



PRODUCER GUIDE

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Message from IIG Management

Dear Producer:

First and foremost, thank you for your continued production and loyalty! We continually strive to make our systems and products an integral part of your agency's added value. In this effort, we are excited to announce some of the coverage and systems improvements we are offering our agents for the 2006-2007 Winter Season.

Some new highlights include:

- Addition of ABA/GMAC Seguros, Mexico's 4th largest auto insurer with excellent coverage, rates, and claims service for Tourist Auto*
- Faster, more efficient online quoting system launching on November 1, 2006*
- Mexico Maps/Roadlogs available as an addition to any policy*
- Improved MexVisit Travel Assistance coverage, offering not only lower rates, but also additional benefits such as ATM SAFE robbery coverage*
- Continuation of our excellent programs with GNP and GE Seguros.*

We are committed to providing you with the best service possible. We appreciate all your feedback!

Thank you again for your production and support!

Sincerely,

*Jim Labelle
President*

About International Insurance Group

IIG's automated policy administration system (patent pending) has revolutionized the way Mexico Auto Insurance business is conducted. Via the Internet the system eliminates the labor intensive manual process previously associated with this product. IIG's focus is on helping producers to generate significant revenue in this growing niche, and also to help our producers retain key personal lines customers by offering this product as a low expense accommodation. IIG's websites provide the following functionality for agents and brokers:

- 1 Allows agents/insurers to issue policies in real time
- 2 Allows agents and insurers to sell directly to consumers via the agent/insurer website
- 3 Quotes premium(s)
- 4 Underwrites utilizing company guidelines
- 5 Offers many choices in coverage and price
- 6 Assigns secure policy number at time of purchase
- 7 Collects premium(s)
- 8 Issues policy
- 9 Emails policy to consumer, agent, and interested third parties such as a lien holder
- 10 Provides customers, agents, underwriters, and claim staff 24x7 access to their account for a variety of services
- 11 Retains information, allowing a new policy to be issued from a previously issued policy.
- 12 Real time policy look-up with the capability for immediate coverage confirmation for an accident

The changes brought about by this technology are numerous and far reaching and they represent a win-win for all parties to the cross border transaction:

- 1 The point-of-sale has moved from the border to as far north as Canada and Alaska
- 2 Customers can conveniently purchase a policy in advance of their departure vs. having to linger as a last minute concern when they reach the border
- 3 Customers can choose when to buy, 24x7
- 4 Insurers can instantly confirm coverage when an accident is reported, 24x7
- 5 Insurers have gained control, benefiting from improved underwriting results due to secure policy number assignment and control of accounting issues, and consistently correct application of tariff and underwriting criteria
- 6 Provides insurers with statistical information not available in the old environment

IIG's aggressive market orientation and efficient policy administration system have propelled IIG and its valued Producers to a 15% share of the Mexico Tourist Auto market in just over five years.

Growing Your Mexico Insurance Book of Business

Not only will selling Mexico Insurance increase your revenues, it also provides your agency with opportunities for growth and facilitates retention of your current customers.

The US government estimates that over 88 million vehicles cross into Mexico each year. Our largest producers are located not just in the Southwest, but also in places like Illinois, Georgia, and the Pacific Northwest. How are they achieving such success?

Hispanic Marketing

The Hispanic population in the US has grown substantially. Many Hispanics of Mexican origin drive to Mexico often to visit friends and family. With the possibility of a guest worker program looming, this will create a greater need for this product.

If you serve the Hispanic market, are you cross selling your current book? When your Hispanic clients find you offer Mexico Auto Insurance, you might be surprised by the number of referrals you will receive.

Our office can provide you with bilingual brochures, marketing window posters, and other material to help you promote products for the Hispanic market.

Other ideas for reaching this market include yellow page advertising, referrals from local consulates and employers, and advertising in specific Spanish language/Hispanic oriented newspapers.

Linking your web page to related sites is also an excellent way to develop traffic in this niche.

Tourist Marketing

When was the last time you went to Mexico? If it has been awhile or if you have never gone, you may be surprised by the progress. Both Public and Private development has increased exponentially. Many US tourists visit annually and others have purchased real estate in Mexico. How are you serving this market? With the continued development of these areas we expect continued growth.

Again, yellow page marketing, referrals from local travel agencies, and tourist magazines are a great way to generate business.

Linking your web page to Mexico related sites is an excellent way to develop traffic.

Snowbird Marketing

More and more Snowbirds are wintering in Mexico, generating higher premium with long term policies. As the Baby Boomers reach retirement this market is exploding. Adding Mexico Coverage to your yellow page ads and linking your web page to related sites is also an excellent way to develop traffic in this niche.

Commercial Auto/Rental Fleet Marketing

Thousands of US Companies do business in Mexico. We have an excellent fleet auto program for corporate owned vehicles. For rental car fleets, we have a specific system designed to aid rental car operators in issuing Mexico policies for their fleet. If you insure rental car fleet operations, please give us a call and we will give you more information about this system.

LET US HELP YOU!! MARKETING MATERIALS!!

Please visit our forms section, once you log in, to order the following marketing materials:

- Posters to put in your storefront
- Posters to put in local employer businesses
- Yellow Page ad samples
- Bilingual rack cards
- Banner Ads/Website marketing materials for your website

Other proven marketing techniques include:

- Referrals from US auto insurance companies
- Linking to Mexico related websites
- Joining Hispanic Chambers of Commerce
- Getting involved with Snowbird clubs
- Working with Missionary clubs
- Contacting your local Mexico consulate
- Working with Expatriate groups/websites
- Advertising at Universities

How does selling Mexico Insurance help me grow my domestic business?

