

Powered by:
**Mexico Insurance
Online (MIO)**

Provided by International Insurance Group

Quálitas Economy Program



Tradition of Excellence



- Since 1999 we have been providing quality Mexico tourist auto insurance to over 100,000 customers every year
- We have received an A+ accredited business rating by the Better Business Bureau
- IIG's systems are intuitive for agents to navigate, quote, purchase, and print a policy in under 8 minutes

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Why Mexico Tourist Auto Insurance?

- Mexico ranked No. 6 among the world's top 10 most visited countries in 2017 with 39.3 million international tourists visiting the country
- The number of Americans who travel south of the border to Mexico is in the millions each year including more than 150,000 who cross the border every day, according to the State Department
- Mexico Federal Article 502 states insureds must meet the minimum Liability limits while driving in Mexico AND the insurance is ONLY valid if written on Mexican paper!



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Why Mexico Tourist Auto Insurance?

US/Mexico Private Passenger Vehicle Border Crossing Statistics

RANK	PORT NAME	PERSONAL VEHICLES
1	San Ysidro, CA	18,269,853
2	El Paso, TX	11,359,057
3	Otay Mesa, CA	8,943,296
4	Laredo, TX	5,605,150
6	Calexico, CA	5,330,594
5	Brownsville, TX	4,728,237
7	Hildago, TX	4,454,784
9	Nogales, AZ	3,602,233
8	Calexico East, CA	3,560,187
11	Eagle Pass, TX	3,484,369
10	San Luis, AZ	2,686,365
12	Douglas, AZ	1,706,946
13	Del Rio, TX	1,623,689
14	Progreso, TX	1,476,053
15	Tecate, CA	1,272,261
16	Roma, TX	832,515
17	Presido, TX	660,275
19	Andrade, CA	618,275
18	Santa Teresa, NM	481,729
23	Tornillo-Fabens, TX	439,109
21	Lukeville, AZ	427,437
24	Naco, TX	409,380
20	Rio Grande City, TX	356,983
22	Columbus, NM	321,051
25	Sasabe, AZ	24,533
Total		82,674,361

Source:

https://transborder.bts.gov/programs/international/transborder/TBDR_BC/TBDR_BC_QuickSearch.html

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Why Mexico Tourist Auto Insurance?

- Some US insurance provides a “Mexico endorsement” that covers US vehicles for limited physical damage for the first 25 or 50 miles into Mexico and trips lasting shorter than 10 days
- The problem with this “endorsement” is it’s more trouble than it’s worth
 - Most popular destinations in Mexico are farther than the 25 or 50 miles
 - Puerto Peñasco (Rocky Point): 63 miles, Ensenada: 78 miles, San Felipe: 120 miles
 - Many consumers (and agents for that matter) see or hear Mexico coverage and assume they have full Mexico coverage under the endorsement
 - The “endorsement” **DOES NOT** provide admitted Mexican 3rd Party Liability, which is required to legally drive in Mexico
 - The endorsement isn’t recognized by the Mexican government
 - The “endorsement” **DOES NOT** provide supplemental coverages such as roadside assistance, guaranteed bail, legal assistance, towing, medical expenses, etc.

Intuitive Issuance Systems

- Agent Issuance
 - Through our systems, we have the ability to allow agents to issue policies quickly and easily.
 - Our system automatically tracks each agent's production and provides an easy report that clearly defines each agent's commissions for the month.
 - Agents will have access to policy information for cross-sale potential as well as the ability to service a policy inside our systems.



Intuitive Issuance Systems

Over 15 years of business has allowed us to continuously improve our systems:

- Quotes in under 2 minutes
- Ability to save quotes for future use
- Under 8 minutes to issue and print policies
- Access to the policy in real-time
- Edits and endorsements most of the time may be processed immediately by you
- Client information is stored for easy reminder for renewal
- Ability to re-issue a new policy from an old policy with the majority of information being prepopulated
- Cross sell opportunities
- Simple and real time accounting



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Intuitive Issuance Systems

We also have a dedicated affiliate team to assist with any needs or problems that arise including:

- Any policy service needs
- Questions about coverage
- Webinar training
- Agent Resources webpage



Cross Sell & Retention Opportunities

Many of your customers are currently buying this product from either a competitor or roadside stand before the border with sub-standard coverage. Your competitor is cross-selling their US insurance and potentially stealing your insureds.

