

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

| Ramos de Seguros                 | Primas de<br>2012 | Primas de<br>2011 | Variación<br>% | Siniestros de<br>2012 | Siniestros de<br>2011 | Variación<br>% |
|----------------------------------|-------------------|-------------------|----------------|-----------------------|-----------------------|----------------|
| <b>1. Seguro Individual</b>      |                   |                   |                |                       |                       |                |
| - Vida: Primer año               | 5,964,511.22      | 5,514,364.34      | 8.16%          | 181,386.47            | 2,334,305.98          | -92.23%        |
| - Renovación                     | 21,629,861.02     | 19,705,153.61     | 9.77%          | 3,383,020.55          | 2,345,320.38          | 44.25%         |
| <b>2. Accidentes Personales</b>  | 4,702,635.16      | 5,103,045.35      | -7.85%         | 819,753.79            | 784,881.91            | 4.44%          |
| <b>3. Salud</b>                  | 43,418,693.16     | 36,956,209.25     | 17.49%         | 28,173,216.77         | 25,817,246.66         | 9.13%          |
| <b>4. Colectivo de Vida</b>      | 32,197,331.46     | 31,813,986.48     | 1.20%          | 10,669,210.29         | 11,254,673.41         | -5.20%         |
| <b>5. Incendio y L. Aliadas</b>  | 19,314,538.12     | 16,237,267.82     | 18.95%         | 2,394,371.12          | 103,620,331.38        | -97.69%        |
| <b>6. Multiriesgo</b>            |                   |                   |                |                       |                       |                |
| - Residencial                    | 783,272.14        | 695,577.63        | 12.61%         | 269,433.43            | 242,157.94            | 11.26%         |
| - Comercial e Industrial         | 1,405,238.22      | 1,223,807.43      | 14.83%         | 603,145.67            | 834,904.65            | -27.76%        |
| <b>7. Transporte de Carga</b>    | 7,209,331.85      | 6,705,879.42      | 7.51%          | 2,269,100.48          | 873,122.03            | 159.88%        |
| <b>8. Casco</b>                  |                   |                   |                |                       |                       |                |
| - Marítimo                       | 1,537,396.94      | 1,347,077.87      | 14.13%         | (42,543.57)           | 283,438.51            | -115.01%       |
| - Avión                          | 3,833,033.04      | 3,593,456.35      | 6.67%          | (7,939.32)            | (19,184.50)           | -58.62%        |
| <b>9. Automóvil</b>              | 48,289,960.27     | 46,263,749.25     | 4.38%          | 26,172,765.98         | 21,234,275.83         | 23.26%         |
| <b>10. Ramos Técnicos</b>        | 13,303,199.34     | 7,150,350.95      | 86.05%         | 1,053,945.23          | 7,785,132.85          | -86.46%        |
| <b>11. Responsabilidad Civil</b> | 19,244,737.97     | 15,298,960.37     | 25.79%         | 3,469,746.22          | 1,455,889.84          | 138.32%        |
| <b>12. Robo</b>                  |                   |                   |                |                       |                       |                |
| - Robo                           | 1,593,381.21      | 2,101,391.30      | -24.17%        | 303,147.62            | 371,944.61            | -18.50%        |
| - Fidelidad y DDD                | 626,395.56        | 495,376.60        | 26.45%         | 159,315.75            | 322,998.38            | -50.68%        |
| - Bancaria ( BBB )               | 763,378.44        | (14,581.09)       | 5335.40%       | (13,186.90)           | (71,317.25)           | -81.51%        |
| <b>13. Fianzas</b>               | 19,351,639.10     | 33,300,760.40     | -41.89%        | 3,011,310.24          | 5,234,835.90          | -42.48%        |
| <b>14. Otros</b>                 | 28,594,822.74     | 29,972,780.92     | -4.60%         | 2,781,312.76          | 2,745,717.93          | 1.30%          |
| <b>TOTALES</b>                   | 273,807,046.96    | 263,464,614.25    | 3.93%          | 85,650,512.58         | 187,450,676.44        | -54.31%        |

