

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO (ACUMULADO DICIEMBRE 2011 - DICIEMBRE 2010)
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de 2011	Primas de 2010	Variación %	Siniestros de 2011	Siniestros de 2010	Variación %
1. Seguro Individual						
- Vida: Primer año	23,843,207.39	24,163,248.31	-1.32%	3,456,583.02	5,103,399.59	-32.27%
- Renovación	82,269,530.49	83,340,690.30	-1.29%	19,477,190.03	9,228,791.39	111.05%
2. Accidentes Personales	18,674,088.37	13,694,138.78	36.37%	3,666,355.54	3,725,964.74	-1.60%
3. Salud	158,522,420.75	143,288,385.17	10.63%	107,466,926.60	99,614,895.54	7.88%
4. Colectivo de Vida	127,856,067.50	125,005,494.00	2.28%	46,074,245.87	41,763,454.28	10.32%
5. Incendio y L. Aliadas	81,262,870.07	70,347,045.98	15.52%	125,547,053.77	57,353,119.95	118.90%
6. Multirisgo						
- Residencial	2,551,957.29	2,283,663.08	11.75%	1,195,712.11	1,695,639.28	-29.48%
- Comercial e Industrial	5,795,775.69	5,110,389.23	13.41%	1,988,417.05	1,186,215.19	67.63%
7. Transporte de Carga	24,507,461.38	20,759,315.70	18.06%	3,909,620.74	6,342,496.78	-38.36%
8. Casco						
- Marítimo	5,454,401.70	2,695,212.30	102.37%	2,082,788.27	3,074,126.45	-32.25%
- Avión	15,233,119.93	10,890,378.67	39.88%	2,206,565.71	(1,856,747.20)	-218.84%
9. Automóvil	181,055,620.07	163,826,479.29	10.52%	96,885,242.79	81,048,176.51	19.54%
10. Ramos Técnicos	27,196,609.41	22,110,267.16	23.00%	17,781,464.90	4,726,884.10	276.18%
11. Responsabilidad Civil	52,352,080.26	38,408,074.67	36.30%	8,107,418.76	12,128,548.56	-33.15%
12. Robo						
- Robo	6,574,761.83	6,793,934.37	-3.23%	1,342,895.06	2,651,486.96	-49.35%
- Fidelidad y DDD	4,153,028.60	4,423,565.83	-6.12%	1,172,001.78	2,363,668.45	-50.42%
- Bancaria (BBB)	2,154,371.43	5,414,199.69	-60.21%	490,891.29	(22,035.17)	-2327.76%
13. Fianzas	114,783,547.59	87,929,292.54	30.54%	14,582,257.60	20,362,841.91	-28.39%
14. Otros	118,515,818.45	88,379,059.53	34.10%	14,367,558.07	11,987,150.35	19.86%
TOTALES	1,052,756,738.19	918,862,834.59	14.57%	471,801,188.96	362,478,077.66	30.16%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE DICIEMBRE 2011 Y EL MES DE DICIEMBRE 2010
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de dic-2011	Primas de dic-2010	Variación %	Siniestros de dic-2011	Siniestros de dic-2010	Variación %	Pólizas de dic-2011	Pólizas de nov-2011	Variación (Dic - Nov)
1. Seguro Individual									
- Vida: Primer año	1,993,502.69	3,310,857.25	-39.79%	(4,830,960.79)	180,450.61	-2777.17%	23,126	24,041	-915
- Renovación	9,206,268.97	8,784,852.71	4.80%	7,204,241.74	1,317,694.68	446.73%	138,043	124,457	13,586
2. Accidentes Personales	1,744,469.16	1,103,297.93	58.11%	452,409.49	779,676.91	-41.97%	53,883	55,360	-1,477
3. Salud	16,097,738.95	12,357,676.33	30.27%	11,105,486.43	8,286,737.38	34.02%	55,910	56,612	-702
4. Colectivo de Vida	11,725,237.92	10,927,842.89	7.30%	4,576,049.34	6,782,455.01	-32.53%	17,757	17,555	202
5. Incendio y L. Aliadas	13,464,454.40	11,635,653.20	15.72%	11,952,368.36	3,273,335.78	265.14%	161,602	161,545	57
6. Multirisgo									
- Residencial	200,691.65	153,243.68	30.96%	365,748.22	116,587.01	213.71%	14,363	14,375	-12
- Comercial e Industrial	707,196.18	642,364.45	10.09%	184,197.96	159,956.95	15.15%	6,064	6,094	-30
7. Transporte de Carga	3,435,697.63	3,028,255.99	13.45%	600,283.80	976,019.24	-38.50%	24,904	25,214	-310
8. Casco									
- Marítimo	1,124,367.84	288,418.30	289.84%	489,334.64	276,507.18	76.97%	804	798	6
- Avión	3,698,447.36	1,975,522.48	87.21%	1,121,370.29	(2,318,222.61)	-148.37%	258	183	75
9. Automóvil	19,467,423.92	18,289,248.19	6.44%	9,143,592.61	9,031,944.93	1.24%	412,660	413,800	-1,140
10. Ramos Técnicos	3,220,875.68	5,733,602.77	-43.82%	1,203,072.03	479,869.92	150.71%	7,198	7,338	-140
11. Responsabilidad Civil	4,091,866.29	7,372,790.64	-44.50%	607,124.14	3,165,737.15	-80.82%	12,097	12,328	-231
12. Robo									
- Robo	905,678.37	1,777,098.40	-49.04%	(18,732.02)	136,079.81	-113.77%	3,659	3,548	111
- Bancaria (BBB)	350,489.11	648,294.16	-45.94%	533,276.39	(2,990.00)	-17935.33%	46	46	0
13. Fianzas	9,064,653.81	8,530,034.74	6.27%	2,497,472.64	2,170,635.91	15.06%	31,289	32,684	-1,395
14. Otros	15,841,371.70	12,689,874.05	24.83%	804,660.42	1,480,558.30	-45.65%	4,580	4,506	74
TOTALES	116,734,676.41	109,929,278.07	6.19%	47,430,503.70	36,698,642.07	29.24%	970,027	962,237	7,790

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE NOVIEMBRE 2011 Y EL MES DE NOVIEMBRE 2010
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de nov-2011	Primas de nov-2010	Variación %	Siniestros de nov-2011	Siniestros de nov-2010	Variación %	Pólizas de nov-2011	Pólizas de oct-2011	Variación (nov. - oct.)
