

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL MES DE JUNIO 2015**  
**TOTAL LOCAL Y EXTERIOR**

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		JUNIO		VARIACIÓN		JUNIO 2015	MAYO 2015	VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2015	2014	Absoluta	Porcentual			Absoluta	Porcentual
<b>01. Vida Individual</b>	77,502,960.19	66,154,702.09	11,348,258.10	17.15%	15,963,992.92	15,780,667.64	183,325.28	1.16%	189,550	179,283	10,267	5.73%	189,550	187,152	2,398	1.28%
- Primer año	16,866,812.65	13,102,353.10	3,764,459.55	28.73%	2,254,174.97	765,422.99	1,488,751.98	194.50%	31,279	31,956	(677)	-2.12%	31,279	30,519	760	2.49%
- Renovación	60,636,147.54	53,052,348.99	7,583,798.55	14.29%	13,709,817.95	15,015,244.65	(1,305,426.70)	-8.69%	158,271	147,327	10,944	7.43%	158,271	156,633	1,638	1.05%
<b>02. Accidentes Personales</b>	9,728,856.42	10,501,859.38	(773,002.97)	-7.36%	2,874,938.18	1,920,855.64	954,082.54	49.67%	60,870	59,487	1,383	2.32%	60,870	61,369	(499)	-0.81%
<b>03. Salud</b>	113,686,638.22	108,371,485.30	5,315,152.92	4.90%	88,659,587.02	70,929,618.39	17,729,968.63	25.00%	59,682	65,591	(5,909)	-9.01%	59,682	53,384	6,298	11.80%
<b>04. Colectivo de Vida</b>	81,122,835.93	75,104,973.46	6,017,862.47	8.01%	26,281,702.02	25,466,640.58	815,061.44	3.20%	21,569	27,763	(6,194)	-22.31%	21,569	20,528	1,041	5.07%
<b>05. Incendio y L. Aliadas</b>	54,040,488.88	58,048,426.95	(4,007,938.07)	-6.90%	24,234,757.48	28,914,796.77	(4,680,039.29)	-16.19%	198,963	184,538	14,425	7.82%	198,963	196,372	2,591	1.32%
<b>06. Multirisgo</b>	3,094,277.91	4,101,638.65	(1,007,360.74)	-24.56%	3,152,311.60	2,311,433.47	840,878.13	36.38%	7,794	23,536	(15,742)	-66.88%	7,794	19,333	(11,539)	-59.69%
- Residencial	1,374,995.46	1,610,446.13	(235,450.67)	-14.62%	465,445.96	1,424,256.68	(958,810.72)	-67.32%	6,119	17,217	(11,098)	-64.46%	6,119	14,772	(8,653)	-58.58%
- Comercial e Industrial	1,719,282.55	2,491,192.52	(771,909.97)	-30.99%	2,686,865.64	887,176.79	1,799,688.85	202.86%	1,675	6,319	(4,644)	-73.49%	1,675	4,561	(2,886)	-63.28%
<b>07. Transporte de Carga</b>	13,291,644.70	14,908,656.33	(1,617,011.63)	-10.85%	2,597,201.46	4,346,775.37	(1,749,573.91)	-40.25%	27,073	26,959	114	0.42%	27,073	27,334	(261)	-0.95%
<b>08. Casco</b>	16,436,006.03	13,760,015.08	2,675,990.95	19.45%	8,342,545.51	15,140,086.65	(6,797,541.14)	-44.90%	1,003	926	77	8.32%	1,003	1,102	(99)	-8.98%
- Marítimo	5,173,099.51	3,061,968.58	2,111,130.93	68.95%	7,740,901.89	798,071.18	6,942,830.71	869.95%	805	769	36	4.68%	805	924	(119)	-12.88%
- Avión	11,262,906.52	10,698,046.50	564,860.02	5.28%	601,643.62	14,342,015.47	(13,740,371.85)	-95.81%	198	157	41	26.11%	198	178	20	11.24%
<b>09. Automóvil</b>	127,632,388.91	112,445,604.57	15,186,784.34	13.51%	73,297,604.78	69,236,241.37	4,061,363.41	5.87%	513,005	455,679	57,326	12.58%	513,005	502,241	10,764	2.14%
<b>10. Ramos Técnicos</b>	12,790,291.44	27,314,236.26	(14,523,944.82)	-53.17%	10,748,594.92	5,386,051.63	5,362,543.29	99.56%	7,076	7,622	(546)	-7.16%	7,076	7,747	(671)	-8.66%
<b>11. Responsabilidad Civil</b>	35,024,851.27	35,345,930.04	(321,078.77)	-0.91%	3,769,774.28	2,553,633.36	1,216,140.92	47.62%	16,837	15,850	987	6.23%	16,837	16,642	195	1.17%
<b>12. Robo</b>	7,772,017.82	9,167,929.74	(1,395,911.92)	-15.23%	2,106,031.29	1,102,877.08	1,003,154.21	90.96%	4,351	4,734	(383)	-8.09%	4,351	4,474	(123)	-2.75%
- Robo	5,085,400.98	2,679,456.18	2,405,944.80	89.79%	1,125,319.25	1,139,171.71	(13,852.46)	-1.22%	3,470	3,287	183	5.57%	3,470	3,453	17	0.49%
- Fidelidad y DDD	1,380,829.17	5,333,191.99	(3,952,362.82)	-74.11%	979,611.04	368,738.05	610,872.99	165.67%	839	1,404	(565)	-40.24%	839	969	(130)	-13.42%
- Bancaria ( BBB )	1,305,787.67	1,155,281.57	150,506.10	13.03%	1,101.00	(405,032.68)	406,133.68	0.00%	42	43	(1)	-2.33%	42	52	(10)	-19.23%
<b>13. Fianzas</b>	75,936,899.76	54,290,817.31	21,646,082.45	39.87%	21,592,144.02	4,301,133.79	17,291,010.23	402.01%	35,215	34,417	798	2.32%	35,215	36,351	(1,136)	-3.13%
<b>14. Otros</b>	59,969,839.84	68,132,466.52	(8,162,626.68)	-11.98%	12,831,022.51	12,846,047.00	(15,024.49)	-0.12%	19,184	6,044	13,140	217.41%	19,184	6,258	12,926	206.55%
<b>TOTAL</b>	<b>\$688,029,997.32</b>	<b>\$657,648,741.68</b>	<b>\$30,381,255.64</b>	<b>4.62%</b>	<b>\$296,452,207.99</b>	<b>\$260,236,858.73</b>	<b>\$36,215,349.26</b>	<b>13.92%</b>	<b>1,162,172</b>	<b>1,092,429</b>	<b>69,743</b>	<b>6.38%</b>	<b>1,162,172</b>	<b>1,140,287</b>	<b>21,885</b>	<b>1.92%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**JUNIO 2015 (Cifras en Balboas)**  
**TOTAL LOCAL Y EXTERIOR**

