



Superintendencia de Seguros  
y Reaseguros de Panamá

# 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 SEPTIEMBRE 2014 (cifras en balboas)**

| Ramos de Seguros              | PRIMAS                |                       |                      |              | SINIESTROS            |                       |                      |              |
|-------------------------------|-----------------------|-----------------------|----------------------|--------------|-----------------------|-----------------------|----------------------|--------------|
|                               | ACUMULADO 2014        | ACUMULADO 2013        | VARIACIÓN            |              | ACUMULADO 2014        | ACUMULADO 2013        | VARIACIÓN            |              |
|                               |                       |                       | ABSOLUTA             | PORCENTUAL   |                       |                       | ABSOLUTA             | PORCENTUAL   |
| 01. Vida Individual           | 105,670,443.96        | 96,685,846.60         | 8,984,597.36         | 9.29%        | 24,104,189.29         | 19,985,861.81         | 4,118,327.48         | 20.61%       |
| - Primer año                  | 23,006,385.14         | 23,283,560.38         | (277,175.24)         | -1.19%       | 1,127,234.42          | 2,189,222.37          | (1,061,987.95)       | -48.51%      |
| - Renovación                  | 82,664,058.82         | 73,402,286.22         | 9,261,772.60         | 12.62%       | 22,976,954.87         | 17,796,639.44         | 5,180,315.43         | 29.11%       |
| 02. Accidentes Personales     | 14,583,978.66         | 13,749,807.49         | 834,171.17           | 6.07%        | 3,022,200.87          | 4,810,744.10          | (1,788,543.23)       | -37.18%      |
| 03. Salud                     | 164,374,749.50        | 147,910,904.08        | 16,463,845.42        | 11.13%       | 109,552,230.70        | 94,576,925.35         | 14,975,305.35        | 15.83%       |
| 04. Colectivo de Vida         | 117,316,790.44        | 111,302,932.77        | 6,013,857.67         | 5.40%        | 40,397,698.71         | 34,339,983.67         | 6,057,715.04         | 17.64%       |
| 05. Incendio y Líneas Aliadas | 84,928,789.55         | 76,574,708.13         | 8,354,081.42         | 10.91%       | 45,622,816.30         | 48,939,310.27         | (3,316,493.97)       | -6.78%       |
| 06. Multiriesgo               | 6,600,397.88          | 6,635,926.63          | (35,528.75)          | -0.54%       | 6,430,161.55          | 3,180,292.75          | 3,249,868.80         | 102.19%      |
| - Residencial                 | 2,386,741.61          | 2,097,091.04          | 289,650.57           | 13.81%       | 1,718,214.17          | 872,442.69            | 845,771.48           | 96.94%       |
| - Comercial e Industrial      | 4,213,656.27          | 4,538,835.59          | (325,179.32)         | -7.16%       | 4,711,947.38          | 2,307,850.06          | 2,404,097.32         | 104.17%      |
| 07. Transporte de Carga       | 20,445,344.35         | 19,231,895.42         | 1,213,448.93         | 6.31%        | 6,780,717.17          | 7,082,151.93          | (301,434.76)         | -4.26%       |
| 08. Casco                     | 19,565,983.22         | 16,787,174.16         | 2,778,809.06         | 16.55%       | 19,533,621.91         | (83,180.29)           | 19,616,802.20        | 23583.47%    |
| - Marítimo                    | 5,848,706.97          | 4,389,070.85          | 1,459,636.12         | 33.26%       | 1,704,052.71          | (1,402,808.13)        | 3,106,860.84         | 221.47%      |
| - Avión                       | 13,717,276.25         | 12,398,103.31         | 1,319,172.94         | 10.64%       | 17,829,569.20         | 1,319,627.84          | 16,509,941.36        | 1251.11%     |
| 09. Automóvil                 | 164,588,004.15        | 153,749,454.16        | 10,838,549.99        | 7.05%        | 104,682,866.86        | 92,019,713.31         | 12,663,153.55        | 13.76%       |
| 10. Ramos Técnicos            | 37,859,491.45         | 27,824,779.47         | 10,034,711.98        | 36.06%       | 4,647,646.64          | 13,794,184.24         | (9,146,537.60)       | -66.31%      |
| 11. Responsabilidad Civil     | 55,187,522.95         | 41,946,133.45         | 13,241,389.50        | 31.57%       | 3,631,276.09          | 10,703,704.42         | (7,072,428.33)       | -66.07%      |
| 12. Robo                      | 12,935,964.87         | 8,000,884.23          | 4,935,080.64         | 61.68%       | 156,499.06            | 843,070.33            | (686,571.27)         | -81.44%      |
| - Robo                        | 4,243,972.80          | 4,549,855.03          | (305,882.23)         | -6.72%       | 2,012,690.87          | 1,188,806.54          | 823,884.33           | 69.30%       |
| - Fidelidad y DDD             | 5,950,475.58          | 1,349,626.81          | 4,600,848.77         | 340.90%      | 501,668.44            | (1,416,385.81)        | 1,918,054.25         | 135.42%      |
| - Bancaria ( BBB )            | 2,741,516.49          | 2,101,402.39          | 640,114.10           | 30.46%       | (2,357,860.25)        | 1,070,649.60          | (3,428,509.85)       | -320.23%     |
| 13. Fianzas                   | 76,875,555.21         | 77,055,260.47         | (179,705.26)         | -0.23%       | 6,676,691.20          | 11,376,252.22         | (4,699,561.02)       | -41.31%      |
| 14. Otros                     | 97,906,245.60         | 85,895,216.52         | 12,011,029.08        | 13.98%       | 20,284,824.32         | 28,969,873.18         | (8,685,048.86)       | -29.98%      |
| <b>TOTAL</b>                  | <b>978,839,261.79</b> | <b>892,252,760.07</b> | <b>86,586,501.72</b> | <b>9.70%</b> | <b>395,523,758.17</b> | <b>375,265,182.34</b> | <b>20,258,575.83</b> | <b>5.40%</b> |

