

**COMPARATIVO DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO (ACUMULADO DICIEMBRE 2007- DICIEMBRE 2006)**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS(cifras en balboas)**

Ramos de Seguros	Primas de 2007	Primas de 2006	Variación %	Siniestros de 2007	Siniestros de 2006	Variación %
<b>1. Seguro Individual</b>						
- Vida: Primer año	22,634,989.97	19,127,192.18	9.72%	3,036,010.52	4,323,686.95	-29.78%
- Renovación	63,463,473.92	53,841,748.66	41.36%	10,359,300.00	7,193,510.21	44.01%
<b>2. Accidentes Personales</b>	11,137,028.57	7,990,573.47	38.46%	2,756,720.06	3,620,731.01	-23.86%
<b>3. Salud</b>	96,088,001.90	80,783,581.49	19.67%	68,902,096.25	54,350,318.75	26.77%
<b>4. Colectivo de Vida</b>	96,267,004.60	89,383,553.65	13.51%	34,124,620.23	31,330,041.12	8.92%
<b>5. Incendio y L. Aliadas</b>	45,373,942.73	42,653,717.64	27.09%	27,861,705.74	9,447,704.19	194.90%
<b>6. Multiriesgo</b>						
- Residencial	1,638,321.24	1,374,796.63	22.26%	417,580.54	567,850.06	-26.46%
- Comercial e Industrial	1,737,744.08	1,332,473.26	49.59%	1,973,739.34	478,942.54	312.10%
<b>7. Transporte de Carga</b>	23,537,942.87	18,079,430.50	44.44%	8,340,476.72	7,563,440.66	10.27%
<b>8. Casco</b>						
- Marítimo	1,956,275.80	2,782,219.95	-36.96%	1,106,016.77	871,369.30	26.93%
- Avión	9,742,649.66	7,801,185.92	24.89%	1,287,283.95	1,116,901.22	15.25%
<b>9. Automóvil</b>	110,894,723.18	81,631,682.50	35.85%	50,744,235.69	43,111,694.75	17.70%
<b>10. Ramos Técnicos</b>	21,082,110.94	7,048,862.07	199.09%	2,293,870.96	3,878,824.67	-40.86%
<b>11. Responsabilidad Civil</b>	21,331,391.48	17,241,452.58	23.70%	2,484,468.30	4,511,024.50	-44.92%
<b>12. Robo</b>						
- Robo	2,823,421.51	2,354,732.89	19.90%	1,473,445.72	1,867,756.99	-21.11%
- Fidelidad y DDD	1,647,447.60	3,874,143.12	-57.48%	665,715.84	1,248,864.48	-46.69%
- Bancaria ( BBB )	2,835,070.90	3,832,698.10	-26.03%	(1,175,896.13)	2,029,711.59	-157.93%
<b>13. Fianzas</b>	40,502,572.17	29,803,737.27	35.90%	11,870,101.91	12,683,600.58	-6.41%
<b>14. Otros</b>	32,155,186.58	25,457,946.07	26.31%	6,949,162.00	6,360,793.86	9.25%
<b>TOTALES</b>	<b>606,849,299.70</b>	<b>496,395,727.95</b>	<b>22.25%</b>	<b>235,470,654.41</b>	<b>196,556,767.43</b>	<b>19.80%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE DICIEMBRE 2007 Y EL MES DE DICIEMBRE 2006**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Dic-2007	Primas de Dic-2006	Variación %	Siniestros de Dic-2007	Siniestros de Dic-2006	Variación %	Pólizas de Dic-2007	Pólizas de Nov-2007	Variación (Dic - Nov)
<b>1. Seguro Individual</b>									
- Vida: Primer año	509,158.28	2,105,787.95	-75.82%	134,399.89	253,316.00	-46.94%	25,223	25,407	-184
- Renovación	10,693,042.37	7,599,965.27	40.70%	645,326.50	790,382.24	-18.35%	113,712	113,451	261
<b>2. Accidentes Personales</b>	955,627.95	277,016.86	244.97%	225,984.32	158,155.57	42.89%	38,767	38,600	167
<b>3. Salud</b>	8,097,692.33	7,309,312.55	10.79%	5,285,738.70	4,343,707.39	21.69%	50,407	50,097	310
<b>4. Colectivo de Vida</b>	10,587,639.90	7,185,197.15	47.35%	3,017,173.32	2,704,963.62	11.54%	5,060	5,022	38
<b>5. Incendio y L. Aliadas</b>	6,519,858.60	5,821,747.57	11.99%	2,316,277.69	1,747,286.74	32.56%	111,289	110,508	781
<b>6. Multiriesgo</b>									
- Residencial	147,115.79	91,758.83	60.33%	75,487.18	31,539.17	139.34%	10,556	8,337	2,219
- Comercial e Industrial	229,200.58	174,794.69	31.13%	1,150,697.60	21,161.38	5337.72%	3,520	3,586	-66
<b>7. Transporte de Carga</b>	2,681,892.87	1,830,098.33	46.54%	1,631,044.41	869,216.88	87.65%	19,659	19,545	114
<b>8. Casco</b>									
- Marítimo	483,612.36	1,219,576.74	-60.35%	133,567.77	16,472.93	710.83%	614	575	39
- Avión	2,362,507.89	1,503,284.35	57.16%	373,986.72	13,443.80	2681.85%	135	133	2
<b>9. Automóvil</b>	12,212,278.92	10,003,427.01	22.08%	3,470,363.54	4,345,687.01	-20.14%	203,100	199,054	4,046
<b>10. Ramos Técnicos</b>	8,445,540.22	947,314.87	791.52%	228,988.95	1,020,729.04	-77.57%	6,078	5,920	158
