



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE ENERO 2016

COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS **TOTALES (LOCAL Y EXTERIOR)** SEGÚN RAMOS

Ramos de Seguros <b>TOTAL</b>		ACUMULADO PRIMAS				ACUMULADO SINIESTROS				POLIZAS VIGENTES			
		2016	2015	VARIACIÓN		2016	2015	VARIACIÓN		ENERO		VARIACIÓN	
				Absoluta	Porcentual			Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	<b>Vida Individual</b>	12,225,043.56	11,092,457.59	1,132,585.97	10.2%	2,013,806.65	4,903,742.60	(2,889,935.95)	-58.9%	199,808	185,968	13,840	7.4%
2	- Primer año	2,566,634.92	2,010,289.04	556,345.88	27.7%	1,588,141.03	366,204.08	1,221,936.95	333.7%	50,670	30,542	20,128	65.9%
3	- Renovación	9,658,408.64	9,082,168.55	576,240.09	6.3%	425,665.62	4,537,538.52	(4,111,872.90)	-90.6%	149,138	155,426	(6,288)	-4.0%
4	<b>Accidentes Personales</b>	1,687,840.94	1,313,813.54	374,027.40	28.5%	492,095.88	411,013.59	81,082.29	19.7%	72,383	59,737	12,646	21.2%
5	- Individual	890,860.02	513,612.98	377,247.04	73.4%	130,999.51	218,710.33	(87,710.82)	-40.1%	52,079	-	52,079	0.0%
6	- Grupo	796,980.92	800,200.56	(3,219.64)	-0.4%	361,096.37	192,303.26	168,793.11	87.8%	20,304	-	20,304	0.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	21,459,820.27	19,796,152.25	1,663,668.02	8.4%	14,060,646.94	13,104,436.71	956,210.23	7.3%	66,822	51,561	15,261	29.6%
9	- Individual	8,616,346.14	8,721,209.74	(104,863.60)	-1.2%	5,587,867.50	5,035,856.70	552,010.80	11.0%	61,577	-	61,577	0.0%
10	- Grupo	12,843,474.13	11,074,942.51	1,768,531.62	16.0%	8,472,779.44	8,068,580.01	404,199.43	5.0%	5,245	-	5,245	0.0%
11	<b>Colectivos de Vida</b>	14,702,951.55	14,665,615.98	37,335.57	0.3%	3,803,533.33	7,028,026.96	(3,224,493.63)	-45.9%	20,356	18,016	2,340	13.0%
12	<b>Incendio y Líneas Aliadas (*)</b>	15,272,518.57	9,413,194.78	5,859,323.79	62.2%	1,469,848.28	9,239,701.68	(7,769,853.40)	-84.1%	200,749	200,070	679	0.3%
13	- Residencial	4,975,317.52	4,752,700.09	222,617.43	4.7%	1,185,179.33	4,488,684.54	(3,303,505.21)	-73.6%	157,497	-	157,497	0.0%
14	- Comercial	9,884,529.31	4,394,088.57	5,490,440.74	125.0%	270,448.57	4,729,727.70	(4,459,279.13)	-94.3%	42,832	-	42,832	0.0%
15	- Industrial	412,671.74	266,406.12	146,265.62	54.9%	14,220.38	21,289.44	(7,069.06)	-33.2%	420	-	420	0.0%
16	<b>Vida Industrial</b>	4,286.74	-	4,286.74	0.0%	-	-	-	0.0%	490	-	490	0.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	511,330.65	549,194.97	(37,864.32)	-6.9%	361,843.08	43,861.58	317,981.50	725.0%	22,310	19,334	2,976	15.4%
21	- Residencial	292,991.05	287,515.50	5,475.55	1.9%	46,051.22	81,526.10	(35,474.88)	-43.5%	16,733	14,879	1,854	12.5%
22	- Comercial e Industrial	218,339.60	261,679.47	(43,339.87)	-16.6%	315,791.86	(37,664.52)	353,456.38	0.0%	5,577	4,455	1,122	25.2%
23	<b>Transporte de Carga</b>	1,895,901.02	2,373,441.82	(477,540.80)	-20.1%	1,154,852.38	465,148.16	689,704.22	148.3%	29,068	26,417	2,651	10.0%
24	- Terrestre	1,483,237.40	1,626,864.16	(143,626.76)	-8.8%	1,050,813.24	307,337.11	743,476.13	241.9%	21,579	-	21,579	0.0%
25	- Marítimo	411,722.30	745,701.60	(333,979.30)	-44.8%	104,039.14	157,811.05	(53,771.91)	-34.1%	7,476	-	7,476	0.0%
26	- Aéreo	941.32	876.05	65.27	7.5%	-	-	-	0.0%	13	-	13	0.0%
27	<b>Casco</b>	2,204,793.95	1,348,531.31	856,262.64	63.5%	225,366.51	464,837.84	(239,471.33)	-51.5%	1,214	1,004	210	20.9%
28	- Marítimo	1,480,276.65	859,291.40	620,985.25	72.3%	216,072.98	177,811.50	38,261.48	21.5%	968	780	188	24.1%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE ENERO 2016

COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS **TOTALES (LOCAL Y EXTERIOR)** SEGÚN RAMOS

Ramos de Seguros <b>TOTAL</b>		ACUMULADO PRIMAS				ACUMULADO SINIESTROS				POLIZAS VIGENTES			
		2016	2015	VARIACIÓN		2016	2015	VARIACIÓN		ENERO		VARIACIÓN	
				Absoluta	Porcentual			Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
29	- Aéreo	724,517.30	489,239.91	235,277.39	48.1%	9,293.53	287,026.34	(277,732.81)	-96.8%	246	224	22	9.8%
30	<b>Automóvil</b>	23,839,383.46	23,527,850.58	311,532.88	1.3%	12,979,441.17	15,262,460.27	(2,283,019.10)	-15.0%	618,912	490,760	128,152	26.1%
31	<b>Ramos Técnicos</b>	2,411,895.70	1,794,627.39	617,268.31	34.4%	690,303.07	528,073.40	162,229.67	30.7%	10,769	17,082	(6,313)	-37.0%
32	- TRC - TRM	1,283,480.00	1,298,616.96	(15,136.96)	-1.2%	233,079.34	73,134.08	159,945.26	218.7%	2,062	-	2,062	0.0%
33	- Equipo Eléctrico	393,420.92	130,843.25	262,577.67	200.7%	78,168.97	117,298.97	(39,130.00)	-33.4%	3,848	-	3,848	0.0%
34	- Caldera y Maquinaria	32,614.45	12,606.89	20,007.56	158.7%	-	-	-	0.0%	612	-	612	0.0%
35	- Rotura de Maquinaria	108,196.26	28,640.38	79,555.88	277.8%	27,027.37	76,883.36	(49,855.99)	-64.8%	1,309	-	1,309	0.0%
36	- Equipo Pesado	594,125.56	323,897.76	270,227.80	83.4%	352,027.39	260,756.99	91,270.40	35.0%	2,931	-	2,931	0.0%
37	- Vidrios	58.51	22.15	36.36	164.2%	-	-	-	0.0%	7	-	7	0.0%
38	<b>Riesgos Diversos</b>	25,079,367.83	28,740,935.83	(3,661,568.00)	-12.7%	1,169,969.90	2,550,574.75	(1,380,604.85)	-54.1%	30,276	26,883	3,393	12.6%
39	- Responsabilidad Civil	10,176,457.48	9,115,558.66	1,060,898.82	11.6%	450,304.60	110,538.99	339,765.61	307.4%	19,707	16,252	3,455	21.3%
40	- Robo	754,247.74	1,598,612.15	(844,364.41)	-52.8%	116,116.87	195,340.83	(79,223.96)	-40.6%	3,873	3,570	303	8.5%
41	- Fidelidad y DDD	2,535,186.15	342,924.86	2,192,261.29	639.3%	128,104.42	86,177.72	41,926.70	48.7%	1,271	977	294	30.1%
42	- BBB	88,114.47	266,376.95	(178,262.48)	-66.9%	465.47	-	465.47	0.0%	32	39	(7)	-17.9%
43	- Otros	11,525,361.99	17,417,463.21	(5,892,101.22)	-33.8%	474,978.54	2,158,517.21	(1,683,538.67)	-78.0%	5,393	6,045	(652)	-10.8%
44	<b>Títulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	<b>Fianzas</b>	12,208,902.21	8,598,186.04	3,610,716.17	42.0%	3,811,664.30	3,770,956.51	40,707.79	1.1%	49,583	35,243	14,340	40.7%
46	- Oferta y Cumplimiento	8,435,461.47	4,685,680.37	3,749,781.10	80.0%	27,214.21	2,694,541.57	(2,667,327.36)	-99.0%	18,940	-	18,940	0.0%
47	- Otras	3,773,440.74	3,912,505.67	(139,064.93)	-3.6%	3,784,450.09	1,076,414.94	2,708,035.15	251.6%	30,643	-	30,643	0.0%
48	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>133,504,036.45</b>	<b>123,214,002.08</b>	<b>10,290,034.37</b>	<b>8.4%</b>	<b>42,233,371.49</b>	<b>57,772,834.05</b>	<b>(15,539,462.56)</b>	<b>-26.9%</b>	<b>1,322,740</b>	<b>1,132,075</b>	<b>190,665</b>	<b>16.8%</b>

