

# DATA<sup>®</sup>



Seguros  
Datos Públicos

## DX Reporting

ESTADOS FINANCIEROS E  
INDICADORES DE EMPRESAS DE

# SEGUROS

JULIO DE 2026



HAZ CLICK Y VISÍTANOS:



[www.datax.com.bo](http://www.datax.com.bo)



# DX Reporting

## INTRODUCCIÓN

Te damos la bienvenida a nuestro reporte del análisis financiero del sector asegurador de nuestro país. En este informe, te ofrecemos una visión clara y detallada del desempeño de las principales empresas de seguros, basándonos en sus balances generales, estados de resultados y los indicadores financieros más relevantes.

A lo largo del reporte, descubrirás cómo se comportan estas empresas en términos de liquidez, solvencia, rentabilidad y eficiencia operativa, dándote una perspectiva completa de su estabilidad financiera. También analizamos aspectos clave como la producción neta, las primas devengadas y los costos asociados al negocio, incluyendo siniestros y comisiones, para que puedas identificar tanto las fortalezas como las áreas de mejora del sector.

Además, el reporte incluye un análisis vertical, permitiendo entender el desempeño individual de cada aseguradora en relación a sus activos, pasivos y patrimonio. Con un enfoque en la eficiencia y la estabilidad financiera.

Este reporte ofrece una visión integral de la estabilidad financiera del sector de seguros a nivel nacional, apoyando el entendimiento de sus principales mercados.

Reporte patrocinado por:

**DATA<sup>®</sup>**

EXPERTOS EN  
BUSINESS INTELLIGENCE



# DX Reporting

## ÍNDICE DEL REPORTE

|                                                           | Página    |
|-----------------------------------------------------------|-----------|
| <b>SECCIÓN 1: EMPRESAS DE SEGUROS GENERALES Y FIANZAS</b> | <b>5</b>  |
| Balance General                                           | 6         |
| Estado de Resultados                                      | 7         |
| Indicadores Financieros                                   |           |
| Liquidez y Solvencia                                      | 8         |
| Rendimiento                                               | 9         |
| Eficiencia                                                | 10        |
| Costos, Gastos y Comisiones                               | 11        |
| Análisis Vertical                                         | 11        |
| <br>                                                      |           |
| <b>SECCIÓN 2: EMPRESAS DE SEGUROS DE PERSONAS</b>         | <b>13</b> |
| Balance General                                           | 14        |
| Estado de Resultados                                      | 15        |
| Indicadores Financieros                                   |           |
| Liquidez y Solvencia                                      | 16        |
| Rendimiento                                               | 17        |
| Eficiencia                                                | 18        |
| Costos, Gastos y Comisiones                               | 19        |
| Análisis Vertical                                         | 19        |
| <br>                                                      |           |
| <b>SECCIÓN 3: GLOSARIO DE EMPRESAS</b>                    | <b>21</b> |
| Lista de empresas                                         | 22        |

# DATAx®

Somos una empresa boliviana experta en:



*Business  
Intelligence*

&

*Analítica  
de Datos*



## ¿Qué hacemos?

Nos especializamos en transformar datos en información para la toma de decisiones estratégicas



**Contáctanos**

+591 72716252  
info@datax.com.bo

@dataxbolivia  
www.datax.com.bo

**DX** Reporting

SECCIÓN 1

# **SEGUROS GENERALES Y FIANZAS**

ANÁLISIS POR EMPRESA



**DATA<sup>®</sup>**

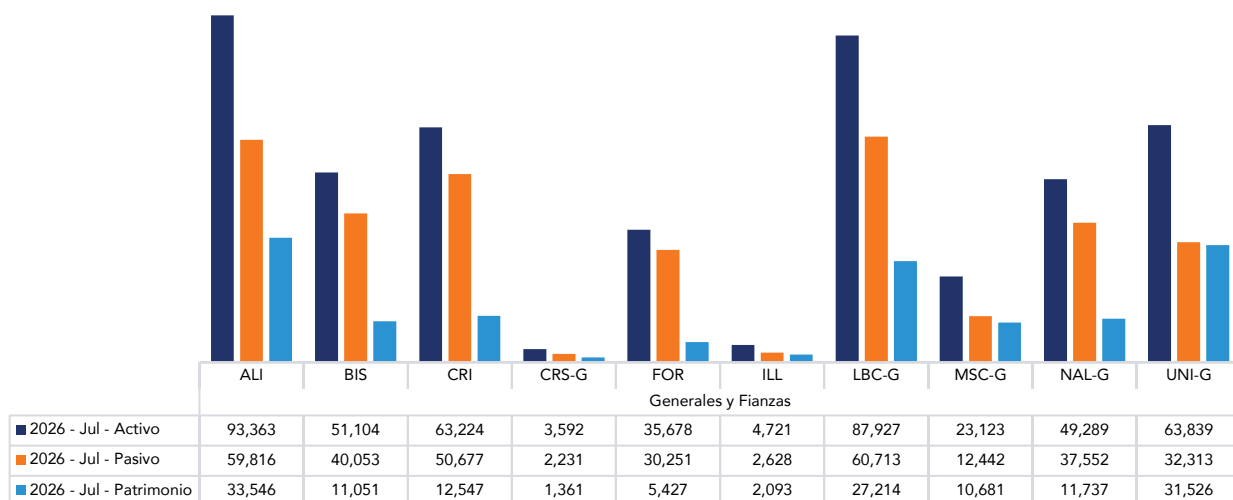
# RESUMEN DE BALANCE GENERAL

Datos volumétricos expresados en miles de Dólares Estadounidenses

DATAx®

JULIO DE 2026

## ESTRUCTURA DEL BALANCE GENERAL



## BALANCE GENERAL

|                                              | ALI        | BIS        | CRI        | CRS-G     | FOR        | ILL        | LBC-G      | MSC-G     | NAL-G      | UNI-G      |
|----------------------------------------------|------------|------------|------------|-----------|------------|------------|------------|-----------|------------|------------|
| 1 ACTIVO                                     | 93,363     | 51,104     | 63,224     | 3,592     | 35,678     | 4,721      | 87,927     | 23,123    | 49,289     | 63,839     |
| 101 DISPONIBLE                               | 8,360      | 8,366      | 5,666      | 1,346     | 1,589      | 821        | 16,017     | 4,869     | 4,611      | 28,547     |
| 102 EXIGIBLE TECNICO                         | 25,993     | 24,996     | 15,032     | 29        | 26,743     | 13         | 16,417     | 2,630     | 26,471     | 11,950     |
| 103 EXIGIBLE ADMINISTRATIVO                  | 3,372      | 909        | 4,612      | 118       | 77         | 4          | 1,613      | 180       | 635        | 1,303      |
| 104 INVERSIONES                              | 52,039     | 14,625     | 35,294     | 1,901     | 6,765      | 3,851      | 48,674     | 14,560    | 13,930     | 19,383     |
| 105 BIENES DE USO                            | 668        | 534        | 145        | 42        | 98         | 6          | 1,021      | 243       | 715        | 168        |
| 106 BIENES RECIBIDOS EN PAGO                 | 0          | 0          | 0          | 0         | 0          | 0          | 0          | 0         | 0          | 0          |
| 107 TRANSITORIO                              | 2,380      | 1,371      | 1,128      | 151       | 202        | 27         | 2,521      | 383       | 1,536      | 2,478      |
| 108 DIFERIDO                                 | 549        | 303        | 1,348      | 5         | 204        | 0          | 1,664      | 258       | 1,391      | 10         |
| 2 PASIVO                                     | 59,816     | 40,053     | 50,677     | 2,231     | 30,251     | 2,628      | 60,713     | 12,442    | 37,552     | 32,313     |
| 202 OBLIGACIONES TECNICAS                    | 24,319     | 15,738     | 15,678     | 10        | 21,386     | 268        | 17,551     | 1,013     | 26,232     | 4,560      |
| 203 OBLIGACIONES ADMINISTRATIVAS             | 11,422     | 6,430      | 7,572      | 351       | 3,581      | 72         | 14,135     | 3,242     | 5,799      | 13,784     |
| 204 RESERVAS TECNICAS DE SEGUROS             | 14,153     | 5,257      | 11,964     | 516       | 2,092      | 307        | 7,272      | 3,727     | 2,417      | 2,936      |
| 205 RESERVAS TECNICAS DE SINIESTROS          | 3,520      | 1,641      | 11,613     | 119       | 1,865      | 1,727      | 16,926     | 3,346     | 1,693      | 10,653     |
| 207 TRANSITORIO                              | 0          | 0          | 0          | 0         | 0          | 0          | 0          | 0         | 41         | 0          |
| 208 DIFERIDO                                 | 6,404      | 10,986     | 3,850      | 1,235     | 1,326      | 253        | 4,829      | 1,114     | 1,369      | 380        |
| 3 PATRIMONIO                                 | 33,546     | 11,051     | 12,547     | 1,361     | 5,427      | 2,093      | 27,214     | 10,681    | 11,737     | 31,526     |
| 301 CAPITAL SUSCRITO Y PAGADO                | 15,619     | 4,671      | 6,423      | 738       | 3,483      | 850        | 4,846      | 5,515     | 6,757      | 16,457     |
| 302 CUENTAS PENDIENTES DE CAPITALIZACION     | 0          | 0          | 0          | 0         | 0          | 0          | 79         | 0         | 0          | 0          |
| 303 RESERVAS                                 | 2,635      | 2,530      | 1,937      | 157       | 248        | 6          | 2,432      | 209       | 344        | 1,236      |
| 304 APORTES PARA FUTUROS AUMENTOS DE CAPITAL | 0          | 0          | 0          | 0         | 0          | 0          | 0          | 0         | 2,675      | 0          |
| 305 RESERVAS POR AJUSTES AL PATRIMONIO       | 0          | 756        | 621        | 0         | 135        | 157        | 1,007      | 0         | 0          | 0          |
| 306 RESERVA POR REVALUO TECNICO              | 3,816      | 327        | 1,865      | 0         | 303        | 1,100      | 4,003      | 0         | 88         | 0          |
| 307 RESULTADOS DE GESTIONES ANTERIORES       | 6,423      | 881        | 0          | 18        | 309        | -125       | 2,730      | 561       | 0          | 7,312      |
| 308 RESULTADOS DEL PERIODO O GESTION         | 5,054      | 1,885      | 1,700      | 447       | 950        | 106        | 12,118     | 4,396     | 1,874      | 6,521      |
| 6 CUENTAS DE ORDEN DEUDORAS                  | 82,237,864 | 76,952,217 | 20,673,621 | 3,176,606 | 61,370,173 | 13,591,863 | 54,888,597 | 6,698,218 | 49,620,138 | 29,199,725 |
| 601 CUENTAS DE CONTROL                       | 41,645,168 | 34,204,559 | 12,280,789 | 303,772   | 18,996,696 | 3,836,116  | 23,448,383 | 1,606,980 | 17,128,430 | 0          |
| 602 DOCUMENTOS ENTREGADOS EN CUSTODIA        | 0          | 850        | 1,606      | 4         | 6,256      | 2,385      | 4,887      | 11,453    | 778        | 2,016      |
| 603 CONTINGENTES                             | 0          | 1,133      | 1,419      | 0         | 300        | 0          | 0          | 0         | 0          | 0          |
| 609 DEUDORAS POR CONTRA                      | 40,592,695 | 42,745,674 | 8,389,806  | 2,872,830 | 42,366,922 | 9,753,362  | 31,435,327 | 5,079,785 | 32,490,930 | 29,197,710 |
| 7 CUENTAS DE ORDEN ACREEDORAS                | 82,237,864 | 76,952,217 | 20,673,621 | 3,176,606 | 61,370,173 | 13,591,863 | 54,888,597 | 6,698,218 | 49,620,138 | 29,199,725 |
| 701 CUENTAS DE CONTROL                       | 40,507,926 | 42,743,745 | 8,384,894  | 2,872,830 | 42,122,448 | 9,752,626  | 31,435,110 | 5,079,785 | 32,049,975 | 29,180,271 |
| 702 DOCUMENTOS RECIBIDOS EN CUSTODIA         | 84,769     | 1,930      | 4,912      | 0         | 244,474    | 736        | 217        | 0         | 440,954    | 17,438     |
| 703 CONTINGENTES                             | 0          | 1,133      | 0          | 0         | 0          | 0          | 0          | 0         | 0          | 0          |
| 709 ACREEDORAS POR CONTRA                    | 41,645,168 | 34,205,409 | 12,283,814 | 303,776   | 19,003,251 | 3,838,501  | 23,453,270 | 1,618,433 | 17,129,208 | 2,016      |

