

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE ENERO 2008 Y EL MES DE ENERO 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO y SINIESTROS BRUTOS INCURRIDOS

Ramos de Seguros	Primas Suscritas de Seguro Directo ene-2008	Primas Suscritas de Seguro Directo ene-2007	Variación %	Siniestros de Brutos Incurridos ene-2008	Siniestros de Brutos Incurridos ene-2007	Variación %	Pólizas de ene-2008	Pólizas de dic-2007	Variación Ene - Dic
1. Seguro Individual									
- Vida: Primer año	1,872,186.44	1,372,034.92	36.45%	690,572.51	106,121.00	550.74%	25,029	25,223	-194
- Renovación	5,248,132.08	4,854,338.95	8.11%	1,064,192.54	337,165.24	215.63%	114,443	113,712	731
2. Accidentes Personales	871,366.72	728,307.67	19.64%	215,972.22	191,067.04	13.03%	38,833	38,767	66
3. Salud	10,573,868.21	8,124,826.37	30.14%	6,308,227.00	6,002,559.87	5.09%	50,444	50,407	37
4. Colectivo de Vida	7,537,333.04	6,964,236.94	8.23%	2,656,438.92	2,403,842.44	10.51%	5,095	5,060	35
5. Incendio y L. Aliadas	4,083,293.49	3,906,649.09	4.52%	1,666,761.91	1,219,125.51	36.72%	102,212	111,289	-9,077
6. Multiriesgo									
- Residencial	202,758.64	174,414.87	16.25%	58,073.07	54,276.46	6.99%	8,710	10,556	-1,846
- Comercial e Industrial	178,648.55	147,356.56	21.24%	31,009.81	26,005.78	19.24%	2,869	3,520	-651
7. Transporte de Carga	2,243,396.90	2,280,383.42	-1.62%	1,044,089.99	448,455.88	132.82%	19,520	19,659	-139
8. Casco									
- Marítimo	232,426.25	201,979.92	15.07%	20,582.27	61,286.89	-66.42%	429	614	-185
- Avión	261,837.54	184,186.65	42.16%	(1,779.76)	44,706.25	-103.98%	929	135	794
9. Automóvil	13,144,895.70	9,013,011.08	45.84%	5,512,243.33	4,370,035.82	26.14%	198,111	203,100	-4,989
10. Ramos Técnicos	1,845,884.36	1,225,940.28	50.57%	88,015.68	128,549.58	-31.53%	5,507	6,078	-571
11. Responsabilidad Civil	3,158,631.20	2,752,776.73	14.74%	197,232.13	232,411.15	-15.14%	7,986	8,696	-710
12. Robo									
- Robo	298,080.66	274,461.56	8.61%	(16,633.60)	201,580.67	-108.25%	3,160	3,560	-400
- Fidelidad y DDD	500,263.29	51,895.87	863.98%	139,095.55	64,768.87	114.76%	1,418	1,560	-142
- Bancaria (BBB)	558,444.28	276,896.93	101.68%	77,732.58	-	0.00%	1,059	122	937
13. Fianzas	4,781,663.82	3,369,036.42	41.93%	1,090,272.85	1,053,300.10	3.51%	60,645	60,375	270
14. Otros	7,837,201.95	2,384,713.13	228.64%	387,166.18	221,820.86	74.54%	4,420	5,631	-1,211
TOTALES	65,430,313.12	48,287,447.36	35.50%	21,229,265.16	17,167,079.41	23.66%	650,882	668,064	-17,182

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE FEBRERO 2008 Y EL MES DE FEBRERO 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS

Ramos de Seguros	Primas de feb-2008	Primas de feb-2007	Variación %	Siniestros de feb-2008	Siniestros de feb-2007	Variación %	Polizas de feb-2008	Polizas de ene-2008	Variación Feb - Ene
1. Seguro Individual									
- Vida: Primer año	5,126,342.63	1,331,861.97	284.90%	131,725.47	410,042.00	-67.88%	25,319	25,029	290
- Renovación	4,827,282.60	4,117,442.95	17.24%	1,376,411.87	338,150.00	307.04%	113,978	114,443	-465
2. Accidentes Personales	868,311.90	715,330.46	21.39%	125,251.16	213,852.45	-41.43%	41,555	38,833	2,722
3. Salud	8,833,604.15	7,728,206.31	14.30%	5,223,518.29	4,889,566.84	6.83%	50,887	50,444	443
4. Colectivo de Vida	8,037,307.68	8,078,706.52	-0.51%	1,245,069.77	1,716,943.57	-27.48%	5,234	5,095	139
5. Incendio y L. Aliadas	3,039,551.81	2,162,102.36	40.58%	3,931,563.33	540,713.15	627.11%	111,205	102,212	8,993
6. Multiriesgo									
- Residencial	149,925.29	113,439.01	32.16%	22,513.71	6,720.54	235.00%	10,614	8,710	1,904
- Comercial e Industrial	146,676.78	93,863.00	56.27%	9,961.92	40,493.25	-75.40%	3,538	2,869	669
7. Transporte de Carga	1,489,767.63	1,088,063.13	36.92%	2,292,548.28	328,346.86	598.21%	19,641	19,520	121
8. Casco									
- Marítimo	278,456.80	114,239.32	143.75%	-	211,548.09	-100.00%	595	0	595
- Avión	150,761.47	193,432.90	-22.06%	4,048,368.85	123.70	3272631.49%	129	198,943	-198,814
9. Automóvil	11,453,148.93	7,280,237.82	57.32%	(19,335.42)	3,357,336.50	-100.58%	216,305	5,507	210,798
10. Ramos Técnicos	1,550,383.01	673,410.00	130.23%	31,386.20	310,343.77	-89.89%	5,998	7,986	-1,988
11. Responsabilidad Civil	2,298,363.95	1,331,286.57	72.64%	-	162,589.72	-100.00%	8,629	0	8,629
12. Robo									
- Robo	231,279.09	164,331.67	40.74%	(800,631.77)	55,798.37	-1534.87%	3,506	121	3,385
- Fidelidad y DDD	45,203.88	55,084.04	-17.94%	-	15,613.95	-100.00%	1,476	0	1,476
- Bancaria (BBB)	132,043.06	87,318.60	51.22%	3,432,958.16	9,000.00	38043.98%	120	61,584	-61,464
13. Fianzas	2,974,939.32	1,769,794.05	68.10%	1,215,566.63	833,646.79	45.81%	61,498	4,420	57,078
14.Otros	1,671,575.93	1,771,962.75	-5.67%	22,526,150.75	404,661.60	5466.66%	5,388	650,882	-645,494
TOTALES	53,304,925.91	38,870,113.43	37.14%	44,793,027.20	13,845,491.15	223.52%	694,046	0	694,046

