

**Cuadro 01. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS EN PANAMÁ SEGÚN RAMO ACUMULADO NOVIEMBRE 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	129,451,609.08	118,059,438.60	11,392,170.48	9.65%	28,977,459.93	23,799,802.56	5,177,657.37	21.76%
- Primer año	30,544,295.94	27,827,575.99	2,716,719.95	9.76%	3,204,297.13	2,460,372.10	743,925.03	30.24%
- Renovación	98,907,313.14	90,231,862.61	8,675,450.53	9.61%	25,773,162.80	21,339,430.46	4,433,732.34	20.78%
02. Accidentes Personales	16,316,584.37	16,348,601.79	(32,017.42)	-0.20%	3,723,797.28	5,722,578.63	(1,998,781.35)	-34.93%
03. Salud	204,543,792.42	182,347,307.69	22,196,484.73	12.17%	139,004,665.29	117,679,907.83	21,324,757.46	18.12%
04. Colectivo de Vida	147,002,537.19	135,406,665.20	11,595,871.99	8.56%	48,768,449.33	44,783,667.97	3,984,781.36	8.90%
05. Incendio y Líneas Aliadas	98,787,570.42	90,659,880.46	8,127,689.96	8.97%	50,705,545.49	109,551,906.26	(58,846,360.77)	-53.72%
06. Multirisgo	7,873,585.07	9,006,089.84	(1,132,504.77)	-12.57%	6,711,501.11	4,608,138.13	2,103,362.98	45.64%
- Residencial	2,797,990.64	2,827,962.45	(29,971.81)	-1.06%	1,837,927.03	1,155,185.17	682,741.86	59.10%
- Comercial e Industrial	5,075,594.43	6,178,127.39	(1,102,532.96)	-17.85%	4,873,256.58	3,452,952.96	1,420,303.62	41.13%
07. Transporte de Carga	24,012,770.74	22,541,319.62	1,471,451.12	6.53%	7,373,151.56	9,097,665.76	(1,724,514.20)	-18.96%
08. Casco	21,918,869.79	21,713,169.11	205,700.68	0.95%	20,177,894.45	1,404,665.77	18,773,228.68	1336.49%
- Marítimo	7,580,023.95	5,903,465.40	1,676,558.55	28.40%	2,126,290.62	(903,189.64)	3,029,480.26	335.42%
- Avión	14,338,845.84	15,809,703.71	(1,470,857.87)	-9.30%	18,051,603.83	2,307,855.41	15,743,748.42	682.18%
09. Automóvil	203,558,487.32	189,040,785.22	14,517,702.10	7.68%	130,388,777.34	117,033,934.57	13,354,842.77	11.41%
10. Ramos Técnicos	41,288,029.14	33,364,509.17	7,923,519.97	23.75%	5,933,629.40	14,457,018.28	(8,523,388.88)	-58.96%
11. Responsabilidad Civil	66,172,541.12	62,146,192.89	4,026,348.23	6.48%	5,428,415.27	10,818,951.52	(5,390,536.26)	-49.82%
12. Robo	17,460,505.34	16,962,236.21	498,269.13	2.94%	952,556.67	1,444,242.93	(491,686.26)	-34.04%
- Robo	8,033,147.49	5,921,655.24	2,111,492.25	35.66%	2,562,449.37	1,604,731.60	957,717.77	59.68%
- Fidelidad y DDD	6,283,037.30	7,376,931.90	(1,093,894.60)	-14.83%	734,837.86	(1,046,414.20)	1,781,252.06	170.22%
- Bancaria ( BBB )	3,144,320.55	3,663,649.07	(519,328.52)	-14.18%	(2,344,730.56)	885,925.53	(3,230,656.09)	-364.66%
13. Fianzas	94,909,196.91	106,893,180.77	(11,983,983.86)	-11.21%	13,767,022.12	13,335,623.40	431,398.72	3.23%
14. Otros	114,692,318.15	100,025,442.22	14,666,875.93	14.66%	24,257,602.29	33,571,793.85	(9,314,191.56)	-27.74%