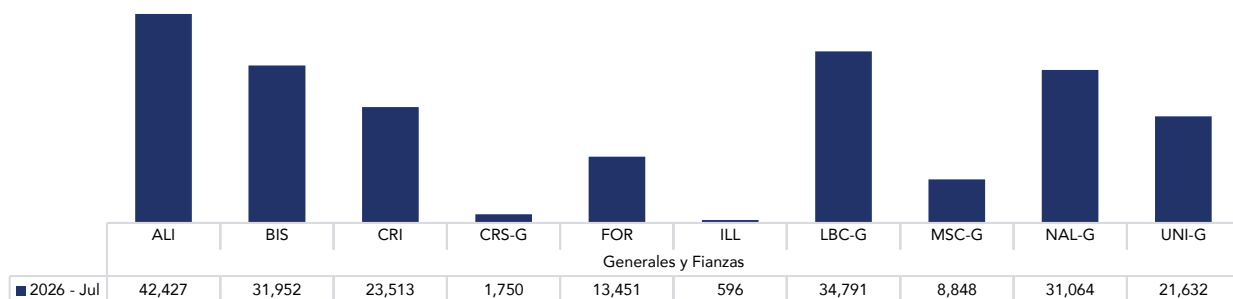
# RESUMEN DE ESTADO DE RESULTADOS

Datos volumétricos expresados en miles de Dólares Estadounidenses

DATAx®

JULIO DE 2026

## PRODUCCIÓN NETA DE ANULACIÓN

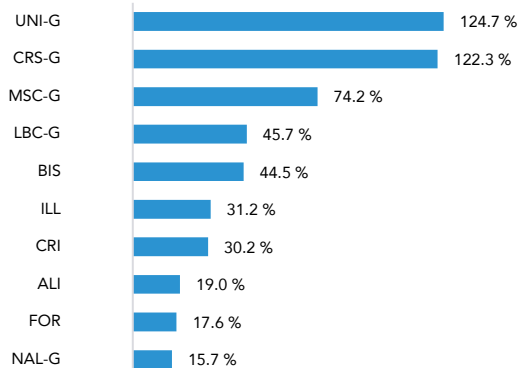


## ESTADO DE RESULTADOS

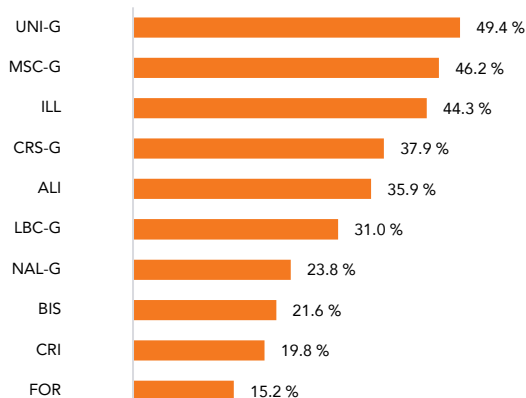
|                                                       | ALI     | BIS    | CRI    | CRS-G | FOR     | ILL | LBC-G  | MSC-G  | NAL-G  | UNI-G  | Total general |
|-------------------------------------------------------|---------|--------|--------|-------|---------|-----|--------|--------|--------|--------|---------------|
| 401 PRODUCCION                                        | 40,331  | 37,754 | 24,425 | 1,760 | 13,443  | 598 | 34,997 | 9,406  | 27,920 | 22,790 | 213,424       |
| 501 ANULACION PRODUCCION                              | 2,945   | 6,173  | 2,572  | 11    | 746     | 2   | 2,155  | 878    | 813    | 1,158  | 17,453        |
| 402 PRIMAS ACEPTADAS EN REASEGURO NACIONAL            | 5,117   | 371    | 1,948  | 0     | 826     | 0   | 1,966  | 335    | 4,387  | 0      | 14,950        |
| 502 ANULACION PRIMAS ACEPTADAS EN REASEGURO NACIONAL  | 77      | 0      | 288    | 0     | 72      | 0   | 16     | 16     | 430    | 0      | 899           |
| 403 PRIMAS ACEPTADAS EN REASEGURO EXTRANJERO          | 0       | 0      | 0      | 0     | 0       | 0   | 0      | 0      | 0      | 0      | 0             |
| 503 ANULACION PRIMAS ACEPTADAS EN REASEGURO EXTRANJE  | 0       | 0      | 0      | 0     | 0       | 0   | 0      | 0      | 0      | 0      | 0             |
| PRODUCCION NETA DE ANULACION                          | 42,427  | 31,952 | 23,513 | 1,750 | 13,451  | 596 | 34,791 | 8,848  | 31,064 | 21,632 | 210,022       |
| 406 ANULACION PRIMAS CEDIDAS EN REASEGURO NACIONAL    | 184     | 872    | 2,392  | 0     | 10      | 0   | 22     | 38     | 394    | 220    | 4,131         |
| 506 PRIMAS CEDIDAS EN REASEGURO NACIONAL              | 1,720   | 4,971  | 7,787  | 0     | 1,063   | 0   | 3,204  | 579    | 2,235  | 2,418  | 23,978        |
| 407 ANULACION PRIMAS CEDIDAS EN REASEGURO EXTRANJERO  | 734     | 4,832  | 1,001  | 30    | 364     | 0   | 29     | 88     | 1,118  | 168    | 8,365         |
| 507 PRIMAS CEDIDAS EN REASEGURO EXTRANJERO            | 11,605  | 15,654 | 2,184  | 33    | 6,888   | 302 | 9,541  | 141    | 16,521 | 4,425  | 67,293        |
| PRODUCCION NETA DE REASEGURO                          | 30,020  | 17,031 | 16,934 | 1,746 | 5,874   | 295 | 22,097 | 8,253  | 13,821 | 15,177 | 131,247       |
| 408 LIBERACION DE RESERVAS TECNICAS DE SEGUROS        | 19,669  | 33,683 | 13,873 | 1,276 | 4,093   | 196 | 34,578 | 26,125 | 14,675 | 15,942 | 164,109       |
| 508 CONSTITUCION DE RESERVAS TECNICAS DE SEGUROS      | 20,406  | 32,658 | 12,832 | 1,326 | 4,111   | 191 | 35,804 | 26,416 | 14,775 | 15,404 | 163,922       |
| PRIMAS DEVENGADAS                                     | 29,283  | 18,056 | 17,975 | 1,696 | 5,856   | 300 | 20,870 | 7,963  | 13,721 | 15,715 | 131,436       |
| 409 REINTEGRO COSTOS DE PRODUCCION                    | 630     | 406    | 413    | 0     | 97      | 0   | 340    | 184    | 361    | 13     | 2,443         |
| 509 COSTOS DE PRODUCCION                              | 3,464   | 3,985  | 3,232  | 109   | 1,690   | 23  | 3,376  | 698    | 3,081  | 636    | 20,294        |
| 410 LIBERACION DE RESERVAS TECNICAS POR SINIESTROS    | 10,289  | 21,390 | 8,685  | 286   | 2,169   | 25  | 15,225 | 18,491 | 7,414  | 4,201  | 88,174        |
| 510 CONSTITUCION DE RESERVAS TECNICAS DE SINIESTROS   | 10,912  | 20,718 | 8,582  | 292   | 2,133   | 25  | 16,018 | 19,193 | 7,786  | 4,808  | 90,468        |
| 411 REINTEGRO DE SINIESTROS Y RENTAS                  | 0       | 0      | 0      | 0     | 0       | 0   | 0      | 0      | 0      | 0      | 0             |
| 511 SINIESTROS Y RENTAS                               | 14,789  | 13,651 | 8,914  | 168   | 9,530   | 21  | 6,630  | 1,968  | 4,970  | 13,859 | 74,499        |
| 412 RECUPEROS                                         | 613     | 495    | 1,257  | 0     | 645     | 6   | 858    | 430    | 345    | 132    | 4,782         |
| 512 COSTOS DE SALVATAJE Y RECUPERO                    | 407     | 360    | 119    | 0     | 409     | 0   | 261    | 83     | 74     | 125    | 1,839         |
| RESULTADO TECNICO BRUTO                               | 11,242  | 1,635  | 7,482  | 1,414 | -4,996  | 262 | 11,009 | 5,126  | 5,928  | 632    | 39,735        |
| 413 SINIESTROS REEMBOLSADOS POR CESIONES REASEGURO I  | 601     | 1,998  | 2,676  | 0     | 4,838   | 0   | 268    | 13     | 984    | 1,012  | 12,389        |
| 513 PARTICIPACION RECUPEROS POR CESIONES REASEGURO N  | 0       | 178    | 0      | 0     | 24      | 0   | 22     | 0      | 82     | 0      | 307           |
| 414 PRODUCTOS DE CESIONES REASEGURO NACIONAL          | 206     | 2,192  | 694    | 0     | 65      | 0   | 1,124  | 0      | 250    | 0      | 4,532         |
| 514 COSTOS DE CESIONES REASEGURO NACIONAL             | 163     | 1,399  | 580    | 0     | 0       | 0   | 219    | 18     | 19     | 0      | 2,398         |
| 415 SINIESTROS REEMBOLSADOS POR CESIONES REASEGURO I  | 2,771   | 4,112  | 259    | 0     | 2,748   | 0   | 1,203  | 95     | 2,234  | 11,424 | 24,847        |
| 515 PARTICIPACION RECUPEROS POR CESIONES REASEGURO E  | 0       | 94     | 66     | 0     | 384     | 0   | 21     | 4      | 180    | 1      | 749           |
| 416 PRODUCTOS DE CESIONES REASEGURO EXTRANJERO        | 3,767   | 1,403  | 738    | 0     | 869     | 29  | 4,137  | 0      | 2,437  | 249    | 13,629        |
| 516 COSTOS DE CESIONES REASEGURO EXTRANJERO           | 699     | 1,464  | 856    | 162   | 25      | 14  | 1,697  | 493    | 2,238  | 2      | 7,649         |
| 417 PARTICIPACION RECUPEROS POR REASEGURO NACIONAL A  | 0       | 0      | 0      | 0     | 0       | 0   | 0      | 0      | 0      | 0      | 0             |
| 517 PARTICIPACION DE SINIESTROS ACEPTADOS EN REASEGUR | 2,648   | 159    | 565    | 0     | 139     | 0   | 955    | 3      | 2,121  | 0      | 6,589         |
| 418 PRODUCTOS DE ACEPTACIONES REASEGURO NACIONAL      | 323     | 85     | 0      | 0     | 0       | 0   | 0      | 0      | 28     | 0      | 437           |
| 518 COSTOS DE ACEPTACIONES REASEGURO NACIONAL         | 155     | 0      | 377    | 0     | 0       | 0   | 22     | 3      | 355    | 0      | 912           |
| 419 PARTICIPACION RECUPEROS POR REASEGURO EXTRANJEROI | 0       | 0      | 0      | 0     | 0       | 0   | 0      | 0      | 0      | 0      | 0             |
| 519 PARTICIPACION DE SINIESTROS ACEPTADOS EN REASEGUR | 0       | 0      | 0      | 0     | 0       | 0   | 0      | 0      | 0      | 0      | 0             |
| 420 PRODUCTOS DE ACEPTACIONES REASEGURO EXTRANJERO    | 0       | 0      | 0      | 0     | 0       | 0   | 0      | 0      | 0      | 0      | 0             |
| 520 COSTOS DE ACEPTACIONES REASEGURO EXTRANJERO       | 0       | 0      | 0      | 0     | 0       | 0   | 0      | 0      | 0      | 0      | 0             |
| RESULTADO TECNICO NETO DE REASEGURO                   | 15,246  | 8,130  | 9,405  | 1,253 | 2,953   | 277 | 14,807 | 4,712  | 6,668  | 13,314 | 76,965        |
| 421 INGRESOS ADMINISTRATIVOS                          | 90      | 34     | 214    | 8     | 49      | 7   | 450    | 51     | 64     | 330    | 1,298         |
| 521 GASTOS ADMINISTRATIVOS                            | 11,226  | 7,154  | 7,493  | 1,070 | 2,976   | 303 | 11,688 | 4,405  | 4,680  | 7,319  | 58,314        |
| RESULTADO OPERACIONAL                                 | 4,110   | 1,010  | 2,126  | 191   | 26      | -18 | 3,569  | 358    | 2,252  | 6,325  | 19,948        |
| 422 PRODUCTOS DE INVERSION                            | 1,692   | 424    | 1,068  | 71    | 336     | 92  | 1,459  | 2,211  | 1,219  | 694    | 9,267         |
| 522 COSTOS DE INVERSION                               | 811     | 348    | 246    | 21    | 99      | 19  | 2,175  | 394    | 635    | 244    | 4,993         |
| 423 REINTEGRO DE PREVISION                            | 416     | 223    | 1,216  | 0     | 924     | 19  | 164    | 135    | 531    | 1,238  | 4,868         |
| 523 PREVISION                                         | 646     | 152    | 1,293  | 0     | 907     | 19  | 862    | 132    | 708    | 2,403  | 7,123         |
| 424 GANANCIA POR VENTA DE ACTIVOS                     | 2       | 2      | 0      | 0     | 0       | 0   | 2      | 0      | 23     | 0      | 30            |
| 524 PERDIDA POR VENTA DE ACTIVOS                      | 0       | 0      | 0      | 0     | 0       | 0   | 1      | 0      | 0      | 0      | 1             |
| RESULTADO FINANCIERO                                  | 4,765   | 1,159  | 2,871  | 240   | 280     | 55  | 2,155  | 2,179  | 2,683  | 5,610  | 21,997        |
| 425 AJUSTE POR INFLACION Y DIFERENCIAS DE CAMBIO      | 209,726 | 12,557 | 3,459  | 6,658 | 207,650 | 273 | 80,928 | 17,669 | 898    | 15,301 | 555,119       |
| 525 AJUSTE POR INFLACION Y DIFERENCIAS DE CAMBIO      | 209,437 | 11,831 | 4,630  | 6,451 | 206,980 | 222 | 70,965 | 15,452 | 1,706  | 14,390 | 542,064       |
| RESULTADO DEL PERIODO O GESTION                       | 5,054   | 1,885  | 1,700  | 447   | 951     | 106 | 12,118 | 4,396  | 1,875  | 6,521  | 35,052        |

