

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS**  
**CUADRO COMPARATIVO (ACUMULADO MARZO 2013 - MARZO 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	6,765,165.32	5,964,511.22	13.42%	92,996.54	181,386.47	-48.73%
- Renovación	23,763,064.14	21,629,861.02	9.86%	6,895,761.08	3,383,020.55	103.83%
<b>2. Accidentes Personales</b>	7,212,722.15	4,702,635.16	53.38%	2,731,479.46	819,753.79	233.21%
<b>3. Salud</b>	44,911,214.11	43,418,693.16	3.44%	28,054,952.17	28,173,216.77	-0.42%
<b>4. Colectivo de Vida</b>	34,092,056.08	32,197,331.46	5.88%	11,193,521.38	10,669,210.29	4.91%
<b>5. Incendio y L. Aliadas</b>	21,689,377.39	19,314,538.12	12.30%	16,308,090.98	2,394,384.30	581.10%
<b>6. Multirisgo</b>						
- Residencial	734,172.73	783,272.14	-6.27%	314,889.05	269,420.25	16.88%
- Comercial e Industrial	1,321,679.63	1,405,238.22	-5.95%	1,673,373.09	603,145.67	177.44%
<b>7. Transporte de Carga</b>	8,182,540.87	7,253,021.85	12.82%	2,911,376.81	2,269,100.48	28.31%
<b>8. Casco</b>						
- Marítimo	1,510,245.53	1,537,396.94	-1.77%	(2,228,466.96)	(42,543.57)	5138.08%
- Avión	5,051,283.47	3,833,033.04	31.78%	2,998,074.34	(7,939.32)	-37862.36%
<b>9. Automóvil</b>	50,984,266.20	48,289,960.27	5.58%	29,770,191.55	26,172,765.98	13.74%
<b>10. Ramos Técnicos</b>	12,918,406.89	13,303,199.34	-2.89%	10,842,025.37	1,053,945.23	928.71%
<b>11. Responsabilidad Civil</b>	16,760,834.76	19,244,737.97	-12.91%	1,738,449.52	3,469,746.22	-49.90%
<b>12. Robo</b>						
- Robo	2,374,245.42	1,593,381.21	49.01%	569,023.20	303,147.62	87.70%
- Fidelidad y DDD	514,367.82	626,395.56	-17.88%	(2,800,000.23)	159,315.75	-1857.52%
- Bancaria ( BBB )	630,954.31	763,378.44	17.35%	376,880.10	(13,186.90)	-2957.99%
<b>13. Fianzas</b>	24,508,220.91	19,351,639.10	26.65%	7,639,200.20	3,011,310.24	153.68%
<b>14. Otros</b>	32,811,064.27	28,594,822.74	14.74%	13,966,823.05	2,781,312.76	402.17%
<b>TOTALES</b>	296,740,862.46	273,807,046.96	8.38%	133,115,653.13	85,650,512.58	55.42%

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

Ramos de Seguros	Primas de mar-2013	Primas de mar-2012	Variación %	Siniestros de mar-2013	Siniestros de mar-2012	Variación %	Pólizas de mar-2013	Pólizas de feb-2013	Variación (Mar. - Feb.)
