

# ESG EXHIBIT

QUÁLITAS  
COMPAÑÍA DE  
SEGUROS

## ALWAYS CLOSE

INTEGRATED  
ANNUAL  
REPORT  
2022



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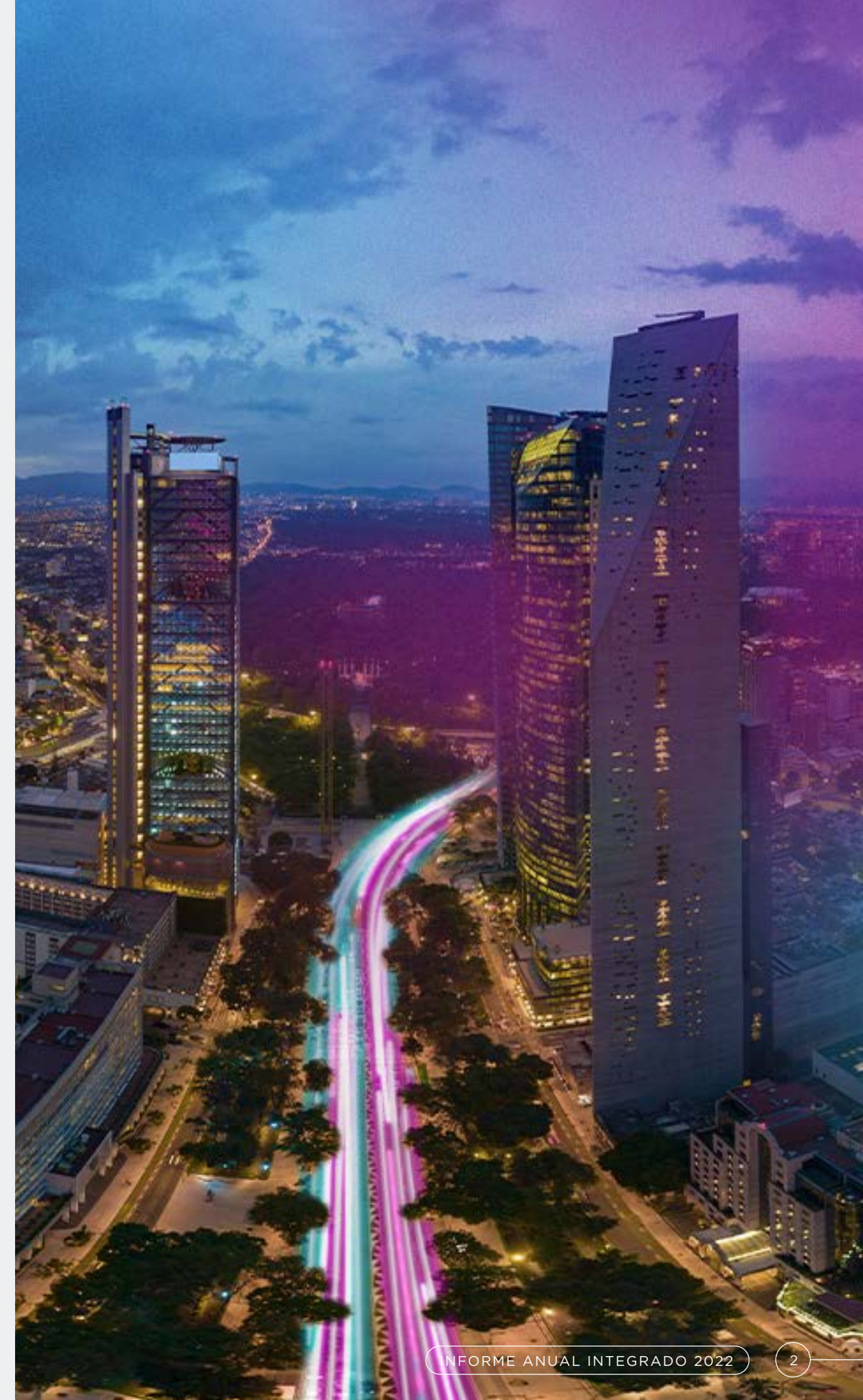
# ESG EXHIBIT QUÁLITAS COMPAÑÍA DE SEGUROS

Through this exhibit, we complement the information presented in Quálitas Controladora's integrated report regarding the main initiatives of Quálitas Compañía de Seguros.

