



Earnings Results Webcast

1Q26



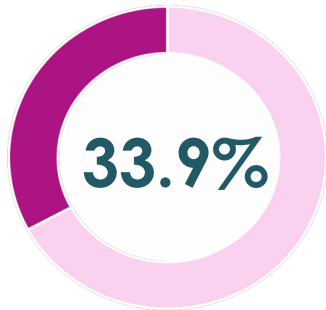
April 22nd, 2026



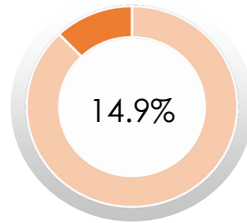
Quálitás®

Market leadership with disciplined execution

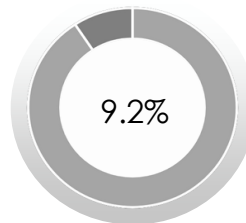
Written Premium Top 5 Companies



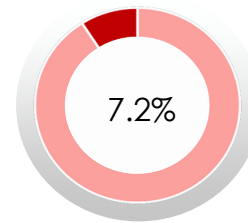
Quálitas
COMPAÑÍA DE SEGUROS



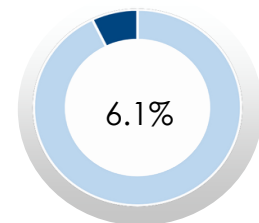
GNP



CHUBB

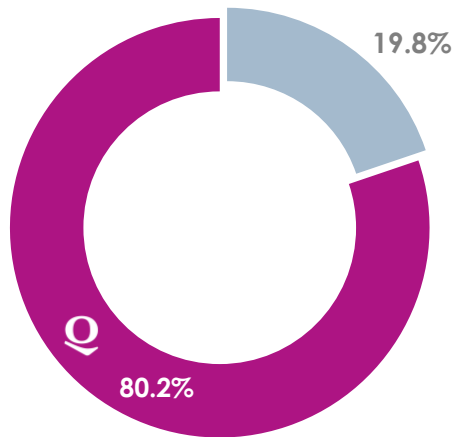


AXA



BBVA

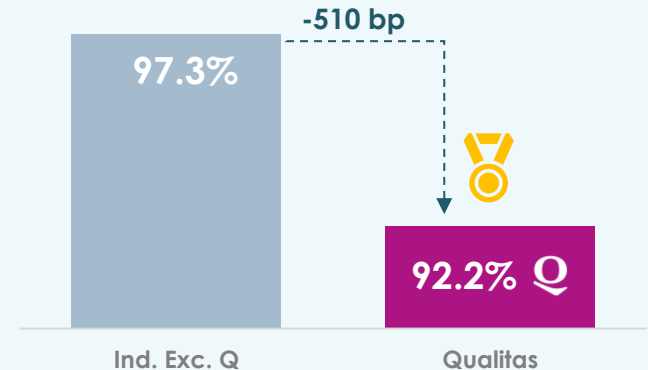
Quálitas 2025



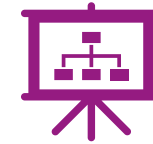
Represents 80.2%
of the industry's Underwriting result

