



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE DICIEMBRE 2017
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			
	2017	2016	VARIACIÓN		2017	2016	VARIACIÓN		DICIEMBRE		VARIACIÓN		
			Absoluta	Porcentual			Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	
1 Vida Individual	167,702,510.46	161,068,284.26	6,634,226.20	4.1%	28,546,613.79	31,319,564.25	(2,772,950.46)	-8.9%	234,620	213,995	20,625	9.6%	
2 - Primer año	30,286,492.98	31,312,538.31	(1,026,045.33)	-3.3%	12,237,370.81	18,921,734.72	(6,684,363.91)	-35.3%	70,972	72,352	(1,380)	-1.9%	
3 - Renovación	137,416,017.48	129,755,745.95	7,660,271.53	5.9%	16,309,242.98	12,397,829.53	3,911,413.45	31.5%	163,648	141,643	22,005	15.5%	
4 Accidentes Personales	25,048,935.42	26,279,873.20	(1,230,937.78)	-4.7%	5,930,230.26	5,284,390.12	645,840.14	12.2%	113,724	93,700	20,024	21.4%	
5 - Individual	9,325,698.49	11,048,304.60	(1,722,606.11)	-15.6%	2,165,521.38	1,766,398.20	399,123.18	22.6%	69,178	57,327	11,851	20.7%	
6 - Grupo	15,723,236.93	15,231,568.60	491,668.33	3.2%	3,764,708.88	3,517,991.92	246,716.96	7.0%	44,546	36,373	8,173	22.5%	
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
8 Salud	289,263,716.98	262,104,421.54	27,159,295.44	10.4%	211,557,608.01	196,760,095.78	14,797,512.23	7.5%	80,213	75,365	4,848	6.4%	
9 - Individual	134,453,961.66	116,366,063.54	18,087,898.12	15.5%	91,186,106.60	79,127,167.55	12,058,939.05	15.2%	72,004	67,908	4,096	6.0%	
10 - Grupo	154,809,755.32	145,738,358.00	9,071,397.32	6.2%	120,371,501.41	117,632,928.23	2,738,573.18	2.3%	8,209	7,457	752	10.1%	
11 Colectivos de Vida	209,856,099.02	185,081,605.34	24,774,493.68	13.4%	56,931,578.42	56,887,126.35	44,452.07	0.1%	51,221	58,698	(7,477)	-12.7%	
12 Incendio y Líneas Aliadas (*)	139,116,573.30	123,181,465.15	15,935,108.15	12.9%	119,210,641.38	25,599,919.69	93,610,721.69	365.7%	225,725	220,586	5,139	2.3%	
13 - Residencial	72,044,175.05	67,916,723.29	4,127,451.76	6.1%	8,574,558.93	10,235,001.35	(1,660,442.42)	-16.2%	167,449	170,540	(3,091)	-1.8%	
14 - Comercial	64,785,311.98	53,112,976.38	11,672,335.60	22.0%	110,536,437.15	15,134,310.55	95,402,126.60	630.4%	57,781	49,479	8,302	16.8%	
15 - Industrial	2,287,086.26	2,151,765.48	135,320.78	6.3%	99,645.30	230,607.79	(130,962.49)	-56.8%	495	567	(72)	-12.7%	
16 Vida Industrial	49,407.22	22,153.68	27,253.54	123.0%	5,000.00	(20,000.00)	25,000.00	0.0%	190	166	24	14.5%	
17 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
18 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
19 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
20 Multiriesgo	7,785,378.40	7,431,422.32	353,956.08	4.8%	3,793,925.79	2,632,070.89	1,161,854.90	44.1%	24,276	23,548	728	3.1%	
21 - Residencial	3,467,786.58	3,266,352.16	201,434.42	6.2%	1,074,992.15	842,668.82	232,323.33	27.6%	18,698	17,987	711	4.0%	
22 - Comercial e Industrial	4,317,591.82	4,165,070.16	152,521.66	3.7%	2,718,933.64	1,789,402.07	929,531.57	51.9%	5,578	5,561	17	0.3%	
23 Transporte de Carga	23,149,699.71	23,833,487.70	(683,787.99)	-2.9%	14,357,354.64	6,338,876.28	8,018,478.36	126.5%	30,848	31,244	(396)	-1.3%	
24 - Terrestre	16,148,283.65	19,905,208.36	(3,756,924.71)	-18.9%	12,330,059.02	5,630,847.03	6,699,211.99	119.0%	23,368	22,704	664	2.9%	
25 - Marítimo	6,882,506.90	3,906,200.86	2,976,306.04	76.2%	2,025,870.72	707,373.70	1,318,497.02	186.4%	7,433	8,522	(1,089)	-12.8%	
26 - Aéreo	118,909.16	22,078.48	96,830.68	438.6%	1,424.90	655.55	769.35	117.4%	47	18	29	161.1%	
27 Casco	21,717,234.63	26,933,363.42	(5,216,128.79)	-19.4%	13,147,803.53	3,933,885.14	9,213,918.39	234.2%	1,174	1,300	(126)	-9.7%	
28 - Marítimo	10,124,258.84	12,491,419.66	(2,367,160.82)	-19.0%	5,307,221.36	2,167,611.00	3,139,610.36	144.8%	969	1,061	(92)	-8.7%	
29 - Aéreo	11,592,975.79	14,441,943.76	(2,848,967.97)	-19.7%	7,840,582.17	1,766,274.14	6,074,308.03	343.9%	205	239	(34)	-14.2%	



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Ramos de Seguros TOTAL	ACUMULADO PRIMAS					ACUMULADO SINIESTROS				POLIZAS VIGENTES			
	2017	2016	VARIACIÓN		2017	2016	VARIACIÓN		DICIEMBRE		VARIACIÓN		
			Absoluta	Porcentual			Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	
30 Automóvil	293,790,486.82	283,292,226.78	10,498,260.04	3.7%	195,732,359.30	174,747,920.53	20,984,438.77	12.0%	691,527	629,448	62,079	9.9%	
31 Ramos Técnicos	30,677,674.72	33,551,325.48	(2,873,650.76)	-8.6%	8,657,457.91	6,701,654.13	1,955,803.78	29.2%	10,990	12,315	(1,325)	-10.8%	
32 - TRC - TRM	22,816,151.58	24,043,327.79	(1,227,176.21)	-5.1%	5,153,484.28	3,636,088.48	1,517,395.80	41.7%	2,281	2,419	(138)	-5.7%	
33 - Equipo Electrónico	2,145,748.90	2,858,390.04	(712,641.14)	-24.9%	805,389.78	715,660.98	89,728.80	12.5%	3,825	4,090	(265)	-6.5%	
34 - Caldera y Maquinaria	415,410.65	66,784.59	348,626.06	522.0%	43,685.27	-	43,685.27	0.0%	797	756	41	5.4%	
35 - Rotura de Maquinaria	1,105,968.09	2,162,456.83	(1,056,488.74)	-48.9%	238,489.55	836,495.43	(598,005.88)	-71.5%	1,235	1,437	(202)	-14.1%	
36 - Equipo Pesado	4,192,085.83	4,417,193.31	(225,107.48)	-5.1%	2,416,409.03	1,513,409.24	902,999.79	59.7%	2,841	3,599	(758)	-21.1%	
37 - Vidrios	2,309.67	3,172.92	(863.25)	-27.2%	-	-	-	0.0%	11	14	(3)	-21.4%	
38 Riesgos Diversos	129,118,871.69	147,420,716.87	(18,301,845.18)	-12.4%	21,739,538.97	31,414,812.39	(9,675,273.42)	-30.8%	27,977	33,354	(5,377)	-16.1%	
39 - Responsabilidad Civil	46,145,122.40	50,000,044.33	(3,854,921.93)	-7.7%	7,328,065.78	8,322,760.20	(994,694.42)	-12.0%	16,726	21,158	(4,432)	-20.9%	
40 - Robo	5,097,151.15	4,018,870.74	1,078,280.41	26.8%	1,639,888.75	1,213,093.14	426,795.61	35.2%	3,784	4,033	(249)	-6.2%	
41 - Fidelidad y DDD	13,549,189.21	14,192,091.85	(642,902.64)	-4.5%	2,112,254.92	4,748,241.92	(2,635,987.00)	-55.5%	1,032	1,555	(523)	-33.6%	
42 - BBB	2,832,381.26	4,519,070.64	(1,686,689.38)	-37.3%	216,209.81	237,634.46	(21,424.65)	-9.0%	27	36	(9)	-25.0%	
43 - Otros	61,495,027.67	74,690,639.31	(13,195,611.64)	-17.7%	10,443,119.71	16,893,082.67	(6,449,962.96)	-38.2%	6,408	6,572	(164)	-2.5%	
44 Títulos de Propiedad	-	-	-	0.0%	(100.63)	-	(100.63)	0.0%	40	40	-	0.0%	
45 Fianzas	133,824,091.13	115,908,680.03	17,915,411.10	15.5%	36,831,490.71	35,535,823.07	1,295,667.64	3.6%	71,226	65,274	5,952	9.1%	
46 - Oferta y Cumplimiento	65,866,212.57	58,351,222.34	7,514,990.23	12.9%	32,694,872.63	25,544,392.03	7,150,480.60	28.0%	32,539	34,143	(1,604)	-4.7%	
47 - Otras	67,957,878.56	57,557,457.69	10,400,420.87	18.1%	4,136,618.08	9,991,431.04	(5,854,812.96)	-58.6%	38,687	31,131	7,556	24.3%	
48 TOTAL LOCAL Y EXTERIOR	1,471,100,679.50	1,396,109,025.77	74,991,653.73	5.37%	716,441,502.08	577,136,138.62	139,305,363.46	24.1%	1,563,751	1,459,033	104,718	7.2%	

Vida	691,871,261.88	634,534,184.34	57,337,077.54	9.0%	302,966,030.48	290,251,176.50	12,714,853.98	4.4%	479,778	441,758	38,020	8.6%
General	779,229,417.62	761,574,841.43	17,654,576.19	2.3%	413,475,471.60	286,884,962.12	126,590,509.48	44.1%	1,083,973	1,017,275	66,698	6.6%

Totales	\$1,471,100,679.50	\$1,396,109,025.77	74,991,653.73	5.4%	\$716,441,502.08	\$577,136,138.62	139,305,363.46	24.1%	1,563,751	1,459,033	104,718	7.2%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

DICIEMBRE 2017 (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			
		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	17,319,929.79	17,463,628.93	(143,699.14)	-0.8%	2,365,968.75	1,973,860.85	392,107.90	19.9%	234,620	213,995	20,625	9.6%
2	- Primer año	3,289,673.22	4,437,088.46	(1,147,415.24)	-25.9%	1,051,436.37	1,049,030.08	2,406.29	0.2%	70,972	72,352	(1,380)	-1.9%
3	- Renovación	14,030,256.57	13,026,540.47	1,003,716.10	7.7%	1,314,532.38	924,830.77	389,701.61	42.1%	163,648	141,643	22,005	15.5%
4	Accidentes Personales	1,928,006.83	2,238,153.26	(310,146.43)	-13.9%	477,583.06	563,371.45	(85,788.39)	-15.2%	113,724	93,700	20,024	21.4%
5	- Individual	623,168.58	575,937.97	47,230.61	8.2%	195,287.60	167,393.04	27,894.56	16.7%	69,178	57,327	11,851	20.7%
6	- Grupo	1,304,838.25	1,662,215.29	(357,377.04)	-21.5%	282,295.46	395,978.41	(113,682.95)	-28.7%	44,546	36,373	8,173	22.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	27,218,647.23	22,379,159.93	4,839,487.30	21.6%	16,754,252.03	14,998,208.70	1,756,043.33	11.7%	80,213	75,365	4,848	6.4%
9	- Individual	12,398,192.29	10,566,714.33	1,831,477.96	17.3%	7,632,602.38	5,646,102.75	1,986,499.63	35.2%	72,004	67,908	4,096	6.0%
10	- Grupo	14,820,454.94	11,812,445.60	3,008,009.34	25.5%	9,121,649.65	9,352,105.95	(230,456.30)	-2.5%	8,209	7,457	752	10.1%
11	Colectivos de Vida	19,234,360.93	17,281,434.91	1,952,926.02	11.3%	5,238,533.14	5,762,498.55	(523,965.41)	-9.1%	51,221	58,698	(7,477)	-12.7%
12	Incendio y Líneas Aliadas (*)	25,790,819.30	20,960,916.24	4,829,903.06	23.0%	4,099,965.51	4,249,084.76	(149,119.25)	-3.5%	225,725	220,586	5,139	2.3%
13	- Residencial	10,238,853.91	14,257,998.49	(4,019,144.58)	-28.2%	484,514.74	1,400,998.51	(916,483.77)	-65.4%	167,449	170,540	(3,091)	-1.8%
14	- Comercial	15,182,286.73	6,338,666.18	8,843,620.55	139.5%	3,600,626.18	2,843,207.18	757,419.00	26.6%	57,781	49,479	8,302	16.8%
15	- Industrial	369,678.66	364,251.57	5,427.09	1.5%	14,824.59	4,879.07	9,945.52	203.8%	495	567	(72)	-12.7%
16	Vida Industrial	2,711.65	1,882.26	829.39	44.1%	-	-	-	0.0%	190	166	24	14.5%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multirisgo	802,940.41	917,976.27	(115,035.86)	-12.5%	456,772.68	278,853.37	177,919.31	63.8%	24,276	23,548	728	3.1%
21	- Residencial	368,701.66	344,813.40	23,888.26	6.9%	90,601.67	55,570.81	35,030.86	63.0%	18,698	17,987	711	4.0%
22	- Comercial e Industrial	434,238.75	573,162.87	(138,924.12)	-24.2%	366,171.01	223,282.56	142,888.45	64.0%	5,578	5,561	17	0.3%
23	Transporte de Carga	4,938,319.37	4,789,546.83	148,772.54	3.1%	3,537,824.49	636,745.06	2,901,079.43	455.6%	30,848	31,244	(396)	-1.3%
24	- Terrestre	3,175,225.95	3,964,118.74	(788,892.79)	-19.9%	3,176,849.94	503,968.88	2,672,881.06	530.4%	23,368	22,704	664	2.9%
25	- Marítimo	1,732,755.32	817,675.43	915,079.89	111.9%	360,974.55	132,776.18	228,198.37	171.9%	7,433	8,522	(1,089)	-12.8%
26	- Aéreo	30,338.10	7,752.66	22,585.44	291.3%	-	-	-	0.0%	47	18	29	161.1%
27	Casco	3,441,077.95	2,196,388.19	1,244,689.76	56.7%	2,193,075.26	(30,410.45)	2,223,485.71	0.0%	1,174	1,300	(126)	-9.7%
28	- Marítimo	2,035,875.04	485,921.74	1,549,953.30	319.0%	2,128,323.67	(30,410.45)	2,158,734.12	0.0%	969	1,061	(92)	-8.7%



