



BANCO CENTRAL DEL URUGUAY

Montevideo, 10 de diciembre de 2019

COMUNICACIÓN N°2019/288

Ref: EMPRESAS DE SEGUROS - Seguros de Renta Vitalicia – Tablas de Mortalidad, de Esperanza de Vida y de Probabilidad de Dejar Beneficiarios aplicables al cálculo de la Renta Inicial (Art. 101 de la Recopilación de Normas de Seguros y Reaseguros).

Se pone en conocimiento de las empresas aseguradoras que la tabla de mortalidad y la tabla de probabilidad de dejar beneficiarios que deberán utilizar en cumplimiento de lo dispuesto en los literales b y c respectivamente del artículo 101 de la Recopilación de Normas de Seguros y Reaseguros, con vigencia a partir del 1 de enero de 2020, son las que se adjuntan a la presente Comunicación.

Asimismo se adjunta a efectos informativos tablas de esperanza de vida que se corresponden con la tabla de mortalidad anterior.

JOSÉ A. LICANDRO

Intendente de Regulación Financiera

Exp.2018/02687

Probabilidad de dejar beneficiarios según edad

| Edad | Probabilidad |
|------|--------------|
| 50 | 0.5401768380 |
| 51 | 0.5336667864 |
| 52 | 0.5271159617 |
| 53 | 0.5205321574 |
| 54 | 0.5139231296 |
| 55 | 0.5072965721 |
| 56 | 0.5006600911 |
| 57 | 0.4940211829 |
| 58 | 0.4873872103 |
| 59 | 0.4807653823 |
| 60 | 0.4741627335 |
| 61 | 0.4675861058 |
| 62 | 0.4610421306 |
| 63 | 0.4545308080 |
| 64 | 0.4480521380 |
| 65 | 0.4416061205 |
| 66 | 0.4350736773 |
| 67 | 0.4284548084 |
| 68 | 0.4217495137 |
| 69 | 0.4149577934 |
| 70 | 0.4080796473 |
| 71 | 0.4011150755 |
| 72 | 0.3940640779 |
| 73 | 0.3869266547 |
| 74 | 0.3797028057 |
| 75 | 0.3723925310 |
| 76 | 0.3649958305 |
| 77 | 0.3575127044 |
| 78 | 0.3499431525 |
| 79 | 0.3422871749 |
| 80 | 0.3345447715 |
| 81 | 0.3267159425 |
| 82 | 0.3188006877 |
| 83 | 0.3107990072 |
| 84 | 0.3027109010 |
| 85 | 0.2945363690 |
| 86 | 0.2862754113 |
| 87 | 0.2779280279 |
| 88 | 0.2694942188 |
| 89 | 0.2609739840 |
| 90 | 0.2523673234 |
| 91 | 0.2436742371 |
| 92 | 0.2348947251 |
| 93 | 0.2260287873 |
| 94 | 0.2170764238 |
| 95 | 0.2080376346 |
| 96 | 0.2005614152 |
| 97 | 0.1936064547 |
| 98 | 0.1878697319 |
| 99 | 0.1878697319 |
| 100 | 0.1878697319 |