Fuente: Información obtenida de Aseguradoras



# 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 SEPTIEMBRE 2014 (cifras en balboas)**

| Ramos de Seguros              | PRIMAS                |                       |                      |               | SINIESTROS           |                      |                       |               | POLIZAS          |                  |                    |
|-------------------------------|-----------------------|-----------------------|----------------------|---------------|----------------------|----------------------|-----------------------|---------------|------------------|------------------|--------------------|
|                               | SEPTIEMBRE 2014       | SEPTIEMBRE 2013       | VARIACION            |               | SEPTIEMBRE 2014      | SEPTIEMBRE 2013      | VARIACION             |               | SEPTIEMBRE 2014  | AGOSTO 2014      | VARIACION ABSOLUTA |
|                               |                       |                       | ABSOLUTA             | PORCENTUAL    |                      |                      | ABSOLUTA              | PORCENTUAL    |                  |                  |                    |
| 01. Vida Individual           | 15,605,616.99         | 10,091,603.68         | 5,514,013.31         | 54.64%        | 3,339,310.20         | 3,453,267.54         | (113,957.34)          | -3.30%        | 187,312          | 184,653          | 2,659              |
| - Primer año                  | 4,768,380.20          | 1,869,145.74          | 2,899,234.46         | 155.11%       | (63,278.02)          | 183,376.99           | (246,655.01)          | -134.51%      | 29,392           | 32,688           | -3,296             |
| - Renovación                  | 10,837,236.79         | 8,222,457.94          | 2,614,778.85         | 31.80%        | 3,402,588.22         | 3,269,890.55         | 132,697.67            | 4.06%         | 157,920          | 151,965          | 5,955              |
| 02. Accidentes Personales     | 1,343,235.53          | 1,411,400.67          | (68,165.14)          | -4.83%        | 283,347.41           | 179,603.46           | 103,743.95            | 57.76%        | 61,729           | 60,522           | 1,207              |
| 03. Salud                     | 18,960,285.98         | 18,823,920.98         | 136,365.00           | 0.72%         | 11,144,443.73        | 10,662,541.85        | 481,901.88            | 4.52%         | 51,929           | 53,251           | -1,322             |
| 04. Colectivo de Vida         | 14,589,325.44         | 14,204,954.05         | 384,371.39           | 2.71%         | 4,469,612.57         | 3,077,666.52         | 1,391,946.05          | 45.23%        | 18,556           | 17,982           | 574                |
| 05. Incendio y Líneas Aliadas | 10,345,530.61         | 5,981,918.29          | 4,363,612.32         | 72.95%        | (558,420.49)         | 5,130,355.25         | (5,688,775.74)        | -110.88%      | 191,798          | 190,806          | 992                |
| 06. Multiriesgo               | 604,979.28            | 810,028.69            | (205,049.41)         | -25.31%       | (49,903.80)          | 18,948.51            | (68,852.31)           | -363.37%      | 15,727           | 19,006           | -3,279             |
| - Residencial                 | 235,782.84            | 265,071.69            | (29,288.85)          | -11.05%       | 63,873.89            | 5,457.50             | 58,416.39             | 1070.39%      | 11,111           | 14,540           | -3,429             |
| - Comercial e Industrial      | 369,196.44            | 544,957.00            | (175,760.56)         | -32.25%       | (114,095.19)         | 13,491.01            | (127,586.20)          | -945.71%      | 4,616            | 4,466            | 150                |
| 07. Transporte de Carga       | 1,709,670.17          | 1,750,043.65          | (40,373.48)          | -2.31%        | 888,676.23           | 774,251.70           | 114,424.53            | 14.78%        | 26,080           | 26,846           | -766               |
| 08. Casco                     | 2,517,943.45          | 2,756,541.03          | (238,597.58)         | -8.66%        | 4,358,233.99         | 932,509.51           | 3,425,724.48          | 367.37%       | 926              | 918              | 8                  |
| - Marítimo                    | 305,898.15            | 481,623.07            | (175,724.92)         | -36.49%       | 914,826.96           | 220,104.62           | 694,722.34            | 315.63%       | 780              | 755              | 25                 |
| - Avión                       | 2,212,045.30          | 2,274,917.96          | (62,872.66)          | -2.76%        | 3,443,407.03         | 712,404.89           | 2,731,002.14          | 383.35%       | 146              | 163              | -17                |
| 09. Automóvil                 | 17,099,414.40         | 20,368,696.66         | (3,269,282.26)       | -16.05%       | 10,855,875.48        | 9,708,993.57         | 1,146,881.91          | 11.81%        | 456,963          | 452,146          | 4,817              |
| 10. Ramos Técnicos            | 2,919,212.67          | 4,905,840.64          | (1,986,627.97)       | -40.50%       | 314,572.90           | 530,705.91           | (216,133.01)          | -40.73%       | 7,976            | 7,553            | 423                |
| 11. Responsabilidad Civil     | 8,854,745.80          | 4,512,822.01          | 4,341,923.79         | 96.21%        | 506,134.54           | 435,324.65           | 70,809.90             | 16.27%        | 14,718           | 14,502           | 216                |
| 12. Robo                      | 752,845.07            | 822,444.76            | (69,599.69)          | -8.46%        | (1,237,948.51)       | 321,569.49           | (1,559,518.00)        | -484.97%      | 4,374            | 4,408            | -34                |
| - Robo                        | 355,758.83            | 391,523.73            | (35,764.90)          | -9.13%        | 384,584.49           | 238,928.78           | 145,655.71            | 60.96%        | 3,285            | 3,278            | 7                  |
| - Fidelidad y DDD             | 335,899.39            | 97,727.40             | 238,171.99           | 243.71%       | 74,206.09            | 271,078.98           | (196,872.89)          | -72.63%       | 1,065            | 1,106            | -41                |
| - Bancaria ( BBB )            | 61,186.85             | 333,193.63            | (272,006.78)         | -81.64%       | (1,696,739.09)       | (188,438.27)         | (1,508,300.82)        | -800.42%      | 24               | 24               | 0                  |
| 13. Fianzas                   | 6,820,778.15          | 9,550,711.54          | (2,729,933.39)       | -28.58%       | 1,241,126.31         | 1,241,945.04         | (818.73)              | -0.07%        | 35,256           | 32,524           | 2,732              |
| 14. Otros                     | 10,524,068.13         | 6,329,034.49          | 4,195,033.64         | 66.28%        | 2,345,583.52         | 5,530,775.47         | (3,185,191.95)        | -57.59%       | 8,375            | 4,399            | 3,976              |
| <b>TOTAL</b>                  | <b>112,647,651.67</b> | <b>102,319,961.14</b> | <b>10,327,690.53</b> | <b>10.09%</b> | <b>37,900,644.08</b> | <b>41,998,458.47</b> | <b>(4,097,814.39)</b> | <b>-9.76%</b> | <b>1,081,719</b> | <b>1,069,516</b> | <b>12,203</b>      |

