

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE NOVIEMBRE 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		NOVIEMBRE		VARIACIÓN		Noviembre 2015	Octubre 2015	VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2015	2014	Absoluta	Porcentual			Absoluta	Porcentual
01. Vida Individual	143,606,777.83	129,451,609.08	14,155,168.75	10.93%	28,190,231.24	28,977,459.93	(787,228.69)	-2.72%	191,212	184,624	6,588	3.57%	191,212	194,310	(3,098)	-1.59%
- Primer año	32,251,250.21	30,544,295.94	1,706,954.27	5.59%	6,444,415.42	3,204,297.13	3,240,118.29	101.12%	43,885	27,604	16,281	58.98%	43,885	29,790	14,095	47.31%
- Renovación	111,355,527.62	98,907,313.14	12,448,214.48	12.59%	21,745,815.82	25,773,162.80	(4,027,346.98)	-15.63%	147,327	157,020	(9,693)	-6.17%	147,327	164,520	(7,193)	-10.45%
02. Accidentes Personales	18,394,678.12	16,316,584.37	2,078,093.75	12.74%	7,447,025.80	3,723,797.28	3,723,228.52	99.98%	69,674	59,712	9,962	16.68%	69,674	69,263	411	0.59%
03. Salud	205,715,842.44	204,543,792.42	1,172,050.02	0.57%	156,930,943.86	139,004,665.29	17,926,278.57	12.90%	63,265	52,453	10,812	20.61%	63,265	62,996	269	0.43%
04. Colectivo de Vida	164,866,533.25	147,002,537.19	17,863,996.06	12.15%	55,894,291.25	48,768,449.33	7,125,841.92	14.61%	21,498	19,275	2,223	11.53%	21,498	21,765	(267)	-1.23%
05. Incendio y L. Aliadas	102,862,072.81	98,787,570.42	4,074,502.39	4.12%	38,881,386.11	50,705,545.49	(11,824,159.38)	-23.32%	201,776	190,170	11,606	6.10%	201,776	194,340	7,436	3.83%
06. Multiriesgo	6,339,445.25	7,873,585.07	(1,534,139.82)	-19.48%	4,484,047.14	6,711,501.11	(2,227,453.97)	-33.19%	18,109	19,037	(928)	-4.87%	18,109	20,373	(2,264)	-11.11%
- Residencial	2,670,827.78	2,797,990.64	(127,162.86)	-4.54%	691,425.10	1,837,927.03	(1,146,501.93)	-62.38%	13,431	14,364	(933)	-6.50%	13,431	15,268	(1,837)	-12.03%
- Comercial e Industrial	3,668,617.57	5,075,594.43	(1,406,976.86)	-27.72%	3,792,622.04	4,873,256.58	(1,080,634.54)	-22.17%	4,678	4,673	5	0.11%	4,678	5,105	(427)	-8.36%
07. Transporte de Carga	21,533,266.50	24,012,770.74	(2,479,504.24)	-10.33%	4,625,820.94	7,373,151.56	(2,747,330.62)	-37.26%	27,239	26,013	1,226	4.71%	27,239	26,392	847	3.21%
08. Casco	25,835,703.60	21,918,869.79	3,916,833.81	17.87%	10,714,979.85	20,177,894.45	(9,462,914.60)	-46.90%	1,037	990	47	4.75%	1,037	1,154	(117)	-10.14%
- Marítimo	10,966,961.87	7,580,023.95	3,386,937.92	44.68%	9,170,754.71	2,126,290.62	7,044,464.09	331.30%	837	772	65	8.42%	837	940	(103)	-10.96%
- Avión	14,868,741.73	14,338,845.84	529,895.89	3.70%	1,544,225.14	18,051,603.83	(16,507,378.69)	-91.45%	200	218	(18)	-8.26%	200	214	(14)	-6.54%
09. Automóvil	246,539,452.28	203,558,487.32	42,980,964.96	21.11%	143,430,093.04	130,388,777.34	13,041,315.70	10.00%	522,028	473,539	48,489	10.24%	522,028	527,988	(5,960)	-1.13%
10. Ramos Técnicos	28,812,591.28	41,288,029.14	(12,475,437.86)	-30.22%	13,376,236.05	5,933,629.40	7,442,606.65	125.43%	9,314	7,762	1,552	19.99%	9,314	9,113	201	2.21%
11. Responsabilidad Civil	50,070,659.70	66,172,541.12	(16,101,881.42)	-24.33%	6,565,764.55	5,428,415.27	1,137,349.28	20.95%	17,165	15,795	1,370	8.67%	17,165	17,612	(447)	-2.54%
12. Robo	12,672,298.01	17,460,505.34	(4,788,207.33)	-27.42%	3,928,139.84	952,556.67	2,975,583.17	312.38%	4,192	4,129	63	1.53%	4,192	4,310	(118)	-2.74%
- Robo	6,750,956.63	8,033,147.49	(1,282,190.86)	-15.96%	2,230,879.71	2,562,449.37	(331,569.66)	-12.94%	3,265	3,310	(45)	-1.36%	3,265	3,398	(133)	-3.91%
- Fidelidad y DDD	2,745,300.00	6,283,037.30	(3,537,737.30)	-56.31%	1,502,232.60	734,837.86	767,394.74	104.43%	894	793	101	12.74%	894	880	14	1.59%
- Bancaria (BBB)	3,176,041.38	3,144,320.55	31,720.83	1.01%	195,027.53	(2,344,730.56)	2,539,758.09	0.00%	33	26	7	26.92%	33	32	1	3.13%
13. Fianzas	142,581,489.28	94,909,196.91	47,672,292.37	50.23%	33,251,220.97	13,767,022.12	19,484,198.85	141.53%	36,367	30,475	5,892	19.33%	36,367	37,339	(972)	-2.60%
14. Otros	85,166,573.58	114,692,318.15	(29,525,744.57)	-25.74%	14,904,959.96	24,257,602.29	(9,352,642.33)	-38.56%	5,121	4,247	874	20.58%	5,121	6,196	(1,075)	-17.35%
TOTAL	\$1,254,997,383.93	\$1,187,988,397.07	\$67,008,986.86	5.64%	\$522,625,140.60	\$486,170,467.53	\$36,454,673.07	7.50%	1,187,997	1,088,221	99,776	9.17%	1,187,997	1,193,151	(5,154)	-0.43%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

