



Earnings Results Webcast

3Q26



October 21st, 2026



Qualitas®

3Q26 Strategic & Operating Highlights

**All-time High
Insured Units**

6.2+
million
vehicles



Profitable Growth
Written premiums

+7.7%



Healthy Underwriting
Profitability
Combined ratio

92.7%
9M26



Attractive Returns
ROE for the period

27.5%



Strategic Focus



**Service
excellence**



**Pricing
discipline**



**Technology
& AI**



**Talent
development
& Training**



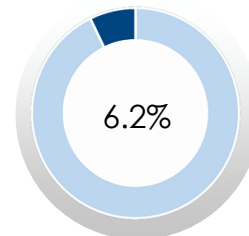
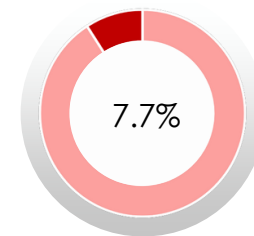
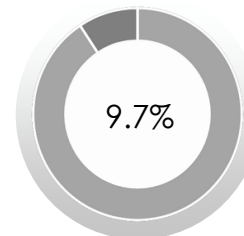
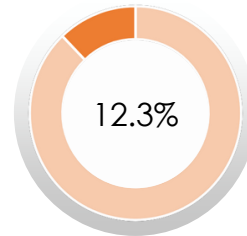
**Operational
improvements**

Market Leadership with Disciplined Execution

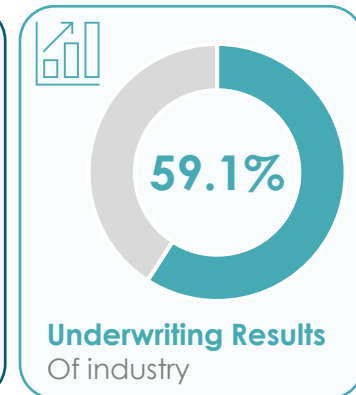
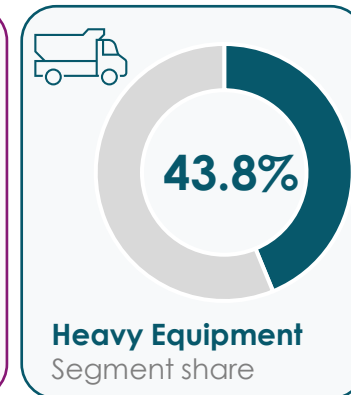
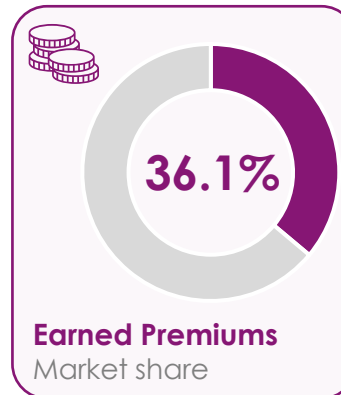


Written Premium (as of 6M26)

Top 5 Companies



Additional market leadership



Sustained Value Driven by our DNA

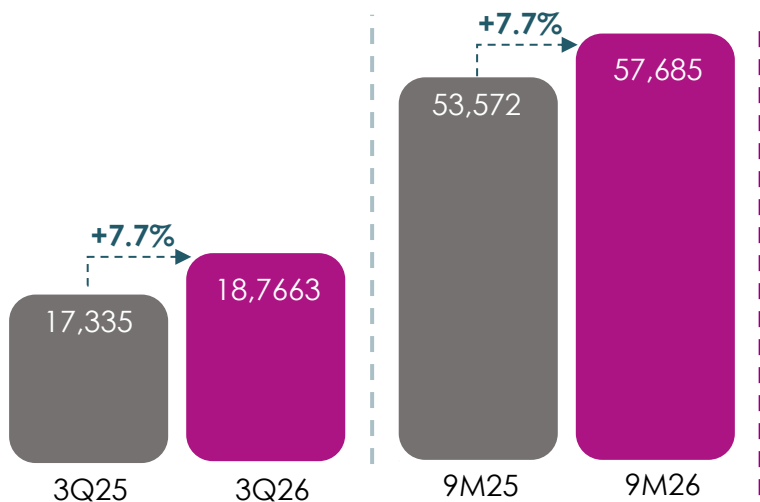


"Their contribution is essential to our performance and to the trust our policyholders place in Quálitas every day."

