

MERCADO DE SEGUROS - Dados Acumulados



Prêmio Ganho

RAMOS												Valores em R\$ Mil			
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Jan. a Dez./05	Jan. a Dez./06	Var 06/05	Mix 2006
AUTOMÓVEL	4.294.026	4.609.960	5.287.132	6.335.573	6.341.985	6.840.529	7.696.479	7.943.650	8.497.130	9.584.028	11.260.637	11.260.637	12.552.709	11,47%	34,01%
VIDA	2.061.830	2.701.536	3.130.203	3.290.192	3.361.622	3.720.082	4.187.294	4.575.489	6.031.907	5.647.167	6.262.024	6.262.024	7.278.576	16,23%	19,72%
SAÚDE	1.872.400	2.947.298	3.795.064	4.263.222	4.704.796	5.428.507	6.024.595	6.258.356	6.700.741	7.521.927	7.911.664	7.911.664	8.748.993	10,58%	23,71%
PATRIMONIAL	1.361.048	1.492.286	1.640.881	1.183.052	1.148.060	1.189.685	1.247.130	1.444.974	1.776.588	2.049.131	2.306.040	2.306.040	2.834.964	22,94%	7,68%
ACIDENTES PESSOAIS	383.145	448.312	498.545	530.852	577.544	683.957	800.747	892.746	937.969	1.065.803	1.239.685	1.239.685	1.343.633	8,38%	3,64%
DPVAT	397.420	466.048	537.919	718.734	567.430	565.655	600.281	666.652	688.694	754.769	933.425	933.425	1.393.736	49,31%	3,78%
HABITACIONAL	438.748	567.891	647.736	756.030	186.447	198.148	248.619	264.981	296.268	334.350	356.259	356.259	434.874	22,07%	1,18%
TRANSPORTES	529.777	585.790	641.888	611.763	709.442	784.667	918.402	932.541	1.044.484	1.272.257	1.307.252	1.307.252	1.312.506	0,40%	3,56%
RISCOS FINANCEIROS	19.133	39.494	38.930	43.895	49.378	43.895	41.324	48.560	51.762	46.507	52.348	52.348	71.453	36,50%	0,19%
CRÉDITO	32.396	40.409	73.113	81.330	85.975	108.360	120.623	146.992	188.651	278.395	343.562	343.562	438.819	27,73%	1,19%
RESPONSABILIDADES	49.755	58.766	64.115	69.986	82.570	90.560	88.188	98.544	129.567	158.912	193.808	193.808	219.472	13,24%	0,59%
RISCOS ESPECIAIS	3.961	4.484	4.462	5.481	10.939	7.061	7.693	1.787	10.629	11.165	9.393	9.393	8.370	-10,89%	0,02%
CASCOS	47.899	59.536	48.630	59.419	67.351	60.168	46.931	72.215	81.009	83.050	94.421	94.421	92.168	-2,39%	0,25%
RURAL	23.808	18.431	14.966	23.365	27.980	41.900	42.670	39.745	72.021	135.102	161.714	161.714	175.238	8,36%	0,47%
OUTROS	9.243	8.870	1.691	1.038	2.775	1.598	371	1.710	777	982	13	13	35	0,00%	0,00%
TOTAL	11.524.587	14.049.111	16.425.276	17.979.414	17.918.810	19.764.212	22.071.349	23.388.942	26.508.196	28.943.544	32.432.244	32.432.244	36.905.546	13,79%	100,00%