NOVIEMBRE 2015 (Cifras en Balboas)

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

RAMOS DE SEGUROS	PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	16,299,953.81	10,946,391.62	5,353,562.19	48.91%	1,921,034.77	1,373,647.29	547,387.48	39.85%	191,212	184,624	6,588	3.57%
- Primer año	3,331,724.96	2,355,831.29	975,893.67	41.42%	7,503.01	311,369.95	(303,866.94)	-97.59%	43,885	27,604	16,281	58.98%
- Renovación	12,968,228.85	8,590,560.33	4,377,668.52	50.96%	1,913,531.76	1,062,277.34	851,254.42	80.13%	147,327	157,020	(9,693)	-6.17%
02. Accidentes Personales	2,614,572.39	877,778.67	1,736,793.72	197.86%	948,440.71	307,818.28	640,622.43	208.12%	69,674	59,712	9,962	16.68%
03. Salud	18,040,955.15	18,050,321.41	(9,366.26)	-0.05%	11,830,809.55	16,347,586.99	(4,516,777.44)	-27.63%	63,265	52,453	10,812	20.61%
04. Colectivo de Vida	27,326,130.65	15,426,628.23	11,899,502.42	77.14%	9,302,619.25	3,806,766.77	5,495,852.48	144.37%	21,498	19,275	2,223	11.53%
05. Incendio y L. Aliadas	13,146,024.28	6,993,921.79	6,152,102.49	87.96%	5,044,306.93	3,036,408.26	2,007,898.67	66.13%	201,776	190,170	11,606	6.10%
06. Multiriesgo	532,321.55	546,393.84	(14,072.29)	-2.58%	966,616.27	146,690.47	819,925.80	558.95%	18,109	19,037	(928)	-4.87%
- Residencial	215,994.59	182,372.83	33,621.76	18.44%	20,373.93	26,811.78	(6,437.85)	-24.01%	13,431	14,364	(933)	-6.50%
- Comercial e Industrial	316,326.96	364,021.01	(47,694.05)	-13.10%	946,242.34	119,878.69	826,363.65	689.33%	4,678	4,673	5	0.11%
07. Transporte de Carga	2,038,969.59	1,728,965.04	310,004.55	17.93%	609,509.47	151,137.45	458,372.02	303.28%	27,239	26,013	1,226	4.71%
08. Casco	1,443,508.51	1,264,122.25	179,386.26	14.19%	42,562.01	582,321.01	(539,759.00)	-92.69%	1,037	990	47	4.75%
- Marítimo	977,616.80	814,230.43	163,386.37	20.07%	42,562.01	355,077.98	(312,515.97)	-88.01%	837	772	65	8.42%
- Avión	465,891.71	449,891.82	15,999.89	3.56%	-	227,243.03	(227,243.03)	-100.00%	200	218	(18)	-8.26%
09. Automóvil	32,335,376.50	16,357,205.04	15,978,171.46	97.68%	20,211,318.68	10,446,205.80	9,765,112.88	93.48%	522,028	473,539	48,489	10.24%
10. Ramos Técnicos	1,859,064.00	849,775.39	1,009,288.61	118.77%	229,082.23	144,650.82	84,431.41	58.37%	9,314	7,762	1,552	19.99%
11. Responsabilidad Civil	5,310,536.36	4,614,721.51	695,814.85	15.08%	433,714.46	1,476,071.85	(1,042,357.39)	-70.62%	17,165	15,795	1,370	8.67%
12. Robo	1,608,129.41	2,127,303.08	(519,173.67)	-24.41%	393,253.23	552,816.91	(159,563.68)	-28.86%	4,192	4,129	63	1.53%
- Robo	905,292.51	1,833,156.04	(927,863.53)	-50.62%	247,729.31	389,700.39	(141,971.08)	-36.43%	3,265	3,310	(45)	-1.36%
- Fidelidad y DDD	334,386.31	242,185.10	92,201.21	38.07%	68,328.92	178,486.83	(110,157.91)	-61.72%	894	793	101	12.74%
- Bancaria (BBB)	368,450.59	51,961.94	316,488.65	609.08%	77,195.00	(15,370.31)	92,565.31	0.00%	33	26	7	26.92%
13. Fianzas	14,020,637.09	10,030,298.65	3,990,338.44	39.78%	1,796,221.33	4,002,781.13	(2,206,559.80)	-55.13%	36,367	30,475	5,892	19.33%
14. Otros	7,275,311.16	5,876,160.22	1,399,150.94	23.81%	1,155,489.82	1,299,653.80	(144,163.98)	-11.09%	5,121	4,247	874	20.58%
TOTAL	143,851,490.45	95,689,986.74	48,161,503.71	50.33%	54,884,978.71	43,674,556.83	11,210,421.88	25.67%	1,187,997	1,088,221	99,776	9.17%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