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DICIEMBRE 2017 (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			
		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
29	- Aéreo	1,405,202.91	1,710,466.45	(305,263.54)	-17.8%	64,751.59	-	64,751.59	0.0%	205	239	(34)	-14.2%
30	Automóvil	38,498,620.80	39,913,820.52	(1,415,199.72)	-3.5%	16,380,382.11	14,466,730.12	1,913,651.99	13.2%	691,527	629,448	62,079	9.9%
31	Ramos Técnicos	4,775,147.18	4,782,130.44	(6,983.26)	-0.1%	625,487.52	721,971.90	(96,484.38)	-13.4%	10,990	12,315	(1,325)	-10.8%
32	- TRC - TRM	3,064,417.86	3,076,394.64	(11,976.78)	-0.4%	107,527.45	418,396.81	(310,869.36)	-74.3%	2,281	2,419	(138)	-5.7%
33	- Equipo Electrónico	503,952.08	815,780.51	(311,828.43)	-38.2%	238,140.44	56,262.28	181,878.16	323.3%	3,825	4,090	(265)	-6.5%
34	- Caldera y Maquinaria	227,815.25	-	227,815.25	0.0%	-	-	-	0.0%	797	756	41	5.4%
35	- Rotura de Maquinaria	110,933.71	143,310.14	(32,376.43)	-22.6%	34,152.26	67,596.15	(33,443.89)	-49.5%	1,235	1,437	(202)	-14.1%
36	- Equipo Pesado	868,028.28	746,007.65	122,020.63	16.4%	245,667.37	179,716.66	65,950.71	36.7%	2,841	3,599	(758)	-21.1%
37	- Vidrios	-	637.50	(637.50)	-100.0%	-	-	-	0.0%	11	14	(3)	-21.4%
38	Riesgos Diversos	14,407,779.29	13,024,000.06	1,383,779.23	10.6%	1,512,203.12	4,452,876.13	(2,940,673.01)	-66.0%	27,977	33,354	(5,377)	-16.1%
39	- Responsabilidad Civil	6,983,894.76	2,617,654.06	4,366,240.70	166.8%	434,650.47	1,050,025.53	(615,375.06)	-58.6%	16,726	21,158	(4,432)	-20.9%
40	- Robo	789,629.48	806,523.10	(16,893.62)	-2.1%	297,235.16	75,704.86	221,530.30	292.6%	3,784	4,033	(249)	-6.2%
41	- Fidelidad y DDD	1,639,001.51	671,927.95	967,073.56	143.9%	83,296.07	2,258,374.52	(2,175,078.45)	-96.3%	1,032	1,555	(523)	-33.6%
42	- BBB	401,317.64	211,704.83	189,612.81	89.6%	-	94,717.60	(94,717.60)	-100.0%	27	36	(9)	-25.0%
43	- Otros	4,593,935.90	8,716,190.12	(4,122,254.22)	-47.3%	697,021.42	974,053.62	(277,032.20)	-28.4%	6,408	6,572	(164)	-2.5%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	Fianzas	11,751,476.95	11,612,197.09	139,279.86	1.2%	1,522,996.00	3,845,388.23	(2,322,392.23)	-60.4%	71,226	65,274	5,952	9.1%
46	- Oferta y Cumplimiento	3,585,326.15	6,381,606.29	(2,796,280.14)	-43.8%	1,184,982.34	3,547,287.62	(2,362,305.28)	-66.6%	32,539	34,143	(1,604)	-4.7%
47	- Otras	8,166,150.80	5,230,590.80	2,935,560.00	56.1%	338,013.66	298,100.61	39,913.05	13.4%	38,687	31,131	7,556	24.3%
48	TOTAL TOTAL Y EXTERIOR	170,109,837.68	157,561,234.93	12,548,602.75	8.0%	55,165,043.67	51,919,178.67	3,245,865.00	6.3%	1,563,751	1,459,033	104,718	7.2%

Vida	65,700,944.78	59,362,377.03	6,338,567.75	10.7%	24,836,336.98	23,297,939.55	1,538,397.43	6.6%	479,778	441,758	38,020	8.6%
General	104,408,892.90	98,198,857.90	6,210,035.00	6.3%	30,328,706.69	28,621,239.12	1,707,467.57	6.0%	1,083,973	1,017,275	66,698	6.6%

Totales	170,109,837.68	157,561,234.93	12,548,602.75	8.0%	55,165,043.67	51,919,178.67	3,245,865.00	6.3%	1,563,751	1,459,033	104,718	7.2%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

NOVIEMBRE 2017 (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				
	NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		
	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	
1	Vida Individual	13,815,694.71	12,795,269.25	1,020,425.46	8.0%	3,072,827.44	2,121,348.27	951,479.17	44.9%	233,358	214,317	19,041	8.9%
2	- Primer año	2,511,122.85	2,248,821.56	262,301.29	11.7%	547,178.88	977,063.23	(429,884.35)	-44.0%	69,750	72,367	(2,617)	-3.6%
3	- Renovación	11,304,571.86	10,546,447.69	758,124.17	7.2%	2,525,648.56	1,144,285.04	1,381,363.52	120.7%	163,608	141,950	21,658	15.3%
4	Accidentes Personales	1,538,608.64	1,396,611.62	141,997.02	10.2%	494,520.11	537,265.33	(42,745.22)	-8.0%	112,941	93,564	19,377	20.7%
5	- Individual	636,155.15	488,479.34	147,675.81	30.2%	165,451.70	84,513.46	80,938.24	95.8%	68,259	57,437	10,822	18.8%
6	- Grupo	902,453.49	908,132.28	(5,678.79)	-0.6%	329,068.41	452,751.87	(123,683.46)	-27.3%	44,682	36,127	8,555	23.7%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	23,074,790.86	21,167,609.16	1,907,181.70	9.0%	19,608,499.61	15,847,589.47	3,760,910.14	23.7%	80,070	74,915	5,155	6.9%
9	- Individual	11,803,045.18	9,996,277.90	1,806,767.28	18.1%	9,449,608.55	6,548,407.01	2,901,201.54	44.3%	71,644	67,500	4,144	6.1%
10	- Grupo	11,271,745.68	11,171,331.26	100,414.42	0.9%	10,158,891.06	9,299,182.46	859,708.60	9.2%	8,426	7,415	1,011	13.6%
11	Colectivos de Vida	16,302,943.57	15,316,983.98	985,959.59	6.4%	4,658,089.92	4,074,458.57	583,631.35	14.3%	51,270	58,293	(7,023)	-12.0%
12	Incendio y Líneas Aliadas (*)	8,002,623.97	6,900,473.65	1,102,150.32	16.0%	17,033,734.64	1,539,380.95	15,494,353.69	1006.5%	224,878	220,899	3,979	1.8%
13	- Residencial	4,443,809.91	4,725,293.48	(281,483.57)	-6.0%	1,032,526.72	246,905.53	785,621.19	318.2%	166,931	171,131	(4,200)	-2.5%
14	- Comercial	3,278,021.62	2,138,389.87	1,139,631.75	53.3%	16,000,828.24	1,291,364.01	14,709,464.23	1139.1%	57,542	49,212	8,330	16.9%
15	- Industrial	280,792.44	36,790.30	244,002.14	663.2%	379.68	1,111.41	(731.73)	-65.8%	405	556	(151)	-27.2%
16	Vida Industrial	3,936.81	(32.84)	3,969.65	0.0%	-	-	-	0.0%	165	174	(9)	-5.2%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	772,021.85	522,892.35	249,129.50	47.6%	234,445.57	169,215.53	65,230.04	38.5%	24,352	23,450	902	3.8%
21	- Residencial	228,673.77	233,832.22	(5,158.45)	-2.2%	129,942.31	133,070.90	(3,128.59)	-2.4%	18,679	17,940	739	4.1%
22	- Comercial e Industrial	543,348.08	289,060.13	254,287.95	88.0%	104,503.26	36,144.63	68,358.63	189.1%	5,673	5,510	163	3.0%
23	Transporte de Carga	1,312,078.57	1,205,581.40	106,497.17	8.8%	2,131,631.56	249,918.02	1,881,713.54	752.9%	30,825	31,296	(471)	-1.5%
24	- Terrestre	1,144,642.86	944,561.15	200,081.71	21.2%	2,121,413.86	136,507.87	1,984,905.99	1454.1%	23,302	22,744	558	2.5%
25	- Marítimo	155,972.55	256,602.50	(100,629.95)	-39.2%	10,217.70	113,410.15	(103,192.45)	-91.0%	7,478	8,524	(1,046)	-12.3%
26	- Aéreo	11,463.16	4,417.75	7,045.41	159.5%	-	-	-	0.0%	45	28	17	60.7%
27	Casco	1,033,472.80	1,070,806.47	(37,333.67)	-3.5%	332,926.03	243,664.23	89,261.80	36.6%	1,168	1,310	(142)	-10.8%
28	- Marítimo	1,282,870.37	778,102.54	504,767.83	64.9%	125,185.53	224,997.99	(99,812.46)	-44.4%	955	1,037	(82)	-7.9%
29	- Aéreo	(249,397.57)	292,703.93	(542,101.50)	-185.2%	207,740.50	18,666.24	189,074.26	1012.9%	213	273	(60)	-22.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

NOVIEMBRE 2017 (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			
		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	20,438,356.44	17,847,067.56	2,591,288.88	14.5%	15,760,522.95	13,839,534.94	1,920,988.01	13.9%	684,367	620,719	63,648	10.3%
31	Ramos Técnicos	1,616,644.37	1,022,793.50	593,850.87	58.1%	710,526.04	647,332.87	63,193.17	9.8%	11,183	12,415	(1,232)	-9.9%
32	- TRC - TRM	1,227,824.42	658,588.72	569,235.70	86.4%	393,986.18	384,091.70	9,894.48	2.6%	2,287	2,516	(229)	-9.1%
33	- Equipo Electrónico	104,506.74	175,993.53	(71,486.79)	-40.6%	46,219.73	29,203.82	17,015.91	58.3%	3,913	4,086	(173)	-4.2%
34	- Caldera y Maquinaria	13,313.37	(3,667.91)	16,981.28	0.0%	-	-	-	0.0%	805	765	40	5.2%
35	- Rotura de Maquinaria	107,484.79	138,204.10	(30,719.31)	-22.2%	3,141.44	25,441.37	(22,299.93)	-87.7%	1,259	1,437	(178)	-12.4%
36	- Equipo Pesado	163,515.05	52,987.58	110,527.47	208.6%	267,178.69	208,595.98	58,582.71	28.1%	2,910	3,584	(674)	-18.8%
37	- Vidrios	-	687.48	(687.48)	-100.0%	-	-	-	0.0%	9	27	(18)	-66.7%
38	Riesgos Diversos	13,687,538.01	8,568,721.53	5,118,816.48	59.7%	992,168.28	2,178,506.25	(1,186,337.97)	-54.5%	28,446	33,203	(4,757)	-14.3%
39	- Responsabilidad Civil	5,695,903.10	3,326,393.87	2,369,509.23	71.2%	698,592.63	395,486.57	303,106.06	76.6%	16,809	21,039	(4,230)	-20.1%
40	- Robo	474,476.09	441,180.79	33,295.30	7.5%	88,780.79	92,329.63	(3,548.84)	-3.8%	3,928	4,060	(132)	-3.3%
41	- Fidelidad y DDD	1,090,197.40	1,105,310.45	(15,113.05)	-1.4%	124,629.39	265,915.72	(141,286.33)	-53.1%	1,135	1,581	(446)	-28.2%
42	- BBB	87,279.33	40,262.97	47,016.36	116.8%	-	380,053.95	(380,053.95)	-100.0%	27	41	(14)	-34.1%
43	- Otros	6,339,682.09	3,655,573.45	2,684,108.64	73.4%	80,165.47	1,044,720.38	(964,554.91)	-92.3%	6,547	6,482	65	1.0%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	Fianzas	11,536,682.71	6,703,177.77	4,833,504.94	72.1%	2,168,102.04	2,024,748.27	143,353.77	7.1%	72,328	65,223	7,105	10.9%
46	- Oferta y Cumplimiento	5,128,312.48	2,775,513.34	2,352,799.14	84.8%	1,861,429.94	1,289,446.00	571,983.94	44.4%	33,581	34,468	(887)	-2.6%
47	- Otras	6,408,370.23	3,927,664.43	2,480,705.80	63.2%	306,672.10	735,302.27	(428,630.17)	-58.3%	38,747	30,755	7,992	26.0%
48	TOTAL TOTAL Y EXTERIOR	113,135,393.31	94,517,955.40	18,617,437.91	19.7%	67,197,994.19	43,472,962.70	23,725,031.49	54.6%	1,555,391	1,449,818	105,573	7.3%
Vida		54,732,037.78	50,676,474.01	4,055,563.77	8.0%	27,833,937.08	22,580,661.64	5,253,275.44	23.3%	477,639	441,089	36,550	8.3%
General		58,403,355.53	43,841,481.39	14,561,874.14	33.2%	39,364,057.11	20,892,301.06	18,471,756.05	88.4%	1,077,752	1,008,729	69,023	6.8%
Totales		113,135,393.31	94,517,955.40	18,617,437.91	19.7%	67,197,994.19	43,472,962.70	23,725,031.49	54.6%	1,555,391	1,449,818	105,573	7.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

