



Quálitas was born in 1994 thanks to the initiative of a group of Mexican entrepreneurs to create a monoline insurance company specialized in auto insurance.

As of 2007, it is the leading company with the largest market share in auto insurance in Mexico.

Its unique business model has allowed it to offer a first quality service under the largest coverage network in the country and with presence in the United States, Costa Rica and El Salvador.

Why Q*?

Quálitas offers an excellent quality service at competitive prices, being the best option for the policyholders.

The products design is based on the needs of each of the markets in which the company operates.

Devices and tools are constantly being developed to speed up the service and increase value.

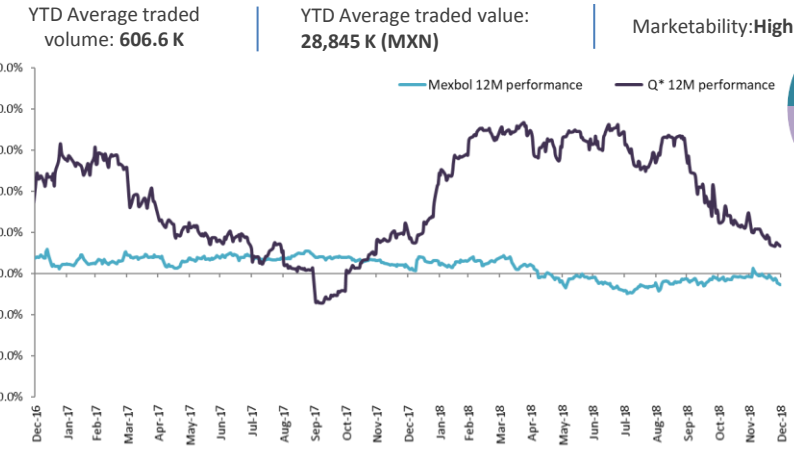
The company has an indicators program that allows monitoring and controlling costs, ensuring profitability and generating value for stakeholders.

Quálitas has a decentralized operation, which has allowed to penetrate throughout the Mexican Republic and other countries.

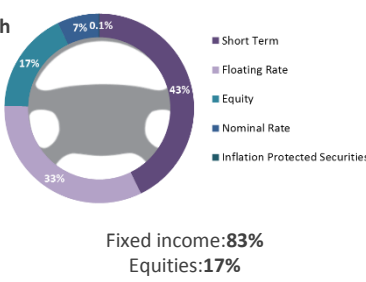
Financial Highlights

INCOME STATEMENT	4Q18	4Q17	Δ %/bp	2018	2017	Δ %/pb
Premiums Written	9,797	9,596	2.1%	34,495	33,820	2.0%
Premiums Earned	8,565	8,044	6.5%	31,810	28,668	11.0%
Underwriting Result	791	468	69.0%	1,734	778	122.8%
Integral Financing Result	133	479	(72.1%)	1,717	1,829	(6.1%)
Net Result	658	843	(21.9%)	2,428	2,064	17.7%
BALANCE SHEET						
Assets	56,642	51,059	10.9%	56,642	51,059	10.9%
Investments & Real Estate	29,514	26,735	10.4%	29,514	26,735	10.4%
Invested Assets or float	28,936	25,956	11.5%	28,936	25,956	11.5%
Technical Reserves	36,173	32,843	10.1%	36,173	32,843	10.1%
Total Liabilities	47,537	43,108	10.3%	47,537	43,108	10.3%
Stockholders' Equity	9,104	7,951	14.5%	9,104	7,951	14.5%

Q* performance



Investment portfolio



FTSE BIVA

MEMBER OF
Dow Jones
Sustainability Indices
In Collaboration with RobecoSAM

Costs Ratios

