



Micro-insurance

in the favela of
Heliópolis (São Paulo)

Introduction to the
Composite Commercial
Microcenters Model

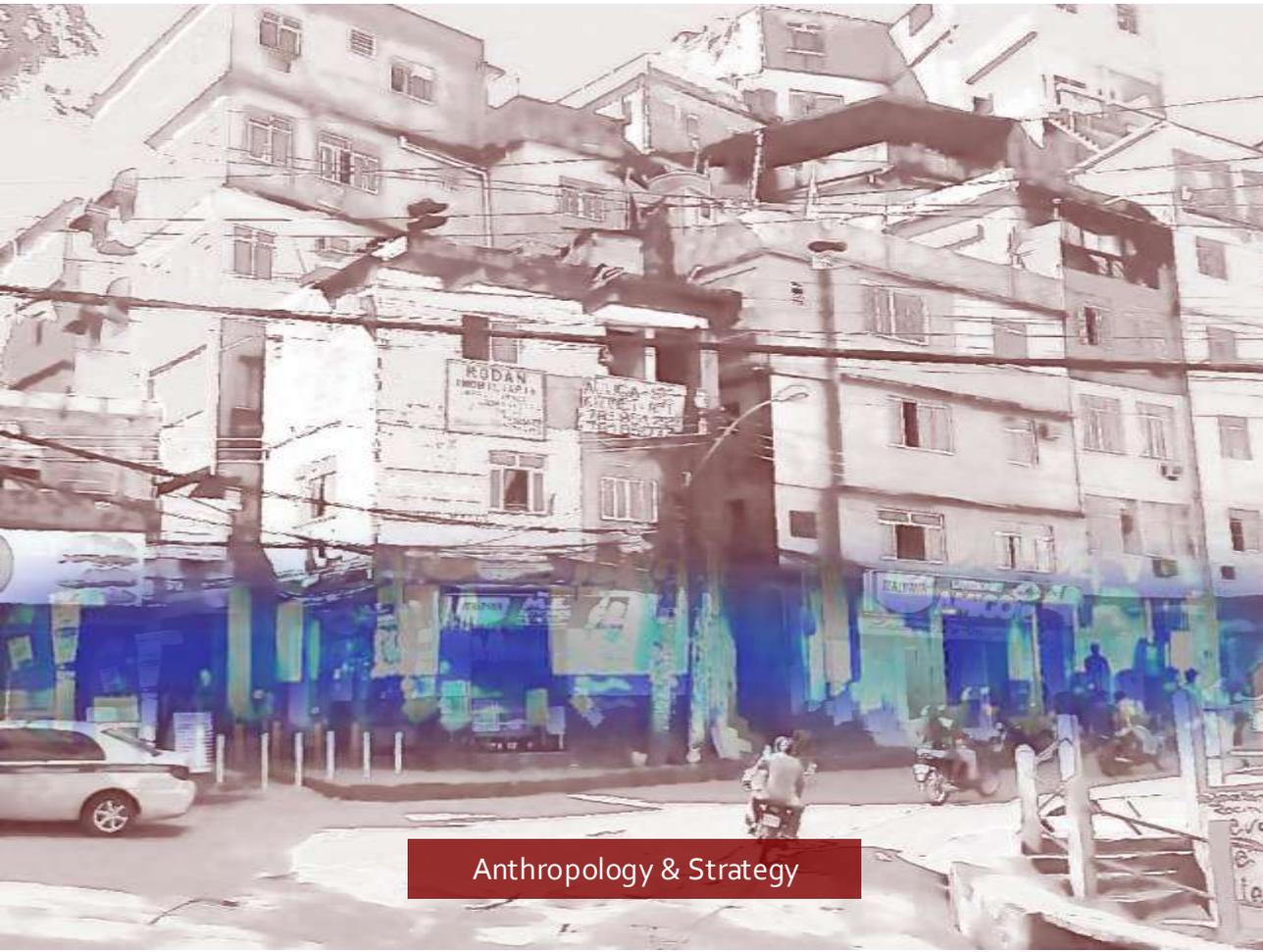
Hernán Poblete M.



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Anthropology & Strategy

Micro-insurance

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Between 2010 and 2013 IMR developed a series of the research and publication of this book were possible with the support of Bradesco Seguros

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About the author

Hernán Poblete Miranda is a designer from the UTEM University in Santiago de Chile, a social anthropologist from the Bolivarian University, and an eternal candidate to Magister in complex social systems at the University of Chile. He has observed the topic presented in this book in more than 15 countries in America and Asia.

This book is dedicated to all who made it possible: Carlitos, Fabiana, Lucy, Hernán, Gabriela, Damiler, Martín, Magaly, Janet, Silvana, Claudinha Neves, LIU MR, Rogerio, People of Radio Heliópolis, UNAS, Paola, Bolívar, and Eugenio.

