduct ongoing awareness initiatives. • We provide online psychological support. • We updated salary structures by country and position.
	Claims Officer	<ul style="list-style-type: none"> • Unsafe working conditions. • Inadequate compensation. 	<ul style="list-style-type: none"> • We maintain a civil protection team that conducts monthly inspections. • We provide training to employees nationwide through <i>Universidad Quálitas</i> to ensure awareness of official civil protection standards. • We strengthened the first aid brigade program through American Heart Association certifications. • We delivered road safety training. • We reinforced occupational risk prevention in accordance with current standards. • We maintain a compensation policy that evaluates job functions free from bias.
✦ Customer Relations	Customers/ Policyholders	<ul style="list-style-type: none"> • Exposure or misuse of personal information. • Misleading communication and advertising. • Non-compliance with policy contracts. 	<ul style="list-style-type: none"> • We strengthened internal controls related to data management. • We updated marketing and labeling guidelines. • We provided training to agents and conducted ongoing case follow-up.
✦ Value Chain	Business Partners	<ul style="list-style-type: none"> • Labor non-compliance • Child labor • Forced labor 	<ul style="list-style-type: none"> • We promoted compliance with the Code of Ethics. • We conducted awareness initiatives with partners.
✦ Investment Approach	Society at large	<ul style="list-style-type: none"> • Social and environmental impacts associated with the sectors in which capital is allocated. 	<ul style="list-style-type: none"> • Responsible Investment Policy. • We expanded the ESG assessment of the portfolio.



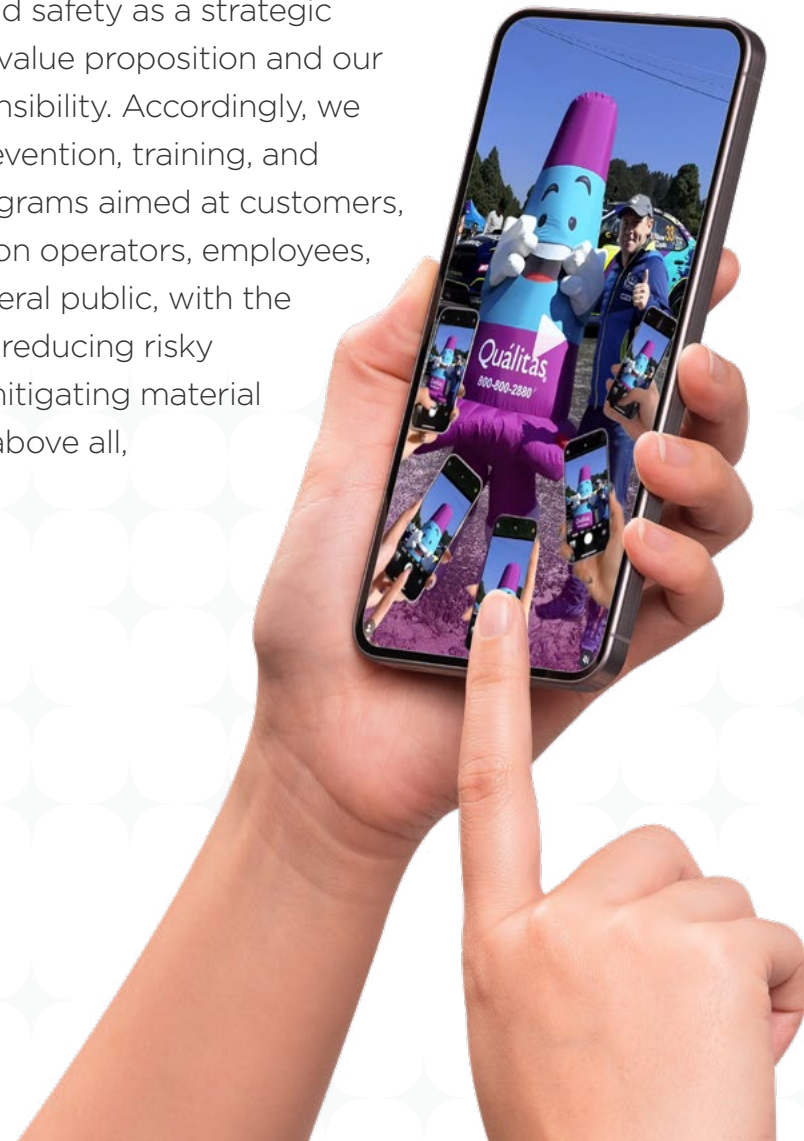
ROAD SAFETY

GRI 3-3

At Quálitas, our role goes beyond indemnifying a claim: we seek to prevent accidents and, in doing so, help avoid thousands of deaths and injuries caused by road accidents each year.

◆ At Quálitas, we do not just insure vehicles—we protect people.

We view road safety as a strategic pillar of our value proposition and our social responsibility. Accordingly, we promote prevention, training, and support programs aimed at customers, transportation operators, employees, and the general public, with the objective of reducing risky behaviors, mitigating material losses, and above all, saving lives.



Risk Prevention

Since 2010, we have maintained a Risk Prevention area that promotes a culture of road **risk prevention** both within and outside the organization, contributing to accident reduction and the protection of human lives.

Its key activities include:

- ◆ Personalized advisory services and road safety diagnostics.
- ◆ Detailed accident reports and improvement recommendations.
- ◆ Use of telematics technology and data analytics.
- ◆ Training and consulting programs on management systems based on **ISO 39001**.

Through the Risk Prevention area, we promote several programs focused on professional drivers, transportation fleets, and other customer segments. Among these programs, we highlight:

1

Conducta Vial Quálitas Campaign

- ◆ For more than ten years, we have continuously maintained the Conducta Vial Quálitas campaign, aimed at reaching the public through digital content, workshops, conferences, and educational materials.

Messages are shared through our website, social media channels, and other platforms, covering topics such as defensive driving, respect for pedestrians and cyclists, responsible driving, and the prevention of risk factors (mobile phone use, speeding, alcohol, fatigue, among others). In 2025, we achieved:

45,037 visits

to the microsite conductavialqualitas.com.mx

52 social media posts

with more than 604k impressions.

6,426 applications

of the *Test del Buen Conductor* for our customers and policyholders.

760 applications

of the *Test del Buen Operador* for our customers and policyholders.

2

Heavy Equipment and Fleet Programs

✦ For the cargo and passenger transportation segment, we have specific initiatives in place:

HÉROES DEL CAMINO AND SI LA CARRETERA HABLARA

Campaigns aimed at heavy equipment operators that combine educational messages, testimonials from survivors and family members, and audiovisual materials designed to raise awareness about the human consequences of road accidents and recognize those who drive safely. **A total of 5,000 training sessions were delivered, reaching more than 100,000 operators.**



INTEGRATION OF ROAD SAFETY TECHNOLOGIES

We support our customers in adopting road safety technology devices, advanced driver assistance systems, and driver monitoring systems. In 2025, we installed **9,745 devices**. We generated monthly accident reports for **578 fleets** with premiums exceeding MXN\$5 million, with the objective of improving preventive management and data-driven decision-making.

ROAD SAFETY MONITORING STAFF DEVELOPMENT PROGRAM

Training program aimed at personnel responsible for fleet monitoring, through which we seek to reduce road risks and accidents through communication and alert strategies; optimize trip distribution through the use of automated tools; and promote the appropriate use of road safety technologies while reinforcing human judgment in data interpretation. **In 2025, we trained 252 individuals.**

ISO 39001-BASED CONSULTING

This consulting service helps transportation companies understand the standard, interpret it within their organizations, and, together with a risk prevention leader, standardize their procedures. In this way, we guide them toward achieving ISO 39001 certification with the objective of reducing, and ultimately eliminating, incidents and risks related to deaths and serious injuries resulting from road accidents.



OPERATOR RECRUITMENT, SELECTION, AND EFFECTIVE INTEGRATION

Consulting service that helps transportation companies design and strengthen their operator recruitment, training, and retention processes..

ROAD SAFETY ANALYSIS AND DIAGNOSTICS

We identify best practices and areas of opportunity to propose mitigation tools based on a prevention-focused strategy.



3

Conducta Vial Campaign for Motorcycles

- ◆ Aware of the growing use of motorcycles and the vulnerability of their users, we developed the *Conducta Vial* campaign for motorcycles, which includes:
 - ◆ Detailed accident analysis focused exclusively on motorcycles.
 - ◆ Specialized training sessions and workshops for motorcyclists.



- ◆ Visual materials and videos with safe driving recommendations.
- ◆ Periodic reporting to guide preventive actions.

Preventing these accidents helps avoid serious injuries and save lives, making this a priority focus within our road safety strategy.

4

Workshops and Activities with Customers

- ◆ **Responsible Driving and Road Safety Workshop** led by Pancho Name, professional driver and advocate for safe driving in Mexico. This workshop, aimed at policyholders, customers, and agents, with participation from more than 150,000 individuals, combines theoretical sessions with practical track exercises to reinforce personal commitment to responsible driving.

Road Safety Programs for In-Person Claim Officers

Road safety is also a priority within Quálitas. We seek to ensure that our claim officers, who are on the road responding to claims, have the appropriate tools, training, and support.

We maintain a Road Safety Management System (RTSMS) that has been implemented for several years, progressively incorporating new regions across the country and undergoing external audits to confirm compliance. Among the achievements was a significant reduction in accidents, reflected in an 8 percentage-point decrease in the accident rate compared to 2024. According to the operational effectiveness tests conducted on ISO 39001 controls, a: RELIABLE.

Within the RTSMS, the Easy Driver Score program enables monitoring of claim officers' driving habits through telematics devices installed in the *Qualicoches*. This year, 1,149 devices were installed across our fleet, achieving telematics system coverage in 92% of the *Qualicoches* used by claim officers. In addition, each claim officer receives a weekly driving scorecard, fostering greater awareness regarding driving behavior and contributing to improvements in the accident rate of the internal fleet. This indicator is also incorporated into recognition schemes, such as the *Campeones del Servicio* events.

In addition, we provide ongoing training on road safety, risk prevention, driving under adverse conditions, distracted driving, and emotional control through *Universidad Quálitas*.

These initiatives are complemented by internal communication efforts and targeted campaigns reinforcing the message that safety is the responsibility of everyone who is part of Quálitas.

- ◆ In 2025, no fatalities were recorded in accidents involving *Qualicoches* nationwide.



03 CUSTOMER EXPERIENCE

Always moving forward by putting our customers at the center

✦ CUSTOMER EXPERIENCE

KEY CHANNELS AND DATA

GRI 3-3

At Quálitas, the policyholder is at the center of our business model. We understand that the true difference is reflected in every interaction, especially during moments of greatest vulnerability: when a claim occurs. Therefore, we strive to deliver a consistent experience across every stage of the journey, from policy advisory and underwriting to claims assistance, follow-up, and resolution.

Our commitment is to provide agile, reliable, and close support by combining the personalized attention of our experts with technological tools that simplify processes and enable timely responses.

✦ **TO DELIVER SERVICE EXCELLENCE, WE OPERATE ONE OF THE MOST ROBUST SERVICE STRUCTURES IN THE INDUSTRY. OUR SERVICE NETWORK CONSISTS OF:**

248 service offices

managed by business partners that market our services and provide personalized attention to policyholders.

Digital channels

such as the **Q Mobile App, Qualibot**, and other messaging and self-service channels that facilitate policy management, claims reporting, and real-time tracking.

+900 employees

in specialized teams supporting the end-to-end operation, including contact center operations, towing and roadside assistance coordination, payments to policyholders and third parties, highway operations, and customer experience.

352 Quálitas Development Offices (QDOs),

strategically located throughout Mexico in areas where insurance culture is still emerging and where we seek to bring our products and services closer to customers.

+1,800 claim officers

supporting claims in the field and assisting policyholders throughout the claims process.

Our Disaster Response Management

Amid the emergency caused by the severe rainfall recorded in October 2025 across several Mexican states, including Veracruz, Hidalgo, Puebla, Querétaro, among others. The city of Poza Rica was one of the areas most severely affected following the overflow of the Cazonas River. This event caused severe damage to infrastructure, businesses, and vehicles. In response, Quálitas activated its catastrophic event response protocols and deployed a hybrid service model combining in-person and digital assistance.

- ◆ We also established three support centers within the city to provide direct assistance to policyholders, becoming the first Company to respond in the affected area, while Digital Express Adjustment enabled the remote handling of 65% of claims related to the event.

In 2025, hurricane-related claims costs in Mexico totaled \$527 MXN million, of which \$446 MXN million corresponded to areas surrounding the Cazonas River.





INNOVATION AND TECHNOLOGY

GRI 3-3

At Quálitas, we view innovation and technology as enablers of better service, greater safety, and more efficient operations. For this reason, in 2025 we continued strengthening a digital and telematics solutions ecosystem that enables us to better understand driver behavior, anticipate risks, and provide closer support to both our policyholders and field teams.

Telematics to Enhance Service and Safety

We use telematics and tracking solutions to enhance safety and improve operational efficiency. These tools are also offered to insured companies to support fleet management.

The systems capture key information regarding driving habits, speed, braking, acceleration, sharp turns, and vehicle status, including fault codes, battery levels, temperature, and other critical parameters. This information supports preventive interventions, helps reduce incidents caused by mechanical failures, and enables more informed operational decision-making for each vehicle.

For our fleet customers, we offer *Qualitrack*, Quálitas' telematics solution that enables real-time vehicle management, monitoring, and tracking. Through this platform, administrators can:

- Track each vehicle minute by minute.
- Access detailed driving reports to identify risky behavior.
- Receive real-time alerts regarding relevant events such as potential collisions, sudden braking, or harsh acceleration.
- Comply with specific regulatory requirements, such as NOM-087 issued by the Ministry of Infrastructure, Communications and Transportation (*Secretaría de Infraestructura, Comunicaciones y Transportes*), related to driving and rest periods.

In addition, through Q-Connect, companies can integrate information from their own tracking devices into our platform without replacing their existing technology. Q-Connect operates as a data hub connected to different authorized providers, allowing companies to leverage existing telematics solutions to manage risks and improve fleet operations.

AS OF YEAR-END 2025, WE HAD:

9,745

installed telematics devices

150,000

installed geolocation devices

59%

recovery rate for stolen vehicles equipped with anti-theft devices.



We also continued expanding specialized solutions that strengthen road safety and accident prevention for our customers, including dual-camera systems designed to monitor driving behavior and improve in-cabin safety by detecting risk events such as proximity alerts, harsh braking, and signs of fatigue. Devices were installed to identify driver distraction and fatigue, as well as to monitor driving times and compliance with operational protocols.



CLAIMS MANAGEMENT AND CUSTOMER SATISFACTION

GRI 3-3

When one of our policyholders experiences a claim, we activate a process designed to provide certainty and support from beginning to end. We operate through a structured multi-stage service model. This framework combines digital and in-person channels and is supported by specialized teams to resolve each case with agility, transparency, and close support throughout the process.

CLAIMS ASSISTANCE PROCESS

1 REPORTING

- Claims may be reported through the call center, Q Mobile, and Qualibot. We also provide dedicated channels for highway emergencies and large-scale contingency events.
- Our average call center response time was 6 seconds, and during 2025 we handled more than 3.3 million calls through the call center.

2 ADJUSTMENT

- Depending on the nature of the claim, cases are directed either to in-person assistance or to Digital Express Adjustment. In 2025, we handled 493,435 claims digitally and 1,014,932 through in-person claim officers.
- For minor claims, policyholders can complete the process remotely through Digital Express Adjustment by submitting photographs and incident information without requiring an on-site claim officer visit. The average resolution time through this channel was 27 minutes.
- For complex claims or those involving heavy equipment, glass damage, or theft, we operate a specialized network of more than 250 claim officers providing on-site assistance.

3 ASSESSMENT, REPAIR, AND PAYMENT

- Our internal teams, appraisers, and QualiRed repair shops perform damage assessments and vehicle repairs.
- For total losses, we continued advancing the digitalization of the process: approximately 32% of total loss claims are now paid through digital channels, reducing office visits and shortening resolution times.

4 MEDICAL ASSISTANCE

- Through allied medical providers, we coordinate the necessary care when a claim involves injuries, prioritizing people's well-being.

5 LEGAL ASSISTANCE

- We have a legal team of attorneys who support policyholders when a claim leads to legal proceedings, providing follow-up and specialized guidance.

Our average arrival time at a claim site was 31 minutes.



To provide policyholders with more options and adapt service to their preferences and circumstances, we continued strengthening the Digital Express Adjustment channel. In 2025, 31% of total claims were handled through this modality, helping reduce travel, wait times, and associated emissions.

Thanks to this approach, customer satisfaction for Digital Adjustment reached approximately 94% in 2025, very close to the 96% achieved through in-person adjustment, narrowing the gap of up to 10 percentage points that existed two years ago.

At the same time, we continued leveraging AI and process automation to optimize phone support, assess customer sentiment during interactions, and identify improvement opportunities. Today, approximately 22% of customers served daily interact with AI-based solutions, while always maintaining human contact options for those who prefer them.

◆ Customer Satisfaction

We continuously monitor policyholder satisfaction and perception through service surveys and the **Net Promoter Score (NPS)** indicator. In 2025, we achieved an overall satisfaction rate of 92.4%, compared to 90.8% in 2024, with a 20% survey participation rate.



RESPONSIBLE SALES PRACTICES

GRI 417-2, 3-3, SASB FN-IN-270A.4, SASB FN-IN-270A.1

At Quálitas, we view insurance sales as a long-term relationship built on trust. For this reason, our responsible sales practices are supported by a clear framework of internal policies and guidelines. We operate in accordance with our Commercialization Policy, as well as our Code of Ethics and Conduct and Ethical Commercial Principles, which are mandatory for agents, service offices, QDOs, commercial teams, and digital channels. Our management approach seeks to ensure that every policy offered genuinely responds to customer needs, that the information provided is clear and sufficient, and that commercial decisions remain aligned with our values of honesty, transparency, and service.

From this perspective, we recognize that responsible commercialization can generate positive impacts, such as greater customer trust, a better understanding of purchased coverages, and more informed decision-making regarding asset protection. At the same

time, we acknowledge that insufficient guidance, unclear communication, or inappropriate commercial practices may result in negative impacts, including misunderstandings regarding products, policyholder dissatisfaction, complaints, reputational impacts, or regulatory non-compliance.

In 2025, we strengthened commercial governance through a clearer and closer structure supporting our 248 service offices and 352 QDOs, enabling stronger support for agents and ongoing dialogue around topics such as service, claims performance, and profitability.

This approach is also informed by feedback received from customers, agents, and authorities, which we analyze through service channels, complaints, and commercial follow-up mechanisms to identify improvement opportunities related to information, advisory services, and the purchasing experience.

Training and Oversight of Agents and Sales Teams

Agents are the primary point of contact with our policyholders. For this reason, we have a continuous improvement program that includes:

- Induction and ongoing training programs covering products, contractual conditions, personal data handling, and anti-money laundering prevention.
- Digital tools and commercial reports that enable office directors and commercial leaders to monitor portfolio quality, claims ratios, and service metrics beyond written premium volume.
- Consolidation of commercial data governance and standardization of information across offices, with the goal of strengthening evidence-based decision-making and reinforcing the customer value proposition.

Our objective is to ensure that product commercialization is carried out under principles of transparency, fair advisory practices, and regulatory compliance, contributing to a better policyholder experience and long-term

relationships with agents and customers. The effectiveness of this approach is complemented by customer perception and satisfaction indicators included in the previous section, where NPS and other results reflecting the policyholder experience throughout the process are presented, together with the monitoring of complaints, fines, or sanctions related to this matter.

We maintain formal channels for receiving complaints and reports related to commercialization practices. Reported cases are analyzed to determine whether misleading information, regulatory non-compliance, or practices contrary to our internal policies exist, and corrective actions are established ranging from feedback and additional training to commercial or contractual sanctions. This analysis also enables us to identify trends, strengthen controls, and refine our management approach to prevent recurrence and continuously improve our responsible sales practices.

In 2025, no cases of non-compliance related to product marketing and communications were recorded, nor were there any cases associated with misleading marketing or advertising before authorities or external bodies.



FINANCIAL EDUCATION AND INSURANCE AWARENESS

GRI 3-3

At Quálitas, we believe that financial education and insurance awareness are fundamental to building more resilient societies. When people have access to clear information and tools to better understand risks, financial products, and coverage, they are better equipped to make informed decisions to protect their assets, plan for the long term, and respond more effectively to unexpected events. In a context where a large portion of the population remains underinsured or lacks a clear understanding of how insurance works, closing this knowledge gap is a responsibility we embrace as part of our purpose.

For this reason, we promote different programs and content aimed at strengthening insurance awareness and financial education among our stakeholders, including customers, agents, students, and the general public. Through multiple channels, digital platforms, workshops, specialized campaigns, and partnerships, we seek to explain key concepts such as coverage, insured amounts, risk prevention, and financial planning in a simple and accessible way, promoting informed decisions when investing in and protecting assets.

To reach different stakeholder groups, we combine in-person initiatives with an active digital strategy. In 2025, our financial education and insurance awareness content on social media reached approximately **80,000 people**, covering topics such as risk prevention, insurance basics, and recommendations for asset protection. Through press releases, infographics, and media participation, we shared messages aimed at strengthening financial education and insurance awareness, reaching more than **1.4 million people in México**.

— ✦ **AMONG THE ADDITIONAL PROGRAMS AND INITIATIVES DEVELOPED TO PROMOTE FINANCIAL EDUCATION, WE HIGHLIGHT THE FOLLOWING:**

1 Financial Education Week

- ✦ **OBJECTIVE:** Promote responsible financial habits, explain the role of insurance in personal financial planning, and bring younger generations closer to a more conscious management of their resources.
- ✦ **KEY ACTIONS:** We delivered five free virtual conferences aimed at young audiences.

292

university students





2 Kidzania

✦ **OBJECTIVE:** Promote insurance awareness and road safety responsibility from an early age, in partnership with KidZania in Mexico.

+ 140,000 children

benefited in Mexico City, Guadalajara, and Monterrey.



3 Programs for Employees

✦ **OBJECTIVE:** Strengthen employees' financial knowledge and promote a better understanding of the role insurance plays in personal and family financial planning.

✦ **KEY ACTIONS:**

+ 30

courses, workshops, and webinars delivered.

3,018 hours

cumulative training

✦ **BENEFICIARIES:**

2,092

participations by QCS office directors.

2,084

QCS employees completed at least one financial education course.

83

international participants joined these initiatives.





4 Programs for Agents

✦ **OBJECTIVE:** Promote responsible financial habits among agents and strengthen their knowledge of personal finance and financial well-being, recognizing their role as a link with customers.

✦ **KEY ACTIONS:**

+ 40

courses, workshops, and webinars delivered.

