



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE JULIO 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		JULIO		VARIACIÓN		JULIO 2015	JUNIO 2015	VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2015	2014	Absoluta	Porcentual			Absoluta	Porcentual
01. Vida Individual	90,034,675.36	78,276,404.19	11,758,271.17	15.02%	19,160,737.65	18,576,342.20	584,395.45	3.15%	189,859	183,038	6,821	3.73%	189,859	189,550	309	0.16%
- Primer año	19,333,889.50	15,835,729.66	3,498,159.84	22.09%	4,279,855.25	1,029,131.92	3,250,723.33	315.87%	45,116	32,519	12,597	38.74%	45,116	31,279	13,837	44.24%
- Renovación	70,700,785.86	62,440,674.53	8,260,111.33	13.23%	14,880,882.40	17,547,210.28	(2,666,327.88)	-15.20%	144,743	150,519	(5,776)	-3.84%	144,743	158,271	(13,528)	-8.55%
02. Accidentes Personales	11,374,424.68	11,985,734.95	(611,310.28)	-5.10%	3,642,104.13	2,446,585.38	1,195,518.75	48.86%	63,523	59,773	3,750	6.27%	63,523	60,870	2,653	4.36%
03. Salud	134,688,615.23	126,577,740.60	8,110,874.63	6.41%	104,838,018.70	84,179,347.67	20,658,671.03	24.54%	73,790	53,327	20,463	38.37%	73,790	59,682	14,108	23.64%
04. Colectivo de Vida	96,839,368.33	90,095,919.59	6,743,448.74	7.48%	32,486,226.59	31,236,045.34	1,250,181.25	4.00%	22,198	17,652	4,546	25.75%	22,198	21,569	629	2.92%
05. Incendio y L. Aliadas	63,245,014.01	66,750,095.63	(3,505,081.62)	-5.25%	26,967,301.03	44,030,857.06	(17,063,556.03)	-38.75%	205,547	185,075	20,472	11.06%	205,547	198,963	6,584	3.31%
06. Multirisgo	3,944,494.97	4,944,721.93	(1,000,226.96)	-20.23%	3,229,622.23	6,204,242.67	(2,974,620.44)	-47.94%	19,990	23,647	(3,657)	-15.46%	19,990	7,794	12,196	156.48%
- Residencial	1,641,469.24	1,895,273.96	(253,804.72)	-13.39%	507,411.24	1,609,359.89	(1,101,948.65)	-68.47%	15,364	17,315	(1,951)	-11.27%	15,364	6,119	9,245	151.09%
- Comercial e Industrial	2,303,025.83	3,049,447.97	(746,422.14)	-24.48%	2,722,210.99	4,594,882.78	(1,872,671.79)	-40.76%	4,626	6,332	(1,706)	-26.94%	4,626	1,675	2,951	176.18%
07. Transporte de Carga	15,245,982.31	16,959,720.42	(1,713,738.11)	-10.10%	2,763,266.42	4,359,691.14	(1,596,424.72)	-36.62%	27,174	26,772	402	1.50%	27,174	27,073	101	0.37%
08. Casco	18,155,462.74	16,032,972.40	2,122,490.34	13.24%	8,458,298.54	15,175,683.00	(6,717,384.46)	-44.26%	1,182	941	241	25.61%	1,182	1,003	179	17.85%
- Marítimo	6,671,698.74	4,879,644.23	1,792,054.51	36.73%	7,776,654.92	790,541.45	6,986,113.47	883.71%	960	782	178	22.76%	960	805	155	19.25%
- Avión	11,483,764.00	11,153,328.17	330,435.83	2.96%	681,643.62	14,385,141.55	(13,703,497.93)	-95.26%	222	159	63	39.62%	222	198	24	12.12%
09. Automóvil	146,573,838.69	129,395,155.20	17,178,683.49	13.28%	85,600,378.26	82,412,531.18	3,187,847.08	3.87%	527,987	447,638	80,349	17.95%	527,987	513,005	14,982	2.92%
10. Ramos Técnicos	15,342,472.97	30,658,944.51	(15,316,471.54)	-49.96%	11,570,776.73	3,590,031.00	7,980,745.73	222.30%	9,363	7,615	1,748	22.95%	9,363	7,076	2,287	32.32%
11. Responsabilidad Civil	39,191,209.93	40,398,884.13	(1,207,674.20)	-2.99%	4,112,735.38	2,673,267.58	1,439,467.80	53.85%	17,131	15,818	1,313	8.30%	17,131	16,837	294	1.75%
12. Robo	9,413,344.09	11,216,232.51	(1,802,888.42)	-16.07%	2,435,086.90	1,391,874.49	1,043,212.41	74.95%	4,588	4,646	(58)	-1.25%	4,588	4,351	237	5.45%
- Robo	5,395,407.70	3,083,362.23	2,312,045.47	74.98%	1,344,793.17	1,412,589.94	(67,796.77)	-4.80%	3,503	3,259	244	7.49%	3,503	3,470	33	0.95%
- Fidelidad y DDD	1,589,242.78	5,507,540.64	(3,918,297.86)	-71.14%	1,089,192.73	390,905.71	698,287.02	178.63%	1,024	1,330	(306)	-23.01%	1,024	839	185	22.05%
- Bancaria (BBB)	2,428,693.61	2,625,329.64	(196,636.03)	-7.49%	1,101.00	(411,621.16)	412,722.16	0.00%	61	57	4	7.02%	61	42	19	45.24%
13. Fianzas	94,564,935.59	64,379,171.74	30,185,763.85	46.89%	23,909,067.98	4,930,630.37	18,978,437.61	384.91%	35,649	34,119	1,530	4.48%	35,649	35,215	434	1.23%
14. Otros	70,159,865.06	81,610,420.42	(11,450,555.36)	-14.03%	15,158,051.82	15,180,820.46	(22,768.64)	-0.15%	5,183	3,086	2,097	67.95%	5,183	19,184	(14,001)	-72.98%
TOTAL	\$808,773,703.96	\$769,282,118.22	\$39,491,585.74	5.13%	\$344,331,672.36	\$316,387,949.54	\$27,943,722.82	8.83%	1,203,164	1,063,147	140,017	13.17%	1,203,164	1,162,172	40,992	3.53%

