

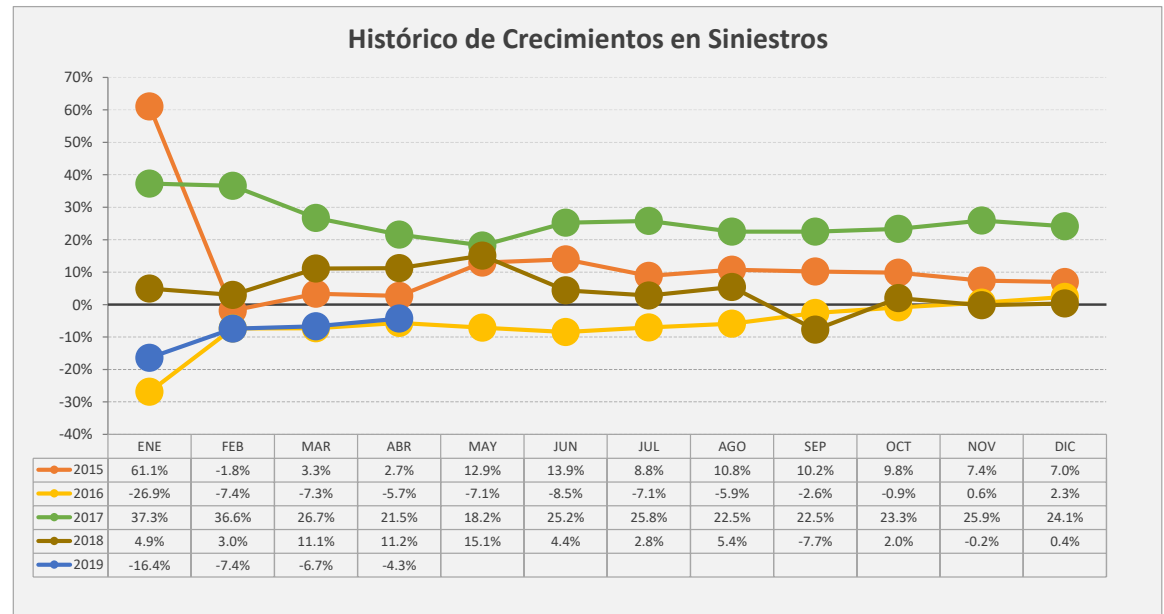
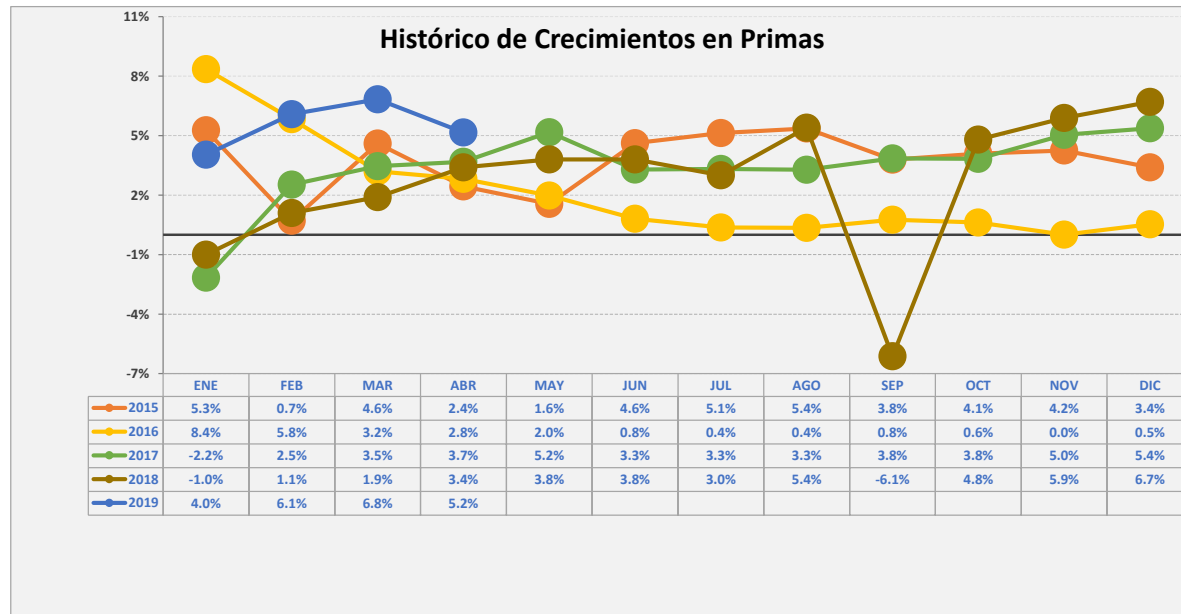
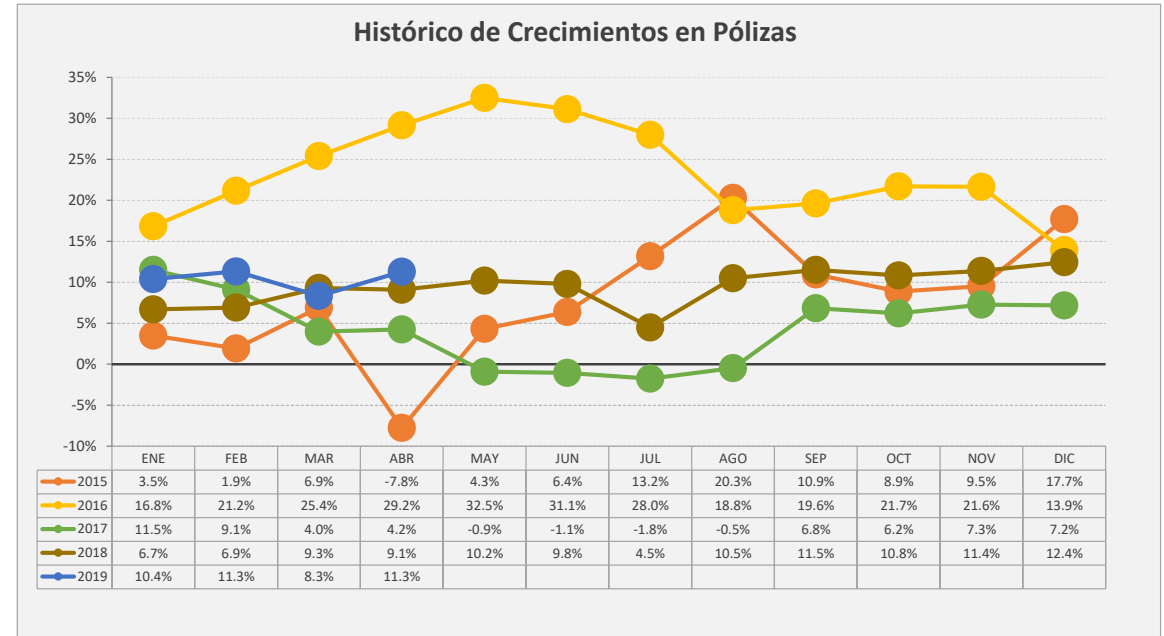
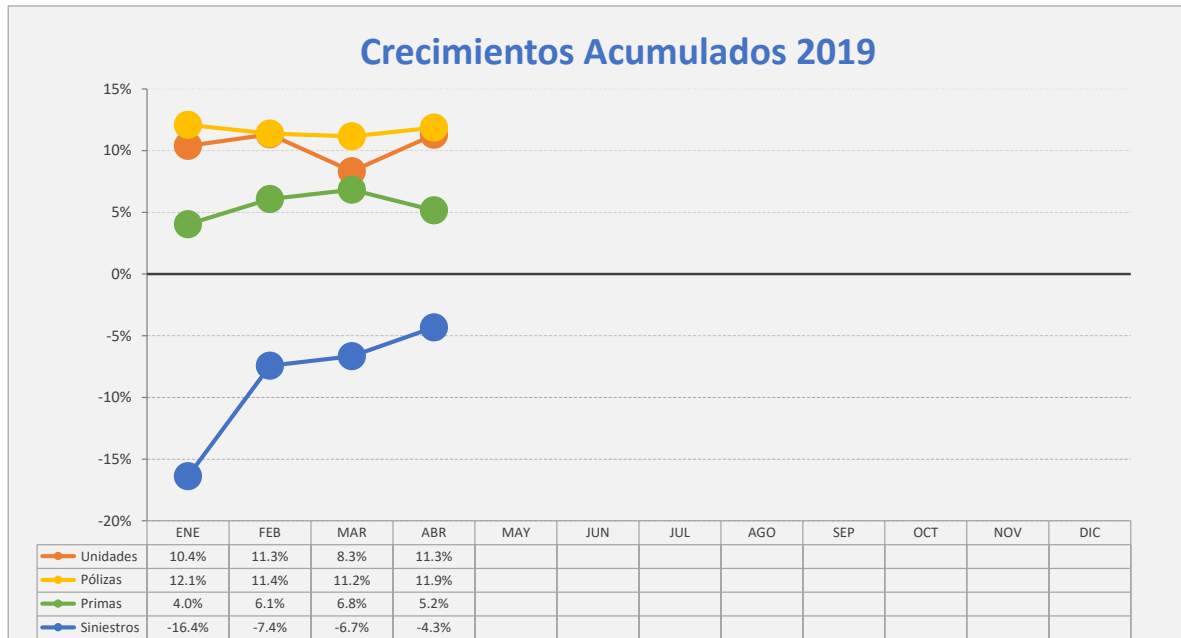


SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 30 DE ABRIL 2019
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)
RESUMEN COMPARATIVOS

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
Vida Individual	269,013	248,600	20,413	8.2%	253,702	237,095	16,607	7.0%	55,369,756.17	54,623,615.87	746,140.30	1.4%	17,076,122.55	12,389,858.13	4,686,264.42	37.8%
Accidentes Personales	575,052	428,299	146,753	34.3%	151,802	120,729	31,073	25.7%	11,620,318.83	10,405,429.79	1,214,889.04	11.7%	1,718,431.68	1,741,200.34	(22,768.66)	-1.3%
Salud	442,440	408,393	34,047	8.3%	94,291	88,541	5,750	6.5%	107,605,270.72	102,012,599.94	5,592,670.78	5.5%	78,724,036.94	74,123,583.12	4,600,453.82	6.2%
Colectivos de Vida	1,058,701	981,736	76,965	7.8%	59,385	66,951	(7,566)	-11.3%	75,070,530.86	70,332,804.68	4,737,726.18	6.7%	19,914,797.73	19,455,374.17	459,423.56	2.4%
Incendio y Líneas Aliadas (*)	417,839	410,479	7,360	1.8%	251,029	230,610	20,419	8.9%	49,285,109.03	42,349,349.02	6,935,760.01	16.4%	6,502,620.05	20,310,728.20	(13,808,108.15)	-68.0%
Multirisgo	26,935	26,096	839	3.2%	25,417	24,445	972	4.0%	2,512,761.44	2,234,919.66	277,841.78	12.4%	731,968.22	629,864.65	102,103.57	16.2%
Transporte de Carga	36,979	36,155	824	2.3%	32,513	31,027	1,486	4.8%	8,042,635.94	6,636,749.49	1,405,886.45	21.2%	1,619,709.34	2,776,211.13	(1,156,501.79)	-41.7%
Casco	1,511	1,741	(230)	-13.2%	1,014	1,165	(151)	-13.0%	7,649,608.11	4,563,796.19	3,085,811.92	67.6%	1,816,293.89	8,064,300.35	(6,248,006.46)	-77.5%
Automóvil	924,913	813,844	111,069	13.6%	824,040	696,394	127,646	18.3%	104,515,133.12	98,131,149.07	6,383,984.05	6.5%	65,464,007.66	64,192,302.30	1,271,705.36	2.0%
Ramos Técnicos	13,657	14,816	(1,159)	-7.8%	10,262	11,117	(855)	-7.7%	9,586,599.95	13,735,259.83	(4,148,659.88)	-30.2%	997,772.32	3,070,941.61	(2,073,169.29)	-67.5%
Responsabilidad Civil	19,681	18,581	1,100	5.9%	18,420	17,194	1,226	7.1%	13,254,746.27	13,303,558.53	(48,812.26)	-0.4%	1,787,349.34	1,711,575.24	75,774.10	4.4%
Robo	4,333	4,613	(280)	-6.1%	3,755	3,903	(148)	-3.8%	2,920,281.76	2,307,160.00	613,121.76	26.6%	402,505.35	323,804.36	78,700.99	24.3%
Fianzas	67,670	73,161	(5,491)	-7.5%	66,418	71,990	(5,572)	-7.7%	39,668,621.83	41,071,210.91	(1,402,589.08)	-3.4%	23,783,341.96	22,953,485.41	829,856.55	3.6%
Otros	70,625	64,347	6,278	9.8%	8,219	8,046	173	2.2%	29,612,016.80	29,635,705.99	(23,689.19)	-0.1%	6,443,798.86	5,501,058.04	942,740.82	17.1%
TOTAL LOCAL Y EXTERIOR	3,929,349	3,530,861	398,488	11.3%	1,800,267	1,609,207	191,060	11.9%	516,713,390.83	491,343,308.97	25,370,081.87	5.2%	226,982,755.89	237,244,287.05	(10,261,531.16)	-4.3%
Ramos de Personas	2,345,206	2,067,028	278,178	13.5%	559,180	513,316	45,864	8.9%	249,665,876.58	237,374,450.28	12,291,426.30	5.2%	117,433,388.90	107,710,015.76	9,723,373.14	9.0%
Ramos Generales	1,584,143	1,463,833	120,310	8.2%	1,241,087	1,095,891	145,196	13.2%	267,047,514.25	253,968,858.69	13,078,655.56	5.1%	109,549,366.99	129,534,271.29	(19,984,904.30)	-15.4%
Totales	3,929,349	3,530,861	398,488	11.3%	1,800,267	1,609,207	191,060	11.9%	\$516,713,390.83	\$491,343,308.97	25,370,081.87	5.2%	\$226,982,755.89	\$237,244,287.05	(10,261,531.16)	-4.3%

Superintendencia de Seguros y Reaseguros de Panamá

HISTORICOS DE CRECIMIENTO





SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE ABRIL 2019
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS				
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN		
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	
1	Vida Individual	269,013	248,600	20,413	8.2%	253,702	237,095	16,607	7.0%	55,369,756.17	54,623,615.87	746,140.30	1.4%	17,076,122.55	12,389,858.13	4,686,264.42	37.8%
2	- Primer año	76,936	76,420	516	0.7%	74,617	73,656	961	1.3%	8,604,873.09	8,441,547.00	163,326.09	1.9%	9,575,147.49	9,007,875.16	567,272.33	6.3%
3	- Renovación	192,077	172,180	19,897	11.6%	179,085	163,439	15,646	9.6%	46,764,883.08	46,182,068.87	582,814.21	1.3%	7,500,975.06	3,381,982.97	4,118,992.09	121.8%
4	Accidentes Personales	575,052	428,299	146,753	34.3%	151,802	120,729	31,073	25.7%	11,620,318.83	10,405,429.79	1,214,889.04	11.7%	1,718,431.68	1,741,200.34	(22,768.66)	-1.3%
5	- Individual	127,309	91,163	36,146	39.6%	106,956	76,036	30,920	40.7%	4,891,788.89	4,494,930.14	396,858.75	8.8%	426,573.90	644,263.69	(217,689.79)	-33.8%
6	- Grupo	447,743	337,136	110,607	32.8%	44,846	44,693	153	0.3%	6,728,529.94	5,910,499.65	818,030.29	13.8%	1,291,857.78	1,096,936.65	194,921.13	17.8%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	442,440	408,393	34,047	8.3%	94,291	88,541	5,750	6.5%	107,605,270.72	102,012,599.94	5,592,670.78	5.5%	78,724,036.94	74,123,583.12	4,600,453.82	6.2%
9	- Individual	106,050	99,847	6,203	6.2%	85,243	80,269	4,974	6.2%	50,849,892.62	45,986,835.47	4,863,057.15	10.6%	34,908,022.74	33,140,230.75	1,767,791.99	5.3%
10	- Grupo	336,390	308,546	27,844	9.0%	9,048	8,272	776	9.4%	56,755,378.10	56,025,764.47	729,613.63	1.3%	43,816,014.20	40,983,352.37	2,832,661.83	6.9%
11	Colectivos de Vida	1,058,701	981,736	76,965	7.8%	59,385	66,951	(7,566)	-11.3%	75,070,530.86	70,332,804.68	4,737,726.18	6.7%	19,914,797.73	19,455,374.17	459,423.56	2.4%