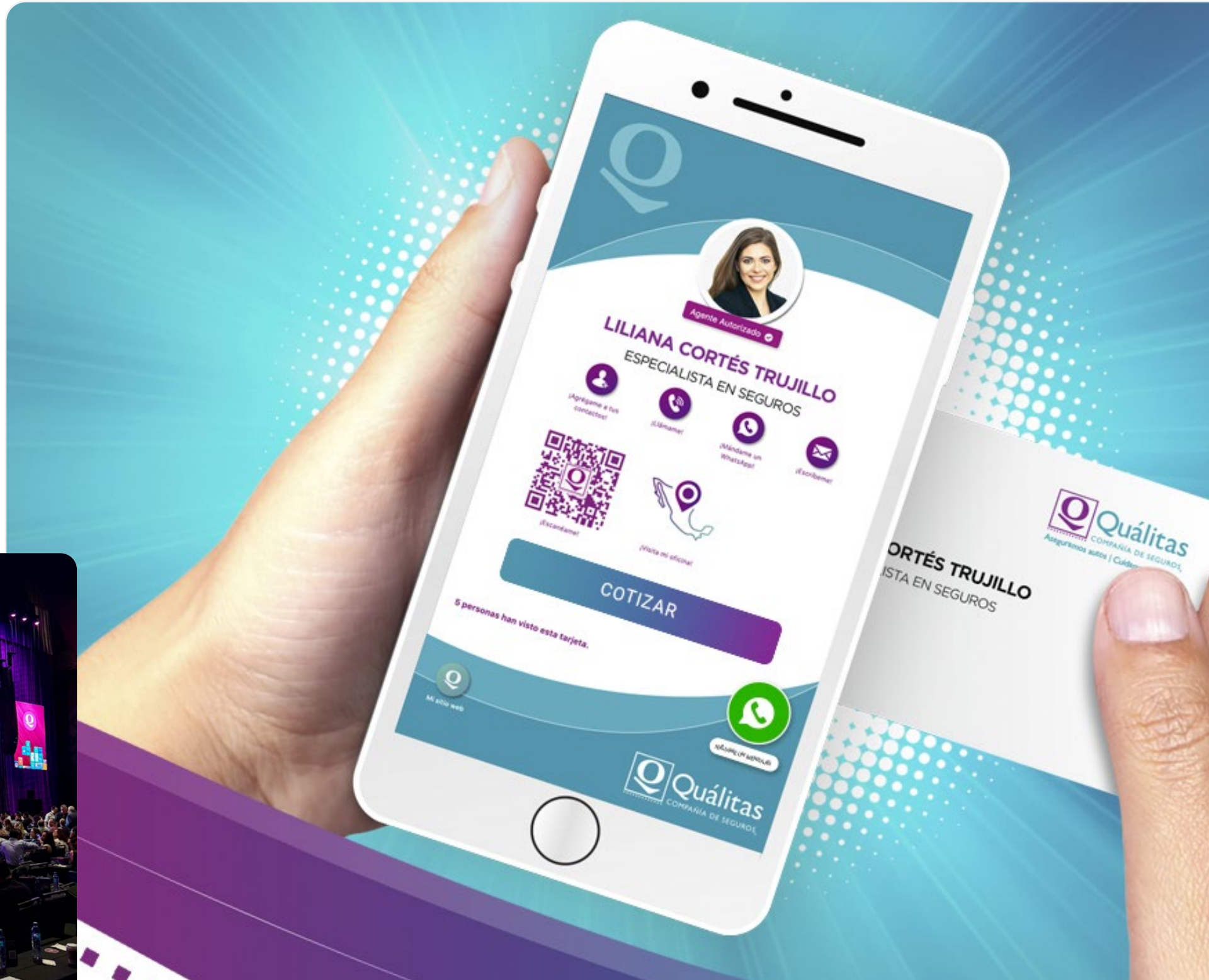
6,773 hours

cumulative training delivered.

✦ **BENEFICIARIES:**

7,057

agents.





04 OUR TALENT

Always moving forward thanks to the strength of our team



OUR TALENT

In 2025, the Human Resources area evolved into the People Division, reflecting the recognition of the value each employee brings to the organization and the importance of placing people at the center of decision-making. Beyond viewing people solely as a resource, this approach is focused on attracting, developing, and retaining top talent, fostering both employee growth and the Company's success.

This transformation involved the implementation of a management model centered on the employee experience, with emphasis on active listening, the perceived value of benefits, and process efficiency.

In 2025, progress was made in standardizing systems and benefits at both the national level and across international subsidiaries, without increasing costs, through platform optimization and strengthened information availability to support decision-making.

These efforts lay the foundation for consolidating a culture in which business growth and talent development evolve together in a sustainable manner.

WORKFORCE COMPOSITION

GRI 2-7, 405-1

As a result of the organization's sustained growth, in 2025 we increased our workforce by 4%, closing the year with

7,649 employees across 6 countries

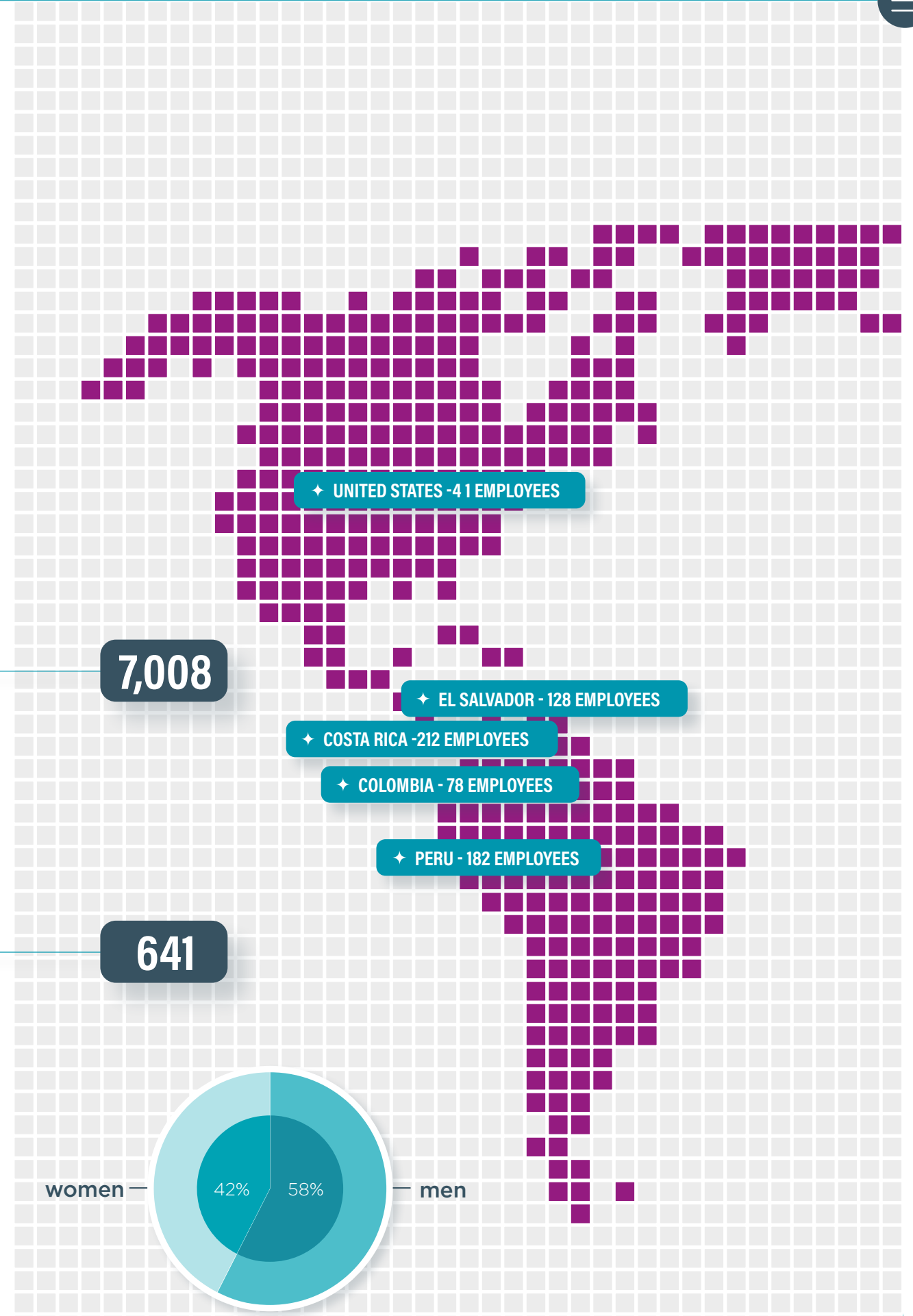
TOTAL EMPLOYEES BY COUNTRY AND SUBSIDIARY

MEXICO TOTAL EMPLOYEES

	2025	2024	Δ (%)
Quálitas Compañía de Seguros	6,642	6,466	3%
Qsalud	59	47	26%
Flekk	251	336	-25%
DCT	56		
Total	7,008	6,849	2%

INTERNATIONAL OPERATIONS TOTAL EMPLOYEES

	2025	2024	Δ (%)
Quálitas Colombia	78		
Quálitas El Salvador	128	109	17%
Quálitas Perú	182	152	20%
Qualitas Insurance Company	41	54	-24%
Quálitas Costa Rica	212	180	18%
Total	641	495	29%



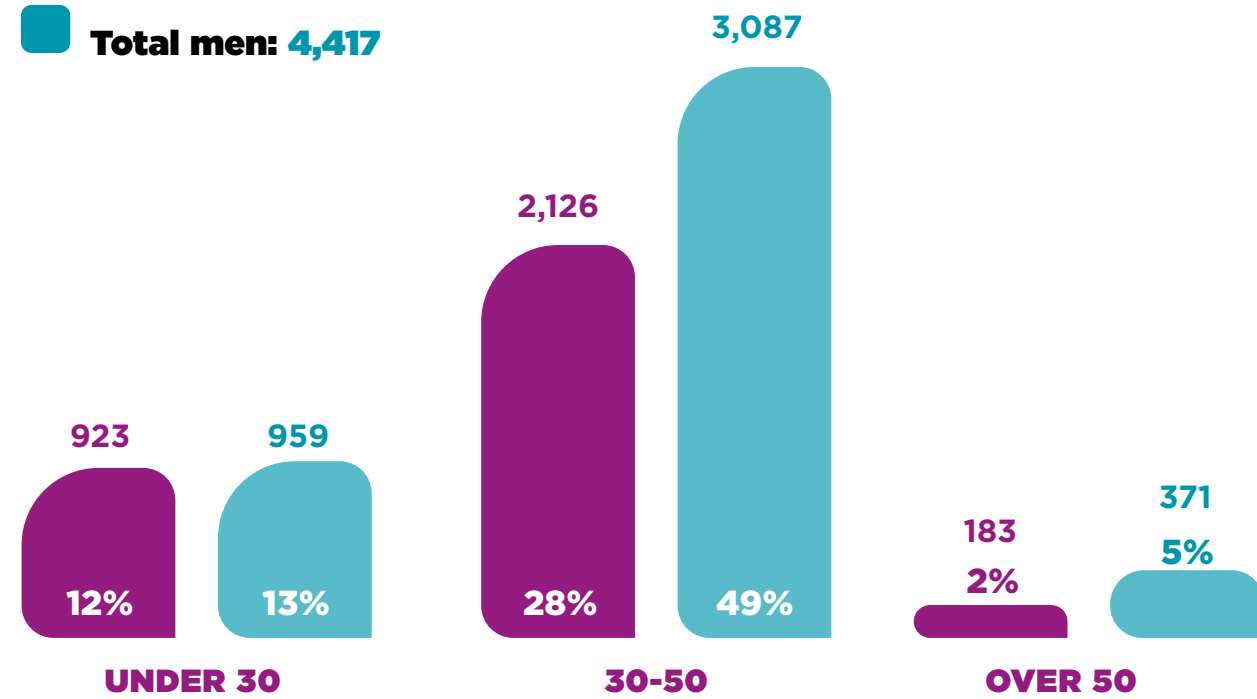
women — 42% — men — 58%



✦ As of year-end 2025, 95% of our workforce held permanent contracts.

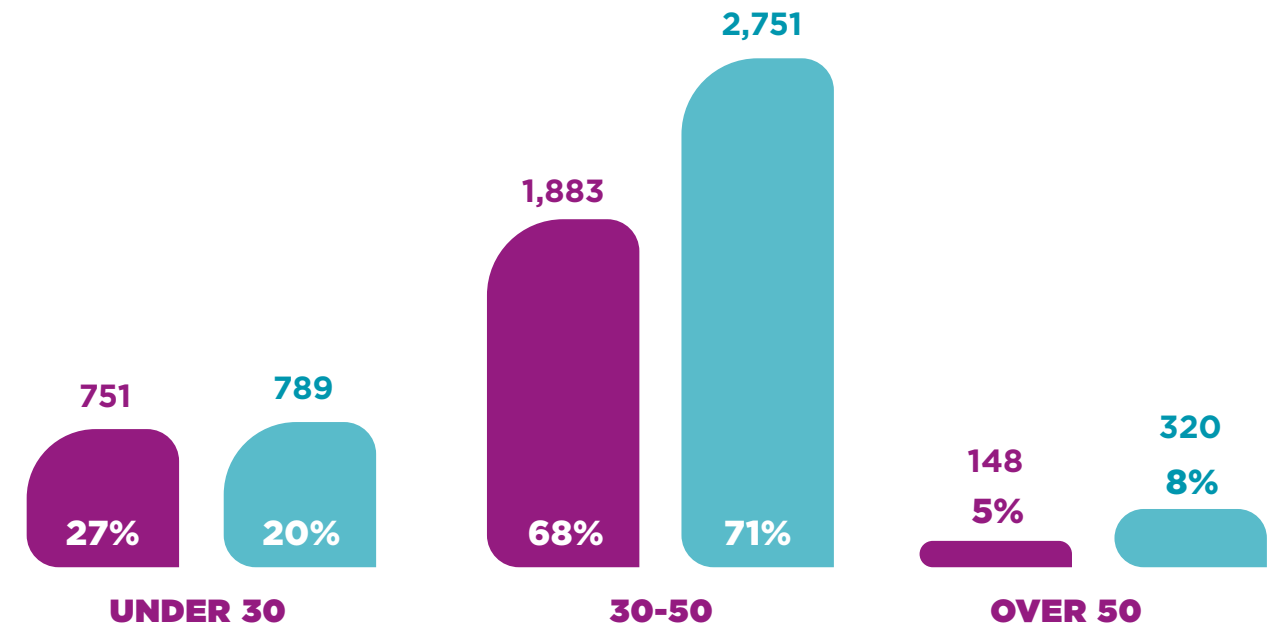
EMPLOYEES BY AGE AND GENDER QUÁLITAS CONTROLADORA

Total women: 3,232
Total men: 4,417



EMPLOYEES BY AGE AND GENDER QUÁLITAS COMPAÑÍA DE SEGUROS

Total women: 2,782
Total men: 3,860





Equity and Diversity

GRI 3-3

At Quálitas, we promote diversity and equal opportunity as fundamental pillars of our organizational culture. This commitment is reflected both in our internal policies and in our Commitment to Diversity and Inclusion, and is translated into concrete actions aimed at strengthening gender diversity across all levels of the organization.

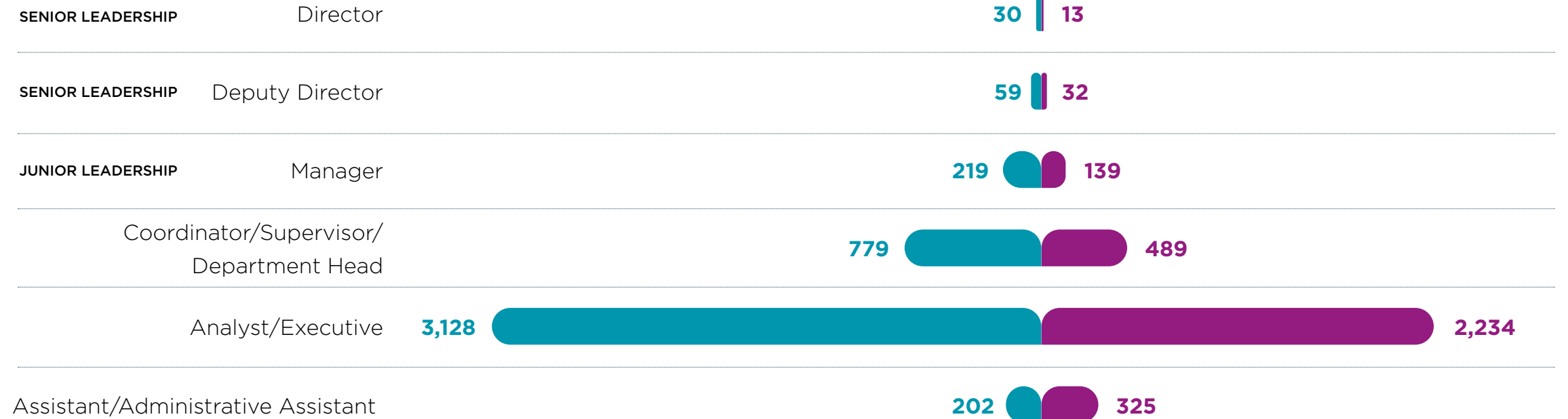
We maintain formal mechanisms to prevent, identify, and address situations that may affect employee well-being, including cases of discrimination, harassment, and workplace violence. These matters are managed in accordance with our Code of Ethics and overseen by the Equality and Non-Discrimination Committee.

We provide confidential reporting channels through which all complaints are investigated and, where applicable, result in corrective actions and corresponding sanctions.

EMPLOYEES BY POSITION AND GENDER QUÁLITAS CONTROLADORA

Total men: 4,417

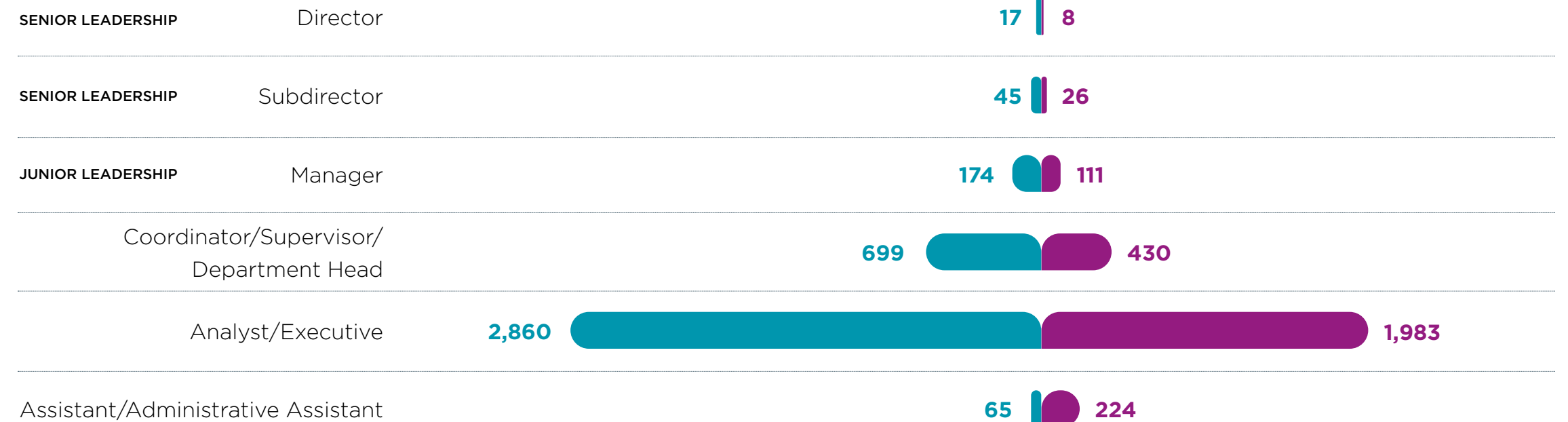
Total woman: 3,232



EMPLOYEES BY POSITION AND GENDER QUÁLITAS COMPAÑÍA DE SEGUROS

Total men: 3,860

Total woman: 2,782



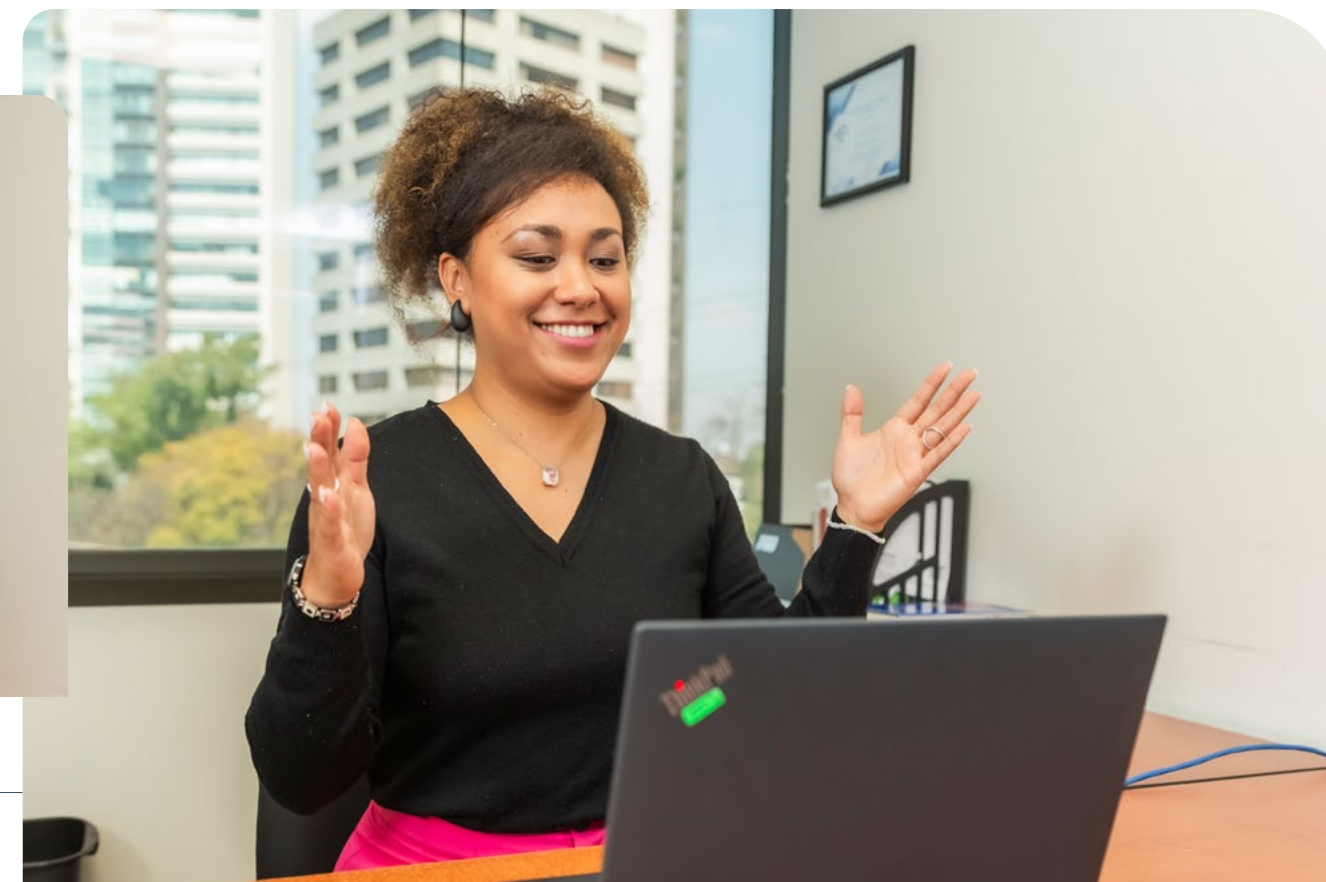


LEADERSHIP, REVENUE-GENERATING, AND STEM POSITIONS HELD BY WOMEN QUÁLITAS CONTROLADORA

	WOMEN	MEN	TOTAL	% WOMEN
Leadership positions	184	308	492	37%
Junior leadership positions ¹	139	219	358	39%
Senior leadership positions ²	45	89	134	34%
Revenue-generating positions	2,602	1,408	4,010	65%
STEM positions	164	398	562	29%

LEADERSHIP, REVENUE-GENERATING, AND STEM POSITIONS HELD BY WOMEN QUÁLITAS COMPAÑÍA DE SEGUROS

	WOMEN	MEN	TOTAL	% WOMEN
Leadership positions	145	236	381	38%
Junior leadership positions ¹	111	174	285	39%
Senior leadership positions ²	34	62	96	35%
Revenue-generating positions	1,148	541	1,689	68%
STEM positions	122	272	394	31%



¹ Junior leadership positions are considered Manager-level positions.

