

Mexico City, March 28, 2014

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

On May 21, 2013, the Reforms to the Federal Roads, Bridges and Transportation Law, which includes the Third Party Liability Mandatory Insurance, were published in the Mexican Official Gazette. This insurance establishes that vehicles circulating in federal roads and bridges must cover the damages caused to third parties or their goods. This initiative will become effective in September 2014.

Yesterday, the Finance Ministry with the opinion of the National Insurance and Bonding Commission published in the Mexican Official Gazette the rules for the operation of the Third Party Liability Mandatory Insurance, among which are worth noting:

- It was deemed convenient to establish a gradual incorporation regime of the risks to be covered starting in 2014. For this purpose the invoice value used to determine the New Automobile Tax exemption will be considered for the models 2011 onward.
- The vehicles owners, who have an automobile insurance policy with coverages greater than those herein described, cannot be forbidden to circulate.
- The minimum coverage of the Third Party Liability insurance contracted by the vehicle owner should be:
  - \$50,000 for material damages coverage
  - \$100,000 for third party damages coverage (injuries and death)
  - The Finance Ministry may review yearly these minimum amounts in line with the claims figures of the previous year to determine it is necessary to revise them.
- The insurance institution that issues or renews third party liability policies, with coverages higher than those required by the rules herein described must make sure that, if the premium is in installments, the initial payment will be used to pay entirely the premium relative to the mandatory insurance and thus, it should be enough for this.

- This insurance will be mandatory for owners of the vehicles models detailed below, according to the year and invoice value indicated in each case, for the coverage and insured sum set in the following table:

Year of Enforceability	Vehicle Model	Invoice Value*	Coverage	Sum Insured*
2014	2011 and subsequent	\$186,732	Third party damages (injuries and death)	\$100,000
2015	2008 and subsequent	\$162,255		\$100,000
2016	2005 and subsequent	\$135,690		\$100,000
2017	2002 and subsequent	\$117,467		\$100,000
2018	2000 and subsequent	\$102,388		\$100,000
2019 and following	Every Model	Any Value	Third party damages (injuries and death)	\$100,000
			Material damages	\$50,000

\*Figures in mexican pesos

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