

Mexico City, March 20th, 2019

2018 Analysts presentation

Quálitas Controladora, S.A.B. de C.V. ("Quálitas", "The Company" or "the Group") (BMV: Q*), informs its shareholders and the investment community that the past March 14th a presentation was held in Mexico City for the analysts of the financial sector who provide coverage to the company.

It was hosted by the Executive President of Quálitas Controladora, Joaquín Brockman; the Chief Executive Officer of Quálitas Compañía de Seguros, José Antonio Correa; the Chief Financial Officer, Bernardo Risoul; the Deputy Director of Investments, José Alejandro Arvizu; the Deputy Director of Investor Relations, Santiago Monroy; the Head of Claims Services, José Alberto González; as well as the Managers of Quálitas Call Center and the Investor Relations team.

In this meeting facts related to the environment of the Mexican insurance industry were discussed, as well as Quálitas 2018 results, 2019 outlook, business fundamentals and the future of the company. A tour of the Call Center was given.

The event presentation is attached to this document. The main topics discussed in the session were:

General overview

Figures of sales and financing of new vehicles in Mexico, as well as the recovery and theft of the insurance sector and Quálitas was mentioned, so as mandatory insurance which currently includes civil liability, and material damages.

2018 Results

2018 financial results, specifically on written premiums, earned premiums, underwriting result, comprehensive financial income and net income. An annual comparison was made of cost ratios of the auto insurance industry with *Quálitas Compañía de Seguros*.

Market share

A comparison of the main competitors in the Mexican auto insurance market and the participation of Quálitas by segment was given.

Outlook 2019 & business fundamentals

The guidance was briefly analyzed and the strategy that will be carried out throughout the year to achieve the company's objectives was discussed.

We also discussed the strategy that the company has followed for 25 years in terms of service and cost control and that has allowed the company to stand out in the insurance sector, as well as the business model focused on granting an excellent service with interests aligned along the chain.

Emphasis was placed on the company's tools in terms of technology and innovation, accident prevention, additional coverages and service. Finally, we presented initiatives that are being followed to always offer our policyholders an excellent and unique attention to claims.

About Quálitas

Quálitas (Q) is the largest auto insurance company in Mexico in terms of market share, with operations in El Salvador, Costa Rica and USA. Its specialized business model, based exclusively in auto insurance, 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)

IR Contacts

Santiago Monroy
smonroy@qualitas.com.mx
T: +52 (55) 1555-6056

Andreina Incandela
aincandela@qualitas.com.mx
T: +52 (55) 1555-6104

María Fernanda Escobar
mfescobar@qualitas.com.mx
T: +52 (55) 1555-6175

José Antonio Mundo
jamundo@qualitas.com.mx
T: +52 (55) 1555-6313

www.qualitas.com.mx

Analysts Presentation

Joaquín Brockman L.
José Antonio Correa E.
Bernardo Risoul S.

March 14th 2019



Agenda

- Welcome
- General overview
- 2018 results
- Quálitas market share
- 2019 outlook
- Business fundamentals
- 25 years is just the beginning



General overview

-7.1 New car sales in México
(2018)

