

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL MES DE NOVIEMBRE 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		NOVIEMBRE		VARIACIÓN		NOV. 2015	OCT. 2015	VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2015	2014	Absoluta	Porcentual			Absoluta	Porcentual
<b>01. Vida Individual</b>	139,851,675.66	129,451,609.08	10,400,066.58	8.03%	27,724,316.37	28,977,459.93	(1,253,143.56)	-4.32%	191,744	184,624	7,120	3.86%	191,744	194,906	(3,162)	-1.62%
- Primer año	30,713,507.32	30,544,295.94	169,211.38	0.55%	6,401,410.42	3,204,297.13	3,197,113.29	99.78%	44,071	27,604	16,467	59.65%	44,071	29,982	14,089	46.99%
- Renovación	109,138,168.34	98,907,313.14	10,230,855.20	10.34%	21,322,905.95	25,773,162.80	(4,450,256.85)	-17.27%	147,673	157,020	(9,347)	-5.95%	147,673	164,924	(17,251)	-10.46%
<b>02. Accidentes Personales</b>	17,128,349.51	16,316,584.37	811,765.13	4.98%	7,105,977.15	3,723,797.28	3,382,179.87	90.83%	69,710	59,712	9,998	16.74%	69,710	69,284	426	0.61%
<b>03. Salud</b>	214,539,111.56	204,543,792.42	9,995,319.14	4.89%	166,098,621.90	139,004,665.29	27,093,956.61	19.49%	65,798	52,453	13,345	25.44%	65,798	65,504	294	0.45%
<b>04. Colectivo de Vida</b>	151,834,908.41	147,002,537.19	4,832,371.22	3.29%	50,249,089.34	48,768,449.33	1,480,640.01	3.04%	21,523	19,275	2,248	11.66%	21,523	21,779	(256)	-1.18%
<b>05. Incendio y L. Aliadas</b>	96,567,970.99	98,787,570.42	(2,219,599.43)	-2.25%	38,212,827.77	50,705,545.49	(12,492,717.72)	-24.64%	201,788	190,170	11,618	6.11%	201,788	194,350	7,438	3.83%
<b>06. Multirisgo</b>	6,339,445.25	7,873,585.07	(1,534,139.82)	-19.48%	4,484,047.14	6,711,501.11	(2,227,453.97)	-33.19%	18,138	19,037	(899)	-4.72%	18,138	20,383	(2,245)	-11.01%
- Residencial	2,670,827.78	2,797,990.64	(127,162.86)	-4.54%	691,425.10	1,837,927.03	(1,146,501.93)	-62.38%	13,460	14,364	(904)	-6.29%	13,460	15,278	(1,818)	-11.90%
- Comercial e Industrial	3,668,617.57	5,075,594.43	(1,406,976.86)	-27.72%	3,792,622.04	4,873,256.58	(1,080,634.54)	-22.17%	4,678	4,673	5	0.11%	4,678	5,105	(427)	-8.36%
<b>07. Transporte de Carga</b>	21,355,118.60	24,012,770.74	(2,657,652.14)	-11.07%	4,198,257.63	7,373,151.56	(3,174,893.93)	-43.06%	27,812	26,013	1,799	6.92%	27,812	26,965	847	3.14%