1. Seguro Individual									
- Vida: Primer año	2,197,369.69	1,719,250.54	27.81%	695,595.22	451,456.85	54.08%	24,041	21,755	2,286
- Renovación	6,724,186.83	6,550,176.70	2.66%	968,155.00	1,240,850.79	-21.98%	124,457	124,184	273
2. Accidentes Personales	1,368,913.36	883,070.63	55.02%	265,353.73	265,387.39	-0.01%	55,360	55,430	-70
3. Salud	13,853,133.60	11,794,596.98	17.45%	8,450,853.67	8,717,014.03	-3.05%	56,612	56,132	480
4. Colectivo de Vida	9,295,498.36	10,277,485.47	-9.55%	2,809,048.77	4,194,259.14	-33.03%	17,554	16,788	766
5. Incendio y L. Aliadas	6,817,606.27	5,619,320.25	21.32%	(120,564.05)	8,361,444.92	-101.44%	161,545	161,257	288
6. Multiriesgo									
- Residencial	231,412.70	185,279.11	24.90%	(69,612.54)	91,525.25	-176.06%	14,375	14,228	147
- Comercial e Industrial	376,611.84	341,132.77	10.40%	48,442.10	118,361.67	-59.07%	6,094	5,975	119
7. Transporte de Carga	1,621,615.92	2,176,972.95	-25.51%	410,235.70	5,923.02	6826.12%	25,214	25,213	1
8. Casco									
- Marítimo	32,437.94	32,321.79	0.36%	5,344.78	59,113.96	-90.96%	798	797	1
- Avión	756,318.54	317,682.27	138.07%	25,000.00	39,660.50	-36.96%	186	179	7
9. Automóvil	14,210,163.03	11,732,576.93	21.12%	8,732,053.16	6,467,236.76	35.02%	413,772	410,712	3,060
10. Ramos Técnicos	1,258,280.25	1,958,931.44	-35.77%	755,569.71	295,565.25	155.64%	7,338	7,316	22
11. Responsabilidad Civil	7,971,181.68	8,131,660.35	-1.97%	568,004.90	180,403.42	214.85%	12,328	12,293	35
12. Robo									
- Robo	702,399.40	639,153.76	9.90%	156,568.87	24,093.21	549.85%	3,548	3,743	-195
- Fidelidad y DDD	1,654,191.54	1,879,049.26	-11.97%	69,451.33	140,024.33	-50.40%	1,753	1,792	-39
- Bancaria (BBB)	33,904.00	1,496,359.96	-97.73%	(142.47)	(250,000.00)	-99.94%	46	47	-1
							0		
13. Fianzas	12,085,265.80	4,948,826.07	144.20%	227,696.39	1,772,237.77	-87.15%	32,665	33,419	-754
14. Otros	11,748,036.63	1,777,216.67	561.04%	1,174,264.35	(2,007,440.04)	-158.50%	4,506	4,548	-42
TOTALES	92,938,527.38	72,461,063.90	28.26%	25,171,318.62	30,167,118.22	-16.56%	962,192	955,808	6,384

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE OCTUBRE 2011 Y EL MES DE OCTUBRE 2010
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de oct-2011	Primas de oct-2010	Variación %	Siniestros de oct-2011	Siniestros de oct-2010	Variación %	Pólizas de oct-2011	Pólizas de sep-2011	Variación (oct. - sept.)