Esperanza de Vida
Sin distinción de sexo

| | EDAD ACTUAL | | | | | | | | | | | | |
|-----|-------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 |
| 50 | 34.45 | - | - | - | - | - | - | - | - | - | - | - | - |
| 51 | 33.60 | 33.48 | - | - | - | - | - | - | - | - | - | - | - |
| 52 | 32.76 | 32.64 | 32.52 | - | - | - | - | - | - | - | - | - | - |
| 53 | 31.92 | 31.80 | 31.69 | 31.57 | - | - | - | - | - | - | - | - | - |
| 54 | 31.10 | 30.98 | 30.87 | 30.75 | 30.63 | - | - | - | - | - | - | - | - |
| 55 | 30.28 | 30.17 | 30.05 | 29.94 | 29.82 | 29.71 | - | - | - | - | - | - | - |
| 56 | 29.47 | 29.36 | 29.25 | 29.14 | 29.03 | 28.91 | 28.79 | - | - | - | - | - | - |
| 57 | 28.68 | 28.57 | 28.46 | 28.35 | 28.24 | 28.12 | 28.01 | 27.90 | - | - | - | - | - |
| 58 | 27.89 | 27.78 | 27.68 | 27.57 | 27.46 | 27.35 | 27.24 | 27.13 | 27.02 | - | - | - | - |
| 59 | 27.11 | 27.01 | 26.90 | 26.80 | 26.69 | 26.58 | 26.47 | 26.37 | 26.26 | 26.15 | - | - | - |
| 60 | 26.35 | 26.25 | 26.15 | 26.04 | 25.94 | 25.83 | 25.73 | 25.62 | 25.52 | 25.41 | 25.31 | - | - |
| 61 | 25.59 | 25.49 | 25.39 | 25.29 | 25.19 | 25.09 | 24.98 | 24.88 | 24.78 | 24.68 | 24.57 | 24.47 | - |
| 62 | 24.83 | 24.73 | 24.64 | 24.54 | 24.44 | 24.34 | 24.24 | 24.14 | 24.04 | 23.94 | 23.84 | 23.74 | 23.64 |
| 63 | 24.06 | 23.97 | 23.88 | 23.78 | 23.68 | 23.59 | 23.49 | 23.39 | 23.29 | 23.20 | 23.10 | 23.00 | 22.91 |
| 64 | 23.30 | 23.21 | 23.12 | 23.02 | 22.93 | 22.83 | 22.74 | 22.64 | 22.55 | 22.45 | 22.36 | 22.27 | 22.17 |
| 65 | 22.53 | 22.44 | 22.35 | 22.26 | 22.17 | 22.08 | 21.99 | 21.89 | 21.80 | 21.71 | 21.62 | 21.53 | 21.44 |
| 66 | 21.76 | 21.68 | 21.59 | 21.50 | 21.42 | 21.32 | 21.23 | 21.14 | 21.05 | 20.96 | 20.88 | 20.79 | 20.70 |
| 67 | 21.00 | 20.91 | 20.83 | 20.74 | 20.66 | 20.57 | 20.48 | 20.39 | 20.31 | 20.22 | 20.13 | 20.05 | 19.96 |
| 68 | 20.23 | 20.15 | 20.07 | 19.98 | 19.90 | 19.81 | 19.73 | 19.64 | 19.56 | 19.48 | 19.39 | 19.31 | 19.23 |
| 69 | 19.46 | 19.38 | 19.30 | 19.22 | 19.14 | 19.06 | 18.98 | 18.90 | 18.81 | 18.73 | 18.65 | 18.57 | 18.49 |
| 70 | 18.69 | 18.62 | 18.54 | 18.47 | 18.39 | 18.31 | 18.23 | 18.15 | 18.07 | 17.99 | 17.92 | 17.84 | 17.76 |
| 71 | 17.93 | 17.86 | 17.79 | 17.71 | 17.64 | 17.56 | 17.48 | 17.41 | 17.33 | 17.26 | 17.18 | 17.11 | 17.03 |
| 72 | 17.17 | 17.10 | 17.03 | 16.96 | 16.89 | 16.82 | 16.74 | 16.67 | 16.60 | 16.52 | 16.45 | 16.38 | 16.31 |
| 73 | 16.42 | 16.35 | 16.28 | 16.22 | 16.15 | 16.08 | 16.01 | 15.93 | 15.87 | 15.80 | 15.73 | 15.66 | 15.59 |
| 74 | 15.66 | 15.60 | 15.54 | 15.47 | 15.41 | 15.34 | 15.27 | 15.21 | 15.14 | 15.07 | 15.01 | 14.94 | 14.88 |