Quálitas Compañía de Seguros presta servicios de aseguramiento en Quálitas Insurance Company provides insurance services in Mexico in the following segments: individual (vehicle insurance), fleet (coverage for large number of vehicles), and special businesses (individual policies through automotive financiers).



The written premium in 2022 represented 91.9% of the total company, while the workforce accounted 87.9% of the total Quálitas Controladora.





## EMPLOYMENT DEMOGRAPHICS AND DIVERSITY

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

QUÁLITAS COMPAÑÍA DE SEGUROS		2022	2021	Δ22-21 (%)	2020	2019
Men	< 30	545	510	6.9	549	633
	30-50	2,251	2143	5.0	2067	2080
	> 50	227	211	7.6	190	177
Women	< 30	651	633	2.8	671	701
	30-50	1,519	1439	5.6	1339	1249
	> 50	94	78	20.5	65	58
Total	Men	3,023	2864	5.6	2806	2890
	Women	2,264	2150	5.3	2075	2008
	< 30	1,196	1143	4.6	1220	1334
	30-50	3,770	3582	5.2	3406	3329
	> 50	321	289	11.1	255	235



31.7% of STEM positions are occupied by women in the fields of information technology and technical areas.

WORKFORCE 2022 (N° EMPLOYEES) - QUÁLITAS COMPAÑÍA DE SEGUROS								
	UNDER 30 YEARS OLD		BETWEEN 30 AND 50 YEARS OLD		OVER 50 YEARS OLD		TOTAL	
	Women	Men	Women	Men	Women	Men	Women	Men
Director	0	1	7	4	6	10	13	15
Subdirector	0	0	12	28	5	14	17	42
Manager	1	1	73	102	4	24	78	127
Coordinator	37	56	248	406	15	35	300	497
Analyst	408	451	1,018	1,669	58	136	1,484	2,256
Assistant/Auxiliary	205	36	161	42	6	8	372	86
Total	651	545	1,519	2,251	94	227	2,264	3,023



There are 59% of women in leadership positions (directors, assistant directors, and managers) with commercial functions out of the total number of employees in those positions.





## EMPLOYMENT DEMOGRAPHICS AND DIVERSITY

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

### Demographics by age, gender and position (2022-2019)

			2022	2021	Δ22-21 (%)	2020	2019
Director	Total	Total	28	28	0.0	26	15
		< 30	1	0	100.0	0	0
		30-50	11	11	0.0	10	4
		> 50	16	17	-5.9	16	11
	Men	Total	15	15	0.0	13	8
		< 30	1	0	100.0	0	0
		30-50	4	5	-20.0	4	1
		> 50	10	10	0.0	9	7
	Women	Total	13	13	0.0	13	7
		< 30	0	0	0.0	0	0
		30-50	7	6	16.7	6	3
		> 50	6	7	-14.3	7	4

			2022	2021	Δ22-21 (%)	2020	2019
Subdirector	Total	Total	59	60	-1.7	52	45
		< 30	0	1	-100.0	2	1
		30-50	40	40	0.0	36	32
		> 50	19	19	0.0	14	12
	Men	Total	42	43	-2.3	35	29
		< 30	0	1	-100.0	2	1
		30-50	28	27	3.7	21	19
		> 50	14	15	-6.7	12	9
	Women	Total	17	17	0.0	17	16
		< 30	0	0	0.0	0	0
		30-50	12	13	-7.7	15	13
		> 50	5	4	25.0	2	3



## EMPLOYMENT DEMOGRAPHICS AND DIVERSITY

			2022	2021	Δ22-21 (%)	2020	2019
Manager	Total	Total	205	229	-10.5	184	166
		< 30	2	6	-66.7	5	6
		30-50	175	196	-10.7	158	142
		> 50	28	27	3.7	21	18
	Men	Total	127	142	-10.6	107	99
		< 30	1	4	-75.0	0	2
		30-50	102	117	-12.8	91	82
		> 50	24	21	14.3	16	15
	Women	Total	78	87	-10.3	77	67
		< 30	1	2	-50.0	5	4
		30-50	73	79	-7.6	67	60
		> 50	4	6	-33.3	5	3

