

Bureau of Financial Institutions.

Description and Mission of the Bureau

The Bureau is a tool that lets you search for information about the products offered by financial institutions, their fees, user complaints against them, unhealthy practices that they engage in, administrative penalties that have been imposed on them, abusive clauses in their contracts, and other information that will help you learn more about their performance.

With the Bureau of Financial Institutions, you will be able to learn who's who in banks, insurance, Multiple Purpose Financial Institutions (SOFOMs), savings banks, Retirement Funds Administrators (AFORES), and other institutions.

You will be able to compare and evaluate financial institutions, their products, and their services, and you will have more information to choose your best option.

This information will help you choose a financial product and learn more about and use more effectively the products you already have.

The Bureau of Financial Institutions is a tool for contributing to the country's economic growth by promoting competition among financial institutions. It will strengthen transparency by revealing information to users about financial institutions' performance and the products they offer, and it will facilitate responsible management of financial products and services by providing detailed information about them.

This will enhance social well-being: bringing such varied information on the financial system together in a single platform will give users more information to optimize their budgets, improve their personal finances, correctly use loans to strengthen their finances, and obtain insurance to protect themselves, among other benefits.

The information only refers to **Pan-American México, Compañía de Seguros, S.A. de C.V.** To find information from the entire insurance industry, visit the website <http://www.buro.gob.mx>.

Institutions	COMPLAINTS FILED ¹			PENALTIES		Specific abusive clauses (in process of elimination)	Compliance with the Condusef registries	Financial education programs	Condusef evaluation for each product
	Total complaints (customer complaints)	Number of complaints per 10,000 losses ²	Customer Care Rating (IDATU) Score on a 0 to 10 scale	Total penalties	Total amount of penalties (MXN)				
Industry Total	25,435	138.9	8.52	165	3,908,769	0	9.2		Score on a 0 to 10 scale
	3	13.9	<u>9.45</u>	0	-	S/I	10.0		NA