

**INFORMACION SOBRE DENUNCIA, INSPECCION, LIQUIDACION Y  
PAGO DE SINIESTROS DE VIVIENDA**

**21 DE ENERO DE 2011**

## 1. TOTAL SINIESTROS DE VIVIENDA DENUNCIADOS POR REGION

### a. Total 15 de Enero de 2011

Región	Denunciados	Inspeccionados	Liquidados	Pagados	Pago Pendiente	No Corresponde Pago
V	14.853	14.842	14.661	9.101	185	5.375
Metropolitana	97.167	97.134	96.297	61.730	655	33.912
VI	7.990	7.988	7.899	4.671	222	3.006
VII	15.736	15.734	15.594	9.909	43	5.642
VIII	48.528	48.513	48.225	35.923	259	12.043
IX	4.663	4.659	4.596	2.377	37	2.182
XIV	518	518	510	242	1	267
Total general	189.455	189.388	187.782	123.953	1.402	62.427
Porcentajes		100%	99%	66%	1%	33%
			99%	65%	1%	33%

N° Liquidados	187.782
N° Siniestros Pagados	123.953
N° Siniestros Pago Pendiente	1.402
% Pagados/Liquidados	66,0%
% Pago Pendiente/Liquidados	0,7%

#### ESTIMACION COSTO SINIESTROS PAGADOS (USD Miles)

**1.225.950**

### b. Total 31 de Diciembre de 2010

Región	Denunciados	Inspeccionados	Liquidados	Pagados	Pago Pendiente	No Corresponde Pago
V	14.852	14.828	14.628	9.013	236	5.379
Metropolitana	97.165	97.127	96.153	61.381	872	33.900
VI	7.990	7.987	7.687	4.632	62	2.993
VII	15.736	15.732	15.557	9.756	87	5.714
VIII	48.527	48.510	48.136	35.757	342	12.037
IX	4.663	4.658	4.586	2.370	35	2.181
XIV	518	518	510	240	2	268
Total general	189.451	189.360	187.257	123.149	1.636	62.472
Porcentajes		100%	99%	66%	1%	33%
			99%	65%	1%	33%

N° Liquidados	187.257
N° Siniestros Pagados	123.149
N° Siniestros Pago Pendiente	1.636
% Pagados/Liquidados	65,8%
% Pago Pendiente/Liquidados	0,9%

#### ESTIMACION COSTO SINIESTROS PAGADOS (USD Miles)

**1.255.944**

c. Total 15 de Diciembre de 2010

Región	Denunciados	Inspeccionados	Liquidados	Pagados	Pago Pendiente	No Corresponde Pago
V	14.851	14.817	14.445	8.862	152	5.431
Metropolitana	97.149	97.100	95.279	60.900	573	33.806
VI	7.765	7.761	7.612	4.558	36	3.018
VII	15.734	15.725	15.375	9.503	52	5.820
VIII	48.519	48.491	47.666	35.409	242	12.015
IX	4.660	4.655	4.525	2.336	25	2.164
XIV	518	518	509	238	2	269
Total general	189.196	189.067	185.411	121.806	1.082	62.523
Porcentajes		100%	98%	66%	1%	34%
			98%	64%	1%	33%

N° Liquidados	185.411
N° Siniestros Pagados	121.806
N° Siniestros Pago Pendiente	1.082
% Pagados/Liquidados	65,7%
% Pago Pendiente/Liquidados	0,6%

**ESTIMACION COSTO SINIESTROS PAGADOS (USD Miles)**

**1.173.050**

a. Diferencias entre el 15 de Enero y el 31 de Diciembre

Región	Denunciados	Inspeccionados	Liquidados	Pagados	Pago Pendiente	No Corresponde Pago
V	1	14	33	88	-51	-4
Metropolitana	2	7	144	349	-217	12
VI	0	1	212	39	160	13
VII	0	2	37	153	-44	-72
VIII	1	3	89	166	-83	6
IX	0	1	10	7	2	1
XIV	0	0	0	2	-1	-1
Total general	4	28	525	804	-234	-45

b. Diferencias entre el 15 de Enero y el 15 de Diciembre

Región	Denunciados	Inspeccionados	Liquidados	Pagados	Pago Pendiente	No Corresponde Pago
V	2	25	216	239	33	-56
Metropolitana	18	34	1.018	830	82	106
VI	225	227	287	113	186	-12
VII	2	9	219	406	-9	-178
VIII	9	22	559	514	17	28
IX	3	4	71	41	12	18
XIV	0	0	1	4	-1	-2
Total general	259	321	2.371	2.147	320	-96

