



Earnings Results Webcast

2Q26

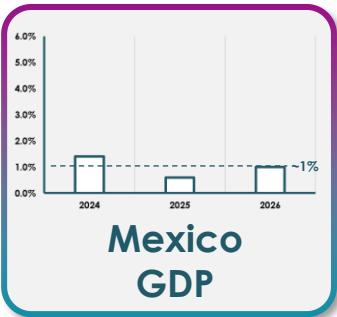


July 22nd, 2026

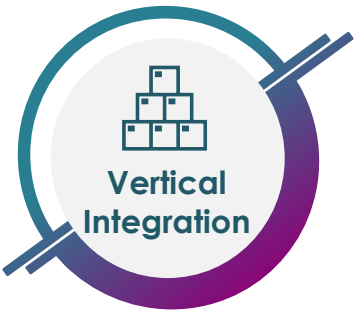


Qualitas®

2026 Macro & Operational Outlook

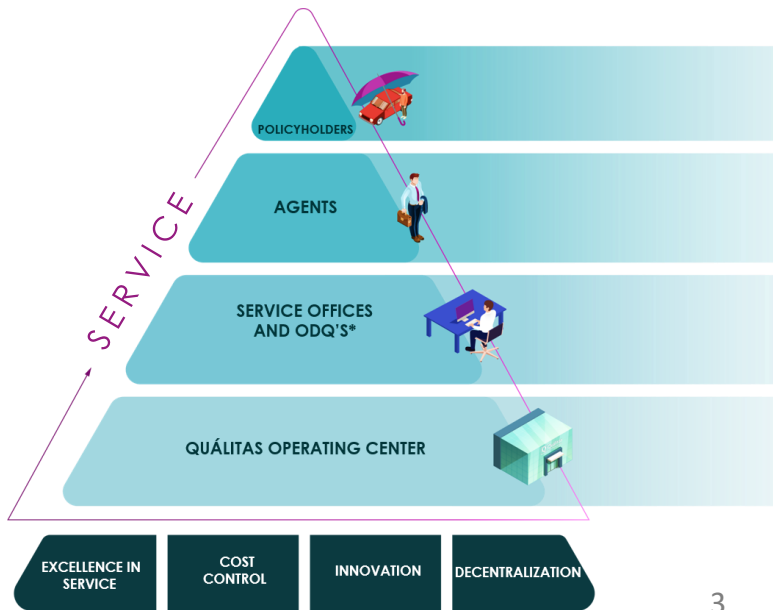


Strategic Response



RETURN ON INVESTMENT

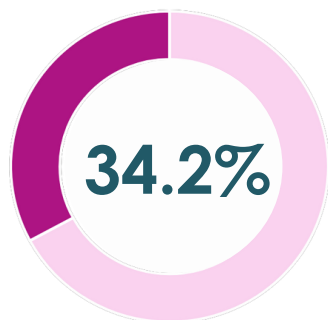
“Aggressive but not irresponsible”



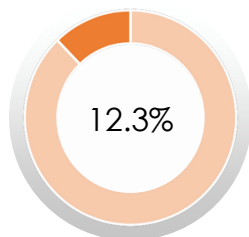
Market leadership with disciplined execution

Written Premium (as of 1Q26)

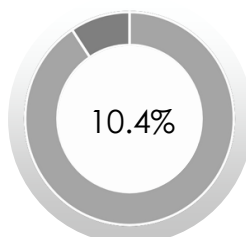
Top 5 Companies



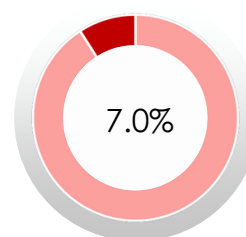
Quálitas
COMPAÑÍA DE SEGUROS



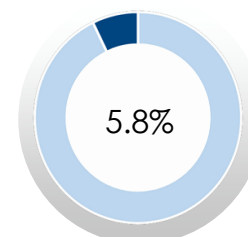
GNP



CHUBB

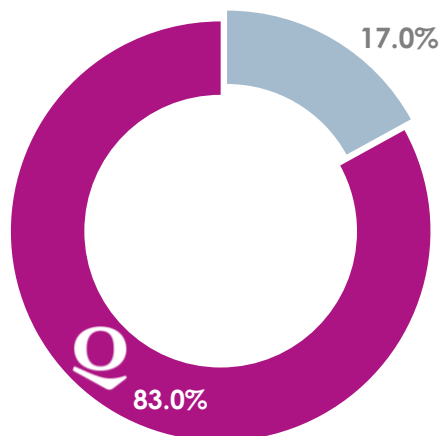


AXA



BBVA

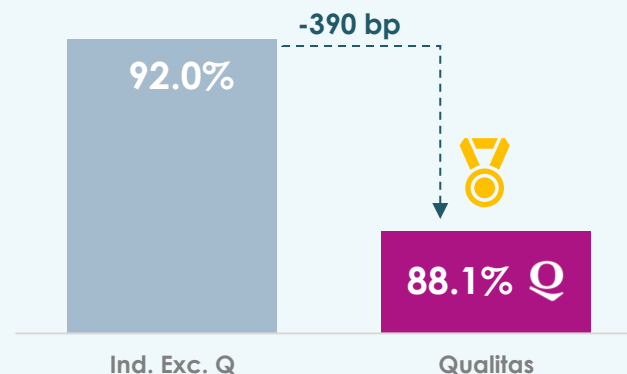
Underwriting Results



Quálitas accounted for 83% among the top five auto insurers in the sector.