OCTUBRE 2015 (Cifras en Balboas)

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

RAMOS DE SEGUROS	PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	13,121,165.51	12,834,773.50	286,392.01	2.23%	2,852,998.27	3,499,623.35	(646,625.08)	-18.48%	194,310	184,411	9,899	5.37%
- Primer año	2,570,350.28	5,182,079.51	(2,611,729.23)	-50.40%	1,438,407.89	1,765,692.76	(327,284.87)	-18.54%	29,790	52,569	(22,779)	-43.33%
- Renovación	10,550,815.23	7,652,693.99	2,898,121.24	37.87%	1,414,590.38	1,733,930.59	(319,340.21)	-18.42%	164,520	131,842	32,678	24.79%
02. Accidentes Personales	1,469,672.62	854,827.04	614,845.58	71.93%	743,778.66	393,778.13	350,000.53	88.88%	69,263	59,921	9,342	15.59%
03. Salud	20,414,048.29	22,118,721.51	(1,704,673.22)	-7.71%	14,277,921.82	13,104,847.60	1,173,074.22	8.95%	62,996	51,302	11,694	22.79%
04. Colectivo de Vida	13,822,990.43	14,259,118.52	(436,128.09)	-3.06%	4,434,822.23	4,563,983.85	(129,161.62)	-2.83%	21,765	18,854	2,911	15.44%
05. Incendio y L. Aliadas	8,716,224.17	6,864,859.08	1,851,365.09	26.97%	2,782,797.16	2,046,320.93	736,476.23	35.99%	194,340	193,224	1,116	0.58%
06. Multiriesgo	777,316.38	726,793.35	50,523.03	6.95%	76,982.53	134,331.59	(57,349.06)	-42.69%	20,373	16,055	4,318	26.90%
- Residencial	257,426.44	228,876.20	28,550.24	12.47%	39,907.44	92,901.08	(52,993.64)	-57.04%	15,268	11,347	3,921	34.56%
- Comercial e Industrial	519,889.94	497,917.15	21,972.79	4.41%	37,075.09	41,430.51	(4,355.42)	-10.51%	5,105	4,708	397	8.43%
07. Transporte de Carga	1,306,138.37	1,838,461.35	(532,322.98)	-28.95%	557,601.03	441,296.94	116,304.09	26.36%	26,392	27,879	(1,487)	-5.33%
08. Casco	1,164,869.81	1,088,764.32	76,105.49	6.99%	1,070,906.87	61,951.53	1,008,955.34	1628.62%	1,154	1,195	(41)	-3.43%
- Marítimo	860,321.42	917,086.55	(56,765.13)	-6.19%	1,020,852.05	67,159.93	953,692.12	1420.03%	940	879	61	6.94%
- Avión	304,548.39	171,677.77	132,870.62	77.40%	50,054.82	(5,208.40)	55,263.22	0.00%	214	316	(102)	-32.28%
09. Automóvil	26,958,782.24	22,613,278.13	4,345,504.11	19.22%	13,293,290.35	15,259,704.68	(1,966,414.33)	-12.89%	527,988	474,863	53,125	11.19%
10. Ramos Técnicos	1,975,624.87	2,578,762.30	(603,137.43)	-23.39%	658,422.32	1,141,331.94	(482,909.62)	-42.31%	9,113	8,081	1,032	12.77%
11. Responsabilidad Civil	2,815,292.58	6,370,296.66	(3,555,004.08)	-55.81%	1,166,289.92	321,067.33	845,222.59	263.25%	17,612	16,254	1,358	8.35%
12. Robo	660,761.86	2,397,237.39	(1,736,475.53)	-72.44%	427,101.36	243,240.70	183,860.66	75.59%	4,310	4,759	(449)	-9.43%
- Robo	285,472.81	1,956,018.65	(1,670,545.84)	-85.41%	255,708.27	160,058.11	95,650.16	59.76%	3,398	3,586	(188)	-5.24%
- Fidelidad y DDD	240,049.87	90,376.62	149,673.25	165.61%	65,898.65	54,682.59	11,216.06	20.51%	880	1,120	(240)	-21.43%
- Bancaria (BBB)	135,239.18	350,842.12	(215,602.94)	-61.45%	105,494.44	28,500.00	76,994.44	270.16%	32	53	(21)	-39.62%
13. Fianzas	15,495,070.97	8,003,343.05	7,491,727.92	93.61%	2,618,694.16	3,087,549.79	(468,855.63)	-15.19%	37,339	36,901	438	1.19%
14. Otros	3,167,811.97	10,909,912.33	(7,742,100.36)	-70.96%	555,454.60	2,673,124.17	(2,117,669.57)	-79.22%	6,196	5,790	406	7.01%
TOTAL	111,865,770.07	113,459,148.53	(1,593,378.46)	-1.40%	45,517,061.28	46,972,152.53	(1,455,091.25)	-3.10%	1,193,151	1,099,489	93,662	8.52%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

SEPTIEMBRE 2015 (Cifras en Balboas)

