

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### ACUMULADO AL MES DE DICIEMBRE 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		DICIEMBRE		VARIACIÓN		Dic. 2015	Nov.2015	VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2015	2014	Absoluta	Porcentual			Absoluta	Porcentual
<b>01. Vida Individual</b>	154,546,145.36	149,126,536.36	5,419,609.00	3.63%	30,319,460.10	35,424,416.71	(5,104,956.61)	-14.41%	193,411	183,640	9,771	5.32%	193,411	191,212	2,199	1.15%
- Primer año	33,779,380.23	39,576,300.61	(5,796,920.38)	-14.65%	6,887,248.60	3,375,459.57	3,511,789.03	104.04%	45,745	28,115	17,630	62.71%	45,745	43,885	1,860	4.24%
- Renovación	120,766,765.13	109,550,235.75	11,216,529.38	10.24%	23,432,211.50	32,048,957.14	(8,616,745.64)	-26.89%	147,666	155,525	(7,859)	-5.05%	147,666	147,327	339	0.23%
<b>02. Accidentes Personales</b>	18,428,806.33	17,520,345.11	908,461.21	5.19%	7,601,962.83	4,298,983.24	3,302,979.59	76.83%	72,414	60,527	11,887	19.64%	72,414	69,674	2,740	3.93%
<b>03. Salud</b>	227,320,009.15	222,448,383.00	4,871,626.15	2.19%	168,184,503.07	153,264,270.96	14,920,232.11	9.73%	65,884	50,309	15,575	30.96%	65,884	63,265	2,619	4.14%
<b>04. Colectivo de Vida</b>	166,857,707.31	162,374,049.14	4,483,658.17	2.76%	53,244,762.11	52,151,379.42	1,093,382.69	2.10%	20,411	19,626	785	4.00%	20,411	21,498	(1,087)	-5.06%
<b>05. Incendio y L. Aliadas</b>	127,330,350.15	126,561,364.79	768,985.36	0.61%	40,516,422.44	48,518,922.21	(8,002,499.77)	-16.49%	205,558	188,913	16,645	8.81%	205,558	201,776	3,782	1.87%
<b>06. Multiriesgo</b>	7,365,481.73	8,643,103.94	(1,277,622.21)	-14.78%	4,772,823.00	6,946,610.05	(2,173,787.05)	-31.29%	18,777	21,284	(2,507)	-11.78%	18,777	18,109	668	3.69%
- Residencial	2,994,913.00	3,118,760.11	(123,847.11)	-3.97%	837,690.66	1,968,512.45	(1,130,821.79)	-57.45%	13,833	16,692	(2,859)	-17.13%	13,833	13,431	402	2.99%
- Comercial e Industrial	4,370,568.83	5,524,343.83	(1,153,775.00)	-20.89%	3,935,132.34	4,977,780.10	(1,042,647.76)	-20.95%	4,944	4,592	352	7.67%	4,944	4,678	266	5.69%
<b>07. Transporte de Carga</b>	25,775,165.51	28,732,924.72	(2,957,759.21)	-10.29%	4,606,876.62	7,961,758.44	(3,354,881.82)	-42.14%	27,981	27,037	944	3.49%	27,981	27,239	742	2.72%
