

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### ACUMULADO AL MES DE ABRIL 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		ABRIL		VARIACIÓN		ABRIL 2015	MARZO 2015	VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2015	2014	Absoluta	Porcentual			Absoluta	Porcentual
<b>01. Vida Individual</b>	49,223,939.99	43,246,477.88	5,977,462.11	13.82%	12,409,035.59	8,913,850.80	3,495,184.79	39.21%	187,024	178,032	8,992	5.05%	187,024	187,656	(632)	-0.34%
- Primer año	12,360,386.55	8,789,197.41	3,571,189.14	40.63%	1,576,857.93	657,544.08	919,313.85	139.81%	27,426	32,356	(4,930)	-15.24%	27,426	32,117	(4,691)	-14.61%
- Renovación	36,863,553.44	34,457,280.47	2,406,272.97	6.98%	10,832,177.66	8,256,306.72	2,575,870.94	31.20%	159,598	145,676	13,922	9.56%	159,598	155,539	4,059	2.61%
<b>02. Accidentes Personales</b>	7,125,544.07	7,187,301.28	(61,757.22)	-0.86%	1,753,303.46	1,230,783.41	522,520.05	42.45%	60,843	63,091	(2,248)	-3.56%	60,843	59,832	1,011	1.69%
<b>03. Salud</b>	76,428,837.12	73,879,498.10	2,549,339.02	3.45%	59,723,707.00	44,926,329.36	14,797,377.64	32.94%	49,302	65,132	(15,830)	-24.30%	49,302	52,441	(3,139)	-5.99%
<b>04. Colectivo de Vida</b>	54,672,958.37	49,115,546.34	5,557,412.03	11.31%	17,050,209.13	16,657,864.87	392,344.26	2.36%	19,966	27,111	(7,145)	-26.35%	19,966	19,496	470	2.41%
<b>05. Incendio y L. Aliadas</b>	33,584,450.35	37,760,377.28	(4,175,926.93)	-11.06%	9,217,706.99	20,131,605.23	(10,913,898.24)	-54.21%	178,692	185,974	(7,282)	-3.92%	178,692	197,571	(18,879)	-9.56%
<b>06. Multiriesgo</b>	2,052,805.76	2,581,395.98	(528,590.22)	-20.48%	1,760,505.82	1,777,612.03	(17,106.21)	-0.96%	19,177	25,283	(6,106)	-24.15%	19,177	19,368	(191)	-0.99%
- Residencial	994,986.67	1,030,452.09	(35,465.42)	-3.44%	246,270.63	1,383,854.32	(1,137,583.69)	-82.20%	14,694	18,851	(4,157)	-22.05%	14,694	14,833	(139)	-0.94%
- Comercial e Industrial	1,057,819.19	1,550,943.89	(493,124.70)	-31.80%	1,514,235.19	393,757.71	1,120,477.48	284.56%	4,483	6,432	(1,949)	-30.30%	4,483	4,535	(52)	-1.15%
<b>07. Transporte de Carga</b>	9,711,412.79	10,937,137.27	(1,225,724.48)	-11.21%	1,781,372.39	4,052,010.71	(2,270,638.32)	-56.04%	26,638	42,447	(15,809)	-37.24%	26,638	26,518	120	0.45%
