



# IMPACT

Companhia Caboverdiana de Seguros, SARL



## A Portrait of IMPACT

Private & Confidential – June 2008

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# The Company

- Founded in Cape Verde in January 1992
- With a 50% Capeverdian Share and 50% Portuguese Share (IMPÉRIO e MARCONI)
- Actually With a 53% Capeverdian Share and 47% Portuguese Share (JVC Holding)
- Centro de decisão em Cabo Verde

- Principal lines of business include
  - Motor
  - Workman Compensation
  - Property & Engineering
  - Marine Cargo & Hull
  - Personal Accident
- Owner, since November 1999, of 11% of the 2th major Bank (Caixa Económica de Cabo Verde)



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# Our Business

- Direct Business Company
- Non-Life and Life business
- Distribution channels: direct and via brokers

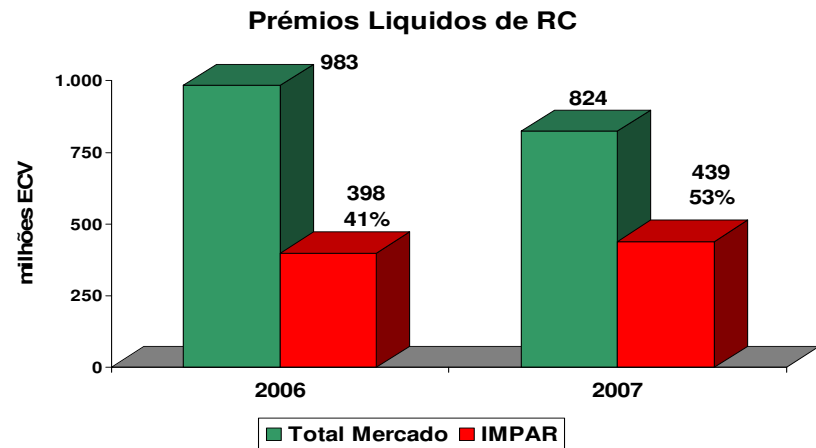
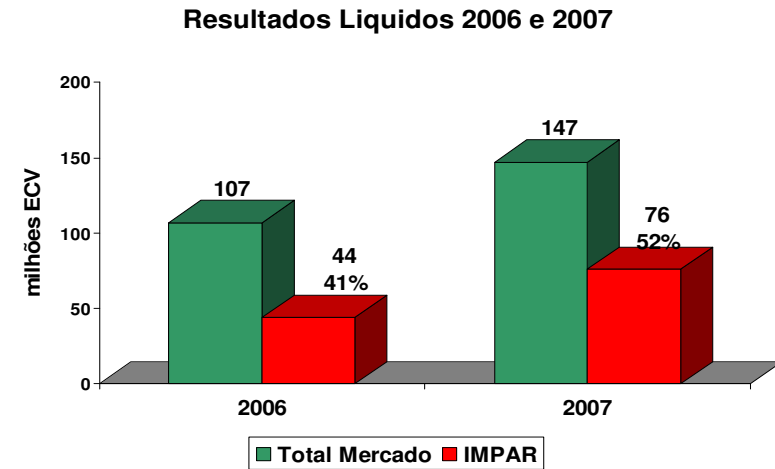
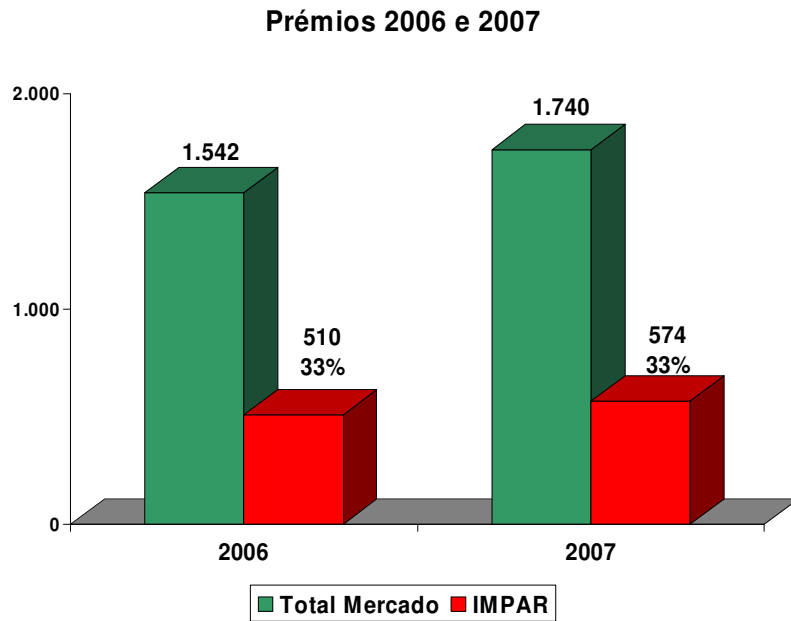
- Customer focused
- Focus on profitability
- Technical underwriting approach
- Specialisation in selected line of business
- Speed and efficiency