<b>08. Casco</b>	28,602,123.96	25,871,856.51	2,730,267.45	10.55%	11,133,695.27	20,347,327.07	(9,213,631.80)	-45.28%	1,175	1,143	32	2.80%	1,175	1,037	138	13.31%
- Marítimo	11,962,147.48	9,257,347.53	2,704,799.95	29.22%	9,509,235.62	2,299,479.74	7,209,755.88	313.54%	946	922	24	2.60%	946	837	109	13.02%
- Avión	16,639,976.48	16,614,508.98	25,467.50	0.15%	1,624,459.65	18,047,847.33	(16,423,387.68)	-91.00%	229	221	8	3.62%	229	200	29	14.50%
<b>09. Automóvil</b>	267,079,663.79	234,035,651.50	33,044,012.29	14.12%	144,529,063.91	142,340,363.75	2,188,700.16	1.54%	593,644	474,806	118,838	25.03%	593,644	522,028	71,616	13.72%
<b>10. Ramos Técnicos</b>	33,790,976.21	45,755,962.26	(11,964,986.05)	-26.15%	13,852,689.43	5,611,200.75	8,241,488.68	146.88%	9,940	8,007	1,933	24.14%	9,940	9,314	626	6.72%
<b>11. Responsabilidad Civil</b>	54,970,926.96	73,342,117.92	(18,371,190.96)	-25.05%	7,318,586.51	6,615,446.46	703,140.05	10.63%	18,554	15,778	2,776	17.59%	18,554	17,165	1,389	8.09%
<b>12. Robo</b>	12,763,826.88	19,773,203.82	(7,009,376.94)	-35.45%	4,160,145.19	2,206,604.07	1,953,541.12	88.53%	5,119	4,397	722	16.42%	5,119	4,192	927	22.11%
- Robo	7,312,688.74	8,469,010.03	(1,156,321.29)	-13.65%	2,227,143.40	2,637,459.44	(410,316.04)	-15.56%	3,757	3,518	239	6.79%	3,757	3,265	492	15.07%
- Fidelidad y DDD	2,086,634.48	7,763,816.83	(5,677,182.35)	-73.12%	1,732,940.38	893,126.88	839,813.50	94.03%	1,319	842	477	56.65%	1,319	894	425	47.54%
- Bancaria ( BBB )	3,364,503.66	3,540,376.96	(175,873.30)	-4.97%	200,061.41	(1,323,982.25)	1,524,043.66	0.00%	43	37	6	16.22%	43	33	10	30.30%
<b>13. Fianzas</b>	137,707,225.00	108,596,179.65	29,111,045.35	26.81%	35,984,363.57	17,979,640.02	18,004,723.55	100.14%	42,173	29,133	13,040	44.76%	42,173	36,367	5,806	15.97%
<b>14. Otros</b>	96,416,122.06	120,273,414.66	(23,857,292.60)	-19.84%	17,701,900.03	23,495,658.21	(5,793,758.18)	-24.66%	5,721	3,568	2,153	60.34%	5,721	5,121	600	11.72%
<b>TOTAL</b>	<b>\$1,358,954,530.40</b>	<b>\$1,343,055,093.39</b>	<b>\$15,899,437.01</b>	<b>1.18%</b>	<b>\$543,927,254.08</b>	<b>\$527,162,581.36</b>	<b>\$16,764,672.72</b>	<b>3.18%</b>	<b>1,280,762</b>	<b>1,088,168</b>	<b>192,594</b>	<b>17.70%</b>	<b>1,280,762</b>	<b>1,187,997</b>	<b>92,765</b>	<b>7.81%</b>