OCTUBRE 2017 (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			
		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	14,169,523.60	12,429,642.94	1,739,880.66	14.0%	2,678,407.15	2,342,537.71	335,869.44	14.3%	231,804	215,819	15,985	7.4%
2	- Primer año	2,428,192.81	2,273,911.22	154,281.59	6.8%	991,611.34	1,909,648.03	(918,036.69)	-48.1%	68,405	72,184	(3,779)	-5.2%
3	- Renovación	11,741,330.79	10,155,731.72	1,585,599.07	15.6%	1,686,795.81	432,889.68	1,253,906.13	289.7%	163,399	143,635	19,764	13.8%
4	Accidentes Personales	1,922,851.61	1,859,010.72	63,840.89	3.4%	590,646.23	452,832.01	137,814.22	30.4%	111,510	91,902	19,608	21.3%
5	- Individual	729,831.04	936,022.15	(206,191.11)	-22.0%	285,032.69	145,292.49	139,740.20	96.2%	67,319	58,715	8,604	14.7%
6	- Grupo	1,193,020.57	922,988.57	270,032.00	29.3%	305,613.54	307,539.52	(1,925.98)	-0.6%	44,191	33,187	11,004	33.2%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	24,914,017.52	25,004,257.69	(90,240.17)	-0.4%	17,860,086.65	19,170,093.87	(1,310,007.22)	-6.8%	79,848	74,872	4,976	6.6%
9	- Individual	11,076,302.96	9,940,864.16	1,135,438.80	11.4%	8,261,485.20	8,063,092.63	198,392.57	2.5%	71,473	67,438	4,035	6.0%
10	- Grupo	13,837,714.56	15,063,393.53	(1,225,678.97)	-8.1%	9,598,601.45	11,107,001.24	(1,508,399.79)	-13.6%	8,375	7,434	941	12.7%
11	Colectivos de Vida	17,513,521.70	16,603,949.88	909,571.82	5.5%	4,276,439.97	4,802,140.09	(525,700.12)	-10.9%	51,169	58,864	(7,695)	-13.1%
12	Incendio y Líneas Aliadas (*)	12,774,221.36	8,885,830.85	3,888,390.51	43.8%	25,308,681.28	5,619,701.99	19,688,979.29	350.4%	223,623	223,558	65	0.0%
13	- Residencial	8,382,151.89	6,190,085.55	2,192,066.34	35.4%	423,479.29	852,453.76	(428,974.47)	-50.3%	166,053	172,274	(6,221)	-3.6%
14	- Comercial	4,234,810.10	2,545,226.18	1,689,583.92	66.4%	24,880,099.64	4,767,059.58	20,113,040.06	421.9%	57,168	50,727	6,441	12.7%
15	- Industrial	157,259.37	150,519.12	6,740.25	4.5%	5,102.35	188.65	4,913.70	2604.7%	402	557	(155)	-27.8%
16	Vida Industrial	1,930.97	915.88	1,015.09	110.8%	-	-	-	0.0%	133	194	(61)	-31.4%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	563,238.07	573,448.15	(10,210.08)	-1.8%	261,961.68	161,976.74	99,984.94	61.7%	24,404	23,342	1,062	4.5%
21	- Residencial	277,086.22	256,929.17	20,157.05	7.8%	61,951.96	(24,810.40)	86,762.36	0.0%	18,697	17,841	856	4.8%
22	- Comercial e Industrial	286,151.85	316,518.98	(30,367.13)	-9.6%	200,009.72	186,787.14	13,222.58	7.1%	5,707	5,501	206	3.7%
23	Transporte de Carga	1,344,593.49	1,049,277.16	295,316.33	28.1%	888,595.17	306,101.71	582,493.46	190.3%	30,798	31,317	(519)	-1.7%
24	- Terrestre	910,141.42	862,168.81	47,972.61	5.6%	820,877.96	233,061.05	587,816.91	252.2%	23,194	22,755	439	1.9%
25	- Marítimo	411,822.30	185,361.77	226,460.53	122.2%	67,717.21	73,040.66	(5,323.45)	-7.3%	7,546	8,540	(994)	-11.6%
26	- Aéreo	22,629.77	1,746.58	20,883.19	1195.7%	-	-	-	0.0%	58	22	36	163.6%
27	Casco	1,876,364.86	3,365,453.85	(1,489,088.99)	-44.2%	245,418.23	119,014.29	126,403.94	106.2%	1,161	1,308	(147)	-11.2%
28	- Marítimo	1,793,497.39	2,307,762.93	(514,265.54)	-22.3%	110,764.44	118,414.08	(7,649.64)	-6.5%	948	1,032	(84)	-8.1%
29	- Aéreo	82,867.47	1,057,690.92	(974,823.45)	-92.2%	134,653.79	600.21	134,053.58	22334.4%	213	276	(63)	-22.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

OCTUBRE 2017 (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			
		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	28,558,995.39	27,443,923.26	1,115,072.13	4.1%	17,167,296.66	15,579,314.49	1,587,982.17	10.2%	680,909	624,821	56,088	9.0%
31	Ramos Técnicos	2,451,272.42	1,743,667.18	707,605.24	40.6%	904,106.47	1,177,914.90	(273,808.43)	-23.2%	11,162	12,145	(983)	-8.1%
32	- TRC - TRM	1,762,932.85	1,137,840.48	625,092.37	54.9%	597,520.50	1,130,736.78	(533,216.28)	-47.2%	2,254	2,443	(189)	-7.7%
33	- Equipo Eléctrico	146,803.75	117,022.46	29,781.29	25.4%	79,875.77	30,929.48	48,946.29	158.3%	3,891	4,098	(207)	-5.1%
34	- Caldera y Maquinaria	8,718.59	-	8,718.59	0.0%	-	-	-	0.0%	799	758	41	5.4%
35	- Rotura de Maquinaria	101,667.25	93,824.58	7,842.67	8.4%	26,471.66	6,311.35	20,160.31	319.4%	1,302	1,429	(127)	-8.9%
36	- Equipo Pesado	429,399.98	394,569.66	34,830.32	8.8%	200,238.54	9,937.29	190,301.25	1915.0%	2,907	3,390	(483)	-14.2%
37	- Vidrios	1,750.00	410.00	1,340.00	326.8%	-	-	-	0.0%	9	27	(18)	-66.7%
38	Riesgos Diversos	8,337,827.52	10,043,464.99	(1,705,637.47)	-17.0%	1,227,120.76	3,307,924.32	(2,080,803.56)	-62.9%	28,277	33,575	(5,298)	-15.8%
39	- Responsabilidad Civil	3,615,685.27	3,665,467.46	(49,782.19)	-1.4%	749,430.57	795,477.03	(46,046.46)	-5.8%	16,680	21,351	(4,671)	-21.9%
40	- Robo	223,637.74	128,662.88	94,974.86	73.8%	103,759.79	90,571.65	13,188.14	14.6%	3,923	4,075	(152)	-3.7%
41	- Fidelidad y DDD	1,054,549.98	1,306,172.02	(251,622.04)	-19.3%	101,127.62	55,657.74	45,469.88	81.7%	1,139	1,658	(519)	-31.3%
42	- BBB	103,960.35	920,464.59	(816,504.24)	-88.7%	-	-	-	0.0%	23	41	(18)	-43.9%
43	- Otros	3,339,994.18	4,022,698.04	(682,703.86)	-17.0%	272,802.78	2,366,217.90	(2,093,415.12)	-88.5%	6,512	6,450	62	1.0%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	Fianzas	10,470,875.14	11,447,579.13	(976,703.99)	-8.5%	2,689,430.30	4,108,579.67	(1,419,149.37)	-34.5%	72,360	65,066	7,294	11.2%
46	- Oferta y Cumplimiento	4,476,165.60	6,095,314.59	(1,619,148.99)	-26.6%	2,153,197.51	2,862,861.60	(709,664.09)	-24.8%	33,720	34,268	(548)	-1.6%
47	- Otras	5,994,709.54	5,352,264.54	642,445.00	12.0%	536,232.79	1,245,718.07	(709,485.28)	-57.0%	38,640	30,798	7,842	25.5%
48	TOTAL TOTAL Y EXTERIOR	124,899,233.65	120,450,421.68	4,448,811.97	3.7%	74,098,190.55	57,148,131.79	16,950,058.76	29.7%	1,547,198	1,456,823	90,375	6.2%
Vida		58,519,914.43	55,896,861.23	2,623,053.20	4.7%	25,405,580.00	26,767,603.68	(1,362,023.68)	-5.1%	474,331	441,457	32,874	7.4%
General		66,379,319.22	64,553,560.45	1,825,758.77	2.8%	48,692,610.55	30,380,528.11	18,312,082.44	60.3%	1,072,867	1,015,366	57,501	5.7%
Totales		124,899,233.65	120,450,421.68	4,448,811.97	3.7%	74,098,190.55	57,148,131.79	16,950,058.76	29.7%	1,547,198	1,456,823	90,375	6.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

SEPTIEMBRE 2017 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	14,281,235.18	13,781,898.66	499,336.52	3.6%	2,341,112.39	3,462,584.62	(1,121,472.23)	-32.4%	230,845	213,068	17,777	8.3%
2	- Primer año	2,930,580.93	2,546,293.45	384,287.48	15.1%	1,703,742.75	2,793,755.14	(1,090,012.39)	-39.0%	67,281	70,845	(3,564)	-5.0%
3	- Renovación	11,350,654.25	11,235,605.21	115,049.04	1.0%	637,369.64	668,829.48	(31,459.84)	-4.7%	163,564	142,223	21,341	15.0%
4	Accidentes Personales	1,924,871.53	1,869,376.98	55,494.55	3.0%	643,486.93	464,481.53	179,005.40	38.5%	109,115	90,327	18,788	20.8%
5	- Individual	526,649.04	632,644.60	(105,995.56)	-16.8%	216,895.26	150,751.60	66,143.66	43.9%	65,564	58,470	7,094	12.1%
6	- Grupo	1,398,222.49	1,236,732.38	161,490.11	13.1%	426,591.67	313,729.93	112,861.74	36.0%	43,551	31,857	11,694	36.7%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	23,173,513.00	21,653,967.27	1,519,545.73	7.0%	18,898,908.67	18,091,071.59	807,837.08	4.5%	79,655	74,134	5,521	7.4%
9	- Individual	11,488,248.23	9,885,347.33	1,602,900.90	16.2%	8,325,915.19	7,461,537.18	864,378.01	11.6%	71,288	66,754	4,534	6.8%
10	- Grupo	11,685,264.77	11,768,619.94	(83,355.17)	-0.7%	10,572,993.48	10,629,534.41	(56,540.93)	-0.5%	8,367	7,380	987	13.4%
11	Colectivos de Vida	17,036,769.99	15,542,738.01	1,494,031.98	9.6%	5,073,265.49	5,176,289.27	(103,023.78)	-2.0%	51,162	58,655	(7,493)	-12.8%
12	Incendio y Líneas Aliadas (*)	10,288,554.15	10,316,795.01	(28,240.86)	-0.3%	5,811,869.10	3,739,892.43	2,071,976.67	55.4%	221,714	222,076	(362)	-0.2%
13	- Residencial	5,050,880.96	6,663,998.78	(1,613,117.82)	-24.2%	2,034,414.42	2,825,927.31	(791,512.89)	-28.0%	164,329	171,597	(7,268)	-4.2%
14	- Comercial	5,145,099.93	3,571,505.13	1,573,594.80	44.1%	3,726,362.27	906,513.94	2,819,848.33	311.1%	56,984	50,215	6,769	13.5%
15	- Industrial	92,573.26	81,291.10	11,282.16	13.9%	51,092.41	7,451.18	43,641.23	585.7%	401	264	137	51.9%
16	Vida Industrial	4,131.57	459.85	3,671.72	798.5%	-	-	-	0.0%	133	265	(132)	-49.8%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	645,999.17	687,839.74	(41,840.57)	-6.1%	162,950.80	297,438.48	(134,487.68)	-45.2%	24,335	23,257	1,078	4.6%
21	- Residencial	267,115.28	279,018.50	(11,903.22)	-4.3%	65,940.58	73,279.33	(7,338.75)	-10.0%	18,618	17,749	869	4.9%
22	- Comercial e Industrial	378,883.89	408,821.24	(29,937.35)	-7.3%	97,010.22	224,159.15	(127,148.93)	-56.7%	5,717	5,508	209	3.8%
23	Transporte de Carga	1,601,819.72	2,293,557.73	(691,738.01)	-30.2%	2,565,941.23	366,300.91	2,199,640.32	600.5%	30,692	31,145	(453)	-1.5%
24	- Terrestre	832,129.05	1,924,118.00	(1,091,988.95)	-56.8%	2,563,072.42	319,529.49	2,243,542.93	702.1%	23,107	22,573	534	2.4%
25	- Marítimo	759,931.37	369,275.65	390,655.72	105.8%	2,868.81	46,771.42	(43,902.61)	-93.9%	7,536	8,548	(1,012)	-11.8%
26	- Aéreo	9,759.30	164.08	9,595.22	5847.9%	-	-	-	0.0%	49	24	25	104.2%
27	Casco	2,025,911.90	2,223,218.35	(197,306.45)	-8.9%	7,133,819.20	340,560.94	6,793,258.26	1994.7%	1,162	1,317	(155)	-11.8%
28	- Marítimo	354,852.47	82,111.05	272,741.42	332.2%	196,561.07	340,560.94	(143,999.87)	-42.3%	954	1,037	(83)	-8.0%
29	- Aéreo	1,671,059.43	2,141,107.30	(470,047.87)	-22.0%	6,937,258.13	-	6,937,258.13	0.0%	208	280	(72)	-25.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

