



# Earnings results webcast

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2<sup>nd</sup> quarter 2024

July 19<sup>th</sup>, 2024



# Dynamic landscape, different ways to win



## Qualitas participation in total auto insurance industry

32.6%  
Market share

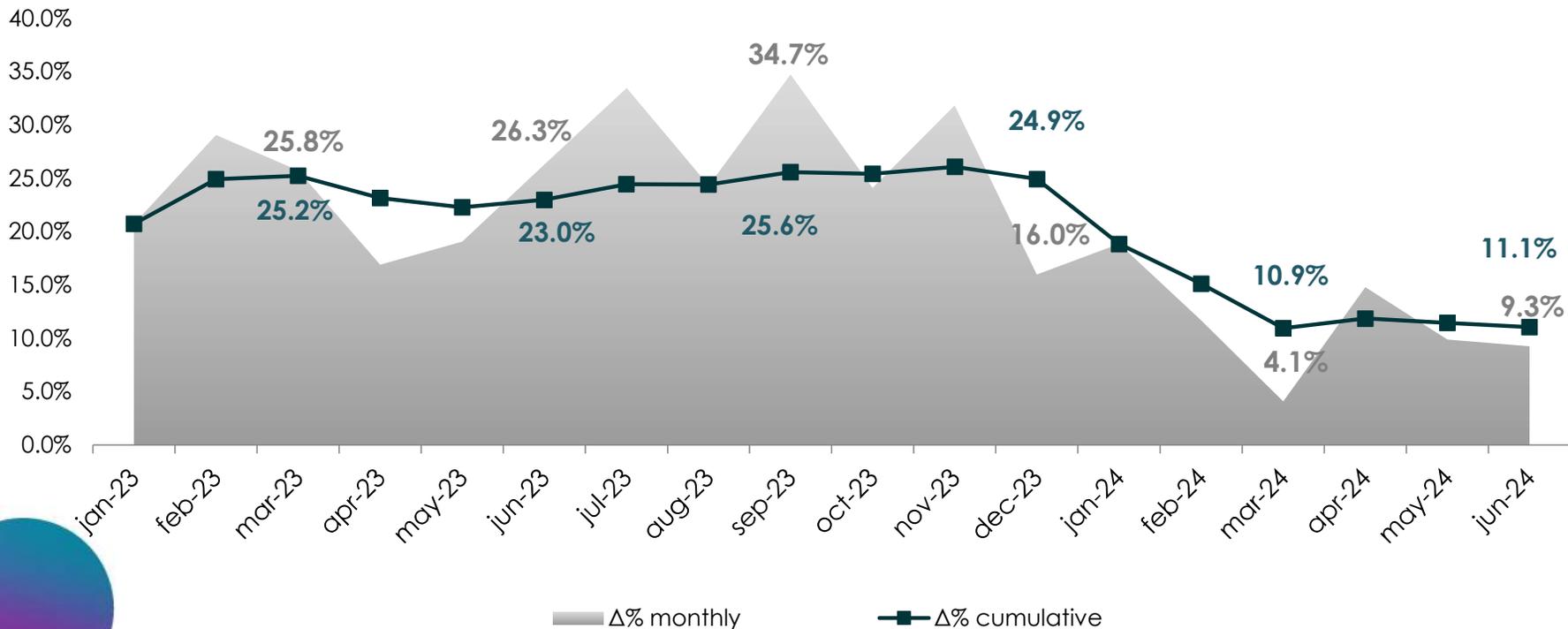
1.05x  
Underwriting result

35.1%  
Financial income

55.5%  
Net result

Source: AMIS, latest figures as of March'24

## Mexico total new car sales



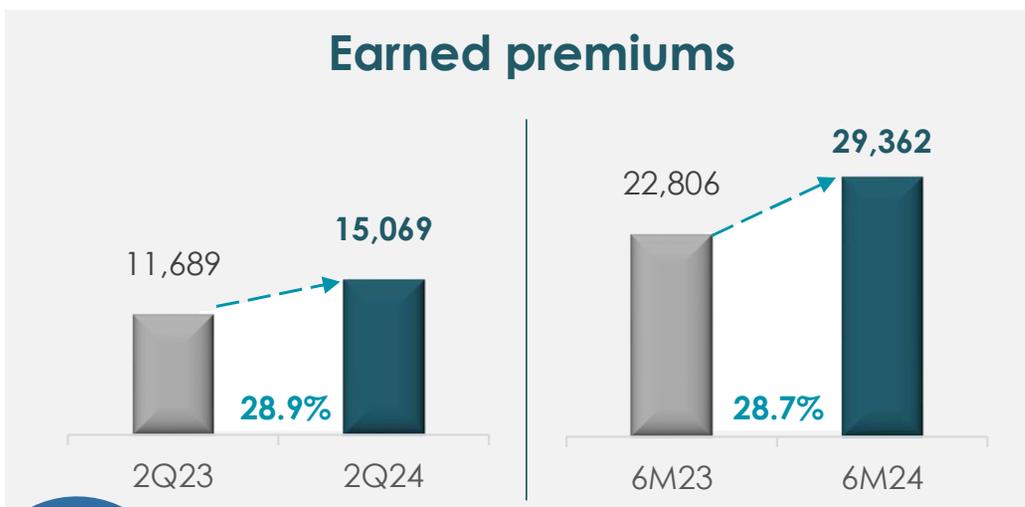
Source: AMDA

# Solid results reflecting 1H positive momentum



Record high

**5,609,630**  
Insured units



Business line	2Q24	6M24
<i>Individual</i>	→ +32.9%	+32.3%
<i>Fleets</i>	→ +34.3%	+48.4%
<i>Financial Institutions</i>	→ +25.4%	+26.5%
<i>Q International</i>	→ (-7.9%)	+2.7%

% Δ growth vs previous period  
Premiums in million pesos

# Laser-focused on cost-control



## LOSS RATIO

■ QC ■ Q Mx

2Q24 64.7% 65.7%

2Q23 71.1% 71.9%

6M24 63.5% 64.9%

6M23 70.2% 70.7%



### Seasonality

- Early rainy season without major impact
- *Weather related events protocol*



### Claims

- Not immediate FX volatility impact
- Frequency at same levels as 2T23



