

**COMPARATIVO DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO (ACUMULADO DICIEMBRE 2006- DICIEMBRE 2005)**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS(cifras en balboas)**

Ramos de Seguros	Primas de 2006	Primas de 2005	Variación %	Siniestros de 2006	Siniestros de 2005	Variación %
<b>1. Seguro Individual</b>						
- Vida: Primer año	19,127,192.18	21,724,769.39	-11.96%	4,323,686.95	6,032,757.24	-28.33%
- Renovación	53,841,748.66	50,298,320.62	7.04%	7,193,510.21	9,914,867.21	-27.45%
<b>2. Accidentes Personales</b>	7,990,573.47	7,413,650.39	7.78%	3,620,731.01	1,537,742.62	135.46%
<b>3. Salud</b>	80,783,581.49	71,294,301.33	13.31%	54,350,318.75	49,955,399.13	8.80%
<b>4. Colectivo de Vida</b>	89,383,553.65	80,595,754.66	10.90%	31,330,041.12	32,370,800.19	-3.22%
<b>5. Incendio y L. Aliadas</b>	42,653,717.64	40,411,660.96	5.55%	9,447,704.19	17,014,117.28	-44.47%
<b>6. Multiriesgo</b>						
- Residencial	1,374,796.63	1,259,284.39	9.17%	567,850.06	777,627.64	-26.98%
- Comercial e Industrial	1,332,473.26	1,292,569.56	3.09%	478,942.54	492,329.45	-2.72%
<b>7. Transporte de Carga</b>	18,079,430.50	16,593,972.59	8.95%	7,563,440.66	6,271,399.36	20.60%
<b>8. Casco</b>						
- Marítimo	2,782,219.95	2,105,742.48	32.13%	871,369.30	755,142.71	15.39%
- Avión	7,801,185.92	7,894,375.36	-1.18%	1,116,901.22	1,029,965.96	8.44%
<b>9. Automóvil</b>	81,631,682.50	68,333,104.55	19.46%	43,111,694.75	42,685,767.60	1.00%
<b>10. Ramos Técnicos</b>	7,048,862.07	9,242,406.90	-23.73%	3,878,824.67	4,338,004.92	-10.59%
<b>11. Responsabilidad Civil</b>	17,241,452.58	13,615,282.01	26.63%	4,511,024.50	3,585,693.06	25.81%
<b>12. Robo</b>						
- Robo	2,354,732.89	2,315,340.25	1.70%	1,867,756.99	1,155,330.34	61.66%
- Fidelidad y DDD	3,874,143.12	2,171,790.77	78.38%	1,248,864.48	524,849.37	137.95%
- Bancaria ( BBB )	3,832,698.10	3,624,750.90	5.74%	2,029,711.59	2,328,344.30	-12.83%
<b>13. Fianzas</b>	29,803,737.27	18,455,973.05	61.49%	12,683,600.58	1,049,597.94	1108.42%
<b>14.Otros</b>	25,457,946.07	11,328,350.97	124.73%	6,360,793.86	1,258,476.44	405.44%
<b>TOTALES</b>	496,395,727.95	429,971,401.13	15.45%	196,556,767.43	183,078,212.76	7.36%

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE DICIEMBRE 2006 Y EL MES DE DICIEMBRE 2005**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Dic-2006	Primas de Dic-2005	Variación %	Siniestros de Dic-2006	Siniestros de Dic-2005	Variación %	Pólizas de Dic-2006	Pólizas de Nov-2006	Variación (Dic - Nov)
<b>1. Seguro Individual</b>									
- Vida: Primer año	2,105,787.95	8,478,155.73	-75.16%	253,316.00	517,544.24	-51.05%	24,610	24,580	30
- Renovación	7,599,965.27	5,298,094.43	43.45%	790,382.24	(945,376.80)	-183.60%	106,649	106,132	517
<b>2. Accidentes Personales</b>	277,016.86	633,580.94	-56.28%	158,155.57	144,027.84	9.81%	29,825	29,754	71
<b>3. Salud</b>	7,309,312.55	6,584,400.01	11.01%	4,343,707.39	5,015,855.73	-13.40%	45,842	45,692	150
<b>4. Colectivo de Vida</b>	7,185,197.15	8,280,163.12	-13.22%	2,704,963.62	2,697,896.40	0.26%	4,001	3,935	66
<b>5. Incendio y L. Aliadas</b>	5,821,747.57	6,088,159.07	-4.38%	1,747,286.74	673,035.91	159.61%	102,607	102,081	526
<b>6. Multiriesgo</b>									
- Residencial	91,758.83	116,526.72	-21.26%	31,539.17	56,322.80	-44.00%	8,288	8,292	-4
- Comercial e Industrial	174,794.69	120,308.32	45.29%	21,161.38	15,567.75	35.93%	2,838	2,816	22
<b>7. Transporte de Carga</b>	1,830,098.33	1,519,769.48	20.42%	869,216.88	464,897.70	86.97%	13,602	13,294	308
<b>8. Casco</b>									
- Marítimo	1,219,576.74	416,023.14	193.15%	16,472.93	40,015.28	-58.83%	534	530	4
- Avión	1,503,284.35	1,740,209.08	-13.61%	13,443.80	267,957.49	-94.98%	106	108	-2
<b>9. Automóvil</b>	10,003,427.01	7,776,244.05	28.64%	4,345,687.01	3,385,683.47	28.35%	123,383	121,752	1,631
<b>10. Ramos Técnicos</b>	947,314.87	970,332.77	-2.37%	1,020,729.04	436,262.49	133.97%	5,229	5,152	77