<b>11. Responsabilidad Civil</b>	3,417,992.74	3,243,300.61	5.39%	265,157.83	1,351,445.25	-80.38%	8,696	8,554	142
<b>12. Robo</b>									
- Robo	514,693.98	398,503.12	29.16%	130,628.28	319,086.14	-59.06%	3,560	3,420	140
- Fidelidad y DDD	253,174.49	319,773.96	-20.83%	66,626.02	70,784.39	-5.87%	1,560	1,500	60
- Bancaria ( BBB )	220,987.19	652,710.90	-66.14%	(1,458,816.50)	-	0.00%	122	121	1
<b>13. Fianzas</b>	5,540,217.69	4,422,091.98	25.28%	2,085,865.09	1,780,092.61	17.18%	60,375	60,721	-346
<b>14. Otros</b>	13,924,491.29	8,824,334.25	57.80%	367,204.19	(424,643.66)	-186.47%	5,631	4,125	1,506
<b>TOTALES</b>	87,796,725.44	63,929,996.99	37.33%	20,145,701.50	19,412,826.50	3.78%	668,064	660,816	7,248

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE NOVIEMBRE 2007 Y EL MES DE NOVIEMBRE 2006**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Nov-2007	Primas de Nov-2006	Variación %	Siniestros de Nov-2007	Siniestros de Nov-2006	Variación %	Pólizas de Nov-2007	Pólizas de Oct-2007	Variación (Nov - Oct)
<b>1. Seguro Individual</b>									
- Vida: Primer año	4,034,086.20	1,425,885.76	182.92%	221,871.88	126,691.00	75.13%	25,407	25,408	-1
- Renovación	4,796,866.45	5,065,965.78	-5.31%	233,536.46	1,638,738.66	-85.75%	113,451	112,734	717
<b>2. Accidentes Personales</b>	718,682.44	613,637.10	17.12%	296,074.01	196,448.67	50.71%	38,600	37,932	668
<b>3. Salud</b>	8,755,787.72	6,835,086.40	28.10%	5,874,083.14	4,906,651.70	19.72%	50,097	49,805	292
<b>4. Colectivo de Vida</b>	9,489,987.29	10,110,650.91	-6.14%	2,427,817.34	2,827,318.90	-14.13%	5,022	4,838	184
<b>5. Incendio y L. Aliadas</b>	3,389,520.00	3,244,010.69	4.49%	7,253,821.66	1,028,677.11	605.16%	110,508	110,053	455
<b>6. Multiriesgo</b>									
- Residencial	115,282.05	123,824.64	-6.90%	(99,237.24)	69,836.62	-242.10%	8,337	10,489	-2,152
- Comercial e Industrial	189,283.69	123,303.39	53.51%	134,177.56	49,836.67	169.23%	3,586	3,543	43
<b>7. Transporte de Carga</b>	1,943,522.42	1,267,318.72	53.36%	684,780.49	770,437.02	-11.12%	19,545	19,343	202
<b>8. Casco</b>									
- Marítimo	157,398.08	113,817.32	38.29%	(9,262.50)	26,718.89	-134.67%	575	587	-12
- Avión	943,654.98	400,227.25	135.78%	(27,563.60)	23,324.31	-218.18%	133	0	133
<b>9. Automóvil</b>	8,076,266.82	7,034,427.52	14.81%	5,171,858.66	3,262,627.18	58.52%	199,054	177,197	21,857
<b>10. Ramos Técnicos</b>	2,683,901.49	482,038.86	456.78%	190,534.38	(154,790.53)	-223.09%	5,920	5,908	12
<b>11. Responsabilidad Civil</b>	964,371.16	1,713,583.91	-43.72%	(141,300.23)	784,569.68	-118.01%	8,554	8,476	78
<b>12. Robo</b>									
- Robo	238,707.32	195,764.20	21.94%	132,632.02	138,403.39	-4.17%	3,420	3,511	-91
- Fidelidad y DDD	80,047.30	355,286.37	-77.47%	(964,492.66)	18,089.79	-5431.70%	1,500	1,504	-4
- Bancaria ( BBB )	436,128.89	329,130.80	32.51%	26,377.50	25,000.00	5.51%	121	90	31
<b>13. Fianzas</b>	3,204,619.61	3,087,892.45	3.78%	1,311,489.31	1,329,452.54	-1.35%	60,721	59,402	1,319
<b>14. Otros</b>	2,836,767.41	1,705,177.78	66.36%	255,341.33	1,108,307.48	-76.96%	4,125	4,047	78
<b>TOTALES</b>	53,074,051.19	44,227,029.85	20.00%	22,972,539.51	18,176,339.08	26.39%	660,816	653,967	6,849

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE OCTUBRE 2007 Y EL MES DE OCTUBRE 2006**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Oct-2007	Primas de Oct-2006	Variación %	Siniestros de Oct-2007	Siniestros de Oct-2006	Variación %	Pólizas de Oct-2007	Pólizas de Sep-2007	Variación (Oct - Sep)
<b>1. Seguro Individual</b>									
- Vida: Primer año	4,508,069.65	1,629,734.18	176.61%	281,238.75	532,814.33	-47.22%	25,408	25,136	272
- Renovación	4,881,247.65	4,334,538.33	12.61%	1,739,506.90	331,695.95	424.43%	112,734	111,889	845
<b>2. Accidentes Personales</b>	786,593.93	623,206.46	26.22%	269,043.13	167,552.54	60.57%	37,932	37,124	808
<b>3. Salud</b>	8,529,408.22	6,716,225.76	27.00%	6,720,756.22	4,648,247.36	44.59%	49,805	49,480	325
<b>4. Colectivo de Vida</b>	8,248,812.00	8,036,532.44	2.64%	2,968,231.88	2,108,159.64	40.80%	4,838	4,639	199