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### DICIEMBRE 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			
	DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
<b>01. Vida Individual</b>	15,445,082.01	19,674,927.28	(4,229,845.27)	-21.50%	3,203,305.93	6,446,956.78	(3,243,650.85)	-50.31%	193,411	183,640	9,771.00	5.32%
- Primer año	2,721,209.72	9,032,004.67	(6,310,794.95)	-69.87%	485,838.18	171,162.44	314,675.74	183.85%	45,745	28,115	17,630.00	62.71%
- Renovación	12,723,872.29	10,642,922.61	2,080,949.68	19.55%	2,717,467.75	6,275,794.34	(3,558,326.59)	-56.70%	147,666	155,525	(7,859.00)	-5.05%
<b>02. Accidentes Personales</b>	1,479,557.25	1,203,760.74	275,796.51	22.91%	577,046.71	575,185.96	1,860.75	0.32%	72,414	60,527	11,887.00	19.64%
<b>03. Salud</b>	22,652,213.89	17,904,590.58	4,747,623.31	26.52%	11,253,556.21	14,259,605.67	(3,006,049.46)	-21.08%	65,884	50,309	15,575.00	30.96%
<b>04. Colectivo de Vida</b>	15,901,434.38	15,371,511.95	529,922.43	3.45%	4,098,638.18	3,382,930.09	715,708.09	21.16%	20,411	19,626	785.00	4.00%
<b>05. Incendio y L. Aliadas</b>	30,888,644.26	27,773,794.37	3,114,849.89	11.22%	2,329,655.39	(2,186,623.28)	4,516,278.67	0.00%	205,558	188,913	16,645.00	8.81%
<b>06. Multirisgo</b>	1,026,036.48	769,518.87	256,517.61	33.33%	288,775.86	235,108.94	53,666.92	22.83%	18,777	21,284	(2,507.00)	-11.78%
- Residencial	324,085.22	320,769.47	3,315.75	1.03%	146,265.56	130,585.42	15,680.14	12.01%	13,833	16,692	(2,859.00)	-17.13%
- Comercial e Industrial	701,951.26	448,749.40	253,201.86	56.42%	142,510.30	104,523.52	37,986.78	36.34%	4,944	4,592	352.00	7.67%
<b>07. Transporte de Carga</b>	4,919,304.51	4,720,153.98	199,150.53	4.22%	434,779.00	588,606.88	(153,827.88)	-26.13%	27,981	27,037	944.00	3.49%
<b>08. Casco</b>	2,996,370.69	3,952,986.72	(956,616.03)	-24.20%	447,487.15	169,432.62	278,054.53	164.11%	1,175	1,143	32.00	2.80%
- Marítimo	1,225,135.94	1,677,323.58	(452,187.64)	-26.96%	367,252.64	173,189.12	194,063.52	112.05%	946	922	24.00	2.60%
- Avión	1,771,234.75	2,275,663.14	(504,428.39)	-22.17%	80,234.51	(3,756.50)	83,991.01	0.00%	229	221	8.00	3.62%
<b>09. Automóvil</b>	34,914,081.52	30,477,164.18	4,436,917.34	14.56%	11,414,332.28	11,951,586.41	(537,254.13)	-4.50%	593,644	474,806	118,838.00	25.03%
<b>10. Ramos Técnicos</b>	5,233,424.41	4,467,933.12	765,491.29	17.13%	526,057.89	(322,428.65)	848,486.54	0.00%	9,940	8,007	1,933.00	24.14%
<b>11. Responsabilidad Civil</b>	5,157,550.37	7,169,576.80	(2,012,026.43)	-28.06%	838,228.57	1,187,031.19	(348,802.62)	-29.38%	18,554	15,778	2,776.00	17.59%
<b>12. Robo</b>	533,612.94	2,312,698.48	(1,779,085.54)	-76.93%	405,387.39	1,254,047.40	(848,660.01)	-67.67%	5,119	4,397	722.00	16.42%
- Robo	974,055.67	435,862.54	538,193.13	123.48%	120,527.47	75,010.07	45,517.40	60.68%	3,757	3,518	239.00	6.79%
- Fidelidad y DDD	(628,905.01)	1,480,779.53	(2,109,684.54)	-142.47%	279,826.04	158,289.02	121,537.02	76.78%	1,319	842	477.00	56.65%
- Bancaria ( BBB )	188,462.28	396,056.41	(207,594.13)	-52.42%	5,033.88	1,020,748.31	(1,015,714.43)	-99.51%	43	37	6.00	16.22%
<b>13. Fianzas</b>	(4,713,070.00)	13,686,982.74	(18,400,052.74)	-134.43%	2,743,008.70	4,212,617.90	(1,469,609.20)	-34.89%	42,173	29,133	13,040.00	44.76%
<b>14. Otros</b>	13,873,446.29	5,581,096.51	8,292,349.78	148.58%	3,223,727.97	(761,944.08)	3,985,672.05	0.00%	5,721	3,568	2,153.00	60.34%
<b>TOTAL</b>	<b>150,307,689.00</b>	<b>155,066,696.32</b>	<b>(4,759,007.32)</b>	<b>-3.07%</b>	<b>41,783,987.23</b>	<b>40,992,113.83</b>	<b>791,873.40</b>	<b>1.93%</b>	<b>1,280,762</b>	<b>1,088,168</b>	<b>192,594.00</b>	<b>17.70%</b>

