



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 AGOSTO 2013 (cifras en balboas)

Ramos de Seguros	PRIMAS			SINIESTROS		
	2013	2012	VARIACIÓN PORCENTUAL	2013	2012	VARIACIÓN PORCENTUAL
1. Seguro Individual						
- Vida: Primer año	21,414,414.64	17,457,333.81	22.67%	2,189,222.37	1,468,709.90	49.06%
- Renovación	65,179,828.28	58,835,533.15	10.78%	17,796,639.44	16,103,913.45	10.51%
2. Accidentes Personales	12,338,406.82	11,383,611.37	8.39%	4,631,140.64	2,071,631.65	123.55%
3. Salud	129,086,983.10	118,374,070.79	9.05%	83,914,383.50	76,226,373.58	10.09%
4. Colectivo de Vida	97,097,978.72	88,236,038.32	10.04%	31,262,317.15	30,460,822.18	2.63%
5. Incendio y L. Aliadas	70,592,789.84	59,981,783.95	17.69%	43,808,955.02	16,244,892.05	169.68%
6. Multirisgo						
- Residencial	2,097,091.04	1,874,786.86	11.86%	872,442.69	526,253.93	65.78%
- Comercial e Industrial	4,538,835.59	4,606,670.84	-1.47%	2,307,850.06	1,296,101.85	78.06%
7. Transporte de Carga	17,481,851.77	18,019,616.91	-2.98%	6,307,900.23	4,866,008.55	29.63%
8. Casco						
- Marítimo	4,389,070.85	3,864,121.75	13.59%	(1,402,808.13)	1,158,745.34	-221.06%
- Aviación	12,398,103.31	10,518,560.49	17.87%	1,319,627.84	2,854,398.69	-53.77%
9. Automóvil	133,380,757.50	125,845,731.93	5.99%	82,310,719.74	73,024,636.58	12.72%
10. Ramos Técnicos	22,918,938.83	23,315,448.23	-1.70%	13,263,478.33	10,007,976.28	32.53%
11. Responsabilidad Civil	41,946,133.45	42,903,693.88	-2.23%	10,268,379.77	4,443,410.34	131.09%
12. Robo						
- Robo	4,549,855.03	3,460,084.59	31.50%	1,188,806.54	792,655.04	49.98%
- Fidelidad y DDD	1,349,626.81	1,697,564.45	-20.50%	(1,416,385.81)	588,792.36	-340.56%
- Bancaria (BBB)	2,101,402.39	2,749,415.17	23.57%	1,070,649.60	392,895.16	172.50%
13. Fianzas	67,504,548.93	58,247,547.07	15.89%	10,134,307.18	5,710,714.93	77.46%
14. Otros	79,566,182.03	78,551,692.65	1.29%	23,439,097.71	13,096,868.75	78.97%
TOTALES	789,932,798.93	729,923,306.21	8.22%	333,266,723.87	261,335,800.61	27.52%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