More than **68%** of the cars are
financed

3% increase in the theft of
insured vehicles

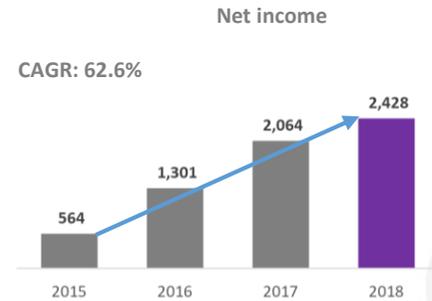
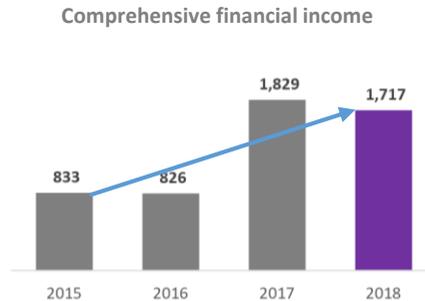
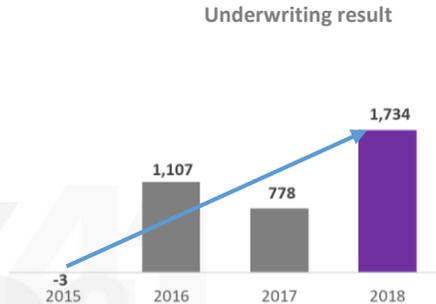
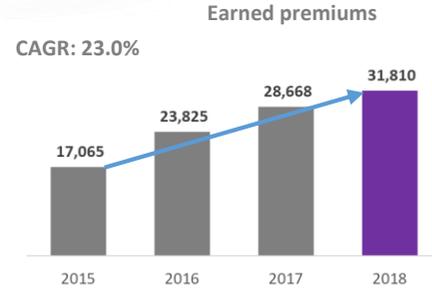
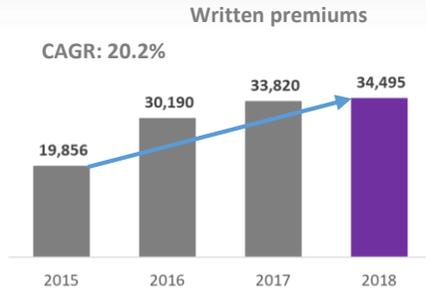
3 out of **10** cars are insured

Increase of 6% in the recovery
of insured stolen vehicles

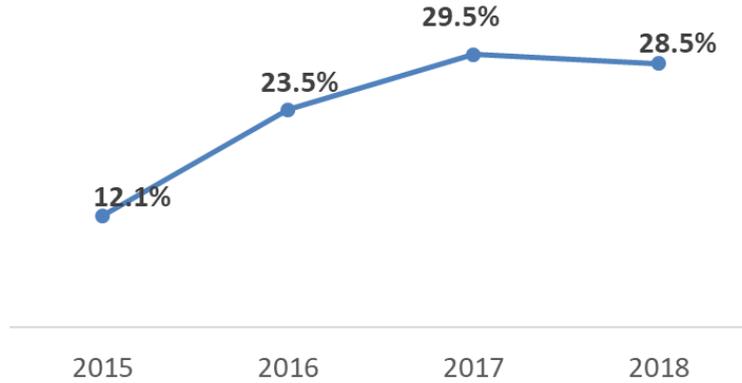
Mandatory Insurance= Civil
liability + Collision

However, *Quálitas* continues to stand out for the quality of service to its policyholders and agents, and providing a great return to its investors.

