

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO (ACUMULADO ENERO 2012 - ENERO 2011)
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de 2012	Primas de 2011	Variación %	Siniestros de 2012	Siniestros de 2011	Variación %
1. Seguro Individual						
- Vida: Primer año	1,844,750.12	2,276,721.86	-18.97%	157,926.10	1,340,487.41	-88.22%
- Renovación	7,181,387.03	6,524,543.71	10.07%	899,385.80	1,172,542.19	-23.30%
2. Accidentes Personales	1,441,971.35	1,845,546.72	-21.87%	184,394.95	398,273.86	-53.70%
3. Salud	16,439,782.52	14,259,322.33	15.29%	10,144,399.18	8,046,737.48	26.07%
4. Colectivo de Vida	10,868,050.37	10,441,953.94	4.08%	3,374,395.26	3,401,520.20	-0.80%
5. Incendio y L. Aliadas	8,243,961.51	7,211,806.82	14.31%	424,190.61	521,109.30	-18.60%
				13.18		
6. Multirisgo						
- Residencial	322,912.11	273,915.09	17.89%	120,018.84	10,541.00	1038.59%
- Comercial e Industrial	648,090.18	487,795.29	32.86%	384,658.61	205,740.90	86.96%
7. Transporte de Carga	2,523,146.31	2,014,107.92	25.27%	561,692.28	177,218.80	216.95%
8. Casco						
- Marítimo	1,008,487.12	790,695.70	27.54%	(26,481.93)	291,353.78	-109.09%
- Avión	1,055,186.27	601,165.92	75.52%	16,687.34	230.89	7127.40%
9. Automóvil	17,843,000.60	15,747,565.06	13.31%	9,451,840.28	6,856,966.78	37.84%
10. Ramos Técnicos	3,184,211.28	3,362,117.10	-5.29%	814,739.14	12,465,452.92	-93.46%
11. Responsabilidad Civil	5,989,881.68	7,661,221.36	-21.82%	851,717.78	715,705.16	19.00%
12. Robo						
- Robo	751,874.82	758,248.52	-0.84%	85,087.47	287,695.54	-70.42%
- Fidelidad y DDD	283,411.36	182,670.95	55.15%	26,371.73	259,381.82	-89.83%
- Bancaria (BBB)	602,882.63	(402,099.36)	249.93%	(7,549.98)	(838.00)	800.95%
13. Fianzas	6,272,811.33	19,186,306.72	-67.31%	472,831.54	1,207,539.12	-60.84%
14. Otros	15,301,797.60	13,213,780.04	15.80%	652,143.65	470,957.22	38.47%
TOTALES	101,807,596.19	106,437,385.69	-4.35%	28,591,766.83	37,828,616.37	-24.42%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO DEL MES DE ENERO 2012 Y EL MES DE ENERO 2011
PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de ene-2012	Primas de ene-2011	Variación %	Siniestros de ene-2012	Siniestros de ene-2011	Variación %	Pólizas de ene-2012	Pólizas de dic-2011	Variación (Ene - Dic.)
1. Seguro Individual									
- Vida: Primer año	1,844,750.12	2,276,721.86	-18.97%	157,926.10	1,340,487.41	-88.22%	22,777	23,126	-349
- Renovación	7,181,387.03	6,524,543.71	10.07%	899,385.80	1,172,542.19	-23.30%	139,270	138,043	1,227
2. Accidentes Personales	1,441,971.35	1,845,546.72	-21.87%	184,394.95	398,273.86	-53.70%	53,546	53,883	-337
3. Salud	16,439,782.52	14,259,322.33	15.29%	10,144,399.18	8,046,737.48	26.07%	56,770	55,910	860
4. Colectivo de Vida	10,868,050.37	10,441,953.94	4.08%	3,377,700.26	3,401,520.20	-0.70%	18,190	17,757	433
5. Incendio y L. Aliadas	8,243,961.51	7,211,806.82	14.31%	424,190.61	521,109.30	-18.60%	162,821	161,602	1,219
6. Multirisgo				13.18					
- Residencial	322,912.11	273,915.09	17.89%	120,018.84	10,541.00	1038.59%	14,346	14,363	-17
- Comercial e Industrial	648,090.18	487,795.29	32.86%	384,658.61	205,740.90	86.96%	5,867	6,064	-197
7. Transporte de Carga	2,523,146.31	2,014,107.92	25.27%	561,692.28	177,218.80	216.95%	24,894	24,904	-10
8. Casco									
- Marítimo	1,008,487.12	790,695.70	27.54%	(26,481.93)	291,353.78	-109.09%	799	804	-5
- Aviación	1,055,186.27	601,165.92	75.52%	16,687.34	230.89	7127.40%	184	258	-74
9. Automóvil	17,843,000.60	15,747,565.06	13.31%	9,451,840.28	6,856,966.78	37.84%	423,211	412,660	10,551
10. Ramos Técnicos	3,184,211.28	3,362,117.10	-5.29%	814,739.14	12,465,452.92	-93.46%	7,319	7,198	121
11. Responsabilidad Civil	5,989,881.68	7,661,221.36	-21.82%	851,717.78	715,705.16	19.00%	11,545	12,097	-552
12. Robo									
- Robo	751,874.82	758,248.52	-0.84%	85,087.47	287,695.54	-70.42%	3,676	3,659	17
- Fidelidad y DDD	283,411.36	182,670.95	55.15%	26,371.73	259,381.82	-89.83%	2,265	1,784	481
- Bancaria (BBB)	602,882.63	(402,099.36)	-249.93%	(7,549.98)	(838.00)	800.95%	47	46	1
13. Fianzas	6,272,811.33	19,186,306.72	-67.31%	472,831.54	1,207,539.12	-60.84%	31,086	31,289	-203
14. Otros	15,301,797.60	13,213,780.04	15.80%	652,143.65	470,957.22	38.47%	4,686	4,580	106
TOTALES	101,807,596.19	106,437,385.69	-4.35%	28,591,766.83	37,828,616.37	-24.42%	983,299	970,027	13,272