

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO (ACUMULADO NOVIEMBRE 2012 - NOVIEMBRE 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	24,844,013.00	21,849,704.69	13.70%	2,208,265.21	8,287,543.81	-73.35%
- Renovación	82,029,245.58	73,063,261.52	12.27%	20,163,885.64	12,272,948.29	64.30%
2. Accidentes Personales	15,502,126.60	16,929,619.21	-8.43%	2,618,400.48	3,213,946.05	-18.53%
3. Salud	164,654,948.35	142,424,681.80	15.61%	108,604,286.15	96,361,440.17	12.71%
4. Colectivo de Vida	121,597,390.67	116,130,829.58	4.71%	40,881,381.98	41,498,196.53	-1.49%
5. Incendio y L. Aliadas	79,090,572.78	67,798,415.67	16.66%	76,332,810.02	113,594,685.41	-32.80%
6. Multiriesgo						
- Residencial	2,508,747.41	2,351,265.64	6.70%	887,260.54	829,963.89	6.90%
- Comercial e Industrial	6,007,389.20	5,088,579.51	18.06%	1,627,544.22	1,804,219.09	-9.79%
7. Transporte de Carga	23,677,589.92	21,071,763.75	12.37%	5,761,471.81	3,309,336.94	74.10%
8. Casco						
- Marítimo	5,780,230.80	4,330,033.86	33.49%	4,244,726.76	1,593,453.63	166.39%
- Avión	13,377,160.64	11,534,672.57	15.97%	3,041,974.59	1,085,195.42	180.32%
9. Automóvil	176,492,424.01	161,588,196.15	9.22%	102,380,937.30	87,741,650.18	16.68%
10. Ramos Técnicos	28,523,383.06	23,975,733.73	18.97%	69,002,057.46	16,578,392.87	316.22%
11. Responsabilidad Civil	57,980,214.45	48,260,213.96	20.14%	5,471,847.30	7,500,294.62	-27.04%
12. Robo						
- Robo	4,963,012.18	5,669,083.46	-12.45%	1,230,369.95	1,361,627.08	-9.64%
- Fidelidad y DDD	4,342,805.89	3,758,783.82	15.54%	2,510,007.03	1,732,493.77	44.88%
- Bancaria (BBB)	3,156,034.19	1,803,882.32	74.96%	998,689.64	(42,385.10)	-2456.23%
13. Fianzas	91,182,372.03	105,718,893.78	-13.75%	7,671,636.11	12,084,784.96	-36.52%
14. Otros	95,788,141.99	102,674,446.75	-6.71%	20,553,398.16	13,562,897.65	51.54%
TOTALES	1,001,497,802.75	936,022,061.78	7.00%	476,190,950.35	424,370,685.26	12.21%