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE MARZO 2008 Y EL MES DE MARZO 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS

Ramos de Seguros	Primas de mar-2008	Primas de mar-2007	Variación %	Siniestros de mar-2008	Siniestros de mar-2007	Variación %	Polizas de mar-2008	Polizas de feb-2008	Variación (Mar - Feb)
1. Seguro Individual									
- Vida: Primer año	1,745,386.56	1,334,373.04	30.80%	158,623.98	294,852.00	-46.20%	25,514	25,319	195
- Renovación	5,063,053.51	4,620,368.82	9.58%	522,997.25	929,472.68	-43.73%	114,877	113,978	899
2. Accidentes Personales	1,145,024.62	1,269,163.87	-9.78%	148,130.30	175,723.14	-15.70%	43,020	41,555	1,465
3. Salud	9,981,938.62	7,878,265.36	26.70%	5,885,179.72	6,001,332.61	-1.94%	49,149	50,887	-1,738
4. Colectivo de Vida	8,669,583.78	7,902,931.84	9.70%	3,052,783.10	4,297,277.29	-28.96%	5,367	5,234	133
5. Incendio y L. Aliadas	3,423,088.39	2,041,967.72	67.64%	1,246,559.89	816,518.18	52.67%	112,277	111,205	1,072
6. Multirisgo									
- Residencial	142,083.03	119,129.59	19.27%	74,355.04	24,453.11	204.07%	10,948	10,614	334
- Comercial e Industrial	647,143.08	109,036.98	493.51%	169,446.10	36,953.92	358.53%	3,571	3,538	33
7. Transporte de Carga	2,471,210.54	1,698,975.01	45.45%	353,703.93	600,451.81	-41.09%	19,740	19,641	99
8. Casco									
- Marítimo	232,000.48	(282,155.24)	-182.22%	36,029.80	82,101.16	-56.12%	447	0	447
- Avión	1,655,223.87	1,510,647.74	9.57%	(406.52)	8,054.26	-105.05%	114	216,305	-216,191
9. Automóvil	13,331,312.84	9,800,959.06	36.02%	4,845,665.11	3,858,131.91	25.60%	211,283	5,998	205,285
10. Ramos Técnicos	995,212.42	785,170.23	26.75%	301,975.39	(10,128.72)	-3081.38%	4,669	8,629	-3,960
11. Responsabilidad Civil	1,485,230.13	799,010.56	85.88%	580,766.59	159,435.17	264.27%	7,820	0	7,820
12. Robo									
- Robo	286,298.12	296,845.53	-3.55%	2,423,602.98	112,965.65	2045.43%	3,042	120	2,922
- Fidelidad y DDD	239,000.92	123,560.90	93.43%	84,733.29	107,081.14	-20.87%	1,454	0	1,454
- Bancaria (BBB)	629,471.22	424,680.67	48.22%	300.00	138,140.00	-99.78%	113	61,498	-61,385
13. Fianzas	4,757,581.78	2,967,760.65	60.31%	(1,631,493.31)	1,013,612.74	-260.96%	56,173	5,388	50,785
14. Otros	1,142,118.51	2,640,810.04	-56.75%	1,044,362.42	192,569.36	442.33%	4,028	694,046	-690,018
TOTALES	58,041,962.42	46,041,502.37	26.06%	19,297,315.06	18,838,997.41	2.43%	707,403	0	707,403

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE ABRIL 2008 Y EL MES DE ABRIL 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS

Ramos de Seguros	Primas de abr-2008	Primas de abr-2007	Variación %	Siniestros de abr-2008	Siniestros de abr-2007	Variación %	Polizas de abr-2008	Polizas de mar-2008	Variación (Abr - Mar)
1. Seguro Individual									
- Vida: Primer año	1,721,757.88	1,503,233.16	14.54%	907,617.83	304,550.00	198.02%	23,367	25,514	-2,147
- Renovación	5,258,194.28	4,376,757.93	20.14%	1,710,584.46	657,265.55	160.26%	111,618	114,877	-3,259
2. Accidentes Personales	1,151,112.02	1,019,600.52	12.90%	404,297.90	395,253.99	2.29%	44,409	43,020	1,389
3. Salud	9,169,847.45	7,592,824.56	20.77%	8,044,689.68	5,089,057.49	58.08%	51,156	49,149	2,007
4. Colectivo de Vida	10,409,775.48	6,427,763.83	61.95%	3,164,072.74	2,328,717.53	35.87%	5,555	5,367	188
5. Incendio y L. Aliadas	4,942,318.48	6,182,466.99	-20.06%	213,088.77	521,282.96	-59.12%	112,569	112,277	292
6. Multiriesgo									
- Residencial	144,194.37	119,249.27	20.92%	31,014.98	28,952.14	7.13%	10,855	10,948	-93
- Comercial e Industrial	140,926.86	94,447.28	49.21%	52,180.38	41,638.81	25.32%	3,583	3,571	12
7. Transporte de Carga	2,549,265.98	2,447,223.92	4.17%	642,279.08	532,263.19	20.67%	19,883	19,740	143
8. Casco									
- Marítimo	403,527.79	246,708.74	63.56%	4,961.44	(430.24)	-1253.18%	625	447	178
- Avión	454,916.22	499,337.72	-8.90%	152,449.46	555,652.40	-72.56%	133	114	19
9. Automóvil	12,550,929.40	9,454,242.96	32.75%	5,058,146.09	4,149,209.45	21.91%	293,451	211,283	82,168
10. Ramos Técnicos	1,850,050.15	615,506.31	200.57%	305,830.10	126,914.17	140.97%	6,234	4,669	1,565
11. Responsabilidad Civil	1,355,471.01	1,650,516.59	-17.88%	374,457.96	356,109.15	5.15%	9,109	7,820	1,289
12. Robo									
- Robo	194,979.11	199,941.15	-2.48%	261,139.90	56,164.48	364.96%	3,473	3,042	431
- Fidelidad y DDD	75,335.11	511,118.51	-85.26%	(44,388.67)	10,731.10	-513.65%	1,599	1,454	145
- Bancaria (BBB)	162,433.49	123,330.40	31.71%	315,000.00	(58,778.50)	-635.91%	123	113	10
13. Fianzas	3,978,078.37	2,204,616.61	80.44%	877,279.71	314,686.59	178.78%	57,696	56,173	1,523
14. Otros	2,586,704.35	1,133,398.77	128.23%	507,460.27	271,399.67	86.98%	5,797	4,028	1,769
TOTALES	59,099,817.80	46,402,285.22	27.36%	22,982,162.08	15,680,639.93	46.56%	762,202	707,403	54,799

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE MAYO 2008 Y EL MES DE MAYO 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS

Ramos de Seguros	Primas de may-2008	Primas de may-2007	Variación %	Siniestros de may-2008	Siniestros de may-2007	Variación %	Pólizas de may-2008	Pólizas de abr-2008	Variación (May - Abr)
1. Seguro Individual									
- Vida: Primer año	502,466.51	1,478,858.26	-66.02%	70,000.00	86,006.00	-18.61%	20,872	23,367	-2,495
- Renovación	8,034,929.83	4,803,475.60	67.27%	1,476,586.79	648,970.74	127.53%	121,811	111,618	10,193
2. Accidentes Personales	1,144,935.01	1,082,011.41	5.82%	204,935.88	249,971.91	-18.02%	46,022	44,409	1,613
3. Salud	9,468,822.09	7,820,130.00	21.08%	7,096,797.57	5,466,795.71	29.82%	51,719	51,156	563
4. Colectivo de Vida	8,422,413.89	8,438,093.72	-0.19%	2,363,963.88	3,252,996.22	-27.33%	5,724	5,555	169
5. Incendio y L. Aliadas	4,789,566.00	4,093,815.23	17.00%	30,319,682.48	566,012.90	5256.71%	113,246	112,569	677
6. Multiriesgo									
- Residencial	148,829.38	115,249.31	29.14%	64,717.93	28,436.70	127.59%	10,962	10,855	107
- Comercial e Industrial	328,547.73	115,510.74	184.43%	38,586.33	357,692.84	-89.21%	3,598	3,583	15
7. Transporte de Carga	1,848,565.16	1,877,176.26	-1.52%	91,169.06	364,778.04	-75.01%	19,828	19,883	-55
8. Casco									
- Marítimo	174,805.10	208,450.90	-16.14%	2,494.37	37,453.40	-93.34%	629	625	4
- Avión	213,814.76	551,372.95	-61.22%	14,133.42	149,155.00	-90.52%	131	133	-2
9. Automóvil	12,279,398.04	9,412,127.50	30.46%	5,417,214.59	4,591,803.50	17.98%	259,886	293,451	-33,565
10. Ramos Técnicos	1,197,644.61	810,046.39	47.85%	403,878.64	462,429.07	-12.66%	6,280	6,234	46
11. Responsabilidad Civil	1,074,123.67	993,822.32	8.08%	385,798.92	362,051.64	6.56%	9,005	9,109	-104
12. Robo									
- Robo	167,568.43	218,670.65	-23.37%	120,590.21	64,563.82	86.78%	3,162	3,473	-311
- Fidelidad y DDD	544,678.95	38,745.04	1305.80%	43,106.68	56,604.79	-23.85%	1,572	1,599	-27
- Bancaria (BBB)	222,397.33	336,814.87	-33.97%	190,362.00	(200.00)	-95281.00%	134		134
13. Fianzas	3,113,692.53	3,071,118.55	1.39%	733,799.56	355,061.25	106.67%	53,339	57,696	-4,357
14. Otros	1,179,267.34	1,781,605.81	-33.81%	1,070,947.44	1,293,644.15	-17.21%	6,433	5,797	636
TOTALES	54,856,466.36	47,247,095.51	16.11%	50,108,765.75	18,394,227.68	172.42%	734,791	762,202	-27,411