Fuente: Información obtenida de Aseguradoras



# 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  
AGOSTO 2014 (cifras en balboas)**

| Ramos de Seguros              | PRIMAS               |                      |                     |              | SINIESTROS           |                      |                     |               | PÓLIZAS          |                  |                    |
|-------------------------------|----------------------|----------------------|---------------------|--------------|----------------------|----------------------|---------------------|---------------|------------------|------------------|--------------------|
|                               | AGOSTO 2014          | AGOSTO 2013          | VARIACION           |              | AGOSTO 2014          | AGOSTO 2013          | VARIACION           |               | AGOSTO 2014      | JULIO 2014       | VARIACION ABSOLUTA |
|                               |                      |                      | ABSOLUTA            | PORCENTUAL   |                      |                      | ABSOLUTA            | PORCENTUAL    |                  |                  |                    |
| 01. Vida Individual           | 11,788,422.78        | 12,476,090.32        | (687,667.54)        | -5.51%       | 2,188,536.89         | 3,207,391.78         | (1,018,854.89)      | -31.77%       | 184,653          | 183,038          | 1,615              |
| - Primer año                  | 2,402,275.28         | 4,065,755.42         | (1,663,480.14)      | -40.91%      | 161,380.52           | 158,744.91           | 2,635.61            | 1.66%         | 32,688           | 32,519           | 169                |
| - Renovación                  | 9,386,147.50         | 8,410,334.90         | 975,812.60          | 11.60%       | 2,027,156.37         | 3,048,646.87         | (1,021,490.50)      | -33.51%       | 151,965          | 150,519          | 1,446              |
| 02. Accidentes Personales     | 1,255,008.18         | 1,312,404.96         | (57,396.78)         | -4.37%       | 292,268.08           | 292,049.03           | 219.05              | 0.08%         | 60,522           | 59,773           | 749                |
| 03. Salud                     | 18,836,722.92        | 15,431,149.90        | 3,405,573.02        | 22.07%       | 14,228,439.30        | 12,161,028.28        | 2,067,411.02        | 17.00%        | 53,251           | 53,327           | -76                |
| 04. Colectivo de Vida         | 12,631,545.41        | 11,425,776.13        | 1,205,769.28        | 10.55%       | 4,692,040.80         | 4,054,301.54         | 637,739.26          | 15.73%        | 17,982           | 17,652           | 330                |
| 05. Incendio y Líneas Aliadas | 7,833,163.31         | 8,205,035.29         | (371,871.98)        | -4.53%       | 2,150,379.73         | 1,282,728.77         | 867,650.96          | 67.64%        | 190,806          | 185,075          | 5,731              |
| 06. Multiriesgo               | 1,050,696.67         | 843,747.97           | 206,948.70          | 24.53%       | 276,140.18           | 167,567.63           | 108,572.55          | 64.79%        | 19,006           | 23,647           | -4,641             |
| - Residencial                 | 255,684.81           | 295,796.39           | (40,111.58)         | -13.56%      | 44,980.39            | 76,085.48            | (31,105.09)         | -40.88%       | 14,540           | 17,315           | -2,775             |
| - Comercial e Industrial      | 795,011.86           | 547,951.58           | 247,060.28          | 45.09%       | 231,159.79           | 91,482.15            | 139,677.64          | 152.68%       | 4,466            | 6,332            | -1,866             |
| 07. Transporte de Carga       | 1,775,953.76         | 1,988,973.97         | (213,020.21)        | -10.71%      | 1,532,349.80         | 350,993.38           | 1,181,356.42        | 336.58%       | 26,846           | 26,772           | 74                 |
| 08. Casco                     | 1,015,067.37         | 752,881.28           | 262,186.09          | 34.82%       | (295.08)             | (5,717.05)           | 5,421.97            | 94.84%        | 918              | 941              | -23                |
| - Marítimo                    | 663,164.59           | 604,178.58           | 58,986.01           | 9.76%        | (1,315.70)           | (44,983.25)          | 43,667.55           | 97.08%        | 755              | 782              | -27                |
| - Avión                       | 351,902.78           | 148,702.70           | 203,200.08          | 136.65%      | 1,020.62             | 39,266.20            | (38,245.58)         | -97.40%       | 163              | 159              | 4                  |
| 09. Automóvil                 | 18,093,434.55        | 15,684,047.43        | 2,409,387.12        | 15.36%       | 11,414,460.20        | 10,545,447.26        | 869,012.94          | 8.24%         | 452,146          | 447,638          | 4,508              |
| 10. Ramos Técnicos            | 4,281,334.27         | 2,035,605.73         | 2,245,728.54        | 110.32%      | 743,042.74           | 262,441.69           | 480,601.05          | 183.13%       | 7,553            | 7,615            | -62                |
| 11. Responsabilidad Civil     | 5,933,893.02         | 7,483,392.79         | (1,549,499.77)      | -20.71%      | 451,873.97           | 1,474,755.29         | (1,022,881.32)      | -69.36%       | 14,502           | 15,818           | -1,316             |
| 12. Robo                      | 966,887.29           | 682,933.17           | 283,954.12          | 41.58%       | 2,573.08             | 556,225.89           | (553,652.81)        | -99.54%       | 4,408            | 4,646            | -238               |
| - Robo                        | 804,851.74           | 343,436.08           | 461,415.66          | 134.35%      | 215,516.44           | 81,097.97            | 134,418.47          | 165.75%       | 3,278            | 3,259            | 19                 |
| - Fidelidad y DDD             | 107,035.55           | 248,853.23           | (141,817.68)        | -56.99%      | 36,556.64            | 65,576.91            | (29,020.27)         | -44.25%       | 1,106            | 1,330            | -224               |
| - Bancaria ( BBB )            | 55,000.00            | 90,643.86            | (35,643.86)         | -39.32%      | (249,500.00)         | 409,551.01           | (659,051.01)        | -160.92%      | 24               | 57               | -33                |
| 13. Fianzas                   | 5,675,605.32         | 8,455,353.08         | (2,779,747.76)      | -32.88%      | 504,934.52           | 727,522.19           | (222,587.67)        | -30.60%       | 32,524           | 34,119           | -1,595             |
| 14. Otros                     | 5,771,757.05         | 6,278,637.76         | (506,880.71)        | -8.07%       | 2,758,420.34         | 2,408,498.53         | 349,921.81          | 14.53%        | 4,399            | 3,086            | 1,313              |
| <b>TOTAL</b>                  | <b>96,909,491.90</b> | <b>93,056,029.78</b> | <b>3,853,462.12</b> | <b>4.14%</b> | <b>41,235,164.55</b> | <b>37,485,234.21</b> | <b>3,749,930.34</b> | <b>10.00%</b> | <b>1,069,516</b> | <b>1,063,147</b> | <b>6,369</b>       |