<b>TOTAL</b>	<b>1,187,988,397.07</b>	<b>1,104,514,818.79</b>	<b>83,473,578.28</b>	<b>7.56%</b>	<b>486,170,467.53</b>	<b>507,309,897.46</b>	<b>(21,139,429.94)</b>	<b>-4.17%</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  
NOVIEMBRE 2014 (cifras en balboas)

Ramos de Seguros	PRIMAS				SINIESTROS				PÓLIZAS		
	NOVIEMBRE 2014	NOVIEMBRE 2013	VARIACIÓN		NOVIEMBRE 2014	NOVIEMBRE 2013	VARIACIÓN		NOVIEMBRE 2014	OCTUBRE 2014	VARIACIÓN ABSOLUTA
			ABSOLUTA	PORCENTUAL			ABSOLUTA	PORCENTUAL			
01. Vida Individual	10,946,391.62	10,273,527.96	672,863.66	6.55%	1,373,647.29	(6,691.24)	1,380,338.53	20629.04%	184,624	184,411	213
- Primer año	2,355,831.29	2,122,832.07	232,999.22	10.98%	311,369.95	(32,136.71)	343,506.66	1068.89%	27,604	52,569	-24,965
- Renovación	8,590,560.33	8,150,695.89	439,864.44	5.40%	1,062,277.34	25,445.47	1,036,831.87	4074.72%	157,020	131,842	25,178
02. Accidentes Personales	877,778.67	1,165,302.64	(287,523.97)	-24.67%	307,818.28	330,440.40	(22,622.12)	-6.85%	59,712	59,921	-209
03. Salud	18,050,321.41	17,354,005.92	696,315.49	4.01%	16,347,586.99	11,606,806.87	4,740,780.12	40.84%	52,453	51,302	1,151
04. Colectivo de Vida	15,426,628.23	11,665,703.09	3,760,925.14	32.24%	3,806,766.77	2,368,889.34	1,437,877.43	60.70%	19,275	18,854	421
05. Incendio y Líneas Aliadas	6,993,921.79	7,258,794.46	(264,872.67)	-3.65%	3,036,408.26	32,293,738.03	(29,257,329.77)	-90.60%	190,170	193,224	-3,054
06. Multiriesgo	546,393.84	650,697.05	(104,303.21)	-16.03%	146,690.47	120,438.52	26,251.95	21.80%	19,037	16,055	2,982
- Residencial	182,372.83	219,484.29	(37,111.46)	-16.91%	26,811.78	100,030.99	(73,219.21)	-73.20%	14,364	11,347	3,017
- Comercial e Industrial	364,021.01	431,212.76	(67,191.75)	-15.58%	119,878.69	20,407.53	99,471.16	487.42%	4,673	4,708	-35
07. Transporte de Carga	1,728,965.04	1,322,511.84	406,453.20	30.73%	151,137.45	946,007.29	(794,869.84)	-84.02%	26,013	27,879	-1,866
08. Casco	1,264,122.25	1,137,716.86	126,405.39	11.11%	582,321.01	597,934.71	(15,613.70)	-2.61%	990	1,195	-205
- Marítimo	814,230.43	334,218.31	480,012.12	143.62%	355,077.98	243,634.70	111,443.28	45.74%	772	879	-107
- Avión	449,891.82	803,498.55	(353,606.73)	-44.01%	227,243.03	354,300.01	(127,056.98)	-35.86%	218	316	-98
09. Automóvil	16,357,205.04	16,224,082.06	133,122.98	0.82%	10,446,205.80	12,323,682.75	(1,877,476.95)	-15.23%	473,539	474,863	-1,324
10. Ramos Técnicos	849,775.39	3,849,122.77	(2,999,347.38)	-77.92%	144,650.82	103,361.92	41,288.90	39.95%	7,762	8,081	-319
11. Responsabilidad Civil	4,614,721.51	11,011,570.23	(6,396,848.72)	-58.09%	1,476,071.85	(273,124.29)	1,749,196.14	640.44%	15,795	16,254	-459
12. Robo	2,127,303.08	3,744,308.66	(1,617,005.58)	-43.19%	552,816.91	256,027.51	296,789.40	115.92%	4,129	4,759	-630