Quálitas

Outperforms peers in Profitability through a favorable Combined Index

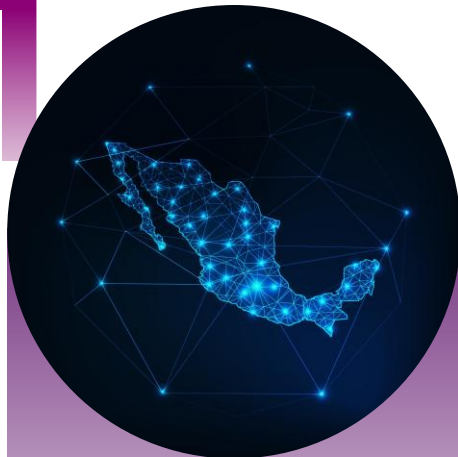


Source: AMIS, as of 1Q26

Sustained value driven by our DNA



1



Strengthen our leadership in Mexico

2



Accelerate profitable growth in subsidiaries

3



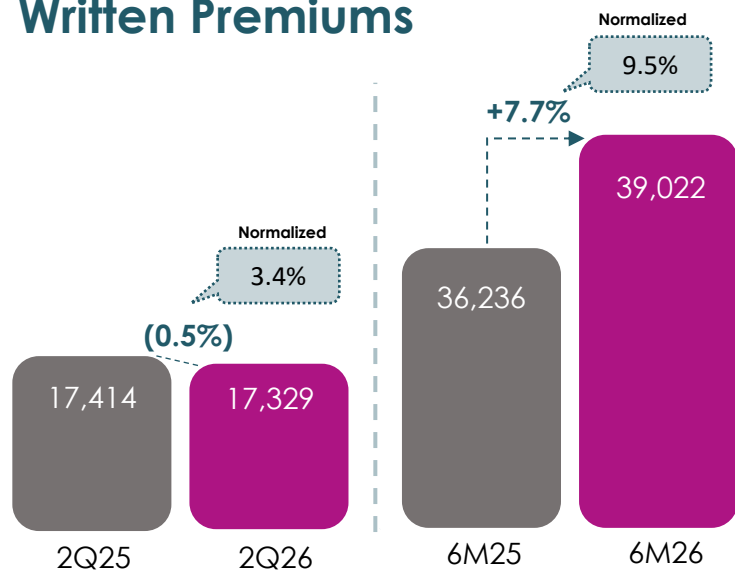
New business opportunities within insurance ecosystem

ORGANIZATIONAL CULTURE

"Our team commitment, discipline, and execution continue to be the foundation of our results and the reason why we remain confident in the future of Quálitas.."