- Our treaties Reinsurers
  - MAPFRE RE
  - R+V - Rückversicherung Re
  - SCOR
  - LUSITANIA
  - NACIONAL RE



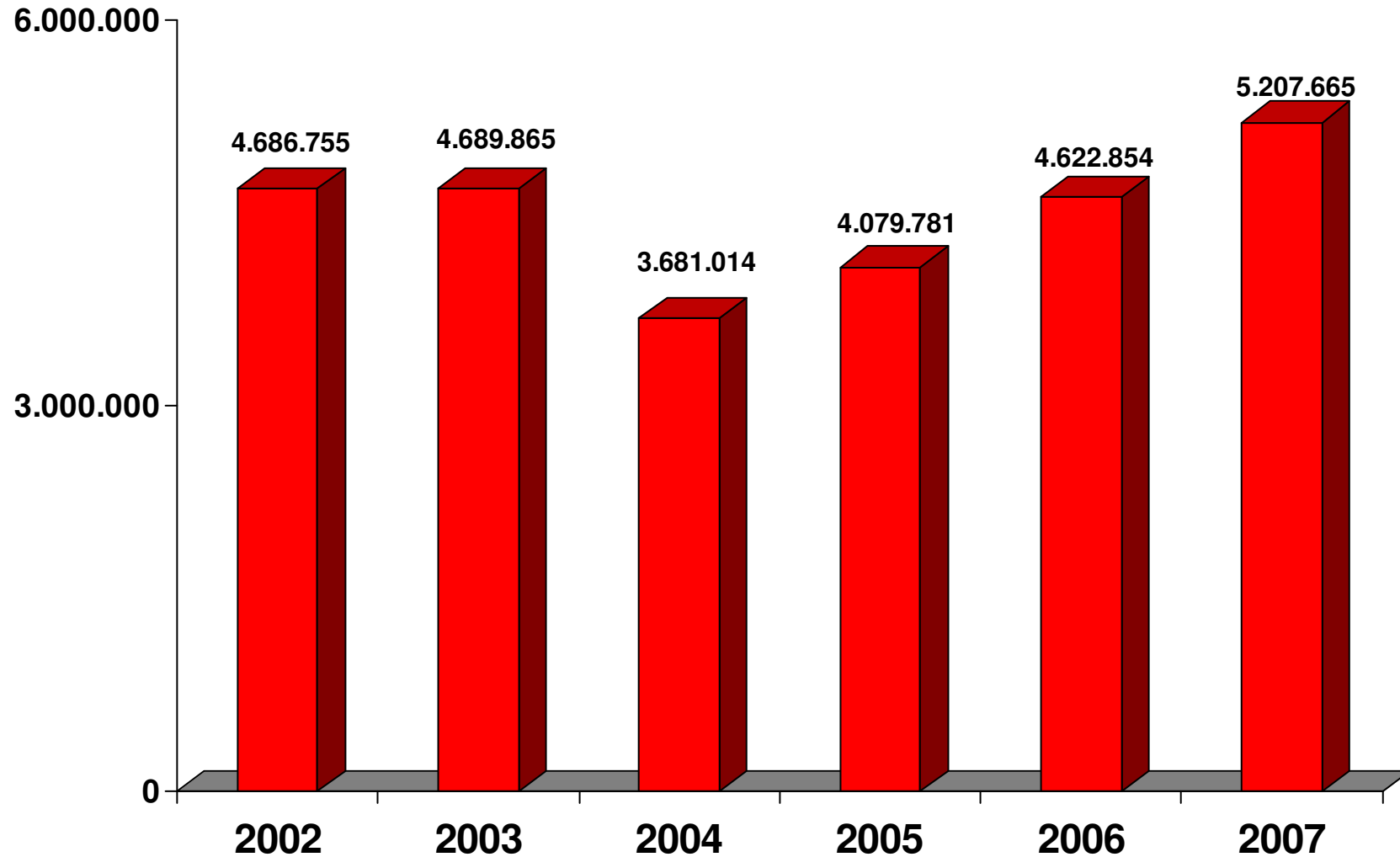
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# Posição no Mercado



