



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE OCTUBRE 2018

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

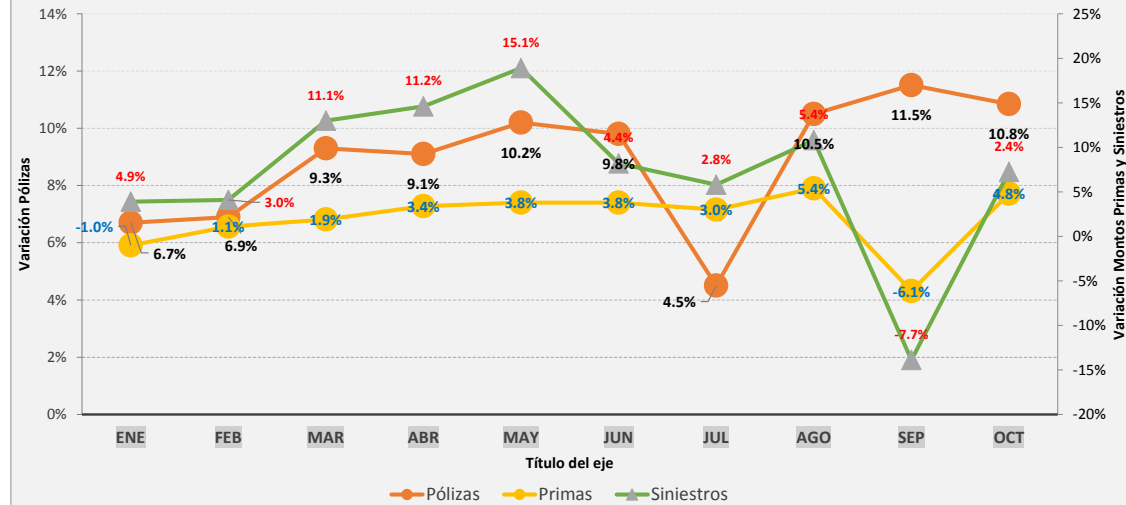
RESUMEN COMPARATIVOS

Ramos de Seguros TOTAL	ACUMULADO PRIMAS				ACUMULADO SINIESTROS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
	2018	2017	VARIACIÓN		2018	2017	VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
Vida Individual	140,749,584.24	136,566,885.96	4,182,698.28	3.1%	39,126,495.05	23,107,817.60	16,018,677.45	69.3%	246,370	231,804	14,566	6.3%	255,611	238,007	17,604	7.4%
Accidentes Personales	24,248,744.13	21,582,319.95	2,666,424.18	12.4%	5,358,781.09	4,958,127.09	400,654.00	8.1%	140,480	111,510	28,970	26.0%	524,808	427,405	97,403	22.8%
Salud	260,534,131.30	238,970,278.89	21,563,852.41	9.0%	199,596,539.16	175,194,856.37	24,401,682.79	13.9%	92,516	79,848	12,668	15.9%	455,883	361,727	94,156	26.0%
Colectivos de Vida	180,156,772.21	174,318,794.52	5,837,977.69	3.3%	54,261,736.36	47,034,955.36	7,226,781.00	15.4%	53,770	51,169	2,601	5.1%	989,593	906,656	82,937	9.1%
Incendio y Líneas Aliadas (*)	103,610,028.66	105,323,130.02	(1,713,101.37)	-1.6%	52,105,081.45	98,076,941.23	(45,971,859.78)	-46.9%	242,603	223,623	18,980	8.5%	430,161	416,595	13,566	3.3%
Multiriesgo	6,459,381.25	6,210,416.14	248,965.11	4.0%	2,359,653.85	3,102,707.54	(743,053.69)	-23.9%	25,121	24,404	717	2.9%	26,603	26,016	587	2.3%
Transporte de Carga	17,547,627.95	16,899,301.77	648,326.18	3.8%	6,114,775.38	8,687,898.59	(2,573,123.21)	-29.6%	32,098	30,798	1,300	4.2%	36,540	36,011	529	1.5%
Casco	17,920,862.00	17,242,683.88	678,178.12	3.9%	12,659,017.08	10,621,802.24	2,037,214.84	19.2%	1,109	1,161	(52)	-4.5%	1,618	1,800	(182)	-10.1%
Automóvil	256,262,095.98	234,853,509.58	21,408,586.40	9.1%	164,461,513.57	163,591,454.24	870,059.33	0.5%	775,961	680,909	95,052	14.0%	880,330	837,196	43,134	5.2%
Ramos Técnicos	26,330,277.81	24,285,883.17	2,044,394.64	8.4%	5,077,988.03	7,321,444.35	(2,243,456.32)	-30.6%	10,505	11,162	(657)	-5.9%	13,756	14,957	(1,201)	-8.0%
Responsabilidad Civil	32,420,977.97	33,465,324.54	(1,044,346.57)	-3.1%	4,966,213.45	6,194,822.68	(1,228,609.23)	-19.8%	17,713	16,680	1,033	6.2%	18,917	18,068	849	4.7%
Robo	8,897,664.31	3,833,045.58	5,064,618.73	132.1%	825,414.13	1,253,872.80	(428,458.67)	-34.2%	3,759	3,923	(164)	-4.2%	4,332	4,718	(386)	-8.2%
Fianzas	104,517,277.52	110,535,931.47	(6,018,653.95)	-5.4%	42,102,195.72	33,140,392.67	8,961,803.05	27.0%	64,580	72,360	(7,780)	-10.8%	66,435	74,126	(7,691)	-10.4%
Otros	65,271,429.17	63,767,943.03	1,503,486.14	2.4%	19,427,181.01	11,791,371.46	7,635,809.55	64.8%	8,374	7,847	527	6.7%	66,244	63,324	2,920	4.6%
TOTAL LOCAL Y EXTERIOR	1,244,926,854.50	1,187,855,448.50	57,071,406.00	4.8%	608,442,585.33	594,078,464.22	14,364,121.11	2.4%	1,714,959	1,547,198	167,761	10.8%	3,770,831	3,426,606	344,225	10.0%
Ramos de Personas	605,689,231.88	571,438,279.32	34,250,952.56	6.0%	298,343,551.66	250,295,756.42	48,047,795.24	19.2%	533,136	474,331	58,805	12.4%	2,225,895	1,933,795	292,100	15.1%
Ramos Generales	639,237,622.62	616,417,169.18	22,820,453.44	3.7%	310,099,033.67	343,782,707.80	(33,683,674.13)	-9.8%	1,181,823	1,072,867	108,956	10.2%	1,544,936	1,492,811	52,125	3.5%
Totales	\$1,244,926,854.50	\$1,187,855,448.50	57,071,406.00	4.8%	\$608,442,585.33	\$594,078,464.22	14,364,121.11	2.4%	1,714,959	1,547,198	167,761	10.8%	3,770,831	3,426,606	344,225	10.0%

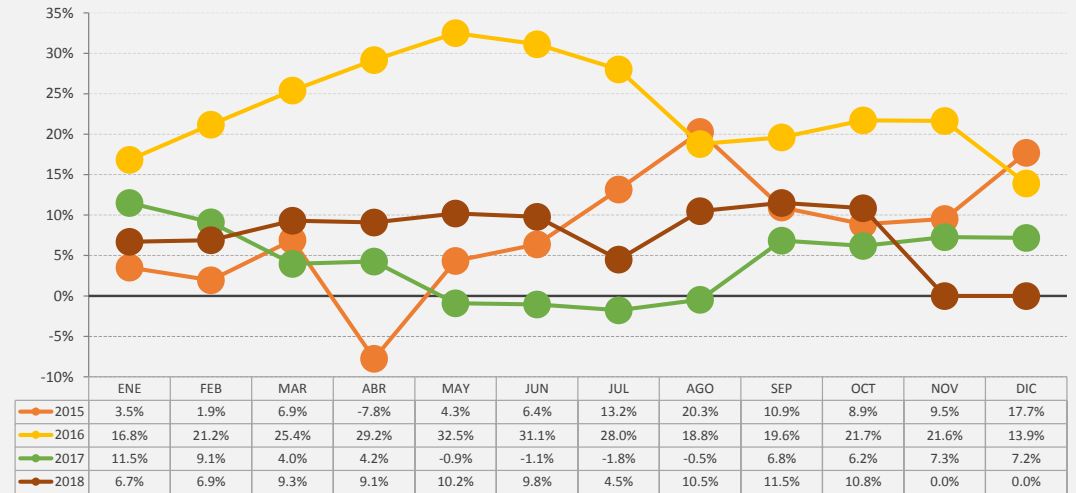
Superintendencia de Seguros y Reaseguros de Panamá

HISTORICOS DE CRECIMIENTO

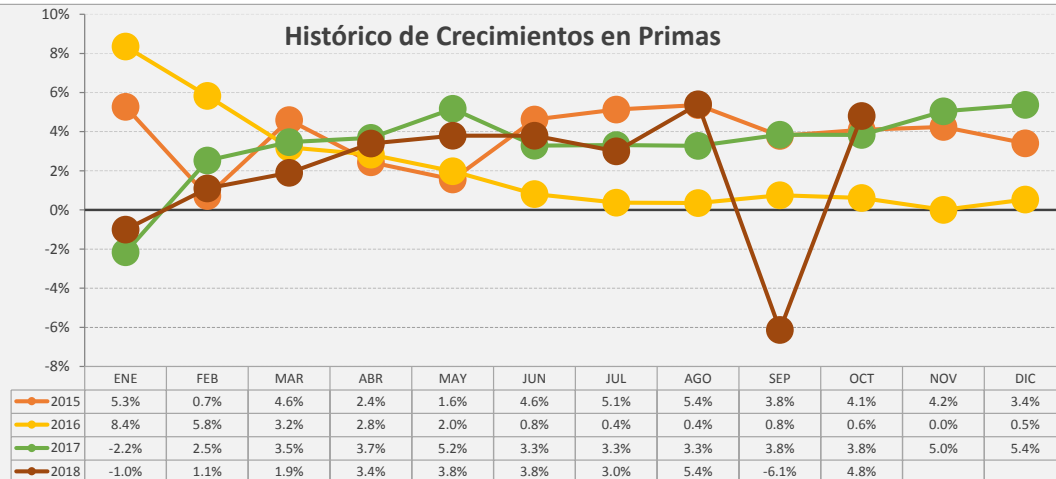
Crecimientos Acumulados 2018



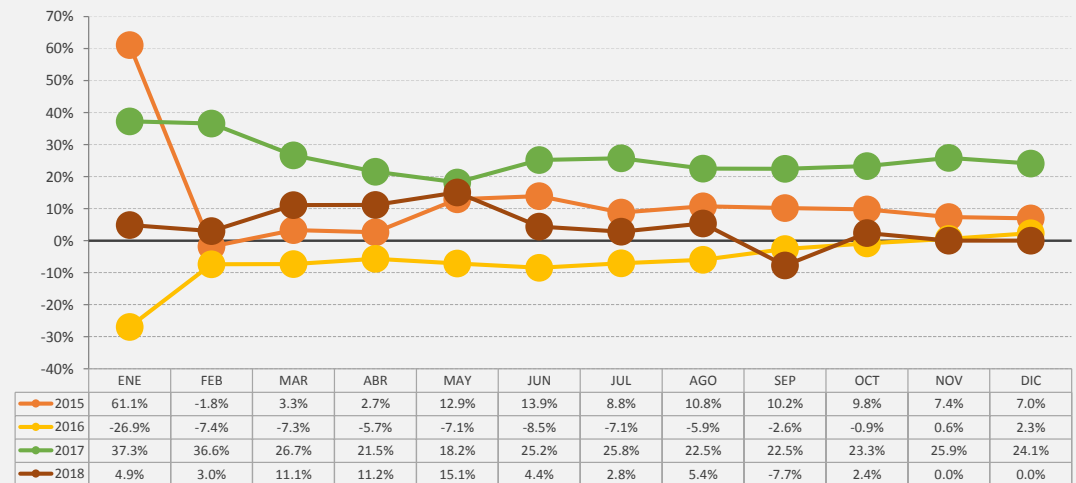
Histórico de Crecimientos en Pólizas



Histórico de Crecimientos en Primas



Histórico de Crecimientos en Siniestros





SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE OCTUBRE 2018

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

		ACUMULADO PRIMAS				ACUMULADO SINIESTROS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
Ramos de Seguros TOTAL		2018	2017	VARIACIÓN		2018	2017	VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
				Absoluta	Porcentual			Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	140,749,584.24	136,566,885.96	4,182,698.28	3.1%	39,126,495.05	23,107,817.60	16,018,677.45	69.3%	246,370	231,804	14,566	6.3%	255,611	238,007	17,604	7.4%
2	- Primer año	22,395,958.36	24,485,696.91	(2,089,738.55)	-8.5%	12,392,700.94	10,638,755.56	1,753,945.38	16.5%	62,891	68,405	(5,514)	-8.1%	66,131	68,927	(2,796)	-4.1%
3	- Renovación	118,353,625.88	112,081,189.05	6,272,436.83	5.6%	26,733,794.11	12,469,062.04	14,264,732.07	114.4%	183,479	163,399	20,080	12.3%	189,480	169,080	20,400	12.1%
4	Accidentes Personales	24,248,744.13	21,582,319.95	2,666,424.18	12.4%	5,358,781.09	4,958,127.09	400,654.00	8.1%	140,480	111,510	28,970	26.0%	524,808	427,405	97,403	22.8%
5	- Individual	11,277,019.12	8,066,374.76	3,210,644.36	39.8%	1,786,232.98	1,804,782.08	(18,549.10)	-1.0%	94,950	67,319	27,631	41.0%	120,233	83,134	37,099	44.6%
6	- Grupo	12,971,725.01	13,515,945.19	(544,220.18)	-4.0%	3,572,548.11	3,153,345.01	419,203.10	13.3%	45,530	44,191	1,339	3.0%	404,575	344,271	60,304	17.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	260,534,131.30	238,970,278.89	21,563,852.41	9.0%	199,596,539.16	175,194,856.37	24,401,682.79	13.9%	92,516	79,848	12,668	15.9%	455,883	361,727	94,156	26.0%
9	- Individual	120,924,753.98	110,252,724.19	10,672,029.79	9.7%	90,467,586.97	74,103,895.67	16,363,691.30	22.1%	84,221	71,473	12,748	17.8%	104,295	97,890	6,405	6.5%
10	- Grupo	139,609,377.32	128,717,554.70	10,891,822.62	8.5%	109,128,952.19	101,090,960.70	8,037,991.49	8.0%	8,295	8,375	(80)	-1.0%	351,588	263,837	87,751	33.3%
11	Colectivos de Vida	180,156,772.21	174,318,794.52	5,837,977.69	3.3%	54,261,736.36	47,034,955.36	7,226,781.00	15.4%	53,770	51,169	2,601	5.1%	989,593	906,656	82,937	9.1%
12	Incendio y Líneas Aliadas (*)	103,610,028.66	105,323,130.02	(1,713,101.37)	-1.6%	52,105,081.45	98,076,941.23	(45,971,859.78)	-46.9%	242,603	223,623	18,980	8.5%	430,161	416,595	13,566	3.3%
13	- Residencial	51,117,205.52	57,361,511.23	(6,244,305.71)	-10.9%	13,179,479.13	7,057,517.47	6,121,961.66	86.7%	183,812	166,053	17,759	10.7%	304,321	284,442	19,879	7.0%
14	- Comercial	51,422,432.31	46,325,003.63	5,097,428.67	11.0%	38,808,397.05	90,934,982.73	(52,126,585.68)	-57.3%	58,489	57,168	1,321	2.3%	125,460	130,521	(5,061)	-3.9%
15	- Industrial	1,070,390.83	1,636,615.16	(566,224.33)	-34.6%	117,205.27	84,441.03	32,764.24	38.8%	302	402	(100)	-24.9%	380	1,632	(1,252)	-76.7%
16	Vida Industrial	13,509.87	42,758.76	(29,248.89)	-68.4%	-	5,000.00	(5,000.00)	-100.0%	38	133	(95)	-71.4%	38	133	(95)	-71.4%
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	6,459,381.25	6,210,416.14	248,965.11	4.0%	2,359,653.85	3,102,707.54	(743,053.69)	-23.9%	25,121	24,404	717	2.9%	26,603	26,016	587	2.3%
21	- Residencial	3,210,301.53	2,870,411.15	339,890.38	11.8%	1,039,931.62	854,448.17	185,483.45	21.7%	19,468	18,697	771	4.1%	20,089	19,529	560	2.9%
22	- Comercial e Industrial	3,249,079.72	3,340,004.99	(90,925.27)	-2.7%	1,319,722.23	2,248,259.37	(928,537.14)	-41.3%	5,653	5,707	(54)	-0.9%	6,514	6,487	27	0.4%
23	Transporte de Carga	17,547,627.95	16,899,301.77	648,326.18	3.8%	6,114,775.38	8,687,898.59	(2,573,123.21)	-29.6%	32,098	30,798	1,300	4.2%	36,540	36,011	529	1.5%
24	- Terrestre	11,105,648.22	11,828,414.84	(722,766.62)	-6.1%	4,383,152.38	7,031,795.22	(2,648,642.84)	-37.7%	24,612	23,194	1,418	6.1%	25,144	24,422	722	3.0%
25	- Marítimo	6,376,738.27	4,993,779.03	1,382,959.24	27.7%	1,725,157.77	1,654,678.47	70,479.30	4.3%	7,422	7,546	(124)	-1.6%	11,332	11,531	(199)	-1.7%
26	- Aéreo	65,241.46	77,107.90	(11,866.44)	-15.4%	6,465.23	1,424.90	5,040.33	353.7%	64	58	6	10.3%	64	58	6	10.3%
27	Casco	17,920,862.00	17,242,683.88	678,178.12	3.9%	12,659,017.08	10,621,802.24	2,037,214.84	19.2%	1,109	1,161	(52)	-4.5%	1,618	1,800	(182)	-10.1%
28	- Marítimo	6,341,457.70	6,805,513.43	(464,055.73)	-6.8%	11,289,819.36	3,053,712.16	8,236,107.20	269.7%	911	948	(37)	-3.9%	1,273	1,356	(83)	-6.1%
29	- Aéreo	11,579,404.30	10,437,170.45	1,142,233.85	10.9%	1,369,197.72	7,568,090.08	(6,198,892.36)	-81.9%	198	213	(15)	-7.0%	345	444	(99)	-22.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE OCTUBRE 2018