## LIQUIDEZ Y SOLVENCIA

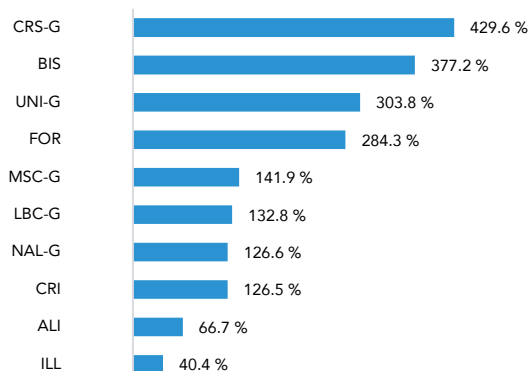
Activos Liquidos / Pasivos



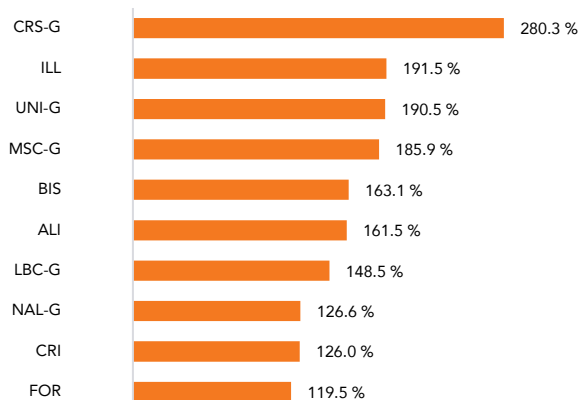
Patrimonio / Activo



Activos Liquidos /  
(Reservas Técnicas + Oblig. Con Asegurados)

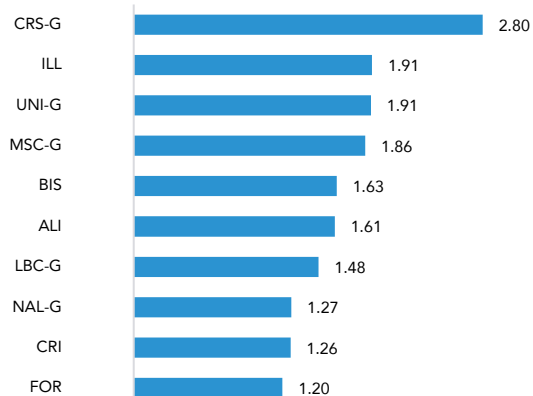


Ratio de Cobertura

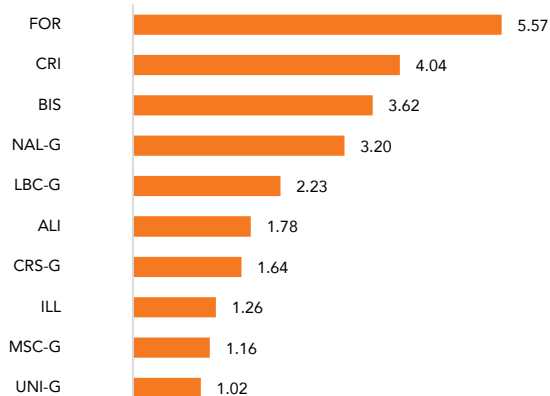


$$* \frac{101 + 102 + 103 + 104 + 105}{201 + 202 + 203 + 204 + 205 + 208}$$

Ratio Corriente

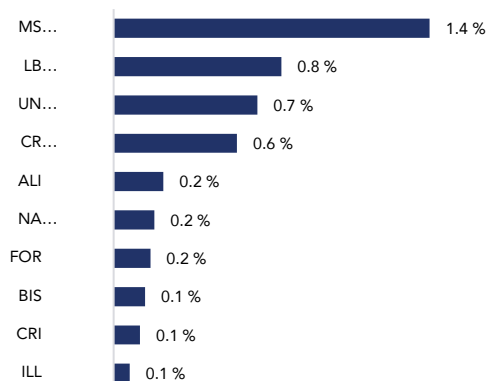


Ratio de Endeudamiento Total



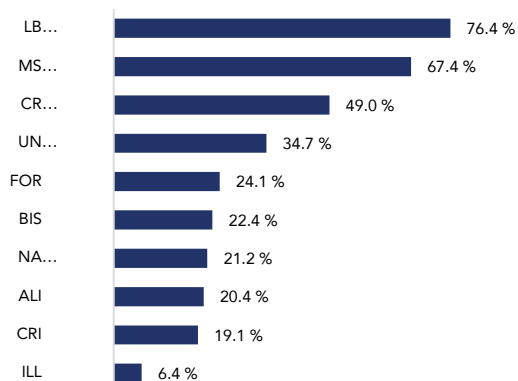
## RENTABILIDAD

ROA - Moody's



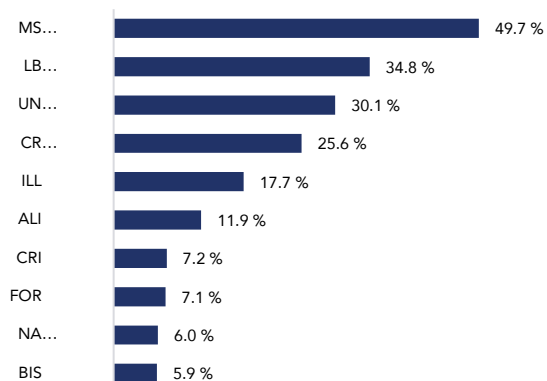
\*  $\frac{\text{Utilidad Neta - Anualizado}}{\text{Activo Promedio}}$

ROE - Moody's



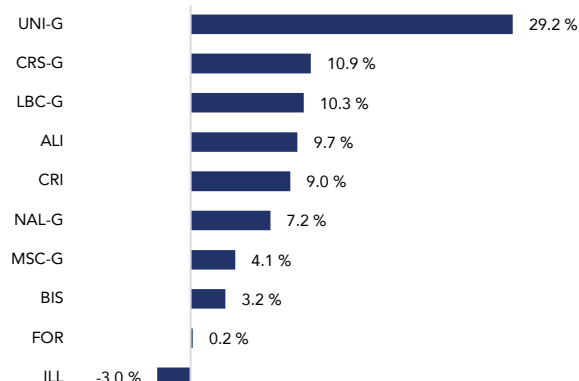
\*  $\frac{\text{Utilidad Neta - Anualizado}}{\text{Patrimonio Contable Promedio}}$

