



## Earnings results webcast

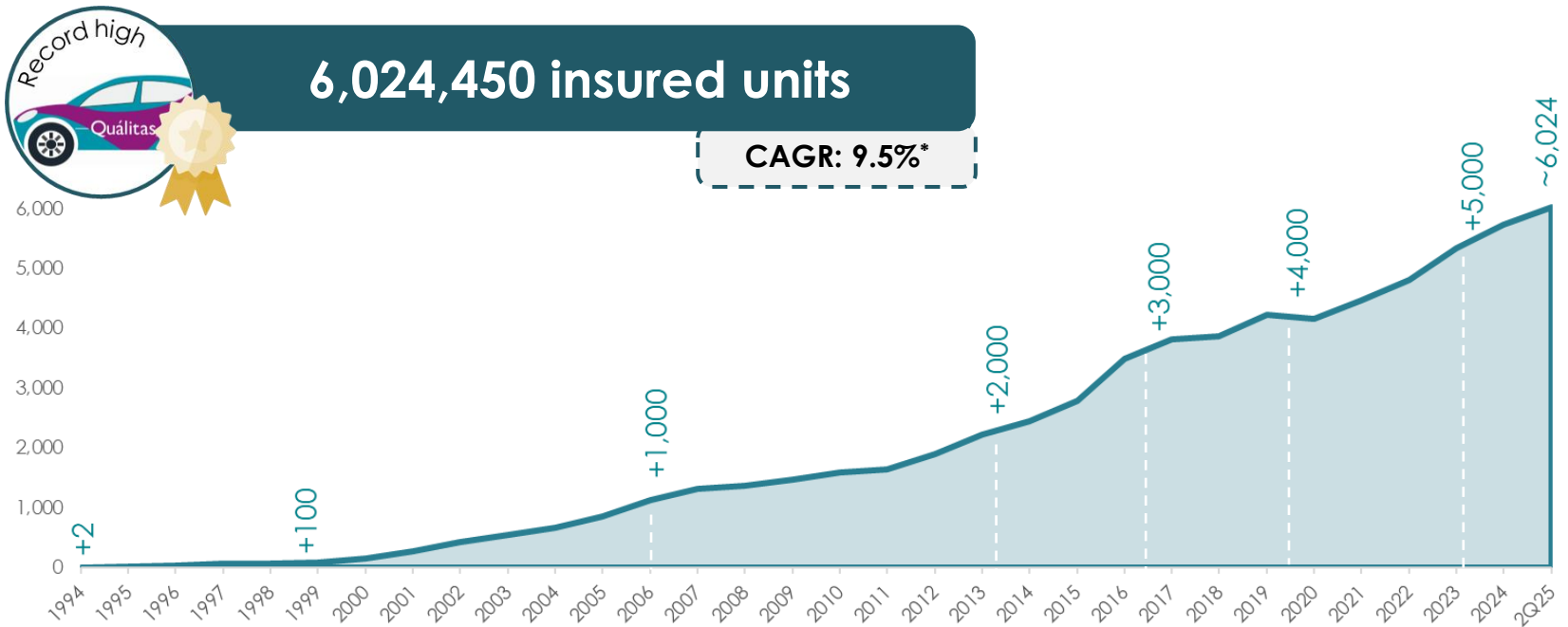
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2<sup>nd</sup> quarter 2025

July 21<sup>st</sup>, 2025



# Leading through the cycle



1



**Strengthen our leadership  
in Mexico**

2



**Accelerate profitable  
growth in subsidiaries**

3



**New business opportunities  
within insurance ecosystem**

# On track with consistency

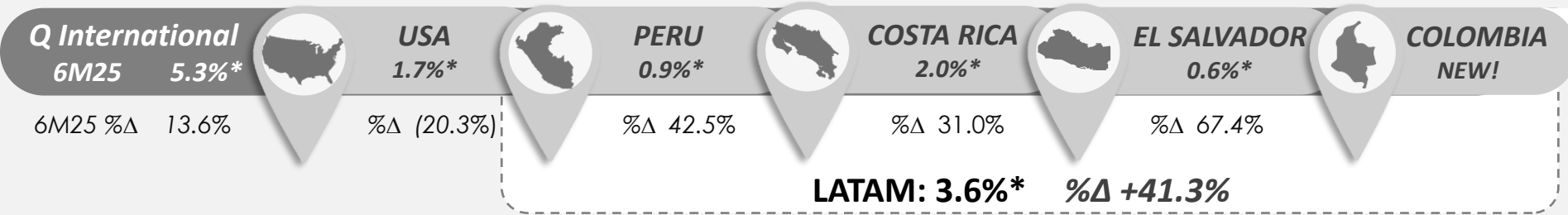
## Written premiums



Business  
line

	Individual	Fleets	Financial institutions	Q International
2Q Δ%:	+8.1%	+1.3%	+28.0%	+22.3%
6M Δ%:	+12.6%	-(0.1%)	+25.0%	+13.6%