<b>08. Casco</b>	25,892,758.09	21,918,869.79	3,973,888.30	18.13%	10,738,920.44	20,177,894.45	(9,438,974.01)	-46.78%	1,091	990	101	10.20%	1,091	1,159	(68)	-5.87%
- Marítimo	10,452,037.21	7,580,023.95	2,872,013.26	37.89%	9,194,695.30	2,126,290.62	7,068,404.68	332.43%	883	772	111	14.38%	883	944	(61)	-6.46%
- Avión	15,440,720.88	14,338,845.84	1,101,875.04	7.68%	1,544,225.14	18,051,603.83	(16,507,378.69)	-91.45%	208	218	(10)	-4.59%	208	215	(7)	-3.26%
<b>09. Automóvil</b>	232,173,100.46	203,558,487.32	28,614,613.14	14.06%	133,241,664.42	130,388,777.34	2,852,887.08	2.19%	522,036	473,539	48,497	10.24%	522,036	527,988	(5,952)	-1.13%
<b>10. Ramos Técnicos</b>	28,682,201.13	41,288,029.14	(12,605,828.01)	-30.53%	13,326,648.48	5,933,629.40	7,393,019.08	124.60%	9,316	7,762	1,554	20.02%	9,316	9,146	170	1.86%
<b>11. Responsabilidad Civil</b>	56,509,522.30	66,172,541.12	(9,663,018.82)	-14.60%	6,482,417.37	5,428,415.27	1,054,002.10	19.42%	17,170	15,795	1,375	8.71%	17,170	17,622	(452)	-2.56%
<b>12. Robo</b>	13,184,639.72	17,460,505.34	(4,275,865.62)	-24.49%	3,919,576.08	952,556.67	2,967,019.41	311.48%	4,195	4,129	66	1.60%	4,195	4,313	(118)	-2.74%
- Robo	6,342,918.07	8,033,147.49	(1,690,229.42)	-21.04%	2,271,434.21	2,562,449.37	(291,015.16)	-11.36%	3,267	3,310	(43)	-1.30%	3,267	3,400	(133)	-3.91%
- Fidelidad y DDD	3,665,680.27	6,283,037.30	(2,617,357.03)	-41.66%	1,453,114.34	734,837.86	718,276.48	97.75%	895	793	102	12.86%	895	881	14	1.59%
- Bancaria ( BBB )	3,176,041.38	3,144,320.55	31,720.83	1.01%	195,027.53	(2,344,730.56)	2,539,758.09	0.00%	33	26	7	26.92%	33	32	1	3.13%
<b>13. Fianzas</b>	142,529,922.29	94,909,196.91	47,620,725.38	50.18%	34,654,900.90	13,767,022.12	20,887,878.78	151.72%	36,402	30,475	5,927	19.45%	36,402	37,374	(972)	-2.60%
<b>14. Otros</b>	91,876,242.63	114,692,318.15	(22,816,075.52)	-19.89%	21,668,872.33	24,257,602.29	(2,588,729.96)	-10.67%	5,124	4,247	877	20.65%	5,124	6,197	(1,073)	-17.31%
<b>TOTAL</b>	<b>\$1,238,464,966.60</b>	<b>\$1,187,988,397.07</b>	<b>\$50,476,569.53</b>	<b>4.25%</b>	<b>\$522,106,137.32</b>	<b>\$486,170,467.53</b>	<b>\$35,935,669.79</b>	<b>7.39%</b>	<b>1,191,847</b>	<b>1,088,221</b>	<b>103,626</b>	<b>9.52%</b>	<b>1,191,847</b>	<b>1,196,970</b>	<b>(5,123)</b>	<b>-0.43%</b>

