

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE AGOSTO 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		AGOSTO		VARIACIÓN		AGOSTO 2015	JULIO 2015	VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2015	2014	Absoluta	Porcentual			Absoluta	Porcentual
01. Vida Individual	101,599,198.69	90,064,826.97	11,534,371.72	12.81%	21,924,845.11	20,764,879.09	1,159,966.02	5.59%	191,434	184,653	6,781	3.67%	191,434	189,859	1,575	0.83%
- Primer año	22,694,177.55	18,238,004.94	4,456,172.61	24.43%	4,822,255.41	1,190,512.44	3,631,742.97	305.06%	45,367	32,688	12,679	38.79%	45,367	45,116	251	0.56%
- Renovación	78,905,021.14	71,826,822.03	7,078,199.11	9.85%	17,102,589.70	19,574,366.65	(2,471,776.95)	-12.63%	146,067	151,965	(5,898)	-3.88%	146,067	144,743	1,324	0.91%
02. Accidentes Personales	13,040,267.95	13,240,743.13	(200,475.19)	-1.51%	5,351,597.02	2,738,853.46	2,612,743.56	95.40%	65,476	60,522	4,954	8.19%	65,476	63,523	1,953	3.07%
03. Salud	154,745,698.36	145,414,463.52	9,331,234.84	6.42%	121,567,297.69	98,407,786.97	23,159,510.72	23.53%	62,783	53,251	9,532	17.90%	62,783	73,790	(11,007)	-14.92%
04. Colectivo de Vida	110,962,450.81	102,727,465.00	8,234,985.81	8.02%	37,989,098.44	35,928,086.14	2,061,012.30	5.74%	21,448	17,982	3,466	19.27%	21,448	22,198	(750)	-3.38%
05. Incendio y L. Aliadas	72,452,837.25	74,583,258.94	(2,130,421.69)	-2.86%	29,809,004.17	46,181,236.79	(16,372,232.62)	-35.45%	290,616	190,806	99,810	52.31%	290,616	205,547	85,069	41.39%
06. Multirisgo	4,465,817.58	5,995,418.60	(1,529,601.02)	-25.51%	3,327,675.91	6,480,382.85	(3,152,706.94)	-48.65%	20,135	19,006	1,129	5.94%	20,135	19,990	145	0.73%
- Residencial	1,947,473.04	2,150,958.77	(203,485.73)	-9.46%	545,216.83	1,654,340.28	(1,109,123.45)	-67.04%	15,514	14,540	974	6.70%	15,514	15,364	150	0.98%
- Comercial e Industrial	2,518,344.64	3,844,459.83	(1,326,115.19)	-34.49%	2,782,459.08	4,826,042.57	(2,043,583.49)	-42.34%	4,621	4,466	155	3.47%	4,621	4,626	(5)	-0.11%
07. Transporte de Carga	16,729,441.72	18,735,674.18	(2,006,232.46)	-10.71%	3,154,100.09	5,892,040.94	(2,737,940.85)	-46.47%	27,005	26,846	159	0.59%	27,005	27,174	(169)	-0.62%
08. Casco	20,018,770.86	17,048,039.77	2,970,731.09	17.43%	9,566,048.07	15,175,387.92	(5,609,339.85)	-36.96%	1,194	918	276	30.07%	1,194	1,182	12	1.02%
- Marítimo	7,407,606.20	5,542,808.82	1,864,797.38	33.64%	8,074,977.62	789,225.75	7,285,751.87	923.15%	968	755	213	28.21%	968	960	8	0.83%
- Avión	12,611,164.66	11,505,230.95	1,105,933.71	9.61%	1,491,070.45	14,386,162.17	(12,895,091.72)	-89.64%	226	163	63	38.65%	226	222	4	1.80%
09. Automóvil	166,774,438.57	147,488,589.75	19,285,848.82	13.08%	98,327,141.99	93,826,991.38	4,500,150.61	4.80%	533,512	452,146	81,366	18.00%	533,512	527,987	5,525	1.05%
10. Ramos Técnicos	18,680,429.33	34,940,278.78	(16,259,849.45)	-46.54%	12,365,271.81	4,333,073.74	8,032,198.07	185.37%	9,138	7,553	1,585	20.99%	9,138	9,363	(225)	-2.40%
11. Responsabilidad Civil	42,065,593.61	46,332,777.15	(4,267,183.54)	-9.21%	4,380,992.73	3,125,141.55	1,255,851.18	40.19%	17,590	14,502	3,088	21.29%	17,590	17,131	459	2.68%
