



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE ENERO 2018

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 |         |           |            |
|---|------------------|---------------|----------------|------------|----------------------|---------------|----------------|------------|------------------|---------|-----------|------------|
|   | 2018             | 2017          | VARIACIÓN      |            | 2018                 | 2017          | VARIACIÓN      |            | ENERO            |         | VARIACIÓN |            |
|   |                  |               | Absoluta       | Porcentual |                      |               | Absoluta       | Porcentual | 2018             | 2017    | Absoluta  | Porcentual |
| 1 <b>Vida Individual</b>                | 13,294,909.43    | 13,086,150.33 | 208,759.10     | 1.6%       | 2,555,228.94         | 4,062,038.67  | (1,506,809.73) | -37.1%     | 234,410          | 215,127 | 19,283    | 9.0%       |
| 2 - Primer año                          | 1,751,095.22     | 2,229,319.65  | (478,224.43)   | -21.5%     | 1,843,481.55         | 2,523,849.35  | (680,367.80)   | -27.0%     | 71,225           | 76,616  | (5,391)   | -7.0%      |
| 3 - Renovación                          | 11,543,814.21    | 10,856,830.68 | 686,983.53     | 6.3%       | 711,747.39           | 1,538,189.32  | (826,441.93)   | -53.7%     | 163,185          | 138,511 | 24,674    | 17.8%      |
| 4 <b>Accidentes Personales</b>          | 1,947,941.70     | 1,708,508.79  | 239,432.91     | 14.0%      | 517,692.08           | 428,338.06    | 89,354.02      | 20.9%      | 114,978          | 94,700  | 20,278    | 21.4%      |
| 5 - Individual                          | 791,766.86       | 551,114.48    | 240,652.38     | 43.7%      | 180,006.20           | 119,064.10    | 60,942.10      | 51.2%      | 70,815           | 57,666  | 13,149    | 22.8%      |
| 6 - Grupo                               | 1,156,174.84     | 1,157,394.31  | (1,219.47)     | -0.1%      | 337,685.88           | 309,273.96    | 28,411.92      | 9.2%       | 44,163           | 37,034  | 7,129     | 19.2%      |
| 7 - Invalidez                           | -                | -             | -              | 0.0%       | -                    | -             | -              | 0.0%       | -                | -       | -         | 0.0%       |
| 8 <b>Salud</b>                          | 26,882,024.38    | 24,894,946.40 | 1,987,077.98   | 8.0%       | 21,702,567.89        | 16,392,681.00 | 5,309,886.89   | 32.4%      | 82,839           | 75,416  | 7,423     | 9.8%       |
| 9 - Individual                          | 11,390,557.97    | 9,993,306.57  | 1,397,251.40   | 14.0%      | 9,570,020.70         | 6,939,632.82  | 2,630,387.88   | 37.9%      | 74,610           | 68,017  | 6,593     | 9.7%       |
| 10 - Grupo                              | 15,491,466.41    | 14,901,639.83 | 589,826.58     | 4.0%       | 12,132,547.19        | 9,453,048.18  | 2,679,499.01   | 28.3%      | 8,229            | 7,399   | 830       | 11.2%      |
| 11 <b>Colectivos de Vida</b>            | 17,611,598.73    | 16,616,080.77 | 995,517.96     | 6.0%       | 5,689,511.30         | 4,618,270.66  | 1,071,240.64   | 23.2%      | 50,478           | 57,373  | (6,895)   | -12.0%     |
| 12 <b>Incendio y Líneas Aliadas (*)</b> | 15,190,595.49    | 15,380,695.77 | (190,100.28)   | -1.2%      | 2,916,437.95         | 10,259,692.79 | (7,343,254.84) | -71.6%     | 226,433          | 221,768 | 4,665     | 2.1%       |
| 13 - Residencial                        | 4,894,371.38     | 4,953,545.52  | (59,174.14)    | -1.2%      | 1,249,991.36         | 561,764.20    | 688,227.16     | 122.5%     | 168,247          | 170,809 | (2,562)   | -1.5%      |
| 14 - Comercial                          | 10,123,464.94    | 10,306,968.16 | (183,503.22)   | -1.8%      | 1,666,104.17         | 9,696,628.59  | (8,030,524.42) | -82.8%     | 57,777           | 50,349  | 7,428     | 14.8%      |
| 15 - Industrial                         | 172,759.17       | 120,182.09    | 52,577.08      | 43.7%      | 342.42               | 1,300.00      | (957.58)       | -73.7%     | 409              | 610     | (201)     | -33.0%     |
| 16 <b>Vida Industrial</b>               | 1,453.05         | 4,994.84      | (3,541.79)     | -70.9%     | -                    | 5,000.00      | (5,000.00)     | -100.0%    | 189              | 159     | 30        | 18.9%      |