Margen Neto / Producción Neta de Anulación



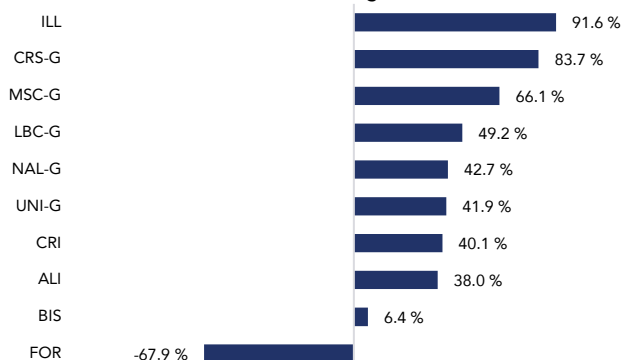
\*  $\frac{\text{Utilidad Neta}}{\text{Producción Neta de Anulación}}$

Margen Operativo

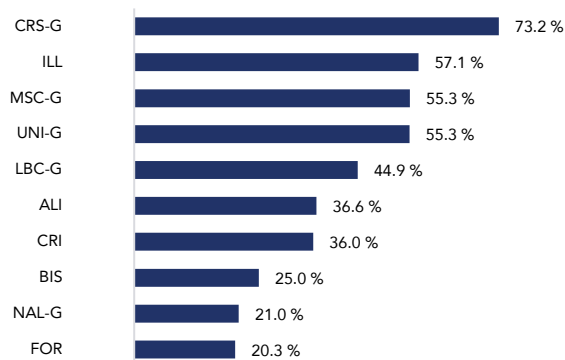


\*  $\frac{\text{Resultado Operacional}}{\text{Producción Neta de Anulación}}$

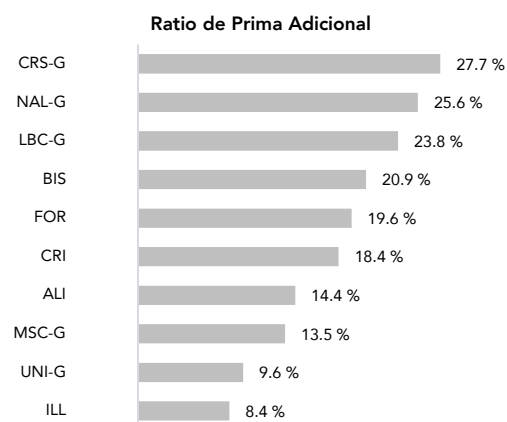
Resultado Tecnico Bruto / Prima Devengada



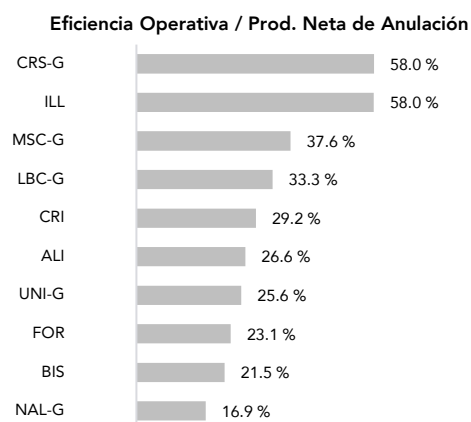
Resultado Tecnico Neto de Reaseguro / Producción Neta de Anulación



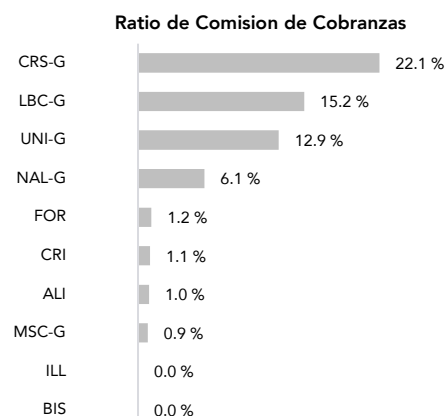
## EFICIENCIA



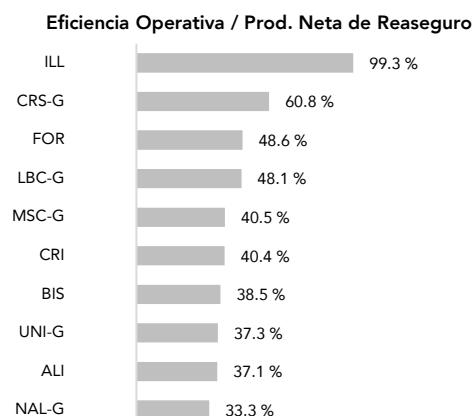
**\*  $\frac{40104}{\text{Producción Neta de Anulación}}$**



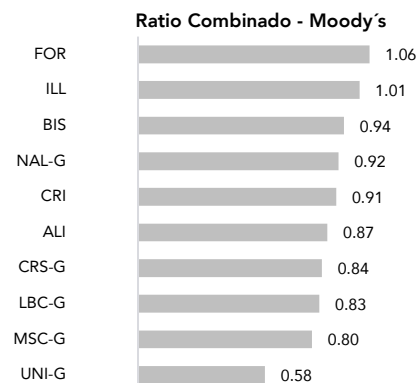
**\*  $\frac{\text{Gastos Administrativos Netos}}{\text{Producción Neta de Anulación}}$**



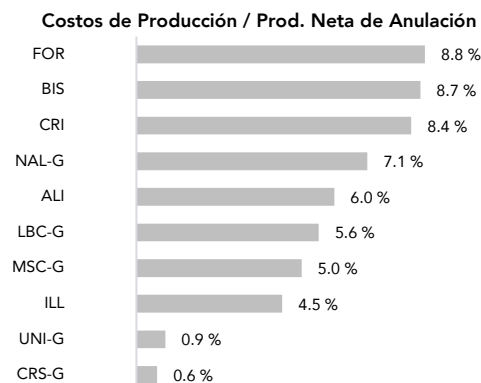
**\*  $\frac{52113}{\text{Producción Neta de Anulación}}$**



**\*  $\frac{\text{Gastos Administrativos Netos}}{\text{Producción Neta de Anulación}}$**



**\*  $\frac{\text{Ratio de Siniestralidad} + \text{Ratio de Comisiones} + \text{Ratio de Administración}}{\text{Producción Neta de Anulación}}$**



## COSTOS, GASTOS Y COMISIONES

|                                         | ALI    | BIS    | CRI    | CRS-G | FOR    | ILL | LBC-G  | MSC-G | NAL-G  | UNI-G | Total general |
|-----------------------------------------|--------|--------|--------|-------|--------|-----|--------|-------|--------|-------|---------------|
| US\$ Comisiones Cedidas                 | 3,280  | 664    | -381   | -162  | 607    | 15  | 3,284  | -514  | 56     | 247   | 7,096         |
| US\$ Comisiones del Reaseguro           | 3,970  | 1,704  | 586    | 0     | 178    | 29  | 4,288  | 0     | 1,197  | 238   | 12,191        |
| US\$ Comisiones Netas                   | 676    | -2,707 | -3,156 | -183  | -712   | -8  | 594    | -885  | -2,504 | -374  | -9,258        |
| US\$ Comisiones Netas de Intermediacion | -2,583 | -2,804 | -2,220 | -21   | -1,105 | -22 | -1,650 | -431  | -2,244 | -569  | -13,649       |
| US\$ Costo de Produccion                | 2,583  | 2,804  | 2,220  | 21    | 1,105  | 22  | 1,650  | 431   | 2,244  | 569   | 13,649        |
| US\$ Gastos Administrativos Netos       | 11,226 | 7,154  | 7,493  | 1,070 | 2,976  | 303 | 11,688 | 4,405 | 4,680  | 7,319 | 58,314        |
| US\$ Gastos de Adquisicion              | 3,228  | 3,578  | 3,085  | 408   | 1,685  | 23  | 6,439  | 568   | 3,745  | 2,617 | 25,378        |

## ANÁLISIS VERTICAL DEL ACTIVO

|                              | ALI    | BIS    | CRI    | CRS-G  | FOR    | ILL    | LBC-G  | MSC-G  | NAL-G  | UNI-G  | Total general |
|------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------|
| 1 ACTIVO                     | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0%        |
| 101 DISPONIBLE               | 9.0%   | 16.4%  | 9.0%   | 37.5%  | 4.5%   | 17.4%  | 18.2%  | 21.1%  | 9.4%   | 44.7%  | 16.9%         |
| 102 EXIGIBLE TECNICO         | 27.8%  | 48.9%  | 23.8%  | 0.8%   | 75.0%  | 0.3%   | 18.7%  | 11.4%  | 53.7%  | 18.7%  | 31.6%         |
| 103 EXIGIBLE ADMINISTRATIVO  | 3.6%   | 1.8%   | 7.3%   | 3.3%   | 0.2%   | 0.1%   | 1.8%   | 0.8%   | 1.3%   | 2.0%   | 2.7%          |
| 104 INVERSIONES              | 55.7%  | 28.6%  | 55.8%  | 52.9%  | 19.0%  | 81.6%  | 55.4%  | 63.0%  | 28.3%  | 30.4%  | 44.3%         |
| 105 BIENES DE USO            | 0.7%   | 1.0%   | 0.2%   | 1.2%   | 0.3%   | 0.1%   | 1.2%   | 1.1%   | 1.5%   | 0.3%   | 0.8%          |
| 106 BIENES RECIBIDOS EN PAGO | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%          |
| 107 TRANSITORIO              | 2.5%   | 2.7%   | 1.8%   | 4.2%   | 0.6%   | 0.6%   | 2.9%   | 1.7%   | 3.1%   | 3.9%   | 2.6%          |
| 108 DIFERIDO                 | 0.6%   | 0.6%   | 2.1%   | 0.1%   | 0.6%   | 0.0%   | 1.9%   | 1.1%   | 2.8%   | 0.0%   | 1.2%          |

