

TUTTI I RENDIMENTI DELLE GESTIONI SEPARATE

La mappa completa del mercato: compagnia per compagnia, in ordine alfabetico, ecco i rendimenti minimi netti retrocessi agli assicurati da ogni singola polizza per il 2004. Si tratta, come si vede, di risultati in linea con quelli dei titoli di Stato dell'area euro. Riportati anche i rendimenti cumulati negli anni.

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		2004	ALIQUOTA MIN. DI RETROCESSIONE	2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
ALLEANZA	ALLECAPITAL	4,01%	100,00%	8,20%	12,54%	18,45%	26,17%	
ALLEANZA	ALLERENDITA	4,50%	90,00%	10,18%	14,66%	21,95%		
ALLEANZA	EURO ALLECAPITAL	4,20%	100,00%	8,69%	13,59%			
ALLEANZA	EURO SAN GIORGIO	4,40%	80,00%	8,83%	13,45%			
ALLEANZA	SAN GIORGIO	3,40%	80,00%	6,95%	10,92%	16,33%	23,80%	79,06%
ALLIANZ SUBALPINA	USARIV	3,24%	80,00%	6,62%	10,48%	15,00%	21,39%	75,87%
ANTONIANA VENETA POP.VITA	SAN GIUSTO	3,20%	80,00%	6,50%	10,89%	15,78%	21,66%	73,37%
ANTONIANA VENETA POP.VITA	SAN GIUSTO VALORE	3,42%	100,00%	7,25%				
ARCA VITA	OSCAR	4,01%	80,00%	7,95%	12,30%	17,08%	22,55%	74,14%
ARCA VITA	OSCAR 100%	3,30%	100,00%	6,58%	10,49%	14,75%	19,97%	
ARCA VITA	OSCAR 2	2,81%	100,00%	5,80%	9,71%	14,11%	18,89%	
ASSIFIT	PREVIFIT	1,50%	80,00%	3,91%	7,27%	11,57%		
ASSIMOCO VITA	FONDO SERENO	3,22%	80,00%	6,48%	10,29%	14,41%	19,91%	68,79%
ASSIMOCO VITA	PREVICRA	3,31%	85,00%	7,00%	10,98%	15,29%	20,48%	72,57%
ASS. INT.LI DI PREVIDENZA	2P	3,86%	80,00%	8,33%	13,25%	18,22%	24,22%	74,34%
ASS. INT.LI DI PREVIDENZA	CAF	4,14%	80,00%	7,68%	11,54%	15,99%	20,40%	75,43%
ASS. INT.LI DI PREVIDENZA	CAPITALPIÙ	2,51%	85,00%	6,03%	9,71%	13,54%	17,62%	60,63%
ASS. INT.LI DI PREVIDENZA	PREVI	3,52%	80,00%	5,51%	9,00%	13,37%	18,09%	68,51%
ASS. INT.LI DI PREVIDENZA	PREVIDENZA 80	3,28%	80,00%	6,61%	10,95%	15,55%	20,21%	74,22%
ASS. INT.LI DI PREVIDENZA	PREVIDENZA 90	5,34%	90,00%	9,44%	14,47%	19,24%	24,33%	
ASS. INT.LI DI PREVIDENZA	VIVA	4,00%	92,81%	6,39%	9,73%	14,13%	18,92%	66,82%

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		ALIQUOTA MIN. DI RETROCESSIONE		2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
		2004						
ASS. INT.LI DI PREVIDENZA	VIVA PIU'	3,34%	80,00%	7,05%	10,96%	15,92%	20,98%	71,43%
ASS. INT.LI DI PREVIDENZA	VIVADUE	4,10%	100,00%	8,92%	14,55%			