² Senior leadership positions are considered Director or Deputy Director roles.



EMPLOYEE DEVELOPMENT

GRI 3-3, 404-1, 404-2, 404-3

In 2025, we strengthened our talent development strategy by combining a broader training offering with the intensive use of technology for human capital management.

Business Intelligence (BI) and artificial intelligence (AI)-based analytics tools were incorporated, enabling us to identify patterns and anticipate training needs. Through these tools, capability gaps were identified, individual progress was monitored, and personalized learning paths were designed.

The content of mandatory training programs was expanded and updated to standardize key knowledge related to technical topics, regulatory matters, and corporate culture, regardless of business area or region.

This foundation was complemented by targeted initiatives aimed at strengthening our leadership culture, promoting the development of key skills for team management and decision-making.

197 hours

average training per employee at Quálitas Controladora

✦ WOMEN: 237 HOURS

✦ MEN: 167 HOURS



\$5,631 MXN

invested in training per employee.

✦ We aligned talent development with the business’s strategic priorities, ensuring that each initiative addressed the organization’s current and future challenges.

These actions strengthened both individual and collective performance. At the same time, they enhanced our operational capabilities and generated a positive and sustainable impact on the Company’s results.

In 2025, we structured our training offering around the following areas:

- Organizational Culture
- Financial Education
- Regulatory Compliance
- Leadership Development
- Diversity and Inclusion
- Occupational Health and Safety
- Sustainability
- Information Technologies
- Human Rights



Universidad Quálitas

Through *Universidad Quálitas*, various programs are offered to strengthen technical, leadership, and management skills. This platform is designed to address the training needs of employees, agents, suppliers, and customers, promoting continuous learning and capability development aligned with business operations.

◆ In 2025, \$14.2 MXN million was invested in training through Universidad Quálitas.



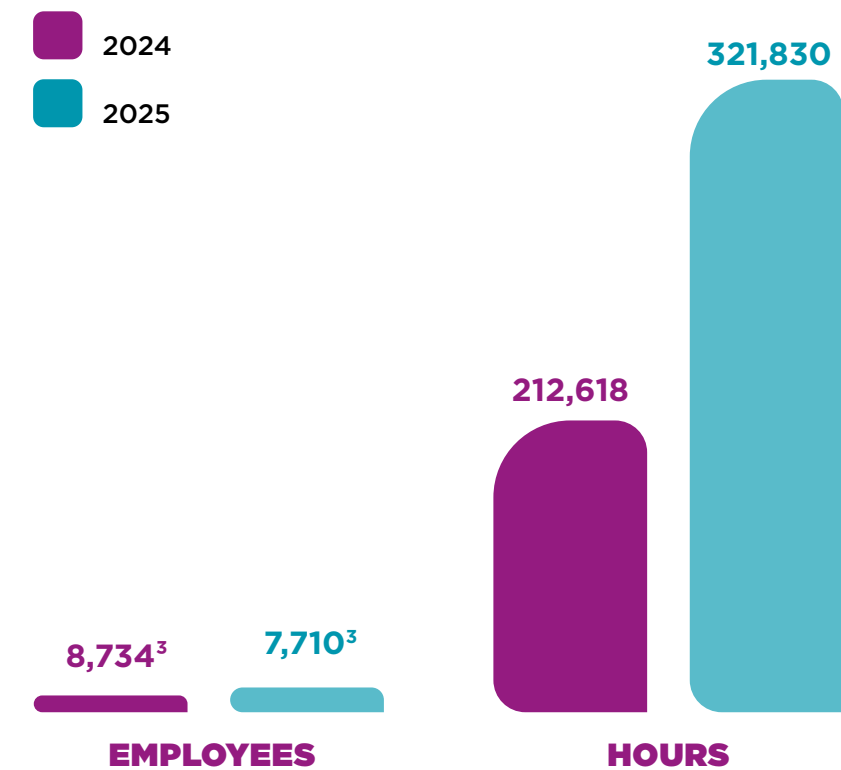
24/7 platform accessibility

+200 available learning contents

Personalized support for question resolution



EVOLUTION OF UNIVERSIDAD QUÁLITAS 2024-2025



³ The figure exceeds the total workforce, as it includes employees who were part of the organization during 2025 but left before year-end.

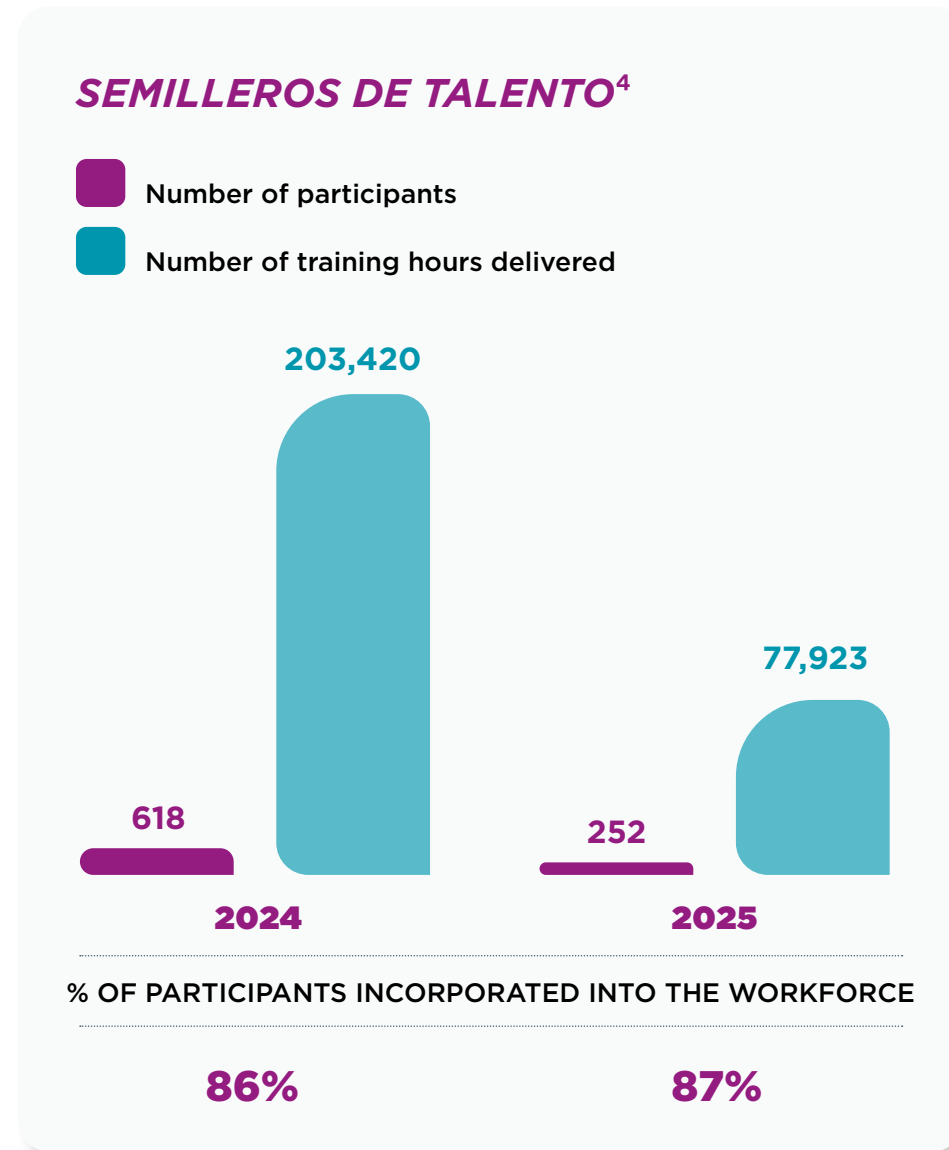


Talent Incubator Program (Semillero de Talento)

Through the *Semilleros de Talento* programs, we promote the integration of new professionals through training initiatives aimed at developing key profiles for our operations. These initiatives help strengthen key skills from early stages, preparing participants to perform different roles within the organization.

Such programs facilitate the gradual integration of talent based on participants' performance and potential, contributing to the development of a strong internal talent pipeline.

◆ In 2025, 87% of participants trained through *Semilleros de Talento* joined Quálitas.



Performance Evaluation

At Quálitas, we maintain an annual performance evaluation process based on clear and measurable objectives that considers both individual and team goals, particularly within commercial areas. These objectives are established under the SMART methodology (specific, measurable, achievable, realistic, and time-bound), ensuring clarity, monitoring, and alignment with expected results.

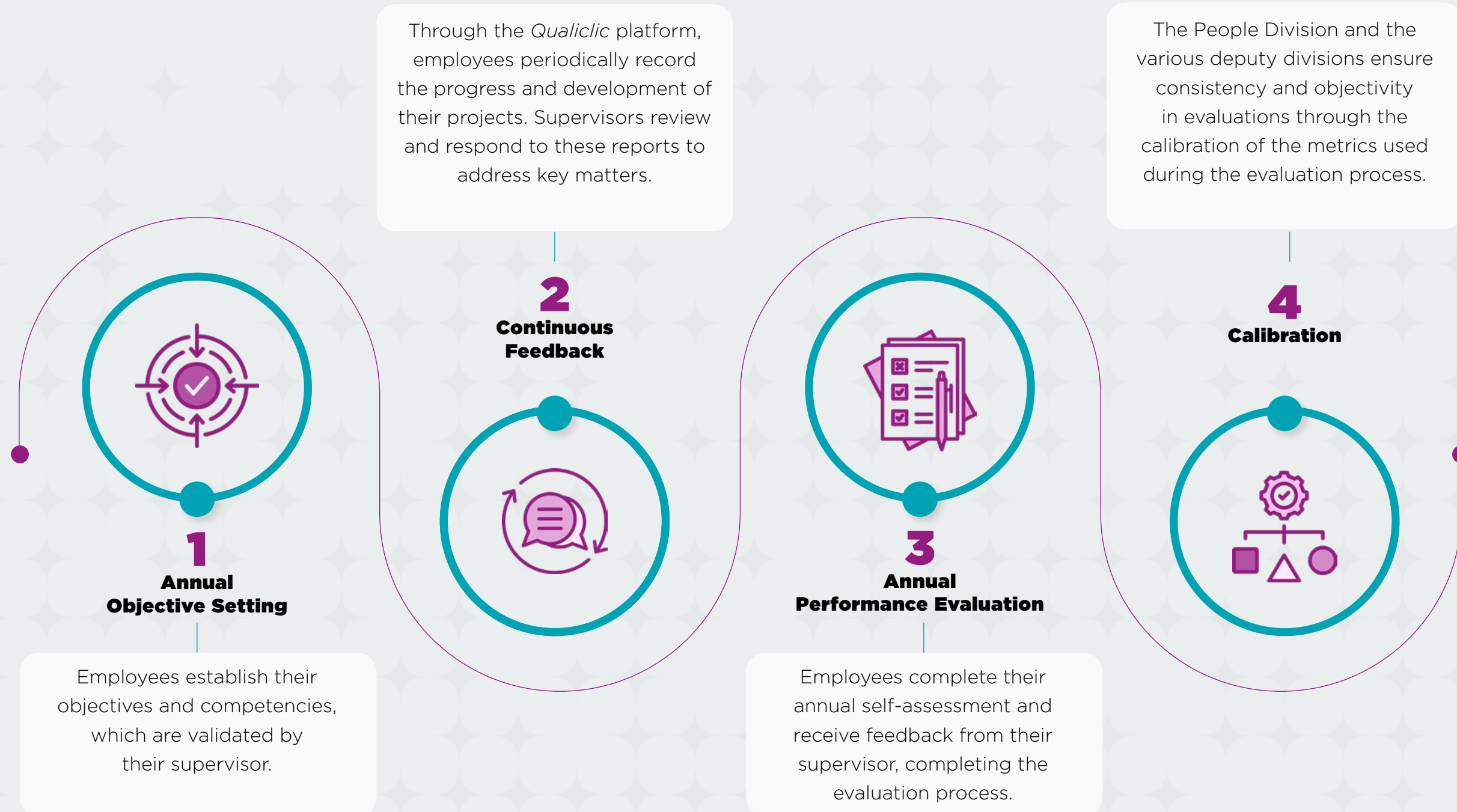
Across the rest of the organization, the model is adapted to the nature of each role while always maintaining alignment with the corporate strategy and service values. This framework is complemented by a continuous performance management approach that promotes ongoing feedback and regular dialogue between leaders and employees to monitor progress and define development actions.

◆ In 2025, 85%⁵ of our employees received a formal performance evaluation.

⁴ 2025 information for QCS and CR.

⁵ Includes all insurance subsidiaries except Quálitas Costa Rica and Colombia.

EMPLOYEE PERFORMANCE EVALUATION PROCESS





EMPLOYEE WELL-BEING

GRI 405-2, 401-1, 401-3, 3-3

At Quálitas, we recognize that employee well-being is fundamental to building a healthy, respectful, and sustainable work environment. Therefore, we promote a comprehensive approach that combines **physical and emotional health initiatives, professional development, and work-life balance**, strengthening an organizational culture centered on caring for people and supporting their long-term growth.

Pay Ratio

Regarding **compensation**, we promote pay equity and competitive remuneration aligned with individual performance and the Company's long-term objectives. To support this, we maintain both short- and long-term incentive schemes.



GENDER PAY GAP QUÁLITAS CONTROLADORA

	PAY GAP
Average base salary	4%
Average variable compensation	63%
Median base salary	-13%
Median variable compensation	88%

GENDER PAY GAP QUÁLITAS COMPAÑÍA DE SEGUROS

	PAY GAP
Average base salary	1%
Average variable compensation	47%
Median base salary	-16%
Median variable compensation	85%



Benefits

As part of our comprehensive well-being approach, we offer a broad range of benefits and support initiatives aimed at improving employees' quality of life and strengthening their personal and professional development. Among the most significant benefits are **Major Medical Insurance and Life Insurance, both covering 100% of our workforce.**

Regarding working conditions, we maintain flexible arrangements, including the possibility of partial remote work in certain areas. We also grant maternity and paternity leave in accordance with the regulations applicable in the countries where we operate.

In the case of Quálitas Compañía de Seguros:

- Women receive an additional 6 days beyond the 84 days established by law.
- Men receive an **additional 5 days**, reaching a total of **10 days of paternity leave.**

As part of our maternity support initiatives, we also provide **lactation rooms.**

We promote initiatives focused on supporting employees' physical and mental health. We participated in health campaigns organized by the Mexican Social Security Institute (IMSS), which provide access to medical consultations, vaccination campaigns, and prevention programs, including breast and cervical cancer prevention initiatives, among other services. Additionally, QCS employees have access to medical services provided by the Company in accordance with the **Medical Services Policy**.

Regarding mental health, we offer specialized webinars focused on emotional management in adverse situations, as well as access to the **Ajusta tus Emociones Hotline**, a free psychological and legal counseling service, among other resources.

We also promote work-life balance through workshops and webinars that provide tools for time management and workplace stress prevention. This approach is complemented by initiatives that encourage physical activity, such as partnerships with local gyms and virtual yoga classes.

Finally, we offer additional support initiatives, including funeral assistance, housing access support, discounts on automotive services, fuel, and retail businesses, as well as benefits aimed at employees' families.

2.3%

of employees took parental leave in 2025 - Quálitas Controladora.

◆ 1.2% - PERCENTAGE OF WOMEN WHO TOOK PARENTAL LEAVE

◆ 1.1% - PERCENTAGE OF MEN WHO TOOK PARENTAL LEAVE

◆ In 2025, 182 employees made use of parental leave.





750 School supply kits

school supply kits were distributed to employees' children at the beginning of the school year.

294 employees' children

employees' children participated in the Scholarship Program or in the Quálitas Summer Courses, creating educational spaces for children and adolescents of different ages.

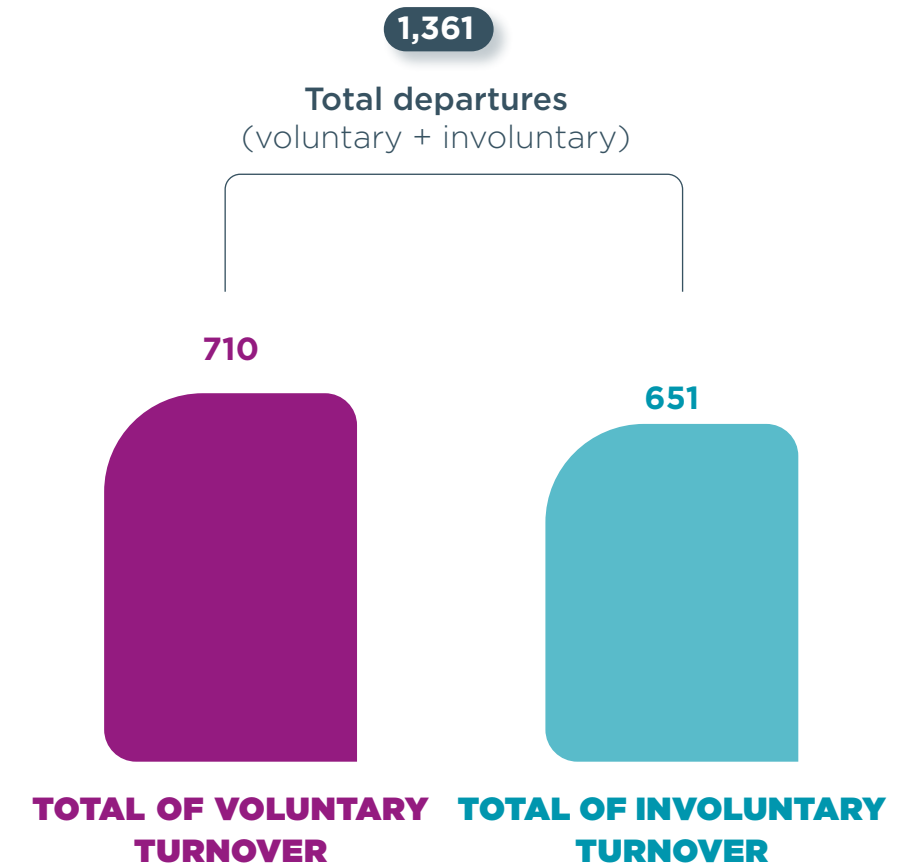
✦ In 2025, we granted a total of 7 support awards to employees with outstanding performance evaluations. This recognition consisted of financial support to continue their education, pursue specialized studies, or complete graduate degrees.

Employee Turnover

At Quálitas Controladora, employee turnover stood at 17.8% in 2025. The People Division continuously monitors hires and departures to adjust and strengthen recruitment, onboarding, and development processes.

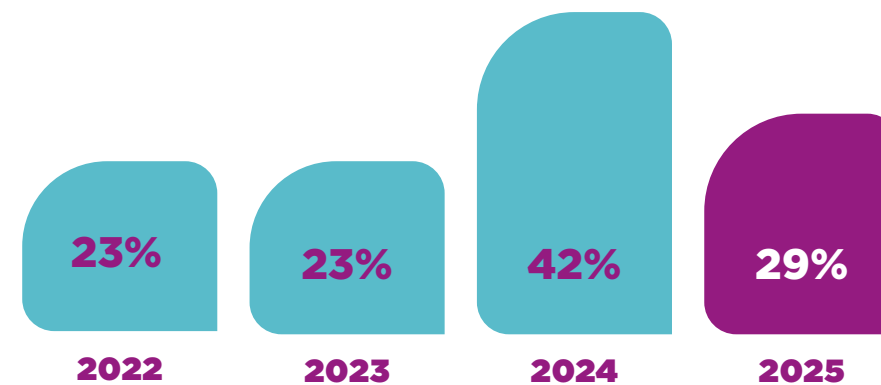
QUÁLITAS CONTROLADORA Percentages

	2022	2023	2024	2025
✦ Voluntary turnover	11.6	9.6	9.2	9.3
✦ Total turnover ⁶	18.4	15.6	16.4	17.8

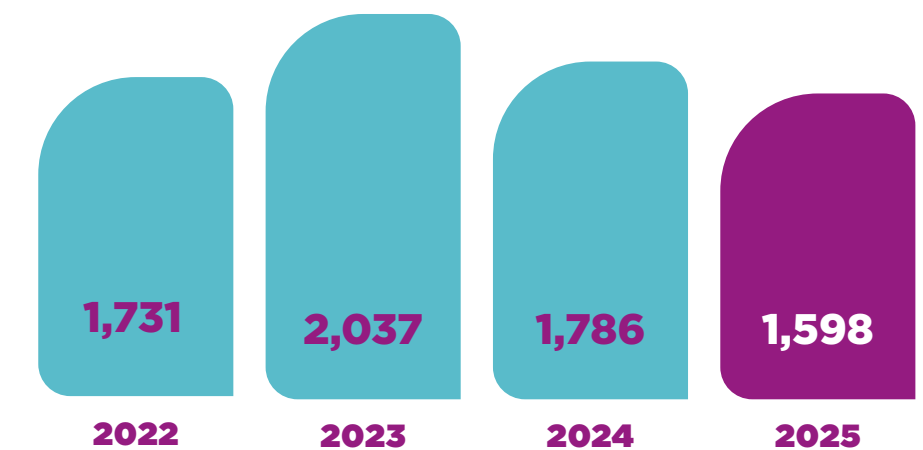


In 2025, QCS recorded a total of 2,201 new vacancies, of which 29% were filled internally.

