



Confederação Nacional  
das Seguradoras

70 ANOS

1951 >> 2021



# The Brazilian **Insurance** Sector

# The Insurance Sector: protection and development



Strategic to growth, tactic to risk protection; the insurance sector plays a standout role on two relevant fronts to the development of Brazil: fostering activities as an institutional investor, and in the replacement of losses of insured assets. Its importance, acknowledged by economic and social players, is reflected in the sectors' grand figures. It is leader in revenues from premiums in Latin America, holding the 13th spot in the global insurance ranking, and creates more than 177 thousand direct jobs.

In Brazil, its annual revenues including the Private Healthcare segment correspond to approximately 6.7% of the GDP, or to 3.7%, only considering revenues from Property and Casualty insurance, Private Pension and Life insurance, and Capitalization with Prize Draws. Its guaranteed reserves, invested on public securities and stocks, total approximately R\$ 1.5 trillion, representing 23.5% of the Brazilian public debt.

---

Financial assets amounting to  
**R\$ 1.5 trillion** in reserves = **23.5%**  
of the Brazilian public debt

---

---

Annual revenues from  
premiums represent  
about **6.7% of the GDP**

---

In 2020, a year marked by the pandemic, the sector accomplished its mission of unburdening the Government from spending to support society. In the form of benefits, compensations, redemptions, prize draws, medical and dental expenses, R\$ 321 billion were paid out. The amount paid served, amongst other factors, to offset financial losses, recover businesses, and provide stability to families.

As such, insurance adds resiliency to all economic sectors it protects, accelerates recovery after any incident, minimizes social risks and pressures on public spending, creates jobs, income and domestic savings with its peculiarities. It helps in infrastructure, in the stability of the economy, and in the well-being of society. The insurance sector, including Capitalization with Prize Draws and Private Pensions, is the passport to protection and development.



**47.5**  
million

beneficiaries  
of private  
healthcare plans

Source: ANS



**27+**  
million

beneficiaries  
of exclusively  
dental plans

Source: ANS



**18.8**  
million

automobiles  
insured

Source: FenSeg

# The **Brazilian** **Insurance** Sector in **2020**

**11+**  
million

homes insured

Fonte: FenSeg



**1.2** billion

in active  
Capitalization  
with Prize Draws

Source: FenaCap



**13.7** thou

hectares  
protected by  
rural insurance

Source: MAPA



**17.8** million

individual and  
group private  
pension plans

Source: Susep



# Claims, redemptions, compensations, prize draws, medical and dental expenses



Private Healthcare  
**167.9 bi • 52.3%**



Life & Private Pension Plans  
**80.4 bi • 25.1%**



Property & Casualty  
**37.9 bi • 11.8%**



Capitalization with Prize Draws  
**18.8 bi • 5.9%**



Life Insurance  
**15.9 bi • 4.9%**

---

**Total = R\$320.9 bi**

---

In 2020, the sector paid over R\$ 320.9 billion in the form of claims, compensations, redemptions, prize draws, medical and dental expenses. The amount paid society served, amongst other factors, to offset financial losses, recover businesses, and provide stability to families.