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

Ramos de Seguros	Primas de Nov-2012	Primas de Nov-2011	Variación %	Siniestros de Nov-2012	Siniestros de Nov-2011	Variación %	Pólizas de Nov-2012	Pólizas de Oct-2012	Variación (Nov-Oct.)
1. Seguro Individual									
- Vida: Primer año	2,159,236.34	2,197,369.69	-1.74%	114,052.87	695,595.22	-83.60%	49,629	27,414	22,215
- Renovación	7,824,083.78	6,724,186.83	16.36%	982,473.84	968,155.00	1.48%	114,572	137,583	-23,011
2. Accidentes Personales	1,369,362.23	1,368,913.36	0.03%	67,137.07	265,353.73	-74.70%	54,460	53,709	751
3. Salud	16,536,365.64	13,853,133.60	19.37%	10,776,529.53	8,450,853.67	27.52%	57,377	55,660	1,717
4. Colectivo de Vida	11,195,807.14	9,295,498.36	20.44%	3,747,777.53	2,809,048.77	33.42%	29,204	26,702	2,502
5. Incendio y L. Aliadas	6,557,366.79	6,817,606.27	-3.82%	26,529,748.88	(120,564.05)	-22104.69%	170,085	167,256	2,829
6. Multiriesgo									
- Residencial	186,676.62	231,412.70	-19.33%	148,601.77	(69,612.54)	-313.47%	16,249	16,332	-83
- Comercial e Industrial	424,193.44	376,611.84	12.63%	193,331.64	48,442.10	299.10%	6,296	6,164	132
7. Transporte de Carga	1,713,784.19	1,621,615.92	5.68%	355,403.44	410,235.70	-13.37%	25,099	25,109	-10
8. Casco									
- Marítimo	605,392.83	32,437.94	1766.31%	2,511,245.15	5,344.78	46885.00%	796	788	8
- Aviación	326,111.47	756,318.54	-56.88%	150,000.00	25,000.00	500.00%	173	178	-5
9. Automóvil	14,005,724.71	14,210,163.03	-1.44%	10,512,932.61	8,732,053.16	20.39%	416,780	408,207	8,573
10. Ramos Técnicos	1,011,407.80	1,258,280.25	-19.62%	176,851.46	755,569.71	-76.59%	7,353	7,590	-237
11. Responsabilidad Civil	10,030,424.65	7,971,181.68	25.83%	500,449.24	568,004.90	-11.89%	14,528	14,242	286
12. Robo									
- Robo	693,842.83	702,399.40	-1.22%	150,457.38	156,568.87	-3.90%	3,398	3,641	-243
- Fidelidad y DDD	2,468,752.52	1,654,191.54	49.24%	1,715,088.78	69,451.33	2369.48%	1,663	1,730	-67
- Bancaria (BBB)	71,788.14	33,904.00	111.74%	(47,689.04)	(142.47)	33373.04%	36	33	3
13. Fianzas	11,198,111.41	12,085,265.80	-7.34%	22,490.42	227,696.39	-90.12%	38,574	35,728	2,846
14. Otros	5,594,047.70	11,748,036.63	-52.38%	773,255.23	1,174,264.35	-34.15%	5,936	6,403	-467
TOTALES	93,972,480.23	92,938,527.38	1.11%	59,380,137.80	25,171,318.62	135.90%	1,012,208	994,469	17,739

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

Ramos de Seguros	Primas de Oct-2012	Primas de Oct-2011	Variación %	Siniestros de Oct-2012	Siniestros de Oct-2011	Variación %	Pólizas de Oct-2012	Pólizas de Sep-2012	Variación (Oct -Sep.)
1. Seguro Individual									
- Vida: Primer año	2,408,688.14	2,454,966.45	-1.89%	405,201.44	922,343.67	-56.07%	27,414	26,743	671
- Renovación	7,867,039.72	6,864,188.91	14.61%	1,283,706.79	542,740.08	136.52%	137,583	136,773	810
2. Accidentes Personales	1,188,060.48	1,018,487.41	16.65%	260,158.71	309,235.49	-15.87%	53,711	53,228	483
3. Salud	14,232,569.16	13,029,644.78	9.23%	10,749,714.09	9,275,827.33	15.89%	55,660	56,614	-954
4. Colectivo de Vida	11,179,249.81	11,418,577.59	-2.10%	2,072,775.51	3,735,615.63	-44.51%	26,701	21,274	5,427
5. Incendio y L. Aliadas	5,490,164.89	4,303,690.55	27.57%	20,792,200.91	1,466,566.25	1317.75%	167,259	166,815	444
6. Multiriesgo									
- Residencial	203,827.40	150,352.03	35.57%	78,130.68	127,336.43	-38.64%	16,332	16,277	55
- Comercial e Industrial	588,317.61	443,020.71	32.80%	(9,186.25)	115,813.57	-107.93%	6,162	6,116	46
7. Transporte de Carga	1,829,492.55	1,909,540.93	-4.19%	306,715.78	164,392.74	86.58%	25,107	25,046	61
8. Casco									
- Marítimo	602,459.87	729,346.89	-17.40%	317,215.22	(50,909.24)	-723.10%	788	770	18
- Aviación	595,271.30	(223,372.98)	-366.49%	87.69	(1,794.02)	-104.89%	178	176	2
9. Automóvil	18,184,278.18	13,957,233.11	30.29%	9,976,373.76	9,442,115.21	5.66%	408,207	405,861	2,346
10. Ramos Técnicos	1,529,171.22	3,293,768.95	-53.57%	57,062,925.77	274,719.77	20671.32%	7,587	7,563	24
11. Responsabilidad Civil	2,083,372.41	3,492,911.51	-40.35%	112,582.29	1,307,983.56	-91.39%	14,245	13,824	421
12. Robo									
- Robo	408,688.92	345,612.80	18.25%	(51,881.48)	(4,176.70)	1142.16%	3,641	3,639	2
- Fidelidad y DDD	80,089.38	116,287.07	-31.13%	169,307.41	177,930.24	-4.85%	1,730	1,740	-10
- Bancaria (BBB)	87,596.97	34,015.19	157.52%	127,315.77	(135,736.89)	-193.80%	33	48	-15
13. Fianzas	8,606,282.25	6,575,856.52	30.88%	182,633.12	(112,075.62)	-262.96%	35,728	34,039	1,689
14. Otros	8,178,927.39	10,515,754.42	-22.22%	1,310,743.70	3,393,576.02	-61.38%	6,403	5,554	849
TOTALES	85,343,547.65	80,429,882.84	6.11%	105,146,720.91	30,951,503.52	239.71%	994,469	982,100	12,369