12	Incendio y Líneas Aliadas (*)	417,839	410,479	7,360	1.8%	251,029	230,610	20,419	8.9%	49,285,109.03	42,349,349.02	6,935,760.01	16.4%	6,502,620.05	20,310,728.20	(13,808,108.15)	-68.0%
13	- Residencial	314,698	290,593	24,105	8.3%	203,171	172,111	31,060	18.0%	20,446,858.92	17,760,363.19	2,686,495.73	15.1%	3,706,835.09	7,135,165.95	(3,428,330.86)	-48.0%
14	- Comercial	102,750	118,363	(15,613)	-13.2%	47,539	58,082	(10,543)	-18.2%	28,546,904.07	24,040,288.87	4,506,615.20	18.7%	2,768,962.18	13,146,464.59	(10,377,502.41)	-78.9%
15	- Industrial	391	1,523	(1,132)	-74.3%	319	417	(98)	-23.5%	291,346.04	548,696.96	(257,350.92)	-46.9%	26,822.78	29,097.66	(2,274.88)	-7.8%
16	Vida Industrial	24	187	(163)	-87.2%	24	187	(163)	-87.2%	-	6,098.66	(6,098.66)	-100.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	26,935	26,096	839	3.2%	25,417	24,445	972	4.0%	2,512,761.44	2,234,919.66	277,841.78	12.4%	731,968.22	629,864.65	102,103.57	16.2%
21	- Residencial	20,294	19,700	594	3.0%	19,706	18,880	826	4.4%	1,382,521.79	1,189,180.45	193,341.34	16.3%	404,089.54	331,813.87	72,275.67	21.8%
22	- Comercial e Industrial	6,641	6,396	245	3.8%	5,711	5,565	146	2.6%	1,130,239.65	1,045,739.21	84,500.44	8.1%	327,878.68	298,050.78	29,827.90	10.0%
23	Transporte de Carga	36,979	36,155	824	2.3%	32,513	31,027	1,486	4.8%	8,042,635.94	6,636,749.49	1,405,886.45	21.2%	1,619,709.34	2,776,211.13	(1,156,501.79)	-41.7%
24	- Terrestre	25,679	24,653	1,026	4.2%	25,105	23,537	1,568	6.7%	6,050,076.33	4,014,011.17	2,036,065.16	50.7%	997,661.05	2,593,311.24	(1,595,650.19)	-61.5%
25	- Marítimo	11,236	11,441	(205)	-1.8%	7,344	7,435	(91)	-1.2%	1,942,342.99	2,618,401.94	(676,058.95)	-25.8%	532,114.62	182,899.89	349,214.73	190.9%
26	- Aéreo	64	61	3	4.9%	64	55	9	16.4%	50,216.62	4,336.38	45,880.24	1058.0%	89,933.67	-	89,933.67	0.0%
27	Casco	1,511	1,741	(230)	-13.2%	1,014	1,165	(151)	-13.0%	7,649,608.11	4,563,796.19	3,085,811.92	67.6%	1,816,293.89	8,064,300.35	(6,248,006.46)	-77.5%
28	- Marítimo	1,160	1,365	(205)	-15.0%	807	955	(148)	-15.5%	2,776,587.32	538,038.05	2,238,549.27	416.1%	1,413,906.43	7,984,603.36	(6,570,696.93)	-82.3%
29	- Aéreo	351	376	(25)	-6.6%	207	210	(3)	-1.4%	4,873,020.79	4,025,758.14	847,262.65	21.0%	402,387.46	79,696.99	322,690.47	404.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE ABRIL 2019
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30 Automóvil	924,913	813,844	111,069	13.6%	824,040	696,394	127,646	18.3%	104,515,133.12	98,131,149.07	6,383,984.05	6.5%	65,464,007.66	64,192,302.30	1,271,705.36	2.0%
31 Ramos Técnicos	13,657	14,816	(1,159)	-7.8%	10,262	11,117	(855)	-7.7%	9,586,599.95	13,735,259.83	(4,148,659.88)	-30.2%	997,772.32	3,070,941.61	(2,073,169.29)	-67.5%
32 - TRC - TRM	2,328	2,427	(99)	-4.1%	2,080	2,246	(166)	-7.4%	7,742,321.77	11,466,926.96	(3,724,605.19)	-32.5%	393,338.79	2,292,004.90	(1,898,666.11)	-82.8%
33 - Equipo Electrónico	4,856	5,087	(231)	-4.5%	3,656	3,904	(248)	-6.4%	551,038.49	659,854.37	(108,815.88)	-16.5%	156,954.72	444,897.00	(287,942.28)	-64.7%
34 - Caldera y Maquinaria	834	808	26	3.2%	830	808	22	2.7%	206,884.08	118,260.01	88,624.07	74.9%	2,903.52	-	2,903.52	0.0%
35 - Rotura de Maquinaria	1,733	1,931	(198)	-10.3%	1,192	1,272	(80)	-6.3%	212,220.61	350,709.71	(138,489.10)	-39.5%	112,452.96	25,962.96	86,490.00	333.1%
36 - Equipo Pesado	3,896	4,552	(656)	-14.4%	2,495	2,877	(382)	-13.3%	873,932.22	1,139,473.78	(265,541.56)	-23.3%	332,122.33	308,076.75	24,045.58	7.8%
37 - Vidrios	10	11	(1)	-9.1%	9	10	(1)	-10.0%	202.78	35.00	167.78	479.4%	-	-	-	0.0%
38 Riesgos Diversos	94,575	87,314	7,261	8.3%	30,330	28,916	1,414	4.9%	45,787,044.83	45,240,325.86	546,718.97	1.2%	8,633,653.55	7,536,437.64	1,097,215.91	14.6%
39 - Responsabilidad Civil	19,681	18,581	1,100	5.9%	18,420	17,194	1,226	7.1%	13,254,746.27	13,303,558.53	(48,812.26)	-0.4%	1,787,349.34	1,711,575.24	75,774.10	4.4%
40 - Robo	4,333	4,613	(280)	-6.1%	3,755	3,903	(148)	-3.8%	2,920,281.76	2,307,160.00	613,121.76	26.6%	402,505.35	323,804.36	78,700.99	24.3%
41 - Fidelidad y DDD	1,142	1,105	37	3.3%	1,130	1,094	36	3.3%	674,174.57	3,579,814.50	(2,905,639.93)	-81.2%	1,054,478.29	1,515,111.50	(460,633.21)	-30.4%
42 - BBB	31	27	4	14.8%	31	27	4	14.8%	1,020,840.20	622,171.62	398,668.58	64.1%	2,932.74	117,408.15	(114,475.41)	-97.5%
43 - Otros	69,388	62,988	6,400	10.2%	6,994	6,698	296	4.4%	27,917,002.03	25,427,621.21	2,489,380.82	9.8%	5,386,387.83	3,868,538.39	1,517,849.44	39.2%
44 Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	67,670	73,161	(5,491)	-7.5%	66,418	71,990	(5,572)	-7.7%	39,668,621.83	41,071,210.91	(1,402,589.08)	-3.4%	23,783,341.96	22,953,485.41	829,856.55	3.6%
46 - Oferta y Cumplimiento	27,191	33,753	(6,562)	-19.4%	26,773	33,502	(6,729)	-20.1%	24,372,246.06	24,190,728.26	181,517.80	0.8%	17,418,605.41	20,601,289.31	(3,182,683.90)	-15.4%
47 - Otras	40,479	39,408	1,071	2.7%	39,645	38,488	1,157	3.0%	15,296,375.77	16,880,482.65	(1,584,106.88)	-9.4%	6,364,736.55	2,352,196.10	4,012,540.45	170.6%
48 TOTAL LOCAL Y EXTERIOR	3,929,349	3,530,861	398,488	11.3%	1,800,267	1,609,207	191,060	11.9%	516,713,390.83	491,343,308.97	25,370,081.87	5.163%	226,982,755.89	237,244,287.05	(10,261,531.16)	-4.3%
Ramos de Personas	2,345,206	2,067,028	278,178	13.5%	559,180	513,316	45,864	8.9%	249,665,876.58	237,374,450.28	12,291,426.30	5.2%	117,433,388.90	107,710,015.76	9,723,373.14	9.0%
