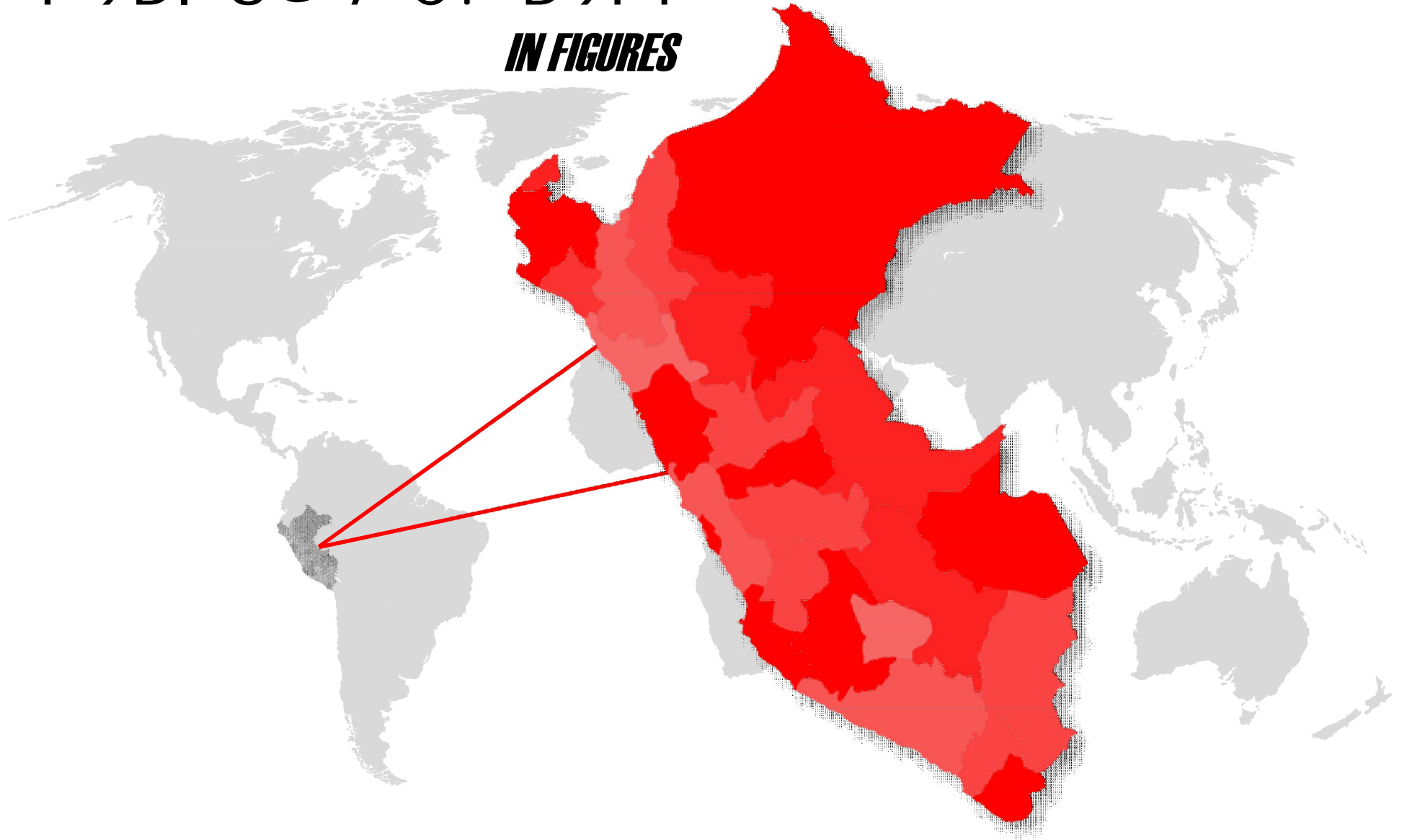


F 9DI 6@=7 'C: 'D9F î
IN FIGURES



D9F î : GEOGRAPHY AND POPULATION

Our country is geographically divided in three natural zones:

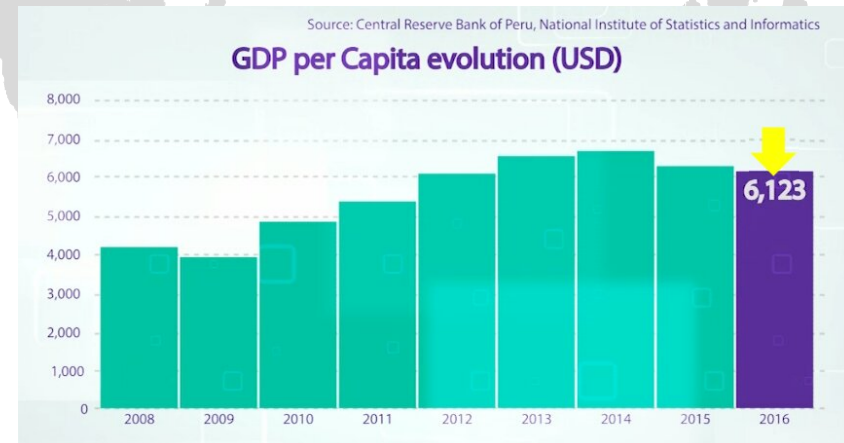
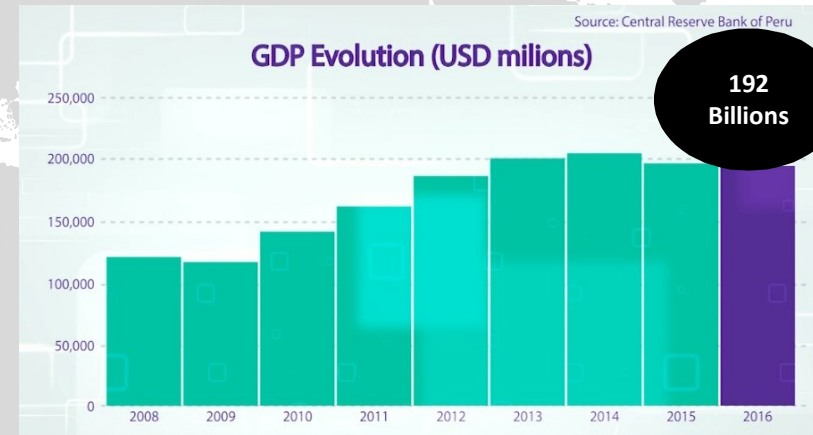


This is the main reason why Peru is a multi-racial and multi-culture nation with a population of almost

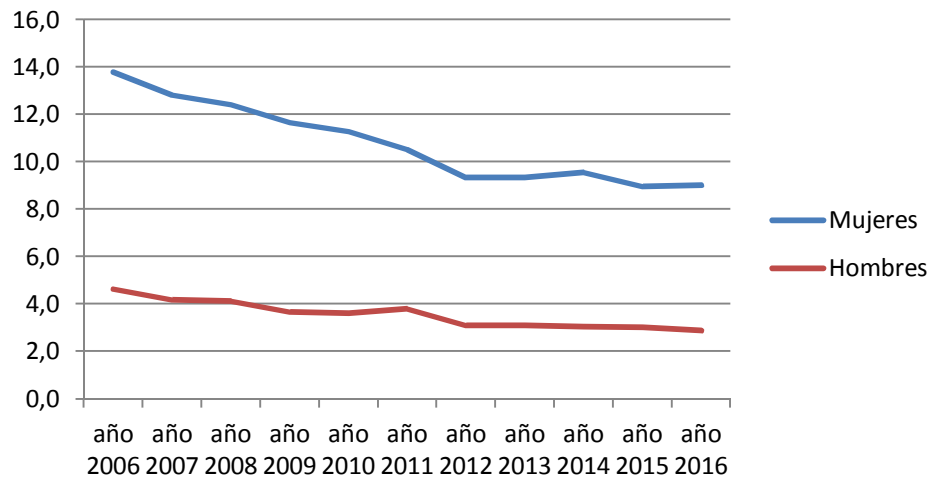
32 MILLIONS
OF INHABITANTS

By 2021 this indicator is expected to exceed \$8,000

Our economy has achieved significant growth in recent years and is one of the fastest growing economies in the region.



