

Cuadro 01. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS EN PANAMÁ SEGÚN RAMO
ACUMULADO ABRIL 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	8,789,197.41	9,878,771.22	(1,089,573.81)	-11.03%	657,544.08	1,722,569.39	(1,065,025.31)	-61.83%
- Renovación	34,457,280.47	30,934,746.63	3,522,533.84	11.39%	8,256,306.72	8,646,160.34	(389,853.62)	-4.51%
2. Accidentes Personales	7,187,301.28	9,213,654.35	(2,026,353.07)	-21.99%	1,230,783.41	3,247,935.63	(2,017,152.22)	-62.11%
3. Salud	73,879,498.10	61,952,885.34	11,926,612.76	19.25%	44,926,329.36	39,793,110.47	5,133,218.89	12.90%
4. Colectivo de Vida	49,115,546.34	47,675,701.75	1,439,844.59	3.02%	16,657,864.87	15,620,399.72	1,037,465.15	6.64%
5. Incendio y Líneas Aliadas	37,760,377.28	34,765,294.80	2,995,082.48	8.62%	20,131,605.23	19,808,567.93	323,037.30	1.63%
6. Multiriesgo								
- Residencial	1,030,452.09	970,406.49	60,045.60	6.19%	1,383,854.32	404,109.13	979,745.19	242.45%
- Comercial e Industrial	1,550,943.89	1,802,213.92	(251,270.03)	-13.94%	393,757.71	1,875,182.38	(1,481,424.67)	-79.00%
7. Transporte de Carga	10,937,137.27	10,086,215.47	850,921.80	8.44%	4,052,010.71	2,899,007.62	1,153,003.09	39.77%
8. Casco								
- Marítimo	2,263,536.23	1,925,398.88	338,137.35	17.56%	200,285.73	(2,247,248.24)	2,447,533.97	-108.91%
- Avión	7,853,732.15	5,787,799.41	2,065,932.74	35.69%	14,645,638.50	3,013,474.34	11,632,164.16	386.01%
9. Automóvil	76,249,573.23	68,824,389.41	7,425,183.82	10.79%	45,722,902.07	40,004,565.33	5,718,336.74	14.29%
10. Ramos Técnicos	11,307,460.04	15,032,931.59	(3,725,471.55)	-24.78%	5,119,866.99	11,607,663.01	(6,487,796.02)	-55.89%
11. Responsabilidad Civil	24,592,528.04	21,278,732.79	3,313,795.25	15.57%	2,396,812.13	3,024,644.07	(627,831.94)	-20.76%
12. Robo								
- Robo	1,819,124.11	2,038,311.73	(219,187.62)	-10.75%	908,730.21	714,279.80	194,450.41	27.22%
- Fidelidad y DDD	5,107,779.07	660,795.35	4,446,983.72	672.97%	104,850.66	(2,720,684.29)	2,825,534.95	-103.85%
- Bancaria (BBB)	769,152.41	638,973.87	130,178.54	20.37%	133,270.37	789,638.27	(656,367.90)	-83.12%
13. Fianzas	32,621,649.85	30,928,802.69	1,692,847.16	5.47%	4,368,137.91	8,606,438.28	(4,238,300.37)	-49.25%
14. Otros	47,834,009.69	43,857,151.17	3,976,858.52	9.07%	9,889,325.70	15,561,644.46	(5,672,318.76)	-36.45%
TOTALES	435,126,278.95	398,253,176.86	36,873,102.09	9.26%	181,179,876.67	172,371,457.63	8,808,419.04	5.11%

Fuente: Información obtenida de Aseguradoras



Superintendencia de Seguros
y Reaseguros de Panamá

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 02. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO, SINIESTROS BRUTOS INCURRIDOS Y PÓLIZAS EN PANAMÁ SEGÚN RAMO

ABRIL 2014 (cifras en balboas)

