



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 28 DE FEBRERO 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		FEBRERO		VARIACIÓN		
			Absoluta	Porcentual			Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	
1 <b>Vida Individual</b>	26,922,079.56	26,172,622.43	749,457.13	2.9%	4,689,528.46	7,350,565.13	(2,661,036.67)	-36.2%	237,099	216,592	20,507	9.5%	
2 - Primer año	3,844,610.41	4,253,154.76	(408,544.35)	-9.6%	3,617,461.41	4,451,474.54	(834,013.13)	-18.7%	73,890	78,375	(4,485)	-5.7%	
3 - Renovación	23,077,469.15	21,919,467.67	1,158,001.48	5.3%	1,072,067.05	2,899,090.59	(1,827,023.54)	-63.0%	163,209	138,217	24,992	18.1%	
4 <b>Accidentes Personales</b>	3,935,250.16	3,667,835.00	267,415.16	7.3%	1,035,441.05	828,601.02	206,840.03	25.0%	117,204	97,014	20,190	20.8%	
5 - Individual	1,716,764.20	1,142,398.42	574,365.78	50.3%	440,054.72	351,488.69	88,566.03	25.2%	72,848	58,503	14,345	24.5%	
6 - Grupo	2,218,485.96	2,525,436.58	(306,950.62)	-12.2%	595,386.33	477,112.33	118,274.00	24.8%	44,356	38,511	5,845	15.2%	
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
8 <b>Salud</b>	51,542,604.07	47,541,528.70	4,001,075.37	8.4%	38,986,492.41	33,151,497.36	5,834,995.05	17.6%	85,932	76,048	9,884	13.0%	
9 - Individual	22,373,285.12	20,335,930.84	2,037,354.28	10.0%	17,411,524.70	13,737,739.27	3,673,785.43	26.7%	77,337	68,548	8,789	12.8%	
10 - Grupo	29,169,318.95	27,205,597.86	1,963,721.09	7.2%	21,574,967.71	19,413,758.09	2,161,209.62	11.1%	8,595	7,500	1,095	14.6%	
11 <b>Colectivos de Vida</b>	33,908,232.05	32,909,074.83	999,157.22	3.0%	10,011,230.83	9,480,367.42	530,863.41	5.6%	59,533	57,745	1,788	3.1%	
12 <b>Incendio y Líneas Aliadas (*)</b>	25,319,193.93	23,758,041.11	1,561,152.82	6.6%	8,275,720.90	16,893,349.95	(8,617,629.05)	-51.0%	228,987	221,898	7,089	3.2%	
13 - Residencial	8,882,912.79	9,092,627.29	(209,714.50)	-2.3%	2,287,589.56	862,430.39	1,425,159.17	165.2%	170,459	145,122	25,337	17.5%	
14 - Comercial	16,098,642.23	14,424,044.47	1,674,597.76	11.6%	5,959,422.01	16,026,799.12	(10,067,377.11)	-62.8%	58,114	76,175	(18,061)	-23.7%	
15 - Industrial	337,638.91	241,369.35	96,269.56	39.9%	28,709.33	4,120.44	24,588.89	596.8%	414	601	(187)	-31.1%	
16 <b>Vida Industrial</b>	2,347.57	7,134.60	(4,787.03)	-67.1%	-	5,000.00	(5,000.00)	-100.0%	190	157	33	21.0%	
17 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
18 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
19 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
20 <b>Multiriesgo</b>	1,068,945.58	1,099,506.12	(30,560.54)	-2.8%	284,906.01	1,132,710.20	(847,804.19)	-74.8%	24,359	23,584	775	3.3%	
21 - Residencial	603,637.00	634,547.41	(30,910.41)	-4.9%	137,579.44	187,998.11	(50,418.67)	-26.8%	18,811	18,043	768	4.3%	
22 - Comercial e Industrial	465,308.58	464,958.71	349.87	0.1%	147,326.57	944,712.09	(797,385.52)	-84.4%	5,548	5,541	7	0.1%	
23 <b>Transporte de Carga</b>	3,152,378.91	3,836,541.64	(684,162.73)	-17.8%	1,335,595.44	1,214,370.10	121,225.34	10.0%	30,842	31,449	(607)	-1.9%	
24 - Terrestre	1,807,743.73	3,087,285.90	(1,279,542.17)	-41.4%	1,191,633.40	1,149,223.19	42,410.21	3.7%	23,348	22,989	359	1.6%	
25 - Marítimo	1,342,235.63	747,552.08	594,683.55	79.6%	143,962.04	65,146.91	78,815.13	121.0%	7,441	8,427	(986)	-11.7%	
26 - Aéreo	2,399.55	1,703.66	695.89	40.8%	-	-	-	0.0%	53	33	20	60.6%	
27 <b>Casco</b>	1,469,200.21	2,451,154.65	(981,954.44)	-40.1%	3,930,674.70	1,148,325.72	2,782,348.98	242.3%	1,167	1,300	(133)	-10.2%	
28 - Marítimo	(433,547.99)	1,327,651.74	(1,761,199.73)	-132.7%	3,888,416.88	1,124,557.22	2,763,859.66	245.8%	955	1,060	(105)	-9.9%	
29 - Aéreo	1,902,748.20	1,123,502.91	779,245.29	69.4%	42,257.82	23,768.50	18,489.32	77.8%	212	240	(28)	-11.7%	



