

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE FEBRERO 2015

Cuadro 01. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS EN PANAMÁ SEGÚN RAMOS

RAMOS DE SEGUROS	ACUMULADO PRIMAS				ACUMULADO SINIESTROS				POLIZAS VIGENTES							
	2015	2014	VARIACIÓN		2015	2014	VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO 2015	ENERO 2015	VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2015	2014	Absoluta	Porcentual			Absoluta	Porcentual
01. Vida Individual	24,947,071.81	21,456,343.63	3,490,728.18	16.27%	6,844,814.80	2,145,249.02	4,699,565.78	219.07%	185,942	179,212	6,730	3.76%	185,942	185,968	(26)	-0.01%
- Primer año	6,882,422.20	4,351,954.46	2,530,467.74	58.15%	989,250.57	354,045.41	635,205.16	179.41%	30,422	28,768	1,654	5.75%	30,422	30,542	(120)	-0.39%
- Renovación	18,064,649.61	17,104,389.17	960,260.44	5.61%	5,855,564.23	1,791,203.61	4,064,360.62	226.91%	155,520	150,444	5,076	3.37%	155,520	155,426	94	0.06%
02. Accidentes Personales	2,767,426.55	2,754,404.29	13,022.26	0.47%	966,724.82	554,903.69	411,821.13	74.21%	60,635	58,280	2,355	4.04%	60,635	59,737	898	1.50%
03. Salud	38,208,641.76	36,346,688.18	1,861,953.58	5.12%	25,986,628.07	22,415,702.72	3,570,925.35	15.93%	51,669	66,913	(15,244)	-22.78%	51,669	51,561	108	0.21%
04. Colectivo de Vida	28,382,564.75	24,358,161.18	4,024,403.57	16.52%	11,987,833.73	9,075,164.31	2,912,669.42	32.09%	18,557	26,411	(7,854)	-29.74%	18,557	18,016	541	3.00%
05. Incendio y L. Aliadas	16,061,010.83	19,365,983.79	(3,304,972.96)	-17.07%	5,438,993.63	11,284,567.03	(5,845,573.40)	-51.80%	195,189	184,496	10,693	5.80%	195,189	200,070	(4,881)	-2.44%
06. Multirisgo	1,024,529.47	1,159,734.23	(135,204.76)	-11.66%	276,887.56	365,048.22	(88,160.66)	-24.15%	19,352	23,764	(4,412)	-18.57%	19,352	19,334	18	0.09%
- Residencial	539,691.01	486,778.28	52,912.73	10.87%	169,232.03	124,163.29	45,068.74	36.30%	14,851	16,991	(2,140)	-12.59%	14,851	14,879	(28)	-0.19%
- Comercial e Industrial	484,838.46	672,955.95	(188,117.49)	-27.95%	107,655.53	240,884.93	(133,229.40)	-55.31%	4,501	6,773	(2,272)	-33.54%	4,501	4,455	46	1.03%
07. Transporte de Carga	4,298,259.52	5,739,132.82	(1,440,873.30)	-25.11%	1,260,739.09	1,545,413.97	(284,674.88)	-18.42%	26,468	27,013	(545)	-2.02%	26,468	26,417	51	0.19%
08. Casco	2,079,773.13	2,826,260.17	(746,487.04)	-26.41%	794,697.13	14,770,997.19	(13,976,300.06)	-94.62%	989	974	15	1.54%	989	1,004	(15)	-1.49%
- Marítimo	1,333,542.90	1,525,411.56	(191,868.66)	-12.58%	503,569.92	124,591.18	378,978.74	304.18%	781	797	(16)	-2.01%	781	780	1	0.13%
- Aviación	746,230.23	1,300,848.61	(554,618.38)	-42.64%	291,127.21	14,646,406.01	(14,355,278.80)	-98.01%	208	177	31	17.51%	208	224	(16)	-7.14%
09. Automóvil	42,026,038.76	37,318,532.14	4,707,506.62	12.61%	25,168,993.60	24,461,961.16	707,032.45	2.89%	499,603	465,932	33,671	7.23%	499,603	490,760	8,843	1.80%
10. Ramos Técnicos	3,108,610.71	4,438,455.24	(1,329,844.53)	-29.96%	896,566.44	(390,803.82)	1,287,370.26	0.00%	8,185	7,883	302	3.83%	8,185	17,082	(8,897)	-52.08%
11. Responsabilidad Civil	13,810,384.93	13,724,072.15	86,312.78	0.63%	640,064.70	225,084.98	414,979.72	184.37%	16,718	16,441	277	1.68%	16,718	16,252	466	2.87%
12. Robo	2,766,685.26	3,843,654.55	(1,076,969.29)	-28.02%	828,186.09	697,637.64	130,548.45	18.71%	4,517	5,484	(967)	-17.63%	4,517	4,586	(69)	-1.50%
- Robo	1,930,033.67	1,127,433.17	802,600.50	71.19%	617,317.83	494,992.89	122,324.94	24.71%	3,587	3,682	(95)	-2.58%	3,587	3,570	17	0.48%
- Fidelidad y DDD	540,262.46	2,088,934.87	(1,548,672.41)	-74.14%	210,768.26	82,448.30	128,319.96	155.64%	904	1,748	(844)	-48.28%	904	977	(73)	-7.47%
- Bancaria (BBB)	296,389.13	627,286.51	(330,897.38)	-52.75%	100.00	120,196.45	(120,096.45)	-99.92%	26	54	(28)	-51.85%	26	39	(13)	-33.33%
13. Fianzas	18,140,208.49	16,335,824.28	1,804,384.21	11.05%	5,500,899.64	276,566.16	5,224,333.48	1889.00%	34,831	37,414	(2,583)	-6.90%	34,831	35,243	(412)	-1.17%
14. Otros	24,036,127.71	30,432,284.90	(6,396,157.19)	-21.02%	4,892,625.04	5,766,006.08	(873,381.04)	-15.15%	6,396	7,424	(1,028)	-13.85%	6,396	6,045	351	5.81%
TOTAL	\$221,657,333.68	\$220,099,531.55	\$1,557,802.13	0.71%	\$91,484,654.34	\$93,193,498.34	(\$1,708,844.00)	-1.83%	1,129,051	1,107,641	21,410	1.93%	1,129,051	1,132,075	(3,024)	-0.27%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2015 (Cifras en Balboas)