Ramos de Seguros	PRIMAS				SINIESTROS				PÓLIZAS		
	ABRIL 2014	ABRIL 2013	VARIACIÓN		ABRIL 2014	ABRIL 2013	VARIACIÓN		ABRIL 2014	MARZO 2014	VARIACIÓN ABSOLUTA
			ABSOLUTA	PORCENTUAL			ABSOLUTA	PORCENTUAL			
1. Seguro Individual											
- Vida: Primer año	2,064,580.65	3,113,605.90	(1,049,025.25)	-33.69%	257,104.68	1,629,572.85	(1,372,468.17)	-84.22%	32,356	27,205	5,151
- Renovación	8,422,872.27	7,171,682.49	1,251,189.78	17.45%	2,293,208.31	1,750,399.26	542,809.05	31.01%	145,676	150,535	-4,859
2. Accidentes Personales	2,775,879.78	2,000,932.20	774,947.58	38.73%	466,218.11	516,456.17	(50,238.06)	-9.73%	63,091	58,325	4,766
3. Salud	19,877,885.02	17,041,671.23	2,836,213.79	16.64%	11,899,496.57	11,738,158.30	161,338.27	1.37%	65,132	51,365	13,767
4. Colectivo de Vida	13,056,203.61	13,583,645.67	(527,442.06)	-3.88%	4,440,597.76	4,426,878.34	13,719.42	0.31%	27,111	16,122	10,989
5. Incendio y Líneas Aliadas	13,889,871.45	13,075,917.41	813,954.04	6.22%	7,720,915.81	3,500,476.95	4,220,438.86	120.57%	185,974	183,847	2,127
6. Multirisgo											
- Residencial	256,188.16	236,233.76	19,954.40	8.45%	1,123,193.76	89,220.08	1,033,973.68	1158.90%	18,851	17,045	1,806
- Comercial e Industrial	417,715.56	475,553.83	(57,838.27)	-12.16%	98,565.58	201,809.29	(103,243.71)	-51.16%	6,432	6,416	16
7. Transporte de Carga	2,243,097.04	1,903,674.60	339,422.44	17.83%	1,432,598.81	(12,369.19)	1,444,968.00	-11681.99%	42,447	25,814	16,633
8. Casco											
- Marítimo	388,120.41	415,153.35	(27,032.94)	-6.51%	69,817.69	(18,781.28)	88,598.97	-471.74%	873	789	84
- Aviación	4,528,398.91	736,515.94	3,791,882.97	514.84%	5,232.49	15,400.00	(10,167.51)	-66.02%	179	155	24
9. Automóvil	20,126,043.64	17,840,123.21	2,285,920.43	12.81%	11,222,441.32	10,172,039.92	1,050,401.39	10.33%	536,694	445,226	91,468
10. Ramos Técnicos	2,095,364.07	2,114,524.70	(19,160.63)	-0.91%	1,271,902.92	765,637.64	506,265.28	66.12%	8,992	7,869	1,123
11. Responsabilidad Civil	3,333,280.80	4,517,898.03	(1,184,617.23)	-26.22%	692,444.23	1,286,194.55	(593,750.31)	-46.16%	17,680	15,591	2,089
12. Robo											
- Robo	292,426.60	(335,933.69)	628,360.29	-187.05%	221,033.40	145,256.60	75,776.80	52.17%	3,510	3,576	-66
- Fidelidad y DDD	224,590.22	146,427.53	78,162.69	53.38%	176,410.45	79,315.94	97,094.51	122.41%	1,757	1,690	67
- Bancaria (BBB)	128,221.38	8,019.56	120,201.82	1498.86%	(0.02)	412,758.17	(412,758.19)	-100.00%	58	32	26
13. Fianzas	8,504,963.64	6,420,581.78	2,084,381.86	32.46%	1,588,521.26	967,238.08	621,283.18	64.23%	44,561	35,888	8,673
14. Otros	9,517,518.17	11,046,086.90	(1,528,568.73)	-13.84%	2,135,048.32	1,594,821.41	540,226.91	33.87%	5,222	8,331	-3,109
TOTALES	112,143,221.38	101,512,314.40	10,630,906.98	10.47%	47,114,751.45	39,071,897.45	7,854,268.37	20.58%	1,206,596	1,055,821	150,775

Fuente: Información obtenida de Aseguradoras



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 03. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO, SINIESTROS BRUTOS INCURRIDOS Y PÓLIZAS EN PANAMÁ SEGÚN RAMO
MARZO 2014 (cifras en balboas)