## RESUMEN DE SINIESTROS DE VIVIENDA POR COMPAÑÍA

### Total 15 de Enero de 2011

Compañía	Denunciados	Inspeccionados	Liquidados	Pagados	Pago Pendiente	No Corresponde Pago
Ace	512	512	506	260	1	245
Bci Generales	13.050	13.006	12.970	7.458	751	4.761
Cardif Generales	69	69	63	43	0	20
Chartis	297	297	297	197	0	100
Chilena Consolidada	24.019	24.019	23.814	16.591	0	7.223
Chubb	3	3	3	2	0	1
Consorcio Generales	2.785	2.785	2.783	1.469	19	1.295
HDI Seguros	1.176	1.173	1.162	887	3	272
Liberty	24.032	24.032	24.010	19.703	38	4.269
Magallanes	5.374	5.374	5.079	1.992	51	3.036
Mapfre Generales	77.308	77.308	76.638	48.543	205	27.890
Mut. de Carabineros	111	111	110	85	0	25
Penta Security	5.140	5.136	5.013	3.192	36	1.785
Renta Generales	626	626	626	378		248
RSA	17.608	17.608	17.389	11.523	0	5.866
Santander Generales	17.345	17.329	17.319	11.630	298	5.391
<b>TOTAL MERCADO</b>	<b>189.455</b>	<b>189.388</b>	<b>187.782</b>	<b>123.953</b>	<b>1.402</b>	<b>62.427</b>

### Total 31 de Diciembre de 2010

Compañía	Denunciados	Inspeccionados	Liquidados	Pagados	Pago Pendiente	No Corresponde Pago
Ace	512	512	506	260	1	245
Bci Generales	13.050	12.983	12.930	7.417	795	4.718
Cardif Generales	69	69	63	43		20
Chartis	297	297	297	197	0	100
Chilena Consolidada	24.019	24.019	23.788	16.559	0	7.229
Chubb	3	3	3	2	0	1
Consorcio Generales	2.783	2.783	2.781	1.428	25	1.328
HDI Seguros	1.176	1.172	1.154	883	0	271
Liberty	24.032	24.032	23.954	19.349	358	4.247
Magallanes	5.374	5.374	5.015	1.973	68	2.974
Mapfre Generales	77.308	77.308	76.332	48.270	50	28.012
Mut. de Carabineros	111	111	110	85	0	25
Penta Security	5.139	5.135	4.991	3.179	41	1.771
Renta Generales	626	626	626	376		250
RSA	17.607	17.607	17.388	11.498	0	5.890
Santander Generales	17.345	17.329	17.319	11.630	298	5.391
<b>TOTAL MERCADO</b>	<b>189.451</b>	<b>189.360</b>	<b>187.257</b>	<b>123.149</b>	<b>1.636</b>	<b>62.472</b>

## Total 15 de Diciembre de 2010

Compañía	Denunciados	Inspeccionados	Liquidados	Pagados	Pago Pendiente	No Corresponde Pago
Ace	512	512	498	255	0	243
Bci Generales	13.050	12.956	12.892	7.370	179	5.343
Cardif Generales	69	69	63	43	0	20
Chartis	297	297	297	196	1	100
Chilena Consolidada	24.014	24.004	23.261	16.528	0	6.733
Chubb	3	3	3	2	0	1
Consortio Generales	2.783	2.783	2.716	1.398	10	1.308
HDI Seguros	1.176	1.170	1.149	879	0	270
Liberty	24.032	24.032	23.402	19.154	296	3.952
Magallanes	5.374	5.374	4.931	1.903	102	2.926
Mapfre Generales	77.069	77.069	75.812	47.438	95	28.279
Mut. de Carabineros	111	111	110	85	0	25
Penta Security	5.136	5.133	4.959	3.141	50	1.768
Renta Generales	626	626	620	373		247
RSA	17.599	17.599	17.380	11.476	0	5.904
Santander Generales	17.345	17.329	17.318	11.565	349	5.404
<b>TOTAL MERCADO</b>	<b>189.196</b>	<b>189.067</b>	<b>185.411</b>	<b>121.806</b>	<b>1.082</b>	<b>62.523</b>