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

RAMOS DE SEGUROS	PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	13,854,614.22	10,447,063.61	3,407,550.61	32.62%	1,941,072.20	1,036,581.22	904,490.98	87.26%	185,942	179,212	6,730.00	3.76%
- Primer año	4,872,133.16	2,077,369.86	2,794,763.30	134.53%	623,046.49	225,800.81	397,245.68	175.93%	30,422	28,768	1,653.84	5.75%
- Renovación	8,982,481.06	8,369,693.75	612,787.31	7.32%	1,318,025.71	810,780.41	507,245.30	62.56%	155,520	150,444	5,076.16	3.37%
02. Accidentes Personales	1,453,613.01	1,532,909.32	(79,296.31)	-5.17%	555,711.23	234,026.46	321,684.77	137.46%	60,635	58,280	2,355.00	4.04%
03. Salud	18,412,489.51	17,715,759.12	696,730.39	3.93%	12,882,191.36	10,364,720.73	2,517,470.63	24.29%	51,669	66,913	(15,244.00)	-22.78%
04. Colectivo de Vida	13,716,948.77	11,810,692.66	1,906,256.11	16.14%	4,959,806.77	3,803,698.54	1,156,108.23	30.39%	18,557	26,411	(7,854.00)	-29.74%
05. Incendio y L. Aliadas	6,647,816.05	8,899,406.47	(2,251,590.42)	-25.30%	(3,800,708.05)	9,551,184.25	(13,351,892.30)	-139.79%	195,189	184,496	10,693.00	5.80%
06. Multiriesgo	475,334.50	567,072.84	(91,738.34)	-16.18%	233,025.98	(714.11)	233,740.09	0.00%	19,352	23,764	(4,412.00)	-18.57%
- Residencial	252,175.51	243,197.45	8,978.06	3.69%	87,705.93	(4,310.99)	92,016.92	0.00%	14,851	16,991	(2,140.00)	-12.59%
- Comercial e Industrial	223,158.99	323,875.39	(100,716.40)	-31.10%	145,320.05	3,596.88	141,723.17	3940.17%	4,501	6,773	(2,272.00)	-33.54%
07. Transporte de Carga	1,924,817.70	2,657,100.44	(732,282.74)	-27.56%	795,590.93	677,381.20	118,209.73	17.45%	26,468	27,013	(545.00)	-2.02%
08. Casco	731,241.82	427,076.68	304,165.14	71.22%	329,859.29	14,415,264.84	(14,085,405.55)	-97.71%	989	974	15.00	1.54%
- Marítimo	474,251.50	316,595.11	157,656.39	49.80%	325,758.42	102,972.03	222,786.39	216.36%	781	797	(16.00)	-2.01%
- Avión	256,990.32	110,481.57	146,508.75	132.61%	4,100.87	14,312,292.81	(14,308,191.94)	-99.97%	208	177	31.00	17.51%
09. Automóvil	18,498,188.18	16,872,950.12	1,625,238.06	9.63%	9,906,533.33	12,203,326.86	(2,296,793.52)	-18.82%	499,603	465,932	33,671.00	7.23%
10. Ramos Técnicos	1,313,983.32	2,976,515.65	(1,662,532.33)	-55.85%	368,493.04	847,993.94	(479,500.90)	-56.55%	8,185	7,883	302.00	3.83%
11. Responsabilidad Civil	4,694,826.27	5,970,722.29	(1,275,896.02)	-21.37%	529,525.71	76,352.50	453,173.21	593.53%	16,718	16,441	277.00	1.68%
12. Robo	558,771.30	2,242,417.90	(1,683,646.60)	-75.08%	546,667.54	353,530.53	193,137.01	54.63%	4,517	5,484	(967.00)	-17.63%
- Robo	331,421.52	458,085.99	(126,664.47)	-27.65%	421,977.00	287,581.25	134,395.75	46.73%	3,587	3,682	(95.00)	-2.58%
- Fidelidad y DDD	197,337.60	1,644,544.79	(1,447,207.19)	-88.00%	124,590.54	65,949.27	58,641.27	88.92%	904	1,748	(844.00)	-48.28%
- Bancaria (BBB)	30,012.18	139,787.12	(109,774.94)	-78.53%	100.00	0.01	99.99	999900.00%	26	54	(28.00)	-51.85%
13. Fianzas	9,542,022.45	7,768,239.46	1,773,782.99	22.83%	1,729,943.13	281,466.40	1,448,476.73	514.62%	34,831	37,414	(2,583.00)	-6.90%
14. Otros	6,618,664.50	13,170,980.90	(6,552,316.40)	-49.75%	2,734,107.83	3,484,215.37	(750,107.54)	-21.53%	6,396	7,424	(1,028.00)	-13.85%
TOTAL	\$98,443,331.60	\$103,058,907.46	(\$4,615,575.86)	-4.48%	\$33,711,820.29	\$57,329,028.73	(\$23,617,208.43)	-41.20%	1,129,051	1,107,641	21,410.00	1.93%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2015 (Cifras en Balboas)

