

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE DICIEMBRE 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		DICIEMBRE		VARIACIÓN		DIC. 2015	NOV. 2015	VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2015	2014	Absoluta	Porcentual			Absoluta	Porcentual
01. Vida Individual	155,296,757.67	149,126,536.36	6,170,221.31	4.14%	30,927,622.30	35,424,416.71	(4,496,794.41)	-12.69%	193,411	183,640	9,771	5.32%	193,411	191,744	1,667	0.87%
- Primer año	33,434,717.04	39,576,300.61	(6,141,583.57)	-15.52%	6,887,248.60	3,375,459.57	3,511,789.03	104.04%	45,745	28,115	17,630	62.71%	45,745	44,071	1,674	3.80%
- Renovación	121,862,040.63	109,550,235.75	12,311,804.88	11.24%	24,040,373.70	32,048,957.14	(8,008,583.44)	-24.99%	147,666	155,525	(7,859)	-5.05%	147,666	147,673	(7)	0.00%
02. Accidentes Personales	18,607,906.76	17,520,345.11	1,087,561.65	6.21%	7,683,023.86	4,298,983.24	3,384,040.62	78.72%	72,414	60,527	11,887	19.64%	72,414	69,710	2,704	3.88%
03. Salud	237,191,325.45	222,448,383.00	14,742,942.45	6.63%	177,352,178.11	153,264,270.96	24,087,907.15	15.72%	65,884	50,309	15,575	30.96%	65,884	65,798	86	0.13%
04. Colectivo de Vida	167,736,342.79	162,374,049.14	5,362,293.65	3.30%	54,347,727.52	52,151,379.42	2,196,348.10	4.21%	20,411	19,626	785	4.00%	20,411	21,523	(1,112)	-5.17%
05. Incendio y L. Aliadas	127,456,615.25	126,561,364.79	895,250.46	0.71%	40,542,483.16	48,518,922.21	(7,976,439.05)	-16.44%	205,558	188,913	16,645	8.81%	205,558	201,788	3,770	1.87%
06. Multirisgo	7,365,481.73	8,643,103.94	(1,277,622.21)	-14.78%	4,772,823.00	6,946,610.05	(2,173,787.05)	-31.29%	18,777	21,284	(2,507)	-11.78%	18,777	18,138	639	3.52%
- Residencial	2,994,913.00	3,118,760.11	(123,847.11)	-3.97%	837,690.66	1,968,512.45	(1,130,821.79)	-57.45%	13,833	16,692	(2,859)	-17.13%	13,833	13,460	373	2.77%
- Comercial e Industrial	4,370,568.83	5,524,343.83	(1,153,775.00)	-20.89%	3,935,132.34	4,977,780.10	(1,042,647.76)	-20.95%	4,944	4,592	352	7.67%	4,944	4,678	266	5.69%
07. Transporte de Carga	26,274,423.11	28,732,924.72	(2,458,501.61)	-8.56%	4,633,036.63	7,961,758.44	(3,328,721.81)	-41.81%	27,981	27,037	944	3.49%	27,981	27,812	169	0.61%
08. Casco	28,889,128.78	25,871,856.51	3,017,272.27	11.66%	11,186,407.59	20,347,327.07	(9,160,919.48)	-45.02%	1,175	1,143	32	2.80%	1,175	1,091	84	7.70%
- Marítimo	11,677,173.15	9,257,347.53	2,419,825.62	26.14%	9,561,947.94	2,299,479.74	7,262,468.20	315.83%	946	922	24	2.60%	946	883	63	7.13%
- Avión	17,211,955.63	16,614,508.98	597,446.65	3.60%	1,624,459.65	18,047,847.33	(16,423,387.68)	-91.00%	229	221	8	3.62%	229	208	21	10.10%
09. Automóvil	267,087,181.98	234,035,651.50	33,051,530.48	14.12%	144,655,996.70	142,340,363.75	2,315,632.95	1.63%	593,644	474,806	118,838	25.03%	593,644	522,036	71,608	13.72%