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 28 DE FEBRERO 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		FEBRERO		VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30 Automóvil	46,215,980.19	44,400,489.33	1,815,490.86	4.1%	32,129,488.37	29,819,904.21	2,309,584.16	7.7%	699,536	654,307	45,229	6.9%
31 Ramos Técnicos	5,481,070.08	4,173,417.75	1,307,652.33	31.3%	1,806,746.41	701,944.01	1,104,802.40	157.4%	11,064	12,437	(1,373)	-11.0%
32 - TRC - TRM	4,304,697.16	2,922,807.58	1,381,889.58	47.3%	1,670,039.71	428,199.98	1,241,839.73	290.0%	2,226	2,453	(227)	-9.3%
33 - Equipo Electrónico	389,209.11	383,456.14	5,752.97	1.5%	103,878.07	58,219.97	45,658.10	78.4%	3,881	4,106	(225)	-5.5%
34 - Caldera y Maquinaria	48,548.93	10,235.22	38,313.71	374.3%	-	-	-	0.0%	805	769	36	4.7%
35 - Rotura de Maquinaria	171,219.88	178,864.04	(7,644.16)	-4.3%	4,496.86	11,403.13	(6,906.27)	-60.6%	1,248	1,441	(193)	-13.4%
36 - Equipo Pesado	567,360.00	678,054.77	(110,694.77)	-16.3%	28,331.77	204,120.93	(175,789.16)	-86.1%	2,894	3,656	(762)	-20.8%
37 - Vidrios	35.00	-	35.00	0.0%	-	-	-	0.0%	10	12	(2)	-16.7%
38 Riesgos Diversos	22,605,229.63	24,662,746.85	(2,057,517.22)	-8.3%	3,560,918.63	4,104,290.64	(543,372.01)	-13.2%	28,759	33,712	(4,953)	-14.7%
39 - Responsabilidad Civil	7,789,407.06	8,641,120.10	(851,713.04)	-9.9%	624,320.91	645,363.96	(21,043.05)	-3.3%	17,071	21,275	(4,204)	-19.8%
40 - Robo	899,908.38	918,730.29	(18,821.91)	-2.0%	139,638.51	294,933.90	(155,295.39)	-52.7%	3,901	4,074	(173)	-4.2%
41 - Fidelidad y DDD	2,493,852.33	2,307,043.68	186,808.65	8.1%	482,213.88	328,693.09	153,520.79	46.7%	1,098	1,597	(499)	-31.2%
42 - BBB	51,136.90	54,516.03	(3,379.13)	-6.2%	117,055.05	267.50	116,787.55	43658.9%	27	28	(1)	-3.6%
43 - Otros	11,370,924.96	12,741,336.75	(1,370,411.79)	-10.8%	2,197,690.28	2,835,032.19	(637,341.91)	-22.5%	6,662	6,738	(76)	-1.1%
44 Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45 Fianzas	21,634,865.00	25,832,782.03	(4,197,917.03)	-16.3%	13,147,021.04	9,944,904.71	3,202,116.33	32.2%	70,791	66,602	4,189	6.3%
46 - Oferta y Cumplimiento	12,488,449.91	14,666,660.90	(2,178,210.99)	-14.9%	12,657,732.16	9,116,670.34	3,541,061.82	38.8%	32,720	34,045	(1,325)	-3.9%
47 - Otras	9,146,415.09	11,166,121.13	(2,019,706.04)	-18.1%	489,288.88	828,234.37	(338,945.49)	-40.9%	38,071	32,557	5,514	16.9%
48 <b>TOTAL LOCAL Y EXTERIOR</b>	<b>243,257,376.94</b>	<b>240,512,875.04</b>	<b>2,744,501.90</b>	<b>1.14%</b>	<b>119,193,764.25</b>	<b>115,775,830.47</b>	<b>3,417,933.78</b>	<b>3.0%</b>	<b>1,595,503</b>	<b>1,492,885</b>	<b>102,618</b>	<b>6.9%</b>