Ramos de Seguros	PRIMAS				SINIESTROS				PÓLIZAS		
	MARZO 2014	MARZO 2013	VARIACIÓN		MARZO 2014	MARZO 2013	VARIACIÓN		MARZO 2014	FEBRERO 2014	VARIACIÓN ABSOLUTA
			ABSOLUTA	PORCENTUAL			ABSOLUTA	PORCENTUAL			
1. Seguro Individual											
- Vida: Primer año	2,372,662.30	2,523,267.78	(150,605.48)	-5.97%	46,393.99	(61,690.63)	108,084.62	-175.20%	27,205	28,768	-1,563
- Renovación	8,930,019.03	8,628,509.52	301,509.51	3.49%	4,171,894.80	3,096,022.05	1,075,872.75	34.75%	150,535	150,444	91
2. Accidentes Personales	1,657,017.21	4,226,394.94	(2,569,377.73)	-60.79%	209,661.61	2,355,448.04	(2,145,786.43)	-91.10%	58,325	58,280	45
3. Salud	17,654,924.90	13,072,601.00	4,582,323.90	35.05%	10,611,130.07	8,864,167.16	1,746,962.91	19.71%	51,365	66,913	-15,548
4. Colectivo de Vida	11,701,181.55	10,825,894.69	875,286.86	8.09%	3,142,102.80	3,509,809.37	(367,706.57)	-10.48%	16,122	26,411	-10,289
5. Incendio y Líneas Aliadas	4,504,522.04	6,019,491.00	(1,514,968.96)	-25.17%	1,126,122.39	10,455,850.12	(9,329,727.73)	-89.23%	183,847	184,496	-649
6. Multirisgo											
- Residencial	287,485.65	268,920.97	18,564.68	6.90%	136,497.27	123,449.87	13,047.40	10.57%	17,045	16,991	54
- Comercial e Industrial	460,272.38	478,553.32	(18,280.94)	-3.82%	54,307.20	1,414,322.85	(1,360,015.65)	-96.16%	6,416	6,773	-357
7. Transporte de Carga	2,954,907.41	2,711,456.95	243,450.46	8.98%	1,073,997.93	311,644.45	762,353.48	244.62%	25,814	27,013	-1,199
8. Casco						67,012.43					
- Marítimo	350,004.26	471,885.46	(121,881.20)	-25.83%	5,876.86	190,938.49	(185,061.63)	-96.92%	789	797	-8
- Aviación	2,024,484.63	3,646,158.86	(1,621,674.23)	-44.48%	(6,000.00)	850,595.82	(856,595.82)	-100.71%	155	177	-22
9. Automóvil	18,804,997.45	17,065,822.94	1,739,174.51	10.19%	10,038,499.60	8,922,363.22	1,116,136.38	12.51%	445,226	465,932	-20,706
10. Ramos Técnicos	4,773,640.73	4,699,361.54	74,279.19	1.58%	4,238,767.89	235,404.59	4,003,363.30	1700.63%	7,869	7,883	-14
11. Responsabilidad Civil	7,535,175.09	5,921,063.74	1,614,111.35	27.26%	1,479,282.92	498,520.12	980,762.80	196.73%	15,591	16,441	-850
12. Robo											
- Robo	399,264.34	476,136.59	(76,872.25)	-16.14%	140,828.75	271,870.01	(131,041.26)	-48.20%	3,576	3,682	-106
- Fidelidad y DDD	2,794,253.98	137,751.86	2,656,502.12	1928.47%	(102,082.92)	139,489.80	(241,572.72)	-173.18%	1,690	1,748	-58
- Bancaria (BBB)	13,644.52	46,234.77	(32,590.25)	-70.49%	13,073.94	281,500.00	(268,426.06)	-95.36%	32	54	-22
13. Fianzas	7,780,861.93	7,524,099.46	256,762.47	3.41%	2,503,050.49	2,120,875.97	382,174.52	18.02%	35,888	37,414	-1,526
14. Otros	7,884,206.62	5,244,248.57	2,639,958.05	50.34%	1,988,271.30	1,517,178.28	471,093.02	31.05%	8,331	7,424	907
TOTALES	102,883,526.02	93,987,853.96	8,895,672.06	9.46%	40,871,676.89	45,164,772.01	(4,226,082.69)	-9.51%	1,055,821	1,107,641	-51,820

Fuente: Información obtenida de Aseguradoras



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 04. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO, SINIESTROS BRUTOS INCURRIDOS Y PÓLIZAS EN PANAMÁ SEGÚN RAMO
FEBRERO 2014 (cifras en balboas)