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

RAMOS DE SEGUROS	PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	12,370,145.97	15,605,616.99	(3,235,471.02)	-20.73%	1,525,456.49	3,339,310.20	(1,813,853.71)	-54.32%	191,346	187,312	4,034.00	2.15%
- Primer año	3,189,403.70	4,768,380.20	(1,578,976.50)	-33.11%	176,249.11	(63,278.02)	239,527.13	0.00%	30,379	29,392	987.00	3.36%
- Renovación	9,180,742.27	10,837,236.79	(1,656,494.52)	-15.29%	1,349,207.38	3,402,588.22	(2,053,380.84)	-60.35%	160,967	157,920	3,047.00	1.93%
02. Accidentes Personales	1,318,710.94	1,343,235.53	(24,524.59)	-1.83%	417,601.24	283,347.41	134,253.83	47.38%	67,746	61,729	6,017.00	9.75%
03. Salud	17,385,761.00	18,960,285.98	(1,574,524.98)	-8.30%	14,122,853.34	11,144,443.73	2,978,409.61	26.73%	61,147	51,929	9,218.00	17.75%
04. Colectivo de Vida	13,199,148.28	14,589,325.44	(1,390,177.16)	-9.53%	4,388,145.97	4,469,612.57	(81,466.60)	-1.82%	21,684	18,556	3,128.00	16.86%
05. Incendio y L. Aliadas	8,536,454.24	10,345,530.61	(1,809,076.37)	-17.49%	1,268,465.56	(558,420.49)	1,826,886.05	0.00%	194,262	191,798	2,464.00	1.28%
06. Multiriesgo	563,989.74	604,979.28	(40,989.54)	-6.78%	112,772.43	(49,903.80)	162,676.23	0.00%	20,280	15,727	4,553.00	28.95%
- Residencial	249,933.71	235,782.84	14,150.87	6.00%	85,926.90	63,873.89	22,053.01	34.53%	15,166	11,111	4,055.00	36.50%
- Comercial e Industrial	314,056.03	369,196.44	(55,140.41)	-14.94%	26,845.53	(114,095.19)	140,940.72	0.00%	5,114	4,616	498.00	10.79%
07. Transporte de Carga	1,871,887.08	1,709,670.17	162,216.91	9.49%	321,206.23	888,676.23	(567,470.00)	-63.86%	27,348	26,080	1,268.00	4.86%
08. Casco	2,877,871.81	2,517,943.45	359,928.36	14.29%	36,953.60	4,358,233.99	(4,321,280.39)	-99.15%	1,175	926	249.00	26.89%
- Marítimo	1,011,424.92	305,898.15	705,526.77	230.64%	33,853.73	914,826.96	(880,973.23)	-96.30%	960	780	180.00	23.08%
- Avión	1,866,446.89	2,212,045.30	(345,598.41)	-15.62%	3,099.87	3,443,407.03	(3,440,307.16)	-99.91%	215	146	69.00	47.26%
09. Automóvil	20,474,024.90	17,099,414.40	3,374,610.50	19.74%	11,667,762.71	10,855,875.48	811,887.23	7.48%	538,863	456,963	81,900.00	17.92%
10. Ramos Técnicos	6,376,859.07	2,919,212.67	3,457,646.40	118.44%	123,476.63	314,572.90	(191,096.27)	-60.75%	9,047	7,976	1,071.00	13.43%
11. Responsabilidad Civil	(127,093.86)	8,854,745.80	(8,981,839.66)	-101.44%	584,767.44	506,134.54	78,632.90	15.54%	17,499	14,718	2,781.00	18.90%
12. Robo	456,659.06	752,845.07	(296,186.01)	-39.34%	181,742.05	(1,237,948.51)	1,419,690.56	0.00%	4,694	4,374	320.00	7.32%
- Robo	197,819.54	355,758.83	(157,939.29)	-44.40%	110,790.58	384,584.49	(273,793.91)	-71.19%	3,845	3,285	560.00	17.05%
- Fidelidad y DDD	167,580.80	335,899.39	(168,318.59)	-50.11%	70,451.47	74,206.09	(3,754.62)	-5.06%	816	1,065	(249.00)	-23.38%
- Bancaria (BBB)	91,258.72	61,186.85	30,071.87	49.15%	500.00	(1,696,739.09)	1,697,239.09	0.00%	33	24	9.00	37.50%
13. Fianzas	7,026,024.07	6,820,778.15	205,245.92	3.01%	1,836,143.99	1,241,126.31	595,017.68	47.94%	37,090	35,256	1,834.00	5.20%
14. Otros	4,477,236.31	10,524,068.13	(6,046,831.82)	-57.46%	435,273.16	2,345,583.52	(1,910,310.36)	-81.44%	3,710	8,375	(4,665.00)	-55.70%
TOTAL	96,807,678.61	112,647,651.67	(15,839,973.06)	-14.06%	37,022,620.84	37,900,644.08	(878,023.24)	-2.32%	1,195,891	1,081,719	114,172.00	10.55%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 2015 (Cifras en Balboas)

