



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE SEPTIEMBRE 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		SEPTIEMBRE		VARIACIÓN	
				Absoluta	Porcentual			Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	<b>Vida Individual</b>	118,379,743.14	114,401,743.20	3,977,999.94	3.5%	24,881,817.42	23,450,301.60	1,431,515.82	6.1%	213,068	191,346	21,722	11.4%
2	- Primer año	22,352,717.07	25,963,154.69	(3,610,437.62)	-13.9%	14,985,993.38	4,998,504.52	9,987,488.86	199.8%	70,845	30,379	40,466	133.2%
3	- Renovación	96,027,026.07	88,438,588.51	7,588,437.56	8.6%	9,895,824.04	18,451,797.08	(8,555,973.04)	-46.4%	142,223	160,967	(18,744)	-11.6%
4	<b>Accidentes Personales</b>	20,786,097.60	14,402,289.96	6,383,807.65	44.3%	3,730,921.33	5,774,768.75	(2,043,847.42)	-35.4%	90,327	67,746	22,581	33.3%
5	- Individual	9,047,865.14	5,673,775.81	3,374,089.33	59.5%	1,369,199.21	3,221,777.88	(1,852,578.67)	-57.5%	58,470	53,366	5,104	9.6%
6	- Grupo	11,738,232.46	8,728,514.14	3,009,718.32	34.5%	2,361,722.12	2,552,990.87	(191,268.75)	-7.5%	31,857	14,380	17,477	121.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	193,553,394.76	173,913,046.99	19,640,347.77	11.3%	146,744,203.74	137,135,708.46	9,608,495.28	7.0%	74,134	61,147	12,987	21.2%
9	- Individual	85,862,207.15	76,771,546.83	9,090,660.32	11.8%	58,869,565.16	53,610,156.10	5,259,409.06	9.8%	66,754	55,476	11,278	20.3%
10	- Grupo	107,691,187.61	97,141,500.16	10,549,687.45	10.9%	87,874,638.58	83,525,552.36	4,349,086.22	5.2%	7,380	5,671	1,709	30.1%
11	<b>Colectivos de Vida</b>	135,879,236.57	124,265,345.52	11,613,891.05	9.3%	42,248,029.14	42,504,461.76	(256,432.62)	-0.6%	58,655	21,684	36,971	170.5%
12	<b>Incendio y Líneas Aliadas (*)</b>	86,434,244.41	80,993,122.25	5,441,122.16	6.7%	14,191,751.99	31,077,469.73	(16,885,717.74)	-54.3%	222,076	194,262	27,814	14.3%
13	- Residencial	42,743,345.77	39,715,620.12	3,027,725.65	7.6%	7,734,643.55	13,741,461.11	(6,006,817.56)	-43.7%	171,597	151,793	19,804	13.0%
14	- Comercial	42,090,694.15	38,746,236.18	3,344,457.97	8.6%	6,232,679.78	17,285,081.33	(11,052,401.55)	-63.9%	50,215	41,603	8,612	20.7%
15	- Industrial	1,600,204.49	2,531,265.95	(931,061.46)	-36.8%	224,428.66	50,927.29	173,501.37	340.7%	264	866	(602)	-69.5%
16	<b>Vida Industrial</b>	19,388.38	13,712.52	5,675.86	41.4%	(20,000.00)	55,000.00	(75,000.00)	-136.4%	265	315	(50)	-15.9%
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>	5,417,105.55	5,029,807.32	387,298.23	7.7%	2,022,025.25	3,440,448.34	(1,418,423.09)	-41.2%	23,257	20,280	2,977	14.7%
21	- Residencial	2,430,777.37	2,197,406.75	233,370.62	10.6%	678,837.51	631,143.73	47,693.78	7.6%	17,749	15,166	2,583	17.0%
22	- Comercial e Industrial	2,986,328.18	2,832,400.67	153,927.51	5.4%	1,343,187.74	2,809,304.61	(1,466,116.87)	-52.2%	5,508	5,114	394	7.7%
23	<b>Transporte de Carga</b>	16,789,082.31	18,678,247.92	(1,889,165.61)	-10.1%	5,146,111.49	3,475,306.32	1,670,805.17	48.1%	31,145	27,348	3,797	13.9%
24	- Terrestre	14,134,359.66	12,210,726.24	1,923,633.42	15.8%	4,757,309.23	2,127,670.25	2,629,638.98	123.6%	22,573	4,058	18,515	456.3%
25	- Marítimo	2,646,561.16	6,393,524.14	(3,746,962.98)	-58.6%	388,146.71	1,347,636.07	(959,489.36)	-71.2%	8,548	23,279	(14,731)	-63.3%
26	- Aéreo	8,161.49	73,997.54	(65,836.05)	-89.0%	655.55	-	655.55	0.0%	24	11	13	118.2%
27	<b>Casco</b>	20,300,714.91	23,107,885.29	(2,807,170.38)	-12.1%	3,601,617.07	9,603,001.67	(6,001,384.60)	-62.5%	1,317	1,175	142	12.1%
28	- Marítimo	8,919,632.45	8,492,773.74	426,858.71	5.0%	1,854,609.38	8,108,831.35	(6,254,221.97)	-77.1%	1,037	960	77	8.0%
29	- Aéreo	11,381,082.46	14,615,111.55	(3,234,029.09)	-22.1%	1,747,007.69	1,494,170.32	252,837.37	16.9%	280	215	65	30.2%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE SEPTIEMBRE 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		SEPTIEMBRE		VARIACIÓN		
			Absoluta	Porcentual			Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	
30 Automóvil	198,087,415.44	187,249,905.18	10,837,510.26	5.8%	130,862,340.98	110,052,416.80	20,809,924.18	18.9%	612,688	538,863	73,825	13.7%	
31 Ramos Técnicos	26,002,734.36	25,052,250.92	950,483.44	3.8%	4,154,434.46	12,488,748.44	(8,334,313.98)	-66.7%	12,207	9,047	3,160	34.9%	
32 - TRC - TRM	19,170,503.95	19,180,704.23	(10,200.28)	-0.1%	1,702,863.19	10,332,582.58	(8,629,719.39)	-83.5%	2,525	1,479	1,046	70.7%	
33 - Equipo Electrónico	1,749,593.54	1,646,566.42	103,027.12	6.3%	599,265.40	1,014,604.38	(415,338.98)	-40.9%	4,117	3,459	658	19.0%	
34 - Caldera y Maquinaria	70,452.50	146,766.92	(76,314.42)	-52.0%	-	-	-	0.0%	751	609	142	23.3%	
35 - Rotura de Maquinaria	1,787,118.01	369,805.98	1,417,312.03	383.3%	737,146.56	(108,041.09)	845,187.65	0.0%	1,420	1,014	406	40.0%	
36 - Equipo Pesado	3,223,628.42	3,707,914.41	(484,285.99)	-13.1%	1,115,159.31	1,249,602.57	(134,443.26)	-10.8%	3,384	2,479	905	36.5%	
37 - Vidrios	1,437.94	492.96	944.98	191.7%	-	-	-	0.0%	10	7	3	42.9%	
38 Riesgos Diversos	115,784,530.29	135,617,275.91	(19,832,745.62)	-14.6%	21,475,505.69	26,530,968.69	(5,055,463.00)	-19.1%	33,342	25,588	7,754	30.3%	
39 - Responsabilidad Civil	40,390,528.94	44,713,573.47	(4,323,044.53)	-9.7%	6,081,771.07	4,965,760.17	1,116,010.90	22.5%	21,160	17,499	3,661	20.9%	
40 - Robo	2,642,503.97	5,563,341.31	(2,920,837.34)	-52.5%	954,487.00	1,892,260.41	(937,773.41)	-49.6%	4,101	3,845	256	6.7%	
41 - Fidelidad y DDD	11,108,681.43	3,120,124.93	7,988,556.50	256.0%	2,168,293.94	1,368,005.03	800,288.91	58.5%	1,673	816	857	105.0%	
42 - BBB	3,346,638.25	2,672,351.61	674,286.64	25.2%	(237,137.09)	12,338.09	(249,475.18)	-2022.0%	39	33	6	18.2%	
43 - Otros	58,296,177.70	68,758,773.98	(10,462,596.28)	-15.2%	12,508,090.77	16,334,997.83	(3,826,907.06)	-23.4%	6,369	3,395	2,974	87.6%	
44 Títulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%	
45 Fianzas	86,145,726.04	113,175,105.55	(27,029,379.51)	-23.9%	25,557,106.90	30,249,851.51	(4,692,744.61)	-15.5%	63,158	37,090	26,068	70.3%	
46 - Oferta y Cumplimiento	43,098,788.12	60,633,612.72	(17,534,824.60)	-28.9%	17,844,796.81	22,086,565.64	(4,241,768.83)	-19.2%	32,313	13,352	18,961	142.0%	
47 - Otras	43,046,937.92	52,541,492.83	(9,494,554.91)	-18.1%	7,712,310.09	8,163,285.87	(450,975.78)	-5.5%	30,845	23,738	7,107	29.9%	
48 <b>TOTAL LOCAL Y EXTERIOR</b>	<b>1,023,579,413.76</b>	<b>1,015,899,738.53</b>	<b>7,679,675.24</b>	<b>0.8%</b>	<b>424,595,865.46</b>	<b>435,838,452.07</b>	<b>(11,242,586.61)</b>	<b>-2.6%</b>	<b>1,435,679</b>	<b>1,195,891</b>	<b>239,788</b>	<b>20.1%</b>	

Vida	468,598,472.07	426,982,425.67	41,616,046.41	9.7%	217,604,971.63	208,865,240.57	8,739,731.06	4.2%	436,184	341,923	94,261	27.6%
General	554,980,941.69	588,917,312.86	(33,936,371.17)	-5.8%	206,990,893.83	226,973,211.50	(19,982,317.67)	-8.8%	999,495	853,968	145,527	17.0%

<b>Totales</b>	<b>1,023,579,413.76</b>	<b>1,015,899,738.53</b>	<b>7,679,675.24</b>	<b>0.8%</b>	<b>424,595,865.46</b>	<b>435,838,452.07</b>	<b>(11,242,586.61)</b>	<b>-2.6%</b>	<b>1,435,679</b>	<b>1,195,891</b>	<b>239,788</b>	<b>20.1%</b>
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# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