<b>1. Seguro Individual</b>									
- Vida: Primer año	2,523,267.78	2,170,045.53	16.28%	(61,690.63)	209,579.42	-129.44%	50,147	25,668	24,479
- Renovación	8,628,509.52	7,651,573.75	12.77%	3,096,022.05	1,360,579.27	127.55%	117,602	141,009	-23,407
<b>2. Accidentes Personales</b>	4,226,394.94	1,830,037.83	130.95%	2,355,448.04	399,816.82	489.13%	52,714	53,663	-949
<b>3. Salud</b>	13,072,601.00	13,621,266.09	-4.03%	8,864,167.16	9,317,613.07	-4.87%	59,020	58,755	265
<b>4. Colectivo de Vida</b>	10,825,894.69	10,789,994.98	0.33%	3,509,809.37	3,770,896.30	-6.92%	30,732	30,414	318
<b>5. Incendio y L. Aliadas</b>	6,019,491.00	6,423,007.21	-6.28%	10,455,850.12	1,312,327.67	696.74%	168,446	167,695	751
<b>6. Multirisgo</b>									
- Residencial	268,920.97	248,854.71	8.06%	123,449.87	66,047.94	86.91%	16,512	16,388	124
- Comercial e Industrial	478,553.32	369,481.95	29.52%	1,414,322.85	72,397.54	1853.55%	6,330	6,573	-243
<b>7. Transporte de Carga</b>	2,711,456.95	3,296,162.18	-17.74%	311,644.45	419,264.76	-25.67%	25,122	25,092	30
<b>8. Casco</b>				67,012.43	-				
- Marítimo	471,885.46	338,248.70	39.51%	190,938.49	11,772.15	1521.95%	769	779	-10
- Avión	3,646,158.86	2,370,627.02	53.81%	850,595.82	(24,876.66)	-3519.25%	166	164	2
<b>9. Automóvil</b>	17,065,822.94	15,913,333.83	7.24%	8,922,363.22	7,714,113.25	15.66%	422,009	420,609	1,400
<b>10. Ramos Técnicos</b>	4,699,361.54	2,485,028.06	89.11%	235,404.59	215,482.61	9.25%	7,494	7,466	28
<b>11. Responsabilidad Civil</b>	5,921,063.74	6,426,866.18	-7.87%	498,520.12	2,155,471.29	-76.87%	15,444	15,351	93
<b>12. Robo</b>									
- Robo	476,136.59	332,271.76	43.30%	271,870.01	132,243.67	105.58%	3,543	3,546	-3
- Fidelidad y DDD	137,751.86	214,275.42	-35.71%	139,489.80	18,738.87	644.39%	1,648	1,651	-3
- Bancaria ( BBB )	46,234.77	81,508.51	-43.28%	281,500.00	(41,081.80)		67	63	4
<b>13. Fianzas</b>	7,524,099.46	6,751,280.69	11.45%	2,120,875.97	2,030,509.53	4.45%	34,662	34,516	146
<b>14. Otros</b>	5,244,248.57	8,244,543.54	-36.39%	1,517,178.28	1,385,392.94	9.51%	6,665	5,955	710
<b>TOTALES</b>	<b>93,987,853.96</b>	<b>89,558,407.94</b>	<b>4.95%</b>	<b>45,164,772.01</b>	<b>30,526,288.64</b>	<b>47.95%</b>	<b>1,019,092</b>	<b>1,015,357</b>	<b>3,735</b>



**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.)
<b>1. Seguro Individual</b>									
- Vida: Primer año	1,942,017.85	1,949,715.57	-0.39%	(77,962.11)	(186,119.05)	-58.11%	25,668	25,563	105
- Renovación	7,153,628.17	6,796,900.24	5.25%	2,224,998.36	1,123,055.48	98.12%	141,009	141,865	-856
<b>2. Accidentes Personales</b>	1,534,897.56	1,430,625.98	7.29%	174,713.62	235,542.02	-25.82%	53,663	54,085	-422
<b>3. Salud</b>	15,340,196.44	13,357,644.55	14.84%	9,111,937.21	8,711,204.52	4.60%	58,755	58,354	401
<b>4. Colectivo de Vida</b>	11,623,072.31	10,512,354.11	10.57%	4,455,731.11	3,520,613.73	26.56%	30,414	30,236	178
<b>5. Incendio y L. Aliadas</b>	6,283,781.00	4,674,501.40	34.43%	1,790,146.59	657,852.84	172.12%	167,695	167,591	104
<b>6. Multirisgo</b>									
- Residencial	211,262.85	211,505.32	-0.11%	99,871.83	83,353.47	19.82%	16,388	16,506	-118
- Comercial e Industrial	356,383.54	387,666.09	-8.07%	8,943.28	146,089.52	-93.88%	6,573	6,594	-21
<b>7. Transporte de Carga</b>	2,655,190.05	1,433,113.36	85.27%	555,108.36	1,288,143.44	-56.91%	25,092	25,075	17
<b>8. Casco</b>									
