



IMPACT

Companhia Caboverdiana de Seguros, SARL



A Portrait of IMPACT

May 2010

Para ir Mais Longe

The Company

Who are we?

- Cape Verdean company, founded in January 1992, with equal Cape Verdean and Portuguese shares (IMPÉRIO and MARCONI);
- Currently shares are held at 60% Cape Verdean and 40% Portuguese;
- Shareholders' capital is 400.000.000 CVE (3,627,624.36 Eur)
- Headquarters located in Cape Verde.

- Shareholder of the 2nd largest bank in Cape Verde, Caixa Económica de Cabo Verde, since November 1999, with 11.5% of the shares.

What do we offer?

- Motor insurance
- Workman Compensation
- Property & Engineering insurance
- Marine Cargo & Hull insurance
- Personal Injury insurance



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Our Business

What do we do?

- Direct Insurance
- Non-Life and Life Insurance
- Distribute insurance directly and via brokers

Focused on:

- Customers
- Shareholders' and Reinsurers' profitability
- Technical underwriting approach
- Specialisation in selected areas of business
- Speed and efficiency

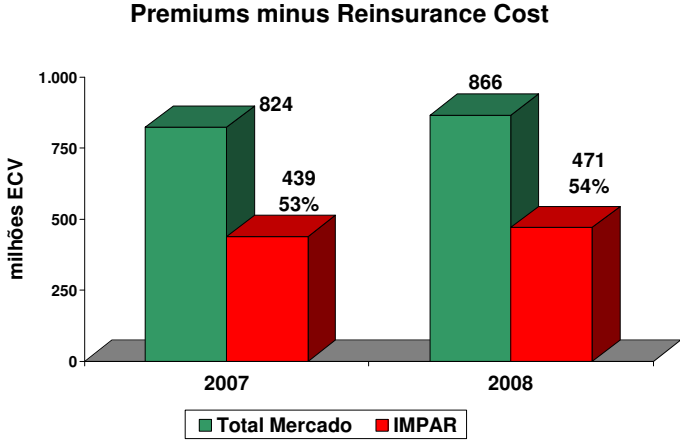
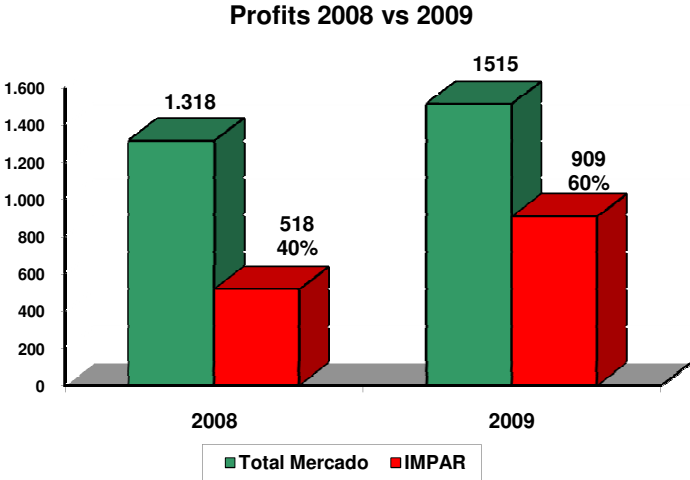
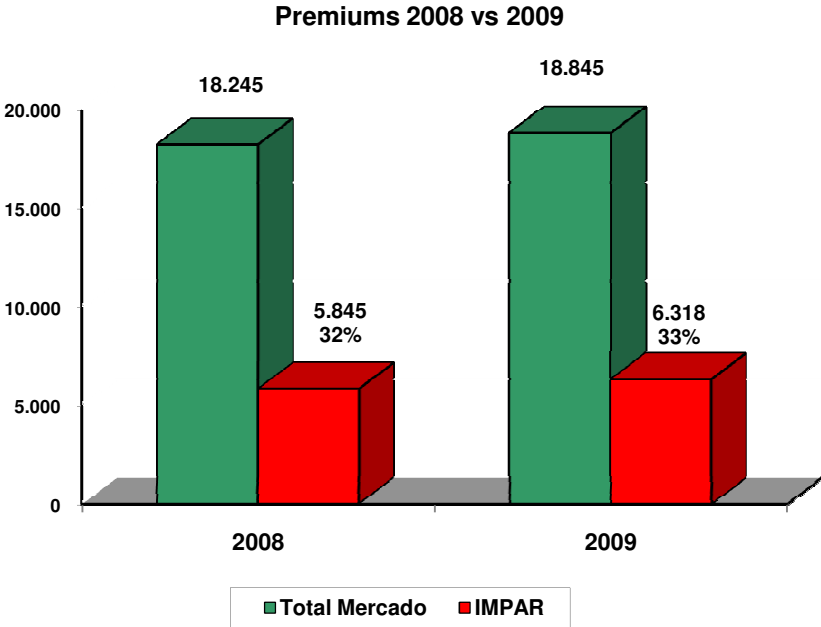
Reinsurances treaties with:

