



*L'Attuario: una professione
in evoluzione al servizio della società*

Formula Bonus-Malus "l'abito non fa (più) il monaco"

Limiti e criticità dell'attuale formula

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Roma, 7 giugno 2013



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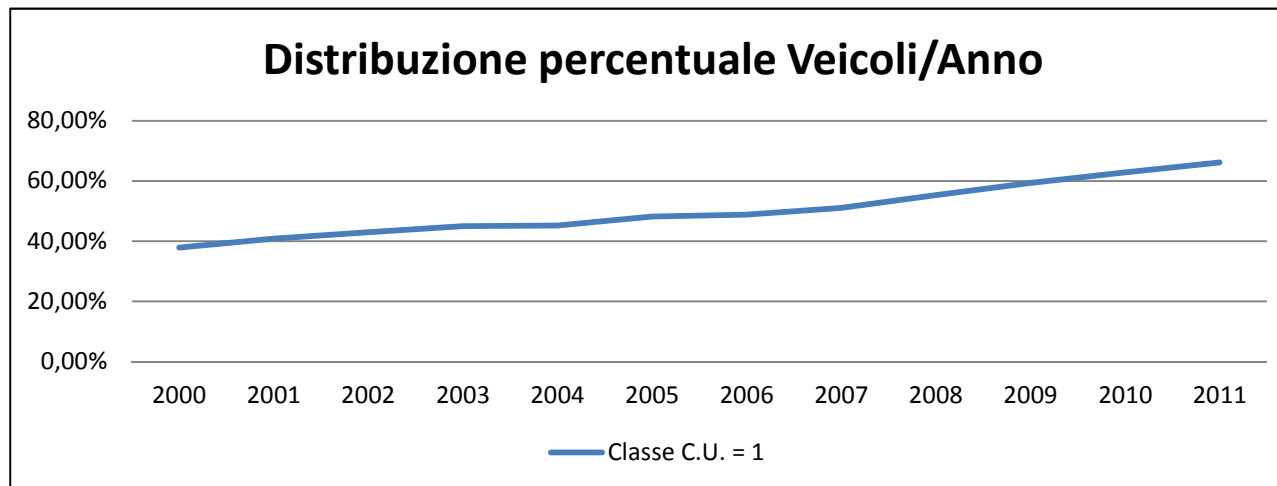


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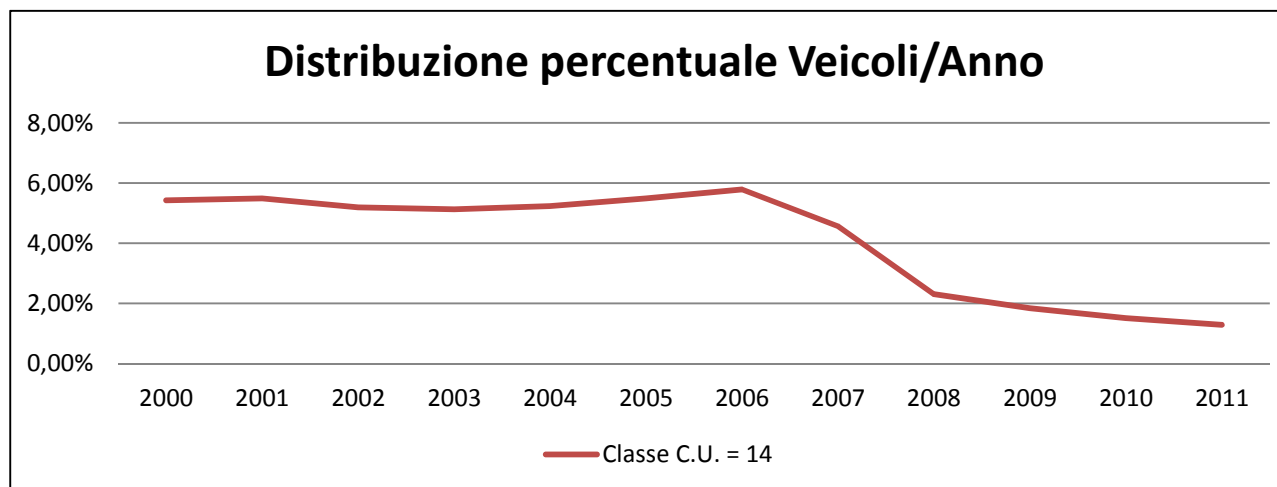
Formula Bonus-Malus: "l'abito non fa (più) il monaco"

2000-2011: com'è cambiata la distribuzione nelle classi C.U. 1 e 14

| Esercizio | Distr. % Veicoli - Anno Classe C.U. = 1 |
|-----------|--|
| 2000 | 37,83% |
| 2001 | 40,81% |
| 2002 | 42,97% |
| 2003 | 45,01% |
| 2004 | 45,21% |
| 2005 | 48,13% |
| 2006 | 48,77% |
| 2007 | 51,06% |
| 2008 | 55,25% |
| 2009 | 59,28% |
| 2010 | 62,88% |
| 2011 | 66,15% |



| Esercizio | Distr. % Veicoli - Anno Classe C.U. = 14 |
|-----------|---|
| 2000 | 5,42% |
| 2001 | 5,48% |
| 2002 | 5,19% |
| 2003 | 5,12% |
| 2004 | 5,23% |
| 2005 | 5,49% |
| 2006 | 5,78% |
| 2007 | 4,56% |
| 2008 | 2,30% |
| 2009 | 1,83% |
| 2010 | 1,50% |
| 2011 | 1,28% |



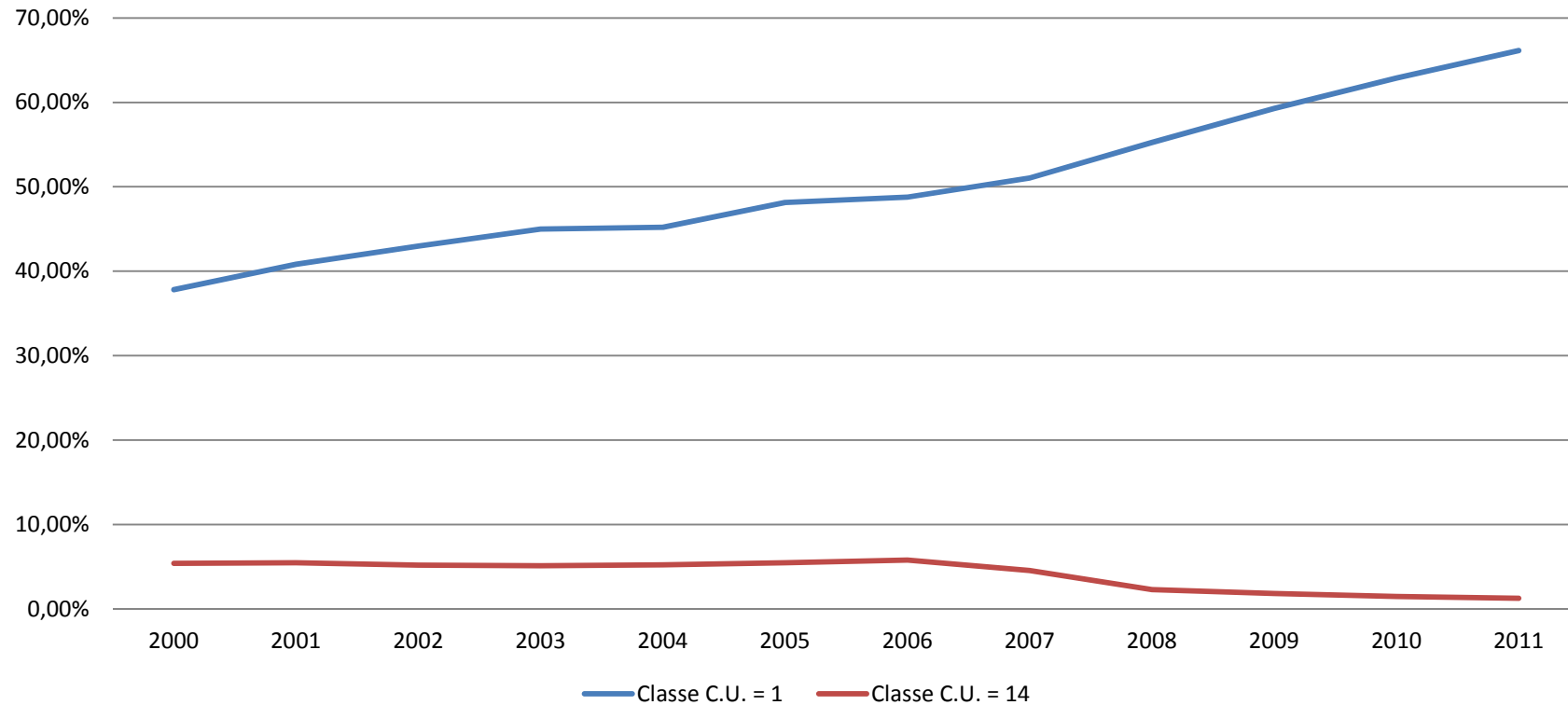
Fonte: "Statistica Annuale RCA" (ANIA) - Autovetture formula BONUS/MALUS - Rappresentatività del campione: 88,1% (es. 2011)



Formula Bonus-Malus: "l'abito non fa (più) il monaco"

2000-2011: com'è cambiata la distribuzione nelle classi C.U. 1 e 14

Distribuzione percentuale Veicoli/Anno



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Formula Bonus-Malus: "l'abito non fa (più) il monaco"

