

# GOING BEYOND

ANNUAL REPORT 2015



BEYOND THE  
ROAD TRAVELLED



BEYOND  
PROFITABILITY



BEYOND  
COLLABORATING



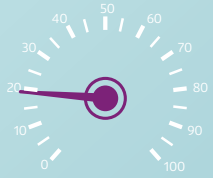
BEYOND  
INNOVATION



BEYOND  
SHARING



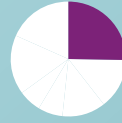
# QUÁLITAS IN NUMBERS



19,856  
MILLION  
WRITTEN PREMIUMS



17,065  
MILLION  
EARNED PREMIUMS



25.3%  
MARKET  
SHARE



564  
MILLION  
NET RESULT



12.1%  
ROE



95.6%  
COMBINED  
RATIO



2.8  
MILLION  
INSURED  
VEHICLES



345  
OFFICES



3,905  
EMPLOYEES



915  
CLAIMS OFFICERS



10,253  
AGENTS



1,281,004  
CLAIMS  
ASSISTED





QUÁLITAS IS THE LARGEST AUTO INSURANCE COMPANY IN MEXICO IN TERMS OF MARKET SHARE, WITH OPERATIONS IN CENTRAL AMERICA AND U.S.A.

ITS SPECIALIZED BUSINESS MODEL, BASED EXCLUSIVELY IN AUTO INSURANCE, HAS ALLOWED THE COMPANY TO PROVIDE TOP QUALITY SERVICE UNDER THE LARGEST NETWORK IN IN MEXICO.

We go beyond because we have the best team and technology to fulfill our clients' needs. Our mission is to protect the property of our policyholders anytime, anywhere.



# LETTER TO SHAREHOLDERS

We are uniquely positioned in the auto insurance market, and we are confident that our specialization will be the key to continue being a leading player in the market. We are fully committed to increase profitability and the value of our Company in the future.

 **344,603**  
INSURED  
VEHICLES DURING 2015

## Dear Shareholders:

2015 was a challenging year for all market participants, since Mexico has become increasingly interconnected with the rest of the world it is affected by global macroeconomic variables. As one of the main players in Mexican automobile insurance industry, we are not immune to external factors such as the currency devaluation and low levels of interest rates, nevertheless, we had a year with significant achievements that are worth emphasizing.

During 2015 we opened seven service offices and 35 development offices, consolidating our distribution network with 345 offices, 3,905 employees, working with more than 10,200 agents. We continue strengthening our corporate structure with committed professionals, bearing in mind the importance of human talent in order to reach future goals.

The automobile production in Mexico had an outstanding performance closing the year with 3.4 million vehicles, out of which 1.4 million were commercialized within the country. The increase in new units together with higher car financing was a key expansion driver, throughout the year we managed to insure 344,603 additional units, representing almost 950 units per day, to finish the year with 2.8 million insured vehicles.

 **14.5%**  
WRITTEN PREMIUMS

Also, Mexico's economic growth during 2015 was 2.5%, while auto insurance industry expanded 10.3% annually in written premiums. At Quálitas we achieved a sound growth of 14.5% in written premiums and 11.1% in earned premiums, driven by the performance in Mexico and the subsidiaries abroad. It is important to highlight that we remain oriented on a continuous improvement of our service in order to maintain and increase our client portfolio.

On the other hand, inflation observed in the automotive sector was very different from that registered in the economy as a whole, since it has experienced a more accelerated growth, particularly in the spare parts and auto parts markets, mainly driven by the currency depreciation. This effect had a direct impact on our claims costs.

We recorded an operating loss of Ps.3 million for the full year. However, when compared to our competitors in Mexico, we closed the year with a combined ratio of 96% while the market concluded with 99%. Furthermore, despite the volatility in the markets, investment income during 2015 reached Ps.833 million, which represented an annual return in our portfolio of 5.5%.

We are thrilled with our subsidiary in the United States, where we see great growth potential, we are in a stage of getting to know the regulation, developing the systems required for an efficient operation.

We are continuously working on the growth and improvement of our transactions at El Salvador and Costa Rica, adapting to the uniqueness of each market.

We are prepared to comply with Solvency II requirements and are confident that the effort we have conducted will be reflected in a better financial position by using our own models for computing reserves.

We have been able to maintain and increase our market share, closing the year with 25.3%, the flexibility and dynamism of our business model, and our tailor-made products, continue being attractive to consumers. We will remain close to our policyholders, offering adequate solutions to satisfy their changing needs.

We are aware of the complex times ahead, but we are certain that we can turn challenges into opportunities. We are uniquely positioned in the auto insurance market, and we are confident that our specialization will be the key to continue being a leading player in the market. We are fully committed to increase profitability and the value of our company in the future.

Truly,



**Joaquín Brockman L.**  
Chairman of the Board

25.3%  
MARKET  
SHARE







# BEYOND THE ROAD TRAVELLED



3,905  
EMPLOYEES



915  
CLAIMS OFFICERS



10,253  
AGENTS



## THE ROAD TRAVELLED

Since Quálitas started operations in March 1994, it has focused its efforts in building a personalized comprehensive service chain all across the country.

Through the investment in human talent and technology, the Company has successfully deployed the largest claims infrastructure in Mexico.



Quálitas is convinced that the only way to get policyholders' satisfaction is by understanding their current and future needs. In a world in constant evolution, it is critical to retain dynamism and flexibility in order to adapt to changing market conditions and new consumer demands.

With this sensitivity, Quálitas has continuously improved its service supply, offering timely and innovative solutions, bearing in mind that personal attention continues to be paramount for our customers before and after an accident.

That is why in Quálitas we continue opening offices to be near our clients, providing solutions to their insurance needs, recognizing how important is to be close to them in times of uncertainty.





## WE GO BEYOND

At the end of 2015, we have an office network comprised by 171 service offices and 163 ODQ's in Mexico.