% OF VACANCIES FILLED BY INTERNAL CANDIDATES QUÁLITAS CONTROLADORA



NUMBER OF NEW HIRES QUÁLITAS CONTROLADORA

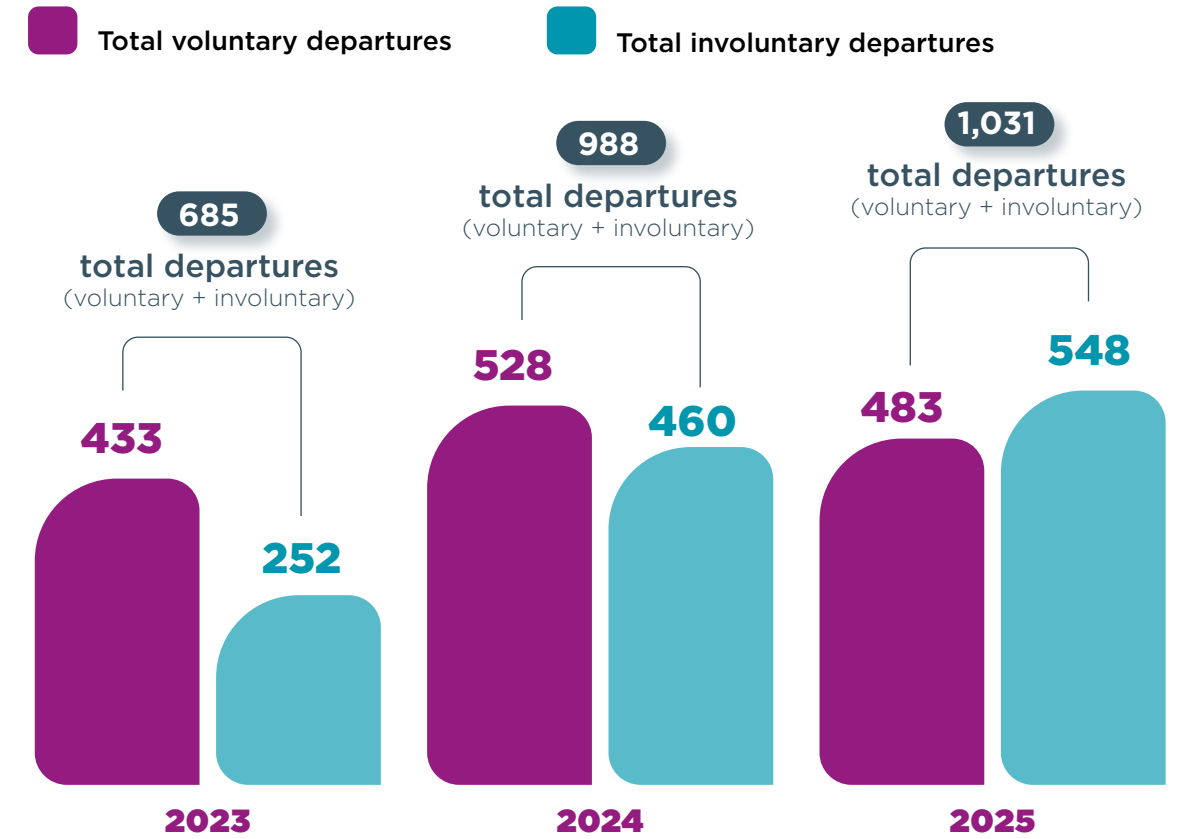


⁶The turnover rate was calculated by dividing the total number of departures, both voluntary and involuntary, by the total workforce and multiplying the result by 100 to obtain the percentage.



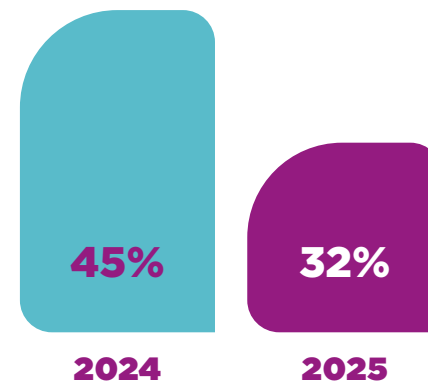
QUÁLITAS COMPAÑÍA DE SEGUROS Percentages

	2023	2024	2025
✦ Voluntary Turnover	7.4	8.5	7.3
✦ Total Turnover ⁸	11.6	15.9	15.5

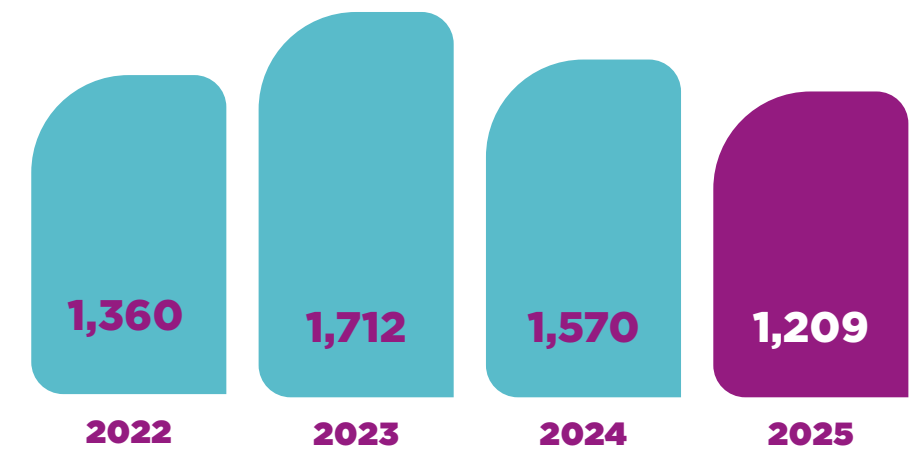


In 2025, QCS recorded a total of 1,784 new vacancies, of which 32% were filled internally.

PERCENTAGE OF VACANCIES FILLED BY INTERNAL CANDIDATES QUÁLITAS COMPAÑÍA DE SEGUROS



NUMBER OF NEW HIRES QUÁLITAS COMPAÑÍA DE SEGUROS





These efforts are complemented by tools that allow us to directly understand the employee experience. In this regard, we maintain an **Organizational Climate Policy** and conduct an annual **Workplace Climate Survey** across five of the six countries where we operate, including service offices and subsidiaries. This survey allows us to assess aspects such as employee satisfaction and motivation, collaboration among teams, development opportunities, diversity and inclusion, participation in decision-making, and emotional well-being.

◆ In 2025, we achieved an 86% participation rate, with an 88% favorability level and an eNPS of 71, reflecting a positive perception among our employees.





Occupational Health and Safety

GRI 403-1, 403-2, 403-5, 403-8, 403-9, 403-10, 3-3

At Quálitas, we promote a safe and healthy work environment by prioritizing risk prevention. To support this, we maintain a Well-being and Safety Policy aligned with the applicable regulatory framework and reinforced through our **Occupational Health and Safety Commitment**, which guides our actions in this area.

Within our operations, we implement a Road Safety Management System certified under ISO 39001 to protect our claim officers, as well as comply with key regulations in Mexico, including NOM-035-STPS (psychosocial risks) and NOM-036-1-STPS-2018 (ergonomic risks).

Additionally, we maintain a **Health and Safety Brigade** that conducts periodic internal inspections and supports emergency response, training programs, and emergency preparedness plans, while monitoring all reported incidents.

Among our occupational health and safety training programs are:

- Civil Protection
- First Aid
- Fire Prevention and Response
- Defensive Driving and Road Safety

In 2025, **96.3%** of our employees were covered by the Occupational Health and Safety System, with an absenteeism rate of 0.38%.



OCCUPATIONAL ACCIDENTS AND ILLNESSES - QUÁLITAS CONTROLADORA

◆ Number of accidents	204
◆ Number of fatalities due to accidents	1
◆ Days absent due to accidents reported to authorities	7,267
◆ Number of occupational illnesses*	4
◆ Number of fatalities due to occupational illnesses	0
◆ Days absent due to occupational illnesses reported to authorities	273
◆ Absenteeism rate	0.38%

* Occupational illness refers to any illness contracted as a result of exposure to risk factors inherent to work activities or to the environment in which the employee performs their duties.



05 ENVIRONMENTAL COMMITMENT

Always moving forward by caring for the environment we share



ENVIRONMENTAL COMMITMENT

ENERGY AND EMISSIONS

GRI 302-1, 302-3, 302-4, 305-1, 305-2, 305-3, 305-4

In 2025, Quálitas' total energy consumption reached 226,910 GJ, representing a 2% increase compared to 2024. Although energy demand continued to grow in line with the expansion of operations, the growth rate was lower than in previous years. In 2025, 86% of total energy consumption corresponded to gasoline use, while 13% was associated with electricity consumption in offices.



CONSUMPTION BY ENERGY SOURCE (GJ) QUÁLITAS CONTROLADORA

ENERGY CONSUMPTION (GJ)	2022	2023	2024	2025	Δ (%) 25-24
✦ Gasoline	150,468.8	162,862.7	193,261.4	195,343.5	1%
% contribution to total	84.8	84.9	86.7	86.1	
✦ Electricity	25,156.2	28,268.7	29,207.7	30,239.3	4%
% contribution to total	14.2	14.7	13.1	13.3	
✦ Diesel	1,498.3	409.2	271.1	1,094.1	304%*
% contribution to total	0.8	0.2	0.1	0.5	
✦ LPG	219.1	237.8	209.6	233.4	11%
% contribution to total	0.1	0.1	0.1	0.1	
✦ Total (GJ)	177,342.4	191,778.5	222,949.9	226,910.3	2%

Aware of the environmental impact generated by the use of Qualicars, we continue working to increase the number of hybrid and electric vehicles within our fleet. **Currently, 49% of the 2,257 Qualicoches that make up our vehicle fleet already meet these characteristics.**

From a geographic perspective, 78% of total electricity consumption was concentrated in our subsidiaries in México, followed by the United States with 12%.

* In October 2025, the electrical substation supplying power to the Cuajimalpa office experienced a failure. As a result, three emergency generators operated continuously for 13 days, consuming an average of 55 liters per hour combined.



ELECTRICITY CONSUMPTION BY COUNTRY (KWH) QUÁLITAS CONTROLADORA

SUBSIDIARY	2022	2023	2024	2025	Δ (%) 25-24	% CONTRIBUTION
México	6,218,988.0	6,523,844.7	6,946,183.0	6,556,712.0	-6% ¹	78%
Costa Rica	180,327.5	177,777.2	145,049.0	463,941.7	220% ²	6%
El Salvador	160,791.0	196,165.0	111,378.9	0.0 ³	-	0%
United States	328,551.0	825,021.5	765,279.5	1,011,494.0	32%	12%
Perú	99,168.0	129,603.0	145,371.0	252,379.6	74% ⁴	3%
Colombia	0.0	0.0	0.0	115,355.0	-	1%
Total (kWh)	6,987,825.5	7,852,411.4	8,113,261.4	8,399,882.2	4%	100%

In 2025, we implemented actions aimed at strengthening energy efficiency and the adoption of cleaner technologies across our subsidiaries, including the promotion of solar panel use, electricity consumption optimization, and the incorporation of LED lighting and lower-energy-demand equipment in several facilities.

◆ We also promoted the proper use of fuels such as LPG and diesel in emergency generators, cafeterias, and other internal operations.



¹ The decrease was related to the incident at the Cuajimalpa office, which shifted emissions toward diesel consumption.

^{2,4} This year, 100% coverage was achieved for electricity consumption data related to the Costa Rica and Peru subsidiaries.

³ In 2025, the El Salvador subsidiary confirmed that electricity costs are included within the facility lease payment; therefore, this data is reported for the first time as part of Scope 3 emissions.



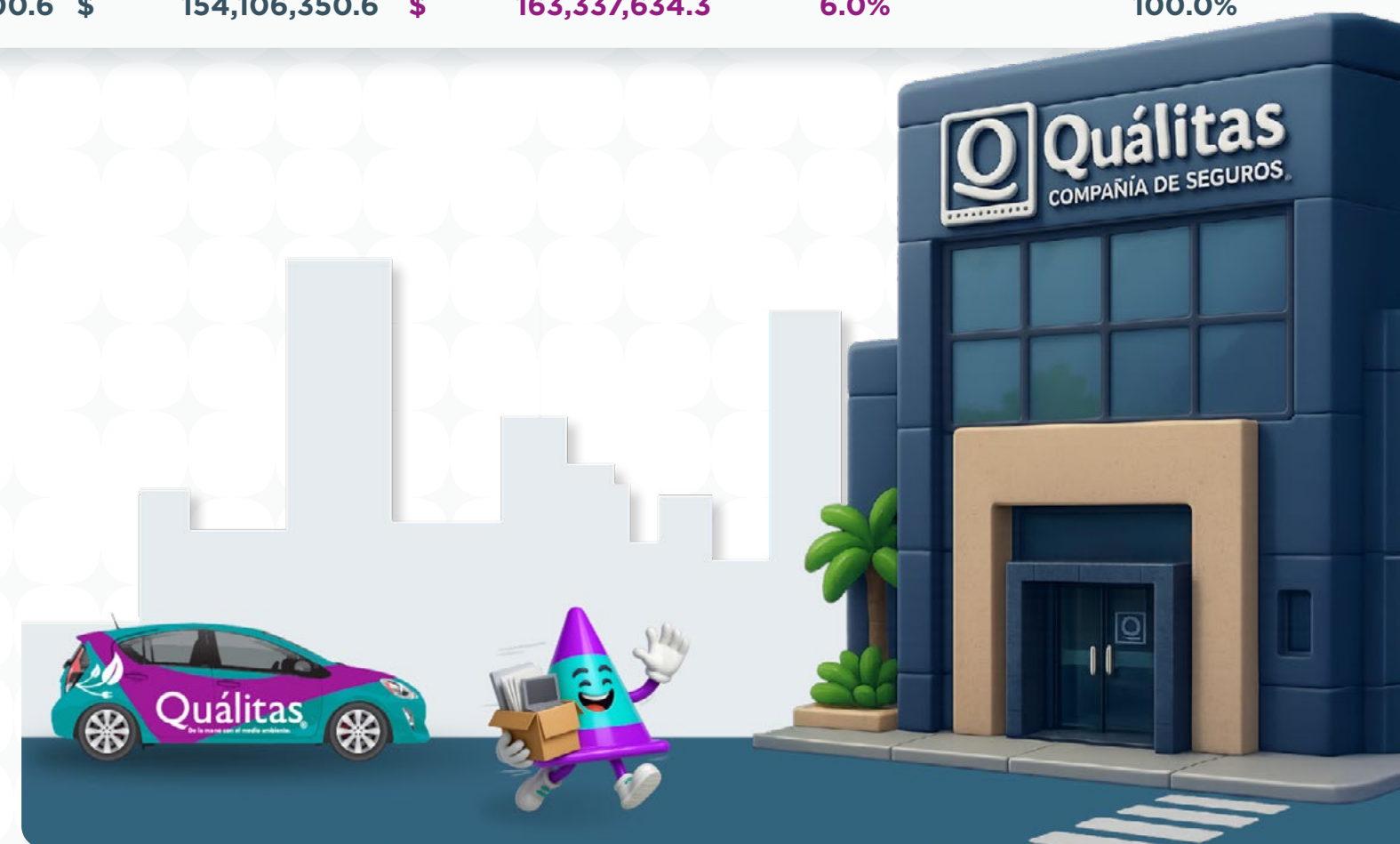
ENERGY COSTS BY SUBSIDIARY (MXN) QUÁLITAS CONTROLADORA

ENERGY COST		2022	2023	2024	2025	Δ (%) 25-24	% CONTRIBUTION
Quálitas Compañía de Seguros (Mexico)	Combustible	\$ 86,720,381.4	\$ 100,924,297.7	\$ 126,877,327.7	\$ 137,857,382.4	8.7%	84.4%
	Electricidad	\$ 16,831,100.0	\$ 19,059,439.0	\$ 19,487,170.0	\$ 18,927,053.6	-2.9%	11.6%
Other subsidiaries	Combustible	\$ 7,196,362.9	\$ 2,608,001.5	\$ 4,090,046.8	\$ 2,124,603.7	-48.1%	1.3%
	Electricidad	\$ 2,717,262.0	\$ 2,178,562.4	\$ 3,651,806.2	\$ 4,428,594.6	21.3%	2.7%
Total (MXN)	Combustible	\$ 93,916,744.3	\$ 103,532,299.2	\$ 130,967,374.5	\$ 139,981,986.1	6.9%	85.7%
	Electricidad	\$ 19,548,362.0	\$ 21,238,001.4	\$ 23,138,976.2	\$ 23,355,648.2	0.9%	14.3%
		\$ 113,465,106.3	\$ 124,770,300.6	\$ 154,106,350.6	\$ 163,337,634.3	6.0%	100.0%

Our energy intensity per written premium maintained a favorable trend. The indicator decreased from 4 kJ/MXN in 2022 to 3 kJ/MXN in 2025, representing a 7% reduction compared to 2024. These results reflect operational optimization and positive progress in the energy management of our facilities.

◆ ENERGY INTENSITY PER WRITTEN PREMIUM (KJ/MXN WRITTEN PREMIUM) QUÁLITAS CONTROLADORA

2022	2023	2024	2025	Δ (%) 25-24
4.2	3.6	3.2	3.0	-7.0%





Greenhouse Gas Emissions

In line with our commitment to climate management and transparency in environmental information disclosure, we quantified greenhouse gas (GHG) emissions corresponding to Scopes 1, 2, and 3, considering both our direct operations and those related to our value chain and financed emissions.

The emissions inventory was developed in accordance with the methodological guidelines of the GHG Protocol, an internationally recognized standard for corporate emissions accounting and reporting. Additionally, for operations in Mexico, the inventory was prepared in compliance with the requirements of the National Emissions Registry (RENE), in accordance with the provisions established under the General Climate Change Law regulations related to emissions reporting.

For Quálitas Controladora, total Scope 1 and 2 emissions reached 18,730 tCO₂e, representing a 4% increase compared to 2024. This increase was mainly driven by higher operational activity, although it remained at moderate levels relative to business growth.

Our emissions profile continues to show a clear predominance of Scope 1 emissions, which accounted for 82% of the total, while Scope 2 represented 18%. Direct emissions reached 15,390 tCO₂e, representing a 6% increase, while indirect emissions from electricity consumption totaled 3,341 tCO₂e, representing a 3% decrease. The main source of emissions continued to be mobility-related activities: mobile sources represented 75% of total emissions and recorded marginal growth of less than 1%, confirming that field operations remain both the primary source of our carbon footprint and the greatest mitigation opportunity.





SCOPE 1 AND 2 GHG EMISSIONS QUÁLITAS CONTROLADORA

#	CATEGORY	SUB-CATEGORY	TOTAL EMISSIONS		Δ (%) 25-24	% CONTRIBUTION
			2024 tonCO ₂ e	2025 tonCO ₂ e		
1	Scope 1 Direct	A1.FF: Stationary Sources ¹	34.4	196.8	471.5%	1.1%
		A1.FM: Mobile Sources	13,932.4	13,983.7	0.4%	74.7%
		A1.FI: Inputs (greases and lubricants) - new source	0.0	0.0	-	0.0%
		A1.FFU: Refrigerant Gases ²	568.8	1,205.9	112.0%	6.4%
		A1.FFU: CO ₂ Fire Extinguishers ³	0.6	1.3	116.1%	0.0%
		A1.FFU: Wastewater Treatment	2.0	1.8	-10.4%	0.0%
2	Scope 2 Indirect	A2.EE: Electricity Consumption	3,455.4	3,340.8	-3.3%	17.8%
Total Direct Scope 1 Emissions (tCO₂e)			14,538.2	15,389.5	5.9%	82.2%
Total Indirect Scope 2 Emissions (tCO₂e)			3,455.4	3,340.8	-3.3%	17.8%
TOTAL SCOPE 1 + 2 EMISSIONS (tCO₂e)			17,993.6	18,730.4	4.1%	100%

¹ The variation between 2024 and 2025 is explained by broader reporting coverage, which increased from 13 records across 2 subsidiaries to 20 records across 5 subsidiaries. Emergency generators accounted for 92% of stationary source emissions in 2025, while the remaining 8% mainly corresponded to LPG consumption in cafeterias and gasoline used in fire suppression systems.

² The variation between 2024 and 2025 is explained by an increase in processed activity data, rising from 6 records and 316 kg in 2024 to 13 records and 630 kg in 2025.

³ The variation between 2024 and 2025 is associated with a higher number of processed activity records, which increased from 17 to 37. In 2025, total consumption reached 1,349 kg, compared to 633 kg in 2024. This increase was mainly driven by higher consumption at Flekk and by the incorporation of reporting from QSalud, QPerú, and QDCT, which had not reported consumption in 2024.



Throughout the year, the analysis by emission source showed a 53% increase in refrigerant gas usage, representing 6% of total consumption. This was primarily due to greater subsidiary participation in information reporting during 2025. Regarding stationary sources, participation remained low at approximately 1%, while other sources — such as CO₂ fire extinguishers, wastewater treatment, and inputs including greases and lubricants — made a marginal contribution but helped expand the coverage and completeness of the inventory. At the subsidiary level, Quálitas Compañía de Seguros accounted for 88% of total Scope 1 and 2 emissions.

88%

of total emissions were concentrated in Quálitas Seguros.

SCOPE 1 AND 2 EMISSIONS BY SUBSIDIARY

SUBSIDIARY	SCOPE 1 (tCO ₂ e)	SCOPE 2 (tCO ₂ e)	TOTAL EMISSIONS (tCO ₂ e)	% CONTRIBUTION
Quálitas Compañía de Seguros (QCS)	13,756.9	2,743.0	16,499.9	88.1%
Flekk (FLK)	244.0	146.2	390.1	2.1%
Quálitas Salud (QSalud)	0.0	0.5	0.5	0.0%
Quálitas Perú (QP)	1,210.6	113.6	1,324.1	7.1%
Quálitas El Salvador (QS)	100.7	0.0	100.7	0.5%
Quálitas Insurance Company (QIC)	0.0	230.8	230.8	1.2%
Quálitas Costa Rica (QCR)	77.0	37.8	114.6	0.6%
Quálitas Colombia (QCOL)	0.2	17.1	17.3	0.1%
Quálitas DCT (QDCT)	0.0	51.8	51.7	0.3%
TOTAL EMISSIONS (tCO₂e)	15,389.5	3,340.8	18,729.7	100%





Scope 1 Emissions

Scope 1 emissions at Quálitas Controladora, primarily associated with fuel consumption, showed an upward trend during the period, increasing from 11,170.8 tCO₂e in 2022 to 15,389.8 tCO₂e in 2025.