The ability to provide your customer with the best Mexico insurance on the market makes them just as safe and secure down in Mexico as you cover them in the US.

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The Team

- Nate Watson: Managing Director
- Denny Lauritsen: Affiliate Manager
- Nick Janisko: Assistant Affiliate Manager
- Alex Inglis: Account Manager
- We also have 18 other members of our team including our own in-house IT staff, call center agents, and accounting team

What You Can Insure

- Cars
- SUVs
- Trucks
- ATVs
- UTVs
- Motorcycles
- RVs
- 5th Wheels
- Travel Trailers
- Utility Trailers
- Toy Haulers
- Tent Trailers



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Coverage Highlights

- Daily, Six Month, Annual Term Limits Available
- Variable 3rd Party Liability Limits Ranging From \$20,000 To \$150,000
- Collision & Theft Coverage
- Percentage Deductibles
- Legal, Medical Expenses, Travel Assistance

Why Sell a Low Limit Liability Policy?

- For Price-Sensitive customers.
- For those vehicles that are just being stored/parked in Mexico, or not often driven.
- For those who just want to meet the legal minimums to enter Mexico.

These policies are economical yet backed by a reputable insurance carrier. Agents can sell quality insurance at the level of coverage that works for their customers' particular needs.

Bonus: Higher commission rates!

Underwriting Partner

Founded in 1993 in Mexico City, Quálitas has grown into the second largest Mexican insurance company insuring close to 4 million vehicles.

They have over 13,000 agents, 1,000 adjusters with hundreds of regional offices throughout Mexico.

Quálitas currently holds a B+ AM Best rating.



Claims Handling

Quálitas insures millions of vehicles in Mexico, both tourists and residents.

They have bilingual tourist claims departments set up to specifically handle IIG's customers and partners claimants.

All claims must be reported in Mexico at the time of loss, and then the settlement process begins very similarly to the USA.



Mexico Insurance Online

We are here to help make sure you are able to protect your customers with excellent coverage in Mexico just like you do for them here in the United States!

- Superior Product Features
- Premium Customer Service
- Dedicated Affiliate Team
- Online Policy Access
- Competitive Pricing
- Fantastic Commissions



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Let's Get Started!

Now that you know about the value of having access to sell Mexican Insurance, lets get you started!

1. Keep an eye out for an email with the subject "Invitation instructions" and select "Accept Invitation"
2. Set your password

Polmaker

Set your password

Password

Password confirmation

Set my password

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Let's Get
Started!

Once your password is set up, you will receive the following confirmation page. To service an existing policy, you will need to set up your own password. From here you manage/make edits, and reprint your customers' Mexico policies.

Polmaker



Welcome to Polmaker!

Your password was
set successfully. You
are now signed in. ×

Affiliate

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Quote Page

Mexico Economy Auto - New Quote Form

Date *	From: <input type="text" value="mm/dd/yyyy"/>	To: <input type="text" value="mm/dd/yyyy"/>
Power unit type *	<input type="text" value="Select One..."/>	
Power unit year *	<input type="text" value="Select One..."/>	
Power unit value *	<input type="text" value="Select One..."/>	
	Have you verified the current market value with KBB?	
How many items will be towed behind the above vehicle? *	<input type="text" value="Not towing anything"/>	
Liability limit *	<input type="text" value="Select One..."/>	
Us collision and theft coverage *	<input type="radio"/> Yes <input type="radio"/> No	
Drivers under twenty one *	<input type="radio"/> Yes <input type="radio"/> No	
Visit reason *	<input type="text" value="Select One..."/>	
	<input type="button" value="Get My Quote"/>	

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Quote Results

[Mexpro](#)[Sign In](#)

Quote Results - 2200729310

[Edit Quote](#)

Selected Dates	Six Months	One Year
Qualitas	Qualitas	Qualitas
\$36.10	\$312.07	\$335.36
Buy Now!	Buy Now!	Buy Now!
Coverage	Coverage	Coverage

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Simple and easy to read quote page provides you the short term policy for your selected travel dates, but also automatically shows you a 6-Month and Annual policy. Coverage details are accessible.