ASS. INT.LI DI PREVIDENZA	VIVATRE	3,98%	100,00%	8,94%				
AUGUSTA VITA	AURIS	3,52%	80,00%	7,33%	11,79%	16,47%		
AURORA ASSICURAZIONI	BENEFICI GARANTITI	3,49%	80,00%	7,51%	12,10%	17,57%	23,42%	81,60%
AURORA ASSICURAZIONI	CONCRETA	3,37%	80,00%	7,30%	11,61%	16,56%	23,16%	79,72%
AURORA ASSICURAZIONI	FUTURO CONCRETO	3,90%	80,00%	8,04%	13,48%			
AURORA ASSICURAZIONI	MEIE FUTURO	3,50%	80,00%	7,35%	11,79%	16,50%	22,55%	76,28%
AURORA ASSICURAZIONI	PENSIONISTICO PRIVATO	3,66%	80,00%	8,01%	12,60%	18,10%	24,04%	
AURORA ASSICURAZIONI	PIANO RISP.PREVIDENZ.	6,00%	80,00%	10,45%	15,24%	21,86%	29,00%	87,42%
AURORA ASSICURAZIONI	RISPARMIO DINAMICO	3,77%	80,00%	7,59%	12,29%	17,73%	22,71%	74,06%
AURORA ASSICURAZIONI	VEVIAS	4,12%	80,00%	8,65%	13,41%	19,77%	26,80%	87,76%
AURORA ASSICURAZIONI	VITA IN	3,66%	80,00%	8,18%	13,44%	20,73%	28,31%	91,81%
AVIVA VITA	AVIVA GRUPPOP BPU BANCA	3,90%	100,00%					
AXA ASSICURAZIONI	ACTA PROGREVAL	4,58%	85,00%	9,15%	13,82%	18,64%	24,36%	80,27%
AXA ASSICURAZIONI	FONDO UAP	4,18%	85,00%	8,35%	13,07%	18,60%	24,49%	76,77%
AXA ASSICURAZIONI	GESTIRIV	3,37%	80,00%	6,71%	11,05%	15,37%	22,32%	75,26%
AXA ASSICURAZIONI	PROGREVAL RS	3,97%	85,00%	8,76%	13,34%	17,90%	22,35%	77,23%
AXA ASSICURAZIONI	RIALL	3,66%	80,00%	7,86%	11,96%	16,28%	22,03%	71,99%
AXA ASSICURAZIONI	VALORVITA	3,22%	80,00%	6,58%	10,79%	15,10%	20,69%	68,40%
AXA INTERLIFE	INTERLIFE	3,22%	80,00%	7,06%	11,34%	14,77%		
AZURITALIA	AZURITALIA	3,43%	80,00%	7,01%	10,88%	15,26%	20,81%	68,58%
AZURITALIA	AZURITALIA II	2,26%	80,00%	5,45%				
AZZURRASI ASSICURAZIONI	AZZURRASI	2,23%	80,00%	5,83%	8,49%			
BANCASSURANCE POPOLARI	BAP GESTIONE	5,08%	100,00%	10,26%	15,61%	21,16%		
BANCASSURANCE POPOLARI	BAP GESTIONE STAR	5,15%	100,00%					
BCC VITA	BCC VITA CAPITALIZZAZIONE PIÙ	4,38%	100,00%	9,47%				
BCC VITA	BCC VITA GARANTITA	3,80%	100,00%	9,29%	16,41%			
BERICA VITA	BERICAPITAL	4,22%	80,00%					
BERNESE VITA	VIDOR	4,24%	85,00%	8,69%	13,46%	18,64%	24,86%	114,95%
BIM VITA	FONDO VITASI	3,45%	90,00%	6,84%	11,05%	14,08%	23,00%	76,07%
BIPIEMME VITA	BPM CONSOLIDA	3,63%	100,00%	7,09%				
BIPIEMME VITA	BPM GEST	2,15%	80,00%	5,30%	9,52%	14,00%	19,46%	70,54%
BIPIEMME VITA	BPM SICURGEST	3,62%	80,00%	7,62%	11,02%			
BNL VITA	CAPITALPREVI	3,52%	80,00%	7,62%	12,05%	16,37%	23,11%	86,16%