Top-line performance

Written Premiums



Premiums in millions pesos

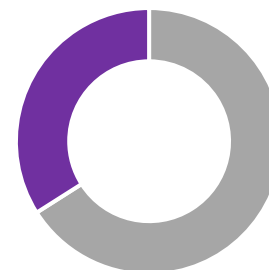
Traditional
63%*;
%Δ +5.5%



Fleets
26%*;
%Δ +8.9%

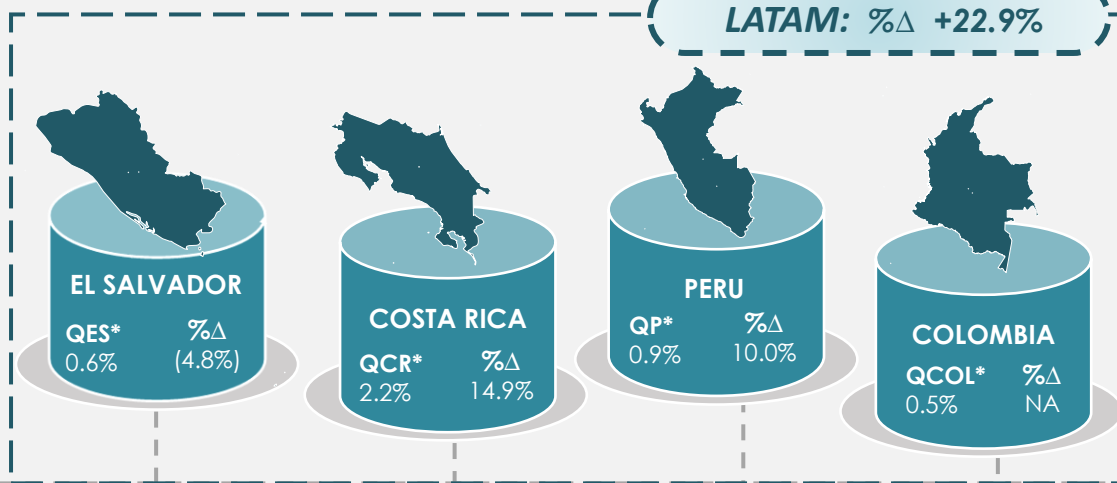
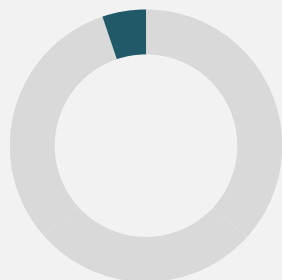
Individual
37%*;
%Δ +3.1%

Financial Institutions
32%*;
%Δ +15.4%

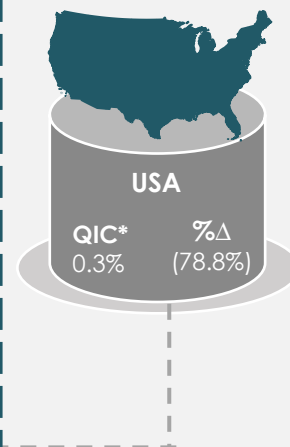


Q International

~5%*



40.1%
(in USD)



%Δ growth in written premiums 6M26 vs 6M25

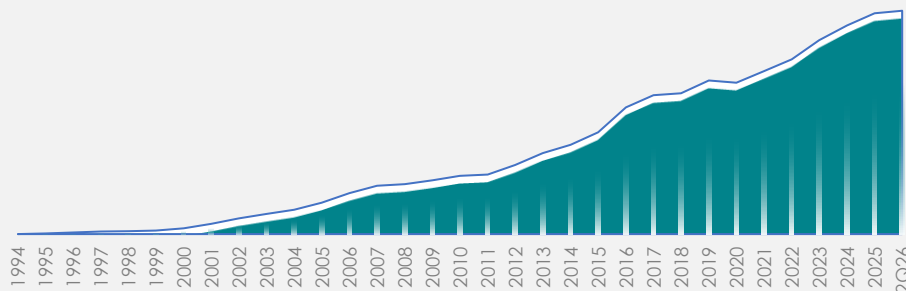
*Annual participation in the company's total written premiums growth