SEPTIEMBRE 2017 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	23,374,757.85	22,075,325.20	1,299,432.65	5.9%	16,838,422.61	15,181,662.96	1,656,759.65	10.9%	673,934	612,688	61,246	10.0%
31	Ramos Técnicos	3,328,931.01	2,972,420.49	356,510.52	12.0%	102,581.15	180,828.93	(78,247.78)	-43.3%	11,121	12,207	(1,086)	-8.9%
32	- TRC - TRM	2,849,583.97	2,394,910.09	454,673.88	19.0%	33,342.35	140,733.35	(107,391.00)	-76.3%	2,250	2,525	(275)	-10.9%
33	- Equipo Eléctrico	118,870.14	128,849.12	(9,978.98)	-7.7%	18,628.94	67,421.36	(48,792.42)	-72.4%	3,878	4,117	(239)	-5.8%
34	- Caldera y Maquinaria	11,914.12	-	11,914.12	0.0%	-	-	-	0.0%	798	751	47	6.3%
35	- Rotura de Maquinaria	47,742.32	50,415.11	(2,672.79)	-5.3%	3,196.02	9,125.00	(5,928.98)	-65.0%	1,300	1,420	(120)	-8.5%
36	- Equipo Pesado	300,570.46	398,246.17	(97,675.71)	-24.5%	47,413.84	(36,450.78)	83,864.62	0.0%	2,886	3,384	(498)	-14.7%
37	- Vidrios	250.00	-	250.00	0.0%	-	-	-	0.0%	9	10	(1)	-10.0%
38	Riesgos Diversos	7,226,970.70	8,264,889.76	(1,037,919.06)	-12.6%	1,344,168.25	1,557,570.63	(213,402.38)	-13.7%	28,206	33,342	(5,136)	-15.4%
39	- Responsabilidad Civil	3,482,985.33	3,123,337.81	359,647.52	11.5%	501,657.41	766,267.97	(264,610.56)	-34.5%	16,592	21,160	(4,568)	-21.6%
40	- Robo	176,715.22	231,307.77	(54,592.55)	-23.6%	221,553.22	63,828.15	157,725.07	247.1%	3,920	4,101	(181)	-4.4%
41	- Fidelidad y DDD	952,141.57	(575,640.45)	1,527,782.02	0.0%	251,094.43	250,729.79	364.64	0.1%	1,146	1,673	(527)	-31.5%
42	- BBB	396,160.10	387,243.62	8,916.48	2.3%	-	-	-	0.0%	21	39	(18)	-46.2%
43	- Otros	2,218,968.48	5,098,641.01	(2,879,672.53)	-56.5%	369,863.19	476,744.72	(106,881.53)	-22.4%	6,527	6,369	158	2.5%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	Fianzas	12,144,634.17	6,037,478.40	6,107,155.77	101.2%	2,574,715.41	3,111,466.91	(536,751.50)	-17.3%	71,826	63,158	8,668	13.7%
46	- Oferta y Cumplimiento	6,700,026.88	682,961.89	6,017,064.99	881.0%	2,229,603.10	2,146,410.12	83,192.98	3.9%	33,591	32,313	1,278	4.0%
47	- Otras	5,444,607.29	5,354,516.51	90,090.78	1.7%	345,112.31	965,056.79	(619,944.48)	-64.2%	38,235	30,845	7,390	24.0%
48	TOTAL TOTAL Y EXTERIOR	117,058,099.94	107,719,965.45	9,338,134.49	8.7%	63,491,241.23	51,970,149.20	11,521,092.03	22.2%	1,533,940	1,435,679	98,261	6.8%
Vida		56,416,389.70	52,847,980.92	3,568,408.78	6.8%	26,956,773.48	27,194,427.01	(237,653.53)	-0.9%	470,777	436,184	34,593	7.9%
General		60,641,710.24	54,871,984.53	5,769,725.71	10.5%	36,534,467.75	24,775,722.19	11,758,745.56	47.5%	1,063,163	999,495	63,668	6.4%
Totales		117,058,099.94	107,719,965.45	9,338,134.49	8.7%	63,491,241.23	51,970,149.20	11,521,092.03	22.2%	1,533,940	1,435,679	98,261	6.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 2017 (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			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	14,268,236.09	13,642,572.25	625,663.84	4.6%	1,287,615.83	3,912,351.59	(2,624,735.76)	-67.1%	227,370	211,566	15,804	7.5%
2	- Primer año	2,451,390.29	2,559,608.35	(108,218.06)	-4.2%	367,097.07	2,019,932.38	(1,652,835.31)	-81.8%	64,795	69,469	(4,674)	-6.7%
3	- Renovación	11,816,845.80	11,082,963.90	733,881.90	6.6%	920,518.76	1,892,419.21	(971,900.45)	-51.4%	162,575	142,097	20,478	14.4%
4	Accidentes Personales	2,133,936.14	2,009,944.31	123,991.83	6.2%	621,103.17	575,621.46	45,481.71	7.9%	105,734	88,802	16,932	19.1%
5	- Individual	740,086.23	623,748.72	116,337.51	18.7%	195,211.68	201,837.77	(6,626.09)	-3.3%	63,828	58,783	5,045	8.6%
6	- Grupo	1,393,849.91	1,386,195.59	7,654.32	0.6%	425,891.49	373,783.69	52,107.80	13.9%	41,906	30,019	11,887	39.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	23,603,415.32	21,286,377.55	2,317,037.77	10.9%	18,985,126.56	18,451,801.54	533,325.02	2.9%	78,960	73,692	5,268	7.1%
9	- Individual	11,644,702.37	10,400,537.01	1,244,165.36	12.0%	7,907,772.28	7,547,297.48	360,474.80	4.8%	70,565	66,324	4,241	6.4%
10	- Grupo	11,958,712.95	10,885,840.54	1,072,872.41	9.9%	11,077,354.28	10,904,504.06	172,850.22	1.6%	8,395	7,368	1,027	13.9%
11	Colectivos de Vida	16,872,197.28	13,995,971.63	2,876,225.65	20.6%	4,337,712.25	5,998,607.66	(1,660,895.41)	-27.7%	51,130	58,387	(7,257)	-12.4%
12	Incendio y Líneas Aliadas (*)	7,762,419.88	7,925,714.85	(163,294.97)	-2.1%	4,094,701.62	1,802,585.97	2,292,115.65	127.2%	220,465	221,658	(1,193)	-0.5%
13	- Residencial	4,485,559.57	4,655,647.42	(170,087.85)	-3.7%	741,127.02	904,118.20	(162,991.18)	-18.0%	163,055	171,050	(7,995)	-4.7%
14	- Comercial	3,215,039.35	3,172,454.63	42,584.72	1.3%	3,349,577.94	897,998.27	2,451,579.67	273.0%	57,005	50,052	6,953	13.9%
15	- Industrial	61,820.96	97,612.80	(35,791.84)	-36.7%	3,996.66	469.50	3,527.16	751.3%	405	556	(151)	-27.2%
16	Vida Industrial	8,012.54	5,113.92	2,898.62	56.7%	-	-	-	0.0%	103	282	(179)	-63.5%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	905,600.58	715,677.23	189,923.35	26.5%	104,827.33	271,017.03	(166,189.70)	-61.3%	24,244	23,115	1,129	4.9%
21	- Residencial	340,362.98	305,912.80	34,450.18	11.3%	68,563.39	122,317.55	(53,754.16)	-43.9%	18,548	17,661	887	5.0%
22	- Comercial e Industrial	565,237.60	409,764.43	155,473.17	37.9%	36,263.94	148,699.48	(112,435.54)	-75.6%	5,696	5,454	242	4.4%
23	Transporte de Carga	1,229,702.79	1,285,768.19	(56,065.40)	-4.4%	777,704.15	907,801.00	(130,096.85)	-14.3%	30,688	31,034	(346)	-1.1%
24	- Terrestre	762,027.51	1,063,386.81	(301,359.30)	-28.3%	533,143.41	885,406.74	(352,263.33)	-39.8%	23,093	22,465	628	2.8%
25	- Marítimo	453,127.10	218,552.51	234,574.59	107.3%	244,560.74	21,748.11	222,812.63	1024.5%	7,550	8,545	(995)	-11.6%
26	- Aéreo	14,548.18	3,828.87	10,719.31	280.0%	-	646.15	(646.15)	-100.0%	45	24	21	87.5%
27	Casco	1,346,200.89	2,193,510.70	(847,309.81)	-38.6%	308,675.08	150,617.11	158,057.97	104.9%	1,154	1,299	(145)	-11.2%
28	- Marítimo	702,087.55	1,370,880.77	(668,793.22)	-48.8%	104,225.08	150,617.11	(46,392.03)	-30.8%	952	1,041	(89)	-8.5%
29	- Aéreo	644,113.34	822,629.93	(178,516.59)	-21.7%	204,450.00	-	204,450.00	0.0%	202	258	(56)	-21.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 2017 (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			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	23,394,817.58	21,734,691.05	1,660,126.53	7.6%	17,280,546.58	15,711,605.45	1,568,941.13	10.0%	671,242	705,862	(34,620)	-4.9%
31	Ramos Técnicos	1,893,219.61	2,721,788.89	(828,569.28)	-30.4%	661,205.58	1,256,554.71	(595,349.13)	-47.4%	11,054	12,296	(1,242)	-10.1%
32	- TRC - TRM	1,241,365.33	2,000,725.28	(759,359.95)	-38.0%	417,772.74	916,265.50	(498,492.76)	-54.4%	2,239	2,618	(379)	-14.5%
33	- Equipo Eléctrico	167,576.56	349,863.16	(182,286.60)	-52.1%	50,228.52	41,600.81	8,627.71	20.7%	3,868	4,129	(261)	-6.3%
34	- Caldera y Maquinaria	15,976.60	-	15,976.60	0.0%	15,358.89	-	15,358.89	0.0%	792	750	42	5.6%
35	- Rotura de Maquinaria	50,941.93	46,527.68	4,414.25	9.5%	-	150,348.21	(150,348.21)	-100.0%	1,292	1,412	(120)	-8.5%
36	- Equipo Pesado	417,284.19	324,597.77	92,686.42	28.6%	177,845.43	148,340.19	29,505.24	19.9%	2,855	3,377	(522)	-15.5%
37	- Vidrios	75.00	75.00	-	0.0%	-	-	-	0.0%	8	10	(2)	-20.0%
38	Riesgos Diversos	5,917,390.22	9,704,414.26	(3,787,024.04)	-39.0%	2,335,215.66	2,067,511.75	267,703.91	12.9%	27,991	33,539	(5,548)	-16.5%
39	- Responsabilidad Civil	1,577,971.29	3,597,508.69	(2,019,537.40)	-56.1%	1,406,573.91	647,417.71	759,156.20	117.3%	16,413	21,508	(5,095)	-23.7%
40	- Robo	298,390.22	221,987.70	76,402.52	34.4%	143,168.46	69,117.52	74,050.94	107.1%	3,900	4,121	(221)	-5.4%
41	- Fidelidad y DDD	996,010.63	1,262,330.26	(266,319.63)	-21.1%	145,454.14	283,319.27	(137,865.13)	-48.7%	1,124	1,644	(520)	-31.6%
42	- BBB	686,485.89	76,653.47	609,832.42	795.6%	215,942.31	29,156.78	186,785.53	640.6%	20	41	(21)	-51.2%
43	- Otros	2,358,532.19	4,545,934.14	(2,187,401.95)	-48.1%	424,076.84	1,038,500.47	(614,423.63)	-59.2%	6,534	6,225	309	5.0%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	Fianzas	7,877,839.41	6,873,845.33	1,003,994.08	14.6%	3,237,980.72	1,534,641.09	1,703,339.63	111.0%	70,951	66,825	4,126	6.2%
46	- Oferta y Cumplimiento	3,028,853.93	2,839,309.44	189,544.49	6.7%	2,694,222.01	926,803.16	1,767,418.85	190.7%	33,004	34,861	(1,857)	-5.3%
47	- Otras	4,848,985.48	4,034,535.89	814,449.59	20.2%	543,758.71	607,837.93	(64,079.22)	-10.5%	37,947	31,964	5,983	18.7%
48	TOTAL TOTAL Y EXTERIOR	107,212,988.33	104,095,390.16	3,117,598.17	3.0%	54,032,414.53	52,640,716.36	1,391,698.17	2.6%	1,521,126	1,528,397	(7,271)	-0.5%
Vida		56,877,784.83	50,934,865.74	5,942,919.09	11.7%	25,231,557.81	28,938,382.25	(3,706,824.44)	-12.8%	463,194	432,447	30,747	7.1%
General		50,335,203.50	53,160,524.42	(2,825,320.92)	-5.3%	28,800,856.72	23,702,334.11	5,098,522.61	21.5%	1,057,932	1,095,950	(38,018)	-3.5%
Totales		107,212,988.33	104,095,390.16	3,117,598.17	3.0%	54,032,414.53	52,640,716.36	1,391,698.17	2.6%	1,521,126	1,528,397	(7,271)	-0.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 2017 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	13,531,302.24	12,855,035.54	676,266.70	5.3%	2,414,271.14	4,078,597.22	(1,664,326.08)	-40.8%	227,431	209,752	17,679	8.4%
2	- Primer año	2,298,952.93	2,346,342.42	(47,389.49)	-2.0%	565,010.20	3,459,443.83	(2,894,433.63)	-83.7%	65,422	68,677	(3,255)	-4.7%
3	- Renovación	11,232,349.31	10,508,693.12	723,656.19	6.9%	1,849,260.94	619,153.39	1,230,107.55	198.7%	162,009	141,075	20,934	14.8%
4	Accidentes Personales	2,126,755.73	4,459,248.40	(2,332,492.67)	-52.3%	471,200.84	484,336.48	(13,135.64)	-2.7%	103,290	87,080	16,210	18.6%
5	- Individual	666,922.26	3,109,816.67	(2,442,894.41)	-78.6%	144,972.86	187,510.40	(42,537.54)	-22.7%	61,941	58,944	2,997	5.1%
6	- Grupo	1,459,833.47	1,349,431.73	110,401.74	8.2%	326,227.98	296,826.08	29,401.90	9.9%	41,349	28,136	13,213	47.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	25,047,629.77	22,130,470.17	2,917,159.60	13.2%	17,326,854.18	16,196,886.21	1,129,967.97	7.0%	77,969	72,861	5,108	7.0%
9	- Individual	11,179,648.01	9,485,945.22	1,693,702.79	17.9%	6,918,053.01	6,904,901.29	13,151.72	0.2%	69,572	65,552	4,020	6.1%
10	- Grupo	13,867,981.76	12,644,524.95	1,223,456.81	9.7%	10,408,801.17	9,291,984.92	1,116,816.25	12.0%	8,397	7,309	1,088	14.9%
11	Colectivos de Vida	18,193,679.85	16,425,970.71	1,767,709.14	10.8%	5,218,324.60	4,559,508.34	658,816.26	14.4%	50,709	58,360	(7,651)	-13.1%
12	Incendio y Líneas Aliadas (*)	15,755,557.81	9,382,956.79	6,372,601.02	67.9%	14,511,521.96	517,776.37	13,993,745.59	2702.7%	218,972	226,203	(7,231)	-3.2%
13	- Residencial	12,444,965.37	5,965,262.79	6,479,702.58	108.6%	319,896.07	222,419.15	97,476.92	43.8%	161,608	176,736	(15,128)	-8.6%
14	- Comercial	3,276,593.50	3,314,226.86	(37,633.36)	-1.1%	14,187,613.39	263,568.27	13,924,045.12	5282.9%	56,962	48,902	8,060	16.5%
15	- Industrial	33,998.94	103,467.14	(69,468.20)	-67.1%	4,012.50	31,788.95	(27,776.45)	-87.4%	402	565	(163)	-28.8%
16	Vida Industrial	11,145.48	10,195.44	950.04	9.3%	-	-	-	0.0%	54	261	(207)	-79.3%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	613,531.17	799,800.92	(186,269.75)	-23.3%	527,583.83	350,267.92	177,315.91	50.6%	24,086	23,233	853	3.7%
21	- Residencial	245,095.18	275,659.72	(30,564.54)	-11.1%	99,243.98	101,095.04	(1,851.06)	-1.8%	18,459	17,691	768	4.3%
22	- Comercial e Industrial	368,435.99	524,141.20	(155,705.21)	-29.7%	428,339.85	249,172.88	179,166.97	71.9%	5,627	5,542	85	1.5%
23	Transporte de Carga	1,954,550.21	1,628,061.20	326,489.01	20.1%	492,164.01	500,813.98	(8,649.97)	-1.7%	30,619	30,497	122	0.4%
24	- Terrestre	1,449,589.40	1,358,005.47	91,583.93	6.7%	462,830.77	494,463.95	(31,633.18)	-6.4%	23,031	21,911	1,120	5.1%
25	- Marítimo	492,474.50	269,770.26	222,704.24	82.6%	27,908.34	6,350.03	21,558.31	339.5%	7,547	8,561	(1,014)	-11.8%
26	- Aéreo	12,486.31	285.47	12,200.84	4273.9%	1,424.90	-	1,424.90	0.0%	41	25	16	64.0%
27	Casco	980,325.18	3,108,558.51	(2,128,233.33)	-68.5%	293,978.11	1,598,906.03	(1,304,927.92)	-81.6%	1,162	1,207	(45)	-3.7%
28	- Marítimo	635,981.94	2,139,690.37	(1,503,708.43)	-70.3%	202,215.70	291,403.08	(89,187.38)	-30.6%	966	968	(2)	-0.2%
29	- Aéreo	344,343.24	968,868.14	(624,524.90)	-64.5%	91,762.41	1,307,502.95	(1,215,740.54)	-93.0%	196	239	(43)	-18.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 2017 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	20,379,739.28	20,553,984.53	(174,245.25)	-0.8%	17,684,369.42	15,407,969.82	2,276,399.60	14.8%	670,066	718,498	(48,432)	-6.7%
31	Ramos Técnicos	1,938,803.05	2,622,108.20	(683,305.15)	-26.1%	273,934.16	511,174.56	(237,240.40)	-46.4%	10,990	12,001	(1,011)	-8.4%
32	- TRC - TRM	1,555,969.67	1,966,475.32	(410,505.65)	-20.9%	39,058.93	146,766.44	(107,707.51)	-73.4%	2,242	2,610	(368)	-14.1%
33	- Equipo Electrónico	90,527.85	220,369.75	(129,841.90)	-58.9%	185,951.81	109,282.52	76,669.29	70.2%	3,834	3,867	(33)	-0.9%
