

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 01. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS EN PANAMÁ POR RAMO ACUMULADO MAYO 2013 (cifras en balboas)

Ramos de Seguros	PRIMAS			SINIESTROS		
	2013	2012	VARIACIÓN PORCENTUAL	2013	2012	VARIACIÓN PORCENTUAL
1. Seguro Individual						
- Vida: Primer año	12,337,636.93	10,292,617.92	19.87%	1,759,274.00	564,168.73	211.83%
- Renovación	39,333,922.84	35,821,182.33	9.81%	10,649,679.87	6,713,190.63	58.64%
2. Accidentes Personales	8,239,156.41	7,621,884.92	8.10%	1,636,068.00	1,453,553.66	12.56%
3. Salud	79,856,899.05	71,558,305.02	11.60%	52,742,078.92	46,853,930.67	12.57%
4. Colectivo de Vida	60,457,769.01	53,961,080.38	12.04%	21,151,588.42	18,214,568.37	16.12%
5. Incendio y L. Aliadas	43,409,080.36	38,260,527.37	13.46%	27,232,620.01	7,911,246.88	244.23%
6. Multiriesgo						
- Residencial	1,269,038.42	1,227,565.90	3.38%	518,115.59	348,705.55	48.58%
- Comercial e Industrial	2,529,008.48	2,766,475.33	-8.58%	1,908,834.32	1,125,307.77	69.63%
7. Transporte de Carga	11,841,560.12	11,563,921.59	2.40%	4,770,003.03	3,659,878.53	30.33%
8. Casco						
- Marítimo	3,097,732.28	2,072,427.23	49.47%	(1,765,374.78)	745,923.63	-336.67%
- Avión	6,431,032.64	6,085,028.78	5.69%	3,001,006.77	719,756.81	316.95%
9. Automóvil	85,625,392.15	80,390,213.88	6.51%	51,102,257.78	46,137,024.29	10.76%
10. Ramos Técnicos	16,854,503.68	16,432,672.57	2.57%	11,870,552.75	1,293,164.92	817.95%
11. Responsabilidad Civil	27,948,747.36	28,791,968.70	-2.93%	7,045,767.87	2,530,676.21	178.41%
12. Robo						
- Robo	2,534,283.41	2,370,219.21	6.92%	802,102.30	435,626.21	84.13%
- Fidelidad y DDD	707,132.72	829,933.65	-14.80%	(2,483,448.25)	250,648.24	-1090.81%
- Bancaria (BBB)	1,334,989.13	1,410,808.58	5.37%	655,238.27	6,810.84	9520.52%
13. Fianzas	38,548,658.85	33,389,380.81	15.45%	8,171,198.36	4,398,643.50	85.77%
14. Otros	53,093,265.28	45,280,503.51	17.25%	17,996,408.61	6,184,182.19	191.01%
TOTALES	495,449,809.12	450,126,717.68	10.07%	218,763,971.84	149,547,007.63	46.28%

Cuadro 02. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO, SINIESTROS BRUTOS INCURRIDOS Y PÓLIZAS EN PANAMÁ POR RAMO
MAYO 2013 (cifras en balboas)