Ramos Generales	1,584,143	1,463,833	120,310	8.2%	1,241,087	1,095,891	145,196	13.2%	267,047,514.25	253,968,858.69	13,078,655.56	5.1%	109,549,366.99	129,534,271.29	(19,984,904.30)	-15.4%
Totales	3,929,349	3,530,861	398,488	11.3%	1,800,267	1,609,207	191,060	11.9%	\$516,713,390.83	\$491,343,308.97	25,370,081.87	5.2%	\$226,982,755.89	\$237,244,287.05	(10,261,531.16)	-4.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2019 (Cifras en Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1 Vida Individual	269,013	247,706	21,307	8.6%	253,702	238,806	14,896	6.2%	14,863,440.19	13,762,794.52	1,100,645.67	8.0%	5,721,051.85	4,220,498.32	1,500,553.53	35.6%
2 - Primer año	76,936	75,048	1,888	2.5%	74,617	74,847	(230)	-0.3%	2,185,118.05	2,271,766.23	(86,648.18)	-3.8%	1,928,575.16	3,296,340.62	(1,367,765.46)	-41.5%
3 - Renovación	192,077	172,658	19,419	11.2%	179,085	163,959	15,126	9.2%	12,678,322.14	11,491,028.29	1,187,293.85	10.3%	3,792,476.69	924,157.70	2,868,318.99	310.4%
4 Accidentes Personales	575,052	464,282	110,770	23.9%	151,802	124,234	27,568	22.2%	3,053,585.52	2,580,417.79	473,167.73	18.3%	263,765.18	367,941.46	(104,176.28)	-28.3%
5 - Individual	127,309	94,507	32,802	34.7%	106,956	79,318	27,638	34.8%	1,518,217.83	1,283,004.09	235,213.74	18.3%	69,794.77	103,036.51	(33,241.74)	-32.3%
6 - Grupo	447,743	369,775	77,968	21.1%	44,846	44,916	(70)	-0.2%	1,535,367.69	1,297,413.70	237,953.99	18.3%	193,970.41	264,904.95	(70,934.54)	-26.8%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	442,440	372,981	69,459	18.6%	94,291	89,155	5,136	5.8%	25,788,991.31	26,286,281.94	(497,290.63)	-1.9%	20,172,265.83	18,100,275.84	2,071,989.99	11.4%
9 - Individual	106,050	97,441	8,609	8.8%	85,243	80,803	4,440	5.5%	13,155,453.63	12,017,233.38	1,138,220.25	9.5%	8,844,552.32	7,931,094.22	913,458.10	11.5%
10 - Grupo	336,390	275,540	60,850	22.1%	9,048	8,352	696	8.3%	12,633,537.68	14,269,048.56	(1,635,510.88)	-11.5%	11,327,713.51	10,169,181.62	1,158,531.89	11.4%
11 Colectivos de Vida	1,058,701	940,234	118,467	12.6%	59,385	68,120	(8,735)	-12.8%	19,576,270.00	17,431,225.83	2,145,044.17	12.3%	4,997,875.68	4,432,257.75	565,617.93	12.8%
12 Incendio y Líneas Aliadas (*)	417,839	416,746	1,093	0.3%	251,029	232,419	18,610	8.0%	7,853,110.81	8,150,412.34	(297,301.53)	-3.6%	1,693,625.73	6,660,209.04	(4,966,583.31)	-74.6%
13 - Residencial	314,698	292,093	22,605	7.7%	203,171	173,898	29,273	16.8%	4,321,225.31	3,935,093.91	386,131.40	9.8%	579,459.95	1,600,646.27	(1,021,186.32)	-63.8%
14 - Comercial	102,750	122,657	(19,907)	-16.2%	47,539	58,095	(10,556)	-18.2%	3,460,475.21	4,111,417.43	(650,942.22)	-15.8%	1,090,399.15	5,059,562.77	(3,969,163.62)	-78.4%
15 - Industrial	391	1,996	(1,605)	-80.4%	319	426	(107)	-25.1%	71,410.29	103,901.00	(32,490.71)	-31.3%	23,766.63	-	23,766.63	0.0%
16 Vida Industrial	24	188	(164)	-87.2%	24	188	(164)	-87.2%	-	1,630.06	(1,630.06)	-100.0%	-	-	-	0.0%
17 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 Multirisgo	26,935	25,972	963	3.7%	25,417	24,575	842	3.4%	675,989.05	578,996.66	96,992.39	16.8%	223,225.00	105,866.76	117,358.24	110.9%
21 - Residencial	20,294	19,648	646	3.3%	19,706	19,003	703	3.7%	351,646.04	288,473.93	63,172.11	21.9%	132,472.67	70,107.19	62,365.48	89.0%
22 - Comercial e Industrial	6,641	6,324	317	5.0%	5,711	5,572	139	2.5%	324,343.01	290,522.73	33,820.28	11.6%	90,752.33	35,759.57	54,992.76	153.8%
23 Transporte de Carga	36,979	36,234	745	2.1%	32,513	31,090	1,423	4.6%	1,894,422.31	1,629,064.54	265,357.77	16.3%	431,242.32	457,371.44	(26,129.12)	-5.7%
24 - Terrestre	25,679	24,733	946	3.8%	25,105	23,590	1,515	6.4%	1,394,454.16	949,376.81	445,077.35	46.9%	260,181.42	433,250.78	(173,069.36)	-39.9%
25 - Marítimo	11,236	11,446	(210)	-1.8%	7,344	7,445	(101)	-1.4%	498,611.95	678,269.20	(179,657.25)	-26.5%	171,060.90	24,120.66	146,940.24	609.2%
26 - Aéreo	64	55	9	16.4%	64	55	9	16.4%	1,356.20	1,418.53	(62.33)	-4.4%	-	-	-	0.0%
27 Casco	1,511	1,693	(182)	-10.8%	1,014	1,179	(165)	-14.0%	950,721.34	1,007,631.61	(56,910.27)	-5.6%	297,328.02	227,676.75	69,651.27	30.6%
28 - Marítimo	1,160	1,326	(166)	-12.5%	807	963	(156)	-16.2%	514,324.85	510,132.77	4,192.08	0.8%	204,537.08	227,676.75	(23,139.67)	-10.2%
29 - Aéreo	351	367	(16)	-4.4%	207	216	(9)	-4.2%	436,396.49	497,498.84	(61,102.35)	-12.3%	92,790.94	-	92,790.94	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2019 (Cifras en Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30 Automóvil	924,913	822,615	102,298	12.4%	824,040	711,500	112,540	15.8%	26,174,430.86	26,713,967.25	(539,536.39)	-2.0%	17,155,040.39	16,059,250.43	1,095,789.96	6.8%
31 Ramos Técnicos	13,657	13,927	(270)	-1.9%	10,262	10,751	(489)	-4.5%	2,516,794.63	5,772,940.57	(3,256,145.94)	-56.4%	518,472.47	144,049.34	374,423.13	259.9%
32 - TRC - TRM	2,328	2,400	(72)	-3.0%	2,080	2,237	(157)	-7.0%	2,110,057.27	5,231,755.67	(3,121,698.40)	-59.7%	323,121.88	30,832.12	292,289.76	948.0%
33 - Equipo Electrónico	4,856	5,057	(201)	-4.0%	3,656	3,945	(289)	-7.3%	181,426.38	117,203.45	64,222.93	54.8%	67,150.71	40,718.75	26,431.96	64.9%
34 - Caldera y Maquinaria	834	809	25	3.1%	830	809	21	2.6%	-	47,972.42	(47,972.42)	-100.0%	-	-	-	0.0%
35 - Rotura de Maquinaria	1,733	1,865	(132)	-7.1%	1,192	1,301	(109)	-8.4%	53,104.17	71,605.89	(18,501.72)	-25.8%	(351.99)	399.15	(751.14)	-188.2%