SEPTIEMBRE 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			
		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	<b>Vida Individual</b>	13,781,898.66	12,802,544.51	979,354.15	7.6%	3,462,584.62	1,525,456.49	1,937,128.13	127.0%	213,068	191,346	21,722	11.4%
2	- Primer año	2,546,293.45	3,268,977.14	(722,683.69)	-22.1%	2,793,755.14	176,249.11	2,617,506.03	1485.1%	70,845	30,379	40,466	133.2%
3	- Renovación	11,235,605.21	9,533,567.37	1,702,037.84	17.9%	668,829.48	1,349,207.38	(680,377.90)	-50.4%	142,223	160,967	(18,744)	-11.6%
4	<b>Accidentes Personales</b>	1,869,376.98	1,362,022.01	507,354.97	37.3%	464,481.53	423,171.73	41,309.80	9.8%	90,327	67,746	22,581	33.3%
5	- Individual	632,644.60	468,537.53	164,107.07	35.0%	150,751.60	(46,437.97)	197,189.57	0.0%	58,470	53,366	5,104	9.6%
6	- Grupo	1,236,732.38	893,484.48	343,247.90	38.4%	313,729.93	469,609.70	(155,879.77)	-33.2%	31,857	14,380	17,477	121.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	21,653,967.27	19,167,348.63	2,486,618.64	13.0%	18,091,071.59	15,568,410.77	2,522,660.82	16.2%	74,134	61,147	12,987	21.2%
9	- Individual	9,885,347.33	8,763,271.53	1,122,075.80	12.8%	7,461,537.18	6,288,217.80	1,173,319.38	18.7%	66,754	55,476	11,278	20.3%
10	- Grupo	11,768,619.94	10,404,077.10	1,364,542.84	13.1%	10,629,534.41	9,280,192.97	1,349,341.44	14.5%	7,380	5,671	1,709	30.1%
11	<b>Colectivos de Vida</b>	15,542,738.01	13,302,894.71	2,239,843.30	16.8%	5,176,289.27	4,515,363.32	660,925.95	14.6%	58,655	21,684	36,971	170.5%
12	<b>Incendio y Líneas Aliadas (*)</b>	10,316,795.01	8,540,285.00	1,776,510.01	20.8%	3,739,892.43	1,268,465.56	2,471,426.87	194.8%	222,076	194,262	27,814	14.3%
13	- Residencial	6,663,998.78	4,544,727.92	2,119,270.86	46.6%	2,825,927.31	577,082.52	2,248,844.79	389.7%	171,597	151,793	19,804	13.0%
14	- Comercial	3,571,505.13	3,883,686.74	(312,181.61)	-8.0%	906,513.94	696,335.13	210,178.81	30.2%	50,215	41,603	8,612	20.7%
15	- Industrial	81,291.10	111,870.34	(30,579.24)	-27.3%	7,451.18	(4,952.09)	12,403.27	0.0%	264	866	(602)	-69.5%
16	<b>Vida Industrial</b>	459.85	8,685.41	(8,225.56)	-94.7%	-	-	-	0.0%	265	315	(50)	-15.9%
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>	687,839.74	563,989.74	123,850.00	22.0%	297,438.48	112,772.43	184,666.05	163.8%	23,257	20,280	2,977	14.7%
21	- Residencial	279,018.50	249,933.71	29,084.79	11.6%	73,279.33	85,926.90	(12,647.57)	-14.7%	17,749	15,166	2,583	17.0%
22	- Comercial e Industrial	408,821.24	314,056.03	94,765.21	30.2%	224,159.15	26,845.53	197,313.62	735.0%	5,508	5,114	394	7.7%
23	<b>Transporte de Carga</b>	2,293,557.73	1,948,806.20	344,751.53	17.7%	366,300.91	321,206.23	45,094.68	14.0%	31,145	27,348	3,797	13.9%
24	- Terrestre	1,924,118.00	1,247,070.06	677,047.94	54.3%	319,529.49	208,017.59	111,511.90	53.6%	22,573	4,058	18,515	456.3%
25	- Marítimo	369,275.65	632,080.41	(262,804.76)	-41.6%	46,771.42	113,188.64	(66,417.22)	-58.7%	8,548	23,279	(14,731)	-63.3%
26	- Aéreo	164.08	69,655.73	(69,491.65)	-99.8%	-	-	-	0.0%	24	11	13	118.2%
27	<b>Casco</b>	2,223,218.35	3,089,114.43	(865,896.08)	-28.0%	340,560.94	36,953.60	303,607.34	821.6%	1,317	1,175	142	12.1%
28	- Marítimo	82,111.05	1,085,167.54	(1,003,056.49)	-92.4%	340,560.94	33,853.73	306,707.21	906.0%	1,037	960	77	8.0%
29	- Aéreo	2,141,107.30	2,003,946.89	137,160.41	6.8%	-	3,099.87	(3,099.87)	-100.0%	280	215	65	30.2%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

SEPTIEMBRE 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			
		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	<b>Automóvil</b>	22,075,325.20	20,475,466.61	1,599,858.59	7.8%	15,181,662.96	11,725,274.81	3,456,388.15	29.5%	612,688	538,863	73,825	13.7%
31	<b>Ramos Técnicos</b>	2,972,420.49	6,371,821.59	(3,399,401.10)	-53.4%	180,828.93	123,476.63	57,352.30	46.4%	12,207	9,047	3,160	34.9%
32	- TRC - TRM	2,394,910.09	5,383,307.14	(2,988,397.05)	-55.5%	140,733.35	521,793.15	(381,059.80)	-73.0%	2,525	1,479	1,046	70.7%
33	- Equipo Electrónico	128,849.12	386,306.80	(257,457.68)	-66.6%	67,421.36	24,686.08	42,735.28	173.1%	4,117	3,459	658	19.0%
34	- Caldera y Maquinaria	-	21,395.04	(21,395.04)	-100.0%	-	-	-	0.0%	751	609	142	23.3%
35	- Rotura de Maquinaria	50,415.11	51,452.82	(1,037.71)	-2.0%	9,125.00	(465,439.38)	474,564.38	0.0%	1,420	1,014	406	40.0%
36	- Equipo Pesado	398,246.17	529,308.59	(131,062.42)	-24.8%	(36,450.78)	42,436.78	(78,887.56)	-185.9%	3,384	2,479	905	36.5%
37	- Vidrios	-	51.20	(51.20)	-100.0%	-	-	-	0.0%	10	7	3	42.9%
38	<b>Riesgos Diversos</b>	8,264,889.76	8,526,399.29	(261,509.53)	-3.1%	1,557,570.63	2,304,300.70	(746,730.07)	-32.4%	33,342	25,588	7,754	30.3%
39	- Responsabilidad Civil	3,123,337.81	2,647,979.86	475,357.95	18.0%	766,267.97	584,767.44	181,500.53	31.0%	21,160	17,499	3,661	20.9%
40	- Robo	231,307.77	197,819.54	33,488.23	16.9%	63,828.15	193,199.72	(129,371.57)	-67.0%	4,101	3,845	256	6.7%
41	- Fidelidad y DDD	(575,640.45)	1,120,790.27	(1,696,430.72)	-151.4%	250,729.79	70,451.47	180,278.32	255.9%	1,673	816	857	105.0%
42	- BBB	387,243.62	91,258.72	295,984.90	324.3%	-	500.00	(500.00)	-100.0%	39	33	6	18.2%
43	- Otros	5,098,641.01	4,468,550.90	630,090.11	14.1%	476,744.72	1,455,382.07	(978,637.35)	-67.2%	6,369	3,395	2,974	87.6%
44	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	<b>Fianzas</b>	6,037,478.40	7,097,098.80	(1,059,620.40)	-14.9%	3,111,466.91	1,836,143.99	1,275,322.92	69.5%	63,158	37,090	26,068	70.3%
46	- Oferta y Cumplimiento	682,961.89	2,791,073.75	(2,108,111.86)	-75.5%	2,146,410.12	1,849,784.49	296,625.63	16.0%	32,313	13,352	18,961	142.0%
47	- Otras	5,354,516.51	4,306,025.05	1,048,491.46	24.3%	965,056.79	(13,640.50)	978,697.29	0.0%	30,845	23,738	7,107	29.9%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>107,719,965.45</b>	<b>103,256,476.93</b>	<b>4,463,488.52</b>	<b>4.3%</b>	<b>51,970,149.20</b>	<b>39,760,996.26</b>	<b>12,209,152.94</b>	<b>30.7%</b>	<b>1,435,679</b>	<b>1,195,891</b>	<b>239,788</b>	<b>20.1%</b>
<b>Vida</b>		<b>52,847,980.92</b>	<b>46,634,809.86</b>	<b>6,213,171.06</b>	<b>13.3%</b>	<b>27,194,427.01</b>	<b>22,032,402.31</b>	<b>5,162,024.70</b>	<b>23.4%</b>	<b>436,184</b>	<b>341,923</b>	<b>94,261</b>	<b>27.6%</b>
<b>General</b>		<b>54,871,984.53</b>	<b>56,621,667.07</b>	<b>(1,749,682.54)</b>	<b>-3.1%</b>	<b>24,775,722.19</b>	<b>17,728,593.95</b>	<b>7,047,128.24</b>	<b>39.8%</b>	<b>999,495</b>	<b>853,968</b>	<b>145,527</b>	<b>17.0%</b>
<b>Totales</b>		<b>107,719,965.45</b>	<b>103,256,476.93</b>	<b>4,463,488.52</b>	<b>4.3%</b>	<b>51,970,149.20</b>	<b>39,760,996.26</b>	<b>12,209,152.94</b>	<b>30.7%</b>	<b>1,435,679</b>	<b>1,195,891</b>	<b>239,788</b>	<b>20.1%</b>