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

Ramos de Seguros TOTAL		ACUMULADO PRIMAS				ACUMULADO SINIESTROS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		2018	2017	VARIACIÓN		2018	2017	VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
				Absoluta	Porcentual			Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	256,262,095.98	234,853,509.58	21,408,586.40	9.1%	164,461,513.57	163,591,454.24	870,059.33	0.5%	775,961	680,909	95,052	14.0%	880,330	837,196	43,134	5.2%
31	Ramos Técnicos	26,330,277.81	24,285,883.17	2,044,394.64	8.4%	5,077,988.03	7,321,444.35	(2,243,456.32)	-30.6%	10,505	11,162	(657)	-5.9%	13,756	14,957	(1,201)	-8.0%
32	- TRC - TRM	21,275,487.31	18,523,909.30	2,751,578.01	14.9%	3,357,078.75	4,651,970.65	(1,294,891.90)	-27.8%	2,079	2,254	(175)	-7.8%	2,327	2,362	(35)	-1.5%
33	- Equipo Electrónico	1,315,037.56	1,537,290.08	(222,252.52)	-14.5%	746,674.44	521,029.61	225,644.83	43.3%	3,854	3,891	(37)	-1.0%	4,992	5,143	(151)	-2.9%
34	- Caldera y Maquinaria	256,635.60	174,282.03	82,353.57	47.3%	13,254.62	43,685.27	(30,430.65)	-69.7%	825	799	26	3.3%	829	800	29	3.6%
35	- Rotura de Maquinaria	894,023.34	887,549.59	6,473.75	0.7%	101,360.72	201,195.85	(99,835.13)	-49.6%	1,269	1,302	(33)	-2.5%	1,851	2,000	(149)	-7.5%
36	- Equipo Pesado	2,584,136.23	3,160,542.50	(576,406.27)	-18.2%	859,619.50	1,903,562.97	(1,043,943.47)	-54.8%	2,470	2,907	(437)	-15.0%	3,748	4,642	(894)	-19.3%
37	- Vidrios	4,957.77	2,309.67	2,648.10	114.7%	-	-	-	0.0%	8	9	(1)	-11.1%	9	10	(1)	-10.0%
38	Riesgos Diversos	106,576,561.58	101,023,554.39	5,553,007.19	5.5%	25,218,808.59	19,235,167.57	5,983,641.02	31.1%	29,768	28,277	1,491	5.3%	89,415	85,937	3,478	4.0%
39	- Responsabilidad Civil	32,420,977.97	33,465,324.54	(1,044,346.57)	-3.1%	4,966,213.45	6,194,822.68	(1,228,609.23)	-19.8%	17,713	16,680	1,033	6.2%	18,917	18,068	849	4.7%
40	- Robo	8,897,664.31	3,833,045.58	5,064,618.73	132.1%	825,414.13	1,253,872.80	(428,458.67)	-34.2%	3,759	3,923	(164)	-4.2%	4,332	4,718	(386)	-8.2%
41	- Fidelidad y DDD	4,490,249.65	10,819,990.30	(6,329,740.65)	-58.5%	3,587,049.28	1,904,329.46	1,682,719.82	88.4%	1,088	1,139	(51)	-4.5%	1,099	1,356	(257)	-19.0%
42	- BBB	2,177,161.72	2,343,784.29	(166,622.57)	-7.1%	2,944,311.70	216,209.81	2,728,101.89	1261.8%	30	23	7	30.4%	31	26	5	19.2%
43	- Otros	58,590,507.93	50,561,409.68	8,029,098.25	15.9%	12,895,820.03	9,665,932.82	3,229,887.21	33.4%	7,178	6,512	666	10.2%	65,036	61,769	3,267	5.3%
44	Titulos de Propiedad	-	-	-	0.0%	-	(100.63)	100.63	0.0%	40	40	-	0.0%	40	40	-	0.0%
45	Fianzas	104,517,277.52	110,535,931.47	(6,018,653.95)	-5.4%	42,102,195.72	33,140,392.67	8,961,803.05	27.0%	64,580	72,360	(7,780)	-10.8%	66,435	74,126	(7,691)	-10.4%
46	- Oferta y Cumplimiento	66,557,455.00	57,152,573.94	9,404,881.06	16.5%	36,070,517.54	29,648,460.35	6,422,057.19	21.7%	25,450	33,720	(8,270)	-24.5%	25,848	34,337	(8,489)	-24.7%
47	- Otras	37,959,822.52	53,383,357.53	(15,423,535.01)	-28.9%	6,031,678.18	3,491,932.32	2,539,745.86	72.7%	39,130	38,640	490	1.3%	40,587	39,789	798	2.0%
48	TOTAL LOCAL Y EXTERIOR	1,244,926,854.50	1,187,855,448.50	57,071,406.00	4.8%	608,442,585.33	594,078,464.22	14,364,121.11	2.4%	1,714,959	1,547,198	167,761	10.8%	3,770,831	3,426,606	344,225	10.0%

Ramos de Personas	605,689,231.88	571,438,279.32	34,250,952.56	6.0%	298,343,551.66	250,295,756.42	48,047,795.24	19.2%	533,136	474,331	58,805	12.4%	2,225,895	1,933,795	292,100	15.1%
Ramos Generales	639,237,622.62	616,417,169.18	22,820,453.44	3.7%	310,099,033.67	343,782,707.80	(33,683,674.13)	-9.8%	1,181,823	1,072,867	108,956	10.2%	1,544,936	1,492,811	52,125	3.5%

Totales	\$1,244,926,854.50	\$1,187,855,448.50	57,071,406.00	4.8%	\$608,442,585.33	\$594,078,464.22	14,364,121.11	2.4%	1,714,959	1,547,198	167,761	10.8%	3,770,831	3,426,606	344,225	10.0%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

OCTUBRE 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	14,410,955.91	14,169,523.60	241,432.31	1.7%	2,933,733.70	2,678,407.15	255,326.55	9.5%	246,370	231,804	14,566	6.3%	255,611	238,007	17,604	7.4%
2	- Primer año	2,419,551.31	2,428,192.81	(8,641.50)	-0.4%	485,476.20	991,611.34	(506,135.14)	-51.0%	62,891	68,405	(5,514)	-8.1%	66,131	68,927	(2,796)	-4.1%
3	- Renovación	11,991,404.60	11,741,330.79	250,073.81	2.1%	2,448,257.50	1,686,795.81	761,461.69	45.1%	183,479	163,399	20,080	12.3%	189,480	169,080	20,400	12.1%
4	Accidentes Personales	2,219,212.80	1,922,851.61	296,361.19	15.4%	814,522.85	590,646.23	223,876.62	37.9%	140,480	111,510	28,970	26.0%	524,808	427,405	97,403	22.8%
5	- Individual	1,089,978.60	729,831.04	360,147.56	49.3%	305,036.05	285,032.69	20,003.36	7.0%	94,950	67,319	27,631	41.0%	120,233	83,134	37,099	44.6%
6	- Grupo	1,129,234.20	1,193,020.57	(63,786.37)	-5.3%	509,486.80	305,613.54	203,873.26	66.7%	45,530	44,191	1,339	3.0%	404,575	344,271	60,304	17.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	27,291,413.77	24,914,017.52	2,377,396.25	9.5%	23,167,717.28	17,860,086.65	5,307,630.63	29.7%	92,516	79,848	12,668	15.9%	455,883	361,727	94,156	26.0%
9	- Individual	12,672,751.00	11,076,302.96	1,596,448.04	14.4%	11,063,730.06	8,261,485.20	2,802,244.86	33.9%	84,221	71,473	12,748	17.8%	104,295	97,890	6,405	6.5%
10	- Grupo	14,618,662.77	13,837,714.56	780,948.21	5.6%	12,103,987.22	9,598,601.45	2,505,385.77	26.1%	8,295	8,375	(80)	-1.0%	351,588	263,837	87,751	33.3%
11	Colectivos de Vida	18,942,107.09	17,513,521.70	1,428,585.39	8.2%	7,947,192.36	4,276,439.97	3,670,752.39	85.8%	53,770	51,169	2,601	5.1%	989,593	906,656	82,937	9.1%
12	Incendio y Líneas Aliadas (*)	12,136,821.90	12,774,221.36	(637,399.46)	-5.0%	4,050,746.94	25,308,681.28	(21,257,934.34)	-84.0%	242,603	223,623	18,980	8.5%	430,161	416,595	13,566	3.3%
13	- Residencial	6,128,882.51	8,382,151.89	(2,253,269.38)	-26.9%	1,632,468.09	423,479.29	1,208,988.80	285.5%	183,812	166,053	17,759	10.7%	304,321	284,442	19,879	7.0%
14	- Comercial	5,925,089.50	4,234,810.10	1,690,279.40	39.9%	2,418,278.85	24,880,099.64	(22,461,820.79)	-90.3%	58,489	57,168	1,321	2.3%	125,460	130,521	(5,061)	-3.9%
15	- Industrial	82,849.89	157,259.37	(74,409.48)	-47.3%	-	5,102.35	(5,102.35)	-100.0%	302	402	(100)	-24.9%	380	1,632	(1,252)	-76.7%
16	Vida Industrial	-	1,930.97	(1,930.97)	-100.0%	-	-	-	0.0%	38	133	(95)	-71.4%	38	133	(95)	-71.4%
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	588,289.61	563,238.07	25,051.54	4.4%	247,600.39	261,961.68	(14,361.29)	-5.5%	25,121	24,404	717	2.9%	26,603	26,016	587	2.3%
21	- Residencial	315,076.06	277,086.22	37,989.84	13.7%	127,660.63	61,951.96	65,708.67	106.1%	19,468	18,697	771	4.1%	20,089	19,529	560	2.9%
22	- Comercial e Industrial	273,213.55	286,151.85	(12,938.30)	-4.5%	119,939.76	200,009.72	(80,069.96)	-40.0%	5,653	5,707	(54)	-0.9%	6,514	6,487	27	0.4%
23	Transporte de Carga	1,359,010.04	1,344,593.49	14,416.55	1.1%	396,760.39	888,595.17	(491,834.78)	-55.3%	32,098	30,798	1,300	4.2%	36,540	36,011	529	1.5%
24	- Terrestre	710,081.60	910,141.42	(200,059.82)	-22.0%	190,474.31	820,877.96	(630,403.65)	-76.8%	24,612	23,194	1,418	6.1%	25,144	24,422	722	3.0%
25	- Marítimo	647,450.88	411,822.30	235,628.58	57.2%	202,132.90	67,717.21	134,415.69	198.5%	7,422	7,546	(124)	-1.6%	11,332	11,531	(199)	-1.7%
26	- Aéreo	1,477.56	22,629.77	(21,152.21)	-93.5%	4,153.18	-	4,153.18	0.0%	64	58	6	10.3%	64	58	6	10.3%
27	Casco	1,719,160.97	1,876,364.86	(157,203.89)	-8.4%	779,533.37	245,418.23	534,115.14	217.6%	1,109	1,161	(52)	-4.5%	1,618	1,800	(182)	-10.1%
28	- Marítimo	1,273,692.00	1,793,497.39	(519,805.39)	-29.0%	624,180.37	110,764.44	513,415.93	463.5%	911	948	(37)	-3.9%	1,273	1,356	(83)	-6.1%
29	- Aéreo	445,468.97	82,867.47	362,601.50	437.6%	155,353.00	134,653.79	20,699.21	15.4%	198	213	(15)	-7.0%	345	444	(99)	-22.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

OCTUBRE 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	28,818,651.36	28,558,995.39	259,655.97	0.9%	17,221,305.19	17,167,296.66	54,008.53	0.3%	775,961	680,909	95,052	14.0%	880,330	837,196	43,134	5.2%
31	Ramos Técnicos	3,060,155.87	2,451,272.42	608,883.45	24.8%	242,822.13	904,106.47	(661,284.34)	-73.1%	10,505	11,162	(657)	-5.9%	13,756	14,957	(1,201)	-8.0%
32	- TRC - TRM	2,558,583.11	1,762,932.85	795,650.26	45.1%	147,187.47	597,520.50	(450,333.03)	-75.4%	2,079	2,254	(175)	-7.8%	2,327	2,362	(35)	-1.5%
33	- Equipo Electrónico	85,346.33	146,803.75	(61,457.42)	-41.9%	10,505.33	79,875.77	(69,370.44)	-86.8%	3,854	3,891	(37)	-1.0%	4,992	5,143	(151)	-2.9%
34	- Caldera y Maquinaria	17,912.84	8,718.59	9,194.25	105.5%	12,760.80	-	12,760.80	0.0%	825	799	26	3.3%	829	800	29	3.6%
35	- Rotura de Maquinaria	112,433.63	101,667.25	10,766.38	10.6%	16,912.85	26,471.66	(9,558.81)	-36.1%	1,269	1,302	(33)	-2.5%	1,851	2,000	(149)	-7.5%
36	- Equipo Pesado	284,204.96	429,399.98	(145,195.02)	-33.8%	55,455.68	200,238.54	(144,782.86)	-72.3%	2,470	2,907	(437)	-15.0%	3,748	4,642	(894)	-19.3%
37	- Vidrios	1,675.00	1,750.00	(75.00)	-4.3%	-	-	-	0.0%	8	9	(1)	-11.1%	9	10	(1)	-10.0%
38	Riesgos Diversos	8,217,845.16	8,337,827.52	(119,982.36)	-1.4%	1,197,694.87	1,227,120.76	(29,425.89)	-2.4%	29,768	28,277	1,491	5.3%	89,415	85,937	3,478	4.0%
39	- Responsabilidad Civil	2,807,907.35	3,615,685.27	(807,777.92)	-22.3%	400,422.27	749,430.57	(349,008.30)	-46.6%	17,713	16,680	1,033	6.2%	18,917	18,068	849	4.7%
40	- Robo	1,146,250.96	223,637.74	922,613.22	412.5%	111,745.10	103,759.79	7,985.31	7.7%	3,759	3,923	(164)	-4.2%	4,332	4,718	(386)	-8.2%
41	- Fidelidad y DDD	116,930.65	1,054,549.98	(937,619.33)	-88.9%	368,328.81	101,127.62	267,201.19	264.2%	1,088	1,139	(51)	-4.5%	1,099	1,356	(257)	-19.0%
42	- BBB	447,035.71	103,960.35	343,075.36	330.0%	1,268.50	-	1,268.50	0.0%	30	23	7	30.4%	31	26	5	19.2%
43	- Otros	3,699,720.49	3,339,994.18	359,726.31	10.8%	315,930.19	272,802.78	43,127.41	15.8%	7,178	6,512	666	10.2%	65,036	61,769	3,267	5.3%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%	40	40	-	0.0%
45	Fianzas	11,130,838.97	10,470,875.14	659,963.83	6.3%	1,377,848.26	2,689,430.30	(1,311,582.04)	-48.8%	64,580	72,360	(7,780)	-10.8%	66,435	74,126	(7,691)	-10.4%
46	- Oferta y Cumplimiento	7,262,877.55	4,476,165.60	2,786,711.95	62.3%	903,386.95	2,153,197.51	(1,249,810.56)	-58.0%	25,450	33,720	(8,270)	-24.5%	25,848	34,337	(8,489)	-24.7%
47	- Otras	3,867,961.42	5,994,709.54	(2,126,748.12)	-35.5%	474,461.31	536,232.79	(61,771.48)	-11.5%	39,130	38,640	490	1.3%	40,587	39,789	798	2.0%
48	TOTAL TOTAL Y EXTERIOR	129,894,463.45	124,899,233.65	4,995,229.80	4.0%	60,377,477.73	74,098,190.55	(13,720,712.82)	-18.5%	1,714,959	1,547,198	167,761	10.8%	3,770,831	3,426,606	344,225	10.0%