36 - Equipo Pesado	3,896	3,785	111	2.9%	2,495	2,449	46	1.9%	172,224.31	304,403.14	(132,178.83)	-43.4%	128,551.87	72,099.32	56,452.55	78.3%
37 - Vidrios	10	11	(1)	-9.1%	9	10	(1)	-10.0%	(17.50)	-	(17.50)	0.0%	-	-	-	0.0%
38 Riesgos Diversos	94,575	88,080	6,495	7.4%	30,330	29,651	679	2.3%	11,410,830.26	9,157,042.26	2,253,788.00	24.6%	2,257,345.56	2,131,990.06	125,355.50	5.9%
39 - Responsabilidad Civil	19,681	18,753	928	4.9%	18,420	17,401	1,019	5.9%	3,694,473.67	3,372,281.51	322,192.16	9.6%	406,414.91	516,468.66	(110,053.75)	-21.3%
40 - Robo	4,333	4,623	(290)	-6.3%	3,755	3,923	(168)	-4.3%	170,109.09	1,175,324.64	(1,005,215.55)	-85.5%	71,971.67	98,882.86	(26,911.19)	-27.2%
41 - Fidelidad y DDD	1,142	1,107	35	3.2%	1,130	1,096	34	3.1%	135,818.15	102,113.83	33,704.32	33.0%	197,396.17	920,807.83	(723,411.66)	-78.6%
42 - BBB	31	30	1	3.3%	31	29	2	6.9%	705,823.33	275,695.97	430,127.36	156.0%	-	353.10	(353.10)	-100.0%
43 - Otros	69,388	63,567	5,821	9.2%	6,994	7,202	(208)	-2.9%	6,704,606.02	4,231,626.31	2,472,979.71	58.4%	1,581,562.81	595,477.61	986,085.20	165.6%
44 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	67,670	74,079	(6,409)	-8.7%	66,418	73,410	(6,992)	-9.5%	9,375,446.77	10,801,865.31	(1,426,418.54)	-13.2%	4,528,915.05	3,574,525.27	954,389.78	26.7%
46 - Oferta y Cumplimiento	27,191	34,704	(7,513)	-21.6%	26,773	34,468	(7,695)	-22.3%	4,371,049.12	5,725,406.59	(1,354,357.47)	-23.7%	1,857,446.35	3,223,045.26	(1,365,598.91)	-42.4%
47 - Otras	40,479	39,375	1,104	2.8%	39,645	38,942	703	1.8%	5,004,397.65	5,076,458.72	(72,061.07)	-1.4%	2,671,468.70	351,480.01	2,319,988.69	660.1%
48 TOTAL TOTAL Y EXTERIOR	3,929,349	3,504,777	424,572	12.1%	1,800,267	1,635,118	165,149	10.1%	124,134,033.05	123,874,270.69	259,762.36	0.210%	58,260,153.08	56,481,912.46	1,778,240.62	3.1%
Ramos de Personas	2,345,206	2,025,203	320,003	15.8%	559,180	520,315	38,865	7.5%	63,282,287.02	60,060,720.08	3,221,566.94	5.4%	31,154,958.54	27,120,973.37	4,033,985.17	14.9%
Ramos Generales	1,584,143	1,479,574	104,569	7.1%	1,241,087	1,114,803	126,284	11.3%	60,851,746.03	63,813,550.61	(2,961,804.58)	-4.6%	27,105,194.54	29,360,939.09	(2,255,744.55)	-7.7%
Totales	3,929,349	3,504,777	424,572	12.1%	1,800,267	1,635,118	165,149	10.1%	\$124,134,033.05	\$123,874,270.69	259,762.36	0.2%	\$58,260,153.08	\$56,481,912.46	1,778,240.62	3.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2019 (Cifras en Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN MARZO				SINIESTROS PAGADOS EN MARZO				
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	
1	Vida Individual	267,460	248,600	18,860	7.6%	252,030	237,095	14,935	6.3%	12,937,108.02	13,938,741.79	(1,001,633.77)	-7.2%	7,089,899.69	3,479,831.35	3,610,068.34	103.7%
2	- Primer año	75,273	76,420	(1,147)	-1.5%	72,310	73,656	(1,346)	-1.8%	2,041,360.25	2,325,170.36	(283,810.11)	-12.2%	5,698,530.78	2,094,073.13	3,604,457.65	172.1%
3	- Renovación	192,187	172,180	20,007	11.6%	179,720	163,439	16,281	10.0%	10,895,747.77	11,613,571.43	(717,823.66)	-6.2%	1,391,368.91	1,385,758.22	5,610.69	0.4%
4	Accidentes Personales	519,904	428,299	91,605	21.4%	148,103	120,729	27,374	22.7%	3,827,681.47	3,889,761.84	(62,080.37)	-1.6%	539,598.40	337,817.83	201,780.57	59.7%
5	- Individual	124,675	91,163	33,512	36.8%	103,994	76,036	27,958	36.8%	1,383,589.79	1,495,161.85	(111,572.06)	-7.5%	93,993.85	101,172.46	(7,178.61)	-7.1%
6	- Grupo	395,229	337,136	58,093	17.2%	44,109	44,693	(584)	-1.3%	2,444,091.68	2,394,599.99	49,491.69	2.1%	445,604.55	236,645.37	208,959.18	88.3%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	445,197	408,393	36,804	9.0%	93,777	88,541	5,236	5.9%	25,282,685.97	24,183,713.93	1,098,972.04	4.5%	18,616,888.28	17,036,814.87	1,580,073.41	9.3%
9	- Individual	105,636	99,847	5,789	5.8%	84,900	80,269	4,631	5.8%	12,276,022.54	11,596,316.97	679,705.57	5.9%	8,402,632.24	7,797,611.83	605,020.41	7.8%
10	- Grupo	339,561	308,546	31,015	10.1%	8,877	8,272	605	7.3%	13,006,663.43	12,587,396.96	419,266.47	3.3%	10,214,256.04	9,239,203.04	975,053.00	10.6%
11	Colectivos de Vida	1,016,930	981,736	35,194	3.6%	57,934	66,951	(9,017)	-13.5%	18,480,440.25	18,993,346.80	(512,906.55)	-2.7%	4,170,079.72	5,011,885.59	(841,805.87)	-16.8%
12	Incendio y Líneas Aliadas (*)	416,504	410,479	6,025	1.5%	256,986	230,610	26,376	11.4%	10,966,580.72	8,879,742.74	2,086,837.98	23.5%	1,912,610.12	5,374,798.26	(3,462,188.14)	-64.4%
13	- Residencial	313,172	290,593	22,579	7.8%	201,291	172,111	29,180	17.0%	6,112,272.36	4,942,356.49	1,169,915.87	23.7%	1,339,964.64	3,246,930.12	(1,906,965.48)	-58.7%
14	- Comercial	102,942	118,363	(15,421)	-13.0%	55,379	58,082	(2,703)	-4.7%	4,775,790.97	3,830,229.20	945,561.77	24.7%	571,584.08	2,127,479.81	(1,555,895.73)	-73.1%
15	- Industrial	390	1,523	(1,133)	-74.4%	316	417	(101)	-24.2%	78,517.39	107,157.05	(28,639.66)	-26.7%	1,061.40	388.33	673.07	173.3%
16	Vida Industrial	25	187	(162)	-86.6%	25	187	(162)	-86.6%	-	2,121.03	(2,121.03)	-100.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multirisgo	26,885	26,096	789	3.0%	25,365	24,445	920	3.8%	626,662.71	586,977.42	39,685.29	6.8%	209,774.93	239,091.88	(29,316.95)	-12.3%
21	- Residencial	20,251	19,700	551	2.8%	19,660	18,880	780	4.1%	364,616.34	297,069.52	67,546.82	22.7%	122,557.39	124,127.24	(1,569.85)	-1.3%