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

Ramos de Seguros	PRIMAS			SINIESTROS			PÓLIZAS		
	AGOSTO 2013	AGOSTO 2012	VARIACIÓN PORCENTUAL	AGOSTO 2013	AGOSTO 2012	VARIACIÓN PORCENTUAL	AGOSTO 2013	JULIO 2013	VARIACIÓN ABSOLUTA
1. Seguro Individual									
- Vida: Primer año	4,065,755.42	2,570,188.50	58.19%	158,744.91	46,855.98	238.79%	32,697	32,416	281
- Renovación	8,410,334.90	7,781,973.91	8.07%	3,048,646.87	1,466,266.15	107.92%	138,967	138,184	783
2. Accidentes Personales	1,312,404.96	1,383,690.56	-5.15%	292,049.03	62,469.13	367.51%	55,708	55,099	609
3. Salud	15,431,149.90	15,772,940.05	-2.17%	12,161,028.28	10,094,037.58	20.48%	64,466	63,919	547
4. Colectivo de Vida	11,425,776.13	11,200,410.65	2.01%	4,054,301.54	3,955,860.93	2.49%	26,350	28,047	-1,697
5. Incendio y L. Aliadas	8,205,035.29	8,215,585.43	-0.13%	1,282,728.77	5,694,618.07	-77.47%	175,321	174,174	1,147
6. Multirisgo									
- Residencial	295,796.39	251,129.46	17.79%	76,085.48	25,188.98	202.06%	16,863	16,593	270
- Comercial e Industrial	547,951.58	903,632.00	-39.36%	91,482.15	79,294.69	15.37%	6,577	6,410	167
7. Transporte de Carga	1,988,973.97	2,517,019.75	-20.98%	350,993.38	422,170.57	-16.86%	26,057	25,525	532
8. Casco									
- Marítimo	604,178.58	506,428.08	19.30%	(44,983.25)	410,334.57	-110.96%	792	795	-3
- Avión	148,702.70	101,261.57	46.85%	39,266.20	2,420,850.00	-98.38%	184	166	18
9. Automóvil	15,684,047.43	15,824,250.94	-0.89%	10,545,447.26	10,213,180.13	3.25%	439,523	433,829	5,694
10. Ramos Técnicos	2,035,605.73	2,511,391.99	-18.95%	262,441.69	7,434,889.84	-96.47%	7,513	7,632	-119
11. Responsabilidad Civil	7,483,392.79	3,730,836.97	100.58%	1,474,755.29	875,480.67	68.45%	15,430	15,333	97
12. Robo									
- Robo	343,436.08	363,343.69	-5.48%	81,097.97	112,651.55	-28.01%	3,581	3,564	17
- Fidelidad y DDD	248,853.23	64,229.08	287.45%	65,576.91	104,438.57	-37.21%	1,680	1,688	-8
- Bancaria (BBB)	90,643.86	19,696.28	360.21%	409,551.01	685.84	59615.24%	66	67	-1
13. Fianzas	8,455,353.08	8,561,244.01	-1.24%	727,522.19	602,573.67	20.74%	36,664	37,238	-574
14. Otros	6,278,637.76	15,806,901.91	-60.28%	2,408,498.53	2,804,128.44	-14.11%	6,711	6,872	-161
TOTALES	93,056,029.78	98,086,154.83	-5.13%	37,485,234.21	46,825,975.36	-19.95%	1,055,150	1,047,551	7,599



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 03. 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	JUNIO 2013	VARIACIÓN ABSOLUTA
1. Seguro Individual									
- Vida: Primer año	2,811,236.48	2,252,223.14	24.82%	180,057.32	594,862.44	-69.73%	32,416	31,965	451
- 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
2. Accidentes Personales	1,381,565.73	1,388,351.26	-0.49%	408,615.48	184,034.16	122.03%	55,099	54,571	528
3. Salud	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
4. Colectivo de Vida	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
5. Incendio y L. Aliadas	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
6. Multirisgo									
- 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
7. Transporte de Carga	1,840,357.03	1,979,989.57	-7.05%	640,391.45	331,568.50	93.14%	25,525	25,415	110
8. Casco									
- Marítimo	281,636.77	394,203.90	-28.56%	(50,970.51)	195,905.29	-126.02%	795	812	-17
- Avión	1,854,244.84	1,205,138.76	53.86%	(1,766,400.00)	(283,000.00)	524.17%	166	162	4
9. Automóvil	15,270,105.50	13,576,239.93	12.48%	10,388,471.20	7,953,816.82	30.61%	433,829	429,077	4,752
10. Ramos Técnicos	2,467,232.52	1,486,997.48	65.92%	932,356.49	400,319.35	132.90%	7,632	7,577	55
11. Responsabilidad Civil	4,011,969.92	4,534,403.90	-11.52%	789,152.29	280,552.68	181.28%	15,333	15,389	-56
12. Robo									
- 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
13. Fianzas	13,357,972.32	6,776,448.07	97.12%	900,726.16	410,618.48	119.36%	37,238	35,863	1,375
14. Otros	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
TOTALES	107,107,368.60	90,352,727.10	18.54%	36,994,722.86	29,102,474.93	27.12%	1,047,551	1,035,799	11,752