1. Seguro Individual									
- Vida: Primer año	2,454,966.45	1,877,099.51	30.79%	922,343.67	92,292.39	899.37%	21,755	23,736	-1,981
- Renovación	6,864,188.91	6,290,255.86	9.12%	542,739.35	734,413.29	-26.10%	124,184	122,866	1,318
2. Accidentes Personales	1,018,487.41	1,131,455.72	-9.98%	309,235.49	254,220.61	21.64%	55,430	55,203	227
3. Salud	13,029,644.78	12,614,525.08	3.29%	9,275,826.82	9,754,866.22	-4.91%	56,132	55,632	500
4. Colectivo de Vida	11,418,577.59	10,905,758.60	4.70%	3,735,615.63	2,929,976.01	27.50%	16,788	16,163	625
5. Incendio y L. Aliadas	4,303,690.55	3,840,489.99	12.06%	1,466,566.25	5,235,764.55	-71.99%	161,257	142,594	18,663
6. Multirisgo								16,711	
- Residencial	150,352.03	188,145.00	-20.09%	127,336.43	149,046.51	-14.57%	14,228	14,434	-206
- Comercial e Industrial	443,020.71	504,793.91	-12.24%	115,813.57	54,594.76	112.13%	5,975	6,002	-27
7. Transporte de Carga	1,909,540.93	1,517,510.13	25.83%	164,392.74	325,434.54	-49.49%	25,213	24,885	328
8. Casco									
- Marítimo	729,346.89	328,029.62	122.34%	(50,909.24)	400,525.30	-112.71%	797	807	-10
- Avión	(223,372.98)	179,566.35	-224.40%	(1,794.02)	32,690.41	-105.49%	179	182	-3
9. Automóvil	13,957,233.11	12,693,484.40	9.96%	9,442,115.21	6,901,856.37	36.81%	410,712	408,534	2,178
10. Ramos Técnicos	3,293,768.95	1,112,741.39	196.00%	274,719.77	135,957.80	102.06%	7,316	7,208	108
11. Responsabilidad Civil	3,492,911.51	1,117,952.79	212.44%	1,307,983.56	119,821.01	991.61%	12,293	12,181	112
12. Robo									
- Robo	345,612.80	541,705.47	-36.20%	(4,176.70)	521,208.02	-100.80%	3,743	3,484	259
- Fidelidad y DDD	116,287.07	145,585.97	-20.12%	177,930.24	135,761.23	31.06%	1,792	1,998	-206
- Bancaria (BBB)	34,015.19	45,533.47	-25.30%	(135,736.89)	70,000.00	-293.91%	47	187	-140
13. Fianzas	6,575,856.52	8,725,305.00	-24.63%	(112,075.62)	5,286,249.70	-102.12%	33,419	32,048	1,371
14. Otros	10,515,754.42	6,499,083.61	61.80%	3,393,576.02	517,066.63	556.31%	4,548	4,582	-34
TOTALES	80,429,882.84	70,259,021.87	14.48%	30,951,502.28	33,651,745.35	-8.02%	955,808	949,437	6,371

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE SEPTIEMBRE 2011 Y EL MES DE SEPTIEMBRE 2010
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de sep-2011	Primas de sep-2010	Variación %	Siniestros de sep-2011	Siniestros de sep-2010	Variación %	Pólizas de sep-2011	Pólizas de ago-2011	Variación (sept.- agost.)
1. Seguro Individual									
- Vida: Primer año	2,011,568.40	1,956,802.05	2.80%	664,513.53	890,173.60	-25.35%	23,736	23,367	369
- Renovación	6,777,065.16	6,023,256.38	12.51%	593,447.32	706,959.70	-16.06%	122,866	122,352	514
	-	-		-	-		-	-	-
2. Accidentes Personales	2,395,357.19	890,595.34	168.96%	323,445.94	279,024.35	15.92%	55,203	55,247	-44
	-	-		-	-		-	-	-
3. Salud	12,926,388.88	12,251,115.13	5.51%	8,540,207.31	9,011,276.89	-5.23%	55,632	55,128	504
	-	-		-	-		-	-	-
4. Colectivo de Vida	10,021,048.31	10,162,975.67	-1.40%	3,108,874.14	2,716,380.14	14.45%	16,163	15,851	312
	-	-		-	-		-	-	-
5. Incendio y L. Aliadas	5,691,979.45	5,789,778.94	-1.69%	4,371,124.99	2,615,339.93	67.13%	159,305	158,307	998
	-	-		-	-		-	-	-
6. Multirisgo									
- Residencial	216,664.16	191,466.67	13.16%	137,109.14	71,631.06	91.41%	14,434	14,367	67
- Comercial e Industrial	431,453.57	325,931.05	32.38%	149,713.44	82,360.86	81.78%	6,002	5,994	8
	-	-		-	-		-	-	-
7. Transporte de Carga	2,159,464.26	1,349,733.72	59.99%	608,773.83	214,393.47	183.95%	24,885	24,746	139
	-	-		18,545.78	-	0.00%	0	0	0
8. Casco									
- Marítimo	230,848.25	197,400.08	18.47%	63,929.26	(62,078.37)	-202.98%	807	782	25
- Avión	1,666,181.51	2,024,936.05	-17.87%	(3,500.00)	(53,896.39)	-93.51%	182	189	-7
	-	-		-	-		-	-	-
9. Automóvil	18,482,828.96	16,568,054.29	11.56%	9,050,548.30	7,790,411.61	16.18%	408,534	405,486	3,048
	-	-		-	-		-	-	-
10. Ramos Técnicos	3,473,225.87	1,696,693.85	104.71%	671,444.57	589,665.10	13.87%	7,208	7,142	66
	-	-		-	-		-	-	-
11. Responsabilidad Civil	3,463,176.16	1,048,433.36	230.32%	1,408,473.00	3,529,073.79	-60.09%	12,181	12,104	77
	-	-		-	-		-	-	-
12. Robo									
- Robo	358,491.37	317,410.89	12.94%	60,853.96	173,827.21	-64.99%	3,484	3,726	-242
- Fidelidad y DDD	98,551.69	100,599.79	-2.04%	56,936.79	404,886.15	-85.94%	1,998	1,837	161
- Bancaria (BBB)	221,321.33	451,461.71	-50.98%	(690,851.37)	-	0.00%	187	45	142
	-	-		-	-		-	-	-
13. Fianzas	7,574,541.40	6,748,169.82	12.25%	(65,579.16)	3,249,883.65	-102.02%	32,048	32,100	-52
	-	-		-	-		-	-	-
14. Otros	3,352,943.86	4,712,789.55	-28.85%	2,087,971.43	1,393,450.54	49.84%	4,582	4,547	35
	-	-		-	-		-	-	-
TOTALES	81,553,099.78	72,807,604.34	12.01%	31,155,982.20	33,602,763.29	-7.28%	949,437	943,317	6,120

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE AGOSTO 2011 Y EL MES DE AGOSTO 2010
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de ago-2011	Primas de ago-2010	Variación %	Siniestros de ago-2011	Siniestros de ago-2010	Variación %	Pólizas de ago-2011	Pólizas de jul-2011	Variación (agost. - jul.)
