

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO (ACUMULADO FEBRERO 2012 - FEBRERO 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 %
<b>1. Seguro Individual</b>						
- Vida: Primer año	3,794,465.69	3,684,875.01	2.97%	(28,192.95)	1,835,515.57	-101.54%
- Renovación	13,978,287.27	12,881,266.89	8.52%	2,022,441.28	2,313,752.69	-12.59%
<b>2. Accidentes Personales</b>	2,872,597.33	3,229,124.55	-11.04%	419,936.97	644,200.05	-34.81%
<b>3. Salud</b>	29,797,427.07	25,320,852.77	17.68%	18,855,603.70	16,300,735.44	15.67%
<b>4. Colectivo de Vida</b>	21,380,404.48	21,604,087.94	-1.04%	6,898,313.99	7,465,509.50	-7.60%
<b>5. Incendio y L. Aliadas</b>	12,918,462.91	10,611,276.21	21.74%	1,082,043.45	(9,192.27)	-11871.23%
				13.18		
<b>6. Multiriesgo</b>						
- Residencial	534,417.43	473,568.35	12.85%	203,372.31	203,658.22	-0.14%
- Comercial e Industrial	1,035,756.27	837,409.73	23.69%	530,748.13	293,016.40	81.13%
<b>7. Transporte de Carga</b>	3,956,259.67	3,528,496.12	12.12%	1,849,835.72	786,431.97	135.22%
<b>8. Casco</b>						
- Marítimo	1,199,748.24	1,007,211.57	19.12%	(54,315.72)	295,097.74	-118.41%
- Avión	1,462,406.02	1,653,220.98	-11.54%	16,937.34	11,015.50	53.76%
<b>9. Automóvil</b>	32,282,749.81	29,807,829.01	8.30%	18,458,652.73	13,879,159.10	33.00%
<b>10. Ramos Técnicos</b>	10,912,001.71	6,613,588.69	64.99%	838,462.62	12,836,404.59	-93.47%
<b>11. Responsabilidad Civil</b>	12,817,821.63	11,610,585.11	10.40%	1,314,274.93	1,127,818.30	16.53%
<b>12. Robo</b>						
- Robo	1,261,342.93	1,654,231.92	-23.75%	170,903.95	346,332.68	-50.65%
- Fidelidad y DDD	411,983.02	344,355.10	19.64%	140,576.88	480,305.78	-70.73%
- Bancaria ( BBB )	681,869.93	(309,993.46)	319.96%	27,894.90	(3,338.00)	-935.68%
<b>13. Fianzas</b>	12,600,358.41	23,647,747.75	-46.72%	980,800.71	3,466,077.88	-71.70%
<b>14. Otros</b>	20,350,279.20	19,369,247.24	5.06%	1,395,919.82	1,544,806.25	-9.64%
<b>TOTALES</b>	184,248,639.02	177,568,981.48	3.76%	55,124,223.94	63,817,307.39	-13.62%