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 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			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	<b>Vida Individual</b>	13,642,572.25	11,564,523.33	2,078,048.92	18.0%	3,912,351.59	2,764,107.46	1,148,244.13	41.5%	211,566	190,839	20,727	10.9%
2	- Primer año	2,559,608.35	3,360,288.05	(800,679.70)	-23.8%	2,019,932.38	542,400.16	1,477,532.22	272.4%	69,469	45,140	24,329	53.9%
3	- Renovación	11,082,963.90	8,204,235.28	2,878,728.62	35.1%	1,892,419.21	2,221,707.30	(329,288.09)	-14.8%	142,097	145,699	(3,602)	-2.5%
4	<b>Accidentes Personales</b>	2,009,944.31	1,665,843.27	344,101.04	20.7%	575,621.46	1,709,492.89	(1,133,871.43)	-66.3%	88,802	64,379	24,423	37.9%
5	- Individual	623,748.72	631,631.53	(7,882.81)	-1.2%	201,837.77	1,404,397.39	(1,202,559.62)	-85.6%	58,783	49,414	9,369	19.0%
6	- Grupo	1,386,195.59	1,034,211.74	351,983.85	34.0%	373,783.69	305,095.50	68,688.19	22.5%	30,019	14,965	15,054	100.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	21,286,377.55	20,057,083.13	1,229,294.42	6.1%	18,451,801.54	16,729,278.99	1,722,522.55	10.3%	73,692	60,160	13,532	22.5%
9	- Individual	10,400,537.01	8,950,349.02	1,450,187.99	16.2%	7,547,297.48	5,597,740.81	1,949,556.67	34.8%	66,324	40,644	25,680	63.2%
10	- Grupo	10,885,840.54	11,106,734.11	(220,893.57)	-2.0%	10,904,504.06	11,131,538.18	(227,034.12)	-2.0%	7,368	19,516	(12,148)	-62.2%
11	<b>Colectivos de Vida</b>	13,995,971.63	14,123,082.48	(127,110.85)	-0.9%	5,998,607.66	5,502,871.85	495,735.81	9.0%	58,387	21,419	36,968	172.6%
12	<b>Incendio y Líneas Aliadas (*)</b>	7,925,714.85	9,207,823.24	(1,282,108.39)	-13.9%	1,802,585.97	2,841,703.14	(1,039,117.17)	-36.6%	221,658	290,602	(68,944)	-23.7%
13	- Residencial	4,655,647.42	5,310,869.98	(655,222.56)	-12.3%	904,118.20	947,526.95	(43,408.75)	-4.6%	171,050	226,418	(55,368)	-24.5%
14	- Comercial	3,172,454.63	3,233,064.15	(60,609.52)	-1.9%	897,998.27	1,893,652.08	(995,653.81)	-52.6%	50,052	63,744	(13,692)	-21.5%
15	- Industrial	97,612.80	663,889.11	(566,276.31)	-85.3%	469.50	524.11	(54.61)	-10.4%	556	440	116	26.4%
16	<b>Vida Industrial</b>	5,113.92	1,038.63	4,075.29	392.4%	-	25,000.00	(25,000.00)	-100.0%	282	272	10	3.7%
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>	715,677.23	521,322.61	194,354.62	37.3%	271,017.03	98,053.68	172,963.35	176.4%	23,115	20,135	2,980	14.8%
21	- Residencial	305,912.80	306,003.80	(91.00)	0.0%	122,317.55	37,805.59	84,511.96	223.5%	17,661	15,514	2,147	13.8%
22	- Comercial e Industrial	409,764.43	215,318.81	194,445.62	90.3%	148,699.48	60,248.09	88,451.39	146.8%	5,454	4,621	833	18.0%
23	<b>Transporte de Carga</b>	1,285,768.19	1,483,459.41	(197,691.22)	-13.3%	907,801.00	390,833.67	516,967.33	132.3%	31,034	26,434	4,600	17.4%
24	- Terrestre	1,063,386.81	687,111.98	376,274.83	54.8%	885,406.74	114,811.80	770,594.94	671.2%	22,465	2,903	19,562	673.9%
25	- Marítimo	218,552.51	796,247.43	(577,694.92)	-72.6%	21,748.11	276,021.87	(254,273.76)	-92.1%	8,545	23,519	(14,974)	-63.7%
26	- Aéreo	3,828.87	100.00	3,728.87	3728.9%	646.15	-	646.15	0.0%	24	12	12	100.0%
27	<b>Casco</b>	2,193,510.70	1,863,308.12	330,202.58	17.7%	150,617.11	1,107,749.53	(957,132.42)	-86.4%	1,299	1,161	138	11.9%
28	- Marítimo	1,370,880.77	735,907.46	634,973.31	86.3%	150,617.11	298,322.70	(147,705.59)	-49.5%	1,041	965	76	7.9%
29	- Aéreo	822,629.93	1,127,400.66	(304,770.73)	-27.0%	-	809,426.83	(809,426.83)	-100.0%	258	196	62	31.6%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 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			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	<b>Automóvil</b>	21,734,691.05	20,200,599.88	1,534,091.17	7.6%	15,711,605.45	12,726,763.73	2,984,841.72	23.5%	705,862	533,506	172,356	32.3%
31	<b>Ramos Técnicos</b>	2,721,788.89	3,337,956.36	(616,167.47)	-18.5%	1,256,554.71	794,495.08	462,059.63	58.2%	12,296	9,135	3,161	34.6%
32	- TRC - TRM	2,000,725.28	2,689,510.18	(688,784.90)	-25.6%	916,265.50	139,672.55	776,592.95	556.0%	2,618	1,481	1,137	76.8%
33	- Equipo Electrónico	349,863.16	158,854.72	191,008.44	120.2%	41,600.81	63,118.59	(21,517.78)	-34.1%	4,129	3,647	482	13.2%
34	- Caldera y Maquinaria	-	13,568.68	(13,568.68)	-100.0%	-	-	-	0.0%	750	599	151	25.2%
35	- Rotura de Maquinaria	46,527.68	(29,582.80)	76,110.48	0.0%	150,348.21	123,031.07	27,317.14	22.2%	1,412	997	415	41.6%
36	- Equipo Pesado	324,597.77	505,299.94	(180,702.17)	-35.8%	148,340.19	468,672.87	(320,332.68)	-68.3%	3,377	2,403	974	40.5%
37	- Vidrios	75.00	305.64	(230.64)	-75.5%	-	-	-	0.0%	10	8	2	25.0%
38	<b>Riesgos Diversos</b>	9,704,414.26	8,330,446.02	1,373,968.24	16.5%	2,067,511.75	2,550,793.89	(483,282.14)	-18.9%	33,539	27,461	6,078	22.1%
39	- Responsabilidad Civil	3,597,508.69	2,874,383.68	723,125.01	25.2%	647,417.71	268,257.35	379,160.36	141.3%	21,508	17,584	3,924	22.3%
40	- Robo	221,987.70	(29,885.93)	251,873.63	0.0%	69,117.52	354,267.52	(285,150.00)	-80.5%	4,121	3,516	605	17.2%
41	- Fidelidad y DDD	1,262,330.26	410,091.88	852,238.38	207.8%	283,319.27	208,360.83	74,958.44	36.0%	1,644	723	921	127.4%
42	- BBB	76,653.47	152,399.28	(75,745.81)	-49.7%	29,156.78	10,737.09	18,419.69	171.6%	41	130	(89)	-68.5%
43	- Otros	4,545,934.14	4,923,457.11	(377,522.97)	-7.7%	1,038,500.47	1,709,171.10	(670,670.63)	-39.2%	6,225	5,508	717	13.0%
44	<b>Títulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	<b>Fianzas</b>	6,873,845.33	11,513,071.16	(4,639,225.83)	-40.3%	1,534,641.09	4,504,639.54	(2,969,998.45)	-65.9%	66,825	36,018	30,807	85.5%
46	- Oferta y Cumplimiento	2,839,309.44	5,853,943.76	(3,014,634.32)	-51.5%	926,803.16	4,175,932.89	(3,249,129.73)	-77.8%	34,861	8,447	26,414	312.7%
47	- Otras	4,034,535.89	5,659,127.40	(1,624,591.51)	-28.7%	607,837.93	328,706.65	279,131.28	84.9%	31,964	27,571	4,393	15.9%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>104,095,390.16</b>	<b>103,869,557.64</b>	<b>225,832.52</b>	<b>0.2%</b>	<b>52,640,716.36</b>	<b>51,745,783.45</b>	<b>894,932.91</b>	<b>1.7%</b>	<b>1,528,397</b>	<b>1,281,521</b>	<b>246,876</b>	<b>19.3%</b>
<b>Vida</b>		<b>50,934,865.74</b>	<b>47,410,532.21</b>	<b>3,524,333.53</b>	<b>7.4%</b>	<b>28,938,382.25</b>	<b>26,705,751.19</b>	<b>2,232,631.06</b>	<b>8.4%</b>	<b>432,447</b>	<b>336,797</b>	<b>95,650</b>	<b>28.4%</b>
<b>General</b>		<b>53,160,524.42</b>	<b>56,459,025.43</b>	<b>(3,298,501.01)</b>	<b>-5.8%</b>	<b>23,702,334.11</b>	<b>25,040,032.26</b>	<b>(1,337,698.15)</b>	<b>-5.3%</b>	<b>1,095,950</b>	<b>944,724</b>	<b>151,226</b>	<b>16.0%</b>
<b>Totales</b>		<b>104,095,390.16</b>	<b>103,869,557.64</b>	<b>225,832.52</b>	<b>0.2%</b>	<b>52,640,716.36</b>	<b>51,745,783.45</b>	<b>894,932.91</b>	<b>1.7%</b>	<b>1,528,397</b>	<b>1,281,521</b>	<b>246,876</b>	<b>19.3%</b>



# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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				
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		
	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	
1	<b>Vida Individual</b>	12,855,035.54	12,531,715.17	323,320.37	2.6%	4,078,597.22	3,196,744.73	881,852.49	27.6%	209,752	189,205	20,547	10.9%
2	- Primer año	2,346,342.42	2,467,076.85	(120,734.43)	-4.9%	3,459,443.83	2,025,680.28	1,433,763.55	70.8%	68,677	44,881	23,796	53.0%
3	- Renovación	10,508,693.12	10,064,638.32	444,054.80	4.4%	619,153.39	1,171,064.45	(551,911.06)	-47.1%	141,075	144,324	(3,249)	-2.3%
4	<b>Accidentes Personales</b>	4,459,248.40	1,645,568.26	2,813,680.14	171.0%	484,336.48	767,165.95	(282,829.47)	-36.9%	87,080	63,278	23,802	37.6%
5	- Individual	3,109,816.67	605,829.34	2,503,987.33	413.3%	187,510.40	382,442.96	(194,932.56)	-51.0%	58,944	50,105	8,839	17.6%
6	- Grupo	1,349,431.73	1,039,738.92	309,692.81	29.8%	296,826.08	384,722.99	(87,896.91)	-22.8%	28,136	13,173	14,963	113.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	22,130,470.17	21,001,977.01	1,128,493.16	5.4%	16,196,886.21	16,178,431.68	18,454.53	0.1%	72,861	59,278	13,583	22.9%
9	- Individual	9,485,945.22	8,470,324.73	1,015,620.49	12.0%	6,904,901.29	5,961,209.89	943,691.40	15.8%	65,552	40,026	25,526	63.8%
10	- Grupo	12,644,524.95	12,531,652.28	112,872.67	0.9%	9,291,984.92	10,217,221.79	(925,236.87)	-9.1%	7,309	19,252	(11,943)	-62.0%
11	<b>Colectivos de Vida</b>	16,425,970.71	15,716,532.40	709,438.31	4.5%	4,559,508.34	6,204,524.57	(1,645,016.23)	-26.5%	58,360	21,954	36,406	165.8%
12	<b>Incendio y Líneas Aliadas (*)</b>	9,382,956.79	9,204,525.13	178,431.66	1.9%	517,776.37	2,732,543.55	(2,214,767.18)	-81.1%	226,203	205,521	20,682	10.1%
13	- Residencial	5,965,262.79	3,474,430.69	2,490,832.10	71.7%	222,419.15	1,048,665.84	(826,246.69)	-78.8%	176,736	166,360	10,376	6.2%
14	- Comercial	3,314,226.86	5,510,571.44	(2,196,344.58)	-39.9%	263,568.27	1,679,374.34	(1,415,806.07)	-84.3%	48,902	38,198	10,704	28.0%
15	- Industrial	103,467.14	219,523.00	(116,055.86)	-52.9%	31,788.95	4,503.37	27,285.58	605.9%	565	963	(398)	-41.3%
16	<b>Vida Industrial</b>	10,195.44	830.92	9,364.52	1127.0%	-	30,000.00	(30,000.00)	-100.0%	261	260	1	0.4%
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>	799,800.92	850,217.06	(50,416.14)	-5.9%	350,267.92	77,310.63	272,957.29	353.1%	23,233	19,986	3,247	16.2%
21	- Residencial	275,659.72	266,473.78	9,185.94	3.4%	101,095.04	41,965.28	59,129.76	140.9%	17,691	15,360	2,331	15.2%
22	- Comercial e Industrial	524,141.20	583,743.28	(59,602.08)	-10.2%	249,172.88	35,345.35	213,827.53	605.0%	5,542	4,626	916	19.8%
23	<b>Transporte de Carga</b>	1,628,061.20	1,954,337.61	(326,276.41)	-16.7%	500,813.98	166,064.96	334,749.02	201.6%	30,497	27,143	3,354	12.4%
24	- Terrestre	1,358,005.47	1,340,201.09	17,804.38	1.3%	494,463.95	78,593.23	415,870.72	529.1%	21,911	18,852	3,059	16.2%
25	- Marítimo	269,770.26	614,042.35	(344,272.09)	-56.1%	6,350.03	87,471.73	(81,121.70)	-92.7%	8,561	8,278	283	3.4%
26	- Aéreo	285.47	94.17	191.30	203.1%	-	-	-	0.0%	25	13	12	92.3%
27	<b>Casco</b>	3,108,558.51	1,719,456.71	1,389,101.80	80.8%	1,598,906.03	115,753.03	1,483,153.00	1281.3%	1,207	1,171	36	3.1%
28	- Marítimo	2,139,690.37	1,498,599.23	641,091.14	42.8%	291,403.08	35,753.03	255,650.05	715.0%	968	957	11	1.1%
29	- Aéreo	968,868.14	220,857.48	748,010.66	338.7%	1,307,502.95	80,000.00	1,227,502.95	1534.4%	239	214	25	11.7%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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			
		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	<b>Automóvil</b>	20,553,984.53	18,941,449.78	1,612,534.75	8.5%	15,407,969.82	12,302,773.48	3,105,196.34	25.2%	718,498	526,345	192,153	36.5%
31	<b>Ramos Técnicos</b>	2,622,108.20	2,552,181.53	69,926.67	2.7%	511,174.56	822,181.81	(311,007.25)	-37.8%	12,001	9,324	2,677	28.7%
32	- TRC - TRM	1,966,475.32	1,838,086.47	128,388.85	7.0%	146,766.44	760,778.78	(614,012.34)	-80.7%	2,610	1,458	1,152	79.0%
33	- Equipo Electrónico	220,369.75	185,591.12	34,778.63	18.7%	109,282.52	47,048.89	62,233.63	132.3%	3,867	3,594	273	7.6%
34	- Caldera y Maquinaria	-	8,987.32	(8,987.32)	-100.0%	-	-	-	0.0%	752	606	146	24.1%
35	- Rotura de Maquinaria	121,436.63	85,064.49	36,372.14	42.8%	7,207.03	1,506.58	5,700.45	378.4%	1,325	1,107	218	19.7%
36	- Equipo Pesado	313,826.50	434,443.78	(120,617.28)	-27.8%	247,918.57	12,847.56	235,071.01	1829.7%	3,437	2,552	885	34.7%
37	- Vidrios	-	8.35	(8.35)	-100.0%	-	-	-	0.0%	10	7	3	42.9%
38	<b>Riesgos Diversos</b>	13,602,941.16	15,996,879.23	(2,393,938.07)	-15.0%	2,849,335.01	2,969,046.02	(119,711.01)	-4.0%	33,624	26,562	7,062	26.6%
39	- Responsabilidad Civil	4,169,580.20	4,166,358.66	3,221.54	0.1%	1,068,363.15	342,961.10	725,402.05	211.5%	21,725	17,070	4,655	27.3%
40	- Robo	229,774.52	310,006.72	(80,232.20)	-25.9%	85,267.27	219,473.92	(134,206.65)	-61.1%	4,116	3,501	615	17.6%
41	- Fidelidad y DDD	2,462,394.37	208,413.61	2,253,980.76	1081.5%	280,257.10	109,581.69	170,675.41	155.8%	1,648	1,014	634	62.5%
42	- BBB	337,192.40	1,122,905.94	(785,713.54)	-70.0%	1,208.85	-	1,208.85	0.0%	41	61	(20)	-32.8%
43	- Otros	6,403,999.67	10,189,194.30	(3,785,194.63)	-37.1%	1,414,238.64	2,297,029.31	(882,790.67)	-38.4%	6,094	4,916	1,178	24.0%
44	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	<b>Fianzas</b>	10,594,872.37	18,628,035.83	(8,033,163.46)	-43.1%	1,567,989.83	2,316,923.96	(748,934.13)	-32.3%	66,476	35,615	30,861	86.7%
46	- Oferta y Cumplimiento	4,837,182.30	10,300,401.88	(5,463,219.58)	-53.0%	1,341,026.07	1,894,299.68	(553,273.61)	-29.2%	34,847	12,654	22,193	175.4%
47	- Otras	5,757,690.07	8,327,633.95	(2,569,943.88)	-30.9%	226,963.76	422,624.28	(195,660.52)	-46.3%	31,629	22,961	8,668	37.8%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>118,174,203.94</b>	<b>120,743,706.64</b>	<b>(2,569,502.70)</b>	<b>-2.1%</b>	<b>48,623,561.77</b>	<b>47,879,464.37</b>	<b>744,097.40</b>	<b>1.6%</b>	<b>1,540,093</b>	<b>1,185,642</b>	<b>354,451</b>	<b>29.9%</b>
<b>Vida</b>		<b>55,870,724.82</b>	<b>50,895,792.84</b>	<b>4,974,931.98</b>	<b>9.8%</b>	<b>25,319,328.25</b>	<b>26,346,866.93</b>	<b>(1,027,538.68)</b>	<b>-3.9%</b>	<b>428,053</b>	<b>333,715</b>	<b>94,338</b>	<b>28.3%</b>
<b>General</b>		<b>62,303,479.12</b>	<b>69,847,913.80</b>	<b>(7,544,434.68)</b>	<b>-10.8%</b>	<b>23,304,233.52</b>	<b>21,532,597.44</b>	<b>1,771,636.08</b>	<b>8.2%</b>	<b>1,112,040</b>	<b>851,927</b>	<b>260,113</b>	<b>30.5%</b>
<b>Totales</b>		<b>118,174,203.94</b>	<b>120,743,706.64</b>	<b>(2,569,502.70)</b>	<b>-2.1%</b>	<b>48,623,561.77</b>	<b>47,879,464.37</b>	<b>744,097.40</b>	<b>1.6%</b>	<b>1,540,093</b>	<b>1,185,642</b>	<b>354,451</b>	<b>29.9%</b>





# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	<b>Vida Individual</b>	13,337,650.78	14,266,782.15	(929,131.37)	-6.5%	1,711,497.19	1,518,221.49	193,275.70	12.7%	206,550	188,109	18,441	9.8%
2	- Primer año	2,730,456.41	2,398,614.51	331,841.90	13.8%	933,062.03	405,722.29	527,339.74	130.0%	66,290	30,423	35,867	117.9%
3	- Renovación	10,607,194.37	11,868,167.64	(1,260,973.27)	-10.6%	778,435.16	1,112,499.20	(334,064.04)	-30.0%	140,260	157,686	(17,426)	-11.1%
4	<b>Accidentes Personales</b>	1,447,898.52	831,557.75	616,340.77	74.1%	363,180.73	343,314.06	19,866.67	5.8%	84,570	61,767	22,803	36.9%
5	- Individual	707,420.42	489,530.35	217,890.07	44.5%	172,608.08	134,236.70	38,371.38	28.6%	58,005	51,554	6,451	12.5%
6	- Grupo	740,478.10	342,027.40	398,450.70	116.5%	190,572.65	209,077.36	(18,504.71)	-8.9%	26,565	10,213	16,352	160.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	22,311,215.21	18,526,268.30	3,784,946.91	20.4%	19,054,518.40	15,704,954.75	3,349,563.65	21.3%	72,299	53,875	18,424	34.2%
9	- Individual	9,784,800.55	8,664,629.13	1,120,171.42	12.9%	7,149,694.72	7,727,515.22	(577,820.50)	-7.5%	64,787	48,641	16,146	33.2%
10	- Grupo	12,526,414.66	9,861,639.17	2,664,775.49	27.0%	11,904,823.68	7,977,439.53	3,927,384.15	49.2%	7,512	5,234	2,278	43.5%
11	<b>Colectivos de Vida</b>	14,964,068.37	12,858,036.11	2,106,032.26	16.4%	4,162,008.60	4,947,813.11	(785,804.51)	-15.9%	57,966	21,552	36,414	169.0%
12	<b>Incendio y Líneas Aliadas (*)</b>	13,101,665.53	11,083,075.37	2,018,590.16	18.2%	1,212,996.73	5,884,630.08	(4,671,633.35)	-79.4%	225,563	198,945	26,618	13.4%
13	- Residencial	6,077,279.26	4,696,493.63	1,380,785.63	29.4%	634,344.99	2,253,619.51	(1,619,274.52)	-71.9%	177,367	163,690	13,677	8.4%
14	- Comercial	6,763,995.34	6,066,351.04	697,644.30	11.5%	577,023.53	3,622,439.69	(3,045,416.16)	-84.1%	47,713	34,291	13,422	39.1%
15	- Industrial	260,390.93	320,230.70	(59,839.77)	-18.7%	1,628.21	8,570.88	(6,942.67)	-81.0%	483	964	(481)	-49.9%
16	<b>Vida Industrial</b>	1,044.29	3,157.56	(2,113.27)	-66.9%	-	-	-	0.0%	419	78	341	437.2%
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>	644,199.02	411,282.24	232,916.78	56.6%	220,981.20	605,551.90	(384,570.70)	-63.5%	23,238	7,794	15,444	198.2%
21	- Residencial	283,788.13	148,747.23	135,040.90	90.8%	84,708.30	39,886.64	44,821.66	112.4%	17,680	6,119	11,561	188.9%
22	- Comercial e Industrial	360,410.89	262,535.01	97,875.88	37.3%	136,272.90	565,665.26	(429,392.36)	-75.9%	5,558	1,675	3,883	231.8%
23	<b>Transporte de Carga</b>	2,643,095.48	2,243,163.93	399,931.55	17.8%	334,698.75	303,585.76	31,112.99	10.2%	30,326	26,507	3,819	14.4%
24	- Terrestre	2,331,329.40	1,363,215.66	968,113.74	71.0%	300,265.66	210,788.08	89,477.58	42.4%	21,763	18,935	2,828	14.9%
25	- Marítimo	311,064.13	879,878.70	(568,814.57)	-64.6%	34,423.69	92,797.68	(58,373.99)	-62.9%	8,541	7,570	971	12.8%
26	- Aéreo	701.95	69.57	632.38	909.0%	9.40	-	9.40	0.0%	22	2	20	1000.0%
27	<b>Casco</b>	4,121,211.05	3,725,311.67	395,899.38	10.6%	193,404.48	263,230.56	(69,826.08)	-26.5%	1,266	999	267	26.7%
28	- Marítimo	358,967.51	261,936.39	97,031.12	37.0%	183,221.08	258,988.51	(75,767.43)	-29.3%	1,014	802	212	26.4%
29	- Aéreo	3,762,243.54	3,463,375.28	298,868.26	8.6%	10,183.40	4,242.05	5,941.35	140.1%	252	197	55	27.9%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	<b>Automóvil</b>	22,311,908.70	21,793,490.83	518,417.87	2.4%	15,421,647.25	12,952,591.96	2,469,055.29	19.1%	709,973	513,000	196,973	38.4%
31	<b>Ramos Técnicos</b>	2,769,602.07	2,437,540.93	332,061.14	13.6%	416,740.90	7,946,280.46	(7,529,539.56)	-94.8%	12,564	6,997	5,567	79.6%
32	- TRC - TRM	2,022,898.28	1,778,408.38	244,489.90	13.7%	(6,459.57)	7,893,475.04	(7,899,934.61)	-100.1%	2,574	974	1,600	164.3%
33	- Equipo Electrónico	184,588.59	161,012.22	23,576.37	14.6%	132,312.30	(41,706.85)	174,019.15	0.0%	4,128	2,702	1,426	52.8%
34	- Caldera y Maquinaria	-	30,089.95	(30,089.95)	-100.0%	-	-	-	0.0%	746	602	144	23.9%
35	- Rotura de Maquinaria	152,815.22	97,652.35	55,162.87	56.5%	170,692.54	38,070.12	132,622.42	348.4%	1,430	738	692	93.8%
36	- Equipo Pesado	409,296.45	370,378.03	38,918.42	10.5%	120,195.63	56,442.15	63,753.48	113.0%	3,676	1,979	1,697	85.8%
37	- Vidrios	3.53	-	3.53	0.0%	-	-	-	0.0%	10	2	8	400.0%
38	<b>Riesgos Diversos</b>	13,784,651.36	14,875,474.58	(1,090,823.22)	-7.3%	3,114,620.73	4,978,180.03	(1,863,559.30)	-37.4%	33,417	40,038	(6,621)	-16.5%
39	- Responsabilidad Civil	4,403,745.80	9,964,635.66	(5,560,889.86)	-55.8%	1,025,869.34	1,230,923.76	(205,054.42)	-16.7%	21,416	16,830	4,586	27.2%
40	- Robo	256,137.81	242,786.30	13,351.51	5.5%	134,615.33	212,424.78	(77,809.45)	-36.6%	4,199	3,226	973	30.2%
41	- Fidelidad y DDD	1,156,390.86	265,559.35	890,831.51	335.5%	318,515.06	118,271.29	200,243.77	169.3%	1,712	836	876	104.8%
42	- BBB	239,773.16	145,877.59	93,895.57	64.4%	2,872.86	-	2,872.86	0.0%	37	42	(5)	-11.9%
43	- Otros	7,728,603.73	4,256,615.68	3,471,988.05	81.6%	1,632,748.14	3,416,560.20	(1,783,812.06)	-52.2%	6,053	19,104	(13,051)	-68.3%
44	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	<b>Fianzas</b>	15,262,402.20	29,098,168.23	(13,835,766.03)	-47.5%	4,195,819.92	3,057,988.83	1,137,831.09	37.2%	65,629	35,175	30,454	86.6%
46	- Oferta y Cumplimiento	10,677,016.76	15,636,432.00	(4,959,415.24)	-31.7%	2,788,279.63	922,945.41	1,865,334.22	202.1%	35,212	13,571	21,641	159.5%
47	- Otras	4,585,385.44	13,461,736.23	(8,876,350.79)	-65.9%	1,407,540.29	2,135,043.42	(727,503.13)	-34.1%	30,417	21,604	8,813	40.8%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>126,700,612.58</b>	<b>132,153,309.65</b>	<b>(5,452,697.07)</b>	<b>-4.1%</b>	<b>50,402,114.88</b>	<b>58,506,342.99</b>	<b>(8,104,228.11)</b>	<b>-13.9%</b>	<b>1,523,820</b>	<b>1,154,836</b>	<b>368,984</b>	<b>32.0%</b>
<b>Vida</b>		<b>52,060,832.88</b>	<b>46,482,644.31</b>	<b>5,578,188.57</b>	<b>12.0%</b>	<b>25,291,204.92</b>	<b>22,514,303.41</b>	<b>2,776,901.51</b>	<b>12.3%</b>	<b>421,385</b>	<b>325,303</b>	<b>96,082</b>	<b>29.5%</b>
<b>General</b>		<b>74,639,779.70</b>	<b>85,670,665.34</b>	<b>(11,030,885.64)</b>	<b>-12.9%</b>	<b>25,110,909.96</b>	<b>35,992,039.58</b>	<b>(10,881,129.62)</b>	<b>-30.2%</b>	<b>1,102,435</b>	<b>829,533</b>	<b>272,902</b>	<b>32.9%</b>
<b>Totales</b>		<b>126,700,612.58</b>	<b>132,153,309.65</b>	<b>(5,452,697.07)</b>	<b>-4.1%</b>	<b>50,402,114.88</b>	<b>58,506,342.99</b>	<b>(8,104,228.11)</b>	<b>-13.9%</b>	<b>1,523,820</b>	<b>1,154,836</b>	<b>368,984</b>	<b>32.0%</b>



# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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			
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1 <b>Vida Individual</b>	13,203,048.13	14,012,238.05	(809,189.92)	-5.8%	2,768,873.15	2,036,735.84	732,137.31	35.9%	212,258	187,152	25,106	13.4%
2 - Primer año	2,711,825.76	2,107,811.59	604,014.17	28.7%	1,389,588.00	271,594.75	1,117,993.25	411.6%	64,514	30,519	33,995	111.4%
3 - Renovación	10,491,222.37	11,904,426.46	(1,413,204.09)	-11.9%	1,379,285.15	1,765,141.09	(385,855.94)	-21.9%	147,744	156,633	(8,889)	-5.7%
4 <b>Accidentes Personales</b>	2,776,824.61	1,771,754.60	1,005,070.01	56.7%	427,919.70	778,320.66	(350,400.96)	-45.0%	83,003	61,369	21,634	35.3%
5 - Individual	845,009.25	692,637.22	152,372.03	22.0%	135,818.25	414,163.36	(278,345.11)	-67.2%	57,602	-	57,602	0.0%
6 - Grupo	1,931,815.36	1,079,117.38	852,697.98	79.0%	292,101.45	364,157.30	(72,055.85)	-19.8%	25,401	-	25,401	0.0%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	21,139,185.21	18,731,532.80	2,407,652.41	12.9%	16,188,619.89	13,230,925.27	2,957,694.62	22.4%	71,333	53,384	17,949	33.6%
9 - Individual	9,811,543.94	8,252,190.84	1,559,353.10	18.9%	6,782,063.15	5,084,464.53	1,697,598.62	33.4%	64,049	-	64,049	0.0%
10 - Grupo	11,327,641.27	10,479,341.96	848,299.31	8.1%	9,406,556.74	8,146,460.74	1,260,096.00	15.5%	7,284	-	7,284	0.0%
11 <b>Colectivos de Vida</b>	15,477,051.49	13,591,841.45	1,885,210.04	13.9%	5,035,610.08	4,283,679.78	751,930.30	17.6%	57,569	20,528	37,041	180.4%
12 <b>Incendio y Líneas Aliadas (*)</b>	8,959,902.72	9,372,963.16	(413,060.44)	-4.4%	1,198,959.00	9,132,420.41	(7,933,461.41)	-86.9%	224,971	196,372	28,599	14.6%
13 - Residencial	3,886,432.23	4,732,387.24	(845,955.01)	-17.9%	571,129.74	4,436,566.86	(3,865,437.12)	-87.1%	176,901	-	176,901	0.0%
14 - Comercial	4,833,100.07	4,375,308.41	457,791.66	10.5%	627,829.26	4,674,811.30	(4,046,982.04)	-86.6%	47,585	-	47,585	0.0%
15 - Industrial	240,370.42	265,267.51	(24,897.09)	-9.4%	-	21,042.25	(21,042.25)	-100.0%	485	-	485	0.0%
16 <b>Vida Industrial</b>	384.77	-	384.77	0.0%	-	-	-	0.0%	433	-	433	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>	542,996.22	630,189.91	(87,193.69)	-13.8%	132,129.30	786,253.88	(654,124.58)	-83.2%	23,536	19,333	4,203	21.7%
21 - Residencial	246,532.31	231,261.56	15,270.75	6.6%	75,108.30	179,288.69	(104,180.39)	-58.1%	17,805	14,772	3,033	20.5%
22 - Comercial e Industrial	296,463.91	398,928.35	(102,464.44)	-25.7%	57,021.00	606,965.19	(549,944.19)	-90.6%	5,731	4,561	1,170	25.7%
23 <b>Transporte de Carga</b>	1,004,027.43	1,337,067.98	(333,040.55)	-24.9%	687,580.91	512,243.31	175,337.60	34.2%	29,285	27,334	1,951	7.1%
24 - Terrestre	772,325.36	916,486.75	(144,161.39)	-15.7%	643,806.55	338,454.26	305,352.29	90.2%	21,544	-	21,544	0.0%
25 - Marítimo	231,989.49	420,087.71	(188,098.22)	-44.8%	43,774.36	173,789.05	(130,014.69)	-74.8%	7,725	-	7,725	0.0%
26 - Aéreo	(287.42)	493.52	(780.94)	-158.2%	-	-	-	0.0%	16	-	16	0.0%
27 <b>Casco</b>	812,163.73	3,271,534.56	(2,459,370.83)	-75.2%	102,458.27	257,388.84	(154,930.57)	-60.2%	1,292	1,102	190	17.2%
28 - Marítimo	405,799.94	425,676.76	(19,876.82)	-4.7%	53,376.57	257,388.84	(204,012.27)	-79.3%	1,030	924	106	11.5%
29 - Aéreo	406,363.79	2,845,857.80	(2,439,494.01)	-85.7%	49,081.70	-	49,081.70	0.0%	262	178	84	47.2%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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			
		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	<b>Automóvil</b>	21,815,098.50	20,804,490.94	1,010,607.56	4.9%	14,111,391.70	11,599,527.51	2,511,864.19	21.7%	699,224	502,241	196,983	39.2%
31	<b>Ramos Técnicos</b>	3,698,572.55	1,561,235.81	2,137,336.74	136.9%	643,058.90	47,553.38	595,505.52	1252.3%	12,271	7,747	4,524	58.4%
32	- TRC - TRM	3,139,489.39	1,129,731.61	2,009,757.78	177.9%	119,765.59	27,383.04	92,382.55	337.4%	2,395	-	2,395	0.0%
33	- Equipo Electrónico	154,995.80	113,827.07	41,168.73	36.2%	74,468.57	41,504.17	32,964.40	79.4%	4,194	-	4,194	0.0%
34	- Caldera y Maquinaria	-	10,967.36	(10,967.36)	-100.0%	-	-	-	0.0%	744	-	744	0.0%
35	- Rotura de Maquinaria	100,957.04	24,915.70	76,041.34	305.2%	324,114.00	(21,699.76)	345,813.76	0.0%	1,438	-	1,438	0.0%
36	- Equipo Pesado	303,163.32	281,774.80	21,388.52	7.6%	124,710.74	365.93	124,344.81	33980.8%	3,490	-	3,490	0.0%
37	- Vidrios	(33.00)	19.27	(52.27)	-271.3%	-	-	-	0.0%	10	-	10	0.0%
38	<b>Riesgos Diversos</b>	9,271,897.39	15,315,621.43	(6,043,724.04)	-39.5%	2,154,209.86	2,213,145.24	(58,935.38)	-2.7%	33,393	27,374	6,019	22.0%
39	- Responsabilidad Civil	3,627,062.80	3,238,662.61	388,400.19	12.0%	511,952.94	(71,614.53)	583,567.47	0.0%	21,342	16,642	4,700	28.2%
40	- Robo	311,350.68	965,515.90	(654,165.22)	-67.8%	51,488.26	62,308.31	(10,820.05)	-17.4%	4,181	3,453	728	21.1%
41	- Fidelidad y DDD	1,295,210.24	198,878.51	1,096,331.73	551.3%	259,228.46	264,844.30	(5,615.84)	-2.1%	1,696	969	727	75.0%
42	- BBB	240,680.99	123,453.80	117,227.19	95.0%	(451,587.80)	-	(451,587.80)	0.0%	46	52	(6)	-11.5%
43	- Otros	3,797,592.68	-	3,797,592.68	0.0%	1,783,128.00	-	1,783,128.00	0.0%	6,128	6,258	(130)	-2.1%
44	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	<b>Fianzas</b>	9,884,059.93	9,754,582.35	129,477.58	1.3%	2,027,552.25	7,041,015.43	(5,013,463.18)	-71.2%	62,241	36,351	25,890	71.2%
46	- Oferta y Cumplimiento	5,290,029.03	5,842,327.73	(552,298.70)	-9.5%	1,386,588.78	5,031,166.15	(3,644,577.37)	-72.4%	32,705	-	32,705	0.0%
47	- Otras	4,594,030.90	3,912,254.62	681,776.28	17.4%	640,963.47	2,009,849.28	(1,368,885.81)	-68.1%	29,536	-	29,536	0.0%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>108,585,212.68</b>	<b>110,155,053.04</b>	<b>(1,569,840.36)</b>	<b>-1.4%</b>	<b>45,478,363.01</b>	<b>51,919,209.55</b>	<b>(6,440,846.54)</b>	<b>-12.4%</b>	<b>1,510,849</b>	<b>1,140,287</b>	<b>370,562</b>	<b>32.5%</b>
<b>Vida</b>		<b>52,596,109.44</b>	<b>48,107,366.90</b>	<b>4,488,742.54</b>	<b>9.3%</b>	<b>24,421,022.82</b>	<b>20,329,661.55</b>	<b>4,091,361.27</b>	<b>20.1%</b>	<b>424,163</b>	<b>322,433</b>	<b>101,730</b>	<b>31.6%</b>
<b>General</b>		<b>55,989,103.24</b>	<b>62,047,686.14</b>	<b>(6,058,582.90)</b>	<b>-9.8%</b>	<b>21,057,340.19</b>	<b>31,589,548.00</b>	<b>(10,532,207.81)</b>	<b>-33.3%</b>	<b>1,086,686</b>	<b>817,854</b>	<b>268,832</b>	<b>32.9%</b>
<b>Totales</b>		<b>108,585,212.68</b>	<b>110,155,053.04</b>	<b>(1,569,840.36)</b>	<b>-1.4%</b>	<b>45,478,363.01</b>	<b>51,919,209.55</b>	<b>(6,440,846.54)</b>	<b>-12.4%</b>	<b>1,510,849</b>	<b>1,140,287</b>	<b>370,562</b>	<b>32.5%</b>