<b>5. Incendio y L. Aliadas</b>	3,490,523.19	2,855,990.65	22.22%	10,790,448.15	752,549.05	1333.85%	110,053	108,998	1,055
<b>6. Multiriesgo</b>									
- Residencial	141,457.64	100,591.64	40.63%	12,831.26	53,259.88	-75.91%	10,489	10,262	227
- Comercial e Industrial	163,251.44	122,126.49	33.67%	43,428.74	48,220.09	-9.94%	3,543	3,518	25
<b>7. Transporte de Carga</b>	2,039,592.83	1,226,382.75	66.31%	594,371.90	909,043.53	-34.62%	19,343	19,214	129
<b>8. Casco</b>									
- Marítimo	266,538.50	234,576.56	13.63%	68,566.75	83,990.24	-18.36%	587	576	11
- Avión	506,782.70	173,275.25	192.47%	99,577.98	300.00	33092.66%		132	
<b>9. Automóvil</b>	9,256,186.33	6,749,110.59	37.15%	5,046,052.11	3,491,906.18	44.51%	177,197	190,562	-13,365
<b>10. Ramos Técnicos</b>	792,402.20	485,015.83	63.38%	387,278.82	1,023,628.52	-62.17%	5,908	5,853	55
<b>11. Responsabilidad Civil</b>	1,143,857.71	1,063,117.38	7.59%	(276,258.70)	239,090.99	-215.55%	8,476	8,419	57
<b>12. Robo</b>									
- Robo	181,418.97	182,593.04	-0.64%	200,885.29	218,980.94	-8.26%	3,511	0	3,511
- Fidelidad y DDD	79,826.74	105,382.41	-24.25%	1,043,974.17	21,492.05	4757.49%	1,504	0	1,504
- Bancaria ( BBB )	112,505.50	644,315.58	-82.54%	-	249,900.00	-100.00%	90	124	-34
<b>13. Fianzas</b>	3,005,861.83	2,615,039.44	14.95%	1,187,230.37	1,541,388.80	-22.98%	59,402	0	59,402
<b>14. Otros</b>	892,090.50	877,919.71	1.61%	361,175.25	400,273.19	-9.77%	4,047	4,246	-199
<b>TOTALES</b>	49,031,017.05	38,775,674.49	26.45%	31,538,338.97	16,822,493.28	87.48%	653,967	643,315	10,652

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE SEPTIEMBRE 2007 Y EL MES DE SEPTIEMBRE 2006**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Sep-2007	Primas de Sep-2006	Variación %	Siniestros de Sep-2007	Siniestros de Sep-2006	Variación %	Pólizas de Sep-2007	Pólizas de Ago-2007	Variación (Sep - Ago)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,506,862.73	1,660,447.35	-9.25%	549,711.00	64,404.25	753.53%	25,136	25,237	-101
- Renovación	4,975,605.69	3,914,308.62	27.11%	657,449.28	635,673.38	3.43%	111,889	111,090	799
<b>2. Accidentes Personales</b>	757,361.05	811,144.02	-6.63%	187,312.11	12,007.24	1459.99%	37,124	36,376	748
<b>3. Salud</b>	7,992,995.94	6,875,845.84	16.25%	6,121,337.72	4,812,167.47	27.21%	49,480	49,170	310
<b>4. Colectivo de Vida</b>	7,255,088.48	7,525,058.56	-3.59%	2,600,972.14	2,497,178.14	4.16%	4,639	4,683	-44
<b>5. Incendio y L. Aliadas</b>	2,834,710.31	2,231,221.67	27.05%	481,049.57	558,889.21	-13.93%	108,998	108,618	380
<b>6. Multiriesgo</b>									
- Residencial	148,364.66	142,984.98	3.76%	177,866.30	31,772.72	459.81%	10,262	10,186	76
- Comercial e Industrial	141,561.27	133,084.80	6.37%	59,673.23	78,403.99	-23.89%	3,518	3,544	-26
<b>7. Transporte de Carga</b>	2,296,192.15	1,598,067.96	43.69%	802,277.01	310,816.40	158.12%	19,214	19,138	76
<b>8. Casco</b>									
- Marítimo	151,244.19	137,054.02	10.35%	139,359.55	331,850.37	-58.01%	576	564	12
- Avión	1,314,917.43	196,859.78	567.95%	(31,320.93)	252.00	-12528.94%	132	135	-3
<b>9. Automóvil</b>	10,123,468.18	7,715,215.21	31.21%	4,732,953.57	3,481,991.45	35.93%	190,562	186,486	4,076
<b>10. Ramos Técnicos</b>	2,100,297.89	526,456.04	298.95%	146,268.68	143,664.06	1.81%	5,853	5,669	184
<b>11. Responsabilidad Civil</b>	2,028,090.04	1,113,053.57	82.21%	328,712.92	211,325.46	55.55%	8,419	8,482	-63
<b>12. Robo</b>									
- Robo	174,232.27	137,235.49	26.96%	108,670.99	87,697.96	23.92%	3,451	3,451	0
- Fidelidad y DDD	71,538.12	149,916.82	-52.28%	15,547.46	62,312.69	-75.05%	1,523	1,488	35
- Bancaria ( BBB )	169,993.49	94,211.71	80.44%	-	40,000.00	-100.00%	124	120	4
<b>13. Fianzas</b>	2,785,178.96	3,226,540.07	-13.68%	2,272,186.86	2,031,715.37	11.84%	58,169	55,761	2,408
<b>14. Otros</b>	897,932.95	2,268,875.62	-60.42%	191,781.88	131,626.64	45.70%	4,246	5,816	-1,570
<b>TOTALES</b>	47,725,635.80	40,457,582.13	17.96%	19,541,809.34	15,523,748.80	25.88%	643,315	636,014	7,301