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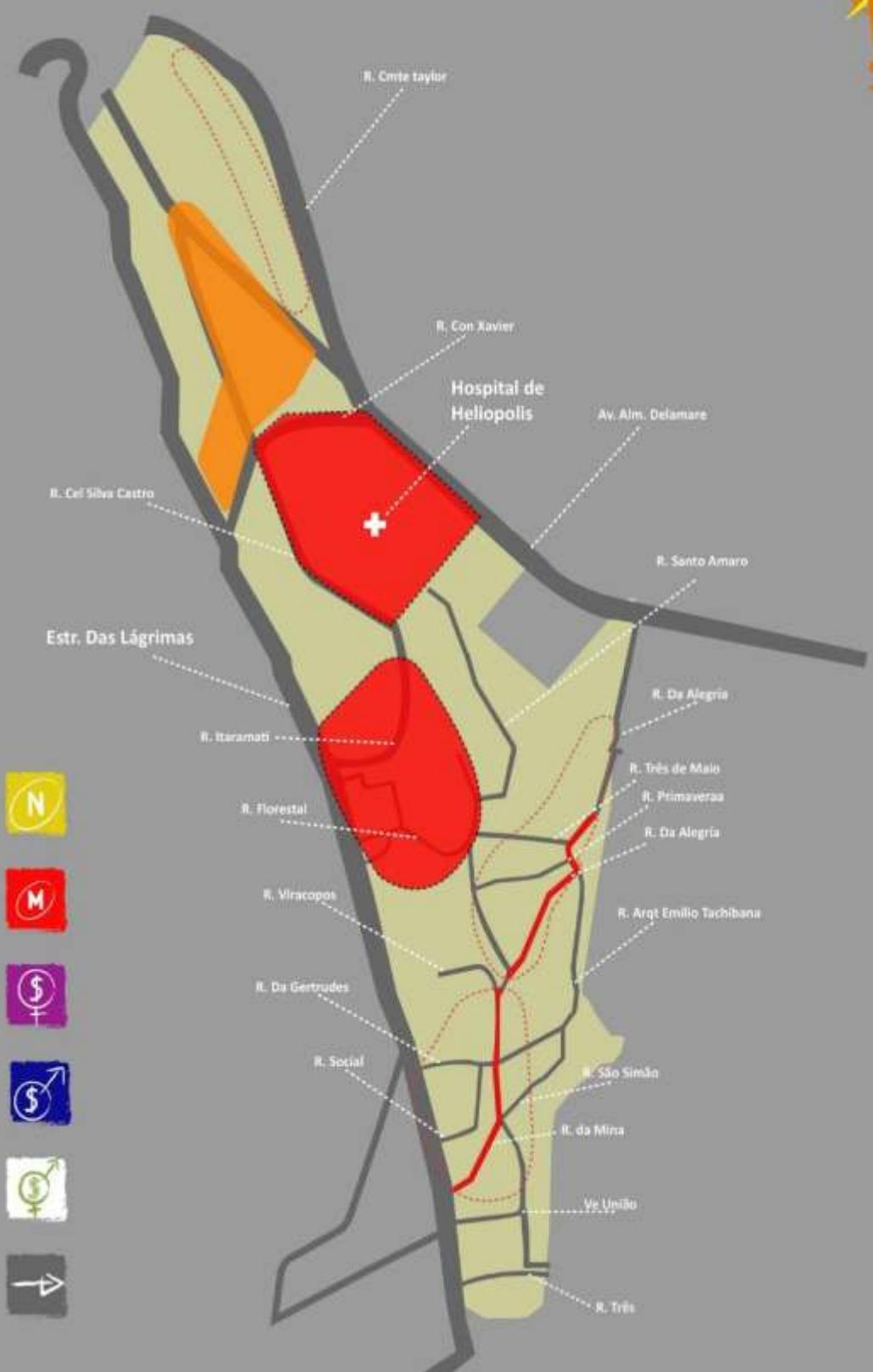
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FAVELA HELIOPOLIS, SÃO PAULO



Foreword

Between 2010 and 2013 Bradesco Seguros developed a series of activities aimed to know in depth the main recipients of micro-insurance in Brazil. This initiative resulted in the series of research presented in this book, led by the international consulting firm IMR, who made the first socio-anthropological immersion of insurance in middle and low-*middle class favelas and neighborhoods*.

From the beginning, our understanding of the complexity of the low-income population was clear. We could not generalize or use standard indicators to meet the new C class. People from the highlands do not think or behave the same way in regards of risks and family budgets as the population of the coastal area of Brazil, much more developed and interconnected.

Therefore, our objective was to know the various publics, their needs and aspirations and find out the real need for insurance of the segments of the new called Brazilian middle class.

Since then, a large amount of opportunities in the field of insurance unwrapped, allowing not only to define the characteristics of the new C class, but to implement new communication tools that today help to illustrate the complex concepts of our industry in a much more simple and direct way.

At Bradesco Seguros, we are very pleased to spread an innovative knowledge proven of a socio-anthropological root, which will open great opportunities in the area of social and economic development in low income populations. We are certain that concepts such as the Composite Commercial Microcenters, presented here for the first time, may be used for the development and implementation of public and private policies around the world.

Eugenio Velasques

Director – Bradesco Seguros

Introduction

Once our three month stay living in the favela of Rocinha concluded, the next stage consisted in the comparison between favelas (informality) and low middle class neighborhoods (in transition to formality), in search of matches that could compare with extrapolated cases to Rocinha. Therefore, between 2011 and 2014 we added new research living in and comparing low middle class neighborhoods in more than 10 cities in the North, Central and South of Brazil. During this period we continued to apply the methodological model of the favelas, designed to interpret and generate dialogue between anthropology and economics.

Therefore, the method is based in part on active observation of meta- linguistic categories - which could support the design of practical communication strategies, either in the world of companies associated with the subject, such as insurance companies and pension funds, as well as in the development of public policies in various areas of the work, pensions, and education economies, among others. During these 4 years we have coexisted with hundreds of people; lived with them, slept in their homes, and participated in their rituals and personal and family celebrations. We have deepened systematically in urban forms of adaptation and creation of micro-economic-household systems in Brazil, and as a result, raised a valuable amount of statistical information as we surveyed and interviewed more than 3,000 people. One of the most important finds for our research was the verification of the existence of a whole formal neighborhood, occupying extensions of informal square kilometers in where in Brazil is colloquially called of "asphalt", or the formal world. The conclusions that can be drawn from this data are many, those related to the household economy and its

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