

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS
CUADRO COMPARATIVO (ACUMULADO FEBRERO 2013 - FEBRERO 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 %
1. Seguro Individual						
- Vida: Primer año	4,241,897.16	3,794,465.69	11.79%	154,687.17	(28,192.95)	-648.67%
- Renovación	15,134,554.84	13,978,287.27	8.27%	3,799,739.03	2,022,441.28	87.88%
2. Accidentes Personales	2,986,326.81	2,872,597.33	3.96%	376,031.42	419,936.97	-10.46%
3. Salud	31,838,613.11	29,797,427.07	6.85%	19,190,785.01	18,855,603.70	1.78%
4. Colectivo de Vida	23,266,161.19	21,407,336.48	8.68%	7,683,712.01	6,895,008.99	11.44%
5. Incendio y L. Aliadas	15,669,886.42	12,891,530.91	21.55%	5,852,240.86	1,085,348.45	439.20%
6. Multiriesgo						
- Residencial	465,251.76	534,417.43	-12.94%	191,439.18	203,385.49	-5.87%
- Comercial e Industrial	848,106.77	1,035,756.27	-18.12%	259,050.24	530,748.13	-51.19%
7. Transporte de Carga	5,471,084.06	3,956,859.67	38.27%	2,599,732.36	1,849,835.72	40.54%
8. Casco						
- Marítimo	1,038,359.93	1,199,148.24	-13.41%	(2,419,405.45)	(54,315.72)	4354.34%
- Aviación	1,405,124.61	1,462,406.02	-3.92%	2,147,478.52	16,937.34	12578.96%
9. Automóvil	33,918,443.09	32,376,626.44	4.76%	20,847,828.33	18,458,652.73	12.94%
10. Ramos Técnicos	8,219,045.42	10,818,171.28	-24.03%	10,606,620.78	838,462.62	1165.01%
11. Responsabilidad Civil	10,839,770.98	12,817,871.79	-15.43%	1,239,929.40	1,314,274.93	-5.66%
12. Robo						
- Robo	1,898,108.93	1,261,109.45	50.51%	297,153.19	170,903.95	73.87%
- Fidelidad y DDD	376,615.73	412,120.14	-8.62%	(2,939,490.03)	140,576.88	-2191.02%
- Bancaria (BBB)	584,719.54	681,869.93	14.25%	95,380.10	27,894.90	241.93%
13. Fianzas	16,984,121.04	12,600,358.41	34.79%	5,518,324.23	980,800.71	462.63%
14. Otros	27,566,815.68	20,350,279.20	35.46%	12,449,644.77	1,395,919.82	791.86%
TOTALES	202,753,007.07	184,248,639.02	10.04%	87,950,881.12	55,124,223.94	59.55%

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

Ramos de Seguros	Primas de	Primas de	Variación	Siniestros de	Siniestros de	Variación	Pólizas de	Pólizas de	Variación
	feb-2013	feb-2012	%	feb-2013	feb-2012	%	feb-2013	ene-2013	(Feb - Enero)
1. Seguro Individual									
- Vida: Primer año	1,942,017.47	1,949,715.57	-0.39%	(77,962.11)	(186,119.05)	-58.11%	23,019	22,798	221
- Renovación	7,153,628.39	6,796,900.24	5.25%	2,224,998.36	1,123,055.48	98.12%	139,806	139,315	491
2. Accidentes Personales	1,534,897.16	1,430,625.98	7.29%	174,713.62	235,542.02	-25.82%	53,022	53,358	-336
3. Salud	15,340,196.44	13,357,644.55	14.84%	9,111,937.21	8,711,204.52	4.60%	56,844	56,770	74
4. Colectivo de Vida	11,623,072.11	10,512,354.11	10.57%	4,455,731.11	3,520,613.73	26.56%	18,452	18,180	272
5. Incendio y L. Aliadas	6,283,781.03	4,674,501.40	34.43%	1,790,146.59	657,852.84	172.12%	161,786	162,119	-333
6. Multiriesgo									
- Residencial	211,262.85	211,505.32	-0.11%	99,871.83	83,353.47	19.82%	14,330	14,346	-16
- Comercial e Industrial	356,383.54	387,666.09	-8.07%	8,943.28	146,089.52	-93.88%	5,871	5,867	4
7. Transporte de Carga	2,655,190.19	1,433,113.36	85.27%	555,108.36	1,288,143.44	-56.91%	25,030	24,865	165
8. Casco									
- Marítimo	408,504.24	191,261.12	113.58%	688.01	(27,833.79)	-102.47%	787	789	-2
- Aviación	641,876.26	407,219.75	57.62%	2,099,519.91	250.00	839707.96%	180	177	3
9. Automóvil	15,176,222.82	14,439,749.21	5.10%	9,746,340.87	9,006,812.45	8.21%	410,272	408,462	1,810
10. Ramos Técnicos	4,595,063.25	7,727,790.43	-40.54%	10,074,169.19	23,723.48	42364.97%	7,252	7,177	75
11. Responsabilidad Civil	6,599,170.28	6,827,939.95	-3.35%	855,599.75	462,557.15	84.97%	11,782	11,311	471
12. Robo									
- Robo	1,131,908.16	509,468.11	122.17%	56,288.43	85,816.48	-34.41%	3,649	3,637	12
- Fidelidad y DDD	120,178.59	128,571.66	-6.53%	25,876.37	114,205.15	-77.34%	1,750	2,252	-502
- Bancaria (BBB)	145,437.67	78,987.30	84.13%	6,000.02	35,444.88	-83.07%	45	47	-2
13. Fianzas	8,016,723.17	6,327,547.08	26.70%	4,442,687.42	507,969.17	774.60%	29,100	29,233	-133
14. Otros	7,517,494.20	5,048,481.60	48.91%	8,858,772.25	743,776.17	1091.05%	4,461	4,497	-36
TOTALES	91,453,007.82	82,441,042.83	10.93%	54,509,430.47	26,532,457.11	105.44%	967,438	965,200	2,238