## 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
<b>01. Vida Individual</b>	11,794,239.33	10,946,391.62	847,847.71	7.75%	846,957.70	1,373,647.29	(526,689.59)	-38.34%	191,212	184,624	6,588	3.57%
- Primer año	2,138,645.26	2,355,831.29	(217,186.03)	-9.22%	(35,501.99)	311,369.95	(346,871.94)	-111.40%	43,885	27,604	16,281	58.98%
- Renovación	9,655,594.07	8,590,560.33	1,065,033.74	12.40%	882,459.69	1,062,277.34	(179,817.65)	-16.93%	147,327	157,020	(9,693)	-6.17%
<b>02. Accidentes Personales</b>	1,169,143.35	877,778.67	291,364.68	33.19%	526,331.03	307,818.28	218,512.75	70.99%	69,674	59,712	9,962	16.68%
<b>03. Salud</b>	16,992,907.97	18,050,321.41	(1,057,413.44)	-5.86%	11,830,812.55	16,347,586.99	(4,516,774.44)	-27.63%	63,265	52,453	10,812	20.61%
<b>04. Colectivo de Vida</b>	13,415,870.33	15,426,628.23	(2,010,757.90)	-13.03%	2,554,451.93	3,806,766.77	(1,252,314.84)	-32.90%	21,498	19,275	2,223	11.53%
<b>05. Incendio y L. Aliadas</b>	6,725,657.36	6,993,921.79	(268,264.43)	-3.84%	4,349,687.87	3,036,408.26	1,313,279.61	43.25%	201,776	190,170	11,606	6.10%
<b>06. Multirisgo</b>	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%
<b>07. Transporte de Carga</b>	1,361,564.09	1,728,965.04	(367,400.95)	-21.25%	155,786.15	151,137.45	4,648.70	3.08%	27,239	26,013	1,226	4.71%
<b>08. Casco</b>	1,213,558.18	1,264,122.25	(50,564.07)	-4.00%	13,790.28	582,321.01	(568,530.73)	-97.63%	1,037	990	47	4.75%
- Marítimo	747,666.47	814,230.43	(66,563.96)	-8.18%	13,790.28	355,077.98	(341,287.70)	-96.12%	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%
<b>09. Automóvil</b>	17,961,506.49	16,357,205.04	1,604,301.45	9.81%	9,895,957.27	10,446,205.80	(550,248.53)	-5.27%	522,028	473,539	48,489	10.24%
<b>10. Ramos Técnicos</b>	1,604,024.52	849,775.39	754,249.13	88.76%	179,477.72	144,650.82	34,826.90	24.08%	9,314	7,762	1,552	19.99%
<b>11. Responsabilidad Civil</b>	5,053,253.25	4,614,721.51	438,531.74	9.50%	348,307.85	1,476,071.85	(1,127,764.00)	-76.40%	17,165	15,795	1,370	8.67%
<b>12. Robo</b>	1,166,045.34	2,127,303.08	(961,257.74)	-45.19%	219,871.19	552,816.91	(332,945.72)	-60.23%	4,192	4,129	63	1.53%
- Robo	492,968.95	1,833,156.04	(1,340,187.09)	-73.11%	123,465.53	389,700.39	(266,234.86)	-68.32%	3,265	3,310	(45)	-1.36%
- Fidelidad y DDD	304,625.80	242,185.10	62,440.70	25.78%	19,210.66	178,486.83	(159,276.17)	-89.24%	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%
<b>13. Fianzas</b>	13,859,442.81	10,030,298.65	3,829,144.16	38.18%	1,786,355.23	4,002,781.13	(2,216,425.90)	-55.37%	36,367	30,475	5,892	19.33%
<b>14. Otros</b>	4,651,413.35	5,876,160.22	(1,224,746.87)	-20.84%	728,701.92	1,299,653.80	(570,951.88)	-43.93%	5,121	4,247	874	20.58%
<b>TOTAL</b>	<b>97,500,947.92</b>	<b>95,689,986.74</b>	<b>1,810,961.18</b>	<b>1.89%</b>	<b>34,403,104.96</b>	<b>43,674,556.83</b>	<b>(9,271,451.87)</b>	<b>-21.23%</b>	<b>1,187,997</b>	<b>1,088,221</b>	<b>99,776</b>	<b>9.17%</b>