% Liquidados/ Denunciados																						
COMPañÍA	Total Denunciados	%	31-Mar	15-Abr	30-Abr	14-May	31-May	15-Jun	30-Jun	15-Jul	31-Jul	10-Ago	31-Ago	15-Sep	30-Sep	15-Oct	31-Oct	15-Nov	30-Nov	15-Dic	31-Dic	15-Ene
Ace	512	0%	0%	0%	16%	15%	35%	51%	58%	65%	65%	70%	94%	95%	95%	96%	97%	97%	97%	97%	99%	99%
Bci Generales	13.050	7%	9%	11%	15%	20%	26%	37%	64%	67%	74%	86%	92%	95%	96%	97%	98%	98%	99%	99%	99%	99%
Cardif Generales	69	0%	0%	0%	14%	29%	49%	70%	76%	78%	81%	81%	83%	83%	84%	90%	91%	91%	91%	91%	91%	91%
Chartis	297	0%	6%	15%	23%	36%	48%	60%	64%	74%	81%	84%	93%	96%	98%	99%	99%	100%	100%	100%	100%	100%
Chilena Consolidada	24.019	13%	8%	15%	25%	35%	49%	62%	69%	75%	84%	86%	91%	93%	93%	96%	96%	96%	97%	97%	99%	99%
Chubb	3	0%				33%	67%	67%	67%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Consortio Generales	2.785	1%	12%	15%	21%	29%	34%	39%	49%	59%	63%	67%	77%	83%	85%	92%	94%	95%	97%	98%	100%	100%
HDI Seguros	1.176	1%	8%	8%	16%	23%	33%	43%	51%	63%	70%	76%	86%	88%	90%	94%	95%	96%	97%	98%	98%	99%
Liberty	24.032	13%	4%	5%	8%	14%	18%	22%	25%	42%	55%	61%	62%	78%	78%	81%	86%	89%	93%	97%	100%	100%
Magallanes	5.374	3%	29%	41%	41%	38%	42%	48%	52%	55%	57%	60%	64%	71%	81%	82%	87%	88%	90%	92%	93%	95%
Mapfre Generales	77.308	41%	3%	4%	7%	13%	15%	20%	28%	39%	48%	60%	79%	85%	87%	89%	93%	97%	98%	98%	99%	99%
Mut. de Carabineros	111	0%	26%	39%	59%	66%	76%	94%	92%	95%	96%	98%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%
Penta Security	5.140	3%	9%	7%	13%	22%	30%	48%	60%	69%	79%	81%	90%	93%	94%	95%	95%	96%	96%	97%	97%	98%
Renta Generales	626	0%	0%	0%	5%	20%	24%	32%	38%	46%	57%	65%	76%	83%	85%	91%	93%	95%	96%	99%	100%	100%
RSA	17.608	9%	2%	4%	16%	24%	35%	54%	59%	70%	84%	87%	98%	98%	99%	99%	99%	98%	98%	99%	99%	99%
Santander Generale	17.345	9%	3%	3%	8%	15%	29%	39%	44%	53%	74%	76%	96%	97%	98%	99%	99%	99%	100%	100%	100%	100%
Promedio Ponderado del Mercado			5%	7%	12%	19%	25%	34%	42%	52%	63%	70%	82%	88%	89%	91%	94%	96%	97%	98%	98%	99%
Cuartil más lento del mercado			2%	3%	8%	15%	28%	38%	48%	55%	62%	67%	79%	83%	85%	90%	93%	95%	96%	97%	99%	99%
Cuartil más rápido del mercado			9%	15%	22%	34%	43%	55%	65%	74%	81%	86%	95%	96%	98%	99%	99%	99%	99%	99%	100%	100%

