

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 01. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS EN PANAMÁ SEGÚN RAMO
ACUMULADO ENERO 2014 (cifras en balboas)

Ramos de Seguros	PRIMAS				SINIESTROS			
	ACUMULADO 2014	ACUMULADO 2013	VARIACIÓN		ACUMULADO 2014	ACUMULADO 2013	VARIACIÓN	
			ABSOLUTA	PORCENTUAL			ABSOLUTA	PORCENTUAL
1. Seguro Individual								
- Vida: Primer año	2,274,584.60	2,299,879.69	(25,295.09)	-1.10%	128,244.60	232,649.28	(104,404.68)	-44.88%
- Renovación	8,734,695.42	7,980,926.45	753,768.97	9.44%	980,423.20	1,574,740.67	(594,317.47)	-37.74%
2. Accidentes Personales	1,221,494.97	1,451,429.65	(229,934.68)	-15.84%	320,877.23	201,317.80	119,559.43	59.39%
3. Salud	18,630,929.06	16,498,416.67	2,132,512.39	12.93%	12,050,981.99	10,078,847.80	1,972,134.19	19.57%
4. Colectivo de Vida	12,547,468.52	11,643,089.08	904,379.44	7.77%	5,271,465.77	3,227,980.90	2,043,484.87	63.31%
5. Incendio y Líneas Aliadas	10,466,577.32	9,386,105.39	1,080,471.93	11.51%	1,733,382.78	4,062,094.27	(2,328,711.49)	-57.33%
6. Multiriesgo								
- Residencial	243,580.83	253,988.91	(10,408.08)	-4.10%	128,474.28	91,567.35	36,906.93	40.31%
- Comercial e Industrial	349,080.56	491,723.23	(142,642.67)	-29.01%	237,288.05	250,106.96	(12,818.91)	-5.13%
7. Transporte de Carga	3,082,032.38	2,815,893.87	266,138.51	9.45%	868,032.77	2,044,624.00	(1,176,591.23)	-57.55%
8. Casco								
- Marítimo	1,208,816.45	629,855.69	578,960.76	91.92%	21,619.15	(2,420,093.46)	2,441,712.61	-100.89%
- Avión	1,190,367.04	763,248.35	427,118.69	55.96%	334,113.20	47,958.61	286,154.59	596.67%
9. Automóvil	20,445,582.02	18,742,220.27	1,703,361.75	9.09%	12,258,634.30	11,175,226.48	1,083,407.82	9.69%
10. Ramos Técnicos	1,461,939.59	3,623,982.17	(2,162,042.58)	-59.66%	(1,238,797.76)	532,451.59	(1,771,249.35)	-332.66%
11. Responsabilidad Civil	7,753,349.86	4,240,600.70	3,512,749.16	82.84%	148,732.48	384,329.65	(235,597.17)	-61.30%
12. Robo								
- Robo	669,347.18	766,200.77	(96,853.59)	-12.64%	207,411.64	240,864.76	(33,453.12)	-13.89%
- Fidelidad y DDD	444,390.08	256,437.14	187,952.94	73.29%	16,499.03	(2,965,366.40)	2,981,865.43	-100.56%
- Bancaria (BBB)	487,499.39	439,281.87	48,217.52	10.98%	120,196.44	89,380.08	30,816.36	34.48%
13. Fianzas	8,567,584.82	8,967,397.87	(399,813.05)	-4.46%	(4,900.24)	1,075,636.81	(1,080,537.05)	-100.46%
14. Otros	17,261,304.00	20,049,321.48	(2,788,017.48)	-13.91%	2,281,790.71	3,590,872.52	(1,309,081.81)	-36.46%
TOTALES	117,040,624.09	111,299,999.25	5,740,624.84	5.16%	35,864,469.62	33,515,189.68	2,349,279.94	7.01%

Fuente: Información obtenida de Aseguradoras

Cuadro 02. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO, SINIESTROS BRUTOS INCURRIDOS Y PÓLIZAS EN PANAMÁ SEGÚN RAMO
ENERO 2014 (cifras en balboas)