<b>11. Responsabilidad Civil</b>	3,243,300.61	2,197,571.51	47.59%	1,351,445.25	953,715.87	41.70%	7,878	7,782	96
<b>12. Robo</b>									
- Robo	398,503.12	394,590.25	0.99%	319,086.14	31,941.23	898.98%	3,457	3,363	94
- Fidelidad y DDD	319,773.96	436,087.50	-26.67%	70,784.39	62,597.94	13.08%	1,411	1,389	22
- Bancaria ( BBB )	652,710.90	623,820.50	4.63%	-	1,989,000.00	-100.00%	195	194	1
<b>13. Fianzas</b>	4,422,091.98	2,414,725.49	83.13%	1,780,092.61	51,321.52	3368.51%	52,863	52,918	-55
<b>14.Otros</b>	8,824,334.25	4,530,980.62	94.76%	(424,643.66)	115,102.75	-468.93%	3,615	3,487	128
<b>TOTALES</b>	63,929,996.99	58,619,742.73	9.06%	19,412,826.50	15,973,369.61	21.53%	536,933	533,251	3,682

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE NOVIEMBRE 2006 Y EL MES DE NOVIEMBRE 2005**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Nov-2006	Primas de Nov-2005	Variación %	Siniestros de Nov-2006	Siniestros de Nov-2005	Variación %	Pólizas de Nov-2006	Pólizas de Oct-2006	Variación (Nov - Oct)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,425,885.76	1,078,309.08	32.23%	126,691.00	139,314.00	-9.06%	24,580	24,811	-231
- Renovación	5,065,965.78	3,904,425.40	29.75%	1,638,738.66	1,481,015.82	10.65%	106,132	105,511	621
<b>2. Accidentes Personales</b>	613,637.10	498,826.15	23.02%	196,448.67	53,518.00	267.07%	29,754	29,540	214
<b>3. Salud</b>	6,835,086.40	6,006,119.13	13.80%	4,906,651.70	4,758,459.88	3.11%	45,692	45,750	-58
<b>4. Colectivo de Vida</b>	10,110,650.91	855,831.20	1081.38%	2,827,318.90	2,889,646.05	-2.16%	3,935	3,890	45
<b>5. Incendio y L. Aliadas</b>	3,244,010.69	3,007,613.28	7.86%	1,028,677.11	3,237,559.98	-68.23%	102,081	102,325	-244
<b>6. Multiriesgo</b>									
- Residencial	123,824.64	103,872.78	19.21%	69,836.62	55,032.12	26.90%	8,292	8,296	-4
- Comercial e Industrial	123,303.39	113,537.83	8.60%	49,836.67	34,239.83	45.55%	2,816	2,836	-20
<b>7. Transporte de Carga</b>	1,267,318.72	1,547,120.66	-18.09%	770,437.02	669,407.40	15.09%	13,294	13,113	181
<b>8. Casco</b>									
- Marítimo	113,817.32	112,328.92	1.33%	26,718.89	129,658.99	-79.39%	530	546	-16
- Avión	400,227.25	265,512.76	50.74%	23,324.31	(49,848.00)	-146.79%	108	110	-2
<b>9. Automóvil</b>	7,034,427.52	5,293,988.18	32.88%	3,262,627.18	3,164,860.41	3.09%	121,752	120,891	861
<b>10. Ramos Técnicos</b>	482,038.86	533,467.35	-9.64%	(154,790.53)	(106,087.98)	45.91%	5,152	5,196	-44
<b>11. Responsabilidad Civil</b>	1,713,583.91	1,460,861.90	17.30%	784,569.68	246,261.23	218.59%	7,782	7,780	2
<b>12. Robo</b>									
- Robo	195,764.20	244,889.41	-20.06%	138,403.39	193,837.51	-28.60%	3,363	3,435	-72
- Fidelidad y DDD	355,286.37	(138,219.56)	-357.04%	18,089.79	13,790.85	31.17%	1,389	1,375	14
- Bancaria ( BBB )	329,130.80	80,830.05	307.19%	25,000.00	5,549.68	350.48%	194	190	4
<b>13. Fianzas</b>	3,087,892.45	1,720,116.59	79.52%	1,329,452.54	103,665.75	1182.44%	52,918	52,340	578
<b>14.Otros</b>	1,705,177.78	546,024.34	212.29%	1,108,307.48	31,716.81	3394.39%	3,487	3,541	-54
<b>TOTALES</b>	44,227,029.85	27,235,455.45	62.39%	18,176,339.08	17,051,598.33	6.60%	533,251	531,476	1,775

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE OCTUBRE 2006 Y EL MES DE OCTUBRE 2005**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Oct-2006	Primas de Oct-2005	Variación %	Siniestros de Oct-2006	Siniestros de Oct-2005	Variación %	Pólizas de Oct-2006	Pólizas de Sep-2006	Variación (Oct - Sep)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,629,734.18	1,171,184.87	39.15%	532,814.33	302,409.00	76.19%	24,811	24,758	53
- Renovación	4,334,538.33	3,906,074.51	10.97%	331,695.95	518,024.55	-35.97%	105,511	104,673	838
<b>2. Accidentes Personales</b>	623,206.46	525,655.44	18.56%	167,552.54	92,387.41	81.36%	29,540	29,217	323
<b>3. Salud</b>	6,716,225.76	6,051,493.99	10.98%	4,648,247.36	4,084,482.84	13.80%	45,750	46,128	-378