BNL VITA	CAPITALVITA	3,22%	80,00%	7,16%	11,40%	15,76%	21,40%	77,64%
BNL VITA	CAPITALVITA AZIENDE	4,41%	100,00%	9,68%	15,35%	20,91%	28,24%	106,73%
BPB ASSIC.VITA	ARMONIUM	3,61%	80,00%	7,42%	11,41%	15,96%	20,72%	71,09%
BPV VITA	GESTIONE FUTURO	3,47%	100,00%	7,35%	10,31%	15,24%		

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		2004	ALIQUOTA MIN. DI RETROCESSIONE	2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
CARDIF	ATTIVO CARDIF	4,03%	80,00%	8,18%	13,07%	20,37%	27,17%	85,00%
CARDIF	SICILVITA	3,91%	79,63%	7,40%	11,24%	16,12%	20,00%	
CARIGE VITA NUOVA	NORVITA	3,33%	80,00%	7,39%	10,98%	15,27%	20,81%	
CARIGE VITA NUOVA	VITANUOVA	3,21%	80,00%	7,99%	12,70%	17,47%	23,34%	76,48%
CATTOLICA	AURIS	3,14%	80,00%	6,50%	9,81%	14,49%		
CATTOLICA	CAPRIV	2,88%	80,00%	5,85%	8,58%	11,12%	15,24%	61,87%
CATTOLICA	FONDO PRIMA PERSONA	2,96%	85,00%	4,73%	7,93%	11,73%		
CATTOLICA	FUTURO SEMPLICE	2,68%	85,00%	5,08%	8,41%	11,86%	18,54%	
CATTOLICA	INTRA PREVIDENZA	5,03%	100,00%	10,71%	14,42%	19,47%		
CATTOLICA	RI.SPE.VI.	3,02%	80,00%	6,25%	9,37%	13,13%	17,83%	65,89%
CATTOLICA	SOLIDA	2,86%	85,00%	5,50%	8,98%	12,92%	16,42%	
CBA VITA	ALFIERE	2,41%	85,00%	4,68%	7,99%	10,74%	14,96%	
CBA VITA	VITABANK	2,13%	80,00%	4,12%	8,29%	11,97%	16,67%	64,45%
CENTROVITA	CENTRO ATTIVO	3,44%	80,00%	6,95%	11,01%	15,45%	20,09%	69,15%
CENTROVITA	CENTROCRESCITA	4,30%	90,00%	8,59%	13,23%	18,55%	23,82%	82,99%
CLARIS VITA	PREFIN	3,94%	80,00%	7,72%	11,94%	16,45%	22,26%	74,17%
CLARIS VITA	PREFIN CAP	2,71%	90,00%	6,21%	9,24%	13,20%	19,00%	
CLARIS VITA	PREFIN PLUS	4,00%	85,00%	8,78%	13,15%	18,40%	24,37%	
CLARIS VITA	SIRACUSA	2,65%	94,00%	5,85%	9,38%	14,71%	25,98%	
COMMERCIAL UNION LIFE	LIFIN	3,71%	80,00%	7,01%	11,71%	17,34%	24,34%	81,80%
COMMERCIAL UNION LIFE	RECAP	2,72%	100,00%	5,30%	9,10%	14,24%	20,19%	82,69%
COMMERCIAL UNION LIFE	RECAP 2003	3,73%	100,00%	6,79%				
COMMERCIAL UNION LIFE	VALORE PIÙ RENDIMENTO	3,71%	90,00%	7,70%	12,92%	17,94%	22,97%	
COMMERCIAL UNION PREVIDENZA	GESTICAP	3,01%	100,00%	6,68%	10,78%	15,14%	19,59%	
COMMERCIAL UNION PREVIDENZA	GESTINTESA	3,41%	80,00%	7,15%	11,13%	15,82%	20,51%	67,88%
COMMERCIAL UNION VITA	PLUS	3,22%	80,00%	6,58%	10,63%	15,31%	20,23%	68,95%
COMMERCIAL UNION VITA	CREDINV	3,19%	90,00%	6,44%	10,75%	16,15%	21,15%	