<b>Vida</b>	<b>50,075,656.32</b>	<b>46,868,039.36</b>	<b>3,207,616.96</b>	<b>6.8%</b>	<b>20,370,082.80</b>	<b>25,447,219.86</b>	<b>(5,077,137.06)</b>	<b>-20.0%</b>	<b>359,369</b>	<b>315,282</b>	<b>44,087</b>	<b>14.0%</b>
<b>General</b>	<b>83,428,380.13</b>	<b>76,345,962.72</b>	<b>7,082,417.41</b>	<b>9.3%</b>	<b>21,863,288.69</b>	<b>32,325,614.19</b>	<b>(10,462,325.50)</b>	<b>-32.4%</b>	<b>963,371</b>	<b>816,793</b>	<b>146,578</b>	<b>17.9%</b>

<b>Totales</b>	<b>133,504,036.45</b>	<b>123,214,002.08</b>	<b>10,290,034.37</b>	<b>8.4%</b>	<b>42,233,371.49</b>	<b>57,772,834.05</b>	<b>(15,539,462.56)</b>	<b>-26.9%</b>	<b>1,322,740</b>	<b>1,132,075</b>	<b>190,665</b>	<b>16.8%</b>
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## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2016 (Cifras en Balboas)

### COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	<b>Vida Individual</b>	12,225,043.56	11,092,457.59	1,132,585.97	10.2%	2,013,806.65	4,903,742.60	(2,889,935.95)	-58.9%	199,808	185,968	13,840	7.4%
2	- Primer año	2,566,634.92	2,010,289.04	556,345.88	27.7%	1,588,141.03	366,204.08	1,221,936.95	333.7%	50,670	30,542	20,128	65.9%
3	- Renovación	9,658,408.64	9,082,168.55	576,240.09	6.3%	425,665.62	4,537,538.52	(4,111,872.90)	-90.6%	149,138	155,426	(6,288)	-4.0%
4	<b>Accidentes Personales</b>	1,687,840.94	1,313,813.54	374,027.40	28.5%	492,095.88	411,013.59	81,082.29	19.7%	72,383	59,737	12,646	21.2%
5	- Individual	890,860.02	513,612.98	377,247.04	73.4%	130,999.51	218,710.33	(87,710.82)	-40.1%	52,079	-	52,079	0.0%
6	- Grupo	796,980.92	800,200.56	(3,219.64)	-0.4%	361,096.37	192,303.26	168,793.11	87.8%	20,304	-	20,304	0.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	21,459,820.27	19,796,152.25	1,663,668.02	8.4%	14,060,646.94	13,104,436.71	956,210.23	7.3%	66,822	51,561	15,261	29.6%
9	- Individual	8,616,346.14	8,721,209.74	(104,863.60)	-1.2%	5,587,867.50	5,035,856.70	552,010.80	11.0%	61,577	-	61,577	0.0%
10	- Grupo	12,843,474.13	11,074,942.51	1,768,531.62	16.0%	8,472,779.44	8,068,580.01	404,199.43	5.0%	5,245	-	5,245	0.0%