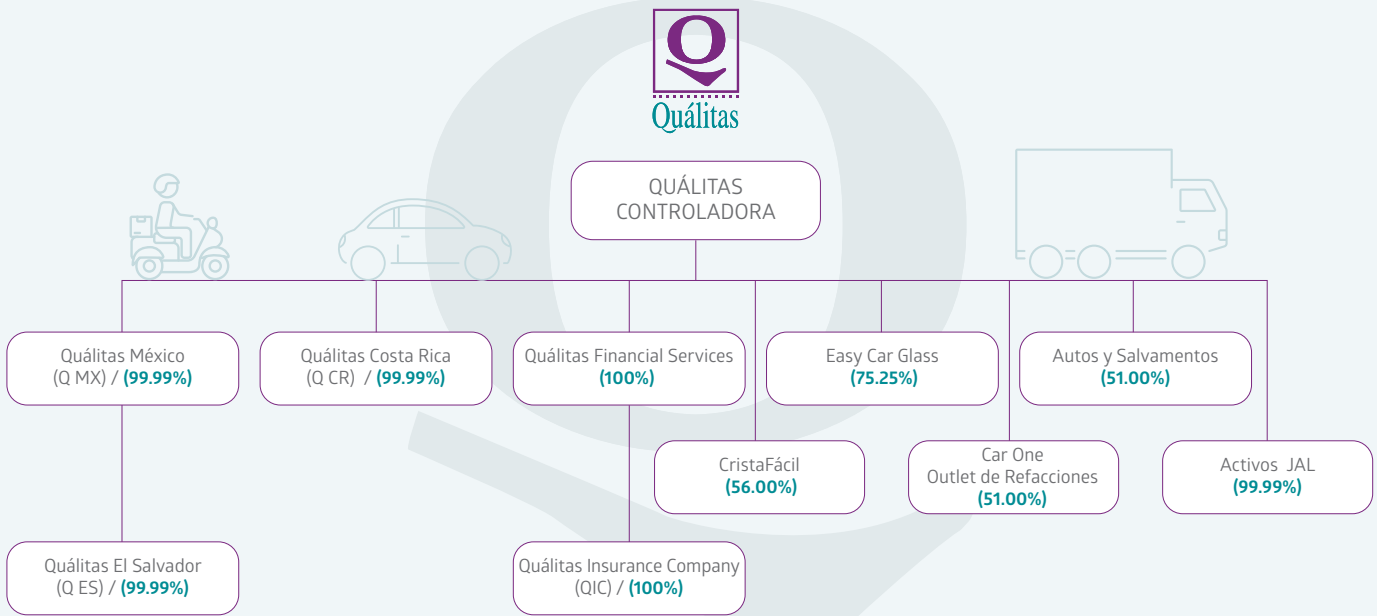
For the purpose of going beyond the road travelled, we kept opening offices in Mexico and our subsidiaries abroad. During 2015 we opened seven service offices and 35 ODQ's, consolidating our service network with 345 offices. We are confident that the expansion outside Mexico will be key to ensure the future growth of our Company.

We count with the support of 3,905 employees, out of which 915 are claims officers, working hand in hand with more than 10,200 agents, promoting a one on one relationship at all times, that will secure our clients satisfaction.





## ORGANIZATIONAL STRUCTURE



## OUR COVERAGE



Our expansion outside Mexico will be key to ensure the future growth of our Company.

Our network coverage:

- 1 Mexico
- 2 United States
- 3 El Salvador
- 4 Costa Rica



## Q TERRITORIES

Quálitas specialization in automobile insurance sector provides a competitive advantage to continue improving our markets and explore new ones.

### Quálitas USA (QIC)

Our subsidiary in the U.S. started operations in 2014, obtaining the permission to commercialize insurance products in 14 states. In the initial phase of the project, QIC began focusing on the border zone in the states of Arizona, California and Texas, offering the cross border product for commercial vehicles, domiciled in Mexico, covering a distance between 15 and 1,500 miles.

During 2015, QIC expanded its product portfolio, offering the domestic coverage in the states of Arizona and California, for commercial vehicles with U.S. license plates. This coverage encompasses a significantly wider market, since it includes vehicles that collect cargo in the border and deliver it into distribution centers afterwards. Even when this product was not available for the full year, the results have been positive and we believe that its contribution to Quálitas growth in the coming years will be significant.

At the end of 2015 there were two service offices in operation.



3

STATES WITH  
COVERAGE



**Quálitas El Salvador (Q ES)**

Q ES finished the year with 15,718 insured vehicles, four service offices and one ODO, which represented, by the end of 2015, the fifth place in the auto insurance market with 10.3% market share.

We remain focused on providing a top quality service, understanding the main differences in the Salvadoran market.

**Quálitas Costa Rica (Q CR)**

Q CR finished the year with 27,314 insured vehicles, 39.3% more units when compared to the previous year. During 2015 we opened one service office to close the year with four offices in operation. With this, we remain in the second place in the auto insurance market with 4.7 % market share.

We continue to adapt our products responding to specific demands of our local clients, confident that it will be reflected in a wider market penetration.



10.3%

MARKET SHARE



27,314

INSURED VEHICLES



# BEYOND PROFITABILITY



25.3%  
MARKET  
SHARE



19,856  
MILLION  
WRITTEN PREMIUMS



17,065  
MILLION  
EARNED PREMIUMS



# FINANCIAL HIGHLIGHTS

Throughout this section figures are expressed in millions of pesos

INCOME STATEMENT	2015	2014	Δ %/bp
Written Premiums	19,856	17,340	14.5%
Earned Premiums	17,065	15,356	11.1%
Acquisition Cost	4,518	4,143	9.0%
Claims Cost	11,747	10,674	10.1%
Technical Result	800	538	48.6%
Operating Expenses	803	724	10.9%
Operating Result	(3)	(185)	NA
Investment Income	833	1,036	(19.6%)
Income Taxes	266	230	15.5%
Net Result	564	624	(9.6%)
BALANCE SHEET			
Investments	15,583	13,144	18.6%
Total Assets	29,051	24,423	18.9%
Technical Reserves	18,691	15,450	21.0%
Total Liabilities	24,078	20,055	20.1%
Stockholders' Equity	4,972	4,368	13.8%
COST RATIOS			
Acquisition Ratio	22.8%	23.9%	(114)
Claims Ratio	68.8%	69.5%	(67)
Operating Ratio	4.0%	4.2%	(13)
Combined Ratio	95.6%	97.6%	(195)
PROFITABILITY RATIOS			
Return on Investments	5.5%	8.1%	(264)
LTM ROE	12.1%	15.4%	(328)