Fuente: Información obtenida de Aseguradoras

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

| Ramos de Seguros              | PRIMAS                |                       |                     |              | SINIESTROS           |                      |                      |               | POLIZAS          |                  |                       |
|-------------------------------|-----------------------|-----------------------|---------------------|--------------|----------------------|----------------------|----------------------|---------------|------------------|------------------|-----------------------|
|                               | JULIO 2014            | JULIO 2013            | VARIACION           |              | JULIO 2014           | JULIO 2013           | VARIACION            |               | JULIO 2014       | JUNIO 2014       | VARIACION<br>ABSOLUTA |
|                               |                       |                       | ABSOLUTA            | PORCENTUAL   |                      |                      | ABSOLUTA             | PORCENTUAL    |                  |                  |                       |
| 01. Vida Individual           | 12,121,702.10         | 11,964,503.19         | 157,198.91          | 1.31%        | 2,795,674.56         | 3,909,902.91         | (1,114,228.35)       | -28.50%       | 183,038          | 179,283          | 3,755                 |
| - Primer año                  | 2,733,376.56          | 2,811,236.48          | (77,859.92)         | -2.77%       | 263,708.93           | 180,057.32           | 83,651.61            | 46.46%        | 32,519           | 31,956           | 563                   |
| - Renovación                  | 9,388,325.54          | 9,153,266.71          | 235,058.83          | 2.57%        | 2,531,965.63         | 3,729,845.59         | (1,197,879.96)       | -32.12%       | 150,519          | 147,327          | 3,192                 |
| 02. Accidentes Personales     | 1,483,875.57          | 1,381,565.73          | 102,309.84          | 7.41%        | 525,729.74           | 408,615.48           | 117,114.26           | 28.66%        | 59,773           | 59,487           | 286                   |
| 03. Salud                     | 18,206,255.30         | 17,556,735.73         | 649,519.57          | 3.70%        | 13,249,729.28        | 9,673,703.03         | 3,576,026.25         | 36.97%        | 53,327           | 65,591           | -12,264               |
| 04. Colectivo de Vida         | 14,990,946.13         | 12,800,786.95         | 2,190,159.18        | 17.11%       | 5,769,404.76         | 2,148,524.69         | 3,620,880.07         | 168.53%       | 17,652           | 27,763           | -10,111               |
| 05. Incendio y Líneas Aliadas | 8,701,668.68          | 11,284,760.21         | (2,583,091.53)      | -22.89%      | 15,116,060.29        | 5,279,677.33         | 9,836,382.96         | 186.31%       | 185,075          | 184,538          | 537                   |
| 06. Multiriesgo               | 843,083.28            | 1,201,062.98          | (357,979.70)        | -29.81%      | 3,892,809.20         | 123,054.24           | 3,769,754.96         | 3063.49%      | 23,647           | 23,536           | 111                   |
| - Residencial                 | 284,827.83            | 259,929.90            | 24,897.93           | 9.58%        | 185,103.21           | 86,540.93            | 98,562.28            | 113.89%       | 17,315           | 17,217           | 98                    |
| - Comercial e Industrial      | 558,255.45            | 941,133.08            | (382,877.63)        | -40.68%      | 3,707,705.99         | 36,513.31            | 3,671,192.68         | 10054.40%     | 6,332            | 6,319            | 13                    |
| 07. Transporte de Carga       | 2,051,064.09          | 1,840,357.03          | 210,707.06          | 11.45%       | 12,915.78            | 640,391.45           | (627,475.67)         | -97.98%       | 26,772           | 26,959           | -187                  |
| 08. Casco                     | 2,272,957.32          | 2,135,881.61          | 137,075.71          | 6.42%        | 35,596.35            | (1,817,370.51)       | 1,852,966.86         | 101.96%       | 941              | 926              | 15                    |
| - Marítimo                    | 1,817,675.65          | 281,636.77            | 1,536,038.88        | 545.40%      | (7,529.73)           | (50,970.51)          | 43,440.78            | 85.23%        | 782              | 769              | 13                    |
| - Avión                       | 455,281.67            | 1,854,244.84          | (1,398,963.17)      | -75.45%      | 43,126.08            | (1,766,400.00)       | 1,809,526.08         | 102.44%       | 159              | 157              | 2                     |
| 09. Automóvil                 | 16,949,550.63         | 15,270,105.50         | 1,679,445.13        | 11.00%       | 13,176,289.80        | 10,388,471.20        | 2,787,818.60         | 26.84%        | 447,638          | 455,679          | -8,041                |
| 10. Ramos Técnicos            | 3,344,708.25          | 2,467,232.52          | 877,475.73          | 35.57%       | (1,796,020.63)       | 932,356.49           | (2,728,377.12)       | -292.63%      | 7,615            | 7,622            | -7                    |
| 11. Responsabilidad Civil     | 5,052,954.09          | 4,011,969.92          | 1,040,984.17        | 25.95%       | 119,634.22           | 789,152.29           | (669,518.06)         | -84.84%       | 15,818           | 15,850           | -32                   |
| 12. Robo                      | 2,048,302.77          | 861,779.88            | 1,186,522.89        | 137.68%      | 288,997.41           | 1,134,349.35         | (845,351.94)         | -74.52%       | 4,646            | 4,734            | -88                   |
| - Robo                        | 403,906.05            | 318,069.94            | 85,836.11           | 26.99%       | 273,418.23           | 166,191.69           | 107,226.54           | 64.52%        | 3,259            | 3,287            | -28                   |
| - Fidelidad y DDD             | 174,348.65            | 176,023.15            | (1,674.50)          | -0.95%       | 22,167.66            | 912,457.66           | (890,290.00)         | -97.57%       | 1,330            | 1,404            | -74                   |
| - Bancaria ( BBB )            | 1,470,048.07          | 367,686.79            | 1,102,361.28        | 299.81%      | (6,588.48)           | 55,700.00            | (62,288.48)          | -111.83%      | 57               | 43               | 14                    |
| 13. Fianzas                   | 10,088,354.43         | 13,357,972.32         | (3,269,617.89)      | -24.48%      | 629,496.58           | 900,726.16           | (271,229.58)         | -30.11%       | 34,119           | 34,417           | -298                  |
| 14. Otros                     | 13,477,953.90         | 10,972,655.03         | 2,505,298.87        | 22.83%       | 2,334,773.46         | 2,483,168.75         | (148,395.29)         | -5.98%        | 3,086            | 6,044            | -2,958                |
| <b>TOTAL</b>                  | <b>111,633,376.54</b> | <b>107,107,368.60</b> | <b>4,526,007.94</b> | <b>4.23%</b> | <b>56,151,090.81</b> | <b>36,994,722.86</b> | <b>19,156,367.95</b> | <b>51.78%</b> | <b>1,063,147</b> | <b>1,092,429</b> | <b>-29,282</b>        |

