



Potential without borders

Personal Auto – CA & TX

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August 2025



Agenda

- ❑ Exciting time to grow new business
- ❑ Coverage and characteristics of products
- ❑ Policyholder benefits
- ❑ Areas of opportunity
- ❑ Frequently asked questions



The advertisement features the Qualitas Insurance Company logo at the top left. To its right, a graphic of a globe with the US and Mexican flags is positioned next to the headline "1 policy for 2 countries". Below this, the text reads "We offer you our insurance policy with binational coverage." The main image shows a man, a woman, and a child leaning out of a red car, with the man pointing towards the horizon. The text "Personal Auto" is overlaid on the left side of the image. At the bottom right, there are two call-to-action buttons: "Insuring cars" and "Caring about people". Social media handles for Instagram (@qualitasins), Facebook (e.qualitasinsuranceSanDiego), and LinkedIn are listed, along with the website address www.qualitasinsurance.com.

Qualitas
INSURANCE COMPANY

**1 policy for
2 countries**

We offer you our
insurance policy with
binational coverage.

Personal Auto

Insuring cars

Caring about people

@qualitasins
e.qualitasinsuranceSanDiego
www.qualitasinsurance.com

Exciting time to grow new business



- We slowed down new business production in mid-2024 and have been focusing on improving profitability.
- With the significant improvement in loss ratios, we have implemented new business growth initiatives in California & Texas:
 - Expanded target markets in CA
 - Offered monthly down pay in expanded target markets in TX
- This is the exciting time to grow new business with Qualitas:
 - Remainder of 2025: Increase new business production in target markets
 - 2026 & beyond: Continue to growth in border states
- Our goal is to become the dominant player in cross-border Auto insurance.

One policy: double coverage



Ideal Customer

- Residents of CA and TX who frequently visit Mexico for long periods.
- Families with dual nationality who cross the border by car.
- People traveling for work, health, or vacation reasons.
- Immigrants with US license plates who need reliable insurance in Mexico.

Advantages with Qualitas:

“X insurance from the USA covers me in Mexico.”


For an additional cost, it covers only certain miles and few days. **Qualitas** offers countrywide coverage without limits on miles or days.

“What happens if I get into a crash in Mexico?”

You have attention from Qualitas adjusters on site, in Spanish, and a network of reliable workshops.

One policy: double coverage

Our policies automatically includes coverage in both countries, USA and MX, for a term of 6 months.

| | | Coverage | CA Binational | TX Borderless | |
|---------------|-----------|-------------------------|------------------------------|--|--|
| Full Coverage | Liability | Bodily Injury (BI) | \$30,000/\$60,000 | \$30,000/\$60,000 \$50,000/\$100,000 \$100,000/\$300,000 | |
| | | Property Damage (PD) | \$15,000 | \$25,000 \$50,000 | |
| | | Medical Pay | \$500, or \$1,000 | \$2,500 (PIP) | |
| | Phys Dam | Comprehensive Collision | Deductible: \$500 or \$1,000 | Deductible: \$500, \$1,000 or \$1,500 |  |
| | | Rental Reimbursement | \$30/day Max \$900 | \$30/day Max \$900 | |
| | | RSA | Max \$300 | Max \$300 | |

Documentation

Liability Only

- Current Vehicle Registration (CA or TX)
- Copy of all household Driver Licenses
- Proof of address if garaging in MX (CA only)

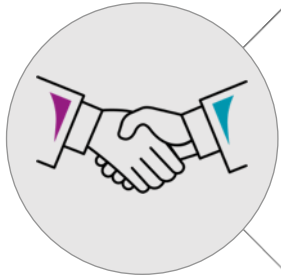
Full coverage

- Current Vehicle Registration (CA or TX) .
- Copy of all household Driver Licenses
- Photos of the vehicle from 4 different angles
- Proof of address if garaging in MX (CA Only)

Drivers

- We accept Mexican, International and all US state licenses (in TX we accept Matricula Consular).
- **We accept SR-22 and 1st DUI**

Policyholder Benefits



Direct Bill/Recurring debit or credit card* or checking account.
Full Pay
Online pay on our website (www.qualitasins.com)
Cash in any agent's office
* Convenience Fee of \$7.5 per transaction when using CC



CA: Please obtain the details from your General Agent
TX: 16.7% down pay, 5 payments (all TX except Houston metro & Austin-San Antonio areas)