NA: Not Applicable

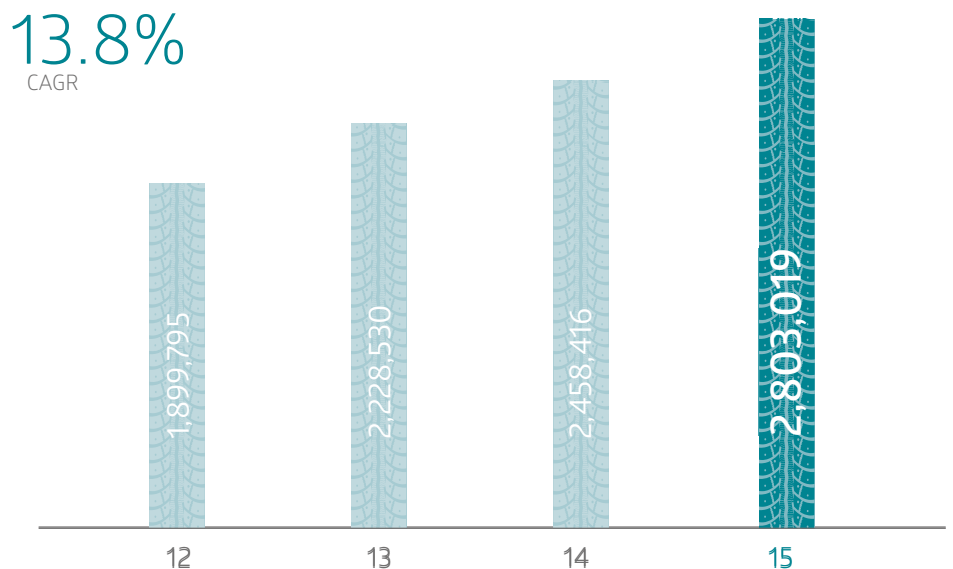
 **14.0%**  
INCREASE IN  
INSURED UNITS

During 2015 Quálitas reached a sound growth in written premiums of 14.5% and 11.1% in earned premiums, above the 10.3% increase recorded in the auto insurance industry in Mexico, and far above the 2.5% growth in the Mexican economy as a whole, driven by the good performance in Mexico and the rest of the territories where it has operations.

This meant an increase in insured units of 14.0% when compared to the previous year, totaling 344,603 units for the full year, which represented near 944 vehicles per day, to finish 2015 with 2.8 million insured vehicles. A large proportion of this expansion is explained by the rise in new units sold within Mexico, combined with a greater automobile financing.

This resulted in a market share increase in Quálitas Mexico, finishing 2015 with 25.3% from 24.9% recorded the previous year. Despite a highly competitive environment, the Company managed to maintain its portfolio and increase its customer base throughout different distribution channels.

## INSURED VEHICLES



CAGR: Compound Annual Growth Rate

## INCOME BY SEGMENT

Segment	2015	2014	Δ \$	Δ %
Individual	3,928	3,447	481	13.9%
Fleets	5,999	5,744	254	4.4%
Financial Institutions	8,554	7,422	1,132	15.3%
Subsidiaries	660	258	401	NA
Other	716	468	248	53.0%
<b>Total</b>	<b>19,856</b>	<b>17,340</b>	<b>2,517</b>	<b>14.5%</b>



## SPECIALIZATION AS AN ADVANTAGE

The specialization and flexibility of our business model has allowed us to offer cutting-edge solutions that fit our customers' demands.

We perceive our agents and policyholders value the service and personal attention that Quálitas provides at any time.

We are convinced that the nearness and openness when listening to their needs will be essential to continue with our leadership in the auto insurance industry.

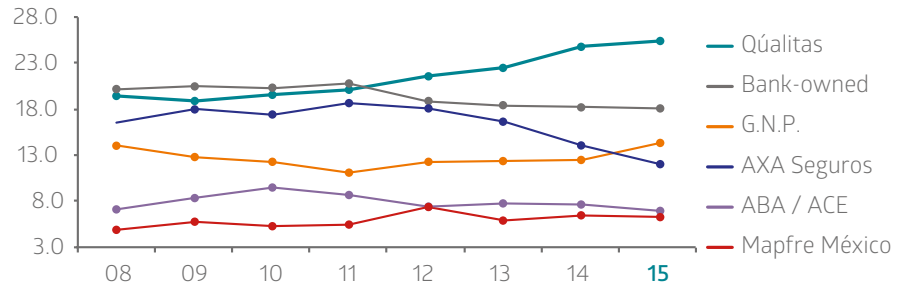
### MARKET SHARE

#### WRITTEN PREMIUMS

	2008	2009	2010	2011	2012	2013	2014	2015
<b>Quálitas</b>	<b>19.3</b>	<b>18.9</b>	<b>19.6</b>	<b>20.1</b>	<b>21.5</b>	<b>22.5</b>	<b>24.9</b>	<b>25.3</b>
G.N.P.	14.0	12.8	12.4	11.1	12.3	12.4	12.5	14.3
AXA Seguros	16.6	18.1	17.4	18.6	18.1	16.5	14.0	12.1
ABA/ACE	7.2	8.5	9.5	8.6	7.5	7.8	7.7	7.0
Mapfre México	4.9	5.8	5.4	5.5	7.4	5.9	6.5	6.3
<b>Other</b>	<b>17.9</b>	<b>15.5</b>	<b>15.6</b>	<b>15.3</b>	<b>14.3</b>	<b>16.5</b>	<b>16.2</b>	<b>16.8</b>
<b>Bank-owned</b>	<b>20.1</b>	<b>20.4</b>	<b>20.1</b>	<b>20.8</b>	<b>18.9</b>	<b>18.4</b>	<b>18.3</b>	<b>18.2</b>
<b>Total Market</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: AMIS, Mexican Insurance Association

25.3%  
MARKET SHARE



95.6%  
COMBINED RATIO

During 2015 we noticed a more accelerated level of inflation in the automotive sector, particularly in the spare parts and auto parts segments. This is the result of the currency depreciation that took place during the year, having a direct impact on our claims costs, mainly in the fourth quarter, which resulted in an operating loss of Ps.3 million for the full year, with a ROE of 12.1%.