Ramos de Seguros	PRIMAS			SINIESTROS			PÓLIZAS		
	MAYO 2013	MAYO 2012	VARIACIÓN PORCENTUAL	MAYO 2013	MAYO 2012	VARIACIÓN PORCENTUAL	MAYO 2013	ABRIL 2013	VARIACIÓN ABSOLUTA
1. Seguro Individual									
- Vida: Primer año	2,458,865.71	2,433,708.73	1.03%	36,704.61	322,662.03	-88.62%	26,357	50,450	-24,093
- Renovación	8,399,176.21	7,393,218.98	13.61%	2,003,519.53	1,723,763.42	16.23%	141,272	116,662	24,610
	-	-	-	-	-	-	-	-	-
2. Accidentes Personales	1,697,846.20	1,475,695.47	15.05%	401,153.29	316,249.25	26.85%	54,310	54,057	253
	-	-	-	-	-	-	-	-	-
3. Salud	16,485,596.89	14,303,261.27	15.26%	11,950,456.36	10,273,410.47	16.32%	62,749	62,845	-96
	-	-	-	-	-	-	-	-	-
4. Colectivo de Vida	12,178,102.71	10,714,693.21	13.66%	5,077,555.77	3,429,857.67	48.04%	29,514	29,348	166
	-	-	-	-	-	-	-	-	-
5. Incendio y L. Aliadas	7,993,822.79	6,395,130.30	25.00%	6,878,676.18	4,439,025.46	54.96%	170,453	154,229	16,224
	-	-	-	-	-	-	-	-	-
6. Multirisgo									
- Residencial	298,631.93	230,249.67	29.70%	160,461.34	73,095.09	119.52%	16,681	16,461	220
- Comercial e Industrial	726,794.56	885,635.76	-17.94%	18,151.94	55,942.95	-67.55%	6,379	6,183	196
	-	-	-	-	-	-	-	-	-
7. Transporte de Carga	1,755,344.65	2,201,499.28	-20.27%	1,824,540.53	840,131.76	117.17%	25,403	25,217	186
	-	-	-	-	-	-	-	-	-
8. Casco									
- Marítimo	1,172,333.40	376,067.92	211.73%	481,873.46	275,464.85	74.93%	800	806	-6
- Avión	643,233.23	313,824.13	104.97%	(11,871.75)	720,767.88	-101.65%	166	165	1
	-	-	-	-	-	-	-	-	-
9. Automóvil	16,801,002.74	15,768,306.23	6.55%	11,097,888.89	9,664,084.47	14.84%	428,314	425,320	2,994
	-	-	-	-	-	-	-	-	-
10. Ramos Técnicos	1,821,572.09	1,944,046.95	-6.30%	262,293.92	63,737.74	311.52%	7,637	7,477	160
	-	-	-	-	-	-	-	-	-
11. Responsabilidad Civil	6,670,014.57	3,129,505.09	113.13%	4,016,248.80	570,050.78	604.54%	15,521	15,424	97
	-	-	-	-	-	-	-	-	-
12. Robo									
- Robo	495,971.68	235,550.11	110.56%	87,822.50	16,245.24	440.60%	3,579	3,600	-21
- Fidelidad y DDD	46,337.37	96,714.09	-52.09%	237,236.04	17,831.40	1230.44%	1,682	1,665	17
- Bancaria (BBB)	696,015.26	184,988.58	276.25%	(134,400.00)	4,206.58	-3294.99%	60	108	-48
	-	-	-	-	-	-	-	-	-
13. Fianzas	7,619,856.16	6,389,996.98	19.25%	(435,239.92)	239,610.74	-281.64%	35,694	35,363	331
	-	-	-	-	-	-	-	-	-
14. Otros	9,236,114.11	7,703,595.12	19.89%	2,434,764.15	889,524.76	173.72%	6,908	6,734	174
	-	-	-	-	-	-	-	-	-
TOTALES	97,196,632.26	82,175,687.87	18.28%	46,387,835.64	33,935,662.54	36.69%	1,033,479	1,012,114	21,365

Cuadro 03. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO, SINIESTROS BRUTOS INCURRIDOS Y PÓLIZAS EN PANAMÁ POR RAMO
ABRIL 2013 (cifras en balboas)

Ramos de Seguros	PRIMAS			SINIESTROS			PÓLIZAS		
	ABRIL 2013	ABRIL 2012	VARIACIÓN PORCENTUAL	ABRIL 2013	ABRIL 2012	VARIACIÓN PORCENTUAL	ABRIL 2013	MARZO 2013	VARIACIÓN ABSOLUTA
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	26,033	24,417
- Renovación	7,171,682.49	6,798,102.33	5.50%	1,750,399.26	1,606,406.66	8.96%	116,662	141,716	-25,054
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	2,133,451.78	-10.77%	(12,369.19)	575,191.04	-102.15%	25,217	25,122	95
8. Casco									
- Marítimo	415,153.35	134,911.05	207.72%	(18,781.28)	488,457.60	-103.85%	806	769	37
- Avión	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	16,401,249.84	8.77%	10,172,039.92	10,374,203.08	-1.95%	425,320	422,009	3,311
10. Ramos Técnicos	2,114,524.70	1,116,114.18	89.45%	765,637.64	101,452.71	654.67%	7,477	7,494	-17
11. Responsabilidad Civil	4,517,898.03	6,420,182.40	-29.63%	1,286,194.55	(1,509,120.79)	-185.23%	15,424	15,444	-20
12. Robo									
- Robo	(335,933.69)	538,840.77	-162.34%	145,256.60	116,233.35	24.97%	3,600	3,543	57
- Fidelidad y DDD	146,427.53	106,832.60	37.06%	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	7,647,736.13	-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

Cuadro 04. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO, SINIESTROS BRUTOS INCURRIDOS Y PÓLIZAS EN PANAMÁ POR RAMO
MARZO 2013 (cifras en balboas)

