

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE MARZO 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 | | MARZO | | VARIACIÓN | | MARZO 2015 | FEBRERO 2015 | VARIACIÓN | |
| | | | Absoluta | Porcentual | | | Absoluta | Porcentual | 2015 | 2014 | Absoluta | Porcentual | | | Absoluta | Porcentual |
| 01. Vida Individual | 37,352,552.07 | 32,759,024.96 | 4,593,527.11 | 14.02% | 9,671,263.54 | 6,363,537.81 | 3,307,725.73 | 51.98% | 187,656 | 177,740 | 9,916 | 5.58% | 187,656 | 185,942 | 1,714 | 0.92% |
| - Primer año | 9,761,588.71 | 6,724,616.76 | 3,036,971.95 | 45.16% | 1,310,954.45 | 400,439.40 | 910,515.05 | 227.38% | 32,117 | 27,205 | 4,912 | 18.06% | 32,117 | 30,422 | 1,695 | 5.57% |
| - Renovación | 27,590,963.36 | 26,034,408.20 | 1,556,555.16 | 5.98% | 8,360,309.09 | 5,963,098.41 | 2,397,210.68 | 40.20% | 155,539 | 150,535 | 5,004 | 3.32% | 155,539 | 155,520 | 19 | 0.01% |
| 02. Accidentes Personales | 5,210,539.76 | 4,411,421.50 | 799,118.25 | 18.11% | 1,457,978.37 | 764,565.30 | 693,413.07 | 90.69% | 59,832 | 58,325 | 1,507 | 2.58% | 59,832 | 60,635 | (803) | -1.32% |
| 03. Salud | 57,300,403.54 | 54,001,613.08 | 3,298,790.46 | 6.11% | 43,488,959.51 | 33,026,832.79 | 10,462,126.72 | 31.68% | 52,441 | 51,365 | 1,076 | 2.09% | 52,441 | 51,669 | 772 | 1.49% |
| 04. Colectivo de Vida | 41,308,810.58 | 36,059,342.73 | 5,249,467.85 | 14.56% | 16,562,352.45 | 12,217,267.11 | 4,345,085.34 | 35.57% | 19,496 | 16,122 | 3,374 | 20.93% | 19,496 | 18,557 | 939 | 5.06% |
| 05. Incendio y L. Aliadas | 23,392,431.14 | 23,870,505.83 | (478,074.69) | -2.00% | 7,611,128.10 | 12,410,689.42 | (4,799,561.32) | -38.67% | 197,571 | 183,847 | 13,724 | 7.46% | 197,571 | 195,189 | 2,382 | 1.22% |
| 06. Multiriesgo | 1,610,064.85 | 1,907,492.26 | (297,427.41) | -15.59% | 459,072.71 | 555,852.69 | (96,779.98) | -17.41% | 19,368 | 23,461 | (4,093) | -17.45% | 19,368 | 19,352 | 16 | 0.08% |
| - Residencial | 795,147.10 | 774,263.93 | 20,883.17 | 2.70% | 195,169.52 | 260,660.56 | (65,491.04) | -25.13% | 14,833 | 17,045 | (2,212) | -12.98% | 14,833 | 14,851 | (18) | -0.12% |
| - Comercial e Industrial | 814,917.75 | 1,133,228.33 | (318,310.58) | -28.09% | 263,903.19 | 295,192.13 | (31,288.94) | -10.60% | 4,535 | 6,416 | (1,881) | -29.32% | 4,535 | 4,501 | 34 | 0.76% |
| 07. Transporte de Carga | 7,265,383.93 | 8,694,040.23 | (1,428,656.30) | -16.43% | 1,730,178.92 | 2,619,411.90 | (889,232.98) | -33.95% | 26,518 | 25,814 | 704 | 2.73% | 26,518 | 26,468 | 50 | 0.19% |
| 08. Casco | 5,207,677.42 | 5,200,749.06 | 6,928.36 | 0.13% | 1,025,098.04 | 14,770,874.05 | (13,745,776.01) | -93.06% | 1,108 | 944 | 164 | 17.37% | 1,108 | 989 | 119 | 12.03% |
| - Marítimo | 2,059,120.00 | 1,875,415.82 | 183,704.18 | 9.80% | 583,796.88 | 130,468.04 | 453,328.84 | 347.46% | 901 | 789 | 112 | 14.20% | 901 | 781 | 120 | 15.36% |