12. Robo	9,945,949.32	12,183,119.80	(2,237,170.48)	-18.36%	3,008,452.34	1,394,447.57	1,614,004.77	115.75%	4,372	4,408	(36)	-0.82%	4,372	4,588	(216)	-4.71%
- Robo	5,365,521.77	3,888,213.97	1,477,307.80	37.99%	1,699,060.69	1,628,106.38	70,954.31	4.36%	3,517	3,278	239	7.29%	3,517	3,503	14	0.40%
- Fidelidad y DDD	1,999,334.66	5,614,576.19	(3,615,241.53)	-64.39%	1,297,553.56	427,462.35	870,091.21	203.55%	724	1,106	(382)	-34.54%	724	1,024	(300)	-29.30%
- Bancaria (BBB)	2,581,092.89	2,680,329.64	(99,236.75)	-3.70%	11,838.09	(661,121.16)	672,959.25	0.00%	131	24	107	445.83%	131	61	70	114.75%
13. Fianzas	106,078,006.75	70,054,777.06	36,023,229.69	51.42%	28,413,707.52	5,435,564.89	22,978,142.63	422.74%	36,055	32,524	3,531	10.86%	36,055	35,649	406	1.14%
14. Otros	75,084,360.80	87,382,177.47	(12,297,816.67)	-14.07%	16,892,222.92	17,939,240.80	(1,047,017.88)	-5.84%	5,780	4,399	1,381	31.39%	5,780	5,183	597	11.52%
TOTAL	\$912,643,261.60	\$866,191,610.12	\$46,451,651.48	5.36%	\$396,077,455.81	\$357,623,114.09	\$38,454,341.72	10.75%	1,286,538	1,069,516	217,022	20.29%	1,286,538	1,203,164	83,374	6.93%

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 SUSCRITAS			
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	11,564,523.33	11,788,422.78	(223,899.45)	-1.90%	2,764,107.46	2,188,536.89	575,570.57	26.30%	191,434	184,653	6,781.00	3.67%
- Primer año	3,360,288.05	2,402,275.28	958,012.77	39.88%	542,400.16	161,380.52	381,019.64	236.10%	45,367	32,688	12,679.00	38.79%
- Renovación	8,204,235.28	9,386,147.50	(1,181,912.22)	-12.59%	2,221,707.30	2,027,156.37	194,550.93	9.60%	146,067	151,965	(5,898.00)	-3.88%
02. Accidentes Personales	1,665,843.27	1,255,008.18	410,835.09	32.74%	1,709,492.89	292,268.08	1,417,224.81	484.91%	65,476	60,522	4,954.00	8.19%
03. Salud	20,057,083.13	18,836,722.92	1,220,360.21	6.48%	16,729,278.99	14,228,439.30	2,500,839.69	17.58%	62,783	53,251	9,532.00	17.90%
04. Colectivo de Vida	14,123,082.48	12,631,545.41	1,491,537.07	11.81%	5,502,871.85	4,692,040.80	810,831.05	17.28%	21,448	17,982	3,466.00	19.27%
05. Incendio y L. Aliadas	9,207,823.24	7,833,163.31	1,374,659.93	17.55%	2,841,703.14	2,150,379.73	691,323.41	32.15%	290,616	190,806	99,810.00	52.31%
06. Multiriesgo	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	1,129.00	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	974.00	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	155.00	3.47%
07. Transporte de Carga	1,483,459.41	1,775,953.76	(292,494.35)	-16.47%	390,833.67	1,532,349.80	(1,141,516.13)	-74.49%	27,005	26,846	159.00	0.59%
08. Casco	1,863,308.12	1,015,067.37	848,240.75	83.56%	1,107,749.53	(295.08)	1,108,044.61	0.00%	1,194	918	276.00	30.07%
- Marítimo	735,907.46	663,164.59	72,742.87	10.97%	298,322.70	(1,315.70)	299,638.40	0.00%	968	755	213.00	28.21%
- Avión	1,127,400.66	351,902.78	775,497.88	220.37%	809,426.83	1,020.62	808,406.21	79207.37%	226	163	63.00	38.65%
09. Automóvil	20,200,599.88	18,093,434.55	2,107,165.33	11.65%	12,726,763.73	11,414,460.20	1,312,303.53	11.50%	533,512	452,146	81,366.00	18.00%