Ramos de Personas	62,863,689.57	58,519,914.43	4,343,775.14	7.4%	34,863,166.19	25,405,580.00	9,457,586.19	37.2%	533,136	474,331	58,805	12.4%	2,225,895	1,933,795	292,100	15.1%
Ramos Generales	67,030,773.88	66,379,319.22	651,454.66	1.0%	25,514,311.54	48,692,610.55	(23,178,299.01)	-47.6%	1,181,823	1,072,867	108,956	10.2%	1,544,936	1,492,811	52,125	3.5%

Totales	129,894,463.45	124,899,233.65	4,995,229.80	4.0%	60,377,477.73	74,098,190.55	(13,720,712.82)	-18.5%	1,714,959	1,547,198	167,761	10.8%	3,770,831	3,426,606	344,225	10.0%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

SEPTIEMBRE 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	14,041,597.47	14,281,235.18	(239,637.71)	-1.7%	2,854,136.03	2,341,112.39	513,023.64	21.9%	244,846	230,845	14,001	6.1%	256,304	236,801	19,503	8.2%
2	- Primer año	2,287,209.59	2,930,580.93	(643,371.34)	-22.0%	(2,275,229.86)	1,703,742.75	(3,978,972.61)	-233.5%	61,751	67,281	(5,530)	-8.2%	63,610	68,040	(4,430)	-6.5%
3	- Renovación	11,754,387.88	11,350,654.25	403,733.63	3.6%	5,129,365.89	637,369.64	4,491,996.25	704.8%	183,095	163,564	19,531	11.9%	192,694	168,761	23,933	14.2%
4	Accidentes Personales	2,032,431.21	1,924,871.53	107,559.68	5.6%	603,082.38	643,486.93	(40,404.55)	-6.3%	136,699	109,115	27,584	25.3%	512,025	421,746	90,279	21.4%
5	- Individual	1,074,478.49	526,649.04	547,829.45	104.0%	174,169.87	216,895.26	(42,725.39)	-19.7%	92,228	65,564	26,664	40.7%	107,658	81,220	26,438	32.6%
6	- Grupo	957,952.72	1,398,222.49	(440,269.77)	-31.5%	428,912.51	426,591.67	2,320.84	0.5%	44,471	43,551	920	2.1%	404,367	340,526	63,841	18.7%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	26,439,912.56	23,173,513.00	3,266,399.56	14.1%	18,198,117.65	18,898,908.67	(700,791.02)	-3.7%	92,076	79,655	12,421	15.6%	411,689	360,624	51,065	14.2%
9	- Individual	13,703,991.49	11,488,248.23	2,215,743.26	19.3%	8,154,808.92	8,325,915.19	(171,106.27)	-2.1%	83,840	71,288	12,552	17.6%	102,973	97,290	5,683	5.8%
10	- Grupo	12,735,921.07	11,685,264.77	1,050,656.30	9.0%	10,043,308.73	10,572,993.48	(529,684.75)	-5.0%	8,236	8,367	(131)	-1.6%	308,716	263,334	45,382	17.2%
11	Colectivos de Vida	17,164,799.79	17,036,769.99	128,029.80	0.8%	4,482,611.27	5,073,265.49	(590,654.22)	-11.6%	53,029	51,162	1,867	3.6%	991,609	860,881	130,728	15.2%
12	Incendio y Líneas Aliadas (*)	9,086,523.69	10,288,554.15	(1,202,030.46)	-11.7%	15,785,732.85	5,811,869.10	9,973,863.75	171.6%	240,563	221,714	18,849	8.5%	424,213	406,088	18,125	4.5%
13	- Residencial	5,428,906.59	5,050,880.96	378,025.63	7.5%	667,429.13	2,034,414.42	(1,366,985.29)	-67.2%	182,007	164,329	17,678	10.8%	298,964	282,477	16,487	5.8%
14	- Comercial	3,580,019.09	5,145,099.93	(1,565,080.84)	-30.4%	15,117,195.20	3,726,362.27	11,390,832.93	305.7%	58,259	56,984	1,275	2.2%	124,873	122,105	2,768	2.3%
15	- Industrial	77,598.01	92,573.26	(14,975.25)	-16.2%	1,108.52	51,092.41	(49,983.89)	-97.8%	297	401	(104)	-25.9%	376	1,506	(1,130)	-75.0%
16	Vida Industrial	-	4,131.57	(4,131.57)	-100.0%	-	-	-	0.0%	38	133	(95)	-71.4%	38	133	(95)	-71.4%
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	620,376.91	645,999.17	(25,622.26)	-4.0%	308,990.58	162,950.80	146,039.78	89.6%	24,963	24,335	628	2.6%	26,416	25,971	445	1.7%
21	- Residencial	222,746.45	267,115.28	(44,368.83)	-16.6%	210,283.51	65,940.58	144,342.93	218.9%	19,372	18,618	754	4.0%	19,973	19,468	505	2.6%
22	- Comercial e Industrial	397,630.46	378,883.89	18,746.57	4.9%	98,707.07	97,010.22	1,696.85	1.7%	5,591	5,717	(126)	-2.2%	6,443	6,503	(60)	-0.9%
23	Transporte de Carga	1,403,244.99	1,601,819.72	(198,574.73)	-12.4%	387,341.29	2,565,941.23	(2,178,599.94)	-84.9%	31,972	30,692	1,280	4.2%	36,414	35,912	502	1.4%
24	- Terrestre	789,853.05	832,129.05	(42,276.00)	-5.1%	300,089.49	2,563,072.42	(2,262,982.93)	-88.3%	24,500	23,107	1,393	6.0%	25,035	24,346	689	2.8%
25	- Marítimo	563,087.27	759,931.37	(196,844.10)	-25.9%	84,991.62	2,868.81	82,122.81	2862.6%	7,411	7,536	(125)	-1.7%	11,318	11,517	(199)	-1.7%
26	- Aéreo	50,304.67	9,759.30	40,545.37	415.5%	2,260.18	-	2,260.18	0.0%	61	49	12	24.5%	61	49	12	24.5%
27	Casco	2,337,890.95	2,025,911.90	311,979.05	15.4%	698,273.36	7,133,819.20	(6,435,545.84)	-90.2%	1,123	1,162	(39)	-3.4%	1,627	1,785	(158)	-8.9%
28	- Marítimo	498,001.36	354,852.47	143,148.89	40.3%	648,273.36	196,561.07	451,712.29	229.8%	921	954	(33)	-3.5%	1,283	1,350	(67)	-5.0%
29	- Aéreo	1,839,889.59	1,671,059.43	168,830.16	10.1%	50,000.00	6,937,258.13	(6,887,258.13)	-99.3%	202	208	(6)	-2.9%	344	435	(91)	-20.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

SEPTIEMBRE 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	26,497,105.52	23,374,757.85	3,122,347.67	13.4%	15,905,076.70	16,838,422.61	(933,345.91)	-5.5%	767,759	673,934	93,825	13.9%	875,538	839,646	35,892	4.3%
31	Ramos Técnicos	2,249,658.36	3,328,931.01	(1,079,272.65)	-32.4%	219,330.71	102,581.15	116,749.56	113.8%	10,466	11,121	(655)	-5.9%	13,785	15,022	(1,237)	-8.2%
32	- TRC - TRM	1,896,016.59	2,849,583.97	(953,567.38)	-33.5%	38,793.08	33,342.35	5,450.73	16.3%	2,030	2,250	(220)	-9.8%	2,258	2,337	(79)	-3.4%
33	- Equipo Electrónico	84,873.24	118,870.14	(33,996.90)	-28.6%	10,222.64	18,628.94	(8,406.30)	-45.1%	3,865	3,878	(13)	-0.3%	5,004	5,193	(189)	-3.6%
34	- Caldera y Maquinaria	26,532.71	11,914.12	14,618.59	122.7%	-	-	-	0.0%	825	798	27	3.4%	826	798	28	3.5%
35	- Rotura de Maquinaria	45,219.08	47,742.32	(2,523.24)	-5.3%	20,964.31	3,196.02	17,768.29	556.0%	1,271	1,300	(29)	-2.2%	1,869	2,043	(174)	-8.5%
36	- Equipo Pesado	197,007.30	300,570.46	(103,563.16)	-34.5%	149,350.68	47,413.84	101,936.84	215.0%	2,466	2,886	(420)	-14.6%	3,818	4,642	(824)	-17.8%
37	- Vidrios	9.44	250.00	(240.56)	-96.2%	-	-	-	0.0%	9	9	-	0.0%	10	9	1	11.1%
38	Riesgos Diversos	7,905,762.56	7,226,970.70	678,791.86	9.4%	4,053,140.74	1,344,168.25	2,708,972.49	201.5%	29,552	28,206	1,346	4.8%	88,592	85,514	3,078	3.6%
39	- Responsabilidad Civil	3,170,068.91	3,482,985.33	(312,916.42)	-9.0%	360,696.52	501,657.41	(140,960.89)	-28.1%	17,522	16,592	930	5.6%	18,738	18,144	594	3.3%
40	- Robo	983,264.97	176,715.22	806,549.75	456.4%	154,881.56	221,553.22	(66,671.66)	-30.1%	3,761	3,920	(159)	-4.1%	4,331	4,774	(443)	-9.3%
41	- Fidelidad y DDD	114,632.72	952,141.57	(837,508.85)	-88.0%	244,571.39	251,094.43	(6,523.04)	-2.6%	1,086	1,146	(60)	-5.2%	1,099	1,385	(286)	-20.6%
42	- BBB	150,078.12	396,160.10	(246,081.98)	-62.1%	1,849.76	-	1,849.76	0.0%	30	21	9	42.9%	31	26	5	19.2%
43	- Otros	3,487,717.84	2,218,968.48	1,268,749.36	57.2%	3,291,141.51	369,863.19	2,921,278.32	789.8%	7,153	6,527	626	9.6%	64,393	61,185	3,208	5.2%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%	40	40	-	0.0%
45	Fianzas	8,547,845.82	12,144,634.17	(3,596,788.35)	-29.6%	3,539,073.09	2,574,715.41	964,357.68	37.5%	63,061	71,826	(8,765)	-12.2%	64,469	73,302	(8,833)	-12.1%
46	- Oferta y Cumplimiento	4,644,636.23	6,700,026.88	(2,055,390.65)	-30.7%	3,138,958.92	2,229,603.10	909,355.82	40.8%	24,122	33,591	(9,469)	-28.2%	24,495	33,917	(9,422)	-27.8%
47	- Otras	3,903,209.59	5,444,607.29	(1,541,397.70)	-28.3%	400,114.17	345,112.31	55,001.86	15.9%	38,939	38,235	704	1.8%	39,859	39,385	474	1.2%
48	TOTAL TOTAL Y EXTERIOR	118,327,149.83	117,058,099.94	1,269,049.89	1.1%	67,034,906.65	63,491,241.23	3,543,665.42	5.6%	1,696,187	1,533,940	162,247	10.6%	3,702,759	3,363,465	339,294	10.1%

Ramos de Personas	59,678,741.03	56,416,389.70	3,262,351.33	5.8%	26,137,947.33	26,956,773.48	(818,826.15)	-3.0%	526,650	470,777	55,873	11.9%	2,171,627	1,880,052	291,575	15.5%
Ramos Generales	58,648,408.80	60,641,710.24	(1,993,301.44)	-3.3%	40,896,959.32	36,534,467.75	4,362,491.57	11.9%	1,169,537	1,063,163	106,374	10.0%	1,531,132	1,483,413	47,719	3.2%