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

Ramos de Seguros	Primas de Sep-2012	Primas de Sep-2011	Variación %	Siniestros de Sep-2012	Siniestros de Sep-2011	Variación %	Pólizas de Sep-2012	Pólizas de Aug-2012	Variación (Sep -Agos.)
1. Seguro Individual									
- Vida: Primer año	2,818,754.72	2,011,568.40	40.13%	220,301.00	664,513.53	-66.85%	26,743	29,816	-3,073
- Renovación	7,502,588.92	6,777,065.16	10.71%	1,793,791.56	593,447.32	202.27%	136,773	135,782	991
2. Accidentes Personales	1,561,092.52	2,395,357.19	-34.83%	219,473.05	305,800.34	-28.23%	53,228	53,334	-106
3. Salud	15,511,942.76	12,926,388.88	20.00%	10,851,668.95	8,540,207.31	27.07%	56,614	56,332	282
4. Colectivo de Vida	10,986,295.40	10,021,048.31	9.63%	4,603,311.76	3,114,800.60	47.79%	21,274	21,728	-454
5. Incendio y L. Aliadas	7,061,257.15	5,691,979.45	24.06%	12,762,676.36	4,373,702.51	191.80%	166,815	166,175	640
6. Multiriesgo							0	0	
- Residencial	243,456.53	216,664.16	12.37%	135,685.98	137,109.14	-1.04%	16,277	16,248	29
- Comercial e Industrial	388,207.31	431,453.57	-10.02%	145,871.98	149,713.44	-2.57%	6,116	6,136	-20
7. Transporte de Carga	2,114,096.27	2,159,464.26	-2.10%	233,344.04	623,096.56	-62.55%	25,046	25,190	-144
8. Casco									
- Marítimo	708,856.35	230,848.25	207.07%	257,521.05	63,929.26	302.82%	770	783	-13
- Aviación	1,937,217.38	1,666,181.51	16.27%	37,488.21	(3,500.00)	-1171.09%	176	185	-9
9. Automóvil	18,362,812.56	18,482,828.96	-0.65%	8,866,994.35	9,155,357.42	-3.15%	405,861	408,312	-2,451
10. Ramos Técnicos	2,761,186.24	3,473,225.87	-20.50%	1,754,303.95	662,231.36	164.91%	7,563	7,496	67
11. Responsabilidad Civil	2,962,673.35	3,463,176.16	-14.45%	415,405.43	1,396,595.85	-70.26%	13,824	13,843	-19
12. Robo									
- Robo	400,629.32	358,491.37	11.75%	339,139.01	60,853.96	457.30%	3,639	3,641	-2
- Fidelidad y DDD	91,320.33	98,551.69	-7.34%	36,818.48	56,162.85	-34.44%	1,740	1,715	25
- Bancaria (BBB)	252,176.00	221,321.33	13.94%	526,167.75	(690,851.37)	-176.16%	48	47	1
13. Fianzas	13,130,431.30	7,574,541.40	73.35%	1,755,797.64	(65,579.16)	-2777.37%	34,039	35,544	-1,505
14. Otros	3,463,474.25	3,352,943.86	3.30%	5,372,530.48	2,087,971.43	157.31%	5,554	5,704	-150
TOTALES	92,258,468.66	81,553,099.78	13.13%	50,328,291.03	31,225,562.35	61.18%	982,100	988,009	-5,909