- MAPFRE RE
- R+V - Rückversicherung Re
- SCOR
- LUSITANIA
- NACIONAL RE



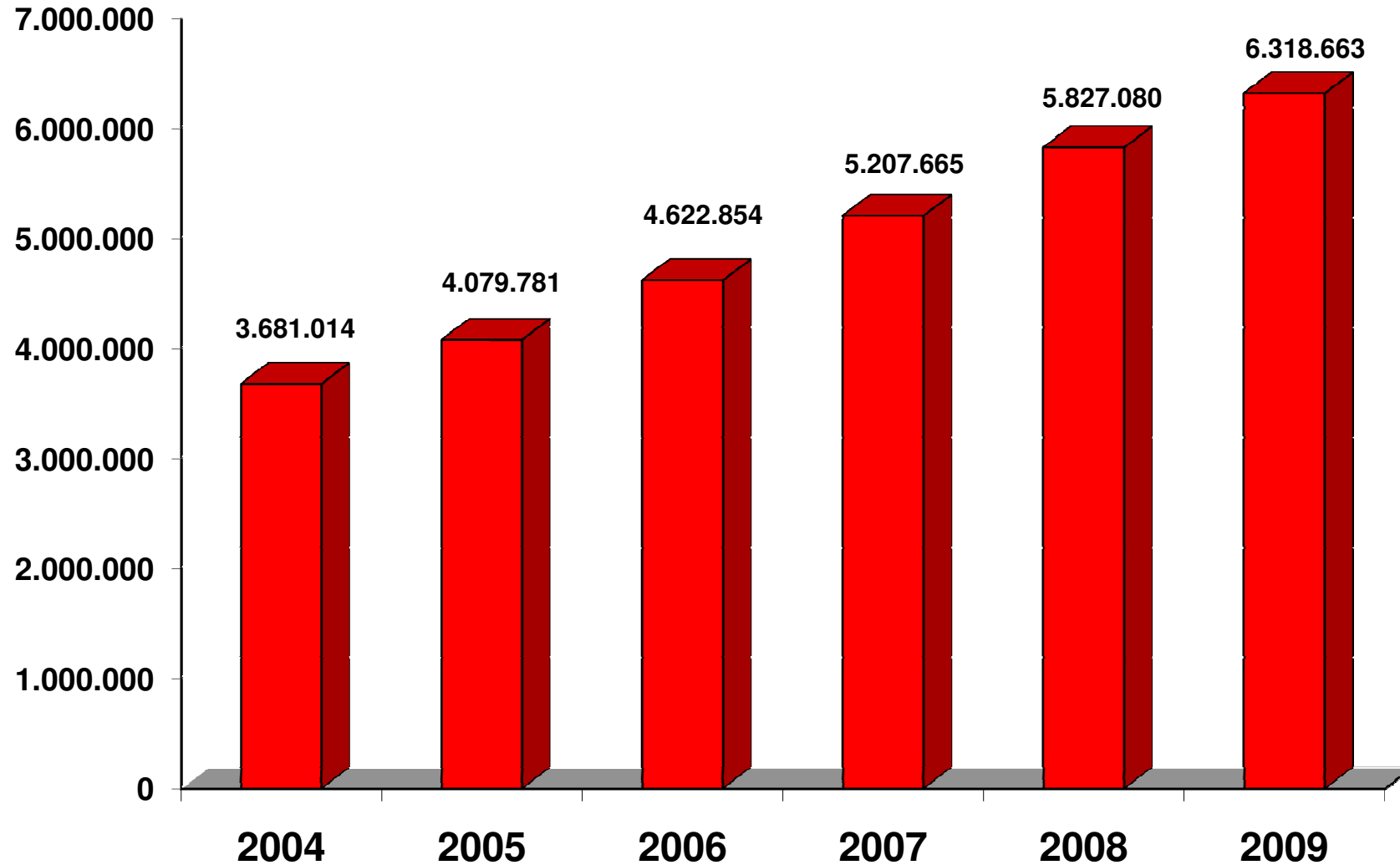
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Market Position