Demographic data

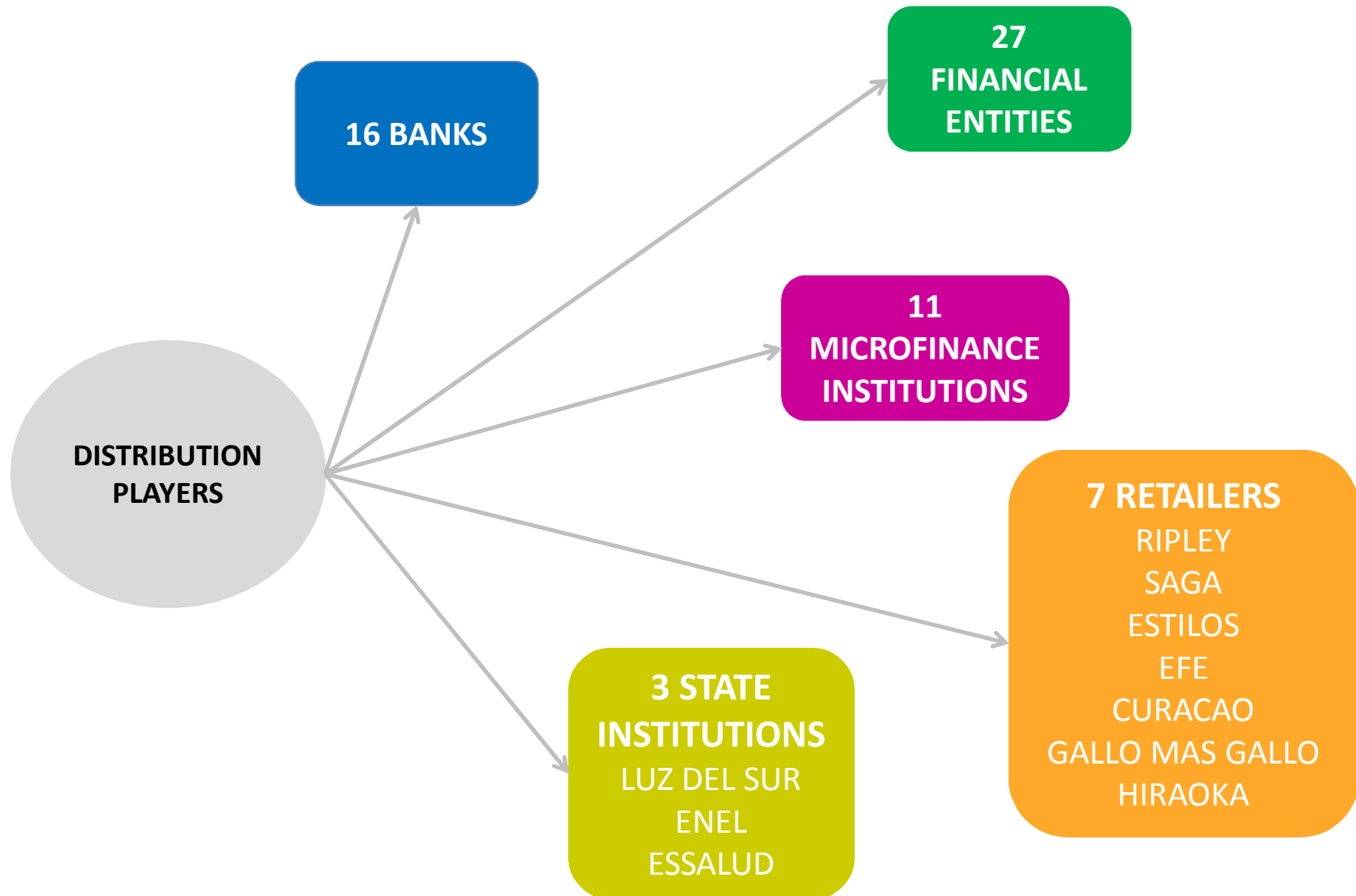


illiterates in Peru

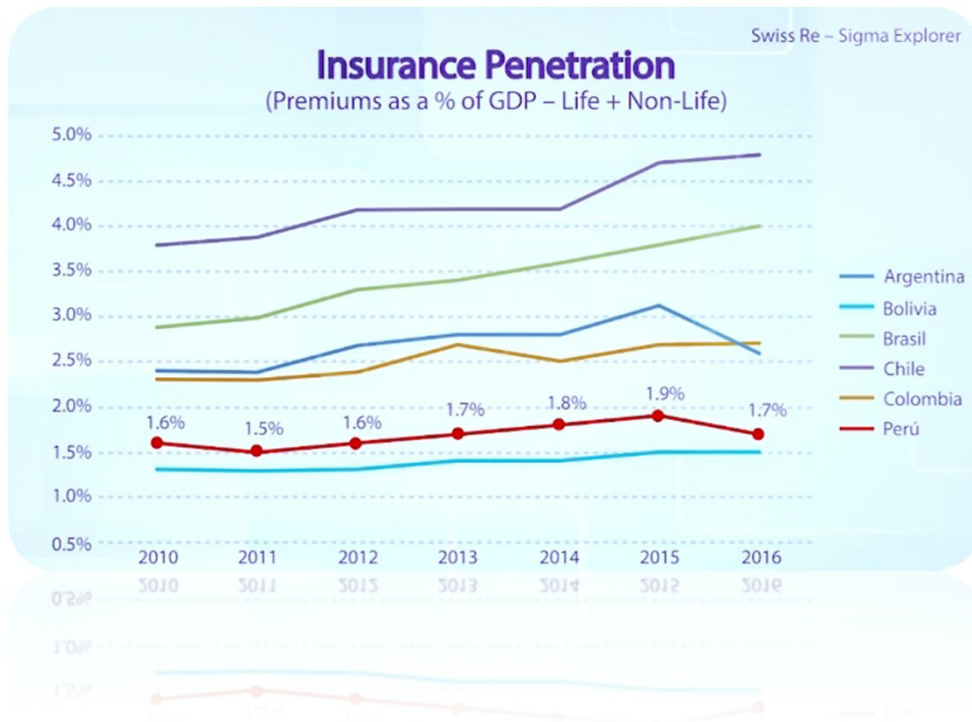


28% is the Banking in Peru

D9F î : MICROINSURANCE DISTRIBUTION



D9F î : Insurance Market



Comparing with other countries in the region, Peru has a low penetration in the insurance sector...

What means there is a great potential for growth in the peruvian insurance sector

Average insurance penetration ratio in latinoamerica

3.2 %

As of September 2017:

21 companies in the Peruvian insurance market

7

Non-Life
Insurance Companies

8

Life
Insurance Companies

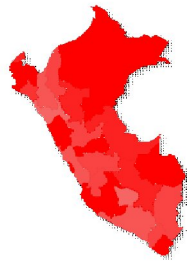
6

Composite
insurers

D9F î : MICROINSURANCE Market

2006 - 2016 Average annual growth rate of insurance premiums → **11.7%**

Penetration in Perú has been associated among other factors to a more formalized labor market and an increase in the penetration of the banking system.