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 04. 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
1. Seguro Individual									
- 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
2. Accidentes Personales	1,405,279.72	989,684.63	41.99%	281,387.21	371,574.70	-24.27%	54,571	54,310	261
3. Salud	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
4. Colectivo de Vida	12,413,646.63	11,565,457.20	7.33%	4,361,535.43	4,316,316.98	1.05%	26,285	29,514	-3,229
5. Incendio y L. Aliadas	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
6. Multirisgo									
- 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
7. Transporte de Carga	1,810,960.65	1,935,234.68	-6.42%	592,967.25	427,846.20	38.59%	25,415	25,403	12
8. Casco									
- 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
9. Automóvil	16,801,212.42	16,079,601.35	4.49%	10,385,833.62	8,646,586.10	20.11%	429,077	428,314	763
10. Ramos Técnicos	1,561,596.90	2,859,867.86	-45.40%	198,723.22	953,631.41	-79.16%	7,577	7,637	-60
11. Responsabilidad Civil	2,502,023.38	5,844,077.71	-57.19%	963,579.33	756,700.78	27.34%	15,389	15,521	-132
12. Robo									
- Robo	1,354,065.60	364,222.21	271.77%	139,414.58	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
13. Fianzas	7,142,564.68	9,520,482.78	-24.98%	334,860.47	298,879.28	12.04%	35,863	35,694	169
14. Otros	9,221,623.96	4,877,655.04	89.06%	551,021.82	2,112,944.96	-73.92%	6,963	6,908	55
TOTALES	94,319,591.43	91,357,706.60	3.24%	40,071,947.66	35,860,342.69	11.74%	1,035,799	1,033,479	2,320

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



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 05. 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
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%	11,073,674.96	9,664,084.47	14.59%	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%	46,363,621.71	33,935,662.54	36.62%	1,033,479	1,012,114	21,365

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



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
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
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	2,133,451.78	-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%	9,983,454.29	10,374,203.08	-3.77%	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%	39,071,897.45	29,960,832.51	30.41%	1,012,114	1,019,092	-6,978

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



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 07. 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
1. Seguro Individual									
- 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
2. Accidentes Personales	1,554,050.80	1,830,037.83	-15.08%	2,355,448.04	399,816.82	489.13%	52,714	53,663	-949
3. Salud	14,491,017.82	13,621,266.09	6.39%	8,864,167.16	9,317,613.07	-4.87%	59,020	58,755	265
4. Colectivo de Vida	11,429,859.24	10,789,994.98	5.93%	3,509,809.37	3,770,896.30	-6.92%	30,732	30,414	318
5. Incendio y L. Aliadas	6,669,453.77	6,423,007.21	3.84%	10,455,850.12	1,312,327.67	696.74%	168,446	167,695	751
6. Multirisgo									
- 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
7. Transporte de Carga	2,711,456.95	3,296,162.18	-17.74%	311,644.45	419,264.76	-25.67%	25,122	25,092	30
8. Casco									
- Marítimo	471,885.46	338,248.70	39.51%	257,950.92	11,772.15	2091.20%	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
9. Automóvil	17,065,822.94	15,913,333.83	7.24%	9,023,676.22	7,714,113.25	16.98%	422,009	420,609	1,400
10. Ramos Técnicos	4,699,361.54	2,485,028.06	89.11%	235,404.59	215,482.61	9.25%	7,494	7,466	28
11. Responsabilidad Civil	5,921,063.74	6,426,866.18	-7.87%	498,520.12	2,155,471.29	-76.87%	15,444	15,351	93
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)	-785.22%	67	63	4
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
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
TOTALES	93,987,853.96	89,558,407.94	4.95%	45,266,085.01	30,526,288.64	48.29%	1,019,092	1,015,357	3,735

