

**RESERVAS TECNICAS Y MATEMATICAS**  
**SOCIEDADES NACIONALES Y EXTRANJERAS**  
**AÑOS 2008- 2012**  
**( CIFRAS EN DÓLARES )**

CONCEPTO	2008		2009		2010		2011		2012	
	MONTO	TASA DE CRECIMIENTO	MONTO	TASA DE CRECIMIENTO	MONTO	TASA DE CRECIMIENTO	MONTO	TASA DE CRECIMIENTO	MONTO	TASA DE CRECIMIENTO
<b>TOTAL</b>	<b>182,997,823</b>	<b>12.25%</b>	<b>188,385,510</b>	<b>2.94%</b>	<b>200,211,037</b>	<b>6.28%</b>	<b>216,319,320</b>	<b>8.05%</b>	<b>227,714,986</b>	<b>5.27%</b>
<b>RESERVAS SEGURO DE VIDA</b>	<b>64,866,144</b>	<b>11.65%</b>	<b>63,489,404</b>	<b>-2.12%</b>	<b>69,619,096</b>	<b>9.65%</b>	<b>78,045,594</b>	<b>12.10%</b>	<b>86,686,783</b>	<b>11.07%</b>
Individual	45,146,976	5.86%	45,345,413	0.44%	46,870,297	3.36%	49,585,666	5.79%	54,135,166	9.18%
Otros Planes	3,761,834	24.68%	3,215,374	-14.53%	4,964,219	54.39%	6,171,768	24.33%	7,359,706	19.25%
Colectivo	15,957,334	28.36%	14,928,617	-6.45%	17,784,580	19.13%	22,288,160	25.32%	25,191,911	13.03%
<b>RESERVAS ADICIONALES DE VIDA</b>	<b>782,812</b>	<b>13.52%</b>	<b>787,367</b>	<b>0.58%</b>	<b>774,824</b>	<b>-1.59%</b>	<b>792,106</b>	<b>2.23%</b>	<b>754,004</b>	<b>-4.81%</b>
<b>RESERVAS PARA RENTAS Y PENSIONES</b>	<b>695,703</b>	<b>566.74%</b>	<b>810,732</b>	<b>16.53%</b>	<b>897,905</b>	<b>10.75%</b>	<b>879,394</b>	<b>-2.06%</b>	<b>135,192</b>	<b>-84.63%</b>
<b>RESERVAS SEGURO DE ACCIDENTES Y ENFERMEDADES</b>	<b>12,434,773</b>	<b>21.02%</b>	<b>15,531,099</b>	<b>24.90%</b>	<b>18,345,510</b>	<b>18.12%</b>	<b>21,305,967</b>	<b>16.14%</b>	<b>21,997,892</b>	<b>3.25%</b>
<b>RESERVAS SEGURO DE DAÑOS</b>	<b>42,686,544</b>	<b>7.84%</b>	<b>41,064,031</b>	<b>-3.80%</b>	<b>44,943,167</b>	<b>9.45%</b>	<b>46,077,626</b>	<b>2.52%</b>	<b>46,007,424</b>	<b>-0.15%</b>
Responsabilidad por Riesgos Profesionales	5	-99.61%	-	-100.00%	-	-	-	-	-	-
Incendio y Riesgos Anexos	13,885,396	23.56%	13,485,349	-2.88%	13,991,802	3.76%	14,365,629	2.67%	12,989,349	-9.58%
Vehículos Automotores	19,380,918	2.74%	18,281,258	-5.67%	19,931,010	9.02%	20,938,623	5.06%	22,827,539	9.02%
Marítimo y Transporte	2,885,586	-5.34%	2,480,817	-14.03%	2,493,158	0.50%	2,656,553	6.55%	2,691,454	1.31%
Otras ramos	6,534,637	1.61%	6,816,607	4.32%	8,527,197	25.09%	8,116,820	-4.81%	7,499,083	-7.61%
<b>RESERVAS AFIANZAMIENTO DIRECTO</b>	<b>2,490,795</b>	<b>27.29%</b>	<b>2,585,665</b>	<b>3.81%</b>	<b>2,212,826</b>	<b>-14.42%</b>	<b>3,244,398</b>	<b>46.62%</b>	<b>2,980,852</b>	<b>-8.12%</b>
<b>RESERVAS REASEGURO Y REAFIANZAMIENTO TOMADO</b>	<b>31,452</b>	<b>17.82%</b>	<b>22,788</b>	<b>-27.55%</b>	<b>163,541</b>	<b>617.66%</b>	<b>25,541</b>	<b>-84.38%</b>	<b>20,185</b>	<b>-20.97%</b>
<b>RESERVAS PARA SINIESTROS PENDIENTES DE LIQUIDAR</b>	<b>53,146,581</b>	<b>12.79%</b>	<b>60,017,994</b>	<b>12.93%</b>	<b>58,245,504</b>	<b>-2.95%</b>	<b>61,066,682</b>	<b>4.84%</b>	<b>64,208,418</b>	<b>5.14%</b>
<b>RESERVAS DE PREVISION</b>	<b>5,863,019</b>	<b>13.24%</b>	<b>4,076,430</b>	<b>-30.47%</b>	<b>5,008,665</b>	<b>22.87%</b>	<b>4,882,014</b>	<b>-2.53%</b>	<b>4,924,235</b>	<b>0.86%</b>

FUENTE: Cifras remitidas por las Sociedades de Seguros.