



6th International Microinsurance Conference

Microinsurance Market in Brazil

**Brazilian Insurance Confederation
CNSeg**

Manila, 11th November of 2010

World Insurance Premium Life & Non-Life 2009



Area (km²)
8.511.965
(5th)

Brazil

GDP 2009
US\$ 1,577 trillion
(10th)

Ranking

- 1 USA
- 2 Japan
- 3 UK
- 4 France
- 5 Germany

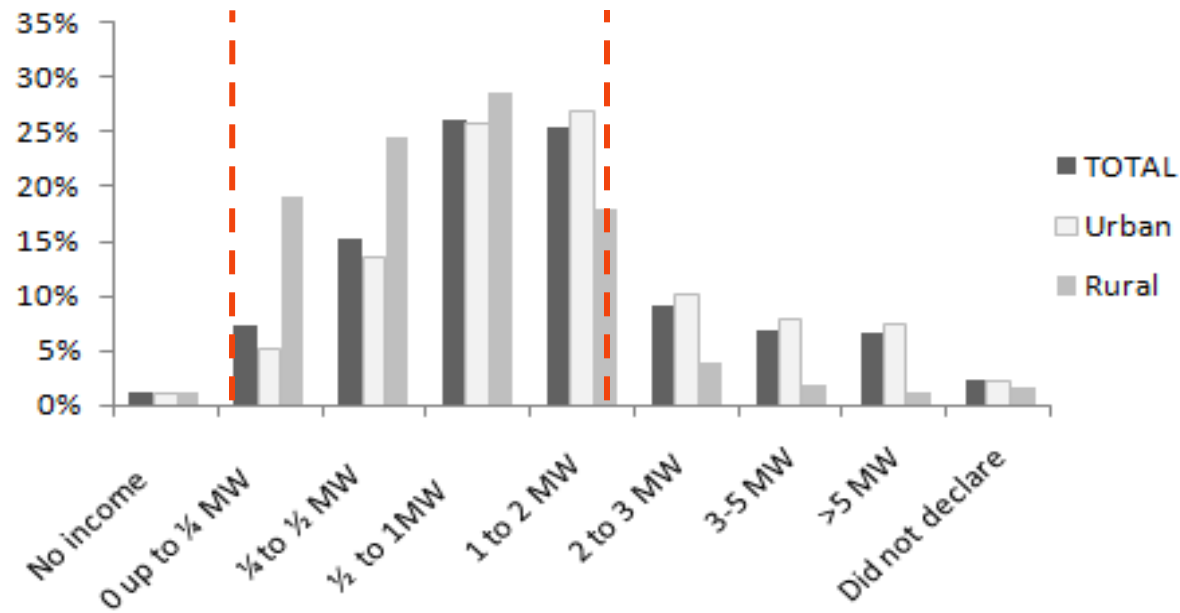
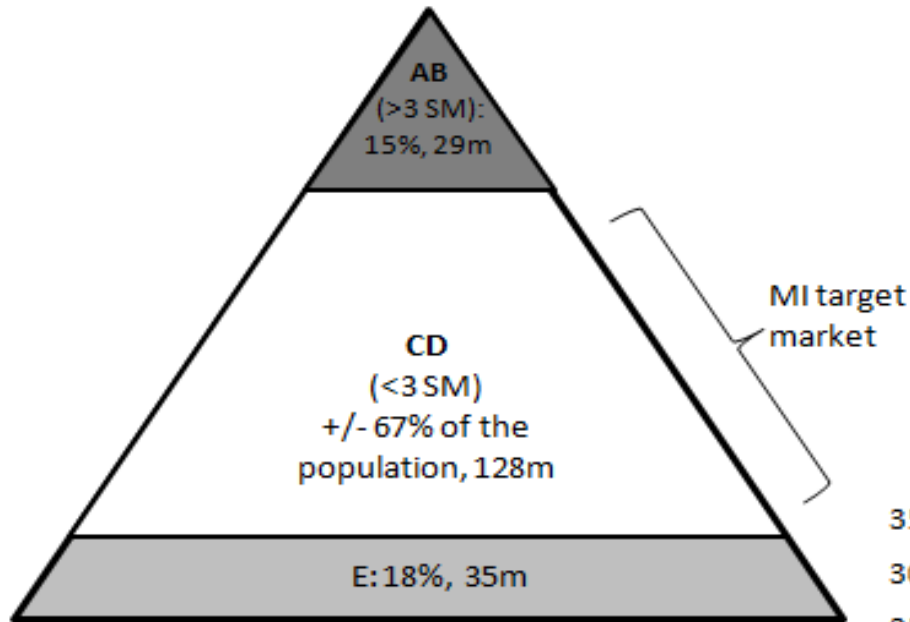
Population 2009
192 million
(5th)