<b>4. Colectivo de Vida</b>	8,036,532.44	6,880,772.82	16.80%	2,108,159.64	3,295,515.22	-36.03%	3,890	3,789	101
<b>5. Incendio y L. Aliadas</b>	2,855,990.65	2,511,130.75	13.73%	752,549.05	727,445.45	3.45%	102,325	101,876	449
<b>6. Multiriesgo</b>									
- Residencial	100,591.64	78,517.72	28.11%	53,259.88	61,324.22	-13.15%	8,296	8,195	101
- Comercial e Industrial	122,126.49	100,713.68	21.26%	48,220.09	60,166.16	-19.86%	2,836	2,803	33
<b>7. Transporte de Carga</b>	1,226,382.75	1,213,607.60	1.05%	909,043.53	517,889.96	75.53%	13,113	12,638	475
<b>8. Casco</b>									
- Marítimo	234,576.56	82,895.96	182.98%	83,990.24	41,282.09	103.45%	546	542	4
- Avión	173,275.25	198,529.92	-12.72%	300.00	81,085.00	-99.63%	110	108	2
<b>9. Automóvil</b>	6,749,110.59	5,057,238.93	33.45%	3,491,906.18	3,257,640.56	7.19%	120,891	119,279	1,612
<b>10. Ramos Técnicos</b>	485,015.83	690,468.20	-29.76%	1,023,628.52	191,697.63	433.98%	5,196	5,142	54
<b>11. Responsabilidad Civil</b>	1,063,117.38	1,060,627.88	0.23%	239,090.99	804,740.07	-70.29%	7,780	7,719	61
<b>12. Robo</b>									
- Robo	182,593.04	112,791.71	61.89%	218,980.94	112,624.51	94.43%	3,435	3,417	18
- Fidelidad y DDD	105,382.41	282,299.35	-62.67%	21,492.05	(2,184.30)	-1083.93%	1,375	1,389	-14
- Bancaria ( BBB )	644,315.58	842,113.91	-23.49%	249,900.00	10,700.00	2235.51%	190	196	-6
<b>13. Fianzas</b>	2,615,039.44	1,672,924.40	56.32%	1,541,388.80	573,181.07	168.92%	52,340	50,502	1,838
<b>14. Otros</b>	877,919.71	289,914.42	202.82%	400,273.19	81,625.74	390.38%	3,541	3,522	19
<b>TOTALES</b>	38,775,674.49	32,728,956.06	18.48%	16,822,493.28	14,812,037.18	13.57%	531,476	525,893	5,583

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE SEPTIEMBRE 2006 Y EL MES DE SEPTIEMBRE 2005**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Sep-2006	Primas de Sep-2005	Variación %	Siniestros de Sep-2006	Siniestros de Sep-2005	Variación %	Pólizas de Sep-2006	Pólizas de Ago-2006	Variación (Sep - Ago)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,660,447.35	1,378,637.81	20.44%	64,404.25	5,514.00	1068.01%	24,758	24,604	154
- Renovación	3,914,308.62	4,244,537.03	-7.78%	635,673.38	1,440,829.85	-55.88%	104,673	104,027	646
<b>2. Accidentes Personales</b>	811,144.02	705,221.11	15.02%	12,007.24	206,079.03	-94.17%	29,217	28,791	426
<b>3. Salud</b>	6,875,845.84	5,952,306.39	15.52%	4,812,167.47	4,706,977.43	2.23%	46,128	45,875	253
<b>4. Colectivo de Vida</b>	7,525,058.56	6,125,285.51	22.85%	2,497,178.14	2,476,657.64	0.83%	3,789	3,929	-140
<b>5. Incendio y L. Aliadas</b>	2,231,221.67	2,090,524.56	6.73%	558,889.21	413,273.90	35.23%	101,876	101,370	506
<b>6. Multiriesgo</b>									
- Residencial	142,984.98	131,557.19	8.69%	31,772.72	127,353.72	-75.05%	8,195	8,209	-14
- Comercial e Industrial	133,084.80	117,898.51	12.88%	78,403.99	59,914.29	30.86%	2,803	2,753	50
<b>7. Transporte de Carga</b>	1,598,067.96	1,142,691.60	39.85%	310,816.40	521,244.18	-40.37%	12,638	12,226	412
<b>8. Casco</b>									
- Marítimo	137,054.02	84,305.82	62.57%	331,850.37	116,178.17	185.64%	542	531	11
- Avión	196,859.78	172,640.95	14.03%	252.00	3,423.83	-92.64%	108	113	-5
<b>9. Automóvil</b>	7,715,215.21	6,684,147.81	15.43%	3,481,991.45	3,707,193.63	-6.07%	119,279	118,709	570
<b>10. Ramos Técnicos</b>	526,456.04	667,128.96	-21.09%	143,664.06	318,521.10	-54.90%	5,142	5,027	115
<b>11. Responsabilidad Civil</b>	1,113,053.57	737,432.23	50.94%	211,325.46	167,339.67	26.29%	7,719	7,536	183
<b>12. Robo</b>									
- Robo	137,235.49	108,142.63	26.90%	87,697.96	146,606.49	-40.18%	3,417	3,417	0
- Fidelidad y DDD	149,916.82	(249,287.64)	-160.14%	62,312.69	20,364.74	205.98%	1,389	1,343	46
- Bancaria ( BBB )	94,211.71	223,156.38	-57.78%	40,000.00	10,550.00	279.15%	196	195	1
<b>13. Fianzas</b>	3,226,540.07	1,254,587.79	157.18%	2,031,715.37	(231,875.00)	-976.21%	50,502	48,733	1,769
<b>14. Otros</b>	2,268,875.62	350,572.23	547.19%	131,626.64	125,691.03	4.72%	3,522	3,526	-4
