

Curriquálitas

October 2021

Insure Cars, care people!

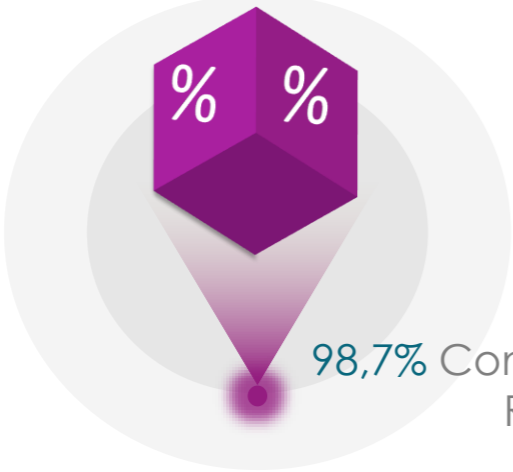
Highlights – October 2021

\$ 21,5 Mill USD
Net Written Premiums

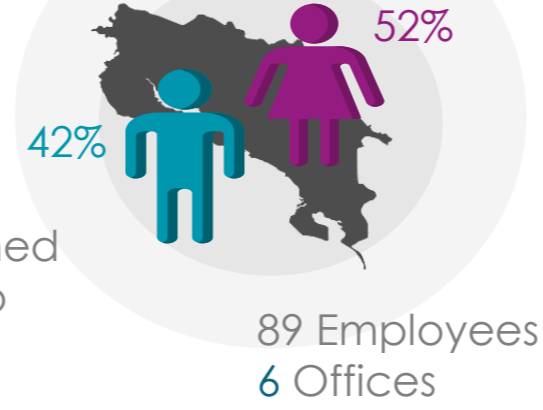


% %

98,7% Combined Ratio



Gender



11.325
Claims



October 2021

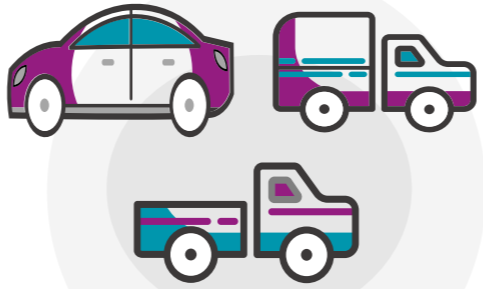
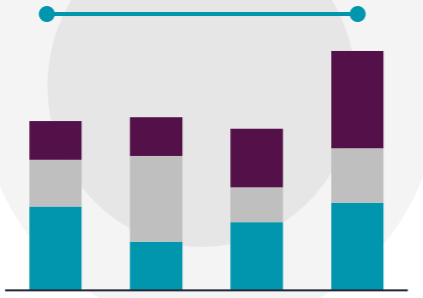


A- Stable
Risk Rating

9.9% Market Share



Profit
\$1,67 million
USD



71.073 Insured Vehicles

Growth 12,4% vs 2020



99.13 %
Customer
Satisfaction
index

Corporate structure

GEOGRAPHIC SUBSIDIARIES:

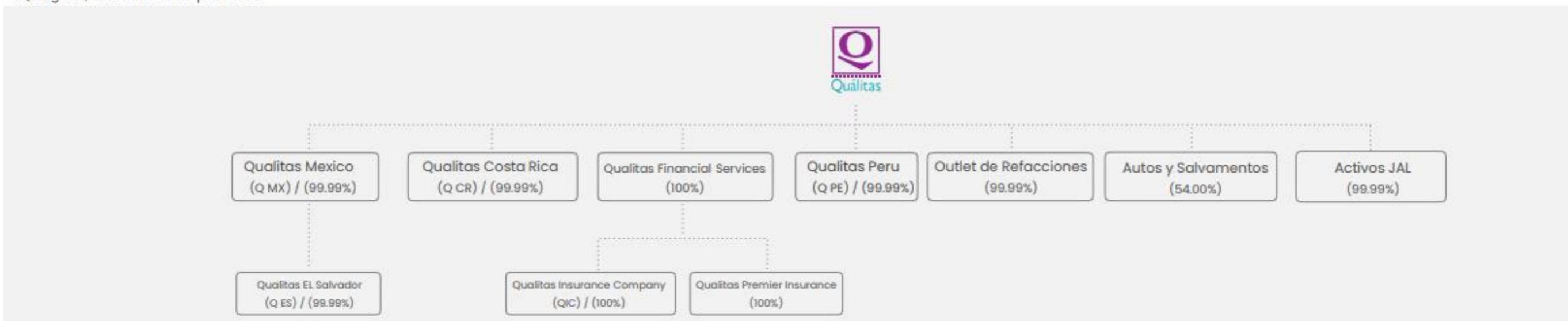
We seek to expand and replicate our business model, having a greater income diversification and potentialize growth.



*3Q21 figures, based on written premiums

VERTICAL INTEGRATION:

Operational efficiencies, which allow us to reduce our costs, improve service to policyholders and increase profitability.



Business Model

Qualitas' DNA

QUALITAS OPERATIONAL CENTER:

Business model based on excellence in service & cost control.

Technological systems used in our call center are design *in house*.

Automatic assignment of claim officers using geolocation tools.

(National) average time of claim officers' arrival ~25 -30 minutes.

94% of cases, our claim officers arrive to the accident site before competition



ODQ's: Qualitas development offices

Business Foundations



- Closeness thru office net and agents who bring specialized attention.
- Dynamic structure and processes.
- Efficiency thru technology.
- High quality suppliers are a must.



- Efficiency in the use of resources.
- Maximize investments and performance.
- Key performance indexes.



