



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE ABRIL 2016

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

Ramos de Seguros <b>TOTAL</b>		ACUMULADO PRIMAS				ACUMULADO SINIESTROS				POLIZAS VIGENTES			
		2016	2015	VARIACIÓN		2016	2015	VARIACIÓN		ABRIL		VARIACIÓN	
				Absoluta	Porcentual			Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	<b>Vida Individual</b>	51,559,537.78	49,223,939.99	2,335,597.79	4.7%	8,947,913.65	12,409,035.59	(3,461,121.94)	-27.9%	207,884	187,024	20,860	11.2%
2	- Primer año	9,458,190.68	12,360,386.55	(2,902,195.87)	-23.5%	4,390,212.00	1,576,857.93	2,813,354.07	178.4%	59,404	27,426	31,978	116.6%
3	- Renovación	42,101,347.10	36,863,553.44	5,237,793.66	14.2%	4,557,701.65	10,832,177.66	(6,274,476.01)	-57.9%	148,480	159,598	(11,118)	-7.0%
4	<b>Accidentes Personales</b>	8,222,804.78	7,125,544.07	1,097,260.72	15.4%	1,415,381.43	1,753,303.46	(337,922.03)	-19.3%	80,675	60,843	19,832	32.6%
5	- Individual	3,129,225.48	2,785,609.84	343,615.64	12.3%	520,673.11	932,975.44	(412,302.33)	-44.2%	56,962	-	56,962	0.0%
6	- Grupo	5,093,579.30	4,339,934.22	753,645.08	17.4%	894,708.32	820,328.02	74,380.30	9.1%	23,713	-	23,713	0.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	85,032,179.35	76,428,837.12	8,603,342.23	11.3%	58,761,306.11	59,723,707.00	(962,400.89)	-1.6%	70,853	49,302	21,551	43.7%
9	- Individual	36,494,033.10	33,670,781.58	2,823,251.52	8.4%	23,024,071.34	22,951,007.86	73,063.48	0.3%	63,592	-	63,592	0.0%
10	- Grupo	48,538,146.25	42,758,055.54	5,780,090.71	13.5%	35,737,234.77	36,772,699.14	(1,035,464.37)	-2.8%	7,261	-	7,261	0.0%
11	<b>Colectivos de Vida</b>	59,473,436.36	54,672,958.37	4,800,477.99	8.8%	17,316,005.19	17,050,209.13	265,796.06	1.6%	21,669	19,966	1,703	8.5%
12	<b>Incendio y Líneas Aliadas (*)</b>	36,747,209.51	33,584,450.35	3,162,759.16	9.4%	5,719,541.49	9,217,706.99	(3,498,165.50)	-38.0%	218,919	178,692	40,227	22.5%
13	- Residencial	15,494,725.29	16,956,710.66	(1,461,985.37)	-8.6%	2,576,704.16	4,477,999.43	(1,901,295.27)	-42.5%	171,070	-	171,070	0.0%
14	- Comercial	20,435,412.12	15,677,254.40	4,758,157.72	30.4%	2,959,746.51	4,718,468.80	(1,758,722.29)	-37.3%	47,365	-	47,365	0.0%
15	- Industrial	817,072.10	950,485.29	(133,413.19)	-14.0%	183,090.82	21,238.76	161,852.06	762.1%	484	-	484	0.0%
16	<b>Vida Industrial</b>	2,190.11	-	2,190.11	0.0%	(20,000.00)	-	(20,000.00)	0.0%	438	-	438	0.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multirisgo</b>	2,026,592.42	2,052,805.76	(26,213.34)	-1.3%	750,191.32	1,760,505.82	(1,010,314.50)	-57.4%	23,103	19,177	3,926	20.5%
21	- Residencial	1,039,865.91	994,986.67	44,879.24	4.5%	222,328.99	246,270.63	(23,941.64)	-9.7%	17,487	14,694	2,793	19.0%
22	- Comercial e Industrial	986,726.51	1,057,819.19	(71,092.68)	-6.7%	527,862.33	1,514,235.19	(986,372.86)	-65.1%	5,616	4,483	1,133	25.3%
23	<b>Transporte de Carga</b>	7,934,572.28	9,711,412.79	(1,776,840.51)	-18.3%	2,348,915.94	1,781,372.39	567,543.55	31.9%	28,668	26,638	2,030	7.6%
24	- Terrestre	6,685,194.62	6,656,640.70	28,553.92	0.4%	2,113,836.84	1,177,005.28	936,831.56	79.6%	20,972	-	20,972	0.0%
25	- Marítimo	1,245,909.12	3,051,187.54	(1,805,278.42)	-59.2%	235,079.10	604,367.11	(369,288.01)	-61.1%	7,685	-	7,685	0.0%
26	- Aéreo	3,468.54	3,584.55	(116.01)	-3.2%	-	-	-	0.0%	11	-	11	0.0%
27	<b>Casco</b>	7,842,052.57	9,439,159.80	(1,597,107.23)	-16.9%	1,215,670.24	7,821,926.11	(6,606,255.87)	-84.5%	1,252	1,136	116	10.2%
28	- Marítimo	4,562,182.81	4,485,486.36	76,696.45	1.7%	835,430.60	7,224,524.54	(6,389,093.94)	-88.4%	1,014	928	86	9.3%
29	- Aéreo	3,279,869.76	4,953,673.44	(1,673,803.68)	-33.8%	380,239.64	597,401.57	(217,161.93)	-36.4%	238	208	30	14.4%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE ABRIL 2016