- Robo	1,833,156.04	656,762.89	1,176,393.15	179.12%	389,700.39	194,706.53	194,993.86	100.15%	3,310	3,586	-276
- Fidelidad y DDD	242,185.10	2,974,888.43	(2,732,703.33)	-91.86%	178,486.83	57,606.78	120,880.05	209.84%	793	1,120	-327
- Bancaria ( BBB )	51,961.94	112,657.34	(60,695.40)	-53.88%	(15,370.31)	3,714.20	(19,084.51)	-513.83%	26	53	-27
13. Fianzas	10,030,298.65	13,750,356.59	(3,720,057.94)	-27.05%	4,002,781.13	597,483.64	3,405,297.49	569.94%	30,475	36,901	-6,426
14. Otros	5,876,160.22	4,015,098.76	1,861,061.46	46.35%	1,299,653.80	1,488,119.00	(188,465.20)	-12.66%	4,247	5,790	-1,543
TOTAL	95,689,986.74	103,422,798.89	(7,732,812.15)	-7.48%	43,674,556.83	62,753,114.45	(19,078,557.62)	-30.40%	1,088,221	1,099,489	-11,268

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  
OCTUBRE 2014 (cifras en balboas)

Ramos de Seguros	PRIMAS				SINIESTROS				PÓLIZAS		
	OCTUBRE 2014	OCTUBRE 2013	VARIACIÓN		OCTUBRE 2014	OCTUBRE 2013	VARIACIÓN		OCTUBRE 2014	SEPTIEMBRE 2014	VARIACIÓN ABSOLUTA
			ABSOLUTA	PORCENTUAL			ABSOLUTA	PORCENTUAL			
01. Vida Individual	12,834,773.50	11,100,064.04	1,734,709.46	15.63%	3,499,623.35	367,364.45	3,132,258.90	852.63%	184,411	187,312	-2,901
- Primer año	5,182,079.51	2,421,183.54	2,760,895.97	114.03%	1,765,692.76	119,909.45	1,645,783.31	1372.52%	52,569	29,392	23,177
- Renovación	7,652,693.99	8,678,880.50	(1,026,186.51)	-11.82%	1,733,930.59	247,455.00	1,486,475.59	600.71%	131,842	157,920	-26,078
02. Accidentes Personales	854,827.04	1,433,491.66	(578,664.62)	-40.37%	393,778.13	581,394.13	(187,616.00)	-32.27%	59,921	61,729	-1,808
03. Salud	22,118,721.51	17,082,397.69	5,036,323.82	29.48%	13,104,847.60	11,496,175.61	1,608,671.99	13.99%	51,302	51,929	-627
04. Colectivo de Vida	14,259,118.52	12,438,029.34	1,821,089.18	14.64%	4,563,983.85	8,074,794.96	(3,510,811.11)	-43.48%	18,854	18,556	298
05. Incendio y Líneas Aliadas	6,864,859.08	6,826,377.87	38,481.21	0.56%	2,046,320.93	28,318,857.96	(26,272,537.03)	-92.77%	193,224	191,798	1,426
06. Multiriesgo	726,793.35	909,437.47	(182,644.12)	-20.08%	134,331.59	1,288,458.35	(1,154,126.76)	-89.57%	16,055	15,727	328
- Residencial	228,876.20	246,315.43	(17,439.23)	-7.08%	92,901.08	177,253.99	(84,352.91)	-47.59%	11,347	11,111	236
- Comercial e Industrial	497,917.15	663,122.04	(165,204.89)	-24.91%	41,430.51	1,111,204.36	(1,069,773.85)	-96.27%	4,708	4,616	92
07. Transporte de Carga	1,838,461.35	1,986,912.36	(148,451.01)	-7.47%	441,296.94	1,069,506.54	(628,209.60)	-58.74%	27,879	26,080	1,799
08. Casco	1,088,764.32	1,031,737.06	57,027.26	5.53%	61,951.53	(42,598.16)	104,549.69	245.43%	1,195	926	269
- Marítimo	917,086.55	698,553.17	218,533.38	31.28%	67,159.93	35,879.17	31,280.76	87.18%	879	780	99