10. Ramos Técnicos	3,337,956.36	4,281,334.27	(943,377.91)	-22.03%	794,495.08	743,042.74	51,452.34	6.92%	9,138	7,553	1,585.00	20.99%
11. Responsabilidad Civil	2,874,383.68	5,933,893.02	(3,059,509.34)	-51.56%	268,257.35	451,873.97	(183,616.62)	-40.63%	17,590	14,502	3,088.00	21.29%
12. Robo	532,605.23	966,887.29	(434,282.06)	-44.92%	573,365.44	2,573.08	570,792.36	22183.23%	4,372	4,408	(36.00)	-0.82%
- Robo	(29,885.93)	804,851.74	(834,737.67)	-103.71%	354,267.52	215,516.44	138,751.08	64.38%	3,517	3,278	239.00	7.29%
- 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%	724	1,106	(382.00)	-34.54%
- Bancaria (BBB)	152,399.28	55,000.00	97,399.28	177.09%	10,737.09	(249,500.00)	260,237.09	0.00%	131	24	107.00	445.83%
13. Fianzas	11,513,071.16	5,675,605.32	5,837,465.84	102.85%	4,504,639.54	504,934.52	3,999,705.02	792.12%	36,055	32,524	3,531.00	10.86%
14. Otros	4,924,495.74	5,771,757.05	(847,261.31)	-14.68%	1,734,171.10	2,758,420.34	(1,024,249.24)	-37.13%	5,780	4,399	1,381.00	31.39%
TOTAL	103,869,557.64	96,909,491.90	6,960,065.74	7.18%	51,745,783.45	41,235,164.55	10,510,618.90	25.49%	1,286,538	1,069,516	217,022.00	20.29%

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. Multiriesgo	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. Multiriesgo	630,189.91	789,034.44	(158,844.53)	-20.13%	786,253.88	590,263.72	195,990.16	33.20%	19,333	23,712	(4,379.00)	-18.47%
- Residencial	231,261.56	276,411.26	(45,149.70)	-16.33%	179,288.69	139,602.43	39,686.26	28.43%	14,772	16,735	(1,963.00)	-11.73%
- Comercial e Industrial	398,928.35	512,623.18	(113,694.83)	-22.18%	606,965.19	450,661.29	156,303.90	34.68%	4,561	6,977	(2,416.00)	-34.63%
07. Transporte de Carga	1,337,067.98	1,882,064.13	(544,996.15)	-28.96%	512,243.31	332,348.64	179,894.67	54.13%	27,334	26,915	419.00	1.56%
08. Casco	3,271,534.56	1,231,597.87	2,039,936.69	165.63%	257,388.84	(57,520.89)	314,909.73	0.00%	1,102	929	173.00	18.62%
- Marítimo	425,676.76	462,265.58	(36,588.82)	-7.92%	257,388.84	137,354.83	120,034.01	87.39%	924	772	152.00	19.69%
- Avión	2,845,857.80	769,332.29	2,076,525.51	269.91%	-	(194,875.72)	194,875.72	0.00%	178	157	21.00	13.38%
09. Automóvil	20,804,490.94	18,227,439.70	2,577,051.24	14.14%	11,599,527.51	11,099,144.90	500,382.60	4.51%	502,241	458,333	43,908.00	9.58%
10. Ramos Técnicos	1,561,235.81	6,584,466.67	(5,023,230.86)	-76.29%	47,553.38	(209,549.23)	257,102.61	0.00%	7,747	7,620	127.00	1.67%
11. Responsabilidad Civil	3,238,662.61	7,764,792.45	(4,526,129.84)	-58.29%	(71,614.53)	(117,388.48)	45,773.95	0.00%	16,642	15,919	723.00	4.54%
12. Robo	1,287,848.21	660,425.24	627,422.97	95.00%	327,152.61	172,430.21	154,722.40	89.73%	4,474	4,797	(323.00)	-6.73%
- Robo	965,515.90	415,091.73	550,424.17	132.60%	62,308.31	264,140.78	(201,832.47)	-76.41%	3,453	3,281	172.00	5.24%
- Fidelidad y DDD	198,878.51	65,116.31	133,762.20	205.42%	264,844.30	155,173.54	109,670.76	70.68%	969	1,468	(499.00)	-33.99%
- Bancaria (BBB)	123,453.80	180,217.20	(56,763.40)	-31.50%	-	(246,884.11)	246,884.11	0.00%	52	48	4.00	8.33%