<b>TOTALES</b>	40,457,582.13	31,921,486.87	26.74%	15,523,748.80	14,341,837.70	8.24%	525,893	520,914	4,979

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE AGOSTO 2006 Y EL MES DE AGOSTO 2005**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Ago-2006	Primas de Ago-2005	Variación %	Siniestros de Ago-2006	Siniestros de Ago-2005	Variación %	Pólizas de Ago-2006	Pólizas de Jul-2006	Variación (Ago - Jul)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,512,414.09	1,213,659.00	24.62%	761,438.08	749,949.00	1.53%	24,604	24,259	345
- Renovación	4,499,894.07	4,372,124.58	2.92%	277,674.37	1,851,773.15	-85.00%	104,027	103,645	382
<b>2. Accidentes Personales</b>	666,038.93	548,683.11	21.39%	214,188.27	129,904.22	64.88%	28,791	28,773	18
<b>3. Salud</b>	6,468,893.68	6,303,061.63	2.63%	4,490,109.08	4,901,388.27	-8.39%	45,875	46,395	-520
<b>4. Colectivo de Vida</b>	7,250,167.19	6,929,914.16	4.62%	3,035,885.53	1,780,498.42	70.51%	3,929	4,017	-88
<b>5. Incendio y L. Aliadas</b>	3,338,463.80	2,145,316.56	55.62%	729,642.52	579,461.69	25.92%	101,370	101,368	2
<b>6. Multiriesgo</b>									
- Residencial	129,252.45	113,212.12	14.17%	34,669.49	53,073.00	-34.68%	8,209	8,209	0
- Comercial e Industrial	73,761.87	82,374.23	-10.46%	38,965.35	38,449.01	1.34%	2,753	2,825	-72
<b>7. Transporte de Carga</b>	1,262,899.13	996,038.12	26.79%	807,625.13	594,263.52	35.90%	12,226	11,972	254
<b>8. Casco</b>									
- Marítimo	120,233.66	116,942.03	2.81%	1,263.27	83,117.87	-98.48%	531	529	2
- Avión	744,465.44	1,134,636.50	-34.39%	22,025.51	51,135.00	-56.93%	113	115	-2
<b>9. Automóvil</b>	6,133,077.92	4,745,537.30	29.24%	3,941,966.49	3,682,735.69	7.04%	118,709	118,254	455
<b>10. Ramos Técnicos</b>	468,652.53	1,717,683.82	-72.72%	307,249.89	263,949.82	16.40%	5,027	5,017	10
<b>11. Responsabilidad Civil</b>	824,375.69	668,881.25	23.25%	152,512.46	272,197.75	-43.97%	7,536	7,558	-22
<b>12. Robo</b>									
- Robo	197,350.70	130,076.24	51.72%	36,760.54	73,681.80	-50.11%	3,417	3,407	10
- Fidelidad y DDD	38,678.65	87,729.66	-55.91%	28,072.32	31,763.99	-11.62%	1,343	1,343	0
- Bancaria ( BBB )	343,501.69	206,673.79	66.20%	-	122,500.00	-100.00%	195	193	2
<b>13. Fianzas</b>	2,315,032.25	1,425,708.13	62.38%	285,154.05	(107,810.07)	-364.50%	48,733	48,182	551
<b>14. Otros</b>	2,231,156.93	1,521,445.85	46.65%	1,748,833.03	218,603.91	700.00%	3,526	3,487	39
<b>TOTALES</b>	<b>38,618,310.67</b>	<b>34,459,698.08</b>	<b>12.07%</b>	<b>16,914,035.38</b>	<b>15,370,636.04</b>	<b>10.04%</b>	<b>520,914</b>	<b>519,548</b>	<b>1,366</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE JULIO 2006 Y EL MES DE JULIO 2005**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Jul-2006	Primas de Jul-2005	Variación %	Siniestros de Jul-2006	Siniestros de Jul-2005	Variación %	Pólizas de Jul-2006	Pólizas de Jun-2006	Variación (Jul - Jun)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,637,213.57	1,102,837.07	48.45%	332,245.29	1,243,626.00	-73.28%	24,259	23,651	608
- Renovación	4,771,309.04	4,741,011.33	0.64%	517,058.99	395,747.65	30.65%	103,645	103,110	535
<b>2. Accidentes Personales</b>	622,210.36	516,573.58	20.45%	900,824.77	132,279.77	581.00%	28,773	28,794	-21
<b>3. Salud</b>	7,209,120.03	5,951,059.63	21.14%	5,226,409.03	3,854,843.69	35.58%	46,395	46,087	308
<b>4. Colectivo de Vida</b>	7,388,385.67	7,946,921.61	-7.03%	2,306,763.43	2,111,812.14	9.23%	4,017	3,910	107
<b>5. Incendio y L. Aliadas</b>	2,910,583.44	3,452,401.53	-15.69%	191,113.68	558,255.02	-65.77%	101,368	104,371	-3,003
<b>6. Multiriesgo</b>									
- Residencial	117,218.25	78,006.09	50.27%	40,090.09	202,603.19	-80.21%	8,209	8,205	4
- Comercial e Industrial	107,348.45	85,711.06	25.24%	17,668.89	39,180.66	-54.90%	2,825	2,827	-2
<b>7. Transporte de Carga</b>	1,486,756.65	1,127,047.55	31.92%	783,776.41	577,439.01	35.73%	11,972	11,698	274
<b>8. Casco</b>									
