

# 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 JULIO 2013 (cifras en balboas)

Ramos de Seguros	PRIMAS			SINIESTROS		
	2013	2012	VARIACIÓN PORCENTUAL	2013	2012	VARIACIÓN PORCENTUAL
<b>1. Seguro Individual</b>						
- Vida: Primer año	17,348,659.22	14,887,145.31	16.53%	2,030,477.46	1,421,853.92	42.80%
- Renovación	56,769,493.38	51,053,559.24	11.20%	14,747,992.57	14,637,647.30	0.75%
<b>2. Accidentes Personales</b>	11,026,001.86	10,389,995.63	6.12%	2,326,070.69	2,009,162.52	15.77%
<b>3. Salud</b>	113,655,833.20	102,684,441.12	10.68%	72,751,867.31	66,132,336.00	10.01%
<b>4. Colectivo de Vida</b>	85,672,202.59	76,672,484.13	11.74%	27,661,648.96	26,504,961.25	4.36%
<b>5. Incendio y L. Aliadas</b>	62,387,754.55	51,655,956.33	20.78%	43,071,602.15	10,550,273.98	308.25%
<b>6. Multiriesgo</b>						
- Residencial	1,801,294.65	1,623,657.90	10.94%	749,902.33	501,064.95	49.66%
- Comercial e Industrial	3,990,884.01	3,703,038.45	7.77%	2,231,867.91	1,216,807.16	83.42%
<b>7. Transporte de Carga</b>	15,492,877.80	15,503,197.00	-0.07%	6,003,361.73	4,443,837.98	35.09%
<b>8. Casco</b>						
- Marítimo	3,784,892.27	3,619,963.80	4.56%	(1,424,837.31)	748,410.77	-290.38%
- Aviación	12,249,400.61	10,417,298.92	17.59%	1,279,765.82	433,548.69	195.18%
<b>9. Automóvil</b>	117,696,710.07	109,852,487.12	7.14%	71,827,408.69	62,811,456.45	14.35%
<b>10. Ramos Técnicos</b>	20,883,333.10	20,710,226.24	0.84%	13,001,632.46	2,573,086.44	405.29%
<b>11. Responsabilidad Civil</b>	34,462,740.66	39,172,907.41	-12.02%	8,798,499.70	3,567,929.67	146.60%
<b>12. Robo</b>						
- Robo	4,206,418.95	3,213,049.52	30.92%	1,107,708.86	680,003.49	62.90%
- Fidelidad y DDD	1,100,773.58	1,633,472.49	-32.61%	(1,481,962.72)	484,353.79	-405.97%
- Bancaria ( BBB )	2,010,758.53	2,768,438.94	27.37%	661,098.59	392,209.32	68.56%
<b>13. Fianzas</b>	59,049,195.85	49,569,761.00	19.12%	9,406,785.24	5,108,141.26	84.15%
<b>14. Otros</b>	73,287,544.27	62,706,069.92	16.87%	21,030,599.18	10,292,740.31	104.32%
<b>TOTALES</b>	<b>696,876,769.15</b>	<b>631,837,150.46</b>	<b>10.29%</b>	<b>295,781,489.62</b>	<b>214,509,825.25</b>	<b>37.89%</b>