Top-line Performance

Written Premiums

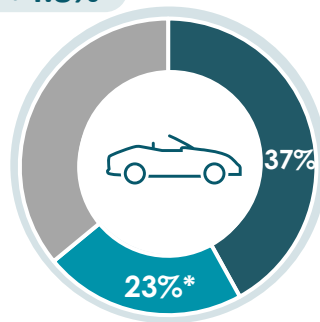
millions pesos



Traditional

60% premiums

%Δ +4.8%



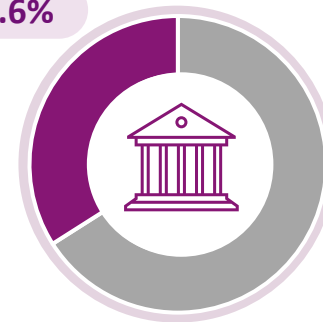
Fleets

%Δ +4.3%

Financial Institutions

35% premiums

%Δ +14.6%

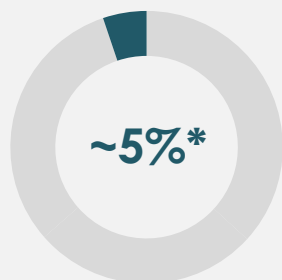


Individual

%Δ +5.1%

International subsidiaries

As % of written premiums



LATAM

%Δ: +36.5% MXN / +45.1% USD



El Salvador

%Δ: +6.3% USD