			2022	2021	Δ22-21 (%)	2020	2019
Coordinator/ Supervisor	Total	Total	797	731	9.0	695	675
		< 30	93	82	13.4	66	88
		30-50	654	606	7.9	586	541
		> 50	50	43	16.3	43	46
	Men	Total	497	445	11.7	433	430
		< 30	56	48	16.7	46	60
		30-50	406	366	10.9	354	338
		> 50	35	31	12.9	33	32
	Women	Total	300	286	4.9	262	245
		< 30	37	34	8.8	20	28
		30-50	248	240	3.3	232	203
		> 50	15	12	25.0	10	14



## EMPLOYMENT DEMOGRAPHICS AND DIVERSITY

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



5,279 Mexican employees,  
8 employees of other  
nationalities.

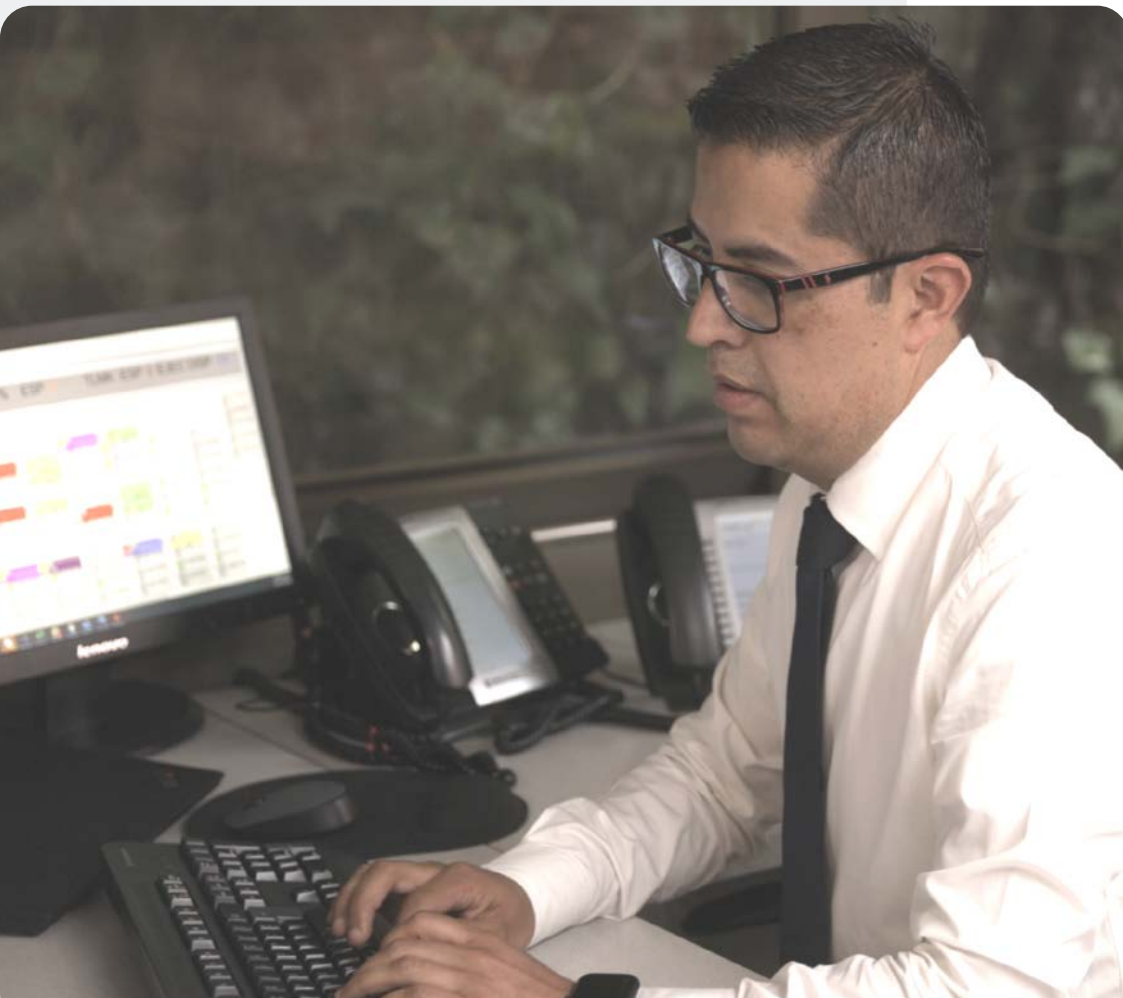
			2022	2021	Δ22-21 (%)	2020	2019
Analyst	Total	Total	3,740	3520	6.3	3434	3521
		< 30	859	824	4.2	874	961
		30-50	2687	2526	6.4	2411	2423
		> 50	194	170	14.1	149	137
	Men	Total	2,256	2132	5.8	2121	2227
		< 30	451	427	5.6	462	525
		30-50	1,669	1580	5.6	1546	1596
		> 50	136	125	8.8	113	106
	Women	Total	1,484	1388	6.9	1313	1294
		< 30	408	397	2.8	412	436
		30-50	1,018	946	7.6	865	827
		> 50	58	45	28.9	36	31