Fonte: SUSEP e ANS

Sinistro Retido

RAMOS												Valores em R\$ Mil			
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Jan. a Dez./05	Jan. a Dez./06	Var 06/05	
AUTOMÓVEL	2.611.749	3.145.885	3.852.220	4.490.857	4.826.747	4.971.098	5.309.026	5.640.667	6.155.680	6.965.264	7.756.512	7.756.512	7.943.946	2,42%	
VIDA	946.084	1.320.038	1.464.554	1.711.379	1.740.376	1.855.038	2.059.506	2.445.089	3.589.698	2.982.294	3.533.900	3.533.900	3.881.592	9,84%	
SAÚDE	1.378.892	2.226.997	2.950.330	3.396.410	3.717.524	4.359.341	5.011.905	5.136.227	5.776.830	6.561.785	7.119.222	7.119.222	7.347.030	3,20%	
PATRIMONIAL	761.974	912.831	1.109.532	746.776	767.001	770.411	749.566	789.311	846.459	884.382	904.879	904.879	993.760	9,82%	
ACIDENTES PESSOAIS	69.647	100.743	108.608	134.007	139.164	162.542	202.493	256.503	259.454	299.323	346.506	346.506	346.207	-0,09%	
DPVAT	288.562	352.262	413.839	446.572	413.661	437.076	472.913	505.174	527.969	606.059	676.439	676.439	1.154.776	70,71%	
HABITACIONAL	342.144	408.112	484.400	530.370	81.920	77.950	72.350	90.486	111.391	135.334	138.243	138.243	173.675	25,63%	
TRANSPORTES	270.554	320.866	374.393	366.647	476.867	454.459	504.876	481.457	528.287	620.188	682.781	682.781	720.013	5,45%	
RISCOS FINANCEIROS	12.791	28.152	41.259	34.468	33.127	17.343	36.636	18.514	27.834	16.919	6.050	6.050	29.795	392,49%	
CRÉDITO	8.280	8.340	18.464	28.472	36.815	36.056	82.654	125.213	186.263	137.769	271.864	271.864	309.731	13,93%	
RESPONSABILIDADES	15.117	26.004	42.855	32.655	60.814	55.354	75.206	70.197	73.033	78.319	72.320	72.320	91.181	26,08%	
RISCOS ESPECIAIS	1.891	6.926	3.681	4.455	5.327	4.586	9.118	1.650	(912)	1.804	1.735	1.735	941	-45,78%	
CASCOS	29.709	36.073	36.687	35.145	50.100	60.818	65.639	65.663	49.719	39.692	46.836	46.836	54.798	17,00%	
RURAL	11.994	6.576	4.479	15.563	10.618	32.875	21.531	26.596	22.264	54.563	86.595	86.595	34.419	0,00%	
OUTROS	9.105	7.752	1.933	2.861	3.352	5.134	(447)	1.178	332	2.511	2.106	2.106	2.385	0,00%	
TOTAL	6.758.492	8.907.558	10.907.235	11.976.638	12.363.413	13.300.082	14.672.972	15.653.924	18.154.300	19.386.206	21.645.987	21.645.987	23.084.249	6,64%	

Fonte: SUSEP e ANS

Sinistralidade

RAMOS	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Jan. a Dez./05	Jan. a Dez./06
AUTOMÓVEL	60,82%	68,24%	72,86%	70,88%	76,11%	72,67%	68,98%	71,01%	72,44%	72,68%	68,88%	68,88%	63,28%
VIDA	45,89%	48,86%	46,79%	52,01%	51,77%	49,87%	49,18%	53,44%	59,51%	52,81%	56,43%	56,43%	53,33%
SAÚDE	73,64%	75,56%	77,74%	79,67%	77,74%	80,30%	83,19%	82,07%	86,21%	87,24%	89,98%	89,98%	83,98%
PATRIMONIAL	55,98%	61,17%	67,62%	63,12%	66,81%	64,76%	60,10%	54,62%	47,65%	43,16%	39,24%	39,24%	35,05%
ACIDENTES PESSOAIS	18,18%	22,47%	21,79%	25,24%	24,10%	23,76%	25,29%	28,73%	27,66%	28,08%	27,95%	27,95%	25,77%
DPVAT	72,61%	75,58%	76,93%	62,13%	72,90%	77,27%	78,78%	75,78%	76,66%	80,30%	72,47%	72,47%	82,85%
HABITACIONAL	77,98%	71,86%	74,78%	70,15%	43,94%	39,34%	29,10%	34,15%	37,60%	40,48%	38,80%	38,80%	39,94%
TRANSPORTES	51,07%	54,77%	58,33%	59,93%	67,22%	57,92%	54,97%	51,63%	50,58%	48,75%	52,23%	52,23%	54,86%
RISCOS FINANCEIROS	66,85%	71,28%	105,98%	69,80%	75,47%	40,02%	88,66%	38,13%	53,77%	36,38%	11,56%	11,56%	41,70%
CRÉDITO	25,56%	20,64%	25,25%	35,01%	42,82%	33,27%	68,52%	85,18%	98,73%	49,49%	79,13%	79,13%	70,58%
RESPONSABILIDADES	30,38%	44,25%	66,84%	46,66%	73,65%	61,12%	85,28%	71,23%	56,37%	49,28%	37,32%	37,32%	41,55%
RISCOS ESPECIAIS	47,74%	154,45%	82,50%	81,28%	48,69%	44,96%	118,51%	92,32%	-8,58%	16,16%	18,47%	18,47%	11,24%
CASCOS	62,02%	60,59%	75,44%	59,15%	74,39%	101,08%	139,86%	90,93%	61,37%	47,79%	49,60%	49,60%	59,45%
RURAL	50,38%	35,68%	29,93%	66,61%	37,95%	78,46%	50,46%	66,92%	30,91%	40,39%	53,55%	53,55%	19,64%
OUTROS	98,51%	87,41%	114,29%	275,70%	120,79%	321,24%	-120,42%	68,90%	42,76%	255,69%	16715,74%	0,00%	0,00%
TOTAL	58,64%	63,40%	66,41%	66,61%	69,00%	67,29%	66,48%	66,93%	68,49%	66,98%	66,74%	66,74%	62,55%

Fonte: SUSEP e ANS