Vida	116,308,165.84	110,291,060.96	6,017,104.88	5.5%	54,722,692.75	50,811,030.93	3,911,661.82	7.7%	499,768	447,399	52,369	11.7%
General	126,949,211.10	130,221,814.08	(3,272,602.98)	-2.5%	64,471,071.50	64,964,799.54	(493,728.04)	-0.8%	1,095,735	1,045,486	50,249	4.8%

<b>Totales</b>	<b>\$243,257,376.94</b>	<b>\$240,512,875.04</b>	<b>2,744,501.90</b>	<b>1.1%</b>	<b>\$119,193,764.25</b>	<b>\$115,775,830.47</b>	<b>3,417,933.78</b>	<b>3.0%</b>	<b>1,595,503</b>	<b>1,492,885</b>	<b>102,618</b>	<b>6.9%</b>
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## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2018 (Cifras en Balboas)

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

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



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2018 (Cifras en Balboas)

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

Ramos de Seguros <b>TOTAL</b>		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2018	2018	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	<b>Automóvil</b>	21,126,054.63	20,398,323.76	727,730.87	3.6%	14,736,107.31	14,806,991.41	(70,884.10)	-0.5%	699,536	654,307	45,229	6.9%
31	<b>Ramos Técnicos</b>	2,578,777.98	2,392,019.70	186,758.28	7.8%	130,149.13	144,214.36	(14,065.23)	-9.8%	11,064	12,437	(1,373)	-11.0%
32	- TRC - TRM	2,019,864.18	1,885,425.19	134,438.99	7.1%	74,857.92	60,028.78	14,829.14	24.7%	2,226	2,453	(227)	-9.3%
33	- Equipo Eléctrico	183,141.01	169,759.86	13,381.15	7.9%	48,064.50	54,150.62	(6,086.12)	-11.2%	3,881	4,106	(225)	-5.5%
34	- Caldera y Maquinaria	9,365.12	-	9,365.12	0.0%	-	-	-	0.0%	805	769	36	4.7%
35	- Rotura de Maquinaria	89,967.35	118,130.47	(28,163.12)	-23.8%	1,575.38	7,075.11	(5,499.73)	-77.7%	1,248	1,441	(193)	-13.4%
36	- Equipo Pesado	276,440.32	218,704.18	57,736.14	26.4%	5,651.33	22,959.85	(17,308.52)	-75.4%	2,894	3,656	(762)	-20.8%
37	- Vidrios	-	-	-	0.0%	-	-	-	0.0%	10	12	(2)	-16.7%
38	<b>Riesgos Diversos</b>	7,670,493.71	6,933,183.31	737,310.40	10.6%	2,099,392.10	2,153,441.29	(54,049.19)	-2.5%	28,759	33,712	(4,953)	-14.7%
39	- Responsabilidad Civil	3,237,025.24	4,011,343.54	(774,318.30)	-19.3%	189,537.70	211,208.98	(21,671.28)	-10.3%	17,071	21,275	(4,204)	-19.8%
40	- Robo	164,661.06	285,914.36	(121,253.30)	-42.4%	53,474.95	107,835.09	(54,360.14)	-50.4%	3,901	4,074	(173)	-4.2%
41	- Fidelidad y DDD	1,002,916.87	1,030,286.37	(27,369.50)	-2.7%	248,609.79	215,197.63	33,412.16	15.5%	1,098	1,597	(499)	-31.2%
42	- BBB	(56.60)	(5,573.58)	5,516.98	0.0%	117,055.05	267.50	116,787.55	43658.9%	27	28	(1)	-3.6%
43	- Otros	3,265,947.14	1,611,212.62	1,654,734.52	102.7%	1,490,714.61	1,618,932.09	(128,217.48)	-7.9%	6,662	6,738	(76)	-1.1%
44	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	<b>Fianzas</b>	12,815,785.97	14,191,297.92	(1,375,511.95)	-9.7%	10,399,579.59	7,044,490.86	3,355,088.73	47.6%	70,791	66,602	4,189	6.3%
46	- Oferta y Cumplimiento	7,903,342.36	7,811,875.82	91,466.54	1.2%	10,278,662.87	6,832,776.39	3,445,886.48	50.4%	32,720	34,045	(1,325)	-3.9%
47	- Otras	4,912,443.61	6,379,422.10	(1,466,978.49)	-23.0%	120,916.72	211,714.47	(90,797.75)	-42.9%	38,071	32,557	5,514	16.9%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>113,994,372.59</b>	<b>109,897,995.09</b>	<b>4,096,377.50</b>	<b>3.7%</b>	<b>58,389,429.07</b>	<b>57,792,309.52</b>	<b>597,119.55</b>	<b>1.0%</b>	<b>1,595,503</b>	<b>1,492,885</b>	<b>102,618</b>	<b>6.9%</b>
<b>Vida</b>		<b>56,571,691.60</b>	<b>53,985,374.67</b>	<b>2,586,316.93</b>	<b>4.8%</b>	<b>24,257,692.54</b>	<b>25,309,702.54</b>	<b>(1,052,010.00)</b>	<b>-4.2%</b>	<b>499,768</b>	<b>447,399</b>	<b>52,369</b>	<b>11.7%</b>
<b>General</b>		<b>57,422,680.99</b>	<b>55,912,620.42</b>	<b>1,510,060.57</b>	<b>2.7%</b>	<b>34,131,736.53</b>	<b>32,482,606.98</b>	<b>1,649,129.55</b>	<b>5.1%</b>	<b>1,095,735</b>	<b>1,045,486</b>	<b>50,249</b>	<b>4.8%</b>
<b>Totales</b>		<b>\$113,994,372.59</b>	<b>\$109,897,995.09</b>	<b>4,096,377.50</b>	<b>3.7%</b>	<b>\$58,389,429.07</b>	<b>\$57,792,309.52</b>	<b>597,119.55</b>	<b>1.0%</b>	<b>1,595,503</b>	<b>1,492,885</b>	<b>102,618</b>	<b>6.9%</b>



