

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

CUADRO COMPARATIVO (ACUMULADO ABRIL 2013 - ABRIL 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	9,878,771.22	7,858,909.19	25.70%	1,722,569.39	241,506.70	613.26%
- Renovación	30,934,746.63	28,427,963.35	8.82%	8,646,160.34	4,989,427.21	73.29%
2. Accidentes Personales	9,213,654.35	6,536,264.27	40.96%	3,247,935.63	1,137,304.41	185.58%
3. Salud	61,952,885.34	57,338,354.13	8.05%	39,793,110.47	36,580,520.20	8.78%
4. Colectivo de Vida	47,675,701.75	42,856,311.63	11.25%	15,620,399.72	14,784,710.70	5.65%
5. Incendio y L. Aliadas	34,765,294.80	31,782,086.88	9.39%	19,808,567.93	3,472,221.42	470.49%
6. Multiriesgo						
- Residencial	970,406.49	997,316.73	-2.70%	404,109.13	275,610.46	46.62%
- Comercial e Industrial	1,802,213.92	1,880,839.18	-4.18%	1,875,182.38	1,069,364.82	75.35%
7. Transporte de Carga	10,086,215.47	9,362,422.15	7.73%	2,899,007.62	2,819,746.77	2.81%
8. Casco						
- Marítimo	1,925,398.88	1,959,229.44	-1.73%	(2,247,248.24)	470,458.78	-577.67%
- Avión	5,787,799.41	5,771,204.65	0.29%	3,013,474.34	(1,011.07)	-298148.04%
9. Automóvil	68,824,389.41	64,359,037.15	6.94%	39,942,231.47	36,472,939.82	9.51%
10. Ramos Técnicos	15,032,931.59	14,488,626.05	3.76%	11,607,663.01	1,229,427.18	844.15%
11. Responsabilidad Civil	21,278,732.79	25,662,463.95	-17.08%	3,024,644.07	1,960,625.43	54.27%
12. Robo						
- Robo	2,038,311.73	2,251,211.20	-9.46%	714,279.80	419,380.97	70.32%
- Fidelidad y DDD	660,795.35	733,219.56	-9.88%	(2,720,684.29)	232,816.84	-1268.59%
- Bancaria (BBB)	638,973.87	1,264,540.05	49.47%	789,638.27	2,604.26	30221.02%
13. Fianzas	30,928,802.69	26,882,841.77	15.05%	8,606,438.28	4,159,032.76	106.93%
14. Otros	43,857,151.17	37,538,187.57	16.83%	15,561,644.46	5,294,657.43	193.91%
TOTALES	398,253,176.86	367,951,028.90	8.24%	172,376,136.20	115,611,345.09	49.10%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