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### NOVIEMBRE 2015 (Cifras en Balboas)

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

RAMOS DE SEGUROS	PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS SUSCRITAS			
	NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
<b>01. Vida Individual</b>	12,010,873.18	10,946,391.62	1,064,481.56	9.72%	846,957.70	1,373,647.29	(526,689.59)	-38.34%	191,744	184,624	7,120.00	3.86%
- Primer año	2,169,491.26	2,355,831.29	(186,340.03)	-7.91%	(35,501.99)	311,369.95	(346,871.94)	-111.40%	44,071	27,604	16,467.00	59.65%
- Renovación	9,841,381.92	8,590,560.33	1,250,821.59	14.56%	882,459.69	1,062,277.34	(179,817.65)	-16.93%	147,673	157,020	(9,347.00)	-5.95%
<b>02. Accidentes Personales</b>	1,211,907.20	877,778.67	334,128.53	38.07%	526,231.74	307,818.28	218,413.46	70.96%	69,710	59,712	9,998.00	16.74%
<b>03. Salud</b>	18,604,670.22	18,050,321.41	554,348.81	3.07%	12,804,978.76	16,347,586.99	(3,542,608.23)	-21.67%	65,798	52,453	13,345.00	25.44%
<b>04. Colectivo de Vida</b>	13,561,641.18	15,426,628.23	(1,864,987.05)	-12.09%	3,415,679.45	3,806,766.77	(391,087.32)	-10.27%	21,523	19,275	2,248.00	11.66%
<b>05. Incendio y L. Aliadas</b>	6,853,781.73	6,993,921.79	(140,140.06)	-2.00%	4,350,138.08	3,036,408.26	1,313,729.82	43.27%	201,788	190,170	11,618.00	6.11%
<b>06. Multiriesgo</b>	532,321.55	546,393.84	(14,072.29)	-2.58%	966,616.27	146,690.47	819,925.80	558.95%	18,138	19,037	(899.00)	-4.72%
- Residencial	215,994.59	182,372.83	33,621.76	18.44%	20,373.93	26,811.78	(6,437.85)	-24.01%	13,460	14,364	(904.00)	-6.29%
- Comercial e Industrial	316,326.96	364,021.01	(47,694.05)	-13.10%	946,242.34	119,878.69	826,363.65	689.33%	4,678	4,673	5.00	0.11%
<b>07. Transporte de Carga</b>	1,364,271.69	1,728,965.04	(364,693.35)	-21.09%	155,786.15	151,137.45	4,648.70	3.08%	27,812	26,013	1,799.00	6.92%
<b>08. Casco</b>	1,546,428.76	1,264,122.25	282,306.51	22.33%	65,011.90	582,321.01	(517,309.11)	-88.84%	1,091	990	101.00	10.20%
- Marítimo	1,027,214.80	814,230.43	212,984.37	26.16%	65,011.90	355,077.98	(290,066.08)	-81.69%	883	772	111.00	14.38%
- Avión	519,213.96	449,891.82	69,322.14	15.41%	-	227,243.03	(227,243.03)	-100.00%	208	218	(10.00)	-4.59%
<b>09. Automóvil</b>	17,964,413.04	16,357,205.04	1,607,208.00	9.83%	9,827,888.13	10,446,205.80	(618,317.67)	-5.92%	522,036	473,539	48,497.00	10.24%
<b>10. Ramos Técnicos</b>	1,604,024.52	849,775.39	754,249.13	88.76%	179,477.72	144,650.82	34,826.90	24.08%	9,316	7,762	1,554.00	20.02%
<b>11. Responsabilidad Civil</b>	6,473,763.25	4,614,721.51	1,859,041.74	40.29%	350,367.28	1,476,071.85	(1,125,704.57)	-76.26%	17,170	15,795	1,375.00	8.71%
<b>12. Robo</b>	1,168,050.01	2,127,303.08	(959,253.07)	-45.09%	219,871.19	552,816.91	(332,945.72)	-60.23%	4,195	4,129	66.00	1.60%
- Robo	494,093.95	1,833,156.04	(1,339,062.09)	-73.05%	123,465.53	389,700.39	(266,234.86)	-68.32%	3,267	3,310	(43.00)	-1.30%
- Fidelidad y DDD	305,505.47	242,185.10	63,320.37	26.15%	19,210.66	178,486.83	(159,276.17)	-89.24%	895	793	102.00	12.86%
- Bancaria ( BBB )	368,450.59	51,961.94	316,488.65	609.08%	77,195.00	(15,370.31)	92,565.31	0.00%	33	26	7.00	26.92%
<b>13. Fianzas</b>	13,859,460.87	10,030,298.65	3,829,162.22	38.18%	1,786,355.23	4,002,781.13	(2,216,425.90)	-55.37%	36,402	30,475	5,927.00	19.45%
<b>14. Otros</b>	4,696,595.30	5,876,160.22	(1,179,564.92)	-20.07%	728,701.92	1,299,653.80	(570,951.88)	-43.93%	5,124	4,247	877.00	20.65%
<b>TOTAL</b>	<b>101,452,202.50</b>	<b>95,689,986.74</b>	<b>5,762,215.76</b>	<b>6.02%</b>	<b>36,224,061.52</b>	<b>43,674,556.83</b>	<b>(7,450,495.31)</b>	<b>-17.06%</b>	<b>1,191,847</b>	<b>1,088,221</b>	<b>103,626.00</b>	<b>9.52%</b>