Totales	118,327,149.83	117,058,099.94	1,269,049.89	1.1%	67,034,906.65	63,491,241.23	3,543,665.42	5.6%	1,696,187	1,533,940	162,247	10.6%	3,702,759	3,363,465	339,294	10.1%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	14,396,738.21	14,268,236.09	128,502.12	0.9%	3,918,586.85	1,287,615.83	2,630,971.02	204.3%	245,514	227,370	18,144	8.0%	257,763	234,836	22,927	9.8%
2	- Primer año	2,257,001.56	2,451,390.29	(194,388.73)	-7.9%	2,337,951.70	367,097.07	1,970,854.63	536.9%	76,489	64,795	11,694	18.0%	78,336	65,648	12,688	19.3%
3	- Renovación	12,139,736.65	11,816,845.80	322,890.85	2.7%	1,580,635.15	920,518.76	660,116.39	71.7%	169,025	162,575	6,450	4.0%	179,427	169,188	10,239	6.1%
4	Accidentes Personales	2,438,891.20	2,133,936.14	304,955.06	14.3%	593,653.97	621,103.17	(27,449.20)	-4.4%	133,601	105,734	27,867	26.4%	508,239	417,573	90,666	21.7%
5	- Individual	975,700.86	740,086.23	235,614.63	31.8%	175,366.37	195,211.68	(19,845.31)	-10.2%	89,758	63,828	25,930	40.6%	104,306	79,984	24,322	30.4%
6	- Grupo	1,463,190.34	1,393,849.91	69,340.43	5.0%	418,287.60	425,891.49	(7,603.89)	-1.8%	43,843	41,906	1,937	4.6%	403,933	337,589	66,344	19.7%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	27,459,164.29	23,603,415.32	3,855,748.97	16.3%	20,466,365.06	18,985,126.56	1,481,238.50	7.8%	91,472	78,960	12,512	15.8%	368,130	361,481	6,649	1.8%
9	- Individual	12,396,892.08	11,644,702.37	752,189.71	6.5%	8,618,147.25	7,907,772.28	710,374.97	9.0%	83,236	70,565	12,671	18.0%	102,189	97,127	5,062	5.2%
10	- Grupo	15,062,272.21	11,958,712.95	3,103,559.26	26.0%	11,848,217.81	11,077,354.28	770,863.53	7.0%	8,236	8,395	(159)	-1.9%	265,941	264,354	1,587	0.6%
11	Colectivos de Vida	18,693,435.78	16,872,197.28	1,821,238.50	10.8%	5,652,824.06	4,337,712.25	1,315,111.81	30.3%	52,554	51,130	1,424	2.8%	904,240	897,662	6,578	0.7%
12	Incendio y Líneas Aliadas (*)	7,397,032.41	7,762,419.88	(365,387.47)	-4.7%	3,444,575.09	4,094,701.62	(650,126.53)	-15.9%	238,832	220,465	18,367	8.3%	417,373	402,686	14,687	3.6%
13	- Residencial	4,543,530.27	4,485,559.57	57,970.70	1.3%	2,136,579.70	741,127.02	1,395,452.68	188.3%	180,190	163,055	17,135	10.5%	293,008	281,184	11,824	4.2%
14	- Comercial	2,795,465.20	3,215,039.35	(419,574.15)	-13.1%	1,307,995.39	3,349,577.94	(2,041,582.55)	-61.0%	58,346	57,005	1,341	2.4%	123,990	119,725	4,265	3.6%
15	- Industrial	58,036.94	61,820.96	(3,784.02)	-6.1%	-	3,996.66	(3,996.66)	-100.0%	296	405	(109)	-26.9%	375	1,777	(1,402)	-78.9%
16	Vida Industrial	5,582.34	8,012.54	(2,430.20)	-30.3%	-	-	-	0.0%	38	103	(65)	-63.1%	38	103	(65)	-63.1%
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	867,341.44	905,600.58	(38,259.14)	-4.2%	243,605.84	104,827.33	138,778.51	132.4%	24,837	24,244	593	2.4%	26,289	25,867	422	1.6%
21	- Residencial	414,225.32	340,362.98	73,862.34	21.7%	104,993.14	68,563.39	36,429.75	53.1%	19,277	18,548	729	3.9%	19,874	19,401	473	2.4%
22	- Comercial e Industrial	453,116.12	565,237.60	(112,121.48)	-19.8%	138,612.70	36,263.94	102,348.76	282.2%	5,560	5,696	(136)	-2.4%	6,415	6,466	(51)	-0.8%
23	Transporte de Carga	1,046,436.63	1,229,702.79	(183,266.16)	-14.9%	468,784.85	777,704.15	(308,919.30)	-39.7%	31,857	30,688	1,169	3.8%	36,443	35,862	581	1.6%
24	- Terrestre	611,236.25	762,027.51	(150,791.26)	-19.8%	143,488.30	533,143.41	(389,655.11)	-73.1%	24,377	23,093	1,284	5.6%	24,918	24,273	645	2.7%
25	- Marítimo	435,133.83	453,127.10	(17,993.27)	-4.0%	325,296.55	244,560.74	80,735.81	33.0%	7,425	7,550	(125)	-1.7%	11,470	11,544	(74)	-0.6%
26	- Aéreo	66.55	14,548.18	(14,481.63)	-99.5%	-	-	-	0.0%	55	45	10	22.2%	55	45	10	22.2%
27	Casco	2,183,857.57	1,346,200.89	837,656.68	62.2%	2,068,891.93	308,675.08	1,760,216.85	570.2%	1,118	1,154	(36)	-3.1%	1,625	1,760	(135)	-7.7%
28	- Marítimo	1,702,059.21	702,087.55	999,971.66	142.4%	1,315,566.83	104,225.08	1,211,341.75	1162.2%	919	952	(33)	-3.5%	1,284	1,325	(41)	-3.1%
29	- Aéreo	481,798.36	644,113.34	(162,314.98)	-25.2%	753,325.10	204,450.00	548,875.10	268.5%	199	202	(3)	-1.5%	341	435	(94)	-21.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	28,170,565.49	23,394,817.58	4,775,747.91	20.4%	17,478,064.73	17,280,546.58	197,518.15	1.1%	759,235	671,242	87,993	13.1%	870,892	831,146	39,746	4.8%
31	Ramos Técnicos	1,270,809.44	1,893,219.61	(622,410.17)	-32.9%	210,018.19	661,205.58	(451,187.39)	-68.2%	10,476	11,054	(578)	-5.2%	13,748	15,051	(1,303)	-8.7%
32	- TRC - TRM	845,681.08	1,241,365.33	(395,684.25)	-31.9%	77,339.36	417,772.74	(340,433.38)	-81.5%	2,025	2,239	(214)	-9.6%	2,271	2,350	(79)	-3.4%
33	- Equipo Electrónico	100,743.96	167,576.56	(66,832.60)	-39.9%	81,841.34	50,228.52	31,612.82	62.9%	3,882	3,868	14	0.4%	5,018	5,161	(143)	-2.8%
34	- Caldera y Maquinaria	17,959.89	15,976.60	1,983.29	12.4%	493.82	15,358.89	(14,865.07)	-96.8%	819	792	27	3.4%	820	793	27	3.4%
35	- Rotura de Maquinaria	22,135.26	50,941.93	(28,806.67)	-56.5%	21,802.43	-	21,802.43	0.0%	1,279	1,292	(13)	-1.0%	1,871	2,029	(158)	-7.8%
36	- Equipo Pesado	281,084.25	417,284.19	(136,199.94)	-32.6%	28,541.24	177,845.43	(149,304.19)	-84.0%	2,461	2,855	(394)	-13.8%	3,757	4,710	(953)	-20.2%
37	- Vidrios	3,205.00	75.00	3,130.00	4173.3%	-	-	-	0.0%	10	8	2	25.0%	11	8	3	37.5%
38	Riesgos Diversos	12,997,902.43	5,917,390.22	7,080,512.21	119.7%	5,780,720.31	2,335,215.66	3,445,504.65	147.5%	29,481	27,991	1,490	5.3%	87,982	85,041	2,941	3.5%
39	- Responsabilidad Civil	3,281,460.59	1,577,971.29	1,703,489.30	108.0%	621,432.90	1,406,573.91	(785,141.01)	-55.8%	17,410	16,413	997	6.1%	18,657	18,040	617	3.4%
40	- Robo	1,227,732.97	298,390.22	929,342.75	311.5%	62,858.85	143,168.46	(80,309.61)	-56.1%	3,782	3,900	(118)	-3.0%	4,353	4,750	(397)	-8.4%
41	- Fidelidad y DDD	81,527.50	996,010.63	(914,483.13)	-91.8%	363,860.04	145,454.14	218,405.90	150.2%	1,083	1,124	(41)	-3.6%	1,097	1,363	(266)	-19.5%
42	- BBB	(3,970.00)	686,485.89	(690,455.89)	-100.6%	2,782,816.40	215,942.31	2,566,874.09	1188.7%	29	20	9	45.0%	30	24	6	25.0%
43	- Otros	8,411,151.37	2,358,532.19	6,052,619.18	256.6%	1,949,752.12	424,076.84	1,525,675.28	359.8%	7,177	6,534	643	9.8%	63,845	60,864	2,981	4.9%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%	40	40	-	0.0%
45	Fianzas	16,189,957.17	7,877,839.41	8,312,117.76	105.5%	7,178,285.99	3,237,980.72	3,940,305.27	121.7%	61,895	70,951	(9,056)	-12.8%	62,429	73,097	(10,668)	-14.6%
46	- Oferta y Cumplimiento	13,397,278.31	3,028,853.93	10,368,424.38	342.3%	5,368,352.54	2,694,222.01	2,674,130.53	99.3%	22,977	33,004	(10,027)	-30.4%	23,096	33,909	(10,813)	-31.9%
47	- Otras	2,792,678.86	4,848,985.48	(2,056,306.62)	-42.4%	1,809,933.45	543,758.71	1,266,174.74	232.9%	38,918	37,947	971	2.6%	39,333	39,188	145	0.4%
48	TOTAL TOTAL Y EXTERIOR	133,117,714.40	107,212,988.33	25,904,726.07	24.2%	67,504,376.87	54,032,414.53	13,471,962.34	24.9%	1,680,950	1,521,126	159,824	10.5%	3,555,231	3,382,205	173,026	5.1%
Ramos de Personas		62,988,229.48	56,877,784.83	6,110,444.65	10.7%	30,631,429.94	25,231,557.81	5,399,872.13	21.4%	523,141	463,194	59,947	12.9%	2,038,372	1,911,552	126,820	6.6%
Ramos Generales		70,129,484.92	50,335,203.50	19,794,281.42	39.3%	36,872,946.93	28,800,856.72	8,072,090.21	28.0%	1,157,809	1,057,932	99,877	9.4%	1,516,859	1,470,653	46,206	3.1%
Totales		133,117,714.40	107,212,988.33	25,904,726.07	24.2%	67,504,376.87	54,032,414.53	13,471,962.34	24.9%	1,680,950	1,521,126	159,824	10.5%	3,555,231	3,382,205	173,026	5.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	14,398,845.27	13,531,302.24	867,543.03	6.4%	5,000,390.86	2,414,271.14	2,586,119.72	107.1%	243,954	227,431	16,523	7.3%	249,850	234,741	15,109	6.4%
2	- Primer año	2,144,669.70	2,298,952.93	(154,283.23)	-6.7%	732,972.40	565,010.20	167,962.20	29.7%	76,187	65,422	10,765	16.5%	76,404	66,453	9,951	15.0%
3	- Renovación	12,254,175.57	11,232,349.31	1,021,826.26	9.1%	4,267,418.46	1,849,260.94	2,418,157.52	130.8%	167,767	162,009	5,758	3.6%	173,446	168,288	5,158	3.1%
4	Accidentes Personales	2,338,905.72	2,126,755.73	212,149.99	10.0%	630,993.92	471,200.84	159,793.08	33.9%	131,258	103,290	27,968	27.1%	501,244	408,499	92,745	22.7%
5	- Individual	1,153,171.90	666,922.26	486,249.64	72.9%	197,002.62	144,972.86	52,029.76	35.9%	87,367	61,941	25,426	41.0%	101,712	75,647	26,065	34.5%
6	- Grupo	1,185,733.82	1,459,833.47	(274,099.65)	-18.8%	433,991.30	326,227.98	107,763.32	33.0%	43,891	41,349	2,542	6.1%	399,532	332,852	66,680	20.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	27,595,625.12	25,047,629.77	2,547,995.35	10.2%	20,511,098.10	17,326,854.18	3,184,243.92	18.4%	90,567	77,969	12,598	16.2%	367,151	357,393	9,758	2.7%
9	- Individual	12,075,317.12	11,179,648.01	895,669.11	8.0%	9,413,572.69	6,918,053.01	2,495,519.68	36.1%	82,273	69,572	12,701	18.3%	101,245	96,262	4,983	5.2%
10	- Grupo	15,520,308.00	13,867,981.76	1,652,326.24	11.9%	11,097,525.41	10,408,801.17	688,724.24	6.6%	8,294	8,397	(103)	-1.2%	265,906	261,131	4,775	1.8%
11	Colectivos de Vida	18,461,249.36	18,193,679.85	267,569.51	1.5%	5,486,938.77	5,218,324.60	268,614.17	5.1%	52,050	50,709	1,341	2.6%	854,712	913,579	(58,867)	-6.4%
12	Incendio y Líneas Aliadas (*)	8,503,671.31	15,755,557.81	(7,251,886.50)	-46.0%	4,550,066.87	14,511,521.96	(9,961,455.09)	-68.6%	236,906	218,972	17,934	8.2%	419,450	401,184	18,266	4.6%
13	- Residencial	5,176,543.31	12,444,965.37	(7,268,422.06)	-58.4%	717,975.63	319,896.07	398,079.56	124.4%	178,335	161,608	16,727	10.4%	291,044	278,997	12,047	4.3%
14	- Comercial	3,287,261.29	3,276,593.50	10,667.79	0.3%	3,832,091.24	14,187,613.39	(10,355,522.15)	-73.0%	58,276	56,962	1,314	2.3%	128,032	120,366	7,666	6.4%
15	- Industrial	39,866.71	33,998.94	5,867.77	17.3%	-	4,012.50	(4,012.50)	-100.0%	295	402	(107)	-26.6%	374	1,821	(1,447)	-79.5%
16	Vida Industrial	-	11,145.48	(11,145.48)	-100.0%	-	-	-	0.0%	-	54	(54)	-100.0%	-	54	(54)	-100.0%
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	770,893.44	613,531.17	157,362.27	25.6%	165,234.94	527,583.83	(362,348.89)	-68.7%	24,649	24,086	563	2.3%	26,053	25,671	382	1.5%
21	- Residencial	375,380.85	245,095.18	130,285.67	53.2%	88,869.54	99,243.98	(10,374.44)	-10.5%	19,102	18,459	643	3.5%	19,711	19,321	390	2.0%
22	- Comercial e Industrial	395,512.59	368,435.99	27,076.60	7.3%	76,365.40	428,339.85	(351,974.45)	-82.2%	5,547	5,627	(80)	-1.4%	6,342	6,350	(8)	-0.1%
23	Transporte de Carga	2,957,194.07	1,954,550.21	1,002,643.86	51.3%	477,053.73	492,164.01	(15,110.28)	-3.1%	31,682	30,619	1,063	3.5%	36,598	35,704	894	2.5%
24	- Terrestre	2,220,598.49	1,449,589.40	771,009.09	53.2%	277,446.51	462,830.77	(185,384.26)	-40.1%	24,204	23,031	1,173	5.1%	25,087	24,124	963	4.0%
25	- Marítimo	732,332.62	492,474.50	239,858.12	48.7%	199,555.35	27,908.34	171,647.01	615.0%	7,421	7,547	(126)	-1.7%	11,454	11,539	(85)	-0.7%
26	- Aéreo	4,262.96	12,486.31	(8,223.35)	-65.9%	51.87	1,424.90	(1,373.03)	-96.4%	57	41	16	39.0%	57	41	16	39.0%
27	Casco	1,663,740.83	980,325.18	683,415.65	69.7%	367,247.78	293,978.11	73,269.67	24.9%	1,119	1,162	(43)	-3.7%	1,619	1,772	(153)	-8.6%
28	- Marítimo	740,929.84	635,981.94	104,947.90	16.5%	367,247.78	202,215.70	165,032.08	81.6%	920	966	(46)	-4.8%	1,278	1,345	(67)	-5.0%
29	- Aéreo	922,810.99	344,343.24	578,467.75	168.0%	-	91,762.41	(91,762.41)	-100.0%	199	196	3	1.5%	341	427	(86)	-20.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	23,288,843.23	20,379,739.28	2,909,103.95	14.3%	17,251,961.62	17,684,369.42	(432,407.80)	-2.4%	741,254	670,066	71,188	10.6%	909,192	822,512	86,680	10.5%
31	Ramos Técnicos	1,532,171.46	1,938,803.05	(406,631.59)	-21.0%	287,666.05	273,934.16	13,731.89	5.0%	10,483	10,990	(507)	-4.6%	13,645	14,968	(1,323)	-8.8%
32	- TRC - TRM	1,116,014.41	1,555,969.67	(439,955.26)	-28.3%	198,292.40	39,058.93	159,233.47	407.7%	1,993	2,242	(249)	-11.1%	2,173	2,355	(182)	-7.7%
33	- Equipo Electrónico	109,643.71	90,527.85	19,115.86	21.1%	84,363.53	185,951.81	(101,588.28)	-54.6%	3,887	3,834	53	1.4%	5,000	5,072	(72)	-1.4%
34	- Caldera y Maquinaria	27,858.34	21,191.12	6,667.22	31.5%	-	4,087.73	(4,087.73)	-100.0%	818	790	28	3.5%	818	791	27	3.4%
35	- Rotura de Maquinaria	53,804.76	75,885.46	(22,080.70)	-29.1%	1,733.51	662.61	1,070.90	161.6%	1,293	1,275	18	1.4%	1,884	2,035	(151)	-7.4%
36	- Equipo Pesado	224,850.24	195,228.95	29,621.29	15.2%	3,276.61	44,173.08	(40,896.47)	-92.6%	2,483	2,841	(358)	-12.6%	3,762	4,707	(945)	-20.1%
37	- Vidrios	-	-	-	0.0%	-	-	-	0.0%	9	8	1	12.5%	8	8	-	0.0%
38	Riesgos Diversos	8,042,701.21	12,265,580.27	(4,222,879.06)	-34.4%	1,323,364.46	1,216,449.81	106,914.65	8.8%	29,357	27,871	1,486	5.3%	87,801	87,735	66	0.1%
39	- Responsabilidad Civil	3,397,590.20	3,647,399.30	(249,809.10)	-6.8%	434,076.00	453,219.97	(19,143.97)	-4.2%	17,277	16,333	944	5.8%	18,462	17,961	501	2.8%
40	- Robo	990,039.54	205,379.76	784,659.78	382.1%	86,515.15	88,317.54	(1,802.39)	-2.0%	3,816	3,866	(50)	-1.3%	4,406	4,688	(282)	-6.0%
41	- Fidelidad y DDD	144,297.68	1,150,544.70	(1,006,247.02)	-87.5%	498,280.54	131,564.38	366,716.16	278.7%	1,080	1,115	(35)	-3.1%	1,092	1,350	(258)	-19.1%
42	- BBB	769,845.01	65,303.53	704,541.48	1078.9%	1,629.08	-	1,629.08	0.0%	29	20	9	45.0%	30	25	5	20.0%
43	- Otros	2,740,928.78	7,196,952.98	(4,456,024.20)	-61.9%	302,863.69	543,347.92	(240,484.23)	-44.3%	7,155	6,537	618	9.5%	63,811	63,711	100	0.2%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%	40	40	-	0.0%
45	Fianzas	10,346,282.02	9,503,939.67	842,342.35	8.9%	2,804,341.74	2,193,135.49	611,206.25	27.9%	59,846	69,650	(9,804)	-14.1%	60,436	71,439	(11,003)	-15.4%
46	- Oferta y Cumplimiento	4,972,389.68	4,874,940.89	97,448.79	2.0%	2,664,679.06	1,987,539.42	677,139.64	34.1%	21,537	32,616	(11,079)	-34.0%	21,746	33,202	(11,456)	-34.5%
47	- Otras	5,373,892.34	4,628,998.78	744,893.56	16.1%	139,662.68	205,596.07	(65,933.39)	-32.1%	38,309	37,034	1,275	3.4%	38,690	38,237	453	1.2%
48	TOTAL TOTAL Y EXTERIOR	119,900,123.04	122,302,539.71	(2,402,416.67)	-2.0%	58,856,358.84	62,623,787.55	(3,767,428.71)	-6.0%	1,653,165	1,512,909	140,256	9.3%	3,527,791	3,375,291	152,500	4.5%
Ramos de Personas		62,794,625.47	58,899,367.59	3,895,257.88	6.6%	31,629,421.65	25,430,650.76	6,198,770.89	24.4%	517,829	459,399	58,430	12.7%	1,972,957	1,914,212	58,745	3.1%