Frequenza C.U. = 1 vs Frequenza totale

| Esercizio | Frequenza sinistri (*) | | Differenza % |
|-----------|------------------------|--------|--------------|
| | Classe C.U. = 1 | Totale | |
| 2000 | 6,30% | 10,70% | -41,12% |
| 2001 | 5,56% | 9,22% | -39,70% |
| 2002 | 5,31% | 8,38% | -36,63% |
| 2003 | 5,35% | 8,10% | -33,95% |
| 2004 | 5,63% | 8,16% | -31,00% |
| 2005 | 6,23% | 8,13% | -23,37% |
| 2006 | 6,26% | 8,17% | -23,40% |
| 2007 | 6,64% | 8,19% | -18,93% |
| 2008 | 7,17% | 8,43% | -14,99% |
| 2009 | 7,12% | 8,52% | -16,38% |
| 2010 | 6,91% | 8,16% | -15,25% |
| 2011 | 5,77% | 6,77% | -14,79% |

Fonte: "Statistica Annuale RCA" (ANIA) - Autovetture formula BONUS/MALUS - Rappresentatività del campione: 88,1% (es. 2011)

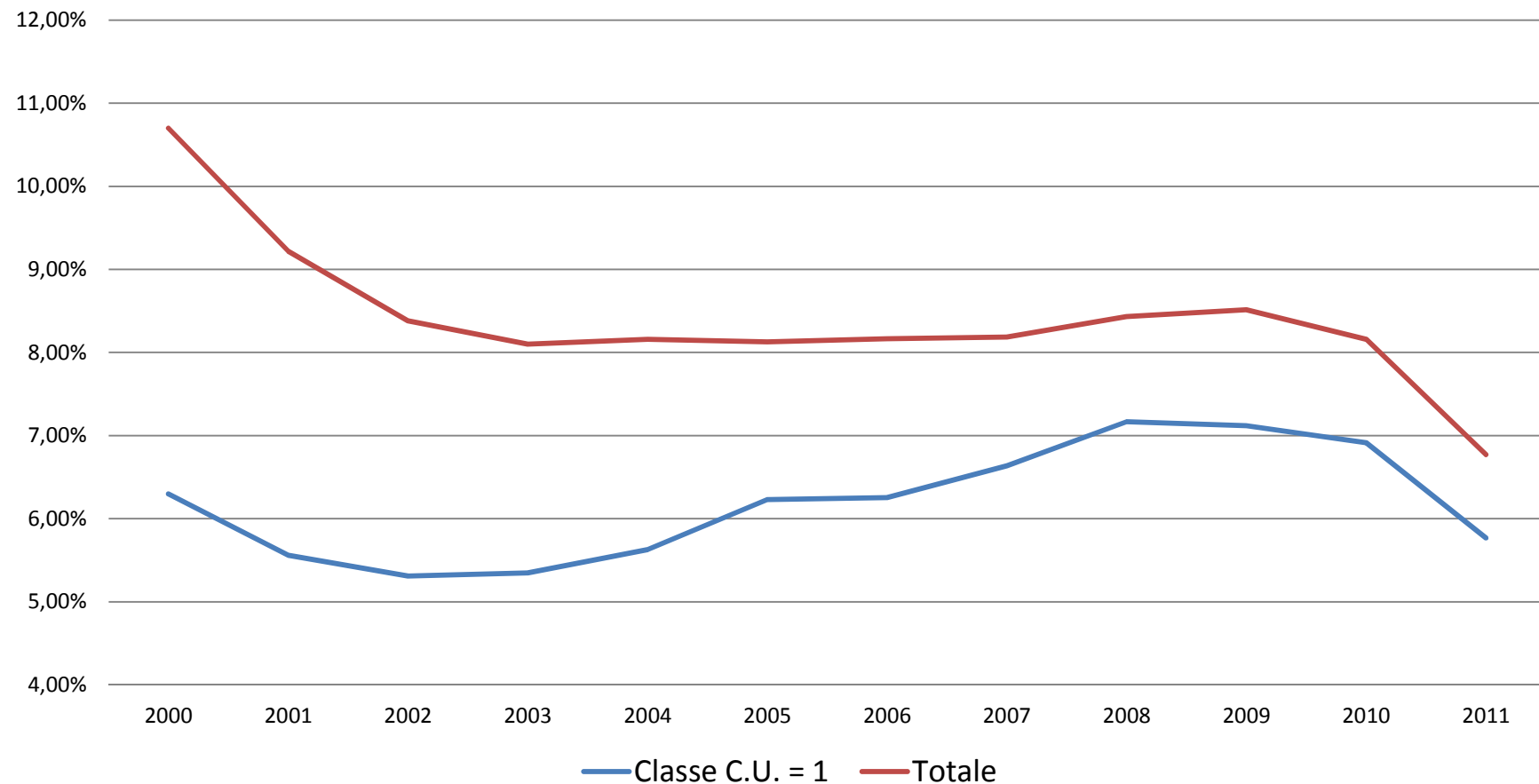
Frequenza sinistri per denuncia (*) (dal 2005 stimata su dati IVASS (ex ISVAP)):

- 2007-2008: freq. sinistri "passivi" stimata a partire dalla freq. "gestiti", con applicazione su tutte le classi del rapporto tra n° totale sx "passivi" e n° sx "gestiti"
- dal 2009: frequenza sinistri "passivi"



Formula Bonus-Malus: "l'abito non fa (più) il monaco"

Frequenza C.U. = 1 vs Frequenza totale



Formula Bonus-Malus: "l'abito non fa (più) il monaco"

2000-2011: evoluzione del coefficiente tariffario medio

| Classe B/M | Coefficiente tariffa | Veicoli-anno | | | | | | | | | | | |
|---------------------|----------------------|--------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 |
| 1 | 0,50 | 37,83% | 40,81% | 42,97% | 45,01% | 45,21% | 48,13% | 48,77% | 51,06% | 55,25% | 59,28% | 62,88% | 66,15% |
| 2 | 0,53 | 5,01% | 4,73% | 5,56% | 4,78% | 5,05% | 5,52% | 4,88% | 5,19% | 5,30% | 4,91% | 4,92% | 4,96% |
| 3 | 0,56 | 5,55% | 6,08% | 5,13% | 5,55% | 5,55% | 5,38% | 5,57% | 5,55% | 5,18% | 5,24% | 5,30% | 5,07% |
| 4 | 0,59 | 5,15% | 4,03% | 4,50% | 4,51% | 3,81% | 3,79% | 3,59% | 3,17% | 3,19% | 3,21% | 2,92% | 2,80% |
| 5 | 0,62 | 4,18% | 4,67% | 4,56% | 3,82% | 3,94% | 3,66% | 3,10% | 3,15% | 3,15% | 2,90% | 2,76% | 2,67% |
| 6 | 0,66 | 4,82% | 4,68% | 3,86% | 3,99% | 3,84% | 3,10% | 3,03% | 3,10% | 2,85% | 2,73% | 2,61% | 2,45% |
| 7 | 0,70 | 4,86% | 3,90% | 4,07% | 3,87% | 3,51% | 3,09% | 3,06% | 2,87% | 2,74% | 2,63% | 2,46% | 2,49% |
| 8 | 0,74 | 4,21% | 4,28% | 4,05% | 3,59% | 3,67% | 3,23% | 2,94% | 2,88% | 2,76% | 2,59% | 2,62% | 2,57% |
| 9 | 0,78 | 5,01% | 4,25% | 3,75% | 3,77% | 4,09% | 3,15% | 2,97% | 2,98% | 2,77% | 2,81% | 2,76% | 2,72% |
| 10 | 0,82 | 4,32% | 3,71% | 3,49% | 3,50% | 3,39% | 3,18% | 3,73% | 3,07% | 3,06% | 3,00% | 2,97% | 2,45% |
| 11 | 0,88 | 3,95% | 3,82% | 3,73% | 3,56% | 3,76% | 3,36% | 3,34% | 3,40% | 3,36% | 3,35% | 2,73% | 1,54% |
| 12 | 0,94 | 4,15% | 4,17% | 3,90% | 3,90% | 3,92% | 3,73% | 3,98% | 3,81% | 3,84% | 3,12% | 1,67% | 1,35% |
| 13 | 1,00 | 4,68% | 4,63% | 4,49% | 4,32% | 4,32% | 4,49% | 4,60% | 4,57% | 3,63% | 1,89% | 1,53% | 1,24% |
| 14 | 1,15 | 5,42% | 5,48% | 5,19% | 5,12% | 5,23% | 5,49% | 5,78% | 4,56% | 2,30% | 1,83% | 1,50% | 1,28% |
| 15 | 1,30 | 0,48% | 0,45% | 0,44% | 0,42% | 0,40% | 0,42% | 0,35% | 0,34% | 0,33% | 0,27% | 0,16% | 0,13% |
| 16 | 1,50 | 0,23% | 0,20% | 0,20% | 0,19% | 0,18% | 0,19% | 0,20% | 0,20% | 0,16% | 0,11% | 0,09% | 0,07% |
| 17 | 1,75 | 0,06% | 0,05% | 0,05% | 0,04% | 0,05% | 0,05% | 0,05% | 0,05% | 0,05% | 0,05% | 0,04% | 0,03% |
| 18 | 2,00 | 0,07% | 0,06% | 0,06% | 0,06% | 0,08% | 0,05% | 0,06% | 0,06% | 0,07% | 0,06% | 0,05% | 0,04% |
| TOTALE | | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% |
| Coefficiente medio | | 0,6698 | 0,6624 | 0,6545 | 0,6502 | 0,6512 | 0,6444 | 0,6471 | 0,6356 | 0,6143 | 0,5970 | 0,5819 | 0,5697 |
| Variazione | | | -1,10% | -1,19% | -0,67% | 0,16% | -1,03% | 0,42% | -1,79% | -3,35% | -2,82% | -2,53% | -2,09% |
| Variazione cumulata | | | -1,10% | -2,28% | -2,93% | -2,78% | -3,79% | -3,39% | -5,11% | -8,29% | -10,87% | -13,12% | -14,94% |