Aside from the commission you earn on the Mexico Auto Business, you also have the ability to download your Mexico customer data from our system for the cross sell of your domestic products. From our reporting system you can download a sortable database which includes the customer's current US domestic insurer, the ex-date of their current policy, phone number and other information. IMAGINE LEADS YOU GET PAID TO RECEIVE?

While many producers offer Mexico insurance only as an accommodation to their current Personal Lines clients, other producers are significantly increasing agency revenues by marketing this product to Hispanic customers, and then cross selling the customer into the Agency's U.S. Personal Lines products.

Producers who use the Mexico Insurance product to bring clients into their agency have used cross sell opportunities to significantly increase agency revenues. Please do not lose a current customer to your competition because you do not properly market your Mexican Insurance program.

To order supplies please fill out the supply order form found in the producer area



Phone 888-467-4639 • marketing@mexpro.com • Fax 928-213-8476



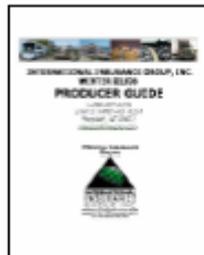
Customer Rack Cards- Let your customers know about Mexico Auto Insurance with these striking 4" x 9" rack cards. They include highlights of the product and a place for your agency stamp (available in English and Spanish).



IIG Training Manual- Make sure you understand IIG's systems by reviewing this guide that walks you step by step, through the issuance process.



Full Color Poster- These attractive 17" x 23" full color posters will bring attention to the Mexico Insurance product (style of poster may vary).



IIG Producer Guide- Who is IIG? How do I market this product? What products are available? This bi-annual publication answers these questions and more!



Policy Terms and Conditions- Make sure your clients understand their policy, with a hard copy of the terms and conditions from the different companies we represent.



IIG e-Newsletter- Stay up to speed on our systems, issues that affect the Mexico Insurance Market, and ways to better service your clients by signing up for our e-newsletter.

To order call 888-467-4639 or email your request to marketing@mexpro.com

The Mexican Auto Insurance Standard Coverages

Coverage in Mexico is available for the majority of vehicle types, including Autos, SUVs, Pickups, RV's, Motorcycles, Travel Trailers, and Commercial Travel Trailers.

Policy terms are available from one day to one year.

Breakdown of Basic Mexico Auto Coverage:

Following are the 6 basic coverages found in Standard Mexico Auto policies. Note that Mexico Auto Policies are Named Peril policies, and include some exclusions not typically found in US and Canadian Personal Auto policies:

Liability and Related Coverage

Included in all policies:

1. Civil Liability - Coverage is available up to \$300,000 U.S. Combined Single Limit for damages to others. It is important to note this coverage applies to claims and suits brought and adjudicated in Mexico only.
2. Guaranteed Bond and Legal Assistance - Our policies will pay to assist the insured in the event they need to deal with Authorities as a result of a covered cause of loss.
3. Travel Assistance - Our policy includes certain types of travel assistance, including medical assistance, tourist information, vehicle towing, etc.
4. Medical Expense For Occupants - Our policy will pay the medical expenses of the driver and occupants of the insured vehicle in Mexico for injuries sustained in a covered loss. Coverage is available up to \$25,000 CSL.

Optional Physical Damage Coverage

1. Property Damage To Your Vehicle - This coverage includes Collision, Turnover, Fire, Lightning, Explosion, and certain meteorological events among other coverage. Note that "Comprehensive" coverage as known in the U.S. is not available in Mexico.
2. Total Theft - This coverage includes Total Theft of the vehicle.

NOTE: THE ABOVE ARE BASIC COVERAGES ONLY.

WE OFFER A BROAD RANGE OF UPGRADES TO THE BASIC POLICY. PLEASE REFER TO PAGES 17-31 FOR ADDITIONAL COVERAGE OPTIONS WHICH OFFER YOU AND YOUR CLIENTS THE BROADEST COVERAGE AVAILABLE IN THE MEXICAN MARKET.

Standard Exclusions & Things to know to Avoid E&O Exposure

Policies in Mexico are generally more restrictive than Auto policies in the U.S. and Canada. The following are some important differences and exceptions found in policies issued for travel in Mexico. To fully understand the differences we suggest you read the entire policy.

- 1} If two Americans have an accident in Mexico and wish to file a suit in the US, Mexico's policy will not respond. It will only respond to a suit brought in Mexico.
- 2} Liability for bodily injury sustained by a third party (passengers) in the insured vehicle is not covered. Example: There is no coverage if passengers of the same vehicle sue each other. However, no-fault medical payments coverage for passengers is provided.
- 3} Damage caused by a person without a valid driver's license or under the influence of alcohol or drugs is not covered.
- 4} Damage sustained while participating in speed trials or races is not covered.
- 5} Loss or damage to under-parts of the insured vehicle as a result of overloading or rough roads is not covered.
- 6} Pilferage or partial theft of parts and/or accessories is not covered. Theft coverage is provided only if the entire vehicle is stolen. Vandalism is also excluded. **Partial Theft and Vandalism coverage can be added back by selling your customer one of the following endorsed policies; ABA Plus, ACE Platinum, GE Premier, or GNP Deluxe.**
- 7} Trailers or boats that are towed **must be** listed on the policy in order to be covered, even if you just want liability coverage. If the towed units are not listed, there is no coverage for either the unlisted trailers or boats nor the towing vehicle.
- 8} Coverage for physical damage is not included unless it is purchased and specifically described in the policy.
- 9} If your customer returns to the US without an adjuster's report, coverage is void. All accidents **must** first be reported in Mexico.
- 10} Generally speaking, there are no refunds on 6 month or annual policies if cancelled more than 15 days after the effective date. Any cancellations on short term policies must be made prior to the effective date of coverage. Short term policies cannot be cancelled after the effective date. All cancellations are subject to company retention of up to the \$15 policy fee.