(1) Debido a un error reportado en las cifras reportadas por una aseguradora en el mes de marzo, 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
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
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	25,520	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
2. Accidentes Personales	1,534,897.56	1,430,625.98	7.29%	174,713.62	235,542.02	-25.82%	53,663	54,212	-549
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	30,065	349
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	167,581	114
6. Multirisgo									
- 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	25,089	3
8. Casco									
- Marítimo	408,504.38	191,261.12	113.58%	688.01	(27,833.79)	-102.47%	779	771	8
- 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%	9,734,935.70	9,006,812.45	8.08%	420,609	420,082	527
10. Ramos Técnicos	4,595,063.18	7,727,790.43	-40.54%	10,074,169.19	23,723.48	42364.97%	7,466	7,404	62
11. Responsabilidad Civil	6,599,170.32	6,827,939.95	-3.35%	855,599.75	462,557.15	84.97%	15,351	15,240	111
12. Robo									
- 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
13. Fianzas	8,016,723.58	6,327,547.08	26.70%	4,442,687.42	507,969.17	774.60%	34,516	35,421	-905
14. Otros	7,517,494.22	5,048,481.60	48.91%	8,858,772.25	743,776.17	1091.05%	5,955	5,980	-25
TOTALES	91,453,009.25	82,441,042.83	10.93%	54,498,025.30	26,532,457.11	105.40%	1,015,357	1,016,046	-689

(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 09. 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
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	26,079	-559
- 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	1,441,971.35	0.66%	201,317.80	184,394.95	9.18%	54,212	53,720	492
3. Salud	16,498,416.67	16,439,782.52	0.36%	10,078,847.80	10,144,399.18	-0.65%	58,354	57,372	982
4. Colectivo de Vida	11,643,089.08	10,868,050.37	7.13%	3,227,980.90	3,377,700.26	-4.43%	30,065	29,142	923
5. Incendio y L. Aliadas	9,386,105.39	8,243,961.51	13.85%	4,062,094.27	424,203.79	857.58%	167,581	168,628	-1,047
6. Multirisgo									
- Residencial	253,988.91	322,912.11	-21.34%	91,567.35	120,018.84	-23.71%	16,506	16,249	257
- Comercial e Industrial	491,723.23	648,090.18	-24.13%	250,106.96	384,658.61	-34.98%	6,594	6,698	-104
7. Transporte de Carga	2,815,893.87	2,523,146.31	11.60%	2,044,624.00	561,692.28	264.01%	25,089	25,049	40
8. Casco									
- Marítimo	629,855.69	1,008,487.12	-37.54%	(2,420,093.46)	(26,481.93)	9038.66%	771	804	-33
- Avión	763,248.35	1,055,186.27	-27.67%	47,958.61	16,687.34	187.40%	161	183	-22
9. Automóvil	18,742,220.27	17,843,000.60	5.04%	11,175,226.48	9,451,840.28	18.23%	420,082	415,991	4,091
10. Ramos Técnicos	3,623,982.17	3,184,211.28	13.81%	532,451.59	814,739.14	-34.65%	7,404	7,554	-150
11. Responsabilidad Civil	4,240,600.70	5,989,881.68	-29.20%	384,329.65	851,717.78	-54.88%	15,240	15,159	81
12. Robo									
- Robo	766,200.77	751,874.82	1.91%	240,864.76	85,087.47	183.08%	3,517	3,673	-156
- Fidelidad y DDD	256,437.14	283,411.36	-9.52%	(2,965,366.40)	26,371.73	-11344.49%	1,622	1,716	-94
- Bancaria (BBB)	439,281.87	602,882.63	-27.14%	89,380.08	(7,549.98)	-1283.85%	62	65	-3
13. Fianzas	8,967,397.87	6,272,811.33	42.96%	1,075,636.81	472,831.54	127.49%	35,421	36,298	-877
14. Otros	20,049,321.48	15,301,797.60	31.03%	3,590,872.52	652,143.65	450.63%	5,980	6,359	-379
TOTALES	111,299,999.25	101,807,596.19	9.32%	33,515,189.68	28,591,766.83	17.22%	1,016,046	1,010,472	5,574

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