- Multiple business sale methods.
- Clients can trust the agents
- Intrepid, thru new developing offices.



- Experience in the vehicle's insurance branch.
- Flexibility to adapt the business model to different countries.
- Innovation according to insured needs.

Quálitas in numbers



365 days / 24 hours
Call Center

365 days / 24 hours



1,909,426 **75.360 QCR**

Incoming calls



Branch offices **6 QCR**

Operations in 4 countries : 8.0%



1 – 30.48% Rnk/Mkt
Share - #2 – 9.9 %



4,182,347 **71.073 QCR**

Insured vehicles



421,757 **11.325 QCR**

Claims



491

oficinas

6 Offices QCR

207

Direct channel
Offices

284

Service Offices

- ✓ San José
- ✓ Liberia
- ✓ San Carlos
- ✓ Perez Zeledón
- ✓ Alajuela
- ✓ Cartago



+ 16,900

Agents & Brokers

QCR 72 / 33



1,140 **70 QCR**

Adjusters



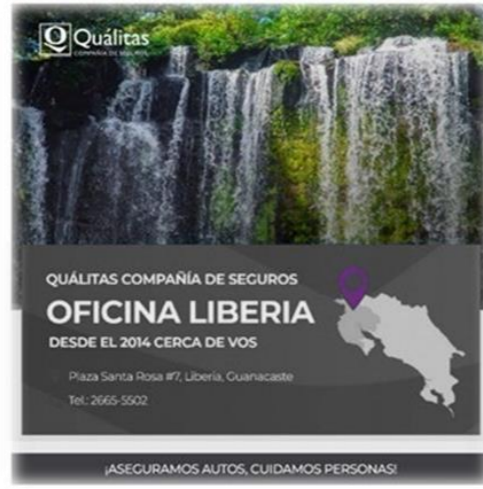
5,157 **89 QCR**

Employees

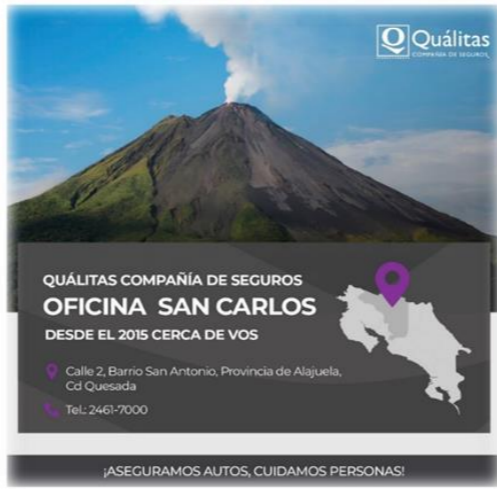
Branch offices



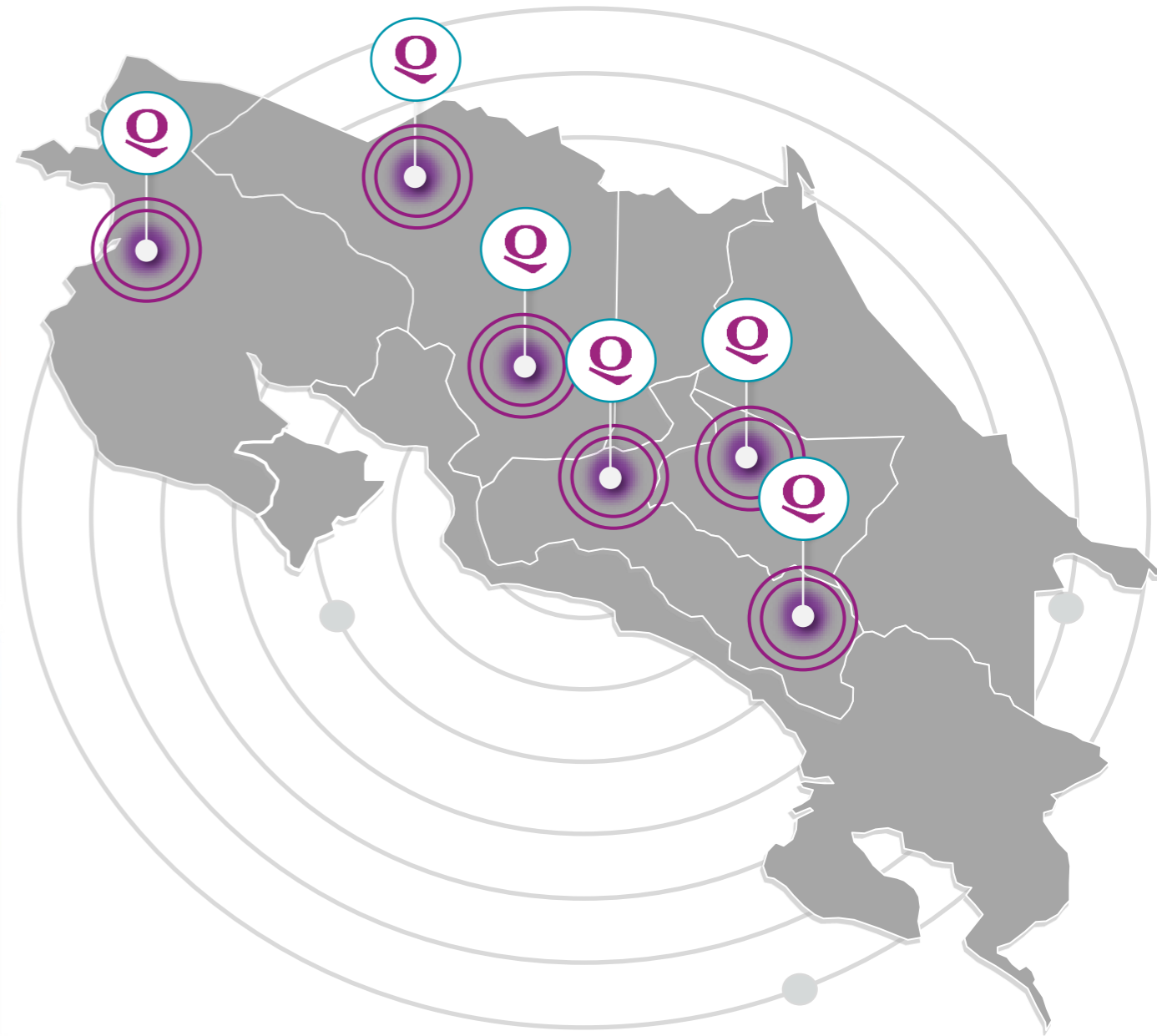
QUÁLITAS COMPAÑÍA DE SEGUROS
OFICINA SAN JOSÉ
 DESDE EL 2011 CERCA DE VOS
 San José, Edificio Torre La Sabana
 Tel: (506) 2210-2400
 ¡ASEGURAMOS AUTOS, CUIDAMOS PERSONAS!