1. Seguro Individual									
- Vida: Primer año	1,876,104.52	1,979,233.48	-5.21%	1,553,456.55	31,175.75	4882.90%	23,367	23,250	117
- Renovación	6,794,919.02	6,776,503.22	0.27%	3,925,889.07	1,002,329.64	291.68%	122,352	122,556	-204
	-	-		-	-		-	-	-
2. Accidentes Personales	1,528,265.26	1,148,536.54	33.06%	378,620.14	322,085.97	17.55%	55,247	55,445	-198
	-	-		-	-		-	-	-
3. Salud	13,588,613.26	12,163,196.15	13.20%	7,335,897.37	9,497,566.07	-22.76%	55,128	54,409	719
	-	-		-	-		-	-	-
4. Colectivo de Vida	10,695,407.38	11,004,702.42	-4.42%	4,472,269.47	3,486,931.31	28.26%	15,851	15,720	131
	-	-		-	-		-	-	-
5. Incendio y L. Aliadas	6,548,324.20	4,126,927.48	58.61%	(9,453,642.61)	1,725,906.72	-647.75%	158,307	156,970	1,337
	-	-		-	-		-	-	-
6. Multirisgo									
- Residencial	218,597.20	187,865.45	16.27%	29,951.91	76,544.89	-60.87%	14,367	14,342	25
- Comercial e Industrial	406,934.54	366,489.19	11.04%	73,418.28	(79,671.85)	-192.15%	5,994	5,848	146
	-	-		-	-		-	-	-
7. Transporte de Carga	1,777,658.12	1,334,630.74	33.19%	330,722.71	181,766.11	81.95%	24,746	24,537	209
	-	-		-	-		-	-	-
8. Casco									
- Marítimo	362,370.88	245,616.38	74.33%	352,301.71	144,123.87	144.44%	782	768	14
- Avión	550,955.40	235,771.42	133.68%	214,707.86	(6,712.80)	-3298.48%	189	190	-1
	-	-		-	-		-	-	-
9. Automóvil	12,878,608.27	11,797,448.46	8.61%	8,980,665.73	6,544,236.36	37.23%	405,486	401,867	3,619
	-	-		-	-		-	-	-
10. Ramos Técnicos	2,164,321.66	915,090.66	136.51%	6,557,939.67	181,957.90	3504.10%	7,142	7,136	6
	-	-		-	-		-	-	-
11. Responsabilidad Civil	4,901,362.96	2,502,400.63	95.87%	573,426.24	377,835.55	51.77%	12,104	11,936	168
	-	-		-	-		-	-	-
12. Robo									
- Robo	371,726.37	400,084.07	-7.09%	98,243.72	281,335.58	-65.08%	3,726	3,686	40
- Fidelidad y DDD	394,221.20	71,621.44	450.42%	79,922.17	334,356.51	-76.10%	1,837	1,810	27
- Bancaria (BBB)	53,823.81	79,360.47	-32.18%	45,603.43	4,528.75	906.98%	45	43	2
	-	-		-	-		-	-	-
13. Fianzas	13,929,781.82	6,560,850.36	112.32%	485,927.20	4,749,195.64	-89.77%	32,100	31,684	416
	-	-		-	-		-	-	-
14. Otros	9,882,629.07	2,606,499.54	279.15%	1,187,939.31	219,956.27	440.08%	4,547	4,390	157
	-	-		-	-		-	-	-
TOTALES	88,924,624.94	64,502,828.09	37.86%	27,223,259.93	29,075,448.24	-6.37%	943,317	936,587	6,730

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE JULIO 2011 Y EL MES DE JULIO 2010
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de jul-2011	Primas de jul-2010	Variación %	Siniestros de jul-2011	Siniestros de jul-2010	Variación %	Pólizas de jul-2011	Pólizas de jun-2011	Variación (jul. - jun.)