Ramos Generales		57,105,497.57	63,403,172.12	(6,297,674.55)	-9.9%	27,226,937.19	37,193,136.79	(9,966,199.60)	-26.8%	1,135,336	1,053,510	81,826	7.8%	1,554,834	1,461,079	93,755	6.4%
Totales		119,900,123.04	122,302,539.71	(2,402,416.67)	-2.0%	58,856,358.84	62,623,787.55	(3,767,428.71)	-6.0%	1,653,165	1,512,909	140,256	9.3%	3,527,791	3,375,291	152,500	4.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	14,682,057.62	12,669,846.60	2,012,211.02	15.9%	3,461,647.46	1,589,464.32	1,872,183.14	117.8%	241,890	225,267	16,623	7.4%	247,727	206,809	40,918	19.8%
2	- Primer año	2,268,547.16	2,663,662.54	(395,115.38)	-14.8%	1,324,383.64	917,314.08	407,069.56	44.4%	75,140	63,434	11,706	18.5%	75,241	64,346	10,895	16.9%
3	- Renovación	12,413,510.46	10,006,184.06	2,407,326.40	24.1%	2,137,263.82	672,150.24	1,465,113.58	218.0%	166,750	161,833	4,917	3.0%	172,486	142,463	30,023	21.1%
4	Accidentes Personales	2,038,904.22	2,054,995.51	(16,091.29)	-0.8%	440,826.41	370,708.00	70,118.41	18.9%	129,264	101,462	27,802	27.4%	508,053	405,695	102,358	25.2%
5	- Individual	1,155,643.61	782,420.39	373,223.22	47.7%	117,332.18	106,390.13	10,942.05	10.3%	84,888	60,766	24,122	39.7%	100,526	73,927	26,599	36.0%
6	- Grupo	883,260.61	1,272,575.12	(389,314.51)	-30.6%	323,494.23	264,317.87	59,176.36	22.4%	44,376	40,696	3,680	9.0%	407,527	331,768	75,759	22.8%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	24,608,124.36	23,493,980.62	1,114,143.74	4.7%	21,004,527.18	18,656,969.05	2,347,558.13	12.6%	90,206	76,282	13,924	18.3%	366,595	325,849	40,746	12.5%
9	- Individual	12,409,240.14	11,456,267.84	952,972.30	8.3%	9,960,593.44	8,089,905.89	1,870,687.55	23.1%	81,810	68,031	13,779	20.3%	101,399	85,868	15,531	18.1%
10	- Grupo	12,198,884.22	12,037,712.78	161,171.44	1.3%	11,043,933.74	10,567,063.16	476,870.58	4.5%	8,396	8,251	145	1.8%	265,196	239,981	25,215	10.5%
11	Colectivos de Vida	18,367,513.23	16,927,944.76	1,439,568.47	8.5%	4,209,415.36	5,136,467.09	(927,051.73)	-18.0%	71,227	50,467	20,760	41.1%	884,801	888,610	(3,809)	-0.4%
12	Incendio y Líneas Aliadas (*)	14,129,547.62	11,434,257.58	2,695,290.04	23.6%	2,860,398.21	25,386,992.78	(22,526,594.57)	-88.7%	235,153	217,139	18,014	8.3%	414,023	398,020	16,003	4.0%
13	- Residencial	7,026,575.44	5,308,156.19	1,718,419.25	32.4%	232,166.26	650,728.18	(418,561.92)	-64.3%	176,732	160,577	16,155	10.1%	289,787	277,365	12,422	4.5%
14	- Comercial	6,993,617.05	5,506,036.45	1,487,580.60	27.0%	2,583,917.53	24,732,282.75	(22,148,365.22)	-89.6%	58,127	56,155	1,972	3.5%	123,863	119,004	4,859	4.1%
15	- Industrial	109,355.13	620,064.94	(510,709.81)	-82.4%	44,314.42	3,981.85	40,332.57	1012.9%	294	407	(113)	-27.8%	373	1,651	(1,278)	-77.4%
16	Vida Industrial	-	2,908.64	(2,908.64)	-100.0%	-	-	-	0.0%	-	138	(138)	-100.0%	-	138	(138)	-100.0%
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	648,687.47	611,668.57	37,018.90	6.1%	460,758.68	202,752.40	258,006.28	127.3%	24,649	24,066	583	2.4%	26,016	25,660	356	1.4%
21	- Residencial	345,211.86	297,558.58	47,653.28	16.0%	107,002.53	66,145.51	40,857.02	61.8%	19,076	18,407	669	3.6%	19,662	19,261	401	2.1%
22	- Comercial e Industrial	303,475.61	314,109.99	(10,634.38)	-3.4%	353,756.15	136,606.89	217,149.26	159.0%	5,573	5,659	(86)	-1.5%	6,354	6,399	(45)	-0.7%
23	Transporte de Carga	2,446,629.50	2,301,847.87	144,781.63	6.3%	1,019,760.14	973,521.60	46,238.54	4.7%	31,437	30,169	1,268	4.2%	36,588	35,624	964	2.7%
24	- Terrestre	1,862,785.51	1,973,109.86	(110,324.35)	-5.6%	433,357.58	528,620.02	(95,262.44)	-18.0%	23,943	22,608	1,335	5.9%	25,083	24,075	1,008	4.2%
25	- Marítimo	581,372.55	322,534.13	258,838.42	80.3%	586,402.56	444,901.58	141,500.98	31.8%	7,435	7,527	(92)	-1.2%	11,446	11,515	(69)	-0.6%
26	- Aéreo	2,471.44	6,203.88	(3,732.44)	-60.2%	-	-	-	0.0%	59	34	25	73.5%	59	34	25	73.5%
27	Casco	3,060,826.56	4,335,538.06	(1,274,711.50)	-29.4%	227,947.48	236,222.87	(8,275.39)	-3.5%	1,122	1,185	(63)	-5.3%	1,628	1,790	(162)	-9.1%
28	- Marítimo	1,179,983.68	291,872.28	888,111.40	304.3%	177,688.46	81,338.43	96,350.03	118.5%	914	968	(54)	-5.6%	1,278	1,345	(67)	-5.0%
29	- Aéreo	1,880,842.88	4,043,665.78	(2,162,822.90)	-53.5%	50,259.02	154,884.44	(104,625.42)	-67.6%	208	217	(9)	-4.1%	350	445	(95)	-21.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	25,602,778.66	22,949,256.05	2,653,522.61	11.6%	16,265,522.34	16,645,873.25	(380,350.91)	-2.3%	732,733	674,480	58,253	8.6%	902,204	828,383	73,821	8.9%
31	Ramos Técnicos	2,308,170.59	2,499,528.68	(191,358.09)	-7.7%	346,655.68	2,991,026.58	(2,644,370.90)	-88.4%	10,425	10,955	(530)	-4.8%	13,216	15,053	(1,837)	-12.2%
32	- TRC - TRM	1,756,757.06	1,824,724.84	(67,967.78)	-3.7%	87,476.55	2,747,651.23	(2,660,174.68)	-96.8%	1,972	2,230	(258)	-11.6%	2,146	2,343	(197)	-8.4%
33	- Equipo Electrónico	144,961.05	188,189.90	(43,228.85)	-23.0%	89,267.57	35,032.47	54,235.10	154.8%	3,882	3,827	55	1.4%	4,996	5,144	(148)	-2.9%
34	- Caldera y Maquinaria	26,002.66	26,201.28	(198.62)	-0.8%	-	10,189.46	(10,189.46)	-100.0%	814	789	25	3.2%	814	790	24	3.0%
35	- Rotura de Maquinaria	178,726.06	149,483.44	29,242.62	19.6%	12,842.97	9,220.90	3,622.07	39.3%	1,283	1,271	12	0.9%	1,873	2,026	(153)	-7.6%
36	- Equipo Pesado	201,723.76	310,929.22	(109,205.46)	-35.1%	157,068.59	188,932.52	(31,863.93)	-16.9%	2,465	2,830	(365)	-12.9%	3,377	4,742	(1,365)	-28.8%
37	- Vidrios	-	-	-	0.0%	-	-	-	0.0%	9	8	1	12.5%	10	8	2	25.0%
38	Riesgos Diversos	7,382,676.79	9,340,531.97	(1,957,855.18)	-21.0%	1,251,682.24	4,359,394.48	(3,107,712.24)	-71.3%	29,224	27,516	1,708	6.2%	87,820	86,538	1,282	1.5%
39	- Responsabilidad Civil	3,355,024.75	3,909,579.24	(554,554.49)	-14.2%	533,302.83	860,323.73	(327,020.90)	-38.0%	17,097	16,116	981	6.1%	18,343	17,712	631	3.6%
40	- Robo	1,059,222.85	278,131.22	781,091.63	280.8%	59,845.59	135,740.92	(75,895.33)	-55.9%	3,844	3,830	14	0.4%	4,505	4,620	(115)	-2.5%
41	- Fidelidad y DDD	342,233.24	1,067,250.53	(725,017.29)	-67.9%	406,241.92	137,103.89	269,138.03	196.3%	1,084	1,106	(22)	-2.0%	1,097	1,339	(242)	-18.1%
42	- BBB	167,630.16	189,614.07	(21,983.91)	-11.6%	13,628.81	-	13,628.81	0.0%	31	21	10	47.6%	38	25	13	52.0%
43	- Otros	2,458,565.79	3,895,956.91	(1,437,391.12)	-36.9%	238,663.09	3,226,225.94	(2,987,562.85)	-92.6%	7,168	6,443	725	11.3%	63,837	62,842	995	1.6%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%	40	-	40	0.0%
45	Fianzas	9,342,792.99	11,545,387.00	(2,202,594.01)	-19.1%	2,439,755.50	2,061,956.00	377,799.50	18.3%	58,709	68,533	(9,824)	-14.3%	59,355	70,269	(10,914)	-15.5%
46	- Oferta y Cumplimiento	6,792,405.95	7,329,792.87	(537,386.92)	-7.3%	2,103,174.02	1,690,744.33	412,429.69	24.4%	20,807	32,125	(11,318)	-35.2%	21,066	32,602	(11,536)	-35.4%
47	- Otras	2,550,387.04	4,215,594.13	(1,665,207.09)	-39.5%	336,581.48	371,211.67	(34,630.19)	-9.3%	37,902	36,408	1,494	4.1%	38,289	37,667	622	1.7%
48	TOTAL TOTAL Y EXTERIOR	124,618,709.61	120,167,691.91	4,451,017.70	3.7%	53,988,896.68	78,611,348.42	(24,622,451.74)	-31.3%	1,656,079	1,507,699	148,380	9.8%	3,548,066	3,288,438	259,628	7.9%
Ramos de Personas		59,696,599.43	55,146,767.49	4,549,831.94	8.3%	29,116,416.41	25,753,608.46	3,362,807.95	13.1%	532,587	453,478	79,109	17.4%	2,007,176	1,826,963	180,213	9.9%
Ramos Generales		64,922,110.18	65,020,924.42	(98,814.24)	-0.2%	24,872,480.27	52,857,739.96	(27,985,259.69)	-52.9%	1,123,492	1,054,221	69,271	6.6%	1,540,890	1,461,475	79,415	5.4%
Totales		124,618,709.61	120,167,691.91	4,451,017.70	3.7%	53,988,896.68	78,611,348.42	(24,622,451.74)	-31.3%	1,656,079	1,507,699	148,380	9.8%	3,548,066	3,288,438	259,628	7.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	14,195,773.89	14,670,813.18	(475,039.29)	-3.2%	8,568,142.02	1,848,302.41	6,719,839.61	363.6%	240,486	222,542	17,944	8.1%	246,486	237,589	8,897	3.7%
2	- Primer año	2,577,432.04	2,616,942.16	(39,510.12)	-1.5%	779,271.70	739,602.34	39,669.36	5.4%	74,981	53,489	21,492	40.2%	75,384	54,396	20,988	38.6%
3	- Renovación	11,618,341.85	12,053,871.02	(435,529.17)	-3.6%	7,788,870.32	1,108,700.07	6,680,170.25	602.5%	165,505	169,053	(3,548)	-2.1%	171,102	183,193	(12,091)	-6.6%
4	Accidentes Personales	2,774,969.19	2,254,227.82	520,741.37	23.1%	534,501.22	496,977.10	37,524.12	7.6%	126,619	98,078	28,541	29.1%	492,274	329,101	163,173	49.6%
5	- Individual	1,333,115.52	1,314,701.54	18,413.98	1.4%	173,062.20	110,649.99	62,412.21	56.4%	81,787	59,753	22,034	36.9%	97,469	82,593	14,876	18.0%
6	- Grupo	1,441,853.67	939,526.28	502,327.39	53.5%	361,439.02	386,327.11	(24,888.09)	-6.4%	44,832	38,325	6,507	17.0%	394,805	246,508	148,297	60.2%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	25,127,291.26	24,276,987.50	850,303.76	3.5%	22,125,130.77	17,879,137.18	4,245,993.59	23.7%	89,737	76,085	13,652	17.9%	369,160	323,597	45,563	14.1%
9	- Individual	11,679,726.68	10,953,590.99	726,135.69	6.6%	10,116,503.86	7,732,968.69	2,383,535.17	30.8%	81,324	68,162	13,162	19.3%	101,281	85,212	16,069	18.9%
10	- Grupo	13,447,564.58	13,323,396.51	124,168.07	0.9%	12,008,626.91	10,146,168.49	1,862,458.42	18.4%	8,413	7,923	490	6.2%	267,879	238,385	29,494	12.4%
11	Colectivos de Vida	18,194,862.28	20,560,640.46	(2,365,778.18)	-11.5%	7,027,380.37	4,630,356.25	2,397,024.12	51.8%	68,649	50,680	17,969	35.5%	923,644	900,319	23,325	2.6%
12	Incendio y Líneas Aliadas (*)	10,007,082.71	10,079,417.17	(72,334.46)	-0.7%	1,102,833.29	1,132,336.55	(29,503.26)	-2.6%	234,081	215,628	18,453	8.6%	414,407	398,128	16,279	4.1%
13	- Residencial	5,052,404.21	5,128,684.43	(76,280.22)	-1.5%	657,694.37	366,500.82	291,193.55	79.5%	175,477	158,089	17,388	11.0%	289,592	276,382	13,210	4.8%
14	- Comercial	4,800,691.31	4,695,776.92	104,914.39	2.2%	402,454.25	763,853.98	(361,399.73)	-47.3%	58,301	57,135	1,166	2.0%	124,432	119,871	4,561	3.8%
15	- Industrial	153,987.19	254,955.82	(100,968.63)	-39.6%	42,684.67	1,981.75	40,702.92	2053.9%	303	404	(101)	-25.0%	383	1,875	(1,492)	-79.6%
16	Vida Industrial	1,828.87	2,123.07	(294.20)	-13.9%	-	-	-	0.0%	189	132	57	43.2%	189	132	57	43.2%
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	728,872.72	631,911.82	96,960.90	15.3%	303,598.77	298,101.68	5,497.09	1.8%	24,700	24,068	632	2.6%	26,069	25,606	463	1.8%
21	- Residencial	348,480.54	275,214.71	73,265.83	26.6%	69,308.40	83,101.19	(13,792.79)	-16.6%	19,109	18,425	684	3.7%	19,707	19,244	463	2.4%
22	- Comercial e Industrial	380,392.18	356,697.11	23,695.07	6.6%	234,290.37	215,000.49	19,289.88	9.0%	5,591	5,643	(52)	-0.9%	6,362	6,362	-	0.0%
23	Transporte de Carga	1,698,363.23	1,275,590.82	422,772.41	33.1%	588,863.85	376,473.62	212,390.23	56.4%	31,239	29,743	1,496	5.0%	36,421	35,266	1,155	3.3%
24	- Terrestre	897,082.15	754,497.61	142,584.54	18.9%	444,984.95	325,751.25	119,233.70	36.6%	23,738	22,191	1,547	7.0%	24,919	23,719	1,200	5.1%
25	- Marítimo	798,959.18	519,799.02	279,160.16	53.7%	143,878.90	50,722.37	93,156.53	183.7%	7,443	7,521	(78)	-1.0%	11,444	11,516	(72)	-0.6%
26	- Aéreo	2,321.90	1,294.19	1,027.71	79.4%	-	-	-	0.0%	58	31	27	87.1%	58	31	27	87.1%
27	Casco	2,391,588.93	824,196.67	1,567,392.26	190.2%	452,822.81	733,536.50	(280,713.69)	-38.3%	1,130	1,203	(73)	-6.1%	1,637	1,825	(188)	-10.3%
28	- Marítimo	408,753.56	543,004.92	(134,251.36)	-24.7%	172,259.20	713,587.90	(541,328.70)	-75.9%	927	979	(52)	-5.3%	1,288	1,357	(69)	-5.1%
29	- Aéreo	1,982,835.37	281,191.75	1,701,643.62	605.2%	280,563.61	19,948.60	260,615.01	1306.4%	203	224	(21)	-9.4%	349	468	(119)	-25.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	25,753,002.65	23,247,431.73	2,505,570.92	10.8%	16,147,280.69	16,662,693.20	(515,412.51)	-3.1%	718,706	670,933	47,773	7.1%	852,088	818,896	33,192	4.1%
31	Ramos Técnicos	2,174,052.26	2,013,741.09	160,311.17	8.0%	700,553.66	424,285.42	276,268.24	65.1%	10,708	10,870	(162)	-1.5%	13,839	14,961	(1,122)	-7.5%
32	- TRC - TRM	1,635,508.10	1,490,008.49	145,499.61	9.8%	515,984.99	240,195.45	275,789.54	114.8%	2,212	2,160	52	2.4%	2,346	2,419	(73)	-3.0%
33	- Equipo Electrónico	129,614.90	164,574.93	(34,960.03)	-21.2%	25,577.03	64,357.54	(38,780.51)	-60.3%	3,920	3,834	86	2.2%	5,039	5,187	(148)	-2.9%
34	- Caldera y Maquinaria	22,109.15	34,674.69	(12,565.54)	-36.2%	-	14,049.19	(14,049.19)	-100.0%	813	784	29	3.7%	813	784	29	3.7%
35	- Rotura de Maquinaria	130,994.84	119,061.58	11,933.26	10.0%	1,141.69	(3,359.69)	4,501.38	0.0%	1,293	1,256	37	2.9%	1,860	2,008	(148)	-7.4%
36	- Equipo Pesado	255,791.94	205,388.07	50,403.87	24.5%	157,849.95	109,042.93	48,807.02	44.8%	2,460	2,827	(367)	-13.0%	3,770	4,554	(784)	-17.2%
37	- Vidrios	33.33	33.33	-	0.0%	-	-	-	0.0%	10	9	1	11.1%	11	9	2	22.2%
38	Riesgos Diversos	16,789,347.57	12,787,378.52	4,001,969.05	31.3%	4,075,768.33	1,223,154.23	2,852,614.10	233.2%	29,661	31,247	(1,586)	-5.1%	88,207	89,285	(1,078)	-1.2%
39	- Responsabilidad Civil	3,105,367.64	2,708,679.13	396,688.51	14.6%	904,707.69	283,594.04	621,113.65	219.0%	17,481	19,807	(2,326)	-11.7%	18,783	21,456	(2,673)	-12.5%
40	- Robo	1,183,993.02	1,266,317.18	(82,324.16)	-6.5%	25,763.52	103,522.88	(77,759.36)	-75.1%	3,887	3,840	47	1.2%	4,581	4,611	(30)	-0.7%
41	- Fidelidad y DDD	110,813.36	1,073,918.24	(963,104.88)	-89.7%	190,655.08	468,552.70	(277,897.62)	-59.3%	1,092	1,101	(9)	-0.8%	1,104	1,314	(210)	-16.0%
42	- BBB	24,371.10	55,325.18	(30,954.08)	-55.9%	25,711.00	-	25,711.00	0.0%	28	20	8	40.0%	29	25	4	16.0%
43	- Otros	12,364,802.45	7,683,138.79	4,681,663.66	60.9%	2,928,931.04	367,484.61	2,561,446.43	697.0%	7,173	6,479	694	10.7%	63,710	61,879	1,831	3.0%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%	40	40	-	0.0%
45	Fianzas	7,888,349.64	8,416,169.24	(527,819.60)	-6.3%	1,809,405.73	2,240,938.36	(431,532.63)	-19.3%	74,657	65,999	8,658	13.1%	75,460	67,619	7,841	11.6%
46	- Oferta y Cumplimiento	5,297,139.02	2,564,829.64	2,732,309.38	106.5%	1,290,676.74	3,885,013.14	(2,594,336.40)	-66.8%	35,504	31,204	4,300	13.8%	35,875	31,743	4,132	13.0%
47	- Otras	2,591,210.62	5,851,339.60	(3,260,128.98)	-55.7%	518,728.99	(1,644,074.78)	2,162,803.77	0.0%	39,153	34,795	4,358	12.5%	39,585	35,876	3,709	10.3%
48	TOTAL TOTAL Y EXTERIOR	127,725,385.20	121,040,629.09	6,684,756.11	5.5%	63,436,281.51	47,946,292.50	15,489,989.01	32.3%	1,650,602	1,497,248	153,354	10.2%	3,539,921	3,242,364	297,557	9.2%