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

RAMOS DE SEGUROS	PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	11,881,637.89	11,788,422.78	93,215.11	0.79%	2,730,004.06	2,188,536.89	541,467.17	24.74%	190,839	184,653	6,186	3.35%
- Primer año	3,754,025.70	2,402,275.28	1,351,750.42	56.27%	542,400.16	161,380.52	381,019.64	236.10%	45,140	32,688	12,452	38.09%
- Renovación	8,127,612.19	9,386,147.50	(1,258,535.31)	-13.41%	2,187,603.90	2,027,156.37	160,447.53	7.91%	145,699	151,965	(6,266)	-4.12%
02. Accidentes Personales	1,623,171.03	1,255,008.18	368,162.85	29.34%	1,709,492.89	292,268.08	1,417,224.81	484.91%	64,379	60,522	3,857	6.37%
03. Salud	18,233,138.02	18,836,722.92	(603,584.90)	-3.20%	15,534,271.68	14,228,439.30	1,305,832.38	9.18%	60,160	53,251	6,909	12.97%
04. Colectivo de Vida	14,002,336.33	12,631,545.41	1,370,790.92	10.85%	5,442,455.27	4,692,040.80	750,414.47	15.99%	21,419	17,982	3,437	19.11%
05. Incendio y L. Aliadas	9,204,606.99	7,833,163.31	1,371,443.68	17.51%	2,823,188.87	2,150,379.73	672,809.14	31.29%	290,602	190,806	99,796	52.30%
06. Multirisgo	521,322.61	1,050,696.67	(529,374.06)	-50.38%	98,053.68	276,140.18	(178,086.50)	-64.49%	20,135	19,006	1,129	5.94%
- Residencial	306,003.80	255,684.81	50,318.99	19.68%	37,805.59	44,980.39	(7,174.80)	-15.95%	15,514	14,540	974	6.70%
- Comercial e Industrial	215,318.81	795,011.86	(579,693.05)	-72.92%	60,248.09	231,159.79	(170,911.70)	-73.94%	4,621	4,466	155	3.47%
07. Transporte de Carga	1,477,395.54	1,775,953.76	(298,558.22)	-16.81%	374,262.79	1,532,349.80	(1,158,087.01)	-75.58%	26,434	26,846	(412)	-1.53%
08. Casco	2,542,450.32	1,015,067.37	1,527,382.95	150.47%	1,106,258.83	(295.08)	1,106,553.91	0.00%	1,161	918	243	26.47%
- Marítimo	1,604,431.85	663,164.59	941,267.26	141.94%	296,832.00	(1,315.70)	298,147.70	0.00%	965	755	210	27.81%
- Avión	938,018.47	351,902.78	586,115.69	166.56%	809,426.83	1,020.62	808,406.21	79207.37%	196	163	33	20.25%
09. Automóvil	20,199,697.21	18,093,434.55	2,106,262.66	11.64%	12,687,859.22	11,414,460.20	1,273,399.02	11.16%	533,506	452,146	81,360	17.99%
10. Ramos Técnicos	3,350,156.36	4,281,334.27	(931,177.91)	-21.75%	794,495.08	743,042.74	51,452.34	6.92%	9,135	7,553	1,582	20.95%
11. Responsabilidad Civil	2,874,383.68	5,933,893.02	(3,059,509.34)	-51.56%	268,257.35	451,873.97	(183,616.62)	-40.63%	17,584	14,502	3,082	21.25%
12. Robo	532,605.23	966,887.29	(434,282.06)	-44.92%	490,956.30	2,573.08	488,383.22	18980.49%	4,369	4,408	(39)	-0.88%
- Robo	(29,885.93)	804,851.74	(834,737.67)	-103.71%	271,858.38	215,516.44	56,341.94	26.14%	3,516	3,278	238	7.26%
- Fidelidad y DDD	410,091.88	107,035.55	303,056.33	283.14%	208,360.83	36,556.64	171,804.19	469.97%	723	1,106	(383)	-34.63%
- Bancaria (BBB)	152,399.28	55,000.00	97,399.28	177.09%	10,737.09	(249,500.00)	260,237.09	0.00%	130	24	106	441.67%
13. Fianzas	11,516,784.01	5,675,605.32	5,841,178.69	102.92%	4,504,639.54	504,934.52	3,999,705.02	792.12%	36,018	32,524	3,494	10.74%
14. Otros	4,924,495.74	5,771,757.05	(847,261.31)	-14.68%	733,662.11	2,758,420.34	(2,024,758.23)	-73.40%	5,780	4,399	1,381	31.39%
TOTAL	102,884,180.96	96,909,491.90	5,974,689.06	6.17%	49,297,857.67	41,235,164.55	8,062,693.12	19.55%	1,281,521	1,069,516	212,005	19.82%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 2015 (Cifras en Balboas)