1. Seguro Individual									
- Vida: Primer año	2,340,350.02	2,130,880.39	9.83%	242,313.69	581,495.89	-58.33%	23,250	25,184	-1,934
- Renovación	6,452,150.53	6,855,947.98	-5.89%	1,258,240.64	970,077.71	29.71%	122,556	122,133	423
	-	-		-	-		-	-	-
2. Accidentes Personales	1,253,816.99	1,085,025.12	15.56%	327,049.05	232,923.41	40.41%	55,445	55,782	-337
	-	-		-	-		-	-	-
3. Salud	14,246,785.69	13,232,989.10	7.66%	9,174,300.00	8,845,697.07	3.71%	54,409	53,707	702
	-	-		-	-		-	-	-
4. Colectivo de Vida	10,484,102.42	10,754,084.48	-2.51%	4,621,492.15	3,639,151.01	26.99%	15,720	14,947	773
	-	-		-	-		-	-	-
5. Incendio y L. Aliadas	6,997,140.01	6,473,301.67	8.09%	10,971,670.65	21,385,574.86	-48.70%	156,970	153,848	3,122
	-	-		-	-		-	-	-
6. Multiriesgo									
- Residencial	187,066.28	212,054.35	-11.78%	172,857.37	129,459.26	33.52%	14,342	14,063	279
- Comercial e Industrial	436,032.21	415,607.77	4.91%	94,327.45	92,649.52	1.81%	5,848	5,874	-26
	-	-		-	-		-	-	-
7. Transporte de Carga	1,555,009.96	1,400,370.63	11.04%	317,290.03	403,265.68	-21.32%	24,537	24,499	38
	-	-		-	-		-	-	-
8. Casco									
- Marítimo	475,413.17	513,039.24	-7.33%	281,160.12	171,620.43	63.83%	768	807	-39
- Avión	526,261.60	23,416.03	2147.44%	351,895.94	61,277.39	474.27%	190	143	47
	-	-		-	-		-	-	-
9. Automóvil	13,004,535.57	12,248,882.52	6.17%	7,892,445.12	7,384,028.88	6.89%	401,867	392,515	9,352
	-	-		-	-		-	-	-
10. Ramos Técnicos	1,762,741.04	1,669,882.98	5.56%	(424,036.54)	(348,210.02)	21.78%	7,136	7,133	3
	-	-		-	-		-	-	-
11. Responsabilidad Civil	3,089,687.96	3,401,075.99	-9.16%	704,365.88	820,479.34	-14.15%	11,936	11,789	147
	-	-		-	-		-	-	-
12. Robo									
- Robo	365,832.28	347,762.08	5.20%	398,996.90	172,942.32	130.71%	3,686	3,715	-29
- Fidelidad y DDD	310,351.95	262,794.48	18.10%	38,938.12	236,947.82	-83.57%	1,810	1,816	-6
- Bancaria (BBB)	446,013.58	327,942.41	36.00%	22,435.20	-	0.00%	43	41	2
	-	-		-	-		-	-	-
13. Fianzas	5,559,614.87	8,528,141.95	-34.81%	2,524,570.40	3,851,815.54	-34.46%	31,684	31,550	134
	-	-		-	-		-	-	-
14. Otros	10,448,942.55	21,831,059.21	-52.14%	(132,847.30)	903,664.58	-114.70%	4,390	4,410	-20
	-	-		-	-		-	-	-
TOTALES	79,941,848.68	91,714,258.38	-12.84%	38,837,464.87	49,534,860.69	-21.60%	936,587	923,956	12,631

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE JUNIO 2011 Y EL MES DE JUNIO 2010
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de jun-2011	Primas de jun-2010	Variación %	Siniestros de jun-2011	Siniestros de jun-2010	Variación %	Pólizas de jun-2011	Pólizas de may-2011	Variación (Jun. - mayo.)
1. Seguro Individual									
- Vida: Primer año	1,995,240.64	1,546,366.37	29.03%	330,085.83	607,426.27	-45.66%	25,184	24,506	678
- Renovación	6,979,594.87	8,390,127.66	-16.81%	1,781,507.53	680,854.70	161.66%	122,133	122,557	-424
2. Accidentes Personales	1,234,757.88	1,063,965.29	16.05%	266,822.89	340,730.88	-21.69%	55,779	55,691	88
3. Salud	12,125,054.36	11,669,184.21	3.91%	8,286,932.30	8,494,112.71	-2.44%	53,707	53,319	388
4. Colectivo de Vida	11,013,751.00	10,986,801.19	0.25%	4,640,080.71	4,335,828.44	7.02%	14,947	14,228	719
5. Incendio y L. Aliadas	7,182,871.27	5,818,640.56	23.45%	(490,176.22)	2,615,988.88	-118.74%	153,791	138,167	15,624
6. Multirisgo									
- Residencial	216,969.47	207,325.57	4.65%	24,976.32	724,338.21	-96.55%	14,046	14,067	-21
- Comercial e Industrial	425,880.75	317,178.43	34.27%	179,591.22	252,661.98	-28.92%	5,872	5,719	153
7. Transporte de Carga	2,004,380.19	1,492,905.10	34.26%	236,029.00	746,143.87	-68.37%	24,497	24,230	267
8. Casco									
- Marítimo	279,710.01	(807,963.59)	-134.62%	(153,697.93)	1,931,963.63	-107.96%	807	827	-20
- Avión	2,419,585.26	1,943,071.88	24.52%	13,294.00	(12,998.60)	-202.27%	143	149	-6
9. Automóvil	15,471,108.73	13,196,335.61	17.24%	7,045,626.40	6,875,421.28	2.48%	391,823	384,311	7,512
10. Ramos Técnicos	1,696,691.16	1,983,060.91	-14.44%	284,384.08	469,078.85	-39.37%	7,123	6,949	174
11. Responsabilidad Civil	2,390,388.07	2,205,809.24	8.37%	1,577,930.42	263,612.40	498.58%	11,775	11,634	141
12. Robo									
- Robo	476,144.90	399,840.98	19.08%	168,825.57	281,986.67	-40.13%	3,714	3,719	-5
- Fidelidad y DDD	320,307.71	333,419.28	-3.93%	681,567.52	251,461.92	171.04%	1,816	1,811	5
- Bancaria (BBB)	375,186.24	580,919.30	-35.42%	803,122.25	72,249.56	1011.59%	41	42	-1
13. Fianzas	5,419,378.18	10,467,967.15	-48.23%	234,456.52	(397,231.79)	-159.02%	31,544	30,227	1,317
14. Otros	7,307,159.27	3,311,193.97	120.68%	1,565,753.49	504,575.70	210.31%	4,409	4,387	22
TOTALES	79,334,159.96	75,106,149.11	5.63%	27,477,111.90	29,038,205.56	-5.38%	923,151	896,540	26,611

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE MAYO 2011 Y EL MES DE MAYO 2010
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de may-2011	Primas de may-2010	Variación %	Siniestros de may-2011	Siniestros de may-2010	Variación %	Pólizas de may-2011	Pólizas de abr-2011	Variación (Mayo. - abr.)