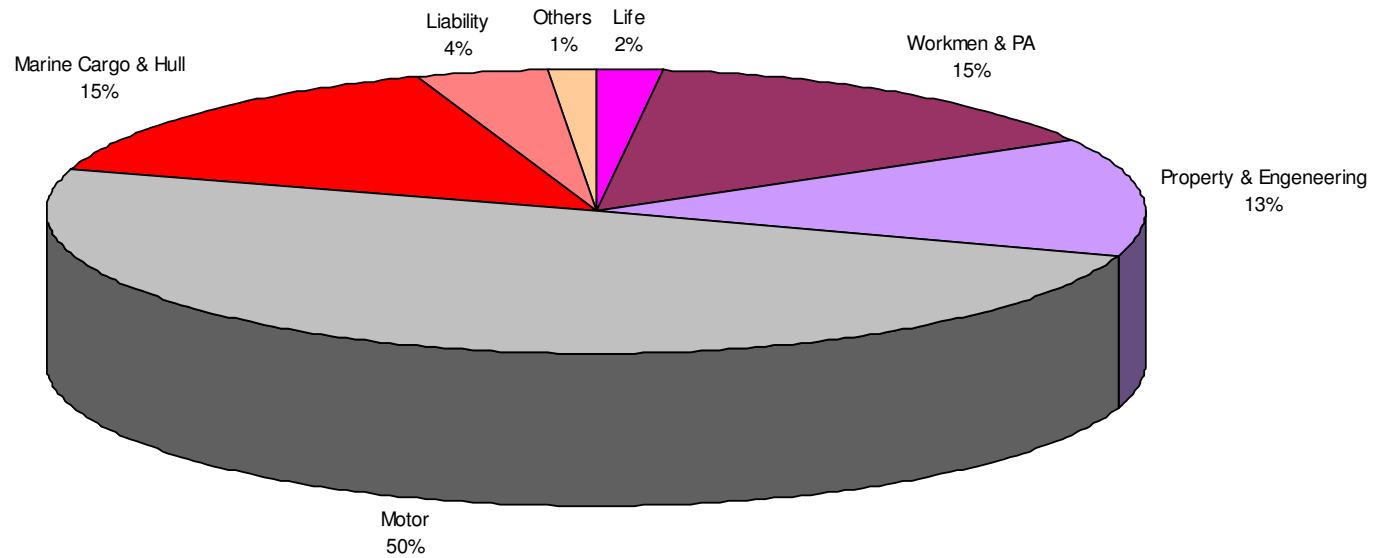
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## PREMIUMS (€) 2002- 2007