Costa Rica

%Δ: +25.5% USD



Peru

%Δ: +26.1% USD



Colombia

%Δ: +469.0% USD



USA

%Δ: (76.1%) MXN
(74.5%) USD

Colombia Progress

- 21 offices
- 1,950 agents
- YTD: US\$21.3 million



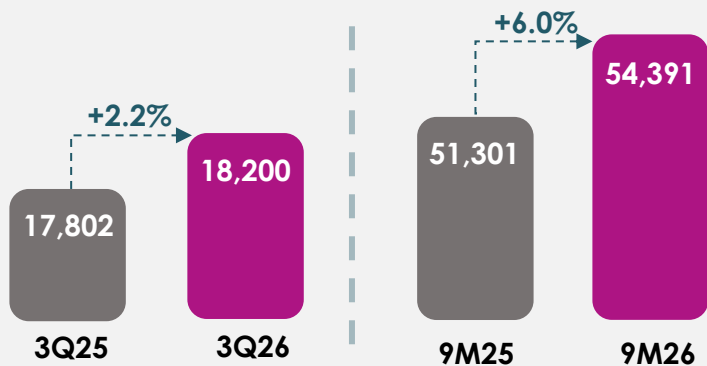
QMX
95%

%Δ growth in written premiums 3Q26 vs 3Q25

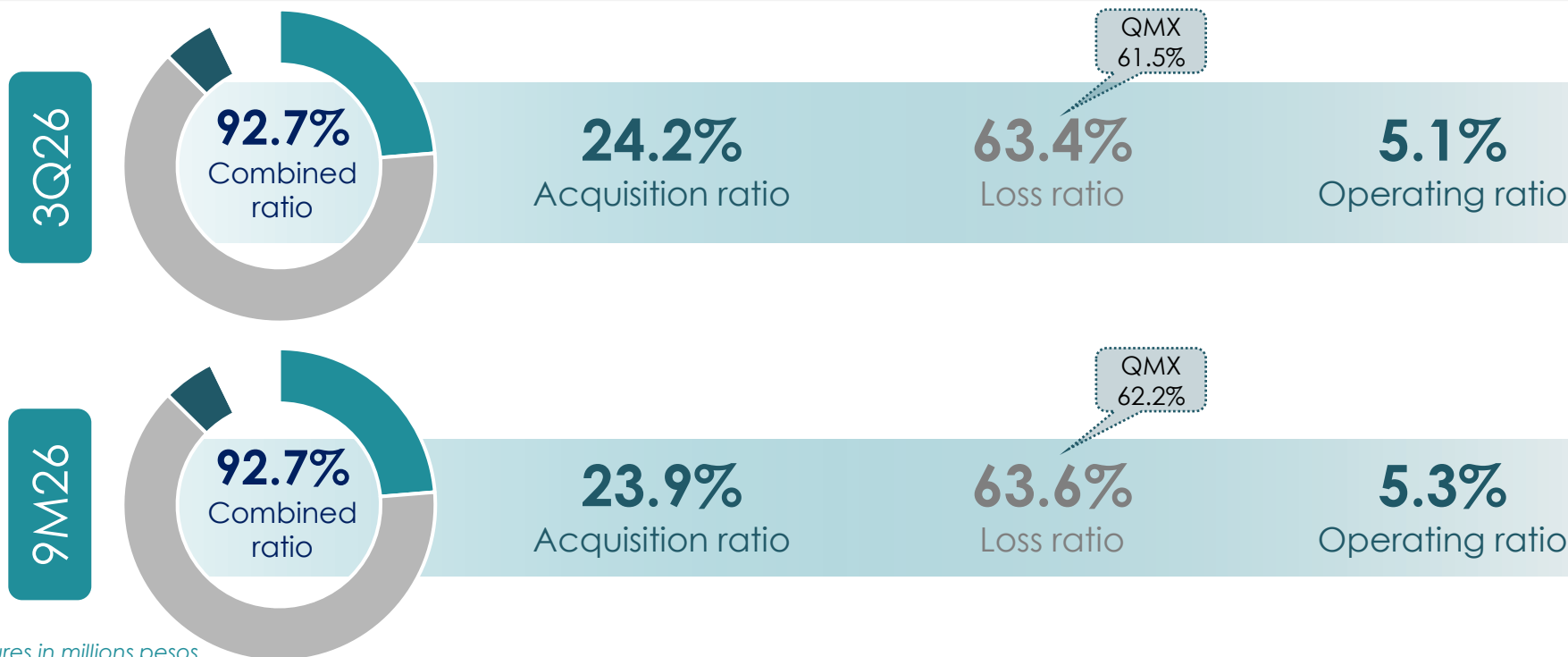
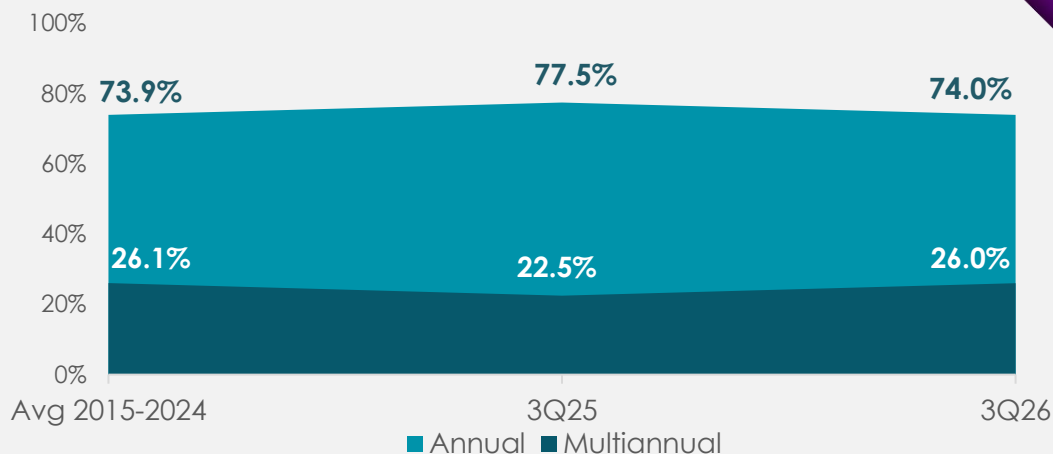
*Annual participation in the company's third quarter written premiums growth