1. Seguro Individual									
- Vida: Primer año	1,807,935.12	1,545,192.42	17.00%	1,427,517.44	1,222,961.79	16.73%	24,506	24,062	444
- Renovación	6,530,167.34	7,930,640.11	-17.66%	647,176.34	492,321.92	31.45%	122,557	121,665	892
	-	-		-	-		-	-	-
2. Accidentes Personales	1,467,937.24	1,263,262.54	16.20%	366,000.28	357,658.11	2.33%	55,691	56,572	-881
	-	-		-	-		-	-	-
3. Salud	12,733,410.26	10,279,423.74	23.87%	9,473,116.93	7,050,179.55	34.37%	53,319	53,050	269
	-	-		-	-		-	-	-
4. Colectivo de Vida	10,752,627.34	9,808,750.37	9.62%	3,897,137.25	3,644,561.34	6.93%	14,228	13,967	261
	-	-		-	-		-	-	-
5. Incendio y L. Aliadas	5,538,340.83	5,240,948.01	5.67%	2,174,104.40	4,497,093.16	-51.66%	138,167	133,282	4,885
	-	-		-	-		-	-	-
6. Multirisgo									
- Residencial	231,561.63	144,574.08	60.17%	122,355.09	85,852.36	42.52%	14,067	13,882	185
- Comercial e Industrial	977,884.58	583,000.91	67.73%	108,882.12	38,474.25	183.00%	5,719	5,649	70
	-	-		-	-		-	-	-
7. Transporte de Carga	1,535,832.77	1,282,261.80	19.78%	113,839.39	1,348,276.63	-91.56%	24,230	24,777	-547
	-	-		-	-		-	-	-
8. Casco									
- Marítimo	481,351.30	293,378.01	64.07%	280,644.34	(243,160.74)	-215.42%	827	803	24
- Avión	671,861.61	161,458.15	316.12%	475,000.00	98,985.00	379.87%	149	131	18
	-	-		-	-		-	-	-
9. Automóvil	13,832,252.78	11,941,932.74	15.83%	8,455,153.74	6,261,502.54	35.03%	384,311	375,510	8,801
	-	-		-	-		-	-	-
10. Ramos Técnicos	1,717,887.85	1,344,153.61	27.80%	572,585.26	400,767.52	42.87%	6,949	6,869	80
	-	-		-	-		-	-	-
11. Responsabilidad Civil	5,177,623.62	1,151,690.66	349.57%	451,023.45	449,492.59	0.34%	11,634	11,429	205
	-	-		-	-		-	-	-
12. Robo									
- Robo	374,681.62	403,863.20	-7.23%	85,695.18	85,581.27	0.13%	3,719	2,047	1,672
- Fidelidad y DDD	274,843.83	185,773.75	47.95%	54,984.21	33,650.67	63.40%	1,811	1,800	11
- Bancaria (BBB)	195,152.59	489,377.53	-60.12%	2.00	-	0.00%	42	159	-117
	-	-		-	-		-	-	-
13. Fianzas	9,060,539.82	6,866,485.96	31.95%	3,504,354.33	(9,339.17)	-37623.19%	30,227	30,036	191
	-	-		-	-		-	-	-
14. Otros	9,686,384.88	2,970,108.36	226.13%	974,850.95	(321,272.60)	-403.43%	4,387	4,342	45
	-	-		-	-		-	-	-
TOTALES	83,048,277.01	63,886,275.95	29.99%	33,184,422.70	25,493,586.19	30.17%	896,540	880,032	16,508

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE ABRIL 2011 Y EL MES DE ABRIL 2010
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de abr-2011	Primas de abr-2010	Variación %	Siniestros de abr-2011	Siniestros de abr-2010	Variación %	Pólizas de abr-2011	Pólizas de mar-2011	Variación (Abr - Mar.)
1. Seguro Individual									
- Vida: Primer año	1,651,805.50	2,288,817.82	-27.83%	117,411.90	187,371.51	-37.34%	24,062	23,913	150
- Renovación	6,235,835.26	8,024,581.56	-22.29%	2,288,102.43	468,330.72	388.57%	121,665	120,516	1,148
2. Accidentes Personales	1,559,038.53	1,430,832.28	8.96%	210,182.22	214,350.80	-1.94%	56,572	58,529	-1,957
3. Salud	12,965,441.72	11,907,638.96	8.88%	7,929,428.10	7,670,145.86	3.38%	53,050	52,683	367
4. Colectivo de Vida	10,635,830.70	11,068,707.45	-3.91%	2,951,078.54	2,491,572.07	18.44%	13,967	12,501	1,466
5. Incendio y L. Aliadas	8,481,195.27	7,083,670.69	19.73%	1,055,787.93	1,927,084.88	-45.21%	133,282	152,129	-18,847
6. Multirisgo									
- Residencial	203,064.54	213,349.46	-4.82%	40,987.40	43,031.17	-4.75%	13,882	13,936	-54
- Comercial e Industrial	366,953.88	343,068.80	6.96%	199,876.26	181,743.51	9.98%	5,649	5,545	104
7. Transporte de Carga	1,802,382.18	1,652,796.63	9.05%	240,608.78	778,535.98	-69.09%	24,777	23,901	876
8. Casco									
- Marítimo	391,477.55	227,706.26	71.92%	534,742.08	187,035.99	185.90%	803	789	14
- Avión	1,573,425.28	366,022.54	329.87%	(64,989.47)	69,169.90	-193.96%	131	131	0
9. Automóvil	13,487,716.45	12,754,508.04	5.75%	6,895,223.18	6,326,575.22	8.99%	375,510	617,119	-241,609
10. Ramos Técnicos	1,458,466.00	1,779,242.74	-18.03%	109,866.71	530,961.06	-79.31%	6,869	6,866	3
11. Responsabilidad Civil	2,474,921.63	1,761,041.64	40.54%	(534,925.52)	1,289,194.44	-141.49%	11,429	11,727	-298
12. Robo									
- Robo	572,803.42	347,394.27	64.89%	57,578.98	141,055.42	-59.18%	2,047	3,712	-1,665
- Fidelidad y DDD	94,652.23	129,312.57	-26.80%	217,634.94	52,047.79	318.14%	1,800	1,774	26
- Bancaria (BBB)	459,046.67	86,660.58	429.71%	(15,500.00)	121,737.03	-112.73%	159	44	115
13. Fianzas	12,213,154.97	6,791,941.78	79.82%	50,599.00	559,599.66	-90.96%	30,036	73,313	-43,277
14. Otros	9,759,815.15	16,834,879.00	-42.03%	565,671.47	639,414.38	-11.53%	4,342	4,463	-121
TOTALES	86,387,026.93	85,092,173.07	1.52%	22,849,364.93	23,878,957.39	-4.31%	880,032	1,183,591	-303,559

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE MARZO 2011 Y EL MES DE MARZO 2010
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de mar-2011	Primas de mar-2010	Variación %	Siniestros de mar-2011	Siniestros de mar-2010	Variación %	Pólizas de mar-2011	Pólizas de feb-2011	Variación (Mar. - Feb.)