22	- Comercial e Industrial	6,634	6,396	238	3.7%	5,705	5,565	140	2.5%	262,046.37	289,907.90	(27,861.53)	-9.6%	87,217.54	114,964.64	(27,747.10)	-24.1%
23	Transporte de Carga	36,814	36,155	659	1.8%	32,314	31,027	1,287	4.1%	1,631,718.53	1,855,306.04	(223,587.51)	-12.1%	357,048.86	983,244.25	(626,195.39)	-63.7%
24	- Terrestre	25,497	24,653	844	3.4%	24,896	23,537	1,359	5.8%	814,877.42	1,256,890.63	(442,013.21)	-35.2%	142,109.36	968,427.06	(826,317.70)	-85.3%
25	- Marítimo	11,254	11,441	(187)	-1.6%	7,355	7,435	(80)	-1.1%	815,567.76	597,897.11	217,670.65	36.4%	214,939.50	14,817.19	200,122.31	1350.6%
26	- Aéreo	63	61	2	3.3%	63	55	8	14.5%	1,273.35	518.30	755.05	145.7%	-	-	-	0.0%
27	Casco	1,524	1,741	(217)	-12.5%	1,027	1,165	(138)	-11.8%	2,921,048.72	2,086,964.37	834,084.35	40.0%	425,811.81	3,905,948.90	(3,480,137.09)	-89.1%
28	- Marítimo	1,178	1,365	(187)	-13.7%	822	955	(133)	-13.9%	534,304.50	461,453.27	72,851.23	15.8%	116,215.29	3,868,509.73	(3,752,294.44)	-97.0%
29	- Aéreo	346	376	(30)	-8.0%	205	210	(5)	-2.4%	2,386,744.22	1,625,511.10	761,233.12	46.8%	309,596.52	37,439.17	272,157.35	726.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2019 (Cifras en Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN MARZO				SINIESTROS PAGADOS EN MARZO			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30 Automóvil	918,880	813,844	105,036	12.9%	816,145	696,394	119,751	17.2%	28,192,538.53	25,201,201.63	2,991,336.90	11.9%	16,608,263.90	16,003,563.50	604,700.40	3.8%
31 Ramos Técnicos	13,695	14,816	(1,121)	-7.6%	10,275	11,117	(842)	-7.6%	3,362,137.06	2,481,249.18	880,887.88	35.5%	110,583.33	1,120,145.86	(1,009,562.53)	-90.1%
32 - TRC - TRM	2,278	2,427	(149)	-6.1%	2,046	2,246	(200)	-8.9%	2,879,562.44	1,930,474.13	949,088.31	49.2%	1,034.38	591,133.07	(590,098.69)	-99.8%
33 - Equipo Electrónico	4,890	5,087	(197)	-3.9%	3,699	3,904	(205)	-5.3%	147,305.64	153,441.81	(6,136.17)	-4.0%	46,417.56	300,300.18	(253,882.62)	-84.5%
34 - Caldera y Maquinaria	834	808	26	3.2%	830	808	22	2.7%	45,030.92	21,738.66	23,292.26	107.1%	-	-	-	0.0%
35 - Rotura de Maquinaria	1,770	1,931	(161)	-8.3%	1,214	1,272	(58)	-4.6%	42,964.22	107,883.94	(64,919.72)	-60.2%	32,940.89	21,066.95	11,873.94	56.4%
36 - Equipo Pesado	3,912	4,552	(640)	-14.1%	2,476	2,877	(401)	-13.9%	247,267.68	267,710.64	(20,442.96)	-7.6%	30,190.50	207,645.66	(177,455.16)	-85.5%
37 - Vidrios	11	11	-	0.0%	10	10	-	0.0%	6.16	-	6.16	0.0%	-	-	-	0.0%
38 Riesgos Diversos	94,372	87,314	7,058	8.1%	30,162	28,916	1,246	4.3%	15,837,571.63	13,478,053.97	2,359,517.66	17.5%	3,136,228.51	1,843,528.95	1,292,699.56	70.1%
39 - Responsabilidad Civil	19,519	18,581	938	5.0%	18,260	17,194	1,066	6.2%	2,794,598.73	2,141,869.96	652,728.77	30.5%	593,688.68	570,785.67	22,903.01	4.0%
40 - Robo	4,345	4,613	(268)	-5.8%	3,762	3,903	(141)	-3.6%	222,917.00	231,926.98	(9,009.98)	-3.9%	74,873.16	85,282.99	(10,409.83)	-12.2%
41 - Fidelidad y DDD	1,145	1,105	40	3.6%	1,130	1,094	36	3.3%	68,987.09	983,848.34	(914,861.25)	-93.0%	38,733.68	112,089.79	(73,356.11)	-65.4%
42 - BBB	31	27	4	14.8%	30	27	3	11.1%	240,711.04	295,338.75	(54,627.71)	-18.5%	287.56	-	287.56	0.0%
43 - Otros	69,332	62,988	6,344	10.1%	6,980	6,698	282	4.2%	12,510,357.77	9,825,069.94	2,685,287.83	27.3%	2,428,645.43	1,075,370.50	1,353,274.93	125.8%
44 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	66,700	73,161	(6,461)	-8.8%	64,632	71,990	(7,358)	-10.2%	10,454,752.44	8,634,480.60	1,820,271.84	21.1%	5,208,395.79	6,231,939.10	(1,023,543.31)	-16.4%
46 - Oferta y Cumplimiento	26,036	33,753	(7,717)	-22.9%	25,498	33,502	(8,004)	-23.9%	6,851,091.29	5,976,871.76	874,219.53	14.6%	2,975,473.87	4,720,511.89	(1,745,038.02)	-37.0%
47 - Otras	40,664	39,408	1,256	3.2%	39,134	38,488	646	1.7%	3,603,661.15	2,657,608.84	946,052.31	35.6%	2,232,921.92	1,511,427.21	721,494.71	47.7%
48 TOTAL TOTAL Y EXTERIOR	3,824,930	3,530,861	294,069	8.3%	1,788,815	1,609,207	179,608	11.2%	134,520,926.05	124,211,661.34	10,309,264.71	8.300%	58,385,183.34	61,568,610.34	(3,183,427.00)	-5.2%
Ramos de Personas	2,249,491	2,067,028	182,463	8.8%	551,844	513,316	38,528	7.5%	60,527,915.71	61,005,564.36	(477,648.65)	-0.8%	30,416,466.09	25,866,349.64	4,550,116.45	17.6%
Ramos Generales	1,575,439	1,463,833	111,606	7.6%	1,236,971	1,095,891	141,080	12.9%	73,993,010.34	63,206,096.98	10,786,913.36	17.1%	27,968,717.25	35,702,260.70	(7,733,543.45)	-21.7%
Totales	3,824,930	3,530,861	294,069	8.3%	1,788,815	1,609,207	179,608	11.2%	\$134,520,926.05	\$124,211,661.34	10,309,264.71	8.3%	\$58,385,183.34	\$61,568,610.34	(3,183,427.00)	-5.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2019 (Cifras en Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1	Vida Individual	266,046	248,507	17,539	7.1%	251,165	237,099	14,066	5.9%	13,667,103.45	13,627,170.13	39,933.32	0.3%	2,209,315.74	2,134,299.52	75,016.22	3.5%
2	- Primer año	73,518	76,708	(3,190)	-4.2%	70,413	73,890	(3,477)	-4.7%	2,037,477.42	2,093,515.19	(56,037.77)	-2.7%	843,749.58	1,773,979.86	(930,230.28)	-52.4%
3	- Renovación	192,528	171,799	20,729	12.1%	180,752	163,209	17,543	10.7%	11,629,626.03	11,533,654.94	95,971.09	0.8%	1,365,566.16	360,319.66	1,005,246.50	279.0%
4	Accidentes Personales	404,314	346,726	57,588	16.6%	145,925	117,204	28,721	24.5%	2,648,452.59	1,987,308.46	661,144.13	33.3%	438,803.06	517,748.97	(78,945.91)	-15.2%