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

Ramos de Seguros	PRIMAS			SINIESTROS			PÓLIZAS		
	JULIO 2013	JULIO 2012	VARIACIÓN PORCENTUAL	JULIO 2013	JULIO 2012	VARIACIÓN PORCENTUAL	JULIO 2013	JUNO 2013	VARIACIÓN ABSOLUTA
<b>1. Seguro Individual</b>									
- Vida: Primer año	2,811,236.48	2,252,223.14	24.82%	180,057.32	594,862.44	-69.73%	32,408	31,965	443
- Renovación	9,153,266.71	7,799,296.08	17.36%	3,729,845.59	2,411,283.22	54.68%	138,184	136,933	1,251
<b>2. Accidentes Personales</b>	1,381,565.73	1,388,351.26	-0.49%	408,615.48	184,034.16	122.03%	55,107	54,571	536
<b>3. Salud</b>	17,556,735.73	15,897,846.65	10.43%	9,673,703.03	8,842,148.33	9.40%	63,919	62,649	1,270
<b>4. Colectivo de Vida</b>	12,800,786.95	11,536,022.09	10.96%	2,148,524.69	3,974,075.90	-45.94%	28,047	26,285	1,762
<b>5. Incendio y L. Aliadas</b>	11,284,760.21	6,474,507.74	74.30%	5,279,677.33	1,350,804.89	290.85%	174,174	173,863	311
<b>6. Multiriesgo</b>									
- Residencial	259,929.90	170,251.41	52.67%	86,540.93	116,411.27	-25.66%	16,593	16,581	12
- Comercial e Industrial	941,133.08	493,055.59	90.88%	36,513.31	52,305.64	-30.19%	6,410	6,418	-8
<b>7. Transporte de Carga</b>	1,840,357.03	1,979,989.57	-7.05%	640,391.45	331,568.50	93.14%	25,525	25,415	110
<b>8. Casco</b>									
- Marítimo	281,636.77	394,203.90	-28.56%	(50,970.51)	195,905.29	-126.02%	795	812	-17
- Aviación	1,854,244.84	1,205,138.76	53.86%	(1,766,400.00)	(283,000.00)	524.17%	166	162	4
<b>9. Automóvil</b>	15,270,105.50	13,576,239.93	12.48%	10,388,471.20	7,953,816.82	30.61%	431,539	429,077	2,462
<b>10. Ramos Técnicos</b>	2,467,232.52	1,486,997.48	65.92%	932,356.49	400,319.35	132.90%	7,557	7,577	-20
<b>11. Responsabilidad Civil</b>	4,011,969.92	4,534,403.90	-11.52%	789,152.29	280,552.68	181.28%	15,141	15,389	-248
<b>12. Robo</b>									
- Robo	318,069.94	364,513.12	-12.74%	166,191.69	56,039.83	196.56%	3,564	3,550	14
- Fidelidad y DDD	176,023.15	269,803.18	-34.76%	912,457.66	18,390.53	4861.56%	1,688	1,683	5
- Bancaria ( BBB )	367,686.79	1,166,803.04	-68.49%	55,700.00	216,724.44	-74.30%	67	43	24
<b>13. Fianzas</b>	13,357,972.32	6,776,448.07	97.12%	900,726.16	410,618.48	119.36%	37,238	35,863	1,375
<b>14.Otros</b>	10,972,655.03	12,586,632.19	-12.82%	2,483,168.75	1,995,613.16	24.43%	6,872	6,963	-91
<b>TOTALES</b>	<b>107,107,368.60</b>	<b>90,352,727.10</b>	<b>18.54%</b>	<b>36,994,722.86</b>	<b>29,102,474.93</b>	<b>27.12%</b>	<b>1,044,994</b>	<b>1,035,799</b>	<b>9,195</b>

