Quálitas

Mexico City, October 22nd 2025

AM Best affirms credit ratings for Quálitas Compañía de Seguros S.A. de C.V.

Quálitas Controladora, S.A.B. de C.V. ("Quálitas", "the Company" or "the Group") (BMV: Q*), informs its shareholders and investment community that AM Best has affirmed the Financial Strength Rating of B+ (Good), the Long-Term Issuer Credit Rating of "bbb-" (Good) and the Mexico National Scale Rating of "aa-.MX" (Superior) and has revised the outlooks to negative from stable of Quálitas Compañía de Seguros S.A. de C.V.

The ratings reflect Qualitas' balance sheet strength, which AM Best assesses as adequate, as well as its strong operating performance, neutral business profile and appropriate enterprise risk management.

The revised outlooks to negative from stable reflect pressure on Quálitas' balance sheet strength assessment driven by considerable dividend payments that limit organic capital growth, and a rising trend in underwriting leverage.

AM Best full press release is available at the following link:
https://news.ambest.com/pr/PressContent.aspx?altsrc=2&refnum=36636

About Quálitas

Quálitas Controladora (Q) is the largest auto insurance company in Mexico in terms of market share, with operations in El Salvador, Costa Rica, USA, Peru and Colombia. A unique business model and more than 30 years of experience in the auto insurance segment has allowed the Company to provide top quality service under the largest network in Mexico. Quálitas is listed on the Mexican Stock Exchange (BMV) under the ticker "Q" (Bloomberg: Q*:MM).

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