Coverage Details - Qualitas - Daily ×

Collision: This includes coverage for collision, overturning, glass breakage, fire, lightning, natural disasters, and is subject to the deductible. Collision coverage for your primary vehicle with a \$10,000.00 limit. Deductible of 5%.

Theft: This coverage includes TOTAL theft of the vehicle. Theft coverage for your primary vehicle with a \$10,000.00 limit. Deductible of 10%.

Liability: This coverage protects you in the event you cause bodily injury or property damage to third parties. Coverage available is up to \$150,000 USD combined single limit for damages you cause to others. This does not provide coverage for passengers of the insured vehicle. Liability coverage with a \$50,000.00 limit.

Legal: This policy will pay up to the liability limit to assist you in the event you need to deal with authorities following a covered cause of loss. Legal coverage with a \$150,000.00 limit.

Medical: This policy will pay medical expenses up to a \$25,000.00 USD combined single limit per accident, for the driver and occupants of the vehicle in Mexico, for injuries sustained in a covered cause of loss. This coverage applies even if you are involved in an accident with an at fault uninsured/underinsured driver. Medical coverage with a \$25,000.00 limit.

Travel: The underwriter provides some level of travel assistance coverage. Please see Terms and Conditions.

[Close](#)

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Policy Application

Vehicle Details

First name *

This information is for the registered owner of the vehicle and must match the vehicle's registration.

Last name *

Address *

Address 2 *

City *

State *

Zip *

Phone *

Drivers license state *

Current insurance name *

Current insurance policy number *

Current insurance expiration *

Lienholder *

☐ Yes ☐ No

License plate number *

License plate state *

Power unit vin *

Power unit make *

Power unit model *

Trip destination *

Continue

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Final Review

[Mexpro](#) [Cart](#) [Sign In](#)

Review Your Entries

Quote Information

Dates traveling to Mexico	03/08/2019 through 03/10/2019
Model Year	2015
Vehicle Type	Car / Truck / SUV / Van
Vehicle Value	\$10,000.00
Liability Limit	\$50,000.00
Do you have Collision and Theft coverage on your current US/Canadian Insurance policy?	Yes
Will there be drivers operating this vehicle under 21 years of age?	No
Which of the following best describes the reason for your visit to Mexico?	Visiting friends or family

Modify Quote

Application Details

First Name	Test
Last Name	Test
Address	123 Test
Address line #2	
City	Test
State	AZ
Zip Code	12345
Phone Number	123456789
Drivers License State / Province	AZ
Name of Current Insurer	Test
Policy Number	
Expiration Date	05/2019
Does your vehicle have a lienholder?	No
License Plate Number	12345678
License Plate State / Province	AZ
Final trip destination in Mexico	Test
Vehicle Identification Number (VIN)	12345678901234567
Vehicle Make	Test
Vehicle Model	Test

Modify Details

Add to Cart

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Checkout and Purchase

The screenshot shows a 'Checkout' modal window with three columns: 'Sign In', 'Sign Up', and 'Checkout as Guest'. The 'Sign In' column has a description, email and password fields, and a 'Sign In' button. The 'Sign Up' column has a description, email and password fields, a 'Password confirmation' field, and a 'Sign Up' button. The 'Checkout as Guest' column has a description and a 'Guest Checkout' button. To the right of the modal, a sidebar shows a 'Sign in' link, a 'Product' section with 'mexico-econo-auto', a price of '\$36.10', and a 'Checkout' button.

Sign In	Sign Up	Checkout as Guest
Previous purchasers can sign in to their existing account.	Create a new account so future purchases are easy.	Checking out as a guest will not create an account or require an email address. However, if you check out as a guest, you will not be able to access your policy online, and must use phone support.
Email *	Email *	
Password *	Password *	
	Password confirmation *	
Sign In	Sign Up	Guest Checkout

Sign in

Product

mexico-econo-auto

\$36.10

\$36.10

[Checkout](#)

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Agents can assign customer unique username and password at checkout, so they can access their policies anytime remotely, or easily re-issue the policy for future trips. Policies are paid for via Debit or Credit Card from our secure payment processing system.

Mexico
Insurance
Online
Contact
Information

MIO Contact Information

Phone: 844-273-5527

Email: help@mexicoinsuranceonline.com

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