34	- Caldera y Maquinaria	21,191.12	-	21,191.12	0.0%	4,087.73	-	4,087.73	0.0%	790	752	38	5.1%
35	- Rotura de Maquinaria	75,885.46	121,436.63	(45,551.17)	-37.5%	662.61	7,207.03	(6,544.42)	-90.8%	1,275	1,325	(50)	-3.8%
36	- Equipo Pesado	195,228.95	313,826.50	(118,597.55)	-37.8%	44,173.08	247,918.57	(203,745.49)	-82.2%	2,841	3,437	(596)	-17.3%
37	- Vidrios	-	-	-	0.0%	-	-	-	0.0%	8	10	(2)	-20.0%
38	Riesgos Diversos	12,265,580.27	13,602,941.16	(1,337,360.89)	-9.8%	1,216,449.81	2,849,335.01	(1,632,885.20)	-57.3%	27,871	33,624	(5,753)	-17.1%
39	- Responsabilidad Civil	3,647,399.30	4,169,580.20	(522,180.90)	-12.5%	453,219.97	1,068,363.15	(615,143.18)	-57.6%	16,333	21,725	(5,392)	-24.8%
40	- Robo	205,379.76	229,774.52	(24,394.76)	-10.6%	88,317.54	85,267.27	3,050.27	3.6%	3,866	4,116	(250)	-6.1%
41	- Fidelidad y DDD	1,150,544.70	2,462,394.37	(1,311,849.67)	-53.3%	131,564.38	280,257.10	(148,692.72)	-53.1%	1,115	1,648	(533)	-32.3%
42	- BBB	65,303.53	337,192.40	(271,888.87)	-80.6%	-	1,208.85	(1,208.85)	-100.0%	20	41	(21)	-51.2%
43	- Otros	7,196,952.98	6,403,999.67	792,953.31	12.4%	543,347.92	1,414,238.64	(870,890.72)	-61.6%	6,537	6,094	443	7.3%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	Fianzas	9,503,939.67	10,594,872.37	(1,090,932.70)	-10.3%	2,193,135.49	1,567,989.83	625,145.66	39.9%	69,650	66,476	3,174	4.8%
46	- Oferta y Cumplimiento	4,874,940.89	4,837,182.30	37,758.59	0.8%	1,987,539.42	1,341,026.07	646,513.35	48.2%	32,616	34,847	(2,231)	-6.4%
47	- Otras	4,628,998.78	5,757,690.07	(1,128,691.29)	-19.6%	205,596.07	226,963.76	(21,367.69)	-9.4%	37,034	31,629	5,405	17.1%
48	TOTAL TOTAL Y EXTERIOR	122,302,539.71	118,174,203.94	4,128,335.77	3.5%	62,623,787.55	48,623,561.77	14,000,225.78	28.8%	1,512,909	1,540,093	(27,184)	-1.8%
Vida		58,899,367.59	55,870,724.82	3,028,642.77	5.4%	25,430,650.76	25,319,328.25	111,322.51	0.4%	459,399	428,053	31,346	7.3%
General		63,403,172.12	62,303,479.12	1,099,693.00	1.8%	37,193,136.79	23,304,233.52	13,888,903.27	59.6%	1,053,510	1,112,040	(58,530)	-5.3%
Totales		122,302,539.71	118,174,203.94	4,128,335.77	3.5%	62,623,787.55	48,623,561.77	14,000,225.78	28.8%	1,512,909	1,540,093	(27,184)	-1.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 2017 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	12,669,846.60	13,337,650.78	(667,804.18)	-5.0%	1,589,464.32	1,711,497.19	(122,032.87)	-7.1%	225,267	206,550	18,717	9.1%
2	- Primer año	2,663,662.54	2,730,456.41	(66,793.87)	-2.4%	917,314.08	933,062.03	(15,747.95)	-1.7%	63,434	66,290	(2,856)	-4.3%
3	- Renovación	10,006,184.06	10,607,194.37	(601,010.31)	-5.7%	672,150.24	778,435.16	(106,284.92)	-13.7%	161,833	140,260	21,573	15.4%
4	Accidentes Personales	2,054,995.51	1,447,898.52	607,096.99	41.9%	370,708.00	363,180.73	7,527.27	2.1%	101,462	84,570	16,892	20.0%
5	- Individual	782,420.39	707,420.42	74,999.97	10.6%	106,390.13	172,608.08	(66,217.95)	-38.4%	60,766	58,005	2,761	4.8%
6	- Grupo	1,272,575.12	740,478.10	532,097.02	71.9%	264,317.87	190,572.65	73,745.22	38.7%	40,696	26,565	14,131	53.2%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	23,493,980.62	22,311,215.21	1,182,765.41	5.3%	18,656,969.05	19,054,518.40	(397,549.35)	-2.1%	76,282	72,299	3,983	5.5%
9	- Individual	11,456,267.84	9,784,800.55	1,671,467.29	17.1%	8,089,905.89	7,149,694.72	940,211.17	13.2%	68,031	64,787	3,244	5.0%
10	- Grupo	12,037,712.78	12,526,414.66	(488,701.88)	-3.9%	10,567,063.16	11,904,823.68	(1,337,760.52)	-11.2%	8,251	7,512	739	9.8%
11	Colectivos de Vida	16,927,944.76	14,964,068.37	1,963,876.39	13.1%	5,136,467.09	4,162,008.60	974,458.49	23.4%	50,467	57,966	(7,499)	-12.9%
12	Incendio y Líneas Aliadas (*)	11,434,257.58	13,101,665.53	(1,667,407.95)	-12.7%	25,386,992.78	1,212,996.73	24,173,996.05	1992.9%	217,139	225,563	(8,424)	-3.7%
13	- Residencial	5,308,156.19	6,077,279.26	(769,123.07)	-12.7%	650,728.18	634,344.99	16,383.19	2.6%	160,577	177,367	(16,790)	-9.5%
14	- Comercial	5,506,036.45	6,763,995.34	(1,257,958.89)	-18.6%	24,732,282.75	577,023.53	24,155,259.22	4186.2%	56,155	47,713	8,442	17.7%
15	- Industrial	620,064.94	260,390.93	359,674.01	138.1%	3,981.85	1,628.21	2,353.64	144.6%	407	483	(76)	-15.7%
16	Vida Industrial	2,908.64	1,044.29	1,864.35	178.5%	-	-	-	0.0%	138	419	(281)	-67.1%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	611,668.57	644,199.02	(32,530.45)	-5.0%	202,752.40	220,981.20	(18,228.80)	-8.2%	24,066	23,238	828	3.6%
21	- Residencial	297,558.58	283,788.13	13,770.45	4.9%	66,145.51	84,708.30	(18,562.79)	-21.9%	18,407	17,680	727	4.1%
22	- Comercial e Industrial	314,109.99	360,410.89	(46,300.90)	-12.8%	136,606.89	136,272.90	333.99	0.2%	5,659	5,558	101	1.8%
23	Transporte de Carga	2,301,847.87	2,643,095.48	(341,247.61)	-12.9%	973,521.60	334,698.75	638,822.85	190.9%	30,169	30,326	(157)	-0.5%
24	- Terrestre	1,973,109.86	2,331,329.40	(358,219.54)	-15.4%	528,620.02	300,265.66	228,354.36	76.1%	22,608	21,763	845	3.9%
25	- Marítimo	322,534.13	311,064.13	11,470.00	3.7%	444,901.58	34,423.69	410,477.89	1192.4%	7,527	8,541	(1,014)	-11.9%
26	- Aéreo	6,203.88	701.95	5,501.93	783.8%	-	9.40	(9.40)	-100.0%	34	22	12	54.5%
27	Casco	4,335,538.06	4,121,211.05	214,327.01	5.2%	236,222.87	193,404.48	42,818.39	22.1%	1,185	1,266	(81)	-6.4%
28	- Marítimo	291,872.28	358,967.51	(67,095.23)	-18.7%	81,338.43	183,221.08	(101,882.65)	-55.6%	968	1,014	(46)	-4.5%
29	- Aéreo	4,043,665.78	3,762,243.54	281,422.24	7.5%	154,884.44	10,183.40	144,701.04	1421.0%	217	252	(35)	-13.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 2017 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	22,949,256.05	22,311,908.70	637,347.35	2.9%	16,645,873.25	15,421,647.25	1,224,226.00	7.9%	674,480	709,973	(35,493)	-5.0%
31	Ramos Técnicos	2,499,528.68	2,769,602.07	(270,073.39)	-9.8%	2,991,026.58	416,740.90	2,574,285.68	617.7%	10,955	12,564	(1,609)	-12.8%
32	- TRC - TRM	1,824,724.84	2,022,898.28	(198,173.44)	-9.8%	2,747,651.23	(6,459.57)	2,754,110.80	0.0%	2,230	2,574	(344)	-13.4%
33	- Equipo Eléctrico	188,189.90	184,588.59	3,601.31	2.0%	35,032.47	132,312.30	(97,279.83)	-73.5%	3,827	4,128	(301)	-7.3%
34	- Caldera y Maquinaria	26,201.28	-	26,201.28	0.0%	10,189.46	-	10,189.46	0.0%	789	746	43	5.8%
35	- Rotura de Maquinaria	149,483.44	152,815.22	(3,331.78)	-2.2%	9,220.90	170,692.54	(161,471.64)	-94.6%	1,271	1,430	(159)	-11.1%
36	- Equipo Pesado	310,929.22	409,296.45	(98,367.23)	-24.0%	188,932.52	120,195.63	68,736.89	57.2%	2,830	3,676	(846)	-23.0%
37	- Vidrios	-	3.53	(3.53)	-100.0%	-	-	-	0.0%	8	10	(2)	-20.0%
38	Riesgos Diversos	9,340,531.97	13,784,651.36	(4,444,119.39)	-32.2%	4,359,394.48	3,114,620.73	1,244,773.75	40.0%	27,516	33,417	(5,901)	-17.7%
39	- Responsabilidad Civil	3,909,579.24	4,403,745.80	(494,166.56)	-11.2%	860,323.73	1,025,869.34	(165,545.61)	-16.1%	16,116	21,416	(5,300)	-24.7%
40	- Robo	278,131.22	256,137.81	21,993.41	8.6%	135,740.92	134,615.33	1,125.59	0.8%	3,830	4,199	(369)	-8.8%
41	- Fidelidad y DDD	1,067,250.53	1,156,390.86	(89,140.33)	-7.7%	137,103.89	318,515.06	(181,411.17)	-57.0%	1,106	1,712	(606)	-35.4%
42	- BBB	189,614.07	239,773.16	(50,159.09)	-20.9%	-	2,872.86	(2,872.86)	-100.0%	21	37	(16)	-43.2%
43	- Otros	3,895,956.91	7,728,603.73	(3,832,646.82)	-49.6%	3,226,225.94	1,632,748.14	1,593,477.80	97.6%	6,443	6,053	390	6.4%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	Fianzas	11,545,387.00	15,262,402.20	(3,717,015.20)	-24.4%	2,061,956.00	4,195,819.92	(2,133,863.92)	-50.9%	68,533	65,629	2,904	4.4%
46	- Oferta y Cumplimiento	7,329,792.87	10,677,016.76	(3,347,223.89)	-31.3%	1,690,744.33	2,788,279.63	(1,097,535.30)	-39.4%	32,125	35,212	(3,087)	-8.8%
47	- Otras	4,215,594.13	4,585,385.44	(369,791.31)	-8.1%	371,211.67	1,407,540.29	(1,036,328.62)	-73.6%	36,408	30,417	5,991	19.7%
48	TOTAL TOTAL Y EXTERIOR	120,167,691.91	126,700,612.58	(6,532,920.67)	-5.2%	78,611,348.42	50,402,114.88	28,209,233.54	56.0%	1,507,699	1,523,820	(16,121)	-1.1%
Vida		55,146,767.49	52,060,832.88	3,085,934.61	5.9%	25,753,608.46	25,291,204.92	462,403.54	1.8%	453,478	421,385	32,093	7.6%
General		65,020,924.42	74,639,779.70	(9,618,855.28)	-12.9%	52,857,739.96	25,110,909.96	27,746,830.00	110.5%	1,054,221	1,102,435	(48,214)	-4.4%
Totales		120,167,691.91	126,700,612.58	(6,532,920.67)	-5.2%	78,611,348.42	50,402,114.88	28,209,233.54	56.0%	1,507,699	1,523,820	(16,121)	-1.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 2017 (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			
		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	14,670,813.18	13,203,048.13	1,467,765.05	11.1%	1,848,302.41	2,768,873.15	(920,570.74)	-33.2%	222,542	212,258	10,284	4.8%
2	- Primer año	2,616,942.16	2,711,825.76	(94,883.60)	-3.5%	739,602.34	1,389,588.00	(649,985.66)	-46.8%	53,489	64,514	(11,025)	-17.1%
3	- Renovación	12,053,871.02	10,491,222.37	1,562,648.65	14.9%	1,108,700.07	1,379,285.15	(270,585.08)	-19.6%	169,053	147,744	21,309	14.4%
4	Accidentes Personales	2,254,227.82	2,776,824.61	(522,596.79)	-18.8%	496,977.10	427,919.70	69,057.40	16.1%	98,078	83,003	15,075	18.2%
5	- Individual	1,314,701.54	845,009.25	469,692.29	55.6%	110,649.99	135,818.25	(25,168.26)	-18.5%	59,753	57,602	2,151	3.7%
6	- Grupo	939,526.28	1,931,815.36	(992,289.08)	-51.4%	386,327.11	292,101.45	94,225.66	32.3%	38,325	25,401	12,924	50.9%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	24,276,987.50	21,139,185.21	3,137,802.29	14.8%	17,879,137.18	16,188,619.89	1,690,517.29	10.4%	76,085	71,333	4,752	6.7%
9	- Individual	10,953,590.99	9,811,543.94	1,142,047.05	11.6%	7,732,968.69	6,782,063.15	950,905.54	14.0%	68,162	64,049	4,113	6.4%
10	- Grupo	13,323,396.51	11,327,641.27	1,995,755.24	17.6%	10,146,168.49	9,406,556.74	739,611.75	7.9%	7,923	7,284	639	8.8%
11	Colectivos de Vida	20,560,640.46	15,477,051.49	5,083,588.97	32.8%	4,630,356.25	5,035,610.08	(405,253.83)	-8.0%	50,680	57,569	(6,889)	-12.0%
12	Incendio y Líneas Aliadas (*)	10,079,417.17	8,959,902.72	1,119,514.45	12.5%	1,132,336.55	1,198,959.00	(66,622.45)	-5.6%	215,628	224,971	(9,343)	-4.2%
13	- Residencial	5,128,684.43	3,886,432.23	1,242,252.20	32.0%	366,500.82	571,129.74	(204,628.92)	-35.8%	158,089	176,901	(18,812)	-10.6%
14	- Comercial	4,695,776.92	4,833,100.07	(137,323.15)	-2.8%	763,853.98	627,829.26	136,024.72	21.7%	57,135	47,585	9,550	20.1%
15	- Industrial	254,955.82	240,370.42	14,585.40	6.1%	1,981.75	-	1,981.75	0.0%	404	485	(81)	-16.7%
16	Vida Industrial	2,123.07	384.77	1,738.30	451.8%	-	-	-	0.0%	132	433	(301)	-69.5%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	631,911.82	542,996.22	88,915.60	16.4%	298,101.68	132,129.30	165,972.38	125.6%	24,068	23,536	532	2.3%
21	- Residencial	275,214.71	246,532.31	28,682.40	11.6%	83,101.19	75,108.30	7,992.89	10.6%	18,425	17,805	620	3.5%
22	- Comercial e Industrial	356,697.11	296,463.91	60,233.20	20.3%	215,000.49	57,021.00	157,979.49	277.1%	5,643	5,731	(88)	-1.5%
23	Transporte de Carga	1,275,590.82	1,004,027.43	271,563.39	27.0%	376,473.62	687,580.91	(311,107.29)	-45.2%	29,743	29,285	458	1.6%
24	- Terrestre	754,497.61	772,325.36	(17,827.75)	-2.3%	325,751.25	643,806.55	(318,055.30)	-49.4%	22,191	21,544	647	3.0%
25	- Marítimo	519,799.02	231,989.49	287,809.53	124.1%	50,722.37	43,774.36	6,948.01	15.9%	7,521	7,725	(204)	-2.6%
26	- Aéreo	1,294.19	(287.42)	1,581.61	0.0%	-	-	-	0.0%	31	16	15	93.8%
27	Casco	824,196.67	812,163.73	12,032.94	1.5%	733,536.50	102,458.27	631,078.23	615.9%	1,203	1,292	(89)	-6.9%
28	- Marítimo	543,004.92	405,799.94	137,204.98	33.8%	713,587.90	53,376.57	660,211.33	1236.9%	979	1,030	(51)	-5.0%
29	- Aéreo	281,191.75	406,363.79	(125,172.04)	-30.8%	19,948.60	49,081.70	(29,133.10)	-59.4%	224	262	(38)	-14.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 2017 (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			
		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	23,247,431.73	21,815,098.50	1,432,333.23	6.6%	16,662,693.20	14,111,391.70	2,551,301.50	18.1%	670,933	699,224	(28,291)	-4.0%
31	Ramos Técnicos	2,013,741.09	3,698,572.55	(1,684,831.46)	-45.6%	424,285.42	643,058.90	(218,773.48)	-34.0%	10,870	12,271	(1,401)	-11.4%
32	- TRC - TRM	1,490,008.49	3,139,489.39	(1,649,480.90)	-52.5%	240,195.45	119,765.59	120,429.86	100.6%	2,160	2,395	(235)	-9.8%
33	- Equipo Eléctrico	164,574.93	154,995.80	9,579.13	6.2%	64,357.54	74,468.57	(10,111.03)	-13.6%	3,834	4,194	(360)	-8.6%
34	- Caldera y Maquinaria	34,674.69	-	34,674.69	0.0%	14,049.19	-	14,049.19	0.0%	784	744	40	5.4%
35	- Rotura de Maquinaria	119,061.58	100,957.04	18,104.54	17.9%	(3,359.69)	324,114.00	(327,473.69)	-101.0%	1,256	1,438	(182)	-12.7%
36	- Equipo Pesado	205,388.07	303,163.32	(97,775.25)	-32.3%	109,042.93	124,710.74	(15,667.81)	-12.6%	2,827	3,490	(663)	-19.0%
37	- Vidrios	33.33	(33.00)	66.33	0.0%	-	-	-	0.0%	9	10	(1)	-10.0%
38	Riesgos Diversos	12,787,378.52	9,271,897.39	3,515,481.13	37.9%	1,223,154.23	2,154,209.86	(931,055.63)	-43.2%	31,247	33,393	(2,146)	-6.4%
39	- Responsabilidad Civil	2,708,679.13	3,627,062.80	(918,383.67)	-25.3%	283,594.04	511,952.94	(228,358.90)	-44.6%	19,807	21,342	(1,535)	-7.2%