| 17 <b>Anualidades</b>                   | -                | -             | -              | 0.0%       | -                    | -             | -              | 0.0%       | -                | -       | -         | 0.0%       |
| 18 <b>Rentas Vitalicias</b>             | -                | -             | -              | 0.0%       | -                    | -             | -              | 0.0%       | -                | -       | -         | 0.0%       |
| 19 <b>Pérdida de Ingresos</b>           | -                | -             | -              | 0.0%       | -                    | -             | -              | 0.0%       | -                | -       | -         | 0.0%       |
| 20 <b>Multiriesgo</b>                   | 554,259.78       | 617,000.84    | (62,741.06)    | -10.2%     | 191,249.85           | 157,404.43    | 33,845.42      | 21.5%      | 24,307           | 23,545  | 762       | 3.2%       |
| 21 - Residencial                        | 324,341.65       | 375,808.90    | (51,467.25)    | -13.7%     | 89,191.23            | 86,294.34     | 2,896.89       | 3.4%       | 18,770           | 18,016  | 754       | 4.2%       |
| 22 - Comercial e Industrial             | 229,918.13       | 241,191.94    | (11,273.81)    | -4.7%      | 102,058.62           | 71,110.09     | 30,948.53      | 43.5%      | 5,537            | 5,529   | 8         | 0.1%       |
| 23 <b>Transporte de Carga</b>           | 1,918,891.61     | 1,981,156.72  | (62,265.11)    | -3.1%      | 915,119.92           | 874,205.58    | 40,914.34      | 4.7%       | 30,924           | 31,297  | (373)     | -1.2%      |
| 24 - Terrestre                          | 1,076,781.85     | 1,701,394.60  | (624,612.75)   | -36.7%     | 804,284.19           | 837,342.34    | (33,058.15)    | -3.9%      | 23,434           | 22,816  | 618       | 2.7%       |
| 25 - Marítimo                           | 841,303.40       | 280,719.71    | 560,583.69     | 199.7%     | 110,835.73           | 36,863.24     | 73,972.49      | 200.7%     | 7,438            | 8,451   | (1,013)   | -12.0%     |
| 26 - Aéreo                              | 806.36           | (957.59)      | 1,763.95       | 0.0%       | -                    | -             | -              | 0.0%       | 52               | 30      | 22        | 73.3%      |
| 27 <b>Casco</b>                         | 115,297.57       | 1,170,734.22  | (1,055,436.65) | -90.2%     | 3,037,580.93         | 763,984.11    | 2,273,596.82   | 297.6%     | 1,147            | 1,293   | (146)     | -11.3%     |
| 28 - Marítimo                           | (1,409,495.15)   | 516,125.73    | (1,925,620.88) | -373.1%    | 3,037,580.93         | 762,919.61    | 2,274,661.32   | 298.2%     | 938              | 1,055   | (117)     | -11.1%     |
| 29 - Aéreo                              | 1,524,792.72     | 654,608.49    | 870,184.23     | 132.9%     | -                    | 1,064.50      | (1,064.50)     | -100.0%    | 209              | 238     | (29)      | -12.2%     |



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ACUMULADO AL 31 DE ENERO 2018

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 |               |             |  |
|----------------------------------|-------------------------|-------------------------|-----------------------|---------------|------------------------|------------------------|-----------------------|--------------|------------------|------------------|---------------|-------------|--|
|                                  | 2018                    | 2017                    | VARIACIÓN             |               | 2018                   | 2017                   | VARIACIÓN             |              | ENERO            |                  | VARIACIÓN     |             |  |
|                                  |                         |                         | Absoluta              | Porcentual    |                        |                        | Absoluta              | Porcentual   | 2018             | 2017             | Absoluta      | Porcentual  |  |
| 30 Automóvil                     | 25,089,925.56           | 24,002,165.57           | 1,087,759.99          | 4.5%          | 17,393,381.06          | 15,012,912.80          | 2,380,468.26          | 15.9%        | 697,205          | 642,610          | 54,595        | 8.5%        |  |