Disciplined execution delivering results

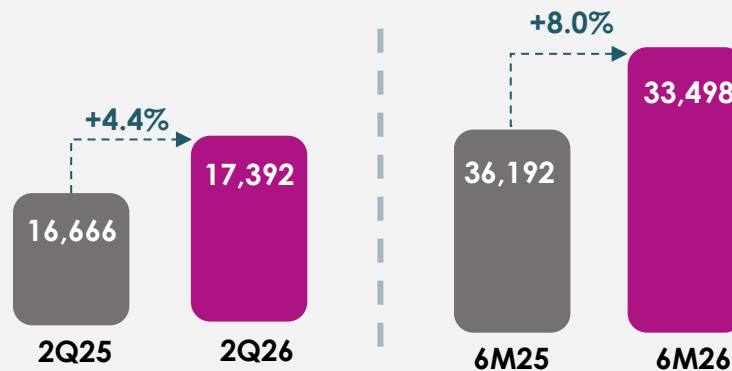


6,143,717 Insured Units

CAGR: 8.5%*



Earned Premiums



Premiums in millions pesos

2Q26

95.7%
Combined ratio

25.1%
Acquisition ratio

64.8%
Loss ratio

5.8%
Operating ratio

QMX
63.9%

6M26

92.8%
Combined ratio

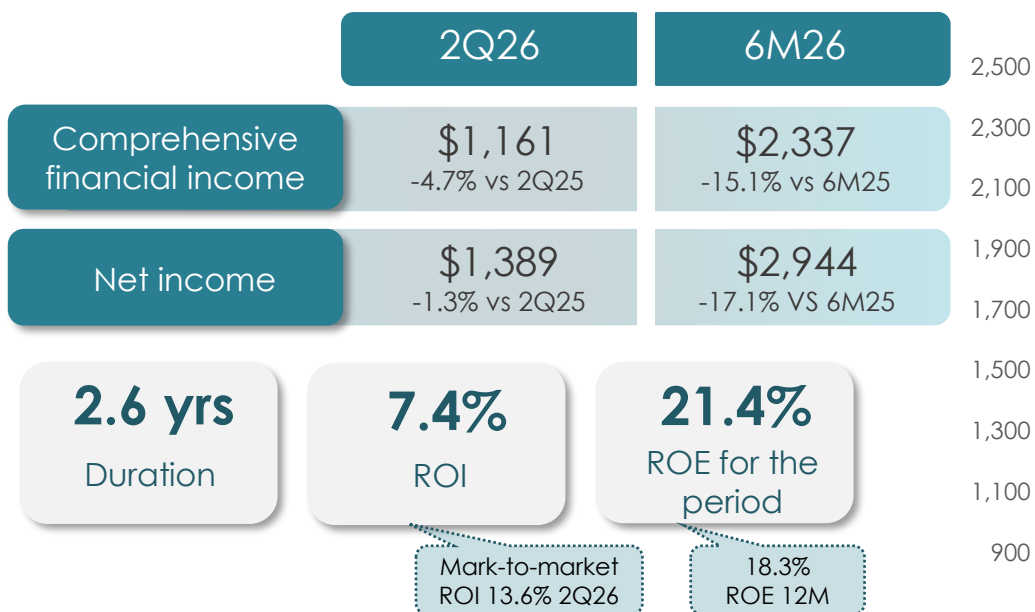
23.7%
Acquisition ratio

63.7%
Loss ratio

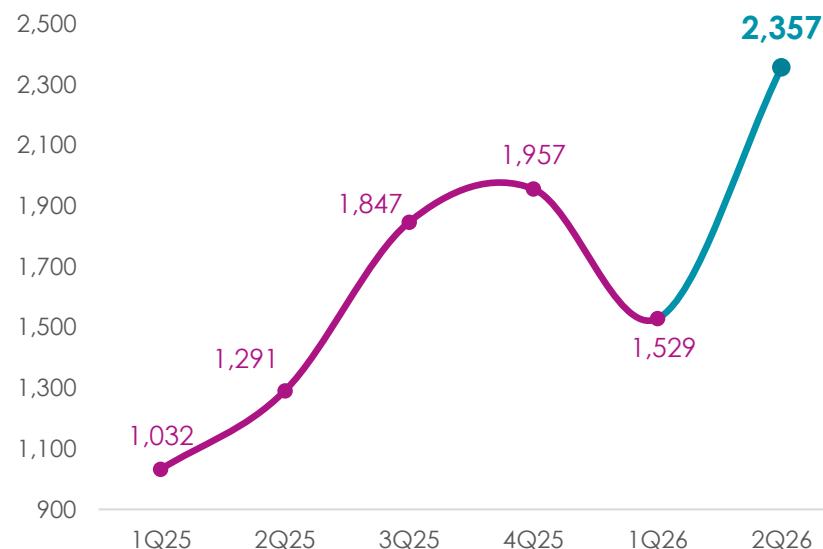
5.4%
Operating ratio

QMX
62.5%

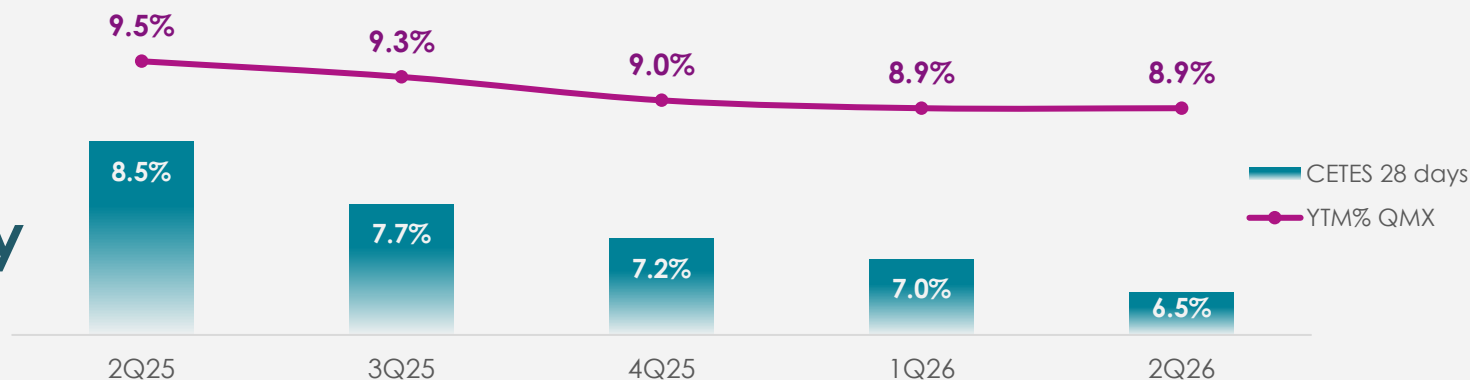
Investment Strategy & Net Results



Unrealized Gains



Yield to Maturity





Investor Relations

ir@qualitas.com.mx