			2022	2021	Δ22-21 (%)	2020	2019
Assistant/ Auxiliar	Total	Total	458	446	2.7	490	476
		< 30	241	230	4.8	273	278
		30-50	203	203	0.0	205	187
		> 50	14	13	7.7	12	11
	Men	Total	86	87	-1.1	97	97
		< 30	36	30	20.0	39	45
		30-50	42	48	-12.5	51	44
		> 50	8	9	-11.1	7	8
	Women	Total	372	359	3.6	393	379
		< 30	205	200	2.5	234	233
		30-50	161	155	3.9	154	143
		> 50	6	4	50.0	5	3



## EMPLOYMENT DEMOGRAPHICS AND DIVERSITY

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



QUÁLITAS COMPAÑÍA DE SEGUROS - HIRING						
		2022	2021	Δ22-21 (%)	2020	2019
Total	Total	1360	922	47.5	630	919
	< 30	672	465	44.5	355	501
	30-50	668	439	52.2	263	412
	> 50	20	18	11.1	12	6
Men	Total	726	448	62.1	291	467
	< 30	324	193	67.9	150	223
	30-50	393	242	62.4	132	241
	> 50	9	13	-30.8	9	3
Women	Total	634	474	33.8	339	452
	< 30	348	272	27.9	205	278
	30-50	275	197	39.6	131	171
	> 50	11	5	120.0	3	3

QUÁLITAS COMPAÑÍA DE SEGUROS - DEPARTURES							
		2022	2021	Δ22-21 (%)	2020	2019	
Departures of indefinite contract	Total	Total	714	777	-8.1	655	838
		Men	371	386	-3.9	276	454
		Women	343	391	-12.3	379	384
	Voluntary	Total	427	525	-18.7	616	525
		Men	188	233	-19.3	ND	ND
		Women	239	292	-18.2	ND	ND
	Involuntary	Total	287	252	13.9	223	130
		Men	183	153	19.6	ND	ND
		Women	104	99	5.1	ND	ND
Departures with temporary contract	Total	Total	346	202	71.3	130	220
		Men	182	84	116.7	67	99
		Women	164	118	39.0	63	121

Note: temporary contracts correspond mainly to the initial three-month trial contracts with which the employment relationship begins in Mexico, in accordance with the practice in the country.



## EMPLOYMENT DEMOGRAPHICS AND DIVERSITY

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

TURNOVER AND OTHER INDICATORS OF TALENT ATTRACTION AND RETENTION					
QUÁLITAS COMPAÑÍA DE SEGUROS	2022	2021	Δ22-21 (%)	2020	2019
Total turnover (%)	14.7	16.4	-10.4	11.2	13.1
Voluntary turnover (%)	8.8	11.1	-20.9	4.8	6.6
% of vacancies filled with internal personnel	23	58	-60.7	55	ND
Cost of hiring per employee (MXN)	\$ 2,882	\$ 5,865	-50.9	\$ 5,627	\$ 4,149

Note:

- Total turnover: corresponds to the turnover of employees who are already integrated into the workforce with indefinite contracts, after the probationary period. Number of employees with indefinite contracts who left\*100/total number of employees with indefinite contracts (as of year-end).
- Voluntary turnover: corresponds to voluntary separations of employees with indefinite contracts. Number of voluntary separations of employees with indefinite contracts\*100/total number of employees with indefinite contracts (as of year-end). N.D. Not Available

RATIO REMUNERATION WOMEN/MEN		
	FIXED	FIXED+ VARIABLE
Director	0.82	1.08
Subdirector	0.83	1.06
Manager	0.95	1.10
Coordinator	0.94	1.10
Analyst	1.21	0.74
Auxiliary	0.73	0.78
Entire staff	0.92	0.74

Note: Does not include PTU, Worker Profit Sharing, as it is a variable that applies to all employees and depends on the overall performance of the company.

