

**COMPARATIVO DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO (ACUMULADO DICIEMBRE 2005- DICIEMBRE 2004)**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS(cifras en balboas)**

Ramos de Seguros	Primas de 2005	Primas de 2004	Variación %	Siniestros de 2005	Siniestros de 2004	Variación %
<b>1. Seguro Individual</b>						
- Vida: Primer año	21,724,769.39	20,200,892.50	7.54%	6,032,757.24	1,675,504.00	260.06%
- Renovación	50,298,320.62	46,797,068.57	7.48%	9,914,867.21	11,278,956.35	-12.09%
<b>2. Accidentes Personales</b>	7,413,650.39	7,056,948.55	5.05%	1,537,742.62	1,855,304.87	-17.12%
<b>3. Salud</b>	71,294,301.33	64,556,872.75	10.44%	49,955,399.13	46,399,684.53	7.66%
<b>4. Colectivo de Vida</b>	80,595,754.66	86,255,745.25	-6.56%	32,370,800.19	27,529,333.89	17.59%
<b>5. Incendio y L. Aliadas</b>	40,411,660.96	43,556,858.16	-7.22%	17,014,117.28	16,633,217.65	2.29%
<b>6. Multiriesgo</b>						
- Residencial	1,259,284.39	1,322,328.60	-4.77%	777,627.64	708,237.38	9.80%
- Comercial e Industrial	1,292,569.56	1,164,547.24	10.99%	492,329.45	694,789.40	-29.14%
<b>7. Transporte de Carga</b>	16,593,972.59	15,326,149.54	8.27%	6,271,399.36	4,727,930.62	32.65%
<b>8. Casco</b>						
- Marítimo	2,105,742.48	1,943,614.14	8.34%	755,142.71	1,709,070.23	-55.82%
- Avión	7,894,375.36	6,681,190.34	18.16%	1,029,965.96	543,785.76	89.41%
<b>9. Automóvil</b>	68,333,104.55	70,384,226.24	-2.91%	42,685,767.60	38,066,973.34	12.13%
<b>10. Ramos Técnicos</b>	9,242,406.90	10,418,899.73	-11.29%	4,338,004.92	2,352,240.31	84.42%
<b>11. Responsabilidad Civil</b>	13,615,282.01	12,768,599.06	6.63%	3,585,693.06	4,099,275.44	-12.53%
<b>12. Robo</b>						
- Robo	2,315,340.25	2,452,541.32	-5.59%	1,155,330.34	1,655,484.72	-30.21%
- Fidelidad y DDD	2,171,790.77	1,579,240.77	37.52%	524,849.37	337,656.58	55.44%
- Bancaria ( BBB )	3,624,750.90	4,263,907.96	-14.99%	2,328,344.30	4,667,476.03	-50.12%
<b>13. Fianzas</b>	18,455,973.05	16,049,372.16	14.99%	1,049,597.94	846,308.05	24.02%
<b>14.Otros</b>	11,328,350.97	9,039,889.20	25.32%	1,258,476.44	430,664.87	192.22%
<b>TOTALES</b>	<b>429,971,401.13</b>	<b>421,818,892.08</b>	<b>1.93%</b>	<b>183,078,212.76</b>	<b>166,211,894.02</b>	<b>10.15%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE DICIEMBRE 2005 Y EL MES DE DICIEMBRE 2004**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Dic-2005	Primas de Dic-2004	Variación %	Siniestros de Dic-2005	Siniestros de Dic-2004	Variación %	Pólizas de Dic-2005	Pólizas de Nov-2005	Variación (Dic - Nov)
<b>1. Seguro Individual</b>									
- Vida: Primer año	8,478,155.73	4,788,247.35	77.06%	517,544.24	23,258.00	2125.23%	21,015	20,735	280
- Renovación	5,298,094.43	4,352,998.95	21.71%	(945,376.80)	(938,183.72)	0.77%	102,777	102,503	274
<b>2. Accidentes Personales</b>	633,580.94	497,811.85	27.27%	144,027.84	180,772.75	-20.33%	27,439	27,554	-115
<b>3. Salud</b>	6,584,400.01	6,024,306.64	9.30%	5,015,855.73	5,544,118.35	-9.53%	44,331	46,393	-2,062
<b>4. Colectivo de Vida</b>	8,280,163.12	10,912,569.89	-24.12%	2,697,896.40	5,521,429.14	-51.14%	3,885	3,814	71
<b>5. Incendio y L. Aliadas</b>	6,088,159.07	6,522,604.53	-6.66%	673,035.91	1,531,007.41	-56.04%	115,730	114,867	863
<b>6. Multiriesgo</b>									
- Residencial	116,526.72	119,621.21	-2.59%	56,322.80	47,186.47	19.36%	7,910	7,889	21
- Comercial e Industrial	120,308.32	165,120.39	-27.14%	15,567.75	20,790.43	-25.12%	2,855	2,897	-42
<b>7. Transporte de Carga</b>	1,519,769.48	1,860,364.45	-18.31%	464,897.70	706,667.92	-34.21%	10,238	10,110	128
<b>8. Casco</b>									
- Marítimo	416,023.14	321,354.14	29.46%	40,015.28	278,106.76	-85.61%	553	569	-16
- Avión	1,740,209.08	1,561,256.74	11.46%	267,957.49	-	-	118	114	4
<b>9. Automóvil</b>	7,776,244.05	8,894,863.64	-12.58%	3,385,683.47	3,801,171.93	-10.93%	112,931	113,462	-531
<b>10. Ramos Técnicos</b>	970,332.77	2,515,420.74	-61.42%	436,262.49	(203,773.01)	-314.09%	4,866	4,964	-98