1. Seguro Individual									
- Vida: Primer año	1,829,489.33	1,911,087.79	-4.27%	498,790.41	223,210.24	123.46%	23,913	23,964	-51
- Renovación	6,823,886.72	6,130,895.11	11.30%	31,567.69	581,683.87	-94.57%	120,516	120,365	151
2. Accidentes Personales	1,873,920.80	1,722,619.98	8.78%	140,681.86	342,478.28	-58.92%	58,529	57,027	1,502
3. Salud	11,635,356.48	11,836,293.75	-1.70%	9,516,511.22	8,322,047.72	14.35%	52,683	52,276	407
4. Colectivo de Vida	10,209,898.54	10,513,011.04	-2.88%	3,789,163.91	2,481,716.63	52.68%	12,501	11,771	730
5. Incendio y L. Aliadas	5,625,991.61	4,758,331.84	18.23%	103,629,523.65	2,540,280.04	3979.45%	152,129	152,107	22
6. Multirisgo									
- Residencial	222,009.28	207,593.92	6.94%	38,499.72	69,700.36	-44.76%	13,936	13,528	408
- Comercial e Industrial	386,397.70	334,276.46	15.59%	541,888.25	100,845.83	437.34%	5,545	5,544	1
7. Transporte de Carga	3,177,383.30	2,013,065.42	57.84%	86,690.06	169,154.39	-48.75%	23,901	23,789	112
8. Casco									
- Marítimo	339,866.30	458,385.34	-25.86%	(11,659.23)	71,171.04	-116.38%	789	3,568	-2,779
- Avión	1,940,235.37	1,915,737.33	1.28%	(30,200.00)	111,240.90	-127.15%	131	132	-1
9. Automóvil	16,455,920.24	15,061,331.77	9.26%	7,355,116.73	5,540,484.83	32.75%	617,119	361,214	255,905
10. Ramos Técnicos	536,762.26	923,879.08	-41.90%	(5,051,271.74)	85,606.38	-6000.58%	6,866	6,762	104
11. Responsabilidad Civil	3,688,375.26	2,989,119.34	23.39%	328,071.54	73,296.82	347.59%	11,727	11,190	537
12. Robo									
- Robo	447,159.38	477,677.91	-6.39%	25,611.93	270,104.85	-90.52%	3,712	3,632	80
- Fidelidad y DDD	151,021.50	253,157.23	-40.34%	(157,307.40)	236,457.45	-166.53%	1,774	5,945	-4,171
- Bancaria (BBB)	295,412.37	288,624.99	2.35%	(67,979.25)	16,310.41	-516.78%	44	45	-1
13. Fianzas	9,653,012.65	6,168,694.97	56.48%	1,768,758.02	458,705.32	285.60%	73,313	24,005	49,308
14. Otros	10,603,533.68	7,823,983.42	35.53%	1,200,911.68	634,804.68	89.18%	4,463	4,355	108
TOTALES	85,895,632.77	75,787,766.69	13.34%	123,633,369.05	22,329,300.04	453.68%	1,183,591	881,219	302,372

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE FEBRERO 2011 Y EL MES DE FEBRERO 2010
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de feb-2011	Primas de feb-2010	Variación %	Siniestros de feb-2011	Siniestros de feb-2010	Variación %	Pólizas de feb-2011	Pólizas de ene-2011	Variación (Feb - Ene.)