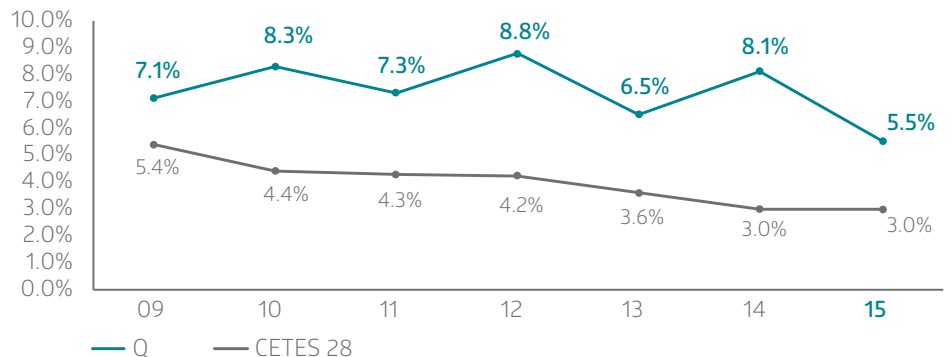
It is noteworthy that during 2015 we achieved a significant improvement on the Company's costs ratios, recording a combined ratio of 95.6%, which compares favorably with the 97.6% combined ratio registered in 2014. As part of its fundamental strategy and in order to develop competitive advantages, Qúalitas remains focused on containing and decreasing costs.

↑ 18.6%  
TOTAL INVESTMENTS

Once again, the investment portfolio showed a sound performance in 2015, recording an investment income of Ps.833 million, representing a 5.5% return, surpassing the annual guidance of CETES 28 + 200 basis points, while total investments item had an increase of 18.6% year over year.

RETURN ON INVESTMENTS

5.5%  
RETURN

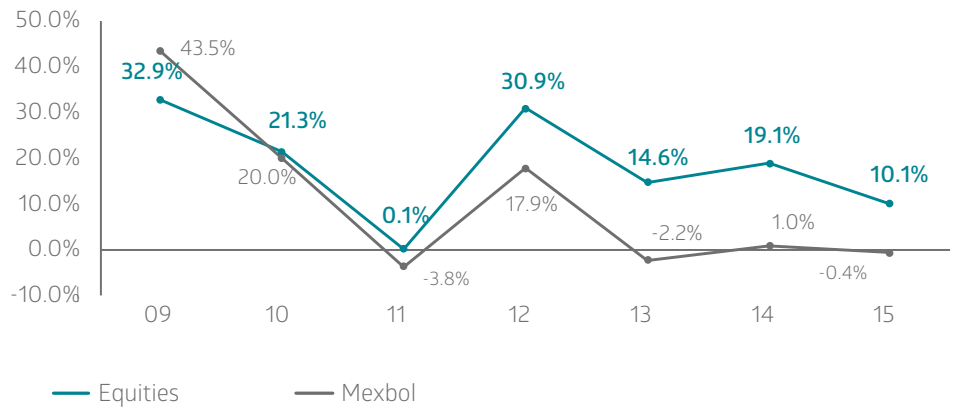




## EQUITIES

10.1%

RETURN



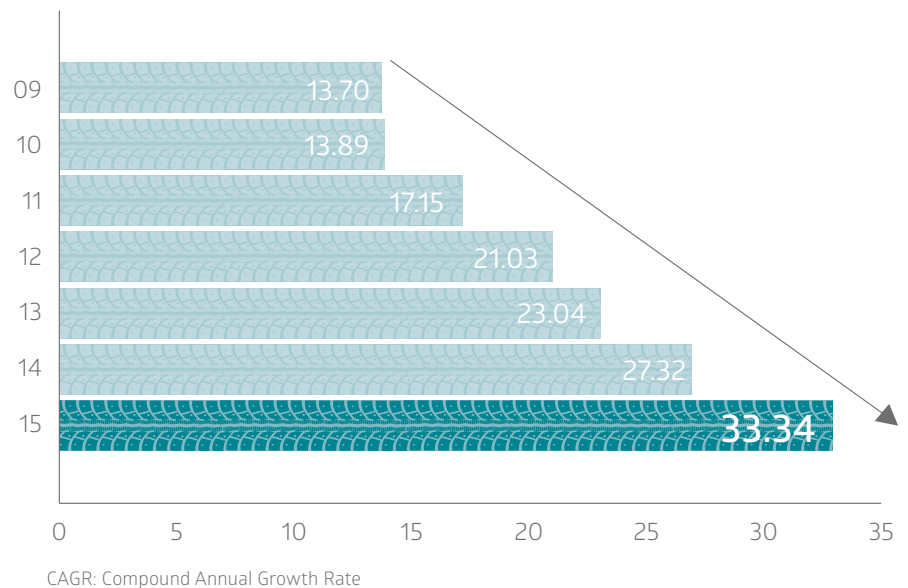
The annualized return on the equity portfolio was 10.1%, which compares positively with NAFTRAC and IRT return rates.

Cash and Investments per share ratio continued showing a sustained growth.

## CASH AND INVESTMENTS PER SHARE

16.0%

CAGR (2009 A 2015)



During 2015, the Company complied with Solvency II requirements in Mexico and is confident that the efforts conducted will be reflected in a better position for Quálitas in the Industry.

Quálitas is uniquely positioned in the auto insurance market and trusts that specialization will be key to continue being the leading player in the market. The Company is fully committed to increase profitability and to enhance shareholders' value.



BEYOND  
COLLABORATING



This year we continued strengthening our internal structure in order to be more efficient in the operation and to keep improving the quality of our service.



## BUSINESS MODEL

Quálitas entrepreneurial business model has always promoted a personalized comprehensive service throughout every link of the operating chain. It is founded on four corner stones, **Excellence in Service, Cost Control, Specialization and Decentralization.**



181  
SERVICE OFFICES

The success of its business model has relied on the close communication between Quálitas and the service offices, agents, policyholders, suppliers and employees. The Company aligns the interests of all participants since the moment of quoting an insurance policy, until the delivery of a repaired vehicle.

Quálitas provides the pricing of the products in its portfolio, in addition to the claims infrastructure support throughout the country. Service offices were established via a partnership of the Company with local entrepreneurs, specialized in the auto insurance industry, with independent decision making power. Most of the sales of insurance policies are done through agents, who are not exclusive.