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE JUNIO 2008 Y EL MES DE JUNIO 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS

Ramos de Seguros	Primas de jun-2008	Primas de jun-2007	Variación %	Siniestros de jun-2008	Siniestros de jun-2007	Variación %	Pólizas de jun-2008	Pólizas de may-2008	Variación (Jun - May)
1. Seguro Individual									
- Vida: Primer año	4,081,647.41	1,646,516.06	147.90%	839,341.77	260,000.00	222.82%	25,532	20,872	4,660
- Renovación	7,686,864.90	4,497,529.49	70.91%	466,721.93	442,003.00	5.59%	116,136	121,811	-5,675
	-								
2. Accidentes Personales	1,169,793.28	866,193.70	35.05%	228,686.84	157,278.74	45.40%	47,260	46,022	1,238
	-								
3. Salud	9,098,575.57	7,748,241.84	17.43%	7,069,191.41	5,580,207.58	26.68%	51,768	51,719	49
	-								
4. Colectivo de Vida	9,284,835.64	7,434,990.27	24.88%	3,067,272.42	3,190,415.14	-3.86%	5,882	5,724	158
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5. Incendio y L. Aliadas	5,835,827.15	3,431,397.51	70.07%	2,814,748.25	666,021.94	322.62%	113,718	113,246	472
	-								
6. Multiriesgo									
- Residencial	155,776.87	113,497.80	37.25%	100,123.39	4,605.20	2074.14%	11,131	10,962	169
- Comercial e Industrial	183,323.35	192,607.11	-4.82%	252,315.92	21,037.73	1099.35%	3,512	3,598	-86
	-								
7. Transporte de Carga	1,780,722.31	1,813,243.70	-1.79%	899,238.49	1,729,498.69	-48.01%	20,117	19,828	289
	-								
8. Casco									
- Marítimo	352,992.83	142,818.62	147.16%	60,118.36	(20,261.20)	-396.72%	608	629	-21
- Aviación	1,329,846.16	1,352,235.40	-1.66%	1,731,218.30	(32,337.57)	-5453.58%	167	131	36
	-								
9. Automóvil	11,412,409.33	9,308,979.57	22.60%	5,519,655.80	4,060,582.47	35.93%	267,986	259,886	8,100
	-								
10. Ramos Técnicos	1,157,586.17	554,682.91	108.69%	384,466.30	38,346.40	902.61%	6,325	6,280	45
	-								
11. Responsabilidad Civil	2,273,142.66	1,804,386.33	25.98%	296,166.48	291,544.65	1.59%	8,971	9,005	-34
	-								
12. Robo									
- Robo	232,181.79	227,021.64	2.27%	(71,970.24)	89,701.72	-180.23%	3,562	3,162	400
- Fidelidad y DDD	6,369,402.95	193,029.71	3199.70%	179,927.49	154,386.72	16.54%	1,570	1,572	-2
- Bancaria (BBB)	419,396.44	242,540.97	72.92%	2,549,428.37	(221,051.68)	-1253.32%	132	134	-2
	-								
13. Fianzas	4,239,912.38	3,044,191.43	39.28%	(45,878.29)	262,789.32	-117.46%	60,472	53,339	7,133
	-								
14. Otros	1,907,239.67	1,489,946.99	28.01%	473,500.55	371,008.13	27.63%	5,521	6,433	-912
	-								
TOTALES	68,971,476.86	46,104,051.05	49.60%	26,814,273.54	17,045,776.98	57.31%	750,370	734,791	15,579

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE JULIO 2008 Y EL MES DE JULIO 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS
(cifras en balboas)