13. Fianzas	9,754,582.35	8,332,292.45	1,422,289.90	17.07%	7,041,015.43	327,148.60	6,713,866.83	2052.24%	36,351	33,970	2,381.00	7.01%
14. Otros	10,789,110.61	12,545,541.11	(1,756,430.50)	-14.00%	1,957,607.16	(3,094,989.51)	5,052,596.67	0.00%	6,258	5,331	927.00	17.39%
TOTAL	\$110,155,053.04	\$112,220,391.17	(\$2,065,338.13)	-1.84%	\$51,919,209.55	\$29,507,660.83	\$22,411,548.71	75.95%	1,140,287	1,092,990	47,297.00	4.33%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2015 (Cifras en Balboas)

Cuadro 04. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS EN PANAMÁ SEGÚN RAMOS

RAMOS DE SEGUROS	PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	11,871,387.92	10,487,452.92	1,383,935.00	13.20%	2,737,772.05	2,550,312.99	187,459.06	7.35%	187,024	178,032	8,992.00	5.05%
- Primer año	2,598,797.84	2,064,580.65	534,217.19	25.88%	265,903.48	257,104.68	8,798.80	3.42%	27,426	32,356	(4,930.00)	-15.24%
- Renovación	9,272,590.08	8,422,872.27	849,717.81	10.09%	2,471,868.57	2,293,208.31	178,660.26	7.79%	159,598	145,676	13,922.00	9.56%
02. Accidentes Personales	1,915,004.31	2,775,879.78	(860,875.47)	-31.01%	295,325.09	466,218.11	(170,893.02)	-36.66%	60,843	63,091	(2,248.00)	-3.56%
03. Salud	19,128,433.58	19,877,885.02	(749,451.44)	-3.77%	16,234,747.49	11,899,496.57	4,335,250.92	36.43%	49,302	65,132	(15,830.00)	-24.30%
04. Colectivo de Vida	13,364,147.79	13,056,203.61	307,944.18	2.36%	487,856.68	4,440,597.76	(3,952,741.08)	-89.01%	19,966	27,111	(7,145.00)	-26.35%
05. Incendio y L. Aliadas	10,192,019.21	13,889,871.45	(3,697,852.24)	-26.62%	1,606,578.89	7,720,915.81	(6,114,336.92)	-79.19%	178,692	185,974	(7,282.00)	-3.92%
06. Multiriesgo	442,740.91	673,903.72	(231,162.81)	-34.30%	1,301,433.11	1,221,759.34	79,673.77	6.52%	19,177	25,283	(6,106.00)	-24.15%
- Residencial	199,839.57	256,188.16	(56,348.59)	-22.00%	51,101.11	1,123,193.76	(1,072,092.65)	-95.45%	14,694	18,851	(4,157.00)	-22.05%
- Comercial e Industrial	242,901.44	417,715.56	(174,814.12)	-41.85%	1,250,332.00	98,565.58	1,151,766.42	1168.53%	4,483	6,432	(1,949.00)	-30.30%
07. Transporte de Carga	2,446,028.86	2,243,097.04	202,931.82	9.05%	51,193.47	1,432,598.81	(1,381,405.34)	-96.43%	26,638	42,447	(15,809.00)	-37.24%
08. Casco	4,231,482.38	4,916,519.32	(685,036.94)	-13.93%	6,796,828.07	75,050.18	6,721,777.89	8956.38%	1,136	1,052	84.00	7.98%
- Marítimo	2,426,366.36	388,120.41	2,038,245.95	525.16%	6,640,727.66	69,817.69	6,570,909.97	9411.53%	928	873	55.00	6.30%
- Avión	1,805,116.02	4,528,398.91	(2,723,282.89)	-60.14%	156,100.41	5,232.49	150,867.92	2883.29%	208	179	29.00	16.20%
09. Automóvil	22,275,734.03	20,126,043.64	2,149,690.39	10.68%	12,084,789.45	11,222,441.32	862,348.14	7.68%	499,429	536,694	(37,265.00)	-6.94%
10. Ramos Técnicos	2,559,186.04	2,095,364.07	463,821.97	22.14%	482,581.32	1,271,902.92	(789,321.60)	-62.06%	8,158	8,992	(834.00)	-9.27%
11. Responsabilidad Civil	3,872,195.64	3,333,280.80	538,914.84	16.17%	661,470.32	692,444.23	(30,973.91)	-4.47%	16,582	17,680	(1,098.00)	-6.21%
12. Robo	1,427,668.55	645,238.20	782,430.35	121.26%	488,688.05	397,443.83	91,244.22	22.96%	4,335	5,325	(990.00)	-18.59%