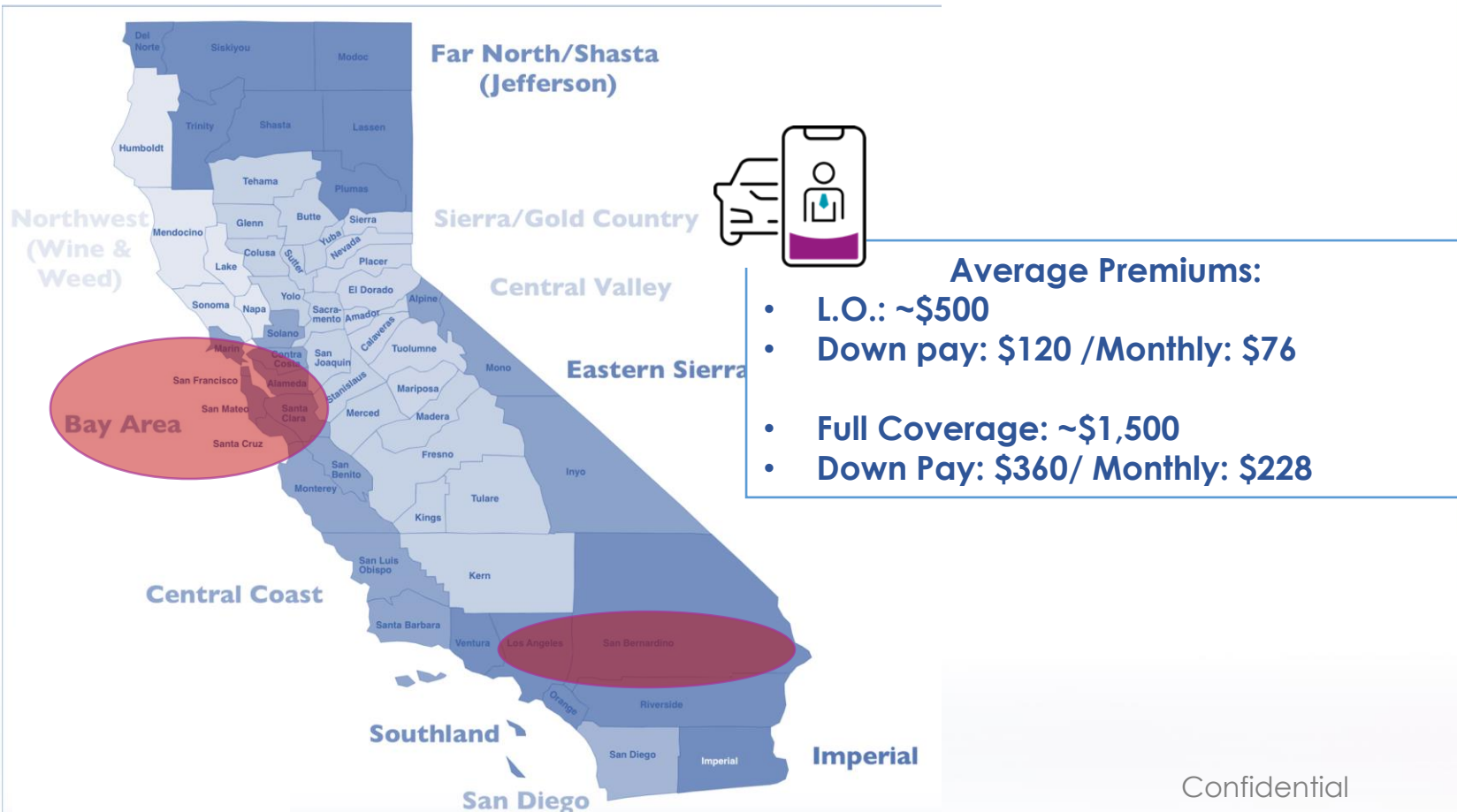


CA: 20% discount for Good Driver, Renewal Discount 5%,
Mature Driver Discount 5%, multiple vehicle discount up to 22%
TX: Prior Carrier Insurance Discount and Multi-Vehicle Discount
up to 34%, Insurance Score Discount up to 25%

Areas of opportunity

California Target Market

- **Target markets: Border counties, Riverside & Ventura counties, Central Valley, Central Coast, Northwest & Far North (please obtain the details from your GA)**
- LA, San Bernadino & Bay Area: currently not target markets



Areas of opportunity

Texas Target Market



Based on garaging zip code:

- **16 Border counties, Dallas-Fort Worth metro, Waco and other areas:**
16.7% down pay, 5 installments
- Gulf Coast (Houston metro) & Austin-San Antonio areas:
50% down pay, 1 remaining pay



Average Premium:

- **L.O.: ~\$600**
- **Down Pay: \$100**
- **Monthly: \$80**

- **Full Coverage: ~\$2,000**
- **Down Pay: \$334**
- **Monthly: \$330**



Confidential







Underwriting Guidelines

Frequently Asked Questions

| | CA Binational | TX Borderless |
|-----------------------------|--|---|
| Excluded Driver | Coverages don't apply | Coverages don't apply |
| Full Coverage | <ul style="list-style-type: none"> Vehicles costing more than \$70,000 (Except for Good Driver) Salvage vehicles acceptable for extra cost | <ul style="list-style-type: none"> Vehicles 15 yrs old or more are not accepted. MRSP cannot exceed \$75,000. Salvage vehicles are <u>not</u> accepted |
| Rental Reimbursement | <ul style="list-style-type: none"> Applies only in case of accidents. Must be purchased with Comp/Coll | <ul style="list-style-type: none"> Applies only in case of accidents. Must be purchased with Comp/Coll |
| Roadside Assistance | <ul style="list-style-type: none"> Mechanical breakdown only | <ul style="list-style-type: none"> Mechanical breakdown only |

Quote Reminders:

- Use the VIN (Vehicle Identification Number)
- UW and MVR (3rd party reports) are automatic
- Next Day Binding Only

| DM Y RT/ COMPREHENSIVE | VS | COLISION/ COLLISION |
|--|---|--|
|  <p>INCENDIO/FIRE</p> |  <p>ROBO TOTAL/ TOTAL THEFT</p> |  <p>VOLCADURA/OVERTURN</p> |
|  <p>ANIMALES/ HIT BY OR AN ANIMAL</p> |  <p>DESASTRES NATURALES/ NATURAL DISASTERS</p> |  <p>COLISION/ COLLISION</p> |



Questions ?