- Avión	171,677.77	333,183.89	(161,506.12)	-48.47%	(5,208.40)	(78,477.33)	73,268.93	93.36%	316	146	170
09. Automóvil	22,613,278.13	19,067,249.00	3,546,029.13	18.60%	15,259,704.68	12,690,538.51	2,569,166.17	20.24%	474,863	456,963	17,900
10. Ramos Técnicos	2,578,762.30	1,690,606.93	888,155.37	52.53%	1,141,331.94	559,472.12	581,859.82	104.00%	8,081	7,976	105
11. Responsabilidad Civil	6,370,296.66	4,675,667.20	1,694,629.46	36.24%	321,067.33	388,371.40	(67,304.07)	-17.33%	16,254	14,718	1,536
12. Robo	2,397,237.39	4,394,598.56	(1,997,361.17)	-45.45%	243,240.70	23,575.60	219,665.10	931.75%	4,759	4,374	385
- Robo	1,956,018.65	323,513.59	1,632,505.06	504.62%	160,058.11	(17,710.25)	177,768.36	1003.76%	3,586	3,285	301
- Fidelidad y DDD	90,376.62	2,954,689.26	(2,864,312.64)	-96.94%	54,682.59	41,285.85	13,396.74	32.45%	1,120	1,065	55
- Bancaria ( BBB )	350,842.12	1,116,395.71	(765,553.59)	-68.57%	28,500.00	-	28,500.00	#¡DIV/0!	53	24	29
13. Fianzas	8,003,343.05	16,087,563.71	(8,084,220.66)	-50.25%	3,087,549.79	1,361,887.54	1,725,662.25	126.71%	36,901	35,256	1,645
14. Otros	10,909,912.33	10,115,126.94	794,785.39	7.86%	2,673,124.17	3,113,801.67	(440,677.50)	-14.15%	5,790	8,375	-2,585
<b>TOTAL</b>	<b>113,459,148.53</b>	<b>108,839,259.83</b>	<b>4,619,888.70</b>	<b>4.24%</b>	<b>46,972,152.53</b>	<b>69,291,600.68</b>	<b>(22,319,448.15)</b>	<b>-32.21%</b>	<b>1,099,489</b>	<b>1,081,719</b>	<b>17,770</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 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 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				PÓLIZAS		
	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				PÓLIZAS		
	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
- 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
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	10.49%	8.84%	18.65%
- Renovación	26.06%	23.65%	10.18%
<b>2. Accidentes Personales</b>	22.82%	35.00%	-34.80%
<b>3. Salud</b>	67.96%	64.54%	5.30%
<b>4. Colectivo de Vida</b>	33.18%	33.07%	0.31%
<b>5. Incendio y Líneas Aliadas</b>	51.33%	120.84%	-57.52%
<b>6. Multiriesgo</b>			
- Residencial	65.69%	40.85%	60.81%
- Comercial e Industrial	96.01%	55.89%	71.79%
<b>7. Transporte de Carga</b>	30.71%	40.36%	-23.92%
<b>8. Casco</b>			
- Marítimo	28.05%	-15.30%	-283.35%
- Avión	125.89%	14.60%	762.42%
<b>9. Automóvil</b>	64.05%	61.91%	3.47%
<b>10. Ramos Técnicos</b>	14.37%	43.33%	-66.83%
<b>11. Responsabilidad Civil</b>	8.20%	17.41%	-52.88%
<b>12. Robo</b>			
- Robo	31.90%	27.10%	17.71%
- Fidelidad y DDD	11.70%	-14.18%	-182.45%
- Bancaria ( BBB )	-74.57%	24.18%	-408.38%
<b>13. Fianzas</b>	14.51%	12.48%	16.27%
<b>14. Otros</b>	21.15%	33.56%	-36.98%
<b>TOTALES</b>	<b>40.92%</b>	<b>45.93%</b>	<b>-10.90%</b>

Fuente: Información obtenida de Aseguradoras