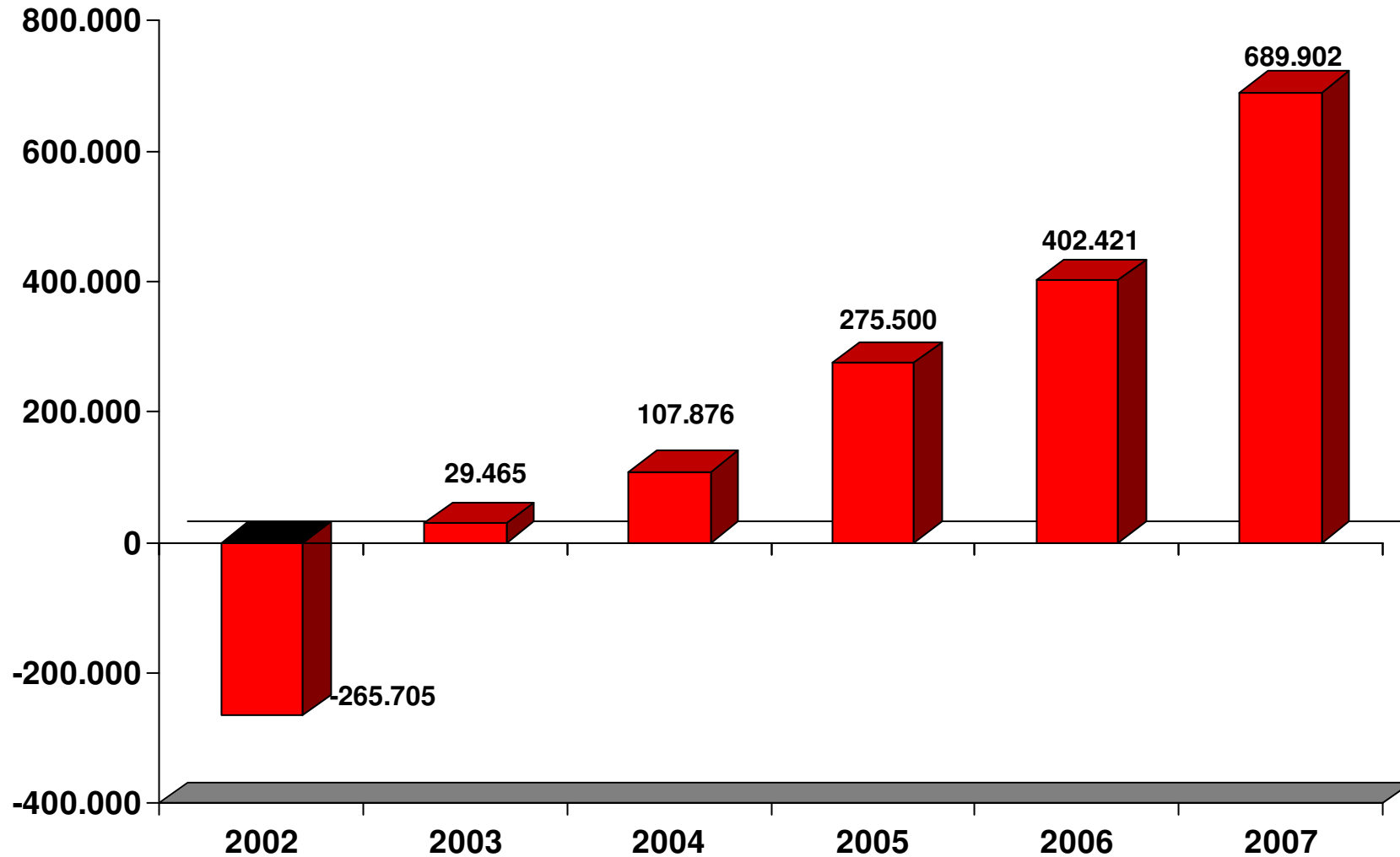


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## PREMIUM 2007 – by Class

