



Earnings results webcast

4th quarter & full year 2024

January 28th, 2025

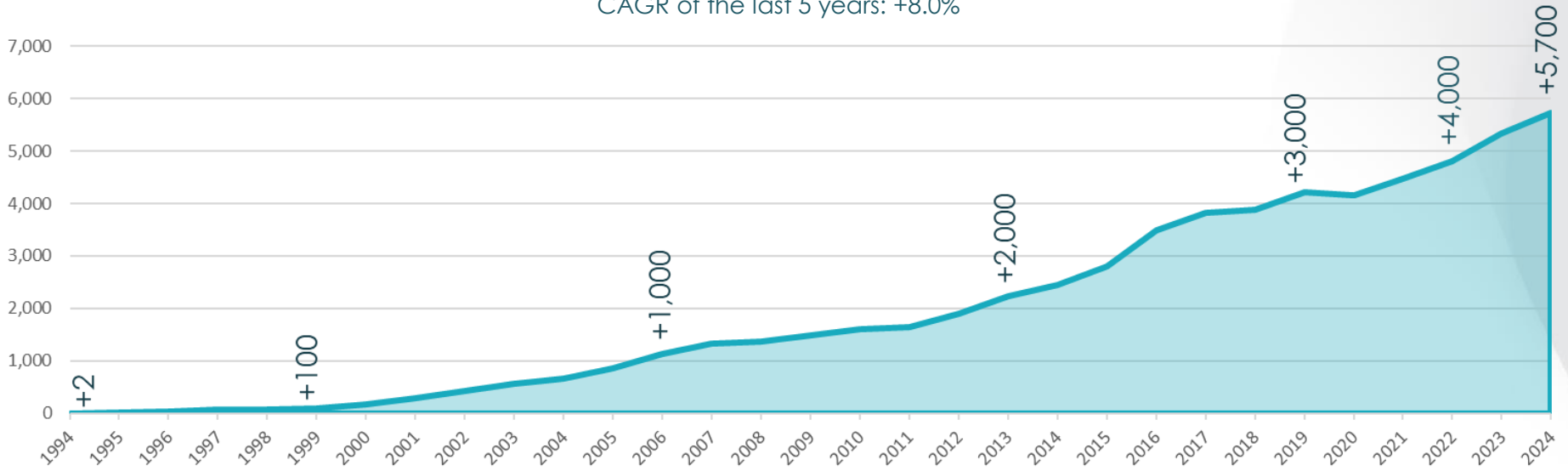


The backbone of success: operational excellence



5,737,056 Insured Units

CAGR of the last 5 years: +8.0%



~3.3 M

Received calls



~2 M

Claims



+650 K

Roadside assistance



+7 K

Employees



+1,500

Claim officers



+570

Service offices & ODQ's



Executing on our strategy...