**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 SUSCRITAS			
	JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
<b>01. Vida Individual</b>	14,266,782.15	11,328,107.50	2,938,674.65	25.94%	1,518,221.49	4,350,196.37	(2,831,974.88)	-65.10%	189,550	179,283	10,267.00	5.73%
- Primer año	2,398,614.51	2,370,933.48	27,681.03	1.17%	405,722.29	41,962.31	363,759.98	866.87%	31,279	31,956	(677.00)	-2.12%
- Renovación	11,868,167.64	8,957,174.02	2,910,993.62	32.50%	1,112,499.20	4,308,234.06	(3,195,734.86)	-74.18%	158,271	147,327	10,944.00	7.43%
<b>02. Accidentes Personales</b>	831,557.75	1,438,089.30	(606,531.55)	-42.18%	343,314.06	346,959.99	(3,645.93)	-1.05%	60,870	59,487	1,383.00	2.32%
<b>03. Salud</b>	18,526,268.30	16,523,955.98	2,002,312.32	12.12%	15,704,954.75	13,393,311.25	2,311,643.50	17.26%	59,682	65,591	(5,909.00)	-9.01%
<b>04. Colectivo de Vida</b>	12,858,036.11	12,666,734.47	191,301.64	1.51%	4,947,813.11	4,855,311.50	92,501.61	1.91%	21,569	27,763	(6,194.00)	-22.31%
<b>05. Incendio y L. Aliadas</b>	11,083,075.37	10,832,621.94	250,453.43	2.31%	5,884,630.08	7,740,593.37	(1,855,963.29)	-23.98%	198,963	184,538	14,425.00	7.82%
<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>	2,243,163.93	2,089,454.93	153,709.00	7.36%	303,585.76	(37,583.98)	341,169.74	0.00%	27,073	26,959	114.00	0.42%
<b>08. Casco</b>	3,725,311.67	2,411,148.83	1,314,162.84	54.50%	263,230.56	351,683.31	(88,452.75)	-25.15%	1,003	926	77.00	8.32%
- Marítimo	261,936.39	336,166.77	(74,230.38)	-22.08%	258,988.51	460,430.62	(201,442.11)	-43.75%	805	769	36.00	4.68%
- Avión	3,463,375.28	2,074,982.06	1,388,393.22	66.91%	4,242.05	(108,747.31)	112,989.36	0.00%	198	157	41.00	26.11%
<b>09. Automóvil</b>	21,793,490.83	17,968,591.64	3,824,899.19	21.29%	12,952,591.96	12,414,194.40	538,397.56	4.34%	513,005	455,679	57,326.00	12.58%
<b>10. Ramos Técnicos</b>	2,437,540.93	9,422,309.55	(6,984,768.62)	-74.13%	7,946,280.46	475,733.87	7,470,546.59	1570.32%	7,076	7,622	(546.00)	-7.16%
<b>11. Responsabilidad Civil</b>	9,964,635.66	2,988,609.55	6,976,026.11	233.42%	1,230,923.76	274,209.71	956,714.05	348.90%	16,837	15,850	987.00	6.23%
<b>12. Robo</b>	654,223.24	811,448.91	(157,225.67)	-19.38%	330,696.07	(216,454.37)	547,150.44	0.00%	4,351	4,734	(383.00)	-8.09%
- Robo	242,786.30	445,240.34	(202,454.04)	-45.47%	212,424.78	18,175.89	194,248.89	1068.72%	3,470	3,287	183.00	5.57%
- Fidelidad y DDD	265,559.35	160,296.61	105,262.74	65.67%	118,271.29	56,788.68	61,482.61	108.27%	839	1,404	(565.00)	-40.24%
- 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>	29,098,168.23	13,336,875.01	15,761,293.22	118.18%	3,057,988.83	(394,152.72)	3,452,141.55	0.00%	35,215	34,417	798.00	2.32%
<b>14. Otros</b>	4,259,773.24	7,752,915.72	(3,493,142.48)	-45.06%	3,416,560.20	6,051,710.81	(2,635,150.61)	-43.54%	19,184	6,044	13,140.00	217.41%
<b>TOTAL</b>	<b>132,153,309.65</b>	<b>110,302,071.56</b>	<b>21,851,238.09</b>	<b>19.81%</b>	<b>58,506,342.99</b>	<b>49,549,271.23</b>	<b>8,957,071.76</b>	<b>18.08%</b>	<b>1,162,172</b>	<b>1,092,429</b>	<b>69,743.00</b>	<b>6.38%</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 SUSCRITAS			
	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 SUSCRITAS				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 JUNIO 2015**