<b>11. Responsabilidad Civil</b>	2,197,571.51	1,887,740.00	16.41%	953,715.87	619,914.88	53.85%	7,473	7,427	46
<b>12. Robo</b>									
- Robo	394,590.25	373,883.77	5.54%	31,941.23	307,444.16	-89.61%	3,512	3,513	-1
- Fidelidad y DDD	436,087.50	308,709.46	41.26%	62,597.94	71,842.50	-12.87%	1,318	1,245	73
- Bancaria ( BBB )	623,820.50	457,792.11	36.27%	1,989,000.00	181,462.58	996.09%	198	209	-11
<b>13. Fianzas</b>	2,414,725.49	1,895,475.36	27.39%	51,321.52	603,783.38	-91.50%	41,553	40,674	879
<b>14. Otros</b>	4,530,980.62	2,672,615.20	69.53%	115,102.75	63,804.96	80.40%	3,468	3,430	38
<b>TOTALES</b>	58,619,742.73	56,132,756.42	4.43%	15,973,369.61	18,360,804.89	-13.00%	512,170	512,369	-199

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE NOVIEMBRE 2005 Y EL MES DE NOVIEMBRE 2004**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Nov-2005	Primas de Nov-2004	Variación %	Siniestros de Nov-2005	Siniestros de Nov-2004	Variación %	Pólizas de Nov-2005	Pólizas de Oct-2005	Variación (Nov - Oct)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,078,309.08	1,871,107.21	-42.37%	139,314.00	69,614.00	100.12%	20,735	20,544	191
- Renovación	3,904,425.40	3,824,112.11	2.10%	1,481,015.82	2,118,579.91	-30.09%	102,503	102,321	182
<b>2. Accidentes Personales</b>	498,826.15	548,092.80	-8.99%	53,518.00	126,951.76	-57.84%	27,554	26,237	1,317
<b>3. Salud</b>	6,006,119.13	5,241,934.68	14.58%	4,758,459.88	2,456,154.33	93.74%	46,393	46,292	101
<b>4. Colectivo de Vida</b>	855,831.20	10,731,987.72	-92.03%	2,889,646.05	2,458,392.10	17.54%	3,814	3,773	41
<b>5. Incendio y L. Aliadas</b>	3,007,613.28	2,849,987.69	5.53%	3,237,559.98	5,214,268.99	-37.91%	114,867	98,054	16,813
<b>6. Multiriesgo</b>									
- Residencial	103,872.78	91,438.97	13.60%	55,032.12	182,309.63	-69.81%	7,889	7,782	107
- Comercial e Industrial	113,537.83	91,748.02	23.75%	34,239.83	10,854.52	215.44%	2,897	2,867	30
<b>7. Transporte de Carga</b>	1,547,120.66	1,131,555.17	36.73%	669,407.40	338,919.34	97.51%	10,110	6,628	3,482
<b>8. Casco</b>									
- Marítimo	112,328.92	109,801.06	2.30%	129,658.99	64,892.59	99.81%	569	573	-4
- Avión	265,512.76	10,825.54	2352.65%	(49,848.00)	34,485.05	-244.55%	114	118	-4
<b>9. Automóvil</b>	5,293,988.18	5,315,709.05	-0.41%	3,164,860.41	2,889,980.84	9.51%	113,462	109,564	3,898
<b>10. Ramos Técnicos</b>	533,467.35	326,637.86	63.32%	(106,087.98)	458,032.75	-123.16%	4,964	4,950	14
<b>11. Responsabilidad Civil</b>	1,460,861.90	1,386,111.01	5.39%	246,261.23	916,871.97	-73.14%	7,427	7,341	86
<b>12. Robo</b>									
- Robo	244,889.41	249,954.21	-2.03%	193,837.51	141,880.44	36.62%	3,513	3,442	71
- Fidelidad y DDD	(138,219.56)	142,890.21	-196.73%	13,790.85	(17,408.67)	-179.22%	1,245	1,233	12
- Bancaria ( BBB )	80,830.05	441,711.17	-81.70%	5,549.68	-	-	209	195	14
<b>13. Fianzas</b>	1,720,116.59	953,379.18	80.42%	103,665.75	(432,912.09)	-123.95%	40,674	40,157	517
<b>14. Otros</b>	546,024.34	510,464.42	6.97%	31,716.81	(282,979.81)	-111.21%	3,430	3,359	71
<b>TOTALES</b>	27,235,455.45	35,829,448.08	-23.99%	17,051,598.33	16,748,887.65	1.81%	512,369	485,430	26,939

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE OCTUBRE 2005 Y EL MES DE OCTUBRE 2004**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Oct-2005	Primas de Oct-2004	Variación %	Siniestros de Oct-2005	Siniestros de Oct-2004	Variación %	Pólizas de Oct-2005	Pólizas de Sep-2005	Variación (Oct - Sep)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,171,184.87	1,094,308.29	7.03%	302,409.00	159,000.00	90.19%	20,544	20,098	446
- Renovación	3,906,074.51	3,761,292.35	3.85%	518,024.55	1,013,236.46	-48.87%	102,321	101,508	813
<b>2. Accidentes Personales</b>	525,655.44	495,852.74	6.01%	92,387.41	230,719.34	-59.96%	26,237	26,047	190
<b>3. Salud</b>	6,051,493.99	5,393,920.32	12.19%	4,084,482.84	4,546,689.79	-10.17%	46,292	46,603	-311