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 SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS SUSCRITAS			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	12,531,715.17	12,121,702.10	410,013.07	3.38%	3,196,744.73	2,795,674.56	401,070.17	14.35%	189,859	183,038	6,821.00	3.73%
- Primer año	2,467,076.85	2,733,376.56	(266,299.71)	-9.74%	2,025,680.28	263,708.93	1,761,971.35	668.15%	45,116	32,519	12,597.00	38.74%
- Renovación	10,064,638.32	9,388,325.54	676,312.78	7.20%	1,171,064.45	2,531,965.63	(1,360,901.18)	-53.75%	144,743	150,519	(5,776.00)	-3.84%
02. Accidentes Personales	1,645,568.26	1,483,875.57	161,692.69	10.90%	767,165.95	525,729.74	241,436.21	45.92%	63,523	59,773	3,750.00	6.27%
03. Salud	21,001,977.01	18,206,255.30	2,795,721.71	15.36%	16,178,431.68	13,249,729.28	2,928,702.40	22.10%	73,790	53,327	20,463.00	38.37%
04. Colectivo de Vida	15,716,532.40	14,990,946.13	725,586.27	4.84%	6,204,524.57	5,769,404.76	435,119.81	7.54%	22,198	17,652	4,546.00	25.75%
05. Incendio y L. Aliadas	9,204,525.13	8,701,668.68	502,856.45	5.78%	2,732,543.55	15,116,060.29	(12,383,516.74)	-81.92%	205,547	185,075	20,472.00	11.06%
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%	19,990	23,647	(3,657.00)	-15.46%
- Residencial	266,473.78	284,827.83	(18,354.05)	-6.44%	41,965.28	185,103.21	(143,137.93)	-77.33%	15,364	17,315	(1,951.00)	-11.27%
- 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	1,954,337.61	2,051,064.09	(96,726.48)	-4.72%	166,064.96	12,915.78	153,149.18	1185.75%	27,174	26,772	402.00	1.50%
08. Casco	1,719,456.71	2,272,957.32	(553,500.61)	-24.35%	115,753.03	35,596.35	80,156.68	225.18%	1,182	941	241.00	25.61%
- Marítimo	1,498,599.23	1,817,675.65	(319,076.42)	-17.55%	35,753.03	(7,529.73)	43,282.76	0.00%	960	782	178.00	22.76%
- Avión	220,857.48	455,281.67	(234,424.19)	-51.49%	80,000.00	43,126.08	36,873.92	85.50%	222	159	63.00	39.62%
09. Automóvil	18,941,449.78	16,949,550.63	1,991,899.15	11.75%	12,302,773.48	13,176,289.80	(873,516.32)	-6.63%	527,987	447,638	80,349.00	17.95%
10. Ramos Técnicos	2,552,181.53	3,344,708.25	(792,526.72)	-23.69%	822,181.81	(1,796,020.63)	2,618,202.44	0.00%	9,363	7,615	1,748.00	22.95%
11. Responsabilidad Civil	4,166,358.66	5,052,954.09	(886,595.43)	-17.55%	342,961.10	119,634.22	223,326.88	186.67%	17,131	15,818	1,313.00	8.30%
12. Robo	1,641,326.27	2,048,302.77	(406,976.50)	-19.87%	329,055.61	288,997.41	40,058.20	13.86%	4,588	4,646	(58.00)	-1.25%
- Robo	310,006.72	403,906.05	(93,899.33)	-23.25%	219,473.92	273,418.23	(53,944.31)	-19.73%	3,503	3,259	244.00	7.49%
- Fidelidad y DDD	208,413.61	174,348.65	34,064.96	19.54%	109,581.69	22,167.66	87,414.03	394.33%	1,024	1,330	(306.00)	-23.01%
- 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	18,628,035.83	10,088,354.43	8,539,681.40	84.65%	2,316,923.96	629,496.58	1,687,427.38	268.06%	35,649	34,119	1,530.00	4.48%
14. Otros	10,190,025.22	13,477,953.90	(3,287,928.68)	-24.39%	2,327,029.31	2,334,773.46	(7,744.15)	-0.33%	5,183	3,086	2,097.00	67.95%
TOTAL	120,743,706.64	111,633,376.54	9,110,330.10	8.16%	47,879,464.37	56,151,090.81	(8,271,626.44)	-14.73%	1,203,164	1,063,147	140,017.00	13.17%