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

Ramos de Seguros	Primas de Aug-2012	Primas de Aug-2011	Variación %	Siniestros de Aug-2012	Siniestros de Aug-2011	Variación %	Pólizas de Aug-2012	Pólizas de Jul-2012	Variación (Agos -Jul.)
1. Seguro Individual									
- Vida: Primer año	2,570,188.50	1,876,104.52	37.00%	46,855.98	1,553,456.55	-96.98%	23,364	26,771	-3,407
- Renovación	7,781,973.91	6,794,919.02	14.53%	1,466,266.15	3,925,889.07	-62.65%	122,355	137,227	-14,872
2. Accidentes Personales	1,383,690.56	1,528,265.26	-9.46%	62,469.13	378,620.14	-83.50%	55,247	54,169	1,078
3. Salud	15,772,940.05	13,588,613.26	16.07%	10,094,037.58	7,335,897.37	37.60%	55,128	57,457	-2,329
4. Colectivo de Vida	11,200,410.65	10,695,407.38	4.72%	3,955,860.93	4,472,269.47	-11.55%	15,851	21,584	-5,733
5. Incendio y L. Aliadas	8,215,585.43	6,548,324.20	25.46%	5,694,618.07	(9,453,642.61)	-160.24%	158,307	171,546	-13,239
6. Multiriesgo									
- Residencial	251,129.46	218,597.20	14.88%	25,188.98	29,951.91	-15.90%	14,367	15,937	-1,570
- Comercial e Industrial	903,632.00	406,934.54	122.06%	79,294.69	73,418.28	8.00%	5,994	6,164	-170
7. Transporte de Carga	2,517,019.75	1,777,658.12	41.59%	422,170.57	330,722.71	27.65%	24,746	26,075	-1,329
8. Casco									
- Marítimo	506,428.08	362,370.88	39.75%	410,334.57	352,301.71	16.47%	782	784	-2
- Aviación	101,261.57	550,955.40	-81.62%	2,420,850.00	214,707.86	1027.51%	189	183	6
9. Automóvil	15,824,250.94	12,878,608.27	22.87%	10,213,180.13	8,980,665.73	13.72%	405,486	432,942	-27,456
							0		
10. Ramos Técnicos	2,511,391.99	2,164,321.66	16.04%	7,434,889.84	6,557,939.67	13.37%	7,142	7,498	-356
11. Responsabilidad Civil	3,730,836.97	4,901,362.96	-23.88%	875,480.67	573,426.24	52.68%	12,104	13,817	-1,713
12. Robo									
- Robo	363,343.69	371,726.37	-2.26%	112,651.55	98,243.72	14.67%	3,726	3,621	105
- Fidelidad y DDD	64,229.08	394,221.20	-83.71%	104,438.57	79,922.17	30.68%	1,837	1,734	103
- Bancaria (BBB)	19,696.28	53,823.81	-63.41%	685.84	45,603.43	-98.50%	45	48	-3
13. Fianzas	8,561,244.01	13,929,781.82	-38.54%	602,573.67	485,927.20	24.00%	32,100	36,500	-4,400
14. Otros	15,806,901.91	9,882,629.07	59.95%	2,804,128.44	1,187,939.31	136.05%	4,547	4,506	41
TOTALES	98,086,154.83	88,924,624.94	10.30%	46,825,975.36	27,223,259.93	72.01%	943,317	1,018,563	-75,246