40	- Robo	1,266,317.18	311,350.68	954,966.50	306.7%	103,522.88	51,488.26	52,034.62	101.1%	3,840	4,181	(341)	-8.2%
41	- Fidelidad y DDD	1,073,918.24	1,295,210.24	(221,292.00)	-17.1%	468,552.70	259,228.46	209,324.24	80.7%	1,101	1,696	(595)	-35.1%
42	- BBB	55,325.18	240,680.99	(185,355.81)	-77.0%	-	(451,587.80)	451,587.80	0.0%	20	46	(26)	-56.5%
43	- Otros	7,683,138.79	3,797,592.68	3,885,546.11	102.3%	367,484.61	1,783,128.00	(1,415,643.39)	-79.4%	6,479	6,128	351	5.7%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	Fianzas	8,416,169.24	9,884,059.93	(1,467,890.69)	-14.9%	2,240,938.36	2,027,552.25	213,386.11	10.5%	65,999	62,241	3,758	6.0%
46	- Oferta y Cumplimiento	2,564,829.64	5,290,029.03	(2,725,199.39)	-51.5%	3,885,013.14	1,386,588.78	2,498,424.36	180.2%	31,204	32,705	(1,501)	-4.6%
47	- Otras	5,851,339.60	4,594,030.90	1,257,308.70	27.4%	(1,644,074.78)	640,963.47	(2,285,038.25)	-356.5%	34,795	29,536	5,259	17.8%
48	TOTAL TOTAL Y EXTERIOR	121,040,629.09	108,585,212.68	12,455,416.41	11.5%	47,946,292.50	45,478,363.01	2,467,929.49	5.4%	1,497,248	1,510,849	(13,601)	-0.9%
Vida		61,762,668.96	52,596,109.44	9,166,559.52	17.4%	24,854,772.94	24,421,022.82	433,750.12	1.8%	447,385	424,163	23,222	5.5%
General		59,277,960.13	55,989,103.24	3,288,856.89	5.9%	23,091,519.56	21,057,340.19	2,034,179.37	9.7%	1,049,863	1,086,686	(36,823)	-3.4%
Totales		121,040,629.09	108,585,212.68	12,455,416.41	11.5%	47,946,292.50	45,478,363.01	2,467,929.49	5.4%	1,497,248	1,510,849	(13,601)	-0.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2017 (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	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	13,053,085.44	13,885,185.77	(832,100.33)	-6.0%	1,972,068.16	2,347,584.75	(375,516.59)	-16.0%	213,110	207,884	5,226	2.5%
2	- Primer año	2,332,194.80	2,685,516.78	(353,321.98)	-13.2%	219,750.06	1,390,005.44	(1,170,255.38)	-84.2%	73,213	59,404	13,809	23.2%
3	- Renovación	10,720,890.64	11,199,668.99	(478,778.35)	-4.3%	1,752,318.10	957,579.31	794,738.79	83.0%	139,897	148,480	(8,583)	-5.8%
4	Accidentes Personales	1,806,433.91	1,890,576.23	(84,142.32)	-4.5%	416,891.63	380,021.53	36,870.10	9.7%	100,119	80,675	19,444	24.1%
5	- Individual	893,494.22	797,503.67	95,990.55	12.0%	143,640.11	172,429.38	(28,789.27)	-16.7%	60,417	56,962	3,455	6.1%
6	- Grupo	912,939.69	1,093,072.56	(180,132.87)	-16.5%	273,251.52	207,592.15	65,659.37	31.6%	39,702	23,713	15,989	67.4%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	23,159,773.52	21,380,450.24	1,779,323.28	8.3%	15,718,923.97	16,356,227.35	(637,303.38)	-3.9%	74,768	70,853	3,915	5.5%
9	- Individual	11,719,016.62	9,191,861.15	2,527,155.47	27.5%	6,580,310.57	6,109,751.18	470,559.39	7.7%	67,644	63,592	4,052	6.4%
10	- Grupo	11,440,756.90	12,188,589.09	(747,832.19)	-6.1%	9,138,613.40	10,246,476.17	(1,107,862.77)	-10.8%	7,124	7,261	(137)	-1.9%
11	Colectivos de Vida	17,489,974.96	15,177,019.02	2,312,955.94	15.2%	4,095,976.75	4,587,280.66	(491,303.91)	-10.7%	58,750	21,669	37,081	171.1%
12	Incendio y Líneas Aliadas (*)	6,149,810.74	7,414,152.45	(1,264,341.71)	-17.1%	3,382,406.67	2,109,646.30	1,272,760.37	60.3%	220,531	218,919	1,612	0.7%
13	- Residencial	3,486,797.88	3,085,690.49	401,107.39	13.0%	425,577.14	879,202.73	(453,625.59)	-51.6%	146,895	171,070	(24,175)	-14.1%
14	- Comercial	2,553,182.82	4,203,041.01	(1,649,858.19)	-39.3%	2,949,235.71	1,105,336.52	1,843,899.19	166.8%	73,233	47,365	25,868	54.6%
15	- Industrial	109,830.04	125,420.95	(15,590.91)	-12.4%	7,593.82	125,107.05	(117,513.23)	-93.9%	403	484	(81)	-16.7%
16	Vida Industrial	3,212.51	1,647.03	1,565.48	95.0%	-	-	-	0.0%	174	438	(264)	-60.3%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	588,680.03	490,381.13	98,298.90	20.0%	213,491.04	116,248.66	97,242.38	83.7%	23,521	23,103	418	1.8%
21	- Residencial	236,359.34	239,082.49	(2,723.15)	-1.1%	130,297.99	73,050.86	57,247.13	78.4%	17,997	17,487	510	2.9%
22	- Comercial e Industrial	352,320.69	251,298.64	101,022.05	40.2%	83,193.05	43,197.80	39,995.25	92.6%	5,524	5,616	(92)	-1.6%
23	Transporte de Carga	1,300,142.27	1,792,632.53	(492,490.26)	-27.5%	851,164.06	617,011.55	234,152.51	37.9%	30,940	28,668	2,272	7.9%
24	- Terrestre	809,024.42	1,532,806.80	(723,782.38)	-47.2%	474,819.53	588,278.70	(113,459.17)	-19.3%	22,458	20,972	1,486	7.1%
25	- Marítimo	484,053.25	259,658.21	224,395.04	86.4%	376,344.53	28,732.85	347,611.68	1209.8%	8,454	7,685	769	10.0%
26	- Aéreo	7,064.60	167.52	6,897.08	4117.2%	-	-	-	0.0%	28	11	17	154.5%
27	Casco	952,232.60	2,526,146.83	(1,573,914.23)	-62.3%	255,985.61	524,207.79	(268,222.18)	-51.2%	1,245	1,252	(7)	-0.6%
28	- Marítimo	280,614.91	2,020,017.02	(1,739,402.11)	-86.1%	254,621.40	236,855.53	17,765.87	7.5%	1,008	1,014	(6)	-0.6%
29	- Aéreo	671,617.69	506,129.81	165,487.88	32.7%	1,364.21	287,352.26	(285,988.05)	-99.5%	237	238	(1)	-0.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2017 (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	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	24,131,698.92	21,599,958.08	2,531,740.84	11.7%	15,582,174.42	15,441,509.14	140,665.28	0.9%	664,425	681,819	(17,394)	-2.6%
31	Ramos Técnicos	2,968,238.83	3,141,208.41	(172,969.58)	-5.5%	1,049,493.74	160,517.05	888,976.69	553.8%	11,535	11,486	49	0.4%
32	- TRC - TRM	2,381,310.01	1,654,714.02	726,595.99	43.9%	81,240.85	88,914.45	(7,673.60)	-8.6%	2,320	2,258	62	2.7%
33	- Equipo Eléctrico	126,585.31	148,359.46	(21,774.15)	-14.7%	12,601.50	22,528.52	(9,927.02)	-44.1%	3,980	4,107	(127)	-3.1%
34	- Caldera y Maquinaria	45,370.41	-	45,370.41	0.0%	-	-	-	0.0%	781	736	45	6.1%
35	- Rotura de Maquinaria	71,318.30	1,086,483.33	(1,015,165.03)	-93.4%	26,089.42	7,867.45	18,221.97	231.6%	1,426	1,325	101	7.6%
36	- Equipo Pesado	343,654.80	250,490.32	93,164.48	37.2%	929,561.97	41,206.63	888,355.34	2155.9%	3,025	3,054	(29)	-0.9%
37	- Vidrios	-	1,161.28	(1,161.28)	-100.0%	-	-	-	0.0%	3	6	(3)	-50.0%
38	Riesgos Diversos	11,519,800.53	11,826,124.73	(306,324.20)	-2.6%	2,347,644.67	2,982,006.92	(634,362.25)	-21.3%	32,581	32,607	(26)	-0.1%
39	- Responsabilidad Civil	3,320,868.79	2,868,252.16	452,616.63	15.8%	837,936.43	772,320.85	65,615.58	8.5%	21,084	21,037	47	0.2%
40	- Robo	192,554.45	170,989.83	21,564.62	12.6%	67,422.52	78,818.94	(11,396.42)	-14.5%	3,954	4,140	(186)	-4.5%
41	- Fidelidad y DDD	1,097,432.01	1,296,132.77	(198,700.76)	-15.3%	146,153.62	320,790.45	(174,636.83)	-54.4%	1,127	1,344	(217)	-16.1%
42	- BBB	572,419.14	588,714.88	(16,295.74)	-2.8%	-	52,550.47	(52,550.47)	-100.0%	20	38	(18)	-47.4%
43	- Otros	6,336,526.14	6,902,035.09	(565,508.95)	-8.2%	1,296,132.10	1,757,526.21	(461,394.11)	-26.3%	6,396	6,048	348	5.8%
44	Titulos de Propiedad	-	-	-	0.0%	(100.63)	-	(100.63)	0.0%	-	-	-	0.0%
45	Fianzas	11,342,693.84	8,538,001.76	2,804,692.08	32.8%	4,697,421.73	1,443,259.70	3,254,162.03	225.5%	66,784	58,027	8,757	15.1%
46	- Oferta y Cumplimiento	5,640,741.55	3,177,813.07	2,462,928.48	77.5%	2,513,488.95	1,421,336.04	1,092,152.91	76.8%	32,022	29,496	2,526	8.6%
47	- Otras	5,701,952.29	5,360,188.69	341,763.60	6.4%	2,183,932.78	21,923.66	2,162,009.12	9861.5%	34,762	28,531	6,231	21.8%
48	TOTAL TOTAL Y EXTERIOR	114,465,778.10	109,663,484.21	4,802,293.89	4.4%	50,583,541.82	47,065,521.40	3,518,020.42	7.5%	1,498,483	1,437,400	61,083	4.2%
Vida		55,509,267.83	52,333,231.26	3,176,036.57	6.1%	22,203,860.51	23,671,114.29	(1,467,253.78)	-6.2%	446,747	381,081	65,666	17.2%
General		58,956,510.27	57,330,252.95	1,626,257.32	2.8%	28,379,681.31	23,394,407.11	4,985,274.20	21.3%	1,051,736	1,056,319	(4,583)	-0.4%
Totales		114,465,778.10	109,663,484.21	4,802,293.89	4.4%	50,583,541.82	47,065,521.40	3,518,020.42	7.5%	1,498,483	1,437,400	61,083	4.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2017 (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	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	13,750,221.20	12,965,006.32	785,214.88	6.1%	1,626,011.07	1,954,096.55	(328,085.48)	-16.8%	211,380	210,820	560	0.3%
2	- Primer año	2,510,625.69	2,136,558.53	374,067.16	17.5%	683,153.18	586,736.91	96,416.27	16.4%	72,139	58,564	13,575	23.2%
3	- Renovación	11,239,595.51	10,828,447.79	411,147.72	3.8%	942,857.89	1,367,359.64	(424,501.75)	-31.0%	139,241	152,256	(13,015)	-8.5%
4	Accidentes Personales	3,690,412.70	2,885,416.79	804,995.91	27.9%	518,512.17	311,803.26	206,708.91	66.3%	97,533	78,302	19,231	24.6%
5	- Individual	1,269,871.62	846,202.06	423,669.56	50.1%	250,500.67	141,107.22	109,393.45	77.5%	59,359	56,481	2,878	5.1%
6	- Grupo	2,420,541.08	2,039,214.73	381,326.35	18.7%	268,011.50	170,696.04	97,315.46	57.0%	38,174	21,821	16,353	74.9%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	23,759,432.94	20,926,597.15	2,832,835.79	13.5%	16,717,352.75	15,036,506.42	1,680,846.33	11.2%	73,722	70,192	3,530	5.0%
9	- Individual	10,399,016.33	9,296,954.91	1,102,061.42	11.9%	6,549,745.57	5,648,672.57	901,073.00	16.0%	67,278	62,953	4,325	6.9%
10	- Grupo	13,360,416.61	11,629,642.24	1,730,774.37	14.9%	10,167,607.18	9,387,833.85	779,773.33	8.3%	6,444	7,239	(795)	-11.0%
11	Colectivos de Vida	16,814,990.69	15,308,543.17	1,506,447.52	9.8%	4,786,045.54	5,025,568.18	(239,522.64)	-4.8%	58,450	21,189	37,261	175.9%
12	Incendio y Líneas Aliadas (*)	7,320,850.22	7,885,614.58	(564,764.36)	-7.2%	1,555,081.32	578,501.88	976,579.44	168.8%	219,835	216,459	3,376	1.6%
13	- Residencial	3,981,687.65	4,589,226.77	(607,539.12)	-13.2%	1,233,364.14	165,969.41	1,067,394.73	643.1%	146,293	169,124	(22,831)	-13.5%
14	- Comercial	3,274,420.09	3,175,514.96	98,905.13	3.1%	319,157.93	368,964.13	(49,806.20)	-13.5%	72,928	46,862	26,066	55.6%
15	- Industrial	64,742.48	120,872.85	(56,130.37)	-46.4%	2,559.25	43,568.34	(41,009.09)	-94.1%	614	473	141	29.8%
16	Vida Industrial	2,159.38	(82.02)	2,241.40	0.0%	-	-	-	0.0%	156	453	(297)	-65.6%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	550,280.61	552,452.64	(2,172.03)	-0.4%	198,328.58	81,581.15	116,747.43	143.1%	23,715	23,010	705	3.1%
21	- Residencial	297,071.45	270,630.89	26,440.56	9.8%	91,205.46	37,461.45	53,744.01	143.5%	18,168	17,527	641	3.7%
22	- Comercial e Industrial	253,209.16	281,821.75	(28,612.59)	-10.2%	107,123.12	44,119.70	63,003.42	142.8%	5,547	5,483	64	1.2%
23	Transporte de Carga	2,054,512.96	2,298,399.33	(243,886.37)	-10.6%	547,964.65	284,249.38	263,715.27	92.8%	30,658	28,903	1,755	6.1%
24	- Terrestre	1,250,609.67	1,842,137.87	(591,528.20)	-32.1%	173,456.67	211,054.13	(37,597.46)	-17.8%	22,183	21,234	949	4.5%
25	- Marítimo	802,485.28	455,285.53	347,199.75	76.3%	374,507.98	73,195.25	301,312.73	411.7%	8,438	7,658	780	10.2%
26	- Aéreo	1,418.01	975.93	442.08	45.3%	-	-	-	0.0%	37	11	26	236.4%
27	Casco	2,450,759.07	2,082,070.53	368,688.54	17.7%	265,840.92	281,676.60	(15,835.68)	-5.6%	1,244	1,270	(26)	-2.0%
28	- Marítimo	875,950.23	512,997.21	362,953.02	70.8%	265,840.92	249,173.03	16,667.89	6.7%	1,025	1,010	15	1.5%
29	- Aéreo	1,574,808.84	1,569,073.32	5,735.52	0.4%	-	32,503.57	(32,503.57)	-100.0%	219	260	(41)	-15.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2017 (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	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	24,416,323.45	23,858,696.53	557,626.92	2.3%	15,910,173.89	13,780,973.04	2,129,200.85	15.5%	645,947	666,337	(20,390)	-3.1%
31	Ramos Técnicos	3,018,730.73	3,903,644.83	(884,914.10)	-22.7%	212,867.24	155,735.42	57,131.82	36.7%	11,554	11,337	217	1.9%
32	- TRC - TRM	2,495,206.56	3,335,241.07	(840,034.51)	-25.2%	66,988.62	51,485.83	15,502.79	30.1%	2,321	2,168	153	7.1%
33	- Equipo Eléctrico	150,705.50	98,583.17	52,122.33	52.9%	16,133.09	41,005.96	(24,872.87)	-60.7%	4,030	4,113	(83)	-2.0%
34	- Caldera y Maquinaria	-	27,099.44	(27,099.44)	-100.0%	-	-	-	0.0%	774	696	78	11.2%
35	- Rotura de Maquinaria	92,585.27	60,908.66	31,676.61	52.0%	127,511.80	30,954.04	96,557.76	311.9%	1,428	1,321	107	8.1%
36	- Equipo Pesado	280,032.06	381,659.19	(101,627.13)	-26.6%	2,233.73	32,289.59	(30,055.86)	-93.1%	2,989	3,033	(44)	-1.5%
37	- Vidrios	201.34	153.30	48.04	31.3%	-	-	-	0.0%	12	6	6	100.0%
38	Riesgos Diversos	8,965,327.81	11,266,329.08	(2,301,001.27)	-20.4%	1,077,729.07	2,152,739.28	(1,075,010.21)	-49.9%	32,458	32,200	258	0.8%
39	- Responsabilidad Civil	2,561,036.09	2,646,277.14	(85,241.05)	-3.2%	456,722.66	384,056.38	72,666.28	18.9%	21,017	20,733	284	1.4%
40	- Robo	273,189.50	290,416.10	(17,226.60)	-5.9%	95,453.57	213,638.72	(118,185.15)	-55.3%	4,016	4,127	(111)	-2.7%
41	- Fidelidad y DDD	1,121,098.96	1,458,941.13	(337,842.17)	-23.2%	194,585.59	180,891.25	13,694.34	7.6%	1,119	1,343	(224)	-16.7%
42	- BBB	220,000.00	1,310,517.11	(1,090,517.11)	-83.2%	-	128,196.28	(128,196.28)	-100.0%	19	37	(18)	-48.6%
43	- Otros	4,790,003.26	5,560,177.60	(770,174.34)	-13.9%	330,967.25	1,245,956.65	(914,989.40)	-73.4%	6,287	5,960	327	5.5%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	Fianzas	13,401,610.97	10,119,736.94	3,281,874.03	32.4%	3,499,909.95	4,037,260.15	(537,350.20)	-13.3%	65,064	54,922	10,142	18.5%