11	<b>Colectivos de Vida</b>	14,702,951.55	14,665,615.98	37,335.57	0.3%	3,803,533.33	7,028,026.96	(3,224,493.63)	-45.9%	20,356	18,016	2,340	13.0%
12	<b>Incendio y Líneas Aliadas (*)</b>	15,272,518.57	9,413,194.78	5,859,323.79	62.2%	1,469,848.28	9,239,701.68	(7,769,853.40)	-84.1%	200,749	200,070	679	0.3%
13	- Residencial	4,975,317.52	4,752,700.09	222,617.43	4.7%	1,185,179.33	4,488,684.54	(3,303,505.21)	-73.6%	157,497	-	157,497	0.0%
14	- Comercial	9,884,529.31	4,394,088.57	5,490,440.74	125.0%	270,448.57	4,729,727.70	(4,459,279.13)	-94.3%	42,832	-	42,832	0.0%
15	- Industrial	412,671.74	266,406.12	146,265.62	54.9%	14,220.38	21,289.44	(7,069.06)	-33.2%	420	-	420	0.0%
16	Vida Industrial	4,286.74	-	4,286.74	0.0%	-	-	-	0.0%	490	-	490	0.0%
17	A anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	511,330.65	549,194.97	(37,864.32)	-6.9%	361,843.08	43,861.58	317,981.50	725.0%	22,310	19,334	2,976	15.4%
21	- Residencial	292,991.05	287,515.50	5,475.55	1.9%	46,051.22	81,526.10	(35,474.88)	-43.5%	16,733	14,879	1,854	12.5%
22	- Comercial e Industrial	218,339.60	261,679.47	(43,339.87)	-16.6%	315,791.86	(37,664.52)	353,456.38	0.0%	5,577	4,455	1,122	25.2%
23	<b>Transporte de Carga</b>	1,895,901.02	2,373,441.82	(477,540.80)	-20.1%	1,154,852.38	465,148.16	689,704.22	148.3%	29,068	26,417	2,651	10.0%
24	- Terrestre	1,483,237.40	1,626,864.16	(143,626.76)	-8.8%	1,050,813.24	307,337.11	743,476.13	241.9%	21,579	-	21,579	0.0%
25	- Marítimo	411,722.30	745,701.60	(333,979.30)	-44.8%	104,039.14	157,811.05	(53,771.91)	-34.1%	7,476	-	7,476	0.0%
26	- Aéreo	941.32	876.05	65.27	7.5%	-	-	-	0.0%	13	-	13	0.0%
27	<b>Casco</b>	2,204,793.95	1,348,531.31	856,262.64	63.5%	225,366.51	464,837.84	(239,471.33)	-51.5%	1,214	1,004	210	20.9%
28	- Marítimo	1,480,276.65	859,291.40	620,985.25	72.3%	216,072.98	177,811.50	38,261.48	21.5%	968	780	188	24.1%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2016 (Cifras en Balboas)

COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS **TOTAL (LOCAL Y EXTERIOR)** SEGÚN RAMOS