COMMERCIAL UNION VITA	GECAP	2,77%	100,00%	4,83%	9,19%	15,62%	22,48%	82,67%
COMMERCIAL UNION VITA	GEFIN	3,48%	80,00%	6,97%	11,72%	18,14%	25,79%	84,59%
COMMERCIAL UNION VITA	GEFINPLUS	3,14%	80,00%	6,00%	9,88%	14,70%	20,57%	74,84%
COMMERCIAL UNION VITA	NATNED INVEST	3,78%	80,00%	7,75%	12,24%	17,32%	22,52%	82,51%
COMMERCIAL UNION VITA	NATNED INVEST CAPITAL	5,10%	80,00%	9,88%	15,55%	21,83%	28,29%	87,17%
COMMERCIAL UNION VITA	UNIRIV	4,01%	100,00%	7,40%				
CREDITRAS VITA	2R CAPITAL	4,73%	100,00%	9,18%	13,89%	18,77%	23,88%	82,28%
CREDITRAS VITA	2R GEST	2,50%	85,00%	5,11%	8,05%	11,08%	15,90%	
CREDITRAS VITA	CREDITRAS GEST	3,23%	80,00%	6,73%	10,82%	15,71%	20,71%	
CREDITRAS VITA	FONDO R+R	4,44%	85,00%	8,90%	13,47%	18,32%	23,45%	79,71%
CREDITRAS VITA	FUTURORO	3,00%	80,00%	6,01%	9,57%	13,02%	17,58%	
CREDITRAS VITA	FUTURORO 2	3,28%	80,00%	6,61%	10,52%	13,89%	18,77%	

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		ALIQUOTA MIN. DI RETROCESSIONE		2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
		2004						
CREDITRAS VITA	UNICREDIT CAP	2,33%	80,00%	5,10%	8,60%	12,43%	16,75%	
DESIO VITA	REMUNERA PIÙ	3,13%	100,00%	6,58%	10,33%			
DUOMO PREVIDENZA	FONDO ASPAV	2,87%	80,00%	6,04%	9,77%	14,46%	20,60%	76,43%
DUOMO PREVIDENZA	FORIV	3,41%	80,00%	6,86%	10,91%	15,90%	22,21%	79,27%
DWS VITA	SISTEMA FUTURO	3,21%	80,00%	6,62%	10,04%	14,70%	20,46%	78,32%
DWS VITA	SISTEMA PENSIONE	4,90%	80,00%	9,41%	13,25%			
EFFE VITA	ANTARES	3,32%	80,00%	7,06%	11,34%	15,83%	20,10%	70,66%
ERGO PREVIDENZA	ERGO PREVIDENZA 2000	3,26%	80,00%	7,07%	11,01%	15,48%	21,04%	75,17%
ERGO PREVIDENZA	ERGO PREVIDENZA NUOVO SECOLO	3,80%	80,00%	7,75%	12,28%	18,26%	24,43%	
ERGO PREVIDENZA	ERGO PREVIDENZA PLUS	5,70%	80,00%	11,74%	18,06%	24,86%	31,46%	
ERGO PREVIDENZA	FONDO NUOVO PPB	4,14%	90,00%	9,54%	13,71%	22,05%		
EUROSAV	CAPSUN	3,26%	90,00%	7,75%	11,96%	16,32%	22,38%	82,79%
EUROSAV	DIMENSIONE EUROPA	3,60%	80,00%	7,72%	12,36%			
EUROSAV	EUROSUN DINAMICO	5,42%	100,00%	10,21%	15,74%	21,69%	27,30%	
EUROSAV	SUN ALLINACE PLUS	3,70%	80,00%	7,61%	11,50%	15,55%	20,88%	81,73%
EUROVITA ASSICURAZIONI	EURORIV	3,72%	100,00%	7,35%	11,54%	17,19%	24,59%	
EUROVITA ASSICURAZIONI	PRIMARIV	3,37%	80,00%	6,73%	10,43%	15,47%	21,66%	71,63%
EUROVITA ASSICURAZIONI	PRIMARIVCAP	4,22%	80,00%	8,04%	12,00%	17,42%	23,57%	
