

## SINDICATO DAS SEGURADORAS - RJ/ES

### MERCADO DE SEGUROS

PRÊMIOS (a valores constantes de 2006 pela variação média anual do IPCA-IBGE)

Valores correntes	Valores em R\$ Mil									
RAMOS	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
AUTOMÓVEL	5.790.621	6.601.831	6.296.512	7.293.101	7.945.472	8.202.439	8.940.534	10.530.407	12.124.970	13.352.282
VIDA	3.331.769	3.499.836	3.552.425	4.005.868	4.384.896	7.290.540	12.250.777	16.579.224	18.700.139	23.322.314
SAÚDE	3.975.502	4.295.188	4.923.668	5.694.418	6.063.133	6.326.108	6.617.045	7.610.909	8.429.240	9.111.411
PATRIMONIAL	2.045.709	1.513.891	1.530.938	1.712.137	2.105.571	2.776.033	3.456.819	3.562.964	4.505.843	5.015.088
ACIDENTES PESSOAIS	518.695	562.153	615.873	700.261	827.365	953.840	940.325	1.092.612	1.304.491	1.394.251
DPVAT	686.233	763.445	1.047.978	1.209.796	1.280.875	1.418.149	1.469.618	1.590.932	1.952.805	2.916.323
HABITACIONAL	925.123	1.069.870	1.009.619	893.294	797.715	776.634	771.126	758.536	405.811	502.311
TRANSPORTES	678.141	643.581	752.409	834.971	980.295	1.071.081	1.176.636	1.441.228	1.471.487	1.496.838
RISCOS FINANCEIROS	74.895	77.559	74.039	97.824	122.670	189.677	163.718	235.644	202.805	258.275
CRÉDITO	86.485	90.436	98.716	129.968	155.036	191.218	251.901	387.459	481.177	572.517
RESPONSABILIDADES	86.156	106.362	122.898	154.002	193.147	281.777	412.777	403.743	452.946	484.023
RISCOS ESPECIAIS	20.508	17.181	38.061	28.457	128.700	123.445	139.536	161.541	210.518	191.509
CASCOS	135.518	115.087	168.484	157.291	274.887	440.684	543.231	465.535	474.317	344.024
RURAL	37.220	40.319	52.880	79.946	81.137	105.441	192.066	278.803	269.436	342.505
OUTROS	2.212	1.321	2.455	1.598	355	1.710	777	982	13	0
<b>TOTAL</b>	<b>18.394.786</b>	<b>19.398.060</b>	<b>20.286.956</b>	<b>22.992.932</b>	<b>25.341.254</b>	<b>30.148.775</b>	<b>37.326.886</b>	<b>45.100.518</b>	<b>50.985.997</b>	<b>59.303.672</b>