## ANÁLISIS VERTICAL DEL PASIVO Y PATRIMONIO

|                                              | ALI    | BIS    | CRI    | CRS-G  | FOR    | ILL    | LBC-G  | MSC-G  | NAL-G  | UNI-G  | Total general |
|----------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------|
| 2 PASIVO                                     | 64.1%  | 78.4%  | 80.2%  | 62.1%  | 84.8%  | 55.7%  | 69.0%  | 53.8%  | 76.2%  | 50.6%  | 69.1%         |
| 202 OBLIGACIONES TECNICAS                    | 40.7%  | 39.3%  | 30.9%  | 0.4%   | 70.7%  | 10.2%  | 28.9%  | 8.1%   | 69.9%  | 14.1%  | 38.6%         |
| 203 OBLIGACIONES ADMINISTRATIVAS             | 19.1%  | 16.1%  | 14.9%  | 15.7%  | 11.8%  | 2.7%   | 23.3%  | 26.1%  | 15.4%  | 42.7%  | 20.2%         |
| 204 RESERVAS TECNICAS DE SEGUROS             | 23.7%  | 13.1%  | 23.6%  | 23.1%  | 6.9%   | 11.7%  | 12.0%  | 30.0%  | 6.4%   | 9.1%   | 15.4%         |
| 205 RESERVAS TECNICAS DE SINIESTROS          | 5.9%   | 4.1%   | 22.9%  | 5.3%   | 6.2%   | 65.7%  | 27.9%  | 26.9%  | 4.5%   | 33.0%  | 16.2%         |
| 207 TRANSITORIO                              | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.1%   | 0.0%   | 0.0%          |
| 208 DIFERIDO                                 | 10.7%  | 27.4%  | 7.6%   | 55.3%  | 4.4%   | 9.6%   | 8.0%   | 9.0%   | 3.6%   | 1.2%   | 9.7%          |
| 3 PATRIMONIO                                 | 35.9%  | 21.6%  | 19.8%  | 37.9%  | 15.2%  | 44.3%  | 31.0%  | 46.2%  | 23.8%  | 49.4%  | 30.9%         |
| 301 CAPITAL SUSCRITO Y PAGADO                | 46.6%  | 42.3%  | 51.2%  | 54.2%  | 64.2%  | 40.6%  | 17.8%  | 51.6%  | 57.6%  | 52.2%  | 44.4%         |
| 302 CUENTAS PENDIENTES DE CAPITALIZACION     | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.3%   | 0.0%   | 0.0%   | 0.0%   | 0.1%          |
| 303 RESERVAS                                 | 7.9%   | 22.9%  | 15.4%  | 11.6%  | 4.6%   | 0.3%   | 8.9%   | 2.0%   | 2.9%   | 3.9%   | 8.0%          |
| 304 APORTES PARA FUTUROS AUMENTOS DE CAPITAL | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 22.8%  | 0.0%   | 1.8%          |
| 305 RESERVAS POR AJUSTES AL PATRIMONIO       | 0.0%   | 6.8%   | 4.9%   | 0.0%   | 2.5%   | 7.5%   | 3.7%   | 0.0%   | 0.0%   | 0.0%   | 1.8%          |
| 306 RESERVA POR REVALUO TECNICO              | 11.4%  | 3.0%   | 14.9%  | 0.0%   | 5.6%   | 52.5%  | 14.7%  | 0.0%   | 0.7%   | 0.0%   | 7.8%          |
| 307 RESULTADOS DE GESTIONES ANTERIORES       | 19.1%  | 8.0%   | 0.0%   | 1.3%   | 5.7%   | -6.0%  | 10.0%  | 5.3%   | 0.0%   | 23.2%  | 12.3%         |
| 308 RESULTADOS DEL PERIODO O GESTION         | 15.1%  | 17.1%  | 13.5%  | 32.9%  | 17.5%  | 5.0%   | 41.2%  | 41.2%  | 16.0%  | 20.7%  | 23.8%         |
| Total general                                | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0%        |

# DX Stats



## Más de 25 fuentes de información

Ofrecemos datos estadísticos a personas naturales y empresas que necesiten data completa para realizar procesamientos, estudios y/o análisis de los datos, ahorrando tiempo y trabajo manual.

Nuestros servicios:

 DATAx<sup>®</sup>  
SPIM PÚBLICO

 DATAx<sup>®</sup>  
SPIM PRIVADO

 DATAx<sup>®</sup>  
NEXUS

Con el respaldo y experiencia de

**DATAx<sup>®</sup>**

**Conozca más en**

[www.datax.com.bo/soluciones/dx-stats](http://www.datax.com.bo/soluciones/dx-stats)



**DX** Reporting

SECCIÓN 2

# **SEGUROS DE PERSONAS Y VIDA**

ANÁLISIS POR EMPRESA



**DATA<sup>®</sup>**

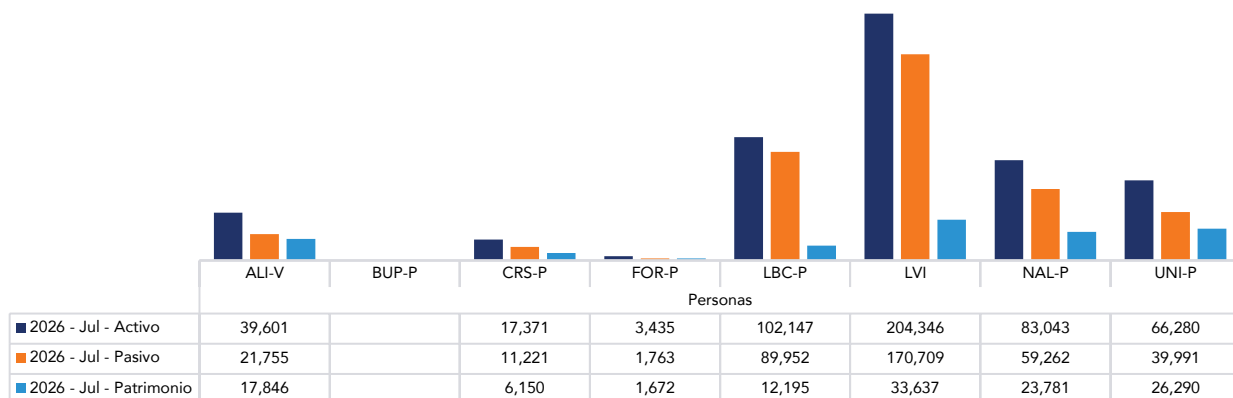
# RESUMEN DE BALANCE GENERAL

Datos volumétricos expresados en miles de Dólares Estadounidenses

DATA<sup>®</sup>

JULIO DE 2026

## ESTRUCTURA DEL BALANCE GENERAL



## BALANCE GENERAL

|                                              | ALI-V       | CRS-P     | FOR-P     | LBC-P      | LVI       | NAL-P      | UNI-P      | Total general |
|----------------------------------------------|-------------|-----------|-----------|------------|-----------|------------|------------|---------------|
| <b>1 ACTIVO</b>                              | 39,601      | 17,371    | 3,435     | 102,147    | 204,346   | 83,043     | 66,280     | 516,225       |
| 101 DISPONIBLE                               | 4,719       | 3,026     | 547       | 7,663      | 26,555    | 7,725      | 13,549     | 63,783        |
| 102 EXIGIBLE TECNICO                         | 7,049       | 2,595     | 819       | 44,402     | 5,080     | 22,422     | 11,351     | 93,718        |
| 103 EXIGIBLE ADMINISTRATIVO                  | 1,272       | 1,031     | 6         | 900        | 964       | 965        | 1,167      | 6,305         |
| 104 INVERSIONES                              | 25,678      | 10,301    | 1,623     | 38,562     | 154,512   | 45,529     | 37,963     | 314,168       |
| 105 BIENES DE USO                            | 155         | 87        | 43        | 344        | 249       | 344        | 970        | 2,192         |
| 106 BIENES RECIBIDOS EN PAGO                 | 0           | 0         | 0         | 0          | 0         | 0          | 0          | 0             |
| 107 TRANSITORIO                              | 652         | 136       | 166       | 568        | 382       | 2,036      | 1,229      | 5,169         |
| 108 DIFERIDO                                 | 76          | 195       | 231       | 9,708      | 16,604    | 4,023      | 51         | 30,889        |
| <b>2 PASIVO</b>                              | 21,755      | 11,221    | 1,763     | 89,952     | 170,709   | 59,262     | 39,991     | 394,653       |
| 202 OBLIGACIONES TECNICAS                    | 8,568       | 2,394     | 431       | 49,276     | 74,312    | 15,842     | 9,508      | 160,330       |
| 203 OBLIGACIONES ADMINISTRATIVAS             | 4,395       | 5,567     | 231       | 22,783     | 1,356     | 8,316      | 5,053      | 47,700        |
| 204 RESERVAS TECNICAS DE SEGUROS             | 6,077       | 668       | 284       | 10,400     | 92,746    | 31,331     | 7,291      | 148,797       |
| 205 RESERVAS TECNICAS DE SINIESTROS          | 2,182       | 2,252     | 571       | 6,181      | 1,730     | 2,714      | 16,023     | 31,652        |
| 207 TRANSITORIO                              | 0           | 0         | 0         | 0          | 0         | 168        | 301        | 469           |
| 208 DIFERIDO                                 | 534         | 340       | 245       | 1,313      | 566       | 891        | 1,816      | 5,704         |
| <b>3 PATRIMONIO</b>                          | 17,846      | 6,150     | 1,672     | 12,195     | 33,637    | 23,781     | 26,290     | 121,572       |
| 301 CAPITAL SUSCRITO Y PAGADO                | 6,189       | 905       | 852       | 5,794      | 29,627    | 13,908     | 13,551     | 70,827        |
| 302 CUENTAS PENDIENTES DE CAPITALIZACION     | 0           | 871       | 0         | 23         | 0         | 0          | 0          | 894           |
| 303 RESERVAS                                 | 1,400       | 462       | 38        | 1,295      | 2,677     | 1,326      | 2,396      | 9,593         |
| 304 APORTES PARA FUTUROS AUMENTOS DE CAPITAL | 0           | 0         | 0         | 0          | 0         | 4,008      | 0          | 4,008         |
| 305 RESERVAS POR AJUSTES AL PATRIMONIO       | 0           | 0         | 0         | 0          | 0         | 0          | 0          | 0             |
| 306 RESERVA POR REVALUO TECNICO              | 509         | 152       | 0         | 253        | 7,263     | 2,741      | 322        | 11,240        |
| 307 RESULTADOS DE GESTIONES ANTERIORES       | 5,939       | 1,614     | 593       | 2,136      | -6,183    | 304        | 7,104      | 11,505        |
| 308 RESULTADOS DEL PERIODO O GESTION         | 3,809       | 2,145     | 190       | 2,693      | 254       | 1,494      | 2,918      | 13,503        |
| <b>6 CUENTAS DE ORDEN DEUDORAS</b>           | 556,245,241 | 3,363,227 | 4,944,370 | 26,233,955 | 2,810,445 | 27,059,942 | 11,528,829 | 632,186,009   |
| 601 CUENTAS DE CONTROL                       | 0           | 1,241,359 | 198,852   | 9,035,437  | 894,719   | 10,709,899 | 1,240,795  | 23,321,060    |
| 602 DOCUMENTOS ENTREGADOS EN CUSTODIA        | 0           | 821       | 2,190     | 2,723      | 131,507   | 488        | 2,398      | 140,128       |
| 603 CONTINGENTES                             | 0           | 0         | 0         | 0          | 0         | 0          | 0          | 0             |
| 609 DEUDORAS POR CONTRA                      | 556,245,241 | 2,121,047 | 4,743,328 | 17,195,795 | 1,784,219 | 16,349,555 | 10,285,637 | 608,724,821   |
| <b>7 CUENTAS DE ORDEN ACREEDORAS</b>         | 556,245,241 | 3,363,227 | 4,944,370 | 26,233,955 | 2,810,445 | 27,059,942 | 11,528,829 | 632,186,009   |
| 701 CUENTAS DE CONTROL                       | 556,245,241 | 2,121,047 | 4,743,328 | 17,195,772 | 1,784,219 | 16,349,555 | 10,285,637 | 608,724,799   |
| 702 DOCUMENTOS RECIBIDOS EN CUSTODIA         | 0           | 0         | 0         | 0          | 0         | 0          | 0          | 0             |
| 703 CONTINGENTES                             | 0           | 0         | 0         | 22         | 0         | 0          | 0          | 22            |
| 709 ACREEDORAS POR CONTRA                    | 0           | 1,242,180 | 201,042   | 9,038,161  | 1,026,226 | 10,710,387 | 1,243,192  | 23,461,188    |