<b>4. Colectivo de Vida</b>	6,880,772.82	11,379,598.21	-39.53%	3,295,515.22	2,217,689.89	48.60%	3,773	3,597	176
<b>5. Incendio y L. Aliadas</b>	2,511,130.75	2,592,262.24	-3.13%	727,445.45	930,949.62	-21.86%	98,054	97,818	236
<b>6. Multirisgo</b>									
- Residencial	78,517.72	92,353.37	-14.98%	61,324.22	(126,493.46)	-148.48%	7,782	7,813	-31
- Comercial e Industrial	100,713.68	77,942.55	29.22%	60,166.16	193,880.84	-68.97%	2,867	2,924	-57
<b>7. Transporte de Carga</b>	1,213,607.60	987,680.89	22.87%	517,889.96	481,179.59	7.63%	6,628	6,587	41
<b>8. Casco</b>									
- Marítimo	82,895.96	77,732.61	6.64%	41,282.09	(7,280.82)	-667.00%	573	557	16
- Avión	198,529.92	44,764.52	343.50%	81,085.00	69,831.83	16.11%	118	116	2
<b>9. Automóvil</b>	5,057,238.93	4,742,402.12	6.64%	3,257,640.56	3,454,712.33	-5.70%	109,564	109,222	342
<b>10. Ramos Técnicos</b>	690,468.20	376,160.36	83.56%	191,697.63	146,495.14	30.86%	4,950	5,047	-97
<b>11. Responsabilidad Civil</b>	1,060,627.88	577,256.16	83.74%	804,740.07	114,497.81	602.84%	7,341	7,494	-153
<b>12. Robo</b>									
- Robo	112,791.71	144,147.48	-21.75%	112,624.51	63,497.10	77.37%	3,442	3,558	-116
- Fidelidad y DDD	282,299.35	49,456.91	470.80%	(2,184.30)	50,458.08	-104.33%	1,233	1,265	-32
- Bancaria ( BBB )	842,113.91	609,025.17	38.27%	10,700.00	493,959.00	-97.83%	195	193	2
<b>13. Fianzas</b>	1,672,924.40	1,044,209.95	60.21%	573,181.07	(127,304.92)	-550.24%	40,157	40,335	-178
<b>14. Otros</b>	289,914.42	276,932.99	4.69%	81,625.74	24,127.48	238.31%	3,359	3,419	-60
<b>TOTALES</b>	32,728,956.06	33,817,299.23	-3.22%	14,812,037.18	13,929,845.10	6.33%	485,430	484,201	1,229

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE SEPTIEMBRE 2005 Y EL MES DE SEPTIEMBRE 2004**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Sep-2005	Primas de Sep-2004	Variación %	Siniestros de Sep-2005	Siniestros de Sep-2004	Variación %	Pólizas de Sep-2005	Pólizas de Ago-2005	Variación (Sep - Ago)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,378,637.81	1,835,409.46	-24.89%	5,514.00	212,000.00	-97.40%	20,098	19,927	171
- Renovación	4,244,537.03	5,134,905.78	-17.34%	1,440,829.85	768,826.13	87.41%	101,508	101,030	478
<b>2. Accidentes Personales</b>	705,221.11	660,968.92	6.70%	206,079.03	198,684.33	3.72%	26,047	26,248	-201
<b>3. Salud</b>	5,952,306.39	5,650,780.96	5.34%	4,706,977.43	3,935,170.54	19.61%	46,603	46,620	-17
<b>4. Colectivo de Vida</b>	6,125,285.51	10,151,291.63	-39.66%	2,476,657.64	1,233,900.86	100.72%	3,597	3,554	43
<b>5. Incendio y L. Aliadas</b>	2,090,524.56	2,379,538.65	-12.15%	413,273.90	808,930.13	-48.91%	97,818	97,209	609
<b>6. Multirisgo</b>									
- Residencial	131,557.19	123,596.58	6.44%	127,353.72	211,381.43	-39.75%	7,813	7,855	-42
- Comercial e Industrial	117,898.51	106,749.16	10.44%	59,914.29	127,931.17	-53.17%	2,924	2,963	-39
<b>7. Transporte de Carga</b>	1,142,691.60	1,286,324.84	-11.17%	521,244.18	309,631.52	68.34%	6,587	6,396	191
<b>8. Casco</b>									
- Marítimo	84,305.82	65,781.95	28.16%	116,178.17	158,487.52	-26.70%	557	551	6
- Avión	172,640.95	197,554.53	-12.61%	3,423.83	(21,095.63)	-116.23%	116	120	-4
<b>9. Automóvil</b>	6,684,147.81	6,503,075.22	2.78%	3,707,193.63	2,276,920.53	62.82%	109,222	109,927	-705
<b>10. Ramos Técnicos</b>	667,128.96	625,310.43	6.69%	318,521.10	257,023.99	23.93%	5,047	5,012	35
<b>11. Responsabilidad Civil</b>	737,432.23	778,314.46	-5.25%	167,339.67	163,997.32	2.04%	7,494	7,475	19
<b>12. Robo</b>									
- Robo	108,142.63	111,209.92	-2.76%	146,606.49	39,985.27	266.65%	3,558	3,548	10
- Fidelidad y DDD	(249,287.64)	77,693.50	-420.86%	20,364.74	6,585.15	209.25%	1,265	1,309	-44
- Bancaria ( BBB )	223,156.38	78,504.86	184.26%	10,550.00	2,490,000.00	-99.58%	193	197	-4
<b>13. Fianzas</b>	1,254,587.79	3,026,889.54	-58.55%	(231,875.00)	153,215.50	-251.34%	40,335	39,335	1,000
<b>14. Otros</b>	350,572.23	413,863.96	-15.29%	125,691.03	41,975.97	199.44%	3,419	3,443	-24