QUÁLITAS COMPAÑÍA DE SEGUROS
OFICINA LIBERIA
 DESDE EL 2014 CERCA DE VOS
 Plaza Santa Rosa #7, Liberia, Guanacaste
 Tel: 2665-5502
 ¡ASEGURAMOS AUTOS, CUIDAMOS PERSONAS!



QUÁLITAS COMPAÑÍA DE SEGUROS
OFICINA SAN CARLOS
 DESDE EL 2015 CERCA DE VOS
 Calle 2, Barrio San Antonio, Provincia de Alajuela, Cd Quesada
 Tel: 2461-7000
 ¡ASEGURAMOS AUTOS, CUIDAMOS PERSONAS!




QUÁLITAS COMPAÑÍA DE SEGUROS
OFICINA PEREZ ZELEDÓN
 DESDE EL 2014 CERCA DE VOS
 Costado Oeste de los tribunales de Justicia
 Tel: 2772-3680
 ¡ASEGURAMOS AUTOS, CUIDAMOS PERSONAS!



QUÁLITAS
¡HOLA, ALAJUELA!
 CELEBRAMOS LA APERTURA DE NUESTRAS NUEVAS OFICINAS
 Donde puedes encontrar las mejores condiciones para asegurar tu vehículo.
 MÁS CERCA DE VOS.



QUÁLITAS
¡HOLA, CARTAGO!
 CELEBRAMOS LA APERTURA DE NUESTRAS NUEVAS OFICINAS
 Donde puedes encontrar las mejores condiciones para asegurar tu vehículo.
 MÁS CERCA DE VOS.