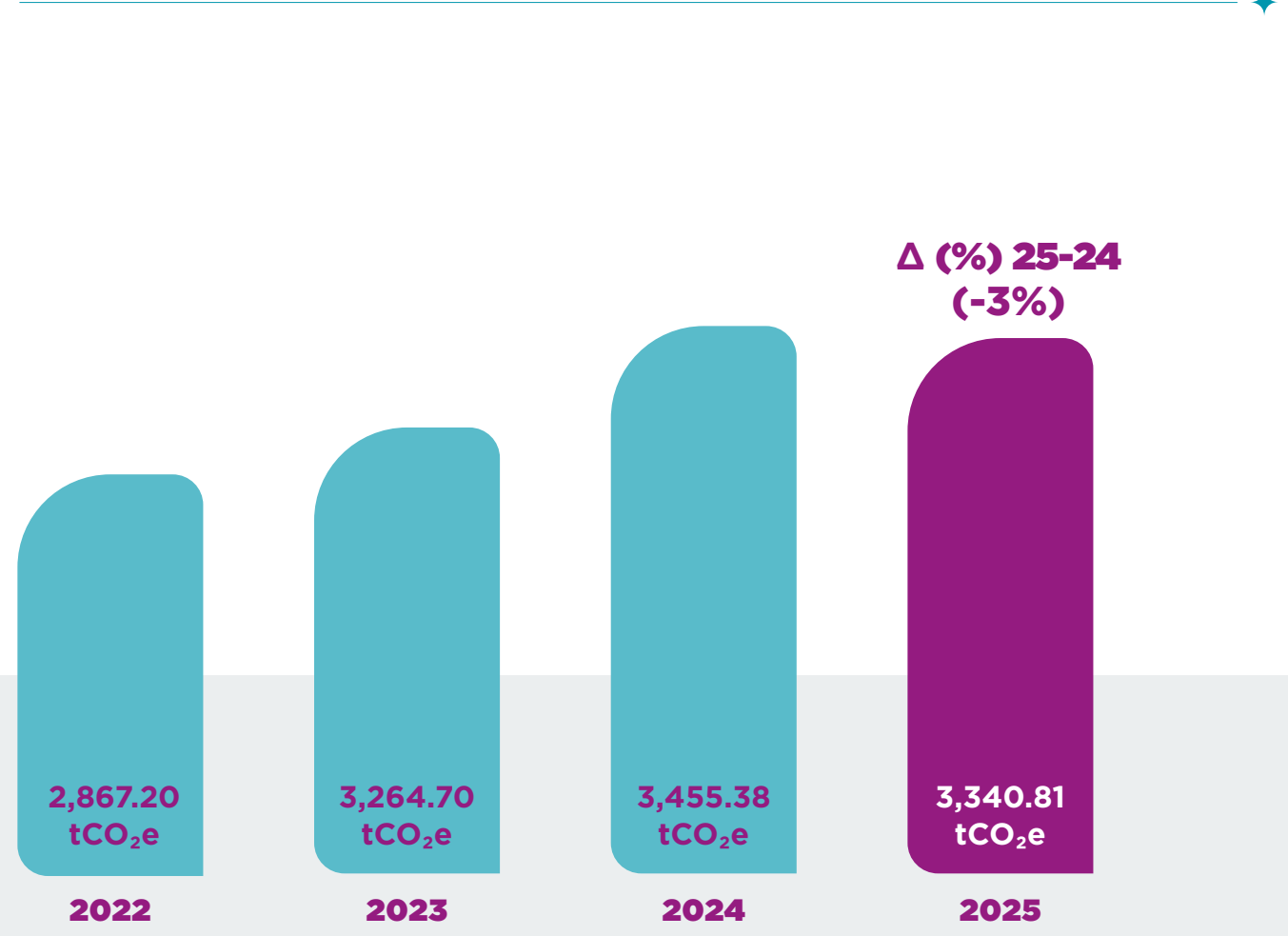
Quálitas Compañía de Seguros (México) remained the primary source of direct emissions.

SCOPE 1 EMISSIONS BY SUBSIDIARY (tCO₂e)

SUBSIDIARY	2022	2023	2024	2025	Δ (%) 25-24
✦ Quálitas Compañía de Seguros (México)	10,319.4	11,459.8	14,066.9	13,756.9	-2.2%
% contribution to total	92.4%	97.4%	96.8%	89.4%	
✦ Flekk	678.6	110.3	257.2	244.0	-5.1%
% contribution to total	6.1%	0.9%	1.8%	1.6%	
✦ Quálitas Salud (Qsalud)	0.0	0.0	0.0	0.0	-
% contribution to total	0.0%	0.0%	0.0%	0.0%	
✦ Quálitas Perú	69.0	81.8	107.2	1,210.6	1,029.3%
% contribution to total	0.6%	0.7%	0.7%	7.9%	
✦ Quálitas El Salvador	84.2	73.1	89.3	100.7	12.7%
% contribution to total	0.8%	0.6%	0.6%	0.7%	
✦ Quálitas Insurance Company (EE.UU)	15.4	40.0	16.6	0.0	-100%
% contribution to total	0.1%	0.3%	0.1%	0.0%	
✦ Quálitas Costa Rica	4.3	1.7	1.0	77.0	7,500.5%
% contribution to total	0.0%	0.0%	0.0%	0.5%	
✦ Quálitas Colombia	0.0	0.0	0.0	0.2	-
% contribution to total	0.0%	0.0%	0.0%	0.0%	
✦ Quálitas DCT	0.0	0.0	0.0	0.0	-
% contribution to total	0.0%	0.0%	0.0%	0.0%	
✦ Total	11,170.8	11,766.7	14,538.2	15,389.5	5.9%



Scope 2 Emissions



✦ Quálitas Controladora emissions which are associated with electricity consumption, show a stable trend.

✦ SCOPE 2 EMISSIONS BY SUBSIDIARY (tCO₂e)

SUBSIDIARY	2022	2023	2024	2025	Δ (%) 25-24
✦ Quálitas Compañía de Seguros (Mexico)	2,658.0	2,796.4	2,952.8	2,743.0	-7.1%
% contribution to total	92.7%	85.7%	85.5%	82.1%	-
✦ Flekk	47.3	61.0	131.3	146.2	11.4%
% contribution to total	1.6%	1.9%	3.8%	4.4%	
✦ Quálitas Salud (Qsalud)	0.0	0.0	0.0	0.5	-
% contribution to total	0.0%	0.0%	0.0%	0.0%	
✦ Quálitas Peru	44.8	58.6	65.7	113.6	72.8%
% contribution to total	1.6%	1.8%	1.9%	3.4%	
✦ Quálitas El Salvador	13.4	16.3	9.3	0.0	-100.0%
% contribution to total	0.5%	0.5%	0.3%	0.0%	
✦ Quálitas Insurance Company (U.S.)	94.1	316.7	283.5	230.8	-18.6%
% contribution to total	3.3%	9.7%	8.2%	6.9%	
✦ Quálitas Costa Rica	9.6	15.6	12.7	37.8	196.7%
% contribution to total	0.3%	0.5%	0.4%	1.1%	
✦ Quálitas Colombia	0.0	0.0	0.0	17.1	-
% contribution to total	0.0%	0.0%	0.0%	0.5%	
✦ Quálitas DCT	0.0	0.0	0.0	51.8	-
% contribution to total	0.0%	0.0%	0.0%	1.5%	
✦ Total	2,867.2	3,264.7	3,455.4	3,340.8	-3.3%

Emissions Intensity per Written Premium

During the year, emissions intensity per written premium continued to decline. On a consolidated basis, the indicator decreased from **0.33 gCO₂e/MXN** in 2022 to **0.25 gCO₂e/MXN** in 2025, representing a **5%** reduction compared to 2024. This result reflects a progressive decoupling between economic growth and carbon footprint expansion, confirming that although absolute emissions increased, they did so at a slower pace than operational growth.

EMISSIONS INTENSITY PER WRITTEN PREMIUM (1)¹

INDICATOR	2022	2023	2024	2025	Δ (%) 25-24
✦ (gCO ₂ e/MXN written premium) - QC	0.3	0.3	0.3	0.2	-4.9%
✦ (gCO ₂ e/MXN written premium) - QCS	0.3	0.3	0.3	0.2	-11.3%

¹ Includes Scope 1 and Scope 2 emissions.

Scope 3 Emissions

At Quálitas Controladora, during 2025 we continued advancing the quantification of Scope 3 emissions in accordance with the categories defined by the GHG Protocol. Scope 3 emissions totaled 22,792 tCO₂e, representing a 12% increase compared to 2024. The information completely excludes Category 15 and confirms that a substantial portion of our climate footprint originates outside our direct operations.

SCOPE 3 EMISSIONS QUÁLITAS CONTROLADORA

#	CATEGORY	SUB-CATEGORY	TOTAL EMISSIONS		Δ (%) 25-24	% CONTRIBUTION
			2024	2025		
			tonCO ₂ e	tonCO ₂ e		
3	Indirect Scope 3*	A3.1: Purchased Goods and Services	4,903.4	5,534.3	12.9%	24.3%
		A3.2: Capital Goods	2,745.5	2,444.0	-11.0%	10.7%
		A3.3: Fuel- and Energy-Related Activities	4,235.8	4,201.6	-0.8%	18.4%
		A3.5: Waste	169.8	249.8	47.1% ¹	1.1%
		A3.6: Business Travel	1,105.5	4,429.5	300.7% ²	19.4%
		A3.7: Employee Commuting	5,141.9	4,447.7	-13.5% ³	19.5%
		A3.8: Upstream Leased Assets	1,033.5	1,432.3	38.6%	6.3%
		A3.11: Use of Sold Products	25.9	52.5	102.8%	0.2%
		Total indirect Scope 3 emissions (tCO₂e)	19,361.0	22,791.6	17.7%	100.0%

* Categories 4, 9, 10, 12, 13, and 14 are not included in the table because they are not applicable to the sector in which Quálitas operates. Category 15 is excluded from this calculation.

¹ Although fewer records were processed in 2025 compared to 2024 (39 versus 57), the increase was explained by a higher number of working days and adjustments to the estimation methodology. In 2025, the calculation was performed entirely based on waste generation measured in tons, whereas in 2024 this method was combined with expenditure-based estimates.

² The variation was explained by a significant increase in activity data associated with travel. In 2025, 3,273 records were processed, equivalent to 20.6 million miles, compared to 620 records and 4.7 million miles in 2024. In contrast, lodging nights decreased from 7,612 in 2024 to 4,391 in 2025.

³ Average per capita intensity decreased by 15% compared to 2024, primarily due to changes in employee mobility patterns. In 2025, the use of lower-impact transportation methods, such as motorcycles and buses, increased, while automobile use declined. As a result, total emissions from employee commuting decreased by 14%.

The increase in Scope 3 emissions across categories A3.1, A3.5, A3.6, A3.8, and A3.11 was primarily influenced by higher business travel activity, increased purchased goods and services, and expanded use of leased assets.

◆ In light of this, we provided operational and financial support to third-party-managed service offices to facilitate the installation of solar panels. In 2025, three solar panel systems with an installed capacity of 28,380 W were implemented, contributing to the mitigation of 23 tCO₂e.

At the same time, we continued promoting the adoption of hybrid and electric vehicles, as well as natural gas-powered fleets, among our policyholders, thereby reinforcing more sustainable mobility alternatives.



CLIMATE CHANGE RISKS

Governance

GRI 3-3, TCFD GDR-A, GDR-B, GDR-C

Climate risk management is supported by a robust governance framework that ensures oversight at the Senior Management level, the clear definition of responsibilities, and integration within the organization's enterprise risk management framework. This framework includes:

- ◆ Board of Directors oversight of climate change-related risks and opportunities.
- ◆ Active participation of Senior Management in climate risk management.
- ◆ Definition of roles and responsibilities across the Risk, Finance, and Sustainability areas.
- ◆ Integration into ESG policies aligned with applicable regulations and international best practices.



Strategy

TCFD EST-A, EST-B GRI 201-2

The organization has identified climate-related risks and opportunities across the short, medium, and long term, considering the nature of its operations and the environment in which it operates.

Globally, risks associated with climate change—such as hurricanes, droughts, and floods—may generate significant operational impacts. Within the insurance sector, these events may increase claims ratios, while in the non-insurance business, particularly in the distribution and sale of auto parts, they may disrupt supply chains, affecting product availability and generating pressure on costs, premiums, and technical reserves.

- ◆ Proper identification and management of these risks strengthens organizational resilience and enables the anticipation of potential impacts on the operational and financial environment.

Currently, climate risk identification is carried out considering the nature of operations and the geographic context, using international frameworks such as the Task Force on Climate-related Financial Disclosures (TCFD)¹ as a reference, as well as relevant sector indicators such as SASB FN-IN-450a.3 related to exposure to climate events.

The identified risks consider current and potential operational changes, including:



Impacts from extreme weather events



Changes in the regulatory environment



Adjustments to commercial strategies



New capital market requirements



¹ As of October 2023, the responsibilities of the TCFD were transferred to IFRS 2, the International Standard on Non-Financial Reporting



RISK TYPE	RISK SUBTYPE	INHERENT RISK ASSESSMENT	DESCRIPTION	TIME HORIZON ²
✦ Transition	Technological, reputational	♦ Medium	♦ The use of unsustainable or outdated technology in Company-owned vehicles could negatively affect the Company's reputation.	♦ Long term
	Political, regulatory, and legal	♦ Medium	♦ Tightening of climate change regulation regarding disclosure and investments.	♦ Long term
	Political and regulatory	♦ Medium	♦ Changes in policies or regulations limiting the circulation of vehicles dependent on fossil fuels.	♦ Long term
	Political and regulatory	♦ Medium	♦ Increase in fossil energy costs required to operate the Company's claims adjustment and legal assistance infrastructure.	♦ Long term
	Political and regulatory	♦ Medium	♦ High electricity costs due to taxes, surcharges, or penalties.	♦ Long term
	Reputational	♦ Medium	♦ Lack of incentives to promote products/rates and/or benefits associated with the acquisition of electric or hybrid vehicles.	♦ Long term
✦ Physical	Acute	♦ Medium	♦ Weather events associated with climate change, such as storms, hurricanes, and floods, that may disrupt policy issuance and assistance procedures for our policyholders.	♦ Short term
	Acute	♦ Medium	♦ Increase in premium prices for areas identified as high-risk and/or high-claims areas due to climate-related events.	♦ Long term

The main risks and opportunities with potential financial impact have been identified, considering both internal and external factors.

In the case of physical risks associated with climate change, the assessment is based on the analysis of historical data and relevant events to which the

organization has been exposed, enabling the evaluation of their potential impact on operations and financial performance.

At the same time, relevant opportunities linked to the transition toward a low-carbon economy have been identified, particularly regarding the development and

promotion of sustainable insurance products. In this regard, the growing adoption of electric and hybrid vehicles as a global trend represents an opportunity to generate positive impacts on the Company's financial performance, while also diversifying the product offering and strengthening market positioning.

² Short term: <3 years; Medium term: 3-6 years; Long term: >6 years.



◆ **ASSESSMENT OF IDENTIFIED RISKS**

RISK TYPE	RISK DESCRIPTION	INDICATOR	POTENTIAL FINANCIAL IMPACT (MXN) 2026
◆ Physical (acute)	Increase in premium prices for areas identified as high-risk and/or high-claims areas due to climate-related events.	Claims costs associated with extreme weather events.	\$ 530,472,445 ³
◆ Transition	Increase in fossil energy costs required to operate the Company's claims adjustment and legal assistance infrastructure.	Fuel costs used to assist our policyholders.	\$ 324,311 ⁴

◆ **ASSESSMENT OF IDENTIFIED OPPORTUNITIES**

OPPORTUNITY TYPE	OPPORTUNITY DESCRIPTION	INDICATORS	POTENTIAL FINANCIAL IMPACT (MXN) 2025
◆ Sustainable vehicle insurance⁵	Hybrid/electric vehicle insurance products for our customers	Written premium value	\$ 3,644,065,183

³ Estimates based on climate events recorded in Mexico, Costa Rica, and El Salvador, including hurricanes, thunderstorms, and floods.
⁴ Corresponds only to QCS (Mexico). Fuel consumption associated with roadside assistance services provided to policyholders who run out of fuel, for whom 5 liters are supplied. Average fuel cost per liter: MXN\$23.94
⁵ The scope of the information corresponds only to Quálitas Compañía de Seguros (Mexico).



Risk Management

TCFD GDR-B, GDR-C

SASB FN-IN-450A.1, SASB FN-IN-450A.2, IFRS S2: GES

Oversight of climate change-related risks and opportunities is carried out through different committees that report directly to the Board of Directors, ensuring appropriate governance and follow-up.

The Sustainability Committee, composed at the executive level, is responsible for monitoring progress on key indicators such as energy consumption and greenhouse gas (GHG) emissions.

Meanwhile, the Investments, Finance and Planning Committee defines the investment strategy and oversees the integration of ESG criteria into financial decision-making.

Regarding risk management, the organization is currently integrating Environmental, Social, and Governance (ESG) criteria into its control processes and decision-making. With support from the different involved areas, each subsidiary will develop and implement its management methodology in alignment with the corporate framework.

OTHER ENVIRONMENTAL INITIATIVES

Water

GRI 303-5

We monitor water consumption across our operations, identifying both total volume and source. In 2025, total consumption reached **25.4 thousand m³**, representing a **9%** increase compared to 2024. Virtually all consumption

came from third-party supplied water, while surface water use declined to zero during the reporting period. This behavior was mainly associated with operational growth and expanded data collection coverage.

◆ WATER CONSUMPTION BY SOURCE TYPE (THOUSAND m³) QUÁLITAS CONTROLADORA

SOURCE TYPE	2022	2023	2024	2025	Δ (%) 25-24
◆ Surface water	5.8	1.8	0.7	0	-100%
◆ Third-party supplied water	16.7	18.7	22.5	25.4	12.9%
◆ Total	22.5	20.5	23.2	25.4	9.4%





Waste

GRI 305-1, 305-2, 305-3, 305-4

We also monitored waste generation, management, and recovery with the objective of minimizing impacts and promoting circular economy practices. In 2025, total waste generation reached 485,859 kg, representing a significant increase compared to 2024. However, the file itself clarifies that this increase was primarily associated with a refinement in the estimation methodology rather than a proportional increase in actual waste generation.

For the first time, the waste category was estimated considering office occupancy levels, employee attendance and schedules, effective working days, and per capita generation factors established by SEDEMA.

✦ In 2025, we strengthened the robustness of our measurements and improved information traceability to support decision-making.

WASTE (KG) - QUÁLITAS CONTROLADORA

		2023	2024	2025	Δ (%) 25-24
Urban solid waste	✦ Paper and cardboard (kg)	7,441.0	7,216.2	398,881.9	5,427.6%
	Recycled quantity (kg)	4,874.0	7,216.2	398,881.9	5,427.6%
	% recycled contribution	0.6%	100%	100%	0.0%
Special handling waste	✦ PET (kg)	513.0	455.7	230.3	-49.5%
	Recycled quantity (kg)	21.0	455.7	230.3	-49.5%
	% recycled contribution	0.0%	100%	100%	0.0%
	✦ Electronics (kg)	4,459.0	6,184.0	0.0	-100.0%
	Recycled quantity (kg)	1,574.0	6,184.0	0.0	-100.0%
	% recycled contribution	0.4%	100%	0%	-100.0%
	✦ Metals (kg)	61.0	176.9	8.5	-95.2%
	Recycled quantity (kg)	-	176.9	8.5	-95.2%
	% recycled contribution	-	100%	100%	0.0%
✦ WWTP sludge (kg)	-	54,810.0	31,500.0	-42.5%	
Recycled quantity (kg)	-	-	-	-	
% recycled contribution	-	-	-	-	
✦ Animal/vegetable fats and oils (kg)	-	-	55,237.8	-	
Recycled quantity (kg)	-	-	-	-	
% recycled contribution	-	-	-	-	
✦ Total (kg)		12,474.0	68,842.7	485,858.5	6.1%



06

ECONOMIC
PERFORMANCE

**Always moving
forward** delivering
results that strengthen
our path



ECONOMIC PERFORMANCE

GRI 207-1, 207-2, 207-3

At Quálitas Controladora, we delivered solid results in 2025, reflecting the resilience of our business model and our ability to navigate an evolving economic environment.

	2025	2024	VAR. %
INCOME STATEMENT (Figures in MXN millions)			
Written premiums	75,804	69,276	9.4%
Comprehensive financing result	5,110	4,933	3.6%
Acquisition cost	17,491	15,205	15.0%
Claims cost	45,558	40,514	12.5%
Operating expenses	4,003	2,766	44.7%
Taxes	2,286	2,623	(12.8 p.p.)
COST RATIOS			
Acquisition ratio	23.1%	22.0%	114
Claims ratio	65.7%	66.1%	(38)
Operating ratio	5.3%	4.0%	129
Combined ratio	94.1%	92.1%	205
Adjusted combined ratio	96.7%	95.4%	131
PROFITABILITY INDICATORS			
Return on investment	8.7%	9.6%	(90)
12M ROE	20.2%	22.1%	(190)

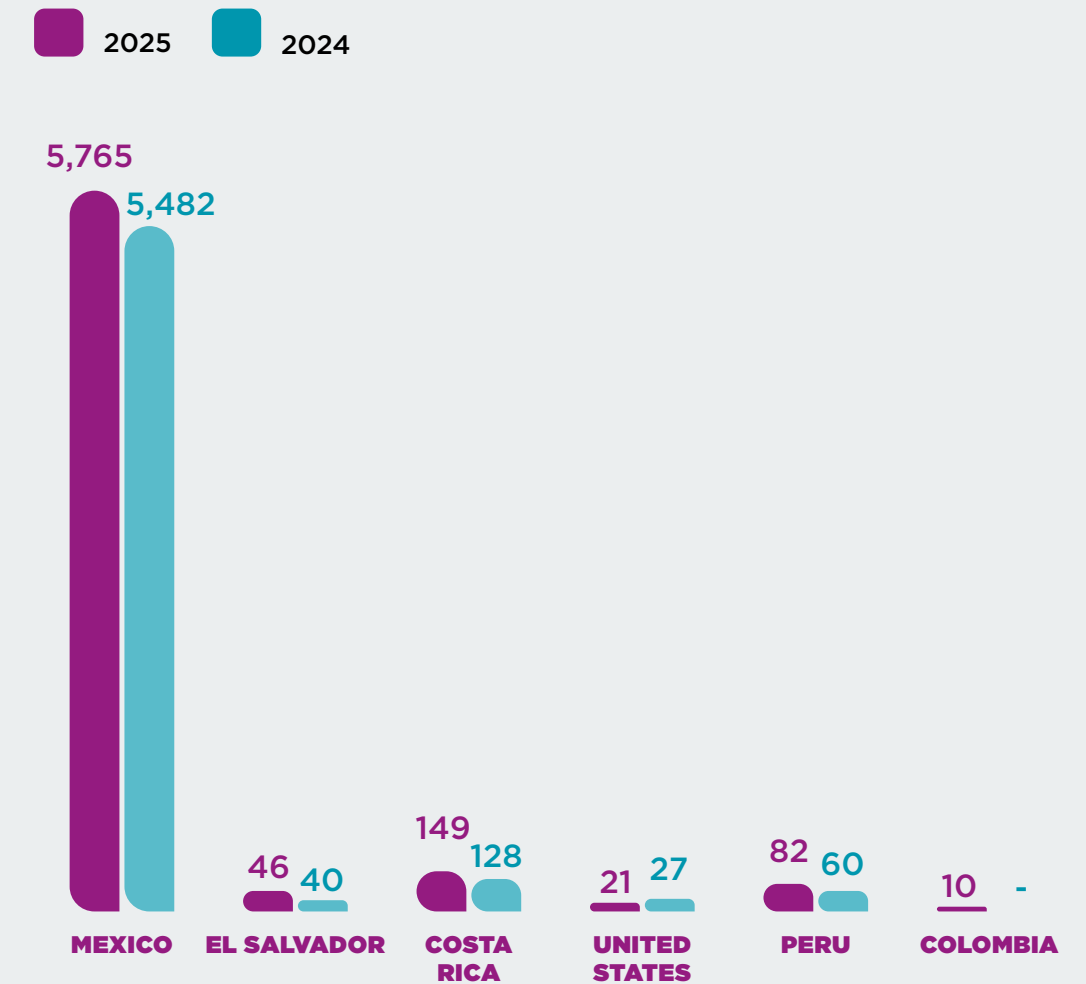
We did not receive financial assistance from any government in the countries where we operate.