- Robo	717,859.33	292,426.60	425,432.73	145.48%	247,816.60	221,033.40	26,783.20	12.12%	3,593	3,510	83.00	2.36%
- Fidelidad y DDD	170,263.08	224,590.22	(54,327.14)	-24.19%	239,870.45	176,410.45	63,460.00	35.97%	709	1,757	(1,048.00)	-59.65%
- Bancaria (BBB)	539,546.14	128,221.38	411,324.76	320.79%	1,001.00	(0.02)	1,001.02	0.00%	33	58	(25.00)	-43.10%
13. Fianzas	7,624,392.38	8,504,963.64	(880,571.26)	-10.35%	2,344,923.41	1,588,521.26	756,402.15	47.62%	35,400	44,561	(9,161.00)	-20.56%
14. Otros	6,543,352.63	9,517,518.17	(2,974,165.54)	-31.25%	1,933,506.36	2,135,048.32	(201,541.96)	-9.44%	6,187	5,222	965.00	18.48%
TOTAL	\$107,893,774.23	\$112,143,221.38	(\$4,249,447.15)	-3.79%	\$47,507,693.76	\$47,114,751.45	\$392,942.32	0.83%	1,112,869	1,206,596	(93,727.00)	-7.77%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2015 (Cifras en Balboas)

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

RAMOS DE SEGUROS	PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	12,405,480.26	11,302,681.33	1,102,798.93	9.76%	2,826,448.74	4,218,288.79	(1,391,840.05)	-33.00%	187,656	177,740	9,916.00	5.58%
- Primer año	2,879,166.51	2,372,662.30	506,504.21	21.35%	321,703.88	46,393.99	275,309.89	593.42%	32,117	27,205	4,912.34	18.06%
- Renovación	9,526,313.75	8,930,019.03	596,294.72	6.68%	2,504,744.86	4,171,894.80	(1,667,149.94)	-39.96%	155,539	150,535	5,003.66	3.32%
02. Accidentes Personales	2,443,113.21	1,657,017.21	786,096.00	47.44%	491,253.55	209,661.61	281,591.94	134.31%	59,832	58,325	1,507.00	2.58%
03. Salud	19,091,761.78	17,654,924.90	1,436,836.88	8.14%	17,502,331.44	10,611,130.07	6,891,201.37	64.94%	52,441	51,365	1,076.00	2.09%
04. Colectivo de Vida	12,926,245.83	11,701,181.55	1,225,064.28	10.47%	4,574,518.72	3,142,102.80	1,432,415.92	45.59%	19,496	16,122	3,374.00	20.93%
05. Incendio y L. Aliadas	7,331,420.31	4,504,522.04	2,826,898.27	62.76%	2,172,134.47	1,126,122.39	1,046,012.08	92.89%	197,571	183,847	13,724.00	7.46%
06. Multirisgo	585,535.38	747,758.03	(162,222.65)	-21.69%	182,185.15	190,804.47	(8,619.32)	-4.52%	19,368	23,461	(4,093.00)	-17.45%
- Residencial	255,456.09	287,485.65	(32,029.56)	-11.14%	25,937.49	136,497.27	(110,559.78)	-81.00%	14,833	17,045	(2,212.00)	-12.98%
- Comercial e Industrial	330,079.29	460,272.38	(130,193.09)	-28.29%	156,247.66	54,307.20	101,940.46	187.71%	4,535	6,416	(1,881.00)	-29.32%
07. Transporte de Carga	2,967,124.41	2,954,907.41	12,217.00	0.41%	469,439.83	1,073,997.93	(604,558.10)	-56.29%	26,518	25,814	704.00	2.73%
08. Casco	3,127,904.29	2,374,488.89	753,415.40	31.73%	230,400.91	(123.14)	230,524.05	0.00%	1,108	944	164.00	17.37%
- Marítimo	725,577.10	350,004.26	375,572.84	107.31%	80,226.96	5,876.86	74,350.10	1265.13%	901	789	112.00	14.20%
- Avión	2,402,327.19	2,024,484.63	377,842.56	18.66%	150,173.95	(6,000.00)	156,173.95	0.00%	207	155	52.00	33.55%
09. Automóvil	20,732,634.35	18,804,997.45	1,927,636.90	10.25%	11,491,702.26	10,038,499.60	1,453,202.66	14.48%	494,989	445,226	49,763.00	11.18%