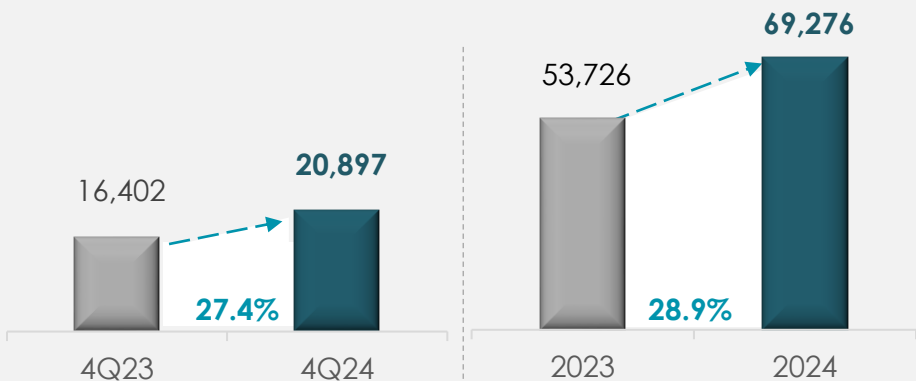


Strengthening the organization

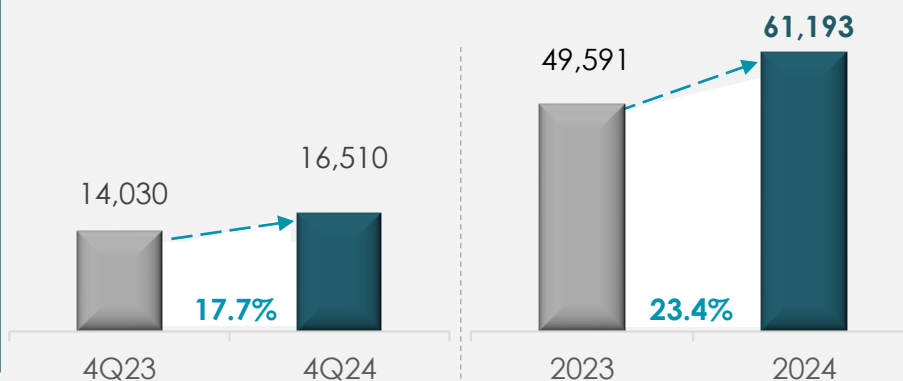
Strong expectations, stronger top line



Written premiums

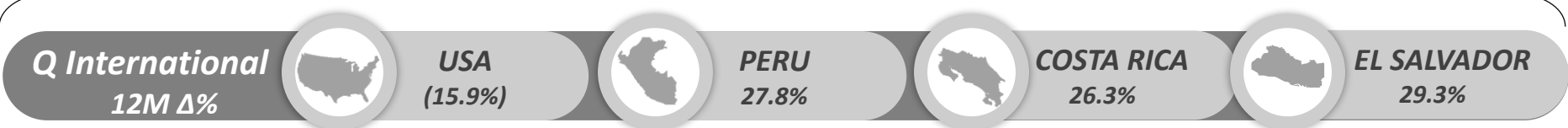


Earned premiums



Business line

	<i>Individual</i>	<i>Fleets</i>	<i>Financial Institutions</i>	<i>Q International</i>
4Q Δ%:	+21.1%	+49.1%	+23.2%	-0.2%
12M Δ%:	+25.9%	+43.9%	+25.6%	+4.9%



% Δ growth in premiums vs previous period

Discipline pays off

LOSS RATIO

■ QC ■ Q Mx

4Q24 63.2% 66.0%

4Q23 67.5% 70.7%

2024 64.4% 66.3%

2023 69.2% 70.9%

Inflation and FX impact

- Underwriting discipline in place to offset potential FX impact
- Spare parts' costs determined by supply and demand

Thefts and recoveries

- Q stats reflect our leading share in heavy equipment and motorcycles
- Leveraging on technology to increase recovery rate

US business

- Successfully decreased the number of domestic open claims
- Break even performance by 2026