Since 2011 the Company developed the ODQ's model, it is comprised by small service offices in distant towns where insurance penetration is still very low. These offices are run by Quálitas employees and are locally supported by the closest service office.



164  
ODQ's

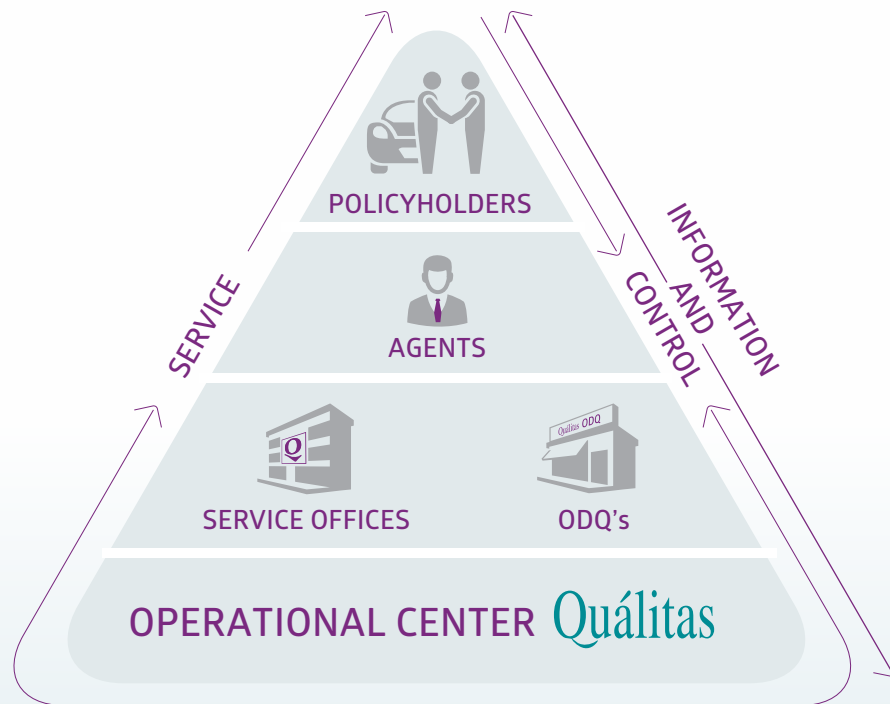
It is worth mentioning that Quálitas has always shown special interest for the career of its agents, helping them with certification and courses. Going a step beyond, since 2013 the project **"Training Agents"** was launched, educating professionals with the right profile that are looking to join the insurance industry, by participating in the training and certification that Quálitas provides. From 2013 to 2015 more than 1,200 new insurance agents have been trained under this program. We believe that the commitment with the community and our colleagues is essential to establish long term relationships.



**3,905**  
EMPLOYEES

At the end of 2015 Quálitas service network concluded with 181 service offices, out of which 171 are based in Mexico, four in El Salvador, four in Costa Rica and two in the U.S. In addition to 163 ODQ's in Mexico and one in El Salvador, working hand in hand with more than 10,200 agents and 3,905 employees.

## BUSINESS MODEL



### Quálitas

- Call Center
- IT Support
- Product Pricing
- Claims infrastructure
- New Channels: Telephone & Internet

### Service Offices

- Owned by specialized local entrepreneurs
- Independent decision-making

### Agents

- Agents are not exclusive



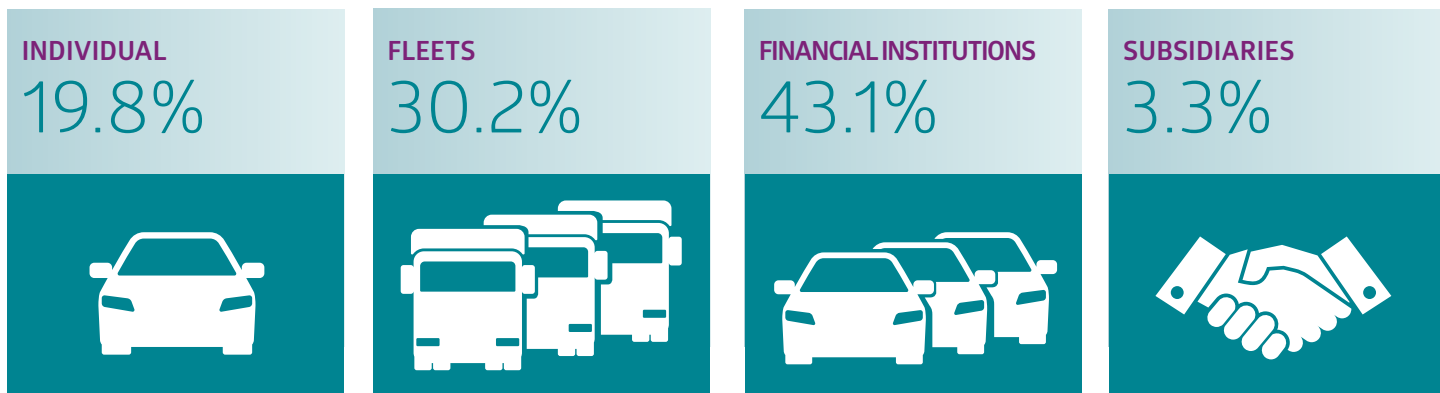




## DISTRIBUTION CHANNELS

Quálitas sells policies through four large segments: Individual, Fleets, Financial Institutions and Subsidiaries.

Most of the sales coming from Individual, Fleets and Subsidiaries are done through insurance agents or brokers. Financial Institutions are mainly the financial branch of major automakers, as well as Financial Groups that grant automotive credit.





## CORPORATE GOVERNANCE

Quálitas has developed a robust Corporate Governance structure that promotes a culture of transparency and accountability.

To ensure these principles, the Company relies on the Board of Directors and on several committees run by experienced professionals in different areas, to look after shareholders' interests.

The Board of Directors has eleven members, out of which eight are proprietary independent members and three are proprietary related members, which represent a 72.7% of independence. Independent members, as well as alternate members, are selected upon their experience, capability and professional reputation, taking into account that they must discharge their functions free of any conflict of interest and not be subordinated by any personal, corporate or financial interest.