-This information is provided to help you better understand some major points of Mexican Insurance and does not replace or amend any conditions or limitations in the policy form. Please review the policy form for full details on the conditions and limitations-

Frequently Asked Questions

Agents and customers often have questions about what to do in certain situations. The following is a list of frequently asked questions and answers. If your question is not found here, please give us a call at 1.888.467.4639 or email us at mexicoinsurance@iigins.com

Q. What is the difference between fixed and percentage deductibles?

A. FIXED DEDUCTIBLES: If you choose this option your deductibles are \$500 for collision and \$1000 for Theft, regardless of your vehicle value. **This option is required by most leasing companies and lien holders.** By choosing this option your premium will increase by a few percent, but in the event of a claim you will save significant money when compared to the Percentage Deductible option offered by most typical Mexican Auto Insurance policies.

PERCENTAGE DEDUCTIBLES: This form of deductible has been customary for many years in the Mexican Tourist Auto industry. While this option reduces the premium by a few percent, in the event of a claim it will cost you several hundred dollars more. If you choose to insure your vehicle using this option, the deductibles are 2% of the vehicle value for collision and 5% of the vehicle value for theft, with typical minimum deductibles of \$1000 for collision and \$1500 for theft.

Q. The lien holder needs the liability limit to be \$100,000. How do I endorse the policy?

A. We are unable to make ANY changes to the policy that will change the premium. All premium bearing changes require that the policy be cancelled and re-written. You are able to do both the cancellation and the re-issuance of the policy by entering the "Producer Log-In" area in our main menu at www.mexicaninsuranceonline.com.

Q. Can I get coverage for a rental car in Mexico?

A. That depends. If your client is renting an American Plated Vehicle, then yes. If your client is renting a Mexican Plated Vehicle, then we cannot provide coverage for them.

Q. When I submit a quote why is it that sometimes I get the option for liability only, and there is no option for physical damage?

A. Several reasons:

1. Mexico coverage can only mirror the coverage that you have in the states (unless you are in Mexico 6 months or more). Therefore, if you have liability only coverage in the USA or Canada, then the insured is eligible only for liability coverage, legal aid, medical payments, and travel assist in Mexico.
2. Due to the high value of some vehicles the underwriter will only cover them for liability only.
3. If your Model is not found in the drop down box, and you select Other Model this forces a liability only quote. If you have a new model let us know, and we will add it to the system.
4. If your vehicle is older than 20 years, liability only coverage is all that is available.

Q. What if I have a camper or a camper shell, do I list those as towed units?

A. Yes! Anything that is not the Power unit is considered a towed unit. Adding towed units will not increase the price of the policy unless you add a dollar value for physical damage coverage. Listing all towed units is MANDATORY. In the event of a claim it will expedite the claims process and allow your client to have a more pleasant claims experience. If towed units are not disclosed, i.e., listed on the policy, the entire policy will be void in event of an accident.

You do NOT need to list towed personal belongings such as kayaks, bike racks, bicycles, canoes.

Q. What if the car is registered in my name, but someone else will be driving it (E.g. Spouse, Friend, Child, etc.)?

A. As long as they are not a Mexican National this is not a problem. Anyone with a valid driver's license (Mexican Driver's License excluded) and permission of the owner is covered.

1. If the client insists that they be listed on the policy, put the registered owners name in the first name input field, "and" in the middle name input field, and the additional driver in the Last name input field. This applies for businesses, churches, and any other situation where there must be more than one person listed on the policy.

Q. What if I do not own the car, but I have permission from my friend to take it to Mexico?

A. That is not a problem, but like lien holders, we recommend that your client get a notarized letter from the registered owner giving them permission to take their car into Mexico. This will facilitate getting the Temporary Vehicle Import at the border.

Q. What if the make or model is not available on the Website?

A. This could mean that it is excluded by the underwriting company, or it means that we may need to add it. Either way please give us a call so that we can take a look.

Q. What if I need to make a change to the policy?

A. If it is not a premium bearing change, you can change it by accessing reports, pulling up the policy and clicking edit. If it is a premium bearing change, you will need to cancel the policy and rewrite it.

If you have any further questions please contact us at mexicoinsurance@iigins.com or [1-877-774-2868](tel:1-877-774-2868)

Contacts

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Labelle, Jim	President	14	mexicoinsurance@mexpro.com
Mangels, Jack	IT Programmer	41	mexicoinsurance@mexpro.com
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Watson, Nate	General Manager (Bilingual)	20	nate.watson@mexpro.com
Woods, Floyd	Texas Marketing Manager	57	floyd.woods@mexpro.com

Maximum Vehicle Values as of October-01-2006

Maximum Vehicle Value	ABA	GE	GNP
Auto/PU/SUV	50,000	60,000	99,999
House Trailer	50,000	100,000	99,999
RV	N/A	300,000	300,000
Boat/towed	50,000	100,000	99,999
Motorcycles	N/A	N/A	N/A
Semi Trailers/Commercial	N/A	N/A	50,000
Max Combo Auto w/Trailer	100,000	160,000	99,999
Max Combo RV w/Trailer	100,000	400,000	300,000
Liability CSL	300,000	300,000	300,000