Ramos de Seguros <b>TOTAL</b>		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
29	- Aéreo	724,517.30	489,239.91	235,277.39	48.1%	9,293.53	287,026.34	(277,732.81)	-96.8%	246	224	22	9.8%
30	<b>Automóvil</b>	23,839,383.46	23,527,850.58	311,532.88	1.3%	12,979,441.17	15,262,460.27	(2,283,019.10)	-15.0%	618,912	490,760	128,152	26.1%
31	<b>Ramos Técnicos</b>	2,411,895.70	1,794,627.39	617,268.31	34.4%	690,303.07	528,073.40	162,229.67	30.7%	10,769	17,082	(6,313)	-37.0%
32	- TRC - TRM	1,283,480.00	1,298,616.96	(15,136.96)	-1.2%	233,079.34	73,134.08	159,945.26	218.7%	2,062	-	2,062	0.0%
33	- Equipo Electrónico	393,420.92	130,843.25	262,577.67	200.7%	78,168.97	117,298.97	(39,130.00)	-33.4%	3,848	-	3,848	0.0%
34	- Caldera y Maquinaria	32,614.45	12,606.89	20,007.56	158.7%	-	-	-	0.0%	612	-	612	0.0%
35	- Rotura de Maquinaria	108,196.26	28,640.38	79,555.88	277.8%	27,027.37	76,883.36	(49,855.99)	-64.8%	1,309	-	1,309	0.0%
36	- Equipo Pesado	594,125.56	323,897.76	270,227.80	83.4%	352,027.39	260,756.99	91,270.40	35.0%	2,931	-	2,931	0.0%
37	- Vidrios	58.51	22.15	36.36	164.2%	-	-	-	0.0%	7	-	7	0.0%
38	<b>Riesgos Diversos</b>	25,079,367.83	28,740,935.83	(3,661,568.00)	-12.7%	1,169,969.90	2,550,574.75	(1,380,604.85)	-54.1%	30,276	26,883	3,393	12.6%
39	- Responsabilidad Civil	10,176,457.48	9,115,558.66	1,060,898.82	11.6%	450,304.60	110,538.99	339,765.61	307.4%	19,707	16,252	3,455	21.3%
40	- Robo	754,247.74	1,598,612.15	(844,364.41)	-52.8%	116,116.87	195,340.83	(79,223.96)	-40.6%	3,873	3,570	303	8.5%
41	- Fidelidad y DDD	2,535,186.15	342,924.86	2,192,261.29	639.3%	128,104.42	86,177.72	41,926.70	48.7%	1,271	977	294	30.1%
42	- BBB	88,114.47	266,376.95	(178,262.48)	-66.9%	465.47	-	465.47	0.0%	32	39	(7)	-17.9%
43	- Otros	11,525,361.99	17,417,463.21	(5,892,101.22)	-33.8%	474,978.54	2,158,517.21	(1,683,538.67)	-78.0%	5,393	6,045	(652)	-10.8%
44	<b>Títulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	<b>Fianzas</b>	12,208,902.21	8,598,186.04	3,610,716.17	42.0%	3,811,664.30	3,770,956.51	40,707.79	1.1%	49,583	35,243	14,340	40.7%
46	- Oferta y Cumplimiento	8,435,461.47	4,685,680.37	3,749,781.10	80.0%	27,214.21	2,694,541.57	(2,667,327.36)	-99.0%	18,940	-	18,940	0.0%
47	- Otras	3,773,440.74	3,912,505.67	(139,064.93)	-3.6%	3,784,450.09	1,076,414.94	2,708,035.15	251.6%	30,643	-	30,643	0.0%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>133,504,036.45</b>	<b>123,214,002.08</b>	<b>10,290,034.37</b>	<b>8.4%</b>	<b>42,233,371.49</b>	<b>57,772,834.05</b>	<b>(15,539,462.56)</b>	<b>-26.9%</b>	<b>1,322,740</b>	<b>1,132,075</b>	<b>190,665</b>	<b>16.8%</b>

<b>Vida</b>	<b>50,075,656.32</b>	<b>46,868,039.36</b>	<b>3,207,616.96</b>	<b>6.8%</b>	<b>20,370,082.80</b>	<b>25,447,219.86</b>	<b>(5,077,137.06)</b>	<b>-20.0%</b>	<b>359,369</b>	<b>315,282</b>	<b>44,087</b>	<b>14.0%</b>
<b>General</b>	<b>83,428,380.13</b>	<b>76,345,962.72</b>	<b>7,082,417.41</b>	<b>9.3%</b>	<b>21,863,288.69</b>	<b>32,325,614.19</b>	<b>(10,462,325.50)</b>	<b>-32.4%</b>	<b>963,371</b>	<b>816,793</b>	<b>146,578</b>	<b>17.9%</b>