46	- Oferta y Cumplimiento	7,870,561.68	4,938,821.52	2,931,740.16	59.4%	3,377,981.55	4,239,760.85	(861,779.30)	-20.3%	31,081	27,144	3,937	14.5%
47	- Otras	5,531,049.29	5,180,915.42	350,133.87	6.8%	121,928.40	(202,500.70)	324,429.10	0.0%	33,983	27,778	6,205	22.3%
48	TOTAL TOTAL Y EXTERIOR	120,195,612.73	114,052,425.87	6,143,186.86	5.4%	46,915,817.15	43,680,691.31	3,235,125.84	7.4%	1,471,756	1,415,394	56,362	4.0%
Vida		58,015,057.53	52,085,563.43	5,929,494.10	11.4%	23,647,921.53	22,327,974.41	1,319,947.12	5.9%	441,085	380,503	60,582	15.9%
General		62,180,555.20	61,966,862.44	213,692.76	0.3%	23,267,895.62	21,352,716.90	1,915,178.72	9.0%	1,030,671	1,034,891	(4,220)	-0.4%
Totales		\$120,195,612.73	\$114,052,425.87	6,143,186.86	5.4%	\$46,915,817.15	\$43,680,691.31	3,235,125.84	7.4%	1,471,756	1,415,394	56,362	4.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2017 (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	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	13,086,472.10	12,484,302.13	602,169.97	4.8%	3,288,526.46	2,632,425.70	656,100.76	24.9%	216,592	204,015	12,577	6.2%
2	- Primer año	2,023,835.11	2,069,480.45	(45,645.34)	-2.2%	1,927,625.19	825,328.62	1,102,296.57	133.6%	78,375	51,669	26,706	51.7%
3	- Renovación	11,062,636.99	10,414,821.68	647,815.31	6.2%	1,360,901.27	1,807,097.08	(446,195.81)	-24.7%	138,217	152,346	(14,129)	-9.3%
4	Accidentes Personales	1,959,326.21	1,758,970.82	200,355.39	11.4%	400,262.96	231,460.76	168,802.20	72.9%	97,014	74,679	22,335	29.9%
5	- Individual	591,283.94	594,659.73	(3,375.79)	-0.6%	232,424.59	76,137.00	156,287.59	205.3%	58,503	53,046	5,457	10.3%
6	- Grupo	1,368,042.27	1,164,311.09	203,731.18	17.5%	167,838.37	155,323.76	12,514.61	8.1%	38,511	21,633	16,878	78.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	22,646,582.30	21,265,311.69	1,381,270.61	6.5%	16,758,816.36	13,307,925.40	3,450,890.96	25.9%	76,048	69,105	6,943	10.0%
9	- Individual	10,342,624.27	9,388,870.90	953,753.37	10.2%	6,798,106.45	5,677,780.09	1,120,326.36	19.7%	68,548	61,717	6,831	11.1%
10	- Grupo	12,303,958.03	11,876,440.79	427,517.24	3.6%	9,960,709.91	7,630,145.31	2,330,564.60	30.5%	7,500	7,388	112	1.5%
11	Colectivos de Vida	16,292,994.06	14,284,922.62	2,008,071.44	14.1%	4,862,096.76	3,899,623.02	962,473.74	24.7%	57,745	21,053	36,692	174.3%
12	Incendio y Líneas Aliadas (*)	8,377,345.34	6,174,923.91	2,202,421.43	35.7%	6,633,657.16	1,561,545.03	5,072,112.13	324.8%	221,898	204,597	17,301	8.5%
13	- Residencial	4,139,081.77	2,844,490.51	1,294,591.26	45.5%	300,666.19	346,352.69	(45,686.50)	-13.2%	145,122	159,094	(13,972)	-8.8%
14	- Comercial	4,117,076.31	3,172,326.84	944,749.47	29.8%	6,330,170.53	1,214,997.29	5,115,173.24	421.0%	76,175	45,039	31,136	69.1%
15	- Industrial	121,187.26	158,106.56	(36,919.30)	-23.4%	2,820.44	195.05	2,625.39	1346.0%	601	464	137	29.5%
16	Vida Industrial	2,139.76	(3,661.64)	5,801.40	0.0%	-	(20,000.00)	20,000.00	0.0%	157	458	(301)	-65.7%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multirisgo	482,505.28	472,428.00	10,077.28	2.1%	975,305.77	190,518.43	784,787.34	411.9%	23,584	22,390	1,194	5.3%
21	- Residencial	258,738.51	237,161.48	21,577.03	9.1%	101,703.77	65,765.46	35,938.31	54.6%	18,043	16,843	1,200	7.1%
22	- Comercial e Industrial	223,766.77	235,266.52	(11,499.75)	-4.9%	873,602.00	124,752.97	748,849.03	600.3%	5,541	5,547	(6)	-0.1%
23	Transporte de Carga	1,855,384.92	1,947,639.40	(92,254.48)	-4.7%	340,164.52	292,802.63	47,361.89	16.2%	31,449	29,340	2,109	7.2%
24	- Terrestre	1,385,891.30	1,827,012.55	(441,121.25)	-24.1%	311,880.85	263,690.77	48,190.08	18.3%	22,989	21,837	1,152	5.3%
25	- Marítimo	466,832.37	119,243.08	347,589.29	291.5%	28,283.67	29,111.86	(828.19)	-2.8%	8,427	7,493	934	12.5%
26	- Aéreo	2,661.25	1,383.77	1,277.48	92.3%	-	-	-	0.0%	33	10	23	230.0%
27	Casco	1,280,420.43	1,029,041.26	251,379.17	24.4%	384,341.61	184,419.34	199,922.27	108.4%	1,300	1,262	38	3.0%
28	- Marítimo	811,526.01	548,891.93	262,634.08	47.8%	361,637.61	133,329.06	228,308.55	171.2%	1,060	1,000	60	6.0%
29	- Aéreo	468,894.42	480,149.33	(11,254.91)	-2.3%	22,704.00	51,090.28	(28,386.28)	-55.6%	240	262	(22)	-8.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2017 (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	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	20,398,323.76	20,298,369.39	99,954.37	0.5%	14,806,991.41	12,826,140.45	1,980,850.96	15.4%	654,307	647,038	7,269	1.1%
31	Ramos Técnicos	2,392,019.70	1,761,493.22	630,526.48	35.8%	144,214.36	139,520.92	4,693.44	3.4%	12,437	11,001	1,436	13.1%
32	- TRC - TRM	1,885,425.19	1,372,570.50	512,854.69	37.4%	60,028.78	12,312.26	47,716.52	387.6%	2,453	2,113	340	16.1%
33	- Equipo Eléctrico	169,759.86	70,563.57	99,196.29	140.6%	54,150.62	32,476.39	21,674.23	66.7%	4,106	3,988	118	3.0%
34	- Caldera y Maquinaria	-	10,738.61	(10,738.61)	-100.0%	-	-	-	0.0%	769	616	153	24.8%
35	- Rotura de Maquinaria	118,130.47	59,378.08	58,752.39	98.9%	7,075.11	9,810.92	(2,735.81)	-27.9%	1,441	1,300	141	10.8%
36	- Equipo Pesado	218,704.18	248,223.14	(29,518.96)	-11.9%	22,959.85	84,921.35	(61,961.50)	-73.0%	3,656	2,978	678	22.8%
37	- Vidrios	-	19.32	(19.32)	-100.0%	-	-	-	0.0%	12	6	6	100.0%
38	Riesgos Diversos	6,933,183.31	12,983,914.72	(6,050,731.41)	-46.6%	2,153,441.29	3,427,541.61	(1,274,100.32)	-37.2%	33,712	31,155	2,557	8.2%
39	- Responsabilidad Civil	4,011,343.54	5,778,306.86	(1,766,963.32)	-30.6%	211,208.98	455,218.13	(244,009.15)	-53.6%	21,275	20,146	1,129	5.6%
40	- Robo	285,914.36	176,291.82	109,622.54	62.2%	107,835.09	141,595.94	(33,760.85)	-23.8%	4,074	3,917	157	4.0%
41	- Fidelidad y DDD	1,030,286.37	217,736.10	812,550.27	373.2%	215,197.63	146,458.14	68,739.49	46.9%	1,597	1,324	273	20.6%
42	- BBB	(5,573.58)	77,748.15	(83,321.73)	-107.2%	267.50	-	267.50	0.0%	28	36	(8)	-22.2%
43	- Otros	1,611,212.62	6,733,831.79	(5,122,619.17)	-76.1%	1,618,932.09	2,684,269.40	(1,065,337.31)	-39.7%	6,738	5,732	1,006	17.6%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	Fianzas	14,191,297.92	6,626,426.90	7,564,871.02	114.2%	7,044,490.86	3,827,452.75	3,217,038.11	84.1%	66,602	52,073	14,529	27.9%
46	- Oferta y Cumplimiento	7,811,875.82	2,220,192.64	5,591,683.18	251.9%	6,832,776.39	3,567,377.95	3,265,398.44	91.5%	34,045	25,160	8,885	35.3%
47	- Otras	6,379,422.10	4,406,234.26	1,973,187.84	44.8%	211,714.47	260,074.80	(48,360.33)	-18.6%	32,557	26,913	5,644	21.0%
48	TOTAL TOTAL Y EXTERIOR	109,897,995.09	101,084,082.42	8,813,912.67	8.7%	57,792,309.52	42,501,376.04	15,290,933.48	36.0%	1,492,885	1,368,166	124,719	9.1%
Vida		53,985,374.67	49,793,507.26	4,191,867.41	8.4%	25,309,702.54	20,071,434.88	5,238,267.66	26.1%	447,399	368,852	78,547	21.3%
General		55,912,620.42	51,290,575.16	4,622,045.26	9.0%	32,482,606.98	22,429,941.16	10,052,665.82	44.8%	1,045,486	999,314	46,172	4.6%
Totales		\$109,897,995.09	\$101,084,082.42	8,813,912.67	8.7%	\$57,792,309.52	\$42,501,376.04	15,290,933.48	36.0%	1,492,885	1,368,166	124,719	9.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2017 (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	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	13,086,150.33	12,225,043.56	861,106.77	7.0%	4,062,038.67	2,013,806.65	2,048,232.02	101.7%	215,127	199,808	15,319	7.7%
2	- Primer año	2,229,319.65	2,566,634.92	(337,315.27)	-13.1%	2,523,849.35	1,588,141.03	935,708.32	58.9%	76,616	50,670	25,946	51.2%
3	- Renovación	10,856,830.68	9,658,408.64	1,198,422.04	12.4%	1,538,189.32	425,665.62	1,112,523.70	261.4%	138,511	149,138	(10,627)	-7.1%
4	Accidentes Personales	1,708,508.79	1,687,840.94	20,667.85	1.2%	428,338.06	492,095.88	(63,757.82)	-13.0%	94,700	72,383	22,317	30.8%
5	- Individual	551,114.48	890,860.02	(339,745.54)	-38.1%	119,064.10	130,999.51	(11,935.41)	-9.1%	57,666	52,079	5,587	10.7%
6	- Grupo	1,157,394.31	796,980.92	360,413.39	45.2%	309,273.96	361,096.37	(51,822.41)	-14.4%	37,034	20,304	16,730	82.4%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	24,894,946.40	21,459,820.27	3,435,126.13	16.0%	16,392,681.00	14,060,646.94	2,332,034.06	16.6%	75,416	66,822	8,594	12.9%
9	- Individual	9,993,306.57	8,616,346.14	1,376,960.43	16.0%	6,939,632.82	5,587,867.50	1,351,765.32	24.2%	68,017	61,577	6,440	10.5%
10	- Grupo	14,901,639.83	12,843,474.13	2,058,165.70	16.0%	9,453,048.18	8,472,779.44	980,268.74	11.6%	7,399	5,245	2,154	41.1%
11	Colectivos de Vida	16,616,080.77	14,702,951.55	1,913,129.22	13.0%	4,618,270.66	3,803,533.33	814,737.33	21.4%	57,373	20,356	37,017	181.8%
12	Incendio y Líneas Aliadas (*)	15,380,695.77	15,272,518.57	108,177.20	0.7%	10,259,692.79	1,469,848.28	8,789,844.51	598.0%	221,768	200,749	21,019	10.5%
13	- Residencial	4,953,545.52	4,975,317.52	(21,772.00)	-0.4%	561,764.20	1,185,179.33	(623,415.13)	-52.6%	170,809	157,497	13,312	8.5%
14	- Comercial	10,306,968.16	9,884,529.31	422,438.85	4.3%	9,696,628.59	270,448.57	9,426,180.02	3485.4%	50,349	42,832	7,517	17.5%
15	- Industrial	120,182.09	412,671.74	(292,489.65)	-70.9%	1,300.00	14,220.38	(12,920.38)	-90.9%	610	420	190	45.2%
16	Vida Industrial	4,994.84	4,286.74	708.10	16.5%	5,000.00	-	5,000.00	0.0%	159	490	(331)	-67.6%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	617,000.84	511,330.65	105,670.19	20.7%	157,404.43	361,843.08	(204,438.65)	-56.5%	23,545	22,310	1,235	5.5%
21	- Residencial	375,808.90	292,991.05	82,817.85	28.3%	86,294.34	46,051.22	40,243.12	87.4%	18,016	16,733	1,283	7.7%
22	- Comercial e Industrial	241,191.94	218,339.60	22,852.34	10.5%	71,110.09	315,791.86	(244,681.77)	-77.5%	5,529	5,577	(48)	-0.9%
23	Transporte de Carga	1,981,156.72	1,895,901.02	85,255.70	4.5%	874,205.58	1,154,852.38	(280,646.80)	-24.3%	31,297	29,068	2,229	7.7%
24	- Terrestre	1,701,394.60	1,483,237.40	218,157.20	14.7%	837,342.34	1,050,813.24	(213,470.90)	-20.3%	22,816	21,579	1,237	5.7%
25	- Marítimo	280,719.71	411,722.30	(131,002.59)	-31.8%	36,863.24	104,039.14	(67,175.90)	-64.6%	8,451	7,476	975	13.0%
26	- Aéreo	(957.59)	941.32	(1,898.91)	-201.7%	-	-	-	0.0%	30	13	17	130.8%
27	Casco	1,170,734.22	2,204,793.95	(1,034,059.73)	-46.9%	763,984.11	225,366.51	538,617.60	239.0%	1,293	1,214	79	6.5%
28	- Marítimo	516,125.73	1,480,276.65	(964,150.92)	-65.1%	762,919.61	216,072.98	546,846.63	253.1%	1,055	968	87	9.0%
29	- Aéreo	654,608.49	724,517.30	(69,908.81)	-9.6%	1,064.50	9,293.53	(8,229.03)	-88.5%	238	246	(8)	-3.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2017 (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	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	24,002,165.57	23,839,383.46	162,782.11	0.7%	15,012,912.80	12,979,441.17	2,033,471.63	15.7%	642,610	618,912	23,698	3.8%
31	Ramos Técnicos	1,781,398.05	2,411,895.70	(630,497.65)	-26.1%	557,729.65	690,303.07	(132,573.42)	-19.2%	12,306	10,769	1,537	14.3%
32	- TRC - TRM	1,037,382.39	1,283,480.00	(246,097.61)	-19.2%	368,171.20	233,079.34	135,091.86	58.0%	2,420	2,062	358	17.4%
33	- Equipo Electrónico	213,696.28	393,420.92	(179,724.64)	-45.7%	4,069.35	78,168.97	(74,099.62)	-94.8%	4,088	3,848	240	6.2%
34	- Caldera y Maquinaria	10,235.22	32,614.45	(22,379.23)	-68.6%	-	-	-	0.0%	761	612	149	24.3%
35	- Rotura de Maquinaria	60,733.57	108,196.26	(47,462.69)	-43.9%	4,328.02	27,027.37	(22,699.35)	-84.0%	1,408	1,309	99	7.6%
36	- Equipo Pesado	459,350.59	594,125.56	(134,774.97)	-22.7%	181,161.08	352,027.39	(170,866.31)	-48.5%	3,617	2,931	686	23.4%
37	- Vidrios	-	58.51	(58.51)	-100.0%	-	-	-	0.0%	12	7	5	71.4%
38	Riesgos Diversos	17,729,563.54	25,079,367.83	(7,349,804.29)	-29.3%	1,950,849.35	1,169,969.90	780,879.45	66.7%	33,374	30,276	3,098	10.2%
39	- Responsabilidad Civil	4,629,776.56	10,176,457.48	(5,546,680.92)	-54.5%	434,154.98	450,304.60	(16,149.62)	-3.6%	21,092	19,707	1,385	7.0%
40	- Robo	632,815.93	754,247.74	(121,431.81)	-16.1%	187,098.81	116,116.87	70,981.94	61.1%	3,999	3,873	126	3.3%
41	- Fidelidad y DDD	1,276,757.31	2,535,186.15	(1,258,428.84)	-49.6%	113,495.46	128,104.42	(14,608.96)	-11.4%	1,582	1,271	311	24.5%
42	- BBB	60,089.61	88,114.47	(28,024.86)	-31.8%	-	465.47	(465.47)	-100.0%	27	32	(5)	-15.6%
43	- Otros	11,130,124.13	11,525,361.99	(395,237.86)	-3.4%	1,216,100.10	474,978.54	741,121.56	156.0%	6,674	5,393	1,281	23.8%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	Fianzas	11,641,484.11	12,208,902.21	(567,418.10)	-4.6%	2,900,413.85	3,811,664.30	(911,250.45)	-23.9%	65,863	49,583	16,280	32.8%
46	- Oferta y Cumplimiento	6,854,785.08	8,435,461.47	(1,580,676.39)	-18.7%	2,283,893.95	27,214.21	2,256,679.74	8292.3%	33,962	18,940	15,022	79.3%
47	- Otras	4,786,699.03	3,773,440.74	1,013,258.29	26.9%	616,519.90	3,784,450.09	(3,167,930.19)	-83.7%	31,901	30,643	1,258	4.1%
48	TOTAL TOTAL Y EXTERIOR	130,614,879.95	133,504,036.45	(2,889,156.50)	-2.2%	57,983,520.95	42,233,371.49	15,750,149.46	37.3%	1,474,871	1,322,740	152,131	11.5%