Eyes on the road to maximize results

4Q24

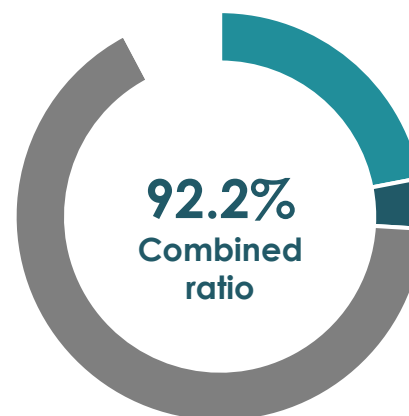


21.2%
Acquisition ratio

3.5%
Operating ratio

66.0%
Loss ratio

2024



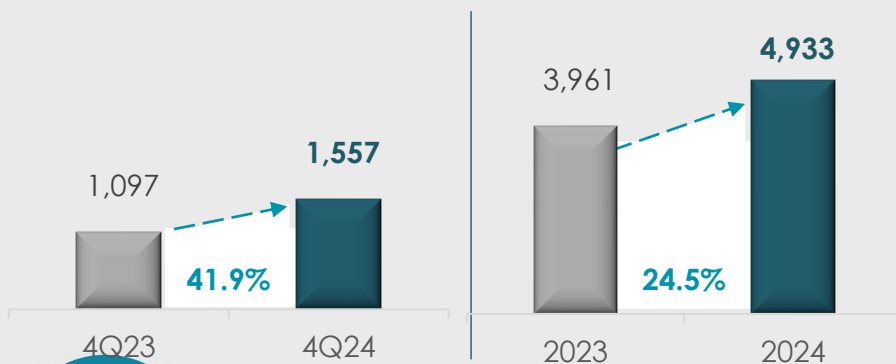
22.0%
Acquisition ratio

4.0%
Operating ratio

66.3%
Loss ratio

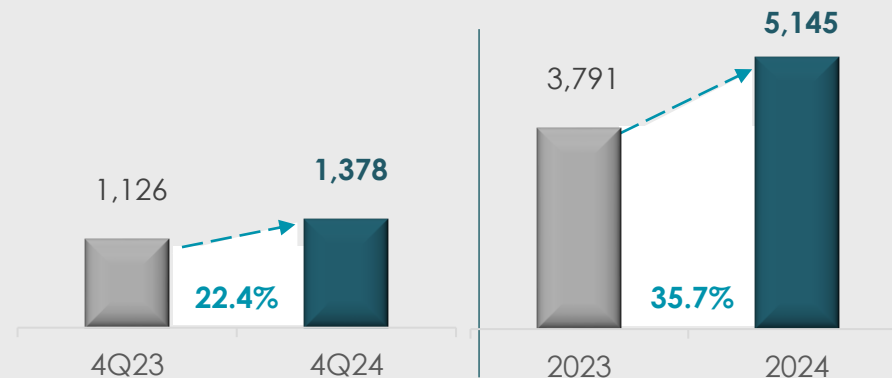
Financial income

%Δ growth vs previous period

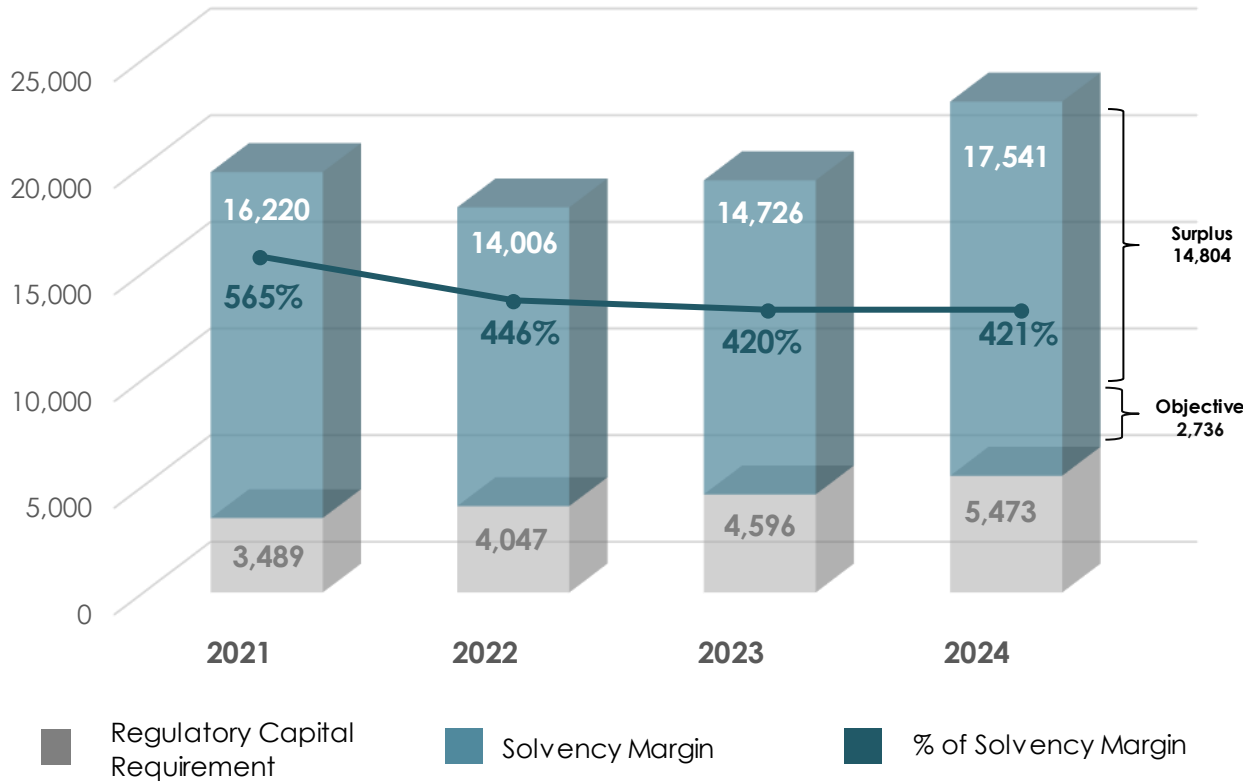


Net income

%Δ growth vs previous period



Strong Capital position

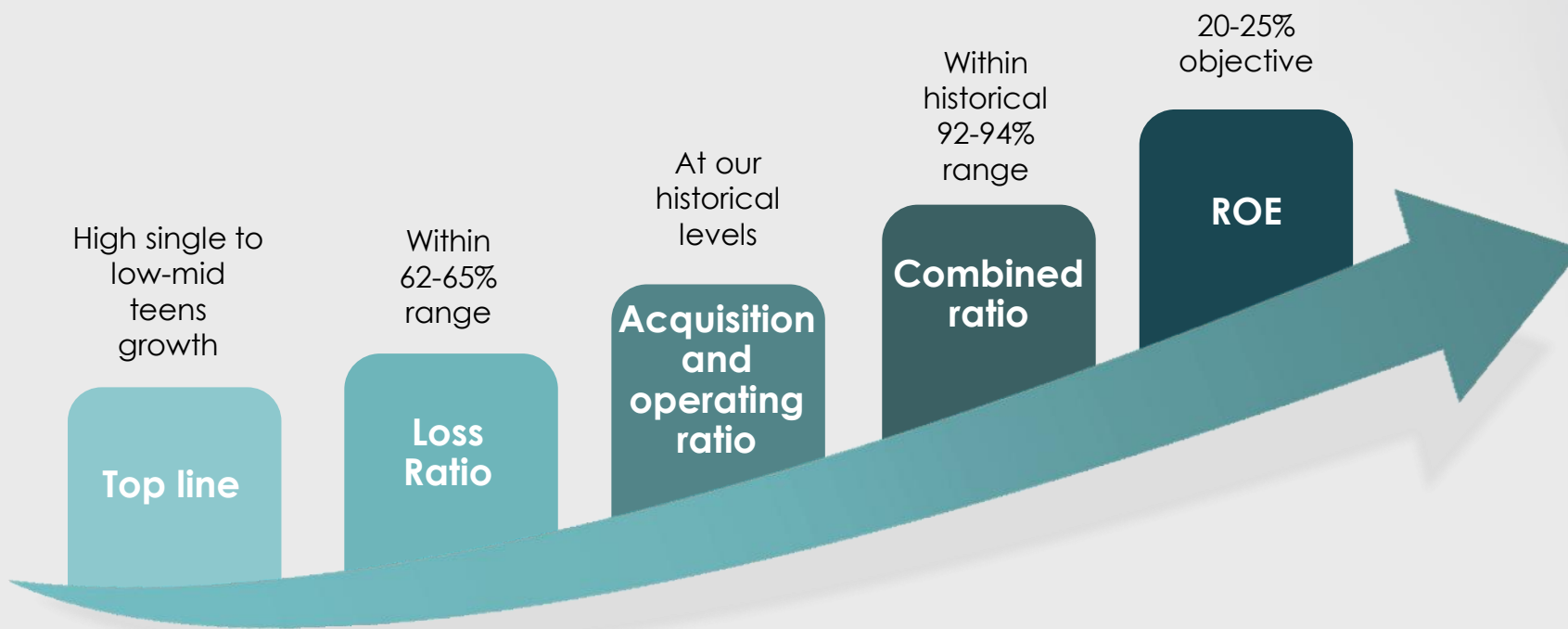


Dividend policy

“Maintain at least 1.5x the regulatory capital requirement. Once it has complied with it, will recommend a dividend payment between 40% to 90% of the net income from previous year. The value of the previously mentioned range, will depend on the underwriting results, future projects and other considerations.”

Figures in millions (MXN)
Solvency margin / Regulatory capital requirement

Visión 2025: pathway to future success



The logo features the number '30' in a large, bold, sans-serif font. The '3' is teal and the '0' is purple. Below the '30' is the word 'YEARS' in a smaller, black, sans-serif font. The background is white with abstract teal and purple shapes in the top right corner and a grey silhouette of a person's head and shoulders at the bottom.

30
YEARS

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