10. Ramos Técnicos	3,123,717.95	4,773,640.73	(1,649,922.78)	-34.56%	1,375,613.32	4,238,767.89	(2,863,154.57)	-67.55%	8,242	7,869	373.00	4.74%
11. Responsabilidad Civil	4,138,972.43	7,535,175.09	(3,396,202.66)	-45.07%	1,308,930.03	1,479,282.92	(170,352.89)	-11.52%	16,694	15,591	1,103.00	7.07%
12. Robo	1,635,592.56	3,207,162.84	(1,571,570.28)	-49.00%	131,308.47	51,819.77	79,488.70	153.39%	4,403	5,298	(895.00)	-16.89%
- Robo	1,229,205.78	399,264.34	829,941.44	207.87%	(14,548.27)	140,828.75	(155,377.02)	-110.33%	3,487	3,576	(89.00)	-2.49%
- Fidelidad y DDD	205,865.77	2,794,253.98	(2,588,388.21)	-92.63%	145,856.74	(102,082.92)	247,939.66	0.00%	886	1,690	(804.00)	-47.57%
- Bancaria (BBB)	200,521.01	13,644.52	186,876.49	1369.61%	-	13,073.94	(13,073.94)	-100.00%	30	32	(2.00)	-6.25%
13. Fianzas	11,319,548.31	7,780,861.93	3,538,686.38	45.48%	3,647,316.71	2,503,050.49	1,144,266.22	45.71%	34,294	35,888	(1,594.00)	-4.44%
14. Otros	14,341,475.65	7,884,206.62	6,457,269.03	81.90%	630,723.75	1,988,271.30	(1,357,547.55)	-68.28%	6,132	8,331	(2,199.00)	-26.40%
TOTAL	\$116,170,526.72	\$102,883,526.02	\$13,287,000.70	12.91%	\$47,034,307.35	\$40,871,676.89	\$6,162,630.46	15.08%	1,128,744	1,055,821	72,923.00	6.91%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2015 (Cifras en Balboas)

Cuadro 06. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS EN PANAMÁ SEGÚN RAMOS

RAMOS DE SEGUROS	PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	13,854,614.22	10,447,063.61	3,407,550.61	32.62%	1,941,072.20	1,036,581.22	904,490.98	87.26%	185,942	179,212	6,730.00	3.76%
- Primer año	4,872,133.16	2,077,369.86	2,794,763.30	134.53%	623,046.49	225,800.81	397,245.68	175.93%	30,422	28,768	1,653.84	5.75%
- Renovación	8,982,481.06	8,369,693.75	612,787.31	7.32%	1,318,025.71	810,780.41	507,245.30	62.56%	155,520	150,444	5,076.16	3.37%
02. Accidentes Personales	1,453,613.01	1,532,909.32	(79,296.31)	-5.17%	555,711.23	234,026.46	321,684.77	137.46%	60,635	58,280	2,355.00	4.04%
03. Salud	18,412,489.51	17,715,759.12	696,730.39	3.93%	12,882,191.36	10,364,720.73	2,517,470.63	24.29%	51,669	66,913	(15,244.00)	-22.78%
04. Colectivo de Vida	13,716,948.77	11,810,692.66	1,906,256.11	16.14%	4,959,806.77	3,803,698.54	1,156,108.23	30.39%	18,557	26,411	(7,854.00)	-29.74%
05. Incendio y L. Aliadas	6,647,816.05	8,899,406.47	(2,251,590.42)	-25.30%	(3,800,708.05)	9,551,184.25	(13,351,892.30)	-139.79%	195,189	184,496	10,693.00	5.80%
06. Multiriesgo	475,334.50	567,072.84	(91,738.34)	-16.18%	233,025.98	(714.11)	233,740.09	0.00%	19,352	23,764	(4,412.00)	-18.57%
- Residencial	252,175.51	243,197.45	8,978.06	3.69%	87,705.93	(4,310.99)	92,016.92	0.00%	14,851	16,991	(2,140.00)	-12.59%
- Comercial e Industrial	223,158.99	323,875.39	(100,716.40)	-31.10%	145,320.05	3,596.88	141,723.17	3940.17%	4,501	6,773	(2,272.00)	-33.54%
07. Transporte de Carga	1,924,817.70	2,657,100.44	(732,282.74)	-27.56%	795,590.93	677,381.20	118,209.73	17.45%	26,468	27,013	(545.00)	-2.02%
08. Casco	731,241.82	427,076.68	304,165.14	71.22%	329,859.29	14,415,264.84	(14,085,405.55)	-97.71%	989	974	15.00	1.54%