With this structure, the Company seeks to have comprehensive advice as well as open discussions on strategic matters.

### **Internal Control**

Quálitas considers Internal Control as a cornerstone, related functions are carried out through joint efforts with the Audit and Corporate Practices Committees, the Risk Assessment Department and the support from internal and external auditors.

In order to ensure transparency and proper management, Quálitas has set up seven committees. Such committees are comprised by independent board members and officers of the Company, both men and women.

BOARD OF DIRECTORS		COMMITTEES						
	QUÁLITAS CONTROLADORA	AUDIT	CORPORATE PRACTICES	SOCIAL RESPONSIBILITY	INVESTMENTS, FINANCE AND PLANNING	OPERATIONS	REINSURANCE	COMMUNICATION AND CONTROL
Joaquín Brockman Lozano								
Wilfrido Javier Castillo Sánchez Mejorada								
Fernando Jacinto Velarde Muro								
Juan Enrique Murguía Pozzi								
Juan Felipe Sottill Achutegui								
Juan Marco Gutiérrez Wanless								
Harald Feldhaus Hermann								
Juan Orozco y Gómez Portugal								
Raúl Alejandro Jiménez-Bonnet García								
Mauricio Domenge Gaudry								
Christian Alejandro Pedemonte del Castillo								
Noah Daniel Couttolenc Brockmann								
Wilfrido Javier Castillo Miranda Olea								

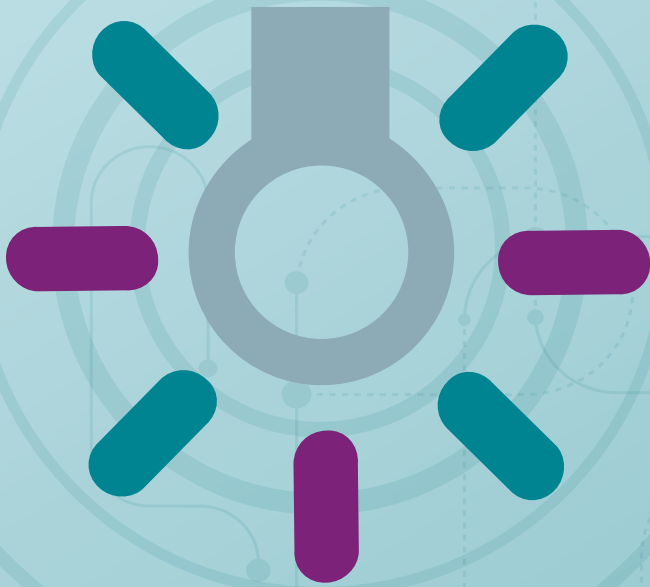
Proprietary Related    
 Proprietary Independent    
 Suplente Relacionado    
 President

**NOTE:** THE OPERATIONS, REINSURANCE AND COMMUNICATION AND CONTROL COMMITTEES APPLY ONLY TO QUÁLITAS MX.









# BEYOND INNOVATION



9,539

Q MOVIL APP  
DOWNLOADS



2.5

MILLION CALLS  
RECEIVED



09"

AVERAGE TIME TO  
ANSWER CALLS



## TECHNOLOGY BASED SERVICE

Over the years, Quálitas has invested a great amount of resources in technology in order to automate processes that help serve customers better.

Over the years, Quálitas has invested a great amount of resources in technology in order to automate processes that help serve customers better.

Given the number and diversity of its customers, Quálitas has developed and built innovative systems suitable to their changing needs.

In 2015 Quálitas concluded the development of an integral service platform, it starts when the policyholder opens the “Q Movil” app, after verifying the status of their policy, the call center communicates directly with the policyholder at the time of the accident. If the policyholder does not have the app, he or she can contact the call center directly to get the required attention.

Later on, a claims officer is assigned to the site of the accident using a geolocation system, in the meantime the policyholder can follow the location of the claims officer in real time.

After that, the vehicle is sent to the corresponding repair shop and/or the medical or legal service passes are assigned, if needed. Then the valuation test is run and the repair shop begins to repair the unit. At the end of the process, the policyholder gets an Integral Quality Survey.

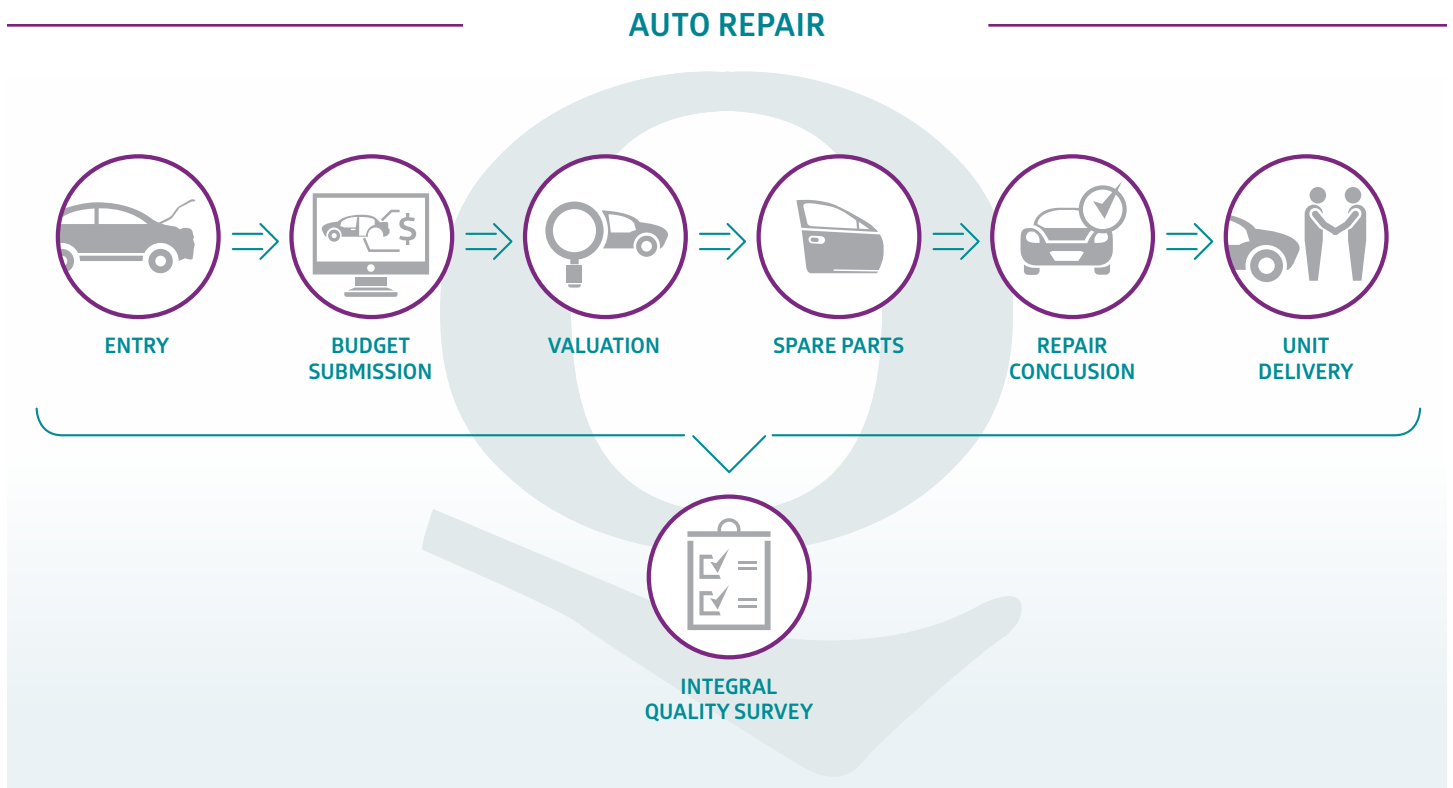
It is worth mentioning that during the entire procedure policyholders can review the status of their claim.