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE AGOSTO 2007 Y EL MES DE AGOSTO 2006**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Ago-2007	Primas de Ago-2006	Variación %	Siniestros de Ago-2007	Siniestros de Ago-2006	Variación %	Pólizas de Ago-2006	Pólizas de Jul-2006	Variación (Ago - Jul)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,717,869.98	1,512,414.09	13.58%	132,124.00	761,438.08	-82.65%	25,237	25,117	120
- Renovación	5,071,137.82	4,499,894.07	12.69%	1,612,900.74	277,674.37	480.86%	111,090	110,207	883
<b>2. Accidentes Personales</b>	813,732.16	666,038.93	22.17%	164,978.69	214,188.27	-22.97%	36,376	35,567	809
<b>3. Salud</b>	8,022,405.31	6,468,893.68	24.02%	6,237,011.08	4,490,109.08	38.91%	49,170	48,405	765
<b>4. Colectivo de Vida</b>	7,343,205.13	7,250,167.19	1.28%	3,089,451.50	3,035,885.53	1.76%	4,683	4,637	46
<b>5. Incendio y L. Aliadas</b>	2,926,611.03	3,338,463.80	-12.34%	1,415,937.02	729,642.52	94.06%	108,618	107,763	855
<b>6. Multiriesgo</b>									
- Residencial	142,286.19	129,252.45	10.08%	45,140.88	34,669.49	30.20%	10,186	10,103	83
- Comercial e Industrial	96,514.22	73,761.87	30.85%	30,459.31	38,965.35	-21.83%	3,544	3,539	5
<b>7. Transporte de Carga</b>	1,624,238.38	1,262,899.13	28.61%	284,611.48	807,625.13	-64.76%	19,138	18,973	165
<b>8. Casco</b>									
- Marítimo	125,080.28	120,233.66	4.03%	390,698.17	1,263.27	30827.53%	564	549	15
- Avión	160,259.83	744,465.44	-78.47%	128,297.42	22,025.51	482.49%	135	138	-3
<b>9. Automóvil</b>	8,309,550.81	6,133,077.92	35.49%	3,967,548.13	3,941,966.49	0.65%	186,486	180,098	6,388
<b>10. Ramos Técnicos</b>	(100,565.54)	468,652.53	-121.46%	200,080.60	307,249.89	-34.88%	5,669	5,648	21
<b>11. Responsabilidad Civil</b>	2,277,673.01	824,375.69	176.29%	434,420.99	152,512.46	184.84%	8,482	8,338	144
<b>12. Robo</b>									
- Robo	181,619.96	197,350.70	-7.97%	133,641.12	36,760.54	263.55%	3,451	3,421	30
- Fidelidad y DDD	73,341.45	38,678.65	89.62%	62,156.22	28,072.32	121.41%	1,488	1,480	8
- Bancaria ( BBB )	129,592.57	343,501.69	-62.27%	(86,342.97)	-	0.00%	120	127	-7
<b>13. Fianzas</b>	6,705,323.84	2,315,032.25	189.64%	328,202.50	285,154.05	15.10%	55,761	54,455	1,306
<b>14. Otros</b>	1,408,159.07	2,231,156.93	-36.89%	1,263,147.18	1,748,833.03	-27.77%	5,816	5,658	158
<b>TOTALES</b>	47,028,035.50	38,618,310.67	21.78%	19,834,464.06	16,914,035.38	17.27%	636,014	624,223	11,791

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE JULIO 2007 Y EL MES DE JULIO 2006**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Jul-2007	Primas de Jul-2006	Variación %	Siniestros de Jul-2007	Siniestros de Jul-2006	Variación %	Pólizas de Jul-2007	Pólizas de Jun-2007	Variación (Jul - Jun)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,692,065.72	1,637,213.57	3.35%	255,094.00	332,245.29	-23.22%	25,117	25,021	96
- Renovación	5,775,660.20	4,771,309.04	21.05%	2,117,552.91	517,058.99	309.54%	110,207	109,304	903
<b>2. Accidentes Personales</b>	1,424,423.41	622,210.36	128.93%	230,180.53	900,824.77	-74.45%	35,567	34,735	832
<b>3. Salud</b>	7,797,217.94	7,209,120.03	8.16%	5,633,649.29	5,226,409.03	7.79%	48,405	46,558	1,847
<b>4. Colectivo de Vida</b>	8,095,548.68	7,388,385.67	9.57%	2,830,781.86	2,306,763.43	22.72%	4,637	4,360	277
<b>5. Incendio y L. Aliadas</b>	4,394,320.70	2,910,583.44	50.98%	1,274,497.01	191,113.68	566.88%	107,763	107,040	723
<b>6. Multiriesgo</b>									
- Residencial	169,665.19	117,218.25	44.74%	58,048.01	40,090.09	44.79%	10,103	10,085	18
- Comercial e Industrial	165,111.21	107,348.45	53.81%	31,480.57	17,668.89	78.17%	3,539	3,510	29
<b>7. Transporte de Carga</b>	1,747,438.78	1,486,756.65	17.53%	339,596.96	783,776.41	-56.67%	18,973	18,726	247
<b>8. Casco</b>									
- Marítimo	139,941.33	99,042.29	41.29%	11,388.93	240,753.92	-95.27%	549	547	2
- Avión	163,313.47	205,527.97	-20.54%	18,952.32	200,141.00	-90.53%	138	140	-2
<b>9. Automóvil</b>	8,647,414.13	6,020,748.65	43.63%	3,968,360.03	3,583,291.45	10.75%	180,098	173,916	6,182
<b>10. Ramos Técnicos</b>	2,495,778.56	636,508.43	292.10%	84,265.26	(32,967.07)	-355.60%	5,648	5,609	39
