

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO (ACUMULADO ABRIL 2012 - ABRIL 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	7,858,909.19	7,166,169.84	9.67%	241,506.70	2,451,717.88	-90.15%
- Renovación	28,427,963.35	25,940,988.87	9.59%	4,989,427.21	4,633,422.81	7.68%
<b>2. Accidentes Personales</b>	6,146,189.45	6,662,083.88	-7.74%	1,137,304.41	995,064.13	14.29%
<b>3. Salud</b>	57,255,043.75	49,921,650.97	14.69%	36,580,520.20	33,746,674.76	8.40%
<b>4. Colectivo de Vida</b>	43,246,387.17	42,449,817.18	1.88%	14,784,710.70	14,205,751.95	4.08%
<b>5. Incendio y L. Aliadas</b>	31,865,397.07	24,718,463.09	28.91%	3,472,221.42	104,676,119.31	-96.68%
<b>6. Multiriesgo</b>						
- Residencial	997,316.23	898,642.17	10.98%	275,610.46	283,145.34	-2.66%
- Comercial e Industrial	1,880,839.57	1,590,761.31	18.24%	1,069,364.82	1,034,780.91	3.34%
<b>7. Transporte de Carga</b>	9,362,422.31	8,508,261.60	10.04%	2,819,746.77	1,113,730.81	153.18%
<b>8. Casco</b>						
- Marítimo	1,696,359.31	1,738,555.42	-2.43%	470,458.78	818,180.59	-42.50%
- Avión	5,771,204.65	5,166,881.63	11.70%	(1,011.07)	(84,173.97)	-98.80%
<b>9. Automóvil</b>	64,621,907.65	59,751,465.70	8.15%	36,472,939.82	28,129,499.01	29.66%
<b>10. Ramos Técnicos</b>	14,488,625.62	8,608,816.95	68.30%	1,229,427.18	7,894,999.56	-84.43%
<b>11. Responsabilidad Civil</b>	25,662,463.61	17,773,882.00	44.38%	1,960,625.43	920,964.32	112.89%
<b>12. Robo</b>						
- Robo	2,134,669.10	2,674,194.72	-20.18%	419,380.97	429,523.59	-2.36%
- Fidelidad y DDD	733,219.56	590,028.83	24.27%	232,816.84	540,633.32	-56.94%
- Bancaria ( BBB )	1,225,820.00	444,465.58	175.80%	2,604.26	(86,817.25)	-103.00%
<b>13. Fianzas</b>	26,999,383.83	45,513,915.37	-40.68%	4,159,032.76	5,285,434.90	-21.31%
<b>14. Otros</b>	37,576,908.39	39,732,596.07	-5.43%	5,294,657.43	3,311,389.40	59.89%
<b>TOTALES</b>	<b>367,951,029.81</b>	<b>349,851,641.19</b>	<b>5.17%</b>	<b>115,611,345.09</b>	<b>210,300,041.37</b>	<b>-45.03%</b>

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

Ramos de Seguros	Primas de Apr-2012	Primas de Apr-2011	Variación %	Siniestros de Apr-2012	Siniestros de Apr-2011	Variación %	Pólizas de Apr-2012	Pólizas de Mar-2012	Variación (Abril -marzo.)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,894,397.97	1,651,805.50	14.69%	60,120.23	117,411.90	-48.80%	50,774	24,991	25,783
- Renovación	6,798,102.33	6,235,835.26	9.02%	1,606,406.66	2,288,102.43	-29.79%	108,890	139,843	-30,953
<b>2. Accidentes Personales</b>	1,443,554.29	1,559,038.53	-7.41%	317,550.62	210,182.22	51.08%	53,125	54,253	-1,128
<b>3. Salud</b>	13,836,350.59	12,965,441.72	6.72%	8,407,303.43	7,929,428.10	6.03%	57,605	56,921	684
<b>4. Colectivo de Vida</b>	11,049,055.71	10,635,830.70	3.89%	4,115,500.41	2,951,078.54	39.46%	19,162	19,523	-361
<b>5. Incendio y L. Aliadas</b>	12,550,858.95	8,481,195.27	47.98%	1,077,837.12	1,055,787.93	2.09%	145,285	164,553	-19,268
<b>6. Multiriesgo</b>									
- Residencial	214,044.09	203,064.54	5.41%	6,190.21	40,987.40	-84.90%	15,197	14,900	297
- Comercial e Industrial	475,601.35	366,953.88	29.61%	466,219.15	199,876.26	133.25%	5,994	5,927	67
<b>7. Transporte de Carga</b>	2,109,400.46	1,802,382.18	17.03%	550,646.29	240,608.78	128.86%	25,375	25,366	9
<b>8. Casco</b>									
- Marítimo	158,962.37	391,477.55	-59.39%	513,002.35	534,742.08	-4.07%	782	804	-22
- Avión	1,938,171.61	1,573,425.28	23.18%	6,928.25	(64,989.47)	-110.66%	176	190	-14
<b>9. Automóvil</b>	16,331,947.38	13,487,716.45	21.09%	10,300,173.84	6,895,223.18	49.38%	414,815	427,879	-13,064
<b>10. Ramos Técnicos</b>	1,185,426.28	1,458,466.00	-18.72%	175,481.95	109,866.71	59.72%	7,181	7,459	-278
<b>11. Responsabilidad Civil</b>	6,417,725.64	2,474,921.63	159.31%	(1,509,120.79)	(534,925.52)	182.12%	12,448	12,615	-167
<b>12. Robo</b>									
- Robo	541,287.89	572,803.42	-5.50%	116,233.35	57,578.98	101.87%	3,637	3,758	-121
- Fidelidad y DDD	106,824.00	94,652.23	12.86%	73,501.09	217,634.94	-66.23%	1,779	1,800	-21
- Bancaria ( BBB )	462,441.56	459,046.67	0.74%	15,791.16	(15,500.00)	-201.88%	35	40	-5
<b>13. Fianzas</b>	7,647,744.73	12,213,154.97	-37.38%	1,147,722.52	50,599.00	2168.27%	30,275	32,153	-1,878
<b>14. Otros</b>	8,982,085.65	9,759,815.15	-7.97%	2,513,344.67	565,671.47	344.31%	4,645	4,741	-96
<b>TOTALES</b>	<b>94,143,982.85</b>	<b>86,387,026.93</b>	<b>8.98%</b>	<b>29,960,832.51</b>	<b>22,849,364.93</b>	<b>31.12%</b>	<b>957,180</b>	<b>997,716</b>	<b>-40,536</b>

**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-2011	Variación %	Siniestros de Mar-2012	Siniestros de Mar-2011	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
- Aviación	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>	4.26%	<b>30,526,288.64</b>	<b>123,633,369.05</b>	-75.31%	<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>	<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>

**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
				13.18					
<b>6. Multiriesgo</b>									
- 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>