| 31 Ramos Técnicos                | 2,902,292.10            | 1,781,398.05            | 1,120,894.05          | 62.9%         | 1,676,597.28           | 557,729.65             | 1,118,867.63          | 200.6%       | 11,042           | 12,306           | (1,264)       | -10.3%      |  |
| 32 - TRC - TRM                   | 2,284,832.98            | 1,037,382.39            | 1,247,450.59          | 120.2%        | 1,595,181.79           | 368,171.20             | 1,227,010.59          | 333.3%       | 2,230            | 2,420            | (190)         | -7.9%       |  |
| 33 - Equipo Electrónico          | 206,068.10              | 213,696.28              | (7,628.18)            | -3.6%         | 55,813.57              | 4,069.35               | 51,744.22             | 1271.6%      | 3,858            | 4,088            | (230)         | -5.6%       |  |
| 34 - Caldera y Maquinaria        | 39,183.81               | 10,235.22               | 28,948.59             | 282.8%        | -                      | -                      | -                     | 0.0%         | 801              | 761              | 40            | 5.3%        |  |
| 35 - Rotura de Maquinaria        | 81,252.53               | 60,733.57               | 20,518.96             | 33.8%         | 2,921.48               | 4,328.02               | (1,406.54)            | -32.5%       | 1,231            | 1,408            | (177)         | -12.6%      |  |
| 36 - Equipo Pesado               | 290,919.68              | 459,350.59              | (168,430.91)          | -36.7%        | 22,680.44              | 181,161.08             | (158,480.64)          | -87.5%       | 2,912            | 3,617            | (705)         | -19.5%      |  |
| 37 - Vidrios                     | 35.00                   | -                       | 35.00                 | 0.0%          | -                      | -                      | -                     | 0.0%         | 10               | 12               | (2)           | -16.7%      |  |
| 38 Riesgos Diversos              | 14,934,735.92           | 17,729,563.54           | (2,794,827.62)        | -15.8%        | 1,461,526.53           | 1,950,849.35           | (489,322.82)          | -25.1%       | 28,429           | 33,374           | (4,945)       | -14.8%      |  |
| 39 - Responsabilidad Civil       | 4,552,381.82            | 4,629,776.56            | (77,394.74)           | -1.7%         | 434,783.21             | 434,154.98             | 628.23                | 0.1%         | 16,882           | 21,092           | (4,210)       | -20.0%      |  |
| 40 - Robo                        | 735,247.32              | 632,815.93              | 102,431.39            | 16.2%         | 86,163.56              | 187,098.81             | (100,935.25)          | -53.9%       | 3,860            | 3,999            | (139)         | -3.5%       |  |
| 41 - Fidelidad y DDD             | 1,490,935.46            | 1,276,757.31            | 214,178.15            | 16.8%         | 233,604.09             | 113,495.46             | 120,108.63            | 105.8%       | 1,105            | 1,582            | (477)         | -30.2%      |  |
| 42 - BBB                         | 51,193.50               | 60,089.61               | (8,896.11)            | -14.8%        | -                      | -                      | -                     | 0.0%         | 27               | 27               | -             | 0.0%        |  |
| 43 - Otros                       | 8,104,977.82            | 11,130,124.13           | (3,025,146.31)        | -27.2%        | 706,975.67             | 1,216,100.10           | (509,124.43)          | -41.9%       | 6,555            | 6,674            | (119)         | -1.8%       |  |
| 44 Titulos de Propiedad          | -                       | -                       | -                     | 0.0%          | -                      | -                      | -                     | 0.0%         | 40               | 40               | -             | 0.0%        |  |
| 45 Fianzas                       | 8,819,079.03            | 11,641,484.11           | (2,822,405.08)        | -24.2%        | 2,747,441.45           | 2,900,413.85           | (152,972.40)          | -5.3%        | 71,222           | 65,863           | 5,359         | 8.1%        |  |
| 46 - Oferta y Cumplimiento       | 4,585,107.55            | 6,854,785.08            | (2,269,677.53)        | -33.1%        | 2,379,069.29           | 2,283,893.95           | 95,175.34             | 4.2%         | 32,604           | 33,962           | (1,358)       | -4.0%       |  |