# Insurance market composition

**123** Insurance companies  
Source: Susep

---

**969** Private Healthcare Companies  
Source: FenaSaúde

---

**13** Private Pension companies  
Source: Susep

---

**15** Capitalization with Prize Draws  
Source: FenaCap

---

**148** Reinsurance companies  
Source: Fanaber

---

**93,859** Insurance brokers  
Source: Fenacor

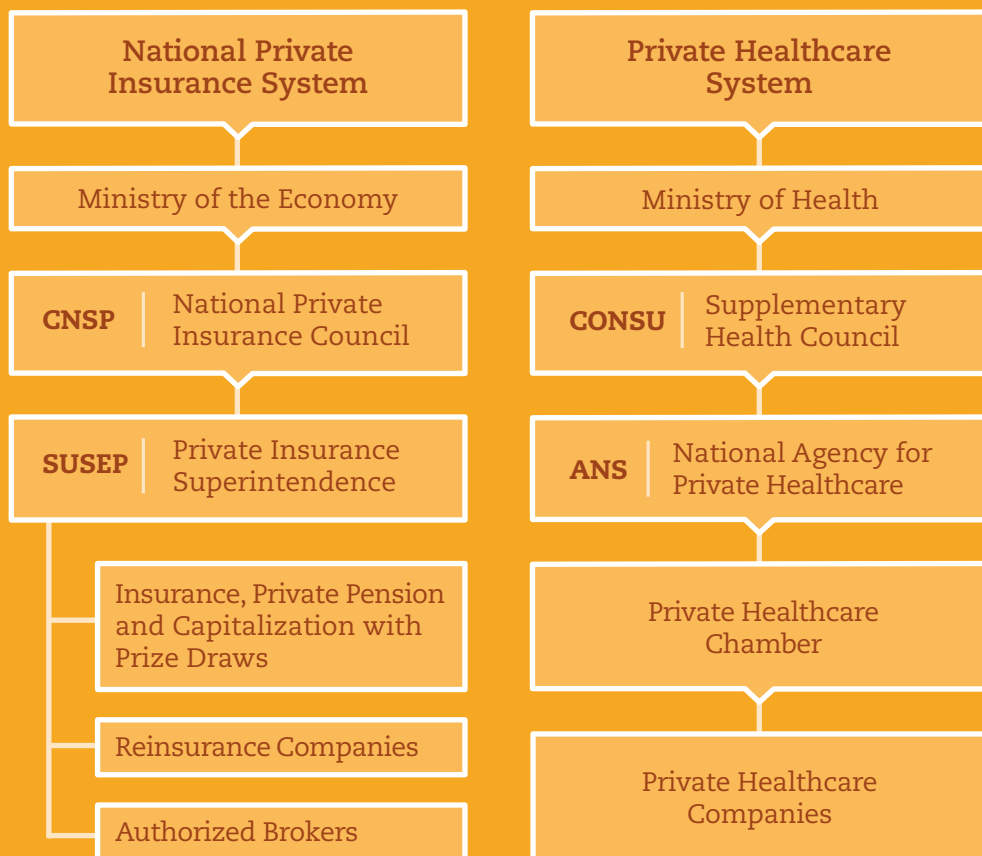
---

**177 Thousand** direct jobs  
Source: RAIS 2019

---

**2.8 Thousand** professionals – insurance specialists, appraisers, actuary auditors  
Source: RAIS 2018 (2019 Subgroups)

# The Private Insurance and Private Healthcare Systems



## Institutional Representation



# PROGRAMA EDUCAÇÃO EM SEGUROS



The Insurance Education Program is part of CNseg's strategic agenda, and its general goal is to disseminate the insurance culture in the Brazil. The following specific Program objectives stand out: promote the fundamentals, concepts, laws, norms, and products of the insurance sector to broad audiences, including consumers, consumer protection agencies, press agencies and the Executive, Legislative and Judiciary Powers, and contribute to improving consumers' ability to choose insurance, private pension and capitalization with prize draws products and services.



The Program articulates the Confederation's institutional communication efforts, which include projects and activities such as:

- ✓ Conjuntura CNseg
- ✓ Studies
- ✓ Events
- ✓ Insurance Glossary
- ✓ Booklets
- ✓ CNseg Portal
- ✓ Partnership with radio stations: BandNews FM (RJ and DF), Alpha FM (SP), and JB FM Rio
- ✓ Rádio CNseg, with podcast programs, also promoted in the most important content aggregator websites
- ✓ Presence on social media: Facebook, LinkedIn, YouTube
- ✓ Guidebooks
- ✓ Insurance Magazine
- ✓ Legal Insurance Magazine

## Mission

Contribute with the development of the private insurance system, represent its affiliates, and disseminate the insurance culture, thus fostering the progress of the Brazil.

## Vision

Be acknowledged as an efficient representative of a healthy and innovative private insurance sector, committed to society.

## Values

- ✓ Ethics and Transparency.
- ✓ Appreciation of Associates.
- ✓ Balance in Consumer Relations.
- ✓ Solidarity and Mutuality.
- ✓ Environmental and social responsibility, as well as in governance.



**CNseg – The Insurers National Confederation is a private non-profit that operates nationwide, and its members are the Federations that represent the companies operating in the segments of General Insurance, Private Pension and Life Insurance, Private Healthcare and Capitalization with Prize Draws.**



Represents the Property and Casualty Insurance segments.



Represents the Personal Insurance segment, including life insurance and private pension plans.



Represents insurance companies specialized in Healthcare and the leading private HMOs providing medical, hospital and dental coverage.



Represents the Capitalization with Prize Draws segment, including wealth-accumulation and business solutions with prize draws.



[www.cnseg.org.br](http://www.cnseg.org.br)