Fuente: Información obtenida de Aseguradoras

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

| Ramos de Seguros              | PRIMAS                |                      |                      |               | SINIESTROS           |                      |                     |               | POLIZAS          |                  |                    |
|-------------------------------|-----------------------|----------------------|----------------------|---------------|----------------------|----------------------|---------------------|---------------|------------------|------------------|--------------------|
|                               | JUNIO 2014            | JUNIO 2013           | VARIACION            |               | JUNIO 2014           | JUNIO 2013           | VARIACION           |               | JUNIO 2014       | MAYO 2014        | VARIACION ABSOLUTA |
|                               |                       |                      | ABSOLUTA             | PORCENTUAL    |                      |                      | ABSOLUTA            | PORCENTUAL    |                  |                  |                    |
| 01. Vida Individual           | 11,328,107.50         | 10,482,089.64        | 846,017.86           | 8.07%         | 4,350,196.37         | 459,613.25           | 3,890,583.12        | 846.49%       | 179,283          | 176,950          | 2,333              |
| - Primer año                  | 2,370,933.48          | 2,199,785.81         | 171,147.67           | 7.78%         | 41,962.31            | 91,146.14            | (49,183.83)         | -53.96%       | 31,956           | 30,391           | 1,565              |
| - Renovación                  | 8,957,174.02          | 8,282,303.83         | 674,870.19           | 8.15%         | 4,308,234.06         | 368,467.11           | 3,939,766.95        | 1069.23%      | 147,327          | 146,559          | 768                |
| 02. Accidentes Personales     | 1,438,089.30          | 1,405,279.72         | 32,809.58            | 2.33%         | 346,959.99           | 281,387.21           | 65,572.78           | 23.30%        | 59,487           | 59,197           | 290                |
| 03. Salud                     | 16,523,955.98         | 16,242,198.42        | 281,757.56           | 1.73%         | 13,393,311.25        | 10,336,085.36        | 3,057,225.89        | 29.58%        | 65,591           | 65,601           | -10                |
| 04. Colectivo de Vida         | 12,666,734.47         | 12,413,646.63        | 253,087.84           | 2.04%         | 4,855,311.50         | 4,361,535.43         | 493,776.07          | 11.32%        | 27,763           | 27,528           | 235                |
| 05. Incendio y Líneas Aliadas | 10,832,621.94         | 7,693,913.98         | 3,138,707.96         | 40.79%        | 7,740,593.37         | 10,559,304.81        | (2,818,711.44)      | -26.69%       | 184,538          | 186,188          | -1,650             |
| 06. Multirisgo                | 731,208.23            | 793,068.78           | (61,860.55)          | -7.80%        | (56,442.28)          | 431,766.09           | (488,208.37)        | -113.07%      | 23,536           | 23,712           | -176               |
| - Residencial                 | 303,582.78            | 272,326.33           | 31,256.45            | 11.48%        | (99,200.07)          | 145,245.81           | (244,445.88)        | -168.30%      | 17,217           | 16,735           | 482                |
| - Comercial e Industrial      | 427,625.45            | 520,742.45           | (93,117.00)          | -17.88%       | 42,757.79            | 286,520.28           | (243,762.49)        | -85.08%       | 6,319            | 6,977            | -658               |
| 07. Transporte de Carga       | 2,089,454.93          | 1,810,960.65         | 278,494.28           | 15.38%        | (37,583.98)          | 592,967.25           | (630,551.23)        | -106.34%      | 26,959           | 26,887           | 72                 |
| 08. Casco                     | 2,411,148.83          | 4,369,646.35         | (1,958,497.52)       | -44.82%       | 351,683.31           | 436,667.03           | (84,983.72)         | -19.46%       | 926              | 929              | -3                 |
| - Marítimo                    | 336,166.77            | 405,523.22           | (69,356.45)          | -17.10%       | 460,430.62           | 391,507.98           | 68,922.64           | 17.60%        | 769              | 772              | -3                 |
| - Avión                       | 2,074,982.06          | 3,964,123.13         | (1,889,141.07)       | -47.66%       | (108,747.31)         | 45,159.05            | (153,906.36)        | -340.81%      | 157              | 157              | 0                  |
| 09. Automóvil                 | 17,968,591.64         | 16,801,212.42        | 1,167,379.22         | 6.95%         | 12,414,194.40        | 10,385,833.62        | 2,028,360.78        | 19.53%        | 455,679          | 458,333          | -2,654             |
| 10. Ramos Técnicos            | 9,422,309.55          | 1,561,596.90         | 7,860,712.65         | 503.38%       | 475,733.87           | 198,723.22           | 277,010.65          | 139.40%       | 7,622            | 7,609            | 13                 |
| 11. Responsabilidad Civil     | 2,988,609.55          | 2,502,023.38         | 486,586.17           | 19.45%        | 274,209.71           | 963,579.33           | (689,369.62)        | -71.54%       | 15,850           | 15,900           | -50                |
| 12. Robo                      | 811,448.91            | 1,879,765.92         | (1,068,317.01)       | -56.83%       | (216,454.37)         | 178,602.77           | (395,057.14)        | -221.19%      | 4,734            | 4,797            | -63                |
| - Robo                        | 445,240.34            | 1,354,065.60         | (908,825.26)         | -67.12%       | 18,175.89            | 139,414.58           | (121,238.69)        | -86.96%       | 3,287            | 3,281            | 6                  |
| - Fidelidad y DDD             | 160,296.61            | 217,617.71           | (57,321.10)          | -26.34%       | 56,788.68            | 89,027.87            | (32,239.19)         | -36.21%       | 1,404            | 1,468            | -64                |
| - Bancaria ( BBB )            | 205,911.96            | 308,082.61           | (102,170.65)         | -33.16%       | (291,418.94)         | (49,839.68)          | (241,579.26)        | -484.71%      | 43               | 48               | -5                 |
| 13. Fianzas                   | 13,336,875.01         | 7,142,564.68         | 6,194,310.33         | 86.72%        | (394,152.72)         | 334,860.47           | (729,013.19)        | -217.71%      | 34,417           | 33,970           | 447                |
| 14. Otros                     | 7,752,915.72          | 9,221,623.96         | (1,468,708.24)       | -15.93%       | 6,051,710.81         | 551,021.82           | 5,500,688.99        | 998.27%       | 6,044            | 5,389            | 655                |
| <b>TOTAL</b>                  | <b>110,302,071.56</b> | <b>94,319,591.43</b> | <b>15,982,480.13</b> | <b>16.95%</b> | <b>49,549,271.23</b> | <b>40,071,947.66</b> | <b>9,477,323.57</b> | <b>23.65%</b> | <b>1,092,429</b> | <b>1,092,990</b> | <b>-561</b>        |