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 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			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	<b>Vida Individual</b>	13,885,185.77	11,871,387.92	2,013,797.85	17.0%	2,347,584.75	2,737,772.05	(390,187.30)	-14.3%	207,884	187,024	20,860	11.2%
2	- Primer año	2,685,516.78	2,598,797.84	86,718.94	3.3%	1,390,005.44	265,903.48	1,124,101.96	422.7%	59,404	27,426	31,978	116.6%
3	- Renovación	11,199,668.99	9,272,590.08	1,927,078.91	20.8%	957,579.31	2,471,868.57	(1,514,289.26)	-61.3%	148,480	159,598	(11,118)	-7.0%
4	<b>Accidentes Personales</b>	1,890,576.23	1,915,004.31	(24,428.08)	-1.3%	380,021.53	295,325.09	84,696.44	28.7%	80,675	60,843	19,832	32.6%
5	- Individual	797,503.67	748,638.25	48,865.42	6.5%	172,429.38	157,149.67	15,279.71	9.7%	56,962	-	56,962	0.0%
6	- Grupo	1,093,072.56	1,166,366.06	(73,293.50)	-6.3%	207,592.15	138,175.42	69,416.73	50.2%	23,713	-	23,713	0.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	21,380,450.24	19,128,433.58	2,252,016.66	11.8%	16,356,227.35	16,234,747.49	121,479.86	0.7%	70,853	49,302	21,551	43.7%
9	- Individual	9,191,861.15	8,427,045.78	764,815.37	9.1%	6,109,751.18	6,238,792.53	(129,041.35)	-2.1%	63,592	-	63,592	0.0%
10	- Grupo	12,188,589.09	10,701,387.80	1,487,201.29	13.9%	10,246,476.17	9,995,954.96	250,521.21	2.5%	7,261	-	7,261	0.0%
11	<b>Colectivos de Vida</b>	15,177,019.02	13,364,147.79	1,812,871.23	13.6%	4,587,280.66	487,856.68	4,099,423.98	840.3%	21,669	19,966	1,703	8.5%
12	<b>Incendio y Líneas Aliadas (*)</b>	7,414,152.45	10,192,019.21	(2,777,866.76)	-27.3%	2,109,646.30	1,606,578.89	503,067.41	31.3%	218,919	178,692	40,227	22.5%
13	- Residencial	3,085,690.49	5,145,926.73	(2,060,236.24)	-40.0%	879,202.73	780,482.54	98,720.19	12.6%	171,070	-	171,070	0.0%
14	- Comercial	4,203,041.01	4,757,644.58	(554,603.57)	-11.7%	1,105,336.52	822,394.59	282,941.93	34.4%	47,365	-	47,365	0.0%
15	- Industrial	125,420.95	288,447.91	(163,026.96)	-56.5%	125,107.05	3,701.76	121,405.29	3279.7%	484	-	484	0.0%
16	<b>Vida Industrial</b>	1,647.03	-	1,647.03	0.0%	-	-	-	0.0%	438	-	438	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>	490,381.13	442,740.91	47,640.22	10.8%	116,248.66	1,301,433.11	(1,185,184.45)	-91.1%	23,103	19,177	3,926	20.5%
21	- Residencial	239,082.49	199,839.57	39,242.92	19.6%	73,050.86	51,101.11	21,949.75	43.0%	17,487	14,694	2,793	19.0%
22	- Comercial e Industrial	251,298.64	242,901.44	8,397.20	3.5%	43,197.80	1,250,332.00	(1,207,134.20)	-96.5%	5,616	4,483	1,133	25.3%
23	<b>Transporte de Carga</b>	1,792,632.53	2,446,028.86	(653,396.33)	-26.7%	617,011.55	51,193.47	565,818.08	1105.3%	28,668	26,638	2,030	7.6%
24	- Terrestre	1,532,806.80	1,676,618.60	(143,811.80)	-8.6%	588,278.70	33,825.04	554,453.66	1639.2%	20,972	-	20,972	0.0%
25	- Marítimo	259,658.21	768,507.42	(508,849.21)	-66.2%	28,732.85	17,368.43	11,364.42	65.4%	7,685	-	7,685	0.0%
26	- Aéreo	167.52	902.85	(735.33)	-81.4%	-	-	-	0.0%	11	-	11	0.0%
27	<b>Casco</b>	2,526,146.83	4,231,482.38	(1,705,335.55)	-40.3%	524,207.79	6,796,828.07	(6,272,620.28)	-92.3%	1,252	1,136	116	10.2%
28	- Marítimo	2,020,017.02	2,426,366.36	(406,349.34)	-16.7%	236,855.53	6,640,727.66	(6,403,872.13)	-96.4%	1,014	928	86	9.3%
29	- Aéreo	506,129.81	1,805,116.02	(1,298,986.21)	-72.0%	287,352.26	156,100.41	131,251.85	84.1%	238	208	30	14.4%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 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			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	<b>Automóvil</b>	21,599,958.08	22,275,734.03	(675,775.95)	-3.0%	15,441,509.14	12,084,789.45	3,356,719.69	27.8%	681,819	499,429	182,390	36.5%
31	<b>Ramos Técnicos</b>	3,141,208.41	2,559,186.04	582,022.37	22.7%	160,517.05	482,581.32	(322,064.27)	-66.7%	11,486	8,158	3,328	40.8%
32	- TRC - TRM	1,654,714.02	1,851,862.07	(197,148.05)	-10.6%	88,914.45	191,068.73	(102,154.28)	-53.5%	2,258	-	2,258	0.0%
33	- Equipo Eléctrico	148,359.46	186,585.93	(38,226.47)	-20.5%	22,528.52	108,482.31	(85,953.79)	-79.2%	4,107	-	4,107	0.0%
34	- Caldera y Maquinaria	-	17,977.75	(17,977.75)	-100.0%	-	-	-	0.0%	736	-	736	0.0%
35	- Rotura de Maquinaria	1,086,483.33	40,841.94	1,045,641.39	2560.2%	7,867.45	47,294.88	(39,427.43)	-83.4%	1,325	-	1,325	0.0%
36	- Equipo Pesado	250,490.32	461,886.76	(211,396.44)	-45.8%	41,206.63	135,735.41	(94,528.78)	-69.6%	3,054	-	3,054	0.0%
37	- Vidrios	1,161.28	31.58	1,129.70	3576.7%	-	-	-	0.0%	6	-	6	0.0%
38	<b>Riesgos Diversos</b>	11,826,124.73	11,843,216.82	(17,092.09)	-0.1%	2,982,006.92	3,083,664.73	(101,657.81)	-3.3%	32,607	27,104	5,503	20.3%
39	- Responsabilidad Civil	2,868,252.16	3,872,195.64	(1,003,943.48)	-25.9%	772,320.85	661,470.32	110,850.53	16.8%	21,037	16,582	4,455	26.9%
40	- Robo	170,989.83	717,859.33	(546,869.50)	-76.2%	78,818.94	247,816.60	(168,997.66)	-68.2%	4,140	3,593	547	15.2%
41	- Fidelidad y DDD	1,296,132.77	170,263.08	1,125,869.69	661.3%	320,790.45	239,870.45	80,920.00	33.7%	1,344	709	635	89.6%
42	- BBB	588,714.88	539,546.14	49,168.74	9.1%	52,550.47	1,001.00	51,549.47	5149.8%	38	33	5	15.2%
43	- Otros	6,902,035.09	6,543,352.63	358,682.46	5.5%	1,757,526.21	1,933,506.36	(175,980.15)	-9.1%	6,048	6,187	(139)	-2.2%
44	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	<b>Fianzas</b>	8,538,001.76	7,624,392.38	913,609.38	12.0%	1,443,259.70	2,344,923.41	(901,663.71)	-38.5%	58,027	35,400	22,627	63.9%
46	- Oferta y Cumplimiento	3,177,813.07	4,155,000.31	(977,187.24)	-23.5%	1,421,336.04	1,675,567.88	(254,231.84)	-15.2%	29,496	-	29,496	0.0%
47	- Otras	5,360,188.69	3,469,392.07	1,890,796.62	54.5%	21,923.66	669,355.53	(647,431.87)	-96.7%	28,531	-	28,531	0.0%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>109,663,484.21</b>	<b>107,893,774.23</b>	<b>1,769,709.98</b>	<b>1.6%</b>	<b>47,065,521.40</b>	<b>47,507,693.76</b>	<b>(442,172.36)</b>	<b>-0.9%</b>	<b>1,437,400</b>	<b>1,112,869</b>	<b>324,531</b>	<b>29.2%</b>
<b>Vida</b>		<b>52,333,231.26</b>	<b>46,278,973.60</b>	<b>6,054,257.66</b>	<b>13.1%</b>	<b>23,671,114.29</b>	<b>19,755,701.31</b>	<b>3,915,412.98</b>	<b>19.8%</b>	<b>381,081</b>	<b>317,135</b>	<b>63,946</b>	<b>20.2%</b>
<b>General</b>		<b>57,330,252.95</b>	<b>61,614,800.63</b>	<b>(4,284,547.68)</b>	<b>-7.0%</b>	<b>23,394,407.11</b>	<b>27,751,992.45</b>	<b>(4,357,585.34)</b>	<b>-15.7%</b>	<b>1,056,319</b>	<b>795,734</b>	<b>260,585</b>	<b>32.7%</b>
<b>Totales</b>		<b>109,663,484.21</b>	<b>107,893,774.23</b>	<b>1,769,709.98</b>	<b>1.6%</b>	<b>47,065,521.40</b>	<b>47,507,693.76</b>	<b>(442,172.36)</b>	<b>-0.9%</b>	<b>1,437,400</b>	<b>1,112,869</b>	<b>324,531</b>	<b>29.2%</b>



# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	<b>Vida Individual</b>	12,965,006.32	12,405,480.26	559,526.06	4.5%	1,954,096.55	2,826,448.74	(872,352.19)	-30.9%	210,820	187,656	23,164	12.3%
2	- Primer año	2,136,558.53	2,879,166.51	(742,607.98)	-25.8%	586,736.91	321,703.88	265,033.03	82.4%	58,564	32,117	26,447	82.3%
3	- Renovación	10,828,447.79	9,526,313.75	1,302,134.04	13.7%	1,367,359.64	2,504,744.86	(1,137,385.22)	-45.4%	152,256	155,539	(3,283)	-2.1%
4	<b>Accidentes Personales</b>	2,885,416.79	2,443,113.21	442,303.59	18.1%	311,803.26	491,253.55	(179,450.29)	-36.5%	78,302	59,832	18,470	30.9%
5	- Individual	846,202.06	955,093.41	(108,891.35)	-11.4%	141,107.22	261,407.97	(120,300.75)	-46.0%	56,481	-	56,481	0.0%
6	- Grupo	2,039,214.73	1,488,019.79	551,194.94	37.0%	170,696.04	229,845.58	(59,149.54)	-25.7%	21,821	-	21,821	0.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	20,926,597.15	19,091,761.78	1,834,835.37	9.6%	15,036,506.42	17,502,331.44	(2,465,825.02)	-14.1%	70,192	52,441	17,751	33.8%
9	- Individual	9,296,954.91	8,410,889.99	886,064.92	10.5%	5,648,672.57	6,725,907.79	(1,077,235.22)	-16.0%	62,953	-	62,953	0.0%
10	- Grupo	11,629,642.24	10,680,871.79	948,770.45	8.9%	9,387,833.85	10,776,423.65	(1,388,589.80)	-12.9%	7,239	-	7,239	0.0%
11	<b>Colectivos de Vida</b>	15,308,543.17	12,926,245.83	2,382,297.34	18.4%	5,025,568.18	4,574,518.72	451,049.46	9.9%	21,189	19,496	1,693	8.7%
12	<b>Incendio y Líneas Aliadas (*)</b>	7,885,614.58	7,331,420.31	554,194.27	7.6%	578,501.88	2,172,134.47	(1,593,632.59)	-73.4%	216,459	197,571	18,888	9.6%
13	- Residencial	4,589,226.77	3,701,617.02	887,609.75	24.0%	165,969.41	1,055,231.73	(889,262.32)	-84.3%	169,124	-	169,124	0.0%
14	- Comercial	3,175,514.96	3,422,314.20	(246,799.24)	-7.2%	368,964.13	1,111,897.87	(742,933.74)	-66.8%	46,862	-	46,862	0.0%
15	- Industrial	120,872.85	207,489.09	(86,616.24)	-41.7%	43,568.34	5,004.87	38,563.47	770.5%	473	-	473	0.0%
16	<b>Vida Industrial</b>	(82.02)	-	(82.02)	0.0%	-	-	-	0.0%	453	-	453	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>	552,452.64	585,535.38	(33,082.74)	-5.6%	81,581.15	182,185.15	(100,604.00)	-55.2%	23,010	19,368	3,642	18.8%
21	- Residencial	270,630.89	255,456.09	15,174.80	5.9%	37,461.45	25,937.49	11,523.96	44.4%	17,527	14,833	2,694	18.2%
22	- Comercial e Industrial	281,821.75	330,079.29	(48,257.54)	-14.6%	44,119.70	156,247.66	(112,127.96)	-71.8%	5,483	4,535	948	20.9%
23	<b>Transporte de Carga</b>	2,298,399.33	2,967,124.41	(668,725.08)	-22.5%	284,249.38	469,439.83	(185,190.45)	-39.4%	28,903	26,518	2,385	9.0%
24	- Terrestre	1,842,137.87	2,033,801.01	(191,663.14)	-9.4%	211,054.13	310,172.74	(99,118.61)	-32.0%	21,234	-	21,234	0.0%
25	- Marítimo	455,285.53	932,228.22	(476,942.69)	-51.2%	73,195.25	159,267.09	(86,071.84)	-54.0%	7,658	-	7,658	0.0%
26	- Aéreo	975.93	1,095.19	(119.26)	-10.9%	-	-	-	0.0%	11	-	11	0.0%
27	<b>Casco</b>	2,082,070.53	3,127,904.29	(1,045,833.76)	-33.4%	281,676.60	230,400.91	51,275.69	22.3%	1,270	1,108	162	14.6%
28	- Marítimo	512,997.21	725,577.10	(212,579.89)	-29.3%	249,173.03	80,226.96	168,946.07	210.6%	1,010	901	109	12.1%
29	- Aéreo	1,569,073.32	2,402,327.19	(833,253.87)	-34.7%	32,503.57	150,173.95	(117,670.38)	-78.4%	260	207	53	25.6%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	<b>Automóvil</b>	23,858,696.53	20,732,634.35	3,126,062.18	15.1%	13,780,973.04	11,491,702.26	2,289,270.78	19.9%	666,337	494,989	171,348	34.6%
31	<b>Ramos Técnicos</b>	3,903,644.83	3,123,717.95	779,926.88	25.0%	155,735.42	1,375,613.32	(1,219,877.90)	-88.7%	11,337	8,242	3,095	37.6%
32	- TRC - TRM	3,335,241.07	2,260,365.09	1,074,875.98	47.6%	51,485.83	487,927.18	(436,441.35)	-89.4%	2,168	-	2,168	0.0%
33	- Equipo Electrónico	98,583.17	227,745.00	(129,161.83)	-56.7%	41,005.96	666,554.39	(625,548.43)	-93.8%	4,113	-	4,113	0.0%
34	- Caldera y Maquinaria	27,099.44	21,943.47	5,155.97	23.5%	-	-	-	0.0%	696	-	696	0.0%
35	- Rotura de Maquinaria	60,908.66	49,851.29	11,057.37	22.2%	30,954.04	20,397.16	10,556.88	51.8%	1,321	-	1,321	0.0%
36	- Equipo Pesado	381,659.19	563,774.55	(182,115.36)	-32.3%	32,289.59	200,734.59	(168,445.00)	-83.9%	3,033	-	3,033	0.0%
37	- Vidrios	153.30	38.55	114.75	297.6%	-	-	-	0.0%	6	-	6	0.0%
38	<b>Riesgos Diversos</b>	11,266,329.08	20,116,040.64	(8,849,711.56)	-44.0%	2,152,739.28	2,070,962.25	81,777.03	3.9%	32,200	27,229	4,971	18.3%
39	- Responsabilidad Civil	2,646,277.14	4,138,972.43	(1,492,695.29)	-36.1%	384,056.38	1,308,930.03	(924,873.65)	-70.7%	20,733	16,694	4,039	24.2%
40	- Robo	290,416.10	1,229,205.78	(938,789.68)	-76.4%	213,638.72	(14,548.27)	228,186.99	0.0%	4,127	3,487	640	18.4%
41	- Fidelidad y DDD	1,458,941.13	205,865.77	1,253,075.36	608.7%	180,891.25	145,856.74	35,034.51	24.0%	1,343	886	457	51.6%
42	- BBB	1,310,517.11	200,521.01	1,109,996.10	553.6%	128,196.28	-	128,196.28	0.0%	37	30	7	23.3%
43	- Otros	5,560,177.60	14,341,475.65	(8,781,298.05)	-61.2%	1,245,956.65	630,723.75	615,232.90	97.5%	5,960	6,132	(172)	-2.8%
44	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	<b>Fianzas</b>	10,119,736.94	11,319,548.31	(1,199,811.37)	-10.6%	4,037,260.15	3,647,316.71	389,943.44	10.7%	54,922	34,294	20,628	60.2%
46	- Oferta y Cumplimiento	4,938,821.52	6,168,718.04	(1,229,896.52)	-19.9%	4,239,760.85	2,606,194.60	1,633,566.25	62.7%	27,144	-	27,144	0.0%
47	- Otras	5,180,915.42	5,150,830.27	30,085.15	0.6%	(202,500.70)	1,041,122.11	(1,243,622.81)	-119.5%	27,778	-	27,778	0.0%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>114,052,425.87</b>	<b>116,170,526.72</b>	<b>(2,118,100.85)</b>	<b>-1.8%</b>	<b>43,680,691.31</b>	<b>47,034,307.35</b>	<b>(3,353,616.04)</b>	<b>-7.1%</b>	<b>1,415,394</b>	<b>1,128,744</b>	<b>286,650</b>	<b>25.4%</b>
<b>Vida</b>		<b>52,085,563.43</b>	<b>46,866,601.08</b>	<b>5,218,962.36</b>	<b>11.1%</b>	<b>22,327,974.41</b>	<b>25,394,552.45</b>	<b>(3,066,578.04)</b>	<b>-12.1%</b>	<b>380,503</b>	<b>319,425</b>	<b>61,078</b>	<b>19.1%</b>
<b>General</b>		<b>61,966,862.44</b>	<b>69,303,925.64</b>	<b>(7,337,063.20)</b>	<b>-10.6%</b>	<b>21,352,716.90</b>	<b>21,639,754.90</b>	<b>(287,038.00)</b>	<b>-1.3%</b>	<b>1,034,891</b>	<b>809,319</b>	<b>225,572</b>	<b>27.9%</b>
<b>Totales</b>		<b>114,052,425.87</b>	<b>116,170,526.72</b>	<b>(2,118,100.85)</b>	<b>-1.8%</b>	<b>43,680,691.31</b>	<b>47,034,307.35</b>	<b>(3,353,616.04)</b>	<b>-7.1%</b>	<b>1,415,394</b>	<b>1,128,744</b>	<b>286,650</b>	<b>25.4%</b>





## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 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			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	<b>Vida Individual</b>	12,484,302.13	13,854,614.22	(1,370,312.09)	-9.9%	2,632,425.70	1,941,072.20	691,353.50	35.6%	204,015	185,942	18,073	9.7%
2	- Primer año	2,069,480.45	4,872,133.16	(2,802,652.71)	-57.5%	825,328.62	623,046.49	202,282.13	32.5%	51,669	30,422	21,247	69.8%
3	- Renovación	10,414,821.68	8,982,481.06	1,432,340.62	15.9%	1,807,097.08	1,318,025.71	489,071.37	37.1%	152,346	155,520	(3,174)	-2.0%
4	<b>Accidentes Personales</b>	1,758,970.82	1,453,613.01	305,357.81	21.0%	231,460.76	555,711.23	(324,250.47)	-58.3%	74,679	60,635	14,044	23.2%
5	- Individual	594,659.73	568,265.20	26,394.53	4.6%	76,137.00	295,707.47	(219,570.47)	-74.3%	53,046	-	53,046	0.0%
6	- Grupo	1,164,311.09	885,347.81	278,963.28	31.5%	155,323.76	260,003.76	(104,680.00)	-40.3%	21,633	-	21,633	0.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	21,265,311.69	18,412,489.51	2,852,822.18	15.5%	13,307,925.40	12,882,191.36	425,734.04	3.3%	69,105	51,669	17,436	33.7%
9	- Individual	9,388,870.90	8,111,636.08	1,277,234.82	15.7%	5,677,780.09	4,950,450.83	727,329.26	14.7%	61,717	-	61,717	0.0%
10	- Grupo	11,876,440.79	10,300,853.43	1,575,587.36	15.3%	7,630,145.31	7,931,740.53	(301,595.22)	-3.8%	7,388	-	7,388	0.0%
11	<b>Colectivos de Vida</b>	14,284,922.62	13,716,948.77	567,973.85	4.1%	3,899,623.02	4,959,806.77	(1,060,183.75)	-21.4%	21,053	18,557	2,496	13.5%
12	<b>Incendio y Líneas Aliadas (*)</b>	6,174,923.91	6,647,816.05	(472,892.14)	-7.1%	1,561,545.03	(3,800,708.05)	5,362,253.08	0.0%	204,597	195,189	9,408	4.8%
13	- Residencial	2,844,490.51	3,356,466.82	(511,976.31)	-15.3%	346,352.69	(1,846,399.38)	2,192,752.07	0.0%	159,094	-	159,094	0.0%
14	- Comercial	3,172,326.84	3,103,207.06	69,119.78	2.2%	1,214,997.29	(1,945,551.36)	3,160,548.65	0.0%	45,039	-	45,039	0.0%
15	- Industrial	158,106.56	188,142.17	(30,035.61)	-16.0%	195.05	(8,757.31)	8,952.36	0.0%	464	-	464	0.0%
16	<b>Vida Industrial</b>	(3,661.64)	-	(3,661.64)	0.0%	(20,000.00)	-	(20,000.00)	0.0%	458	-	458	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>	472,428.00	475,334.50	(2,906.50)	-0.6%	190,518.43	233,025.98	(42,507.55)	-18.2%	22,390	19,352	3,038	15.7%
21	- Residencial	237,161.48	252,175.51	(15,014.03)	-6.0%	65,765.46	87,705.93	(21,940.47)	-25.0%	16,843	14,851	1,992	13.4%
22	- Comercial e Industrial	235,266.52	223,158.99	12,107.53	5.4%	124,752.97	145,320.05	(20,567.08)	-14.2%	5,547	4,501	1,046	23.2%
23	<b>Transporte de Carga</b>	1,947,639.40	1,924,817.70	22,821.70	1.2%	292,802.63	795,590.93	(502,788.30)	-63.2%	29,340	26,468	2,872	10.9%
24	- Terrestre	1,827,012.55	1,319,356.94	507,655.61	38.5%	263,690.77	525,670.40	(261,979.63)	-49.8%	21,837	-	21,837	0.0%
25	- Marítimo	119,243.08	604,750.30	(485,507.22)	-80.3%	29,111.86	269,920.53	(240,808.67)	-89.2%	7,493	-	7,493	0.0%
26	- Aéreo	1,383.77	710.46	673.31	94.8%	-	-	-	0.0%	10	-	10	0.0%
27	<b>Casco</b>	1,029,041.26	731,241.82	297,799.44	40.7%	184,419.34	329,859.29	(145,439.95)	-44.1%	1,262	989	273	27.6%
28	- Marítimo	548,891.93	474,251.50	74,640.43	15.7%	133,329.06	325,758.42	(192,429.36)	-59.1%	1,000	781	219	28.0%
29	- Aéreo	480,149.33	256,990.32	223,159.01	86.8%	51,090.28	4,100.87	46,989.41	1145.8%	262	208	54	26.0%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 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			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	<b>Automóvil</b>	20,298,369.39	18,498,188.18	1,800,181.21	9.7%	12,826,140.45	9,906,533.33	2,919,607.12	29.5%	647,038	499,603	147,435	29.5%
31	<b>Ramos Técnicos</b>	1,761,493.22	1,313,983.32	447,509.90	34.1%	139,520.92	368,493.04	(228,972.12)	-62.1%	11,001	8,185	2,816	34.4%
32	- TRC - TRM	1,372,570.50	950,816.33	421,754.17	44.4%	12,312.26	237,350.04	(225,037.78)	-94.8%	2,113	-	2,113	0.0%
33	- Equipo Electrónico	70,563.57	95,800.31	(25,236.74)	-26.3%	32,476.39	(12,382.16)	44,858.55	0.0%	3,988	-	3,988	0.0%
34	- Caldera y Maquinaria	10,738.61	9,230.46	1,508.15	16.3%	-	-	-	0.0%	616	-	616	0.0%
35	- Rotura de Maquinaria	59,378.08	20,969.81	38,408.27	183.2%	9,810.92	71,914.88	(62,103.96)	-86.4%	1,300	-	1,300	0.0%
36	- Equipo Pesado	248,223.14	237,150.20	11,072.94	4.7%	84,921.35	71,610.29	13,311.06	18.6%	2,978	-	2,978	0.0%
37	- Vidrios	19.32	16.22	3.10	19.1%	-	-	-	0.0%	6	-	6	0.0%
38	<b>Riesgos Diversos</b>	12,983,914.72	11,872,262.07	1,111,652.65	9.4%	3,427,541.61	3,810,301.08	(382,759.47)	-10.0%	31,155	27,631	3,524	12.8%
39	- Responsabilidad Civil	5,778,306.86	4,694,826.27	1,083,480.59	23.1%	455,218.13	529,525.71	(74,307.58)	-14.0%	20,146	16,718	3,428	20.5%
40	- Robo	176,291.82	331,421.52	(155,129.70)	-46.8%	141,595.94	421,977.00	(280,381.06)	-66.4%	3,917	3,587	330	9.2%
41	- Fidelidad y DDD	217,736.10	197,337.60	20,398.50	10.3%	146,458.14	124,590.54	21,867.60	17.6%	1,324	904	420	46.5%
42	- BBB	77,748.15	30,012.18	47,735.97	159.1%	-	100.00	(100.00)	-100.0%	36	26	10	38.5%
43	- Otros	6,733,831.79	6,618,664.50	115,167.29	1.7%	2,684,269.40	2,734,107.83	(49,838.43)	-1.8%	5,732	6,396	(664)	-10.4%
44	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	<b>Fianzas</b>	6,626,426.90	9,542,022.45	(2,915,595.55)	-30.6%	3,827,452.75	1,729,943.13	2,097,509.62	121.2%	52,073	34,831	17,242	49.5%
46	- Oferta y Cumplimiento	2,220,192.64	5,200,034.88	(2,979,842.24)	-57.3%	3,567,377.95	1,236,132.97	2,331,244.98	188.6%	25,160	-	25,160	0.0%
47	- Otras	4,406,234.26	4,341,987.57	64,246.69	1.5%	260,074.80	493,810.16	(233,735.36)	-47.3%	26,913	-	26,913	0.0%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>101,084,082.42</b>	<b>98,443,331.60</b>	<b>2,640,750.82</b>	<b>2.7%</b>	<b>42,501,376.04</b>	<b>33,711,820.29</b>	<b>8,789,555.75</b>	<b>26.1%</b>	<b>1,368,166</b>	<b>1,129,051</b>	<b>239,115</b>	<b>21.2%</b>

<b>Vida</b>	<b>49,793,507.26</b>	<b>47,437,665.51</b>	<b>2,355,841.75</b>	<b>5.0%</b>	<b>20,071,434.88</b>	<b>20,338,781.56</b>	<b>(267,346.68)</b>	<b>-1.3%</b>	<b>368,852</b>	<b>316,803</b>	<b>52,049</b>	<b>16.4%</b>
<b>General</b>	<b>51,290,575.16</b>	<b>51,005,666.09</b>	<b>284,909.07</b>	<b>0.6%</b>	<b>22,429,941.16</b>	<b>13,373,038.73</b>	<b>9,056,902.43</b>	<b>67.7%</b>	<b>999,314</b>	<b>812,248</b>	<b>187,066</b>	<b>23.0%</b>

<b>Totales</b>	<b>101,084,082.42</b>	<b>98,443,331.60</b>	<b>2,640,750.82</b>	<b>2.7%</b>	<b>42,501,376.04</b>	<b>33,711,820.29</b>	<b>8,789,555.75</b>	<b>26.1%</b>	<b>1,368,166</b>	<b>1,129,051</b>	<b>239,115</b>	<b>21.2%</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	<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%
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%



## 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
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>Titulos 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>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL MES DE SEPTIEMBRE 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>	0.21	0.20	2.5%
2	- Primer año	0.67	0.19	248.2%
3	- Renovación	0.10	0.21	-50.6%
4	<b>Accidentes Personales</b>	0.18	0.40	-55.2%
5	- Individual	0.15	0.57	-73.4%
6	- Grupo	0.20	0.29	-31.2%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.76	0.79	-3.9%
9	- Individual	0.69	0.70	-1.8%
10	- Grupo	0.82	0.86	-5.1%
11	<b>Colectivos de Vida</b>	0.31	0.34	-9.1%
12	<b>Incendio y Líneas Aliadas (*)</b>	0.16	0.38	-57.2%
13	- Residencial	0.18	0.35	-47.7%
14	- Comercial	0.15	0.45	-66.8%
15	- Industrial	0.14	0.02	597.1%
16	<b>Vida Industrial</b>	-1.03	4.01	-125.7%
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>	0.37	0.68	-45.4%
21	- Residencial	0.28	0.29	-2.8%
22	- Comercial e Industrial	0.45	0.99	-54.7%
23	<b>Transporte de Carga</b>	0.31	0.19	64.7%
24	- Terrestre	0.34	0.17	93.2%
25	- Marítimo	0.15	0.21	-30.4%
26	- Aéreo	0.08	0.00	0.0%
27	<b>Casco</b>	0.18	0.42	-57.3%
28	- Marítimo	0.21	0.95	-78.2%



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

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
29	- Aéreo	0.15	0.10	50.1%
30	<b>Automóvil</b>	0.66	0.59	12.4%
31	<b>Ramos Técnicos</b>	0.16	0.50	-68.0%
32	- TRC - TRM	0.09	0.54	-83.5%
33	- Equipo Eléctrico	0.34	0.62	-44.4%
34	- Caldera y Maquinaria	0.00	0.00	0.0%
35	- Rotura de Maquinaria	0.41	-0.29	241.2%
36	- Equipo Pesado	0.35	0.34	2.6%
37	- Vidrios	0.00	0.00	0.0%
38	<b>Riesgos Diversos</b>	0.19	0.20	-5.2%
39	- Responsabilidad Civil	0.15	0.11	35.6%
40	- Robo	0.36	0.34	6.2%
41	- Fidelidad y DDD	0.20	0.44	-55.5%
42	- BBB	-0.07	0.00	-1634.7%
43	- Otros	0.21	0.24	-9.7%
44	<b>Titulos de Propiedad</b>	0.00	0.00	0.0%
45	<b>Fianzas</b>	0.30	0.27	11.0%
46	- Oferta y Cumplimiento	0.41	0.36	13.7%
47	- Otras	0.18	0.16	15.3%
<b>48</b>	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>0.41</b>	<b>0.43</b>	<b>-3.3%</b>
<b>Vida</b>		<b>0.46</b>	<b>0.49</b>	<b>-5.1%</b>
<b>General</b>		<b>0.37</b>	<b>0.39</b>	<b>-3.2%</b>
<b>Totales</b>		<b>0.41</b>	<b>0.43</b>	<b>-3.3%</b>