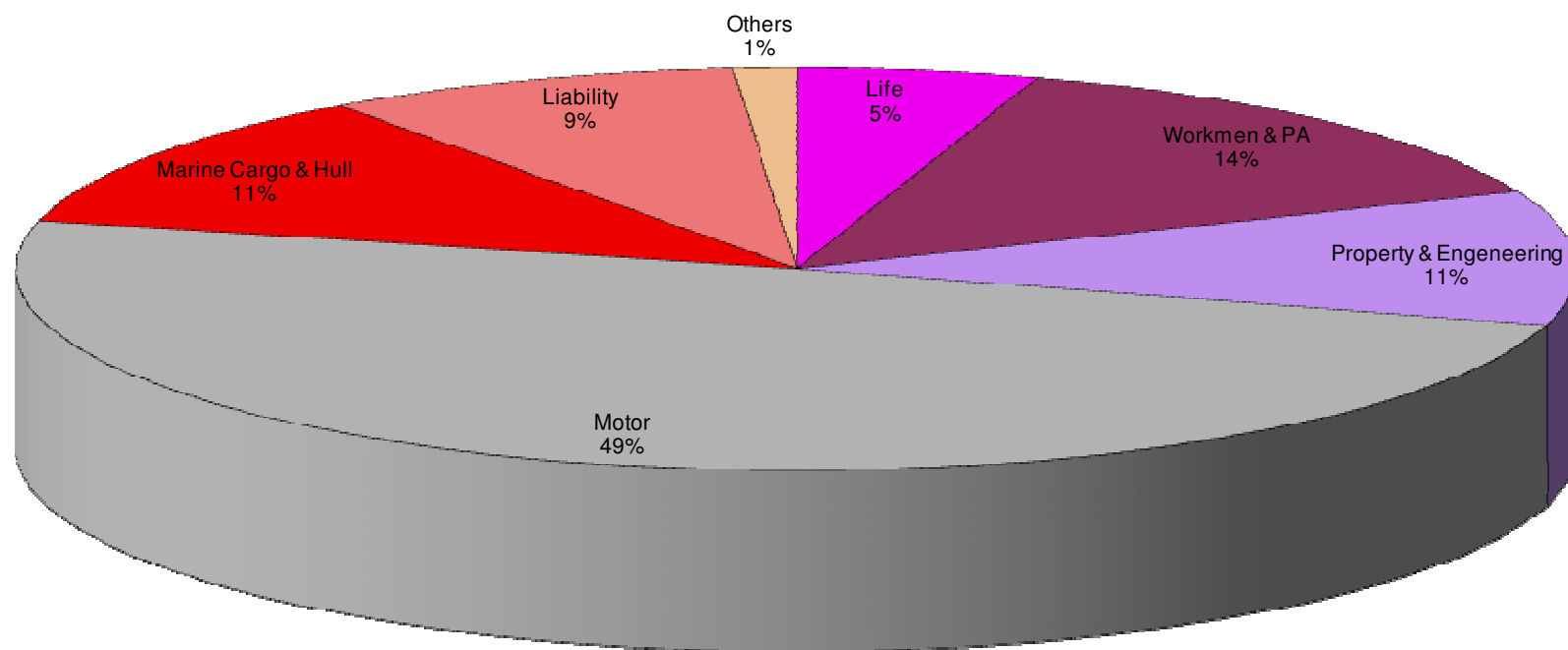
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PREMIUMS (€) 2004 - 2009