RATIO REMUNERATION WOMEN/MEN		
	FIXED	FIXED+ VARIABLE
Executive	0.90	1.15
Manager	0.95	1.10
No manager	1.01	0.72
Entire staff	0.93	0.75

Note: Correlation with other professional categories:

- Executive level: directors and subdirectors
- Management level: managers
- Non-managemen level: coordinators, analysts, and assistants.





## EMPLOYMENT DEMOGRAPHICS AND DIVERSITY

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

AVERAGE SALARY OF WOMEN (MXN) - QUÁLITAS COMPAÑÍA DE SEGUROS		
	FIXED	FIXED+ VARIABLE
Executive	118,547	282,714
Manager	48,129	91,768
No manager	12,315	25,075
Entire staff	14,783	30,362

AVERAGE SALARY OF MEN (MXN) - QUÁLITAS COMPAÑÍA DE SEGUROS		
	FIXED	FIXED+ VARIABLE
Executive	131,358	246,391
Manager	50,499	83,748
No manager	12,175	34,701
Entire staff	15,949	40,633

The average monthly salary of the entire employee population, including both men and women, was:

- ✓ **15,450 MXN** monthly (fixed)
- ✓ **36,236 MXN** (fixed + variable)
- ✓ **42,193 MXN** (fixed + variable + PTU)





## CAREER DEVELOPMENT

GRI 404-1

QUÁLITAS COMPAÑÍA DE SEGUROS - TRAINING HOURS BY PROFESSIONAL CATEGORY						
		2022	2021	Δ22-21 (%)	2020	2019
Director	Total	2,469	1,471	0.7	2,359	503
	Hombre	940	544	0.7	ND	ND
	Mujer	1,529	927	0.6	ND	ND
Subdirector	Total	6,719	2,509	1.7	3,658	3,321
	Hombre	2,980	1,827	0.6	ND	ND
	Mujer	3,739	682	4.5	ND	ND
Manager	Total	22,923	13,135	0.7	15,852	9,824
	Hombre	14,332	8,453	0.7	ND	ND
	Mujer	8,590	4,682	0.8	ND	ND
Coordinator	Total	95,397	57,346	0.7	108,617	31,557
	Hombre	50,806	34,039	0.5	ND	ND
	Mujer	44,591	23,307	0.9	ND	ND
Analyst <sup>1</sup>	Total	672,327	186,225	2.6	396,563	193,383
	Hombre	526,473	103,781	4.1	ND	ND
	Mujer	145,854	82,443	0.8	ND	ND
Auxiliary	Total	40,157	36,385	0.1	68,003	16,669
	Hombre	6,571	6,293	0.0	ND	ND
	Mujer	33,586	30,092	0.1	ND	ND
Total	Total	839,991	270,070	2.1	595,052	251,939
	Hombre	602,102	154,937	2.9	ND	ND
	Mujer	237,890	142,133	0.7	ND	ND

<sup>1</sup> Includes: lawyers, claim officers, executives, analysts, and operators.





## OCCUPATIONAL HEALTH AND SAFETY

GRI 403-9

QUÁLITAS COMPAÑÍA DE SEGUROS	2022	2021	Δ22-21 (%)	2020	2019
Number of accidents	124	120	3.3	91	212
Number of Occupational illnesses	0	0	0.0	0	1
Number of fatalities	0	1	-100	1	2
Number of absent days reported to the authority	4,198	2,905	44.5	4,234	19,881
Accident rate	10.0	10.2	-20pb	7.9	18.5
Occupational disease rate	0.0	0.0	0.0	0.0	0.1
Absenteeism rate	0.27	0.18	9pb	0.3	1.4



## INCLUSIVE PRODUCTS

As part of our portfolio, we have products focused on microbusinesses and small entrepreneurs, as well as emergency services.