Fonte: "Statistica Annuale RCA" (ANIA) - Autovetture formula BONUS/MALUS - Rappresentatività del campione: 88,1% (es. 2011)



Formula Bonus-Malus: "l'abito non fa (più) il monaco"

2000-2011: evoluzione del coefficiente tariffario medio in presenza di super-bonus

| Classe B/M | Coefficiente tariffa | Veicoli-anno | | | | | | | | | | | | |
|---------------------|----------------------|--------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
| | | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | |
| 1K | 0,2844 | | | | | | | | | | | | | |
| 1J | 0,2994 | | | | | | | | | | | | | |
| 1I | 0,3151 | | | | | | | | | | | | | |
| 1H | 0,3317 | | | | | | | | | | | | | |
| 1G | 0,3492 | | | | | | | | | | | | | |
| 1F | 0,3675 | | | | | | | | | | | | | |
| 1E | 0,3869 | | | | | | | | | | | | | |
| 1D | 0,4073 | | | | | | | | | | | | | |
| 1C | 0,4287 | | | | | | | | | | | | | |
| 1B | 0,4513 | | | | | | | | | | | | | |
| 1A | 0,4750 | | | | | | | | | | | | | |
| 1 | 0,5000 | 37,83% | 5,37% | 4,42% | 4,32% | 2,61% | 5,47% | 3,64% | 5,34% | 7,58% | 7,99% | 7,82% | 7,61% | |
| 2 | 0,5300 | 5,01% | 4,73% | 5,56% | 4,78% | 5,05% | 5,52% | 4,88% | 5,19% | 5,30% | 4,91% | 4,92% | 4,96% | |
| 3 | 0,5600 | 5,55% | 6,08% | 5,13% | 5,55% | 5,55% | 5,38% | 5,57% | 5,55% | 5,18% | 5,24% | 5,30% | 5,07% | |
| 4 | 0,5900 | 5,15% | 4,03% | 4,50% | 4,51% | 3,81% | 3,79% | 3,59% | 3,17% | 3,19% | 3,21% | 2,92% | 2,80% | |
| 5 | 0,6200 | 4,18% | 4,67% | 4,56% | 3,82% | 3,94% | 3,66% | 3,10% | 3,15% | 3,15% | 2,90% | 2,76% | 2,67% | |
| 6 | 0,6600 | 4,82% | 4,68% | 3,86% | 3,99% | 3,84% | 3,10% | 3,03% | 3,10% | 2,85% | 2,73% | 2,61% | 2,45% | |
| 7 | 0,7000 | 4,86% | 3,90% | 4,07% | 3,87% | 3,51% | 3,09% | 3,06% | 2,87% | 2,74% | 2,63% | 2,46% | 2,49% | |
| 8 | 0,7400 | 4,21% | 4,28% | 4,05% | 3,59% | 3,67% | 3,23% | 2,94% | 2,88% | 2,76% | 2,59% | 2,62% | 2,57% | |
| 9 | 0,7800 | 5,01% | 4,25% | 3,75% | 3,77% | 4,09% | 3,15% | 2,97% | 2,98% | 2,77% | 2,81% | 2,76% | 2,72% | |
| 10 | 0,8200 | 4,32% | 3,71% | 3,49% | 3,50% | 3,39% | 3,18% | 3,73% | 3,07% | 3,06% | 3,00% | 2,97% | 2,45% | |
| 11 | 0,8800 | 3,95% | 3,82% | 3,73% | 3,56% | 3,76% | 3,36% | 3,34% | 3,40% | 3,36% | 3,35% | 2,73% | 1,54% | |
| 12 | 0,9400 | 4,15% | 4,17% | 3,90% | 3,90% | 3,92% | 3,73% | 3,98% | 3,81% | 3,84% | 3,12% | 1,67% | 1,35% | |
| 13 | 1,0000 | 4,68% | 4,63% | 4,49% | 4,32% | 4,32% | 4,49% | 4,60% | 4,57% | 3,63% | 1,89% | 1,53% | 1,24% | |
| 14 | 1,1500 | 5,42% | 5,48% | 5,19% | 5,12% | 5,23% | 5,49% | 5,78% | 4,56% | 2,30% | 1,83% | 1,50% | 1,28% | |
| 15 | 1,3000 | 0,48% | 0,45% | 0,44% | 0,42% | 0,40% | 0,42% | 0,35% | 0,34% | 0,33% | 0,27% | 0,16% | 0,13% | |
| 16 | 1,5000 | 0,23% | 0,20% | 0,20% | 0,19% | 0,18% | 0,19% | 0,20% | 0,20% | 0,16% | 0,11% | 0,09% | 0,07% | |
| 17 | 1,7500 | 0,06% | 0,05% | 0,05% | 0,04% | 0,05% | 0,05% | 0,05% | 0,05% | 0,05% | 0,05% | 0,04% | 0,03% | |
| 18 | 2,0000 | 0,07% | 0,06% | 0,06% | 0,06% | 0,08% | 0,05% | 0,06% | 0,06% | 0,07% | 0,06% | 0,05% | 0,04% | |
| TOTALE | | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | 100,00% | |
| Coefficiente medio | | 0,6698 | 0,6536 | 0,6369 | 0,6242 | 0,6172 | 0,6033 | 0,5992 | 0,5814 | 0,5543 | 0,5313 | 0,5102 | 0,4917 | |
| Variazione | | | -2,43% | -2,54% | -2,01% | -1,12% | -2,25% | -0,68% | -2,96% | -4,66% | -4,16% | -3,97% | -3,63% | |
| Variazione cumulata | | | -2,43% | -4,91% | -6,81% | -7,86% | -9,93% | -10,55% | -13,20% | -17,24% | -20,68% | -23,83% | -26,60% | |

Riduzione per ogni classe di super-bonus: 5%.

Fonte: "Statistica Annuale RCA" (ANIA) - Autovetture formula BONUS/MALUS - Rappresentatività del campione: 88,1% (es. 2011)



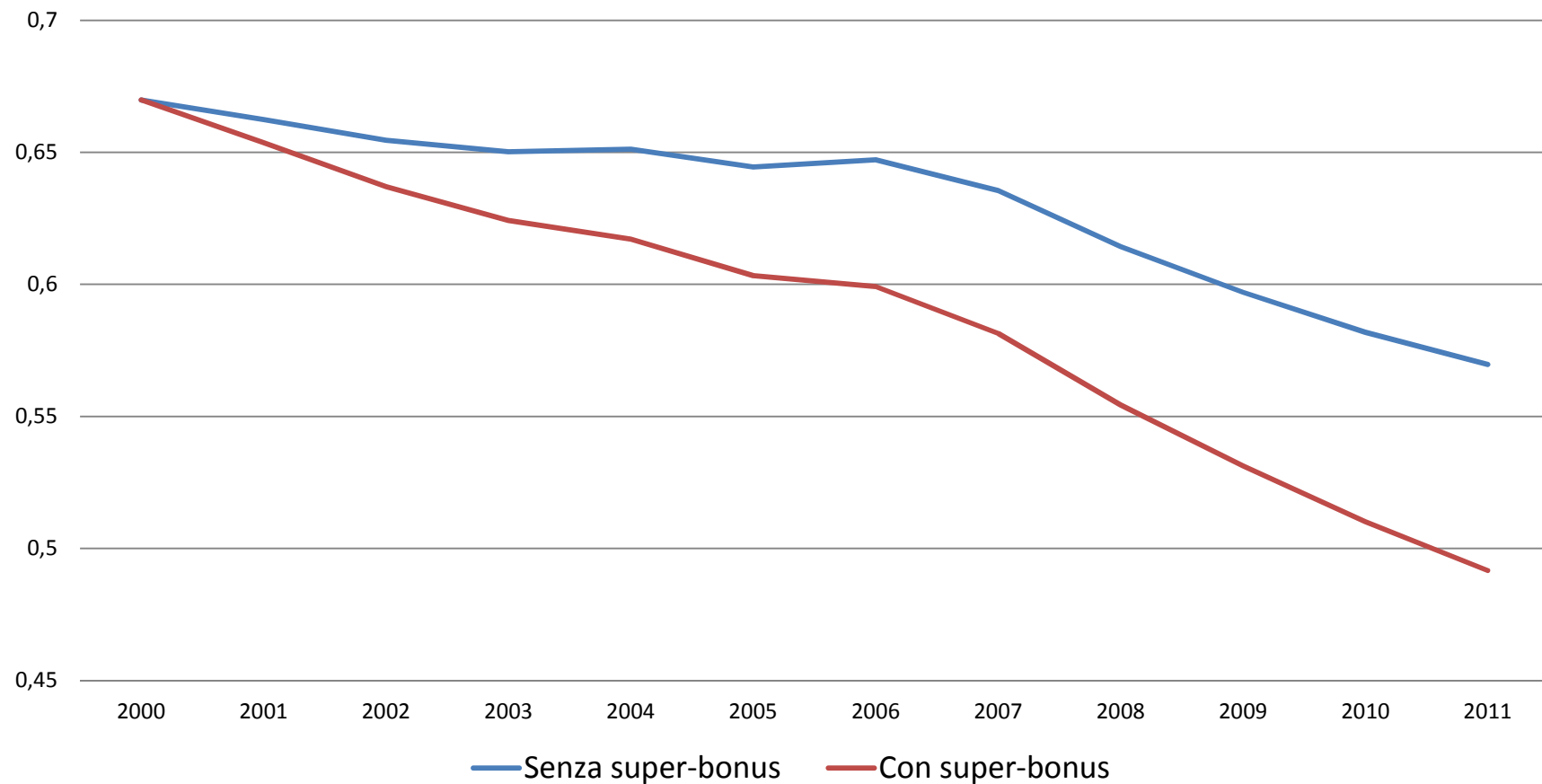
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Formula Bonus-Malus: "l'abito non fa (più) il monaco"