Ramos de Seguros	PRIMAS			SINIESTROS			PÓLIZAS		
	MARZO 2013	MARZO 2012	VARIACIÓN PORCENTUAL	MARZO 2013	MARZO 2012	VARIACIÓN PORCENTUAL	MARZO 2013	FEBRERO 2013	VARIACIÓN ABSOLUTA
1. Seguro Individual									
- Vida: Primer año	2,523,267.78	2,170,045.53	16.28%	(61,690.63)	209,579.42	-129.44%	26,033	25,668	365
- Renovación	8,628,509.52	7,651,573.75	12.77%	3,096,022.05	1,360,579.27	127.55%	141,716	141,009	707
	-	-	-	-	-	-	-	-	0
2. Accidentes Personales	1,554,050.80	1,830,037.83	-15.08%	342,427.12	399,816.82	-14.35%	52,714	53,663	-949
	-	-	-	-	-	-	-	-	0
3. Salud	14,491,017.82	13,621,266.09	6.39%	9,862,679.25	9,317,613.07	5.85%	59,020	58,755	265
	-	-	-	-	-	-	-	-	0
4. Colectivo de Vida	11,429,859.24	10,789,994.98	5.93%	3,963,442.30	3,770,896.30	5.11%	30,732	30,414	318
	-	-	-	-	-	-	-	-	0
5. Incendio y L. Aliadas	6,669,453.77	6,423,007.21	3.84%	11,001,226.02	1,312,327.67	738.30%	168,446	167,695	751
	-	-	-	-	-	-	-	-	0
6. Multirisgo									
- Residencial	268,920.97	248,854.71	8.06%	76,994.99	66,047.94	16.57%	16,512	16,388	124
- Comercial e Industrial	478,553.32	369,481.95	29.52%	1,429,822.85	72,397.54	1874.96%	6,330	6,573	-243
	-	-	-	-	-	-	-	-	0
7. Transporte de Carga	2,711,456.95	3,296,162.18	-17.74%	358,099.33	419,264.76	-14.59%	25,122	25,092	30
	-	-	-	-	-	-	-	-	0
8. Casco									
- 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%	850,000.00	(24,876.66)	-3516.86%	166	164	2
	-	-	-	-	-	-	-	-	0
9. Automóvil	17,065,822.94	15,913,333.83	7.24%	8,984,500.65	7,714,113.25	16.47%	422,009	420,609	1,400
	-	-	-	-	-	-	-	-	0
10. Ramos Técnicos	4,699,361.54	2,485,028.06	89.11%	236,000.41	215,482.61	9.52%	7,494	7,466	28
	-	-	-	-	-	-	-	-	0
11. Responsabilidad Civil	5,921,063.74	6,426,866.18	-7.87%	503,395.12	2,155,471.29	-76.65%	15,444	15,351	93
	-	-	-	-	-	-	-	-	0
12. Robo									
- 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
	-	-	-	-	-	-	-	-	0
13. Fianzas	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
	-	-	-	-	-	-	-	-	0
14. Otros	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
	-	-	-	-	-	-	-	-	0
TOTALES	93,987,853.96	89,558,407.94	4.95%	45,164,772.01	30,526,288.64	47.95%	1,019,092	1,015,357	3,735

Cuadro 05. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO, SINIESTROS BRUTOS INCURRIDOS Y PÓLIZAS EN PANAMÁ POR RAMO
FEBRERO 2013 (cifras en balboas)

Ramos de Seguros	PRIMAS			SINIESTROS			PÓLIZAS		
	FEBRERO 2013	FEBRERO 2012	VARIACIÓN PORCENTUAL	FEBRERO 2013	FEBRERO 2012	VARIACIÓN PORCENTUAL	FEBRERO 2013	ENERO 2013	VARIACIÓN ABSOLUTA
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. Multirisgo									
- 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
- Avión	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

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 06. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO, SINIESTROS BRUTOS INCURRIDOS Y PÓLIZAS EN PANAMÁ POR RAMO
ENERO 2013 (cifras en balboas)

Ramos de Seguros	PRIMAS			SINIESTROS			PÓLIZAS		
	ENERO 2013	ENERO 2012	VARIACIÓN PORCENTUAL	ENERO 2013	ENERO 2012	VARIACIÓN PORCENTUAL	ENERO 2013	DICIEMBRE 2012	VARIACIÓN ABSOLUTA
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. 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	2,815,893.87	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