Pérez Zeledón
2772-3680

San Carlos
2461-7000

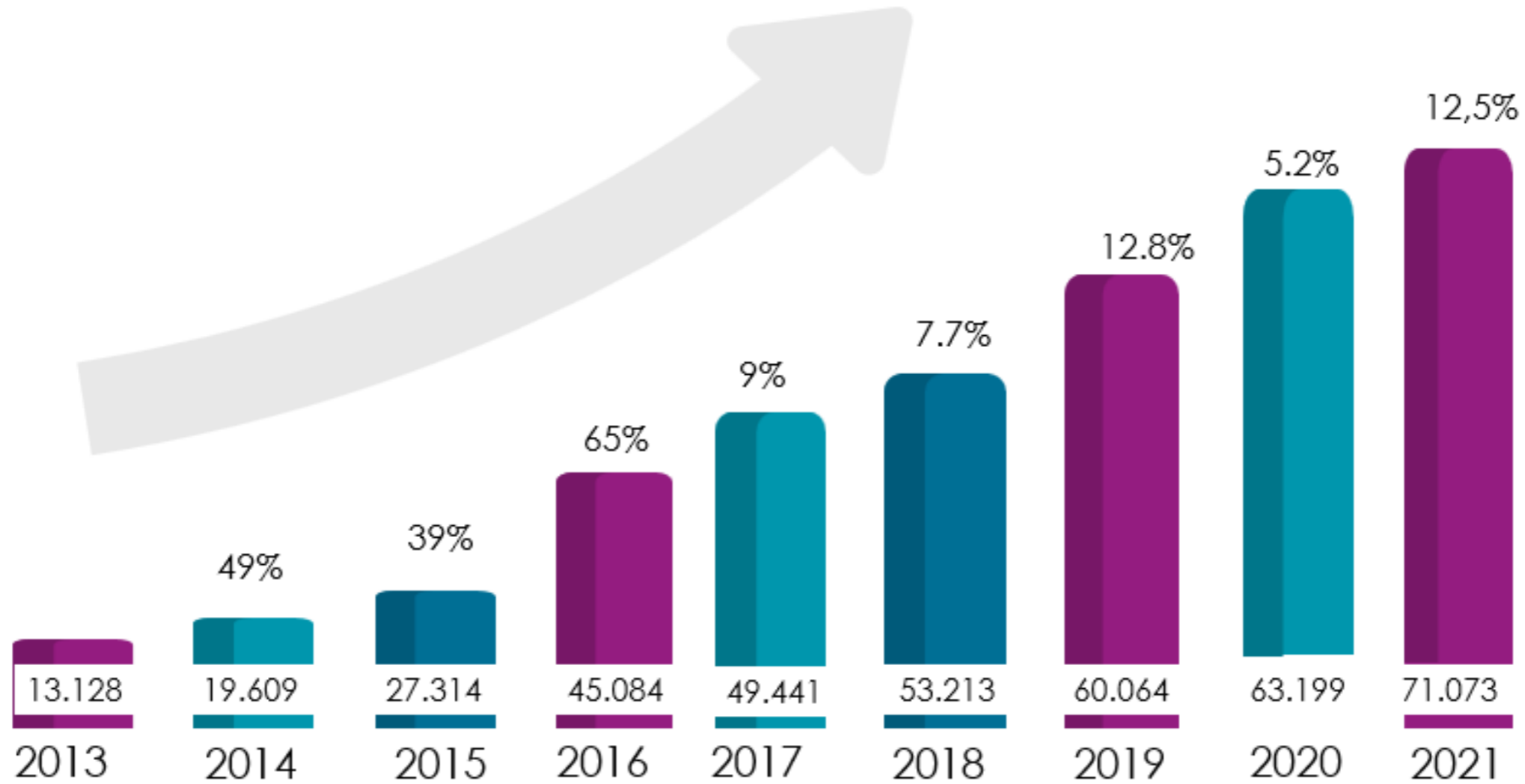
Liberia
2665-5502

Alajuela
4037-2300

San José
2210-2400

Cartago
4037-5700

Insured Vehicles/ October 2021



Our Values

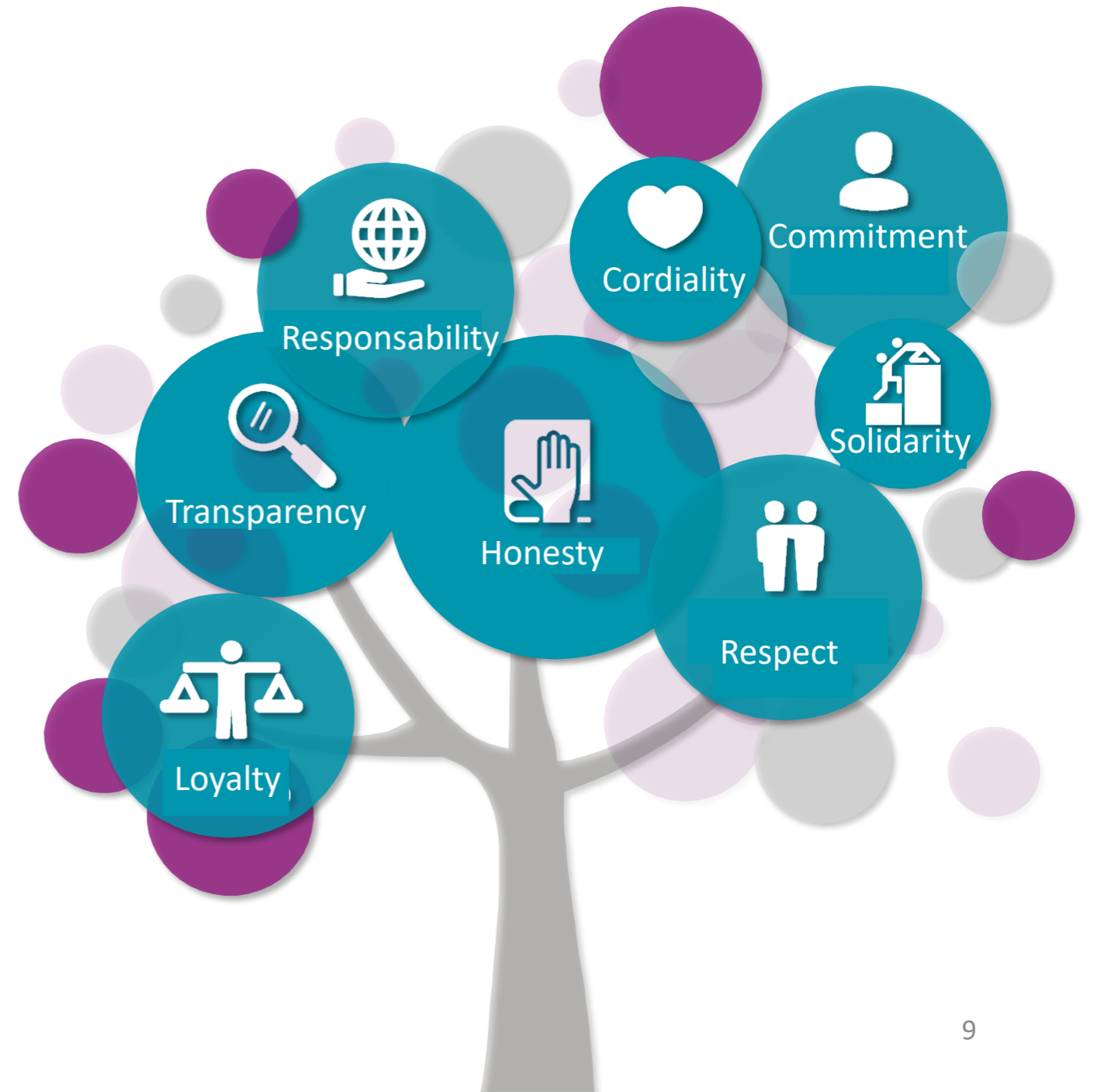
MISSION

At Qualitas we strive to protect our customer's assets and minimize their risk by providing specialized insurance products designed to meet and exceed our insured's needs and expectations.

VISION

As our name suggests, Qualitas Insurance Company's vision is to fulfill and surpass our client's expectations by offering a service based on our guiding principal of Quality. We believe offering a Qualitas service means incorporating our corporate values into our everyday work and relationships.