<b>08. Casco</b>	9,439,159.80	10,117,268.38	(678,108.58)	-6.70%	7,821,926.11	14,845,924.23	(7,023,998.12)	-47.31%	1,136	1,052	84	7.98%	1,136	1,108	28	2.53%
- Marítimo	4,485,486.36	2,263,536.23	2,221,950.13	98.16%	7,224,524.54	200,285.73	7,024,238.81	3507.11%	928	873	55	6.30%	928	901	27	3.00%
- Avión	4,953,673.44	7,853,732.15	(2,900,058.71)	-36.93%	597,401.57	14,645,638.50	(14,048,236.93)	-95.92%	208	179	29	16.20%	208	207	1	0.48%
<b>09. Automóvil</b>	85,034,407.14	76,249,573.23	8,784,833.91	11.52%	48,745,485.32	45,722,902.07	3,022,583.25	6.61%	499,429	536,694	(37,265)	-6.94%	499,429	494,989	4,440	0.90%
<b>10. Ramos Técnicos</b>	8,791,514.70	11,307,460.04	(2,515,945.34)	-22.25%	2,754,761.08	5,119,866.99	(2,365,105.91)	-46.19%	8,158	8,992	(834)	-9.27%	8,158	8,242	(84)	-1.02%
<b>11. Responsabilidad Civil</b>	21,821,553.00	24,592,528.04	(2,770,975.04)	-11.27%	2,610,465.05	2,396,812.13	213,652.92	8.91%	16,582	17,680	(1,098)	-6.21%	16,582	16,694	(112)	-0.67%
<b>12. Robo</b>	5,829,946.37	7,696,055.59	(1,866,109.22)	-24.25%	1,448,182.61	1,146,901.24	301,281.37	26.27%	4,335	5,325	(990)	-18.59%	4,335	4,403	(68)	-1.54%
- Robo	3,877,098.78	1,819,124.11	2,057,974.67	113.13%	850,586.16	856,855.04	(6,268.88)	-0.73%	3,593	3,510	83	2.36%	3,593	3,487	106	3.04%
- Fidelidad y DDD	916,391.31	5,107,779.07	(4,191,387.76)	-82.06%	532,405.71	156,775.83	375,629.88	239.60%	709	1,757	(1,048)	-59.65%	709	886	(177)	-19.98%
- Bancaria ( BBB )	1,036,456.28	769,152.41	267,303.87	34.75%	1,101.00	133,270.37	(132,169.37)	-99.17%	33	58	(25)	-43.10%	33	30	3	10.00%
<b>13. Fianzas</b>	37,084,149.18	32,621,649.85	4,462,499.33	13.68%	11,493,139.76	4,368,137.91	7,125,001.85	163.11%	35,400	44,561	(9,161)	-20.56%	35,400	34,294	1,106	3.23%
<b>14. Otros</b>	44,920,955.99	47,834,009.69	(2,913,053.70)	-6.09%	7,456,855.15	9,889,325.70	(2,432,470.55)	-24.60%	6,187	5,222	965	18.48%	6,187	6,132	55	0.90%
<b>TOTAL</b>	<b>\$445,721,634.63</b>	<b>\$435,126,278.95</b>	<b>\$10,595,355.68</b>	<b>2.44%</b>	<b>\$186,026,655.46</b>	<b>\$181,179,926.67</b>	<b>\$4,846,728.78</b>	<b>2.68%</b>	<b>1,112,869</b>	<b>1,206,596</b>	<b>(93,727)</b>	<b>-7.77%</b>	<b>1,112,869</b>	<b>1,128,744</b>	<b>(15,875)</b>	<b>-1.41%</b>



