



ESG EXHIBIT

QUALITAS COMPAÑÍA DE SEGUROS

ENSURING THE PRESENT, DRIVING THE FUTURE

INTEGRATED ANNUAL REPORT

2021

ESG EXHIBIT QUALITAS COMPAÑÍA DE SEGUROS

Our subsidiary, Qualitas Compañía de Seguros, provides insurance services in Mexico, on the following segments: individual (insurance per vehicle), fleets (contracting in large schemes number), and special business (individual, through automotive financial institutions).

In 2021, the written premium represented 91.7% of the total of the company; and the employee workforce, corresponds to 89.6% of the total of Qualitas Controladora.

We developed a specific exhibit for our environmental, social, and governance (ESG) performance indicators. It is in line with our commitment with transparency on these topics, and due to the dimensions of **Qualitas Compañía de Seguros** over the total of the operations.

This exhibit complements the information presented in the integrated report of Qualitas Controladora, which includes the main initiatives of Qualitas Compañía de Seguros.

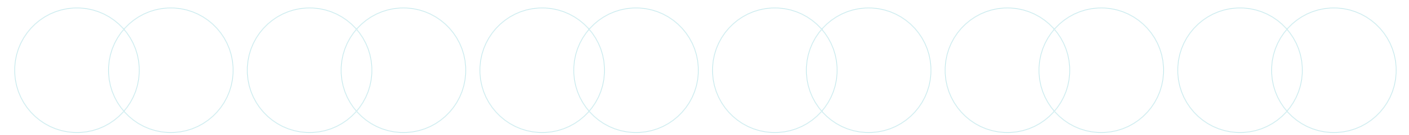


**Workforce
demography and
diversity**

GRI 2-7, 401-1, 405-1, 405-2

EMPLOYEES BY AGE AND SEX

Qualitas Compañía de Seguros		2021	2020	Δ (%) 21-20	2019
Hombres	< 30	510	549	-7.1	633
	30-50	2,143	2,067	3.7	2,080
	> 50	211	190	11.1	177
Mujeres	< 30	633	671	-5.7	701
	30-50	1,439	1,339	7.5	1,249
	> 50	78	65	20.0	58
Total	Hombres	2,864	2,806	2.1	2,890
	Mujeres	2,150	2,075	3.6	2,008
	< 30	1,143	1,220	-6.3	1,334
	30-50	3,582	3,406	5.2	3,329
	> 50	289	255	13.3	235

**WORKFORCE BREAKDOWN BY PROFESSIONAL CATEGORY, SEX AND AGE - 2021**

Qualitas Compañía de Seguros	Between 30 and						TOTAL	
	Under 30 years old		50 years old		Over 50 years old		W	M
	W	M	W	M	W	M		
Director	0	0	6	5	7	10	13	15
Subdirector	0	1	13	27	4	15	17	43
Gerente/Subgerente	2	4	79	117	6	21	87	142
Coordinador								
Supervisor	34	48	240	366	12	31	286	445
Analista/Asistente	397	427	946	1,580	45	125	1,388	2,132
Auxiliar	200	30	155	48	4	9	359	87
Total	633	510	1,439	2,143	78	211	2,150	2,864

M: Men
W: Women

Breakdown by nationality:

- 5,006 mexican employees
- 8 employees from other nationalities

Breakdown by gender:

- 31% of women in STEM positions (Information Systems and Technical Product Area).
- 63% of women in managerial positions with commercial functions (out of the total number of employees occupying such positions).



WORKFORCE BREAKDOWN BY PROFESSIONAL CATEGORY, SEX, AND AGE

Qualitas Compañía de Seguros			2021	2020	Δ (%) 21-20	2019
Director	Total	Total	28	26	7.7	15
		< 30	0	0	0.0	0
		30-50	11	10	10.0	4
		> 50	17	16	6.3	11
	Men	Total	15	13	15.4	8
		< 30	0	0	0.0	0
		30-50	5	4	25.0	1
		> 50	10	9	11.1	7
	Women	Total	13	13	0.0	7
		< 30	0	0	0.0	0
		30-50	6	6	0.0	3
		> 50	7	7	0.0	4
Assistant Director	Total	Total	60	52	15.4	45
		< 30	1	2	-50.0	1
		30-50	40	36	11.1	32
		> 50	19	14	35.7	12
	Men	Total	43	35	22.9	29
		< 30	1	2	-50.0	1
		30-50	27	21	28.6	19
		> 50	15	12	25.0	9
	Women	Total	17	17	0.0	16
		< 30	0	0	0.0	0
		30-50	13	15	-13.3	13
		> 50	4	2	100.0	3

