

Prezados Senhores,

Para conhecimento e para pensar...

Trimestralmente, a corretora de seguros internacional Marsh divulga as tendências das taxas de renovação dos prêmios de seguros dos seus clientes. Essa análise é feita para 20 países.

Ver...

## https://imr.marsh.com/reports/GlobalInsuranceMarketQuarterlyBriefingQ22012.aspx?ID=203

Abaixo, os resultados do Brasil no 2º trimestre de 2012. Por exemplo, estabilidade em automóvel e queda em responsabilidade civil.

## Typical Rate Change at Renewal (Average/Good Risk Profile) Click a heading to sort the list or a country name for additional details Country Product Rate <u>Updated</u> Brazil General Liability Q2 - 2012 Decrease 20-30% Brazil Motor / Automobile Q2 - 2012 Stable Brazil Workers Comp / Employers Liability Q2 - 2012 Decrease 20-30% Brazil Property (CAT exposed) No Market Q2 - 2012 Brazil Property (Non-CAT Exposed) Decrease 0-10% Q2 - 2012 Brazil Environmental Decrease 0-10% Q2 - 2012 Brazil Directors & Officers Liability Decrease 20-30% Q2 - 2012 Q2 - 2012 Brazil Financial Inst. Decrease 20-30% Brazil Professional Liability Q2 - 2012 Decrease 0-10% Q2 - 2012 Brazil Healthcare (Malpractice) Increase 0-10% Marine Q2 - 2012 Brazil Increase 0-10% Brazil Aviation Decrease 0-10% Q2 - 2012 Brazil Employee Benefits Stable Q4 - 2011 Trade Credit Q1 - 2012 Brazil Decrease 0-10%

Cordialmente,

Francisco Galiza

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