Ramos de Personas	60,292,896.62	61,762,668.96	(1,469,772.34)	-2.4%	38,255,154.38	24,854,772.94	13,400,381.44	53.9%	525,491	447,385	78,106	17.5%	2,031,564	1,790,606	240,958	13.5%
Ramos Generales	67,432,488.58	59,277,960.13	8,154,528.45	13.8%	25,181,127.13	23,091,519.56	2,089,607.57	9.0%	1,125,111	1,049,863	75,248	7.2%	1,508,357	1,451,758	56,599	3.9%

Totales	127,725,385.20	121,040,629.09	6,684,756.11	5.5%	63,436,281.51	47,946,292.50	15,489,989.01	32.3%	1,650,602	1,497,248	153,354	10.2%	3,539,921	3,242,364	297,557	9.2%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	13,762,794.52	13,053,085.44	709,709.08	5.4%	4,220,498.32	1,972,068.16	2,248,430.16	114.0%	238,806	213,110	25,696	12.1%	247,706	219,403	28,303	12.9%
2	- Primer año	2,271,766.23	2,332,194.80	(60,428.57)	-2.6%	3,296,340.62	219,750.06	3,076,590.56	1400.0%	74,847	73,213	1,634	2.2%	75,048	67,509	7,539	11.2%
3	- Renovación	11,491,028.29	10,720,890.64	770,137.65	7.2%	924,157.70	1,752,318.10	(828,160.40)	-47.3%	163,959	139,897	24,062	17.2%	172,658	151,894	20,764	13.7%
4	Accidentes Personales	2,580,417.79	1,806,433.91	773,983.88	42.8%	367,941.46	416,891.63	(48,950.17)	-11.7%	124,234	100,119	24,115	24.1%	464,282	361,619	102,663	28.4%
5	- Individual	1,283,004.09	893,494.22	389,509.87	43.6%	103,036.51	143,640.11	(40,603.60)	-28.3%	79,318	60,417	18,901	31.3%	94,507	76,245	18,262	24.0%
6	- Grupo	1,297,413.70	912,939.69	384,474.01	42.1%	264,904.95	273,251.52	(8,346.57)	-3.1%	44,916	39,702	5,214	13.1%	369,775	285,374	84,401	29.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	26,286,281.94	23,159,773.52	3,126,508.42	13.5%	18,100,275.84	15,718,923.97	2,381,351.87	15.1%	89,155	74,768	14,387	19.2%	372,981	318,211	54,770	17.2%
9	- Individual	12,017,233.38	11,719,016.62	298,216.76	2.5%	7,931,094.22	6,580,310.57	1,350,783.65	20.5%	80,803	67,644	13,159	19.5%	97,441	84,702	12,739	15.0%
10	- Grupo	14,269,048.56	11,440,756.90	2,828,291.66	24.7%	10,169,181.62	9,138,613.40	1,030,568.22	11.3%	8,352	7,124	1,228	17.2%	275,540	233,509	42,031	18.0%
11	Colectivos de Vida	17,431,225.83	17,489,974.96	(58,749.13)	-0.3%	4,432,257.75	4,095,976.75	336,281.00	8.2%	68,120	58,750	9,370	15.9%	940,234	822,975	117,259	14.2%
12	Incendio y Líneas Aliadas (*)	8,150,412.34	6,149,810.74	2,000,601.60	32.5%	6,660,209.04	3,382,406.67	3,277,802.37	96.9%	232,419	220,531	11,888	5.4%	416,746	385,064	31,682	8.2%
13	- Residencial	3,935,093.91	3,486,797.88	448,296.03	12.9%	1,600,646.27	425,577.14	1,175,069.13	276.1%	173,898	146,895	27,003	18.4%	292,093	264,244	27,849	10.5%
14	- Comercial	4,111,417.43	2,553,182.82	1,558,234.61	61.0%	5,059,562.77	2,949,235.71	2,110,327.06	71.6%	58,095	73,233	(15,138)	-20.7%	122,657	120,170	2,487	2.1%
15	- Industrial	103,901.00	109,830.04	(5,929.04)	-5.4%	-	7,593.82	(7,593.82)	-100.0%	426	403	23	5.7%	1,996	650	1,346	207.1%
16	Vida Industrial	1,630.06	3,212.51	(1,582.45)	-49.3%	-	-	-	0.0%	188	174	14	8.0%	188	174	14	8.0%
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	578,996.66	588,680.03	(9,683.37)	-1.6%	105,866.76	213,491.04	(107,624.28)	-50.4%	24,575	23,521	1,054	4.5%	25,972	25,346	626	2.5%
21	- Residencial	288,473.93	236,359.34	52,114.59	22.0%	70,107.19	130,297.99	(60,190.80)	-46.2%	19,003	17,997	1,006	5.6%	19,648	19,085	563	2.9%
22	- Comercial e Industrial	290,522.73	352,320.69	(61,797.96)	-17.5%	35,759.57	83,193.05	(47,433.48)	-57.0%	5,572	5,524	48	0.9%	6,324	6,261	63	1.0%
23	Transporte de Carga	1,629,064.54	1,300,142.27	328,922.27	25.3%	457,371.44	851,164.06	(393,792.62)	-46.3%	31,090	30,940	150	0.5%	36,234	31,754	4,480	14.1%
24	- Terrestre	949,376.81	809,024.42	140,352.39	17.3%	433,250.78	474,819.53	(41,568.75)	-8.8%	23,590	22,458	1,132	5.0%	24,733	23,121	1,612	7.0%
25	- Marítimo	678,269.20	484,053.25	194,215.95	40.1%	24,120.66	376,344.53	(352,223.87)	-93.6%	7,445	8,454	(1,009)	-11.9%	11,446	8,605	2,841	33.0%
26	- Aéreo	1,418.53	7,064.60	(5,646.07)	-79.9%	-	-	-	0.0%	55	28	27	96.4%	55	28	27	96.4%
27	Casco	1,007,631.61	952,232.60	55,399.01	5.8%	227,676.75	255,985.61	(28,308.86)	-11.1%	1,179	1,245	(66)	-5.3%	1,693	1,782	(89)	-5.0%
28	- Marítimo	510,132.77	280,614.91	229,517.86	81.8%	227,676.75	254,621.40	(26,944.65)	-10.6%	963	1,008	(45)	-4.5%	1,326	1,331	(5)	-0.4%
29	- Aéreo	497,498.84	671,617.69	(174,118.85)	-25.9%	-	1,364.21	(1,364.21)	-100.0%	216	237	(21)	-8.9%	367	451	(84)	-18.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	26,713,967.25	24,131,698.92	2,582,268.33	10.7%	16,059,250.43	15,582,174.42	477,076.01	3.1%	711,500	664,425	47,075	7.1%	822,615	869,375	(46,760)	-5.4%
31	Ramos Técnicos	5,772,940.57	2,968,238.83	2,804,701.74	94.5%	144,049.34	1,049,493.74	(905,444.40)	-86.3%	10,751	11,535	(784)	-6.8%	13,927	14,162	(235)	-1.7%
32	- TRC - TRM	5,231,755.67	2,381,310.01	2,850,445.66	119.7%	30,832.12	81,240.85	(50,408.73)	-62.0%	2,237	2,320	(83)	-3.6%	2,400	2,300	100	4.3%
33	- Equipo Electrónico	117,203.45	126,585.31	(9,381.86)	-7.4%	40,718.75	12,601.50	28,117.25	223.1%	3,945	3,980	(35)	-0.9%	5,057	4,906	151	3.1%
34	- Caldera y Maquinaria	47,972.42	45,370.41	2,602.01	5.7%	-	-	-	0.0%	809	781	28	3.6%	809	781	28	3.6%
35	- Rotura de Maquinaria	71,605.89	71,318.30	287.59	0.4%	399.15	26,089.42	(25,690.27)	-98.5%	1,301	1,426	(125)	-8.8%	1,865	1,888	(23)	-1.2%
36	- Equipo Pesado	304,403.14	343,654.80	(39,251.66)	-11.4%	72,099.32	929,561.97	(857,462.65)	-92.2%	2,449	3,025	(576)	-19.0%	3,785	4,284	(499)	-11.6%
37	- Vidrios	-	-	-	0.0%	-	-	-	0.0%	10	3	7	233.3%	11	3	8	266.7%
38	Riesgos Diversos	9,157,042.26	11,519,800.53	(2,362,758.27)	-20.5%	2,131,990.06	2,347,644.67	(215,654.61)	-9.2%	29,651	32,581	(2,930)	-9.0%	88,080	91,144	(3,064)	-3.4%
39	- Responsabilidad Civil	3,372,281.51	3,320,868.79	51,412.72	1.5%	516,468.66	837,936.43	(321,467.77)	-38.4%	17,401	21,084	(3,683)	-17.5%	18,753	21,328	(2,575)	-12.1%
40	- Robo	1,175,324.64	192,554.45	982,770.19	510.4%	98,882.86	67,422.52	31,460.34	46.7%	3,923	3,954	(31)	-0.8%	4,623	6,022	(1,399)	-23.2%
41	- Fidelidad y DDD	102,113.83	1,097,432.01	(995,318.18)	-90.7%	920,807.83	146,153.62	774,654.21	530.0%	1,096	1,127	(31)	-2.8%	1,107	1,261	(154)	-12.2%
42	- BBB	275,695.97	572,419.14	(296,723.17)	-51.8%	353.10	-	353.10	0.0%	29	20	9	45.0%	30	25	5	20.0%
43	- Otros	4,231,626.31	6,336,526.14	(2,104,899.83)	-33.2%	595,477.61	1,296,132.10	(700,654.49)	-54.1%	7,202	6,396	806	12.6%	63,567	62,508	1,059	1.7%
44	Titulos de Propiedad	-	-	-	0.0%	-	(100.63)	100.63	0.0%	40	-	40	0.0%	40	-	40	0.0%
45	Fianzas	10,801,865.31	11,342,693.84	(540,828.53)	-4.8%	3,574,525.27	4,697,421.73	(1,122,896.46)	-23.9%	73,410	66,784	6,626	9.9%	74,079	63,517	10,562	16.6%
46	- Oferta y Cumplimiento	5,725,406.59	5,640,741.55	84,665.04	1.5%	3,223,045.26	2,513,488.95	709,556.31	28.2%	34,468	32,022	2,446	7.6%	34,704	31,898	2,806	8.8%
47	- Otras	5,076,458.72	5,701,952.29	(625,493.57)	-11.0%	351,480.01	2,183,932.78	(1,832,452.77)	-83.9%	38,942	34,762	4,180	12.0%	39,375	31,619	7,756	24.5%
48	TOTAL TOTAL Y EXTERIOR	123,874,270.69	114,465,778.10	9,408,492.59	8.2%	56,481,912.46	50,583,541.82	5,898,370.64	11.7%	1,635,118	1,498,483	136,635	9.1%	3,504,777	3,204,526	300,251	9.4%

Ramos de Personas	60,060,720.08	55,509,267.83	4,551,452.25	8.2%	27,120,973.37	22,203,860.51	4,917,112.86	22.1%	520,315	446,747	73,568	16.5%	2,025,203	1,722,208	302,995	17.6%
Ramos Generales	63,813,550.61	58,956,510.27	4,857,040.34	8.2%	29,360,939.09	28,379,681.31	981,257.78	3.5%	1,114,803	1,051,736	63,067	6.0%	1,479,574	1,482,318	(2,744)	-0.2%