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

Ramos de Seguros	PRIMAS			SINIESTROS (1)			PÓLIZAS		
	JUNIO 2013	JUNIO 2012	VARIACIÓN PORCENTUAL	JUNIO 2013	JUNIO 2012	VARIACIÓN PORCENTUAL	JUNIO 2013	MAYO 2013	VARIACIÓN ABSOLUTA
<b>1. Seguro Individual</b>									
- Vida: Primer año	2,199,785.81	2,342,304.25	-6.08%	91,146.14	262,822.75	-65.32%	31,965	26,357	5,608
- Renovación	8,282,303.83	7,433,080.83	11.42%	368,467.11	5,513,173.45	-93.32%	136,933	141,272	-4,339
<b>2. Accidentes Personales</b>	1,405,279.72	989,684.63	41.99%	281,387.21	371,574.70	-24.27%	54,571	54,310	261
<b>3. Salud</b>	16,242,198.42	15,144,979.07	7.24%	10,336,085.36	10,436,257.00	-0.96%	62,649	62,749	-100
<b>4. Colectivo de Vida</b>	12,413,646.63	11,565,457.20	7.33%	4,361,535.85	4,316,316.98	1.05%	26,285	29,514	-3,229
<b>5. Incendio y L. Aliadas</b>	7,693,913.98	7,004,231.41	9.85%	10,559,304.81	1,288,222.21	719.68%	173,863	170,453	3,410
<b>6. Multiriesgo</b>									
- Residencial	272,326.33	225,840.09	20.58%	145,245.81	35,948.13	304.04%	16,581	16,681	-100
- Comercial e Industrial	520,742.45	443,507.92	17.41%	286,520.28	39,193.75	631.04%	6,418	6,379	39
<b>7. Transporte de Carga</b>	1,810,960.65	1,935,234.68	-6.42%	592,967.25	427,846.20	38.59%	25,415	25,403	12
<b>8. Casco</b>									
- Marítimo	405,523.22	914,513.86	-55.66%	391,507.98	(168,873.40)	-331.84%	812	800	12
- Avión	3,964,123.13	3,127,131.38	26.77%	45,159.05	(3,208.12)	-1507.65%	162	166	-4
<b>9. Automóvil</b>	16,801,212.42	16,079,601.35	4.49%	10,385,833.42	8,646,586.10	20.11%	429,077	428,314	763
<b>10. Ramos Técnicos</b>	1,561,596.90	2,859,867.86	-45.40%	198,723.22	953,631.41	-79.16%	7,577	7,637	-60
<b>11. Responsabilidad Civil</b>	2,502,023.38	5,844,077.71	-57.19%	963,579.54	756,700.78	27.34%	15,389	15,521	-132
<b>12. Robo</b>									
- Robo	1,354,065.60	364,222.21	271.77%	139,414.87	188,337.45	-25.98%	3,550	3,579	-29
- Fidelidad y DDD	217,617.71	533,727.06	-59.23%	89,027.87	215,315.02	-58.65%	1,683	1,682	1
- Bancaria ( BBB )	308,082.61	152,107.27	102.54%	(49,839.68)	168,674.04	-129.55%	43	60	-17
<b>13. Fianzas</b>	7,142,564.68	9,520,482.78	-24.98%	334,860.72	298,879.28	12.04%	35,863	35,694	169
<b>14.Otros</b>	9,221,623.96	4,877,655.04	89.06%	551,021.82	2,112,944.96	-73.92%	6,963	6,908	55
<b>TOTALES</b>	<b>94,319,591.43</b>	<b>91,357,706.60</b>	<b>3.24%</b>	<b>40,071,948.63</b>	<b>35,860,342.69</b>	<b>11.74%</b>	<b>1,035,799</b>	<b>1,033,479</b>	<b>2,320</b>

(1) Debido a un error reportado en las cifras reportadas por una aseguradora en el mes de junio, los siniestros incurridos han cambiado.

Cuadro 04. 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 (1)			PÓLIZAS		
	MAYO 2013	MAYO 2012	VARIACIÓN PORCENTUAL	MAYO 2013	MAYO 2012	VARIACIÓN PORCENTUAL	MAYO 2013	ABRIL 2013	VARIACIÓN ABSOLUTA
<b>1. Seguro Individual</b>									
- 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
		-							
<b>2. Accidentes Personales</b>	1,697,846.20	1,475,695.47	15.05%	401,153.29	316,249.25	26.85%	54,310	54,057	253
		-							
<b>3. Salud</b>	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
		-							
<b>4. Colectivo de Vida</b>	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
		-							
<b>5. Incendio y L. Aliadas</b>	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
		-							
<b>6. Multiriesgo</b>									
- 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
		-							
<b>7. Transporte de Carga</b>	1,755,344.65	2,201,499.28	-20.27%	1,824,540.53	840,131.76	117.17%	25,403	25,217	186
		-							
<b>8. Casco</b>									
- 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
		-							
<b>9. Automóvil</b>	16,801,002.74	15,768,306.23	6.55%	11,073,674.78	9,664,084.47	14.59%	428,314	425,320	2,994
		-							
<b>10. Ramos Técnicos</b>	1,821,572.09	1,944,046.95	-6.30%	262,293.92	63,737.74	311.52%	7,637	7,477	160
		-							
<b>11. Responsabilidad Civil</b>	6,670,014.57	3,129,505.09	113.13%	4,016,248.80	570,050.78	604.54%	15,521	15,424	97
		-							
<b>12. Robo</b>									
- 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
		-							
<b>13. Fianzas</b>	7,619,856.16	6,389,996.98	19.25%	(435,239.92)	239,610.74	-281.64%	35,694	35,363	331
		-							
<b>14.Otros</b>	9,236,114.11	7,703,595.12	19.89%	2,434,764.15	889,524.76	173.72%	6,908	6,734	174
		-							
<b>TOTALES</b>	<b>97,196,632.26</b>	<b>82,175,687.87</b>	<b>18.28%</b>	<b>46,363,621.53</b>	<b>33,935,662.54</b>	<b>36.62%</b>	<b>1,033,479</b>	<b>1,012,114</b>	<b>21,365</b>

(1) Debido a un error reportado en las cifras reportadas por una aseguradora en el mes de mayo, los siniestros incurridos han cambiado.