2000-2011: evoluzione del coefficiente tariffario medio



Formula Bonus-Malus: "l'abito non fa (più) il monaco"

2010-2011: confronto variazione attesa/osservata del coefficiente tariffario medio

| Classe C.U. | Coefficiente tariffa | esercizio 2010 | | | | esercizio 2011 | | | | Coefficiente tariffario medio | |
|-------------|----------------------|----------------|-------------------------------|-----------|-----------|----------------------|------------|---------|-------------------------|-------------------------------|-----------|
| | | distr. % | Coefficiente tariffario medio | frequenza | % indenni | distribuzione attesa | | | distribuzione osservata | | |
| | | | | | | indenni | sinistrosi | totale | | atteso | osservato |
| 1 | 0,50 | 62,88% | 0,3144 | 6,91% | 93,09% | 63,01% | | 63,01% | 66,15% | 0,3150 | 0,3307 |
| 2 | 0,53 | 4,92% | 0,0261 | 9,06% | 90,94% | 4,77% | | 4,77% | 4,96% | 0,0253 | 0,0263 |
| 3 | 0,56 | 5,30% | 0,0297 | 10,09% | 89,91% | 2,66% | 4,35% | 7,00% | 5,07% | 0,0392 | 0,0284 |
| 4 | 0,59 | 2,92% | 0,0173 | 9,22% | 90,78% | 2,50% | 0,45% | 2,95% | 2,80% | 0,0174 | 0,0165 |
| 5 | 0,62 | 2,76% | 0,0171 | 9,29% | 90,71% | 2,37% | 0,53% | 2,90% | 2,67% | 0,0180 | 0,0165 |
| 6 | 0,66 | 2,61% | 0,0172 | 9,31% | 90,69% | 2,24% | 0,27% | 2,51% | 2,45% | 0,0165 | 0,0162 |
| 7 | 0,70 | 2,46% | 0,0172 | 9,01% | 90,99% | 2,39% | 0,26% | 2,64% | 2,49% | 0,0185 | 0,0174 |
| 8 | 0,74 | 2,62% | 0,0194 | 8,94% | 91,06% | 2,51% | 0,24% | 2,75% | 2,57% | 0,0203 | 0,0190 |
| 9 | 0,78 | 2,76% | 0,0215 | 9,16% | 90,84% | 2,70% | 0,22% | 2,92% | 2,72% | 0,0227 | 0,0212 |
| 10 | 0,82 | 2,97% | 0,0244 | 9,35% | 90,65% | 2,45% | 0,23% | 2,68% | 2,45% | 0,0220 | 0,0201 |
| 11 | 0,88 | 2,73% | 0,0241 | 10,37% | 89,63% | 1,46% | 0,25% | 1,71% | 1,54% | 0,0151 | 0,0135 |
| 12 | 0,94 | 1,67% | 0,0157 | 12,69% | 87,31% | 1,31% | 0,28% | 1,59% | 1,35% | 0,0150 | 0,0126 |
| 13 | 1,00 | 1,53% | 0,0153 | 14,36% | 85,64% | 1,22% | 0,28% | 1,50% | 1,24% | 0,0150 | 0,0124 |
| 14 | 1,15 | 1,50% | 0,0173 | 18,98% | 81,02% | 0,13% | 0,21% | 0,34% | 1,28% | 0,0040 | 0,0147 |
| 15 | 1,30 | 0,16% | 0,0021 | 18,22% | 81,78% | 0,07% | 0,22% | 0,29% | 0,13% | 0,0038 | 0,0016 |
| 16 | 1,50 | 0,09% | 0,0014 | 21,27% | 78,73% | 0,04% | 0,28% | 0,32% | 0,07% | 0,0048 | 0,0011 |
| 17 | 1,75 | 0,04% | 0,0008 | 18,96% | 81,04% | 0,04% | 0,03% | 0,07% | 0,03% | 0,0012 | 0,0005 |
| 18 | 2,00 | 0,05% | 0,0010 | 23,33% | 76,67% | | 0,04% | 0,04% | 0,04% | 0,0008 | 0,0007 |
| TOTALE | | 100,00% | 0,5819 | 8,16% | | 91,85% | 8,15% | 100,00% | | 0,5746 | 0,5697 |

Differenza coefficiente tariffario medio osservato/atteso **-0,86%**



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2010-2011: confronto variazione attesa/osservata del coefficiente tariffario medio

| Classe C.U. | Coefficiente tariffa | esercizio 2010 | | | | esercizio 2011 | | | | | |
|-------------|----------------------|----------------|-------------------------------|-----------|-----------|----------------------|------------|---------|-------------------------|-------------------------------|-----------|
| | | distr. % | Coefficiente tariffario medio | frequenza | % indenni | distribuzione attesa | | | distribuzione osservata | Coefficiente tariffario medio | |
| | | | | | | indenni | sinistrosi | totale | | atteso | osservato |
| 1 | 0,50 | 62,88% | 0,3144 | 3,28% | 96,72% | 65,52% | | 65,52% | 66,15% | 0,3276 | 0,3307 |
| 2 | 0,53 | 4,92% | 0,0261 | 4,30% | 95,70% | 5,05% | | 5,05% | 4,96% | 0,0268 | 0,0263 |
| 3 | 0,56 | 5,30% | 0,0297 | 4,79% | 95,21% | 2,80% | 2,07% | 4,86% | 5,07% | 0,0272 | 0,0284 |
| 4 | 0,59 | 2,92% | 0,0173 | 4,38% | 95,62% | 2,64% | 0,21% | 2,85% | 2,80% | 0,0168 | 0,0165 |
| 5 | 0,62 | 2,76% | 0,0171 | 4,41% | 95,59% | 2,50% | 0,25% | 2,75% | 2,67% | 0,0171 | 0,0165 |
| 6 | 0,66 | 2,61% | 0,0172 | 4,42% | 95,58% | 2,35% | 0,13% | 2,48% | 2,45% | 0,0164 | 0,0162 |
| 7 | 0,70 | 2,46% | 0,0172 | 4,28% | 95,72% | 2,51% | 0,12% | 2,63% | 2,49% | 0,0184 | 0,0174 |
| 8 | 0,74 | 2,62% | 0,0194 | 4,25% | 95,75% | 2,64% | 0,12% | 2,75% | 2,57% | 0,0204 | 0,0190 |
| 9 | 0,78 | 2,76% | 0,0215 | 4,35% | 95,65% | 2,84% | 0,11% | 2,95% | 2,72% | 0,0230 | 0,0212 |
| 10 | 0,82 | 2,97% | 0,0244 | 4,44% | 95,56% | 2,60% | 0,11% | 2,71% | 2,45% | 0,0222 | 0,0201 |
| 11 | 0,88 | 2,73% | 0,0241 | 4,93% | 95,07% | 1,57% | 0,12% | 1,69% | 1,54% | 0,0149 | 0,0135 |
| 12 | 0,94 | 1,67% | 0,0157 | 6,03% | 93,97% | 1,43% | 0,13% | 1,56% | 1,35% | 0,0147 | 0,0126 |
| 13 | 1,00 | 1,53% | 0,0153 | 6,82% | 93,18% | 1,37% | 0,13% | 1,50% | 1,24% | 0,0150 | 0,0124 |
| 14 | 1,15 | 1,50% | 0,0173 | 9,01% | 90,99% | 0,15% | 0,10% | 0,25% | 1,28% | 0,0028 | 0,0147 |
| 15 | 1,30 | 0,16% | 0,0021 | 8,65% | 91,35% | 0,08% | 0,10% | 0,19% | 0,13% | 0,0025 | 0,0016 |
| 16 | 1,50 | 0,09% | 0,0014 | 10,10% | 89,90% | 0,04% | 0,14% | 0,18% | 0,07% | 0,0026 | 0,0011 |
| 17 | 1,75 | 0,04% | 0,0008 | 9,01% | 90,99% | 0,04% | 0,01% | 0,06% | 0,03% | 0,0010 | 0,0005 |
| 18 | 2,00 | 0,05% | 0,0010 | 11,08% | 88,92% | | 0,02% | 0,02% | 0,04% | 0,0004 | 0,0007 |
| TOTALE | | 100,00% | 0,5819 | 3,88% | | 96,13% | 3,87% | 100,00% | | 0,5697 | 0,5697 |

Differenza coefficiente tariffario medio osservato/atteso **0,00%**

QUOTA DI SINISTRI PENALIZZATI CHE RENDE UGUALE IL COEFF. MEDIO ATTESO A QUELLO OSSERVATO:

47,50%

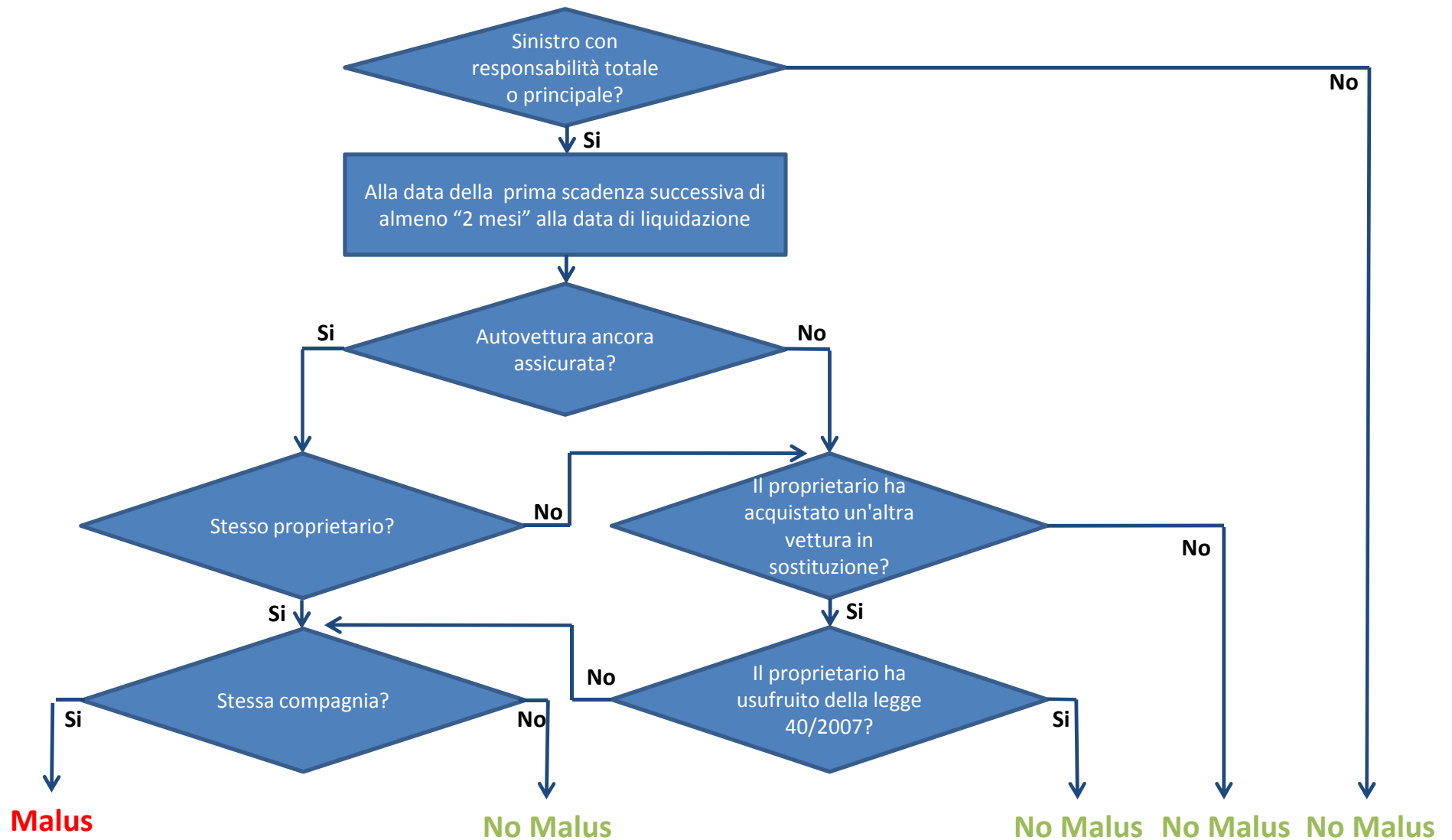


ORDINE DEGLI ATTUARI



X CONGRESSO
NAZIONALE ATTUARI

Formula Bonus-Malus: "l'abito non fa (più) il monaco"



Formula Bonus-Malus: "l'abito non fa (più) il monaco"

Distribuzione classe C.U. = 1 vs frequenza sinistri (segmentazione per CV fiscali)

| CV fiscali | Veicoli-anno | | | Frequenza sinistri "passivi" (*) | | | | v-a 2011 in C.U.=1 | % | Posizione in classifica | | |
|---------------|-------------------|-------------------|-------------------|----------------------------------|--------------|--------------|--------------|-----------------------|---------------|-------------------------|------------|-----------|
| | 2009 | 2010 | 2011 | 2009 | 2010 | 2011 | 2009-2011 | | | su totale | % classe 1 | % indenni |
| fino a 8 | 168.408 | 208.482 | 167.467 | 4,42% | 5,47% | 4,05% | 4,71% | 104.331 | 62,30% | 13 | 1 | 12 |
| 9 | 107.424 | 97.396 | 94.206 | 8,89% | 8,49% | 6,88% | 8,13% | 52.008 | 55,21% | 14 | 13 | 1 |
| 10 | 286.372 | 236.464 | 213.117 | 7,08% | 6,68% | 5,42% | 6,47% | 136.074 | 63,85% | 12 | 3 | 9 |
| 11 | 254.314 | 240.560 | 241.019 | 7,86% | 7,71% | 6,54% | 7,38% | 162.822 | 67,56% | 9 | 10 | -1 |
| 12 | 2.462.577 | 2.263.502 | 2.219.398 | 6,98% | 6,79% | 5,65% | 6,49% | 1.488.570 | 67,07% | 11 | 4 | 7 |
| 13 | 1.948.342 | 1.721.844 | 1.630.801 | 7,05% | 6,74% | 5,48% | 6,47% | 1.120.252 | 68,69% | 6 | 2 | 4 |
| 14 | 4.412.139 | 4.348.092 | 4.518.776 | 7,55% | 7,26% | 6,07% | 6,95% | 3.178.986 | 70,35% | 4 | 7 | -3 |
| 15 | 2.638.702 | 2.651.432 | 2.787.881 | 7,53% | 7,19% | 5,98% | 6,88% | 1.998.603 | 71,69% | 3 | 6 | -3 |
| 16 | 2.197.191 | 2.177.471 | 2.272.549 | 7,83% | 7,46% | 6,14% | 7,13% | 1.544.402 | 67,96% | 8 | 8 | 0 |
| 17 | 2.049.401 | 1.990.011 | 2.060.870 | 7,31% | 6,98% | 5,85% | 6,71% | 1.527.681 | 74,13% | 1 | 5 | -4 |
| 18 | 1.245.740 | 1.109.057 | 1.056.703 | 7,80% | 7,45% | 6,13% | 7,17% | 733.617 | 69,43% | 5 | 9 | -4 |
| 19 | 2.645.500 | 2.467.517 | 2.407.264 | 8,15% | 7,82% | 6,40% | 7,48% | 1.624.143 | 67,47% | 10 | 12 | -2 |
| 20 | 1.960.369 | 1.993.478 | 2.109.788 | 8,08% | 7,80% | 6,43% | 7,42% | 1.430.547 | 67,81% | 7 | 11 | -4 |
| oltre 20 | 1.389.940 | 1.366.552 | 1.387.630 | 9,51% | 9,20% | 7,63% | 8,78% | 979.651 | 70,60% | 2 | 14 | -12 |
| altro | 802.499 | 1.074.648 | 1.171.870 | 8,10% | 7,69% | 6,54% | 7,35% | 26.742 (non cod.) | | | | |
| TOTALE | 24.568.920 | 23.946.509 | 24.339.341 | 7,69% | 7,40% | 6,14% | 7,07% | 16.081.689 | 66,15% | | | |

(*) per anno di accadimento



ORDINE DEGLI ATTUARI



X CONGRESSO
NAZIONALE ATTUARI

Formula Bonus-Malus: "l'abito non fa (più) il monaco"

Distribuzione classe C.U. = 1 vs frequenza sinistri (segmentazione per provincia)