2



1



Peru was the second country in the world and the first one in the American continent to have a **MICROINSURANCE REGULATION**

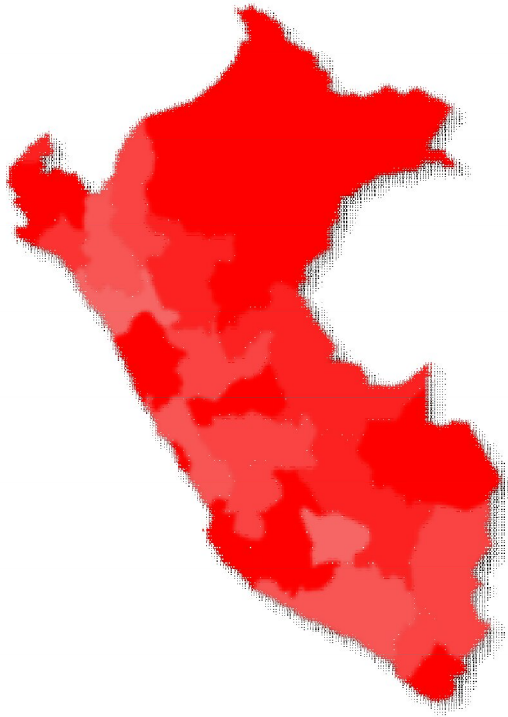
By the end of 2016 there were

62 MICROINSURANCE PRODUCTS *in the Peruvian market*



The are **4.9 MILLIONS OF POLICYHOLDERS**; this represents **US\$19.7 millions in microinsurance premiums.**

D9F î : MICROINSURANCE



Peru is considered one of the pioneering countries in development of inclusive insurance for the mass market

Social inclusion opens new markets and opportunities for the expansion of insurance to the most vulnerable population

The Panel

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Manager of Asset and Insurance Products, Mibanco

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