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

Ramos de Seguros <b>TOTAL</b>		ACUMULADO PRIMAS				ACUMULADO SINIESTROS				POLIZAS VIGENTES			
		2016	2015	VARIACIÓN		2016	2015	VARIACIÓN		ABRIL		VARIACIÓN	
				Absoluta	Porcentual			Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	<b>Automóvil</b>	89,596,407.46	85,034,407.14	4,562,000.32	5.4%	55,028,063.80	48,745,485.32	6,282,578.49	12.9%	681,819	499,429	182,390	36.5%
31	<b>Ramos Técnicos</b>	11,218,242.16	8,791,514.70	2,426,727.46	27.6%	1,146,076.46	2,754,761.08	(1,608,684.62)	-58.4%	11,486	8,158	3,328	40.8%
32	- TRC - TRM	7,646,005.59	6,361,660.44	1,284,345.15	20.2%	385,791.88	989,480.02	(603,688.14)	-61.0%	2,258	-	2,258	0.0%
33	- Equipo Electrónico	710,927.12	640,974.50	69,952.62	10.9%	174,179.84	879,953.50	(705,773.66)	-80.2%	4,107	-	4,107	0.0%
34	- Caldera y Maquinaria	70,452.50	61,758.57	8,693.93	14.1%	-	-	-	0.0%	736	-	736	0.0%
35	- Rotura de Maquinaria	1,314,966.33	140,303.42	1,174,662.91	837.2%	75,659.78	216,490.27	(140,830.49)	-65.1%	1,325	-	1,325	0.0%
36	- Equipo Pesado	1,474,498.21	1,586,709.27	(112,211.06)	-7.1%	510,444.96	668,837.28	(158,392.32)	-23.7%	3,054	-	3,054	0.0%
37	- Vidrios	1,392.41	108.50	1,283.91	1183.3%	-	-	-	0.0%	6	-	6	0.0%
38	<b>Riesgos Diversos</b>	61,155,736.36	72,572,455.36	(11,416,719.00)	-15.7%	9,732,257.71	11,515,502.81	(1,783,245.10)	-15.5%	32,607	27,104	5,503	20.3%
39	- Responsabilidad Civil	21,469,293.64	21,821,553.00	(352,259.36)	-1.6%	2,061,899.96	2,610,465.05	(548,565.09)	-21.0%	21,037	16,582	4,455	26.9%
40	- Robo	1,391,945.49	3,877,098.78	(2,485,153.29)	-64.1%	550,170.47	850,586.16	(300,415.69)	-35.3%	4,140	3,593	547	15.2%
41	- Fidelidad y DDD	5,507,996.15	916,391.31	4,591,604.84	501.1%	776,244.26	596,495.45	179,748.81	30.1%	1,344	709	635	89.6%
42	- BBB	2,065,094.61	1,036,456.28	1,028,638.33	99.2%	181,212.22	1,101.00	180,111.22	16358.9%	38	33	5	15.2%
43	- Otros	30,721,406.47	44,920,955.99	(14,199,549.52)	-31.6%	6,162,730.80	7,456,855.15	(1,294,124.35)	-17.4%	6,048	6,187	(139)	-2.2%