| Provincia | Veicoli-anno | | | n° sinistri "passivi" | | | Frequenza sinistri "passivi" (*) | | | | v-a 2011 in C.U.=1 | % | Posizione in classifica | | |
|-----------|--------------|-----------|-----------|-----------------------|---------|--------|----------------------------------|--------|-------|-----------|-----------------------|--------|-------------------------|-----------|-------|
| | 2009 | 2010 | 2011 | 2009 | 2010 | 2011 | 2009 | 2010 | 2011 | 2009-2011 | | | % classe 1 | % indenni | diff. |
| NA | 894.506 | 819.420 | 797.893 | 110.776 | 93.725 | 68.623 | 12,38% | 11,44% | 8,60% | 10,87% | 611.438 | 76,73% | 1 | 110 | -109 |
| RC | 207.081 | 191.094 | 192.007 | 17.761 | 14.961 | 10.847 | 8,58% | 7,83% | 5,65% | 7,38% | 144.614 | 75,42% | 2 | 84 | -82 |
| SA | 391.592 | 364.410 | 375.853 | 33.405 | 28.527 | 21.700 | 8,53% | 7,83% | 5,77% | 7,39% | 278.018 | 74,10% | 3 | 85 | -82 |
| CE | 318.425 | 308.873 | 304.423 | 27.656 | 26.242 | 19.425 | 8,69% | 8,50% | 6,38% | 7,87% | 222.807 | 73,29% | 4 | 93 | -89 |
| RA | 163.517 | 159.214 | 167.877 | 9.760 | 9.584 | 8.659 | 5,97% | 6,02% | 5,16% | 5,71% | 119.807 | 71,42% | 5 | 22 | -17 |
| FE | 160.898 | 159.900 | 163.356 | 7.975 | 8.094 | 7.136 | 4,96% | 5,06% | 4,37% | 4,79% | 115.745 | 70,91% | 6 | 6 | 0 |
| GO | 57.281 | 56.649 | 59.189 | 2.878 | 2.822 | 2.498 | 5,02% | 4,98% | 4,22% | 4,74% | 41.917 | 70,86% | 7 | 4 | 3 |
| AP | 177.123 | 172.397 | 137.651 | 11.731 | 11.678 | 7.457 | 6,62% | 6,77% | 5,42% | 6,34% | 96.969 | 70,54% | 8 | 49 | -41 |
| AG | 180.423 | 175.302 | 162.237 | 15.581 | 13.027 | 8.665 | 8,64% | 7,43% | 5,34% | 7,20% | 114.281 | 70,53% | 9 | 78 | -69 |
| AR | 153.231 | 151.612 | 155.871 | 9.754 | 9.740 | 8.695 | 6,37% | 6,42% | 5,58% | 6,12% | 109.714 | 70,50% | 10 | 38 | -28 |
| Italia | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| CO | 255.200 | 250.244 | 259.127 | 18.590 | 18.028 | 16.623 | 7,28% | 7,20% | 6,41% | 6,96% | 162.764 | 62,87% | 101 | 72 | 29 |
| CA | 218.395 | 212.180 | 217.581 | 20.646 | 19.101 | 16.512 | 9,45% | 9,00% | 7,59% | 8,68% | 136.440 | 62,78% | 102 | 106 | -4 |
| BG | 431.679 | 427.517 | 466.674 | 27.593 | 27.257 | 25.271 | 6,39% | 6,38% | 5,42% | 6,04% | 291.473 | 62,55% | 103 | 36 | 67 |
| LO | 90.703 | 89.992 | 91.959 | 5.499 | 5.324 | 4.722 | 6,06% | 5,92% | 5,13% | 5,70% | 57.396 | 62,46% | 104 | 21 | 83 |
| CI | 9.042 | 6.508 | 2.061 | 681 | 488 | 156 | 7,53% | 7,50% | 7,57% | 7,52% | 1.287 | 62,43% | 105 | 89 | 16 |
| OT | 59.352 | 58.118 | 61.340 | 3.863 | 3.706 | 3.135 | 6,51% | 6,38% | 5,11% | 5,99% | 38.232 | 62,38% | 106 | 34 | 72 |
| BT | | 11.770 | 64.219 | | 886 | 3.736 | | 7,53% | 5,82% | 6,08% | 40.003 | 62,30% | 107 | 37 | 70 |
| BS | 535.425 | 533.325 | 552.083 | 35.213 | 35.067 | 31.200 | 6,58% | 6,58% | 5,65% | 6,26% | 339.624 | 61,57% | 108 | 46 | 62 |
| MB | | 24.034 | 203.395 | | 1.592 | 13.486 | | 6,62% | 6,63% | 6,63% | 122.827 | 60,42% | 109 | 62 | 47 |
| MI | 1.535.364 | 1.478.293 | 1.335.042 | 123.444 | 115.433 | 89.212 | 8,04% | 7,81% | 6,68% | 7,54% | 798.649 | 59,89% | 110 | 90 | 20 |



Formula Bonus-Malus: "l'abito non fa (più) il monaco"

Distribuzione classe C.U. = 1 vs frequenza sinistri (segmentazione per provincia)

| Provincia | Veicoli-anno | | | n° sinistri "passivi" | | | Frequenza sinistri "passivi" (*) | | | | v-a 2011 in C.U.=1 | % | Posizione in classifica | | |
|-----------|--------------|-----------|-----------|-----------------------|---------|---------|----------------------------------|--------|-------|-----------|-----------------------|--------|-------------------------|------------|-----------|
| | 2009 | 2010 | 2011 | 2009 | 2010 | 2011 | 2009 | 2010 | 2011 | 2009-2011 | | | su totale | % classe 1 | % indenni |
| NA | 894.506 | 819.420 | 797.893 | 110.776 | 93.725 | 68.623 | 12,38% | 11,44% | 8,60% | 10,87% | 611.438 | 76,73% | 1 | 110 | -109 |
| CE | 318.425 | 308.873 | 304.423 | 27.656 | 26.242 | 19.425 | 8,69% | 8,50% | 6,38% | 7,87% | 222.807 | 73,29% | 4 | 93 | -89 |
| TA | 221.868 | 208.861 | 209.693 | 21.913 | 17.870 | 12.473 | 9,88% | 8,56% | 5,95% | 8,16% | 145.881 | 69,67% | 15 | 99 | -84 |
| RC | 207.081 | 191.094 | 192.007 | 17.761 | 14.961 | 10.847 | 8,58% | 7,83% | 5,65% | 7,38% | 144.614 | 75,42% | 2 | 84 | -82 |
| SA | 391.592 | 364.410 | 375.853 | 33.405 | 28.527 | 21.700 | 8,53% | 7,83% | 5,77% | 7,39% | 278.018 | 74,10% | 3 | 85 | -82 |
| CL | 99.710 | 93.970 | 88.564 | 8.972 | 7.861 | 5.617 | 9,00% | 8,37% | 6,34% | 7,95% | 61.230 | 69,31% | 20 | 95 | -75 |
| TP | 178.475 | 169.291 | 170.140 | 16.316 | 14.742 | 12.004 | 9,14% | 8,71% | 7,06% | 8,31% | 115.285 | 67,87% | 33 | 105 | -72 |
| AG | 180.423 | 175.302 | 162.237 | 15.581 | 13.027 | 8.665 | 8,64% | 7,43% | 5,34% | 7,20% | 114.281 | 70,53% | 9 | 78 | -69 |
| VV | 53.061 | 50.749 | 55.753 | 4.864 | 3.875 | 3.212 | 9,17% | 7,64% | 5,76% | 7,49% | 38.740 | 69,57% | 17 | 86 | -69 |
| FG | 213.109 | 199.858 | 184.436 | 18.725 | 14.843 | 9.897 | 8,79% | 7,43% | 5,37% | 7,28% | 128.638 | 69,83% | 13 | 81 | -68 |
| BR | 158.763 | 148.893 | 151.288 | 14.321 | 12.193 | 8.248 | 9,02% | 8,19% | 5,45% | 7,57% | 102.928 | 68,14% | 29 | 92 | -63 |
| PA | 450.843 | 427.270 | 433.878 | 40.419 | 36.533 | 31.334 | 8,97% | 8,55% | 7,22% | 8,25% | 292.264 | 67,45% | 41 | 102 | -61 |