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

Ramos de Seguros	Primas de Jul-2012	Primas de Jul-2011	Variación %	Siniestros de Jul-2012	Siniestros de Jul-2011	Variación %	Pólizas de Jul-2012	Pólizas de Jun-2012	Variación (Jul -Jun.)
1. Seguro Individual									
- Vida: Primer año	2,252,223.14	2,340,692.30	-3.78%	594,862.44	242,313.69	145.49%	26,771	22,954	3,817
- Renovación	7,799,296.08	6,452,150.53	20.88%	2,411,283.22	1,258,240.64	91.64%	137,227	139,784	-2,557
2. Accidentes Personales	1,388,351.26	1,253,474.71	10.76%	184,034.16	327,049.05	-43.73%	54,169	54,122	47
3. Salud	15,897,846.65	14,484,841.75	9.76%	8,842,148.33	9,174,300.00	-3.62%	57,457	58,688	-1,231
4. Colectivo de Vida	11,536,022.09	10,313,837.62	11.85%	3,974,075.90	4,621,492.15	-14.01%	21,584	21,227	357
5. Incendio y L. Aliadas	6,474,507.74	6,929,348.75	-6.56%	1,350,804.89	10,971,670.65	-87.69%	171,546	166,678	4,868
6. Multiriesgo									
- Residencial	170,251.41	187,066.28	-8.99%	116,411.27	172,857.37	-32.65%	15,937	15,792	145
- Comercial e Industrial	493,055.59	436,032.21	13.08%	52,305.64	94,327.45	-44.55%	6,164	6,186	-22
7. Transporte de Carga	1,979,989.57	1,555,009.96	27.33%	331,568.50	317,290.03	4.50%	26,075	25,899	176
8. Casco									
- Marítimo	394,203.90	1,000,032.33	-60.58%	195,905.29	281,160.12	-30.32%	784	769	15
- Aviación	1,205,138.76	1,642.44	73274.90%	(283,000.00)	351,895.94	-180.42%	183	187	-4
9. Automóvil	13,576,239.93	13,004,535.57	4.40%	7,953,816.82	7,892,445.12	0.78%	432,942	432,736	206
10. Ramos Técnicos	1,486,997.48	1,762,741.04	-15.64%	400,319.35	(424,036.54)	-194.41%	7,498	7,458	40
11. Responsabilidad Civil	4,534,403.90	3,089,687.96	46.76%	280,552.68	704,365.88	-60.17%	13,817	13,576	241
12. Robo									
- Robo	364,513.12	365,832.28	-0.36%	56,039.83	398,996.90	-85.95%	3,621	3,641	-20
- Fidelidad y DDD	269,803.18	310,351.95	-13.07%	18,390.53	38,938.12	-52.77%	1,734	1,729	5
- Bancaria (BBB)	1,166,803.04	570,838.67	104.40%	216,724.44	22,435.20	866.00%	48	48	0
13. Fianzas	6,776,448.07	5,434,789.78	24.69%	410,618.48	2,524,570.40	-83.74%	36,500	37,056	-556
14. Otros	12,586,632.19	10,448,942.55	20.46%	1,995,613.16	(132,847.30)	-1602.19%	4,506	4,703	-197
TOTALES	90,352,727.10	79,941,848.68	13.02%	29,102,474.93	38,837,464.87	-25.07%	1,018,563	1,013,233	5,330