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 MAYO 2014 (cifras en balboas)**

| Ramos de Seguros              | PRIMAS                |                      |                      |               | SINIESTROS           |                      |                        |                | PÓLIZAS          |                  |                    |
|-------------------------------|-----------------------|----------------------|----------------------|---------------|----------------------|----------------------|------------------------|----------------|------------------|------------------|--------------------|
|                               | MAYO 2014             | MAYO 2013            | VARIACION            |               | MAYO 2014            | MAYO 2013            | VARIACION              |                | MAYO 2014        | ABRIL 2014       | VARIACION ABSOLUTA |
|                               |                       |                      | ABSOLUTA             | PORCENTUAL    |                      |                      | ABSOLUTA               | PORCENTUAL     |                  |                  |                    |
| 01. Vida Individual           | 11,580,116.71         | 10,858,041.92        | 722,074.79           | 6.65%         | 2,516,620.47         | 2,040,224.14         | 476,396.33             | 23.35%         | 176,950          | 178,032          | -1,082             |
| - Primer año                  | 1,942,222.21          | 2,458,865.71         | (516,643.50)         | -21.01%       | 65,916.60            | 36,704.61            | 29,211.99              | 79.59%         | 30,391           | 32,356           | -1,965             |
| - Renovación                  | 9,637,894.50          | 8,399,176.21         | 1,238,718.29         | 14.75%        | 2,450,703.87         | 2,003,519.53         | 447,184.34             | 22.32%         | 146,559          | 145,676          | 883                |
| 02. Accidentes Personales     | 1,876,468.80          | 1,697,846.20         | 178,622.60           | 10.52%        | 343,112.24           | 401,153.29           | (58,041.05)            | -14.47%        | 59,197           | 63,091           | -3,894             |
| 03. Salud                     | 17,968,031.22         | 16,485,596.89        | 1,482,434.33         | 8.99%         | 12,609,977.78        | 11,950,456.36        | 659,521.42             | 5.52%          | 65,601           | 65,132           | 469                |
| 04. Colectivo de Vida         | 13,322,692.65         | 12,178,102.71        | 1,144,589.94         | 9.40%         | 3,953,464.21         | 5,077,555.77         | (1,124,091.56)         | -22.14%        | 27,528           | 27,111           | 417                |
| 05. Incendio y Líneas Aliadas | 9,455,427.73          | 7,993,822.79         | 1,461,604.94         | 18.28%        | 1,042,598.17         | 6,878,676.18         | (5,836,078.01)         | -84.84%        | 186,188          | 185,974          | 214                |
| 06. Multiriesgo               | 789,034.44            | 1,025,426.49         | (236,392.05)         | -23.05%       | 590,263.72           | 178,613.28           | 411,650.44             | 230.47%        | 23,712           | 25,283           | -1,571             |
| - Residencial                 | 276,411.26            | 298,631.93           | (22,220.67)          | -7.44%        | 139,602.43           | 160,461.34           | (20,858.91)            | -13.00%        | 16,735           | 18,851           | -2,116             |
| - Comercial e Industrial      | 512,623.18            | 726,794.56           | (214,171.38)         | -29.47%       | 450,661.29           | 18,151.94            | 432,509.35             | 2382.72%       | 6,977            | 6,432            | 545                |
| 07. Transporte de Carga       | 1,882,064.13          | 1,755,344.65         | 126,719.48           | 7.22%         | 332,348.64           | 1,824,540.53         | (1,492,191.89)         | -81.78%        | 26,887           | 42,447           | -15,560            |
| 08. Casco                     | 1,231,597.87          | 1,815,566.63         | (583,968.76)         | -32.16%       | (57,520.89)          | 470,001.71           | (527,522.60)           | -112.24%       | 929              | 1,052            | -123               |
| - Marítimo                    | 462,265.58            | 1,172,333.40         | (710,067.82)         | -60.57%       | 137,354.83           | 481,873.46           | (344,518.63)           | -71.50%        | 772              | 873              | -101               |
| - Aviación                    | 769,332.29            | 643,233.23           | 126,099.06           | 19.60%        | (194,875.72)         | (11,871.75)          | (183,003.97)           | -1541.51%      | 157              | 179              | -22                |
| 09. Automóvil                 | 18,227,439.70         | 16,801,002.74        | 1,426,436.96         | 8.49%         | 11,099,144.90        | 11,073,674.96        | 25,469.95              | 0.23%          | 458,333          | 536,694          | -78,361            |
| 10. Ramos Técnicos            | 6,584,466.67          | 1,821,572.09         | 4,762,894.58         | 261.47%       | (209,549.23)         | 262,293.92           | (471,843.15)           | -179.89%       | 7,609            | 8,992            | -1,383             |
| 11. Responsabilidad Civil     | 7,764,792.45          | 6,670,014.57         | 1,094,777.88         | 16.41%        | (117,388.48)         | 4,016,248.80         | (4,133,637.28)         | -102.92%       | 15,900           | 17,680           | -1,780             |
| 12. Robo                      | 660,425.24            | 1,238,324.31         | (577,899.07)         | -46.67%       | 172,430.21           | 190,658.54           | (18,228.33)            | -9.56%         | 4,797            | 5,325            | -528               |
| - Robo                        | 415,091.73            | 495,971.68           | (80,879.95)          | -16.31%       | 264,140.78           | 87,822.50            | 176,318.28             | 200.77%        | 3,281            | 3,510            | -229               |
| - Fidelidad y DDD             | 65,116.31             | 46,337.37            | 18,778.94            | 40.53%        | 155,173.54           | 237,236.04           | (82,062.50)            | -34.59%        | 1,468            | 1,757            | -289               |
| - Bancaria (BBB)              | 180,217.20            | 696,015.26           | (515,798.06)         | -74.11%       | (246,884.11)         | (134,400.00)         | (112,484.11)           | -83.69%        | 48               | 58               | -10                |
| 13. Fianzas                   | 8,332,292.45          | 7,619,856.16         | 712,436.29           | 9.35%         | 327,148.60           | (435,239.92)         | 762,388.52             | 175.17%        | 33,970           | 44,561           | -10,591            |
| 14. Otros                     | 12,545,541.11         | 9,236,114.11         | 3,309,427.00         | 35.83%        | (3,094,989.51)       | 2,434,764.15         | (5,529,753.66)         | -227.12%       | 5,389            | 5,222            | 167                |
| <b>TOTAL</b>                  | <b>112,220,391.17</b> | <b>97,196,632.26</b> | <b>15,023,758.91</b> | <b>15.46%</b> | <b>29,507,660.83</b> | <b>46,363,621.71</b> | <b>(16,855,960.88)</b> | <b>-36.36%</b> | <b>1,092,990</b> | <b>1,206,596</b> | <b>-113,606</b>    |

Nota: Debido al error de una aseguradora, las primas suscritas de mayo 2014 han cambiado.