**By living these values we have become a leader
Company**



Costa Rica: Premiums per branch in voluntary policies, per insurer aggregate august 2015-2021 (colones)

Montos en colones	ago-15	ago-16	ago-17	ago-18	ago-19	ago-20	ago-21
Automóviles	108 677,0	111 796,0	114 410,1	118 716,2	121 771,2	114 348,9	116 139,4
INS	98 305,1	96 078,0	93 675,5	93 802,3	98 708,3	92 124,8	89 920,0
MAPFRE Seguros Costa Rica	1 618,2	1 767,5	2 106,2	2 142,2	2 220,0	2 039,5	3 876,0
ASSA Compañía de Seguros	1 311,8	1 655,7	2 171,0	3 395,5	3 347,1	2 855,5	2 673,6
Aseguradora del Istmo (ADISA) ^{2/}	-	-	-	-	-	-	-
Davivienda Seguros (Costa Rica), S.A.	-	-	-	-	-	-	-
Quálitas Compañía de Seguros (Costa Rica)	4 685,5	8 002,3	9 852,8	10 043,7	9 659,8	9 879,5	11 525,0
Aseguradora Sagicor Costa Rica	-	-	-	-	-	-	-
Oceánica de Seguros S.A	1 841,2	2 876,7	5 527,9	7 264,6	4 438,3	3 554,0	4 510,5
Seguros Lafise Costa Rica	915,1	1 415,8	1 076,7	2 067,9	3 397,8	3 895,6	3 634,3

Costa Rica: Sinistros pagados brutos^{1/} según aseguradora y ramo de seguros voluntarios, acumulados a agosto 2015-2021
(millones de colones corrientes)

Costa Rica: Paid claims by insurer and branch in voluntary policies aggregate august 2015-2021 (colones)

Ramos y aseguradoras	jul-15	jul-16	jul-17	jul-18	jul-19	jul-20	jul-21
Automóviles	54 712,2	55 512,2	53 089,9	46 746,0	50 372,9	43 689,6	39 235,8
INS	49 603,4	47 692,6	38 045,8	35 852,8	40 480,1	36 473,1	30 956,0
MAPFRE Seguros Costa Rica	890,6	659,9	713,3	655,5	626,2	482,9	602,6
ASSA Compañía de Seguros	749,3	643,0	717,6	782,4	1 002,8	745,6	684,5
Aseguradora del Istmo (ADISA) ^{2/}	-	-	-	-	-	-	-
Davivienda Seguros (Costa Rica), S.A.	-	-	-	-	-	-	-
Quálitas Compañía de Seguros (Costa Rica)	2 727,7	3 992,3	10 112,8	5 226,6	4 002,5	3 473,7	4 338,9
Aseguradora Sagicor Costa Rica	-	-	-	-	-	-	-
Oceánica de Seguros	516,3	1 445,8	2 192,3	3 770,7	3 149,2	1 353,3	1 352,6
Seguros Lafise Costa Rica	225,0	1 078,5	1 308,1	458,1	1 112,0	1 160,9	1 301,2

Value Added Services



TELEMETRY AND GEOLOCATION DEVICES; tools that help us prevent accidents and increase the recovery of stolen units.



MODERN CALL CENTER; IN HOUSE DEVELOPED SYSTEMS; collaboration with google maps to assign adjusters according to proximity.



APPS & WEBSITE; to reduce operating costs and improve the user experience:
»Express adjustment, (adjuster's time arrival 0 min).
»Q Mobile (geolocation of the policyholder).
»QR code (policy's data reading).
»Virtual assistant (chatbots).



STATISTIC ANALYSIS in our call center for a correct operator assignment and provide excellent service.



INCORPORATING HYBRID CARS in our adjusters and lawyers fleets.



INCORPORATING SOLAR PANELS in several of our offices in Mexico.







PAPER USE REDUCTION, RECYCLING AND WATER TREATMENT PLANTS in several of our offices.