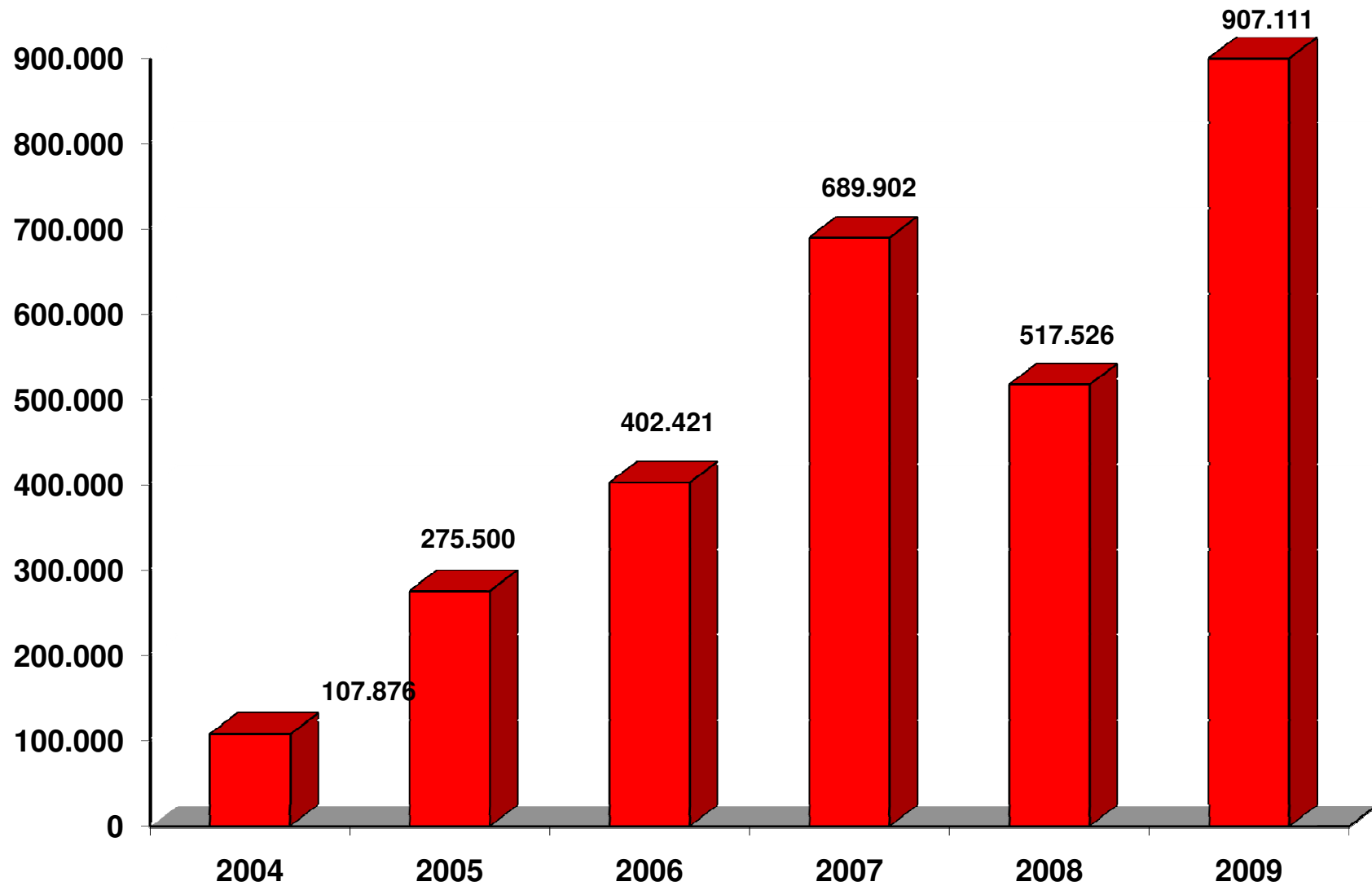
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PREMIUM 2009 – by Class