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

Ramos de Seguros	Primas de Jun-2012	Primas de Jun-2011	Variación %	Siniestros de Jun-2012	Siniestros de Jun-2011	Variación %	Pólizas de Jun-2012	Pólizas de May-2012	Variación (Jun -May.)
1. Seguro Individual									
- Vida: Primer año	2,342,304.25	1,995,240.64	17.39%	262,822.75	330,085.83	-20.38%	22,954	26,383	-3,429
- Renovación	7,433,080.83	6,979,594.87	6.50%	5,513,173.45	1,781,507.53	209.47%	139,784	134,990	4,794
2. Accidentes Personales	989,684.63	1,234,757.88	-19.85%	371,574.70	266,822.89	39.26%	54,122	54,124	-2
3. Salud	15,144,979.07	12,125,054.36	24.91%	10,436,257.00	8,286,932.30	25.94%	58,688	57,906	782
4. Colectivo de Vida	11,565,457.20	11,013,751.00	5.01%	4,316,316.98	4,640,080.71	-6.98%	21,227	20,006	1,221
5. Incendio y L. Aliadas	7,004,231.41	7,182,871.27	-2.49%	1,288,222.21	(490,176.22)	-362.81%	166,678	165,026	1,652
6. Multirisgo									
- Residencial	225,840.09	216,969.47	4.09%	35,948.13	24,976.32	43.93%	15,792	15,651	141
- Comercial e Industrial	443,507.92	425,880.75	4.14%	39,193.75	179,591.22	-78.18%	6,186	6,168	18
7. Transporte de Carga	1,935,234.68	2,004,380.19	-3.45%	427,846.20	236,029.00	81.27%	25,899	25,599	300
8. Casco									
- Marítimo	914,513.86	279,710.01	226.95%	(168,873.40)	(153,697.93)	9.87%	769	779	-10
- Aviación	3,127,131.38	2,419,585.26	29.24%	(3,208.12)	13,294.00	-124.13%	187	183	4
9. Automóvil	16,079,601.35	15,471,108.73	3.93%	8,646,586.10	7,045,626.40	22.72%	432,736	431,414	1,322
10. Ramos Técnicos	2,859,867.86	1,696,691.16	68.56%	953,631.41	284,384.08	235.33%	7,458	6,961	497
11. Responsabilidad Civil	5,844,077.71	2,390,388.07	144.48%	756,700.78	1,577,930.42	-52.04%	13,576	13,144	432
12. Robo									
- Robo	364,222.21	476,144.90	-23.51%	188,337.45	168,825.57	11.56%	3,641	3,654	-13
- Fidelidad y DDD	533,727.06	320,307.71	66.63%	215,315.02	681,567.52	-68.41%	1,729	1,776	-47
- Bancaria (BBB)	152,107.27	375,186.24	-59.46%	168,674.04	803,122.25	-79.00%	48	43	5
13. Fianzas	9,520,482.78	5,419,378.18	75.67%	298,879.28	234,456.52	27.48%	37,056	35,734	1,322
14. Otros	4,877,655.04	7,307,159.27	-33.25%	2,112,944.96	1,565,753.49	34.95%	4,703	5,111	-408
TOTALES	91,357,706.60	79,334,159.96	15.16%	35,860,342.69	27,477,111.90	30.51%	1,013,233	1,004,652	8,581

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 (May -Abr.)
1. Seguro Individual									
- 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
2. Accidentes Personales	1,475,695.47	1,467,937.24	0.53%	316,249.25	366,000.28	-13.59%	54,124	53,125	999
3. Salud	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
4. Colectivo de Vida	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
5. Incendio y L. Aliadas	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
6. Multiriesgo									
- 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
7. Transporte de Carga	2,201,499.28	1,535,832.77	43.34%	840,131.76	113,839.39	638.00%	25,599	25,375	224
8. Casco									
- Marítimo	376,067.92	481,351.30	-21.87%	275,464.85	280,644.34	-1.85%	779	782	-3
- Aviación	313,824.13	671,861.61	-53.29%	720,767.88	475,000.00	51.74%	183	176	7
9. Automóvil	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
10. Ramos Técnicos	1,944,046.95	1,717,887.85	13.16%	63,737.74	572,585.26	-88.87%	6,961	7,181	-220
11. Responsabilidad Civil	3,129,505.09	5,177,623.62	-39.56%	570,050.78	451,023.45	26.39%	13,144	12,448	696
12. Robo									
- 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
13. Fianzas	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
14. Otros	7,703,595.12	9,686,384.88	-20.47%	889,524.76	974,850.95	-8.75%	5,111	4,645	466
TOTALES	82,175,687.87	83,048,277.01	-1.05%	33,935,662.54	33,184,422.70	2.26%	1,004,652	957,180	47,472