44	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	<b>Fianzas</b>	37,493,067.81	37,084,149.18	408,918.63	1.1%	13,119,636.90	11,493,139.76	1,626,497.14	14.2%	58,027	35,400	22,627	63.9%
46	- Oferta y Cumplimiento	18,772,288.70	20,209,433.60	(1,437,144.90)	-7.1%	9,255,689.05	8,212,437.01	1,043,252.04	12.7%	29,496	-	29,496	0.0%
47	- Otras	18,612,735.47	16,874,715.58	1,738,019.89	10.3%	3,863,947.85	3,280,702.75	583,245.10	17.8%	28,531	-	28,531	0.0%
48	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>458,304,028.95</b>	<b>445,721,634.63</b>	<b>12,582,394.33</b>	<b>2.8%</b>	<b>175,480,960.24</b>	<b>186,026,655.46</b>	<b>(10,545,695.22)</b>	<b>-5.7%</b>	<b>1,437,400</b>	<b>1,112,869</b>	<b>324,531</b>	<b>29.2%</b>
<b>Vida</b>		<b>204,287,958.27</b>	<b>187,451,279.55</b>	<b>16,836,678.73</b>	<b>9.0%</b>	<b>86,440,606.38</b>	<b>90,936,255.18</b>	<b>(4,495,648.80)</b>	<b>-4.9%</b>	<b>381,081</b>	<b>317,135</b>	<b>63,946</b>	<b>20.2%</b>
<b>General</b>		<b>254,016,070.68</b>	<b>258,270,355.08</b>	<b>(4,254,284.40)</b>	<b>-1.6%</b>	<b>89,040,353.86</b>	<b>95,090,400.28</b>	<b>(6,050,046.42)</b>	<b>-6.4%</b>	<b>1,056,319</b>	<b>795,734</b>	<b>260,585</b>	<b>32.7%</b>
<b>Totales</b>		<b>458,304,028.95</b>	<b>445,721,634.63</b>	<b>12,582,394.33</b>	<b>2.8%</b>	<b>175,480,960.24</b>	<b>186,026,655.46</b>	<b>(10,545,695.22)</b>	<b>-5.7%</b>	<b>1,437,400</b>	<b>1,112,869</b>	<b>324,531</b>	<b>29.2%</b>



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2016 (Cifras en Balboas)

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

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



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ABRIL 2016 (Cifras en Balboas)

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

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



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2016 (Cifras en Balboas)