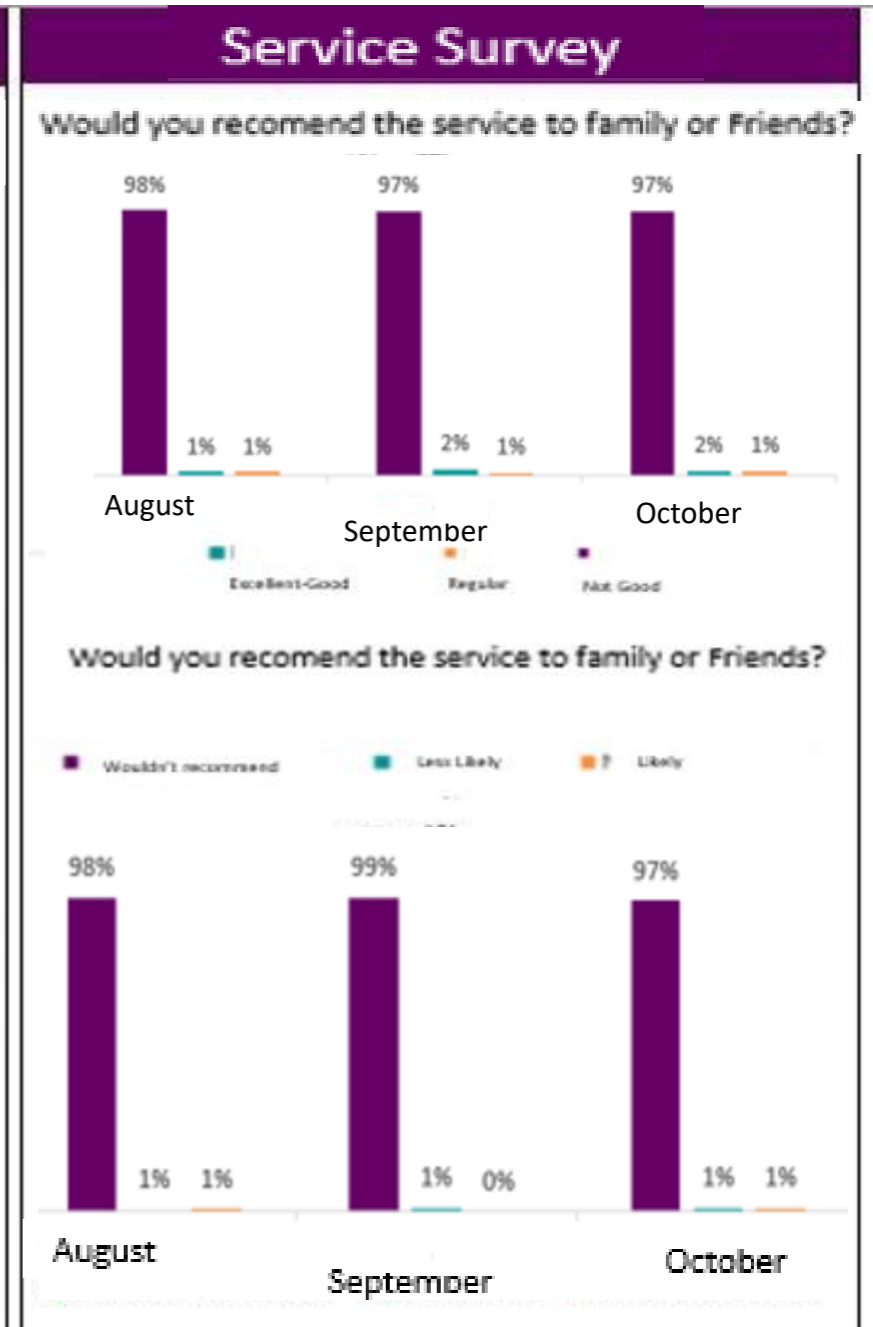
ASG Criteria

To strenght our Corporate Governance, reducing the environment impact.

Contact Center 2021

Call Center		
	Month	2021
Incoming calls 	8,096	7,536
Dropped Calls 	3.0%	3.1%
Average calls lasting 	00:03:00	00:03:07
Service accuracy 	86.1%	88%
Assistance in car accident		
	Call procesing	Inspector arrival
	00:00:44	00:23:43

Road Assistance		
	Month	Daily
 Inspections	2,489	80
 Tow	1,193	38.5
 Tire chance	708	22.8
 Battery	207	6.7
 Fuel	195	6.3
 Locksmith	59	1.9
 Locksmith	75	2.4
 Taxi	36	1.2
Glass	56	1.8





Risk management

- Encontrack
- Telematics
- Risk Prevention and training

Web services

- Agents
- Agencies
- Substitute vehicle
- Providers - QualiGarage
- Quick Repair-QualiExpress

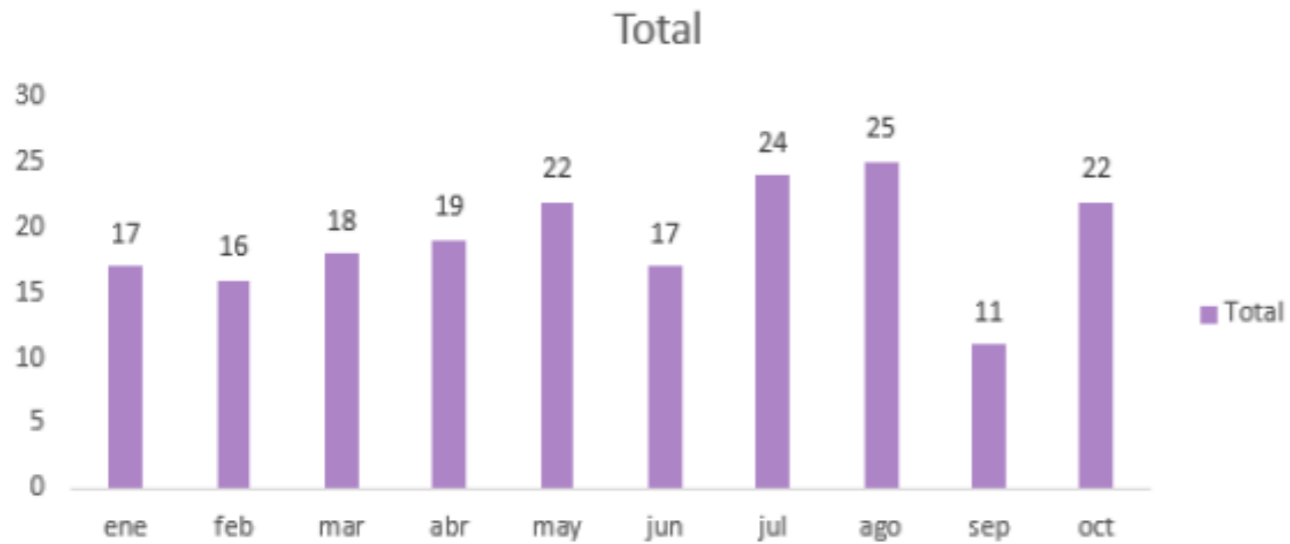
- Q Mobile/ Q Pyme App
- MAS App Loyalty Card.