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 (Abr - Mar.)
1. Seguro Individual									
- 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
2. Accidentes Personales	1,443,554.29	1,559,038.53	-7.41%	317,550.62	210,182.22	51.08%	53,125	54,253	-1,128
3. Salud	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
4. Colectivo de Vida	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
5. Incendio y L. Aliadas	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
6. Multiriesgo									
- 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
7. Transporte de Carga	2,109,400.46	1,802,382.18	17.03%	550,646.29	240,608.78	128.86%	25,375	25,366	9
8. Casco									
- Marítimo	158,962.37	391,477.55	-59.39%	513,002.35	534,742.08	-4.07%	782	804	-22
- Aviación	1,938,171.61	1,573,425.28	23.18%	6,928.25	(64,989.47)	-110.66%	176	190	-14
9. Automóvil	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
10. Ramos Técnicos	1,185,426.28	1,458,466.00	-18.72%	175,481.95	109,866.71	59.72%	7,181	7,459	-278
11. Responsabilidad Civil	6,417,725.64	2,474,921.63	159.31%	(1,509,120.79)	(534,925.52)	182.12%	12,448	12,615	-167
12. Robo									
- 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
13. Fianzas	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
14. Otros	8,982,085.65	9,759,815.15	-7.97%	2,513,344.67	565,671.47	344.31%	4,645	4,741	-96
TOTALES	94,143,982.85	86,387,026.93	8.98%	29,960,832.51	22,849,364.93	31.12%	957,180	997,716	-40,536

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-2012	Pólizas de Feb-2012	Variación (Mar - feb.)
1. Seguro Individual									
- 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
2. Accidentes Personales	1,830,037.83	1,873,920.80	-2.34%	399,816.82	140,681.86	184.20%	54,253	52,983	1,270
3. Salud	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
4. Colectivo de Vida	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
5. Incendio y L. Aliadas	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
6. Multiriesgo									
- 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
7. Transporte de Carga	3,296,162.18	3,177,383.30	3.74%	419,264.76	86,690.06	383.64%	25,366	25,016	350
8. Casco									
- 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
9. Automóvil	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
10. Ramos Técnicos	2,485,028.06	536,762.26	362.97%	215,482.61	(5,051,271.74)	-104.27%	7,459	7,032	427
11. Responsabilidad Civil	6,426,866.18	3,688,375.26	74.25%	2,155,471.29	328,071.54	557.01%	12,615	11,714	901
12. Robo									
- 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
13. Fianzas	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
14. Otros	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
TOTALES	89,558,407.94	85,895,632.77	4.26%	30,526,288.64	123,633,369.05	-75.31%	997,716	965,110	32,606

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 (Feb - Ene.)
1. Seguro Individual									
- 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
2. Accidentes Personales	1,430,625.98	1,383,577.83	3.40%	235,542.02	245,926.19	-4.22%	52,983	53,546	-563
3. Salud	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
4. Colectivo de Vida	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
5. Incendio y L. Aliadas	4,674,501.40	3,399,469.39	37.51%	657,852.84	(530,301.57)	-224.05%	161,540	162,821	-1,281
6. Multiriesgo									
- 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
7. Transporte de Carga	1,433,113.36	1,514,388.20	-5.37%	1,288,143.44	609,213.17	111.44%	25,016	24,894	122
8. Casco									
- 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
9. Automóvil	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
10. Ramos Técnicos	7,727,790.43	3,251,471.59	137.67%	23,723.48	370,951.67	-93.60%	7,032	7,319	-287
11. Responsabilidad Civil	6,827,939.95	3,949,363.75	72.89%	462,557.15	412,113.14	12.24%	11,714	11,545	169
12. Robo									
- 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
13. Fianzas	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
14. Otros	5,048,481.60	6,155,467.20	-17.98%	743,776.17	1,073,849.03	-30.74%	4,461	4,686	-225
TOTALES	82,441,042.83	71,131,595.79	15.90%	26,532,457.11	25,988,691.02	2.09%	965,110	983,299	-18,189

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.)
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