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

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



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2016 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	Automóvil	23,858,696.53	20,732,634.35	3,126,062.18	15.1%	13,780,973.04	11,491,702.26	2,289,270.78	19.9%	666,337	494,989	171,348	34.6%
31	Ramos Técnicos	3,903,644.83	3,123,717.95	779,926.88	25.0%	155,735.42	1,375,613.32	(1,219,877.90)	-88.7%	11,337	8,242	3,095	37.6%
32	- TRC - TRM	3,335,241.07	2,260,365.09	1,074,875.98	47.6%	51,485.83	487,927.18	(436,441.35)	-89.4%	2,168	-	2,168	0.0%
33	- Equipo Electrónico	98,583.17	227,745.00	(129,161.83)	-56.7%	41,005.96	666,554.39	(625,548.43)	-93.8%	4,113	-	4,113	0.0%
34	- Caldera y Maquinaria	27,099.44	21,943.47	5,155.97	23.5%	-	-	-	0.0%	696	-	696	0.0%
35	- Rotura de Maquinaria	60,908.66	49,851.29	11,057.37	22.2%	30,954.04	20,397.16	10,556.88	51.8%	1,321	-	1,321	0.0%
36	- Equipo Pesado	381,659.19	563,774.55	(182,115.36)	-32.3%	32,289.59	200,734.59	(168,445.00)	-83.9%	3,033	-	3,033	0.0%
37	- Vidrios	153.30	38.55	114.75	297.6%	-	-	-	0.0%	6	-	6	0.0%
38	Riesgos Diversos	11,266,329.08	20,116,040.64	(8,849,711.56)	-44.0%	2,152,739.28	2,070,962.25	81,777.03	3.9%	32,200	27,229	4,971	18.3%
39	- Responsabilidad Civil	2,646,277.14	4,138,972.43	(1,492,695.29)	-36.1%	384,056.38	1,308,930.03	(924,873.65)	-70.7%	20,733	16,694	4,039	24.2%
40	- Robo	290,416.10	1,229,205.78	(938,789.68)	-76.4%	213,638.72	(14,548.27)	228,186.99	0.0%	4,127	3,487	640	18.4%
41	- Fidelidad y DDD	1,458,941.13	205,865.77	1,253,075.36	608.7%	180,891.25	145,856.74	35,034.51	24.0%	1,343	886	457	51.6%
42	- BBB	1,310,517.11	200,521.01	1,109,996.10	553.6%	128,196.28	-	128,196.28	0.0%	37	30	7	23.3%
43	- Otros	5,560,177.60	14,341,475.65	(8,781,298.05)	-61.2%	1,245,956.65	630,723.75	615,232.90	97.5%	5,960	6,132	(172)	-2.8%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	10,119,736.94	11,319,548.31	(1,199,811.37)	-10.6%	4,037,260.15	3,647,316.71	389,943.44	10.7%	54,922	34,294	20,628	60.2%
46	- Oferta y Cumplimiento	4,938,821.52	6,168,718.04	(1,229,896.52)	-19.9%	4,239,760.85	2,606,194.60	1,633,566.25	62.7%	27,144	-	27,144	0.0%
47	- Otras	5,072,871.78	5,150,830.27	(77,958.49)	-1.5%	(202,500.70)	1,041,122.11	(1,243,622.81)	-119.5%	27,778	-	27,778	0.0%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>114,052,425.87</b>	<b>116,170,526.72</b>	<b>(2,118,100.85)</b>	<b>-1.8%</b>	<b>43,680,691.31</b>	<b>47,034,307.35</b>	<b>(3,353,616.04)</b>	<b>-7.1%</b>	<b>1,415,394</b>	<b>1,128,744</b>	<b>286,650</b>	<b>25.4%</b>

Vida	52,085,563.43	46,866,601.08	5,218,962.36	11.1%	22,327,974.41	25,394,552.45	(3,066,578.04)	-12.1%	380,503	319,425	61,078	19.1%
General	61,966,862.44	69,303,925.64	(7,337,063.20)	-10.6%	21,352,716.90	21,639,754.90	(287,038.00)	-1.3%	1,034,891	809,319	225,572	27.9%

<b>Totales</b>	<b>114,052,425.87</b>	<b>116,170,526.72</b>	<b>(2,118,100.85)</b>	<b>-1.8%</b>	<b>43,680,691.31</b>	<b>47,034,307.35</b>	<b>(3,353,616.04)</b>	<b>-7.1%</b>	<b>1,415,394</b>	<b>1,128,744</b>	<b>286,650</b>	<b>25.4%</b>
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## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2016 (Cifras en Balboas)

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

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



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2016 (Cifras en Balboas)