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2018 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	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>Multirisgo</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%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2018 (Cifras en Balboas)

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

Ramos de Seguros <b>TOTAL</b>		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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 Eléctrico	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	<b>Riesgos Diversos</b>	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	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	<b>Fianzas</b>	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 TOTAL Y EXTERIOR</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>
<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 28 DE FEBRERO 2018**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
1	<b>Vida Individual</b>	0.17	0.28	-38.0%
2	- Primer año	0.94	1.05	-10.1%
3	- Renovación	0.05	0.13	-64.9%
4	<b>Accidentes Personales</b>	0.26	0.23	16.5%
5	- Individual	0.26	0.31	-16.7%
6	- Grupo	0.27	0.19	42.1%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.76	0.70	8.5%
9	- Individual	0.78	0.68	15.2%
10	- Grupo	0.74	0.71	3.7%
11	<b>Colectivos de Vida</b>	0.30	0.29	2.5%
12	<b>Incendio y Líneas Aliadas (*)</b>	0.33	0.71	-54.0%
13	- Residencial	0.26	0.09	171.5%
14	- Comercial	0.37	1.11	-66.7%
15	- Industrial	0.09	0.02	398.1%
16	<b>Vida Industrial</b>	0.00	0.70	-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>	0.27	1.03	-74.1%
21	- Residencial	0.23	0.30	-23.1%
22	- Comercial e Industrial	0.32	2.03	-84.4%
23	<b>Transporte de Carga</b>	0.42	0.32	33.9%
24	- Terrestre	0.66	0.37	77.1%
25	- Marítimo	0.11	0.09	23.1%
26	- Aéreo	0.00	0.00	0.0%
27	<b>Casco</b>	2.68	0.47	471.1%
28	- Marítimo	0.00	0.85	-100.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 28 DE FEBRERO 2018**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
29	- Aéreo	0.02	0.02	5.0%
30	<b>Automóvil</b>	0.70	0.67	3.5%
31	<b>Ramos Técnicos</b>	0.33	0.17	96.0%
32	- TRC - TRM	0.39	0.15	164.8%
33	- Equipo Eléctrico	0.27	0.15	75.8%
34	- Caldera y Maquinaria	0.00	0.00	0.0%
35	- Rotura de Maquinaria	0.03	0.06	-58.8%
36	- Equipo Pesado	0.05	0.30	-83.4%
37	- Vidrios	0.00	0.00	0.0%
38	<b>Riesgos Diversos</b>	0.16	0.17	-5.3%
39	- Responsabilidad Civil	0.08	0.07	7.3%
40	- Robo	0.16	0.32	-51.7%
41	- Fidelidad y DDD	0.19	0.14	35.7%
42	- BBB	2.29	0.00	46550.5%
43	- Otros	0.19	0.22	-13.1%
44	<b>Titulos de Propiedad</b>	0.00	0.00	0.0%
45	<b>Fianzas</b>	0.61	0.38	57.8%
46	- Oferta y Cumplimiento	1.01	0.62	63.1%
47	- Otras	0.05	0.07	-27.9%
<b>48</b>	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>0.49</b>	<b>0.48</b>	<b>1.8%</b>
<b>Vida</b>		<b>0.47</b>	<b>0.46</b>	<b>2.1%</b>
<b>General</b>		<b>0.51</b>	<b>0.50</b>	<b>1.8%</b>
<b>Totales</b>		<b>0.49</b>	<b>0.48</b>	<b>1.8%</b>