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

Ramos de Seguros	Primas de abr-2013	Primas de abr-2012	Variación %	Siniestros de abr-2013	Siniestros de abr-2012	Variación %	Pólizas de abr-2013	Pólizas de mar-2013	Variación (Abr. - Mar.)
1. Seguro Individual									
- Vida: Primer año	3,113,605.90	1,894,397.97	64.36%	1,629,572.85	60,120.23	2610.52%	50,450	50,147	303
- Renovación	7,171,682.49	6,798,102.33	5.50%	1,750,399.26	1,606,406.66	8.96%	116,662	117,602	-940
2. Accidentes Personales	2,000,932.20	1,443,554.29	38.61%	516,456.17	317,550.62	62.64%	54,057	52,714	1,343
3. Salud	17,041,671.23	13,836,350.59	23.17%	11,738,158.30	8,407,303.43	39.62%	62,845	59,020	3,825
4. Colectivo de Vida	13,583,645.67	11,049,055.71	22.94%	4,426,878.34	4,115,500.41	7.57%	29,348	30,732	-1,384
5. Incendio y L. Aliadas	13,075,917.41	12,550,858.95	4.18%	3,500,476.95	1,077,837.12	224.77%	154,229	168,446	-14,217
6. Multirisgo									
- Residencial	236,233.76	214,044.09	10.37%	89,220.08	6,190.21	1341.31%	16,461	16,512	-51
- Comercial e Industrial	475,553.83	475,601.35	-0.01%	201,809.29	466,219.15	-56.71%	6,183	6,330	-147
7. Transporte de Carga	1,903,674.60	2,109,400.46	-9.75%	(12,369.19)	550,646.29	-102.25%	25,217	25,122	95
8. Casco									
- Marítimo	415,153.35	158,962.37	161.16%	(18,781.28)	513,002.35	-103.66%	806	769	37
- Aviación	736,515.94	1,938,171.61	-62.00%	15,400.00	6,928.25	122.28%	165	166	-1
9. Automóvil	17,840,123.21	16,331,947.38	9.23%	10,172,039.92	10,300,173.84	-1.24%	425,320	422,009	3,311
10. Ramos Técnicos	2,114,524.70	1,185,426.28	78.38%	765,637.64	175,481.95	336.31%	7,477	7,494	-17
11. Responsabilidad Civ	4,517,898.03	6,417,725.64	-29.60%	1,286,194.55	(1,509,120.79)	-185.23%	15,424	15,444	-20
12. Robo									
- Robo	(335,933.69)	541,287.89	-162.06%	145,256.60	116,233.35	24.97%	3,600	3,543	57
- Fidelidad y DDD	146,427.53	106,824.00	37.07%	79,315.94	73,501.09	7.91%	1,665	1,648	17
- Bancaria (BBB)	8,019.56	462,441.56	-98.27%	412,758.17	15,791.16	2513.86%	108	67	41
13. Fianzas	6,420,581.78	7,647,744.73	-16.05%	967,238.08	1,147,722.52	-15.73%	35,363	34,662	701
14. Otros	11,046,086.90	8,982,085.65	22.98%	1,594,821.41	2,513,344.67	-36.55%	6,734	6,665	69
TOTALES	101,512,314.40	94,143,982.85	7.83%	39,260,483.08	29,960,832.51	31.04%	1,012,114	1,019,092	-6,978

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

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.)
1. Seguro Individual									
- Vida: Primer año	2,523,267.78	2,170,045.53	16.28%	(61,690.63)	209,579.42	-129.44%	24,991	54,754	-29,763
- Renovación	8,628,509.52	7,651,573.75	12.77%	3,096,022.05	1,360,579.27	127.55%	139,843	108,011	31,832
2. Accidentes Personales	4,226,394.94	1,830,037.83	130.95%	2,355,448.04	399,816.82	489.13%	54,253	52,983	1,270
3. Salud	13,072,601.00	13,621,266.09	-4.03%	8,864,167.16	9,317,613.07	-4.87%	56,921	56,844	77
4. Colectivo de Vida	10,825,894.69	10,789,994.98	0.33%	3,509,809.37	3,770,896.30	-6.92%	19,523	18,341	1,182
5. Incendio y L. Aliadas	6,019,491.00	6,423,007.21	-6.28%	10,455,850.12	1,312,327.67	696.74%	164,553	161,540	3,013
6. Multirisgo									
- Residencial	268,920.97	248,854.71	8.06%	123,449.87	66,047.94	86.91%	14,900	14,330	570
- Comercial e Industrial	478,553.32	369,481.95	29.52%	1,414,322.85	72,397.54	1853.55%	5,927	5,871	56
7. Transporte de Carga	2,711,456.95	3,296,162.18	-17.74%	311,644.45	419,264.76	-25.67%	25,366	25,016	350
8. Casco				67,012.43	-				
- Marítimo	471,885.46	338,248.70	39.51%	190,938.49	11,772.15	1521.95%	804	784	20
- Aviación	3,646,158.86	2,370,627.02	53.81%	850,595.82	(24,876.66)	-3519.25%	190	178	12
9. Automóvil	17,065,822.94	15,913,333.83	7.24%	8,922,363.22	7,714,113.25	15.66%	427,879	408,882	18,997
10. Ramos Técnicos	4,699,361.54	2,485,028.06	89.11%	235,404.59	215,482.61	9.25%	7,459	7,032	427
11. Responsabilidad Civ	5,921,063.74	6,426,866.18	-7.87%	498,520.12	2,155,471.29	-76.87%	12,615	11,714	901
12. Robo									
- Robo	476,136.59	332,271.76	43.30%	271,870.01	132,243.67	105.58%	3,758	3,627	131
- Fidelidad y DDD	137,751.86	214,275.42	-35.71%	139,489.80	18,738.87	644.39%	1,800	1,750	50
- Bancaria (BBB)	46,234.77	81,508.51	-43.28%	281,500.00	(41,081.80)		40	45	-5
13. Fianzas	7,524,099.46	6,751,280.69	11.45%	2,120,875.97	2,030,509.53	4.45%	32,153	28,812	3,341
14. Otros	5,244,248.57	8,244,543.54	-36.39%	1,517,178.28	1,385,392.94	9.51%	4,741	4,461	280
TOTALES	93,987,853.96	89,558,407.94	4.95%	45,164,772.01	30,526,288.64	47.95%	997,716	965,110	32,606