Ramos de Seguros	Primas de jul-2008	Primas de jul-2007	Variación %	Siniestros de jul-2008	Siniestros de jul-2007	Variación %	Pólizas de jul-2008	Pólizas de jun-2008	Variación (Jul - Jun)
1. Seguro Individual									
- Vida: Primer año	2,596,608.14	1,692,065.72	53.46%	1,121,337.30	255,094.00	339.58%	25,816	25,532	284
- Renovación	6,164,459.26	5,775,660.20	6.73%	473,260.41	2,117,552.91	-77.65%	118,579	116,136	2,443
2. Accidentes Personales	743,776.88	1,424,423.41	-47.78%	163,611.44	230,180.53	-28.92%	48,263	47,260	1,003
3. Salud	9,602,320.97	7,797,217.94	23.15%	6,868,978.53	5,633,649.29	21.93%	52,388	51,768	620
4. Colectivo de Vida	9,903,873.61	8,095,548.68	22.34%	2,786,260.89	2,830,781.86	-1.57%	6,206	5,882	324
5. Incendio y L. Aliadas	4,374,506.05	4,394,320.70	-0.45%	1,157,748.11	1,274,497.01	-9.16%	114,695	113,718	977
6. Multiriesgo									
- Residencial	164,290.90	169,665.19	-3.17%	153,898.33	58,048.01	165.12%	11,262	11,131	131
- Comercial e Industrial	152,833.32	165,111.21	-7.44%	30,159.44	31,480.57	-4.20%	3,717	3,512	205
7. Transporte de Carga	1,782,826.11	1,747,438.78	2.03%	791,683.07	339,596.96	133.12%	20,480	20,117	363
8. Casco									
- Marítimo	218,820.13	139,941.33	56.37%	(4,973.02)	11,388.93	-143.67%	657	608	49
- Aviación	132,590.48	163,313.47	-18.81%	1,299,850.00	18,952.32	6758.53%	125	167	-42
9. Automóvil	11,606,907.97	8,647,414.13	34.22%	6,938,414.81	3,968,360.03	74.84%	279,435	267,986	11,449
10. Ramos Técnicos	3,961,316.60	2,495,778.56	58.72%	457,840.52	84,265.26	443.33%	6,356	6,325	31
11. Responsabilidad Civil	3,193,115.36	2,163,437.00	47.59%	1,948,676.24	309,594.01	529.43%	9,082	8,971	111
12. Robo									
- Robo	227,361.87	151,476.81	50.10%	248,121.30	186,213.31	33.25%	3,576	3,562	14
- Fidelidad y DDD	198,383.08	116,085.43	70.89%	299,221.90	32,718.06	814.55%	1,563	1,570	-7
- Bancaria (BBB)	333,295.72	274,280.82	21.52%	164,037.00	475,776.02	-65.52%	143	132	11
13. Fianzas	4,890,474.03	2,834,852.53	72.51%	(718,875.11)	852,030.99	-184.37%	62,945	60,472	2,473
14. Otros	3,892,125.06	993,307.87	291.83%	942,095.88	1,755,408.40	-46.33%	3,991	5,521	-1,530
TOTALES	64,139,885.54	49,241,339.78	30.26%	25,121,347.04	20,465,588.47	22.75%	769,279.00	750,370.00	18,909

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE AGOSTO 2008 Y EL MES DE AGOSTO 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS

Ramos de Seguros	Primas de ago-2008	Primas de ago-2007	Variación %	Siniestros de ago-2008	Siniestros de ago-2007	Variación %	Pólizas de ago-2008	Pólizas de jul-2008	Variación (Ago - Jul)
1. Seguro Individual									
- Vida: Primer año	1,977,054.70	1,717,869.98	15.09%	7,938,143.92	132,124.00	5908.10%	22,735	25,816	-3,081
- Renovación	5,237,069.42	5,071,137.82	3.27%	1,135,515.40	1,612,900.74	-29.60%	121,528	118,579	2,949
2. Accidentes Personales	1,033,368.85	813,732.16	26.99%	387,435.73	164,978.69	134.84%	49,908	48,263	1,645
3. Salud	9,616,472.11	8,022,405.31	19.87%	7,430,042.74	6,237,011.08	19.13%	50,615	52,388	-1,773
4. Colectivo de Vida	8,301,707.11	7,343,205.13	13.05%	2,986,344.67	3,089,451.50	-3.34%	6,187	6,206	-19
5. Incendio y L. Aliadas	3,475,742.50	2,926,611.03	18.76%	3,016,899.87	1,415,937.02	113.07%	115,196	114,695	501
6. Multiriesgo									
- Residencial	155,557.67	142,286.19	9.33%	127,201.72	45,140.88	181.79%	11,383	11,262	121
- Comercial e Industrial	162,783.70	96,514.22	68.66%	48,595.73	30,459.31	59.54%	3,740	3,717	23
7. Transporte de Carga	1,652,281.93	1,624,238.38	1.73%	910,890.24	284,611.48	220.05%	20,671	20,480	191
8. Casco									
- Marítimo	284,065.25	125,080.28	127.11%	50,257.02	390,698.17	-87.14%	669	657	12
- Avión	302,125.51	160,259.83	88.52%	781,367.13	128,297.42	509.03%	124	125	-1
9. Automóvil	10,857,758.30	8,309,550.81	30.67%	5,560,252.21	3,967,548.13	40.14%	290,301	279,435	10,866
10. Ramos Técnicos	1,173,554.58	(100,565.54)	-1266.95%	1,511,412.60	200,080.60	655.40%	6,413	6,356	57
11. Responsabilidad Civil	1,960,872.61	2,277,673.01	-13.91%	708,147.68	434,420.99	63.01%	9,208	9,082	126
12. Robo									
- Robo	281,635.88	181,619.96	55.07%	394,295.13	133,641.12	195.04%	3,604	3,576	28
- Fidelidad y DDD	114,315.12	73,341.45	55.87%	99,186.09	62,156.22	59.58%	1,572	1,563	9
- Bancaria (BBB)	136,854.22	129,592.57	5.60%		(86,342.97)	-100.00%	129	143	-14
13. Fianzas	3,558,897.38	6,705,323.84	-46.92%	(3,220,957.75)	328,202.50	-1081.39%	63,610	62,945	665
14. Otros	205,657.27	1,408,159.07	-85.40%	435,554.70	1,263,147.18	-65.52%	3,978	3,991	-13
TOTALES	50,487,774.11	47,028,035.50	7.36%	30,300,584.83	19,834,464.06	52.77%	781,571	769,640	11,931

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE SEPTIEMBRE 2008 Y EL MES DE SEPTIEMBRE 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS

Ramos de Seguros	Primas de sep-2008	Primas de sep-2007	Variación %	Siniestros de sep-2008	Siniestros de sep-2007	Variación %	Pólizas de sep-2008	Pólizas de ago-2008	Variación (Sep - Ago)
1. Seguro Individual									
- Vida: Primer año	3,261,924.55	1,506,862.73	116.47%	963,965.03	549,711.00	75.36%	24,667	22,735	1,932
- Renovación	6,384,722.79	4,975,605.69	28.32%	911,071.03	657,449.28	38.58%	121,291	121,528	-237
2. Accidentes Personales	1,325,842.27	757,361.05	75.06%	477,938.44	187,312.11	155.16%	35,500	49,908	-14,408
3. Salud	9,925,899.58	7,992,995.94	24.18%	7,317,312.95	6,121,337.72	19.54%	53,329	50,615	2,714
4. Colectivo de Vida	8,254,447.59	7,255,088.48	13.77%	3,009,298.74	2,600,972.14	15.70%	6,370	6,187	183
5. Incendio y L. Aliadas	4,361,887.63	2,834,710.31	53.87%	1,172,634.94	481,049.57	143.77%	114,442	115,196	-754
6. Multiriesgo									
- Residencial	167,101.04	148,364.66	12.63%	(23,741.30)	177,866.30	-113.35%	11,380	11,383	-3
- Comercial e Industrial	(317,299.55)	141,561.27	-324.14%	(72,398.57)	59,673.23	-221.33%	3,588	3,740	-152
7. Transporte de Carga	1,808,291.01	2,296,192.15	-21.25%	963,184.50	802,277.01	20.06%	17,894	20,671	-2,777
8. Casco									
- Marítimo	170,113.48	151,244.19	12.48%	246,447.89	139,359.55	76.84%	661	669	-8
- Avión	2,969,298.27	1,314,917.43	125.82%	681,026.16	(31,320.93)	-2274.35%	120	124	-4
9. Automóvil	14,641,485.73	10,123,468.18	44.63%	5,680,397.50	4,732,953.57	20.02%	207,911	290,301	-82,390
10. Ramos Técnicos	1,718,368.95	2,100,297.89	-18.18%	486,237.86	146,268.68	232.43%	45,639	6,413	39,226
11. Responsabilidad Civil	2,177,613.40	2,028,090.04	7.37%	(818,090.20)	328,712.92	-348.88%	9,216	9,208	8
12. Robo									
- Robo	165,131.02	174,232.27	-5.22%	831,056.17	108,670.99	664.75%	3,620	3,604	16
- Fidelidad y DDD	448,624.09	71,538.12	527.11%	208,733.19	15,547.46	1242.55%	1,850	1,572	278
- Bancaria (BBB)	146,812.50	169,993.49	-13.64%	434,766.49	-	100.00%	94	129	-35
13. Fianzas	4,155,334.78	2,785,178.96	49.19%	846,199.83	2,272,186.86	-62.76%	63,025	63,610	-585
14. Otros	9,141,938.28	897,932.95	918.11%	1,254,390.08	191,781.88	554.07%	5,034	3,978	1,056
TOTALES	70,907,537.41	47,725,635.80	48.57%	24,570,430.72	19,541,809.34	25.73%	798,681	781,571	17,110

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE OCTUBRE 2008 Y EL MES DE OCTUBRE 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS

Ramos de Seguros	Primas de oct-2008	Primas de oct-2007	Variación %	Siniestros de oct-2008	Siniestros de oct-2007	Variación %	Pólizas de oct-2008	Pólizas de sep-2008	Variación (Oct - Sep)
1. Seguro Individual									
- Vida: Primer año	1,962,744.25	4,508,069.65	-56.46%	330,060.96	281,238.75	17.36%	25,490	24,667	823
- Renovación	5,442,547.54	4,881,247.65	11.50%	1,234,858.83	1,739,506.90	-29.01%	117,407	121,291	-3,884
2. Accidentes Personales	1,066,891.59	786,593.93	35.63%	464,505.27	269,043.13	72.65%	52,620	35,500	17,120
3. Salud	9,862,326.31	8,529,408.22	15.63%	6,117,145.74	6,720,756.22	-8.98%	53,579	53,329	250
4. Colectivo de Vida	9,488,087.37	8,248,812.00	15.02%	2,550,659.43	2,968,231.88	-14.07%	7,162	6,381	781
5. Incendio y L. Aliadas	4,048,103.74	3,490,523.19	15.97%	305,524.61	10,790,448.15	-97.17%	116,356	114,442	1,914
6. Multirisgo									
- Residencial	167,389.07	141,457.64	18.33%	95,513.47	12,831.26	644.38%	11,501	11,380	121
- Comercial e Industrial	177,771.82	163,251.44	8.89%	291,503.24	43,428.74	571.22%	3,649	3,588	61
7. Transporte de Carga	1,809,897.68	2,039,592.83	-11.26%	406,153.22	594,371.90	-31.67%	18,068	17,894	174
8. Casco									
- Marítimo	740,129.95	266,957.30	177.25%	(17,408.04)	68,566.75	-125.39%	3,599	661	2,938
- Avión	186,134.05	506,782.70	-63.27%	(95,434.85)	99,577.98	-195.84%	115	120	-5
9. Automóvil	12,311,539.45	9,256,186.33	33.01%	5,726,979.01	5,046,052.11	13.49%	308,377	207,911	100,466
10. Ramos Técnicos	1,603,458.81	792,402.20	102.35%	565,598.40	387,278.82	46.04%	6,279	45,639	-39,360
11. Responsabilidad Civil	5,658,577.60	1,148,028.43	392.90%	(133,708.26)	(276,258.70)	-51.60%	9,360	9,216	144
12. Robo									
- Robo	183,424.57	181,418.97	1.11%	56,077.25	200,885.29	-72.08%	3,611	3,620	-9
- Fidelidad y DDD	1,194,817.54	79,826.74	1396.76%	530,391.30	1,043,974.17	-49.19%	1,663	1,850	-187
- Bancaria (BBB)	134,916.06	112,505.50	19.92%	643.73	-	0.00%	126	94	32
13. Fianzas	3,583,887.24	3,005,861.83	19.23%	630,883.70	1,187,230.37	-46.86%	65,798	63,025	2,773
14. Otros	987,383.48	892,090.50	10.68%	1,157,711.54	361,175.25	220.54%	4,156	5,034	-878
TOTALES	60,610,028.12	49,031,017.05	23.62%	20,217,658.55	31,538,338.97	-35.89%	730,845	798,692	-67,847