FINANCIAL RESULTS: INSURANCE BUSINESS

We maintained our leadership position in the Mexican automotive insurance market, reaching a 33.9% market share, a position we have continuously held since 2007. At the holding company level, we closed 2025 with a base of **6,072,305 insured units**, representing a net increase of **335 thousand units (+5.8%)** compared to 2024.

Growth in written premiums during the year was driven by differentiated performance across our business segments.

INSURED UNITS (millions of units)





WRITTEN PREMIUMS BY SUBSIDIARY

	2025	2024	VAR. %
Mexico	71,987	65,890	9.3%
El Salvador	486	383	27.0%
Costa Rica	1,289	1,068	20.7%
United States	1,182	1,395	(15.2 p.p.)
Peru	687	513	34.1%
Colombia	114	-	-
Other Businesses ¹	1,751	1,074	63.0%
Total	75,804	69,276	9.4%

Note: Written premiums from foreign subsidiaries may include differences due to exchange rate effects. Variations in 2024 figures are related to changes in the consolidation of our companies' operations.

Quálitas Costa Rica (QCR) remained our most relevant international operation, representing **1.7% of total written premiums**, with growth of **20.7%**. This performance reflects the strengthening of our presence in the Costa Rican market through the expansion of our distribution network and improvements in customer experience.

Meanwhile, **Quálitas Peru (QP)** recorded the highest relative growth, with an increase of **34.1%** and a **0.9% share of consolidated written premiums**, reflecting the effectiveness of our commercial strategies and the growing positioning of the brand in that market.

In **El Salvador**, we continued consolidating our operation, with growth of **27.0%** and a **0.6% share of total written premiums**.

In the case of **Quálitas Colombia (QCOL)**, our newest operation, it represented **0.2% of consolidated written premiums** while continuing to advance through its initial development and expansion phase.

Regarding our operations in the United States, **Quálitas Insurance Company (QIC)** recorded a **15.2% decrease in written premiums**, representing **1.6% of consolidated written premiums**. This result reflects strategic portfolio adjustments and operational optimization within a highly competitive and regulated environment.



¹ Excludes intercompany operations and includes QSalud, Autos y Salvamentos, O&T, Activos Jal, DCT, Flekk, and RCyP; in the case of RCyP, 2024 only includes 4Q24.



FINANCIAL RESULTS: NON-INSURANCE BUSINESS

GRI 201-1

Within the non-insurance business segment, FLEKK continued consolidating its operations in 2025, strengthening its positioning as a relevant player in the automotive glass repair and replacement market.

1 Company-owned store

149 franchised stores

85 franchisees

\$611.78 million in revenue

32% market share

4,920 glass repairs

112,621 glass replacements

100% of services (repairs and/or replacements) provided to Quálitas policyholders





SHARE PERFORMANCE

Our stock (📈 **Q***) maintained active participation in the Mexican stock market, consolidating its position as an investment alternative within the insurance sector. Its performance reflected both our operating results and capital market conditions, as well as the macroeconomic environment.

Earnings per share (EPS) over the last 12 months reached **MXN\$12.7**, demonstrating our ability to generate value for shareholders.

As part of our value return strategy, we continued executing the share repurchase program. At year-end, we held approximately 5.6 million shares in treasury, reaffirming our commitment to optimizing the capital structure.

We approved the payment of a \$4,000 MXN million cash dividend, equivalent to MXN \$10 per share, distributed in two installments: MXN \$5 on May 9 and MXN \$5 on November 7, 2025.

We also complied with all requirements established by the National Banking and Securities Commission (CNBV) and the Mexican Stock Exchange (BMV). To ensure proper market functioning, market maker services operated in accordance with applicable regulatory provisions and stock market best practices.



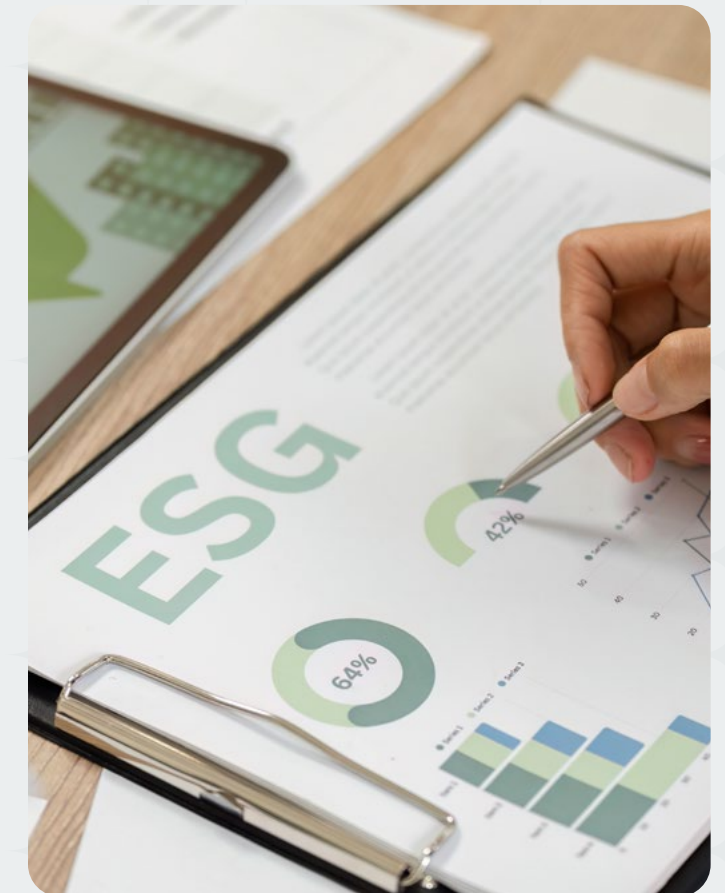
INVESTMENT APPROACH

In 2025, the interest rate environment in Mexico showed a downward trend, with the benchmark rate closing at 7.0%, compared to 10.0% in 2024, while the average 28-day CETES rate stood at 7.2%.

Within this context, we maintained an investment strategy focused primarily on fixed income, which represented 86.5% of the portfolio, while the remaining 13.5% was allocated to equities, mainly through global ETFs. Approximately 21.0% of the portfolio was geographically diversified to support the capital requirements of our international subsidiaries.

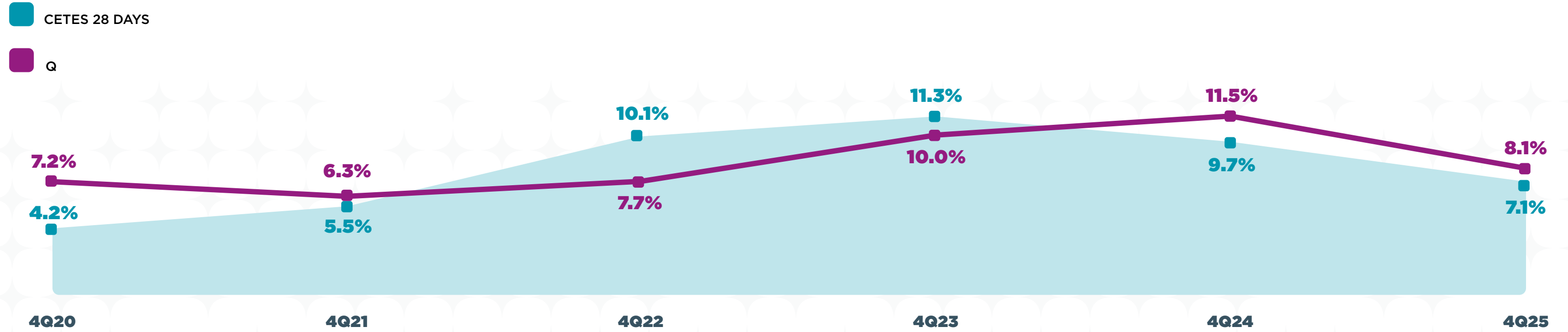
During the year, we prioritized increasing portfolio duration, closing 2025 at 2.3 years, with the objective of capitalizing on market conditions. In terms of results, the portfolio generated a comprehensive financing result (RIF) of \$5,110 MXN million and achieved an annual return on investment (ROI) of 8.7%.

We maintain a 📈 **Responsible Investment Policy** that incorporates ESG (environmental, social, and governance) monitoring guidelines, including a formal methodology to evaluate the ESG rating of the portfolio, strengthening investment decision-making under sustainability criteria.





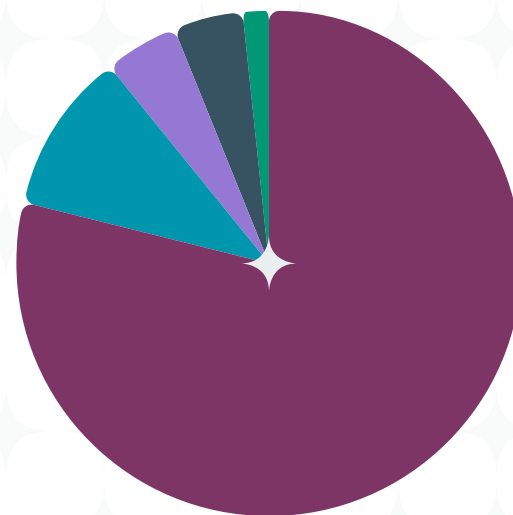
INVESTMENT PORTFOLIO ROI



PORTFOLIO DISTRIBUTION

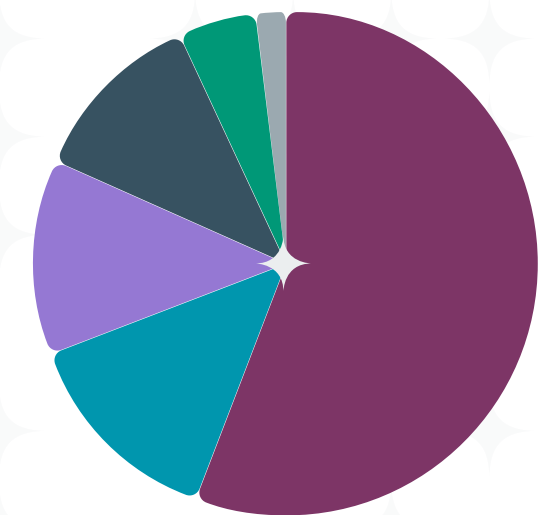
◆ By subsidiary

- 79.0% QMX
- 10.4% QIC
- 4.5% QCind
- 4.7% Others
- 1.4% QCR



◆ Total

- 55.9% Government securities
- 13.5% Equities
- 12.4% International bonds
- 11.3% Local corporate bonds
- 5.0% Cash and cash equivalents
- 1.9% Loans



ANNUAL REPORT
INTEGRATED **2025**

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◆ APPENDIX 1

DETAILS OF KEY IMPACTS, RISKS, AND OPPORTUNITIES

The impacts, risks, and opportunities presented in this appendix stem from the double materiality assessment conducted by Quálitas in 2024 and considered for the preparation of this report. This process enabled the identification of the sustainability matters most relevant to the Company, considering both the impacts our activities generate on people, society, and the environment, as well as the risks and opportunities these matters represent for business performance and value creation over the short, medium, and long term.

As a result of this analysis, we identified 55 positive impacts, 13 negative impacts, 19 opportunities, and 30 risks associated with the potential topics identified. Below are the impacts, risks, and opportunities considered most relevant based on their magnitude, inherent likelihood of occurrence, and potential influence on the business, our stakeholders, and the environment in which we operate.

This information complements the [◆ Sustainability Commitment](#) section, which explains in greater detail the methodology of the process, the associated governance structure, and how these matters are integrated and managed at Quálitas.

Related material topic	Type	Description of the impact, risk, or opportunity
FINANCIAL MATERIALITY		
Claims Management and Policyholder Service	Positive impact	Greater customer satisfaction, attraction, and retention resulting from close, agile, and high-quality service throughout the relationship with the policyholder. Improved customer experience and operational efficiency through a claims management system that supports timely service and enhanced guidance.
Employee Training and Development	Positive impact	Strengthening employee well-being, productivity, and professional development through continuous training and development practices.
Workplace Climate	Positive impact	Improved employee well-being, engagement, and retention through actions aimed at strengthening the work environment and employee experience.
Financial Education and Insurance Culture	Positive impact	Development of financial capabilities and greater understanding of the role of insurance, fostering more informed decisions and stronger relationships with customers and communities.
Business Ethics and Legal Compliance	Positive impact	Strengthened trust and relationships with authorities and stakeholders through integrity, compliance, and transparency practices.
Corporate Governance	Positive impact	Reduction of legal, financial, and operational risks through oversight, control, and decision-making structures aligned with good governance practices.
Road Safety Culture and Driving Behavior	Positive impact	Accident prevention and improved driving habits through programs, guidance, and technological tools aimed at reducing claims frequency.

PROGRAMA AFILIADOS

COMPARTE TU EXPERIENCIA DE SERVICIO CON QUÁLITAS Y GANA

- 1** Ingresa a la Plataforma de Afiliados desde tu celular o computadora.
- 2** Completa el formulario con tus datos y acepta los Tyc.
- 3** ¡Hora de sacar la cámara! Graba un video de 1 min. compartiendo una experiencia positiva con Quálitas.

¡Listo! Por cada video aprobado y publicado en tus redes, recibe \$1,000 MXN

Related material topic	Type	Description of the impact, risk, or opportunity
IMPACT MATERIALITY		
Claims Management and Policyholder Service	Risk	Loss of customers due to dissatisfaction at any stage of the service experience, from policy issuance to claims handling and resolution.
	Opportunity	Process automation and digitalization to improve service, increase operational efficiency, and reduce costs.
Product and Service Innovation	Risk	Loss of competitiveness due to changes in the political, social, economic, and technological environment, or evolving insurance market needs.
	Opportunity	Development of new products and expansion into specialized segments that strengthen Quálitas' positioning as an innovative company.
Road Safety Culture and Driving Behavior	Risk	Increased accident and claims-related costs resulting from poor driving habits and greater exposure to road safety risks.
	Opportunity	Reduction in the claims ratio through prevention initiatives, driving behavior monitoring, and the strengthening of road safety culture.
Business Ethics and Legal Compliance	Risk	Imposition of sanctions, fines, or reputational impacts resulting from conflicts of interest, AML violations, fraud, or other regulatory non-compliance issues.
	Opportunity	Greater prevention and compliance capabilities, reducing exposure to sanctions and strengthening the trust of authorities and stakeholders.
Climate change risk management (physical and transition risks) across operations and portfolio	Risk	Changes in claims frequency due to greater exposure to physical events associated with climate change, such as droughts, floods, and other extreme events.
	Opportunity	Strengthening analytical capabilities, underwriting adjustments, and the development of solutions that enable better anticipation, management, and mitigation of these risks.

APPENDIX 2

DISAGGREGATED INDICATORS “OUR TALENT”

ALL DATA IS PRESENTED AT THE QUÁLITAS CONTROLADORA LEVEL

HIRES

Job Category	Under 30 years		30-50 years		Over 50 years		Total
	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	
Director	0	0	1	2	0	1	4
Deputy Director	0	0	2	4	1	0	7
Manager	0	0	10	20	2	5	37
Coordinator/ Supervisor	12	25	35	82	2	3	159
Analyst/Executive	252	331	197	346	3	14	1,143
Assistant/ Administrative Assistant	90	58	60	39	0	1	248
Total	354	414	305	493	8	24	1,598

VOLUNTARY DEPARTURES

Job Category	Under 30 years		30-50 years		Over 50 years		Total
	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	
Director	0	0	4	4	0	1	9
Deputy Director	0	0	0	0	0	1	1
Manager	0	0	9	9	0	2	20
Coordinator/ Supervisor	6	8	16	38	2	3	73
Analyst/Executive	92	101	91	175	1	8	468
Assistant/ Administrative Assistant	49	33	31	21	2	3	139
Total	147	142	151	247	5	18	710

INVOLUNTARY DEPARTURES

Job Category	Under 30 years		30-50 years		Over 50 years		Total
	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	
Director	0	0	0	0	0	2	2
Deputy Director	0	0	1	2	0	0	3
Manager	0	0	8	19	2	4	33
Coordinator/ Supervisor	3	6	26	73	1	16	125
Analyst/Executive	46	71	97	175	9	13	411
Assistant/ Administrative Assistant	24	17	18	17	1	0	77
Total	73	94	150	286	13	35	651

TURNOVER

JOB CATEGORY	Under 30 years		30-50 years		Over 50 years		Total
	VOLUNTARY TURNOVER						
	WOMEN	MEN	WOMEN	MEN	WOMEN	MEN	
Director	0%	0%	100%	27%	0%	7%	69%
Deputy Director	0%	0%	0%	0%	0%	5%	3%
Manager	0%	0%	8%	5%	0%	4%	14%
Coordinator/ Supervisor	10%	9%	4%	6%	5%	5%	15%
Analyst/Executive	13%	13%	6%	8%	1%	4%	21%
Assistant/ Administrative Assistant	34%	42%	19%	19%	15%	21%	43%
INVOLUNTARY TURNOVER							
Director	0%	0%	100%	27%	0%	20%	85%
Deputy Director	0%	0%	4%	5%	0%	5%	13%
Manager	0%	0%	14%	17%	12%	12%	38%
Coordinator/ Supervisor	14%	15%	11%	18%	7%	33%	40%
Analyst/Executive	19%	22%	13%	16%	11%	10%	39%
Assistant/ Administrative Assistant	50%	64%	30%	35%	23%	21%	66%

WORKFORCE BY NATIONALITY

Country	TOTAL EMPLOYEES	% OF EMPLOYEES RELATIVE TO TOTAL QC WORKFORCE	% OF MANAGEMENT POSITIONS RELATIVE TO COUNTRY WORKFORCE	% OF MANAGEMENT POSITIONS RELATIVE TO TOTAL QC WORKFORCE
Mexico	6,993	91%	23%	92%
Costa Rica	209	3%	20%	2%
Peru	182	2%	14%	1%
El Salvador	117	2%	9%	1%
Colombia	98	1%	38%	2%
USA	28	0.4%	79%	1%
Spain	1	0%	0%	0%
Canada	1	0%	0%	0%
Others ⁹	20	0%	100%	0%

UQ + IN-PERSON TRAINING FOR QC¹⁰

Position	Number of Employees ¹¹		Total Hours ¹²	
	WOMEN	MEN	WOMEN	MEN
Director	13	22	520	1,601
Deputy Director	27	59	11,976	16,463
Manager	129	215	552,889	367,523
Coordinator/Supervisor	507	812	57,685	99,623
Analyst/Executive	2,405	3,471	131,107	247,589
Assistant/ Administrative Assistant	425	187	10,580	6,964
Total	3,507	4,766	764,757	739,763

⁹ Includes Venezuela, Nicaragua, Honduras, Argentina, the Dominican Republic, Cuba, Bolivia, and Guatemala. None of these countries has more than 8 employees in management positions.

¹⁰ Includes all insurance and non-insurance subsidiaries, excluding Cristafácil, which is not considered within the scope of this table.

¹¹ The average number of employees who received training was 8,273, a figure that exceeds the total workforce because it includes employees who were part of the organization during 2025 but left before year-end.

¹² Total training hours delivered during the period reached 1,504,520 hours.

◆ APPENDIX 3

DISAGGREGATED INDICATORS BY SUBSIDIARY “SOCIAL INVESTMENT”

At Quálitas, we understand social investment as a way to contribute to the development of the communities where we operate. Through this strategy, we channel resources toward civil society organizations that address priority needs and generate long-term social and environmental value.

In 2025, Quálitas Compañía de Seguros made various contributions to support health, education, environmental, and productive projects in accordance with the guidelines and criteria established in our [◆ Donations Policy](#).

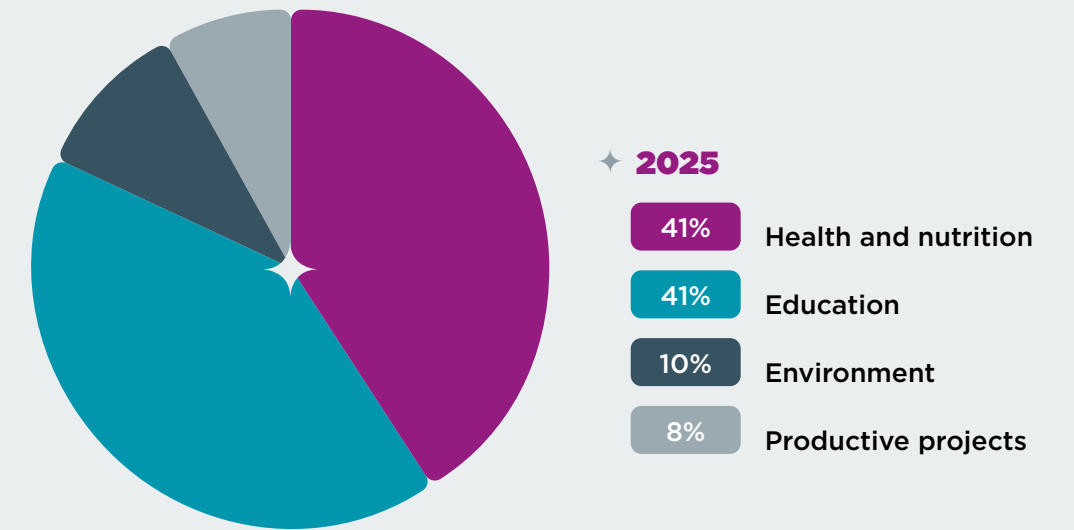
◆ In 2025, we allocated more than \$32.3 MXN million to over 89 organizations, benefiting more than 26 thousand people.