- Marítimo	99,042.29	84,769.34	16.84%	240,753.92	64,970.78	270.56%	529	538	-9
- Avión	205,527.97	421,768.10	-51.27%	200,141.00	(70,719.55)	-383.01%	115	120	-5
<b>9. Automóvil</b>	6,020,748.65	4,990,611.47	20.64%	3,583,291.45	3,605,083.00	-0.60%	118,254	117,961	293
<b>10. Ramos Técnicos</b>	636,508.43	820,483.61	-22.42%	(32,967.07)	107,224.01	-130.75%	5,017	4,960	57
<b>11. Responsabilidad Civil</b>	1,432,778.59	1,459,940.80	-1.86%	168,070.15	147,864.30	13.67%	7,558	7,545	13
<b>12. Robo</b>									
- Robo	140,043.23	115,369.47	21.39%	221,296.86	15,871.32	1294.32%	3,407	3,407	0
- Fidelidad y DDD	183,787.38	155,132.18	18.47%	96,131.35	(35,223.11)	-372.92%	1,343	1,332	11
- Bancaria ( BBB )	229,244.98	313,839.64	-26.95%	255,986.05	82,414.23	210.61%	193	194	-1
<b>13. Fianzas</b>	1,453,898.22	1,183,368.45	22.86%	(494,106.96)	(166,214.89)	197.27%	48,182	46,876	1,306
<b>14. Otros</b>	1,612,447.65	312,009.84	416.79%	625,509.38	106,876.07	485.27%	3,487	3,498	-11
<b>TOTALES</b>	38,264,172.85	34,858,862.35	9.77%	15,180,056.71	12,973,933.29	17.00%	519,548	519,084	464

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE JUNIO 2006 Y EL MES DE JUNIO 2005**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Jun-2006	Primas de Jun-2005	Variación %	Siniestros de Jun-2006	Siniestros de Jun-2005	Variación %	Pólizas de Jun-2006	Pólizas de May-2006	Variación (Jun - May)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,413,119.24	1,644,202.60	-14.05%	174,154.00	658,651.00	-73.56%	23,651	23,276	375
- Renovación	3,936,161.33	3,731,143.93	5.49%	437,046.82	716,725.12	-39.02%	103,110	102,873	237
<b>2. Accidentes Personales</b>	518,984.71	563,275.74	-7.86%	1,342,393.89	161,310.61	732.18%	28,794	28,137	657
<b>3. Salud</b>	6,444,213.63	6,262,610.45	2.90%	4,600,786.53	4,214,019.51	9.18%	46,087	46,101	-14
<b>4. Colectivo de Vida</b>	7,619,074.04	7,716,823.90	-1.27%	4,212,183.20	3,444,387.75	22.29%	3,910	3,997	-87
<b>5. Incendio y L. Aliadas</b>	3,136,969.43	2,860,487.28	9.67%	1,656,720.91	2,860,136.54	-42.08%	104,371	107,417	-3,046
<b>6. Multiriesgo</b>									
- Residencial	92,806.73	96,518.24	-3.85%	16,435.96	(85,296.08)	-119.27%	8,205	8,167	38
- Comercial e Industrial	98,665.50	116,284.78	-15.15%	51,434.71	26,617.04	93.24%	2,827	2,856	-29
<b>7. Transporte de Carga</b>	1,635,802.82	1,573,087.61	3.99%	325,872.89	462,309.88	-29.51%	11,698	11,508	190
<b>8. Casco</b>									
- Marítimo	122,402.29	116,910.52	4.70%	26,529.05	44,577.01	-40.49%	538	550	-12
- Avión	741,750.20	166,922.33	344.37%	485,493.50	45,849.58	958.88%	120	119	1
<b>9. Automóvil</b>	6,213,822.91	5,942,385.96	4.57%	3,770,822.90	3,779,951.20	-0.24%	117,961	117,716	245
<b>10. Ramos Técnicos</b>	295,001.92	566,169.38	-47.90%	127,187.46	2,120,011.40	-94.00%	4,960	4,876	84
<b>11. Responsabilidad Civil</b>	2,552,986.93	1,542,367.21	65.52%	190,125.16	276,433.20	-31.22%	7,545	7,553	-8
<b>12. Robo</b>									
- Robo	179,972.39	172,645.69	4.24%	(15,887.91)	114,147.45	-113.92%	3,407	3,398	9
- Fidelidad y DDD	636,918.18	53,363.87	1093.54%	18,086.60	111,887.36	-83.83%	1,332	1,326	6
- Bancaria ( BBB )	287,689.10	330,096.25	-12.85%	-	3,389.14	-100.00%	194	191	3
<b>13. Fianzas</b>	2,825,865.75	968,775.92	191.69%	2,246,702.23	(269,348.24)	-934.13%	46,876	45,869	1,007
<b>14. Otros</b>	848,109.73	369,231.21	129.70%	630,874.99	16,197.59	3794.87%	3,498	3,459	39
<b>TOTALES</b>	<b>39,600,316.83</b>	<b>34,793,302.87</b>	<b>13.82%</b>	<b>20,296,962.89</b>	<b>18,701,957.06</b>	<b>8.53%</b>	<b>519,084</b>	<b>519,389</b>	<b>-305</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE MAYO 2006 Y EL MES DE MAYO 2005**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de May-2006	Primas de May-2005	Variación %	Siniestros de May-2006	Siniestros de May-2005	Variación %	Pólizas de May-2006	Pólizas de Abr-2006	Variación (May - Abr)
<b>1. Seguro Individual</b>									