Program Comparison Chart “Standard Coverages”

Insurance Program	ABA	GE Seguros	GNP
AM BEST Ranking	Parent Company A	Parent Company A	A
Tourist Auto Ranking	15	6	1
US Parent Company	GMAC Insurance	Genworth Financial	N/A
Collision (collision, turnover, glass breakage)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)
Theft (theft, Fire, Natural Phenomena)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)
Partial Theft/Vandalism	NO	NO	NO
Fixed Deductible Option	Optional	Optional	Optional
Collision Deductible Waiver When third party at fault	NO	NO	NO
Coverage for Third Party Liability	Up to 300,000 CSL	Up to 300,000 CSL	Up to 300,000 CSL
Medical Payments	10,000/50,000	2,000/10,000	5,000/25,000
Medical Payments when damaged by an Uninsured Motorist	10,000/50,000	2,000/10,000	5,000/25,000
Physical Damage to car when damaged by an Uninsured Motorist	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)
Legal Assist/Bail Bond	Will cover up to Liability limit	20,000	20,000
Roadside Assistance	YES	YES	YES
Option to Increase the coverage for Cost of repair	NO	Guaranteed US repair	NO

Program Comparison Chart “Deluxe-Endorsed Coverages”

	ABA Plus	GE Premier	GNP Deluxe
AM BEST Ranking	Parent Company A	Parent Company A	A
Tourist Auto Ranking	15	6	1
US Parent Company	GMAC Insurance	Genworth Financial	N/A
Collision (collision, turnover, glass breakage)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)
Theft (theft, Fire, Natural Phenomena)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)
Partial Theft/Vandalism	YES	YES	YES
Fixed Deductible Option	Standard	Standard	Standard
Collision Deductible Waiver When third party at fault	YES	NO	YES
Coverage for Third Party Liability	\$170,000 Standard	Up to 300,000 CSL	\$150,000 Standard
Medical Payments	15,000/75,000	5,000/25,000	25,000 CSL
Medical Payments when damaged by an Uninsured Motorist	15,000/75,000	5,000/25,000	25,000 CSL
Physical Damage to car when damaged by an Uninsured Motorist	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)	Up to the value appearing on the Declarations page not to exceed Market Value (Subject to deductible)	Up to the value appearing on the Declarations page not to exceed Market Value
Legal Assist/Bail Bond	Will cover up to Liability limit	20,000	25,000
Roadside Assistance	YES	YES	YES
Option to Increase the coverage for Cost of repair	YES	Guaranteed US repair	YES

Cancellation Procedures

All cancellation requests MUST be made IN WRITING and MUST be received BEFORE the effective date.

To email a cancellation request, please visit the producer area and click on Contact Us and choose "Cancellation" from the drop down menu. Fill out and submit the cancellation request form. The form MUST contain the policy number, reason for cancellation, and daytime contact information.

Please note that a \$7.50 cancellation fee will be applied to all daily policy cancellations. A \$15.00 fee will be applied to all six-month and annual policies.

All daily policies are fully earned on the effective date of coverage.

Six-month and annual policies are fully earned on the 15th day after the policy's effective date. Cancellations made before this date will be prorated using the underwriters corresponding "per day" rate to calculate the earned premium.

Exceptions will be made to cancel a DUPLICATE policy. The request will still need to be IN WRITING; however, duplicates can be cancelled at any time and with no fee.

Please allow 3-5 business days for policy cancellations and credit card refunds, if applicable.

CANCELLATION POLICIES BY UNDERWRITER - MATRIX

	ABA Seguros	Genworth Seguros	Grupo Nacional Provincial
Daily Policies	<p>No refund after the effective date of the policy.</p> <p>Company will refund insurance premium, minus \$7.50 service fee, as long as we are notified prior to the effective date of the policy.</p> <p>Written request, via email, standard mail, or fax.</p>		
Six Month Policies	<p>Company will refund insurance premium, minus \$15.00 service fee, as long as we are notified prior to the effective date of the policy. Written request, via email, standard mail, or fax.</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p>You are entitled to a partial refund, up to 15 days after your policy's effective date. Anytime after those 15 days, your policy is fully earned and there is no refund.</p> <p>Within those 15 days, you are subject to the daily (per diem) rate of your policy. Daily minimum rate is \$10 per day, and applicable tax and fees.</p> </div> <div style="width: 35%; text-align: center;"> <p><i>Clause 12. Prior Termination of the Contract Notwithstanding the term of this policy as specified on its face, the parties agree that only the Company may terminate it before the expiration date in which case the Company shall refund the unearned premium retaining a minimum net premium equivalent to 30 days of the daily premium.</i></p> <p>Policy is fully earned after 30 days, and Company retains a minimum of 30 days the daily rate. Therefore, no refund after the effective date of the policy</p> </div> <div style="width: 30%;"> <p>You are entitled to a partial refund, up to 20 days after your policy's effective date. Anytime after those 20 days, your policy is fully earned and there is no refund.</p> <p>Within those 20 days, you are subject to the daily (per diem) rate of your policy. Daily minimum rate is \$10 per day, and applicable tax and fees.</p> </div> </div>		
Annual Policies	<p>Company will refund insurance premium, minus \$15.00 service fee, as long as we are notified prior to the effective date of the policy. Written request, via email, standard mail, or fax.</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p>You are entitled to a partial refund, up to 15 days after your policy's effective date. Anytime after those 15 days, your policy is fully earned and there is no refund.</p> <p>Within those 15 days, you are subject to the daily (per diem) rate of your policy. Daily minimum rate is \$10 per day, and applicable tax and fees.</p> </div> <div style="width: 35%; text-align: center;"> <p><i>Clause 12. Prior Termination of the Contract Notwithstanding the term of this policy as specified on its face, the parties agree that only the Company may terminate it before the expiration date in which case the Company shall refund the unearned premium retaining a minimum net premium equivalent to 30 days of the daily premium.</i></p> <p>Policy is fully earned after 30 days, and Company retains a minimum of 30 days the daily rate. Therefore, no refund after the effective date of the policy</p> </div> <div style="width: 30%;"> <p>You are entitled to a partial refund, up to 20 days after your policy's effective date. Anytime after those 20 days, your policy is fully earned and there is no refund.</p> <p>Within those 20 days, you are subject to the daily (per diem) rate of your policy. Daily minimum rate is \$10 per day, and applicable tax and fees.</p> </div> </div>		