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PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS (cifras en balboas)

Ramos de Seguros	Primas de ene-2013	Primas de ene-2012	Variación %	Siniestros de ene-2013	Siniestros de ene-2013	Variación %	Pólizas de ene-2013	Pólizas de dic-2012	Variación (Ene - Dic.)
1. Seguro Individual									
- Vida: Primer año	2,299,879.69	1,844,750.12	24.67%	232,649.28	157,926.10	47.32%	25,520	27,412	-1,892
- Renovación	7,980,926.45	7,181,387.03	11.13%	1,574,740.67	899,385.80	75.09%	141,865	139,733	2,132
2. Accidentes Personales	1,451,429.65	1,832,046.17	-20.78%	201,317.80	184,394.95	9.18%	54,212	52,387	1,825
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	11,643,089.08	10,504,906.83	10.83%	3,227,980.90	3,377,700.26	-4.43%	30,065	29,142	923
5. Incendio y L. Aliadas	9,386,105.39	8,133,719.32	15.40%	4,062,094.27	424,203.79	857.58%	167,581	166,152	1,429
6. Multirisgo									
- 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	2,815,893.87	2,523,746.15	11.58%	2,044,624.00	561,692.28	264.01%	25,089	24,995	94
8. Casco									
- Marítimo	629,855.69	1,270,757.25	-50.43%	(2,420,093.46)	(26,481.93)	9038.66%	772	12,319	-11,547
- Avión	763,248.35	1,055,186.27	-27.67%	47,958.61	16,687.34	187.40%	160	164	-4
9. Automóvil	18,742,220.27	17,674,006.73	6.04%	11,101,487.45	9,451,840.28	17.45%	420,082	404,475	15,607
10. Ramos Técnicos	3,623,982.17	3,090,381.28	17.27%	532,451.59	814,739.14	-34.65%	7,404	7,513	-109
11. Responsabilidad Civil	4,240,600.70	5,989,932.18	-29.20%	384,329.65	851,717.78	-54.88%	15,240	14,667	573
12. Robo									
- Robo	766,200.77	868,183.44	-11.75%	240,864.76	85,087.47	183.08%	3,517	3,673	-156
- Fidelidad y DDD	256,437.14	283,548.48	-9.56%	(2,965,366.40)	26,371.73	-11344.49%	1,622	2,084	-462
- Bancaria (BBB)	439,281.87	641,602.68	-31.53%	89,380.08	(7,549.98)	-1283.85%	62	60	2
13. Fianzas	8,967,397.87	6,156,269.27	45.66%	1,075,636.81	472,831.54	127.49%	35,421	35,925	-504
14. Otros	20,049,321.48	15,263,076.78	31.36%	3,590,872.52	652,143.65	450.63%	5,980	6,348	-368
TOTALES	111,299,999.25	101,807,595.28	9.32%	33,441,450.65	28,591,766.83	16.96%	1,016,046	1,010,471	5,575