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

RAMOS DE SEGUROS	PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	12,426,277.84	12,121,702.10	304,575.74	2.51%	3,196,744.73	2,795,674.56	401,070.17	14.35%	189,205	183,038	6,167.00	3.37%
- Primer año	2,437,156.38	2,733,376.56	(296,220.18)	-10.84%	2,025,680.28	263,708.93	1,761,971.35	668.15%	44,881	32,519	12,362.00	38.01%
- Renovación	9,989,121.46	9,388,325.54	600,795.92	6.40%	1,171,064.45	2,531,965.63	(1,360,901.18)	-53.75%	144,324	150,519	(6,195.00)	-4.12%
02. Accidentes Personales	1,602,366.61	1,483,875.57	118,491.04	7.99%	752,774.12	525,729.74	227,044.38	43.19%	63,278	59,773	3,505.00	5.86%
03. Salud	19,473,854.32	18,206,255.30	1,267,599.02	6.96%	14,006,321.04	13,249,729.28	756,591.76	5.71%	59,278	53,327	5,951.00	11.16%
04. Colectivo de Vida	15,494,974.42	14,990,946.13	504,028.29	3.36%	6,127,161.96	5,769,404.76	357,757.20	6.20%	21,954	17,652	4,302.00	24.37%
05. Incendio y L. Aliadas	9,204,517.85	8,701,668.68	502,849.17	5.78%	2,728,061.88	15,116,060.29	(12,387,998.41)	-81.95%	205,521	185,075	20,446.00	11.05%
06. Multirisgo	850,217.06	843,083.28	7,133.78	0.85%	77,310.63	3,892,809.20	(3,815,498.57)	-98.01%	19,986	23,647	(3,661.00)	-15.48%
- Residencial	266,473.78	284,827.83	(18,354.05)	-6.44%	41,965.28	185,103.21	(143,137.93)	-77.33%	15,360	17,315	(1,955.00)	-11.29%
- Comercial e Industrial	583,743.28	558,255.45	25,487.83	4.57%	35,345.35	3,707,705.99	(3,672,360.64)	-99.05%	4,626	6,332	(1,706.00)	-26.94%
07. Transporte de Carga	1,551,873.07	2,051,064.09	(499,191.02)	-24.34%	166,064.96	12,915.78	153,149.18	1185.75%	27,143	26,772	371.00	1.39%
08. Casco	1,395,730.12	2,272,957.32	(877,227.20)	-38.59%	115,753.03	35,596.35	80,156.68	225.18%	1,171	941	230.00	24.44%
- Marítimo	1,330,102.31	1,817,675.65	(487,573.34)	-26.82%	35,753.03	(7,529.73)	43,282.76	0.00%	957	782	175.00	22.38%
- Avión	65,627.81	455,281.67	(389,653.86)	-85.59%	80,000.00	43,126.08	36,873.92	85.50%	214	159	55.00	34.59%
09. Automóvil	18,940,567.67	16,949,550.63	1,991,017.04	11.75%	12,302,773.48	13,176,289.80	(873,516.32)	-6.63%	526,345	447,638	78,707.00	17.58%
10. Ramos Técnicos	2,552,626.41	3,344,708.25	(792,081.84)	-23.68%	822,181.81	(1,796,020.63)	2,618,202.44	0.00%	9,324	7,615	1,709.00	22.44%
11. Responsabilidad Civil	4,172,811.66	5,052,954.09	(880,142.43)	-17.42%	342,961.10	119,634.22	223,326.88	186.67%	17,070	15,818	1,252.00	7.92%
12. Robo	1,645,874.63	2,048,302.77	(402,428.14)	-19.65%	329,055.61	288,997.41	40,058.20	13.86%	4,576	4,646	(70.00)	-1.51%
- Robo	306,856.72	403,906.05	(97,049.33)	-24.03%	219,473.92	273,418.23	(53,944.31)	-19.73%	3,501	3,259	242.00	7.43%
- Fidelidad y DDD	216,111.97	174,348.65	41,763.32	23.95%	109,581.69	22,167.66	87,414.03	394.33%	1,014	1,330	(316.00)	-23.76%
- Bancaria (BBB)	1,122,905.94	1,470,048.07	(347,142.13)	-23.61%	-	(6,588.48)	6,588.48	0.00%	61	57	4.00	7.02%
13. Fianzas	18,615,334.96	10,088,354.43	8,526,980.53	84.52%	2,316,923.96	629,496.58	1,687,427.38	268.06%	35,615	34,119	1,496.00	4.38%
14. Otros	5,351,878.56	13,477,953.90	(8,126,075.34)	-60.29%	1,226,489.22	2,334,773.46	(1,108,284.24)	-47.47%	5,176	3,086	2,090.00	67.73%
TOTAL	113,278,905.18	111,633,376.54	1,645,528.64	1.47%	44,510,577.53	56,151,090.81	(11,640,513.28)	-20.73%	1,185,642	1,063,147	122,495.00	11.52%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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			
	JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	14,271,418.77	11,328,107.50	2,943,311.27	25.98%	1,518,221.49	4,350,196.37	(2,831,974.88)	-65.10%	188,109	179,283	8,826.00	4.92%
- Primer año	2,500,391.05	2,370,933.48	129,457.57	5.46%	405,722.29	41,962.31	363,759.98	866.87%	30,423	31,956	(1,533.00)	-4.80%
- Renovación	11,771,027.72	8,957,174.02	2,813,853.70	31.41%	1,112,499.20	4,308,234.06	(3,195,734.86)	-74.18%	157,686	147,327	10,359.00	7.03%
02. Accidentes Personales	868,885.86	1,438,089.30	(569,203.44)	-39.58%	343,314.06	346,959.99	(3,645.93)	-1.05%	61,767	59,487	2,280.00	3.83%
03. Salud	17,007,715.74	16,523,955.98	483,759.76	2.93%	14,204,134.16	13,393,311.25	810,822.91	6.05%	53,875	65,591	(11,716.00)	-17.86%
04. Colectivo de Vida	12,756,153.32	12,666,734.47	89,418.85	0.71%	4,865,197.66	4,855,311.50	9,886.16	0.20%	21,552	27,763	(6,211.00)	-22.37%
05. Incendio y L. Aliadas	11,096,831.77	10,832,621.94	264,209.83	2.44%	5,884,438.31	7,740,593.37	(1,856,155.06)	-23.98%	198,945	184,538	14,407.00	7.81%
06. Multirisgo	411,282.24	731,208.23	(319,925.99)	-43.75%	605,551.90	(56,442.28)	661,994.18	0.00%	7,794	23,536	(15,742.00)	-66.88%
- Residencial	148,747.23	303,582.78	(154,835.55)	-51.00%	39,886.64	(99,200.07)	139,086.71	0.00%	6,119	17,217	(11,098.00)	-64.46%
- Comercial e Industrial	262,535.01	427,625.45	(165,090.44)	-38.61%	565,665.26	42,757.79	522,907.47	1222.95%	1,675	6,319	(4,644.00)	-73.49%
07. Transporte de Carga	2,238,522.08	2,089,454.93	149,067.15	7.13%	303,560.76	(37,583.98)	341,144.74	0.00%	26,507	26,959	(452.00)	-1.68%
08. Casco	3,700,578.67	2,411,148.83	1,289,429.84	53.48%	263,230.56	351,683.31	(88,452.75)	-25.15%	999	926	73.00	7.88%
- Marítimo	271,901.45	336,166.77	(64,265.32)	-19.12%	258,988.51	460,430.62	(201,442.11)	-43.75%	802	769	33.00	4.29%
- Avión	3,428,677.22	2,074,982.06	1,353,695.16	65.24%	4,242.05	(108,747.31)	112,989.36	0.00%	197	157	40.00	25.48%
09. Automóvil	21,792,105.68	17,968,591.64	3,823,514.04	21.28%	12,922,075.78	12,414,194.40	507,881.38	4.09%	513,000	455,679	57,321.00	12.58%
10. Ramos Técnicos	2,345,510.06	9,422,309.55	(7,076,799.49)	-75.11%	7,946,263.52	475,733.87	7,470,529.65	1570.32%	6,997	7,622	(625.00)	-8.20%
11. Responsabilidad Civil	9,964,513.67	2,988,609.55	6,975,904.12	233.42%	1,230,923.76	274,209.71	956,714.05	348.90%	16,830	15,850	980.00	6.18%
12. Robo	650,473.24	811,448.91	(160,975.67)	-19.84%	330,696.07	(216,454.37)	547,150.44	0.00%	4,104	4,734	(630.00)	-13.31%