			% Pagados/ Liquidados																			
COMPAÑÍA	Total Denunciados	%	31-Mar	15-Abr	30-Abr	14-May	31-May	15-Jun	30-Jun	15-Jul	31-Jul	10-Ago	31-Ago	15-Sep	30-Sep	15-Oct	31-Oct	15-Nov	30-Nov	15-Dic	31-Dic	15-Ene
Ace	512	0%	100%	100%	39%	39%	63%	53%	53%	50%	52%	52%	50%	50%	50%	51%	50%	51%	51%	51%	51%	51%
Bci Generales	13.050	7%	7%	11%	30%	37%	41%	47%	52%	52%	52%	53%	54%	54%	56%	56%	56%	57%	57%	57%	57%	58%
Cardif Generales	69	0%				56%	63%	61%	70%	71%	72%	71%	71%	72%	72%	72%	69%	68%	68%	68%	68%	68%
Chartis	297	0%	0%	29%	43%	46%	50%	54%	55%	59%	60%	62%	63%	63%	63%	63%	64%	65%	65%	66%	66%	66%
Chilena Consolidada	24.019	13%	26%	41%	47%	67%	75%	74%	73%	74%	73%	74%	72%	72%	72%	71%	71%	71%	71%	71%	70%	70%
Chubb	3	0%				100%	50%	50%	50%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%	67%
Consortio Generales	2.785	1%	18%	19%	26%	26%	29%	36%	33%	37%	40%	42%	46%	48%	49%	50%	50%	51%	51%	51%	51%	53%
HDI Seguros	1.176	1%	86%	83%	87%	86%	82%	83%	83%	82%	81%	81%	78%	76%	77%	77%	77%	77%	76%	77%	77%	76%
Liberty	24.032	13%	20%	25%	41%	65%	71%	72%	76%	79%	79%	79%	77%	82%	82%	84%	82%	84%	82%	82%	81%	82%
Magallanes	5.374	3%	17%	17%	21%	25%	20%	28%	26%	27%	26%	36%	34%	34%	36%	38%	37%	39%	38%	39%	39%	39%
Mapfre Generales	77.308	41%	51%	67%	80%	60%	58%	59%	70%	66%	69%	64%	63%	64%	62%	64%	63%	62%	62%	63%	63%	63%
Mut. de Carabineros	111	0%	0%	5%	36%	62%	67%	58%	66%	72%	73%	72%	75%	77%	77%	77%	77%	77%	77%	77%	77%	77%
Penta Security	5.140	3%	25%	28%	44%	58%	59%	53%	57%	58%	60%	62%	62%	62%	63%	63%	62%	63%	63%	63%	64%	64%
Renta Generales	626	0%			66%	35%	34%	54%	50%	61%	59%	59%	62%	61%	62%	61%	61%	60%	61%	60%	60%	60%
RSA	17.608	9%	79%	90%	96%	98%	98%	99%	99%	98%	98%	99%	98%	98%	98%	65%	65%	66%	66%	66%	66%	66%
Santander Generale	17.345	9%	53%	83%	61%	65%	44%	65%	71%	71%	57%	60%	56%	62%	64%	65%	66%	66%	66%	67%	67%	67%
Promedio Ponderado del Mercado			30%	41%	57%	62%	63%	67%	70%	70%	70%	70%	68%	68%	68%	66%	66%	65,5%	65,2%	65,7%	65,7%	66,0%
Cuartil más lento del mercado			17%	19%	37%	39%	44%	53%	52%	56%	56%	58%	56%	60%	60%	60%	60%	59%	60%	59%	59%	60%
Cuartil más rápido del mercado			53%	83%	64%	66%	68%	66%	72%	73%	73%	73%	73%	73%	73%	71%	70%	69%	69%	69%	69%	69%