| CT | 445.163 | 425.574 | 413.816 | 42.327 | 36.552 | 27.778 | 9,51% | 8,59% | 6,71% | 8,30% | 277.384 | 67,15% | 48 | 104 | -56 |
| KR | 50.637 | 49.389 | 52.242 | 4.376 | 3.676 | 2.369 | 8,64% | 7,44% | 4,53% | 6,84% | 35.727 | 68,49% | 24 | 71 | -47 |
| PT | 126.429 | 122.333 | 122.017 | 11.203 | 10.636 | 8.930 | 8,86% | 8,69% | 7,32% | 8,30% | 81.050 | 66,55% | 57 | 103 | -46 |
| AV | 185.646 | 178.777 | 177.691 | 14.626 | 12.586 | 9.247 | 7,88% | 7,04% | 5,20% | 6,73% | 121.471 | 68,45% | 25 | 68 | -43 |
| ME | 272.446 | 259.020 | 259.032 | 22.111 | 19.752 | 15.454 | 8,12% | 7,63% | 5,97% | 7,25% | 175.199 | 67,76% | 37 | 80 | -43 |
| LT | 243.702 | 238.505 | 246.431 | 19.308 | 18.926 | 16.578 | 7,92% | 7,94% | 6,73% | 7,52% | 165.379 | 67,19% | 45 | 88 | -43 |
| EN | 72.663 | 68.586 | 66.597 | 5.643 | 4.756 | 3.383 | 7,77% | 6,93% | 5,08% | 6,63% | 46.026 | 69,19% | 21 | 63 | -42 |
| AP | 177.123 | 172.397 | 137.651 | 11.731 | 11.678 | 7.457 | 6,62% | 6,77% | 5,42% | 6,34% | 96.969 | 70,54% | 8 | 49 | -41 |
| PI | 189.149 | 185.957 | 186.154 | 14.930 | 14.280 | 12.130 | 7,89% | 7,68% | 6,52% | 7,37% | 125.359 | 67,39% | 43 | 83 | -40 |
| PE | 131.600 | 128.988 | 131.651 | 11.071 | 10.712 | 9.199 | 8,41% | 8,30% | 6,99% | 7,90% | 87.837 | 66,76% | 54 | 94 | -40 |
| SP | 86.770 | 85.434 | 89.553 | 6.607 | 6.376 | 5.915 | 7,61% | 7,46% | 6,60% | 7,22% | 60.449 | 67,59% | 40 | 79 | -39 |
| AN | 219.371 | 217.615 | 226.260 | 15.769 | 14.988 | 13.106 | 7,19% | 6,89% | 5,79% | 6,61% | 154.935 | 68,52% | 23 | 61 | -38 |
| CZ | 152.637 | 147.810 | 147.711 | 11.545 | 10.394 | 8.324 | 7,56% | 7,03% | 5,64% | 6,75% | 100.328 | 67,98% | 32 | 69 | -37 |
| TE | 138.089 | 135.811 | 139.864 | 9.341 | 9.193 | 7.740 | 6,76% | 6,77% | 5,53% | 6,35% | 97.542 | 69,83% | 14 | 50 | -36 |
| LE | 336.550 | 318.202 | 327.348 | 24.943 | 21.515 | 17.346 | 7,41% | 6,76% | 5,30% | 6,50% | 227.419 | 69,54% | 19 | 55 | -36 |
| BN | 118.000 | 114.266 | 116.792 | 8.401 | 7.756 | 6.078 | 7,12% | 6,79% | 5,20% | 6,37% | 81.279 | 69,63% | 16 | 51 | -35 |
| MS | 79.101 | 73.106 | 75.193 | 6.634 | 5.918 | 5.747 | 8,39% | 8,10% | 7,64% | 8,05% | 49.706 | 66,29% | 62 | 97 | -35 |
| LU | 179.824 | 173.709 | 173.898 | 14.532 | 13.570 | 11.529 | 8,08% | 7,81% | 6,63% | 7,51% | 115.929 | 66,74% | 56 | 87 | -31 |
| MC | 150.904 | 148.979 | 153.778 | 9.992 | 9.670 | 8.252 | 6,62% | 6,49% | 5,37% | 6,15% | 108.012 | 70,28% | 11 | 40 | -29 |
| AR | 153.231 | 151.612 | 155.871 | 9.754 | 9.740 | 8.695 | 6,37% | 6,42% | 5,58% | 6,12% | 109.714 | 70,50% | 10 | 38 | -28 |
| FI | 384.810 | 376.777 | 382.000 | 34.200 | 32.320 | 27.700 | 8,89% | 8,58% | 7,25% | 8,24% | 249.871 | 65,47% | 73 | 101 | -28 |
| TR | 117.677 | 114.102 | 112.202 | 8.413 | 7.932 | 6.355 | 7,15% | 6,95% | 5,66% | 6,60% | 76.010 | 67,86% | 35 | 60 | -25 |
| FR | 232.146 | 227.170 | 239.022 | 17.058 | 16.009 | 13.810 | 7,35% | 7,05% | 5,78% | 6,71% | 160.366 | 67,19% | 46 | 67 | -21 |
| RG | 136.832 | 128.547 | 122.839 | 12.220 | 10.621 | 8.118 | 8,93% | 8,26% | 6,61% | 7,97% | 80.276 | 65,39% | 75 | 96 | -21 |
| BO | 371.621 | 368.897 | 368.770 | 25.386 | 24.948 | 21.902 | 6,83% | 6,76% | 5,94% | 6,51% | 249.879 | 67,81% | 36 | 56 | -20 |
| RA | 163.517 | 159.214 | 167.877 | 9.760 | 9.584 | 8.659 | 5,97% | 6,02% | 5,16% | 5,71% | 119.807 | 71,42% | 5 | 22 | -17 |
| GE | 291.574 | 284.038 | 294.187 | 29.044 | 27.051 | 23.583 | 9,96% | 9,52% | 8,02% | 9,16% | 187.190 | 63,68% | 92 | 107 | -15 |
| NU | 63.303 | 60.555 | 63.325 | 4.715 | 4.585 | 3.994 | 7,45% | 7,57% | 6,31% | 7,10% | 41.965 | 66,32% | 60 | 73 | -13 |
| SV | 117.548 | 115.818 | 117.636 | 8.533 | 8.198 | 7.111 | 7,26% | 7,08% | 6,04% | 6,79% | 78.099 | 66,48% | 58 | 70 | -12 |
| SS | 113.434 | 104.821 | 107.881 | 8.751 | 7.787 | 6.704 | 7,71% | 7,43% | 6,21% | 7,13% | 71.368 | 66,20% | 63 | 75 | -12 |
| RI | 78.209 | 76.959 | 76.626 | 5.715 | 5.849 | 5.113 | 7,31% | 7,60% | 6,67% | 7,19% | 50.462 | 65,91% | 66 | 77 | -11 |
| PO | 98.368 | 93.060 | 94.746 | 10.499 | 9.431 | 8.170 | 10,67% | 10,13% | 8,62% | 9,82% | 59.719 | 63,08% | 98 | 109 | -11 |
| SR | 170.905 | 159.946 | 162.712 | 14.653 | 12.509 | 10.160 | 8,57% | 7,82% | 6,24% | 7,56% | 105.523 | 64,94% | 81 | 91 | -10 |
| PG | 341.689 | 335.478 | 338.667 | 23.695 | 22.644 | 19.949 | 6,93% | 6,75% | 5,89% | 6,53% | 227.021 | 67,07% | 49 | 58 | -9 |
| BA | 594.531 | 551.404 | 514.825 | 57.421 | 47.636 | 30.476 | 9,66% | 8,64% | 5,92% | 8,16% | 327.644 | 63,70% | 91 | 100 | -9 |
| RM | 1.642.162 | 1.634.148 | 1.637.312 | 157.766 | 155.626 | 140.642 | 9,61% | 9,52% | 8,59% | 9,24% | 1.028.875 | 62,92% | 99 | 108 | -9 |
| BI | 87.947 | 85.170 | 90.158 | 5.883 | 5.532 | 5.075 | 6,69% | 6,50% | 5,63% | 6,26% | 60.879 | 67,60% | 39 | 47 | -8 |
| LI | 153.983 | 152.196 | 150.514 | 11.953 | 11.649 | 9.677 | 7,76% | 7,65% | 6,43% | 7,29% | 98.256 | 65,33% | 76 | 82 | -6 |
| CA | 218.395 | 212.180 | 217.581 | 20.646 | 19.101 | 16.512 | 9,45% | 9,00% | 7,59% | 8,68% | 136.440 | 62,78% | 102 | 106 | -4 |
| CH | 183.563 | 172.252 | 179.777 | 12.232 | 11.377 | 9.830 | 6,66% | 6,60% | 5,47% | 6,24% | 121.158 | 67,43% | 42 | 45 | -3 |
| TO | 1.012.171 | 968.334 | 946.373 | 86.383 | 81.362 | 68.851 | 8,53% | 8,40% | 7,28% | 8,08% | 596.881 | 63,15% | 97 | 98 | -1 |
| Italia | | | | | | | | | | | 7,07% | 66,15% | | | |