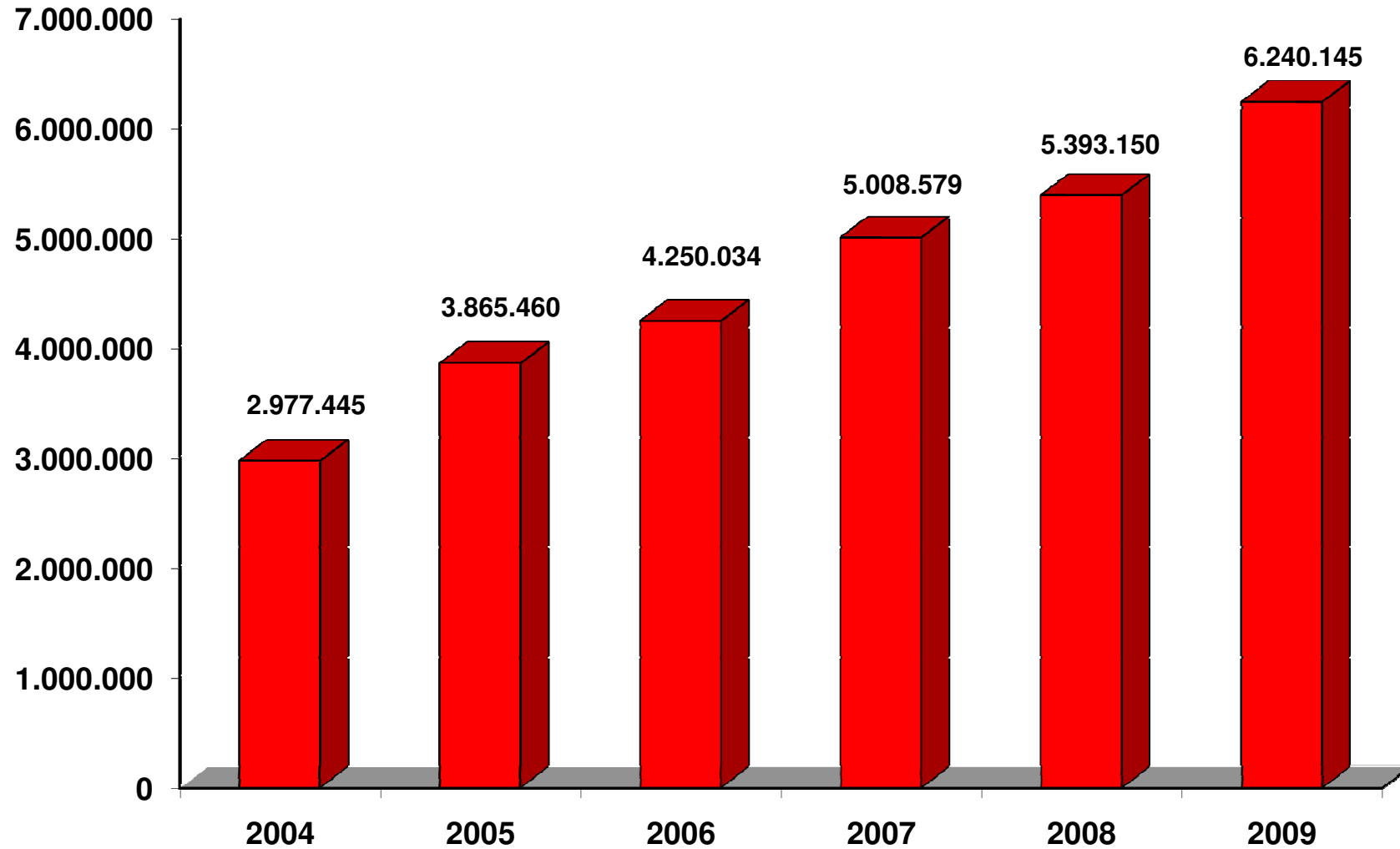
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RESULTS (€) 2004- 2009