- Robo	242,786.30	445,240.34	(202,454.04)	-45.47%	212,424.78	18,175.89	194,248.89	1068.72%	3,226	3,287	(61.00)	-1.86%
- Fidelidad y DDD	261,809.35	160,296.61	101,512.74	63.33%	118,271.29	56,788.68	61,482.61	108.27%	836	1,404	(568.00)	-40.46%
- Bancaria (BBB)	145,877.59	205,911.96	(60,034.37)	-29.16%	-	(291,418.94)	291,418.94	0.00%	42	43	(1.00)	-2.33%
13. Fianzas	29,068,906.65	13,336,875.01	15,732,031.64	117.96%	1,644,442.80	(394,152.72)	2,038,595.52	0.00%	35,175	34,417	758.00	2.20%
14. Otros	4,259,773.24	7,752,915.72	(3,493,142.48)	-45.06%	1,384,128.74	6,051,710.81	(4,667,582.07)	-77.13%	19,182	6,044	13,138.00	217.37%
TOTAL	130,432,670.99	110,302,071.56	20,130,599.43	18.25%	53,446,179.57	49,549,271.23	3,896,908.34	7.86%	1,154,836	1,092,429	62,407.00	5.71%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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			
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	14,012,238.05	11,580,116.71	2,432,121.34	21.00%	2,036,735.84	2,516,620.47	(479,884.63)	-19.07%	187,152	176,936	10,216.00	5.77%
- Primer año	2,107,811.59	1,942,222.21	165,589.38	8.53%	271,594.75	65,916.60	205,678.15	312.03%	30,519	30,391	128.00	0.42%
- Renovación	11,904,426.46	9,637,894.50	2,266,531.96	23.52%	1,765,141.09	2,450,703.87	(685,562.78)	-27.97%	156,633	146,545	10,088.00	6.88%
02. Accidentes Personales	1,771,754.60	1,876,468.80	(104,714.20)	-5.58%	778,320.66	343,112.24	435,208.42	126.84%	61,369	59,197	2,172.00	3.67%
03. Salud	18,731,532.80	17,968,031.22	763,501.58	4.25%	13,230,925.27	12,609,977.78	620,947.49	4.92%	53,384	65,713	(12,329.00)	-18.76%
04. Colectivo de Vida	13,591,841.45	13,322,692.65	269,148.80	2.02%	4,283,679.78	3,953,464.21	330,215.57	8.35%	20,528	27,430	(6,902.00)	-25.16%
05. Incendio y L. Aliadas	9,372,963.16	9,455,427.73	(82,464.57)	-0.87%	9,132,420.41	1,042,598.17	8,089,822.24	775.93%	196,372	186,188	10,184.00	5.47%
06. Multiriesgo	630,189.91	789,034.44	(158,844.53)	-20.13%	786,253.88	590,263.72	195,990.16	33.20%	19,333	23,712	(4,379.00)	-18.47%
- Residencial	231,261.56	276,411.26	(45,149.70)	-16.33%	179,288.69	139,602.43	39,686.26	28.43%	14,772	16,735	(1,963.00)	-11.73%
- Comercial e Industrial	398,928.35	512,623.18	(113,694.83)	-22.18%	606,965.19	450,661.29	156,303.90	34.68%	4,561	6,977	(2,416.00)	-34.63%
07. Transporte de Carga	1,337,067.98	1,882,064.13	(544,996.15)	-28.96%	512,243.31	332,348.64	179,894.67	54.13%	27,334	26,915	419.00	1.56%
08. Casco	3,271,534.56	1,231,597.87	2,039,936.69	165.63%	257,388.84	(57,520.89)	314,909.73	0.00%	1,102	929	173.00	18.62%
- Marítimo	425,676.76	462,265.58	(36,588.82)	-7.92%	257,388.84	137,354.83	120,034.01	87.39%	924	772	152.00	19.69%
- Avión	2,845,857.80	769,332.29	2,076,525.51	269.91%	-	(194,875.72)	194,875.72	0.00%	178	157	21.00	13.38%
09. Automóvil	20,804,490.94	18,227,439.70	2,577,051.24	14.14%	11,599,527.51	11,099,144.90	500,382.60	4.51%	502,241	458,333	43,908.00	9.58%
10. Ramos Técnicos	1,561,235.81	6,584,466.67	(5,023,230.86)	-76.29%	47,553.38	(209,549.23)	257,102.61	0.00%	7,747	7,620	127.00	1.67%
11. Responsabilidad Civil	3,238,662.61	7,764,792.45	(4,526,129.84)	-58.29%	(71,614.53)	(117,388.48)	45,773.95	0.00%	16,642	15,919	723.00	4.54%
12. Robo	1,287,848.21	660,425.24	627,422.97	95.00%	327,152.61	172,430.21	154,722.40	89.73%	4,474	4,797	(323.00)	-6.73%
- Robo	965,515.90	415,091.73	550,424.17	132.60%	62,308.31	264,140.78	(201,832.47)	-76.41%	3,453	3,281	172.00	5.24%
- Fidelidad y DDD	198,878.51	65,116.31	133,762.20	205.42%	264,844.30	155,173.54	109,670.76	70.68%	969	1,468	(499.00)	-33.99%
- Bancaria (BBB)	123,453.80	180,217.20	(56,763.40)	-31.50%	-	(246,884.11)	246,884.11	0.00%	52	48	4.00	8.33%
13. Fianzas	9,754,582.35	8,332,292.45	1,422,289.90	17.07%	7,041,015.43	327,148.60	6,713,866.83	2052.24%	36,351	33,970	2,381.00	7.01%
14. Otros	10,789,110.61	12,545,541.11	(1,756,430.50)	-14.00%	1,957,607.16	(3,094,989.51)	5,052,596.67	0.00%	6,258	5,331	927.00	17.39%
TOTAL	\$110,155,053.04	\$112,220,391.17	(\$2,065,338.13)	-1.84%	\$51,919,209.55	\$29,507,660.83	\$22,411,548.71	75.95%	1,140,287	1,092,990	47,297.00	4.33%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 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			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	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%
02. Accidentes Personales	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%
03. Salud	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%
04. Colectivo de Vida	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%
05. Incendio y L. Aliadas	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%
06. Multiriesgo	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%
07. Transporte de Carga	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%
08. Casco	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%
09. Automóvil	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%
10. Ramos Técnicos	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%
11. Responsabilidad Civil	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%
12. Robo	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%	239,870.45	176,410.45	63,460.00	35.97%	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%
13. Fianzas	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%
14. Otros	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%
TOTAL	\$107,893,774.23	\$112,143,221.38	(\$4,249,447.15)	-3.79%	\$47,507,693.76	\$47,114,751.45	\$392,942.32	0.83%	1,112,869	1,206,596	(93,727.00)	-7.77%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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			
	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. Multirisgo	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 06. 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
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 07. 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
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 NOVIEMBRE 2015