Financial results 2018



ROE 12M

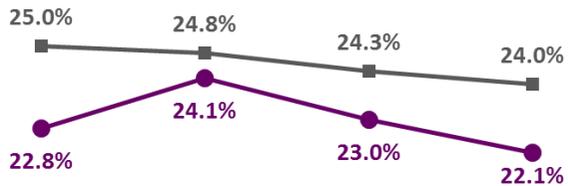


Long-term goal

18%-24%

Q vs. Industry 2018 – Cost ratios

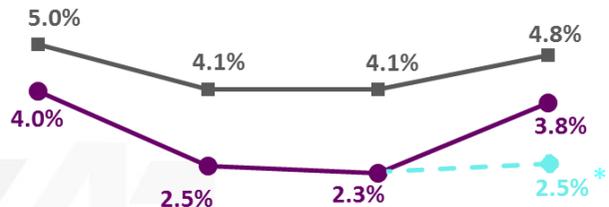
Acquisition



Claims

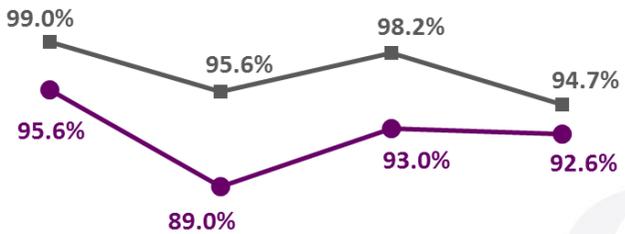


Operating

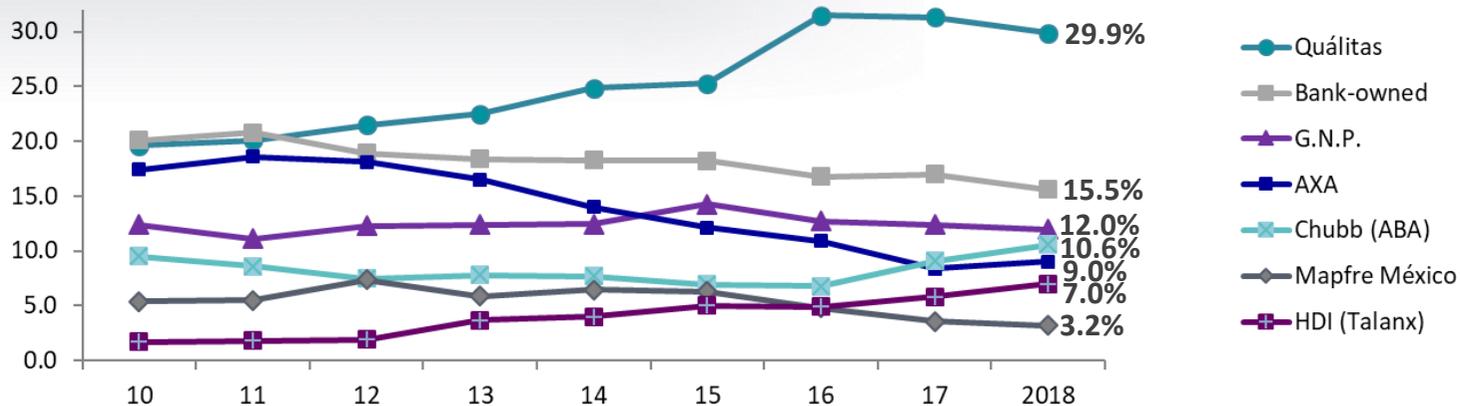


● Q
■ Industry

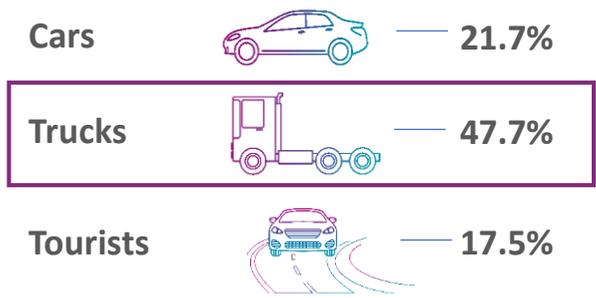
Combined



Market share



Q market share by segment



Source: AMIS (last figures reported)

2019 outlook

| | 2019e |
|--|--------|
| Premiums Written growth | 5-7% |
| Premiums Earned growth | 7-9% |
| Ratios | |
| Acquisition | 22-24% |
| Claims | 68-69% |
| Operating | 3-4% |
| Combined | 93-97% |
| Underwriting Margin (<i>underwriting result / primiums earned</i>) | 3-4% |

| | |
|---------------------------------------|--|
| Return on Investments | Annual average of Banxico's interest rate* + 350/400 million pesos of Premiums Surcharge |
| Average Invested Assets, <i>float</i> | \$29,000-\$30,000 million |

* As of the date of the report, Banco de México's reference rate stands at 8.25%.

Note: The ranges suggested are subject to variations according to changes in the macroeconomic conditions of the countries in which it operates.