FATA	FATA INVEST	3,84%	80,00%	7,69%	11,08%	15,61%	22,39%	96,76%
FATA	PRELUDIO	3,54%	80,00%	6,90%	10,36%	14,09%	20,35%	
FINECO VITA	GIANO RISPARMIO	3,69%	80,00%	7,00%	10,40%	14,84%	18,58%	65,22%
FINECO VITA	PREVIDENZIALE FVB	3,91%	80,00%	7,84%	12,20%	17,07%	22,25%	
FINECO VITA	ROMAVITA	2,86%	80,00%	5,42%	8,11%	11,19%	15,64%	
FIRST LIFE	FIRST LIFE	2,46%	80,00%	5,82%	8,47%			
FONDIARIA - SAI	FONDIREND	3,48%	80,00%	7,25%	11,67%	16,64%	21,49%	75,55%
FONDIARIA - SAI	FONDIVITA	3,23%	80,00%	6,96%	11,12%	16,04%	21,84%	74,53%
FONDIARIA - SAI	FONDO VIVA	3,46%	80,00%	7,21%	11,60%	17,69%	24,25%	78,47%
FONDIARIA - SAI	INNOVAZIONE	2,90%	80,00%	6,25%	9,90%	13,74%	18,44%	70,06%
FONDIARIA - SAI	NUOVA PRESS 2000	3,47%	80,00%	7,22%	11,83%	17,86%	32,92%	
FONDIARIA - SAI	PRESS	3,24%	80,00%	6,56%	10,78%	15,99%	21,48%	77,34%
FONDIPREV	GESTIPREV	3,68%	80,00%	7,10%	11,42%	15,95%	20,41%	68,10%
GAN ITALIA VITA	OPEN	4,02%	80,00%	8,54%	13,83%	20,30%	29,99%	120,70%
GAN ITALIA VITA	VITAFIN	3,98%	80,00%	8,21%	13,08%	18,64%	25,79%	90,77%
GENERALI VITA	GESAV	3,96%	80,00%	8,13%	12,48%	18,12%	25,36%	81,89%
GENERALI VITA	RENDIGEN	3,43%	80,00%	7,33%	11,73%			
HDI ASSICURAZIONI	BANCOM	3,61%	80,00%	7,55%	12,28%	17,69%	23,68%	85,65%
HELVETIA LIFE	NUVITA	3,57%	85,00%	7,37%	11,95%	17,09%	22,24%	79,79%
HELVETIA VITA	HELVIREND	4,65%	85,00%	9,44%	14,59%	19,91%	26,25%	88,68%
HELVETIA VITA	HELVIREND 2	4,11%	85,00%	8,31%	11,90%	13,73%	20,52%	

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		2004	ALIQUOTA MIN. DI RETROCESSIONE	2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
HELVETIA VITA	HELVIREND 3	3,49%	85,00%	6,96%				
INA VITA	EUROFORTE	5,78%	100,00%	10,17%	14,99%			
INA VITA	INA 2000	2,25%	85,00%	4,38%	7,16%	10,71%	16,05%	
INA VITA	MONETA FORTE	4,50%	80,00%	9,54%	13,93%	19,67%	25,39%	79,12%
INA VITA	NUOVA MONETA FORTE	3,38%	80,00%	6,90%	9,54%	13,54%	19,03%	
INTESA VITA	ELIOS	2,37%	74,76%	6,54%	11,75%	17,59%		
INTESA VITA	GESTIASSIBA	3,22%	80,00%	6,71%	10,50%	15,02%	19,92%	69,12%
INTESA VITA	INVESTIFONDO	3,46%	85,00%	7,21%	11,79%	17,03%	22,62%	75,94%
INTESA VITA	RENDIFONDO	3,31%	85,00%	7,14%	11,21%	16,07%	21,19%	75,71%
INTESA VITA	SICURFONDO	3,14%	80,00%	6,45%	10,12%	14,67%	19,45%	69,39%
INTESA VITA	TRENDIFONDO	3,84%	100,00%	7,57%				