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
01. Vida Individual	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%
02. Accidentes Personales	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%
03. Salud	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%
04. Colectivo de Vida	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%
05. Incendio y L. Aliadas	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%
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	2,243,163.93	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%
08. Casco	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%
09. Automóvil	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%
10. Ramos Técnicos	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%
11. Responsabilidad Civil	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%
12. Robo	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%
13. Fianzas	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%
14. Otros	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%
TOTAL	132,153,309.65	110,302,071.56	21,851,238.09	19.81%	58,506,342.99	49,549,271.23	8,957,071.76	18.08%	1,162,172	1,092,429	69,743.00	6.38%

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
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. Multirisgo	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 JULIO 2015



Cuadro 08. COMPARATIVO DE SINISTRALIDAD EN PANAMÁ SEGÚN RAMOS

RAMOS DE SEGUROS	SINISTRALIDAD ACUMULADA		
	2015	2014	Variación Porcentual
01. Vida Individual	21.28%	23.73%	-10.32%
- Primer año	22.14%	6.50%	240.63%
- Renovación	21.05%	28.10%	-25.10%
02. Accidentes Personales	32.02%	20.41%	56.87%
03. Salud	77.84%	66.50%	17.04%
04. Colectivo de Vida	33.55%	34.67%	-3.24%
05. Incendio y L. Aliadas	42.64%	65.96%	-35.36%
06. Multirisgo	81.88%	125.47%	-34.75%
- Residencial	30.91%	84.91%	-63.60%
- Comercial e Industrial	118.20%	150.68%	-21.55%
07. Transporte de Carga	18.12%	25.71%	-29.49%
08. Casco	46.59%	94.65%	-50.78%
- Marítimo	116.56%	16.20%	619.48%
- Avión	5.94%	128.98%	-95.40%
09. Automóvil	58.40%	63.69%	-8.31%
10. Ramos Técnicos	75.42%	11.71%	544.06%
11. Responsabilidad Civil	10.49%	6.62%	58.59%
12. Robo	25.87%	12.41%	108.46%
- Robo	24.92%	45.81%	-45.59%
- Fidelidad y DDD	68.54%	7.10%	865.61%
- Bancaria (BBB)	0.05%	-15.68%	100.29%
13. Fianzas	25.28%	7.66%	230.12%
14. Otros	21.61%	18.60%	16.15%
TOTAL	42.57%	41.13%	3.52%