- Vida: Primer año	2,044,683.90	1,088,101.42	87.91%	752,979.00	273,987.00	174.82%	23,276	22,732	544
- Renovación	4,180,846.76	4,141,835.39	0.94%	628,956.57	764,921.97	-17.78%	102,873	102,634	239
<b>2. Accidentes Personales</b>	785,640.81	623,749.14	25.95%	263,550.41	100,877.95	161.26%	28,137	28,253	-116
<b>3. Salud</b>	6,753,382.17	5,965,280.79	13.21%	4,922,591.17	3,901,866.88	26.16%	46,101	45,569	532
<b>4. Colectivo de Vida</b>	7,183,383.53	8,512,622.06	-15.61%	2,191,508.03	2,139,662.06	2.42%	3,997	3,827	170
<b>5. Incendio y L. Aliadas</b>	5,862,156.98	3,317,567.84	76.70%	579,627.10	1,024,151.84	-43.40%	107,417	110,144	-2,727
<b>6. Multiriesgo</b>									
- Residencial	119,876.11	94,604.85	26.71%	38,441.91	88,889.46	-56.75%	8,167	8,101	66
- Comercial e Industrial	99,433.31	184,343.75	-46.06%	23,397.73	68,404.16	-65.79%	2,856	2,815	41
<b>7. Transporte de Carga</b>	1,520,142.03	1,568,267.65	-3.07%	302,226.57	41,135.48	634.71%	11,508	10,949	559
<b>8. Casco</b>									
- Marítimo	191,401.21	193,263.07	-0.96%	53,812.98	13,338.11	303.45%	550	544	6
- Avión	1,336,855.32	1,666,878.29	-19.80%	6,907.51	6,213.36	11.17%	119	118	1
<b>9. Automóvil</b>	6,339,996.03	5,124,014.01	23.73%	3,675,471.45	3,514,198.43	4.59%	117,716	116,640	1,076
<b>10. Ramos Técnicos</b>	508,856.33	63,339.47	703.38%	494,096.17	349,486.59	41.38%	4,876	4,840	36
<b>11. Responsabilidad Civil</b>	756,835.05	609,906.39	24.09%	581,895.67	(37,567.36)	-1648.94%	7,553	7,518	35
<b>12. Robo</b>									
- Robo	146,884.55	201,575.63	-27.13%	336,011.70	111,204.84	202.16%	3,398	3,436	-38
- Fidelidad y DDD	(539,269.52)	552,639.70	-197.58%	89,040.35	65,199.66	36.57%	1,326	1,318	8
- Bancaria ( BBB )	301,784.56	242,589.38	24.40%	(260,475.30)	6,781.00	-3941.25%	191	194	-3
<b>13. Fianzas</b>	2,370,264.40	1,308,433.08	81.15%	1,859,143.72	487,237.70	281.57%	45,869	43,965	1,904
<b>14. Otros</b>	1,482,701.95	390,575.54	279.62%	1,424,937.58	138,306.86	930.27%	3,459	3,492	-33
<b>TOTALES</b>	41,445,855.48	35,849,587.45	15.61%	17,964,120.32	13,058,295.99	37.57%	519,389	517,089	2,300

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE ABRIL 2006 Y EL MES DE ABRIL 2005**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Abr-2006	Primas de Abr-2005	Variación %	Siniestros de Abr-2006	Siniestros de Abr-2005	Variación %	Polizas de Abr-2006	Polizas de Mar-2006	Variación (Abr - Mar)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,363,175.29	996,067.04	36.86%	310,748.00	1,027,953.00	-69.77%	22,732	22,660	72
- Renovación	3,729,805.53	4,098,185.04	-8.99%	523,043.89	1,570,830.89	-66.70%	102,634	102,420	214
<b>2. Accidentes Personales</b>	938,257.68	1,023,828.90	-8.36%	103,638.75	190,285.06	-45.54%	28,253	27,821	432
<b>3. Salud</b>	6,484,445.98	5,665,353.99	14.46%	4,265,184.90	3,644,308.88	17.04%	45,569	45,369	200
<b>4. Colectivo de Vida</b>	7,186,725.68	6,802,865.55	5.64%	2,482,449.58	3,360,046.01	-26.12%	3,827	4,073	-246
<b>5. Incendio y L. Aliadas</b>	3,055,100.51	4,460,194.10	-31.50%	1,353,415.70	2,472,365.55	-45.26%	110,144	113,423	-3,279
<b>6. Multiriesgo</b>									
- Residencial	101,398.85	105,038.53	-3.47%	6,763.01	127,105.44	-94.68%	8,101	8,116	-15
- Comercial e Industrial	95,136.68	79,096.71	20.28%	72,689.88	(7,224.58)	-1106.15%	2,815	2,848	-33
<b>7. Transporte de Carga</b>	1,643,863.82	1,124,311.23	46.21%	955,564.68	1,378,781.38	-30.69%	10,949	10,548	401
<b>8. Casco</b>									
- Marítimo	123,947.22	321,707.21	-61.47%	38,935.79	52,416.04	-25.72%	544	551	-7
- Avión	519,896.70	769,662.70	-32.45%	89,559.14	2,485.38	3503.44%	118	119	-1
<b>9. Automóvil</b>	5,554,067.12	5,142,576.58	8.00%	3,750,719.38	3,750,363.06	0.01%	116,640	115,870	770
<b>10. Ramos Técnicos</b>	387,995.92	627,093.88	-38.13%	108,646.24	64,672.73	67.99%	4,840	4,859	-19
<b>11. Responsabilidad Civil</b>	699,382.41	386,595.97	80.91%	486,257.27	183,551.25	164.92%	7,518	7,563	-45