<b>11. Responsabilidad Civil</b>	2,163,437.00	1,432,778.59	51.00%	309,594.01	168,070.15	84.21%	8,338	8,273	65
<b>12. Robo</b>									
- Robo	151,476.81	140,043.23	8.16%	186,213.31	221,296.86	-15.85%	3,421	3,439	-18
- Fidelidad y DDD	116,085.43	183,787.38	-36.84%	32,718.06	96,131.35	-65.97%	1,480	1,460	20
- Bancaria ( BBB )	274,280.82	229,244.98	19.65%	475,776.02	255,986.05	85.86%	127	127	0
<b>13. Fianzas</b>	2,834,852.53	1,453,898.22	94.98%	852,030.99	(494,106.96)	-272.44%	54,455	53,857	598
<b>14. Otros</b>	993,307.87	1,612,447.65	-38.40%	1,755,408.40	625,509.38	180.64%	5,658	5,683	-25
<b>TOTALES</b>	49,241,339.78	38,264,172.85	28.69%	20,465,588.47	15,180,056.71	34.82%	624,223	612,278	11,945

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE JUNIO 2007 Y EL MES DE JUNIO 2006**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Jun-2007	Primas de Jun-2006	Variación %	Siniestros de Jun-2007	Siniestros de Jun-2006	Variación %	Pólizas de Jun-2007	Pólizas de May-2007	Variación (Jun - May)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,646,516.06	1,413,119.24	16.52%	260,000.00	174,154.00	49.29%	25,021	24,744	277
- Renovación	4,497,529.49	3,936,161.33	14.26%	442,003.00	437,046.82	1.13%	109,304	108,934	370
								0	
<b>2. Accidentes Personales</b>	866,193.70	518,984.71	66.90%	157,278.74	1,342,393.89	-88.28%	34,735	34,093	642
								0	
<b>3. Salud</b>	7,748,241.84	6,444,213.63	20.24%	5,580,207.58	4,600,786.53	21.29%	48,238	46,182	2,056
								0	
<b>4. Colectivo de Vida</b>	7,434,990.27	7,619,074.04	-2.42%	3,190,415.14	4,212,183.20	-24.26%	4,360	4,402	-42
								0	
<b>5. Incendio y L. Aliadas</b>	3,431,397.51	3,136,969.43	9.39%	666,021.94	1,656,720.91	-59.80%	107,040	108,038	-998
								0	
<b>6. Multirisgo</b>								0	
- Residencial	113,497.80	92,806.73	22.29%	4,605.20	16,435.96	-71.98%	10,085	9,205	880
- Comercial e Industrial	192,607.11	98,665.50	95.21%	21,037.73	51,434.71	-59.10%	3,510	3,212	298
								0	
<b>7. Transporte de Carga</b>	1,813,243.70	1,635,802.82	10.85%	1,729,498.69	325,872.89	430.73%	18,726	18,431	295
								0	
<b>8. Casco</b>								0	
- Marítimo	142,818.62	122,402.29	16.68%	(20,261.20)	26,529.05	-176.37%	547	533	14
- Avión	1,352,235.40	741,750.20	82.30%	(32,337.57)	485,493.50	-106.66%	140	137	3
								0	
<b>9. Automóvil</b>	9,308,979.57	6,213,822.91	49.81%	4,060,582.47	3,770,822.90	7.68%	173,916	167,219	6,697
								0	
<b>10. Ramos Técnicos</b>	554,682.91	295,001.92	88.03%	38,346.40	127,187.46	-69.85%	5,609	5,428	181
								0	
<b>11. Responsabilidad Civil</b>	1,804,386.33	2,552,986.93	-29.32%	291,544.65	190,125.16	53.34%	8,273	8,095	178
								0	
<b>12. Robo</b>								0	
- Robo	227,021.64	179,972.39	26.14%	89,701.72	(15,887.91)	-664.59%	3,439	3,365	74
- Fidelidad y DDD	193,029.71	636,918.18	-69.69%	154,386.72	18,086.60	753.60%	1,460	1,424	36
- Bancaria ( BBB )	242,540.97	287,689.10	-15.69%	(221,051.68)	-	0.00%	127	71	56
								0	
<b>13. Fianzas</b>	3,044,191.43	2,825,865.75	7.73%	262,789.32	2,246,702.23	-88.30%	53,857	52,935	922
								0	
<b>14. Otros</b>	1,489,946.99	848,109.73	75.68%	371,008.13	630,874.99	-41.19%	5,683	5,671	12
								0	
<b>TOTALES</b>	<b>46,104,051.05</b>	<b>39,600,316.83</b>	<b>16.42%</b>	<b>17,045,776.98</b>	<b>20,296,962.89</b>	<b>-16.02%</b>	<b>614,070</b>	<b>602,119</b>	<b>11,951</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE MAYO 2007 Y EL MES DE MAYO 2006**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de May-2007	Primas de May-2006	Variación %	Siniestros de May-2007	Siniestros de May-2006	Variación %	Pólizas de May-2007	Pólizas de Abr-2007	Variación (May - Abr)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,478,858.26	2,044,683.90	-27.67%	86,006.00	752,979.00	-88.58%	24,744	28,721	-3,977
- Renovación	4,803,475.60	4,180,846.76	14.89%	648,970.74	628,956.57	3.18%	108,934	104,455	4,479
	-			-			0		
<b>2. Accidentes Personales</b>	1,082,011.41	785,640.81	37.72%	249,971.91	263,550.41	-5.15%	34,093	32,984	1,109
	-			-			0		