Fonte: SUSEP e ANS

Valores constantes-2006	Valores em R\$ Mil										
RAMOS	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	1996>2005
AUTOMÓVEL	10.581.198	11.690.015	10.632.790	11.505.263	11.731.910	11.167.650	10.611.136	11.724.582	12.632.225	13.352.282	26,19%
Cresc. anual - real	>	10,5%	-9,0%	8,2%	2,0%	-4,8%	-5,0%	10,5%	7,7%	5,7%	
VIDA	6.088.138	6.197.241	5.998.907	6.319.475	6.474.530	9.926.097	14.539.921	18.459.350	19.482.470	23.322.314	283,08%
Cresc. anual - real	>	1,8%	-3,2%	5,3%	2,5%	53,3%	46,5%	27,0%	5,5%	19,7%	
SAÚDE	7.264.431	7.605.589	8.314.498	8.983.255	8.952.536	8.613.019	7.853.486	8.474.006	8.781.883	9.111.411	25,42%
Cresc. anual - real	>	4,7%	9,3%	8,0%	-0,3%	-3,8%	-8,8%	7,9%	3,6%	3,8%	
PATRIMONIAL	3.738.122	2.680.682	2.585.264	2.700.989	3.108.987	3.779.578	4.102.749	3.967.013	4.694.348	5.015.088	34,16%
Cresc. anual - real	>	-28,3%	-3,6%	4,5%	15,1%	21,6%	8,6%	-3,3%	18,3%	6,8%	
ACIDENTES PESSOAIS	947.810	995.417	1.040.012	1.104.700	1.221.648	1.298.656	1.116.032	1.216.517	1.359.065	1.394.251	47,10%
Cresc. anual - real	>	5,0%	4,5%	6,2%	10,6%	6,3%	-14,1%	9,0%	11,7%	2,6%	
DPVAT	1.253.953	1.351.849	1.769.700	1.908.519	1.891.280	1.930.815	1.744.226	1.771.348	2.034.502	2.916.323	132,57%
Cresc. anual - real	>	7,8%	30,9%	7,8%	-0,9%	2,1%	-9,7%	1,6%	14,9%	43,3%	
HABITACIONAL	1.690.477	1.894.443	1.704.924	1.409.219	1.177.868	1.057.390	915.216	844.556	422.788	502.311	-70,29%
Cresc. anual - real	>	12,1%	-10,0%	-17,3%	-16,4%	-10,2%	-13,4%	-7,7%	-49,9%	18,8%	
TRANSPORTES	1.239.166	1.139.604	1.270.578	1.317.212	1.447.458	1.458.280	1.396.499	1.604.667	1.533.047	1.496.838	20,79%
Cresc. anual - real	>	-8,0%	11,5%	3,7%	9,9%	0,7%	-4,2%	14,9%	-4,5%	-2,4%	
RISCOS FINANCEIROS	136.856	137.336	125.028	154.323	181.129	258.245	194.309	262.366	211.289	258.275	88,72%
Cresc. anual - real	>	0,4%	-9,0%	23,4%	17,4%	42,6%	-24,8%	35,0%	-19,5%	22,2%	
CRÉDITO	158.034	160.138	166.700	205.031	228.919	260.344	298.971	431.397	501.307	572.517	262,28%
Cresc. anual - real	>	1,3%	4,1%	23,0%	11,7%	13,7%	14,8%	44,3%	16,2%	14,2%	
RESPONSABILIDADES	157.432	188.338	207.535	242.947	285.191	383.640	489.907	449.528	471.895	484.023	207,45%
Cresc. anual - real	>	19,6%	10,2%	17,1%	17,4%	34,5%	27,7%	-8,2%	5,0%	2,6%	
RISCOS ESPECIAIS	37.475	30.422	64.273	44.893	190.032	168.071	165.609	179.860	219.325	191.509	411,04%
Cresc. anual - real	>	-18,8%	111,3%	-30,2%	323,3%	-11,6%	-1,5%	8,6%	21,9%	-12,7%	
CASCOS	247.632	203.788	284.515	248.135	405.886	599.993	644.737	518.328	494.161	344.024	38,93%
Cresc. anual - real	>	-17,7%	39,6%	-12,8%	63,6%	47,8%	7,5%	-19,6%	-4,7%	-30,4%	
RURAL	68.012	71.393	89.297	126.119	119.803	143.558	227.955	310.420	280.708	342.505	403,60%
Cresc. anual - real	>	5,0%	25,1%	41,2%	-5,0%	19,8%	58,8%	36,2%	-9,6%	22,0%	
OUTROS RAMOS	4.041	2.339	4.146	2.522	523	2.328	922	1.094	13	-	-100,00%
Cresc. anual - real	>	-42,1%	77,2%	-39,2%	-79,2%	344,7%	-60,4%	18,6%	-98,8%	-100,0%	
<b>TOTAL</b>	<b>33.612.776</b>	<b>34.348.595</b>	<b>34.258.171</b>	<b>36.272.603</b>	<b>37.417.706</b>	<b>41.047.671</b>	<b>44.301.676</b>	<b>50.215.035</b>	<b>53.119.027</b>	<b>59.303.672</b>	<b>76,43%</b>
Cresc. anual - real	>	2,2%	-0,3%	5,9%	3,2%	9,7%	7,9%	13,3%	5,8%	11,6%	

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