COMPañÍA	% Pendiente de Pago/ Liquidados																				Pagados/ Denunciados
	31-Mar	15-Abr	30-Abr	14-May	31-May	15-Jun	30-Jun	15-Jul	31-Jul	10-Ago	31-Ago	15-Sep	30-Sep	15-Oct	31-Oct	15-Nov	30-Nov	15-Dic	31-Dic	15-Ene	
Ace	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	51%
Bci Generales	0%	0%	0%	0%	0%	0%	4%	4%	4%	4%	4%	4%	4%	5%	4%	4%	2%	1%	6%	6%	57%
Cardif Generales				0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	62%
Chartis	7%	0%	0%	1%	2%	1%	3%	2%	3%	0%	2%	1%	2%	2%	1%	1%	1%	0%	0%	0%	66%
Chilena Consolidada	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	69%
Chubb				0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	67%
Consorcio Generales	2%	5%	4%	4%	9%	10%	9%	9%	7%	8%	5%	2%	1%	1%	2%	1%	1%	0%	1%	1%	53%
HDI Seguros	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	75%
Liberty	6%	8%	6%	6%	5%	6%	7%	8%	8%	9%	6%	6%	4%	2%	4%	3%	3%	1%	1%	0%	82%
Magallanes	1%	4%	4%	5%	26%	7%	9%	11%	12%	13%	4%	5%	3%	3%	3%	2%	2%	2%	1%	1%	37%
Mapfre Generales	9%	5%	8%	2%	10%	8%	1%	7%	7%	4%	1%	1%	1%	1%	0%	0%	0%	0%	0%	0%	63%
Mut. de Carabineros	88%	88%	52%	25%	14%	20%	12%	6%	6%	5%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	77%
Penta Security	12%	9%	8%	6%	6%	4%	3%	2%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	62%
Renta Generales			7%	0%	0%	0%	6%	1%	3%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	60%
RSA	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	65%
Santander Generales	47%	14%	34%	32%	53%	31%	25%	24%	13%	11%	11%	6%	4%	4%	2%	2%	2%	2%	2%	1,7%	67%
Promedio Ponderado del Mercado	7%	4%	6%	4%	11%	7%	4%	6%	5%	4%	3%	2%	2%	1%	1%	1%	1%	1%	1%	1%	65%
10% más rápido del mercado	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	52%
10% más lento del mercado	9%	8%	7%	5%	9%	7%	7%	7%	7%	5%	4%	2%	2%	2%	2%	1%	1%	1%	1%	1%	76%

### 3. DESEMPEÑO POR REGIÓN

Al 15 de Enero de 2011

Indicadores de Siniestros de Viviendas por Región

Región	N° Denunciados	% Inspec/ Denunc	% Liquid/ Denunc	% Pagad/ Liquid	% P. Pend/ Liquid	% NCP/ Liquid
V	14.853	100%	99%	62%	1%	37%
Metropolitana	97.167	100%	99%	64%	1%	35%
VI	7.990	100%	99%	59%	3%	38%
VII	15.736	100%	99%	64%	0%	36%
VIII	48.528	100%	99%	74%	1%	25%
IX	4.663	100%	99%	52%	1%	47%
XIV	518	100%	98%	47%	0%	52%
TOTAL	189.455	100%	99%	66%	1%	33%

Al 31 de Diciembre de 2010

Indicadores de Siniestros de Viviendas por Región

Región	N° Denunciados	% Inspec/ Denunc	% Liquid/ Denunc	% Pagad/ Liquid	% P. Pend/ Liquid	% NCP/ Liquid
V	14.852	100%	98%	62%	2%	37%
Metropolitana	97.165	100%	99%	64%	1%	35%
VI	7.990	100%	96%	60%	1%	39%
VII	15.736	100%	99%	63%	1%	37%
VIII	48.527	100%	99%	74%	1%	25%
IX	4.663	100%	98%	52%	1%	48%
XIV	518	100%	98%	47%	0%	53%
TOTAL	189.451	100%	99%	66%	1%	33%

Al 15 de Diciembre de 2010

Indicadores de Siniestros de Viviendas por Región

Región	N° Denunciados	% Inspec/ Denunc	% Liquid/ Denunc	% Pagad/ Liquid	% P. Pend/ Liquid	% NCP/ Liquid
V	14.851	100%	97%	61%	1%	38%
Metropolitana	97.149	100%	98%	64%	1%	35%
VI	7.765	100%	98%	60%	0%	40%
VII	15.734	100%	98%	62%	0%	38%
VIII	48.519	100%	98%	74%	1%	25%
IX	4.660	100%	97%	52%	1%	48%
XIV	518	100%	98%	47%	0%	53%
TOTAL	189.196	100%	98%	66%	1%	34%