| - Avión | 3,148,557.42 | 3,325,333.24 | (176,775.82) | -5.32% | 441,301.16 | 14,640,406.01 | (14,199,104.85) | -96.99% | 207 | 155 | 52 | 33.55% | 207 | 208 | (1) | -0.48% |
| 09. Automóvil | 62,758,673.11 | 56,123,529.59 | 6,635,143.52 | 11.82% | 36,660,695.87 | 34,500,460.76 | 2,160,235.11 | 6.26% | 494,989 | 445,226 | 49,763 | 11.18% | 494,989 | 499,603 | (4,614) | -0.92% |
| 10. Ramos Técnicos | 6,232,328.66 | 9,212,095.97 | (2,979,767.31) | -32.35% | 2,272,179.76 | 3,847,964.07 | (1,575,784.31) | -40.95% | 8,242 | 7,869 | 373 | 4.74% | 8,242 | 8,185 | 57 | 0.70% |
| 11. Responsabilidad Civil | 17,949,357.36 | 21,259,247.24 | (3,309,889.88) | -15.57% | 1,948,994.73 | 1,704,367.89 | 244,626.84 | 14.35% | 16,694 | 15,591 | 1,103 | 7.07% | 16,694 | 16,718 | (24) | -0.14% |
| 12. Robo | 4,402,277.82 | 7,050,817.39 | (2,648,539.57) | -37.56% | 959,494.56 | 749,457.41 | 210,037.15 | 28.03% | 4,403 | 5,298 | (895) | -16.89% | 4,403 | 4,517 | (114) | -2.52% |
| - Robo | 3,159,239.45 | 1,526,697.51 | 1,632,541.94 | 106.93% | 602,769.56 | 635,821.64 | (33,052.08) | -5.20% | 3,487 | 3,576 | (89) | -2.49% | 3,487 | 3,587 | (100) | -2.79% |
| - Fidelidad y DDD | 746,128.23 | 4,883,188.85 | (4,137,060.62) | -84.72% | 356,625.00 | (19,634.62) | 376,259.62 | 0.00% | 886 | 1,690 | (804) | -47.57% | 886 | 904 | (18) | -1.99% |
| - Bancaria (BBB) | 496,910.14 | 640,931.03 | (144,020.89) | -22.47% | 100.00 | 133,270.39 | (133,170.39) | -99.92% | 30 | 32 | (2) | -6.25% | 30 | 26 | 4 | 15.38% |
| 13. Fianzas | 29,459,756.80 | 24,116,686.21 | 5,343,070.59 | 22.16% | 9,148,216.35 | 2,779,616.65 | 6,368,599.70 | 229.12% | 34,294 | 35,888 | (1,594) | -4.44% | 34,294 | 34,831 | (537) | -1.54% |
| 14. Otros | 38,377,603.36 | 38,316,491.52 | 61,111.84 | 0.16% | 5,523,348.79 | 7,754,277.38 | (2,230,928.59) | -28.77% | 6,132 | 8,331 | (2,199) | -26.40% | 6,132 | 6,396 | (264) | -4.13% |
| TOTAL | \$337,827,860.40 | \$322,983,057.57 | \$14,844,802.83 | 4.60% | \$138,518,961.69 | \$134,065,175.23 | \$4,453,786.47 | 3.32% | 1,128,744 | 1,055,821 | 72,923 | 6.91% | 1,128,744 | 1,129,051 | (307) | -0.03% |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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 | | | |
|----------------------------------|-------------------------|-------------------------|------------------------|---------------|------------------------|------------------------|-----------------------|---------------|------------------|------------------|------------------|--------------|
| | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | |
| | 2015 | 2014 | Absoluta | Porcentual | 2015 | 2014 | Absoluta | Porcentual | 2015 | 2014 | Absoluta | Porcentual |
| 01. Vida Individual | 12,405,480.26 | 11,302,681.33 | 1,102,798.93 | 9.76% | 2,826,448.74 | 4,218,288.79 | (1,391,840.05) | -33.00% | 187,656 | 177,740 | 9,916.00 | 5.58% |
