

**INFORMATION SUMMARY FOR THE PUBLIC**

Host Country:	Brazil
Name of Insured Investor:	Assurant, Inc.
Foreign Enterprise:	Assurant Seguradora, S.A.
Project Description	Expansion of Assurant Brazil to broaden the range and increase accessibility of popular insurance products available to Brazilian consumers
Total Project Cost:	\$280,000,000 (est.)
Proposed OPIC Insurance Amount:	\$40,000,000
Developmental Effects:	This Project is expected to have a positive developmental impact in Brazil. Assurant Brazil will provide insurance products to buyers of consumer goods in the local market. In support of this expansion, Assurant Brazil will hire new local employees, who will all receive training and benefits beyond those required by local law. Additionally, Assurant Brazil expects 25% of its customers to be residents of rural areas in the host country.
Environment:	<p>Projects that provide insurance coverage to financial instruments are screened as Category C under OPIC’s environmental and social guidelines. Environmental, health, safety and social impacts are minimal.</p> <p>The Insured Investor will be required to implement its environmental and social policies that will be used to guide the Project and achieve sound and sustainable environmental and social performance. The Insured Investor will also be required to implement its grievance mechanism, which includes, for example, a confidential reporting tool for identifying ethics code and compliance violations.</p>
Workers Rights	OPIC’s statutorily required standard worker rights language will be supplemented with a provision concerning the right of association, organization and collective bargaining. Standard and supplemental contract language will be applied to all workers of the project. The project will be required to operate in a manner consistent with the requirements of the International Finance Corporation’s Performance

	Standard 2 on Labor and Working Conditions.
Human Rights	OPIC issued a human rights clearance for the project on July 31, 2012.
U.S. Effects	The Project is not expected to have a negative impact on the U.S. economy. As there is no U.S. procurement associated with this investment, the Project is expected to have a neutral impact on U.S. employment. The Project will have a negative impact on the U.S. balance of payments over the first five years.