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

RAMOS DE SEGUROS	SINISTRALIDAD ACUMULADA		
	2015	2014	Variación Porcentual
<b>01. Vida Individual</b>	20.60%	23.85%	-13.65%
- Primer año	13.36%	5.84%	128.77%
- Renovación	22.61%	28.30%	-20.11%
<b>02. Accidentes Personales</b>	29.55%	18.29%	61.56%
<b>03. Salud</b>	77.99%	65.45%	19.15%
<b>04. Colectivo de Vida</b>	32.40%	33.91%	-4.46%
<b>05. Incendio y L. Aliadas</b>	44.85%	49.81%	-9.97%
<b>06. Multirisgo</b>	101.88%	56.35%	80.78%
- Residencial	33.85%	88.44%	-61.72%
- Comercial e Industrial	156.28%	35.61%	338.83%
<b>07. Transporte de Carga</b>	19.54%	29.16%	-32.98%
<b>08. Casco</b>	50.76%	110.03%	-53.87%
- Marítimo	149.64%	26.06%	474.12%
- Avión	5.34%	134.06%	-96.02%
<b>09. Automóvil</b>	57.43%	61.57%	-6.73%
<b>10. Ramos Técnicos</b>	84.04%	19.72%	326.18%
<b>11. Responsabilidad Civil</b>	10.76%	7.22%	48.98%
<b>12. Robo</b>	27.10%	12.03%	125.26%
- Robo	22.13%	42.52%	-47.95%
- Fidelidad y DDD	70.94%	6.91%	926.08%
- Bancaria ( BBB )	0.08%	-35.06%	100.24%
<b>13. Fianzas</b>	28.43%	7.92%	258.91%
<b>14. Otros</b>	21.40%	18.85%	13.48%
<b>TOTAL</b>	<b>43.09%</b>	<b>39.57%</b>	<b>8.89%</b>