Cuadro 05. 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 (1)			PÓLIZAS		
	ABRIL 2013	ABRIL 2012	VARIACIÓN PORCENTUAL	ABRIL 2013	ABRIL 2012	VARIACIÓN PORCENTUAL	ABRIL 2013	MARZO 2013	VARIACIÓN ABSOLUTA
<b>1. Seguro Individual</b>									
- 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
<b>2. Accidentes Personales</b>	2,000,932.20	1,443,554.29	38.61%	516,456.17	317,550.62	62.64%	54,057	52,714	1,343
<b>3. Salud</b>	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
<b>4. Colectivo de Vida</b>	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
<b>5. Incendio y L. Aliadas</b>	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
<b>6. Multiriesgo</b>									
- 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
<b>7. Transporte de Carga</b>	1,903,674.60	2,133,451.78	-10.77%	(12,369.19)	575,191.04	-102.15%	25,217	25,122	95
<b>8. Casco</b>									
- 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
<b>9. Automóvil</b>	17,840,123.21	16,401,249.84	8.77%	9,983,454.21	10,374,203.08	-3.77%	425,320	422,009	3,311
<b>10. Ramos Técnicos</b>	2,114,524.70	1,116,114.18	89.45%	765,637.64	101,452.71	654.67%	7,477	7,494	-17
<b>11. Responsabilidad Civil</b>	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
<b>12. Robo</b>									
- 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
<b>13. Fianzas</b>	6,420,581.78	7,647,736.13	-16.05%	967,238.08	1,147,722.52	-15.73%	35,363	34,662	701
<b>14.Otros</b>	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
<b>TOTALES</b>	<b>101,512,314.40</b>	<b>94,143,982.85</b>	<b>7.83%</b>	<b>39,071,897.37</b>	<b>29,960,832.51</b>	<b>30.41%</b>	<b>1,012,114</b>	<b>1,019,092</b>	<b>-6,978</b>

(1) Debido a un error reportado en las cifras reportadas por una aseguradora en el mes de abril, los siniestros incurridos han cambiado.

Cuadro 06. 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 (1)			PÓLIZAS		
	MARZO 2013	MARZO 2012	VARIACIÓN PORCENTUAL	MARZO 2013	MARZO 2012	VARIACIÓN PORCENTUAL	MARZO 2013	FEBRERO 2013	VARIACIÓN ABSOLUTA
<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%	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	
<b>2. Accidentes Personales</b>	1,554,050.80	1,830,037.83	-15.08%	342,427.12	399,816.82	-14.35%	52,714	53,663	-949
	-	-		-	-			0	
<b>3. Salud</b>	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	
<b>4. Colectivo de Vida</b>	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	
<b>5. Incendio y L. Aliadas</b>	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	
<b>6. Multirisgo</b>									
- 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	
<b>7. Transporte de Carga</b>	2,711,456.95	3,296,162.18	-17.74%	358,099.33	419,264.76	-14.59%	25,122	25,092	30
	-	-		-	-			0	
<b>8. Casco</b>									
- 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	
<b>9. Automóvil</b>	17,065,822.94	15,913,333.83	7.24%	9,085,813.31	7,714,113.25	17.78%	422,009	420,609	1,400
	-	-		-	-			0	
<b>10. Ramos Técnicos</b>	4,699,361.54	2,485,028.06	89.11%	236,000.41	215,482.61	9.52%	7,494	7,466	28
	-	-		-	-			0	
<b>11. Responsabilidad Civil</b>	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	
<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)	-785.22%	67	63	4
	-	-		-	-			0	
<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
	-	-		-	-			0	
<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
	-	-		-	-			0	
<b>TOTALES</b>	<b>93,987,853.96</b>	<b>89,558,407.94</b>	<b>4.95%</b>	<b>45,266,084.67</b>	<b>30,526,288.64</b>	<b>48.29%</b>	<b>1,019,092</b>	<b>1,015,357</b>	<b>3,735</b>

(1) Debido a un error reportado en las cifras reportadas por una aseguradora en el mes de marzo, los siniestros incurridos han cambiado.