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

Ramos de Seguros	Primas de Feb-2012	Primas de Feb-2012	Variación %	Siniestros de Feb-2012	Siniestros de Feb-2012	Variación %	Pólizas de Feb-2012	Pólizas de Jan-2011	Variación (Feb - Enero)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,949,715.57	1,408,153.15	38.46%	(186,119.05)	495,028.16	-137.60%	54,754	22,777	31,977
- Renovación	6,796,900.24	6,356,723.18	6.92%	1,123,055.48	1,141,210.50	-1.59%	108,011	139,270	-31,259
<b>2. Accidentes Personales</b>	1,430,625.98	1,383,577.83	3.40%	235,542.02	245,926.19	-4.22%	52,983	53,546	-563
<b>3. Salud</b>	13,357,644.55	11,061,530.44	20.76%	8,711,204.52	8,253,997.96	5.54%	56,844	56,770	74
<b>4. Colectivo de Vida</b>	10,512,354.11	11,162,134.00	-5.82%	3,520,613.73	4,063,989.30	-13.37%	18,341	18,190	151
<b>5. Incendio y L. Aliadas</b>	4,674,501.40	3,399,469.39	37.51%	657,852.84	(530,301.57)	-224.05%	161,540	162,821	-1,281
<b>6. Multiriesgo</b>									
- Residencial	211,505.32	199,653.26	5.94%	83,353.47	193,117.22	-56.84%	14,330	14,346	-16
- Comercial e Industrial	387,666.09	349,614.44	10.88%	146,089.52	87,275.50	67.39%	5,871	5,867	4
<b>7. Transporte de Carga</b>	1,433,113.36	1,514,388.20	-5.37%	1,288,143.44	609,213.17	111.44%	25,016	24,894	122
<b>8. Casco</b>									
- Marítimo	191,261.12	216,515.87	-11.66%	(27,833.79)	3,743.96	-843.43%	784	799	-15
- Avión	407,219.75	1,052,055.06	-61.29%	250.00	10,784.61	-97.68%	178	184	-6
<b>9. Automóvil</b>	14,439,749.21	14,060,263.95	2.70%	9,006,812.45	7,022,192.32	28.26%	408,882	423,211	-14,329
<b>10. Ramos Técnicos</b>	7,727,790.43	3,251,471.59	137.67%	23,723.48	370,951.67	-93.60%	7,032	7,319	-287
<b>11. Responsabilidad Civil</b>	6,827,939.95	3,949,363.75	72.89%	462,557.15	412,113.14	12.24%	11,714	11,545	169
<b>12. Robo</b>									
- Robo	509,468.11	895,983.40	-43.14%	85,816.48	58,637.14	46.35%	3,627	3,676	-49
- Fidelidad y DDD	128,571.66	161,684.15	-20.48%	114,205.15	220,923.96	-48.31%	1,750	2,265	-515
- Bancaria ( BBB )	78,987.30	92,105.90	-14.24%	35,444.88	(2,500.00)	-1517.80%	45	47	-2
<b>13. Fianzas</b>	6,327,547.08	4,461,441.03	41.83%	507,969.17	2,258,538.76	-77.51%	28,812	31,086	-2,274
<b>14. Otros</b>	5,048,481.60	6,155,467.20	-17.98%	743,776.17	1,073,849.03	-30.74%	4,461	4,686	-225
<b>TOTALES</b>	<b>82,441,042.83</b>	<b>71,131,595.79</b>	<b>15.90%</b>	<b>26,532,457.11</b>	<b>25,988,691.02</b>	<b>2.09%</b>	<b>965,110</b>	<b>983,299</b>	<b>-18,189</b>

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<b>1. Seguro Individual</b>									
- 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
<b>2. Accidentes Personales</b>	1,441,971.35	1,845,546.72	-21.87%	184,394.95	398,273.86	-53.70%	53,546	53,883	-337
<b>3. Salud</b>	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
<b>4. Colectivo de Vida</b>	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
<b>5. Incendio y L. Aliadas</b>	8,243,961.51	7,211,806.82	14.31%	424,190.61	521,109.30	-18.60%	162,821	161,602	1,219
<b>6. Multiriesgo</b>				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
<b>7. Transporte de Carga</b>	2,523,146.31	2,014,107.92	25.27%	561,692.28	177,218.80	216.95%	24,894	24,904	-10
<b>8. Casco</b>									
- Marítimo	1,008,487.12	790,695.70	27.54%	(26,481.93)	291,353.78	-109.09%	799	804	-5
- Avión	1,055,186.27	601,165.92	75.52%	16,687.34	230.89	7127.40%	184	258	-74
<b>9. Automóvil</b>	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
<b>10. Ramos Técnicos</b>	3,184,211.28	3,362,117.10	-5.29%	814,739.14	12,465,452.92	-93.46%	7,319	7,198	121
<b>11. Responsabilidad Civil</b>	5,989,881.68	7,661,221.36	-21.82%	851,717.78	715,705.16	19.00%	11,545	12,097	-552
<b>12. Robo</b>									
- 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
<b>13. Fianzas</b>	6,272,811.33	19,186,306.72	-67.31%	472,831.54	1,207,539.12	-60.84%	31,086	31,289	-203
<b>14. Otros</b>	15,301,797.60	13,213,780.04	15.80%	652,143.65	470,957.22	38.47%	4,686	4,580	106
<b>TOTALES</b>	<b>101,807,596.19</b>	<b>106,437,385.69</b>	<b>-4.35%</b>	<b>28,591,766.83</b>	<b>37,828,616.37</b>	<b>-24.42%</b>	<b>983,299</b>	<b>970,027</b>	<b>13,272</b>