**Q MOVIL**  
 IT'S AN APP FOR MOBILE DEVICES THAT ALLOWS THE POLICYHOLDER TO BE LOCATED AND ASSISTED WITH JUST ONE CLICK



Following is a detail of the process that is run once a vehicle enters a repair shop:





## SERVICE SITES

During 2015 Quálitas continued developing and enhancing several service sites for customers, including the following:

### Q Agents

Designed for an efficient management of their portfolio, it includes a calendar with collection and expiration dates, claims follow up, repair status, etc.

Additionally, in 2015 the IT department implemented the off-line feature for quotation and issuance in mobile devices, this becomes extremely useful in areas with limited internet access.

### Q Agencies

Designed for an efficient management of large financial institutions, it includes a collection and payment feature, as well as claims follow up, among others.

### Q Suppliers

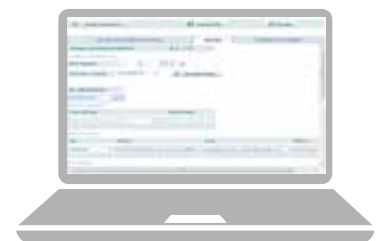
It has the ability to upload invoices for automatic payment, significantly reducing the collection period.



Q AGENTS



Q AGENCIES



Q SUPPLIERS



**+1,000**  
**MOBILEYE DEVICES**  
**INSTALLED**

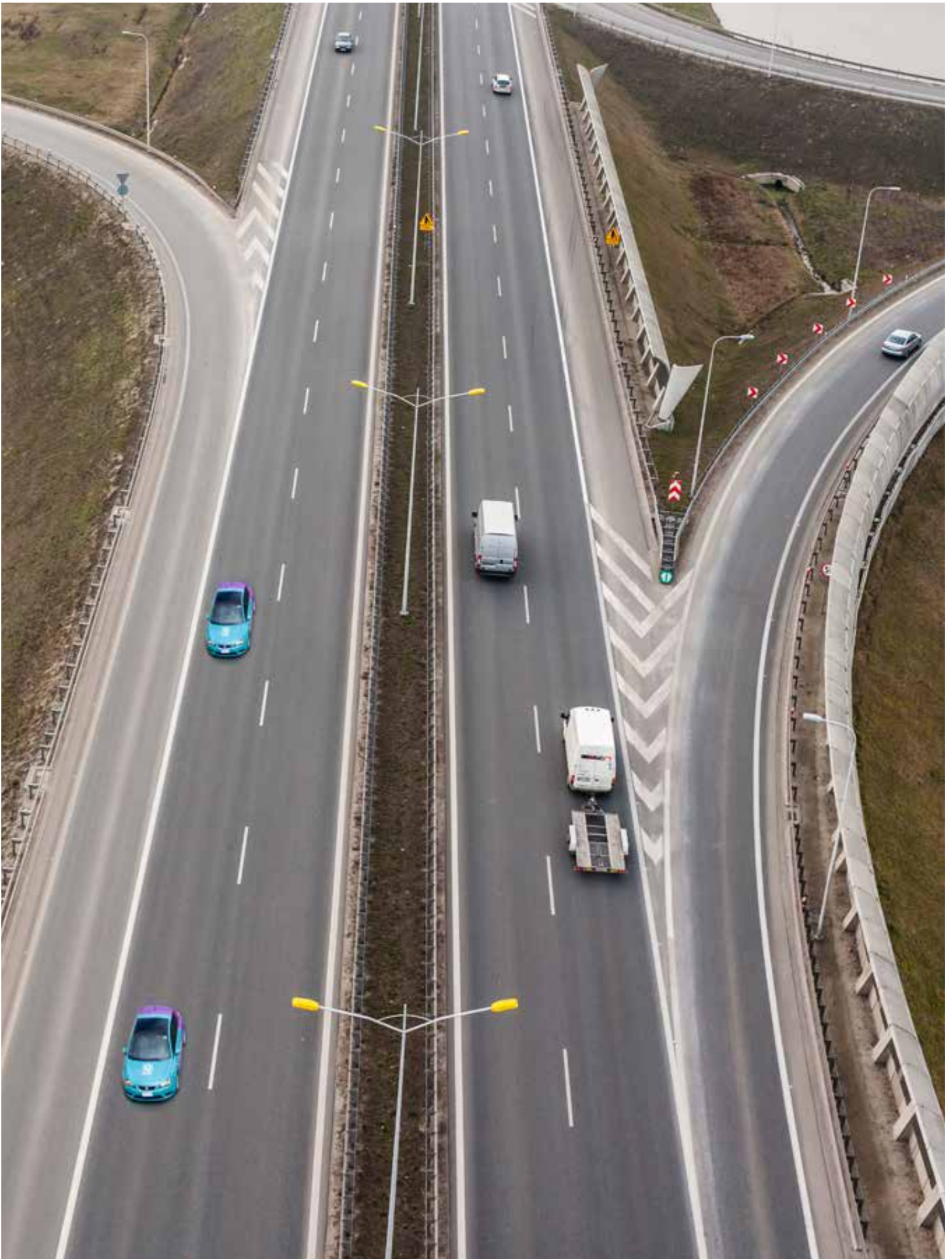
### Mobileye

Mobileye collision avoidance system is the latest advancement in accident prevention. This system utilizes an intelligent vision sensor that views the road ahead and can identify objects in the driver's path that may pose threats, such as other vehicles, cyclists and pedestrians, measuring the distance and relative speed of these objects.

The system can also detect traffic signs and lane markings alerting drivers when they veer out of the lane due to distraction or fatigue or when they go over the speed limit. When imminent danger is detected, it emits visual and audio alerts that warn the driver with sufficient time to make necessary corrections. This all happens in real time.

Quálitas has encouraged the installation of this technology on the Fleets segment, looking for the safety of policyholders and third parties. At the end of 2015 the Company had more than 1,000 devices installed.







# BEYOND SHARING



527

NEW AGENTS  
DEVELOPED



9

TALENT  
SEEDBEDS



900

REFORESTATION  
PARTICIPANTS





## SOCIAL RESPONSIBILITY IN Q

Quálitas defines Social Responsibility as the voluntary commitment to fully meet the purpose of the firm, acting lawfully, following ethical principles and taking into account all stakeholders.



UNIVERSIDAD  
— Quálitas —

1,300

EMPLOYEES ENROLLED IN THE  
ONLINE COMMERCIAL COURSES



627

PERSONS CONCLUDED  
AN ONLINE COMMERCIAL  
COURSE

Quálitas Social Responsibility model seeks to include on its daily operations all economic, social and environmental matters, through the dialog and agreements with different stakeholders in a committed and dynamic way.

With the Social Responsibility Committee, **Quálitas identified seven stakeholders with whom it established commitments and work programs.** In the Committee exists a special area focused in protecting the environment. During 2015 there were achievements and improvements regarding each one of the stakeholders and the environment.

### 1. Employees

Quálitas has encouraged an equal employment relationship using inclusive practices, gender and opportunities equality, a healthy work environment, social welfare and continuing education. In 2015 the Company granted 63 scholarships to employees in different academic degrees, as well as training programs for various areas.

At the close of 2015 Quálitas had a staff of 3,905 employees, out of which more than 900 are claims officers. Since claims officers are core to the service chain, in addition to provide support on their professional careers through training courses, the Company continued with the project "Claims Officers Seedbed", training 67 claims officers under this program. Also, during 2015 Quálitas launched the project "Quality Supervisors Seedbed" for the first time, training ten professionals in this field.