TOTAL AMOUNT DONATED BY CAUSE

Cause	Number of Organizations	Amount (MXN millions)
Education	32	13.3
Health	45	13.2
Environment	6	3.4
Productive projects	6	2.4

DISTRIBUTION OF SOCIAL INVESTMENT

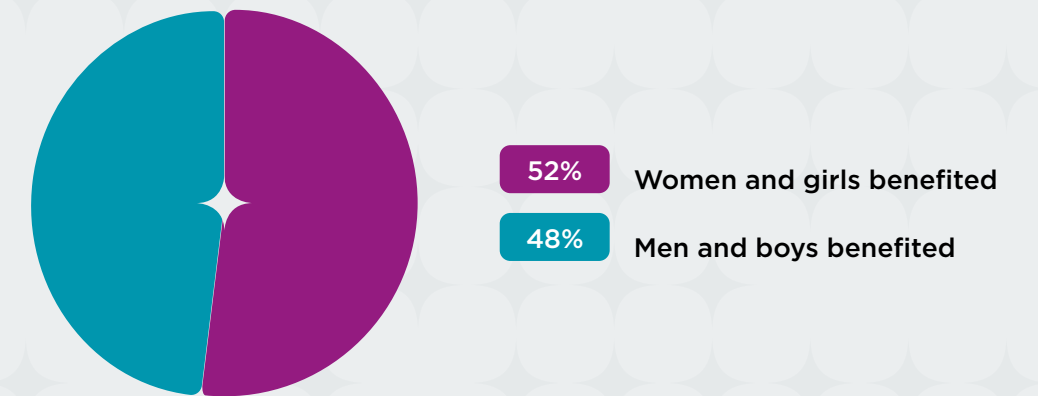
Strategic Pillars	2024	2023	2022
Health and nutrition	30%	36%	39%
Education	43%	36%	32%
Environment	14%	16%	12%
Productive projects	13%	12%	17%



The supported initiatives benefited **26 thousand people**, including 14,015 women and girls and 12,811 men and boys.

◆ THE DISTRIBUTION BY AGE GROUP WAS AS FOLLOWS:

Age Group	WOMEN AND GIRLS	MEN AND BOYS
0 a 6 years	957	1,005
7 a 17 years	6,149	6,198
18 a 24 years	1,566	1,083
25 a 44 years	2,722	2,273
45 a 59 years	1,775	1,426
Over 60 years	846	826



Quálitas con México Campaign

Quálitas
COMPAÑIA DE SEGUROS

**El cambio
Lo construimos
entre todos.**

Únete hoy y sé parte del impacto. **Tu participación transforma vidas.**

Dona en:
juntoscambiandovidas.
qualitas.com.mx/2025

Quálitas aportará un peso adicional por cada peso donado, hasta \$1.5 M.

QUÁLITAS CON MÉXICO 2025
JUNTOS CAMBIANDO VIDAS®

QUÁLITAS CON MÉXICO 2025
JUNTOS CAMBIANDO VIDAS®

Todos tenemos una causa que nos mueve.
Con tu generosidad y participación, transformas vidas.
Únete hoy, el cambio lo construimos entre todos.

Dona aquí

Gracias por ser parte del quinto año de Quálitas con México: Juntos cambiando vidas®.

¡LOGRAMOS LA META!
EL CAMBIO LO CONSTRUIMOS ENTRE TODOS.

QUÁLITAS CON MÉXICO 2025
JUNTOS CAMBIANDO VIDAS®

Over the past five years, the *Quálitas con México* campaign—aimed at employees, agents, directors and service office staff, suppliers, and the general public—has raised more than \$15 MXN million through a matching scheme under which Quálitas contributes one additional peso for every peso donated.

◆ **THE BENEFICIARY ORGANIZATIONS WERE:**

Centro Mexicano Alzheimer A.C.

An organization focused on supporting people with Alzheimer’s disease, dementia, and related conditions, as well as providing guidance and support to their families and caregivers. Its work includes prevention, care, and rehabilitation programs, in addition to awareness initiatives related to this issue in Mexico.

Fondo para la Paz I.A.P.

A community development organization that primarily works with rural and indigenous communities living in poverty and extreme poverty in Mexico. It promotes participatory and sustainable projects aimed at strengthening local capabilities, improving living conditions, and fostering development opportunities in areas such as water access, agriculture, and community organization.

Hospital Infantil de las Californias I.B.P.

A pediatric healthcare institution that provides medical care to children and adolescents, with a focus on improving health and nutrition. It offers pediatric specialties, rehabilitation, psychological support, and prevention programs, seeking to expand access to quality healthcare services for people under 18 years of age.

Padres y Compadres I.A.P.

An association dedicated to comprehensive rehabilitation and improving the quality of life of children and young people with disabilities. Its work focuses on care and rehabilitation processes, as well as supporting families to foster greater personal independence and well-being among beneficiaries.

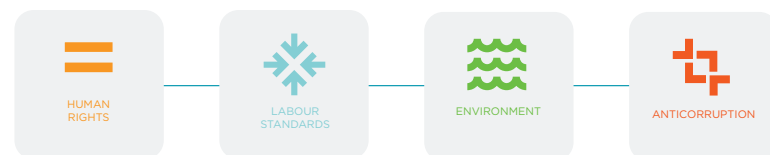
◆ In 2025, the campaign exceeded its participation target, reaching a total of 2,035 participants.

APPENDIX 4

REPORTING FRAMEWORKS AND STANDARDS

CONTRIBUTION TO THE UN GLOBAL COMPACT

As a signatory to the United Nations Global Compact, Quálitas reaffirms its commitment to integrating its ten principles into operations, decision-making, and stakeholder engagement. This commitment is reflected in our policies, control mechanisms, training programs, and management actions related to human rights, labor conditions, environmental protection, and anti-corruption.



BELOW ARE THE MAIN ACTIONS AND INITIATIVES THROUGH WHICH WE IMPLEMENTED THESE PRINCIPLES IN 2025.

Principle	Main Initiatives	2025 Performance Details
<p>1 Businesses should support and respect the protection of internationally proclaimed human rights.</p>	<ul style="list-style-type: none"> Human Rights Policy applicable across all subsidiaries. Code of Ethics and Conduct. Alignment with the Universal Declaration of Human Rights, the UN Guiding Principles, and ILO standards. 	<p>5.2 Ethics, Integrity, and Regulatory Compliance</p> <p>5.5. Human Rights</p>
<p>2 Businesses should make sure that they are not complicit in human rights abuses.</p>	<ul style="list-style-type: none"> Respect for the Individual and Diversity Policy (<i>Quálitas Compañía de Seguros</i>). <i>Q-Transparencia</i> channel managed by an independent third party. 	
<p>3 Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.</p>	<ul style="list-style-type: none"> Code of Ethics and Conduct. Internal Work Regulations. 	<p>7.1 Workforce Commitment</p>
<p>4 Businesses should uphold the elimination of all forms of forced and compulsory labor.</p>	<ul style="list-style-type: none"> Code of Ethics and Conduct applicable throughout the value chain. Human Rights Policy. 	<p>5.2 Ethics, Integrity, and Regulatory Compliance</p>
<p>5 Businesses should uphold the effective abolition of child labor.</p>	<ul style="list-style-type: none"> Human Rights Policy Respect for the Individual and Diversity Policy (<i>Quálitas Compañía de Seguros</i>). Equality and Non-Discrimination Committee (<i>Quálitas Compañía de Seguros</i>). <i>Q-Transparencia</i> channel managed by an independent third party. 	<p>5.2 Ethics, Integrity, and Regulatory Compliance</p> <p>5.5. Human Rights</p> <p>7.1 Workforce Commitment</p>
<p>6 Businesses should uphold the elimination of discrimination in respect of employment and occupation.</p>	<ul style="list-style-type: none"> Human Rights Policy Respect for the Individual and Diversity Policy (<i>Quálitas Compañía de Seguros</i>). Equality and Non-Discrimination Committee (<i>Quálitas Compañía de Seguros</i>). <i>Q-Transparencia</i> channel managed by an independent third party. 	<p>5.2 Ethics, Integrity, and Regulatory Compliance</p> <p>5.5. Human Rights</p> <p>7.1 Workforce Commitment</p>



Principle	Main Initiatives	2025 Performance Details
<p>7 Businesses should support a precautionary approach to environmental challenges.</p>	<ul style="list-style-type: none"> • Environmental pillar of the Sustainability Strategy. • GHG emissions inventory and carbon footprint. • Climate change risk and opportunity assessment. 	<p>8. Environmental Commitment </p>
<p>8 Businesses should undertake initiatives to promote greater environmental responsibility.</p>	<ul style="list-style-type: none"> • Environmental pillar of the Sustainability Strategy. • Operational efficiency and sustainable mobility programs. • Product portfolio for hybrid and electric vehicles. 	<p>6.2. Innovation and Technology </p> <p>8. Environmental Commitment </p>
<p>9 Businesses should encourage the development and diffusion of environmentally friendly technologies.</p>	<ul style="list-style-type: none"> • Digital Express Adjustment to carry out processes remotely. 	
<p>10 Businesses should work against corruption in all its forms, including extortion and bribery.</p>	<ul style="list-style-type: none"> • Anti-corruption Principles and Mechanisms Policy (<i>Quálitás Compañía de Seguros</i>). • Code of Ethics and Conduct. • Conflict of Interest Policy (<i>Quálitás Compañía de Seguros</i>). • Ethics Committee and Audit Committee. 	<p>5.2 Ethics, Integrity, and Regulatory Compliance </p>

APPENDIX 4




CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS (SDGs)




At Quálitas, we recognize that our contribution to sustainable development is reflected both in the way we operate and in the products, services, and initiatives we promote together with our stakeholders. Therefore, we align our sustainability strategy and business model with the Sustainable Development Goals (SDGs) most relevant to our operations.

Our contribution focuses on those SDGs where, given the nature of our insurance business, service network, prevention initiatives, and innovation-driven approach, we can generate the greatest impact. Below, we present the relationship between these SDGs, their priority targets, and the main actions, products, and results through which we contribute to their achievement.





SDG	Targets	Contribution	Key indicators
	<p>3.3 End epidemics and strengthen healthcare services.</p> <p>3.6 Reduce deaths and injuries from road traffic accidents.</p> <p>3.8 Achieve broader healthcare coverage.</p>	<ul style="list-style-type: none"> • Through the <i>Conducta Vial Quálitas</i> (CVQ) Program, we promote a culture of responsible driving. • We provide road safety advisory services to insured fleets, extending these initiatives to some of our international subsidiaries. • We implemented the Road Traffic Safety Management System (RTSMS) under ISO 39001 standards across claims adjustment and call center assistance processes. • We provide emotional support and promote employee well-being through the <i>Ajusta tus emociones</i> program. • We provide Health and Life Insurance coverage for employees. • Through QSalud, we offer a preventive and comprehensive care approach within the Accident and Health business lines. 	<ul style="list-style-type: none"> • In 2025, no fatalities were recorded involving Qualicoches. • Through QSalud, the Personal Accident and Q Contigo colectivo products were strengthened. • 100% of employees were covered by Health and Life Insurance.
	<p>4.3 Ensure equal access to technical and professional education.</p> <p>4.4 Increase skills for employment.</p> <p>4.7 Promote education for sustainable development.</p>	<ul style="list-style-type: none"> • We promoted continuous learning through <i>Universidad Quálitas</i>, benefiting employees and agents through technical, ethical, and leadership programs. • We strengthened employability through initiatives such as <i>Semilleros de Talento</i>. • We promoted financial education and insurance culture through initiatives aimed at young people, employees, agents, and children. 	<ul style="list-style-type: none"> • More than 450 thousand training hours delivered in 2025 through Universidad Quálitas. • More than 250 participants in Semilleros de Talento. • More than 7 thousand agents, 2 thousand employees, and 140 thousand children participated in financial education initiatives.
	<p>8.2 Promote productivity through innovation.</p> <p>8.4 Improve resource efficiency.</p> <p>8.5 Promote decent work and equal pay.</p> <p>8.8 Protect labor rights and safe working environments.</p>	<ul style="list-style-type: none"> • We strengthened processes such as Digital Express Adjustment and automated certain customer service channels. • We advanced operational and environmental efficiency across our service offices and QDOs. • We promote competitive working conditions through merit-based compensation processes, as well as employee well-being, training, occupational health, and safety programs. 	<ul style="list-style-type: none"> • 31% of claims in Mexico were handled through Digital Express Adjustment. • 7% reduction in GHG emissions intensity. • Women represent 42.3% of our workforce.

SDG	Targets	Contribution	Key indicators
	<p>9.3 Facilitate access to financial services and integration into value chains.</p> <p>9.4 Upgrade infrastructure and technologies to make them more sustainable.</p>	<ul style="list-style-type: none"> • We support business continuity and logistics chain operations through our products. • We strengthen innovation through digital solutions and products focused on sustainable mobility. • We promote the development of our agent network and business partners as part of a stronger and more professionalized value chain. 	<ul style="list-style-type: none"> • More than 6.1 million insured units. • More than 9,700 road safety technology devices installed for fleets in 2025.
	<p>11.2 Promote safe and sustainable transport systems.</p> <p>11.6 Reduce the environmental impact of cities.</p> <p>11.7 Promote safer and more inclusive public spaces.</p>	<ul style="list-style-type: none"> • We promote road safety, responsible driving, and process digitalization programs to reduce risks and travel needs. • We promote digital claims handling and other digital services to reduce physical travel and the associated environmental footprint. • We encourage the acquisition of hybrid and electric vehicles for Qualicoches. 	<ul style="list-style-type: none"> • \$3,644 MXN million in written premiums from hybrid and electric vehicle insurance. • 49% of Qualicoches are hybrid or electric vehicles.
	<p>16.5 Reduce corruption and bribery.</p> <p>16.7 Promote inclusive, accountable, and transparent decision-making.</p>	<ul style="list-style-type: none"> • We have an Anti-corruption Principles and Mechanisms Policy, a Code of Ethics and Conduct, the Q-Transparency channel, and specialized committees overseeing compliance, risk management, and whistleblower reports. • Our governance structure includes collegiate bodies and independent members that strengthen decision-making. 	<ul style="list-style-type: none"> • More than 32 thousand hours of ethics training delivered in 2025 through Q Certification.

APPENDIX 4

GRI CONTENT INDEX

◆ **DECLARATION OF USE** Quálitas Controladora S.A. de C.V. has reported in accordance with the GRI Standards for the period from January 1 to December 31, 2025.
GRI 1 USED GRI 1: Foundations 2021

GRI Standard/ Other	Source	Page	Omission	
GENERAL DISCLOSURES				
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	2-2	Entities included in the organization's sustainability reporting	9	
	2-3	Reporting period, frequency and contact point	9	
	2-4	Restatements of information	9	
	2-5	External assurance	9	
	2-6	Activities, value chain, and other business relationships	13	
	2-7	Employees	70	
	2-8	Workers who are not employees	Quálitas does not have workers who are not part of its workforce.	
GRI 2: Contenidos Generales 2021	2-9	Governance structure and composition	35	
	2-10	Nomination and selection of the highest governance body	35	
	2-11	Chair of the highest governance body	35	
	2-12	Role of the highest governance body in overseeing the management of impacts	22, 42	
	2-13	Delegation of responsibility for managing impacts	22	
	2-14	Role of the highest governance body in sustainability reporting	9, 22	
	2-15	Conflicts of interest	35	
	2-16	Communication of critical concerns	29	Omitted due to confidentiality considerations.
	2-17	Collective knowledge of highest governance body	35	
	2-18	Evaluation of the performance of the highest governance body	35	
	2-19	Remuneration policies	35	
	2-20	Process to determine remuneration	35	
	2-21	Annual total compensation ratio	Omitted due to confidentiality considerations.	
	2-22	Statement on sustainable development strategy	20	



GRI Standard/ Other	Source	Page	Omission
GENERAL DISCLOSURES			
	2-23 Policy commitments	22, 54	
	2-24 Embedding policy commitments	22, 39, 54	
	2-25 Processes to remediate negative impacts	39, 54	
	2-26 Mechanisms for seeking advice and raising concerns	39, 54	
	2-27 Compliance with laws and regulations	39	
	2-28 Memberships in associations	33	
	2-29 Approach to stakeholder engagement	29	
	2-30 Collective bargaining agreements		At Quálitas, we recognize and uphold the right to freedom of association in each of the countries where we operate.
MATERIAL TOPICS			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	23	
	3-2 List of material topics	23	
CLAIMS MANAGEMENT			
GRI 3: Material Topics 2021	3-3 Management of material topics	63	
POLICYHOLDER SERVICE			
GRI 3: Material Topics 2021	3-3 Management of material topics	60	
FINANCIAL EDUCATION AND INSURANCE CULTURE			
GRI 3: Material Topics 2021	3-3 Management of material topics	66	
EMPLOYEE TRAINING AND DEVELOPMENT			
GRI 3: Material Topics 2021	3-3 Management of material topics	74	
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	74	
	404-2 Programs for upgrading employee skills and transition assistance programs	74	
	404-3 Percentage of employees receiving regular performance and career development reviews	74	
PRODUCT AND SERVICE INNOVATION			
GRI 3: Material Topics 2021	3-3 Management of material topics	62	



GRI Standard/ Other	Source	Page	Omission
ROAD SAFETY CULTURE AND DRIVING BEHAVIOR			
GRI 3: Material Topics 2021	3-3 Management of material topics	56	
CYBERSECURITY			
GRI 3: Material Topics 2021	3-3 Management of material topics	52	
BUSINESS ETHICS AND LEGAL COMPLIANCE			
GRI 3: Material Topics 2021	3-3 Management of material topics	39	
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption		
	205-2 Communication and training about anti-corruption policies and procedures	39	
	205-3 Confirmed incidents of corruption and actions taken	39	
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	39	
GRI 415: Public Policy 2016	415-1 Political contributions	41	
ESG INVESTMENTS			
GRI 3: Material Topics 2021	3-3 Management of material topics	46	
DIGITAL TRANSFORMATION AND OPERATIONAL EFFICIENCY			
GRI 3: Material Topics 2021	3-3 Management of material topics	62	
TAX PRACTICES			
GRI 3: Material Topics 2021	3-3 Management of material topics	101	
GRI 207: Tax 2019	207-1 Tax approach	101	
	207-2 Tax governance, control, and risk management	101	
CLIMATE CHANGE RISK MANAGEMENT (PHYSICAL AND TRANSITION RISKS), BOTH WITHIN OPERATIONS AND ACROSS THE PRODUCT PORTFOLIO			
GRI 3: Material Topics 2021	3-3 Management of material topics		
GRI 201: Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	94	



GRI Standard/ Other	Source	Page	Omission
ANTI-MONEY LAUNDERING			
GRI 3: Material Topics 2021	3-3 Management of material topics	39	
<i>See responses to GRI 205: Anti-corruption 2016 in the “Business Ethics and Legal Compliance” section.</i>			
SALES PRACTICES (RESPONSIBLE MARKETING)			
GRI 3: Material Topics 2021	3-3 Management of material topics	65	
	417-1 Requirements for product and service information and labeling	65	
GRI 417: Marketing and Labeling 2016	Incidents of non-compliance concerning product and service information and labeling	65	
	417-3 Incidents of non-compliance concerning marketing communications	65	
WORKPLACE CLIMATE			
GRI 3: Material Topics 2021	3-3 Management of material topics	78	
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	78	
	401-3 Parental leave	78	
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	39	
FINANCIAL AND SUSTAINABILITY INFORMATION DISCLOSURE AND TRANSPARENCY			
GRI 3: Material Topics 2021	3-3 Management of material topics	101	
CORPORATE GOVERNANCE			
GRI 3: Material Topics 2021	3-3 Management of material topics	35	
<i>See responses to GRI 2: General Disclosures 2021, disclosures 2-19 through 2-26</i>			



GRI Standard/ Other	Source	Page	Omission
OCCUPATIONAL HEALTH AND SAFETY			
GRI 3: Material Topics 2021	3-3 Management of material topics	83	
	403-1 Occupational health and safety management system	83	
GRI 403: Occupational Health and Safety 2018	403-2 Hazard identification, risk assessment, and incident investigation	83	
	403-5 Worker training on occupational health and safety	83	
	403-8 Workers covered by an occupational health and safety management system	83	
	403-9 Work-related injuries	83	
	403-10 Work-related ill health	83	
DIVERSITY AND EQUAL OPPORTUNITIES			
GRI 3: Material Topics 2021	3-3 Management of material topics	72	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	35	
	405-2 Ratio of basic salary and remuneration of women to men	78	
PRODUCT AND SERVICE ACCESSIBILITY AND AFFORDABILITY			
GRI 3: Material Topics 2021	3-3 Management of material topics	66	
POLICYHOLDER DATA PRIVACY			
GRI 3: Material Topics 2021	3-3 Management of material topics	52	
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	52	



GRI Standard/ Other	Source	Page	Omission
OTHER REPORTED STANDARDS			
ENERGY			
GRI 302: Energy 2016	302-1 Energy consumption within the organization	85	
	302-3 Energy intensity	85	
	302-4 Reduction of energy consumption	85	
EMISSIONS			
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	88	
	305-2 Energy indirect (Scope 2) GHG emissions	88	
	305-3 Other indirect (Scope 3) GHG emissions	88	
	305-4 GHG emissions intensity	88	
	305-5 Reduction of GHG emissions	88	

◆ APPENDIX 4

SASB CONTENT INDEX

Topic	Metric Code	Accounting Metric	Response
Activity Metrics	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, and (3) assumed reinsurance.	p. 14-16
Transparent Information and Fair Advice for Customers	FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers.	In 2025, we did not have any related legal proceedings.
	FN-IN-270a.2	Complaints-to-claims ratio.	Not available
	FN-IN-270a.3	Customer retention rate.	Not available
	FN-IN-270a.4	Description of approach to informing customers about products.	p. 65
Incorporation of Environmental, Social, and Governance Factors in Investment Management	FN-IN-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies.	Not available
Policies Designed to Incentivize Responsible Behavior	FN-IN-410b.1	Net premiums written related to energy efficiency and low-carbon technology.	p. 87, 93
	FN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions or behaviors.	p. 56-58
Financed Emissions	FN-IN-410c.1	Gross absolute financed emissions, disaggregated by (1) Scope 1, (2) Scope 2, and (3) Scope 3 emissions.	"Quálitás is currently updating the measurement of its financed emissions under Scope 3, Category 15. The results of this process will be published in 2026; therefore, the information is not yet available."
	FN-IN-410c.2	Gross exposure by industry by asset class.	"Quálitás is currently updating the measurement of its financed emissions under Scope 3, Category 15. The results of this process will be published in 2026; therefore, the information is not yet available."



Topic	Metric Code	Accounting Metric	Response
Financed Emissions	FN-IN-410c.3	Percentage of gross exposure included in the financed emissions calculation.	"Quálitas is currently updating the measurement of its financed emissions under Scope 3, Category 15. The results of this process will be published in 2026; therefore, the information is not yet available."
	FN-IN-410c.4	Description of the methodology used to calculate financed emissions.	In line with our environmental commitment, we quantified Scope 1, 2, and 3 GHG emissions for Quálitas Controladora, considering both our direct operations and those of our value chain and financed emissions. However, detailed information regarding the breakdown of financed emissions is not currently available.
Exposure to Environmental Risk	FN-IN-450a.1	Probable maximum loss (PML) of insured products from weather-related natural catastrophes	p.61
	FN-IN-450a.1	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (gross and net of reinsurance).	p.61
	FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) enterprise risk management and capital adequacy management activities.	We identified the financial impact of two primary climate-related risks. On one hand, the cost associated with claims resulting from extreme weather events (MXN \$530,472,445). On the other hand, the cost associated with the continued increase in fuel prices used by our owned fleet to provide assistance to policyholders (MXN \$324,311).
Systemic Risk Management	FN-IN-550a.1	Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with a central clearinghouse, and (3) total potential exposure to centrally cleared derivatives.	Not applicable. Quálitas is not classified as a globally systemically important insurer and does not maintain equity ownership links with companies in the banking sector.
	FN-IN-550a.2	Total fair value of securities lending collatera.	
	FN-IN-550a.3	Description of approach to managing capital- and liquidity-related risks associated with non-insurance systemic activities.	