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

| Ramos de Seguros                 | Primas de Mar-2012   | Primas de Mar-2010   | Variación %  | Siniestros de Mar-2011 | Siniestros de Mar-2010 | Variación %    | Pólizas de Mar-2011 | Pólizas de Feb-2011 | Variación (Marzo - feb.) |
|----------------------------------|----------------------|----------------------|--------------|------------------------|------------------------|----------------|---------------------|---------------------|--------------------------|
| <b>1. Seguro Individual</b>      |                      |                      |              |                        |                        |                |                     |                     |                          |
| - Vida: Primer año               | 2,170,045.53         | 1,829,489.33         | 18.61%       | 209,579.42             | 498,790.41             | -57.98%        | 24,991              | 54,754              | -29,763                  |
| - Renovación                     | 7,651,573.75         | 6,823,886.72         | 12.13%       | 1,360,579.27           | 31,567.69              | 4210.04%       | 139,843             | 108,011             | 31,832                   |
| <b>2. Accidentes Personales</b>  | 1,830,037.83         | 1,873,920.80         | -2.34%       | 399,816.82             | 140,681.86             | 184.20%        | 54,253              | 52,983              | 1,270                    |
| <b>3. Salud</b>                  | 13,621,266.09        | 11,635,356.48        | 17.07%       | 9,317,613.07           | 9,516,511.22           | -2.09%         | 56,921              | 56,844              | 77                       |
| <b>4. Colectivo de Vida</b>      | 10,789,994.98        | 10,209,898.54        | 5.68%        | 3,770,896.30           | 3,789,163.91           | -0.48%         | 19,523              | 18,341              | 1,182                    |
| <b>5. Incendio y L. Aliadas</b>  | 6,423,007.21         | 5,625,991.61         | 14.17%       | 1,312,327.67           | 103,629,523.65         | -98.73%        | 164,553             | 161,540             | 3,013                    |
| <b>6. Multiriesgo</b>            |                      |                      |              |                        |                        |                |                     |                     |                          |
| - Residencial                    | 248,854.71           | 222,009.28           | 12.09%       | 66,047.94              | 38,499.72              | 71.55%         | 14,900              | 14,330              | 570                      |
| - Comercial e Industrial         | 369,481.95           | 386,397.70           | -4.38%       | 72,397.54              | 541,888.25             | -86.64%        | 5,927               | 5,871               | 56                       |
| <b>7. Transporte de Carga</b>    | 3,296,162.18         | 3,177,383.30         | 3.74%        | 419,264.76             | 86,690.06              | 383.64%        | 25,366              | 25,016              | 350                      |
| <b>8. Casco</b>                  |                      |                      |              |                        |                        |                |                     |                     |                          |
| - Marítimo                       | 338,248.70           | 339,866.30           | -0.48%       | 11,772.15              | (11,659.23)            | -200.97%       | 804                 | 784                 | 20                       |
| - Avión                          | 2,370,627.02         | 1,940,235.37         | 22.18%       | (24,876.66)            | (30,200.00)            | -17.63%        | 190                 | 178                 | 12                       |
| <b>9. Automóvil</b>              | 15,913,333.83        | 16,455,920.24        | -3.30%       | 7,714,113.25           | 7,355,116.73           | 4.88%          | 427,879             | 408,882             | 18,997                   |
| <b>10. Ramos Técnicos</b>        | 2,485,028.06         | 536,762.26           | 362.97%      | 215,482.61             | (5,051,271.74)         | -104.27%       | 7,459               | 7,032               | 427                      |
| <b>11. Responsabilidad Civil</b> | 6,426,866.18         | 3,688,375.26         | 74.25%       | 2,155,471.29           | 328,071.54             | 557.01%        | 12,615              | 11,714              | 901                      |
| <b>12. Robo</b>                  |                      |                      |              |                        |                        |                |                     |                     |                          |
| - Robo                           | 332,271.76           | 447,159.38           | -25.69%      | 132,243.67             | 25,611.93              | 416.34%        | 3,758               | 3,627               | 131                      |
| - Fidelidad y DDD                | 214,275.42           | 151,021.50           | 41.88%       | 18,738.87              | (157,307.40)           | -111.91%       | 1,800               | 1,750               | 50                       |
| - Bancaria ( BBB )               | 81,508.51            | 295,412.37           | -72.41%      | (41,081.80)            | (67,979.25)            | -39.57%        | 40                  | 45                  | -5                       |
| <b>13. Fianzas</b>               | 6,751,280.69         | 9,653,012.65         | -30.06%      | 2,030,509.53           | 1,768,758.02           | 14.80%         | 32,153              | 28,812              | 3,341                    |
| <b>14. Otros</b>                 | 8,244,543.54         | 10,603,533.68        | -22.25%      | 1,385,392.94           | 1,200,911.68           | 15.36%         | 4,741               | 4,461               | 280                      |
| <b>TOTALES</b>                   | <b>89,558,407.94</b> | <b>85,895,632.77</b> | <b>4.26%</b> | <b>30,526,288.64</b>   | <b>123,633,369.05</b>  | <b>-75.31%</b> | <b>997,716</b>      | <b>965,110</b>      | <b>32,606</b>            |

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO 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-2011   | Variación % | Siniestros de Feb-2012 | Siniestros de Feb-2011 | Variación % | Pólizas de Feb-2012 | Pólizas de Jan-2012 | Variación (Ene - feb.) |
|----------------------------------|----------------------|----------------------|-------------|------------------------|------------------------|-------------|---------------------|---------------------|------------------------|
| <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                    |
| - Aviación                       | 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> | 15.90%      | <b>26,532,457.11</b>   | <b>25,988,691.02</b>   | 2.09%       | <b>965,110</b>      | <b>983,299</b>      | <b>-18,189</b>         |

**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 Jan-2012    | Primas de Jan-2011    | Variación %   | Siniestros de Jan-2012 | Siniestros de Jan-2011 | Variación %    | Pólizas de Jan-2012 | Pólizas de Dec-2011 | Variación (Ene - Dic.) |
|----------------------------------|-----------------------|-----------------------|---------------|------------------------|------------------------|----------------|---------------------|---------------------|------------------------|
| <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                     |
| - Aviación                       | 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>          |