<b>Totales</b>	<b>133,504,036.45</b>	<b>123,214,002.08</b>	<b>10,290,034.37</b>	<b>8.4%</b>	<b>42,233,371.49</b>	<b>57,772,834.05</b>	<b>(15,539,462.56)</b>	<b>-26.9%</b>	<b>1,322,740</b>	<b>1,132,075</b>	<b>190,665</b>	<b>16.8%</b>
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**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL MES DE ENERO 2016**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
1	<b>Vida Individual</b>	0.16	0.44	-62.7%
2	- Primer año	0.62	0.18	239.7%
3	- Renovación	0.04	0.50	-91.2%
4	<b>Accidentes Personales</b>	0.29	0.31	-6.8%
5	- Individual	0.15	0.43	-65.5%
6	- Grupo	0.45	0.24	88.5%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.66	0.66	-1.0%
9	- Individual	0.65	0.58	12.3%
10	- Grupo	0.66	0.73	-9.5%
11	<b>Colectivos de Vida</b>	0.26	0.48	-46.0%
12	<b>Incendio y Líneas Aliadas (*)</b>	0.10	0.98	-90.2%
13	- Residencial	0.24	0.94	-74.8%
14	- Comercial	0.03	1.08	-97.5%
15	- Industrial	0.03	0.08	-56.9%
16	<b>Vida Industrial</b>	0.00	0.00	0.0%
17	<b>Anualidades</b>	0.00	0.00	0.0%
18	<b>Rentas Vitalicias</b>	0.00	0.00	0.0%
19	<b>Pérdida de Ingresos</b>	0.00	0.00	0.0%
20	<b>Multiriesgo</b>	0.71	0.08	786.1%
21	- Residencial	0.16	0.28	-44.6%
22	- Comercial e Industrial	1.45	-0.14	1104.9%
23	<b>Transporte de Carga</b>	0.61	0.20	210.8%
24	- Terrestre	0.71	0.19	275.0%
25	- Marítimo	0.25	0.21	19.4%
26	- Aéreo	0.00	0.00	0.0%
27	<b>Casco</b>	0.10	0.34	-70.3%
28	- Marítimo	0.15	0.21	-29.5%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL MES DE ENERO 2016**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
29	- Aéreo	0.01	0.59	-97.8%
30	<b>Automóvil</b>	0.54	0.65	-16.1%
31	<b>Ramos Técnicos</b>	0.29	0.29	-2.7%
32	- TRC - TRM	0.18	0.06	222.5%
33	- Equipo Eléctrico	0.20	0.90	-77.8%
34	- Caldera y Maquinaria	0.00	0.00	0.0%
35	- Rotura de Maquinaria	0.25	2.68	-90.7%
36	- Equipo Pesado	0.59	0.81	-26.4%
37	- Vidrios	0.00	0.00	0.0%
38	<b>Riesgos Diversos</b>	0.05	0.09	-47.4%
39	- Responsabilidad Civil	0.04	0.01	264.9%
40	- Robo	0.15	0.12	26.0%
41	- Fidelidad y DDD	0.05	0.25	-79.9%
42	- BBB	0.01	0.00	0.0%
43	- Otros	0.04	0.12	-66.7%
44	<b>Titulos de Propiedad</b>	0.00	0.00	0.0%
45	<b>Fianzas</b>	0.31	0.44	-28.8%
46	- Oferta y Cumplimiento	0.00	0.58	-99.4%
47	- Otras	1.00	0.28	264.5%
<b>48</b>	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>0.32</b>	<b>0.47</b>	<b>-32.5%</b>
<b>Vida</b>		<b>1.37</b>	<b>1.90</b>	<b>-27.7%</b>
<b>General</b>		<b>2.70</b>	<b>3.07</b>	<b>-12.0%</b>
<b>Totales</b>		<b>4.07</b>	<b>4.97</b>	<b>-18.0%</b>