ITALIANA ASSICURAZIONI	LINEA CAPITALE	4,12%	100,00%	8,62%	12,89%	18,71%	24,88%	94,48%
ITALIANA ASSICURAZIONI	OBIETTIVO CAPITALE	4,90%	100,00%	10,16%	14,85%	21,78%	28,90%	104,61%
ITALIANA ASSICURAZIONI	SERIE SPECIALE	3,44%	80,00%	6,77%	11,17%	16,16%	21,29%	72,77%
ITALIANA ASSICURAZIONI	SERIE SPECIALE 90	3,30%	80,00%	6,85%	11,01%	16,07%	20,90%	72,29%
ITALIANA ASSICURAZIONI	SERIE SPECIALE ITALPREVIDE	3,38%	80,00%	7,16%	11,81%	16,65%	21,74%	75,22%
ITALIANA ASSICURAZIONI	UNIVITA SLITTANTE	3,22%	80,00%	6,45%	10,63%	14,98%	19,20%	69,33%
ITALIANA ASSICURAZIONI	VITA 90	3,25%	80,00%	6,56%	10,70%	15,74%	20,70%	71,34%
ITAS VITA	FOREVER	3,12%	80,00%	5,92%				
ITAS VITA	FORIV	3,06%	80,00%	6,41%	10,25%	14,67%	20,21%	76,38%
LA PIEMONTESE VITA	DIFESA RISPARMIO	3,20%	80,00%	6,22%	9,37%	12,95%	18,48%	74,47%
LA VENEZIA ASSICURAZIONI	ALTO AURIS VENEZIA	3,66%	80,00%	7,41%	11,91%	16,42%	21,29%	74,82%
LA VENEZIA ASSICURAZIONI	GENERCASSE	3,22%	80,00%	6,59%	10,40%	14,48%	19,36%	67,96%
LA VENEZIA ASSICURAZIONI	NUOVA CONCRETA	3,81%	80,00%	7,21%	11,39%			
LA VENEZIA ASSICURAZIONI	PRIME TIME BILANCIATA VENEZIA	2,59%	80,00%	5,76%	9,25%	13,50%	18,95%	85,06%
LA VENEZIA ASSICURAZIONI	PRIME TIME OBBLIGAZIONARIA VENEZIA	3,54%	80,00%	7,83%	11,35%	15,66%	19,99%	81,77%
LA VENEZIA ASSICURAZIONI	RENDIMENTO SICURO	3,80%	100,00%	8,19%	12,21%	15,23%		
LA VENEZIA ASSICURAZIONI	RI.ALTO	3,66%	80,00%	8,14%	12,74%	18,61%	26,71%	83,19%
L'ASSICUR. ITALIANA VITA	ASSIGEST	2,65%	80,00%	5,94%	9,48%	13,34%		
L'ASSICUR. ITALIANA VITA	ASSIVITA	3,64%	80,00%	7,57%	11,82%	16,46%	21,77%	72,91%
L'ASSICUR. ITALIANA VITA	CIERRE GEST	3,67%	80,00%	7,60%	11,92%	16,45%	21,20%	72,09%
L'ASSICUR. ITALIANA VITA	SUPERVITA	3,93%	80,00%	7,99%	12,33%	16,46%	21,31%	
LE ASSIC. DI ROMA VITA	PREVIDENZA ATTIVA	3,99%	80,00%	8,18%	12,93%	17,77%	22,74%	76,83%
LIGURIA VITA	LIGURIA	3,25%	80,00%	6,54%	10,52%	15,30%	20,96%	71,29%
LLOYD ADRIATICO	EPU	3,44%	80,00%	7,00%	10,85%	15,91%	22,40%	77,21%
LLOYD ITALICO VITA	ROYAL FUND	3,37%	80,00%	6,68%	9,88%	13,88%	19,08%	70,64%
LLOYD ITALICO VITA	ROYAL PLUS	3,30%	100,00%	6,54%	10,06%	14,38%	21,51%	
LOMBARDA VITA	FONDO SICURO	3,15%	85,00%	6,49%	10,36%	15,74%		
MEDIOLANUM VITA	MEDINVEST	3,25%	80,00%	6,70%	10,17%	14,56%	19,52%	66,59%