Fuente: Información obtenida de Aseguradoras



Superintendencia de Seguros  
y Reaseguros de Panamá

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 06. 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           |                      |                     |               | POLIZAS          |                  |                       |
|-------------------------------|-----------------------|-----------------------|----------------------|---------------|----------------------|----------------------|---------------------|---------------|------------------|------------------|-----------------------|
|                               | ABRIL 2014            | ABRIL 2013            | VARIACION            |               | ABRIL 2014           | ABRIL 2013           | VARIACION           |               | ABRIL 2014       | MARZO 2014       | VARIACION<br>ABSOLUTA |
|                               |                       |                       | ABSOLUTA             | PORCENTUAL    |                      |                      | ABSOLUTA            | PORCENTUAL    |                  |                  |                       |
| 01. Vida Individual           | 10,487,452.92         | 10,285,288.39         | 202,164.53           | 1.97%         | 2,550,312.99         | 3,379,972.11         | (829,659.12)        | -24.55%       | 178,032          | 177,740          | 292                   |
| - 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                |
| 02. 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                 |
| 03. 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                |
| 04. 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                |
| 05. 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                 |
| 06. Multirisgo                | 673,903.72            | 711,787.59            | (37,883.87)          | -5.32%        | 1,221,759.34         | 291,029.37           | 930,729.97          | 319.81%       | 25,283           | 23,461           | 1,822                 |
| - 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                    |
| 07. 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                |
| 08. Casco                     | 4,916,519.32          | 1,151,669.29          | 3,764,850.03         | 326.90%       | 75,050.18            | (3,381.28)           | 78,431.46           | 2319.58%      | 1,052            | 944              | 108                   |
| - 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                    |
| 09. Automóvil                 | 20,126,043.64         | 17,840,123.21         | 2,285,920.43         | 12.81%        | 11,222,441.32        | 9,983,454.29         | 1,238,987.02        | 12.41%        | 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                      | 645,238.20            | (181,486.60)          | 826,724.80           | 455.53%       | 397,443.83           | 637,330.71           | (239,886.88)        | -37.64%       | 5,325            | 5,298            | 27                    |
| - 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                |
| <b>TOTAL</b>                  | <b>112,143,221.38</b> | <b>101,512,314.40</b> | <b>10,630,906.98</b> | <b>10.47%</b> | <b>47,114,751.45</b> | <b>39,071,897.45</b> | <b>8,042,854.00</b> | <b>20.58%</b> | <b>1,206,596</b> | <b>1,055,821</b> | <b>150,775</b>        |

Fuente: Información obtenida de Aseguradoras



Superintendencia de Seguros  
y Reaseguros de Panamá

# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 07. 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           |                      |                       |               | POLIZAS          |                  |                    |
|-------------------------------|-----------------------|----------------------|---------------------|--------------|----------------------|----------------------|-----------------------|---------------|------------------|------------------|--------------------|
|                               | MARZO 2014            | MARZO 2013           | VARIACION           |              | MARZO 2014           | MARZO 2013           | VARIACION             |               | MARZO 2014       | FEBRERO 2014     | VARIACION ABSOLUTA |
|                               |                       |                      | ABSOLUTA            | PORCENTUAL   |                      |                      | ABSOLUTA              | PORCENTUAL    |                  |                  |                    |
| 01. Vida Individual           | 11,302,681.33         | 11,151,777.30        | 150,904.03          | 1.35%        | 4,218,288.79         | 3,034,331.42         | 1,183,957.37          | 39.02%        | 177,740          | 179,212          | -1,472             |
| - 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                 |
| 02. Accidentes Personales     | 1,657,017.21          | 1,554,050.80         | 102,966.41          | 6.63%        | 209,661.61           | 2,355,448.04         | (2,145,786.43)        | -91.10%       | 58,325           | 58,280           | 45                 |
| 03. Salud                     | 17,654,924.90         | 14,491,017.82        | 3,163,907.08        | 21.83%       | 10,611,130.07        | 8,864,167.16         | 1,746,962.91          | 19.71%        | 51,365           | 66,913           | -15,548            |
| 04. Colectivo de Vida         | 11,701,181.55         | 11,429,859.24        | 271,322.31          | 2.37%        | 3,142,102.80         | 3,509,809.37         | (367,706.57)          | -10.48%       | 16,122           | 26,411           | -10,289            |
| 05. Incendio y Líneas Aliadas | 4,504,522.04          | 6,669,453.77         | (2,164,931.73)      | -32.46%      | 1,126,122.39         | 10,455,850.12        | (9,329,727.73)        | -89.23%       | 183,847          | 184,496          | -649               |
| 06. Multirisgo                | 747,758.03            | 747,474.29           | 283.74              | 0.04%        | 190,804.47           | 1,537,772.72         | (1,346,968.25)        | -87.59%       | 23,461           | 23,764           | -303               |
| - 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               |
| 07. 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             |
| 08. Casco                     | 2,374,488.89          | 4,118,044.32         | (1,743,555.43)      | -42.34%      | (123.14)             | 1,108,546.74         | (1,108,669.88)        | -100.01%      | 944              | 974              | -30                |
| - Marítimo                    | 350,004.26            | 471,885.46           | (121,881.20)        | -25.83%      | 5,876.86             | 257,950.92           | (252,074.06)          | -97.72%       | 789              | 797              | -8                 |
| - Avión                       | 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                |
| 09. Automóvil                 | 18,804,997.45         | 17,065,822.94        | 1,739,174.51        | 10.19%       | 10,038,499.60        | 9,023,676.22         | 1,014,823.38          | 11.25%        | 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                      | 3,207,162.84          | 660,123.22           | 2,547,039.62        | 385.84%      | 51,819.77            | 692,859.81           | (641,040.04)          | -92.52%       | 5,298            | 5,484            | -186               |
| - 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                |
| <b>TOTAL</b>                  | <b>102,883,526.02</b> | <b>93,987,853.96</b> | <b>8,895,672.06</b> | <b>9.46%</b> | <b>40,871,676.89</b> | <b>45,266,085.01</b> | <b>(4,394,408.12)</b> | <b>-9.71%</b> | <b>1,055,821</b> | <b>1,107,641</b> | <b>-51,820</b>     |