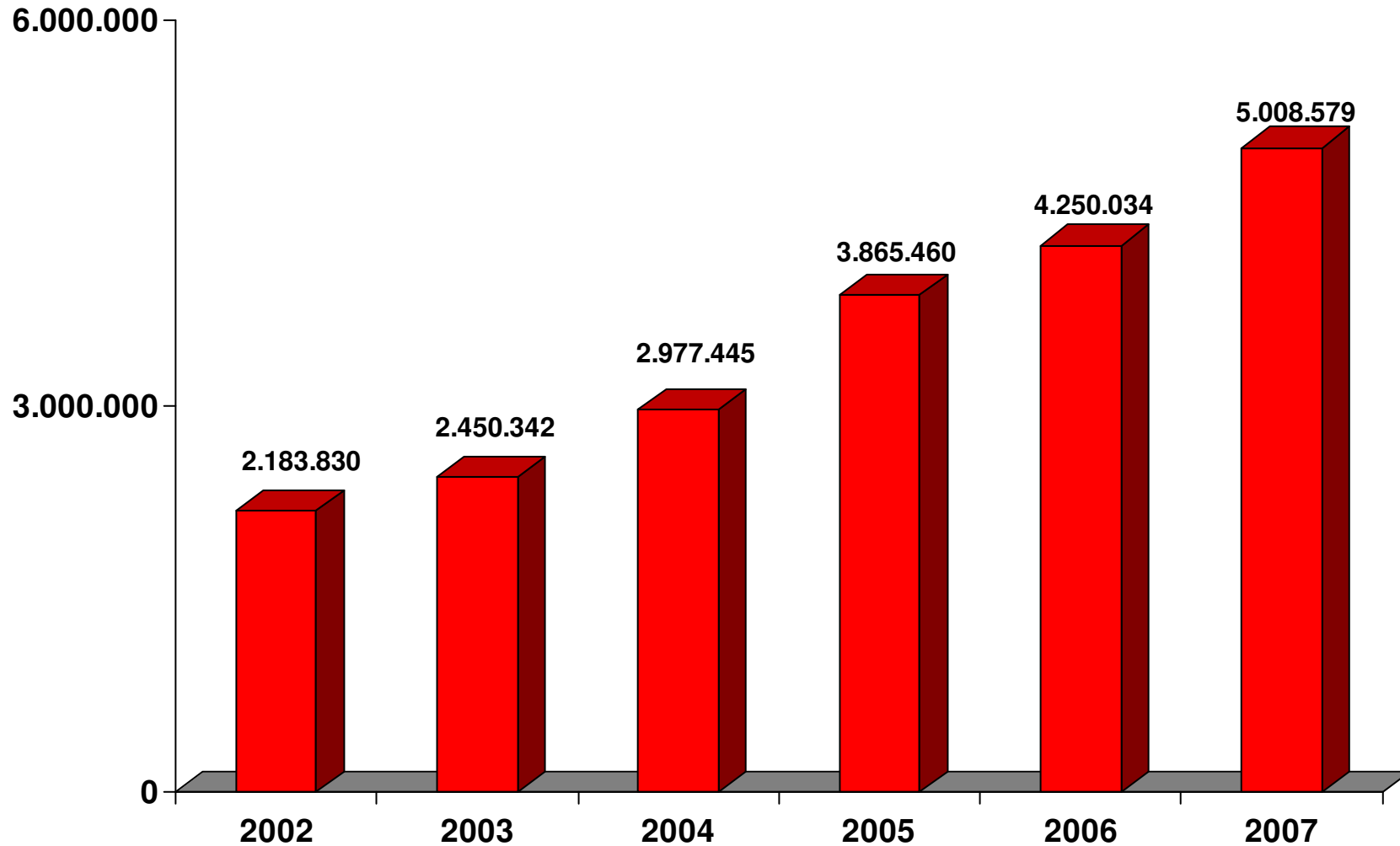


## RESULTS (€) 2002- 2007