WORKFORCE BREAKDOWN BY PROFESSIONAL CATEGORY, SEX, AND AGE

Qualitas Compañía de Seguros			2021	2020	Δ (%) 21-20	2019
Manager	Total	Total	229	184	24.5	166
		< 30	6	5	20.0	6
		30-50	196	158	24.1	142
		> 50	27	21	28.6	18
	Men	Total	142	107	32.7	99
		< 30	4	0	0.0	2
		30-50	117	91	28.6	82
		> 50	21	16	31.3	15
	Women	Total	87	77	13.0	67
		< 30	2	5	-60.0	4
		30-50	79	67	17.9	60
		> 50	6	5	20.0	3
Coordinator/ Supervisor	Total	Total	731	695	5.2	675
		< 30	82	66	24.2	88
		30-50	606	586	3.4	541
		> 50	43	43	0.0	46
	Men	Total	445	433	2.8	430
		< 30	48	46	4.3	60
		30-50	366	354	3.4	338
		> 50	31	33	-6.1	32
	Women	Total	286	262	9.2	245
		< 30	34	20	70.0	28
		30-50	240	232	3.4	203
		> 50	12	10	20.0	14

WORKFORCE BREAKDOWN BY PROFESSIONAL CATEGORY, SEX, AND AGE

Qualitas Compañía de Seguros			2021	2020	Δ (%) 21-20	2019
Analyst	Total	Total	3,520	3,434	2.5	3,521
		< 30	824	874	-5.7	961
		30-50	2,526	2,411	4.8	2,423
		> 50	170	149	14.1	137
	Men	Total	2,132	2,121	0.5	2,227
		< 30	427	462	-7.6	525
		30-50	1,580	1,546	2.2	1,596
		> 50	125	113	10.6	106
	Women	Total	1,388	1,313	5.7	1,294
		< 30	397	412	-3.6	436
		30-50	946	865	9.4	827
		> 50	45	36	25.0	31
Assistant/ Auxiliary	Total	Total	446	490	-9.0	476
		< 30	230	273	-15.8	278
		30-50	203	205	-1.0	187
		> 50	13	12	8.3	11
	Men	Total	87	97	-10.3	97
		< 30	30	39	-23.1	45
		30-50	48	51	-5.9	44
		> 50	9	7	28.6	8
	Women	Total	359	393	-8.7	379
		< 30	200	234	-14.5	233
		30-50	155	154	0.6	143
		> 50	4	5	-20.0	3

NEW RECRUITS

Qualitas Compañía de Seguros		2021	2020	Δ (%) 21-20	2019
Total	Total	922	630	46.4	919
	< 30	465	355	31.0	501
	30-50	439	263	66.9	412
	> 50	18	12	50.0	6
Men	Total	448	291	54.0	467
	< 30	193	150	28.7	223
	30-50	242	132	83.3	241
	> 50	13	9	44.4	3
Women	Total	474	339	39.8	452
	< 30	272	205	32.7	278
	30-50	197	131	50.4	171
	> 50	5	3	66.7	3

DISMISSALS

Qualitas Compañía de Seguros		2021	2020	Δ (%) 21-20	2019	
Dismissals with permanent contract	Total	Total	777	655	18.6	838
		Men	386	276	39.9	454
		Women	391	379	3.2	384
	Voluntary	Total	525	616	-14.8	525
		Men	233	ND	-	ND
		Women	292	ND	-	ND
Involuntary	Total	252	222	13.5	130	
	Hombres	153	ND	-	ND	
	Women	99	ND	-	ND	
Dismissals with temporary contract	Total	Total	202	130	55.4	220
		Men	84	67	25.4	99
		Women	118	63	87.3	121



Note: The temporary contracts correspond mainly to the initial three-month trial contracts with which the employment relationship begins in Mexico, according to this country's practices.