About Our Underwriters

We only work with Mexico's most respected underwriters to ensure competitiveness, financial strength, quality claims service, longevity, and to create products that will ultimately provide the insurance your customers need.

Via our systems, producers have access to up to five Mexican underwriting companies. By offering a multiplicity of options, our producers can always rest assured that they are receiving the best options in the marketplace for their policyholders. IIG works closely with each of these underwriters to ensure that our producers and their policyholders have access to the best coverage at the lowest rates, and that claims are handled quickly and professionally. We consistently gather customer and producer feedback regarding claims service and coverage issues with each of our underwriters. IIG adjusts our offerings to ensure that our Producers only have access to the best products available in the marketplace.

The following provides additional information about each of these companies, their rating and position in the market, their products, basic underwriting philosophies, and example of company specific information. If you have further questions about these companies or their products please contact our office.

Although the following pages include much detail about these companies, it is not comprehensive. Please refer to the terms and conditions for more in depth coverage detail.

- A. **Latin Assist, Inc., a Grupo Integra Company**
Provider of MexVisit® Emergency Travel, Roadside, Medical Assistance and Emergency Medical Evacuation.
- B. **ABA Seguros**
Not Rated
Parent company is GMAC Insurance
AM Best Rating A-
- C. **Genworth Seguros**
Not rated
Parent Company is GE Financial Assurance affiliation 1996
AM Best Rating A+
- D. **Grupo Nacional Provincial**
AM Best Rating A
GNP has been in business since 1898, is Mexico's largest insurer, and is the leading provider of Tourist Auto Insurance in Mexico.

MexVisit® Emergency Travel Assistance and Emergency Medical Evacuation

MexVisit® is our exclusive travel assistance product, and is available as an option on all policies. Other distributors may sell for the same underwriters, but NONE match our level of coverage or service. We strongly encourage you to provide your customer with MexVisit® coverage on every policy you issue, as it is a very good value added product.

MexVisit® is priced at less than .60 per day with six month and annual discounts. This premium is commissionable at the rate specified in your contract. In addition to this premium there is a one dollar company fee, which is not commissionable.

In addition to being a tremendous value for your customers, MexVisit® gives you a significant sales advantage over other agents who cannot offer such a valuable coverage. You really have to understand this coverage so you can use it to your sales advantage. It can definitely help you win sales when "price only" becomes an issue.

When our optional MexVisit® Travel Assistance coverage is purchased in addition to the regular Tourist Auto policy, coverage includes not only excellent auto insurance protection from Mexico's finest underwriters, but also the best travel assistance coverage available in the marketplace. This coverage is available on daily rated, six month and annual policies. Benefits include:

A) Emergency Medical Assistance Benefits and Medical Evacuation

1. Medical assistance, references, coordination, and monitoring.
2. Emergency medical transfer or evacuation by land.
3. Emergency medical transfer or evacuation by air ambulance.
4. Repatriation after treatment of serious injury or illness.
5. Transportation and lodging expenses for companion during hospitalization.
6. Continuation of interrupted trip or return to place of residence.
7. Prescribed convalescence lodging expenses after hospitalization.
8. Repatriation of mortal remains or local funerary expenses.
9. Emergency dental assistance if dental infection, pain or trauma occurs.
10. Prescription eyeglasses and contact lens replacement assistance.

B) Travel Assistance

1. Tourism and travel related information.
2. US State Department travel advisory information.
3. Contact with embassies and consulates.
4. Emergency communication service.
5. Assistance contacting issuing government or consular agencies to file and report loss or theft or important travel documents or items and request replacement.
6. Emergency funds transfer.
7. Travel agency services.

C) Roadside Assistance

1. Emergency gasoline or diesel delivery.
2. Flat tire service.
3. Battery jumpstart.
4. Emergency locksmith service.
5. Referrals and service coordination at certified dealerships or repair shops.
6. Sending of locally unavailable spare parts to dealerships or repair shops.
7. Emergency towing.
8. Lodging expenses in the event of theft or extensive repair of vehicle.
9. Car rental in the event of theft or extensive repair of vehicle.
10. Return of beneficiary and travel companions to place of residence in the event of theft or extensive repair of vehicle.
11. Transportation of beneficiary or designated driver back to Mexico to retrieve repaired vehicle or to retrieve vehicle if stolen and recovered.
OR
12. Trip continuation of beneficiary and travel companions to original destination in the event of theft or extensive repair of vehicle.
13. Transportation of beneficiary or designated driver back from original destination to retrieve repaired vehicle or to retrieve vehicle if stolen and recovered.