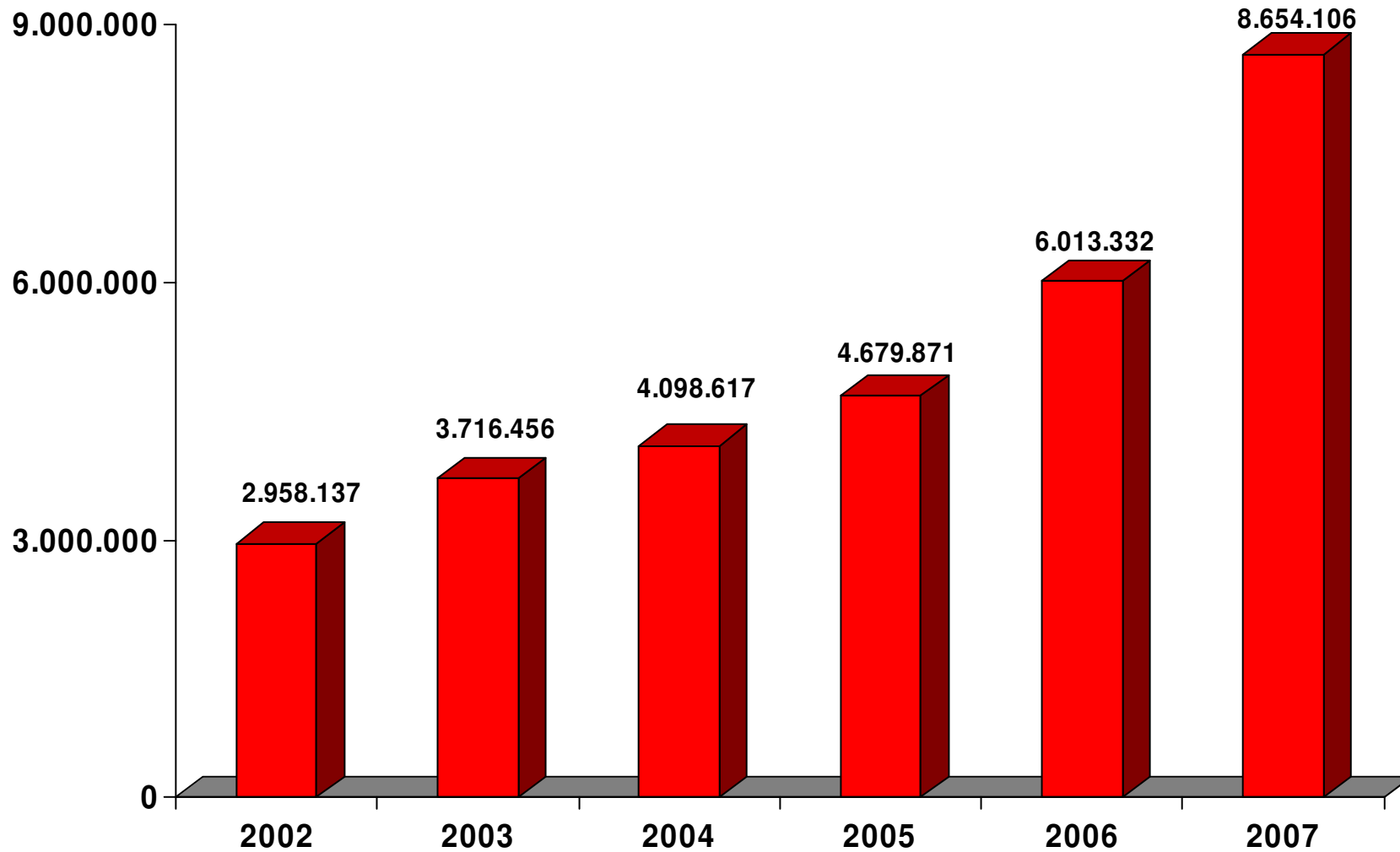
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## OWN CAPITAL (€) 2002 – 2007



