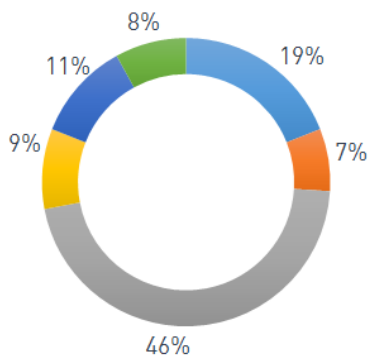


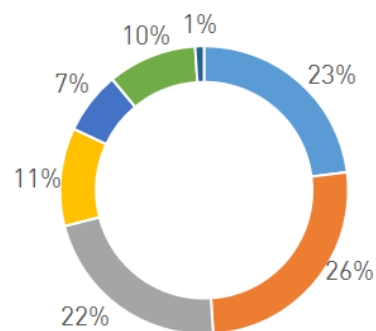
# COMPOSICION PRIMAS RSA (sep 2015)



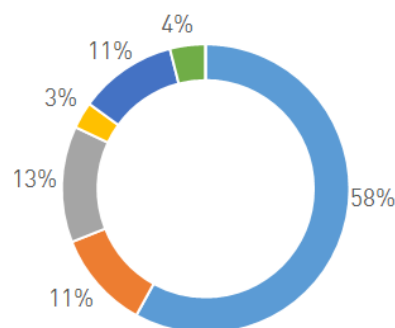
#1 en seguros de No Vida con 13% del mercado



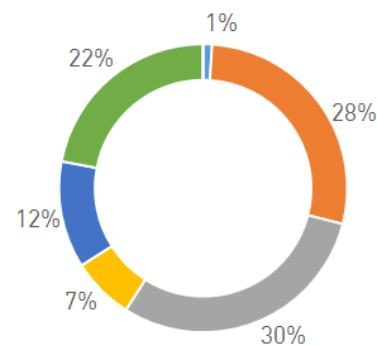
#13 en seguros de No Vida con 2.3% del mercado (excluye autos)



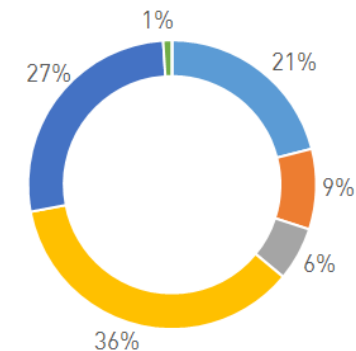
#9 en seguros de No Vida con 3.6% del mercado



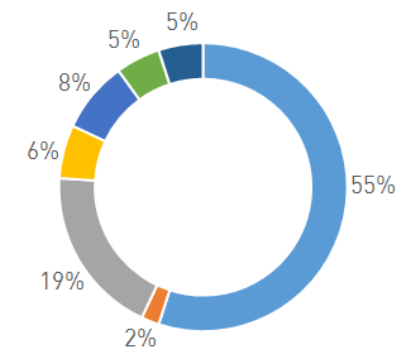
#14 en seguros de No Vida con 3% del mercado



#15 en seguros de No Vida en Brasil. Competidor de nicho #4 en el mercado



#2 en seguros de No Vida con 12.6% del mercado.



■ Autos ■ Vida ■ Incendio ■ Maritimo ■ Daño ■ Ingenieria ■ Otros

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# Resumen resultados RSA LatAm 2015



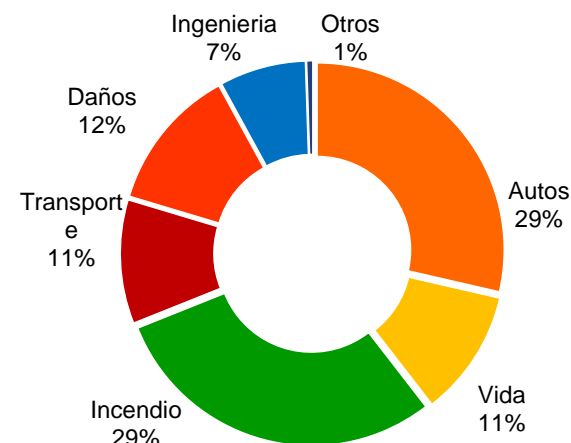
	Dic 14	Dic 15	% Crec
Primas Emitidas	1,055	1,207	14%
Primas Retenidas	703	799	14%
Reservas Técnicas	5	-30	-663%
Siniestros Retenidos Incurridos	-393	-384	-2%
Comisiones (Netas)	-188	-231	23%
Resultado Técnico	127	155	22%
Gastos de administración	-125	-139	11%
Utilidad o pérdida industrial	2	15	728%
Producto inversiones	10	46	346%
<b>Utilidad antes de impuestos</b>	<b>12</b>	<b>62</b>	<b>404%</b>

## INDICADORES

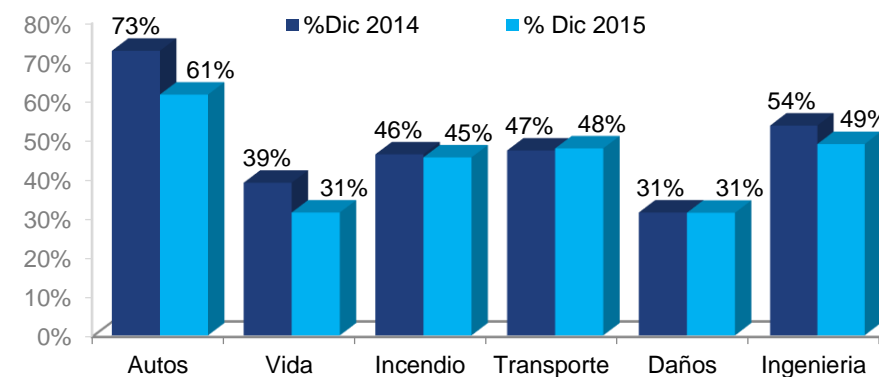
	Dic 14	Dic 15
Primas Retenidas	66.6%	66.2%
Siniestralidad incurrida retenida	55.9%	48.1%
Resultado Técnico	12.0%	12.8%
Comisiones	17.8%	19.1%
Razón combinada	99.7%	98.0%
Factor de Gastos	11.9%	11.5%

Cifras en millones de dólares a Dic 2015

## Primas Totales



## Siniestralidad Retenida



# Resumen resultados RSA LatAm 2015



	Argentina	Brasil	Chile	Colombia	México	Uruguay	Total
<b>Primas</b>	269	136	478	92	160	73	1,207
<i>% Crec 2014-2015</i>	21%	3%	18%	3%	8%	21%	14%
<b>Resultado técnico</b>	54.6	13.9	47.8	6.6	13.8	17.9	155
<i>% Crec 2014-2015</i>	34%	8%	94%	-53%	-17%	-3%	22%

Cifras en millones de dólares a Dic 2015

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