Non-Life 14th

Life 20th

Non-Life & Life 15th

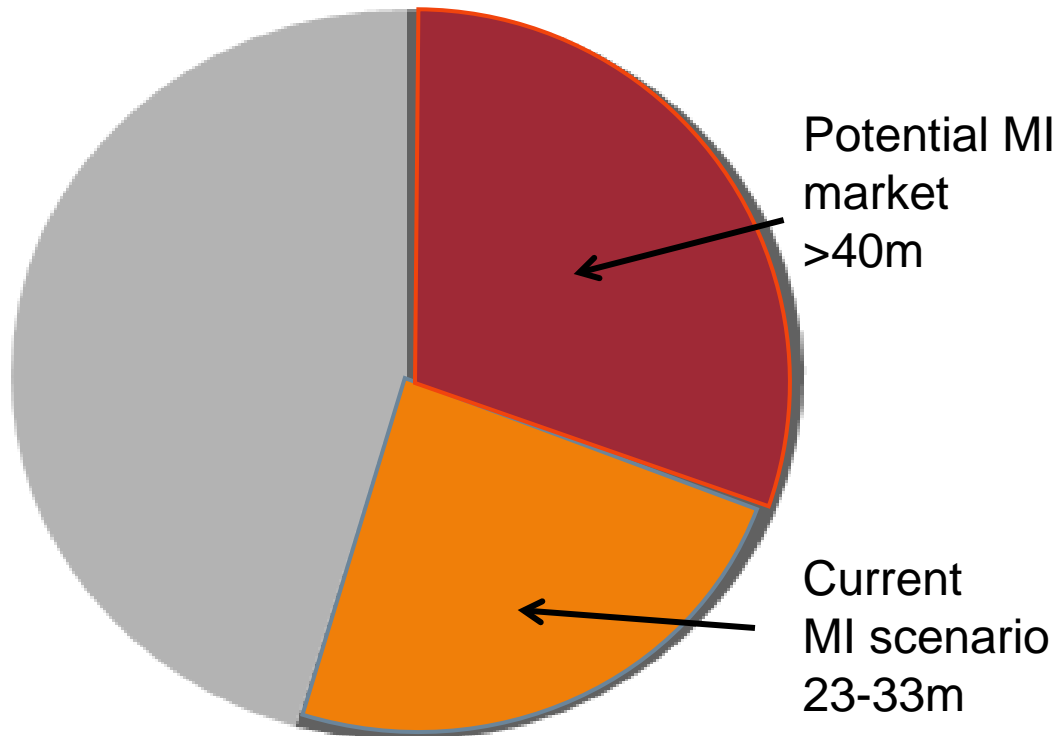
Who's the target market?



Strategy

Potential MI target market


128m target audience (CD)



A vertical image on the left side of the slide shows a stone statue of a woman with long hair, wearing a long, draped dress. The background behind the statue is a gradient from orange to red. The statue is positioned on the left edge of the slide, partially overlapping the white background.

Challenges going forward

1. Scope fiscal impact of special tax regime
 - Develop scenarios
 - Undertake broader regulatory impact assessment
2. Review/develop subordinate legislation to implement MI regime
 - Develop parameters by product line
 - MI broker regime
 - MI correspondent regime
3. Consider the regulation of funeral assistance
4. Build a sound information base



One of the seven Wonders of the Modern World, the Cristo Redentor (Christ Redeemer) is an important symbol of Brazil. It is 38 meters high, placed at Corcovado hill (710 meters high) in the city of Rio de Janeiro.

WELCOME TO RIO!

November 2011

**7th International
Microinsurance
Conference**



Obrigado!



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