<b>12. Robo</b>									
- Robo	132,763.71	150,785.86	-11.95%	43,639.51	117,886.46	-62.98%	3,436	3,493	-57
- Fidelidad y DDD	68,542.11	97,034.75	-29.36%	667,268.97	59,315.25	1024.95%	1,318	1,328	-10
- Bancaria ( BBB )	80,882.97	132,402.53	-38.91%	1,711,250.00	100,300.00	1606.13%	194	189	5
<b>13. Fianzas</b>	2,222,942.90	1,075,637.62	106.66%	1,538,338.21	84,200.90	1726.99%	43,965	43,148	817
<b>14. Otros</b>	2,037,668.51	439,430.31	363.71%	309,608.69	104,142.20	197.29%	3,492	3,548	-56
<b>TOTALES</b>	36,425,999.59	33,497,868.50	8.74%	18,817,721.59	18,283,784.90	2.92%	517,089	517,946	-857

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE MARZO 2006 Y EL MES DE MARZO 2005**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Mar-2006	Primas de Mar-2005	Variación %	Siniestros de Mar-2006	Siniestros de Mar-2005	Variación %	Polizas de Mar-2006	Polizas de Feb-2006	Variación (Mar - Feb )
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,567,761.28	1,337,052.12	17.26%	245,897.00	484,810.00	-49.28%	22,660	21,987	673
- Renovación	4,092,174.04	3,944,572.27	3.74%	746,127.02	1,098,851.16	-32.10%	102,420	102,272	148
<b>2. Accidentes Personales</b>	1,085,248.88	933,227.21	16.29%	124,260.02	91,791.52	35.37%	27,821	27,495	326
<b>3. Salud</b>	6,437,637.34	5,781,338.41	11.35%	3,786,059.19	3,679,962.77	2.88%	45,369	43,883	1,486
<b>4. Colectivo de Vida</b>	6,920,040.26	5,930,416.34	16.69%	2,739,228.52	2,990,176.27	-8.39%	4,073	3,926	147
<b>5. Incendio y L. Aliadas</b>	3,305,411.81	3,569,064.09	-7.39%	367,008.81	2,573,898.08	-85.74%	113,423	116,336	-2,913
<b>6. Multiriesgo</b>									
- Residencial	108,998.56	108,295.78	0.65%	95,671.81	(6,650.91)	-1538.48%	8,116	7,948	168
- Comercial e Industrial	83,848.54	103,095.88	-18.67%	11,697.18	65,992.46	-82.27%	2,848	2,859	-11
<b>7. Transporte de Carga</b>	1,330,005.79	1,459,614.55	-8.88%	622,902.74	179,638.77	246.75%	10,548	10,448	100
<b>8. Casco</b>									
- Marítimo	208,571.47	232,466.71	-10.28%	(27,920.57)	151,455.51	-118.43%	551	544	7
- Avión	203,162.21	144,418.53	40.68%	106,204.45	35,400.00	200.01%	119	112	7
<b>9. Automóvil</b>	6,185,176.51	5,440,357.34	13.69%	3,527,178.64	3,932,541.71	-10.31%	115,870	114,749	1,121
<b>10. Ramos Técnicos</b>	678,795.98	563,805.00	20.40%	264,490.33	244,619.96	8.12%	4,859	4,837	22
<b>11. Responsabilidad Civil</b>	887,510.24	246,734.48	259.70%	(35,885.72)	185,910.21	-119.30%	7,563	6,639	924
<b>12. Robo</b>									
- Robo	219,839.63	176,753.99	24.38%	144,836.86	20,096.75	620.70%	3,493	3,441	52
- Fidelidad y DDD	178,548.69	56,558.09	215.69%	27,496.45	121,597.53	-77.39%	1,328	1,277	51
- Bancaria ( BBB )	429,279.16	420,093.57	2.19%	2,500.00	-		189	192	-3
<b>13. Fianzas</b>	1,183,487.86	1,221,719.82	-3.13%	432,872.54	306,295.91	41.32%	43,148	42,345	803
<b>14.Otros</b>	1,067,216.11	427,890.24	149.41%	141,419.55	(37,659.00)	-475.53%	3,548	3,492	56
<b>TOTALES</b>	36,172,714.36	32,097,474.42	12.70%	13,322,044.82	16,118,728.70	-17.35%	517,946	514,782	3,164

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE FEBRERO 2006 Y EL MES DE FEBRERO 2005**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Feb-2006	Primas de Feb-2005	Variación %	Siniestros de Feb-2006	Siniestros de Feb-2005	Variación %	Polizas de Feb-2006	Polizas de Ene-2006	Variación Feb - Ene
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,348,228.45	1,264,251.21	6.64%	314,000.00	554,000.00	-43.32%	21,987	21,456	531
- Renovación	3,914,382.52	3,951,356.59	-0.94%	209,626.33	454,570.48	-53.88%	102,272	102,422	-150
<b>2. Accidentes Personales</b>	538,234.66	453,245.68	18.75%	64,600.65	68,345.99	-5.48%	27,495	27,369	126
<b>3. Salud</b>	7,048,459.97	5,369,995.87	31.26%	4,323,825.30	3,639,022.67	18.82%	43,883	44,649	-766
<b>4. Colectivo de Vida</b>	6,690,128.84	8,930,826.89	-25.09%	2,234,958.44	2,456,516.34	-9.02%	3,926	3,888	38