1. Seguro Individual									
- Vida: Primer año	1,408,153.15	2,235,944.09	-37.02%	495,028.16	491,956.27	0.62%	23,972	23,838	134
- Renovación	6,356,723.18	6,020,991.13	5.58%	1,141,210.50	676,874.52	68.60%	120,365	120,142	223
2. Accidentes Personales	1,383,577.83	920,255.16	50.35%	245,926.19	184,458.58	33.32%	57,101	57,029	72
3. Salud	11,061,530.44	12,062,700.33	-8.30%	8,253,997.96	7,349,477.07	12.31%	52,276	51,861	415
4. Colectivo de Vida	11,162,134.00	9,095,153.38	22.73%	4,063,989.30	2,858,493.08	42.17%	11,771	10,208	1,563
5. Incendio y L. Aliadas	3,399,469.39	3,333,460.23	1.98%	(530,301.57)	666,121.81	-179.61%	152,222	151,302	920
6. Multirisgo									
- Residencial	199,653.26	159,528.70	25.15%	193,117.22	63,366.30	204.76%	13,528	13,491	37
- Comercial e Industrial	349,614.44	510,152.20	-31.47%	87,275.50	206,856.45	-57.81%	5,544	5,456	88
7. Transporte de Carga	1,514,388.20	1,142,562.74	32.54%	609,213.17	455,784.62	33.66%	23,794	22,085	1,709
8. Casco									
- Marítimo	216,515.87	186,812.69	15.90%	3,743.96	32,600.47	-88.52%	3,568	758	2,810
- Avión	1,052,055.06	1,093,311.91	-3.77%	10,784.61	52,035.50	-79.27%	132	122	10
9. Automóvil	14,060,263.95	13,017,078.54	8.01%	7,022,192.32	6,984,908.67	0.53%	365,295	357,832	7,463
10. Ramos Técnicos	3,251,471.59	1,565,890.77	107.64%	370,951.67	299,358.93	23.92%	6,770	6,743	27
11. Responsabilidad Civil	3,949,363.75	2,577,978.89	53.20%	412,113.14	1,768,623.58	-76.70%	11,231	11,114	117
12. Robo									
- Robo	895,983.40	428,325.77	109.18%	58,637.14	215,868.69	-72.84%	3,633	3,645	-12
- Fidelidad y DDD	161,684.15	121,793.18	32.75%	220,923.96	48,600.46	354.57%	5,945	1,752	4,193
- Bancaria (BBB)	92,105.90	449,223.67	-79.50%	(2,500.00)	(95,500.00)	-97.38%	45	43	2
13. Fianzas	4,461,441.03	4,446,350.23	0.34%	2,258,538.76	(513,427.46)	-539.89%	24,457	27,868	-3,411
14. Otros	6,155,467.20	1,997,819.42	208.11%	1,073,849.03	944,868.96	13.65%	7,847	4,303	3,544
TOTALES	71,131,595.79	61,365,333.03	15.91%	25,988,691.02	22,691,326.50	14.53%	889,496	869,592	19,904

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE ENERO 2011 Y EL MES DE ENERO 2010
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de ene-2011	Primas de ene-2010	Variación %	Siniestros de ene-2011	Siniestros de ene-2010	Variación %	Pólizas de ene-2011	Pólizas de dic-2010	Variación (Ene - Dic.)
1. Seguro Individual									
- Vida: Primer año	2,276,721.86	1,661,716.60	37.01%	1,340,487.41	143,428.42	834.60%	23,838	24,109	-270
- Renovación	6,524,543.71	5,562,461.88	17.30%	1,172,542.19	356,399.85	229.00%	120,142	117,191	2,950
2. Accidentes Personales	1,845,546.72	1,051,222.25	75.56%	398,273.86	152,969.45	160.36%	57,029	57,480	-451
3. Salud	14,259,322.33	11,119,045.41	28.24%	8,046,737.48	6,615,774.97	21.63%	51,861	51,646	215
4. Colectivo de Vida	10,441,953.94	9,500,221.04	9.91%	3,401,520.20	2,202,130.10	54.46%	10,208	11,262	-1,054
5. Incendio y L. Aliadas	7,211,806.82	6,626,523.12	8.83%	521,109.30	2,509,184.42	-79.23%	151,302	151,060	242
6. Multirisgo									
- Residencial	273,915.09	233,237.09	17.44%	10,541.00	74,556.90	-85.86%	13,491	10,343	3,148
- Comercial e Industrial	487,795.29	426,393.29	14.40%	205,740.90	(22,618.74)	-1009.60%	5,456	8,634	-3,178
7. Transporte de Carga	2,014,107.92	2,368,249.85	-14.95%	177,218.80	737,799.23	-75.98%	22,085	23,609	-1,524
8. Casco									
- Marítimo	790,695.70	732,068.18	8.01%	291,353.78	104,703.69	178.27%	758	821	-63
- Avión	601,165.92	653,882.26	-8.06%	230.89	70,023.60	-99.67%	122	129	-7
9. Automóvil	15,747,565.06	14,525,597.80	8.41%	6,856,966.78	4,939,569.06	38.82%	357,832	357,926	-94
10. Ramos Técnicos	3,362,117.10	1,427,096.96	135.59%	12,465,452.92	1,606,305.41	676.03%	6,743	6,832	-89
11. Responsabilidad Civil	7,661,221.36	4,148,121.14	84.69%	715,705.16	90,978.47	686.68%	11,114	11,171	-57
12. Robo									
- Robo	758,248.52	713,617.57	6.25%	287,695.54	347,403.91	-17.19%	3,645	3,796	-151
- Fidelidad y DDD	182,670.95	260,108.97	-29.77%	259,381.82	83,866.21	209.28%	1,752	1,822	-70
- Bancaria (BBB)	(402,099.36)	470,441.44	-185.47%	(838.00)	41,629.08	-102.01%	43	52	-9
13. Fianzas	19,186,306.72	9,146,524.51	109.77%	1,207,539.12	(615,482.86)	-248.08%	27,868	29,009	-1,141
14. Otros	13,213,780.04	5,324,552.73	148.17%	470,957.22	7,077,502.95	-93.35%	4,303	10,850	-6,547
TOTALES	106,437,385.69	75,951,082.09	40.14%	37,828,616.37	26,316,124.12	43.75%	869,592	877,742	-8,150