| - Primer año | 2,879,166.51 | 2,372,662.30 | 506,504.21 | 21.35% | 321,703.88 | 46,393.99 | 275,309.89 | 593.42% | 32,117 | 27,205 | 4,912.34 | 18.06% |
| - Renovación | 9,526,313.75 | 8,930,019.03 | 596,294.72 | 6.68% | 2,504,744.86 | 4,171,894.80 | (1,667,149.94) | -39.96% | 155,539 | 150,535 | 5,003.66 | 3.32% |
| 02. Accidentes Personales | 2,443,113.21 | 1,657,017.21 | 786,096.00 | 47.44% | 491,253.55 | 209,661.61 | 281,591.94 | 134.31% | 59,832 | 58,325 | 1,507.00 | 2.58% |
| 03. Salud | 19,091,761.78 | 17,654,924.90 | 1,436,836.88 | 8.14% | 17,502,331.44 | 10,611,130.07 | 6,891,201.37 | 64.94% | 52,441 | 51,365 | 1,076.00 | 2.09% |
| 04. Colectivo de Vida | 12,926,245.83 | 11,701,181.55 | 1,225,064.28 | 10.47% | 4,574,518.72 | 3,142,102.80 | 1,432,415.92 | 45.59% | 19,496 | 16,122 | 3,374.00 | 20.93% |
| 05. Incendio y L. Aliadas | 7,331,420.31 | 4,504,522.04 | 2,826,898.27 | 62.76% | 2,172,134.47 | 1,126,122.39 | 1,046,012.08 | 92.89% | 197,571 | 183,847 | 13,724.00 | 7.46% |
| 06. Multiriesgo | 585,535.38 | 747,758.03 | (162,222.65) | -21.69% | 182,185.15 | 190,804.47 | (8,619.32) | -4.52% | 19,368 | 23,461 | (4,093.00) | -17.45% |
| - Residencial | 255,456.09 | 287,485.65 | (32,029.56) | -11.14% | 25,937.49 | 136,497.27 | (110,559.78) | -81.00% | 14,833 | 17,045 | (2,212.00) | -12.98% |
| - Comercial e Industrial | 330,079.29 | 460,272.38 | (130,193.09) | -28.29% | 156,247.66 | 54,307.20 | 101,940.46 | 187.71% | 4,535 | 6,416 | (1,881.00) | -29.32% |
| 07. Transporte de Carga | 2,967,124.41 | 2,954,907.41 | 12,217.00 | 0.41% | 469,439.83 | 1,073,997.93 | (604,558.10) | -56.29% | 26,518 | 25,814 | 704.00 | 2.73% |
| 08. Casco | 3,127,904.29 | 2,374,488.89 | 753,415.40 | 31.73% | 230,400.91 | (123.14) | 230,524.05 | 0.00% | 1,108 | 944 | 164.00 | 17.37% |
| - Marítimo | 725,577.10 | 350,004.26 | 375,572.84 | 107.31% | 80,226.96 | 5,876.86 | 74,350.10 | 1265.13% | 901 | 789 | 112.00 | 14.20% |
| - Avión | 2,402,327.19 | 2,024,484.63 | 377,842.56 | 18.66% | 150,173.95 | (6,000.00) | 156,173.95 | 0.00% | 207 | 155 | 52.00 | 33.55% |
| 09. Automóvil | 20,732,634.35 | 18,804,997.45 | 1,927,636.90 | 10.25% | 11,491,702.26 | 10,038,499.60 | 1,453,202.66 | 14.48% | 494,989 | 445,226 | 49,763.00 | 11.18% |
| 10. Ramos Técnicos | 3,123,717.95 | 4,773,640.73 | (1,649,922.78) | -34.56% | 1,375,613.32 | 4,238,767.89 | (2,863,154.57) | -67.55% | 8,242 | 7,869 | 373.00 | 4.74% |
| 11. Responsabilidad Civil | 4,138,972.43 | 7,535,175.09 | (3,396,202.66) | -45.07% | 1,308,930.03 | 1,479,282.92 | (170,352.89) | -11.52% | 16,694 | 15,591 | 1,103.00 | 7.07% |
| 12. Robo | 1,635,592.56 | 3,207,162.84 | (1,571,570.28) | -49.00% | 131,308.47 | 51,819.77 | 79,488.70 | 153.39% | 4,403 | 5,298 | (895.00) | -16.89% |