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE NOVIEMBRE 2008 Y EL MES DE NOVIEMBRE 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS

Ramos de Seguros	Primas de nov-2008	Primas de nov-2007	Variación %	Siniestros de nov-2008	Siniestros de nov-2007	Variación %	Pólizas de nov-2008	Pólizas de oct-2008	Variación (Nov - Oct)
1. Seguro Individual									
- Vida: Primer año	2,046,232.21	4,034,086.20	-49.28%	1,201,264.21	221,871.88	441.42%	23,134	25,490	-2,356
- Renovación	4,975,227.83	4,796,866.45	3.72%	1,170,544.10	233,536.46	401.23%	119,300	117,407	1,893
2. Accidentes Personales	818,570.07	718,682.44	13.90%	145,842.71	296,074.01	-50.74%	53,065	52,620	445
3. Salud	9,688,679.08	8,755,787.72	10.65%	6,847,087.82	5,874,083.14	16.56%	53,574	53,579	-5
4. Colectivo de Vida	14,508,837.44	9,489,987.29	52.89%	2,803,156.99	2,427,817.34	15.46%	7,215	7,162	53
5. Incendio y L. Aliadas	5,109,148.91	3,389,520.00	50.73%	1,304,838.10	7,253,821.66	-82.01%	116,201	116,356	-155
6. Multiriesgo									
- Residencial	140,550.94	134,451.92	4.54%	112,538.27	(99,237.24)	-213.40%	11,534	11,501	33
- Comercial e Industrial	464,484.02	189,283.69	145.39%	104,156.23	134,177.56	-22.37%	3,683	3,649	34
7. Transporte de Carga	1,495,592.86	1,943,522.42	-23.05%	(40,029.29)	684,780.49	-105.85%	18,120	18,068	52
8. Casco									
- Marítimo	496,106.44	157,398.08	215.19%	80,587.42	(9,262.50)	-970.04%	3,502	3,599	-97
- Avión	147,249.74	943,654.98	-84.40%	(12,568.95)	(27,563.60)	-54.40%	115	115	0
9. Automóvil	10,348,670.11	8,076,266.82	28.14%	5,390,858.21	5,171,858.66	4.23%	312,928	308,377	4,551
10. Ramos Técnicos	1,375,233.28	2,683,901.49	-48.76%	269,898.50	190,534.38	41.65%	6,191	6,279	-88
11. Responsabilidad Civil	1,497,978.97	964,371.16	55.33%	1,141,277.15	(141,300.23)	-907.70%	9,341	9,360	-19
12. Robo									
- Robo	211,172.13	238,707.32	-11.54%	(47,804.12)	132,632.02	-136.04%	3,595	3,611	-16
- Fidelidad y DDD	128,277.73	80,047.30	60.25%	13,071.37	(964,492.66)	-101.36%	1,779	1,663	116
- Bancaria (BBB)	213,275.08	436,128.89	-51.10%	47,932.41	26,377.50	81.72%	181	126	55
13. Fianzas	4,521,495.12	3,204,619.61	41.09%	2,953,383.79	1,311,489.31	125.19%	64,645	65,798	-1,153
14. Otros	1,642,501.22	2,836,767.41	-42.10%	287,414.09	255,341.33	12.56%	5,120	4,156	964
TOTALES	59,829,283.18	53,074,051.19	12.73%	23,773,449.01	22,972,539.51	3.49%	813,215	808,916	4,299

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE DICIEMBRE 2008 Y EL MES DE DICIEMBRE 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS

Ramos de Seguros	Primas de dic-2008	Primas de dic-2007	Variación %	Siniestros de dic-2008	Siniestros de dic-2007	Variación %	Pólizas de dic-2008	Pólizas de nov-2008	Variación (Dic - Nov)
1. Seguro Individual									
- Vida: Primer año	4,513,418.01	509,158.28	786.45%	(2,411,772.13)	549,711.00	-538.73%	23,614	23,134	480
- Renovación	12,429,915.34	10,693,042.37	16.24%	(395,116.76)	657,449.28	-160.10%	119,193	119,300	-107
2. Accidentes Personales	1,177,552.38	955,627.95	23.22%	245,799.29	187,312.11	31.22%	53,293	53,065	228
3. Salud	12,927,385.75	8,097,692.33	59.64%	8,310,926.04	6,121,337.72	35.77%	52,629	53,574	-945
4. Colectivo de Vida	10,922,725.53	10,587,639.90	3.16%	3,767,058.00	2,600,972.14	44.83%	7,668	7,215	453
5. Incendio y L. Aliadas	9,816,529.18	6,519,858.60	50.56%	(939,632.97)	481,049.57	-295.33%	117,147	116,201	946
6. Multiriesgo									
- Residencial	165,554.21	147,115.79	12.53%	89,145.53	177,866.30	-49.88%	11,639	11,534	105
- Comercial e Industrial	240,502.66	229,200.58	4.93%	94,460.11	59,673.23	58.30%	3,654	3,683	-29
7. Transporte de Carga	3,590,159.06	2,681,892.87	33.87%	609,998.49	802,277.01	-23.97%	18,085	18,120	-35
8. Casco									
- Marítimo	(34,767.57)	483,612.36	-107.19%	(24,875.15)	139,359.55	-117.85%	3,687	3,502	185
- Avión	2,553,659.26	2,362,507.89	8.09%	2,902,526.96	(31,320.93)	-9367.05%	109	115	-6
9. Automóvil	18,171,480.83	12,212,278.92	48.80%	8,760,542.71	4,732,953.57	85.10%	319,086	312,928	6,158
10. Ramos Técnicos	1,800,014.18	8,445,540.22	-78.69%	2,775,221.52	146,268.68	1797.35%	6,349	6,191	158
11. Responsabilidad Civil	5,316,280.42	3,417,992.74	55.54%	(324,604.85)	328,712.92	-198.75%	9,455	9,341	114
12. Robo									
- Robo	787,941.21	514,693.98	53.09%	689,456.06	108,670.99	534.44%	3,722	3,595	127
- Fidelidad y DDD	593,172.24	253,174.49	134.29%	122,435.20	15,547.46	687.49%	1,806	1,779	27
- Bancaria (BBB)	72,687.23	220,987.19	-67.11%	(768.50)	-	0.00%	124	181	-57
13. Fianzas	7,342,270.37	5,540,217.69	32.53%	(131,008.56)	2,272,186.86	-105.77%	67,215	64,645	2,570
14. Otros	15,508,305.37	13,924,491.29	11.37%	79,673.21	191,781.88	-58.46%	4,073	5,120	-1,047
TOTALES	107,894,785.66	87,796,725.44	22.89%	24,219,464.20	19,541,809.34	23.94%	822,548	813,215	9,333

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE DICIEMBRE 2008 Y EL MES DE DICIEMBRE 2007
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS

3,165,060

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO (ACUMULADO DICIEMBRE 2008 - DICIEMBRE 2007)
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de 2008	Primas de 2007	Variación %	Siniestros de 2008	Siniestros de 2007	Variación %
1. Seguro Individual						
- Vida: Primer año	31,407,769.29	22,634,989.97	38.76%	11,940,880.84	3,036,010.52	293.31%
- Renovación	76,752,399.38	63,463,473.92	20.94%	11,136,678.40	10,359,300.00	7.50%
2. Accidentes Personales	12,516,545.59	11,137,028.57	12.39%	3,223,356.63	2,756,720.06	16.93%
3. Salud	118,749,739.89	96,088,001.90	23.58%	82,358,961.50	68,902,096.25	19.53%
4. Colectivo de Vida	113,740,928.16	96,267,004.60	18.15%	33,612,515.52	34,124,620.23	-1.50%
5. Incendio y L. Aliadas	57,299,563.33	45,373,942.73	26.28%	46,210,417.30	27,861,705.74	65.86%
6. Multiriesgo						
- Residencial	1,904,011.41	1,638,321.24	16.22%	905,354.14	417,580.54	116.81%
- Comercial e Industrial	2,506,342.32	1,737,744.08	44.23%	1,049,976.63	1,973,739.34	-46.80%
7. Transporte de Carga	24,521,977.17	23,537,942.87	4.18%	8,964,909.07	8,340,476.72	7.49%
8. Casco						
- Marítimo	3,548,676.93	1,956,275.80	81.40%	490,544.75	1,106,016.77	-55.65%
- Aviación	10,357,457.33	9,742,649.66	6.31%	7,307,856.66	1,287,283.95	467.70%
9. Automóvil	152,109,936.63	110,894,723.18	37.17%	68,570,891.37	50,744,235.69	35.13%
10. Ramos Técnicos	20,228,707.12	21,082,110.94	-4.05%	7,522,373.45	2,293,870.96	227.93%
11. Responsabilidad Civil	31,449,400.98	21,331,391.48	47.43%	4,396,172.68	2,484,468.30	76.95%
12. Robo						
- Robo	3,267,053.88	2,823,421.51	15.71%	5,172,784.69	1,473,445.72	251.07%
- Fidelidad y DDD	10,451,474.90	1,647,447.60	534.40%	1,645,983.18	665,715.84	147.25%
- Bancaria (BBB)	3,162,026.63	2,835,070.90	11.53%	2,978,802.31	(1,175,896.13)	-353.32%
13. Fianzas	51,898,227.12	40,502,572.17	28.14%	4,816,564.58	11,870,101.91	-59.42%
14. Otros	47,702,018.43	32,155,186.58	48.35%	8,855,842.99	6,949,162.00	27.44%
TOTALES	773,574,256.49	606,849,299.70	27.47%	311,160,866.68	235,470,654.41	32.14%