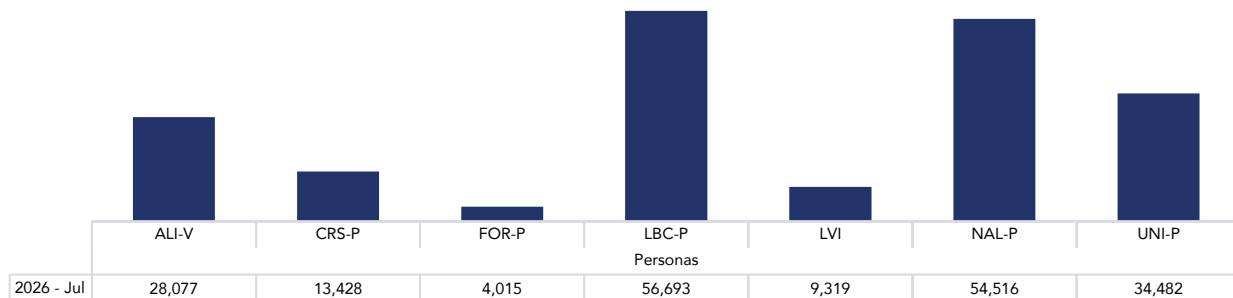
# RESUMEN DE ESTADO DE RESULTADOS

Datos volumétricos expresados en miles de Dólares Estadounidenses

DATA<sup>®</sup>

JULIO DE 2026

## PRODUCCIÓN NETA DE ANULACIÓN

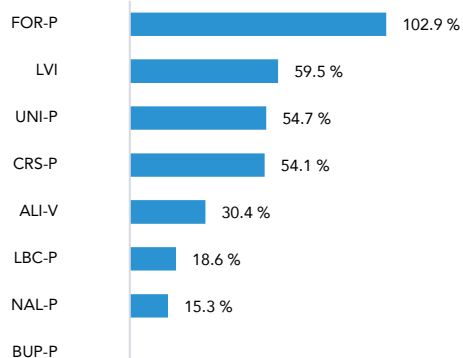


## ESTADO DE RESULTADOS

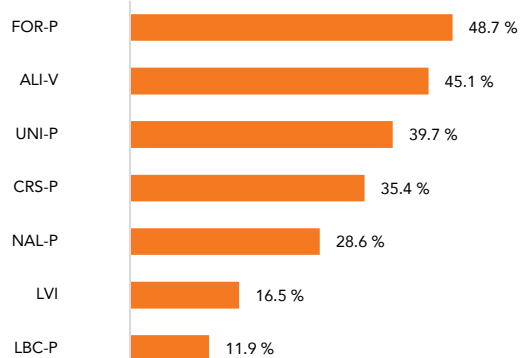
|                                                       | ALI-V   | CRS-P  | FOR-P | LBC-P  | LVI     | NAL-P  | UNI-P  | Total general |
|-------------------------------------------------------|---------|--------|-------|--------|---------|--------|--------|---------------|
| 401 PRODUCCION                                        | 24,188  | 13,598 | 4,120 | 60,208 | 9,371   | 57,751 | 35,300 | 204,535       |
| 501 ANULACION PRODUCCION                              | 298     | 170    | 105   | 4,350  | 51      | 4,893  | 818    | 10,683        |
| 402 PRIMAS ACEPTADAS EN REASEGURO NACIONAL            | 4,186   | 0      | 0     | 834    | 0       | 1,658  | 0      | 6,678         |
| 502 ANULACION PRIMAS ACEPTADAS EN REASEGURO NACIONAL  | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| 403 PRIMAS ACEPTADAS EN REASEGURO EXTRANJERO          | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| 503 ANULACION PRIMAS ACEPTADAS EN REASEGURO EXTRANJE  | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| PRODUCCION NETA DE ANULACION                          | 28,077  | 13,428 | 4,015 | 56,693 | 9,319   | 54,516 | 34,482 | 200,529       |
| 406 ANULACION PRIMAS CEDIDAS EN REASEGURO NACIONAL    | 76      | 0      | 24    | 0      | 0       | 11     | 0      | 112           |
| 506 PRIMAS CEDIDAS EN REASEGURO NACIONAL              | 4,846   | 0      | 184   | 8,303  | 0       | 3,841  | 0      | 17,174        |
| 407 ANULACION PRIMAS CEDIDAS EN REASEGURO EXTRANJERO  | 1       | 108    | 10    | 0      | 78      | 592    | 1      | 790           |
| 507 PRIMAS CEDIDAS EN REASEGURO EXTRANJERO            | 1,226   | 2,175  | 750   | 9,821  | 2,031   | 7,889  | 2,343  | 26,234        |
| PRODUCCION NETA DE REASEGURO                          | 22,081  | 11,362 | 3,115 | 38,569 | 7,367   | 43,390 | 32,140 | 158,024       |
| 408 LIBERACION DE RESERVAS TECNICAS DE SEGUROS        | 2,340   | 1,115  | 206   | 47,271 | 21,607  | 6,608  | 9,152  | 88,300        |
| 508 CONSTITUCION DE RESERVAS TECNICAS DE SEGUROS      | 3,195   | 1,014  | 259   | 48,252 | 23,363  | 8,167  | 14,966 | 99,216        |
| PRIMAS DEVENGADAS                                     | 21,227  | 11,463 | 3,062 | 37,588 | 5,612   | 41,831 | 26,326 | 147,108       |
| 409 REINTEGRO COSTOS DE PRODUCCION                    | 105     | 17     | 17    | 680    | 21      | 326    | 0      | 1,165         |
| 509 COSTOS DE PRODUCCION                              | 5,268   | 614    | 632   | 7,916  | 1,000   | 7,749  | 1,241  | 24,420        |
| 410 LIBERACION DE RESERVAS TECNICAS POR SINIESTROS    | 10,024  | 2,655  | 767   | 16,585 | 2,959   | 16,389 | 17,558 | 66,936        |
| 510 CONSTITUCION DE RESERVAS TECNICAS DE SINIESTROS   | 10,163  | 3,159  | 671   | 17,351 | 2,760   | 16,192 | 19,702 | 69,998        |
| 411 REINTEGRO DE SINIESTROS Y RENTAS                  | 0       | 0      | 0     | 0      | 9       | 0      | 0      | 9             |
| 511 SINIESTROS Y RENTAS                               | 8,386   | 3,037  | 1,586 | 12,972 | 3,640   | 15,767 | 11,784 | 57,171        |
| 412 RECUPEROS                                         | 0       | 0      | 0     | 0      | 0       | 0      | 63     | 63            |
| 512 COSTOS DE SALVATAJE Y RECUPERO                    | 0       | 0      | 21    | 13     | 0       | 55     | 0      | 89            |
| RESULTADO TECNICO BRUTO                               | 7,539   | 7,325  | 935   | 16,602 | 1,200   | 18,782 | 11,220 | 63,603        |
| 413 SINIESTROS REEMBOLSADOS POR CESIONES REASEGURO P  | 713     | 0      | 96    | 4,294  | 31      | 2,221  | 22     | 7,376         |
| 513 PARTICIPACION RECUPEROS POR CESIONES REASEGURO N  | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| 414 PRODUCTOS DE CESIONES REASEGURO NACIONAL          | 177     | 0      | 48    | 3,688  | 0       | 149    | 0      | 4,061         |
| 514 COSTOS DE CESIONES REASEGURO NACIONAL             | 24      | 0      | 5     | 58     | 0       | 2      | 0      | 89            |
| 415 SINIESTROS REEMBOLSADOS POR CESIONES REASEGURO E  | 1,357   | 1,389  | 874   | 4,772  | 1,600   | 2,279  | 1,157  | 13,429        |
| 515 PARTICIPACION RECUPEROS POR CESIONES REASEGURO E  | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| 416 PRODUCTOS DE CESIONES REASEGURO EXTRANJERO        | 0       | 0      | 1     | 3,561  | 68      | 60     | 0      | 3,690         |
| 516 COSTOS DE CESIONES REASEGURO EXTRANJERO           | 42      | 52     | 177   | 1,271  | 17      | 827    | 0      | 2,386         |
| 417 PARTICIPACION RECUPEROS POR REASEGURO NACIONAL A  | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| 517 PARTICIPACION DE SINIESTROS ACEPTADOS EN REASEGUR | 3,492   | 0      | 0     | 616    | 8       | 1,522  | 0      | 5,639         |
| 418 PRODUCTOS DE ACEPTACIONES REASEGURO NACIONAL      | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| 518 COSTOS DE ACEPTACIONES REASEGURO NACIONAL         | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| 419 PARTICIPACION RECUPEROS POR REASEGURO EXTRANJER   | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| 519 PARTICIPACION DE SINIESTROS ACEPTADOS EN REASEGUR | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| 420 PRODUCTOS DE ACEPTACIONES REASEGURO EXTRANJERO    | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| 520 COSTOS DE ACEPTACIONES REASEGURO EXTRANJERO       | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| RESULTADO TECNICO NETO DE REASEGURO                   | 6,228   | 8,662  | 1,773 | 30,970 | 2,874   | 21,141 | 12,399 | 84,046        |
| 421 INGRESOS ADMINISTRATIVOS                          | 33      | 48     | 13    | 143    | 4       | 63     | 395    | 699           |
| 521 GASTOS ADMINISTRATIVOS                            | 5,172   | 8,624  | 1,787 | 30,034 | 4,650   | 19,829 | 11,431 | 81,527        |
| RESULTADO OPERACIONAL                                 | 1,088   | 86     | -1    | 1,080  | -1,772  | 1,375  | 1,363  | 3,218         |
| 422 PRODUCTOS DE INVERSION                            | 1,715   | 250    | 86    | 1,402  | 3,961   | 4,181  | 1,500  | 13,095        |
| 522 COSTOS DE INVERSION                               | 1,055   | 466    | 2     | 1,236  | 1,316   | 3,550  | 129    | 7,752         |
| 423 REINTEGRO DE PREVISION                            | 71      | 52     | 158   | 2      | 33      | 1,027  | 1,988  | 3,332         |
| 523 PREVISION                                         | 79      | 101    | 178   | 37     | 89      | 1,008  | 2,209  | 3,702         |
| 424 GANANCIA POR VENTA DE ACTIVOS                     | 0       | 0      | 0     | 0      | 10      | 0      | 0      | 10            |
| 524 PERDIDA POR VENTA DE ACTIVOS                      | 0       | 0      | 0     | 0      | 0       | 0      | 0      | 0             |
| RESULTADO FINANCIERO                                  | 1,740   | -179   | 64    | 1,212  | 827     | 2,025  | 2,513  | 8,202         |
| 425 AJUSTE POR INFLACION Y DIFERENCIAS DE CAMBIO      | 113,412 | 65,175 | 2,640 | 57,962 | 111,650 | 364    | 5,215  | 356,418       |
| 525 AJUSTE POR INFLACION Y DIFERENCIAS DE CAMBIO      | 111,343 | 62,851 | 2,514 | 56,481 | 112,223 | 895    | 4,811  | 351,117       |
| RESULTADO DEL PERIODO O GESTION                       | 3,809   | 2,145  | 190   | 2,693  | 254     | 1,494  | 2,918  | 13,503        |