Friendly Agreement "Pacto Amistoso"

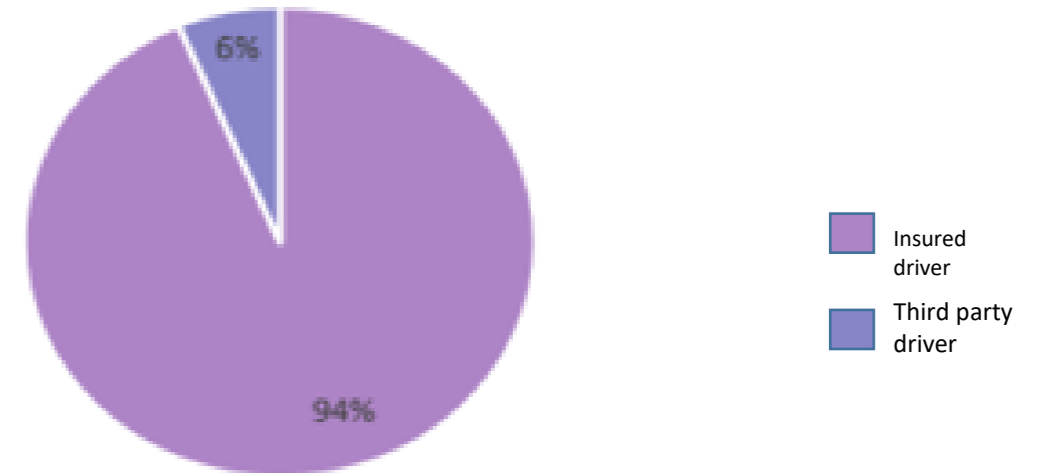
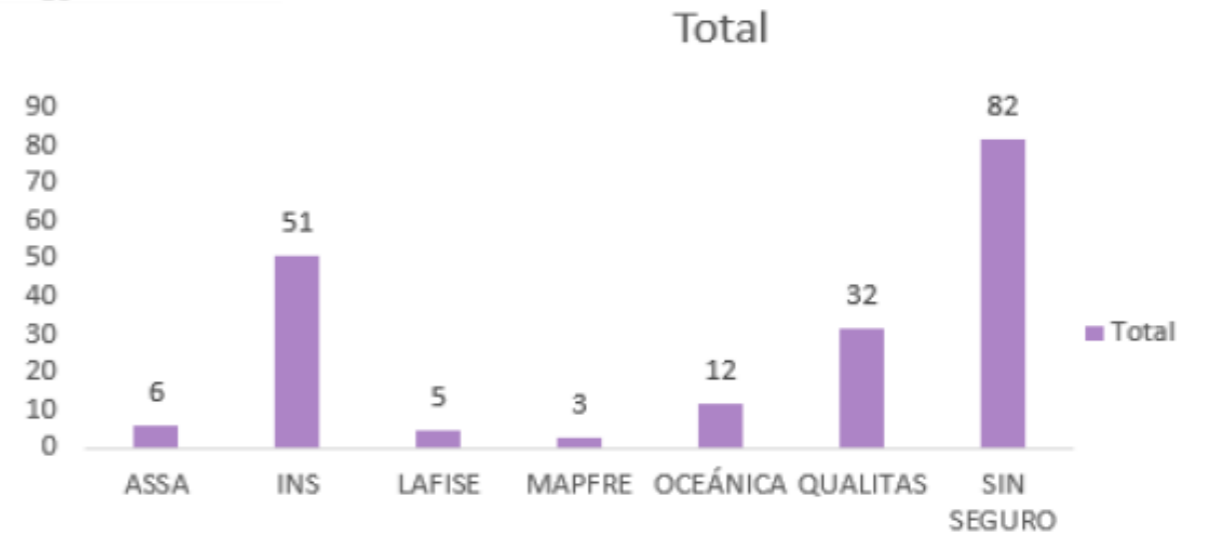
191