D) Case Management

24 hour - 365 day live monitoring of all cases via our Contact Center operated by trained, bilingual Customer Service Representatives. The Contact Center may be accessed by telephone, fax or e-mail.

E) ATM Safe® Robbery Benefit - Protection You can Bank On™

ATMSafe® Robbery Benefit provides coverage in the event that the beneficiary is robbed while withdrawing funds from an ATM when traveling to, while in or when returning from Mexico. The ATMSafe® Robbery Benefit is offered only with MexVisit® and coverage is concurrent with insurance commencing on the policy's effective date and terminating on policy's expiration date.

IMPORTANT NOTICE: Description of these benefits does not constitute the full legal description of benefits and applicable exclusions as described in the Terms and Conditions of the contract. All benefits are provided to the vehicle and beneficiaries listed in the policy and/or certificate for events occurring only while in Mexico, during the term specified in the policy and/or certificate where the benefits are listed.

ATMSafe Bank Robbery® Underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. its principal place of business in New York, NY. A copy of the insurance policy may be available upon request.

The MexVisit®, Travel Assistance Program and logos are registered trademarks of Latin Assist, Inc., a subsidiary of Grupo Integra Mexico. All benefits and services are provided by Integra Asistencia or any other of the Grupo Integra companies according to the official Terms and Conditions.

ABA SEGUROS

ABA Seguros is the 4th largest auto insurer in Mexico, and is owned by GMAC. ABA has a superior claims infrastructure in place. ABA's appetite at this writing is for vehicles valued under \$ 50,000 only.

ABA offers 2 products... the ABA standard and the ABA plus package. The ABA Standard includes all standard Mexico Auto Insurance coverage as described on page eight. The ABA Plus package has some very impressive unique coverage as described below.

When shown as covered on the face sheet of the policy, and upon payment of the corresponding premium, this endorsement modifies coverage and limits as follows

ABA PLUS:

1. **Increased Limits for Civil Liability for Property Damage and for Bodily Injury to Third Parties**

The Combined Single Limit for Property Damage Liability/Bodily Injury Liability limit is increased to US \$170,000 with the option to increase to \$ 300,000 CSL.

2. **Increased Medical Expenses for Occupants of the Insured Vehicle**

The limit for Medical Expenses is increased to US \$15,000 per person, US \$75,000 per accident.

3. **Guaranteed Bond and Legal Assistance**

The company legal representative will post bond or deposit the guarantee before the Agent of the Public Ministry Office and/or Penal Judge up to US \$170,000 to obtain the provisional release of the Driver, and/or the release of the covered vehicle and to guarantee the repair of the damaged third party property.

4. **Travel Assistance** - The underwriter provides some coverage for Towing, other expenses, and Travel Assistance. In addition, the standard ABA Travel Assistance already includes the equivalent of MexVisit Travel Assistance.

5. **Increased Cost of Repair**

With prior agreement of the Company, the Insured may proceed to repair his vehicle outside Mexico. Instead of Mexican labor rates, the company will pay a higher labor rate per hour according to the following limits:

Cars:	\$50 USD Per Hour
Other Vehicles:	\$70 USD Per Hour
Trailed Units:	\$50 USD Per Hour (only if covered for collision and upon payment of the corresponding premium)

6. Vehicles will be considered a total loss at the option of the Company.

7. **Fixed Deductibles**

Deductibles for collision and total theft are fixed at US \$500 and US \$1000 respectively.

8. **Partial Theft**

Theft of parts and accessories that are permanently attached to the insured vehicle, excluding video and sound reproducing equipment, personal property, or objects contained in the vehicle. This coverage is subject to the fixed deductible of US \$1,000 for theft.

9. **Vandalism**

Intentional and malicious damage to or destruction of the insured vehicle. This coverage is subject to a fixed deductible of US \$1,000

10. Deductible Waiver in Accidents with Third Parties At Fault

If you are involved in an accident in which an uninsured third party is at fault as determined by the legal authorities, and you sustain damage to your vehicle, we will pay for damages to your vehicle and waive your deductible.

The Insured, however, must fully cooperate with the Company in order to retain the corresponding right of recovery against the third party responsible for the accident.

Unique to ABA:

1. Unlike the other companies that we represent, ABA includes Fire and Natural Phenomena under collision rather than theft, thus offering a lower deductible for these perils
2. ABA Plus Coverage
3. ABA does not allow any premium bearing endorsements.

ABA FAQ:

- 1) What are ABA Seguros' Deductible options and how do they work?

ABA has the option of a fixed deductible or the percentage deductible.

Fixed Deductibles are \$500 for collision and related coverage and \$1000 for Theft and related coverage.

Or

You have the option of electing percentage deductibles:

For Property Damage claims, deductible is 2% of the vehicles value, the deductible shall under no circumstances be less than US\$350.00 for automobiles and US\$750.00 for any other type of unit.

For Total Theft claims, deductible is 5% of the vehicles value, the deductible shall under no circumstances be less than US\$800.00 for automobiles and US\$1,200.00 for any other type of unit.

- 2) What is the limit for towing?

TOWING. In the event that the covered vehicle has a mechanical breakdown and the vehicle is immobilized, the COMPANY will arrange and pay for necessary towing services, in a platform when available to the nearest repair or service location within the city and/or state where the vehicle is located. Limit for this coverage is of \$300 USD and/or two events.