Superintendencia de Seguros  
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## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### ABRIL 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			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
<b>01. Vida Individual</b>	11,871,387.92	10,487,452.92	1,383,935.00	13.20%	2,737,772.05	2,550,312.99	187,459.06	7.35%	187,024	178,032	8,992.00	5.05%
- Primer año	2,598,797.84	2,064,580.65	534,217.19	25.88%	265,903.48	257,104.68	8,798.80	3.42%	27,426	32,356	(4,930.00)	-15.24%
- Renovación	9,272,590.08	8,422,872.27	849,717.81	10.09%	2,471,868.57	2,293,208.31	178,660.26	7.79%	159,598	145,676	13,922.00	9.56%
<b>02. Accidentes Personales</b>	1,915,004.31	2,775,879.78	(860,875.47)	-31.01%	295,325.09	466,218.11	(170,893.02)	-36.66%	60,843	63,091	(2,248.00)	-3.56%
<b>03. Salud</b>	19,128,433.58	19,877,885.02	(749,451.44)	-3.77%	16,234,747.49	11,899,496.57	4,335,250.92	36.43%	49,302	65,132	(15,830.00)	-24.30%
<b>04. Colectivo de Vida</b>	13,364,147.79	13,056,203.61	307,944.18	2.36%	487,856.68	4,440,597.76	(3,952,741.08)	-89.01%	19,966	27,111	(7,145.00)	-26.35%
<b>05. Incendio y L. Aliadas</b>	10,192,019.21	13,889,871.45	(3,697,852.24)	-26.62%	1,606,578.89	7,720,915.81	(6,114,336.92)	-79.19%	178,692	185,974	(7,282.00)	-3.92%
<b>06. Multiriesgo</b>	442,740.91	673,903.72	(231,162.81)	-34.30%	1,301,433.11	1,221,759.34	79,673.77	6.52%	19,177	25,283	(6,106.00)	-24.15%
- Residencial	199,839.57	256,188.16	(56,348.59)	-22.00%	51,101.11	1,123,193.76	(1,072,092.65)	-95.45%	14,694	18,851	(4,157.00)	-22.05%
- Comercial e Industrial	242,901.44	417,715.56	(174,814.12)	-41.85%	1,250,332.00	98,565.58	1,151,766.42	1168.53%	4,483	6,432	(1,949.00)	-30.30%
<b>07. Transporte de Carga</b>	2,446,028.86	2,243,097.04	202,931.82	9.05%	51,193.47	1,432,598.81	(1,381,405.34)	-96.43%	26,638	42,447	(15,809.00)	-37.24%
<b>08. Casco</b>	4,231,482.38	4,916,519.32	(685,036.94)	-13.93%	6,796,828.07	75,050.18	6,721,777.89	8956.38%	1,136	1,052	84.00	7.98%
- Marítimo	2,426,366.36	388,120.41	2,038,245.95	525.16%	6,640,727.66	69,817.69	6,570,909.97	9411.53%	928	873	55.00	6.30%
- Avión	1,805,116.02	4,528,398.91	(2,723,282.89)	-60.14%	156,100.41	5,232.49	150,867.92	2883.29%	208	179	29.00	16.20%
<b>09. Automóvil</b>	22,275,734.03	20,126,043.64	2,149,690.39	10.68%	12,084,789.45	11,222,441.32	862,348.14	7.68%	499,429	536,694	(37,265.00)	-6.94%
<b>10. Ramos Técnicos</b>	2,559,186.04	2,095,364.07	463,821.97	22.14%	482,581.32	1,271,902.92	(789,321.60)	-62.06%	8,158	8,992	(834.00)	-9.27%
<b>11. Responsabilidad Civil</b>	3,872,195.64	3,333,280.80	538,914.84	16.17%	661,470.32	692,444.23	(30,973.91)	-4.47%	16,582	17,680	(1,098.00)	-6.21%
<b>12. Robo</b>	1,427,668.55	645,238.20	782,430.35	121.26%	488,688.05	397,443.83	91,244.22	22.96%	4,335	5,325	(990.00)	-18.59%
- Robo	717,859.33	292,426.60	425,432.73	145.48%	247,816.60	221,033.40	26,783.20	12.12%	3,593	3,510	83.00	2.36%
- Fidelidad y DDD	170,263.08	224,590.22	(54,327.14)	-24.19%	175,780.71	176,410.45	(629.74)	-0.36%	709	1,757	(1,048.00)	-59.65%
- Bancaria ( BBB )	539,546.14	128,221.38	411,324.76	320.79%	1,001.00	(0.02)	1,001.02	0.00%	33	58	(25.00)	-43.10%
<b>13. Fianzas</b>	7,624,392.38	8,504,963.64	(880,571.26)	-10.35%	2,344,923.41	1,588,521.26	756,402.15	47.62%	35,400	44,561	(9,161.00)	-20.56%
<b>14. Otros</b>	6,543,352.63	9,517,518.17	(2,974,165.54)	-31.25%	1,933,506.36	2,135,048.32	(201,541.96)	-9.44%	6,187	5,222	965.00	18.48%
<b>TOTAL</b>	<b>\$107,893,774.23</b>	<b>\$112,143,221.38</b>	<b>(\$4,249,447.15)</b>	<b>-3.79%</b>	<b>\$47,507,693.76</b>	<b>\$47,114,751.45</b>	<b>\$392,942.32</b>	<b>0.83%</b>	<b>1,112,869</b>	<b>1,206,596</b>	<b>(93,727.00)</b>	<b>-7.77%</b>