TURNOVER AND OTHER TALENT ATTRACTION AND RETENTION INDICATORS

Qualitas Compañía de Seguros				
	2021	2020	Δ (%) 21-20	2019
Total Turnover (%)	16.4	11.2	515.8 pb	13.1
Voluntary Turnover (%)	11.1	4.8	625.3 pb	6.6
% Vacancies covered with internal staff	58	55	300.0 pb	ND
Hiring cost per employee (MXN)	\$5,865	5,627	4.2%	4,149

WOMEN/MEN SALARY RATIO 2021

Qualitas Compañía de Seguros		
Management Level	Fixed	Fixed + variables
Directors	0.89	1.23
Assistant Director	0.83	1.28
Managers	0.95	1.07
Coordinators/Supervisors	0.91	0.96
Analysts	1.26	0.73
Assistant/Auxiliary	0.66	0.79
Workforce set	0.96	0.75

WOMEN/MEN SALARY RATIO 2021

Qualitas Compañía de Seguros		
Fixed + variable	Fixed	Fixed + variable
Executive	0.96	1.35
Managerial	0.95	1.07
Non- Managerial	1.13	0.70
Workforce set	0.96	0.75

Note:

- Total turnover: the turnover of employees that we already have integrated into the workforce with a permanent contract, after the trial period. Termination of employees with indefinite (permanent) contracts*100/total employees with permanent contract (at the end of the year).
- Voluntary Turnover: corresponds to voluntary dismissals of employees with indefinite (permanent) contracts. Voluntary dismissals of employees with indefinite contracts*100/total collaborators with indefinite contracts (at the end of the year).
- N.A. Not Available.

Note: It does not include PTU, Employee Profit Sharing, since it is a transversal variable for all employees that depends on the performance of the company as a whole.

Note: correlation with other professional categories:

- Executive level: directors and assistant directors
- Managerial level: managers
- Non-managerial level: coordinators, analysts, assistants.

AVERAGE SALARY OF WOMEN (MXN)

Qualitas Compañía de Seguros		
Management Level	Fixed	Fixed + variables
Executive	127,223	198,066
Management	47,142	65,249
Non- Management	11,696	17,675
Total workforce	14,132	21,193

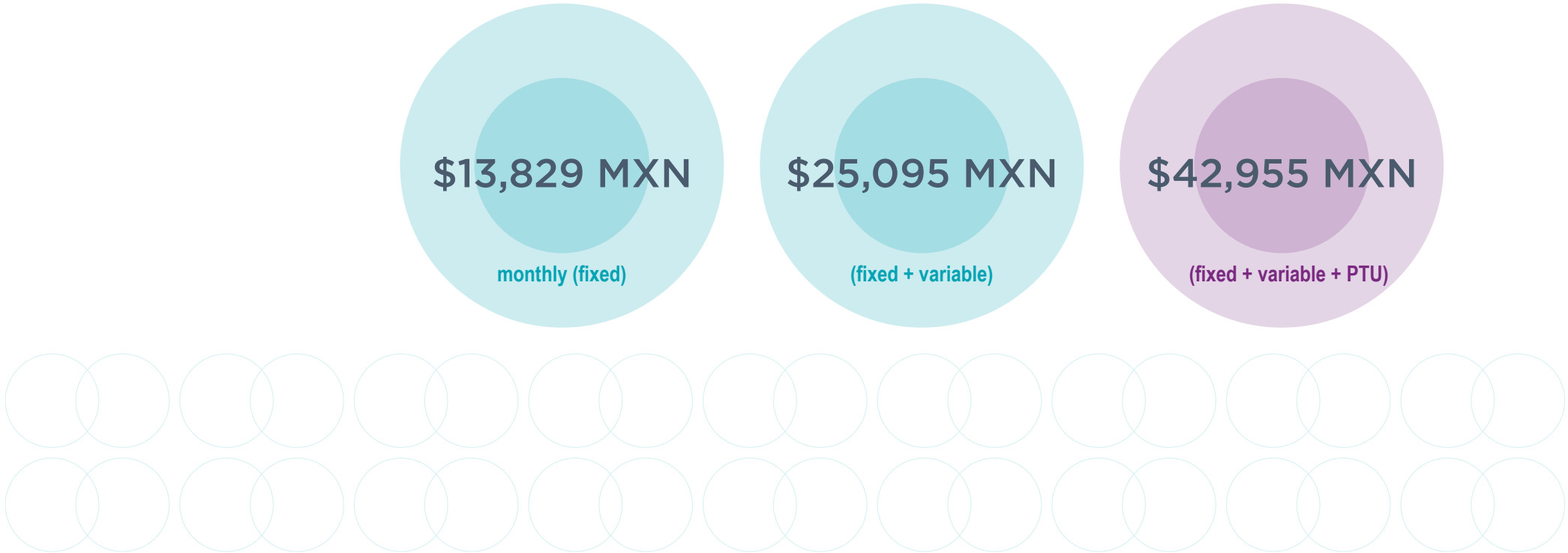
Note: Variable excludes PTU (acronym in Spanish for Employee Profit Sharing), which is received by all employees regardless of position.