5	- Individual	122,748	87,965	34,783	39.5%	101,659	72,848	28,811	39.5%	942,651.43	924,997.34	17,654.09	1.9%	139,727.59	260,048.52	(120,320.93)	-46.3%
6	- Grupo	281,566	258,761	22,805	8.8%	44,266	44,356	(90)	-0.2%	1,705,801.16	1,062,311.12	643,490.04	60.6%	299,075.47	257,700.45	41,375.02	16.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	446,239	365,440	80,799	22.1%	93,657	85,932	7,725	9.0%	28,501,376.57	24,660,579.69	3,840,796.88	15.6%	19,971,115.56	17,283,924.52	2,687,191.04	15.5%
9	- Individual	105,610	96,453	9,157	9.5%	84,887	77,337	7,550	9.8%	12,689,512.87	10,982,727.15	1,706,785.72	15.5%	9,056,066.01	7,841,504.00	1,214,562.01	15.5%
10	- Grupo	340,629	268,987	71,642	26.6%	8,770	8,595	175	2.0%	15,811,863.70	13,677,852.54	2,134,011.16	15.6%	10,915,049.55	9,442,420.52	1,472,629.03	15.6%
11	Colectivos de Vida	997,544	865,076	132,468	15.3%	56,721	59,533	(2,812)	-4.7%	19,273,483.98	16,296,633.32	2,976,850.66	18.3%	5,790,594.95	4,321,719.53	1,468,875.42	34.0%
12	Incendio y Líneas Aliadas (*)	429,695	413,140	16,555	4.0%	256,326	228,987	27,339	11.9%	10,144,018.77	10,128,598.44	15,420.33	0.2%	1,261,537.71	5,359,282.95	(4,097,745.24)	-76.5%
13	- Residencial	308,846	288,869	19,977	6.9%	199,663	170,459	29,204	17.1%	4,382,869.88	3,988,541.41	394,328.47	9.9%	416,476.74	1,037,598.20	(621,121.46)	-59.9%
14	- Comercial	120,460	122,764	(2,304)	-1.9%	56,350	58,114	(1,764)	-3.0%	5,717,380.54	5,975,177.29	(257,796.75)	-4.3%	844,825.22	4,293,317.84	(3,448,492.62)	-80.3%
15	- Industrial	389	1,507	(1,118)	-74.2%	313	414	(101)	-24.4%	43,768.35	164,879.74	(121,111.39)	-73.5%	235.75	28,366.91	(28,131.16)	-99.2%
16	Vida Industrial	25	190	(165)	-86.8%	25	190	(165)	-86.8%	-	894.52	(894.52)	-100.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multirisgo	26,824	25,735	1,089	4.2%	25,308	24,359	949	3.9%	671,662.56	514,685.80	156,976.76	30.5%	186,679.45	93,656.16	93,023.29	99.3%
21	- Residencial	20,197	19,483	714	3.7%	19,605	18,811	794	4.2%	302,505.77	279,295.35	23,210.42	8.3%	82,915.54	48,388.21	34,527.33	71.4%
22	- Comercial e Industrial	6,627	6,252	375	6.0%	5,703	5,548	155	2.8%	369,156.79	235,390.45	133,766.34	56.8%	103,763.91	45,267.95	58,495.96	129.2%
23	Transporte de Carga	36,740	35,972	768	2.1%	32,226	30,842	1,384	4.5%	1,659,857.19	1,233,487.30	426,369.89	34.6%	383,291.72	420,475.52	(37,183.80)	-8.8%
24	- Terrestre	25,409	24,498	911	3.7%	24,795	23,348	1,447	6.2%	1,436,052.86	730,961.88	705,090.98	96.5%	338,601.68	387,349.21	(48,747.53)	-12.6%
25	- Marítimo	11,266	11,421	(155)	-1.4%	7,366	7,441	(75)	-1.0%	204,066.64	500,932.23	(296,865.59)	-59.3%	44,962.89	33,126.31	11,836.58	35.7%
26	- Aéreo	65	53	12	22.6%	65	53	12	22.6%	19,737.69	1,593.19	18,144.50	1138.9%	(272.85)	-	(272.85)	0.0%
27	Casco	1,557	1,677	(120)	-7.2%	1,048	1,167	(119)	-10.2%	1,488,083.75	1,353,902.64	134,181.11	9.9%	783,731.80	893,093.77	(109,361.97)	-12.2%
28	- Marítimo	1,208	1,316	(108)	-8.2%	846	955	(109)	-11.4%	1,174,266.41	975,947.16	198,319.25	20.3%	783,731.80	850,835.95	(67,104.15)	-7.9%
29	- Aéreo	349	361	(12)	-3.3%	202	212	(10)	-4.7%	313,817.34	377,955.48	(64,138.14)	-17.0%	-	42,257.82	(42,257.82)	-100.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2019 (Cifras en Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30 Automóvil	913,279	843,332	69,947	8.3%	809,913	699,536	110,377	15.8%	23,209,071.90	21,126,054.63	2,083,017.27	9.9%	16,723,688.08	14,736,107.31	1,987,580.77	13.5%
31 Ramos Técnicos	13,655	14,513	(858)	-5.9%	10,331	11,064	(733)	-6.6%	1,667,169.56	2,578,777.98	(911,608.42)	-35.4%	214,746.11	130,149.13	84,596.98	65.0%
32 - TRC - TRM	2,175	2,337	(162)	-6.9%	2,041	2,226	(185)	-8.3%	1,240,663.06	2,019,864.18	(779,201.12)	-38.6%	44,790.16	74,857.92	(30,067.76)	-40.2%
33 - Equipo Eléctrico	4,932	5,188	(256)	-4.9%	3,751	3,881	(130)	-3.3%	97,918.77	183,141.01	(85,222.24)	-46.5%	30,488.02	48,064.50	(17,576.48)	-36.6%
34 - Caldera y Maquinaria	834	805	29	3.6%	830	805	25	3.1%	70,155.43	9,365.12	60,790.31	649.1%	2,903.52	-	2,903.52	0.0%
35 - Rotura de Maquinaria	1,790	1,849	(59)	-3.2%	1,226	1,248	(22)	-1.8%	35,387.49	89,967.35	(54,579.86)	-60.7%	19,579.92	1,575.38	18,004.54	1142.9%
36 - Equipo Pesado	3,913	4,323	(410)	-9.5%	2,473	2,894	(421)	-14.5%	222,888.71	276,440.32	(53,551.61)	-19.4%	116,984.49	5,651.33	111,333.16	1970.0%
37 - Vidrios	11	11	-	0.0%	10	10	-	0.0%	156.10	-	156.10	0.0%	-	-	-	0.0%
38 Riesgos Diversos	92,703	86,539	6,164	7.1%	30,157	28,759	1,398	4.9%	7,352,036.12	7,670,493.71	(318,457.59)	-4.2%	1,828,216.29	2,099,392.10	(271,175.81)	-12.9%
39 - Responsabilidad Civil	19,431	18,290	1,141	6.2%	18,187	17,071	1,116	6.5%	2,869,777.26	3,237,025.24	(367,247.98)	-11.3%	393,440.40	189,537.70	203,902.70	107.6%
40 - Robo	4,353	4,544	(191)	-4.2%	3,765	3,901	(136)	-3.5%	1,043,721.91	164,661.06	879,060.85	533.9%	214,761.79	53,474.95	161,286.84	301.6%
41 - Fidelidad y DDD	1,152	1,105	47	4.3%	1,134	1,098	36	3.3%	133,375.21	1,002,916.87	(869,541.66)	-86.7%	361,818.97	248,609.79	113,209.18	45.5%
42 - BBB	31	27	4	14.8%	29	27	2	7.4%	37,909.32	(56.60)	37,965.92	0.0%	1,600.59	117,055.05	(115,454.46)	-98.6%
43 - Otros	67,736	62,573	5,163	8.3%	7,042	6,662	380	5.7%	3,267,252.42	3,265,947.14	1,305.28	0.0%	856,594.54	1,490,714.61	(634,120.07)	-42.5%