Cuadro 03. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS EN PANAMÁ SEGÚN RAMOS

RAMOS DE SEGUROS	PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	11,092,457.59	11,009,280.02	83,177.57	0.76%	4,903,742.60	1,108,667.80	3,795,074.80	342.31%	185,968	178,063	7,905.00	4.44%
- Primer año	2,010,289.04	2,274,584.60	(264,295.56)	-11.62%	366,204.08	128,244.60	237,959.48	185.55%	30,542	33,061	(2,519.00)	-7.62%
- Renovación	9,082,168.55	8,734,695.42	347,473.13	3.98%	4,537,538.52	980,423.20	3,557,115.32	362.81%	155,426	145,002	10,424.00	7.19%
02. Accidentes Personales	1,313,813.54	1,221,494.97	92,318.57	7.56%	411,013.59	320,877.23	90,136.36	28.09%	59,737	57,149	2,588.00	4.53%
03. Salud	19,796,152.25	18,630,929.06	1,165,223.19	6.25%	13,104,436.71	12,050,981.99	1,053,454.72	8.74%	51,561	66,371	(14,810.00)	-22.31%
04. Colectivo de Vida	14,665,615.98	12,547,468.52	2,118,147.46	16.88%	7,028,026.96	5,271,465.77	1,756,561.19	33.32%	18,016	26,885	(8,869.00)	-32.99%
05. Incendio y L. Aliadas	9,413,194.78	10,466,577.32	(1,053,382.54)	-10.06%	9,239,701.68	1,733,382.78	7,506,318.90	433.04%	200,070	183,150	16,920.00	9.24%
06. Multiriesgo	549,194.97	592,661.39	(43,466.42)	-7.33%	43,861.58	365,762.33	(321,900.75)	-88.01%	19,334	23,909	(4,575.00)	-19.14%
- Residencial	287,515.50	243,580.83	43,934.67	18.04%	81,526.10	128,474.28	(46,948.18)	-36.54%	14,879	17,099	(2,220.00)	-12.98%
- Comercial e Industrial	261,679.47	349,080.56	(87,401.09)	-25.04%	(37,664.52)	237,288.05	(274,952.57)	-115.87%	4,455	6,810	(2,355.00)	-34.58%
07. Transporte de Carga	2,373,441.82	3,082,032.38	(708,590.56)	-22.99%	465,148.16	868,032.77	(402,884.61)	-46.41%	26,417	26,832	(415.00)	-1.55%
08. Casco	1,348,531.31	2,399,183.49	(1,050,652.18)	-43.79%	464,837.84	355,732.35	109,105.49	30.67%	1,004	974	30.00	3.08%
- Marítimo	859,291.40	1,208,816.45	(349,525.05)	-28.91%	177,811.50	21,619.15	156,192.35	722.47%	780	801	(21.00)	-2.62%
- Avión	489,239.91	1,190,367.04	(701,127.13)	-58.90%	287,026.34	334,113.20	(47,086.86)	-14.09%	224	173	51.00	29.48%
09. Automóvil	23,527,850.58	20,445,582.02	3,082,268.56	15.08%	15,262,460.27	12,258,634.30	3,003,825.97	24.50%	490,760	456,213	34,547.00	7.57%