Fuente: Información obtenida de Aseguradoras





# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

**Cuadro 08. 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           |                      |                     |              | POLIZAS          |                  |                    |
|-------------------------------|-----------------------|----------------------|----------------------|---------------|----------------------|----------------------|---------------------|--------------|------------------|------------------|--------------------|
|                               | FEBRERO 2014          | FEBRERO 2013         | VARIACION            |               | FEBRERO 2014         | FEBRERO 2013         | VARIACION           |              | FEBRERO 2014     | ENERO 2014       | VARIACION ABSOLUTA |
|                               |                       |                      | ABSOLUTA             | PORCENTUAL    |                      |                      | ABSOLUTA            | PORCENTUAL   |                  |                  |                    |
| 01. Vida Individual           | 10,447,063.61         | 9,095,646.02         | 1,351,417.59         | 14.86%        | 1,036,581.22         | 2,147,036.25         | (1,110,455.03)      | -51.72%      | 179,212          | 178,063          | 1,149              |
| - 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              |
| 02. 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              |
| 03. 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                |
| 04. 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               |
| 05. 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              |
| 06. Multiriesgo               | 567,072.84            | 567,646.39           | (573.55)             | -0.10%        | (714.11)             | 108,815.11           | (109,529.22)        | -100.66%     | 23,764           | 23,909           | -145               |
| - 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                |
| 07. 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                |
| 08. Casco                     | 427,076.68            | 1,050,380.64         | (623,303.96)         | -59.34%       | 14,415,264.84        | 2,100,207.92         | 12,315,056.92       | 586.37%      | 974              | 974              | 0                  |
| - 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                 |
| - Avión                       | 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                  |
| 09. 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                      | 2,242,417.90          | 1,397,524.55         | 844,893.35           | 60.46%        | 353,530.53           | 88,164.82            | 265,365.71          | 300.99%      | 5,484            | 5,449            | 35                 |
| - Robo                        | 458,085.99            | 1,131,908.06         | (673,822.07)         | -59.53%       | 287,581.25           | 56,288.43            | 231,292.82          | 410.91%      | 3,682            | 3,660            | 22                 |
| - Fidelidad y DDD             | 1,644,544.79          | 120,178.82           | 1,524,365.97         | 1268.41%      | 65,949.27            | 25,876.37            | 40,072.90           | 154.86%      | 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                |
| <b>TOTAL</b>                  | <b>103,058,907.46</b> | <b>91,453,009.25</b> | <b>11,605,898.21</b> | <b>12.69%</b> | <b>57,329,028.73</b> | <b>54,498,025.30</b> | <b>2,831,003.42</b> | <b>5.19%</b> | <b>1,107,641</b> | <b>1,093,721</b> | <b>13,920</b>      |

Fuente: Información obtenida de Aseguradoras



# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

Cuadro 09. 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            | VARIACION           |              | ENERO 2014           | ENERO 2013           | VARIACION           |              | ENERO 2014       | DICIEMBRE 2013   | VARIACION ABSOLUTA |
|                               |                       |                       | ABSOLUTA            | PORCENTUAL   |                      |                      | ABSOLUTA            | PORCENTUAL   |                  |                  |                    |
| 01. Vida Individual           | 11,009,280.02         | 10,280,806.14         | 728,473.88          | 7.09%        | 1,108,667.80         | 1,807,389.95         | (698,722.15)        | -38.66%      | 178,063          | 176,280          | 1,783              |
| - 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             |
| 02. 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               |
| 03. 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              |
| 04. 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                |
| 05. 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              |
| 06. Multiriesgo               | 592,661.39            | 745,712.14            | (153,050.75)        | -20.52%      | 365,762.33           | 341,674.31           | 24,088.02           | 7.05%        | 23,909           | 23,737           | 172                |
| - 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                |
| 07. 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                 |
| 08. Casco                     | 2,399,183.49          | 1,393,104.04          | 1,006,079.45        | 72.22%       | 355,732.35           | (2,372,134.85)       | 2,727,867.20        | 115.00%      | 974              | 1,026            | -52                |
| - 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                |
| - Avión                       | 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                 |
| 09. 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                      | 1,601,236.65          | 1,461,919.78          | 139,316.87          | 9.53%        | 344,107.11           | (2,635,121.56)       | 2,979,228.67        | 113.06%      | 5,449            | 5,488            | -39                |
| - 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                |
| <b>TOTAL</b>                  | <b>117,040,624.09</b> | <b>111,299,999.25</b> | <b>5,740,624.84</b> | <b>5.16%</b> | <b>35,864,469.62</b> | <b>33,515,189.68</b> | <b>2,349,279.94</b> | <b>7.01%</b> | <b>1,093,721</b> | <b>1,082,285</b> | <b>11,436</b>      |

Fuente: Información obtenida de Aseguradoras

Cuadro 10. COMPARATIVO DE SINIESTRALIDAD EN PANAMÁ SEGÚN RAMO  
ACUMULADO MAYO 2014 (cifras en balboas)

| Ramos de Seguros                    | SINIESTRALIDAD |                |               |
|-------------------------------------|----------------|----------------|---------------|
|                                     | ACUMULADO 2014 | ACUMULADO 2013 | PORCENTUAL    |
| <b>1. Seguro Individual</b>         |                |                |               |
| - Vida: Primer año                  | 4.90%          | 9.40%          | -47.89%       |
| - Renovación                        | 27.80%         | 24.25%         | 14.64%        |
| <b>2. Accidentes Personales</b>     | 20.72%         | 34.99%         | -40.77%       |
| <b>3. Salud</b>                     | 66.65%         | 63.94%         | 4.23%         |
| <b>4. Colectivo de Vida</b>         | 34.43%         | 30.85%         | 11.61%        |
| <b>5. Incendio y Líneas Aliadas</b> | 53.72%         | 63.91%         | -15.95%       |
| <b>6. Multiriesgo</b>               |                |                |               |
| - Residencial                       | 71.99%         | 41.60%         | 73.04%        |
| - Comercial e Industrial            | 111.83%        | 50.85%         | 119.93%       |
| <b>7. Transporte de Carga</b>       | 33.17%         | 36.83%         | -9.94%        |
| <b>8. Casco</b>                     |                |                |               |
| - Marítimo                          | 29.14%         | -31.96%        | -191.16%      |
| - Avión                             | 129.98%        | 10.64%         | 1121.17%      |
| <b>9. Automóvil</b>                 | 63.60%         | 59.85%         | 6.27%         |
| <b>10. Ramos Técnicos</b>           | 12.28%         | 49.58%         | -75.24%       |
| <b>11. Responsabilidad Civil</b>    | 6.58%          | 25.52%         | -74.21%       |
| <b>12. Robo</b>                     |                |                |               |
| - Robo                              | 47.42%         | 26.13%         | 81.51%        |
| - Fidelidad y DDD                   | 8.43%          | -104.95%       | -108.03%      |
| - Bancaria ( BBB )                  | -86.01%        | 50.95%         | -268.81%      |
| <b>13. Fianzas</b>                  | 8.69%          | 14.76%         | -41.17%       |
| <b>14. Otros</b>                    | 20.72%         | 33.73%         | -38.57%       |
| <b>TOTALES</b>                      | <b>40.41%</b>  | <b>42.06%</b>  | <b>-3.92%</b> |

Fuente: Información obtenida de Aseguradoras