

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL MES DE SEPTIEMBRE 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		SEPTIEMBRE		VARIACIÓN		SEPT 2015	AGOSTO 2015	VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2015	2014	Absoluta	Porcentual			Absoluta	Porcentual
<b>01. Vida Individual</b>	114,401,743.20	105,670,443.96	8,731,299.24	8.26%	23,450,301.60	24,104,189.29	(653,887.69)	-2.71%	191,956	187,312	4,644	2.48%	191,956	191,434	522	0.27%
- Primer año	25,963,154.69	23,006,385.14	2,956,769.55	12.85%	4,998,504.52	1,127,234.42	3,871,270.10	343.43%	30,591	29,392	1,199	4.08%	30,591	45,367	(14,776)	-32.57%
- Renovación	88,438,588.51	82,664,058.82	5,774,529.69	6.99%	18,451,797.08	22,976,954.87	(4,525,157.79)	-19.69%	161,365	157,920	3,445	2.18%	161,365	146,067	15,298	10.47%
<b>02. Accidentes Personales</b>	14,402,289.96	14,583,978.66	(181,688.71)	-1.25%	5,774,768.75	3,022,200.87	2,752,567.88	91.08%	67,767	61,729	6,038	9.78%	67,767	65,476	2,291	3.50%
<b>03. Salud</b>	173,913,046.99	164,374,749.50	9,538,297.49	5.80%	137,135,708.46	109,552,230.70	27,583,477.76	25.18%	64,114	51,929	12,185	23.46%	64,114	62,783	1,331	2.12%
<b>04. Colectivo de Vida</b>	124,265,345.52	117,316,790.44	6,948,555.08	5.92%	42,504,461.76	40,397,698.71	2,106,763.05	5.22%	21,700	18,556	3,144	16.94%	21,700	21,448	252	1.17%
<b>05. Incendio y L. Aliadas</b>	80,993,122.25	84,928,789.55	(3,935,667.30)	-4.63%	31,077,469.73	45,622,816.30	(14,545,346.57)	-31.88%	194,276	191,798	2,478	1.29%	194,276	290,616	(96,340)	-33.15%
<b>06. Multirisgo</b>	5,029,807.32	6,600,397.88	(1,570,590.56)	-23.80%	3,440,448.34	6,430,479.05	(2,990,030.71)	-46.50%	20,280	15,727	4,553	28.95%	20,280	20,135	145	0.72%
- Residencial	2,197,406.75	2,386,741.61	(189,334.86)	-7.93%	631,143.73	1,718,214.17	(1,087,070.44)	-63.27%	15,166	11,111	4,055	36.50%	15,166	15,514	(348)	-2.24%
- Comercial e Industrial	2,832,400.67	4,213,656.27	(1,381,255.60)	-32.78%	2,809,304.61	4,711,947.38	(1,902,642.77)	-40.38%	5,114	4,616	498	10.79%	5,114	4,621	493	10.67%
<b>07. Transporte de Carga</b>	18,678,247.92	20,445,344.35	(1,767,096.43)	-8.64%	3,475,306.32	6,780,717.17	(3,305,410.85)	-48.75%	27,923	26,080	1,843	7.07%	27,923	27,005	918	3.40%