## LIQUIDEZ Y SOLVENCIA

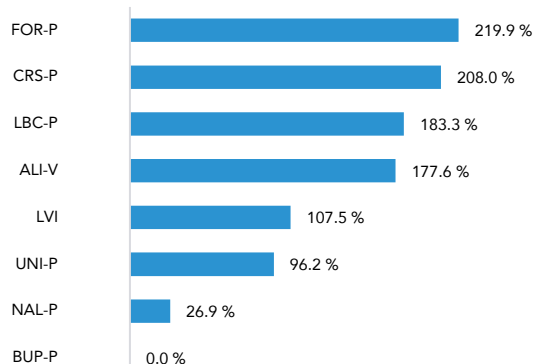
**Activos Liquidos / Pasivos**



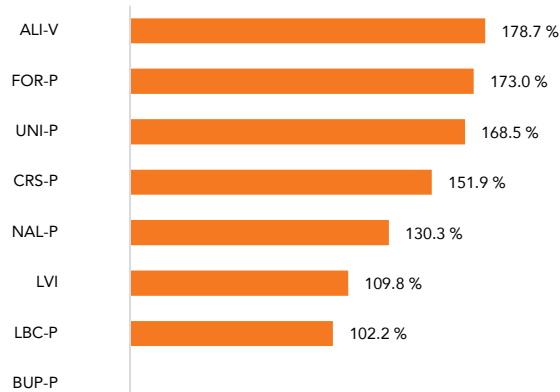
**Patrimonio / Activo**



**Activos Liquidos /  
(Reservas Técnicas + Oblig. Con Asegurados)**

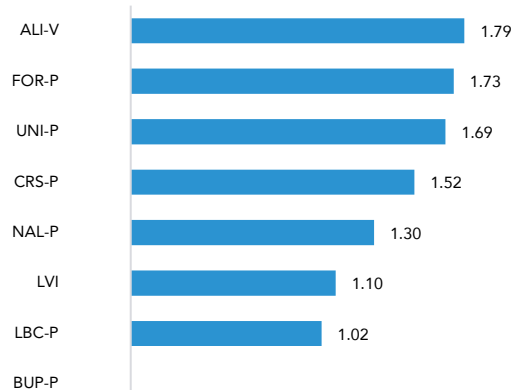


**Ratio de Cobertura**

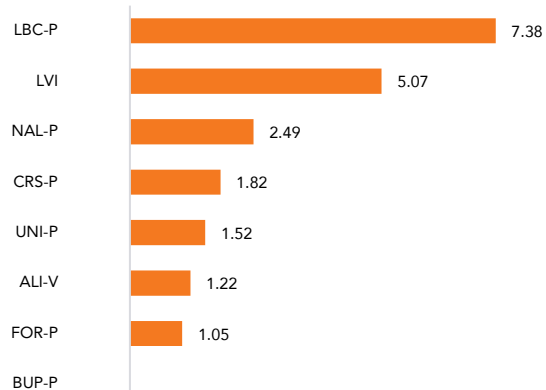


$$* \frac{101 + 102 + 103 + 104 + 105}{201 + 202 + 203 + 204 + 205 + 208}$$

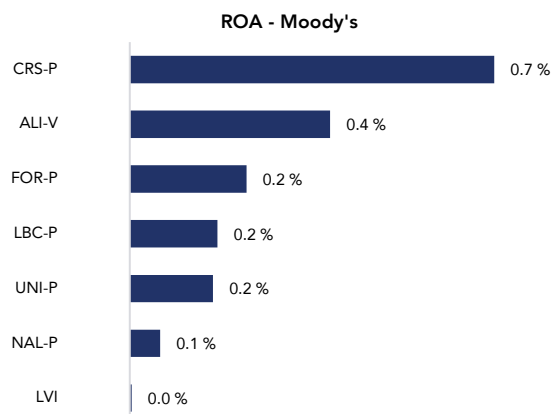
**Ratio Corriente**



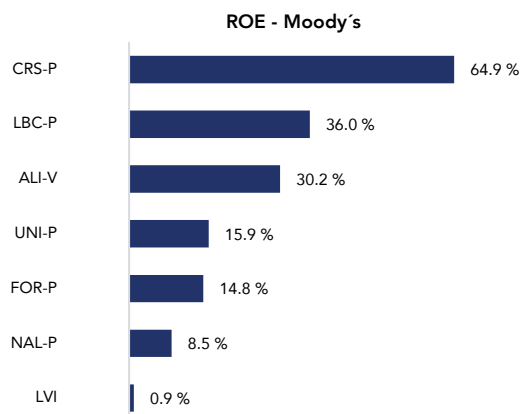
**Ratio de Endeudamiento Total**



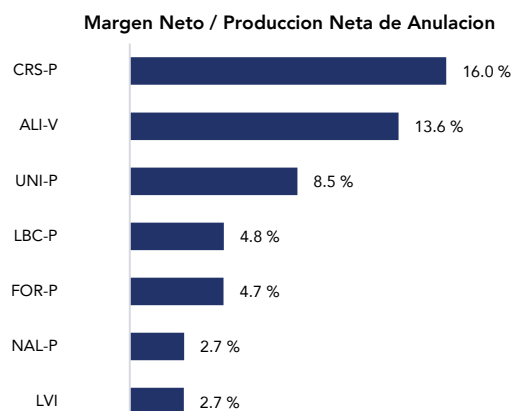
## RENTABILIDAD



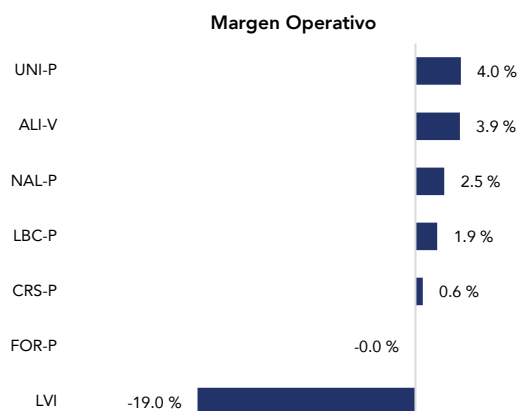
\*  $\frac{\text{Utilidad Neta - Anualizado}}{\text{Activo Promedio}}$



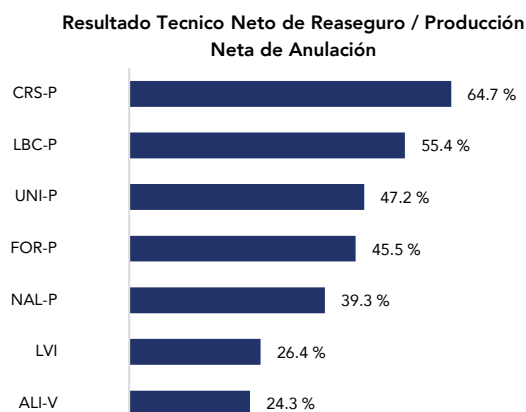
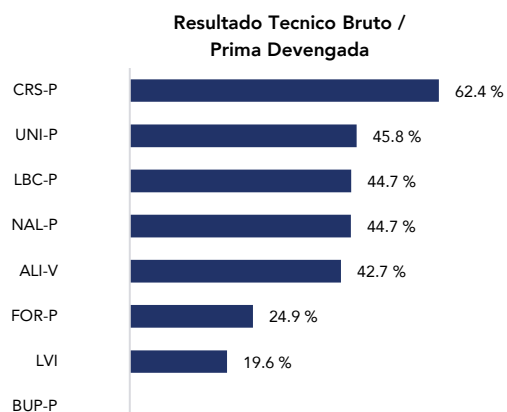
\*  $\frac{\text{Utilidad Neta - Anualizado}}{\text{Patrimonio Contable Promedio}}$



\*  $\frac{\text{Utilidad Neta}}{\text{Producción Neta de Anulación}}$

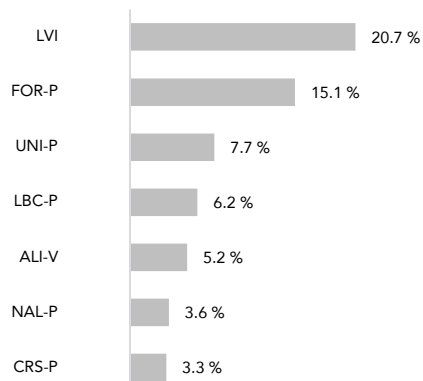


\*  $\frac{\text{Resultado Operacional}}{\text{Producción Neta de Anulación}}$



## EFICIENCIA

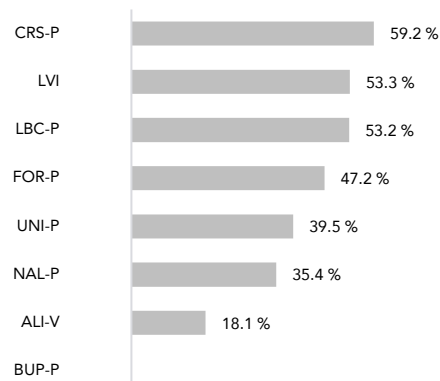
Eficiencia Laboral / Prod. Neta de Anulación



52101

\* Producción Neta de Anulación

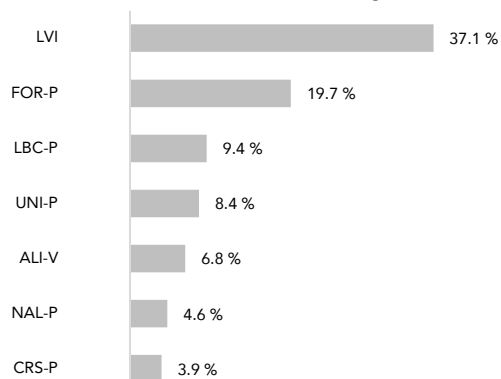
Eficiencia Operativa / Prod. Neta de Anulación