| 47 - Otras                       | 4,233,971.48            | 4,786,699.03            | (552,727.55)          | -11.5%        | 368,372.16             | 616,519.90             | (248,147.74)          | -40.2%       | 38,618           | 31,901           | 6,717         | 21.1%       |  |
| 48 <b>TOTAL LOCAL Y EXTERIOR</b> | <b>129,263,004.35</b>   | <b>130,614,879.95</b>   | <b>(1,351,875.60)</b> | <b>-1.04%</b> | <b>60,804,335.18</b>   | <b>57,983,520.95</b>   | <b>2,820,814.23</b>   | <b>4.9%</b>  | <b>1,573,643</b> | <b>1,474,871</b> | <b>98,772</b> | <b>6.7%</b> |  |
| <b>Vida</b>                      | <b>59,736,474.24</b>    | <b>56,305,686.29</b>    | <b>3,430,787.95</b>   | <b>6.1%</b>   | <b>30,465,000.21</b>   | <b>25,501,328.39</b>   | <b>4,963,671.82</b>   | <b>19.5%</b> | <b>482,705</b>   | <b>442,616</b>   | <b>40,089</b> | <b>9.1%</b> |  |
| <b>General</b>                   | <b>69,526,530.11</b>    | <b>74,309,193.66</b>    | <b>(4,782,663.55)</b> | <b>-6.4%</b>  | <b>30,339,334.97</b>   | <b>32,482,192.56</b>   | <b>(2,142,857.59)</b> | <b>-6.6%</b> | <b>1,090,938</b> | <b>1,032,255</b> | <b>58,683</b> | <b>5.7%</b> |  |
| <b>Totales</b>                   | <b>\$129,263,004.35</b> | <b>\$130,614,879.95</b> | <b>(1,351,875.60)</b> | <b>-1.0%</b>  | <b>\$60,804,335.18</b> | <b>\$57,983,520.95</b> | <b>2,820,814.23</b>   | <b>4.9%</b>  | <b>1,573,643</b> | <b>1,474,871</b> | <b>98,772</b> | <b>6.7%</b> |  |



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 31 DE ENERO 2018**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

| Ramos de Seguros <b>TOTAL</b> |                                      | SINISTRALIDAD ACUMULADA |      |                         |
|-------------------------------|--------------------------------------|-------------------------|------|-------------------------|
|                               |                                      | 2016                    | 2015 | Variación<br>Porcentual |
| 1                             | <b>Vida Individual</b>               | 0.19                    | 0.31 | -38.1%                  |
| 2                             | - Primer año                         | 1.05                    | 1.13 | -7.0%                   |
| 3                             | - Renovación                         | 0.06                    | 0.14 | -56.5%                  |
| 4                             | <b>Accidentes Personales</b>         | 0.27                    | 0.25 | 6.0%                    |
| 5                             | - Individual                         | 0.23                    | 0.22 | 5.2%                    |
| 6                             | - Grupo                              | 0.29                    | 0.27 | 9.3%                    |
| 7                             | - Invalidez                          | 0.00                    | 0.00 | 0.0%                    |
| 8                             | <b>Salud</b>                         | 0.81                    | 0.66 | 22.6%                   |
| 9                             | - Individual                         | 0.84                    | 0.69 | 21.0%                   |
| 10                            | - Grupo                              | 0.78                    | 0.63 | 23.5%                   |
| 11                            | <b>Colectivos de Vida</b>            | 0.32                    | 0.28 | 16.2%                   |
| 12                            | <b>Incendio y Líneas Aliadas (*)</b> | 0.19                    | 0.67 | -71.2%                  |
| 13                            | - Residencial                        | 0.26                    | 0.11 | 125.2%                  |
| 14                            | - Comercial                          | 0.16                    | 0.94 | -82.5%                  |
| 15                            | - Industrial                         | 0.00                    | 0.01 | -81.7%                  |
| 16                            | <b>Vida Industrial</b>               | 0.00                    | 1.00 | -100.0%                 |
| 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>                   | 0.35                    | 0.26 | 35.3%                   |
| 21                            | - Residencial                        | 0.27                    | 0.23 | 19.8%                   |