Business fundamentals

1 Capitalize fleet and individual segments

2 Technological innovations

3 Additional coverage

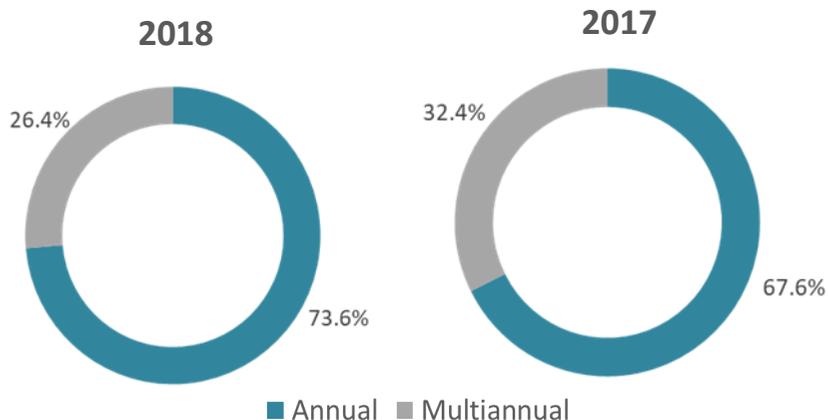
4 Pricing and subscription

5
Investment
strategy

1 Capitalize fleet and individual segments

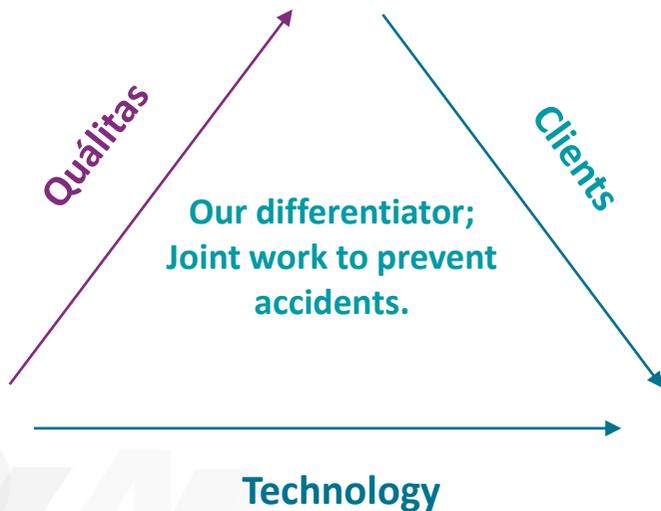
| | Financial Institutions | Fleets | Individual | ODQ | Other | Total |
|----------|------------------------|--------|------------|-------|---------|--------|
| 2018 | 12,994 | 10,662 | 8,331 | 726 | 110 | 32,823 |
| 2017 | 14,733 | 9,294 | 6,862 | 587 | 674 | 32,149 |
| Δ | | | | | | |
| Relative | (11.8%) | 14.7% | 21.4% | 23.6% | (83.7%) | 2.1% |
| Absolut | (1,738) | 1,368 | 1,469 | 139 | (564) | 674 |

If the ODQs were an independent auto insurance company, they would now be in the 19/33 position



2 Technological innovations

A) Accident prevention



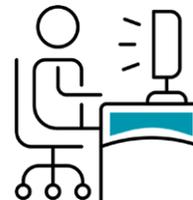
Heavy equipment accident rate

| 2017 | 2018 |
|-------|-------|
| 82.4% | 72.3% |

Risk training

Analysis of the information

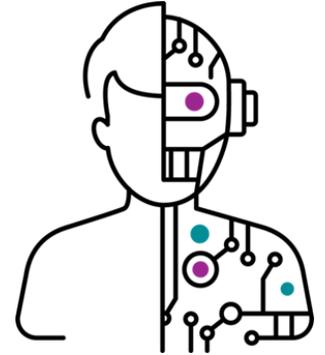
Devices / Technology



2 Technological innovations

B) PROCESS AUTOMATION AND ARTIFICIAL INTELLIGENCE

Implementation at the call center to improve time of response and quality of service



Examples:

Q Mobile

**Express
adjustment**

**Vehicle
inspection**

**Virtual
assistant
for
adjuster**

2 Technological innovations

C) MULTICHANNEL TO OFFER THE SERVICE TO OUR POLICYHOLDERS THROUGH ANY OF:

The user interacts with the automated chat, to check the status of a claim. Pre-defined questions or options to select



Chatbot



Messenger

Receive micro-apps, via SMS, to send location, connect with adjuster, know the status of the loss