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		2004	ALIQUOTA MIN. DI RETROCESSIONE	2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
MILANO ASSICURAZIONI	CAP VIVA	2,05%	100,00%	5,07%	7,95%	13,29%	17,72%	66,54%
MILANO ASSICURAZIONI	DANTE	3,70%	80,00%	7,74%	12,10%	17,03%	22,09%	64,81%
MILANO ASSICURAZIONI	DOMANI MAA	2,89%	80,00%	5,37%	8,93%	13,64%	18,32%	66,27%
MILANO ASSICURAZIONI	FONDO 3A	3,39%	80,00%	7,09%	11,41%	16,31%	22,00%	70,18%
MILANO ASSICURAZIONI	FONDO SI	4,10%	80,00%	8,36%	13,07%	19,30%	25,78%	75,00%
MILANO ASSICURAZIONI	FONDO VIVA	3,23%	80,00%	6,97%	11,14%	15,83%	21,35%	73,65%
MILANO ASSICURAZIONI	GEPRE	3,48%	80,00%	7,23%	11,44%	15,93%	21,49%	71,69%
MILANO ASSICURAZIONI	INNOVAZIONE MAA	3,13%	80,00%	6,68%	10,40%	14,00%		
MILANO ASSICURAZIONI	VALUTAVIVA	3,76%	82,50%	7,81%	12,26%	17,19%	22,12%	74,18%
MMI VITA	FONDO CAB	3,70%	80,00%	9,19%	13,79%	18,36%	25,03%	85,01%
MONTEPASCHI VITA	MPV	2,88%	80,00%	5,83%	9,26%	13,59%	19,56%	74,10%
MONTEPASCHI VITA	MPV 3	2,73%	78,45%	5,81%	9,31%	13,72%	19,11%	72,18%
MONTEPASCHI VITA	MPV12	2,75%	78,57%	5,54%	8,96%			
MONTEPASCHI VITA	PROVVEDO	2,84%	80,00%	5,97%	9,48%	13,78%	20,55%	76,87%
NATIONALE SUISSE VITA	SPRINT	3,65%	80,00%	7,71%	12,06%	17,28%	23,00%	72,62%
NOVARA VITA	PRES EURO 1	3,23%	80,00%	6,54%	10,23%	15,05%	20,49%	67,78%
NOVARA VITA	PRES EURO 2	4,18%	80,00%	8,48%				
NOVARA VITA	PRES EURO 3	3,75%	80,00%	7,55%				
NOVARA VITA	PRES NOVARA EURO 2002	3,18%	80,00%	6,44%				
NUOVA TIRRENA	TIRRENA TRE	3,69%	80,00%	7,42%	11,75%	16,23%	20,93%	72,32%
PO VITA	PO VITA	3,20%	80,00%	6,52%	10,53%	14,75%	20,01%	67,67%
PO VITA	PO VITA PIÙ	3,63%	90,00%	7,53%	11,26%	13,35%		
POSTE VITA	DINAMICA	3,66%	100,00%	7,13%	8,76%			
POSTE VITA	POSTE PIÙ	3,14%	100,00%	7,39%	13,18%	19,14%	25,19%	
PRAMERICA LIFE	FONDO PRUMERICA	4,10%	80,00%	9,38%	14,77%	20,31%	25,66%	77,66%
PRAMERICA LIFE	PRUMERICA FINANCIAL	2,46%	80,00%	5,97%	8,80%			
QUADRIFOGLIO VITA	DOLMEN	3,40%	80,00%	7,45%	11,93%	17,23%	22,92%	
QUADRIFOGLIO VITA	GLOBAL VITA	3,42%	80,00%	7,47%	11,85%	17,01%	22,65%	
QUADRIFOGLIO VITA	MINCIO	4,01%	100,00%	8,19%	11,67%	15,86%	21,60%	
RAS	VITARIV	4,02%	80,00%	8,11%	12,61%	18,09%	25,37%	83,20%
RB VITA	VITARIV	3,84%	80,00%	7,68%	12,00%	17,22%	23,88%	80,47%
REALE MUTUA	REALE 100%	4,21%	100,00%	8,88%	13,36%	19,24%	25,66%	93,75%