Additionally, in May 2015 **Quálitas University** was inaugurated. The first phase was targeted for sales people with the commercial school, which provides flexible and interactive online programs for employees, agents and service offices' staff.



At the end of the year, 1,300 employees were enrolled in this program, beginning with sales training. At least 627 people concluded a course.

## 2. Agents

Quálitas expects Agents and Office Managers to act with honesty, commitment and loyalty to the Company and its values, in order to offer policyholders full information on coverages and rights acquired under the insurance agreement with Quálitas, based on professionalism and ethics.

With the program “Agents Developer” Quálitas recruited, trained and provided the tools for the career development of new agents, helping them to obtain their agent license. In 2015, the Company developed **527 new agents**.



Also, at the end of 2015 the Company launched the program for endorsement of licenses, to help agents with the required training to fulfil with regulator’s demands. In 2015, **117 agents** benefited from this initiative.

Quálitas works in building long term relationships with its agents, which is why it developed the **Q Agents** app for quotation and issuance, as well as the efficient management of their portfolio.

## 3. Policyholders

Quálitas works in building long term relationships with its policyholders, based on transparency and ethics, looking to fulfil their needs and expectations through high quality service.

In order to offer top quality service, Quálitas relies on online systems that enable the Company to serve customers in a timely manner, follow up their claims and implement customer care surveys, having a 360° vision of Quálitas – Policyholder interaction. Additionally, the Company has an open communication channel for complaints and suggestions at [www.qualitas.com.mx](http://www.qualitas.com.mx)





#### 4. Shareholders

Quálitas promotes a culture of transparency and professional management with a long term vision, which ensures sustainability of the firm, by implementing ethical and honest corporate standards.

Quálitas releases transparent and timely information, cooperating with the integrity and trustworthiness of the stock market.

#### 5. Suppliers

Quálitas seeks honesty and transparency in the relationship with its suppliers, complying with operating standards and values, given that they are crucial to achieve top quality service. Following this purpose, the Company established agreements to reach its mission of improving growth and value creation for the firm.

Quálitas ensures equal and transparent selection processes that allow free competition amongst suppliers, seeking efficiency on payments and communication through the Q Suppliers Site. It guarantees information confidentiality and invites them to be socially responsible with the environment and stakeholders.



#### 6. Community

Quálitas promotes the development of the most vulnerable communities in the fields of education, health, and preservation of the environment, with the support of civil organizations and institutions of private assistance which have shown their concern for the welfare of others, measuring their social impact.



#### 7. Authorities

Quálitas collaborates honestly and professionally with the competent authorities, it fulfils in time and form with the regulations and requirements stipulated by them and promote dialogue to settle differences or conflicts.



## ENVIRONMENT

Quálitas promotes a culture of sustainability, with practices oriented to the efficient use of resources and to minimize the environmental impact of its activities.

The Social Responsibility Committee has worked to incorporate actions that contribute to the preservation of the planet.

The Company fully complies with the regulations on environmental matters dictated by authorities, and promotes practices for reducing the consumption of electricity in offices, responsible water consumption, reforestation, use of recycled goods, among others.









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## INVESTOR RELATIONS

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