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## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### MARZO 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 SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
<b>01. Vida Individual</b>	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%
<b>02. Accidentes Personales</b>	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%
<b>03. Salud</b>	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%
<b>04. Colectivo de Vida</b>	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%
<b>05. Incendio y L. Aliadas</b>	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%
<b>06. Multirisgo</b>	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%
<b>07. Transporte de Carga</b>	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%
<b>08. Casco</b>	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%
<b>09. Automóvil</b>	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%
<b>10. Ramos Técnicos</b>	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%
<b>11. Responsabilidad Civil</b>	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%
<b>12. Robo</b>	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%
<b>13. Fianzas</b>	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%
<b>14. Otros</b>	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%
<b>TOTAL</b>	<b>\$116,170,526.72</b>	<b>\$102,883,526.02</b>	<b>\$13,287,000.70</b>	<b>12.91%</b>	<b>\$47,034,307.35</b>	<b>\$40,871,676.89</b>	<b>\$6,162,630.46</b>	<b>15.08%</b>	<b>1,128,744</b>	<b>1,055,821</b>	<b>72,923.00</b>	<b>6.91%</b>

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### FEBRERO 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 SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
<b>01. Vida Individual</b>	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%
<b>02. Accidentes Personales</b>	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%
<b>03. Salud</b>	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%
<b>04. Colectivo de Vida</b>	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%
<b>05. Incendio y L. Aliadas</b>	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%
<b>06. Multiriesgo</b>	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%
<b>07. Transporte de Carga</b>	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%
<b>08. Casco</b>	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%
<b>09. Automóvil</b>	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%
<b>10. Ramos Técnicos</b>	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%
<b>11. Responsabilidad Civil</b>	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%
<b>12. Robo</b>	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%
<b>13. Fianzas</b>	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%
<b>14. Otros</b>	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%
<b>TOTAL</b>	<b>\$98,443,331.60</b>	<b>\$103,058,907.46</b>	<b>(\$4,615,575.86)</b>	<b>-4.48%</b>	<b>\$33,711,820.29</b>	<b>\$57,329,028.73</b>	<b>(\$23,617,208.43)</b>	<b>-41.20%</b>	<b>1,129,051</b>	<b>1,107,641</b>	<b>21,410.00</b>	<b>1.93%</b>

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### ENERO 2015 (Cifras en Balboas)

**Cuadro 05. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS EN PANAMÁ SEGÚN RAMOS**

RAMOS DE SEGUROS	PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
<b>01. Vida Individual</b>	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%
<b>02. Accidentes Personales</b>	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%
<b>03. Salud</b>	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%
<b>04. Colectivo de Vida</b>	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%
<b>05. Incendio y L. Aliadas</b>	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%
<b>06. Multiriesgo</b>	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%
<b>07. Transporte de Carga</b>	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%
<b>08. Casco</b>	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%
<b>09. Automóvil</b>	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%
<b>10. Ramos Técnicos</b>	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%
<b>11. Responsabilidad Civil</b>	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%
<b>12. Robo</b>	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%
<b>13. Fianzas</b>	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%
<b>14. Otros</b>	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%
<b>TOTAL</b>	<b>\$123,214,002.08</b>	<b>\$117,040,624.09</b>	<b>\$6,173,377.99</b>	<b>5.27%</b>	<b>\$57,772,834.05</b>	<b>\$35,864,469.62</b>	<b>\$21,908,364.43</b>	<b>61.09%</b>	<b>1,132,075</b>	<b>1,093,721</b>	<b>38,354.00</b>	<b>3.51%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL MES DE ABRIL 2015**



**Cuadro 06. COMPARATIVO DE SINISTRALIDAD EN PANAMÁ SEGÚN RAMOS**

RAMOS DE SEGUROS	SINISTRALIDAD ACUMULADA		
	2015	2014	Variación Porcentual
<b>01. Vida Individual</b>	25.21%	20.61%	22.31%
- Primer año	12.76%	7.48%	70.52%
- Renovación	29.38%	23.96%	22.63%
<b>02. Accidentes Personales</b>	24.61%	17.12%	43.69%
<b>03. Salud</b>	78.14%	60.81%	28.50%
<b>04. Colectivo de Vida</b>	31.19%	33.92%	-8.05%
<b>05. Incendio y L. Aliadas</b>	27.45%	53.31%	-48.52%
<b>06. Multirisgo</b>	85.76%	68.86%	24.54%
- Residencial	24.75%	134.30%	-81.57%
- Comercial e Industrial	143.15%	25.39%	463.83%
<b>07. Transporte de Carga</b>	18.34%	37.05%	-50.49%
<b>08. Casco</b>	82.87%	146.74%	-43.53%
- Marítimo	161.06%	8.85%	1720.28%
- Avión	12.06%	186.48%	-93.53%
<b>09. Automóvil</b>	57.32%	59.96%	-4.40%
<b>10. Ramos Técnicos</b>	31.33%	45.28%	-30.80%
<b>11. Responsabilidad Civil</b>	11.96%	9.75%	22.74%
<b>12. Robo</b>	24.84%	14.90%	66.69%
- Robo	21.94%	47.10%	-53.42%
- Fidelidad y DDD	58.10%	3.07%	1792.84%
- Bancaria ( BBB )	0.11%	17.33%	-99.39%
<b>13. Fianzas</b>	30.99%	13.39%	131.45%
<b>14. Otros</b>	16.60%	20.67%	-19.71%
<b>TOTAL</b>	<b>41.74%</b>	<b>41.64%</b>	<b>0.23%</b>