<b>TOTALES</b>	31,921,486.87	39,207,764.35	-18.58%	14,341,837.70	13,373,551.73	7.24%	484,201	482,719	1,482

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE AGOSTO 2005 Y EL MES DE AGOSTO 2004**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Ago-2005	Primas de Ago-2004	Variación %	Siniestros de Ago-2005	Siniestros de Ago-2004	Variación %	Pólizas de Ago-2005	Pólizas de Jul-2005	Variación (Ago - Jul)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,213,659.00	1,218,878.65	-0.43%	749,949.00	5,420.00	13736.70%	19,927	19,726	201
- Renovación	4,372,124.58	3,986,290.22	9.68%	1,851,773.15	1,842,240.33	0.52%	101,030	100,496	534
<b>2. Accidentes Personales</b>	548,683.11	556,433.33	-1.39%	129,904.22	150,387.00	-13.62%	26,248	26,265	-17
<b>3. Salud</b>	6,303,061.63	5,270,580.52	19.59%	4,901,388.27	4,102,635.89	19.47%	46,620	46,141	479
<b>4. Colectivo de Vida</b>	6,929,914.16	5,598,648.43	23.78%	1,780,498.42	2,469,450.29	-27.90%	3,554	3,564	-10
<b>5. Incendio y L. Aliadas</b>	2,145,316.56	2,572,510.00	-16.61%	579,461.69	248,256.91	133.41%	97,209	96,167	1,042
<b>6. Multirisgo</b>									
- Residencial	113,212.12	129,415.02	-12.52%	53,073.00	(56,336.55)	-194.21%	7,855	7,769	86
- Comercial e Industrial	82,374.23	72,685.52	13.33%	38,449.01	27,182.07	41.45%	2,963	2,942	21
<b>7. Transporte de Carga</b>	996,038.12	1,134,833.58	-12.23%	594,263.52	337,098.23	76.29%	6,396	6,298	98
<b>8. Casco</b>									
- Marítimo	116,942.03	110,292.29	6.03%	83,117.87	101,925.51	-18.45%	551	537	14
- Avión	1,134,636.50	1,414,510.62	-19.79%	51,135.00	211,906.22	-75.87%	120	119	1
<b>9. Automóvil</b>	4,745,537.30	5,193,134.01	-8.62%	3,682,735.69	3,147,488.34	17.01%	109,927	109,773	154
<b>10. Ramos Técnicos</b>	1,717,683.82	339,811.94	405.48%	263,949.82	40,500.25	551.72%	5,012	5,072	-60
<b>11. Responsabilidad Civil</b>	668,881.25	582,606.65	14.81%	272,197.75	499,458.05	-45.50%	7,475	7,465	10
<b>12. Robo</b>									
- Robo	130,076.24	146,788.86	-11.39%	73,681.80	1,561.41	4618.93%	3,548	3,534	14
- Fidelidad y DDD	87,729.66	26,524.31	230.75%	31,763.99	55,801.12	-43.08%	1,309	1,189	120
- Bancaria ( BBB )	206,673.79	259,179.59	-20.26%	122,500.00	-		197	199	-2
<b>13. Fianzas</b>	1,425,708.13	986,579.22	44.51%	(107,810.07)	6,436.99	-1774.85%	39,335	38,735	600
<b>14. Otros</b>	1,521,445.85	550,630.98	176.31%	218,603.91	54,206.51	303.28%	3,443	3,432	11
<b>TOTALES</b>	<b>34,459,698.08</b>	<b>30,150,333.74</b>	<b>14.29%</b>	<b>15,370,636.04</b>	<b>13,245,618.57</b>	<b>16.04%</b>	<b>482,719</b>	<b>479,423</b>	<b>3,296</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE JULIO 2005 Y EL MES DE JULIO 2004**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Jul-2005	Primas de Jul-2004	Variación %	Siniestros de Jul-2005	Siniestros de Jul-2004	Variación %	Pólizas de Jul-2005	Pólizas de Jun-2005	Variación (Jul - Jun)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,102,837.07	1,224,001.39	-9.90%	1,243,626.00	(3,722.48)	-33508.53%	19,726	19,569	157
- Renovación	4,741,011.33	4,650,755.23	1.94%	395,747.65	1,709,505.71	-76.85%	100,496	99,666	830
<b>2. Accidentes Personales</b>	516,573.58	563,692.96	-8.36%	132,279.77	281,225.33	-52.96%	26,265	26,148	117
<b>3. Salud</b>	5,951,059.63	5,562,697.53	6.98%	3,854,843.69	4,005,379.80	-3.76%	46,141	46,041	100
<b>4. Colectivo de Vida</b>	7,946,921.61	5,618,417.47	41.44%	2,111,812.14	1,799,281.17	17.37%	3,564	3,659	-95
<b>5. Incendio y L. Aliadas</b>	3,452,401.53	2,776,085.42	24.36%	558,255.02	274,288.44	103.53%	96,167	95,245	922
<b>6. Multirisgo</b>									
- Residencial	78,006.09	113,803.75	-31.46%	202,603.19	160,772.04	26.02%	7,769	7,770	-1
- Comercial e Industrial	85,711.06	96,681.72	-11.35%	39,180.66	12,279.17	219.08%	2,942	2,863	79
<b>7. Transporte de Carga</b>	1,127,047.55	932,535.72	20.86%	577,439.01	390,029.34	48.05%	6,298	6,280	18
<b>8. Casco</b>									
- Marítimo	84,769.34	90,532.92	-6.37%	64,970.78	226,877.93	-71.36%	537	527	10