0,63 reports / daily average

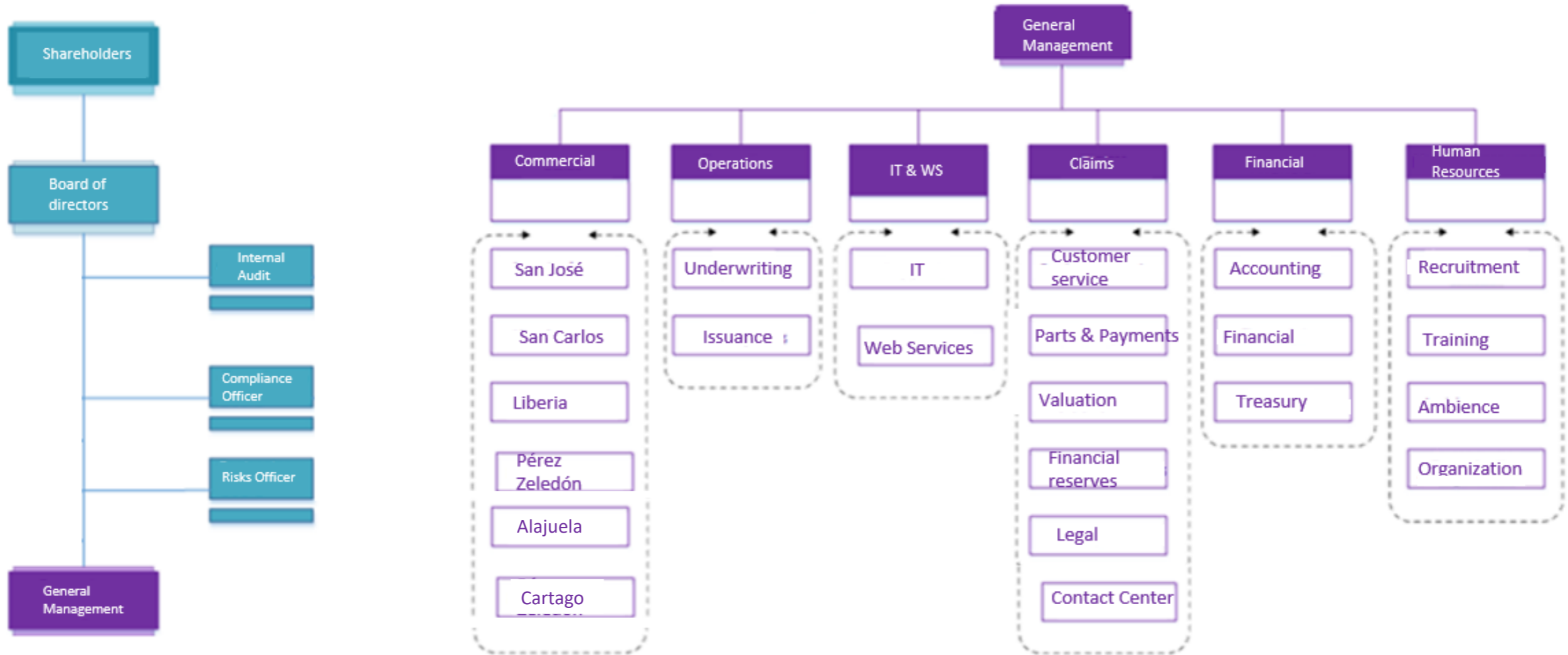
Amount of Reports

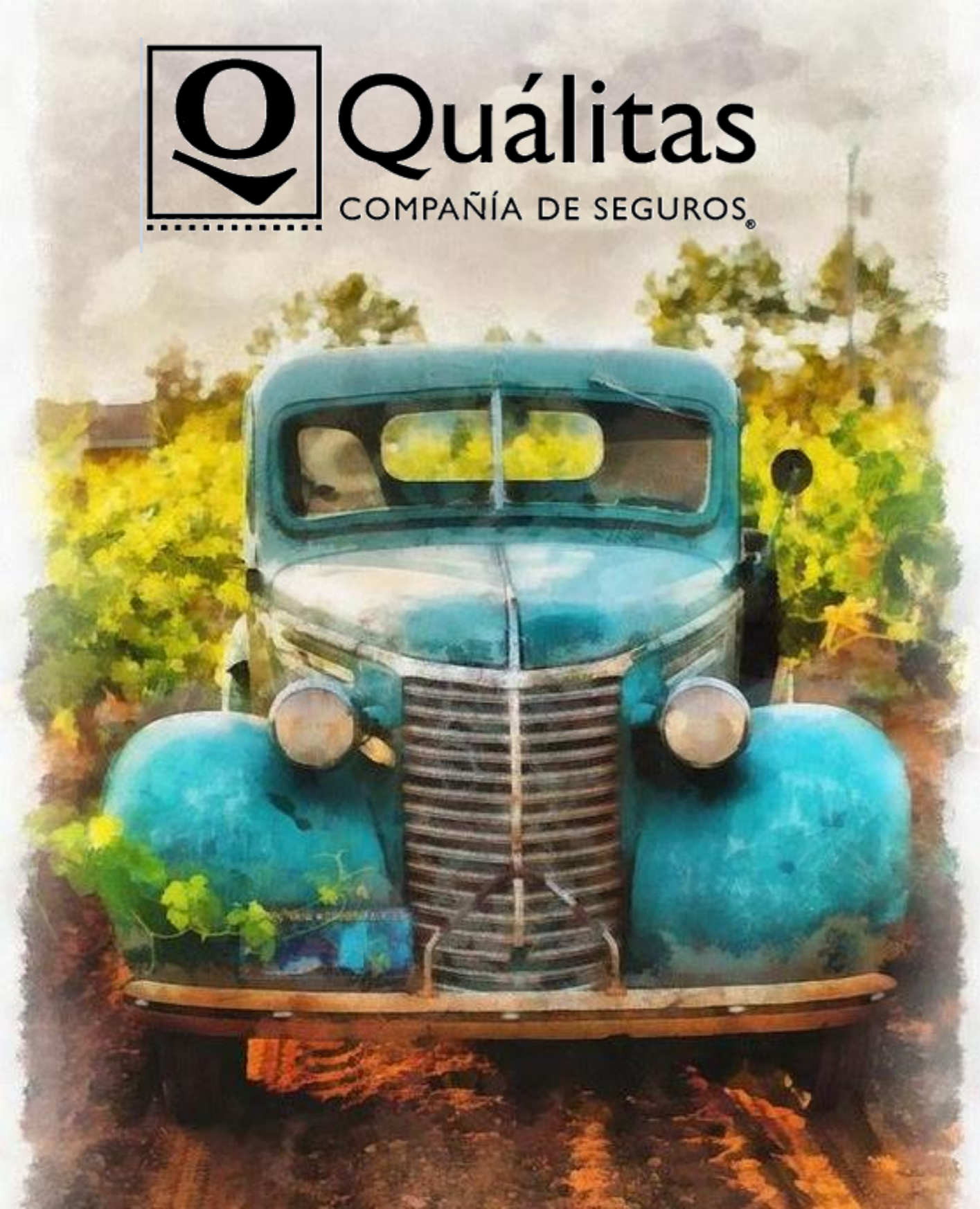


Third party's insurance company



Corporate Governance Scheme





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