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Distribuzione classe C.U. = 1 vs frequenza sinistri (segmentazione per provincia)

| Provincia | Veicoli-anno | | | n° sinistri "passivi" | | | Frequenza sinistri "passivi" (*) | | | | v-a 2011 in C.U.=1 | % | Posizione in classifica | | | |
|-----------|--------------|-----------|-----------|-----------------------|---------|--------|----------------------------------|-------|-------|-----------|-----------------------|--------|-------------------------|------------|-----------|--------|
| | 2009 | 2010 | 2011 | 2009 | 2010 | 2011 | 2009 | 2010 | 2011 | 2009-2011 | | | su totale | % classe 1 | % indenni | diff. |
| FE | 160.898 | 159.900 | 163.356 | 7.975 | 8.094 | 7.136 | 4,96% | 5,06% | 4,37% | 4,79% | 115.745 | 70,91% | 6 | 6 | 0 | |
| VS | 28.326 | 29.885 | 32.238 | 1.709 | 1.742 | 1.598 | 6,03% | 5,83% | 4,96% | 5,58% | 22.400 | 69,56% | 18 | 17 | 1 | |
| FM | | 3.236 | 49.328 | | 209 | 2.847 | | 6,46% | 5,77% | 5,81% | 33.734 | 68,40% | 26 | 25 | 1 | |
| PU | 178.860 | 175.059 | 176.980 | 11.165 | 10.706 | 9.043 | 6,24% | 6,12% | 5,11% | 5,82% | 120.921 | 68,37% | 27 | 26 | 1 | |
| OG | 22.050 | 20.614 | 23.732 | 1.742 | 1.609 | 1.416 | 7,90% | 7,81% | 5,97% | 7,18% | 15.480 | 65,24% | 77 | 76 | 1 | |
| GO | 57.281 | 56.649 | 59.189 | 2.878 | 2.822 | 2.498 | 5,02% | 4,98% | 4,22% | 4,74% | 41.917 | 70,86% | 7 | 4 | 3 | |
| RN | 135.646 | 131.345 | 144.761 | 9.727 | 9.371 | 8.531 | 7,17% | 7,13% | 5,89% | 6,71% | 94.971 | 65,65% | 70 | 66 | 4 | |
| GR | 106.927 | 105.320 | 106.231 | 7.094 | 6.672 | 6.051 | 6,63% | 6,33% | 5,70% | 6,22% | 71.030 | 66,90% | 51 | 44 | 7 | |
| FC | 162.191 | 152.107 | 146.027 | 9.822 | 9.198 | 7.635 | 6,06% | 6,05% | 5,23% | 5,79% | 99.023 | 67,87% | 34 | 24 | 10 | |
| RO | 113.605 | 112.593 | 117.054 | 5.202 | 5.094 | 4.464 | 4,58% | 4,52% | 3,81% | 4,30% | 82.077 | 70,19% | 12 | 1 | 11 | |
| MT | 80.813 | 76.635 | 83.216 | 5.555 | 5.081 | 4.228 | 6,87% | 6,63% | 5,08% | 6,18% | 55.482 | 66,78% | 53 | 42 | 11 | |
| PD | 397.292 | 390.589 | 398.417 | 23.621 | 22.920 | 20.181 | 5,95% | 5,87% | 5,07% | 5,62% | 270.735 | 68,01% | 30 | 18 | 12 | |
| IM | 96.029 | 94.324 | 94.206 | 6.749 | 6.636 | 5.517 | 7,03% | 7,04% | 5,86% | 6,64% | 61.328 | 65,20% | 78 | 64 | 14 | |
| PZ | 154.356 | 150.007 | 158.568 | 10.110 | 9.378 | 7.940 | 6,55% | 6,25% | 5,01% | 5,92% | 106.445 | 67,18% | 47 | 31 | 16 | |
| CI | 9.042 | 6.508 | 2.061 | 681 | 488 | 156 | 7,53% | 7,50% | 7,57% | 7,52% | 1.287 | 62,43% | 105 | 89 | 16 | |
| BL | 96.095 | 95.596 | 99.355 | 4.552 | 4.727 | 4.231 | 4,74% | 4,94% | 4,26% | 4,64% | 68.123 | 68,65% | 22 | 3 | 19 | |
| MI | 1.535.364 | 1.478.293 | 1.335.042 | 123.444 | 115.433 | 89.212 | 8,04% | 7,81% | 6,68% | 7,54% | 798.649 | 59,89% | 110 | 90 | 20 | |
| SO | 75.708 | 74.679 | 80.359 | 4.053 | 3.920 | 3.692 | 5,35% | 5,25% | 4,59% | 5,06% | 54.879 | 68,35% | 28 | 7 | 21 | |
| CS | 301.167 | 290.647 | 309.257 | 19.944 | 18.188 | 14.764 | 6,62% | 6,26% | 4,77% | 5,87% | 206.835 | 66,94% | 50 | 27 | 23 | |
| PR | 188.343 | 184.369 | 186.834 | 12.666 | 12.706 | 11.071 | 6,72% | 6,89% | 5,93% | 6,51% | 121.010 | 64,88% | 82 | 57 | 25 | |
| UD | 241.493 | 242.602 | 248.890 | 12.253 | 11.814 | 11.004 | 5,07% | 4,87% | 4,42% | 4,78% | 169.147 | 68,00% | 31 | 5 | 26 | |
| AQ | 142.402 | 140.136 | 146.123 | 10.879 | 10.632 | 8.949 | 7,64% | 7,59% | 6,12% | 7,11% | 91.776 | 62,88% | 100 | 74 | 26 | |
| VE | 315.953 | 312.483 | 313.468 | 18.029 | 17.397 | 15.019 | 5,71% | 5,57% | 4,79% | 5,36% | 211.992 | 67,68% | 38 | 11 | 27 | |
| MO | 313.585 | 309.130 | 310.449 | 21.380 | 21.209 | 18.792 | 6,82% | 6,86% | 6,05% | 6,58% | 199.849 | 64,46% | 87 | 59 | 28 | |
| VA | 387.126 | 381.500 | 408.068 | 27.450 | 26.695 | 24.599 | 7,09% | 7,00% | 6,03% | 6,69% | 259.271 | 63,62% | 93 | 65 | 28 | |
| CO | 255.200 | 250.244 | 259.127 | 18.590 | 18.028 | 16.623 | 7,28% | 7,20% | 6,41% | 6,96% | 162.764 | 62,87% | 101 | 72 | 29 | |
| VC | 86.407 | 84.151 | 83.707 | 4.852 | 4.793 | 4.092 | 5,62% | 5,70% | 4,89% | 5,40% | 56.230 | 67,36% | 44 | 14 | 30 | |
| RE | 226.538 | 222.226 | 227.417 | 14.730 | 14.425 | 12.513 | 6,50% | 6,49% | 5,50% | 6,16% | 149.021 | 65,61% | 71 | 41 | 30 | |
| SI | 133.098 | 133.120 | 134.821 | 8.264 | 8.594 | 7.361 | 6,21% | 6,46% | 5,46% | 6,04% | 88.709 | 65,89% | 67 | 35 | 32 | |
| AL | 207.318 | 203.428 | 203.555 | 14.212 | 13.670 | 11.890 | 6,86% | 6,72% | 5,84% | 6,47% | 131.369 | 64,59% | 86 | 54 | 32 | |
| IS | 41.128 | 40.966 | 41.663 | 2.702 | 2.578 | 2.299 | 6,57% | 6,29% | 5,52% | 6,12% | 27.201 | 65,40% | 74 | 39 | 35 | |
| VR | 394.936 | 388.697 | 396.185 | 23.434 | 22.590 | 20.336 | 5,93% | 5,81% | 5,13% | 5,62% | 264.251 | 66,75% | 55 | 19 | 36 | |
| CB | 105.352 | 103.426 | 105.365 | 6.893 | 6.487 | 5.379 | 6,54% | 6,27% | 5,11% | 5,97% | 69.189 | 65,72% | 69 | 33 | 36 | |
| VT | 151.537 | 149.602 | 152.518 | 9.950 | 10.115 | 8.866 | 6,57% | 6,76% | 5,81% | 6,38% | 97.932 | 64,26% | 88 | 52 | 36 | |
| CN | 297.776 | 292.203 | 291.043 | 18.597 | 18.163 | 15.266 | 6,25% | 6,22% | 5,25% | 5,91% | 191.859 | 66,00% | 65 | 28 | 37 | |
| VB | 71.116 | 71.776 | 71.978 | 4.320 | 4.202 | 3.625 | 6,07% | 5,85% | 5,04% | 5,65% | 47.691 | 66,39% | 59 | 20 | 39 | |
| VI | 397.710 | 393.117 | 398.821 | 22.257 | 22.228 | 19.398 | 5,60% | 5,65% | 4,86% | 5,37% | 266.305 | 66,87% | 52 | 12 | 40 | |
| PV | 236.099 | 232.007 | 236.088 | 15.707 | 15.125 | 13.530 | 6,65% | 6,52% | 5,73% | 6,30% | 151.171 | 64,09% | 89 | 48 | 41 | |
| PC | 123.805 | 123.269 | 127.047 | 7.630 | 7.615 | 6.915 | 6,16% | 6,18% | 5,44% | 5,92% | 83.202 | 65,55% | 72 | 30 | 42 | |
| AT | 105.505 | 102.779 | 101.323 | 7.251 | 6.932 | 5.691 | 6,87% | 6,74% | 5,62% | 6,42% | 64.205 | 63,43% | 95 | 53 | 42 | |
| LC | 152.304 | 149.009 | 155.353 | 9.926 | 9.736 | 8.565 | 6,52% | 6,53% | 5,51% | 6,18% | 99.142 | 63,87% | 90 | 43 | 47 | |
| MB | | 24.034 | 203.395 | | 1.592 | 13.486 | | 6,62% | 6,63% | 6,63% | 122.827 | 60,42% | 109 | 62 | 47 | |
| TV | 383.540 | 383.022 | 397.527 | 22.021 | 21.328 | 19.406 | 5,74% | 5,57% | 4,88% | 5,39% | 263.440 | 66,31% | 61 | 13 | 48 | |
| OR | 69.451 | 68.970 | 71.225 | 4.205 | 3.874 | 3.294 | 6,05% | 5,62% | 4,62% | 5,42% | 46.996 | 66,06% | 64 | 15 | 49 | |
| TS | 58.521 | 57.497 | 56.777 | 3.781 | 3.527 | 2.993 | 6,46% | 6,13% | 5,27% | 5,96% | 36.745 | 64,82% | 83 | 32 | 51 | |
| AO | 71.596 | 69.272 | 67.896 | 4.508 | 4.088 | 3.481 | 6,30% | 5,90% | 5,13% | 5,78% | 44.159 | 65,18% | 79 | 23 | 56 | |
| BS | 535.425 | 533.325 | 552.083 | 35.213 | 35.067 | 31.200 | 6,58% | 6,58% | 5,65% | 6,26% | 339.624 | 61,57% | 108 | 46 | 62 | |
| NO | 175.375 | 172.650 | 171.925 | 11.053 | 10.645 | 9.036 | 6,30% | 6,17% | 5,26% | 5,91% | 109.061 | 63,56% | 94 | 29 | 65 | |
| PN | 140.834 | 140.755 | 146.245 | 6.796 | 6.837 | 5.999 | 4,83% | 4,86% | 4,10% | 4,59% | 96.128 | 65,78% | 68 | 2 | 66 | |
| BC | 431.679 | 427.517 | 466.674 | 27.593 | 27.527 | 25.271 | 6,39% | 6,38% | 5,42% | 6,04% | 291.473 | 62,55% | 103 | 36 | 67 | |
| CR | 157.486 | 155.960 | 157.779 | 9.081 | 8.914 | 7.869 | 5,77% | 5,72% | 4,99% | 5,49% | 102.067 | 64,76% | 84 | 16 | 68 | |
| BT | | 11.770 | 64.219 | | 886 | 3.736 | | 7,53% | 5,82% | 6,08% | 40.003 | 62,30% | 107 | 37 | 70 | |
| MN | 171.036 | 169.044 | 174.302 | 9.175 | 9.086 | 8.170 | 5,36% | 5,37% | 4,69% | 5,14% | 113.507 | 65,18% | 80 | 8 | 72 | |
| OT | 59.352 | 58.118 | 61.340 | 3.863 | 3.706 | 3.135 | 6,51% | 6,38% | 5,11% | 5,99% | 38.232 | 62,38% | 106 | 34 | 72 | |
| TN | 218.087 | 227.118 | 227.719 | 11.446 | 12.781 | 10.778 | 5,25% | 5,63% | 4,73% | 5,20% | 147.060 | 64,62% | 85 | 10 | 75 | |
| LO | 90.703 | 89.992 | 91.959 | 5.499 | 5.324 | 4.722 | 6,06% | 5,92% | 5,13% | 5,70% | 57.396 | 62,46% | 104 | 21 | 83 | |
| BZ | 168.982 | 172.230 | 206.792 | 9.142 | 9.591 | 9.748 | 5,41% | 5,57% | 4,71% | 5,20% | 130.747 | 63,26% | 96 | 9 | 87 | |
| Italia | | | | | | | | | | | | 7,07% | | | | 66,15% |