<b>3. Salud</b>	7,820,130.00	6,753,382.17	15.80%	5,466,795.71	4,922,591.17	11.06%	46,182	46,224	-42
	-			-			0		
<b>4. Colectivo de Vida</b>	8,438,093.72	7,183,383.53	17.47%	3,252,996.22	2,191,508.03	48.44%	4,402	4,293	109
	-			-			0		
<b>5. Incendio y L. Aliadas</b>	4,093,815.23	5,862,156.98	-30.17%	566,012.90	579,627.10	-2.35%	108,038	107,666	372
	-			-			0		
<b>6. Multirisgo</b>									
- Residencial	115,249.31	119,876.11	-3.86%	28,436.70	38,441.91	-26.03%	9,205	9,058	147
- Comercial e Industrial	115,510.74	99,433.31	16.17%	357,692.84	23,397.73	1428.75%	3,212	3,205	7
	-			-			0		
<b>7. Transporte de Carga</b>	1,877,176.26	1,520,142.03	23.49%	364,778.04	302,226.57	20.70%	18,431	18,021	410
				-			0		
<b>8. Casco</b>									
- Marítimo	208,450.90	191,401.21	8.91%	37,453.40	53,812.98	-30.40%	533	521	12
- Avión	551,372.95	1,336,855.32	-58.76%	149,155.00	6,907.51	2059.32%	137	136	1
	-			-			0		
<b>9. Automóvil</b>	9,412,127.50	6,339,996.03	48.46%	4,591,803.50	3,675,471.45	24.93%	167,219	157,973	9,246
	-			-			0		
<b>10. Ramos Técnicos</b>	810,046.39	508,856.33	59.19%	462,429.07	494,096.17	-6.41%	5,428	5,445	-17
	-			-			0		
<b>11. Responsabilidad Civil</b>	993,822.32	756,835.05	31.31%	362,051.64	581,895.67	-37.78%	8,095	8,132	-37
	-			-			0		
<b>12. Robo</b>									
- Robo	218,670.65	146,884.55	48.87%	64,563.82	336,011.70	-80.79%	3,365	3,400	-35
- Fidelidad y DDD	38,745.04	(539,269.52)	-107.18%	56,604.79	89,040.35	-36.43%	1,424	1,450	-26
- Bancaria ( BBB )	336,814.87	301,784.56	11.61%	(200.00)	(260,475.30)	-99.92%	71	64	7
	-			-			0		
<b>13. Fianzas</b>	3,071,118.55	2,370,264.40	29.57%	355,061.25	1,859,143.72	-80.90%	52,935	51,819	1,116
	-			-			0		
<b>14. Otros</b>	1,781,605.81	1,482,701.95	20.16%	1,293,644.15	1,424,937.58	-9.21%	5,671	5,671	0
	0			0			0		
<b>TOTALES</b>	47,247,095.51	41,445,855.48	14.00%	18,394,227.68	17,964,120.32	2.39%	602,119	589,238	12,881

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE ABRIL 2007 Y EL MES DE ABRIL 2006**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Abr-2007	Primas de Abr-2006	Variación %	Siniestros de Abr-2007	Siniestros de Abr-2006	Variación %	Polizas de Abr-2007	Polizas de Mar-2007	Variación (Abr - Mar)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,503,233.16	1,363,175.29	10.27%	304,550.00	310,748.00	-1.99%	28,721	24,723	3,998
- Renovación	4,376,757.93	3,729,805.53	17.35%	657,265.55	523,043.89	25.66%	104,455	108,120	-3,665
	-			-					
<b>2. Accidentes Personales</b>	1,019,600.52	938,257.68	8.67%	395,253.99	103,638.75	281.38%	32,984	31,970	1,014
	-			-					
<b>3. Salud</b>	7,592,824.56	6,484,445.98	17.09%	5,089,057.49	4,265,184.90	19.32%	46,224	45,916	308
	-			-					
<b>4. Colectivo de Vida</b>	6,427,763.83	7,186,725.68	-10.56%	2,328,717.53	2,482,449.58	-6.19%	4,293	4,426	-133
	-			-					
<b>5. Incendio y L. Aliadas</b>	6,182,466.99	3,055,100.51	102.37%	521,282.96	1,353,415.70	-61.48%	107,666	106,995	671
	-			-					
<b>6. Multirisgo</b>									
- Residencial	119,249.27	101,398.85	17.60%	28,952.14	6,763.01	328.10%	9,058	8,939	119
- Comercial e Industrial	94,447.28	95,136.68	-0.72%	41,638.81	72,689.88	-42.72%	3,205	3,240	-35
	-			-					
<b>7. Transporte de Carga</b>	2,447,223.92	1,643,863.82	48.87%	532,263.19	955,564.68	-44.30%	18,021	17,796	225
<b>8. Casco</b>									
- Marítimo	246,708.74	123,947.22	99.04%	(430.24)	38,935.79	-101.10%	521	571	-50
- Avión	499,337.72	519,896.70	-3.95%	555,652.40	89,559.14	520.43%	136	138	-2
	-			-					
<b>9. Automóvil</b>	9,454,242.96	5,554,067.12	70.22%	4,149,209.45	3,750,719.38	10.62%	157,973	142,253	15,720
	-			-					
<b>10. Ramos Técnicos</b>	615,506.31	387,995.92	58.64%	126,914.17	108,646.24	16.81%	5,445	5,449	-4
	-			-					
<b>11. Responsabilidad Civil</b>	1,650,516.59	699,382.41	136.00%	356,109.15	486,257.27	-26.77%	8,132	8,205	-73
	-			-					
<b>12. Robo</b>									
- Robo	199,941.15	132,763.71	50.60%	56,164.48	43,639.51	28.70%	3,400	3,455	-55
- Fidelidad y DDD	511,118.51	68,542.11	645.70%	10,731.10	667,268.97	-98.39%	1,450	1,430	20