- Avión	421,768.10	134,817.78	212.84%	(70,719.55)	232,283.64	-130.45%	119	120	-1
<b>9. Automóvil</b>	4,990,611.47	5,133,164.37	-2.78%	3,605,083.00	2,796,222.14	28.93%	109,773	109,735	38
<b>10. Ramos Técnicos</b>	820,483.61	1,048,026.40	-21.71%	107,224.01	580,947.33	-81.54%	5,072	5,072	0
<b>11. Responsabilidad Civil</b>	1,459,940.80	1,619,964.35	-9.88%	147,864.30	148,595.32	-0.49%	7,465	7,422	43
<b>12. Robo</b>									
- Robo	115,369.47	189,411.22	-39.09%	15,871.32	268,856.10	-94.10%	3,534	3,556	-22
- Fidelidad y DDD	155,132.18	89,629.01	73.08%	(35,223.11)	17,398.78	-302.45%	1,189	1,169	20
- Bancaria ( BBB )	313,839.64	406,999.09	-22.89%	82,414.23	(137,892.50)	-159.77%	199	217	-18
<b>13. Fianzas</b>	1,183,368.45	1,207,398.00	-1.99%	(166,214.89)	(91,736.25)	81.19%	38,735	38,168	567
<b>14. Otros</b>	312,009.84	362,876.73	-14.02%	106,876.07	(16,161.22)	-761.31%	3,432	3,452	-20
<b>TOTALES</b>	34,858,862.35	31,821,491.06	9.55%	12,973,933.29	12,654,429.79	2.52%	479,423	476,679	2,744

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE JUNIO 2005 Y EL MES DE JUNIO 2004**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Jun-2005	Primas de Jun-2004	Variación %	Siniestros de Jun-2005	Siniestros de Jun-2004	Variación %	Pólizas de Jun-2005	Pólizas de May-2005	Variación (Jun - May)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,644,202.60	1,505,369.11	9.22%	658,651.00	155,000.00	324.94%	19,569	18,973	596
- Renovación	3,731,143.93	3,662,892.65	1.86%	716,725.12	1,736,279.75	-58.72%	99,666	99,559	107
<b>2. Accidentes Personales</b>	563,275.74	448,872.65	25.49%	161,310.61	132,570.17	21.68%	26,148	25,818	330
<b>3. Salud</b>	6,262,610.45	5,471,020.66	14.47%	4,214,019.51	3,282,282.90	28.39%	46,041	44,957	1,084
<b>4. Colectivo de Vida</b>	7,716,823.90	5,448,362.92	41.64%	3,444,387.75	1,958,862.35	75.84%	3,659	3,731	-72
<b>5. Incendio y L. Aliadas</b>	2,860,487.28	2,960,087.67	-3.36%	2,860,136.54	228,363.11	1152.45%	95,245	94,251	994
<b>6. Multiriesgo</b>									
- Residencial	96,518.24	110,759.58	-12.86%	(85,296.08)	26,260.78	-424.80%	7,770	7,669	101
- Comercial e Industrial	116,284.78	103,095.72	12.79%	26,617.04	69,723.39	-61.82%	2,863	2,938	-75
<b>7. Transporte de Carga</b>	1,573,087.61	1,475,963.15	6.58%	462,309.88	394,950.45	17.06%	6,280	6,062	218
<b>8. Casco</b>									
- Marítimo	116,910.52	115,359.70	1.34%	44,577.01	645,459.25	-93.09%	527	533	-6
- Avión	166,922.33	(121,189.90)	-237.74%	45,849.58	4,265.30	974.94%	120	120	0
<b>9. Automóvil</b>	5,942,385.96	5,839,049.95	1.77%	3,779,951.20	3,128,077.67	20.84%	109,735	110,192	-457
<b>10. Ramos Técnicos</b>	566,169.38	392,741.55	44.16%	2,120,011.40	305,698.06	593.50%	5,072	5,042	30
<b>11. Responsabilidad Civil</b>	1,542,367.21	1,480,959.59	4.15%	276,433.20	514,209.84	-46.24%	7,422	7,406	16
<b>12. Robo</b>									
- Robo	172,645.69	184,970.61	-6.66%	114,147.45	36,281.96	214.61%	3,556	3,882	-326
- Fidelidad y DDD	53,363.87	36,322.46	46.92%	111,887.36	30,021.00	272.70%	1,169	1,210	-41
- Bancaria ( BBB )	330,096.25	204,481.20	61.43%	3,389.14	-		217	201	16
<b>13. Fianzas</b>	968,775.92	1,016,982.93	-4.74%	(269,348.24)	477,852.34	-156.37%	38,168	37,627	541
<b>14. Otros</b>	369,231.21	290,910.79	26.92%	16,197.59	37,901.57	-57.26%	3,452	3,444	8
<b>TOTALES</b>	<b>34,793,302.87</b>	<b>30,627,012.99</b>	<b>13.60%</b>	<b>18,701,957.06</b>	<b>13,164,059.89</b>	<b>42.07%</b>	<b>476,679</b>	<b>473,615</b>	<b>3,064</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE MAYO 2005 Y EL MES DE MAYO 2004**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de May-2005	Primas de May-2004	Variación %	Siniestros de May-2005	Siniestros de May-2004	Variación %	Pólizas de May-2005	Pólizas de Abr-2005	Variación (May - Abr)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,088,101.42	1,964,707.67	-44.62%	273,987.00	83,057.65	229.88%	18,973	20,736	-1,763