APPENDIX 4

TCFD CONTENT INDEX

Recommendations	Recommended Disclosure	Code	Page/s	Additional Information
Governance	a) Describe the Board's oversight of climate-related risks and opportunities.	GOB-A	94	Climate risk management is supported by a robust governance framework that ensures oversight at the Senior Management level, the clear definition of responsibilities, and integration within the organization's enterprise risk management framework. This framework includes: <ul style="list-style-type: none"> • Oversight by the Board of Directors of climate-related risks and opportunities. • Active participation of Senior Management in climate risk management. • Definition of roles and responsibilities among the Risk, Finance, and Sustainability areas. • Integration into ESG policies aligned with applicable regulations and international best practices.
Governance	b) Describe management's role in assessing and managing climate-related risks and opportunities.	GOB-B	94, 98	The Sustainability Committee oversees the Sustainability Strategy, which includes actions to reduce risks and capitalize on opportunities. Each subsidiary manages its own risks. At Quálitas Compañía de Seguros, the Risk area identifies potential threats and proposes mitigation measures, which are submitted to the Investments or Audit Committees.
Strategy	a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	EST-A	95	Climate-related risks and opportunities are currently identified considering the nature of operations and the geographic context, using international frameworks such as the Task Force on Climate-related Financial Disclosures (TCFD), as well as relevant industry indicators such as SASB FN-IN-450a.3 related to exposure to climate events. Further detail is provided in the "Climate Change Risks" section.
Strategy	b) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	EST-B	97	We identified the financial impact of two primary climate-related risks. On one hand, the cost associated with claims resulting from extreme weather events amounts to MXN \$530,472,445. On the other hand, the cost associated with the continued increase in fuel prices used by our owned fleet to provide assistance to policyholders could generate a financial impact of MXN \$324,311. At the same time, we identified the economic value represented by the opportunity to further expand our hybrid/electric vehicle insurance offering. As of year-end 2025, we reported \$ 3,644 MXN million in written premiums from sustainable insurance products covering 179,801 hybrid and electric vehicles.
Strategy	c) Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	EST-C	95	We assess climate change-related risks considering both the nature of our operations and the environment in which we operate, including differences in climate regulation across countries. For classification purposes, we rely on TCFD recommendations, distinguishing between transition and physical risks. We have also strengthened team capabilities to keep the climate risk map updated and incorporate response measures into integrated plans. At this stage, we do not yet have an analysis based on scenarios defined by international organizations.

Recommendations	Recommended Disclosure	Code	Page/s	Additional Information
Risk Management	a) Describe the organization's processes for identifying and assessing climate-related risks.	GDR-A	95-98	We identify climate change-related risks considering the nature of our operations and the context in which we operate, including differences in climate-related laws across countries. To classify these risks, we follow TCFD guidance, dividing them into transition and physical risks.
Risk Management	b) Describe the organization's processes for managing climate-related risks.	GDR-B	85, 95-98	Regarding risk management, the organization is in the process of integrating Environmental, Social, and Governance (ESG) criteria into all control processes and decision-making activities. With support from the different involved areas, each subsidiary will develop and implement its management methodology in line with the corporate framework. Currently, based on the identified risks and opportunities, the Risk team proposes measures and initiatives, which are finalized in collaboration with the involved areas. In Mexico, these measures are extended to insurers in other countries whenever feasible. Key initiatives include: incorporation of hybrid QuickApps to manage energy and GHG emissions; development of Ajuste Express, which reduces claim officer travel and therefore Scope 1 GHG emissions; provision of telematics devices to fleet customers to promote efficient driving and reduce GHG emissions; insurance products for natural gas and hybrid fleet vehicles; and dynamic solvency stress testing incorporating climate events.
Risk Management	c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	GDR-C	98	Climate risk identification forms part of Quálitas Compañía de Seguros' enterprise risk management process. We continue strengthening team capabilities to update the climate risk map and include prevention and mitigation measures within integrated plans. Additionally, climate risk identification for the non-insurance business will be carried out once that segment reaches a more advanced stage of growth.
Metrics and Targets	a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	MYO-A	97	We define indicators with annual targets to monitor risks and opportunities, including: claims costs linked to climate-related events, fuel expenses associated with policyholder assistance services, and written premiums corresponding to hybrid and electric vehicles (QCS). In 2025 we updated our emissions inventory by incorporating monitoring of energy intensity per written premium (3 kJ/MXN) and emissions intensity (0.25 gCO ₂ e/MXN).
Metrics and Targets	b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and related risks.	MYO-B	91-93	We calculate Scope 1 and Scope 2 emissions, while Scope 3 includes the GHG Protocol categories relevant to our activities. Additional details are available in the Environmental Commitment chapter.
Metrics and Targets	c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	MYO-C	N/A	Not available.

◆ APPENDIX 4

PSI CONTENT INDEX

PRINCIPLES FOR SUSTAINABLE INSURANCE (PSI)

Number	Description	Performance Details	Page
1	We will embed in our decision-making environmental, social and governance (ESG) issues relevant to our insurance business.	<ul style="list-style-type: none"> ◆ Sustainability governance and oversight of ESG matters. ◆ Double materiality process and identification of impacts, risks, and opportunities. ◆ Climate change risk and opportunity assessment. 	p.23, p.26, p.35
2	We will work together with our clients and business partners to raise awareness of ESG issues, manage risk, and develop solutions.	<ul style="list-style-type: none"> ◆ <i>Conducta Vial Quálitas</i> program and risk prevention initiatives. ◆ Technological solutions for road safety and fleet management. ◆ Promotion of products and services with sustainable attributes, such as hybrid and electric vehicles. 	p.56, p.60
3	We will work together with governments, regulators, and other key stakeholders to promote widespread action across society on ESG issues.	<ul style="list-style-type: none"> ◆ Stakeholder engagement and industry participation. ◆ Contribution to the Sustainable Development Goals. ◆ Financial education, insurance culture, and road safety programs. 	p.33, p.113
4	We will demonstrate accountability and transparency by regularly disclosing publicly our progress in implementing the Principles.	<ul style="list-style-type: none"> ◆ Integrated report. ◆ Indicators and progress on social, environmental, and governance matters. ◆ Periodic communication of ESG performance. 	This is detailed throughout the report.

◆ APPENDIX 4

QCS NIS CONTENT INDEX

The Company has prepared its report in accordance with the Sustainability Reporting Standards for the period from January 1 to December 31, 2025.

Topic	Indicator	Page or Direct Response	Omission
A. ENVIRONMENTAL AREA			
GHG Emissions	A1	Scope 1 GHG Emissions (tCO ₂ e)	p.91
	A2	Scope 2 GHG Emissions (tCO ₂ e)	p.92
	A3	Scope 3 GHG Emissions (tCO ₂ e)	p.93
Energy Consumption	A4	Energy Consumption (kWh)	p.85
	A5	Renewable Energy Consumption (kWh)	p.94
Sustainable Activities	A6	Sustainable Investment	p.94
	A7	Incoming water (m ³)	p.98
Sustainable Water Use	A8	Water Intake (m ³)	Due to Quálitas' business model, focused on insurance operations, the Company does not carry out water-intensive operational processes nor does it have specific water reuse initiatives.
	A9	Water Reuse (m ³)	Due to its business model, focused on financial and insurance services, Quálitas does not carry out water-intensive processes and therefore does not have a specific quantification of wastewater discharge.
	A10	Wastewater Discharge (m ³)	Due to its business model, focused on financial and insurance services, Quálitas does not carry out water-intensive processes and therefore does not have a specific quantification of wastewater discharge.
	A11	Treated Wastewater Discharge (m ³)	Quantification of water intake from water-stressed areas is not currently available.



Topic	Indicator		Page or Direct Response	Omission
A. ENVIRONMENTAL AREA				
Biodiversity	A12	Land use within or near biodiversity risk areas (m ²)		Quálitás does not have operations located within or near biodiversity risk areas.
Ozone-Depleting Substances and Chemical Products	A13	Dependence on ozone-depleting substances and chemical products (kg CFC-11)		Quálitás does not record emissions or use of ozone-depleting substances or chemical products.
	A14	Waste Generated (tons)	p.99	
Waste Management	A15	Waste Recovered (tons)	p.99	
	A16	Hazardous Waste (tons)	p.99	
B. SOCIAL AREA.				
Equal Opportunity and Decent Work	B1	Management of Equal Opportunity and Decent Work	p.72	
	B2	Gender Pay Gap	p.78	
Investment in Human Capital	B3	Training Hours	p.74	
	B4	Performance Evaluations and Professional Development of Employees	p.76	
Occupational Health and Safety	B5	Occupational Health and Safety Management	p.83	
	B6	Occupational Accidents and Illnesses Resulting in Disability or Death	p.83	



Topic	Indicator	Page or Direct Response	Omission
C. GOVERNANCE AREA			
Corporate Governance	C1	Board of Directors	p.35
	C2	Women on the Board of Directors	p.36
	C3	Independent Oversight Body	p.37
Sustainable Business Management	C4	Risk Management Policy	p.46
	C5	Sustainability Strategy	p.20
Responsible Business Conduct	C6	Integrity and Ethics Code	p.39
	C8	Information Security	p.52
		Third-party Data Protection and Privacy	p.52

Revenue for the period from January 1 to December 31, 2025 (MXN millions)

✦ APPENDIX 5 VERIFICATION LETTER FOR NON-FINANCIAL INFORMATION



Independent Limited Assurance Report on a Sample of 2025 Sustainability Indicators Presented in the Quálitas Controladora Integrated Annual Report

To the Board of Directors of Quálitas Controladora, S.A.B. de C.V.:

Growing Verifications conducted a limited assurance engagement on a selected sample of key sustainability performance indicators (the “**Sustainability KPI Sample**”) of **Quálitas Controladora** for the period from January 1 to December 31, 2025, as presented in the 2025 Integrated Annual Report, Always Moving Forward, (the “**2025 Annual Report**”).

The engagement covered the operational scope of Quálitas Controladora (hereinafter, “**Quálitas Controladora**”), including its subsidiaries in Mexico (Quálitas Compañía de Seguros), the United States, El Salvador, Costa Rica, and Peru, as well as its complementary businesses, Quálitas Salud and Flekk.

Responsibilities and criteria:

Management of Quálitas Controladora’s Sustainability Department is responsible for:

- Defining material topics and selecting the Sustainability KPI Sample.
- Providing supporting evidence to ensure the **accuracy, completeness, reliability, and sufficiency** of the information, free from material misstatement, whether due to fraud or error.
- Designing and implementing internal processes and controls for the proper **definition, measurement, collection, validation, processing and reporting** of the Sustainability KPI Sample included in the 2025 Annual Report.
- Preparing and presenting the 2025 Annual Report.

Growing Verifications’ responsibility, in accordance with the International Standard on Sustainability Assurance (ISSA) 5000, General Requirements for Sustainability Assurance Engagements, is to:

- Design and perform procedures to obtain limited assurance over the Sustainability KPI Sample.
- Evaluate the reasonableness of the Sustainability KPI Sample based on Quálitas Controladora’s material topics.
- Identify any significant matters indicating a material misstatement, whether due to fraud or error, in the Sustainability KPI Sample.
- Express a limited assurance conclusion on the preparation and presentation of the Sustainability KPI Sample in accordance with the **GRI Standards**, the Sustainability Accounting Standards Board (“**SASB**”) standards for the Insurance sector, as well as certain strategic indicators disclosed in the 2025 Annual Report.



We comply with the **ethical principles** set forth in the Code of Professional Ethics issued by the Mexican Institute of Public Accountants (IMCP), which is aligned with the International Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants (IESBA), including principles of integrity, objectivity, confidentiality, and professional behavior.

The assurance engagement described in this report was conducted by a multidisciplinary team with professional competence and relevant experience in sustainability assurance engagements, and whose members comply with applicable independence requirements.

The scope of a limited assurance engagement is substantially less extensive than that of a reasonable assurance engagement. Accordingly, we do not perform an exhaustive assessment of the design or operating effectiveness of management systems and internal controls.

Our **procedures** included:

- Obtaining an understanding of Quálitas Controladora's business and sustainability strategies.
- Understanding the procedures and systems used to define, measure, collect, validate, process, and report the Sustainability KPI Sample.
- Performing an alignment analysis between the Sustainability KPI Sample and Quálitas Controladora's material topics.
- Evaluating the sufficiency and appropriateness of the evidence provided by Quálitas Controladora.
- Reviewing supporting documentation and publicly available information, including reports from prior years.
- Applying analytical procedures to identify inconsistencies or unusual fluctuations that could indicate potential material misstatements in the Sustainability KPI Sample.
- Conducting inquiries with personnel involved in and responsible for the preparation of the 2025 Annual Report.

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the Sustainability KPI Sample has not been prepared and presented, in all material respects, in accordance with the GRI Standards, the Sustainability Accounting Standards Board ("SASB") standards for the Insurance sector, as well as certain strategic indicators disclosed by Quálitas Controladora in the 2025 Annual Report.

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This report has been prepared solely for the use of Quálitas Controladora and is not intended for use by any third party. This assurance report is issued on **June 11, 2026**. Neither Growing Verifications nor any member of the verification team accepts or assumes any responsibility or liability arising from the use of this report for purposes other than those for which it was prepared, or by any other party. A separate feedback report containing the main findings and recommendations aimed at strengthening future processes is provided exclusively to Quálitas Controladora.

Sample of Sustainability Indicators - Environmental

Sustainability KPI	GRI/SASB Standard for the Insurance Sector Strategic Indicators for Quálitas Controladora	Scope Quálitas Controladora / Subsidiary
Total energy consumption Electricity consumption: 8,399,882.2 kWh Energy consumption: 226,910.3 GJ	302-1 Energy consumption within the organization	Quálitas Contoladora
Water consumption by source (m3) 25,426.95 m3 25.4 (thousand m3)	303-5 Water consumption	Quálitas Contoladora
Scope 1 GHG emissions (tCO2e)	305-1 Direct (Scope 1) GHG emissions	Quálitas Contoladora
Colombia 0.21 tCO2e		
Costa Rica 77.0 tCO2e		
DCT 0.0 tCO2e		
El Salvador 100.7 tCO2e		
Flekk 244.0 tCO2e		
Perú 1,210.6 tCO2e		
QCS 13,756.9 tCO2e		
QSalud 0.0 tCO2e		
QIC 0.0 tCO2e		
Total: 15,389.5 tCO2e		

Sustainability KPI	GRI/SASB Standard for the Insurance Sector Strategic Indicators for Quálitas Controladora	Scope Quálitas Controladora / Subsidiary
Scope 3 GHG emissions (tCO2e) 22,791.6 tCO2e	305-3 Other indirect (Scope 3) GHG emissions	Quálitas Contoladora
GHG emissions intensity 0.25 gCO2e/MXN written premium	305-4 GHG emissions intensity	Quálitas Contoladora
Waste generated (kg) Paper and cardboard: 398,881.9 kg PET: 230.3 kg Electronics: 0 Metals: 8.5 kg WWTP sludge: 31,500 kg Animal/vegetable fats and oils: 55,237.8 kg Total: 485,858.5 kg	306-3 Waste generated	Quálitas Contoladora
Waste generated (kg) Paper and cardboard: 398,881.9 kg PET: 230.3 kg Metals: 8.5 kg Total: 399,120.7 kg	306-4 Waste diverted from disposal	Quálitas Contoladora
Waste generated (kg) WWTP sludge: 31,500 kg Animal/vegetable fats and oils: 55,237.8 kg Total: 86,737.8 kg	306-5 Waste directed to disposal	Quálitas Contoladora

Sample of Sustainability Indicators - Environmental

Sustainability KPI	GRI/SASB Standard for the Insurance Sector Strategic Indicators for Quálitas Controladora	Scope Quálitas Controladora / Subsidiary
Scope 2 GHG emissions (tCO2e)		
Colombia 17.1 tCO2e		
Costa Rica 37.8 tCO2e		
DCT 51.8 tCO2e		
Flekk 146.2 tCO2e		
Perú 113.6 tCO2e	305-2 Energy indirect (Scope 2) GHG emissions	Quálitas Controladora
QCS 2,743.0 tCO2e		
QIC 230.8 tCO2e		
QSalud 0.5 tCO2e		
El Salvador 0.0 tCO2e		
Total: 3,340.8 tonCO2e		

Sample of Sustainability Indicators - Social

Sustainability KPI	GRI/SASB Standard for the Insurance Sector Strategic Indicators for Quálitas Controladora	Scope Quálitas Controladora / Subsidiary
96.3% of our employees were covered by the Occupational Health and Safety System	403-8 Workers covered by an occupational health and safety management system	Quálitas Controladora
Number of accidents: 204 Number of fatalities due to accidents: 1 Days absent due to accidents reported to authorities: 7,267 Number of occupational illnesses: 4 Number of fatalities due to occupational illnesses: 0 Days absent due to occupational illnesses reported to authorities: 273 Absenteeism rate: 0.38	403-9 Work-related injuries	Quálitas Controladora
	403-10 Work-related ill health	
Total trained employees: 7,649 (3,507 women; 4,766 men)	404-1 Average hours of training per year per employee	Quálitas Controladora
Total training hours: 1,504,520 (764,757 women; 739,763 men)		
Average hours of training per year per employee: 197		
Average hours of training women: 237		
Average hours of training men: 167		
6,496 employees evaluated (85%)	404-3 Percentage of employees receiving regular performance and career development reviews	Quálitas Controladora
Average base salary: 4%	Wage gap	Quálitas Controladora
Average variable compensation: 63%		
Median base salary: -13%		
Median variable compensation: 88%		

Sustainability KPI	GRI/SASB Standard for the Insurance Sector Strategic Indicators for Quálitas Controladora	Scope Quálitas Controladora / Subsidiary
Total number of employees: 7,649	405-1 Diversity of governance bodies and employees	Quálitas Controladora
Women: 3,232 (42%)		
Under 30 years old: 923 (12%) 30-50 years old: 2,126 (28%) Over 50 years old: 183 (2%)		
Director: 13 (0 under 30 years old; 4 between 30 and 50 years old; 9 over 50 years old) Deputy Director: 32 (0 under 30 years old; 24 between 30 and 50 years old; 8 over 50 years old) Manager: 139 (4 under 30 years old; 118 between 30 and 50 years old; 17 over 50 years old) Coordinator/Supervisor/Department Head: 489 (63 under 30 years old; 385 between 30 and 50 years old; 41 over 50 years old) Analyst/Executive: 2,234 (710 under 30 years old; 1,429 between 30 and 50 years old; 95 over 50 years old) Assistant/Administrative Assistant: 325 (146 under 30 years old; 166 between 30 and 50 years old; 13 over 50 years old)		
Men: 4,417 (58%)		
Under 30 years old: 959 (13%) 30-50 years old: 3,087 (40%) Over 50 years old: 371 (5%)		
Director: 30 (0 under 30 years old; 15 between 30 and 50 years old; 15 over 50 years old) Deputy Director: 59 (0 under 30 years old; 40 between 30 and 50 years old; 19 over 50 years old) Manager: 219 (1 under 30 years old; 169 between 30 and 50 years old; 49 over 50 years old) Coordinator/Supervisor/Department Head: 779 (91 under 30 years old; 630 between 30 and 50 years old; 58 over 50 years old) Analyst/Executive: 3,128 (789 under 30 years old; 2,123 between 30 and 50 years old; 216 over 50 years old) Assistant/Administrative Assistant: 202 (78 under 30 years old; 110 between 30 and 50 years old; 14 over 50 years old)		
Board of Directors: 12 members (2 women and 10 men)		

Sample of Sustainability Indicators - Governance

Sustainability KPI	GRI/SASB Standard for the Insurance Sector Strategic Indicators for Quálitas Controladora	Scope Quálitas Controladora / Subsidiary
<p>Board of Directors: 12 members 7 were Independent and 5 Related 2 women and 10 men</p> <p>Advisory Committees: Audit Committee (3 Independent members - men) Corporate Practices Committee (3 Independent members - men) Investments, Finance and Planning Committee (5 members: 4 Related and 1 Independent - men) Sustainability Committee (3 Related members - men)</p>	2-9 Governance structure and composition	Quálitas Controladora
Existence of an effective and ongoing Enterprise Risk Management System as part of the Corporate Governance System	GRI 2-12 Role of the highest governance body in overseeing the management of impacts	Quálitas Controladora
Existence of a Sustainability Strategy	GRI 2-22 Statement on sustainable development strategy	Quálitas Controladora
<p>Existence of policies. They can be accessed at:</p> <p>https://qjversionistas.qualitas.com.mx/EN/codigos-y-politicas</p>	2-23 Policy commitments	Quálitas Controladora
Existence of a materiality assessment process updated in 2024	GRI 3-1 Process to determine material topics	Quálitas Controladora

Sustainability KPI	GRI/SASB Standard for the Insurance Sector Strategic Indicators for Quálitas Controladora	Scope Quálitas Controladora / Subsidiary
6,719 (88%) trained employees 32,030 training hours	205-2 Communication and training about anti-corruption policies and procedures	Quálitas Controladora
5 corruption-related complaints were received, of which 4 were substantiated	205-3 Confirmed incidents of corruption and actions taken	Quálitas Compañía de Seguros
0 cases related to anti-competitive behavior, antitrust, and monopoly practices	206-1 Legal actions for anti-competitive behavior, antitrust, and monopoly practices	Quálitas Compañía de Seguros
5 complaints related to personal data privacy breaches were received, however, none were substantiated	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Quálitas Compañía de Seguros

Sample of Sustainability Indicators - Governance

Sustainability KPI	GRI/SASB Standard for the Insurance Sector Strategic Indicators for Quálitas Controladora	Scope Quálitas Controladora / Subsidiary
<p>DOUBLE MATERIAL TOPICS Claims Management and Policyholder Service Financial Education and Insurance Awareness Employee Training and Development Product and Service Innovation Road Safety Culture and Driving Behavior Cybersecurity Business Ethics and Legal Compliance</p> <p>FINANCIALLY MATERIAL TOPICS ESG Investments Digital Transformation and Operational Efficiency Tax Practices Climate change risk management (physical and transition risks), both within operations and across the product portfolio Sustainable Supply Chain Anti-money Laundering</p> <p>IMPACT MATERIAL TOPICS Sales Practices (Responsible Marketing) Work Climate Financial and Sustainability Information Disclosure and Transparency Corporate Governance Occupational Health and Safety Diversity and Equal Opportunities Product and Service Accessibility and Affordability Policyholder Data Privacy</p>	<p>GRI 3-2 List of material topics</p>	<p>Quálitas Controladora</p>



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