<b>08. Casco</b>	23,107,885.29	19,565,983.22	3,541,902.07	18.10%	9,603,001.67	19,533,621.91	(9,930,620.24)	-50.84%	1,181	926	255	27.54%	1,181	1,194	(13)	-1.09%
- Marítimo	8,492,773.74	5,848,706.97	2,644,066.77	45.21%	8,108,831.35	1,704,052.71	6,404,778.64	375.86%	965	780	185	23.72%	965	968	(3)	-0.31%
- Avión	14,615,111.55	13,717,276.25	897,835.30	6.55%	1,494,170.32	17,829,569.20	(16,335,398.88)	-91.62%	216	146	70	47.95%	216	226	(10)	-4.42%
<b>09. Automóvil</b>	187,249,905.18	164,588,004.15	22,661,901.03	13.77%	110,052,416.80	104,682,866.86	5,369,549.94	5.13%	538,869	456,963	81,906	17.92%	538,869	533,512	5,357	1.00%
<b>10. Ramos Técnicos</b>	25,052,250.92	37,859,491.45	(12,807,240.53)	-33.83%	12,488,748.44	4,647,646.64	7,841,101.80	168.71%	9,050	7,976	1,074	13.47%	9,050	9,138	(88)	-0.96%
<b>11. Responsabilidad Civil</b>	44,713,573.47	55,187,522.95	(10,473,949.48)	-18.98%	4,965,760.17	3,631,276.09	1,334,484.08	36.75%	17,507	14,718	2,789	18.95%	17,507	17,590	(83)	-0.47%
<b>12. Robo</b>	11,355,817.85	12,935,964.87	(1,580,147.02)	-12.22%	3,272,603.53	156,499.06	3,116,104.47	1991.13%	4,699	4,374	325	7.43%	4,699	4,372	327	7.48%
- Robo	5,563,341.31	4,243,972.80	1,319,368.51	31.09%	1,892,260.41	2,012,690.87	(120,430.46)	-5.98%	3,847	3,285	562	17.11%	3,847	3,517	330	9.38%
- Fidelidad y DDD	3,120,124.93	5,950,475.58	(2,830,350.65)	-47.57%	1,368,005.03	501,668.44	866,336.59	172.69%	819	1,065	(246)	-23.10%	819	724	95	13.12%
- Bancaria ( BBB )	2,672,351.61	2,741,516.49	(69,164.88)	-2.52%	12,338.09	(2,357,860.25)	2,370,198.34	0.00%	33	24	9	37.50%	33	131	(98)	-74.81%
<b>13. Fianzas</b>	113,175,105.55	76,875,555.21	36,299,550.34	47.22%	30,249,851.51	6,676,691.20	23,573,160.31	353.07%	37,128	35,256	1,872	5.31%	37,128	36,055	1,073	2.98%
<b>14. Otros</b>	79,561,597.11	97,906,245.60	(18,344,648.49)	-18.74%	18,347,604.99	20,284,824.32	(1,937,219.33)	-9.55%	3,711	8,375	(4,664)	-55.69%	3,711	5,780	(2,069)	-35.80%
<b>TOTAL</b>	<b>\$1,015,899,738.53</b>	<b>\$978,839,261.79</b>	<b>\$37,060,476.73</b>	<b>3.79%</b>	<b>\$435,838,452.07</b>	<b>\$395,523,758.17</b>	<b>\$40,314,693.90</b>	<b>10.19%</b>	<b>1,200,161</b>	<b>1,081,719</b>	<b>118,442</b>	<b>10.95%</b>	<b>1,200,161</b>	<b>1,286,538</b>	<b>(86,377)</b>	<b>-6.71%</b>