- Renovación	4,141,835.39	3,357,012.59	23.38%	764,921.97	803,117.77	-4.76%	99,559	100,370	-811
<b>2. Accidentes Personales</b>	623,749.14	545,124.37	14.42%	100,877.95	93,870.09	7.47%	25,818	26,079	-261
<b>3. Salud</b>	5,965,280.79	5,208,760.08	14.52%	3,901,866.88	3,713,344.22	5.08%	44,957	42,149	2,808
<b>4. Colectivo de Vida</b>	8,512,622.06	5,679,634.50	49.88%	2,139,662.06	2,249,630.91	-4.89%	3,731	3,601	130
<b>5. Incendio y L. Aliadas</b>	3,317,567.84	3,164,051.19	4.85%	1,024,151.84	191,310.63	435.33%	94,251	93,115	1,136
<b>6. Multirisgo</b>									
- Residencial	94,604.85	113,027.10	-16.30%	88,889.46	51,737.27	71.81%	7,669	7,707	-38
- Comercial e Industrial	184,343.75	89,152.75	106.77%	68,404.16	35,353.75	93.48%	2,938	2,977	-39
<b>7. Transporte de Carga</b>	1,568,267.65	1,081,038.32	45.07%	41,135.48	88,804.73	-53.68%	6,062	5,943	119
<b>8. Casco</b>									
- Marítimo	193,263.07	125,005.99	54.60%	13,338.11	98,361.20	-86.44%	533	537	-4
- Avión	1,666,878.29	1,188,004.06	40.31%	6,213.36	2,795.00	122.30%	120	123	-3
<b>9. Automóvil</b>	5,124,014.01	4,893,932.85	4.70%	3,514,198.43	3,284,781.80	6.98%	110,192	109,811	381
<b>10. Ramos Técnicos</b>	63,339.47	397,984.57	-84.08%	349,486.59	933,052.15	-62.54%	5,042	4,862	180
<b>11. Responsabilidad Civil</b>	609,906.39	476,335.08	28.04%	(37,567.36)	84,905.08	-144.25%	7,406	7,444	-38
<b>12. Robo</b>									
- Robo	201,575.63	134,389.72	49.99%	111,204.84	266,349.80	-58.25%	3,882	3,537	345
- Fidelidad y DDD	552,639.70	22,831.58	2320.51%	65,199.66	63,559.17	2.58%	1,210	1,209	1
- Bancaria ( BBB )	242,589.38	843,538.19	-71.24%	6,781.00	1,590,536.95	-99.57%	201	200	1
<b>13. Fianzas</b>	1,308,433.08	1,107,365.20	18.16%	487,237.70	59,399.57	720.27%	37,627	36,580	1,047
<b>14. Otros</b>	390,575.54	310,206.97	25.91%	138,306.86	(90,512.19)	-252.80%	3,444	3,626	-182
<b>TOTALES</b>	<b>35,849,587.45</b>	<b>30,702,102.78</b>	<b>16.77%</b>	<b>13,058,295.99</b>	<b>13,603,455.55</b>	<b>-4.01%</b>	<b>473,615</b>	<b>470,606</b>	<b>3,009</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE ABRIL 2005 Y EL MES DE ABRIL 2004**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Abr-2005	Primas de Abr-2004	Variación %	Siniestros de Abr-2005	Siniestros de Abr-2004	Variación %	Polizas de Abr-2005	Polizas de Mar-2005	Variación (Abr - Mar)
<b>1. Seguro Individual</b>									
- Vida: Primer año	996,067.04	1,248,518.41	-20.22%	1,027,953.00	59,372.67	1631.36%	20,736	18,967	1,769
- Renovación	4,098,185.04	3,687,994.44	11.12%	1,570,830.89	337,444.59	365.51%	100,370	88,143	12,227
<b>2. Accidentes Personales</b>	1,023,828.90	1,022,812.26	0.10%	190,285.06	131,728.47	44.45%	26,079	26,204	-125
<b>3. Salud</b>	5,665,353.99	5,646,564.75	0.33%	3,644,308.88	3,504,879.50	3.98%	42,149	31,919	10,230
<b>4. Colectivo de Vida</b>	6,802,865.55	5,062,940.59	34.37%	3,360,046.01	2,503,870.36	34.19%	3,601	3,669	-68
<b>5. Incendio y L. Aliadas</b>	4,460,194.10	6,244,102.16	-28.57%	2,472,365.55	2,033,826.99	21.56%	93,115	91,021	2,094
<b>6. Multiriesgo</b>									
- Residencial	105,038.53	107,853.67	-2.61%	127,105.44	40,314.96	215.28%	7,707	6,865	842
- Comercial e Industrial	79,096.71	63,711.76	24.15%	(7,224.58)	70,660.94	-110.22%	2,977	2,359	618
<b>7. Transporte de Carga</b>	1,124,311.23	1,120,551.98	0.34%	1,378,781.38	107,080.48	1187.61%	5,943	7,159	-1,216
<b>8. Casco</b>									
- Marítimo	321,707.21	328,427.54	-2.05%	52,416.04	103,363.24	-49.29%	537	449	88
- Avión	769,662.70	922,303.41	-16.55%	2,485.38	5,000.00	-50.29%	123	94	29
<b>9. Automóvil</b>	5,142,576.58	5,004,190.82	2.77%	3,750,363.06	3,328,962.09	12.66%	109,811	104,547	5,264
<b>10. Ramos Técnicos</b>	627,093.88	2,358,332.61	-73.41%	64,672.73	44,815.63	44.31%	4,862	4,652	210
<b>11. Responsabilidad Civil</b>	386,595.97	578,595.84	-33.18%	183,551.25	128,116.13	43.27%	7,444	7,159	285
<b>12. Robo</b>									
- Robo	150,785.86	153,520.72	-1.78%	117,886.46	133,389.74	-11.62%	3,537	3,533	4