Ramos de Seguros	PRIMAS				SINIESTROS				PÓLIZAS		
	FEBRERO 2014	FEBRERO 2013	VARIACIÓN		FEBRERO 2014	FEBRERO 2013	VARIACIÓN		FEBRERO 2014	ENERO 2014	VARIACIÓN ABSOLUTA
			ABSOLUTA	PORCENTUAL			ABSOLUTA	PORCENTUAL			
1. Seguro Individual											
- Vida: Primer año	2,077,369.86	1,942,017.85	135,352.01	6.97%	225,800.81	(77,962.11)	303,762.92	-389.63%	28,768	33,061	-4,293
- Renovación	8,369,693.75	7,153,628.17	1,216,065.58	17.00%	810,780.41	2,224,998.36	(1,414,217.95)	-63.56%	150,444	145,002	5,442
2. Accidentes Personales	1,532,909.32	1,534,897.56	(1,988.24)	-0.13%	234,026.46	174,713.62	59,312.84	33.95%	58,280	57,149	1,131
3. Salud	17,715,759.12	15,340,196.44	2,375,562.68	15.49%	10,364,720.73	9,111,937.21	1,252,783.52	13.75%	66,913	66,371	542
4. Colectivo de Vida	11,810,692.66	11,623,072.31	187,620.35	1.61%	3,803,698.54	4,455,731.11	(652,032.57)	-14.63%	26,411	26,885	-474
5. Incendio y Líneas Aliadas	8,899,406.47	6,283,781.00	2,615,625.47	41.63%	9,551,184.25	1,790,146.59	7,761,037.66	433.54%	184,496	183,150	1,346
6. Multirisgo											
- Residencial	243,197.45	211,262.85	31,934.60	15.12%	(4,310.99)	99,871.83	(104,182.82)	-104.32%	16,991	17,099	-108
- Comercial e Industrial	323,875.39	356,383.54	(32,508.15)	-9.12%	3,596.88	8,943.28	(5,346.40)	-59.78%	6,773	6,810	-37
7. Transporte de Carga	2,657,100.44	2,655,190.05	1,910.39	0.07%	677,381.20	555,108.36	122,272.84	22.03%	27,013	26,832	181
8. Casco											
- Marítimo	316,595.11	408,504.38	(91,909.27)	-22.50%	102,972.03	688.01	102,284.02	14866.65%	797	801	-4
- Aviación	110,481.57	641,876.26	(531,394.69)	-82.79%	14,312,292.81	2,099,519.91	12,212,772.90	581.69%	177	173	4
9. Automóvil	16,872,950.12	15,176,222.99	1,696,727.13	11.18%	12,203,326.86	9,734,935.70	2,468,391.15	25.36%	465,932	456,213	9,719
10. Ramos Técnicos	2,976,515.65	4,595,063.18	(1,618,547.53)	-35.22%	847,993.94	10,074,169.19	(9,226,175.25)	-91.58%	7,883	7,740	143
11. Responsabilidad Civil	5,970,722.29	6,599,170.32	(628,448.03)	-9.52%	76,352.50	855,599.75	(779,247.25)	-91.08%	16,441	16,263	178
12. Robo											
- Robo	458,085.99	1,131,908.06	(673,822.07)	-59.53%	339,456.42	56,288.43	283,167.99	503.07%	3,682	3,660	22
- Fidelidad y DDD	1,644,544.79	120,178.82	1,524,365.97	1268.41%	14,024.10	25,876.37	(11,852.27)	-45.80%	1,748	1,682	66
- Bancaria (BBB)	139,787.12	145,437.67	(5,650.55)	-3.89%	0.01	6,000.02	(6,000.01)	-100.00%	54	107	-53
13. Fianzas	7,768,239.46	8,016,723.58	(248,484.12)	-3.10%	281,466.40	4,442,687.42	(4,161,221.02)	-93.66%	37,414	37,814	-400
14. Otros	13,170,980.90	7,517,494.22	5,653,486.68	75.20%	3,484,215.37	8,858,772.25	(5,374,556.88)	-60.67%	7,424	6,909	515
TOTALES	103,058,907.46	91,453,009.25	11,605,898.21	12.69%	57,329,028.73	54,498,025.30	2,830,953.42	5.19%	1,107,641	1,093,721	13,920

Fuente: Información obtenida de Aseguradoras



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 05. 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