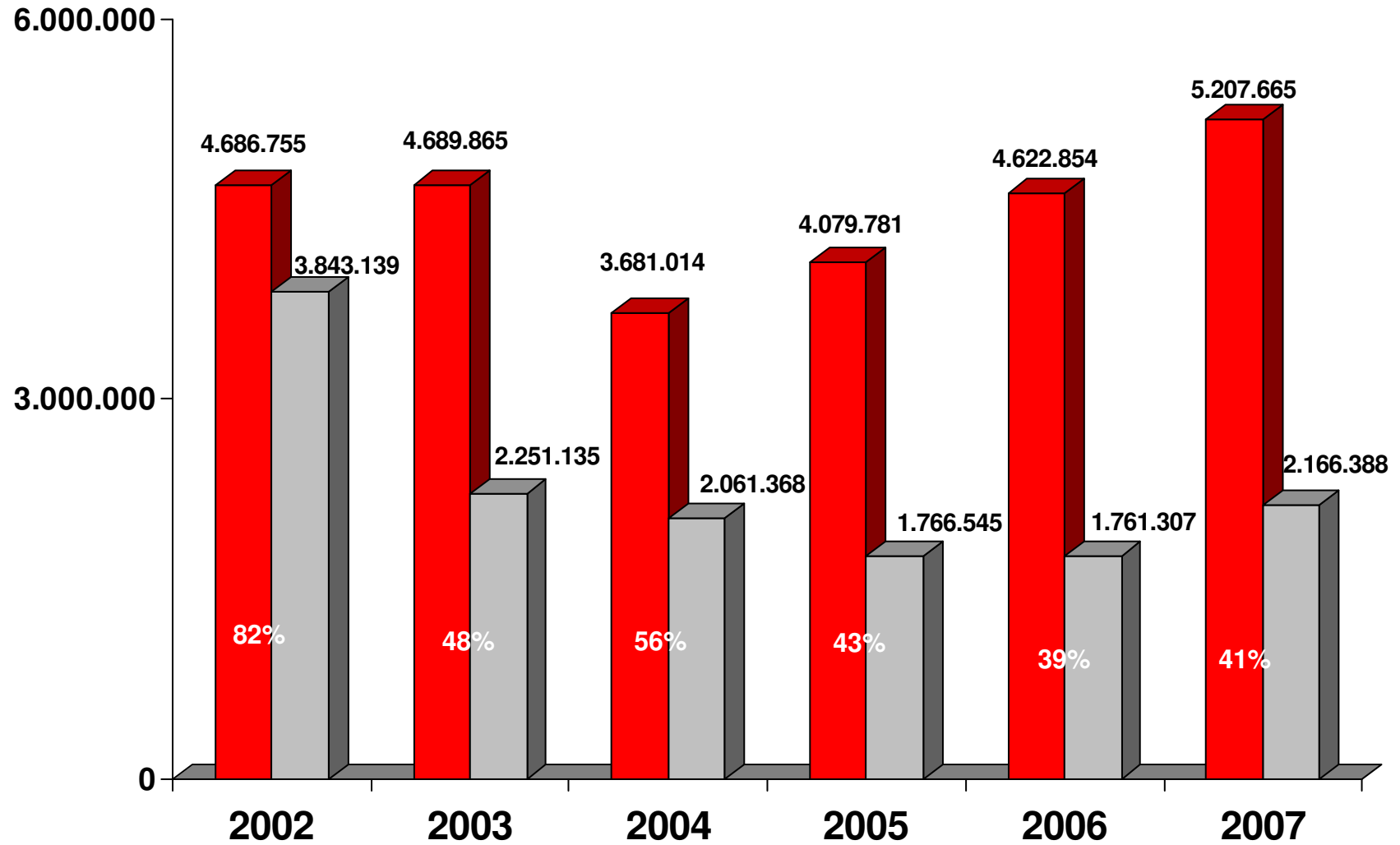
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## INVESTIMENTS (€) 2002- 2007



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## PREMIUMS vs LOSSES (€) 2002- 2007



# Financial Structure

- The strength of the Company is demonstrated by the own capital of 5.008.579 € (18% of grow)
- Rentability of 13%.
- 8.654.106 € of investments (44% of growing), demonstrate a progressive sustainability of the assets of the company
- Solvency ratio of 3,2 shows the healthy financial position of IMPAR



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**Thank you for your attention**