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### SEPTIEMBRE 2015 (Cifras en Balboas)

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

RAMOS DE SEGUROS	PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS SUSCRITAS			
	SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
<b>01. Vida Individual</b>	12,802,544.51	15,605,616.99	(2,803,072.48)	-17.96%	1,525,456.49	3,339,310.20	(1,813,853.71)	-54.32%	191,956	187,312	4,644.00	2.48%
- Primer año	3,268,977.14	4,768,380.20	(1,499,403.06)	-31.44%	176,249.11	(63,278.02)	239,527.13	0.00%	30,591	29,392	1,199.00	4.08%
- Renovación	9,533,567.37	10,837,236.79	(1,303,669.42)	-12.03%	1,349,207.38	3,402,588.22	(2,053,380.84)	-60.35%	161,365	157,920	3,445.00	2.18%
<b>02. Accidentes Personales</b>	1,362,022.01	1,343,235.53	18,786.48	1.40%	423,171.73	283,347.41	139,824.32	49.35%	67,767	61,729	6,038.00	9.78%
<b>03. Salud</b>	19,167,348.63	18,960,285.98	207,062.65	1.09%	15,568,410.77	11,144,443.73	4,423,967.04	39.70%	64,114	51,929	12,185.00	23.46%
<b>04. Colectivo de Vida</b>	13,302,894.71	14,589,325.44	(1,286,430.73)	-8.82%	4,515,363.32	4,469,612.57	45,750.75	1.02%	21,700	18,556	3,144.00	16.94%
<b>05. Incendio y L. Aliadas</b>	8,540,285.00	10,345,530.61	(1,805,245.61)	-17.45%	1,268,465.56	(558,420.49)	1,826,886.05	0.00%	194,276	191,798	2,478.00	1.29%
<b>06. Multiriesgo</b>	563,989.74	604,979.28	(40,989.54)	-6.78%	112,772.43	(49,903.80)	162,676.23	0.00%	20,280	15,727	4,553.00	28.95%
- Residencial	249,933.71	235,782.84	14,150.87	6.00%	85,926.90	63,873.89	22,053.01	34.53%	15,166	11,111	4,055.00	36.50%
- Comercial e Industrial	314,056.03	369,196.44	(55,140.41)	-14.94%	26,845.53	(114,095.19)	140,940.72	0.00%	5,114	4,616	498.00	10.79%
<b>07. Transporte de Carga</b>	1,948,806.20	1,709,670.17	239,136.03	13.99%	321,206.23	888,676.23	(567,470.00)	-63.86%	27,923	26,080	1,843.00	7.07%
<b>08. Casco</b>	3,089,114.43	2,517,943.45	571,170.98	22.68%	36,953.60	4,358,233.99	(4,321,280.39)	-99.15%	1,181	926	255.00	27.54%
- Marítimo	1,085,167.54	305,898.15	779,269.39	254.75%	33,853.73	914,826.96	(880,973.23)	-96.30%	965	780	185.00	23.72%
- Avión	2,003,946.89	2,212,045.30	(208,098.41)	-9.41%	3,099.87	3,443,407.03	(3,440,307.16)	-99.91%	216	146	70.00	47.95%
<b>09. Automóvil</b>	20,475,466.61	17,099,414.40	3,376,052.21	19.74%	11,725,274.81	10,855,875.48	869,399.33	8.01%	538,869	456,963	81,906.00	17.92%
<b>10. Ramos Técnicos</b>	6,371,821.59	2,919,212.67	3,452,608.92	118.27%	123,476.63	314,572.90	(191,096.27)	-60.75%	9,050	7,976	1,074.00	13.47%
<b>11. Responsabilidad Civil</b>	2,647,979.86	8,854,745.80	(6,206,765.94)	-70.10%	584,767.44	506,134.54	78,632.90	15.54%	17,507	14,718	2,789.00	18.95%
<b>12. Robo</b>	1,409,868.53	752,845.07	657,023.46	87.27%	264,151.19	(1,237,948.51)	1,502,099.70	0.00%	4,699	4,374	325.00	7.43%
- Robo	197,819.54	355,758.83	(157,939.29)	-44.40%	193,199.72	384,584.49	(191,384.77)	-49.76%	3,847	3,285	562.00	17.11%
- Fidelidad y DDD	1,120,790.27	335,899.39	784,890.88	233.67%	70,451.47	74,206.09	(3,754.62)	-5.06%	819	1,065	(246.00)	-23.10%
- Bancaria ( BBB )	91,258.72	61,186.85	30,071.87	49.15%	500.00	(1,696,739.09)	1,697,239.09	0.00%	33	24	9.00	37.50%
<b>13. Fianzas</b>	7,097,098.80	6,820,778.15	276,320.65	4.05%	1,836,143.99	1,241,126.31	595,017.68	47.94%	37,128	35,256	1,872.00	5.31%
<b>14. Otros</b>	4,477,236.31	10,524,068.13	(6,046,831.82)	-57.46%	1,455,382.07	2,345,583.52	(890,201.45)	-37.95%	3,711	8,375	(4,664.00)	-55.69%
<b>TOTAL</b>	<b>103,256,476.93</b>	<b>112,647,651.67</b>	<b>(9,391,174.74)</b>	<b>-8.34%</b>	<b>39,760,996.26</b>	<b>37,900,644.08</b>	<b>1,860,352.18</b>	<b>4.91%</b>	<b>1,200,161</b>	<b>1,081,719</b>	<b>118,442.00</b>	<b>10.95%</b>

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### AGOSTO 2015 (Cifras en Balboas)