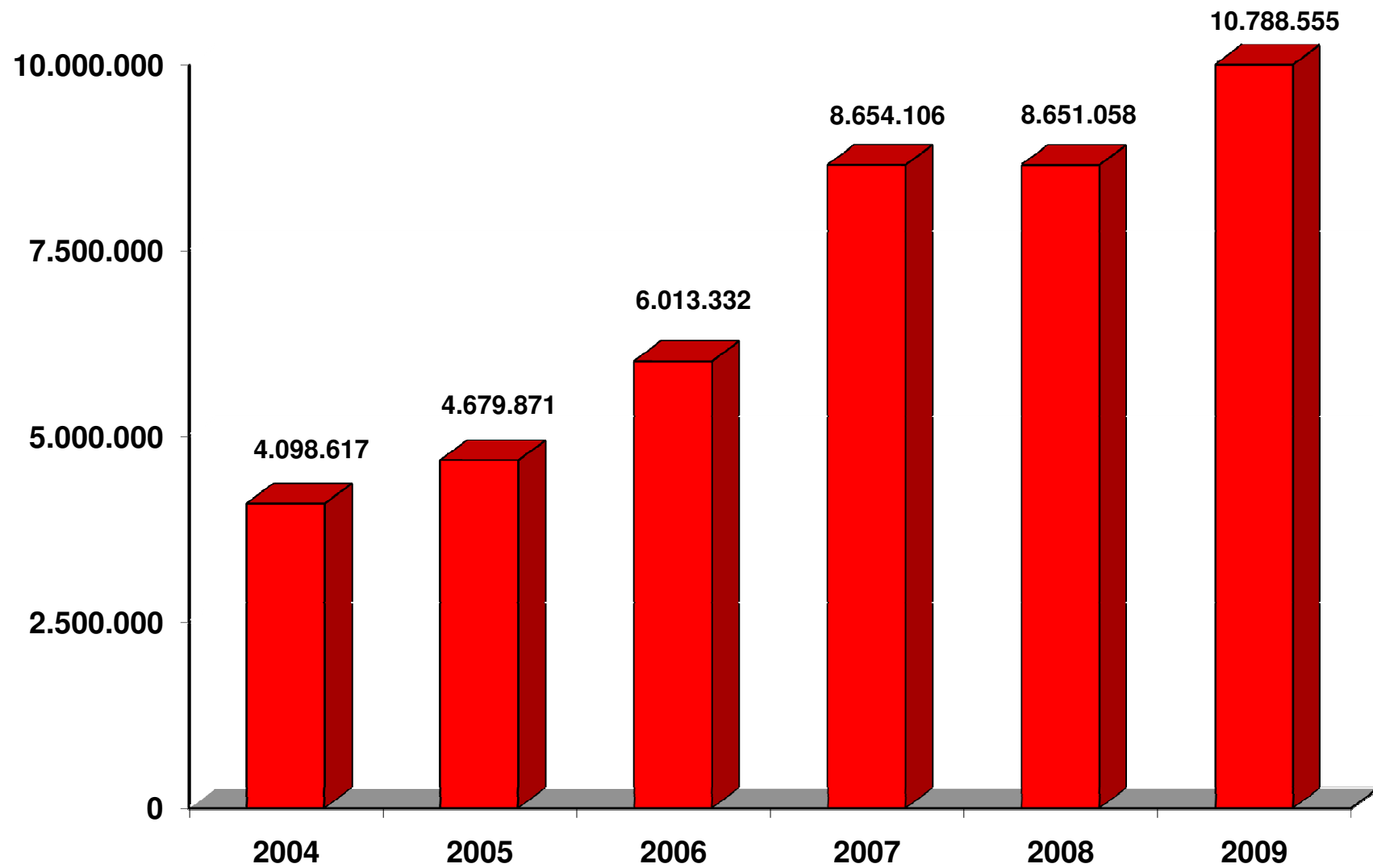
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CAPITAL (€) 2004 – 2009