- Marítimo	474,251.50	316,595.11	157,656.39	49.80%	325,758.42	102,972.03	222,786.39	216.36%	781	797	(16.00)	-2.01%
- Avión	256,990.32	110,481.57	146,508.75	132.61%	4,100.87	14,312,292.81	(14,308,191.94)	-99.97%	208	177	31.00	17.51%
09. Automóvil	18,498,188.18	16,872,950.12	1,625,238.06	9.63%	9,906,533.33	12,203,326.86	(2,296,793.52)	-18.82%	499,603	465,932	33,671.00	7.23%
10. Ramos Técnicos	1,313,983.32	2,976,515.65	(1,662,532.33)	-55.85%	368,493.04	847,993.94	(479,500.90)	-56.55%	8,185	7,883	302.00	3.83%
11. Responsabilidad Civil	4,694,826.27	5,970,722.29	(1,275,896.02)	-21.37%	529,525.71	76,352.50	453,173.21	593.53%	16,718	16,441	277.00	1.68%
12. Robo	558,771.30	2,242,417.90	(1,683,646.60)	-75.08%	546,667.54	353,530.53	193,137.01	54.63%	4,517	5,484	(967.00)	-17.63%
- Robo	331,421.52	458,085.99	(126,664.47)	-27.65%	421,977.00	287,581.25	134,395.75	46.73%	3,587	3,682	(95.00)	-2.58%
- Fidelidad y DDD	197,337.60	1,644,544.79	(1,447,207.19)	-88.00%	124,590.54	65,949.27	58,641.27	88.92%	904	1,748	(844.00)	-48.28%
- Bancaria (BBB)	30,012.18	139,787.12	(109,774.94)	-78.53%	100.00	0.01	99.99	999900.00%	26	54	(28.00)	-51.85%
13. Fianzas	9,542,022.45	7,768,239.46	1,773,782.99	22.83%	1,729,943.13	281,466.40	1,448,476.73	514.62%	34,831	37,414	(2,583.00)	-6.90%
14. Otros	6,618,664.50	13,170,980.90	(6,552,316.40)	-49.75%	2,734,107.83	3,484,215.37	(750,107.54)	-21.53%	6,396	7,424	(1,028.00)	-13.85%
TOTAL	\$98,443,331.60	\$103,058,907.46	(\$4,615,575.86)	-4.48%	\$33,711,820.29	\$57,329,028.73	(\$23,617,208.43)	-41.20%	1,129,051	1,107,641	21,410.00	1.93%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2015 (Cifras en Balboas)

Cuadro 07. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS EN PANAMÁ SEGÚN RAMOS

RAMOS DE SEGUROS	PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	11,092,457.59	11,009,280.02	83,177.57	0.76%	4,903,742.60	1,108,667.80	3,795,074.80	342.31%	185,968	178,063	7,905.00	4.44%
- Primer año	2,010,289.04	2,274,584.60	(264,295.56)	-11.62%	366,204.08	128,244.60	237,959.48	185.55%	30,542	33,061	(2,519.00)	-7.62%
- Renovación	9,082,168.55	8,734,695.42	347,473.13	3.98%	4,537,538.52	980,423.20	3,557,115.32	362.81%	155,426	145,002	10,424.00	7.19%
02. Accidentes Personales	1,313,813.54	1,221,494.97	92,318.57	7.56%	411,013.59	320,877.23	90,136.36	28.09%	59,737	57,149	2,588.00	4.53%
03. Salud	19,796,152.25	18,630,929.06	1,165,223.19	6.25%	13,104,436.71	12,050,981.99	1,053,454.72	8.74%	51,561	66,371	(14,810.00)	-22.31%
04. Colectivo de Vida	14,665,615.98	12,547,468.52	2,118,147.46	16.88%	7,028,026.96	5,271,465.77	1,756,561.19	33.32%	18,016	26,885	(8,869.00)	-32.99%
05. Incendio y L. Aliadas	9,413,194.78	10,466,577.32	(1,053,382.54)	-10.06%	9,239,701.68	1,733,382.78	7,506,318.90	433.04%	200,070	183,150	16,920.00	9.24%
06. Multiriesgo	549,194.97	592,661.39	(43,466.42)	-7.33%	43,861.58	365,762.33	(321,900.75)	-88.01%	19,334	23,909	(4,575.00)	-19.14%
- Residencial	287,515.50	243,580.83	43,934.67	18.04%	81,526.10	128,474.28	(46,948.18)	-36.54%	14,879	17,099	(2,220.00)	-12.98%