Ramos de Seguros	PRIMAS				SINIESTROS				PÓLIZAS		
	ENERO 2014	ENERO 2013	VARIACIÓN		ENERO 2014	ENERO 2013	VARIACIÓN		ENERO 2014	DICIEMBRE 2013	VARIACIÓN ABSOLUTA
			ABSOLUTA	PORCENTUAL			ABSOLUTA	PORCENTUAL			
1. Seguro Individual											
- Vida: Primer año	2,274,584.60	2,299,879.69	(25,295.09)	-1.10%	128,244.60	232,649.28	(104,404.68)	-44.88%	33,061	28,226	4,835
- Renovación	8,734,695.42	7,980,926.45	753,768.97	9.44%	980,423.20	1,574,740.67	(594,317.47)	-37.74%	145,002	148,054	-3,052
2. Accidentes Personales	1,221,494.97	1,451,429.65	(229,934.68)	-15.84%	320,877.23	201,317.80	119,559.43	59.39%	57,149	57,757	-608
3. Salud	18,630,929.06	16,498,416.67	2,132,512.39	12.93%	12,050,981.99	10,078,847.80	1,972,134.19	19.57%	66,371	64,461	1,910
4. Colectivo de Vida	12,547,468.52	11,643,089.08	904,379.44	7.77%	5,271,465.77	3,227,980.90	2,043,484.87	63.31%	26,885	26,984	-99
5. Incendio y Líneas Aliadas	10,466,577.32	9,386,105.39	1,080,471.93	11.51%	1,733,382.78	4,062,094.27	(2,328,711.49)	-57.33%	183,150	181,335	1,815
6. Multirisgo											
- Residencial	243,580.83	253,988.91	(10,408.08)	-4.10%	128,474.28	91,567.35	36,906.93	40.31%	17,099	16,888	211
- Comercial e Industrial	349,080.56	491,723.23	(142,642.67)	-29.01%	237,288.05	250,106.96	(12,818.91)	-5.13%	6,810	6,849	-39
7. Transporte de Carga	3,082,032.38	2,815,893.87	266,138.51	9.45%	868,032.77	2,044,624.00	(1,176,591.23)	-57.55%	26,832	26,756	76
8. Casco											
- Marítimo	1,208,816.45	629,855.69	578,960.76	91.92%	21,619.15	(2,420,093.46)	2,441,712.61	-100.89%	801	848	-47
- Aviación	1,190,367.04	763,248.35	427,118.69	55.96%	334,113.20	47,958.61	286,154.59	596.67%	173	178	-5
9. Automóvil	20,445,582.02	18,742,220.27	1,703,361.75	9.09%	12,258,634.30	11,175,226.48	1,083,407.82	9.69%	456,213	449,598	6,615
10. Ramos Técnicos	1,461,939.59	3,623,982.17	(2,162,042.58)	-59.66%	(1,238,797.76)	532,451.59	(1,771,249.35)	-332.66%	7,740	7,812	-72
11. Responsabilidad Civil	7,753,349.86	4,240,600.70	3,512,749.16	82.84%	148,732.48	384,329.65	(235,597.17)	-61.30%	16,263	16,272	-9
12. Robo											
- Robo	669,347.18	766,200.77	(96,853.59)	-12.64%	207,411.64	240,864.76	(33,453.12)	-13.89%	3,660	3,704	-44
- Fidelidad y DDD	444,390.08	256,437.14	187,952.94	73.29%	16,499.03	(2,965,366.40)	2,981,865.43	-100.56%	1,682	1,721	-39
- Bancaria (BBB)	487,499.39	439,281.87	48,217.52	10.98%	120,196.44	89,380.08	30,816.36	34.48%	107	63	44
13. Fianzas	8,567,584.82	8,967,397.87	(399,813.05)	-4.46%	(4,900.24)	1,075,636.81	(1,080,537.05)	-100.46%	37,814	38,583	-769
14. Otros	17,261,304.00	20,049,321.48	(2,788,017.48)	-13.91%	2,281,790.71	3,590,872.52	(1,309,081.81)	-36.46%	6,909	6,196	713
TOTALES	117,040,624.09	111,299,999.25	5,740,624.84	5.16%	35,864,469.62	33,515,189.68	2,349,279.94	7.01%	1,093,721	1,082,285	11,436

Fuente: Información obtenida de Aseguradoras