- Fidelidad y DDD	97,034.75	44,255.20	119.26%	59,315.25	(2,019.00)	-3037.85%	1,209	1,189	20
- Bancaria ( BBB )	132,402.53	245,793.37	-46.13%	100,300.00	-		200	199	1
<b>13. Fianzas</b>	1,075,637.62	1,129,156.59	-4.74%	84,200.90	(1,975.03)	-4363.27%	36,580	36,067	513
<b>14. Otros</b>	439,430.31	1,256,618.15	-65.03%	104,142.20	128,927.81	-19.22%	3,626	3,529	97
<b>TOTALES</b>	33,497,868.50	36,226,244.27	-7.53%	18,283,784.90	12,657,759.57	44.45%	470,606	437,724	32,882

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE MARZO 2005 Y EL MES DE MARZO 2004**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Mar-2005	Primas de Mar-2004	Variación %	Siniestros de Mar-2005	Siniestros de Mar-2004	Variación %	Polizas de Mar-2005	Polizas de Feb-2005	Variación (Mar - Feb )
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,342,321.47	1,388,378.04	-3.32%	484,810.00	550,504.16	-11.93%	18,967	18,294	673
- Renovación	3,948,181.31	3,878,243.52	1.80%	1,098,851.16	597,784.67	83.82%	88,143	87,968	175
<b>2. Accidentes Personales</b>	933,227.21	723,343.20	29.02%	91,791.52	100,904.40	-9.03%	26,204	26,005	199
<b>3. Salud</b>	6,181,338.41	4,911,724.56	25.85%	3,679,962.77	4,228,811.51	-12.98%	31,919	32,565	-646
<b>4. Colectivo de Vida</b>	5,930,416.34	7,164,585.22	-17.23%	2,990,176.27	1,754,309.93	70.45%	3,669	3,567	102
<b>5. Incendio y L. Aliadas</b>	3,569,064.09	3,789,084.28	-5.81%	2,573,898.08	3,036,132.62	-15.22%	91,021	89,880	1,141
<b>6. Multiriesgo</b>									
- Residencial	108,295.78	102,631.38	5.52%	(6,650.91)	130,450.19	-105.10%	6,865	6,711	154
- Comercial e Industrial	103,095.88	102,522.84	0.56%	65,992.46	40,777.12	61.84%	2,359	2,334	25
<b>7. Transporte de Carga</b>	1,459,614.55	1,196,980.28	21.94%	179,638.77	341,423.27	-47.39%	7,159	7,026	133
<b>8. Casco</b>									
- Marítimo	232,466.71	195,176.31	19.11%	151,455.51	(4,262.12)	-3653.53%	449	454	-5
- Avión	144,418.53	165,662.39	-12.82%	35,400.00	10,322.50	242.94%	94	97	-3
<b>9. Automóvil</b>	5,440,357.34	5,804,450.55	-6.27%	3,932,541.71	3,785,834.24	3.88%	104,547	104,522	25
<b>10. Ramos Técnicos</b>	563,805.00	547,265.57	3.02%	244,619.96	55,712.08	339.08%	4,652	4,659	-7
<b>11. Responsabilidad Civil</b>	246,734.48	323,500.45	-23.73%	185,910.21	223,216.14	-16.71%	7,159	7,273	-114
<b>12. Robo</b>									
- Robo	176,753.99	340,106.38	-48.03%	20,096.75	59,284.40	-66.10%	3,533	3,488	45
- Fidelidad y DDD	56,558.09	702,457.10	-91.95%	121,597.53	26,578.00	357.51%	1,189	1,183	6
- Bancaria ( BBB )	420,093.57	399,975.14	5.03%	-	-		199	202	-3
<b>13. Fianzas</b>	1,235,255.02	1,694,197.73	-27.09%	306,295.91	172,039.92	78.04%	36,065	35,625	440
<b>14. Otros</b>	427,890.24	407,468.02	5.01%	(37,659.00)	358,540.72	-110.50%	3,529	3,599	-70
<b>TOTALES</b>	<b>32,519,888.01</b>	<b>33,837,752.96</b>	<b>-3.89%</b>	<b>16,118,728.70</b>	<b>15,468,363.75</b>	<b>4.20%</b>	<b>437,722</b>	<b>435,452</b>	<b>2,270</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE FEBRERO 2005 Y EL MES DE FEBRERO 2004**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Feb-2005	Primas de Feb-2004	Variación %	Siniestros de Feb-2005	Siniestros de Feb-2004	Variación %	Polizas de Feb-2005	Polizas de Ene-2005	Variación Feb - Ene
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,268,549.91	940,389.92	34.90%	554,000.00	162,000.00	241.98%	18,294	18,361	-67
- Renovación	3,955,265.63	3,092,957.46	27.88%	454,570.48	915,367.93	-50.34%	87,968	88,101	-133
<b>2. Accidentes Personales</b>	453,245.68	521,706.06	-13.12%	68,345.99	135,710.10	-49.64%	26,005	25,854	151
<b>3. Salud</b>	5,369,995.87	4,977,570.54	7.88%	3,639,022.67	3,298,036.02	10.34%	32,565	32,049	516
<b>4. Colectivo de Vida</b>	8,930,826.89	4,267,941.44	109.25%	2,456,516.34	1,678,111.05	46.39%	3,567	3,530	37
<b>5. Incendio y L. Aliadas</b>	3,036,919.02	3,495,745.10	-13.13%	1,484,014.33	1,711,949.67	-13.31%	89,880	88,373	1,507