REALE MUTUA	VALUTA REALE	3,70%	80,00%	7,45%	11,40%	16,03%	20,94%	70,99%
REALE MUTUA	CAPITALE REALE	4,13%	100,00%	8,51%	13,01%	18,68%	25,14%	82,17%
REALE MUTUA	GESTIREALE	4,18%	97,20%	8,35%	12,66%			
RISPARMIO & PREVIDENZA	ACTIVA M	2,68%	80,00%	5,69%	9,27%	13,23%	17,16%	
RISPARMIO & PREVIDENZA	ACTIVACAP	2,28%	80,00%	5,09%	8,56%	12,48%	16,11%	
RISPARMIO & PREVIDENZA	ADDA	3,06%	80,00%	5,25%	8,58%	12,63%	16,47%	
RISPARMIO & PREVIDENZA	AQUILONE	2,23%	80,00%	5,84%	10,39%	14,16%	17,72%	68,41%

REPORT

POLIZZE VITA

COMPAGNIA VITA	NOME DELLA GESTIONE SEPARATA VITA	RENDIMENTI MINIMI NETTI RETROCESSI AGLI ASSICURATI						
		2004	ALIQUOTA MIN. DI RETROCESSIONE	2 ANNI	3 ANNI	4 ANNI	5 ANNI	10 ANNI
RISPARMIO & PREVIDENZA	LA LEONESSA	3,11%	80,00%	6,56%	10,02%	13,76%	18,00%	
RISPARMIO & PREVIDENZA	PRIMAVERA	2,72%	80,00%	5,60%	9,18%	13,47%	17,22%	
RISPARMIO & PREVIDENZA	PRIMAVERA M	2,94%	80,00%	6,67%	10,39%	14,41%	18,32%	
SANMINIATO PREVIDENZA	CARISMI	2,50%	85,00%					
SARA LIFE	ORIZZONTI 2000	3,15%	85,00%	6,55%	10,11%	14,52%	19,10%	64,98%
SARA VITA	FONDO PIU'	3,76%	85,00%	7,82%	12,52%	18,02%	24,04%	88,33%
SARA VITA	FONDO SOCI	3,85%	85,00%	8,00%	12,78%	18,27%	25,37%	91,64%
SASA VITA	SASARIV	3,46%	80,00%	7,38%	11,74%	16,03%		
SOFID VITA	FONDO SV	2,75%	82,50%	7,01%	11,49%	17,27%	23,16%	
SWISS LIFE	INVEST	3,61%	75,00%	7,76%	11,10%	14,67%	19,88%	69,05%
TORO	LIQUIDAGEVOLE	3,30%	80,00%	7,01%	11,39%	16,13%	21,61%	74,38%
TORO	RISPAV	3,28%	80,00%	6,71%	11,01%	15,45%	21,11%	73,19%
UNIONE VITA	UNI GEST	3,14%	80,00%	5,81%				
UNIONVITA	EURARIV	2,94%	80,00%	8,46%	13,40%	19,14%	25,12%	
UNIONVITA	UNIONRIV	3,21%	80,00%	7,32%	11,05%	16,59%	22,44%	
UNIPOL	VITATTIVA 80	3,42%	80,00%	7,47%	11,88%	16,83%	22,54%	75,44%
VITTORIA	RENDIMENTO MENSILE	4,01%	80,00%	8,18%	13,14%	18,35%	23,79%	
VITTORIA	VALORE CRESCENTE	3,86%	80,00%	8,04%	12,40%	17,43%	22,42%	70,57%
ZURICH INVESTMENTS LIFE	MINERVIR	3,99%	80,00%	7,95%	12,61%	17,32%	24,24%	98,49%
ZURICH INVESTMENTS LIFE	VIP	4,90%	80,00%	9,79%	14,59%	20,02%		
ZURICH INVESTMENTS LIFE	VITA VIS	4,06%	80,00%	8,30%	12,92%	17,58%	24,53%	104,19%
ZURICH LIFE	ZED 2000	3,59%	80,00%	7,30%	11,19%	15,69%	20,66%	71,81%

**Fonte: ELABORAZIONE
 DI INVESTIRE SU DATI ISVAP (2004)
 E DATI PUBBLICATI
 DALLE COMPAGNIE
 DI ASSICURAZIONE**