

México City, December 6, 2013

Quálitas Controladora, S.A.B. de C.V. informs:

Last Wednesday we held the Day QC, in which Management shared its perspectives on the business. The highlights of the day were:

- **Main drivers of growth** for the following years:
 - current penetration of automobile insurance at 27%
 - demographic bonus
 - launch of mandatory insurance
 - changes to the Federal Labor Law
 - opportunity to sell directly to certain segments
 - objective for next year: grow more than the market

- **Mandatory Insurance Law** for federal roads and bridges
 - estimated date to become effective: October 2014
 - implemented in some states

- **Quálitas' Mandatory Insurance product**
 - offered in Morelos, Sinaloa, Baja California y Jalisco.
 - low insured sums
 - premiums below average

- **Federal Labor Law**
 - severance payments seven times higher
 - significant increase in costs upon death or injury of third party
 - enhances relevance of insurance

- **Distribution Channels**
 - ODQs: Quálitas' Development Offices
 - population of 100,000 inhabitants
 - served by locals
 - after 2 years, 106 ODQs

- 1% of total sales
- Important infrastructure or sales and service
- platform for mandatory insurance product
- Trucks Fleets
 - Risk Management services
 - statistics and analyses for clients' decision making
 - preventive actions improve L&LAE
- Financial Institutions
 - longer credit terms – 60 months
 - higher number of multiannual policies with this term
 - greater weight of earned premiums than written premiums
- **Business Fundamentals**
 - service cost controls, specialization and decentralization
 - culture of service
 - important growth in insured vehicles
 - solid positioning in a highly competed market
 - specialization:
 - innovation and development of customized technological solutions
 - containment of malpractice
 - automation of L&LAE management
 - variable compensation at all levels focuses these efforts

The presentation for the Day QC is available at the Quálitas web page www.qualitas.com.mx.

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