Cuadro 07. 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 (1)			PÓLIZAS		
	FEBRERO 2013	FEBRERO 2012	VARIACIÓN PORCENTUAL	FEBRERO 2013	FEBRERO 2012	VARIACIÓN PORCENTUAL	FEBRERO 2013	ENERO 2013	VARIACIÓN ABSOLUTA
<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	25,520	148
- 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	54,212	-549
					-				
<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	30,065	349
<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	167,581	114
<b>6. Multiriesgo</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	25,089	3
<b>8. Casco</b>									
- Marítimo	408,504.38	191,261.12	113.58%	688.01	(27,833.79)	-102.47%	779	772	7
- Avión	641,876.26	407,219.75	57.62%	2,099,519.91	250.00	839707.96%	164	160	4
<b>9. Automóvil</b>	15,176,222.99	14,439,749.21	5.10%	9,734,935.25	9,006,812.45	8.08%	420,609	420,082	527
							0		
<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	7,404	62
<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	15,240	111
<b>12. Robo</b>									
- Robo	1,131,908.06	509,468.11	122.17%	56,288.43	85,816.48	-34.41%	3,546	3,517	29
- Fidelidad y DDD	120,178.82	128,571.66	-6.53%	25,876.37	114,205.15	-77.34%	1,651	1,622	29
- 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	35,421	-905
<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	5,980	-25
<b>TOTALES</b>	<b>91,453,009.25</b>	<b>82,441,042.83</b>	<b>10.93%</b>	<b>54,498,024.85</b>	<b>26,532,457.11</b>	<b>105.40%</b>	<b>1,015,357</b>	<b>1,016,046</b>	<b>-689</b>

(1) Debido a un error reportado en las cifras reportadas por una aseguradora en el mes de febrero, los siniestros incurridos han cambiado.

# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 08. 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 (1)			PÓLIZAS		
	ENERO 2013	ENERO 2012	VARIACIÓN PORCENTUAL	ENERO 2013	ENERO 2012	VARIACIÓN PORCENTUAL	ENERO 2013	DICIEMBRE 2012	VARIACIÓN ABSOLUTA
<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%	25,520	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
<b>2. Accidentes Personales</b>	1,451,429.65	1,832,046.17	-20.78%	201,317.80	184,394.95	9.18%	54,212	52,387	1,825
<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%	30,065	29,142	923
<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%	167,581	166,152	1,429
<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%	25,089	24,995	94
<b>8. Casco</b>									
- 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
<b>9. Automóvil</b>	18,742,220.27	17,674,006.73	6.04%	11,175,226.52	9,451,840.28	18.23%	420,082	404,475	15,607
<b>10. Ramos Técnicos</b>	3,623,982.17	3,090,381.28	17.27%	532,451.59	814,739.14	-34.65%	7,404	7,513	-109
<b>11. Responsabilidad Civil</b>	4,240,600.70	5,989,932.18	-29.20%	384,329.65	851,717.78	-54.88%	15,240	14,667	573
<b>12. Robo</b>									
- 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
<b>13. Fianzas</b>	8,967,397.87	6,156,269.27	45.66%	1,075,636.81	472,831.54	127.49%	35,421	35,925	-504
<b>14.Otros</b>	20,049,321.48	15,263,076.78	31.36%	3,590,872.52	652,143.65	450.63%	5,980	6,348	-368
<b>TOTALES</b>	<b>111,299,999.25</b>	<b>101,807,595.28</b>	<b>9.32%</b>	<b>33,515,189.72</b>	<b>28,591,766.83</b>	<b>17.22%</b>	<b>1,016,046</b>	<b>1,005,926</b>	<b>10,120</b>

(1) Debido a un error reportado en las cifras reportadas por una aseguradora en el mes de enero, los siniestros incurridos han cambiado.