AVERAGE SALARY OF MEN (MXN)

Qualitas Compañía de Seguros		
Management Level	Fixed	Fixed + variables
Executive	132,392	146,551
Management	49,520	60,826
Non- Management	10,344	25,200
Total workforce	13,579	28,322

Note: Variable excludes PTU (acronym in Spanish for Employee Profit Sharing), which is received by all employees regardless of position.

The average monthly salary of all employees, integrating men and women, was:



**Career
Development**

GRI 404-1

TRAINING HOURS BY PROFESSIONAL CATEGORY

		Qualitas Compañía de Seguros			
		2021	2020	Δ (%) 21-20	2019
Director	Total	1,471	2,359	-37.7	503
	Men	544	ND	ND	ND
	Women	927	ND	ND	ND
Assistant Director	Total	2,509	3,658	-31.4	3,321
	Men	1,827	ND	ND	ND
	Women	682	ND	ND	ND
Manager	Total	13,135	15,852	-17.1	9,824
	Men	8,453	ND	ND	ND
	Women	4,682	ND	ND	ND
Coordinator/Supervisor	Total	57,346	108,617	-47.2	31,557
	Men	34,039	ND	ND	ND
	Women	23,307	ND	ND	ND
Analyst¹	Total	186,225	396,563	-53.0	193,383
	Men	103,781	ND	ND	ND
	Women	82,443	ND	ND	ND
Assistant/Auxiliary	Total	36,385	68,003	-46.5	16,669
	Men	6,293	ND	ND	ND
	Women	30,092	ND	ND	ND
Total	Total	270,070	595,052	-50.1	251,939
	Men	154,937	ND	ND	ND
	Women	142,133	ND	ND	ND

¹Includes: lawyers, claim officers, executives, analysts, and operators.

During the pandemic, we reinforced training, which translated into a significant increase in hours. In 2021, we are recovering the company's magnitude and, in accordance, there's an increase in staff.

**Occupational health
and safety**

GRI 403-9, 403-10

OCCUPATIONAL HEALTH AND SAFETY INDICATORS

Qualitas Compañía de Seguros				
	2021	2020	Δ 21-20	2019
Number of accidents	120	91	31.9%	212
Number of Occupational illnesses	0	0	-	1
Number of fatalities	1	1	-	2
Number of absent days reported to the authority	2,905	4,234	-31.4%	19,881
Accident rate	10.2	7.9	227.6 pb	18.5
Occupational disease rate	0.0	0.0	-	0.1
Absenteeism rate	0.18	0.3	-11.9 pb	1.4

Commitment and work environment

The following is the index of the Passion dimension included in the climate survey; this is the dimension that assesses how much the employee identifies himself/herself with the company.

RESULTS OF THE WORK ENVIRONMENT SURVEY 2018-2021

Qualitas Compañía de Seguros				
	2021	2020	2019	2018
% Passion (score)	91	93	93	92
% Answers	88	82	91	82

Customer satisfaction

We monitor policyholders' satisfaction throughout the different stages of claim care, through the **Integral Service Survey**.

