

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO (ACUMULADO ENERO 2013 - ENERO 2012)**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS** (cifras en balboas)

Ramos de Seguros	Primas de 2013	Primas de 2012	Variación %	Siniestros de 2013	Siniestros de 2012	Variación %
<b>1. Seguro Individual</b>						
- Vida: Primer año	2,296,952.07	1,844,750.12	24.51%	232,649.28	157,926.10	47.32%
- Renovación	7,982,697.00	7,181,387.03	11.16%	1,574,740.67	899,385.80	75.09%
<b>2. Accidentes Personales</b>	1,444,297.41	1,832,046.17	-21.16%	201,317.80	184,394.95	9.18%
<b>3. Salud</b>	16,498,416.67	16,523,092.90	-0.15%	10,078,847.80	10,144,399.18	-0.65%
<b>4. Colectivo de Vida</b>	11,644,091.62	10,504,906.83	10.84%	3,240,480.90	3,377,700.26	-4.06%
<b>5. Incendio y L. Aliadas</b>	9,521,556.80	8,133,719.32	17.06%	4,062,078.07	424,203.79	857.58%
<b>6. Multirisgo</b>						
- Residencial	253,988.91	322,912.61	-21.34%	91,567.35	120,018.84	-23.71%
- Comercial e Industrial	491,723.23	648,089.79	-24.13%	250,106.96	384,658.61	-34.98%
<b>7. Transporte de Carga</b>	2,829,765.43	2,523,746.15	12.13%	2,044,624.00	561,692.28	264.01%
<b>8. Casco</b>						
- Marítimo	713,883.89	1,270,757.25	-43.82%	(2,420,093.46)	(26,481.93)	9038.66%
- Avión	763,248.35	1,055,186.27	-27.67%	47,958.61	16,687.34	187.40%
<b>9. Automóvil</b>	18,476,534.72	17,674,006.73	4.54%	11,184,024.92	9,451,840.28	18.33%
<b>10. Ramos Técnicos</b>	3,657,060.75	3,090,381.28	18.34%	556,076.15	814,739.14	-31.75%
<b>11. Responsabilidad Civil</b>	4,095,017.97	5,989,932.18	-31.63%	383,299.65	851,717.78	-55.00%
<b>12. Robo</b>						
- Robo	774,563.71	868,183.44	-10.78%	240,864.76	85,087.47	183.08%
- Fidelidad y DDD	256,722.65	283,548.48	-9.46%	(2,965,366.40)	26,371.73	-11344.49%
- Bancaria ( BBB )	439,281.87	641,602.68	31.53%	89,380.08	(7,549.98)	-1283.85%
<b>13. Fianzas</b>	9,147,057.38	6,156,269.27	48.58%	1,075,636.81	472,831.54	127.49%
<b>14. Otros</b>	20,051,379.08	15,263,076.78	31.37%	3,590,872.52	652,143.65	450.63%
<b>TOTALES</b>	<b>111,338,239.51</b>	<b>101,807,595.28</b>	<b>9.36%</b>	<b>33,559,066.48</b>	<b>28,591,766.83</b>	<b>17.37%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO DEL MES DE ENERO 2013 Y EL MES DE ENERO 2012**  
**PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS** (cifras en balboas)

Ramos de Seguros	Primas de Jan-2013	Primas de Jan-2012	Variación %	Siniestros de Jan-2013	Siniestros de Jan-2012	Variación %	Pólizas de Jan-2013	Pólizas de Dec-2012	Variación (Ene - Dic.)
1. Seguro Individual									
- Vida: Primer año	2,296,952.07	1,844,750.12	24.51%	232,649.28	157,926.10	47.32%	25,563	27,412	-1,849
- Renovación	7,982,697.00	7,181,387.03	11.16%	1,574,740.67	899,385.80	75.09%	141,865	139,733	2,132
2. Accidentes Personales	1,444,297.41	1,832,046.17	-21.16%	201,317.80	184,394.95	9.18%	54,085	52,387	1,698
3. Salud	16,498,416.67	16,523,092.90	-0.15%	10,078,847.80	10,144,399.18	-0.65%	58,354	57,372	982
4. Colectivo de Vida	11,644,091.62	10,504,906.83	10.84%	3,240,480.90	3,377,700.26	-4.06%	30,236	29,142	1,094
5. Incendio y L. Aliadas	9,521,556.80	8,133,719.32	17.06%	4,062,078.07	424,203.79	857.58%	167,591	166,152	1,439
6. Multiriesgo									
- Residencial	253,988.91	322,912.61	-21.34%	91,567.35	120,018.84	-23.71%	16,506	16,735	-229
- Comercial e Industrial	491,723.23	648,089.79	-24.13%	250,106.96	384,658.61	-34.98%	6,594	4,770	1,824
7. Transporte de Carga	2,829,765.43	2,523,746.15	12.13%	2,044,624.00	561,692.28	264.01%	25,075	24,995	80
8. Casco									
- Marítimo	713,883.89	1,270,757.25	-43.82%	(2,420,093.46)	(26,481.93)	9038.66%	788	12,319	-11,531
- Avión	763,248.35	1,055,186.27	-27.67%	47,958.61	16,687.34	187.40%	161	164	-3
9. Automóvil	18,476,534.72	17,674,006.73	4.54%	11,184,024.92	9,451,840.28	18.33%	419,684	404,475	15,209
10. Ramos Técnicos	3,657,060.75	3,090,381.28	18.34%	556,076.15	814,739.14	-31.75%	7,413	7,513	-100
11. Responsabilidad Civil	4,095,017.97	5,989,932.18	-31.63%	383,299.65	851,717.78	-55.00%	15,175	14,667	508
12. Robo									
- Robo	774,563.71	868,183.44	-10.78%	240,864.76	85,087.47	183.08%	3,532	3,673	-141
- Fidelidad y DDD	256,722.65	283,548.48	-9.46%	(2,965,366.40)	26,371.73	-11344.49%	1,624	2,084	-460
- Bancaria ( BBB )	439,281.87	641,602.68	-31.53%	89,380.08	(7,549.98)	-1283.85%	62	60	2
13. Fianzas	9,147,057.38	6,156,269.27	48.58%	1,075,636.81	472,831.54	127.49%	35,463	35,925	-462
14. Otros	20,051,379.08	15,263,076.78	31.37%	3,590,872.52	652,143.65	450.63%	6,257	6,348	-91
<b>TOTALES</b>	<b>111,338,239.51</b>	<b>101,807,595.28</b>	<b>9.36%</b>	<b>33,559,066.48</b>	<b>28,591,766.83</b>	<b>17.37%</b>	<b>1,016,028</b>	<b>1,010,471</b>	<b>5,557</b>