Totales	123,874,270.69	114,465,778.10	9,408,492.59	8.2%	56,481,912.46	50,583,541.82	5,898,370.64	11.7%	1,635,118	1,498,483	136,635	9.1%	3,504,777	3,204,526	300,251	9.4%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	13,938,741.79	13,750,221.20	188,520.59	1.4%	3,479,831.35	1,626,011.07	1,853,820.28	114.0%	237,095	211,380	25,715	12.2%	248,600	403,272	(154,672)	-38.4%
2	- Primer año	2,325,170.36	2,510,625.69	(185,455.33)	-7.4%	2,094,073.13	683,153.18	1,410,919.95	206.5%	73,656	72,139	1,517	2.1%	76,420	249,572	(173,152)	-69.4%
3	- Renovación	11,613,571.43	11,239,595.51	373,975.92	3.3%	1,385,758.22	942,857.89	442,900.33	47.0%	163,439	139,241	24,198	17.4%	172,180	153,700	18,480	12.0%
4	Accidentes Personales	3,889,761.84	3,690,412.70	199,349.14	5.4%	337,817.83	518,512.17	(180,694.34)	-34.8%	120,729	97,533	23,196	23.8%	428,299	1,372,450	(944,151)	-68.8%
5	- Individual	1,495,161.85	1,269,871.62	225,290.23	17.7%	101,172.46	250,500.67	(149,328.21)	-59.6%	76,036	59,359	16,677	28.1%	91,163	128,473	(37,310)	-29.0%
6	- Grupo	2,394,599.99	2,420,541.08	(25,941.09)	-1.1%	236,645.37	268,011.50	(31,366.13)	-11.7%	44,693	38,174	6,519	17.1%	337,136	1,243,977	(906,841)	-72.9%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	24,183,713.93	23,759,432.94	424,280.99	1.8%	17,036,814.87	16,717,352.75	319,462.12	1.9%	88,541	73,722	14,819	20.1%	408,393	1,626,821	(1,218,428)	-74.9%
9	- Individual	11,596,316.97	10,399,016.33	1,197,300.64	11.5%	7,797,611.83	6,549,745.57	1,247,866.26	19.1%	80,269	67,278	12,991	19.3%	99,847	645,361	(545,514)	-84.5%
10	- Grupo	12,587,396.96	13,360,416.61	(773,019.65)	-5.8%	9,239,203.04	10,167,607.18	(928,404.14)	-9.1%	8,272	6,444	1,828	28.4%	308,546	981,460	(672,914)	-68.6%
11	Colectivos de Vida	18,993,346.80	16,814,990.69	2,178,356.11	13.0%	5,011,885.59	4,786,045.54	225,840.05	4.7%	66,951	58,450	8,501	14.5%	981,736	734,700	247,036	33.6%
12	Incendio y Líneas Aliadas (*)	8,879,742.74	7,320,850.22	1,558,892.52	21.3%	5,374,798.26	1,555,081.32	3,819,716.94	245.6%	230,610	219,835	10,775	4.9%	410,479	342,779	67,700	19.8%
13	- Residencial	4,942,356.49	3,981,687.65	960,668.84	24.1%	3,246,930.12	1,233,364.14	2,013,565.98	163.3%	172,111	146,293	25,818	17.6%	290,593	221,515	69,078	31.2%
14	- Comercial	3,830,229.20	3,274,420.09	555,809.11	17.0%	2,127,479.81	319,157.93	1,808,321.88	566.6%	58,082	72,928	(14,846)	-20.4%	118,363	120,698	(2,335)	-1.9%
15	- Industrial	107,157.05	64,742.48	42,414.57	65.5%	388.33	2,559.25	(2,170.92)	-84.8%	417	614	(197)	-32.1%	1,523	566	957	169.1%
16	Vida Industrial	2,121.03	2,159.38	(38.35)	-1.8%	-	-	-	0.0%	187	156	31	19.9%	187	168	19	11.3%
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	586,977.42	550,280.61	36,696.81	6.7%	239,091.88	198,328.58	40,763.30	20.6%	24,445	23,715	730	3.1%	26,096	26,311	(215)	-0.8%
21	- Residencial	297,069.52	297,071.45	(1.93)	0.0%	124,127.24	91,205.46	32,921.78	36.1%	18,880	18,168	712	3.9%	19,700	19,374	326	1.7%
22	- Comercial e Industrial	289,907.90	253,209.16	36,698.74	14.5%	114,964.64	107,123.12	7,841.52	7.3%	5,565	5,547	18	0.3%	6,396	6,937	(541)	-7.8%
23	Transporte de Carga	1,855,306.04	2,054,512.96	(199,206.92)	-9.7%	983,244.25	547,964.65	435,279.60	79.4%	31,027	30,658	369	1.2%	36,155	86,886	(50,731)	-58.4%
24	- Terrestre	1,256,890.63	1,250,609.67	6,280.96	0.5%	968,427.06	173,456.67	794,970.39	458.3%	23,537	22,183	1,354	6.1%	24,653	83,084	(58,431)	-70.3%
25	- Marítimo	597,897.11	802,485.28	(204,588.17)	-25.5%	14,817.19	374,507.98	(359,690.79)	-96.0%	7,435	8,438	(1,003)	-11.9%	11,441	3,482	7,959	228.6%
26	- Aéreo	518.30	1,418.01	(899.71)	-63.4%	-	-	-	0.0%	55	37	18	48.6%	61	320	(259)	-80.9%
27	Casco	2,086,964.37	2,450,759.07	(363,794.70)	-14.8%	3,905,948.90	265,840.92	3,640,107.98	1369.3%	1,165	1,244	(79)	-6.4%	1,741	1,797	(56)	-3.1%
28	- Marítimo	461,453.27	875,950.23	(414,496.96)	-47.3%	3,868,509.73	265,840.92	3,602,668.81	1355.2%	955	1,025	(70)	-6.8%	1,365	1,356	9	0.7%
29	- Aéreo	1,625,511.10	1,574,808.84	50,702.26	3.2%	37,439.17	-	37,439.17	0.0%	210	219	(9)	-4.1%	376	441	(65)	-14.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	25,201,201.63	24,416,323.45	784,878.18	3.2%	16,003,563.50	15,910,173.89	93,389.61	0.6%	696,394	645,947	50,447	7.8%	813,844	780,899	32,945	4.2%
31	Ramos Técnicos	2,481,249.18	3,018,730.73	(537,481.55)	-17.8%	1,120,145.86	212,867.24	907,278.62	426.2%	11,117	11,554	(437)	-3.8%	14,816	121,424	(106,608)	-87.8%
32	- TRC - TRM	1,930,474.13	2,495,206.56	(564,732.43)	-22.6%	591,133.07	66,988.62	524,144.45	782.4%	2,246	2,321	(75)	-3.2%	2,427	12,003	(9,576)	-79.8%
33	- Equipo Electrónico	153,441.81	150,705.50	2,736.31	1.8%	300,300.18	16,133.09	284,167.09	1761.4%	3,904	4,030	(126)	-3.1%	5,087	22,289	(17,202)	-77.2%
34	- Caldera y Maquinaria	21,738.66	-	21,738.66	0.0%	-	-	-	0.0%	808	774	34	4.4%	808	773	35	4.5%
35	- Rotura de Maquinaria	107,883.94	92,585.27	15,298.67	16.5%	21,066.95	127,511.80	(106,444.85)	-83.5%	1,272	1,428	(156)	-10.9%	1,931	17,177	(15,246)	-88.8%
36	- Equipo Pesado	267,710.64	280,032.06	(12,321.42)	-4.4%	207,645.66	2,233.73	205,411.93	9195.9%	2,877	2,989	(112)	-3.7%	4,552	68,629	(64,077)	-93.4%
37	- Vidrios	-	201.34	(201.34)	-100.0%	-	-	-	0.0%	10	12	(2)	-16.7%	11	553	(542)	-98.0%
38	Riesgos Diversos	13,478,053.97	8,965,327.81	4,512,726.16	50.3%	1,843,528.95	1,077,729.07	765,799.88	71.1%	28,916	32,458	(3,542)	-10.9%	87,314	86,066	1,248	1.5%
39	- Responsabilidad Civil	2,141,869.96	2,561,036.09	(419,166.13)	-16.4%	570,785.67	456,722.66	114,063.01	25.0%	17,194	21,017	(3,823)	-18.2%	18,581	19,595	(1,014)	-5.2%
40	- Robo	231,926.98	273,189.50	(41,262.52)	-15.1%	85,282.99	95,453.57	(10,170.58)	-10.7%	3,903	4,016	(113)	-2.8%	4,613	4,444	169	3.8%
41	- Fidelidad y DDD	983,848.34	1,121,098.96	(137,250.62)	-12.2%	112,089.79	194,585.59	(82,495.80)	-42.4%	1,094	1,119	(25)	-2.2%	1,105	1,247	(142)	-11.4%
42	- BBB	295,338.75	220,000.00	75,338.75	34.2%	-	-	-	0.0%	27	19	8	42.1%	27	25	2	8.0%
43	- Otros	9,825,069.94	4,790,003.26	5,035,066.68	105.1%	1,075,370.50	330,967.25	744,403.25	224.9%	6,698	6,287	411	6.5%	62,988	60,755	2,233	3.7%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%	40	-	40	0.0%
45	Fianzas	8,634,480.60	13,401,610.97	(4,767,130.37)	-35.6%	6,231,939.10	3,499,909.95	2,732,029.15	78.1%	71,990	65,064	6,926	10.6%	73,161	268,833	(195,672)	-72.8%
46	- Oferta y Cumplimiento	5,976,871.76	7,870,561.68	(1,893,689.92)	-24.1%	4,720,511.89	3,377,981.55	1,342,530.34	39.7%	33,502	31,081	2,421	7.8%	33,753	81,747	(47,994)	-58.7%
47	- Otras	2,657,608.84	5,531,049.29	(2,873,440.45)	-52.0%	1,511,427.21	121,928.40	1,389,498.81	1139.6%	38,488	33,983	4,505	13.3%	39,408	187,086	(147,678)	-78.9%
48	TOTAL TOTAL Y EXTERIOR	124,211,661.34	120,195,612.73	4,016,048.61	3.3%	61,568,610.34	46,915,817.15	14,652,793.19	31.2%	1,609,207	1,471,756	137,451	9.3%	3,530,861	5,852,406	(2,321,545)	-39.7%
Ramos de Personas		61,005,564.36	58,015,057.53	2,990,506.83	5.2%	25,866,349.64	23,647,921.53	2,218,428.11	9.4%	513,316	441,085	72,231	16.4%	2,067,028	4,137,243	(2,070,215)	-50.0%
Ramos Generales		63,206,096.98	62,180,555.20	1,025,541.78	1.6%	35,702,260.70	23,267,895.62	12,434,365.08	53.4%	1,095,891	1,030,671	65,220	6.3%	1,463,833	1,715,163	(251,330)	-14.7%
Totales		\$124,211,661.34	\$120,195,612.73	4,016,048.61	3.3%	\$61,568,610.34	\$46,915,817.15	14,652,793.19	31.2%	1,609,207	1,471,756	137,451	9.3%	3,530,861	5,852,406	(2,321,545)	-39.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	13,627,170.13	13,086,472.10	540,698.03	4.1%	2,134,299.52	3,288,526.46	(1,154,226.94)	-35.1%	237,099	216,592	20,507	9.5%	248,507	375,417	(126,910)	-33.8%
2	- Primer año	2,093,515.19	2,023,835.11	69,680.08	3.4%	1,773,979.86	1,927,625.19	(153,645.33)	-8.0%	73,890	78,375	(4,485)	-5.7%	76,708	225,897	(149,189)	-66.0%
3	- Renovación	11,533,654.94	11,062,636.99	471,017.95	4.3%	360,319.66	1,360,901.27	(1,000,581.61)	-73.5%	163,209	138,217	24,992	18.1%	171,799	149,520	22,279	14.9%
4	Accidentes Personales	1,987,308.46	1,959,326.21	27,982.25	1.4%	517,748.97	400,262.96	117,486.01	29.4%	117,204	97,014	20,190	20.8%	346,726	1,201,334	(854,608)	-71.1%
5	- Individual	924,997.34	591,283.94	333,713.40	56.4%	260,048.52	232,424.59	27,623.93	11.9%	72,848	58,503	14,345	24.5%	87,965	118,616	(30,651)	-25.8%
6	- Grupo	1,062,311.12	1,368,042.27	(305,731.15)	-22.3%	257,700.45	167,838.37	89,862.08	53.5%	44,356	38,511	5,845	15.2%	258,761	1,082,718	(823,957)	-76.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	24,660,579.69	22,646,582.30	2,013,997.39	8.9%	17,283,924.52	16,758,816.36	525,108.16	3.1%	85,932	76,048	9,884	13.0%	365,440	1,476,000	(1,110,560)	-75.2%
9	- Individual	10,982,727.15	10,342,624.27	640,102.88	6.2%	7,841,504.00	6,798,106.45	1,043,397.55	15.3%	77,337	68,548	8,789	12.8%	96,453	583,736	(487,283)	-83.5%
10	- Grupo	13,677,852.54	12,303,958.03	1,373,894.51	11.2%	9,442,420.52	9,960,709.91	(518,289.39)	-5.2%	8,595	7,500	1,095	14.6%	268,987	892,264	(623,277)	-69.9%
11	Colectivos de Vida	16,296,633.32	16,292,994.06	3,639.26	0.0%	4,321,719.53	4,862,096.76	(540,377.23)	-11.1%	59,533	57,745	1,788	3.1%	865,076	715,191	149,885	21.0%
12	Incendio y Líneas Aliadas (*)	10,128,598.44	8,377,345.34	1,751,253.10	20.9%	5,359,282.95	6,633,657.16	(1,274,374.21)	-19.2%	228,987	221,898	7,089	3.2%	413,140	337,288	75,852	22.5%
13	- Residencial	3,988,541.41	4,139,081.77	(150,540.36)	-3.6%	1,037,598.20	300,666.19	736,932.01	245.1%	170,459	145,122	25,337	17.5%	288,869	219,493	69,376	31.6%
14	- Comercial	5,975,177.29	4,117,076.31	1,858,100.98	45.1%	4,293,317.84	6,330,170.53	(2,036,852.69)	-32.2%	58,114	76,175	(18,061)	-23.7%	122,764	117,275	5,489	4.7%
15	- Industrial	164,879.74	121,187.26	43,692.48	36.1%	28,366.91	2,820.44	25,546.47	905.8%	414	601	(187)	-31.1%	1,507	520	987	189.8%
16	Vida Industrial	894.52	2,139.76	(1,245.24)	-58.2%	-	-	-	0.0%	190	157	33	21.0%	190	157	33	21.0%
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	514,685.80	482,505.28	32,180.52	6.7%	93,656.16	975,305.77	(881,649.61)	-90.4%	24,359	23,584	775	3.3%	25,735	24,987	748	3.0%
21	- Residencial	279,295.35	258,738.51	20,556.84	7.9%	48,388.21	101,703.77	(53,315.56)	-52.4%	18,811	18,043	768	4.3%	19,483	19,389	94	0.5%
22	- Comercial e Industrial	235,390.45	223,766.77	11,623.68	5.2%	45,267.95	873,602.00	(828,334.05)	-94.8%	5,548	5,541	7	0.1%	6,252	5,598	654	11.7%
23	Transporte de Carga	1,233,487.30	1,855,384.92	(621,897.62)	-33.5%	420,475.52	340,164.52	80,311.00	23.6%	30,842	31,449	(607)	-1.9%	35,972	79,945	(43,973)	-55.0%
24	- Terrestre	730,961.88	1,385,891.30	(654,929.42)	-47.3%	387,349.21	311,880.85	75,468.36	24.2%	23,348	22,989	359	1.6%	24,498	76,501	(52,003)	-68.0%
25	- Marítimo	500,932.23	466,832.37	34,099.86	7.3%	33,126.31	28,283.67	4,842.64	17.1%	7,441	8,427	(986)	-11.7%	11,421	3,155	8,266	262.0%
26	- Aéreo	1,593.19	2,661.25	(1,068.06)	-40.1%	-	-	-	0.0%	53	33	20	60.6%	53	289	(236)	-81.7%
27	Casco	1,353,902.64	1,280,420.43	73,482.21	5.7%	893,093.77	384,341.61	508,752.16	132.4%	1,167	1,300	(133)	-10.2%	1,677	1,670	7	0.4%
28	- Marítimo	975,947.16	811,526.01	164,421.15	20.3%	850,835.95	361,637.61	489,198.34	135.3%	955	1,060	(105)	-9.9%	1,316	1,320	(4)	-0.3%
29	- Aéreo	377,955.48	468,894.42	(90,938.94)	-19.4%	42,257.82	22,704.00	19,553.82	86.1%	212	240	(28)	-11.7%	361	350	11	3.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	21,126,054.63	20,398,323.76	727,730.87	3.6%	14,736,107.31	14,806,991.41	(70,884.10)	-0.5%	699,536	654,307	45,229	6.9%	843,332	729,883	113,449	15.5%
31	Ramos Técnicos	2,578,777.98	2,392,019.70	186,758.28	7.8%	130,149.13	144,214.36	(14,065.23)	-9.8%	11,064	12,437	(1,373)	-11.0%	14,513	108,423	(93,910)	-86.6%
32	- TRC - TRM	2,019,864.18	1,885,425.19	134,438.99	7.1%	74,857.92	60,028.78	14,829.14	24.7%	2,226	2,453	(227)	-9.3%	2,337	10,670	(8,333)	-78.1%
33	- Equipo Electrónico	183,141.01	169,759.86	13,381.15	7.9%	48,064.50	54,150.62	(6,086.12)	-11.2%	3,881	4,106	(225)	-5.5%	5,188	20,414	(15,226)	-74.6%
34	- Caldera y Maquinaria	9,365.12	-	9,365.12	0.0%	-	-	-	0.0%	805	769	36	4.7%	805	768	37	4.8%
35	- Rotura de Maquinaria	89,967.35	118,130.47	(28,163.12)	-23.8%	1,575.38	7,075.11	(5,499.73)	-77.7%	1,248	1,441	(193)	-13.4%	1,849	15,171	(13,322)	-87.8%
36	- Equipo Pesado	276,440.32	218,704.18	57,736.14	26.4%	5,651.33	22,959.85	(17,308.52)	-75.4%	2,894	3,656	(762)	-20.8%	4,323	60,910	(56,587)	-92.9%
37	- Vidrios	-	-	-	0.0%	-	-	-	0.0%	10	12	(2)	-16.7%	11	490	(479)	-97.8%
38	Riesgos Diversos	7,670,493.71	6,933,183.31	737,310.40	10.6%	2,099,392.10	2,153,441.29	(54,049.19)	-2.5%	28,759	33,712	(4,953)	-14.7%	86,539	83,561	2,978	3.6%
39	- Responsabilidad Civil	3,237,025.24	4,011,343.54	(774,318.30)	-19.3%	189,537.70	211,208.98	(21,671.28)	-10.3%	17,071	21,275	(4,204)	-19.8%	18,290	18,341	(51)	-0.3%
40	- Robo	164,661.06	285,914.36	(121,253.30)	-42.4%	53,474.95	107,835.09	(54,360.14)	-50.4%	3,901	4,074	(173)	-4.2%	4,544	4,301	243	5.6%
41	- Fidelidad y DDD	1,002,916.87	1,030,286.37	(27,369.50)	-2.7%	248,609.79	215,197.63	33,412.16	15.5%	1,098	1,597	(499)	-31.2%	1,105	1,162	(57)	-4.9%
42	- BBB	(56.60)	(5,573.58)	5,516.98	0.0%	117,055.05	267.50	116,787.55	43658.9%	27	28	(1)	-3.6%	27	31	(4)	-12.9%
43	- Otros	3,265,947.14	1,611,212.62	1,654,734.52	102.7%	1,490,714.61	1,618,932.09	(128,217.48)	-7.9%	6,662	6,738	(76)	-1.1%	62,573	59,726	2,847	4.8%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%	40	-	40	0.0%
45	Fianzas	12,815,785.97	14,191,297.92	(1,375,511.95)	-9.7%	10,399,579.59	7,044,490.86	3,355,088.73	47.6%	70,791	66,602	4,189	6.3%	72,149	243,299	(171,150)	-70.3%
46	- Oferta y Cumplimiento	7,903,342.36	7,811,875.82	91,466.54	1.2%	10,278,662.87	6,832,776.39	3,445,886.48	50.4%	32,720	34,045	(1,325)	-3.9%	33,024	76,005	(42,981)	-56.6%
47	- Otras	4,912,443.61	6,379,422.10	(1,466,978.49)	-23.0%	120,916.72	211,714.47	(90,797.75)	-42.9%	38,071	32,557	5,514	16.9%	39,125	167,294	(128,169)	-76.6%
48	TOTAL TOTAL Y EXTERIOR	113,994,372.59	109,897,995.09	4,096,377.50	3.7%	58,389,429.07	57,792,309.52	597,119.55	1.0%	1,595,503	1,492,885	102,618	6.9%	3,319,036	5,377,155	(2,058,119)	-38.3%

