

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO (ACUMULADO MAYO 2012 - MAYO 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	10,292,617.92	8,974,104.96	14.69%	564,168.73	3,879,235.32	-85.46%
- Renovación	35,821,182.33	32,471,156.21	10.32%	6,713,190.63	5,280,599.15	27.13%
<b>2. Accidentes Personales</b>	7,621,884.92	8,130,021.12	-6.25%	1,453,553.66	1,361,064.41	6.80%
<b>3. Salud</b>	71,558,305.02	62,655,061.23	14.21%	46,853,930.67	43,219,791.69	8.41%
<b>4. Colectivo de Vida</b>	53,961,080.38	53,202,444.52	1.43%	18,214,568.37	18,102,889.20	0.62%
<b>5. Incendio y L. Aliadas</b>	38,260,527.37	30,256,803.92	26.45%	7,911,246.88	106,850,223.71	-92.60%
<b>6. Multiriesgo</b>						
- Residencial	1,227,565.90	1,130,203.80	8.61%	348,705.55	405,500.43	-14.01%
- Comercial e Industrial	2,766,475.33	2,568,645.89	7.70%	1,125,307.77	1,143,663.03	-1.60%
<b>7. Transporte de Carga</b>	11,563,921.59	10,044,094.37	15.13%	3,659,878.53	1,227,570.20	198.14%
<b>8. Casco</b>						
- Marítimo	2,072,427.23	2,219,906.72	-6.64%	745,923.63	1,098,824.93	-32.12%
- Avión	6,085,028.78	5,838,743.24	4.22%	719,756.81	390,826.03	84.16%
<b>9. Automóvil</b>	80,390,213.88	73,583,718.48	9.25%	46,137,024.29	36,584,652.75	26.11%
<b>10. Ramos Técnicos</b>	16,432,672.57	10,326,704.80	59.13%	1,293,164.92	8,467,584.82	-84.73%
<b>11. Responsabilidad Civil</b>	28,791,968.70	22,951,505.62	25.45%	2,530,676.21	1,371,987.77	84.45%
<b>12. Robo</b>						
- Robo	2,370,219.21	3,048,876.34	-22.26%	435,626.21	515,218.77	-15.45%
- Fidelidad y DDD	829,933.65	864,872.66	-4.04%	250,648.24	595,617.53	-57.92%
- Bancaria ( BBB )	1,410,808.58	639,618.17	120.57%	6,810.84	(86,815.25)	-107.85%
<b>13. Fianzas</b>	33,389,380.81	54,574,455.19	-38.82%	4,398,643.50	8,789,789.23	-49.96%
<b>14. Otros</b>	45,280,503.51	49,418,980.95	-8.37%	6,184,182.19	4,286,240.35	44.28%
<b>TOTALES</b>	450,126,717.68	432,899,918.20	3.98%	149,547,007.63	243,484,464.07	-38.58%

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

Ramos de Seguros	Primas de May-2012	Primas de May-2011	Variación %	Siniestros de May-2012	Siniestros de May-2011	Variación %	Pólizas de May-2012	Pólizas de Apr-2012	Variación (Mayo -abril.)
<b>1. Seguro Individual</b>									
- Vida: Primer año	2,433,708.73	1,807,935.12	34.61%	322,662.03	1,427,517.44	-77.40%	26,383	50,774	-24,391
- Renovación	7,393,218.98	6,530,167.34	13.22%	1,723,763.42	647,176.34	166.35%	134,990	108,890	26,100
<b>2. Accidentes Personales</b>	1,475,695.47	1,467,937.24	0.53%	316,249.25	366,000.28	-13.59%	54,124	53,125	999
<b>3. Salud</b>	14,303,261.27	12,733,410.26	12.33%	10,273,410.47	9,473,116.93	8.45%	57,906	57,605	301
<b>4. Colectivo de Vida</b>	10,714,693.21	10,752,627.34	-0.35%	3,429,857.67	3,897,137.25	-11.99%	20,006	19,162	844
<b>5. Incendio y L. Aliadas</b>	6,395,130.30	5,538,340.83	15.47%	4,439,025.46	2,174,104.40	104.18%	165,026	145,285	19,741
<b>6. Multiriesgo</b>									
- Residencial	230,249.67	231,561.63	-0.57%	73,095.09	122,355.09	-40.26%	15,651	15,197	454
- Comercial e Industrial	885,635.76	977,884.58	-9.43%	55,942.95	108,882.12	-48.62%	6,168	5,994	174
<b>7. Transporte de Carga</b>	2,201,499.28	1,535,832.77	43.34%	840,131.76	113,839.39	638.00%	25,599	25,375	224
<b>8. Casco</b>									
- Marítimo	376,067.92	481,351.30	-21.87%	275,464.85	280,644.34	-1.85%	779	782	-3
- Avión	313,824.13	671,861.61	-53.29%	720,767.88	475,000.00	51.74%	183	176	7
<b>9. Automóvil</b>	15,768,306.23	13,832,252.78	14.00%	9,664,084.47	8,455,153.74	14.30%	431,414	414,815	16,599
<b>10. Ramos Técnicos</b>	1,944,046.95	1,717,887.85	13.16%	63,737.74	572,585.26	-88.87%	6,961	7,181	-220
<b>11. Responsabilidad Civil</b>	3,129,505.09	5,177,623.62	-39.56%	570,050.78	451,023.45	26.39%	13,144	12,448	696
<b>12. Robo</b>									
- Robo	235,550.11	374,681.62	-37.13%	16,245.24	85,695.18	-81.04%	3,654	3,637	17
- Fidelidad y DDD	96,714.09	274,843.83	-64.81%	17,831.40	54,984.21	-67.57%	1,776	1,779	-3
- Bancaria ( BBB )	184,988.58	195,152.59	-5.21%	4,206.58	2.00	210229.00%	43	35	8
<b>13. Fianzas</b>	6,389,996.98	9,060,539.82	-29.47%	239,610.74	3,504,354.33	-93.16%	35,734	30,275	5,459
<b>14. Otros</b>	7,703,595.12	9,686,384.88	-20.47%	889,524.76	974,850.95	-8.75%	5,111	4,645	466
<b>TOTALES</b>	<b>82,175,687.87</b>	<b>83,048,277.01</b>	<b>-1.05%</b>	<b>33,935,662.54</b>	<b>33,184,422.70</b>	<b>2.26%</b>	<b>1,004,652</b>	<b>957,180</b>	<b>47,472</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-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
- 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
<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>