Quálitas

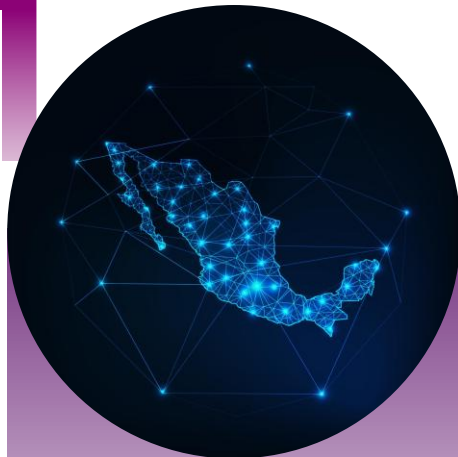
Outperforms peers in Combined Ratio



Sustained value driven by our DNA



1



Strengthen our leadership in Mexico

2



Accelerate profitable growth in subsidiaries

3



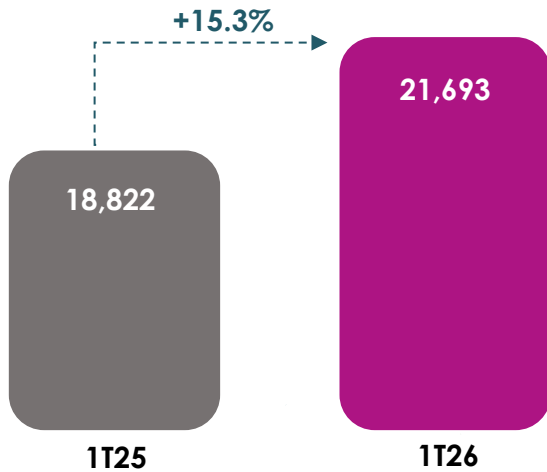
New business opportunities within insurance ecosystem

ORGANIZATIONAL CULTURE

"We will strive to make 2026 another strong year, but never at the expense of doing what is right for the long term of the business."

Resilient top-line growth

Written Premiums



Premiums in millions pesos

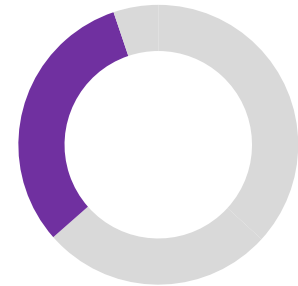
Traditional
~66%*;
%Δ +12.9%



Individual
35.3%*;
%Δ +3.8%

Fleets
30.4%*;
%Δ +25.7%

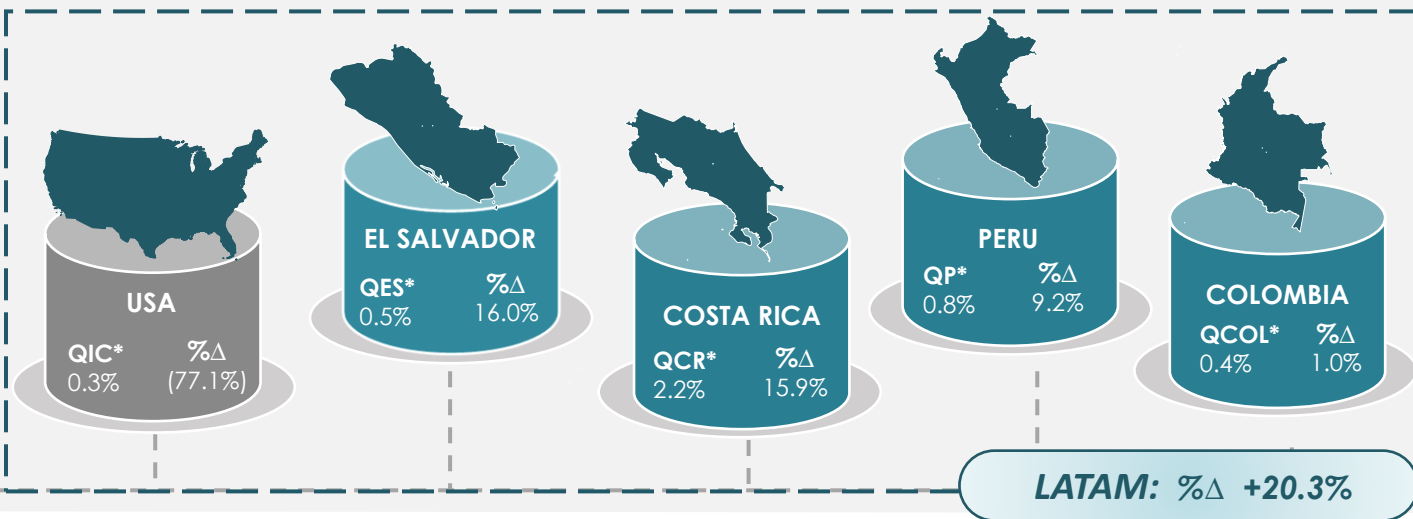
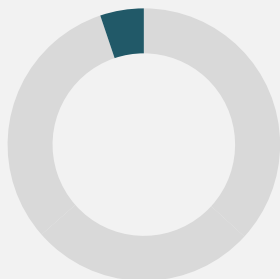
Financial Institutions
~30%*;
%Δ +25.6%