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

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 feb-2013	Primas de feb-2012	Variación %	Siniestros de feb-2013	Siniestros de feb-2012	Variación %	Pólizas de feb-2013	Pólizas de ene-2013	Variación (Feb - Enero.)
1. Seguro Individual									
- 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
2. Accidentes Personale	1,534,897.56	1,430,625.98	7.29%	174,713.62	235,542.02	-25.82%	53,663	54,085	-422
3. Salud	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
4. Colectivo de Vida	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
5. Incendio y L. Aliadas	6,283,781.00	4,674,501.40	34.43%	1,790,146.59	657,852.84	172.12%	167,695	167,591	104
6. Multiriesgo									
- 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
7. Transporte de Carga	2,655,190.05	1,433,113.36	85.27%	555,108.36	1,288,143.44	-56.91%	25,092	25,075	17
8. Casco									
- Marítimo	408,504.38	191,261.12	113.58%	688.01	(27,833.79)	-102.47%	779	788	-9
- Avión	641,876.26	407,219.75	57.62%	2,099,519.91	250.00	839707.96%	164	161	3
9. Automóvil	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
10. Ramos Técnicos	4,595,063.18	7,727,790.43	-40.54%	10,074,169.19	23,723.48	42364.97%	7,466	7,413	53
11. Responsabilidad Civ	6,599,170.32	6,827,939.95	-3.35%	855,599.75	462,557.15	84.97%	15,351	15,175	176
12. Robo									
- 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
13. Fianzas	8,016,723.58	6,327,547.08	26.70%	4,442,687.42	507,969.17	774.60%	34,516	35,463	-947
14.Otros	7,517,494.22	5,048,481.60	48.91%	8,858,772.25	743,776.17	1091.05%	5,955	6,257	-302
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TOTALES	91,453,009.25	82,441,042.83	10.93%	54,509,430.47	26,532,457.11	105.44%	1,015,357	1,016,028	-671

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

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.)
1. Seguro Individual									
- Vida: Primer año	2,299,879.69	1,844,750.12	24.67%	232,649.28	157,926.10	47.32%	25,563	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
	-	-							
2. Accidentes Personale	1,451,429.65	1,832,046.17	-20.78%	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	11,643,089.08	10,504,906.83	10.83%	3,227,980.90	3,377,700.26	-4.43%	30,236	29,142	1,094
	-	-							
5. Incendio y L. Aliadas	9,386,105.39	8,133,719.32	15.40%	4,062,094.27	424,203.79	857.58%	167,591	166,152	1,439
	-	-							
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%	25,075	24,995	80
	-	-							
8. Casco									
- Marítimo	629,855.69	1,270,757.25	-50.43%	(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	18,742,220.27	17,674,006.73	6.04%	11,101,487.45	9,451,840.28	17.45%	419,684	404,475	15,209
	-	-							
10. Ramos Técnicos	3,623,982.17	3,090,381.28	17.27%	532,451.59	814,739.14	-34.65%	7,413	7,513	-100
	-	-							
11. Responsabilidad Civ	4,240,600.70	5,989,932.18	-29.20%	384,329.65	851,717.78	-54.88%	15,175	14,667	508
	-	-							
12. Robo									
- 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
	-	-							
13. Fianzas	8,967,397.87	6,156,269.27	45.66%	1,075,636.81	472,831.54	127.49%	35,463	35,925	-462
	-	-							
14.Otros	20,049,321.48	15,263,076.78	31.36%	3,590,872.52	652,143.65	450.63%	6,257	6,348	-91
	-	-						0	
TOTALES	111,299,999.25	101,807,595.28	9.32%	33,441,450.65	28,591,766.83	16.96%	1,016,028	1,010,471	5,557