| - Robo | 1,229,205.78 | 399,264.34 | 829,941.44 | 207.87% | (14,548.27) | 140,828.75 | (155,377.02) | -110.33% | 3,487 | 3,576 | (89.00) | -2.49% |
| - Fidelidad y DDD | 205,865.77 | 2,794,253.98 | (2,588,388.21) | -92.63% | 145,856.74 | (102,082.92) | 247,939.66 | 0.00% | 886 | 1,690 | (804.00) | -47.57% |
| - Bancaria (BBB) | 200,521.01 | 13,644.52 | 186,876.49 | 1369.61% | - | 13,073.94 | (13,073.94) | -100.00% | 30 | 32 | (2.00) | -6.25% |
| 13. Fianzas | 11,319,548.31 | 7,780,861.93 | 3,538,686.38 | 45.48% | 3,647,316.71 | 2,503,050.49 | 1,144,266.22 | 45.71% | 34,294 | 35,888 | (1,594.00) | -4.44% |
| 14. Otros | 14,341,475.65 | 7,884,206.62 | 6,457,269.03 | 81.90% | 630,723.75 | 1,988,271.30 | (1,357,547.55) | -68.28% | 6,132 | 8,331 | (2,199.00) | -26.40% |
| TOTAL | \$116,170,526.72 | \$102,883,526.02 | \$13,287,000.70 | 12.91% | \$47,034,307.35 | \$40,871,676.89 | \$6,162,630.46 | 15.08% | 1,128,744 | 1,055,821 | 72,923.00 | 6.91% |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 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 | | | |
|----------------------------------|------------------------|-------------------------|-------------------------|---------------|------------------------|------------------------|--------------------------|----------------|------------------|------------------|------------------|--------------|
| | 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 04. 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 MARZO 2015



Cuadro 05. COMPARATIVO DE SINISTRALIDAD EN PANAMÁ SEGÚN RAMOS

| RAMOS DE SEGUROS | SINISTRALIDAD ACUMULADA | | |
|----------------------------------|-------------------------|---------------|----------------------|
| | 2015 | 2014 | Variación Porcentual |
| 01. Vida Individual | 25.89% | 19.43% | 33.29% |
| - Primer año | 13.43% | 5.95% | 125.53% |
| - Renovación | 30.30% | 22.90% | 32.29% |
| 02. Accidentes Personales | 27.98% | 17.33% | 61.45% |
| 03. Salud | 75.90% | 61.16% | 24.10% |
| 04. Colectivo de Vida | 40.09% | 33.88% | 18.34% |
| 05. Incendio y L. Aliadas | 32.54% | 51.99% | -37.42% |
| 06. Multiriesgo | 28.51% | 29.14% | -2.15% |
| - Residencial | 24.55% | 33.67% | -27.09% |
| - Comercial e Industrial | 32.38% | 26.05% | 24.32% |
| 07. Transporte de Carga | 23.81% | 30.13% | -20.96% |
| 08. Casco | 19.68% | 284.01% | -93.07% |
| - Marítimo | 28.35% | 6.96% | 307.54% |
| - Avión | 14.02% | 440.27% | -96.82% |
| 09. Automóvil | 58.42% | 61.47% | -4.97% |
| 10. Ramos Técnicos | 36.46% | 41.77% | -12.72% |
| 11. Responsabilidad Civil | 10.86% | 8.02% | 35.44% |
| 12. Robo | 21.80% | 10.63% | 105.05% |
| - Robo | 19.08% | 41.65% | -54.19% |
| - Fidelidad y DDD | 47.80% | -0.40% | 11987.19% |
| - Bancaria (BBB) | 0.02% | 20.79% | -99.90% |
| 13. Fianzas | 31.05% | 11.53% | 169.43% |
| 14. Otros | 14.39% | 20.24% | -28.88% |
| TOTAL | 41.00% | 41.51% | -1.22% |