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### OCTUBRE 2015 (Cifras en Balboas)

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

RAMOS DE SEGUROS	PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS SUSCRITAS			
	OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
<b>01. Vida Individual</b>	13,439,059.28	12,834,773.50	604,285.78	4.71%	3,427,057.07	3,499,623.35	(72,566.28)	-2.07%	194,906	184,411	10,495.00	5.69%
- Primer año	2,580,861.37	5,182,079.51	(2,601,218.14)	-50.20%	1,438,407.89	1,765,692.76	(327,284.87)	-18.54%	29,982	52,569	(22,587.00)	-42.97%
- Renovación	10,858,197.91	7,652,693.99	3,205,503.92	41.89%	1,988,649.18	1,733,930.59	254,718.59	14.69%	164,924	131,842	33,082.00	25.09%
<b>02. Accidentes Personales</b>	1,514,152.35	854,827.04	659,325.31	77.13%	804,976.66	393,778.13	411,198.53	104.42%	69,284	59,921	9,363.00	15.63%
<b>03. Salud</b>	22,021,394.35	22,118,721.51	(97,327.16)	-0.44%	16,157,934.68	13,104,847.60	3,053,087.08	23.30%	65,504	51,302	14,202.00	27.68%
<b>04. Colectivo de Vida</b>	14,007,921.71	14,259,118.52	(251,196.81)	-1.76%	4,328,948.13	4,563,983.85	(235,035.72)	-5.15%	21,779	18,854	2,925.00	15.51%
<b>05. Incendio y L. Aliadas</b>	8,721,067.01	6,864,859.08	1,856,207.93	27.04%	2,785,219.96	2,046,320.93	738,899.03	36.11%	194,350	193,224	1,126.00	0.58%
<b>06. Multiriesgo</b>	777,316.38	726,793.35	50,523.03	6.95%	76,982.53	134,331.59	(57,349.06)	-42.69%	20,383	16,055	4,328.00	26.96%
- Residencial	257,426.44	228,876.20	28,550.24	12.47%	39,907.44	92,901.08	(52,993.64)	-57.04%	15,278	11,347	3,931.00	34.64%
- Comercial e Industrial	519,889.94	497,917.15	21,972.79	4.41%	37,075.09	41,430.51	(4,355.42)	-10.51%	5,105	4,708	397.00	8.43%
<b>07. Transporte de Carga</b>	1,312,598.99	1,838,461.35	(525,862.36)	-28.60%	567,165.16	441,296.94	125,868.22	28.52%	26,965	27,879	(914.00)	-3.28%
<b>08. Casco</b>	1,238,444.04	1,088,764.32	149,679.72	13.75%	1,070,906.87	61,951.53	1,008,955.34	1628.62%	1,159	1,195	(36.00)	-3.01%
- Marítimo	932,048.67	917,086.55	14,962.12	1.63%	1,020,852.05	67,159.93	953,692.12	1420.03%	944	879	65.00	7.39%
- Avión	306,395.37	171,677.77	134,717.60	78.47%	50,054.82	(5,208.40)	55,263.22	0.00%	215	316	(101.00)	-31.96%
<b>09. Automóvil</b>	26,958,782.24	22,613,278.13	4,345,504.11	19.22%	13,361,359.49	15,259,704.68	(1,898,345.19)	-12.44%	527,988	474,863	53,125.00	11.19%
<b>10. Ramos Técnicos</b>	2,025,925.69	2,578,762.30	(552,836.61)	-21.44%	658,422.32	1,141,331.94	(482,909.62)	-42.31%	9,146	8,081	1,065.00	13.18%
<b>11. Responsabilidad Civil</b>	5,322,185.58	6,370,296.66	(1,048,111.08)	-16.45%	1,166,289.92	321,067.33	845,222.59	263.25%	17,622	16,254	1,368.00	8.42%
<b>12. Robo</b>	660,771.86	2,397,237.39	(1,736,465.53)	-72.44%	427,101.36	243,240.70	183,860.66	75.59%	4,313	4,759	(446.00)	-9.37%
- Robo	285,482.81	1,956,018.65	(1,670,535.84)	-85.40%	255,708.27	160,058.11	95,650.16	59.76%	3,400	3,586	(186.00)	-5.19%
- Fidelidad y DDD	240,049.87	90,376.62	149,673.25	165.61%	65,898.65	54,682.59	11,216.06	20.51%	881	1,120	(239.00)	-21.34%