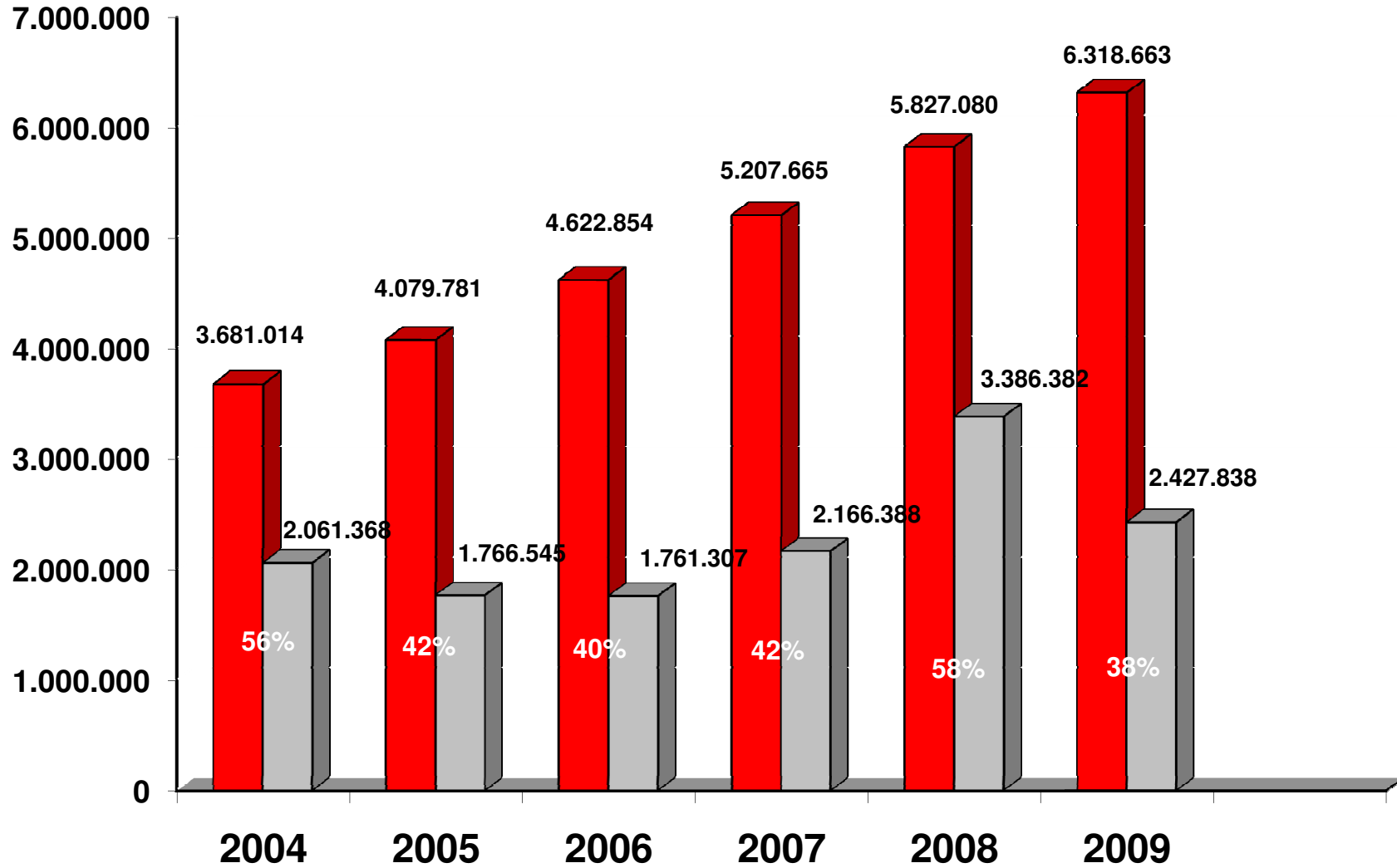
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INVESTIMENTS (€) 2004- 2009



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PREMIUMS vs LOSSES (€) 2004- 2009



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Financial Structure

- The strength of the Company is demonstrated by the global capital of € 6,240,145 (16% growth)
- 15% yield.
- €10,788,555 of investments, demonstrate a progressive sustainability of the assets of the company
- Solvency ratio of 2.75% shows the healthy financial position of IMPAR



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“TO GO FURTHER”

Thank you for your attention