- Bancaria ( BBB )	123,330.40	80,882.97	52.48%	(58,778.50)	1,711,250.00	-103.43%	64	200	-136
	-			-					
<b>13. Fianzas</b>	2,204,616.61	2,222,942.90	-0.82%	314,686.59	1,538,338.21	-79.54%	51,819	51,768	51
	-			-					
<b>14. Otros</b>	1,133,398.77	2,037,668.51	-44.38%	271,399.67	309,608.69	-12.34%	5,671	5,661	10
	0			0					
<b>TOTALES</b>	46,402,285.22	36,425,999.59	27.39%	15,680,639.93	18,817,721.59	-16.67%	589,238	571,259	17,979

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE MARZO 2007 Y EL MES DE MARZO 2006**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Mar-2007	Primas de Mar-2006	Variación %	Siniestros de Mar-2007	Siniestros de Mar-2006	Variación %	Polizas de Mar-2007	Polizas de Feb-2007	Variación (Mar - Feb)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,334,373.04	1,567,761.28	-14.89%	294,852.00	245,897.00	19.91%	24,723	24,375	348
- Renovación	4,620,368.82	4,092,174.04	12.91%	929,472.68	746,127.02	24.57%	108,120	107,732	388
	-			-					
<b>2. Accidentes Personales</b>	1,269,163.87	1,085,248.88	16.95%	175,723.14	124,260.02	41.42%	31,970	30,589	1,381
	-			-					
<b>3. Salud</b>	7,878,265.36	6,437,637.34	22.38%	6,001,332.61	3,786,059.19	58.51%	45,916	46,044	-128
	-			-					
<b>4. Colectivo de Vida</b>	7,902,931.84	6,920,040.26	14.20%	4,297,277.29	2,739,228.52	56.88%	4,426	4,245	181
	-			-					
<b>5. Incendio y L. Aliadas</b>	2,041,967.72	3,305,411.81	-38.22%	816,518.18	367,008.81	122.48%	106,995	105,950	1,045
	-			-					
<b>6. Multiriesgo</b>									
- Residencial	119,129.59	108,998.56	9.29%	24,453.11	95,671.81	-74.44%	8,939	8,705	234
- Comercial e Industrial	109,036.98	83,848.54	30.04%	36,953.92	11,697.18	215.92%	3,240	3,186	54
	-			-					
<b>7. Transporte de Carga</b>	1,698,975.01	1,330,005.79	27.74%	600,451.81	622,902.74	-3.60%	17,796	17,316	480
<b>8. Casco</b>									
- Marítimo	(282,155.24)	208,571.47	-235.28%	82,101.16	(27,920.57)	-394.05%	571	568	3
- Avión	1,510,647.74	203,162.21	643.57%	8,054.26	106,204.45	-92.42%	138	136	2
	-			-					
<b>9. Automóvil</b>	9,800,959.06	6,185,176.51	58.46%	3,858,131.91	3,527,178.64	9.38%	142,253	130,545	11,708
	-			-					
<b>10. Ramos Técnicos</b>	785,170.23	678,795.98	15.67%	(10,128.72)	264,490.33	-103.83%	5,449	5,345	104
	-			-					
<b>11. Responsabilidad Civil</b>	799,010.56	887,510.24	-9.97%	159,435.17	(35,885.72)	-544.29%	8,205	8,168	37
	-			-					
<b>12. Robo</b>									
- Robo	296,845.53	219,839.63	35.03%	112,965.65	144,836.86	-22.00%	3,455	3,424	31
- Fidelidad y DDD	123,560.90	178,548.69	-30.80%	107,081.14	27,496.45	289.44%	1,430	1,282	148
- Bancaria ( BBB )	424,680.67	429,279.16	-1.07%	138,140.00	2,500.00	5425.60%	200	200	0
	-			-					
<b>13. Fianzas</b>	2,967,760.65	1,183,487.86	150.76%	1,013,612.74	432,872.54	134.16%	51,768	50,925	843
	-			-					
<b>14. Otros</b>	2,640,810.04	1,067,216.11	147.45%	192,569.36	141,419.55	36.17%	5,661	5,717	-56
	0			0					
<b>TOTALES</b>	<b>46,041,502.37</b>	<b>36,172,714.36</b>	<b>27.28%</b>	<b>18,838,997.41</b>	<b>13,322,044.82</b>	<b>41.41%</b>	<b>571,259</b>	<b>554,452</b>	<b>16,807</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE FEBRERO 2007 Y EL MES DE FEBRERO 2006**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS**

Ramos de Seguros	Primas de Feb-2007	Primas de Feb-2006	Variación %	Siniestros de Feb-2007	Siniestros de Feb-2006	Variación %	Polizas de Feb-2007	Polizas de Ene-2007	Variación Feb - Ene
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,331,861.97	1,348,228.45	-1.21%	410,042.00	314,000.00	30.59%	24,375	24,528	-153
- Renovación	4,117,442.95	3,914,382.52	5.19%	338,150.00	209,626.33	61.31%	107,732	107,524	208
	-								
<b>2. Accidentes Personales</b>	715,330.46	538,234.66	32.90%	213,852.45	64,600.65	231.04%	30,589	30,182	407
	-								
<b>3. Salud</b>	7,728,206.31	7,048,459.97	9.64%	4,889,566.84	4,323,825.30	13.08%	46,044	45,746	298
	-								
<b>4. Colectivo de Vida</b>	8,078,706.52	6,690,128.84	20.76%	1,716,943.57	2,234,958.44	-23.18%	4,245	4,045	200
	-								