%Δ growth in written premiums 1Q26 vs 1Q25

*Annual participation in the company's total written premiums growth

Q International
~4.2%*

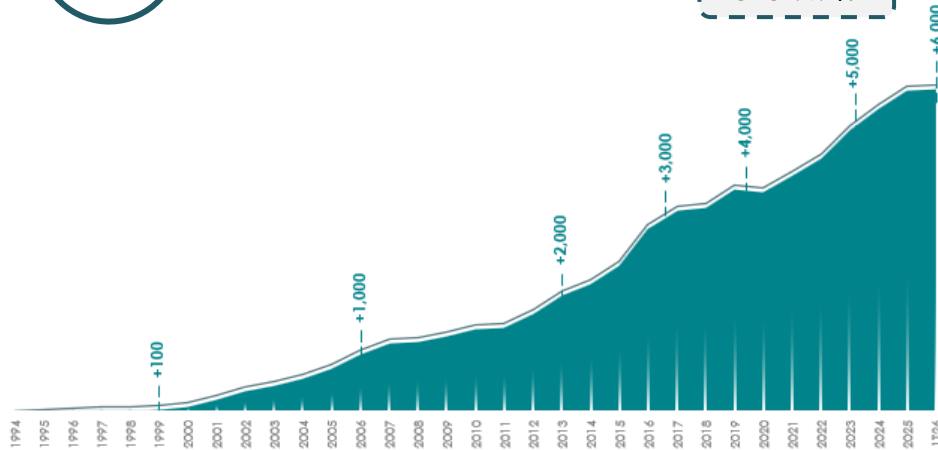


Resilient top-line growth



6,093,796 Insured Units

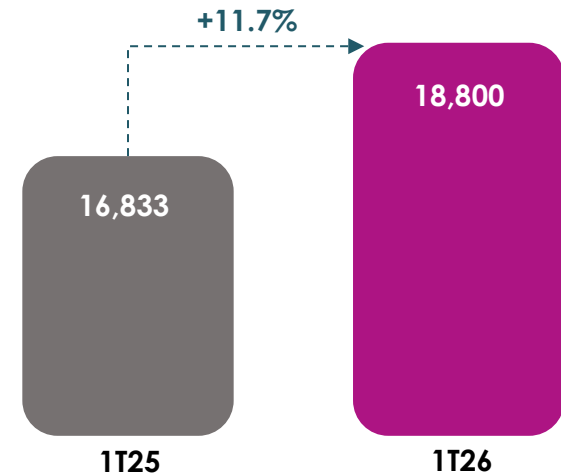
CAGR: 9.1%*



Figures in thousands of units

*CAGR of the last 5 years

Earned Premiums



Premiums in millions pesos

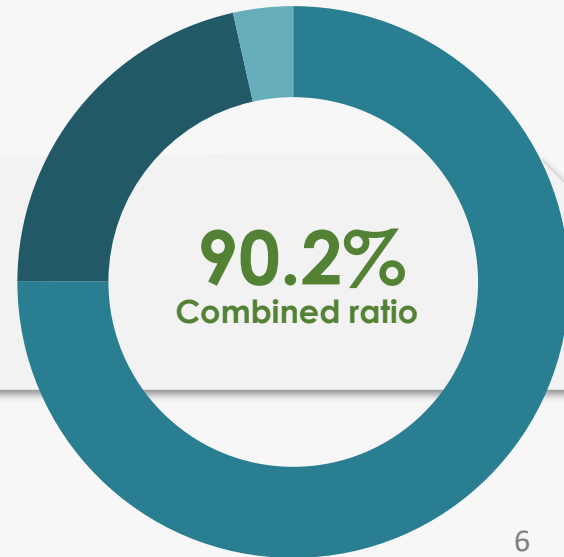
62.6%
Loss ratio

QMX
61.2%

22.6%
Acquisition ratio

5.0%
Operating ratio

90.2%
Combined ratio



Disciplined execution delivering results



\$54B
Total portfolio

8.3%
Yield to maturity

2.5
Avg. duration years

\$1.5B
Unrealized gains

7.4%
ROI

16.8%
ROE 12M

23.7%
Q1 ROE

*Figures in millions pesos

AGM proposal

Cash dividend payment of \$9.0 pesos per share (2 exhibitions)



Dividends



\$9.0 B

2012 - 2022

10 years

\$10.9 B

2025

2023 - 2025

3 years



Investor Relations

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