### Robberies

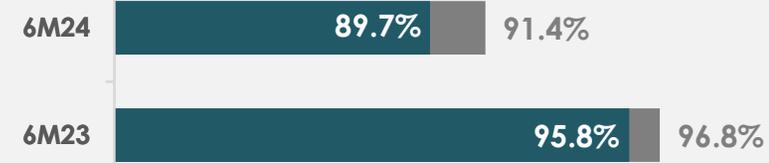
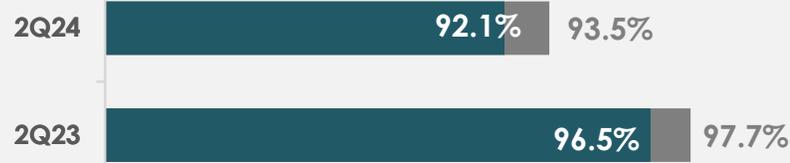
- +2.4% for Qualitas
- Recovery rate: ~42%, 2.3 pp above the rest of the industry

# Qualitas' leads sustainable performance



## COMBINED RATIO

■ QC ■ Q Mx



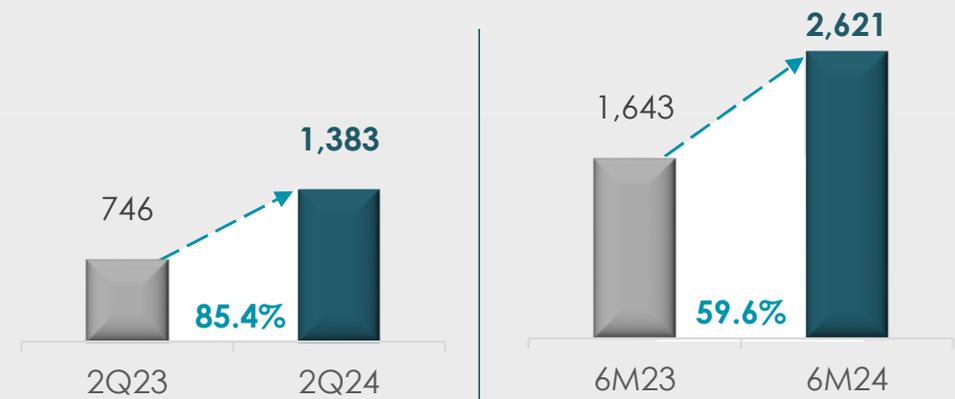
## Financial income

%Δ growth vs previous period



## Net income

%Δ growth vs previous period



# Corporate development plan to thrive high value creation



## INSURANCE COMPANIES

## VERTICAL SUBSIDIARIES

AUTO INSURANCE  
(GEOGRAPHIC  
SUBSIDIARIES)

HEALTH AND MEDICAL  
INSURANCE

Strengthening  
vertical subsidiaries



QColombia



Enhancing our organization through career development program

The logo features the number '30' in a large, bold font. The '3' is teal and the '0' is purple. Below the '0' is a purple swoosh that extends to the right. Underneath the '30' is the word 'YEARS' in a black, sans-serif font.

30  
YEARS

The word 'Qualitas' is written in a teal, sans-serif font. A registered trademark symbol (®) is located at the end of the word. The background features abstract shapes in teal and purple.

Qualitas®

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