10. Ramos Técnicos	1,794,627.39	1,461,939.59	332,687.80	22.76%	528,073.40	(1,238,797.76)	1,766,871.16	0.00%	17,082	7,740	9,342.00	120.70%
11. Responsabilidad Civil	9,115,558.66	7,753,349.86	1,362,208.80	17.57%	110,538.99	148,732.48	(38,193.49)	-25.68%	16,252	16,263	(11.00)	-0.07%
12. Robo	2,207,913.96	1,601,236.65	606,677.31	37.89%	281,518.55	344,107.11	(62,588.56)	-18.19%	4,586	5,449	(863.00)	-15.84%
- Robo	1,598,612.15	669,347.18	929,264.97	138.83%	195,340.83	207,411.64	(12,070.81)	-5.82%	3,570	3,660	(90.00)	-2.46%
- Fidelidad y DDD	342,924.86	444,390.08	(101,465.22)	-22.83%	86,177.72	16,499.03	69,678.69	422.32%	977	1,682	(705.00)	-41.91%
- Bancaria (BBB)	266,376.95	487,499.39	(221,122.44)	-45.36%	-	120,196.44	(120,196.44)	-100.00%	39	107	(68.00)	-63.55%
13. Fianzas	8,598,186.04	8,567,584.82	30,601.22	0.36%	3,770,956.51	(4,900.24)	3,775,856.75	0.00%	35,243	37,814	(2,571.00)	-6.80%
14. Otros	17,417,463.21	17,261,304.00	156,159.21	0.90%	2,158,517.21	2,281,790.71	(123,273.50)	-5.40%	6,045	6,909	(864.00)	-12.51%
TOTAL	\$123,214,002.08	\$117,040,624.09	\$6,173,377.99	5.27%	\$57,772,834.05	\$35,864,469.62	\$21,908,364.43	61.09%	1,132,075	1,093,721	38,354.00	3.51%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ ACUMULADO AL MES DE FEBRERO 2015

Cuadro 04. COMPARATIVO DE SINISTRALIDAD EN PANAMÁ SEGÚN RAMOS

RAMOS DE SEGUROS	SINISTRALIDAD ACUMULADA		
	2015	2014	Variación Porcentual
01. Vida Individual	27.44%	10.00%	174.42%
- Primer año	14.37%	8.14%	76.68%
- Renovación	32.41%	10.47%	209.53%
02. Accidentes Personales	34.93%	20.15%	73.40%
03. Salud	68.01%	61.67%	10.28%
04. Colectivo de Vida	42.24%	37.26%	13.37%
05. Incendio y L. Aliadas	33.86%	58.27%	-41.88%
06. Multirisgo	27.03%	31.48%	-14.14%
- Residencial	31.36%	25.51%	22.93%
- Comercial e Industrial	22.20%	35.80%	-37.97%
07. Transporte de Carga	29.33%	26.93%	8.93%
08. Casco	38.21%	522.63%	-92.69%
- Marítimo	37.76%	8.17%	362.33%
- Avión	39.01%	1125.91%	-96.53%
09. Automóvil	59.89%	65.55%	-8.63%
10. Ramos Técnicos	28.84%	-8.80%	427.56%
11. Responsabilidad Civil	4.63%	1.64%	182.59%
12. Robo	29.93%	18.15%	64.92%
- Robo	31.98%	43.90%	-27.15%
- Fidelidad y DDD	39.01%	3.95%	888.42%
- Bancaria (BBB)	0.03%	19.16%	-99.82%
13. Fianzas	30.32%	1.69%	1691.16%
14. Otros	20.36%	18.95%	7.43%
TOTAL	41.27%	42.34%	-2.52%