# Strong performance with focused challenges



## Earned premiums



Figures in million pesos  
% Δ growth in premiums vs previous period

# Navigating volatility, delivering value

## 2Q25



**24.1%**  
Acquisition ratio

**5.6%**  
Operating ratio

**63.1%**  
Loss ratio

## 6M25

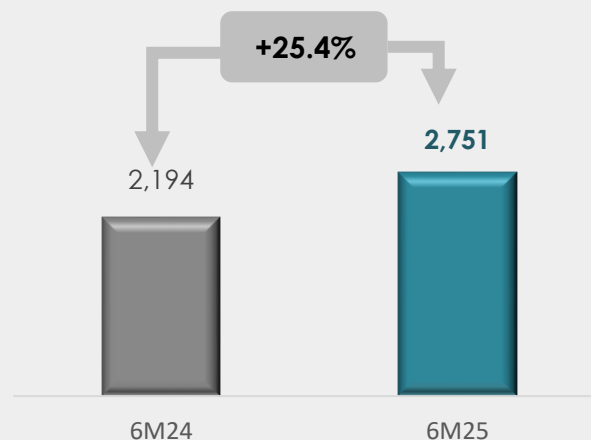
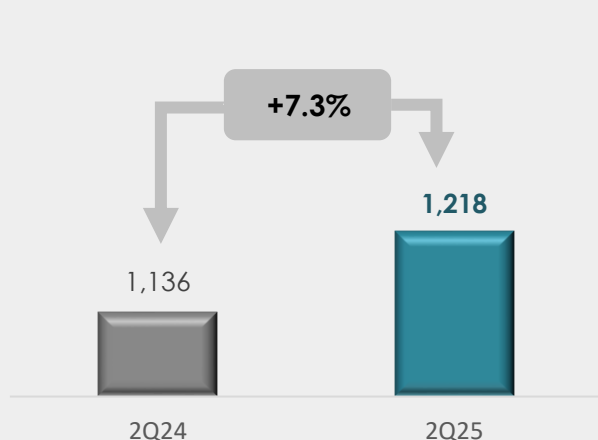


**23.1%**  
Acquisition ratio

**6.0%**  
Operating ratio

**61.4%**  
Loss ratio

## Financial income



**86.1%**  
Fixed  
Income  
proportion

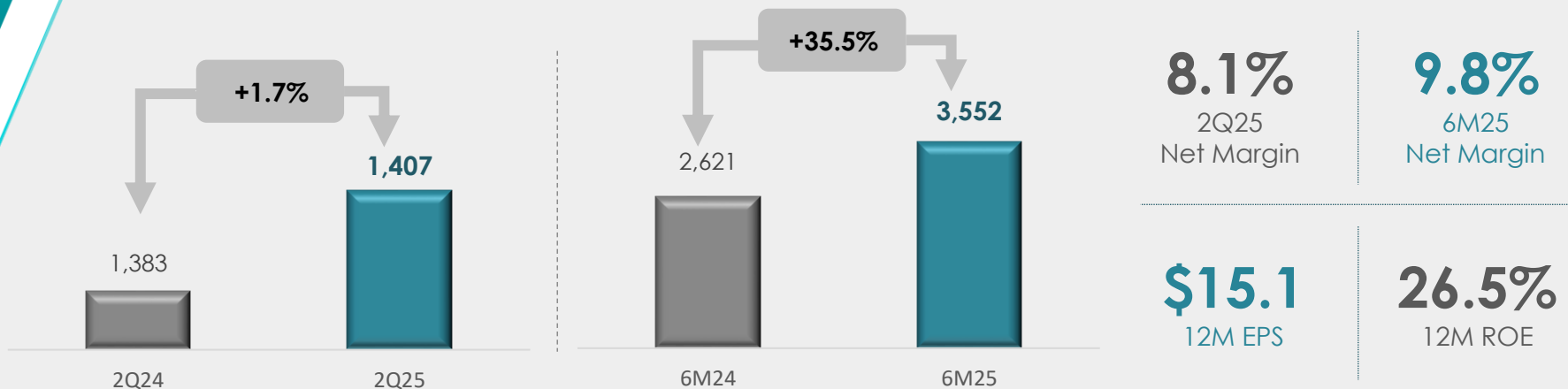
**2.2**  
Years  
duration

**8.8%**  
Yield to  
maturity

**9.7%**  
6M25 ROI

# Paving the way for the future...

## Net income



Figures in million pesos



Strong  
capital  
position

\$5.7 B  
Regulatory  
capital

\$16.2 B  
Solvency  
margin

385%  
Solvency  
ratio

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