<b>5. Incendio y L. Aliadas</b>	2,532,774.15	3,036,919.02	-16.60%	281,180.62	1,484,014.33	-81.05%	116,336	115,963	373
<b>6. Multiriesgo</b>									
- Residencial	98,222.77	92,467.80	6.22%	81,933.96	31,097.51	163.47%	7,948	8,027	-79
- Comercial e Industrial	84,346.20	56,269.58	49.90%	28,758.01	67,103.28	-57.14%	2,859	2,873	-14
<b>7. Transporte de Carga</b>	952,881.17	1,065,476.11	-10.57%	519,446.33	780,143.79	-33.42%	10,448	10,323	125
<b>8. Casco</b>									
- Marítimo	93,729.13	242,765.33	-61.39%	64,637.33	2,117.25	2952.89%	544	521	23
- Avión	933,146.41	1,104,085.83	-15.48%	151,625.00	657,507.02	-76.94%	112	119	-7
<b>9. Automóvil</b>	6,018,980.77	4,997,424.21	20.44%	2,874,019.48	3,536,874.40	-18.74%	114,749	113,968	781
<b>10. Ramos Técnicos</b>	536,460.52	1,060,405.60	-49.41%	421,818.90	128,172.34	229.10%	4,837	4,696	141
<b>11. Responsabilidad Civil</b>	487,112.42	618,300.67	-21.22%	127,959.19	147,351.60	-13.16%	6,639	6,531	108
<b>12. Robo</b>									
- Robo	166,887.31	240,107.48	-30.49%	182,002.44	47,208.95	285.53%	3,441	3,365	76
- Fidelidad y DDD	2,287,532.52	734,509.14	211.44%	65,018.92	18,663.27	248.38%	1,277	1,274	3
- Bancaria ( BBB )	185,447.17	(64,762.92)	-386.35%	5,523.54	-		192	193	-1
<b>13. Fianzas</b>	1,547,348.61	1,420,317.77	8.94%	(190,029.37)	77,327.94	-345.74%	42,345	41,605	740
<b>14.Otros</b>	971,407.37	886,493.38	9.58%	210,859.62	165,273.47	27.58%	3,492	3,492	0
<b>TOTALES</b>	36,435,710.96	35,460,455.24	2.75%	11,971,764.69	14,315,310.63	-16.37%	514,782	512,734	2,048

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE ENERO 2006 Y EL MES DE ENERO 2005**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas Suscritas de Ene-2006	Primas Suscritas de Ene-2005	Variación %	Siniestros de Brutos Ene-2006	Siniestros de Brutos Ene-2005	Variación %	Pólizas de Ene-2006	Pólizas de Dic-2005	Variación Ene - Dic
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,418,741.12	972,311.44	45.91%	455,000.00	75,000.00	506.67%	21,456	21,015	441
- Renovación	3,802,397.37	3,964,960.12	-4.10%	457,485.99	566,953.37	-19.31%	102,422	102,777	-355
<b>2. Accidentes Personales</b>	510,953.00	387,783.39	31.76%	73,110.23	166,935.22	-56.20%	27,369	27,439	-70
<b>3. Salud</b>	6,200,958.14	5,401,281.04	14.81%	4,024,579.63	3,554,210.58	13.23%	44,649	44,331	318
<b>4. Colectivo de Vida</b>	6,288,209.38	5,683,311.50	10.64%	1,989,444.09	2,727,985.89	-27.07%	3,888	3,885	3
<b>5. Incendio y L. Aliadas</b>	4,359,286.94	3,872,282.88	12.58%	201,592.74	410,518.99	-50.89%	115,963	115,730	233
<b>6. Multiriesgo</b>									
- Residencial	147,862.82	147,102.45	0.52%	67,435.44	66,773.17	0.99%	8,027	7,910	117
- Comercial e Industrial	136,623.34	126,499.35	8.00%	36,708.66	23,919.39	53.47%	2,873	2,855	18
<b>7. Transporte de Carga</b>	2,325,211.33	2,256,940.43	3.02%	386,512.08	84,248.29	358.78%	10,323	10,238	85
<b>8. Casco</b>									
- Marítimo	117,868.04	101,364.43	16.28%	14,325.10	16,015.61	-10.56%	521	553	-32
- Avión	842,735.04	109,110.37	672.37%	17,625.00	(523.15)	-3469.01%	119	118	1
<b>9. Automóvil</b>	7,663,632.26	7,138,578.71	7.36%	3,406,013.14	3,368,642.04	1.11%	113,968	112,931	1,037
<b>10. Ramos Técnicos</b>	1,095,764.84	962,028.86	13.90%	155,071.66	219,474.83	-29.34%	4,696	4,866	-170
<b>11. Responsabilidad Civil</b>	2,467,415.78	2,626,061.72	-6.04%	253,658.94	237,895.27	6.63%	6,531	7,473	-942
<b>12. Robo</b>									
- Robo	256,895.52	267,611.89	-4.00%	154,928.56	170,223.03	-8.98%	3,365	3,512	-147
- Fidelidad y DDD	89,045.55	103,943.73	-14.33%	85,070.60	57,076.19	49.05%	1,274	1,318	-44
- Bancaria ( BBB )	254,499.48	273,897.82	-7.08%	27.30	(2,839.75)	-100.96%	193	198	-5
<b>13. Fianzas</b>	2,533,333.34	2,789,657.99	-9.19%	322,876.84	141,615.35	128.00%	41,605	41,553	52
<b>14.Otros</b>	1,530,930.46	1,263,782.99	21.14%	53,187.37	192,599.01	-72.38%	3,492	3,468	24
<b>TOTALES</b>	42,042,363.75	38,448,511.11	9.35%	12,154,653.37	12,076,723.33	0.65%	512,734	512,170	564