## 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
<b>01. Vida Individual</b>	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%
<b>02. Accidentes Personales</b>	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%
<b>03. Salud</b>	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%
<b>04. Colectivo de Vida</b>	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%
<b>05. Incendio y L. Aliadas</b>	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%
<b>06. Multirisgo</b>	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%
<b>07. Transporte de Carga</b>	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%
<b>08. Casco</b>	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%
<b>09. Automóvil</b>	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%
<b>10. Ramos Técnicos</b>	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%
<b>11. Responsabilidad Civil</b>	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%
<b>12. Robo</b>	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%
<b>13. Fianzas</b>	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%
<b>14. Otros</b>	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%
<b>TOTAL</b>	<b>111,865,770.07</b>	<b>113,459,148.53</b>	<b>(1,593,378.46)</b>	<b>-1.40%</b>	<b>45,517,061.28</b>	<b>46,972,152.53</b>	<b>(1,455,091.25)</b>	<b>-3.10%</b>	<b>1,193,151</b>	<b>1,099,489</b>	<b>93,662</b>	<b>8.52%</b>

## 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
<b>01. Vida Individual</b>	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%
<b>02. Accidentes Personales</b>	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%
<b>03. Salud</b>	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%
<b>04. Colectivo de Vida</b>	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%
<b>05. Incendio y L. Aliadas</b>	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%
<b>06. Multiriesgo</b>	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%
<b>07. Transporte de Carga</b>	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%
<b>08. Casco</b>	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%
<b>09. Automóvil</b>	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%
<b>10. Ramos Técnicos</b>	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%
<b>11. Responsabilidad Civil</b>	(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%
<b>12. Robo</b>	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%
<b>13. Fianzas</b>	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%
<b>14. Otros</b>	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%
<b>TOTAL</b>	<b>96,807,678.61</b>	<b>112,647,651.67</b>	<b>(15,839,973.06)</b>	<b>-14.06%</b>	<b>37,022,620.84</b>	<b>37,900,644.08</b>	<b>(878,023.24)</b>	<b>-2.32%</b>	<b>1,195,891</b>	<b>1,081,719</b>	<b>114,172.00</b>	<b>10.55%</b>

## 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
<b>01. Vida Individual</b>	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%
<b>02. Accidentes Personales</b>	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%
<b>03. Salud</b>	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%
<b>04. Colectivo de Vida</b>	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%
<b>05. Incendio y L. Aliadas</b>	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%
<b>06. Multirisgo</b>	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%
<b>07. Transporte de Carga</b>	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%
<b>08. Casco</b>	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%
<b>09. Automóvil</b>	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%
<b>10. Ramos Técnicos</b>	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%
<b>11. Responsabilidad Civil</b>	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%
<b>12. Robo</b>	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%
<b>13. Fianzas</b>	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%
<b>14. Otros</b>	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%
<b>TOTAL</b>	<b>102,884,180.96</b>	<b>96,909,491.90</b>	<b>5,974,689.06</b>	<b>6.17%</b>	<b>49,297,857.67</b>	<b>41,235,164.55</b>	<b>8,062,693.12</b>	<b>19.55%</b>	<b>1,281,521</b>	<b>1,069,516</b>	<b>212,005</b>	<b>19.82%</b>



## 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
<b>01. Vida Individual</b>	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%
<b>02. Accidentes Personales</b>	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%
<b>03. Salud</b>	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%
<b>04. Colectivo de Vida</b>	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%
<b>05. Incendio y L. Aliadas</b>	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%
<b>06. Multirisgo</b>	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%
<b>07. Transporte de Carga</b>	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%
<b>08. Casco</b>	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%
<b>09. Automóvil</b>	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%
<b>10. Ramos Técnicos</b>	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%
<b>11. Responsabilidad Civil</b>	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%
<b>12. Robo</b>	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%
<b>13. Fianzas</b>	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%
<b>14. Otros</b>	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%
<b>TOTAL</b>	<b>113,278,905.18</b>	<b>111,633,376.54</b>	<b>1,645,528.64</b>	<b>1.47%</b>	<b>44,510,577.53</b>	<b>56,151,090.81</b>	<b>(11,640,513.28)</b>	<b>-20.73%</b>	<b>1,185,642</b>	<b>1,063,147</b>	<b>122,495.00</b>	<b>11.52%</b>