- Comercial e Industrial	261,679.47	349,080.56	(87,401.09)	-25.04%	(37,664.52)	237,288.05	(274,952.57)	-115.87%	4,455	6,810	(2,355.00)	-34.58%
07. Transporte de Carga	2,373,441.82	3,082,032.38	(708,590.56)	-22.99%	465,148.16	868,032.77	(402,884.61)	-46.41%	26,417	26,832	(415.00)	-1.55%
08. Casco	1,348,531.31	2,399,183.49	(1,050,652.18)	-43.79%	464,837.84	355,732.35	109,105.49	30.67%	1,004	974	30.00	3.08%
- Marítimo	859,291.40	1,208,816.45	(349,525.05)	-28.91%	177,811.50	21,619.15	156,192.35	722.47%	780	801	(21.00)	-2.62%
- Avión	489,239.91	1,190,367.04	(701,127.13)	-58.90%	287,026.34	334,113.20	(47,086.86)	-14.09%	224	173	51.00	29.48%
09. Automóvil	23,527,850.58	20,445,582.02	3,082,268.56	15.08%	15,262,460.27	12,258,634.30	3,003,825.97	24.50%	490,760	456,213	34,547.00	7.57%
10. Ramos Técnicos	1,794,627.39	1,461,939.59	332,687.80	22.76%	528,073.40	(1,238,797.76)	1,766,871.16	0.00%	17,082	7,740	9,342.00	120.70%
11. Responsabilidad Civil	9,115,558.66	7,753,349.86	1,362,208.80	17.57%	110,538.99	148,732.48	(38,193.49)	-25.68%	16,252	16,263	(11.00)	-0.07%
12. Robo	2,207,913.96	1,601,236.65	606,677.31	37.89%	281,518.55	344,107.11	(62,588.56)	-18.19%	4,586	5,449	(863.00)	-15.84%
- Robo	1,598,612.15	669,347.18	929,264.97	138.83%	195,340.83	207,411.64	(12,070.81)	-5.82%	3,570	3,660	(90.00)	-2.46%
- Fidelidad y DDD	342,924.86	444,390.08	(101,465.22)	-22.83%	86,177.72	16,499.03	69,678.69	422.32%	977	1,682	(705.00)	-41.91%
- Bancaria (BBB)	266,376.95	487,499.39	(221,122.44)	-45.36%	-	120,196.44	(120,196.44)	-100.00%	39	107	(68.00)	-63.55%
13. Fianzas	8,598,186.04	8,567,584.82	30,601.22	0.36%	3,770,956.51	(4,900.24)	3,775,856.75	0.00%	35,243	37,814	(2,571.00)	-6.80%
14. Otros	17,417,463.21	17,261,304.00	156,159.21	0.90%	2,158,517.21	2,281,790.71	(123,273.50)	-5.40%	6,045	6,909	(864.00)	-12.51%
TOTAL	\$123,214,002.08	\$117,040,624.09	\$6,173,377.99	5.27%	\$57,772,834.05	\$35,864,469.62	\$21,908,364.43	61.09%	1,132,075	1,093,721	38,354.00	3.51%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE AGOSTO 2015



Cuadro 08. COMPARATIVO DE SINISTRALIDAD EN PANAMÁ SEGÚN RAMOS

RAMOS DE SEGUROS	SINISTRALIDAD ACUMULADA		
	2015	2014	Variación Porcentual
01. Vida Individual	21.58%	23.06%	-6.40%
- Primer año	21.25%	6.53%	225.52%
- Renovación	21.67%	27.25%	-20.47%
02. Accidentes Personales	41.04%	20.69%	98.40%
03. Salud	78.56%	67.67%	16.09%
04. Colectivo de Vida	34.24%	34.97%	-2.11%
05. Incendio y L. Aliadas	41.14%	61.92%	-33.55%
06. Multiriesgo	74.51%	108.09%	-31.06%
- Residencial	28.00%	76.91%	-63.60%
- Comercial e Industrial	110.49%	125.53%	-11.98%
07. Transporte de Carga	18.85%	31.45%	-40.05%
08. Casco	47.79%	89.02%	-46.32%
- Marítimo	109.01%	14.24%	665.58%
- Avión	11.82%	125.04%	-90.54%
09. Automóvil	58.96%	63.62%	-7.32%
10. Ramos Técnicos	66.19%	12.40%	433.76%
11. Responsabilidad Civil	10.41%	6.74%	54.41%
12. Robo	30.25%	11.45%	164.27%
- Robo	31.67%	41.87%	-24.38%
- Fidelidad y DDD	64.90%	7.61%	752.43%
- Bancaria (BBB)	0.46%	-24.67%	101.86%
13. Fianzas	26.79%	7.76%	245.22%
14. Otros	22.50%	20.53%	9.59%
TOTAL	43.40%	41.29%	5.12%