- Bancaria ( BBB )	135,239.18	350,842.12	(215,602.94)	-61.45%	105,494.44	28,500.00	76,994.44	270.16%	32	53	(21.00)	-39.62%
<b>13. Fianzas</b>	15,495,355.87	8,003,343.05	7,492,012.82	93.61%	2,618,694.16	3,087,549.79	(468,855.63)	-15.19%	37,374	36,901	473.00	1.28%
<b>14. Otros</b>	7,618,050.22	10,909,912.33	(3,291,862.11)	-30.17%	2,592,565.42	2,673,124.17	(80,558.75)	-3.01%	6,197	5,790	407.00	7.03%
<b>TOTAL</b>	<b>121,113,025.57</b>	<b>113,459,148.53</b>	<b>7,653,877.04</b>	<b>6.75%</b>	<b>50,043,623.73</b>	<b>46,972,152.53</b>	<b>3,071,471.20</b>	<b>6.54%</b>	<b>1,196,970</b>	<b>1,099,489</b>	<b>97,481.00</b>	<b>8.87%</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. Multiriesgo</b>	630,189.91	789,034.44	(158,844.53)	-20.13%	786,253.88	590,263.72	195,990.16	33.20%	19,333	23,712	(4,379.00)	-18.47%
- Residencial	231,261.56	276,411.26	(45,149.70)	-16.33%	179,288.69	139,602.43	39,686.26	28.43%	14,772	16,735	(1,963.00)	-11.73%
- Comercial e Industrial	398,928.35	512,623.18	(113,694.83)	-22.18%	606,965.19	450,661.29	156,303.90	34.68%	4,561	6,977	(2,416.00)	-34.63%
<b>07. Transporte de Carga</b>	1,337,067.98	1,882,064.13	(544,996.15)	-28.96%	512,243.31	332,348.64	179,894.67	54.13%	27,334	26,915	419.00	1.56%
<b>08. Casco</b>	3,271,534.56	1,231,597.87	2,039,936.69	165.63%	257,388.84	(57,520.89)	314,909.73	0.00%	1,102	929	173.00	18.62%
- Marítimo	425,676.76	462,265.58	(36,588.82)	-7.92%	257,388.84	137,354.83	120,034.01	87.39%	924	772	152.00	19.69%
- Avión	2,845,857.80	769,332.29	2,076,525.51	269.91%	-	(194,875.72)	194,875.72	0.00%	178	157	21.00	13.38%
<b>09. Automóvil</b>	20,804,490.94	18,227,439.70	2,577,051.24	14.14%	11,599,527.51	11,099,144.90	500,382.60	4.51%	502,241	458,333	43,908.00	9.58%
<b>10. Ramos Técnicos</b>	1,561,235.81	6,584,466.67	(5,023,230.86)	-76.29%	47,553.38	(209,549.23)	257,102.61	0.00%	7,747	7,620	127.00	1.67%
<b>11. Responsabilidad Civil</b>	3,238,662.61	7,764,792.45	(4,526,129.84)	-58.29%	(71,614.53)	(117,388.48)	45,773.95	0.00%	16,642	15,919	723.00	4.54%
<b>12. Robo</b>	1,287,848.21	660,425.24	627,422.97	95.00%	327,152.61	172,430.21	154,722.40	89.73%	4,474	4,797	(323.00)	-6.73%
- Robo	965,515.90	415,091.73	550,424.17	132.60%	62,308.31	264,140.78	(201,832.47)	-76.41%	3,453	3,281	172.00	5.24%
- Fidelidad y DDD	198,878.51	65,116.31	133,762.20	205.42%	264,844.30	155,173.54	109,670.76	70.68%	969	1,468	(499.00)	-33.99%
- Bancaria ( BBB )	123,453.80	180,217.20	(56,763.40)	-31.50%	-	(246,884.11)	246,884.11	0.00%	52	48	4.00	8.33%
<b>13. Fianzas</b>	9,754,582.35	8,332,292.45	1,422,289.90	17.07%	7,041,015.43	327,148.60	6,713,866.83	2052.24%	36,351	33,970	2,381.00	7.01%
<b>14. Otros</b>	10,789,110.61	12,545,541.11	(1,756,430.50)	-14.00%	1,957,607.16	(3,094,989.51)	5,052,596.67	0.00%	6,258	5,331	927.00	17.39%
<b>TOTAL</b>	<b>\$110,155,053.04</b>	<b>\$112,220,391.17</b>	<b>(\$2,065,338.13)</b>	<b>-1.84%</b>	<b>\$51,919,209.55</b>	<b>\$29,507,660.83</b>	<b>\$22,411,548.71</b>	<b>75.95%</b>	<b>1,140,287</b>	<b>1,092,990</b>	<b>47,297.00</b>	<b>4.33%</b>