INCLUSIVE PRODUCTS QCS 2022		
	Insurance units	Written premium (\$)
<b>Motorcycles</b>	<b>261,115</b>	<b>892,806,504</b>
<b>Collectives</b>	<b>191,590</b>	<b>1,215,650,180</b>
Taxis	162,936	799,366,269
Public transportation	26,248	386,091,529
Emergency Services	2,406	30,192,383
<b>Liability insurance products</b>	<b>158,819</b>	<b>114,573,183</b>
	611,524	2,223,029,868

Note:

Emergency services are considered based on vehicle usage, including vehicle groups such as cars, pickups, and trucks (excluding ambulance usage).

Within the taxis and public transportation, it includes buses and minibuses for both long-distance and local passengers, as well as cars and pickups used for collective transportation.

Regarding liability insurance products, it includes mandatory insurances that have been identified.



## CUSTOMER SATISFACTION

In relation to policyholders, we monitor their satisfaction throughout the different stages of claims handling through the Integral Service Survey.

Below, we present the historical evolution of the results and the participation each year:

RESULTS OF THE INTEGRAL SERVICE SURVEY - QUÁLITAS COMPAÑÍA DE SEGUROS						
	2022	2021	Δ22-21 (%)	2020	2019	2019
% Satisfaction	87	84	300pb	87	86	86
% Answers	17	10.6	640pb	10.3	8.4	91



## ENVIRONMENTAL PERFORMANCE

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

ELECTRICITY CONSUMPTION - QUÁLITAS COPAÑÍA DE SEGUROS <sup>1</sup>					
QCS	2022	2021	Δ22-21 (%)	2020	2019
kWh	6,137,723	5,761,179	6.5	5,726,069	6,480,228
GJ	22,096	20,740		20,614	23,329

Notes: It includes the consumption of our own administrative offices. This year, the consumption of ODQs is categorized as Scope 3 emissions since it is not directly managed by Qualitas.

There is a restatement of information regarding previous years' reporting, as the electricity consumption of ODQs has been removed from the calculation.

FUEL CONSUMPTION - QUÁLITAS COMPAÑÍA DE SEGUROS					
Fuel	2022	2021	Δ22-21 (%)	2020	2019
LP gas	215	130	66.0	161	277
Diesel	2,734	1,539	77.6	1,555	1,281
Gasoline	138,596	127,990	8.3	145,342	184,679
TOTAL (GJ)	141,545	129,659	9.2	147,059	186,238
TOTAL (kWh)	39,318,103	36,016,426	9.2	40,849,633	51,732,726

ENERGY COST - QUÁLITAS COMPAÑÍA DE SEGUROS					
	2022	2021	Δ22-21 (%)	2020	2019
Electricity	17,000,731	14,678,653	15.8	14,836,110	17,123,058
Fuels	87,374,350	79,379,109	10.1	97,894,445	103,938,613
Total	104,375,081	94,057,762	11.0	112,730,555	121,061,671

GHG EMISSIONS QUÁLITAS COMPAÑÍA DE SEGUROS (tonCO <sub>2</sub> e)					
	2022	2021	Δ22-21 (%)	2020	2019
Scope 1	10,400	9,426	10.3	10,643	13,550
Scope 2	2,670	2,437	9.6	2,829	3,273
TOTAL A1+A2	13,070	11,863	10.2	13,472	16,823

Note: Includes CO<sub>2</sub>, CH<sub>4</sub> y N<sub>2</sub>O emissions.







## ENVIRONMENTAL PERFORMANCE

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

ENERGY CONSUMPTION INTENSITY AND GHG EMISSIONS - QUÁLITAS COMPAÑÍA DE SEGUROS					
	2022	2021	Δ22-21 (%)	2020	2019
Energy (KJ/MXN Written premium)	4.23	4.34	-2.3	4.56	6.15
GHG Emissions (tCO <sub>2</sub> e/MXN Written premium)	0.34	0.34	0.0	0.41	0.49