| 75 | 14.92 | 14.86 | 14.80 | 14.74 | 14.68 | 14.61 | 14.55 | 14.48 | 14.42 | 14.36 | 14.29 | 14.23 | 14.17 |
| 76 | 14.19 | 14.13 | 14.07 | 14.02 | 13.96 | 13.89 | 13.83 | 13.77 | 13.71 | 13.65 | 13.59 | 13.54 | 13.48 |
| 77 | 13.46 | 13.41 | 13.35 | 13.30 | 13.24 | 13.18 | 13.13 | 13.07 | 13.01 | 12.96 | 12.90 | 12.84 | 12.79 |
| 78 | 12.74 | 12.69 | 12.64 | 12.59 | 12.54 | 12.48 | 12.43 | 12.37 | 12.32 | 12.27 | 12.21 | 12.16 | 12.11 |
| 79 | 12.03 | 11.98 | 11.94 | 11.89 | 11.84 | 11.79 | 11.74 | 11.69 | 11.64 | 11.59 | 11.54 | 11.49 | 11.44 |
| 80 | 11.33 | 11.29 | 11.25 | 11.20 | 11.16 | 11.11 | 11.06 | 11.02 | 10.97 | 10.92 | 10.88 | 10.83 | 10.79 |
| 81 | 10.65 | 10.61 | 10.57 | 10.53 | 10.49 | 10.44 | 10.40 | 10.36 | 10.31 | 10.27 | 10.23 | 10.19 | 10.15 |
| 82 | 9.98 | 9.94 | 9.91 | 9.87 | 9.83 | 9.79 | 9.75 | 9.71 | 9.67 | 9.64 | 9.60 | 9.56 | 9.52 |
| 83 | 9.33 | 9.30 | 9.26 | 9.23 | 9.20 | 9.16 | 9.12 | 9.09 | 9.05 | 9.02 | 8.98 | 8.95 | 8.92 |
| 84 | 8.70 | 8.67 | 8.64 | 8.61 | 8.58 | 8.54 | 8.51 | 8.48 | 8.45 | 8.42 | 8.39 | 8.36 | 8.33 |
| 85 | 8.08 | 8.05 | 8.03 | 8.00 | 7.97 | 7.94 | 7.91 | 7.88 | 7.86 | 7.83 | 7.80 | 7.78 | 7.75 |
| 86 | 7.51 | 7.49 | 7.46 | 7.44 | 7.41 | 7.39 | 7.36 | 7.33 | 7.31 | 7.28 | 7.26 | 7.24 | 7.21 |
| 87 | 6.96 | 6.94 | 6.92 | 6.90 | 6.88 | 6.85 | 6.83 | 6.80 | 6.78 | 6.76 | 6.74 | 6.72 | 6.69 |
| 88 | 6.44 | 6.42 | 6.40 | 6.38 | 6.36 | 6.34 | 6.31 | 6.29 | 6.27 | 6.25 | 6.23 | 6.21 | 6.20 |
| 89 | 5.93 | 5.91 | 5.90 | 5.88 | 5.86 | 5.84 | 5.82 | 5.80 | 5.79 | 5.77 | 5.75 | 5.74 | 5.72 |
| 90 | 5.45 | 5.43 | 5.42 | 5.41 | 5.39 | 5.37 | 5.36 | 5.34 | 5.33 | 5.31 | 5.30 | 5.28 | 5.27 |
| 91 | 4.99 | 4.98 | 4.97 | 4.96 | 4.95 | 4.93 | 4.91 | 4.90 | 4.89 | 4.87 | 4.86 | 4.85 | 4.84 |
| 92 | 4.56 | 4.55 | 4.54 | 4.53 | 4.52 | 4.51 | 4.49 | 4.48 | 4.47 | 4.46 | 4.45 | 4.44 | 4.43 |
| 93 | 4.13 | 4.12 | 4.11 | 4.10 | 4.10 | 4.08 | 4.07 | 4.06 | 4.05 | 4.04 | 4.03 | 4.03 | 4.02 |
| 94 | 3.71 | 3.70 | 3.70 | 3.69 | 3.68 | 3.67 | 3.66 | 3.65 | 3.64 | 3.64 | 3.63 | 3.62 | 3.62 |
| 95 | 3.28 | 3.27 | 3.27 | 3.26 | 3.26 | 3.25 | 3.24 | 3.23 | 3.23 | 3.22 | 3.22 | 3.21 | 3.21 |
| 96 | 2.83 | 2.83 | 2.82 | 2.82 | 2.81 | 2.81 | 2.80 | 2.80 | 2.80 | 2.79 | 2.79 | 2.78 | 2.78 |
| 97 | 2.35 | 2.34 | 2.34 | 2.34 | 2.34 | 2.34 | 2.33 | 2.33 | 2.33 | 2.32 | 2.32 | 2.32 | 2.32 |
| 98 | 1.83 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.81 | 1.81 | 1.81 | 1.81 |
| 99 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 |
| 100 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 |

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