<b>5. Incendio y L. Aliadas</b>	2,162,102.36	2,532,774.15	-14.64%	540,713.15	281,180.62	92.30%	105,950	105,849	101
	-								
<b>6. Multirisgo</b>									
- Residencial	113,439.01	98,222.77	15.49%	6,720.54	81,933.96	-91.80%	8,705	8,806	-101
- Comercial e Industrial	93,863.00	84,346.20	11.28%	40,493.25	28,758.01	40.81%	3,186	3,197	-11
	-								
<b>7. Transporte de Carga</b>	1,088,063.13	952,881.17	14.19%	328,346.86	519,446.33	-36.79%	17,316	16,905	411
<b>8. Casco</b>									
- Marítimo	114,239.32	93,729.13	21.88%	211,548.09	64,637.33	227.28%	568	570	-2
- Avión	193,432.90	933,146.41	-79.27%	123.70	151,625.00	-99.92%	136	132	4
	-								
<b>9. Automóvil</b>	7,280,237.82	6,018,980.77	20.95%	3,357,336.50	2,874,019.48	16.82%	130,545	127,558	2,987
	-								
<b>10. Ramos Técnicos</b>	673,410.00	536,460.52	25.53%	310,343.77	421,818.90	-26.43%	5,345	5,328	17
	-								
<b>11. Responsabilidad Civil</b>	1,331,286.57	487,112.42	173.30%	162,589.72	127,959.19	27.06%	8,168	8,057	111
	-								
<b>12. Robo</b>									
- Robo	164,331.67	166,887.31	-1.53%	55,798.37	182,002.44	-69.34%	3,424	3,430	-6
- Fidelidad y DDD	55,084.04	2,287,532.52	-97.59%	15,613.95	65,018.92	-75.99%	1,282	1,277	5
- Bancaria ( BBB )	87,318.60	185,447.17	-52.91%	9,000.00	5,523.54	62.94%	200	198	2
	-								
<b>13. Fianzas</b>	1,769,794.05	1,547,348.61	14.38%	833,646.79	(190,029.37)	-538.69%	50,925	51,108	-183
	-								
<b>14. Otros</b>	1,771,962.75	971,407.37	82.41%	404,661.60	210,859.62	91.91%	5,717	5,652	65
	0			0					
<b>TOTALES</b>	38,870,113.43	36,435,710.96	6.68%	13,845,491.15	11,971,764.69	15.65%	554,452	550,092	4,360

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE ENERO 2007 Y EL MES DE ENERO 2006**  
**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	1,372,034.92	1,418,741.12	-3.29%	106,121.00	455,000.00	-76.68%	24,528	24,610	-82
- Renovación	4,854,338.95	3,802,397.37	27.67%	337,165.24	457,485.99	-26.30%	107,524	106,649	875
					-				
<b>2. Accidentes Personales</b>	728,307.67	510,953.00	42.54%	191,067.04	73,110.23	161.34%	30,182	29,825	357
					-				
<b>3. Salud</b>	8,124,826.37	6,200,958.14	31.03%	6,002,559.87	4,024,579.63	49.15%	45,746	45,842	-96
					-				
<b>4. Colectivo de Vida</b>	6,964,236.94	6,288,209.38	10.75%	2,403,842.44	1,989,444.09	20.83%	4,045	4,001	44
					-				
<b>5. Incendio y L. Aliadas</b>	3,906,649.09	4,359,286.94	-10.38%	1,219,125.51	201,592.74	504.75%	105,849	102,607	3,242
					-				
<b>6. Multirisgo</b>									
- Residencial	174,414.87	147,862.82	17.96%	54,276.46	67,435.44	-19.51%	8,806	8,288	518
- Comercial e Industrial	147,356.56	136,623.34	7.86%	26,005.78	36,708.66	-29.16%	3,197	2,838	359
					-				
<b>7. Transporte de Carga</b>	2,280,383.42	2,325,211.33	-1.93%	448,455.88	386,512.08	16.03%	16,905	13,602	3,303
					-				
<b>8. Casco</b>									
- Marítimo	201,979.92	117,868.04	71.36%	61,286.89	14,325.10	327.83%	570	534	36
- Avión	184,186.65	842,735.04	-78.14%	44,706.25	17,625.00	153.65%	132	106	26
					-				
<b>9. Automóvil</b>	9,013,011.08	7,663,632.26	17.61%	4,370,035.82	3,406,013.14	28.30%	127,558	123,383	4,175
					-				
<b>10. Ramos Técnicos</b>	1,225,940.28	1,095,764.84	11.88%	128,549.58	155,071.66	-17.10%	5,328	5,229	99
					-				
<b>11. Responsabilidad Civil</b>	2,752,776.73	2,467,415.78	11.57%	232,411.15	253,658.94	-8.38%	8,057	7,878	179
					-				
<b>12. Robo</b>									
- Robo	274,461.56	256,895.52	6.84%	201,580.67	154,928.56	30.11%	3,430	3,457	-27
- Fidelidad y DDD	51,895.87	89,045.55	-41.72%	64,768.87	85,070.60	-23.86%	1,277	1,411	-134
- Bancaria ( BBB )	276,896.93	254,499.48	8.80%		27.30	-100.00%	198	195	3
					-				
<b>13. Fianzas</b>	3,369,036.42	2,533,333.34	32.99%	1,053,300.10	322,876.84	226.22%	51,108	52,863	-1,755
					-				
<b>14. Otros</b>	2,384,713.13	1,530,930.46	55.77%	221,820.86	53,187.37	317.06%	5,652	3,615	2,037
					-				
<b>TOTALES</b>	<b>48,287,447.36</b>	<b>42,042,363.75</b>	<b>14.85%</b>	<b>17,167,079.41</b>	<b>12,154,653.37</b>	<b>41.24%</b>	<b>550,092</b>	<b>536,933</b>	<b>13,159</b>