Category	SCOPE 3 EMISSIONS (ton CO <sub>2</sub> e) - QUÁLITAS COMPAÑÍA DE SEGUROS			
	2022	2021	2020	2019
1. Purchased goods and services	35.45	352.52	ND	ND
2. Capital assets	676.50	2,352.00	ND	ND
3. Energy and fuel related activities	689.08	720.83	145.45	220.51
4. Water transportation and upstream distribution	ND	ND	ND	ND
5. Waste generated in the operation	0.19	0.15	0.64	ND
6. Business travel	843.60	460.03	368.21	1,127.65
7. Employee travel	4,310.12	5,783.52	ND	ND
8. Upstream leased assets	964.29	1,245.69	164.28	203.84
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	ND	31.67	ND	ND
14. Franchises	ND	ND	ND	ND
15. Investments	44,431.54	ND	ND	ND
Total	51,950.76	10,946.42	678.58	1,552.00

### Notas:

- In 2022, there was a decrease in the acquisition of paper and cardboard by QCS compared to 2021. Additionally, the consumption of refrigerants was reclassified from Scope 3 to Scope 1 for previous years.
- In 2021, emissions were recalculated due to the acquisition of vehicles, as a specific emission factor for automobile manufacturing was identified. Considering that the leasing cycle of the existing vehicle fleet of Quálitas Compañía de Seguros for those years was completed in 2021, the global impact was estimated for the 4-year useful life in the year of operations in 2021 as a benchmark. Starting from the year of operation 2022, which initiates a new leasing cycle (vehicles with a 4-year useful life within Quálitas Compañía de Seguros), and considering the information management controls required by the methodology, the calculation began using the allocation method. At the end of this second cycle, which will be in 2025, we will compare the emissions against 2021 to have a reference of the behavior of this category.
- In 2022, there was a reduction in gasoline consumption by Consignees 3 and 4 compared to 2021.
- For the reporting year 2022, there was an increase in the generation of electronic waste compared to 2021.

- For the reporting year 2022, there was an increase in business travel by air and land, as well as overnight stays.
- For the reporting year 2022, the options for modes of transportation considered in the calculation were expanded, and more precise data on commuting days to the office were collected.
- Starting from 2019, the electricity consumption of ODQs was reclassified to this Scope 3 category (from Scope 1) because the consumption charge does not correspond to Quálitas but to the office directors. Therefore, in 2022, emissions were expected to increase. However, complete data on electricity consumption in all external offices leased by Quálitas could not be obtained, so the increase is not reflected in the total emissions.
- For the reporting year 2022, data on the consumption of these assets could not be obtained.
- For 2022, the calculation for this category was included for the first time.



## ENVIRONMENTAL PERFORMANCE

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

WATER COLLECTION - QUÁLITAS COMPAÑÍA DE SEGUROS (thousands m <sup>3</sup> )					
Source	2022	2021	Δ22-21 (%)	2020	2019
Supplied by third parties (network, pipe)	12.9	12.7	1.8	17.8	18.7

WASTE GENERATION (kg) - QUÁLITAS COMPAÑÍA DE SEGUROS						
	2022		2021	Δ22-21 (%)	2020	2019
Paper and cardboard	1,164	Reciclaje (100%)	2,482	-1.00	1,734	3240
PET	37	Reciclaje (100%)	41	-1.00	64	183
Electronics	7,526	Reciclaje (100%)	4,640	-1.00	ND	ND
Sludge (PETAR)	81,200	Disposición final	168,000	-1.00	ND	ND

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



## ETHICS AND COMPLIANCE

GRI 205-2

FORMACIÓN EN ANTICORRUPCIÓN - QUÁLITAS COMPAÑÍA DE SEGUROS 2022		
	Trained employees	Training hours
Director	71	90
Subdirector	231	288
Manager	774	967
Coordinator/supervisor	3315	4,143
Analyst	15,805	19,753
Assistant/Auxiliary	2160	2,694
<b>TOTAL</b>	<b>22,356</b>	<b>27,935</b>

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 RESPONSABILITY

T. +5255 5091 2914

tcosio@qualitas.com.mx

### INVESTORS RELATIONSHIP

T. +5255 1555 6056

smonroy@qualitas.com.mx

### QUÁLITAS CONTROLADORA, S.A.B. DE C.V.

Av. San Jerónimo 478, Álvaro Obregón, Jardines del Pedregal, 01900 Ciudad de México

[www.qualitas.com.mx](http://www.qualitas.com.mx)



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