<b>6. Multiriesgo</b>									
- Residencial	92,467.80	90,051.78	2.68%	31,097.51	29,871.66	4.10%	6,711	6,688	23
- Comercial e Industrial	56,269.58	67,803.59	-17.01%	67,103.28	15,584.17	330.59%	2,334	2,332	2
<b>7. Transporte de Carga</b>	1,065,476.11	1,120,022.67	-4.87%	780,143.79	1,118,014.12	-30.22%	7,026	6,660	366
<b>8. Casco</b>									
- Marítimo	242,765.33	234,848.24	3.37%	2,117.25	23,735.07	-91.08%	454	456	-2
- Avión	1,104,085.83	1,096,568.38	0.69%	657,507.02	(10,533.15)	-6342.26%	97	94	3
<b>9. Automóvil</b>	4,997,424.21	5,472,241.68	-8.68%	3,536,874.40	2,776,063.25	27.41%	104,522	103,801	721
<b>10. Ramos Técnicos</b>	1,060,405.60	766,101.20	38.42%	128,172.34	81,215.81	57.82%	4,659	4,517	142
<b>11. Responsabilidad Civil</b>	618,300.67	655,238.13	-5.64%	147,351.60	93,336.65	57.87%	7,273	7,115	158
<b>12. Robo</b>									
- Robo	240,107.48	214,316.43	12.03%	47,208.95	152,387.90	-69.02%	3,488	3,396	92
- Fidelidad y DDD	734,509.14	25,526.50	2777.44%	18,663.27	18,058.00	3.35%	1,183	1,108	75
- Bancaria ( BBB )	(64,762.92)	83,164.50	-177.87%		44,500.00	-100.00%	202	201	1
<b>13. Fianzas</b>	1,420,317.77	1,032,861.50	37.51%	77,327.94	(185,991.61)	-141.58%	35,625	34,760	865
<b>14. Otros</b>	886,493.38	821,168.89	7.96%	165,273.47	(6,552.13)	-2622.44%	3,599	3,498	101
<b>TOTALES</b>	35,468,662.98	28,976,224.01	22.41%	14,315,310.63	12,050,864.51	18.79%	435,452	430,894	4,558

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE ENERO 2005 Y EL MES DE ENERO 2004**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas Suscritas de Ene-2005	Primas Suscritas de Ene-2004	Variación %	Siniestros de Brutos Ene-2005	Siniestros de Brutos Ene-2004	Variación %	Pólizas de Ene-2005	Pólizas de Dic-2004	Variación Ene - Dic
<b>1. Seguro Individual</b>									
- Vida: Primer año	971,207.87	1,121,577.00	-13.41%	75,000.00	200,000.00	-62.50%	18,361	18,533	-172
- Renovación	3,964,960.12	3,407,613.27	16.36%	566,953.37	374,756.82	51.29%	88,101	88,574	-473
<b>2. Accidentes Personales</b>	387,783.39	472,237.41	-17.88%	166,935.22	91,781.13	81.88%	25,854	25,908	-54
<b>3. Salud</b>	5,401,221.65	5,197,011.51	3.93%	3,554,210.58	3,782,181.68	-6.03%	32,049	32,210	-161
<b>4. Colectivo de Vida</b>	5,683,311.50	4,239,767.23	34.05%	2,727,985.89	1,684,405.84	61.96%	3,530	3,582	-52
<b>5. Incendio y L. Aliadas</b>	3,872,282.88	4,210,799.23	-8.04%	410,518.99	423,933.13	-3.16%	88,373	105,501	-17,128
<b>6. Multiriesgo</b>									
- Residencial	147,102.45	127,776.19	15.13%	66,773.17	10,782.96	519.25%	6,688	6,575	113
- Comercial e Industrial	126,499.35	127,333.22	-0.65%	23,919.39	69,771.83	-65.72%	2,332	2,337	-5
<b>7. Transporte de Carga</b>	2,256,940.43	1,998,298.49	12.94%	84,248.29	114,131.63	-26.18%	6,660	6,832	-172
<b>8. Casco</b>									
- Marítimo	101,364.43	169,301.39	-40.13%	16,015.61	19,404.10	-17.46%	456	480	-24
- Avión	109,110.37	66,112.27	65.04%	(523.15)	4,525.00	-111.56%	94	91	3
<b>9. Automóvil</b>	7,138,578.71	7,588,011.98	-5.92%	3,368,642.04	3,396,758.18	-0.83%	103,801	104,175	-374
<b>10. Ramos Técnicos</b>	962,028.86	725,106.50	32.67%	219,474.83	(347,479.87)	-163.16%	4,517	4,655	-138
<b>11. Responsabilidad Civil</b>	2,626,061.72	2,421,977.34	8.43%	237,895.27	592,156.25	-59.83%	7,115	7,233	-118
<b>12. Robo</b>									
- Robo	267,611.89	209,842.00	27.53%	170,223.03	184,566.44	-7.77%	3,396	3,668	-272
- Fidelidad y DDD	103,943.73	52,944.53	96.33%	57,076.19	16,782.45	240.09%	1,108	1,159	-51
- Bancaria ( BBB )	273,897.82	233,743.57	17.18%	(2,839.75)	4,910.00	-157.84%	201	207	-6
<b>13. Fianzas</b>	2,789,657.99	954,876.96	192.15%	141,615.35	213,500.25	-33.67%	34,760	34,628	132
<b>14. Otros</b>	1,263,782.99	1,166,132.10	8.37%	192,599.01	117,385.20	64.07%	3,498	3,528	-30
<b>TOTALES</b>	<b>38,447,348.15</b>	<b>34,490,462.19</b>	<b>11.47%</b>	<b>12,076,723.33</b>	<b>10,954,253.02</b>	<b>10.25%</b>	<b>430,894</b>	<b>449,876</b>	<b>-18,982</b>