44 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	66,332	72,149	(5,817)	-8.1%	64,245	70,791	(6,546)	-9.2%	13,296,679.22	12,815,785.97	480,893.25	3.8%	9,710,762.62	10,399,579.59	(688,816.97)	-6.6%
46 - Oferta y Cumplimiento	25,668	33,024	(7,356)	-22.3%	25,118	32,720	(7,602)	-23.2%	9,876,164.96	7,903,342.36	1,972,822.60	25.0%	9,347,952.64	10,278,662.87	(930,710.23)	-9.1%
47 - Otras	40,664	39,125	1,539	3.9%	39,127	38,071	1,056	2.8%	3,420,514.26	4,912,443.61	(1,491,929.35)	-30.4%	362,809.98	120,916.72	241,893.26	200.0%
48 TOTAL TOTAL Y EXTERIOR	3,694,993	3,319,036	375,957	11.3%	1,777,087	1,595,503	181,584	11.4%	123,578,995.66	113,994,372.59	9,584,623.07	8.408%	59,502,483.09	58,389,429.07	1,113,054.02	1.9%
Ramos de Personas	2,114,143	1,825,749	288,394	15.8%	547,468	499,768	47,700	9.5%	64,090,416.59	56,571,691.60	7,518,724.99	13.3%	28,409,829.31	24,257,692.54	4,152,136.77	17.1%
Ramos Generales	1,580,850	1,493,287	87,563	5.9%	1,229,619	1,095,735	133,884	12.2%	59,488,579.07	57,422,680.99	2,065,898.08	3.6%	31,092,653.78	34,131,736.53	(3,039,082.75)	-8.9%
Totales	3,694,993	3,319,036	375,957	11.3%	1,777,087	1,595,503	181,584	11.4%	\$123,578,995.66	\$113,994,372.59	9,584,623.07	8.4%	\$59,502,483.09	\$58,389,429.07	1,113,054.02	1.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2019 (Cifras en Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1 Vida Individual	258,866	272,584	(13,718)	-5.0%	249,714	234,410	15,304	6.5%	13,902,104.51	13,294,909.43	607,195.08	4.6%	2,055,855.27	2,555,228.94	(499,373.67)	-19.5%
2 - Primer año	70,526	71,930	(1,404)	-2.0%	67,887	71,225	(3,338)	-4.7%	2,340,917.37	1,751,095.22	589,822.15	33.7%	1,104,291.97	1,843,481.55	(739,189.58)	-40.1%
3 - Renovación	188,340	200,654	(12,314)	-6.1%	181,827	163,185	18,642	11.4%	11,561,187.14	11,543,814.21	17,372.93	0.2%	951,563.30	711,747.39	239,815.91	33.7%
4 Accidentes Personales	409,870	349,382	60,488	17.3%	143,809	114,978	28,831	25.1%	2,090,599.25	1,947,941.70	142,657.55	7.3%	476,265.04	517,692.08	(41,427.04)	-8.0%
5 - Individual	120,740	86,625	34,115	39.4%	98,976	70,815	28,161	39.8%	1,047,329.84	791,766.86	255,562.98	32.3%	123,057.69	180,006.20	(56,948.51)	-31.6%
6 - Grupo	289,130	262,757	26,373	10.0%	44,833	44,163	670	1.5%	1,043,269.41	1,156,174.84	(112,905.43)	-9.8%	353,207.35	337,685.88	15,521.47	4.6%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	444,794	366,694	78,100	21.3%	92,917	82,839	10,078	12.2%	28,032,216.87	26,882,024.38	1,150,192.49	4.3%	19,963,767.27	21,702,567.89	(1,738,800.62)	-8.0%
9 - Individual	105,009	99,083	5,926	6.0%	84,394	74,610	9,784	13.1%	12,728,903.58	11,390,557.97	1,338,345.61	11.7%	8,604,772.17	9,570,020.70	(965,248.53)	-10.1%
10 - Grupo	339,785	267,611	72,174	27.0%	8,523	8,229	294	3.6%	15,303,313.29	15,491,466.41	(188,153.12)	-1.2%	11,358,995.10	12,132,547.19	(773,552.09)	-6.4%
11 Colectivos de Vida	1,002,237	850,288	151,949	17.9%	55,465	50,478	4,987	9.9%	17,740,336.63	17,611,598.73	128,737.90	0.7%	4,956,247.38	5,689,511.30	(733,263.92)	-12.9%
12 Incendio y Líneas Aliadas (*)	429,820	392,793	37,027	9.4%	256,009	226,433	29,576	13.1%	20,321,398.73	15,190,595.49	5,130,803.24	33.8%	1,634,846.49	2,916,437.95	(1,281,591.46)	-43.9%
13 - Residencial	307,631	268,541	39,090	14.6%	198,382	168,247	30,135	17.9%	5,630,491.37	4,894,371.38	736,119.99	15.0%	1,370,933.76	1,249,991.36	120,942.40	9.7%
14 - Comercial	121,803	122,739	(936)	-0.8%	57,317	57,777	(460)	-0.8%	14,593,257.35	10,123,464.94	4,469,792.41	44.2%	262,153.73	1,666,104.17	(1,403,950.44)	-84.3%
15 - Industrial	386	1,513	(1,127)	-74.5%	310	409	(99)	-24.2%	97,650.01	172,759.17	(75,109.16)	-43.5%	1,759.00	342.42	1,416.58	413.7%
16 Vida Industrial	25	189	(164)	-86.8%	25	189	(164)	-86.8%	-	1,453.05	(1,453.05)	-100.0%	-	-	-	0.0%
17 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 Multiriesgo	26,771	25,876	895	3.5%	25,265	24,307	958	3.9%	538,447.12	554,259.78	(15,812.66)	-2.9%	112,288.84	191,249.85	(78,961.01)	-41.3%
21 - Residencial	20,188	19,577	611	3.1%	19,574	18,770	804	4.3%	363,753.64	324,341.65	39,411.99	12.2%	66,143.94	89,191.23	(23,047.29)	-25.8%
22 - Comercial e Industrial	6,583	6,299	284	4.5%	5,691	5,537	154	2.8%	174,693.48	229,918.13	(55,224.65)	-24.0%	46,144.90	102,058.62	(55,913.72)	-54.8%
23 Transporte de Carga	36,630	35,950	680	1.9%	32,169	30,924	1,245	4.0%	2,856,637.91	1,918,891.61	937,746.30	48.9%	448,126.44	915,119.92	(466,993.48)	-51.0%
24 - Terrestre	25,301	24,470	831	3.4%	24,740	23,434	1,306	5.6%	2,404,691.89	1,076,781.85	1,327,910.04	123.3%	256,768.59	804,284.19	(547,515.60)	-68.1%
25 - Marítimo	11,267	11,426	(159)	-1.4%	7,367	7,438	(71)	-1.0%	424,096.64	841,303.40	(417,206.76)	-49.6%	101,151.33	110,835.73	(9,684.40)	-8.7%
26 - Aéreo	62	54	8	14.8%	62	52	10	19.2%	27,849.38	806.36	27,043.02	3353.7%	90,206.52	-	90,206.52	0.0%
27 Casco	1,571	1,779	(208)	-11.7%	1,067	1,147	(80)	-7.0%	2,289,754.30	115,297.57	2,174,456.73	1886.0%	309,422.26	3,037,580.93	(2,728,158.67)	-89.8%
28 - Marítimo	1,227	1,347	(120)	-8.9%	870	938	(68)	-7.2%	553,691.56	(1,409,495.15)	1,963,186.71	0.0%	309,422.26	3,037,580.93	(2,728,158.67)	-89.8%
29 - Aéreo	344	432	(88)	-20.4%	197	209	(12)	-5.7%	1,736,062.74	1,524,792.72	211,270.02	13.9%	-	-	-	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2019 (Cifras en Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30 Automóvil	903,959	869,797	34,162	3.9%	803,138	697,205	105,933	15.2%	26,939,091.83	25,089,925.56	1,849,166.27	7.4%	14,977,015.29	17,393,381.06	(2,416,365.77)	-13.9%