| 22                            | - Comercial e Industrial             | 0.44                    | 0.29 | 50.6%                   |
| 23                            | <b>Transporte de Carga</b>           | 0.48                    | 0.44 | 8.1%                    |
| 24                            | - Terrestre                          | 0.75                    | 0.49 | 51.8%                   |
| 25                            | - Marítimo                           | 0.13                    | 0.13 | 0.3%                    |
| 26                            | - Aéreo                              | 0.00                    | 0.00 | 0.0%                    |
| 27                            | <b>Casco</b>                         | 26.35                   | 0.65 | 3937.2%                 |
| 28                            | - Marítimo                           | 0.00                    | 1.48 | -100.0%                 |



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 31 DE ENERO 2018**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

| Ramos de Seguros <b>TOTAL</b> |                               | SINISTRALIDAD ACUMULADA |             |                         |
|-------------------------------|-------------------------------|-------------------------|-------------|-------------------------|
|                               |                               | 2016                    | 2015        | Variación<br>Porcentual |
| 29                            | - Aéreo                       | 0.00                    | 0.00        | -100.0%                 |
| 30                            | <b>Automóvil</b>              | 0.69                    | 0.63        | 10.8%                   |
| 31                            | <b>Ramos Técnicos</b>         | 0.58                    | 0.31        | 84.5%                   |
| 32                            | - TRC - TRM                   | 0.70                    | 0.35        | 96.7%                   |
| 33                            | - Equipo Eléctrico            | 0.27                    | 0.02        | 1322.3%                 |
| 34                            | - Caldera y Maquinaria        | 0.00                    | 0.00        | 0.0%                    |
| 35                            | - Rotura de Maquinaria        | 0.04                    | 0.07        | -49.5%                  |
| 36                            | - Equipo Pesado               | 0.08                    | 0.39        | -80.2%                  |
| 37                            | - Vidrios                     | 0.00                    | 0.00        | 0.0%                    |
| 38                            | <b>Riesgos Diversos</b>       | 0.10                    | 0.11        | -11.1%                  |
| 39                            | - Responsabilidad Civil       | 0.10                    | 0.09        | 1.8%                    |
| 40                            | - Robo                        | 0.12                    | 0.30        | -60.4%                  |
| 41                            | - Fidelidad y DDD             | 0.16                    | 0.09        | 76.3%                   |
| 42                            | - BBB                         | 0.00                    | 0.00        | 0.0%                    |
| 43                            | - Otros                       | 0.09                    | 0.11        | -20.2%                  |
| 44                            | <b>Titulos de Propiedad</b>   | 0.00                    | 0.00        | 0.0%                    |
| 45                            | <b>Fianzas</b>                | 0.31                    | 0.25        | 25.0%                   |
| 46                            | - Oferta y Cumplimiento       | 0.52                    | 0.33        | 55.7%                   |
| 47                            | - Otras                       | 0.09                    | 0.13        | -32.4%                  |
| <b>48</b>                     | <b>TOTAL LOCAL Y EXTERIOR</b> | <b>0.47</b>             | <b>0.44</b> | <b>6.0%</b>             |
| <b>Vida</b>                   |                               | <b>0.51</b>             | <b>0.45</b> | <b>12.6%</b>            |
| <b>General</b>                |                               | <b>0.44</b>             | <b>0.44</b> | <b>-0.2%</b>            |
| <b>Totales</b>                |                               | <b>0.47</b>             | <b>0.44</b> | <b>6.0%</b>             |