Ramos de Personas	56,571,691.60	53,985,374.67	2,586,316.93	4.8%	24,257,692.54	25,309,702.54	(1,052,010.00)	-4.2%	499,768	447,399	52,369	11.7%	1,825,749	3,767,942	(1,942,193)	-51.5%
Ramos Generales	57,422,680.99	55,912,620.42	1,510,060.57	2.7%	34,131,736.53	32,482,606.98	1,649,129.55	5.1%	1,095,735	1,045,486	50,249	4.8%	1,493,287	1,609,213	(115,926)	-7.2%

Totales	\$113,994,372.59	\$109,897,995.09	4,096,377.50	3.7%	\$58,389,429.07	\$57,792,309.52	597,119.55	1.0%	1,595,503	1,492,885	102,618	6.9%	3,319,036	5,377,155	(2,058,119)	-38.3%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	13,294,909.43	13,086,150.33	208,759.10	1.6%	2,555,228.94	4,062,038.67	(1,506,809.73)	-37.1%	234,410	215,127	19,283	9.0%	272,584	366,635	(94,051)	-25.7%
2	- Primer año	1,751,095.22	2,229,319.65	(478,224.43)	-21.5%	1,843,481.55	2,523,849.35	(680,367.80)	-27.0%	71,225	76,616	(5,391)	-7.0%	71,930	217,065	(145,135)	-66.9%
3	- Renovación	11,543,814.21	10,856,830.68	686,983.53	6.3%	711,747.39	1,538,189.32	(826,441.93)	-53.7%	163,185	138,511	24,674	17.8%	200,654	149,570	51,084	34.2%
4	Accidentes Personales	1,947,941.70	1,708,508.79	239,432.91	14.0%	517,692.08	428,338.06	89,354.02	20.9%	114,978	94,700	20,278	21.4%	349,382	1,135,511	(786,129)	-69.2%
5	- Individual	791,766.86	551,114.48	240,652.38	43.7%	180,006.20	119,064.10	60,942.10	51.2%	70,815	57,666	13,149	22.8%	86,625	113,799	(27,174)	-23.9%
6	- Grupo	1,156,174.84	1,157,394.31	(1,219.47)	-0.1%	337,685.88	309,273.96	28,411.92	9.2%	44,163	37,034	7,129	19.2%	262,757	1,021,712	(758,955)	-74.3%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	26,882,024.38	24,894,946.40	1,987,077.98	8.0%	21,702,567.89	16,392,681.00	5,309,886.89	32.4%	82,839	75,416	7,423	9.8%	366,694	1,422,946	(1,056,252)	-74.2%
9	- Individual	11,390,557.97	9,993,306.57	1,397,251.40	14.0%	9,570,020.70	6,939,632.82	2,630,387.88	37.9%	74,610	68,017	6,593	9.7%	99,083	560,094	(461,011)	-82.3%
10	- Grupo	15,491,466.41	14,901,639.83	589,826.58	4.0%	12,132,547.19	9,453,048.18	2,679,499.01	28.3%	8,229	7,399	830	11.2%	267,611	862,852	(595,241)	-69.0%
11	Colectivos de Vida	17,611,598.73	16,616,080.77	995,517.96	6.0%	5,689,511.30	4,618,270.66	1,071,240.64	23.2%	50,478	57,373	(6,895)	-12.0%	850,288	705,417	144,871	20.5%
12	Incendio y Líneas Aliadas (*)	15,190,595.49	15,380,695.77	(190,100.28)	-1.2%	2,916,437.95	10,259,692.79	(7,343,254.84)	-71.6%	226,433	221,768	4,665	2.1%	392,793	332,230	60,563	18.2%
13	- Residencial	4,894,371.38	4,953,545.52	(59,174.14)	-1.2%	1,249,991.36	561,764.20	688,227.16	122.5%	168,247	170,809	(2,562)	-1.5%	268,541	229,729	38,812	16.9%
14	- Comercial	10,123,464.94	10,306,968.16	(183,503.22)	-1.8%	1,666,104.17	9,696,628.59	(8,030,524.42)	-82.8%	57,777	50,349	7,428	14.8%	122,739	102,029	20,710	20.3%
15	- Industrial	172,759.17	120,182.09	52,577.08	43.7%	342.42	1,300.00	(957.58)	-73.7%	409	610	(201)	-33.0%	1,513	472	1,041	220.6%
16	Vida Industrial	1,453.05	4,994.84	(3,541.79)	-70.9%	-	5,000.00	(5,000.00)	-100.0%	189	159	30	18.9%	189	159	30	18.9%
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	554,259.78	617,000.84	(62,741.06)	-10.2%	191,249.85	157,404.43	33,845.42	21.5%	24,307	23,545	762	3.2%	25,876	24,690	1,186	4.8%
21	- Residencial	324,341.65	375,808.90	(51,467.25)	-13.7%	89,191.23	86,294.34	2,896.89	3.4%	18,770	18,016	754	4.2%	19,577	18,449	1,128	6.1%
22	- Comercial e Industrial	229,918.13	241,191.94	(11,273.81)	-4.7%	102,058.62	71,110.09	30,948.53	43.5%	5,537	5,529	8	0.1%	6,299	6,241	58	0.9%
23	Transporte de Carga	1,918,891.61	1,981,156.72	(62,265.11)	-3.1%	915,119.92	874,205.58	40,914.34	4.7%	30,924	31,297	(373)	-1.2%	35,950	77,737	(41,787)	-53.8%
24	- Terrestre	1,076,781.85	1,701,394.60	(624,612.75)	-36.7%	804,284.19	837,342.34	(33,058.15)	-3.9%	23,434	22,816	618	2.7%	24,470	74,245	(49,775)	-67.0%
25	- Marítimo	841,303.40	280,719.71	560,583.69	199.7%	110,835.73	36,863.24	73,972.49	200.7%	7,438	8,451	(1,013)	-12.0%	11,426	3,209	8,217	256.1%
26	- Aéreo	806.36	(957.59)	1,763.95	0.0%	-	-	-	0.0%	52	30	22	73.3%	54	283	(229)	-80.9%
27	Casco	115,297.57	1,170,734.22	(1,055,436.65)	-90.2%	3,037,580.93	763,984.11	2,273,596.82	297.6%	1,147	1,293	(146)	-11.3%	1,779	1,635	144	8.8%
28	- Marítimo	(1,409,495.15)	516,125.73	(1,925,620.88)	-373.1%	3,037,580.93	762,919.61	2,274,661.32	298.2%	938	1,055	(117)	-11.1%	1,347	1,294	53	4.1%
29	- Aéreo	1,524,792.72	654,608.49	870,184.23	132.9%	-	1,064.50	(1,064.50)	-100.0%	209	238	(29)	-12.2%	432	341	91	26.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES				UNIDADES ASEGURADAS			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	25,089,925.56	24,002,165.57	1,087,759.99	4.5%	17,393,381.06	15,012,912.80	2,380,468.26	15.9%	697,205	642,610	54,595	8.5%	869,797	710,935	158,862	22.3%
31	Ramos Técnicos	2,902,292.10	1,781,398.05	1,120,894.05	62.9%	1,676,597.28	557,729.65	1,118,867.63	200.6%	11,042	12,306	(1,264)	-10.3%	14,765	104,671	(89,906)	-85.9%
32	- TRC - TRM	2,284,832.98	1,037,382.39	1,247,450.59	120.2%	1,595,181.79	368,171.20	1,227,010.59	333.3%	2,230	2,420	(190)	-7.9%	2,376	10,398	(8,022)	-77.1%
33	- Equipo Electrónico	206,068.10	213,696.28	(7,628.18)	-3.6%	55,813.57	4,069.35	51,744.22	1271.6%	3,858	4,088	(230)	-5.6%	5,229	19,823	(14,594)	-73.6%
34	- Caldera y Maquinaria	39,183.81	10,235.22	28,948.59	282.8%	-	-	-	0.0%	801	761	40	5.3%	801	760	41	5.4%
35	- Rotura de Maquinaria	81,252.53	60,733.57	20,518.96	33.8%	2,921.48	4,328.02	(1,406.54)	-32.5%	1,231	1,408	(177)	-12.6%	1,896	14,664	(12,768)	-87.1%
36	- Equipo Pesado	290,919.68	459,350.59	(168,430.91)	-36.7%	22,680.44	181,161.08	(158,480.64)	-87.5%	2,912	3,617	(705)	-19.5%	4,452	58,556	(54,104)	-92.4%
37	- Vidrios	35.00	-	35.00	0.0%	-	-	-	0.0%	10	12	(2)	-16.7%	11	470	(459)	-97.7%
38	Riesgos Diversos	14,934,735.92	17,729,563.54	(2,794,827.62)	-15.8%	1,461,526.53	1,950,849.35	(489,322.82)	-25.1%	28,429	33,374	(4,945)	-14.8%	86,759	82,730	4,029	4.9%
39	- Responsabilidad Civil	4,552,381.82	4,629,776.56	(77,394.74)	-1.7%	434,783.21	434,154.98	628.23	0.1%	16,882	21,092	(4,210)	-20.0%	18,051	18,539	(488)	-2.6%
40	- Robo	735,247.32	632,815.93	102,431.39	16.2%	86,163.56	187,098.81	(100,935.25)	-53.9%	3,860	3,999	(139)	-3.5%	4,486	4,204	282	6.7%
41	- Fidelidad y DDD	1,490,935.46	1,276,757.31	214,178.15	16.8%	233,604.09	113,495.46	120,108.63	105.8%	1,105	1,582	(477)	-30.2%	1,136	1,145	(9)	-0.8%
42	- BBB	51,193.50	60,089.61	(8,896.11)	-14.8%	-	-	-	0.0%	27	27	-	0.0%	27	31	(4)	-12.9%
43	- Otros	8,104,977.82	11,130,124.13	(3,025,146.31)	-27.2%	706,975.67	1,216,100.10	(509,124.43)	-41.9%	6,555	6,674	(119)	-1.8%	63,059	58,811	4,248	7.2%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%	40	-	40	0.0%
45	Fianzas	8,819,079.03	11,641,484.11	(2,822,405.08)	-24.2%	2,747,441.45	2,900,413.85	(152,972.40)	-5.3%	71,222	65,863	5,359	8.1%	72,636	235,713	(163,077)	-69.2%
46	- Oferta y Cumplimiento	4,585,107.55	6,854,785.08	(2,269,677.53)	-33.1%	2,379,069.29	2,283,893.95	95,175.34	4.2%	32,604	33,962	(1,358)	-4.0%	32,919	75,049	(42,130)	-56.1%
47	- Otras	4,233,971.48	4,786,699.03	(552,727.55)	-11.5%	368,372.16	616,519.90	(248,147.74)	-40.2%	38,618	31,901	6,717	21.1%	39,717	160,664	(120,947)	-75.3%
48	TOTAL TOTAL Y EXTERIOR	129,263,004.35	130,614,879.95	(1,351,875.60)	-1.0%	60,804,335.18	57,983,520.95	2,820,814.23	4.9%	1,573,643	1,474,871	98,772	6.7%	3,339,532	5,201,009	(1,861,477)	-35.8%

Ramos de Personas	59,736,474.24	56,305,686.29	3,430,787.95	6.1%	30,465,000.21	25,501,328.39	4,963,671.82	19.5%	482,705	442,616	40,089	9.1%	1,838,948	3,630,509	(1,791,561)	-49.3%
Ramos Generales	69,526,530.11	74,309,193.66	(4,782,663.55)	-6.4%	30,339,334.97	32,482,192.56	(2,142,857.59)	-6.6%	1,090,938	1,032,255	58,683	5.7%	1,500,584	1,570,500	(69,916)	-4.5%

Totales	\$129,263,004.35	\$130,614,879.95	(1,351,875.60)	-1.0%	\$60,804,335.18	\$57,983,520.95	2,820,814.23	4.9%	1,573,643	1,474,871	98,772	6.7%	3,339,532	5,201,009	(1,861,477)	-35.8%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE OCTUBRE 2018
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2018	2017	Variación
				Porcentual
1	Vida Individual	0.28	0.17	64.3%
2	- Primer año	0.55	0.43	27.4%
3	- Renovación	0.23	0.11	103.0%
4	Accidentes Personales	0.22	0.23	-3.8%
5	- Individual	0.16	0.22	-29.2%
6	- Grupo	0.28	0.23	18.0%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.77	0.73	4.5%
9	- Individual	0.75	0.67	11.3%
10	- Grupo	0.78	0.79	-0.5%
11	Colectivos de Vida	0.30	0.27	11.6%
12	Incendio y Líneas Aliadas (*)	0.50	0.93	-46.0%
13	- Residencial	0.26	0.12	109.6%
14	- Comercial	0.75	1.96	-61.6%
15	- Industrial	0.11	0.05	112.2%
16	Vida Industrial	0.00	0.12	-100.0%
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	Multiriesgo	0.37	0.50	-26.9%
21	- Residencial	0.32	0.30	8.8%
22	- Comercial e Industrial	0.41	0.67	-39.7%
23	Transporte de Carga	0.35	0.51	-32.2%
24	- Terrestre	0.39	0.59	-33.6%
25	- Marítimo	0.27	0.33	-18.4%
26	- Aéreo	0.10	0.02	436.3%
27	Casco	0.71	0.62	14.7%
28	- Marítimo	1.78	0.45	296.8%
29	- Aéreo	0.12	0.73	-83.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE OCTUBRE 2018
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2018	2017	Variación
				Porcentual
30	Automóvil	0.64	0.70	-7.9%
31	Ramos Técnicos	0.19	0.30	-36.0%
32	- TRC - TRM	0.16	0.25	-37.2%
33	- Equipo Eléctrico	0.57	0.34	67.5%
34	- Caldera y Maquinaria	0.05	0.25	-79.4%
35	- Rotura de Maquinaria	0.11	0.23	-50.0%
36	- Equipo Pesado	0.33	0.60	-44.8%
37	- Vidrios	0.00	0.00	0.0%
38	Riesgos Diversos	0.24	0.19	24.3%
39	- Responsabilidad Civil	0.15	0.19	-17.3%
40	- Robo	0.09	0.33	-71.6%
41	- Fidelidad y DDD	0.80	0.18	353.9%
42	- BBB	1.35	0.09	1366.0%
43	- Otros	0.22	0.19	15.1%
44	Titulos de Propiedad	0.00	0.00	0.0%
45	Fianzas	0.40	0.30	34.4%
46	- Oferta y Cumplimiento	0.54	0.52	4.5%
47	- Otras	0.16	0.07	142.9%
48	TOTAL LOCAL Y EXTERIOR	0.49	0.50	-2.3%

Vida	0.49	0.44	12.5%
General	0.49	0.56	-13.0%

Totales	0.49	0.50	-2.3%
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