- 3) What coverage is available for my towed unit when not coupled to tow unit.

CLAUSE 3. – TOW TRAILER AND BOATS

For the purpose hereof, "tow trailer" shall be understood as the unit for private use pulled by the insured vehicle, be it a house of a cargo unit, and includes the fixed equipment attached thereto; provided, however that such equipment is declared on the policy. This insurance excludes house furnishings and items for personal use. "Boat" shall be understood as the vessel specified on the policy and the platform or unit pulled thereby on which the vessel is mounted, as a single unit.

In the event the insurance includes tow trailers and boats, these are covered under Clause 1, sections 1,2,3, and 4 and subject to the General Conditions of the policy, but only while

attached to the insured vehicle; notwithstanding, the tow trailer is covered under Clause 1, Section 1, paragraphs e,f,g and Section 2, while parked, even if not attached to the vehicle. This insurance does not cover medical expenses for injuries suffered inside the tow trailer or boat.

Tow trailers and boats shall be subject to the unit's deductible according to its own value.

Boats shall only be covered while they remain on land, and the Company's liability shall cease forthwith when they are detached from the vehicle. Regarding boats, the coverage excludes the damage sustained by or caused by the vessel during maneuvers to load it on or unload it from the tow trailer or platform.

4) Labor Rates paid by ABA Seguros

Standard: Current Labor rate in the Republic of Mexico

Plus:

Cars:	\$50 USD Per Hour
Other Vehicles:	\$70 USD Per Hour
Trailed Units:	\$50 USD Per Hour (only if covered for collision and upon payment of the corresponding premium)

5) What is ABA's endorsement policy?

ABA Allows for no premium bearing Endorsements.

IMPORTANT NOTE: Description of the benefits listed herein does not constitute the full legal description of benefits and exclusions as described in the terms and conditions of the contract. All benefits are provided only to the covered and or listed vehicle and/or beneficiary, only for events occurring while in Mexico and only for the duration specified in the policy and/or certificate where benefits are listed. Benefits will only be provided in Mexico and not the United States, Canada and/or any other country.

Genworth (GE) Seguros

GE Seguros was founded in 1943 in Leon, Guanajuato, Mexico. In 2006 GE Seguros became a subsidiary of Genworth Financial. They are 6th largest underwriter for Mexico auto insurance, and enjoy a reputation as one of the best Mexico carriers when it comes to customer claims satisfaction. Genworth Seguros has a relatively broad appetite at this writing. For instance, they offer coverage on RV's valued up to \$ 300,000.

GE recently released their Premier package which now offers higher limits, partial theft coverage, vandalism coverage, and the higher US labor rates for cost of repair. The Premier package has some very impressive and unique coverage advantages. See the terms and Conditions for a complete description of advantages. The Standard package option remains available and includes the basic coverage. This coverage is described on page eight. GE also has special club and caravan rates for those RVing in Mexico. For specific details on club and caravans please call us at 888-467-4639. Please take note of the following general limits and coverage. They will help both you and the insured understand the policy specifics and avoid E and O exposure.

GENWORTH PREMIER

In reference to the General Conditions and in regards to Specification of Risks, section 2. With mandate

ory Deductible, coverage c) Strikes and Riots and in the Clause 1st Exclusions, paragraph i) Theft of parts or accessories, the Company agrees with the Insured, that this clause will be modified as detailed in this endorsement:

1. **Vandalism:** Through this endorsement the Physical Damage coverage is extended to cover Vandalism, meaning willful and malicious destruction or damage to the insured vehicle.
2. **Partial Theft:** Through this endorsement the company will reimburse to the insured the theft of permanently installed equipment and parts based on their Actual Cash Value up to \$3,000 USD. All equipment and parts must be originally installed by the manufacturer or an authorized manufacturer dealer. Proof of equipment and parts installed is required.

Exclusions for Vandalism and Partial Theft: Motor homes, RV's are expressly excluded. Items such as headphones, game controllers, remotes, etc., and other accessories not permanently attached are also excluded. Personal property is not covered.

Deductible: Coverage 1 and 2 of this endorsement are subject to a deductible which is paid by the insured. The fixed deductible is \$ 500.00 USD for Vandalism and \$ 1,000.00 for Partial Theft.

Unique to GE:

1. Unlike our other companies, GE pays 100% of the US labor rate on both their Standard and Premier packages. Our other companies schedule the amount they will pay for different vehicles.
2. Club Rates- Call us for more details on Club/Group Rates
3. Caravan Rates- Call our office for more details on Caravan Rates
4. GE offers coverage for High value RVs
5. GE Premier

GE FAQ:

1. What are GE Seguros' Deductible options and how do they work?

Fixed deductibles are fixed at \$500 for collision related coverage and \$1000 for Theft related coverage

Percentage deductibles are 2% for collision or a minimum of \$500.00 for sedans all other type vehicles have a minimum of \$1,000. For theft you have 5% deductible or a \$1,000 minimum on sedans all other type vehicles have a minimum of \$1,500.

2. What is the limit for towing?

This is limited to a maximum of \$500 USD regardless of location or destination. It is only to be used in the event of an accident that leads to a claim. The insured does not have to get previous authorization to tow the vehicle; however, please note that towing for mechanical failure is not covered.