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### ABRIL 2015 (Cifras en Balboas)

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

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

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### MARZO 2015 (Cifras en Balboas)

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

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



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ FEBRERO 2015 (Cifras en Balboas)

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

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

## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

### ENERO 2015 (Cifras en Balboas)

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

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

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL MES DE NOVIEMBRE 2015**



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

RAMOS DE SEGUROS	SINISTRALIDAD ACUMULADA		
	2015	2014	Variación Porcentual
<b>01. Vida Individual</b>	19.82%	22.38%	-11.44%
- Primer año	20.84%	10.49%	98.68%
- Renovación	19.54%	26.06%	-25.02%
<b>02. Accidentes Personales</b>	41.49%	22.82%	81.78%
<b>03. Salud</b>	77.42%	67.96%	13.92%
<b>04. Colectivo de Vida</b>	33.09%	33.18%	-0.24%
<b>05. Incendio y L. Aliadas</b>	39.57%	51.33%	-22.91%
<b>06. Multirisgo</b>	70.73%	85.24%	-17.02%
- Residencial	25.89%	65.69%	-60.59%
- Comercial e Industrial	103.38%	96.01%	7.67%
<b>07. Transporte de Carga</b>	19.66%	30.71%	-35.97%
<b>08. Casco</b>	41.47%	92.06%	-54.95%
- Marítimo	87.97%	28.05%	213.61%
- Avión	10.00%	125.89%	-92.06%
<b>09. Automóvil</b>	57.39%	64.05%	-10.41%
<b>10. Ramos Técnicos</b>	46.46%	14.37%	223.30%
<b>11. Responsabilidad Civil</b>	11.47%	8.20%	39.84%
<b>12. Robo</b>	29.73%	5.46%	444.93%
- Robo	35.81%	31.90%	12.26%
- Fidelidad y DDD	39.64%	11.70%	238.94%
- Bancaria ( BBB )	6.14%	-74.57%	108.23%
<b>13. Fianzas</b>	24.31%	14.51%	67.62%
<b>14. Otros</b>	23.58%	21.15%	11.51%
<b>TOTAL</b>	<b>42.16%</b>	<b>40.92%</b>	<b>3.01%</b>