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

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

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

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

ENERO 2016 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	<b>Vida Individual</b>	12,225,043.56	11,092,457.59	1,132,585.97	10.2%	2,013,806.65	4,903,742.60	(2,889,935.95)	-58.9%	199,808	185,968	13,840	7.4%
2	- Primer año	2,566,634.92	2,010,289.04	556,345.88	27.7%	1,588,141.03	366,204.08	1,221,936.95	333.7%	50,670	30,542	20,128	65.9%
3	- Renovación	9,658,408.64	9,082,168.55	576,240.09	6.3%	425,665.62	4,537,538.52	(4,111,872.90)	-90.6%	149,138	155,426	(6,288)	-4.0%
4	<b>Accidentes Personales</b>	1,687,840.94	1,313,813.54	374,027.40	28.5%	492,095.88	411,013.59	81,082.29	19.7%	72,383	59,737	12,646	21.2%
5	- Individual	890,860.02	513,612.98	377,247.04	73.4%	130,999.51	218,710.33	(87,710.82)	-40.1%	52,079	-	52,079	0.0%
6	- Grupo	796,980.92	800,200.56	(3,219.64)	-0.4%	361,096.37	192,303.26	168,793.11	87.8%	20,304	-	20,304	0.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	21,459,820.27	19,796,152.25	1,663,668.02	8.4%	14,060,646.94	13,104,436.71	956,210.23	7.3%	66,822	51,561	15,261	29.6%
9	- Individual	8,616,346.14	8,721,209.74	(104,863.60)	-1.2%	5,587,867.50	5,035,856.70	552,010.80	11.0%	61,577	-	61,577	0.0%
10	- Grupo	12,843,474.13	11,074,942.51	1,768,531.62	16.0%	8,472,779.44	8,068,580.01	404,199.43	5.0%	5,245	-	5,245	0.0%
11	<b>Colectivos de Vida</b>	14,702,951.55	14,665,615.98	37,335.57	0.3%	3,803,533.33	7,028,026.96	(3,224,493.63)	-45.9%	20,356	18,016	2,340	13.0%
12	<b>Incendio y Líneas Aliadas (*)</b>	15,272,518.57	9,413,194.78	5,859,323.79	62.2%	1,469,848.28	9,239,701.68	(7,769,853.40)	-84.1%	200,749	200,070	679	0.3%
13	- Residencial	4,975,317.52	4,752,700.09	222,617.43	4.7%	1,185,179.33	4,488,684.54	(3,303,505.21)	-73.6%	157,497	-	157,497	0.0%
14	- Comercial	9,884,529.31	4,394,088.57	5,490,440.74	125.0%	270,448.57	4,729,727.70	(4,459,279.13)	-94.3%	42,832	-	42,832	0.0%
15	- Industrial	412,671.74	266,406.12	146,265.62	54.9%	14,220.38	21,289.44	(7,069.06)	-33.2%	420	-	420	0.0%
16	<b>Vida Industrial</b>	4,286.74	-	4,286.74	0.0%	-	-	-	0.0%	490	-	490	0.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	511,330.65	549,194.97	(37,864.32)	-6.9%	361,843.08	43,861.58	317,981.50	725.0%	22,310	19,334	2,976	15.4%
21	- Residencial	292,991.05	287,515.50	5,475.55	1.9%	46,051.22	81,526.10	(35,474.88)	-43.5%	16,733	14,879	1,854	12.5%
22	- Comercial e Industrial	218,339.60	261,679.47	(43,339.87)	-16.6%	315,791.86	(37,664.52)	353,456.38	0.0%	5,577	4,455	1,122	25.2%
23	<b>Transporte de Carga</b>	1,895,901.02	2,373,441.82	(477,540.80)	-20.1%	1,154,852.38	465,148.16	689,704.22	148.3%	29,068	26,417	2,651	10.0%
24	- Terrestre	1,483,237.40	1,626,864.16	(143,626.76)	-8.8%	1,050,813.24	307,337.11	743,476.13	241.9%	21,579	-	21,579	0.0%
25	- Marítimo	411,722.30	745,701.60	(333,979.30)	-44.8%	104,039.14	157,811.05	(53,771.91)	-34.1%	7,476	-	7,476	0.0%
26	- Aéreo	941.32	876.05	65.27	7.5%	-	-	-	0.0%	13	-	13	0.0%
27	<b>Casco</b>	2,204,793.95	1,348,531.31	856,262.64	63.5%	225,366.51	464,837.84	(239,471.33)	-51.5%	1,214	1,004	210	20.9%
28	- Marítimo	1,480,276.65	859,291.40	620,985.25	72.3%	216,072.98	177,811.50	38,261.48	21.5%	968	780	188	24.1%
29	- Aéreo	724,517.30	489,239.91	235,277.39	48.1%	9,293.53	287,026.34	(277,732.81)	-96.8%	246	224	22	9.8%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2016 (Cifras en Balboas)