Cuadro 08. COMPARATIVO DE SINISTRALIDAD EN PANAMÁ SEGÚN RAMOS

RAMOS DE SEGUROS	SINISTRALIDAD ACUMULADA		
	2015	2014	Variación Porcentual
01. Vida Individual	19.63%	22.38%	-12.31%
- Primer año	19.98%	10.49%	90.47%
- Renovación	19.53%	26.06%	-25.06%
02. Accidentes Personales	40.48%	22.82%	77.39%
03. Salud	76.29%	67.96%	12.25%
04. Colectivo de Vida	33.90%	33.18%	2.19%
05. Incendio y L. Aliadas	37.80%	51.33%	-26.36%
06. Multirisgo	70.73%	85.24%	-17.02%
- Residencial	25.89%	65.69%	-60.59%
- Comercial e Industrial	103.38%	96.01%	7.67%
07. Transporte de Carga	21.48%	30.71%	-30.04%
08. Casco	41.47%	92.06%	-54.95%
- Marítimo	83.62%	28.05%	198.10%
- Avión	10.39%	125.89%	-91.75%
09. Automóvil	58.18%	64.05%	-9.18%
10. Ramos Técnicos	46.42%	14.37%	223.04%
11. Responsabilidad Civil	13.11%	8.20%	59.85%
12. Robo	31.00%	5.46%	468.20%
- Robo	33.05%	31.90%	3.60%
- Fidelidad y DDD	54.72%	11.70%	367.87%
- Bancaria (BBB)	6.14%	-74.57%	108.23%
13. Fianzas	23.32%	14.51%	60.77%
14. Otros	17.50%	21.15%	-17.25%
TOTAL	41.64%	40.92%	1.76%