Micro-apps



SMS in



Voice

Integrate Chatbot in the app



QMobil

More efficient location



Location

Public web



Web



Voice



SMS out



Location



Chat



Location



Voice



Telephone operators



Adjusters 13

3 Additional coverage

Products made for each policyholder



Objective: Increase Premium income

Transportation expenses in case of total loss

Auto agency

Replacement car

Partial theft

Cross civil liability

+ 40

4 Pricing and subscription

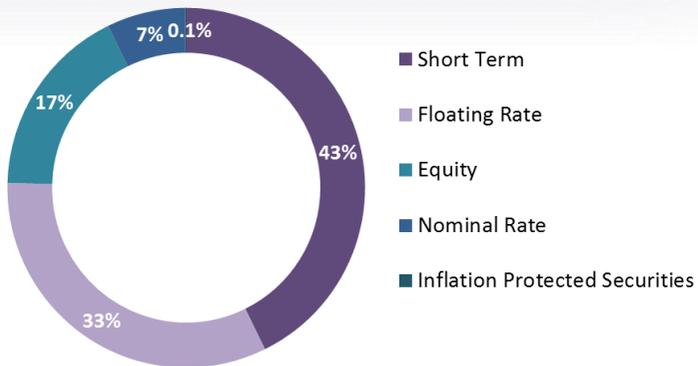
TARIFF STRUCTURE



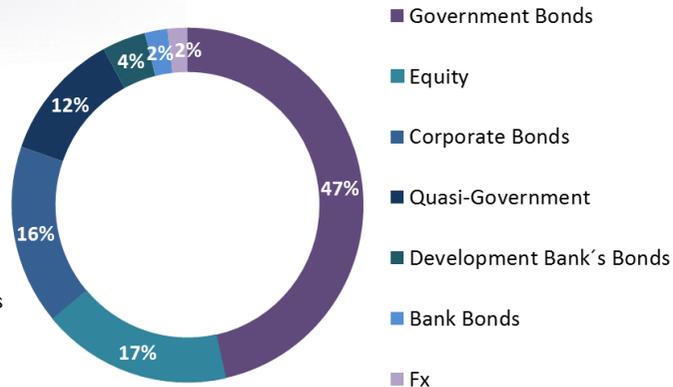
Leaders in the market with discipline in price management (both ways)

5 Investment strategy

Portfolio by risk



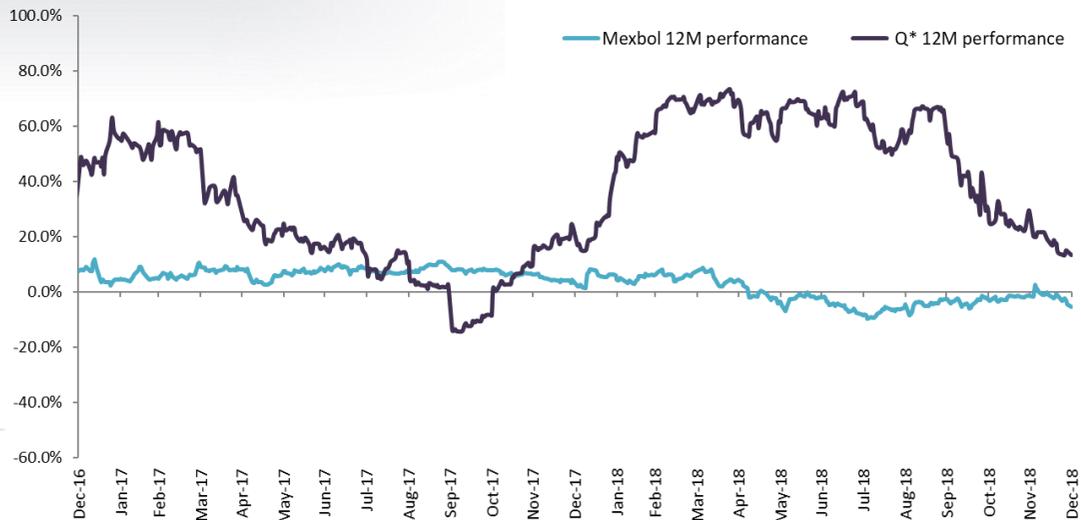
Portfolio by type of issuer



Return on investments (%)



Our Stock – Q*



2018 Average traded volume: 606.6 K

2018 Average traded value: 28,845 K (MXN)

Liquidity: High

Indices: DJSI MILA Pacific Alliance, FTSE BIVA

| Q* MEXBOL | |
|-----------|---------------|
| 12M | 13.3% (15.6%) |

* March 13th 2019



25

years

Is just the beginning...

Contact us

Santiago Monroy

T: +52 55 15556056

smonroy@qualitas.com.mx

Andreina Incandela

T: +52 55 15556104

aincandela@qualitas.com.mx

María Fernanda Escobar

T: +52 55 15556175

mfescobar@qualitas.com.mx