\* Gastos Administrativos Netos

Producción Neta de Anulación

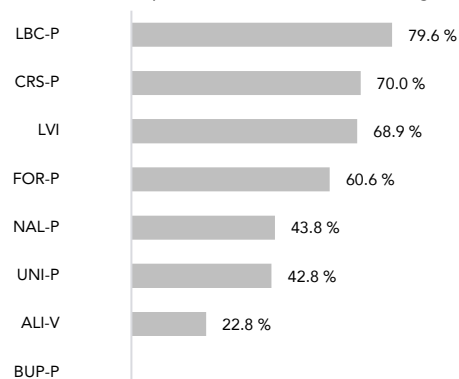
Eficiencia Laboral / Prima Devengada



52101

\* Prima Devengada

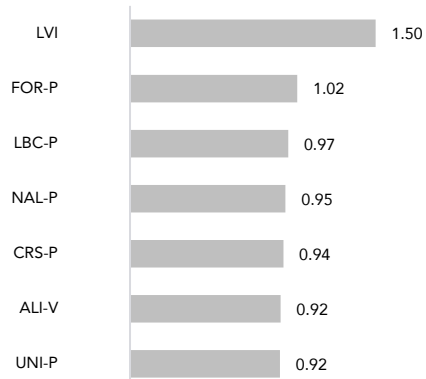
Eficiencia Operativa / Prod. Neta de Reaseguro



\* Gastos Administrativos Netos

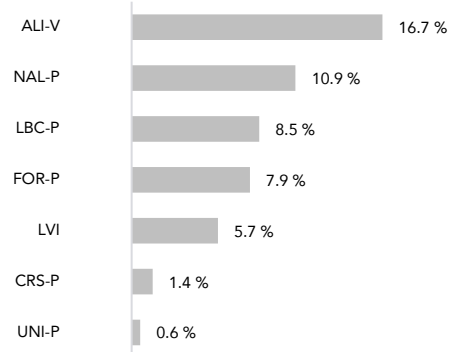
Producción Neta de Anulación

Ratio Combinado - Moody's



\* Ratio de Siniestralidad + Ratio de Comisiones +  
Ratio de Administración

Costos de Producción / Prod. Neta de Anulación



\* Costos de Producción  
Producción Neta de Anulación

## COSTOS, GASTOS Y COMISIONES

|                                         | ALI-V | CRS-P  | FOR-P | LBC-P | LVI    | NAL-P | UNI-P  | Total general | 0       |
|-----------------------------------------|-------|--------|-------|-------|--------|-------|--------|---------------|---------|
| US\$ Comisiones Cedidas                 |       | 111    | -52   | -147  | 5,920  | 51    | -620   | 0             | 5,263   |
| US\$ Comisiones del Reaseguro           |       | 153    | 0     | 30    | 6,451  | 68    | 209    | 0             | 6,911   |
| US\$ Comisiones Netas                   |       | -4,983 | -622  | -621  | -1,225 | -890  | -7,483 | -993          | -16,816 |
| US\$ Comisiones Netas de Intermediacion |       | -4,915 | -160  | -339  | -4,854 | -478  | -5,593 | -323          | -16,662 |
| US\$ Costo de Produccion                |       | 4,915  | 160   | 339   | 4,854  | 478   | 5,593  | 323           | 16,662  |
| US\$ Gastos Administrativos Netos       |       | 5,172  | 8,624 | 1,787 | 30,034 | 4,650 | 19,829 | 11,431        | 81,527  |
| US\$ Gastos de Adquisicion              |       | 6,058  | 5,166 | 1,364 | 30,730 | 1,970 | 21,348 | 4,990         | 71,625  |

## ANÁLISIS VERTICAL DEL ACTIVO

|                              | ALI-V  | CRS-P  | FOR-P  | LBC-P  | LVI    | NAL-P  | UNI-P  | Total general |
|------------------------------|--------|--------|--------|--------|--------|--------|--------|---------------|
| 1 ACTIVO                     | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0%        |
| 101 DISPONIBLE               | 11.9%  | 17.4%  | 15.9%  | 7.5%   | 13.0%  | 9.3%   | 20.4%  | 12.4%         |
| 102 EXIGIBLE TECNICO         | 17.8%  | 14.9%  | 23.8%  | 43.5%  | 2.5%   | 27.0%  | 17.1%  | 18.2%         |
| 103 EXIGIBLE ADMINISTRATIVO  | 3.2%   | 5.9%   | 0.2%   | 0.9%   | 0.5%   | 1.2%   | 1.8%   | 1.2%          |
| 104 INVERSIONES              | 64.8%  | 59.3%  | 47.3%  | 37.8%  | 75.6%  | 54.8%  | 57.3%  | 60.9%         |
| 105 BIENES DE USO            | 0.4%   | 0.5%   | 1.3%   | 0.3%   | 0.1%   | 0.4%   | 1.5%   | 0.4%          |
| 106 BIENES RECIBIDOS EN PAGO | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%          |
| 107 TRANSITORIO              | 1.6%   | 0.8%   | 4.8%   | 0.6%   | 0.2%   | 2.5%   | 1.9%   | 1.0%          |
| 108 DIFERIDO                 | 0.2%   | 1.1%   | 6.7%   | 9.5%   | 8.1%   | 4.8%   | 0.1%   | 6.0%          |

## ANÁLISIS VERTICAL DEL PASIVO Y PATRIMONIO

|                                              | ALI-V  | CRS-P  | FOR-P  | LBC-P  | LVI    | NAL-P  | UNI-P  | Total general |
|----------------------------------------------|--------|--------|--------|--------|--------|--------|--------|---------------|
| 2 PASIVO                                     | 54.9%  | 64.6%  | 51.3%  | 88.1%  | 83.5%  | 71.4%  | 60.3%  | 76.4%         |
| 202 OBLIGACIONES TECNICAS                    | 39.4%  | 21.3%  | 24.5%  | 54.8%  | 43.5%  | 26.7%  | 23.8%  | 40.6%         |
| 203 OBLIGACIONES ADMINISTRATIVAS             | 20.2%  | 49.6%  | 13.1%  | 25.3%  | 0.8%   | 14.0%  | 12.6%  | 12.1%         |
| 204 RESERVAS TECNICAS DE SEGUROS             | 27.9%  | 6.0%   | 16.1%  | 11.6%  | 54.3%  | 52.9%  | 18.2%  | 37.7%         |
| 205 RESERVAS TECNICAS DE SINIESTROS          | 10.0%  | 20.1%  | 32.4%  | 6.9%   | 1.0%   | 4.6%   | 40.1%  | 8.0%          |
| 207 TRANSITORIO                              | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.3%   | 0.8%   | 0.1%          |
| 208 DIFERIDO                                 | 2.5%   | 3.0%   | 13.9%  | 1.5%   | 0.3%   | 1.5%   | 4.5%   | 1.4%          |
| 3 PATRIMONIO                                 | 45.1%  | 35.4%  | 48.7%  | 11.9%  | 16.5%  | 28.6%  | 39.7%  | 23.6%         |
| 301 CAPITAL SUSCRITO Y PAGADO                | 34.7%  | 14.7%  | 50.9%  | 47.5%  | 88.1%  | 58.5%  | 51.5%  | 58.3%         |
| 302 CUENTAS PENDIENTES DE CAPITALIZACION     | 0.0%   | 14.2%  | 0.0%   | 0.2%   | 0.0%   | 0.0%   | 0.0%   | 0.7%          |
| 303 RESERVAS                                 | 7.8%   | 7.5%   | 2.2%   | 10.6%  | 8.0%   | 5.6%   | 9.1%   | 7.9%          |
| 304 APORTES PARA FUTUROS AUMENTOS DE CAPITAL | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 16.9%  | 0.0%   | 3.3%          |
| 305 RESERVAS POR AJUSTES AL PATRIMONIO       | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%          |
| 306 RESERVA POR REVALUO TECNICO              | 2.9%   | 2.5%   | 0.0%   | 2.1%   | 21.6%  | 11.5%  | 1.2%   | 9.2%          |
| 307 RESULTADOS DE GESTION ANTERIORES         | 33.3%  | 26.2%  | 35.4%  | 17.5%  | -18.4% | 1.3%   | 27.0%  | 9.5%          |
| 308 RESULTADOS DEL PERIODO O GESTION         | 21.3%  | 34.9%  | 11.4%  | 22.1%  | 0.8%   | 6.3%   | 11.1%  | 11.1%         |
| Total general                                | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0%        |

# DX Tools



Contamos con los servicios más completos y actualizados para las empresas de seguros y las entidades financieras, que les proporciona la información financiera y de mercado más precisa de todo su sector, de ellos y de sus pares para una toma de decisiones más acertada.

## Nuestras herramientas:



Con el respaldo y experiencia de

**DATAX®**

**Conozca más en**

[www.datax.com.bo/soluciones/dx-tools](http://www.datax.com.bo/soluciones/dx-tools)



**DX** Reporting

SECCIÓN 3

# GLOSARIO



**DATA**X®

## LISTA DE EMPRESAS ASEGURADORAS

| Seguros Generales y Fianzas |                                                          |
|-----------------------------|----------------------------------------------------------|
| Abreviación                 | Nombre                                                   |
| ALI                         | Alianza Compañía de Seguros y Reaseguros S.A.            |
| BIS                         | Bisa Seguros y Reaseguros S.A.                           |
| CRI                         | Seguros y Reaseguros Credinform International S.A.       |
| CRS-G                       | Crediseguro S.A. Seguros Generales                       |
| FOR                         | Compañía de Seguros y Reaseguros Fortaleza S.A.          |
| ILL                         | Seguros Illimani S.A.                                    |
| LBC-G                       | La Boliviana Ciacruz de Seguros y Reaseguros S.A.        |
| MSC-G                       | Mercantil Santa Cruz Seguros y Reaseguros Generales S.A. |
| NAL-G                       | Nacional Seguros Patrimoniales y Fianzas S.A.            |
| UNI-G                       | UNIBIENES Seguros y Reaseguros Patrimoniales S.A.        |

| Seguros de Personas y Vida |                                                              |
|----------------------------|--------------------------------------------------------------|
| Abreviación                | Nombre                                                       |
| ALI-V                      | Alianza Vida Seguros y Reaseguros S.A.                       |
| BUP-P                      | Bupa Insurance (Bolivia) S.A.                                |
| CRS-P                      | Crediseguro S.A. Seguros Personales                          |
| FOR-P                      | Compañía de Seguros de Vida Fortaleza S.A.                   |
| LBC-P                      | La Boliviana Ciacruz Seguros Personales S.A.                 |
| LVI                        | La Vitalicia Seguros y Reaseguros de Vida S.A.               |
| NAL-P                      | Nacional Seguros Vida y Salud S.A.                           |
| SC-P                       | Santa Cruz Vida y Salud Seguros y Reaseguros Personales S.A. |
| UNI-P                      | Seguros y Reaseguros Personales UNIVIDA S.A.                 |

DATA<sup>®</sup>

## DX Reporting

Reporte elaborado por:

**DX Reporting by DATA**

Especialistas en  
Business Intelligence & Data Analytics

info@datax.com.bo



HAZ CLICK Y VISÍTANOS:



www.datax.com.bo



www.datax.com.bo