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

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

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

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

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
1	<b>Vida Individual</b>	0.17	0.25	-31.2%
2	- Primer año	0.46	0.13	263.8%
3	- Renovación	0.11	0.29	-63.2%
4	<b>Accidentes Personales</b>	0.17	0.25	-30.0%
5	- Individual	0.17	0.33	-50.3%
6	- Grupo	0.18	0.19	-7.1%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.69	0.78	-11.6%
9	- Individual	0.63	0.68	-7.4%
10	- Grupo	0.74	0.86	-14.4%
11	<b>Colectivos de Vida</b>	0.29	0.31	-6.6%
12	<b>Incendio y Líneas Aliadas (*)</b>	0.16	0.27	-43.3%
13	- Residencial	0.17	0.26	-37.0%
14	- Comercial	0.14	0.30	-51.9%
15	- Industrial	0.22	0.02	902.8%
16	<b>Vida Industrial</b>	-9.13	0.00	0.0%
17	<b>Anualidades</b>	0.00	0.00	0.0%
18	<b>Rentas Vitalicias</b>	0.00	0.00	0.0%
19	<b>Pérdida de Ingresos</b>	0.00	0.00	0.0%
20	<b>Multiriesgo</b>	0.37	0.86	-56.8%
21	- Residencial	0.21	0.25	-13.6%
22	- Comercial e Industrial	0.53	1.43	-62.6%
23	<b>Transporte de Carga</b>	0.30	0.18	61.4%
24	- Terrestre	0.32	0.18	78.8%
25	- Marítimo	0.19	0.20	-4.7%
26	- Aéreo	0.00	0.00	0.0%
27	<b>Casco</b>	0.16	0.83	-81.3%
28	- Marítimo	0.18	1.61	-88.6%



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

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
29	- Aéreo	0.12	0.12	-3.9%
30	<b>Automóvil</b>	0.61	0.57	7.1%
31	<b>Ramos Técnicos</b>	0.10	0.31	-67.4%
32	- TRC - TRM	0.05	0.16	-67.6%
33	- Equipo Eléctrico	0.25	1.37	-82.2%
34	- Caldera y Maquinaria	0.00	0.00	0.0%
35	- Rotura de Maquinaria	0.06	1.54	-96.3%
36	- Equipo Pesado	0.35	0.42	-17.9%
37	- Vidrios	0.00	0.00	0.0%
38	<b>Riesgos Diversos</b>	0.16	0.16	0.3%
39	- Responsabilidad Civil	0.10	0.12	-19.7%
40	- Robo	0.40	0.22	80.2%
41	- Fidelidad y DDD	0.14	0.65	-78.3%
42	- BBB	0.09	0.00	8160.6%
43	- Otros	0.20	0.17	20.8%
44	<b>Titulos de Propiedad</b>	0.00	0.00	0.0%
45	<b>Fianzas</b>	0.35	0.31	12.9%
46	- Oferta y Cumplimiento	0.49	0.41	21.3%
47	- Otras	0.21	0.19	6.8%
<b>48</b>	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>0.38</b>	<b>0.42</b>	<b>-8.3%</b>
<b>Vida</b>		<b>1.33</b>	<b>1.59</b>	<b>-16.6%</b>
<b>General</b>		<b>-6.93</b>	<b>3.50</b>	<b>-298.0%</b>
<b>Totales</b>		<b>-5.60</b>	<b>5.09</b>	<b>-210.0%</b>