- Marítimo	408,504.38	191,261.12	113.58%	688.01	(27,833.79)	-102.47%	779	788	-9
- Aviación	641,876.26	407,219.75	57.62%	2,099,519.91	250.00	839707.96%	164	161	3
<b>9. Automóvil</b>	15,176,222.99	14,439,749.21	5.10%	9,746,340.87	9,006,812.45	8.21%	420,609	419,684	925
<b>10. Ramos Técnicos</b>	4,595,063.18	7,727,790.43	-40.54%	10,074,169.19	23,723.48	42364.97%	7,466	7,413	53
<b>11. Responsabilidad Civil</b>	6,599,170.32	6,827,939.95	-3.35%	855,599.75	462,557.15	84.97%	15,351	15,175	176
<b>12. Robo</b>									
- Robo	1,131,908.06	509,468.11	122.17%	56,288.43	85,816.48	-34.41%	3,546	3,532	14
- Fidelidad y DDD	120,178.82	128,571.66	-6.53%	25,876.37	114,205.15	-77.34%	1,651	1,624	27
- Bancaria ( BBB )	145,437.67	78,987.30	84.13%	6,000.02	35,444.88	-83.07%	63	62	1
<b>13. Fianzas</b>	8,016,723.58	6,327,547.08	26.70%	4,442,687.42	507,969.17	774.60%	34,516	35,463	-947
							0		
<b>14. Otros</b>	7,517,494.22	5,048,481.60	48.91%	8,858,772.25	743,776.17	1091.05%	5,955	6,257	-302
	0						0		
<b>TOTALES</b>	<b>91,453,009.25</b>	<b>82,441,042.83</b>	<b>10.93%</b>	<b>54,509,430.47</b>	<b>26,532,457.11</b>	<b>105.44%</b>	<b>1,015,357</b>	<b>1,016,028</b>	<b>-671</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 ene-2013	Primas de ene-2012	Variación %	Siniestros de ene-2013	Siniestros de ene-2012	Variación %	Pólizas de ene-2013	Pólizas de dic-2012	Variación (Ene - Dic.)
<b>1. Seguro Individual</b>									
- Vida: Primer año	2,299,879.69	1,844,750.12	24.67%	232,649.28	157,926.10	47.32%	25,563	27,412	-1,849
- 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
<b>2. Accidentes Personales</b>	1,451,429.65	1,832,046.17	-20.78%	201,317.80	184,394.95	9.18%	54,085	52,387	1,698
<b>3. Salud</b>	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
<b>4. Colectivo de Vida</b>	11,643,089.08	10,504,906.83	10.83%	3,227,980.90	3,377,700.26	-4.43%	30,236	29,142	1,094
<b>5. Incendio y L. Aliadas</b>	9,386,105.39	8,133,719.32	15.40%	4,062,094.27	424,203.79	857.58%	167,591	166,152	1,439
<b>6. Multirisgo</b>									
- 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
<b>7. Transporte de Carga</b>	2,815,893.87	2,523,746.15	11.58%	2,044,624.00	561,692.28	264.01%	25,075	24,995	80
<b>8. Casco</b>									
- Marítimo	629,855.69	1,270,757.25	-50.43%	(2,420,093.46)	(26,481.93)	9038.66%	788	12,319	-11,531
- Aviación	763,248.35	1,055,186.27	-27.67%	47,958.61	16,687.34	187.40%	161	164	-3
<b>9. Automóvil</b>	18,742,220.27	17,674,006.73	6.04%	11,101,487.45	9,451,840.28	17.45%	419,684	404,475	15,209
<b>10. Ramos Técnicos</b>	3,623,982.17	3,090,381.28	17.27%	532,451.59	814,739.14	-34.65%	7,413	7,513	-100
<b>11. Responsabilidad Civil</b>	4,240,600.70	5,989,932.18	-29.20%	384,329.65	851,717.78	-54.88%	15,175	14,667	508
<b>12. Robo</b>									
- Robo	766,200.77	868,183.44	-11.75%	240,864.76	85,087.47	183.08%	3,532	3,673	-141
- Fidelidad y DDD	256,437.14	283,548.48	-9.56%	(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
<b>13. Fianzas</b>	8,967,397.87	6,156,269.27	45.66%	1,075,636.81	472,831.54	127.49%	35,463	35,925	-462
<b>14. Otros</b>	20,049,321.48	15,263,076.78	31.36%	3,590,872.52	652,143.65	450.63%	6,257	6,348	-91
<b>TOTALES</b>	<b>111,299,999.25</b>	<b>101,807,595.28</b>	<b>9.32%</b>	<b>33,441,450.65</b>	<b>28,591,766.83</b>	<b>16.96%</b>	<b>1,016,028</b>	<b>1,010,471</b>	<b>5,557</b>