We present the historical evolution of the results and participation each year:

RESULTS OF THE INTEGRAL SERVICE SURVEY

Qualitas Compañía de Seguros					
	2021	2020	Δ 21-20	2019	2018
% Satisfaction	84.0	87.0	-300 pb	86.0	81.5
% Answers	10.6	10.3	30pb	8.4	7.6

Environmental Performance

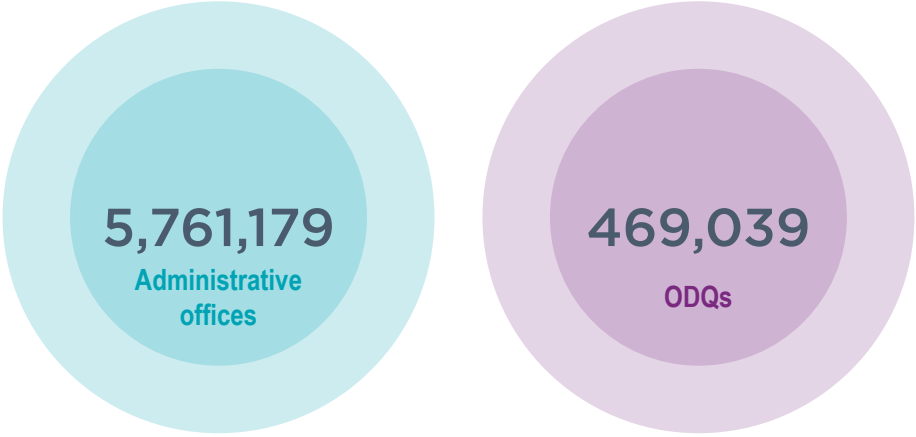
GRI 302-1, 302-3, 302-4, 302-5, 305-1, 305-2, 305-3, 305-4, 305-5

ELECTRICITY CONSUMPTION

Qualitas Compañía de Seguros ¹					
	2021	2020	Δ (%) 21-20	2019	2018
kWh	6,230,218	6,058,628	2.8	6,883,864	6,448,185
GJ	24,429	21,811		24,782	23,213

¹This includes consumption of the company’s administrative offices and ODQs.

Electricity consumption Qualitas Compañía de Seguros 2021 (kWh)



FUEL CONSUMPTION (GJ)

Qualitas Compañía de Seguros					
Fuel	2021	2020	Δ (%) 21-20	2019	2018
L.P Gas	129.75	161.17	-19.5	277	235
Diesel	1,539.25	1,555.34	-1.0	1,281	1,423
Gasoline	127,990.13	145,342.05	-11.9	184,679	168,105
Total (GJ)	129,659.12	147,058.56	-11.8	186,238	169,763
Total (kWh)	36,016,452	40,849,633	-11.8	51,732,726	47,156,427

ENERGY COSTS (MXN)

Qualitas Compañía de Seguros					
	2021	2020	Δ (%) 21-20	2019	2018
Electricity	16,222,849	16,314,114	-0.6	18,627,340	15,561,145
Fuels	156,937,315	97,894,445	60.3	103,938,613	ND
Total	173,160,164	114,208,559	51.6	122,565,953	NA

GHG EMISSIONS (tonCO₂e)

Qualitas Compañía de Seguros					
	2021	2020	Δ (%) 21-20	2019	2018
Scope 1	9,425.75	10,608.89	-11.2	13,550.27	14,269.73
Scope 2	2,635.38	2,992.96	-11.9	3,476.35	3,398.19
Total S1+S2	12,061.13	13,601.85	-11.3	17,026.62	17,667.92

ENERGY CONSUMPTION INTENSITY AND GHG EMISSIONS

Qualitas Compañía de Seguros					
	2021	2020	Δ (%) 21-20	2019	2018
Energy (KJ/Ps. issued premium)	4.34	4.56	-4.8	6.15	5.88
GHG emissions (gCO₂eq/Ps issued premium)	0.34	0.41	-15.6	0.50	0.54

Note: There are differences in the intensities in relation to what was published in the 2020 Report. This is due to changes in the total premium issued considered in 2020 and 2019, as a result of accounting calculation updates. Includes CO₂, CH₄ and N₂O emissions.