Vida	56,305,686.29	50,075,656.32	6,230,029.97	12.4%	25,501,328.39	20,370,082.80	5,131,245.59	25.2%	442,616	359,369	83,247	23.2%
General	74,309,193.66	83,428,380.13	(9,119,186.47)	-10.9%	32,482,192.56	21,863,288.69	10,618,903.87	48.6%	1,032,255	963,371	68,884	7.2%

Totales	\$130,614,879.95	\$133,504,036.45	(2,889,156.50)	-2.2%	\$57,983,520.95	\$42,233,371.49	15,750,149.46	37.3%	1,474,871	1,322,740	152,131	11.5%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE DICIEMBRE 2017
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
1	Vida Individual	0.17	0.19	-12.5%
2	- Primer año	0.40	0.60	-33.1%
3	- Renovación	0.12	0.10	24.2%
4	Accidentes Personales	0.24	0.20	17.7%
5	- Individual	0.23	0.16	45.2%
6	- Grupo	0.24	0.23	3.7%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.73	0.75	-2.6%
9	- Individual	0.68	0.68	-0.3%
10	- Grupo	0.78	0.81	-3.7%
11	Colectivos de Vida	0.27	0.31	-11.7%
12	Incendio y Líneas Aliadas (*)	0.86	0.21	312.3%
13	- Residencial	0.12	0.15	-21.0%
14	- Comercial	1.71	0.28	498.8%
15	- Industrial	0.04	0.11	-59.3%
16	Vida Industrial	0.10	-0.90	111.2%
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	0.49	0.35	37.6%
21	- Residencial	0.31	0.26	20.2%
22	- Comercial e Industrial	0.63	0.43	46.6%
23	Transporte de Carga	0.62	0.27	133.2%
24	- Terrestre	0.76	0.28	169.9%
25	- Marítimo	0.29	0.18	62.5%
26	- Aéreo	0.01	0.03	-59.6%
27	Casco	0.61	0.15	314.5%
28	- Marítimo	0.52	0.17	202.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE DICIEMBRE 2017
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
29	- Aéreo	0.68	0.12	453.0%
30	Automóvil	0.67	0.62	8.0%
31	Ramos Técnicos	0.28	0.20	41.3%
32	- TRC - TRM	0.23	0.15	49.4%
33	- Equipo Eléctrico	0.38	0.25	49.9%
34	- Caldera y Maquinaria	0.11	0.00	0.0%
35	- Rotura de Maquinaria	0.22	0.39	-44.3%
36	- Equipo Pesado	0.58	0.34	68.2%
37	- Vidrios	0.00	0.00	0.0%
38	Riesgos Diversos	0.17	0.21	-21.0%
39	- Responsabilidad Civil	0.16	0.17	-4.6%
40	- Robo	0.32	0.30	6.6%
41	- Fidelidad y DDD	0.16	0.33	-53.4%
42	- BBB	0.08	0.05	45.2%
43	- Otros	0.17	0.23	-24.9%
44	Titulos de Propiedad	0.00	0.00	0.0%
45	Fianzas	0.28	0.31	-10.2%
46	- Oferta y Cumplimiento	0.50	0.44	13.4%
47	- Otras	0.06	0.17	-64.9%
48	TOTAL LOCAL Y EXTERIOR	0.49	0.41	17.8%
Vida		0.44	0.46	-4.3%
General		0.53	0.38	40.9%
Totales		0.49	0.41	17.8%