Disciplined Execution Delivering Results

Earned Premiums



Premiums in millions pesos



Figures in millions pesos

Investment Strategy & Net Results

3Q26

Comprehensive financial income

1,307

+15.2% vs 3Q25

Net income

1,770

+2.1% vs 3Q25

9M26

Comprehensive financial income

3,644

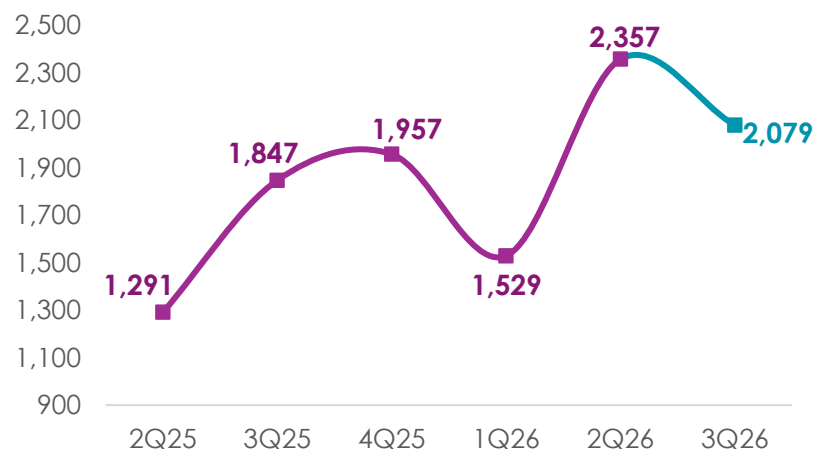
(6.2%) vs 9M25

Net income

4,714

(10.8%) vs 9M25

Unrealized Gains



Mark-to-market
ROI 6.3% 3Q26



86%
Fixed
income



8.3%
ROI 3Q



27.5%
ROE 3Q



2.7
years



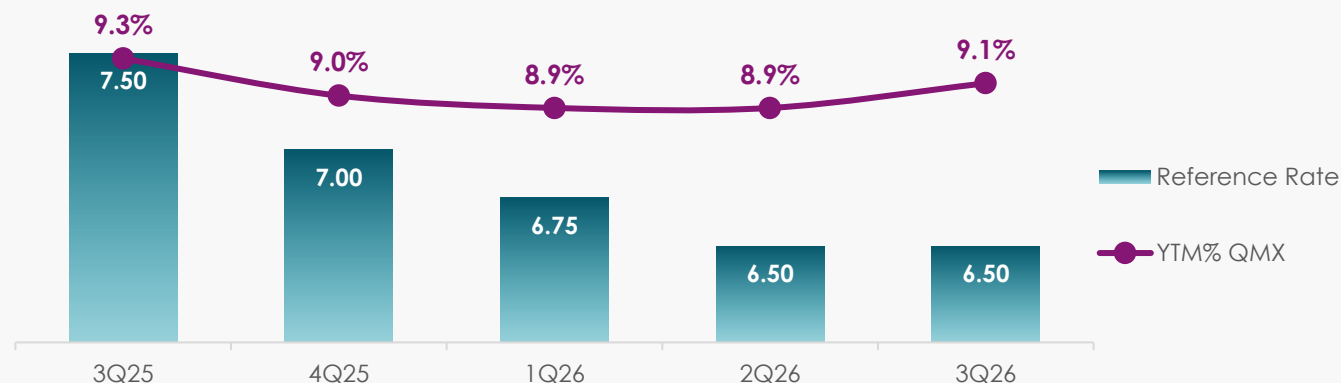
7.7%
ROI 9M



17.2%
ROE 12M



Yield to Maturity





Investor Relations

ir@qualitas.com.mx