SCOPE 3 EMISSIONS (tonCO₂e)

Qualitas Compañía de Seguros				
Category	2021	2020	2019	2018
1. Purchased goods and services	352.52	ND	ND	ND
2. Capital assets	1,490.34	33.94	18.34	0
3. Energy and fuel related activities	720.83	145.45	220.51	248.31
4. Transportation and upstream distribution	0.00	ND	ND	ND
5. Waste generated in the operation	0.15	0.52	ND	ND
6. Business travel	460.03	368.21	1,127.65	456.09
7. Employee travel	544.66	ND	ND	ND
8. Upstream leased assets	1,047.29	ND	ND	ND
9. Downstream transportation and distribution	NA	NA	NA	NA
10. Processing of products sold	NA	NA	NA	NA
11. Use of products sold	NA	NA	NA	NA
12. End of life of sold products	NA	NA	NA	NA
13. Downstream leased assets	31.67	ND	ND	ND
14. Franchises	0.00	ND	ND	ND
15. Investments	ND	ND	ND	ND
Total	4,647.49	548.11	1,366.50	704.40

WASTE GENERATION (KG)

Qualitas Compañía de Seguros							
		2021	Destiny	2020	Δ (%) 21-20	2019	2018
Urban solids	Paper and cardboard	2,482	Recycling (100%)	1,734	43.1	3,240	4,095
Special handling	PET	41	Recycling (100%)	64	-35.9	183	185
	Electronics	4,640	Recycling (100%)	ND		ND	ND
	Sludge (PETAR)	168,000	Landfill	ND		ND	ND

NA: Not available; PETAR: waste water treatment plant, by acronym in spanish.

WATER COLLECTION - (THOUSANDS M³)

Qualitas Compañía de Seguros				
Source	2021	2020	Δ (%) 21-20	2019
Supplied by third parties (network, pipe)	16.37	17.8	-8.1	18.7





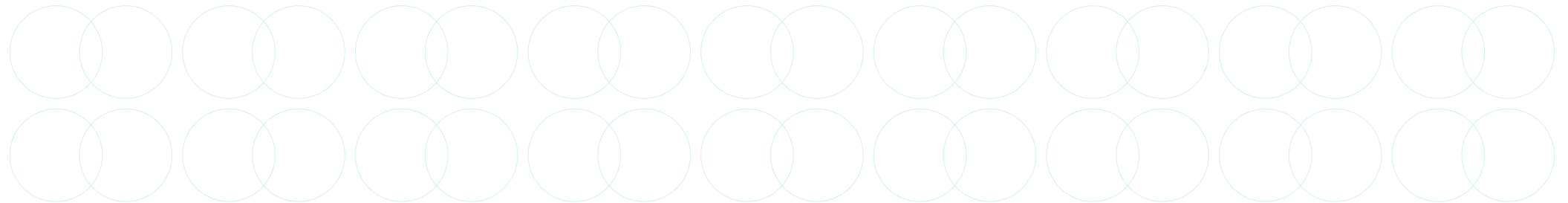
Ethics and Compliance
 GRI 205-2

ANTI CORRUPTION TRAINING

Qualitas Compañía de Seguros

	Trained Employees	Training Hours
Director	34	151
Assistant Director	63	295
Manager	207	996
Coordinator/Supervisor	779	3,818
Analyst	3,798	18,478
Assistant/Auxiliary	539	2,602
Total	5,420	26,340

Nota: It includes the 4 programs from the Q Certification: Code of Ethics and Conduct, Prevention of Money Laundering (PLD) and Financing of Terrorism, Policy on Conflicts of Interest, and Protection of Personal Data.



CONTACT

GRI 2-1, 2-3

Social Responsibility

T. +5255 5091 2914

tcosio@qualitas.com.mx

Investors Relations

T. +5255 1555 6056

smonroy@qualitas.com.mx

Qualitas Controladora, S.A.B. de C.V.

Av. San Jeronimo 478, Alvaro Obregón, Jardines del Pedregal,
01900 Mexico City

www.qualitas.com.mx

MEMBER OF
Dow Jones
Sustainability Indices