31 Ramos Técnicos	13,971	14,765	(794)	-5.4%	10,347	11,042	(695)	-6.3%	2,040,498.70	2,902,292.10	(861,793.40)	-29.7%	153,970.41	1,676,597.28	(1,522,626.87)	-90.8%
32 - TRC - TRM	2,229	2,376	(147)	-6.2%	1,989	2,230	(241)	-10.8%	1,512,039.00	2,284,832.98	(772,793.98)	-33.8%	24,392.37	1,595,181.79	(1,570,789.42)	-98.5%
33 - Equipo Electrónico	4,957	5,229	(272)	-5.2%	3,786	3,858	(72)	-1.9%	124,387.70	206,068.10	(81,680.40)	-39.6%	12,898.43	55,813.57	(42,915.14)	-76.9%
34 - Caldera y Maquinaria	830	801	29	3.6%	827	801	26	3.2%	91,697.73	39,183.81	52,513.92	134.0%	-	-	-	0.0%
35 - Rotura de Maquinaria	2,049	1,896	153	8.1%	1,252	1,231	21	1.7%	80,764.73	81,252.53	(487.80)	-0.6%	60,284.14	2,921.48	57,362.66	1963.5%
36 - Equipo Pesado	3,896	4,452	(556)	-12.5%	2,484	2,912	(428)	-14.7%	231,551.52	290,919.68	(59,368.16)	-20.4%	56,395.47	22,680.44	33,715.03	148.7%
37 - Vidrios	10	11	(1)	-9.1%	9	10	(1)	-10.0%	58.02	35.00	23.02	65.8%	-	-	-	0.0%
38 Riesgos Diversos	91,973	86,759	5,214	6.0%	29,951	28,429	1,522	5.4%	11,186,606.82	14,934,735.92	(3,748,129.10)	-25.1%	1,411,863.19	1,461,526.53	(49,663.34)	-3.4%
39 - Responsabilidad Civil	19,247	18,051	1,196	6.6%	18,033	16,882	1,151	6.8%	3,895,896.61	4,552,381.82	(656,485.21)	-14.4%	393,805.35	434,783.21	(40,977.86)	-9.4%
40 - Robo	4,345	4,486	(141)	-3.1%	3,761	3,860	(99)	-2.6%	1,483,533.76	735,247.32	748,286.44	101.8%	40,898.73	86,163.56	(45,264.83)	-52.5%
41 - Fidelidad y DDD	1,131	1,136	(5)	-0.4%	1,115	1,105	10	0.9%	335,994.12	1,490,935.46	(1,154,941.34)	-77.5%	456,529.47	233,604.09	222,925.38	95.4%
42 - BBB	31	27	4	14.8%	30	27	3	11.1%	36,396.51	51,193.50	(14,796.99)	-28.9%	1,044.59	-	1,044.59	0.0%
43 - Otros	67,219	63,059	4,160	6.6%	7,012	6,555	457	7.0%	5,434,785.82	8,104,977.82	(2,670,192.00)	-32.9%	519,585.05	706,975.67	(187,390.62)	-26.5%
44 Titulos de Propiedad	92	40	52	130.0%	92	40	52	130.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	66,147	72,636	(6,489)	-8.9%	64,028	71,222	(7,194)	-10.1%	6,541,743.40	8,819,079.03	(2,277,335.63)	-25.8%	4,335,268.50	2,747,441.45	1,587,827.05	57.8%
46 - Oferta y Cumplimiento	25,423	32,919	(7,496)	-22.8%	24,833	32,604	(7,771)	-23.8%	3,273,940.69	4,585,107.55	(1,311,166.86)	-28.6%	3,237,732.55	2,379,069.29	858,663.26	36.1%
47 - Otras	40,724	39,717	1,007	2.5%	39,195	38,618	577	1.5%	3,267,802.71	4,233,971.48	(966,168.77)	-22.8%	1,097,535.95	368,372.16	729,163.79	197.9%
48 TOTAL TOTAL Y EXTERIOR	3,686,726	3,339,532	347,194	10.4%	1,763,996	1,573,643	190,353	12.1%	134,479,436.07	129,263,004.35	5,216,431.72	4.036%	50,834,936.38	60,804,335.18	(9,969,398.80)	-16.4%
Ramos de Personas	2,115,767	1,838,948	276,819	15.1%	541,905	482,705	59,200	12.3%	61,765,257.26	59,736,474.24	2,028,783.02	3.4%	27,452,134.96	30,465,000.21	(3,012,865.25)	-9.9%
Ramos Generales	1,570,959	1,500,584	70,375	4.7%	1,222,091	1,090,938	131,153	12.0%	72,714,178.81	69,526,530.11	3,187,648.70	4.6%	23,382,801.42	30,339,334.97	(6,956,533.55)	-22.9%
Totales	3,686,726	3,339,532	347,194	10.4%	1,763,996	1,573,643	190,353	12.1%	\$134,479,436.07	\$129,263,004.35	5,216,431.72	4.0%	\$50,834,936.38	\$60,804,335.18	(9,969,398.80)	-16.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE ABRIL 2019

COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2019	2018	Variación Porcentual
1	Vida Individual	0.31	0.23	36.0%
2	- Primer año	1.11	1.07	4.3%
3	- Renovación	0.16	0.07	119.0%
4	Accidentes Personales	0.15	0.17	-11.6%
5	- Individual	0.09	0.14	-39.2%
6	- Grupo	0.19	0.19	3.5%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.73	0.73	0.7%
9	- Individual	0.69	0.72	-4.7%
10	- Grupo	0.77	0.73	5.5%
11	Colectivos de Vida	0.27	0.28	-4.1%
12	Incendio y Líneas Aliadas (*)	0.13	0.48	-72.5%
13	- Residencial	0.18	0.40	-54.9%
14	- Comercial	0.10	0.55	-82.3%
15	- Industrial	0.09	0.05	73.6%
16	Vida Industrial	0.00	0.00	0.0%
17	Anualidades	0.00	0.00	0.0%
18	Rentas Vitalicias	0.00	0.00	0.0%
19	Pérdida de Ingresos	0.00	0.00	0.0%
20	Multirisgo	0.29	0.28	3.4%
21	- Residencial	0.29	0.28	4.8%
22	- Comercial e Industrial	0.29	0.29	1.8%
23	Transporte de Carga	0.20	0.42	-51.9%
24	- Terrestre	0.16	0.65	-74.5%
25	- Marítimo	0.27	0.07	292.2%
26	- Aéreo	1.79	0.00	0.0%
27	Casco	0.24	1.77	-86.6%
28	- Marítimo	0.51	14.84	-96.6%
29	- Aéreo	0.08	0.02	317.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE ABRIL 2019

COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2019	2018	Variación Porcentual
30	Automóvil	0.63	0.65	-4.2%
31	Ramos Técnicos	0.10	0.22	-53.4%
32	- TRC - TRM	0.05	0.20	-74.6%
33	- Equipo Electrónico	0.28	0.67	-57.8%
34	- Caldera y Maquinaria	0.01	0.00	0.0%
35	- Rotura de Maquinaria	0.53	0.07	615.8%
36	- Equipo Pesado	0.38	0.27	40.6%
37	- Vidrios	0.00	0.00	0.0%
38	Riesgos Diversos	0.19	0.17	13.2%
39	- Responsabilidad Civil	0.13	0.13	4.8%
40	- Robo	0.14	0.14	-1.8%
41	- Fidelidad y DDD	1.56	0.42	269.6%
42	- BBB	0.00	0.19	-98.5%
43	- Otros	0.19	0.15	26.8%
44	Titulos de Propiedad	0.00	0.00	0.0%
45	Fianzas	0.60	0.56	7.3%
46	- Oferta y Cumplimiento	0.71	0.85	-16.1%
47	- Otras	0.42	0.14	198.6%
48	TOTAL LOCAL Y EXTERIOR	0.44	0.48	-9.0%
Vida		0.47	0.45	3.7%
General		0.41	0.51	-19.6%
Totales		0.44	0.48	-9.0%