## 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 SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
<b>01. Vida Individual</b>	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%
<b>02. Accidentes Personales</b>	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%
<b>03. Salud</b>	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%
<b>04. Colectivo de Vida</b>	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%
<b>05. Incendio y L. Aliadas</b>	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%
<b>06. Multirisgo</b>	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%
<b>07. Transporte de Carga</b>	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%
<b>08. Casco</b>	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%
<b>09. Automóvil</b>	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%
<b>10. Ramos Técnicos</b>	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%
<b>11. Responsabilidad Civil</b>	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%
<b>12. Robo</b>	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%
<b>13. Fianzas</b>	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%
<b>14. Otros</b>	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%
<b>TOTAL</b>	<b>130,432,670.99</b>	<b>110,302,071.56</b>	<b>20,130,599.43</b>	<b>18.25%</b>	<b>53,446,179.57</b>	<b>49,549,271.23</b>	<b>3,896,908.34</b>	<b>7.86%</b>	<b>1,154,836</b>	<b>1,092,429</b>	<b>62,407.00</b>	<b>5.71%</b>



## 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
<b>01. Vida Individual</b>	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%
<b>02. Accidentes Personales</b>	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%
<b>03. Salud</b>	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%
<b>04. Colectivo de Vida</b>	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%
<b>05. Incendio y L. Aliadas</b>	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%
<b>06. Multirisgo</b>	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%
<b>07. Transporte de Carga</b>	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%
<b>08. Casco</b>	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%
<b>09. Automóvil</b>	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%
<b>10. Ramos Técnicos</b>	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%
<b>11. Responsabilidad Civil</b>	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%
<b>12. Robo</b>	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%
<b>13. Fianzas</b>	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%
<b>14. Otros</b>	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%
<b>TOTAL</b>	<b>\$110,155,053.04</b>	<b>\$112,220,391.17</b>	<b>(\$2,065,338.13)</b>	<b>-1.84%</b>	<b>\$51,919,209.55</b>	<b>\$29,507,660.83</b>	<b>\$22,411,548.71</b>	<b>75.95%</b>	<b>1,140,287</b>	<b>1,092,990</b>	<b>47,297.00</b>	<b>4.33%</b>

## 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
<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%	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%
<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>

## 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
<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 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
<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 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
<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 DICIEMBRE 2015**



**Cuadro 08. COMPARATIVO DE SINISTRALIDAD EN PANAMÁ SEGÚN RAMOS**

RAMOS DE SEGUROS	SINISTRALIDAD ACUMULADA		
	2015	2014	Variación Porcentual
<b>01. Vida Individual</b>	19.62%	23.75%	-17.41%
- Primer año	20.39%	8.53%	139.05%
- Renovación	19.40%	29.26%	-33.68%
<b>02. Accidentes Personales</b>	41.25%	24.54%	68.11%
<b>03. Salud</b>	73.99%	68.90%	7.38%
<b>04. Colectivo de Vida</b>	31.91%	32.12%	-0.65%
<b>05. Incendio y L. Aliadas</b>	31.82%	38.34%	-17.00%
<b>06. Multirisgo</b>	64.80%	80.37%	-19.37%
- Residencial	27.97%	63.12%	-55.69%
- Comercial e Industrial	90.04%	90.11%	-0.08%
<b>07. Transporte de Carga</b>	17.87%	27.71%	-35.50%
<b>08. Casco</b>	38.93%	78.65%	-50.51%
- Marítimo	79.49%	24.84%	220.03%
- Avión	9.76%	108.63%	-91.01%
<b>09. Automóvil</b>	54.11%	60.82%	-11.02%
<b>10. Ramos Técnicos</b>	41.00%	12.26%	234.29%
<b>11. Responsabilidad Civil</b>	13.31%	9.02%	47.60%
<b>12. Robo</b>	32.59%	11.16%	192.07%
- Robo	30.46%	31.14%	-2.20%
- Fidelidad y DDD	83.05%	11.50%	621.94%
- Bancaria ( BBB )	5.95%	-37.40%	115.90%
<b>13. Fianzas</b>	26.13%	16.56%	57.83%
<b>14. Otros</b>	18.36%	19.54%	-6.02%
<b>TOTAL</b>	<b>40.03%</b>	<b>39.25%</b>	<b>1.97%</b>