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 <u>100,000</u> 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

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 <u>AND</u> the insurance is <u>ONLY</u> valid if written on <u>Mexican paper!</u>



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	Progresso, 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_QuickSearch.html



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" <u>DOES NOT</u> 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" <u>DOES NOT</u> 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



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.

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











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!

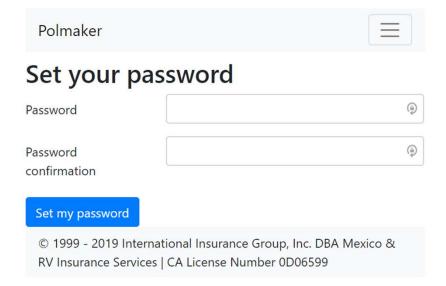
- Superior Product Features
- Premium Customer Service
- Dedicated Affiliate Team
- Online Policy Access
- Competitive Pricing
- Fantastic Commissions



Let's Get Started!

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

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



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!

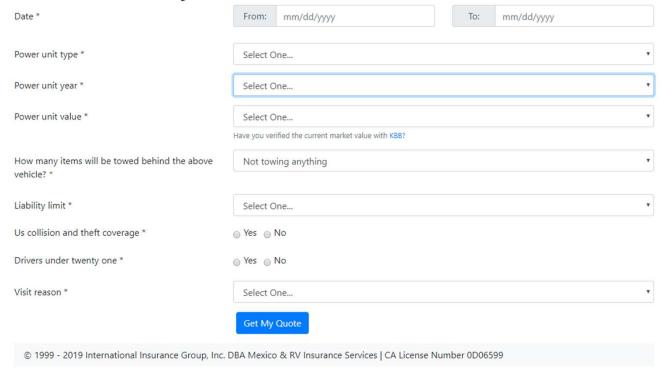
Your password was set successfully. You are now signed in.

Affiliate

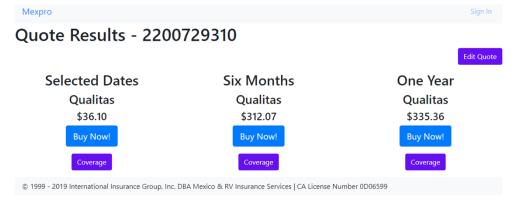
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Quote Page

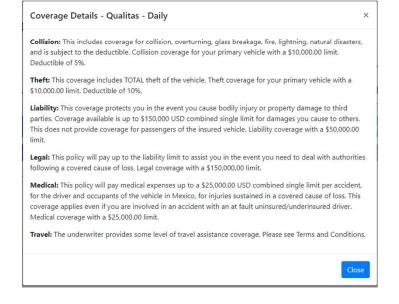
Mexico Economy Auto - New Quote Form



Quote Results



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.





Policy Application

This information is for the registered owner of the vehicle and must match t Last name * Address *

Vehicle Details

First name *

ddress *		
uddress 2 *		
ity *		
tate *	Select One	•
ïp*		
hone *		à
Privers license state *	Select One	•
urrent insurance name *		
current insurance policy number *		
urrent insurance expiration *	mm/yyyy	
ienholder *	⊚ Yes ⊛ No	
icense plate number *		
icense plate state *	Select One	•
lower unit vin *		
lower unit make *		
lower unit model *		
rip destination *		
	Continue	

Final Review

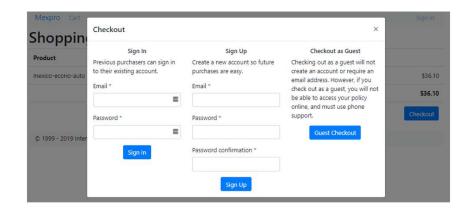
Review Your Entries Quote Information Application Details Dates traveling to Mexico 03/08/2019 through 03/10/2019 First Name Test Model Year 2015 Last Name Test Vehicle Type Car / Truck / SUV / Van Address 123 Test Vehicle Value \$10,000.00 Address line #2 City Test **Liability Limit** \$50,000.00 AZ State Do you have Collision and Theft coverage on your Zip Code 12345 current US/Canadian Insurance **Phone Number** 123456789 policy? Drivers License State / AZ Will there be drivers operating Province this vehicle under 21 years of Name of Current Insurer Test age? Which of the following best Visiting friends or family **Policy Number** describes the reason for your **Expiration Date** 05/2019 visit to Mexico? Does your vehicle have a No lienholder? License Plate Number 12345678 Modify Quote License Plate State / Province AZ Final trip destination in Test Mexico Vehicle Identification Number 12345678901234567 (VIN) Vehicle Make Test Vehicle Model Test Modify Details

Add to Cart

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Mexpro Cart

Checkout and Purchase



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