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

RAMOS DE SEGUROS	PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS SUSCRITAS			
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
<b>01. Vida Individual</b>	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%
<b>02. Accidentes Personales</b>	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%
<b>03. Salud</b>	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%
<b>04. Colectivo de Vida</b>	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%
<b>05. Incendio y L. Aliadas</b>	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%
<b>06. Multirisgo</b>	521,322.61	1,050,696.67	(529,374.06)	-50.38%	98,053.68	276,140.18	(178,086.50)	-64.49%	20,135	19,006	1,129.00	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%
<b>07. Transporte de Carga</b>	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%
<b>08. Casco</b>	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%
<b>09. Automóvil</b>	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%
<b>10. Ramos Técnicos</b>	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%
<b>11. Responsabilidad Civil</b>	2,874,383.68	5,933,893.02	(3,059,509.34)	-51.56%	268,257.35	451,873.97	(183,616.62)	-40.63%	17,590	14,502	3,088.00	21.29%
<b>12. Robo</b>	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%
<b>13. Fianzas</b>	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%
<b>14. Otros</b>	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%
<b>TOTAL</b>	<b>103,869,557.64</b>	<b>96,909,491.90</b>	<b>6,960,065.74</b>	<b>7.18%</b>	<b>51,745,783.45</b>	<b>41,235,164.55</b>	<b>10,510,618.90</b>	<b>25.49%</b>	<b>1,286,538</b>	<b>1,069,516</b>	<b>217,022.00</b>	<b>20.29%</b>

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### JULIO 2015 (Cifras en Balboas)

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

RAMOS DE SEGUROS	PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS SUSCRITAS			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
<b>01. Vida Individual</b>	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%
<b>02. Accidentes Personales</b>	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%
<b>03. Salud</b>	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%
<b>04. Colectivo de Vida</b>	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%
<b>05. Incendio y L. Aliadas</b>	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%
<b>06. Multirisgo</b>	850,217.06	843,083.28	7,133.78	0.85%	77,310.63	3,892,809.20	(3,815,498.57)	-98.01%	19,990	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%
<b>07. Transporte de Carga</b>	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%
<b>08. Casco</b>	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%
<b>09. Automóvil</b>	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%
<b>10. Ramos Técnicos</b>	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%
<b>11. Responsabilidad Civil</b>	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%
<b>12. Robo</b>	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%
<b>13. Fianzas</b>	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%
<b>14. Otros</b>	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%
<b>TOTAL</b>	<b>120,743,706.64</b>	<b>111,633,376.54</b>	<b>9,110,330.10</b>	<b>8.16%</b>	<b>47,879,464.37</b>	<b>56,151,090.81</b>	<b>(8,271,626.44)</b>	<b>-14.73%</b>	<b>1,203,164</b>	<b>1,063,147</b>	<b>140,017.00</b>	<b>13.17%</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 SEPTIEMBRE 2015**



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

RAMOS DE SEGUROS	SINISTRALIDAD ACUMULADA		
	2015	2014	Variación Porcentual
<b>01. Vida Individual</b>	20.50%	22.81%	-10.14%
- Primer año	19.25%	4.90%	292.93%
- Renovación	20.86%	27.80%	-24.94%
<b>02. Accidentes Personales</b>	40.10%	20.72%	93.49%
<b>03. Salud</b>	78.85%	66.65%	18.31%
<b>04. Colectivo de Vida</b>	34.20%	34.43%	-0.67%
<b>05. Incendio y L. Aliadas</b>	38.37%	53.72%	-28.57%
<b>06. Multirisgo</b>	68.40%	97.43%	-29.79%
- Residencial	28.72%	71.99%	-60.10%
- Comercial e Industrial	99.18%	111.83%	-11.30%
<b>07. Transporte de Carga</b>	18.61%	33.17%	-43.90%
<b>08. Casco</b>	41.56%	99.83%	-58.37%
- Marítimo	95.48%	29.14%	227.71%
- Avión	10.22%	129.98%	-92.13%
<b>09. Automóvil</b>	58.77%	63.60%	-7.59%
<b>10. Ramos Técnicos</b>	49.85%	12.28%	306.08%
<b>11. Responsabilidad Civil</b>	11.11%	6.58%	68.78%
<b>12. Robo</b>	28.82%	1.21%	2282.11%
- Robo	34.01%	47.42%	-28.28%
- Fidelidad y DDD	43.84%	8.43%	420.06%
- Bancaria ( BBB )	0.46%	-86.01%	100.54%
<b>13. Fianzas</b>	26.73%	8.69%	207.75%
<b>14. Otros</b>	23.06%	20.72%	11.31%
<b>TOTAL</b>	<b>42.90%</b>	<b>40.41%</b>	<b>6.17%</b>