3. What coverage is available for my towed unit when not coupled to power unit?

All towed vehicles need to be listed on the policy otherwise the policy will be void. Towed units include trailers, boats, and motorized vehicles. Note that boats with motors will be considered as one unit and cannot be insured separately; motors only cannot be insured. Understand that towed units will only be covered while in tow and attached to the vehicle. There is no coverage once the trailer is detached from the power unit. There is also no coverage for ATVs once unloaded from the trailer. Please understand that if you tow an ATV in the back of your vehicle there will be no coverage for it; however, it still needs to be listed on the policy with no value. List all campers as towed units. If in doubt please list the towed unit for no value. Towed units not listed WILL VOID the policy in its entirety. If you list coverage values backwards or you forget to itemize the value over all the towed units, coverage will be forfeited on those towed items.

4. Labor Rates paid by GE Seguros

GE will pay for the cost of US repair.

6. What is GE's Endorsement policy?

GE allows for no endorsements.

IMPORTANT NOTE: Description of the benefits listed herein does not constitute the full legal description of benefits and exclusions as described in the terms and conditions of the contract. All benefits are provided only to the covered and or listed vehicle and/or beneficiary, only for events occurring while in Mexico and only for the duration specified in the policy and/or certificate where benefits are listed. Benefits will only be provided in Mexico and not the United States, Canada and/or any other country.

Grupo Nacional Provincial

GNP is the granddaddy of Mexico Tourist Auto. GNP is the largest underwriter in Mexico and the leader in the Mexico Tourist Auto Insurance Market. GNP has a world class claims and service infrastructure, and GNP's appetite at this writing is for private passenger vehicles valued at up to \$ 100,000 and RV's valued at up to \$ 400,000.

GNP has 2 products... the GNP Standard Package and the GNP Deluxe Package. The GNP Standard package includes all standard Mexico Auto Insurance coverage as described on page ten. The GNP Deluxe package has some very impressive and unique coverage as described below.

GNP Deluxe:

- 1. Civil Liability** - This coverage protects you in the event you are in an accident in which you cause bodily injury or property damage to third parties. Standard coverage for bodily injury is \$150,000 U.S. Combined Single Limit per accident with optional \$300,000 U.S. Combined Single Limit per accident.
- 2. Increased Medical Expenses For Occupants** - This policy will pay medical expenses with a \$25,000 Combined Single limit per accident, for the driver and occupants of the vehicle in Mexico for injuries sustained in a covered cause of loss. Medical Payments coverage is excluded on motorcycle policies.

Supplemental Higher limit stand alone international medical insurance coverage is available, via a separate application, at our website: www.internationalpro.com.
- 3. Waiver of Deductible on accidents caused by at fault Third Parties** – If you are involved in an accident in which an uninsured third party is at fault as determined by the legal authorities, and you sustain damage to your vehicle, we will pay for damages to your vehicle and waive your deductible.
- 4. Guaranteed Bond and Legal Assistance** - Our policy will pay up to \$25,000 to assist you in the event you need to deal with authorities following a covered loss.
- 5. Travel Assistance** - The underwriter provides \$300 coverage for Towing, other expenses, and Travel Assistance. For a much broader Travel Assistance coverage please choose one of our quote options including MexVisit.
- 6. Property Damage To Your Vehicle** - This coverage includes Collision, Turnover, and other related coverage, coverage is subject to a fixed deductible of \$500.
- 7. Total and Partial Theft** - This coverage includes Total and Partial Theft of the vehicle. Other policies exclude partial theft. This coverage is subject to a fixed deductible of \$1,000.
- 8. Vandalism** - This policy provides coverage for vandalism and is subject to a fixed \$1,000 deductible.
- 9. Increased Cost of Repair** - The policy will pay a higher rate per hour rather than lower Mexican labor rates. The rates are increased per the table on the next page.

Unique to GNP:

1. GNP Deluxe Coverage Package
2. GNP offers coverage for High Valued RVs.
3. GNP offers coverage for Commercial Vehicles (please contact our office for more details).
4. GNP has a Rental Car Program (please contact our office for more details).
5. GNP has an off road racing program (please contact our office for more details).

GNP FAQ:

1. What are GNP's Deductible options and how do they work?

Fixed deductibles are fixed at \$500 for collision and \$1000 for Theft

Percentage deductibles are 2% of the vehicle's value for collision with a minimum of \$500.00 for sedans and all other type vehicles have a minimum of \$1,000. For theft, the deductible is 5% of the value of the vehicle with a minimum deductible or a \$1,000 on sedans and all other type vehicles have a minimum of \$1,500.

2. What is the limit for towing?

GNP will pay reasonable necessary towing costs to move the vehicle to a place designated by the company for repairs up to \$300 dollars.

3. What coverage is available for my towed unit when not coupled to tow unit.

The towed unit will be covered only if listed on the policy with a value for physical damage whether coupled or not. Civil Liability is only covered when the towed unit is coupled to the towed unit.

4. Labor Rates paid by GNP

Standard: Current Labor rate in the Republic of Mexico

GNP Deluxe:

Cars	\$50 USD Per Hour
Pickups/SUV	\$70 USD Per Hour
Motor Homes	\$75 USD Per Hour

5. What is GNP's Endorsement policy?

GNP will allow one endorsement for 6 months and annual policies only. Applicable premium, tax and policy fees, may apply.

IMPORTANT NOTE: Description of the benefits listed herein does not constitute the full legal description of benefits and exclusions as described in the terms and conditions of the contract. All benefits are provided only to the covered and or listed vehicle and/or beneficiary, only for events occurring while in Mexico and only for the duration specified in the policy and/or certificate where benefits are listed. Benefits will only be provided in Mexico and not the United States, Canada and/or any other country.