10. Ramos Técnicos	33,915,625.54	45,755,962.26	(11,840,336.72)	-25.88%	13,852,706.37	5,611,200.75	8,241,505.62	146.88%	9,940	8,007	1,933	24.14%	9,940	9,316	624	6.70%
11. Responsabilidad Civil	61,667,072.67	73,342,117.92	(11,675,045.25)	-15.92%	7,320,645.94	6,615,446.46	705,199.48	10.66%	18,554	15,778	2,776	17.59%	18,554	17,170	1,384	8.06%
12. Robo	13,718,252.66	19,773,203.82	(6,054,951.16)	-30.62%	4,324,963.47	2,206,604.07	2,118,359.40	96.00%	5,119	4,397	722	16.42%	5,119	4,195	924	22.03%
- Robo	7,316,973.74	8,469,010.03	(1,152,036.29)	-13.60%	2,391,961.68	2,637,459.44	(245,497.76)	-9.31%	3,757	3,518	239	6.79%	3,757	3,267	490	15.00%
- Fidelidad y DDD	3,036,775.26	7,763,816.83	(4,727,041.57)	-60.89%	1,732,940.38	893,126.88	839,813.50	94.03%	1,319	842	477	56.65%	1,319	895	424	47.37%
- Bancaria (BBB)	3,364,503.66	3,540,376.96	(175,873.30)	-4.97%	200,061.41	(1,323,982.25)	1,524,043.66	0.00%	43	37	6	16.22%	43	33	10	30.30%
13. Fianzas	137,816,852.29	108,596,179.65	29,220,672.64	26.91%	37,397,909.60	17,979,640.02	19,418,269.58	108.00%	42,173	29,133	13,040	44.76%	42,173	36,402	5,771	15.85%
14. Otros	105,749,688.92	120,273,414.66	(14,523,725.74)	-12.08%	24,892,600.30	23,495,658.21	1,396,942.09	5.95%	5,721	3,568	2,153	60.34%	5,721	5,124	597	11.65%
TOTAL	\$1,388,772,655.60	\$1,343,055,093.39	\$45,717,562.21	3.40%	\$563,890,124.55	\$527,162,581.36	\$36,727,543.19	6.97%	1,280,762	1,088,168	192,594	17.70%	1,280,762	1,191,847	88,915	7.46%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

DICIEMBRE 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			
	DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	15,445,082.01	19,674,927.28	(4,229,845.27)	-21.50%	3,203,305.93	6,446,956.78	(3,243,650.85)	-50.31%	193,411	183,640	9,771.00	5.32%
- Primer año	2,721,209.72	9,032,004.67	(6,310,794.95)	-69.87%	485,838.18	171,162.44	314,675.74	183.85%	45,745	28,115	17,630.00	62.71%
- Renovación	12,723,872.29	10,642,922.61	2,080,949.68	19.55%	2,717,467.75	6,275,794.34	(3,558,326.59)	-56.70%	147,666	155,525	(7,859.00)	-5.05%
02. Accidentes Personales	1,479,557.25	1,203,760.74	275,796.51	22.91%	577,046.71	575,185.96	1,860.75	0.32%	72,414	60,527	11,887.00	19.64%
03. Salud	22,652,213.89	17,904,590.58	4,747,623.31	26.52%	11,253,556.21	14,259,605.67	(3,006,049.46)	-21.08%	65,884	50,309	15,575.00	30.96%
04. Colectivo de Vida	15,901,434.38	15,371,511.95	529,922.43	3.45%	4,098,638.18	3,382,930.09	715,708.09	21.16%	20,411	19,626	785.00	4.00%
05. Incendio y L. Aliadas	30,888,644.26	27,773,794.37	3,114,849.89	11.22%	2,329,655.39	(2,186,623.28)	4,516,278.67	0.00%	205,558	188,913	16,645.00	8.81%
06. Multiriesgo	1,026,036.48	769,518.87	256,517.61	33.33%	288,775.86	235,108.94	53,666.92	22.83%	18,777	21,284	(2,507.00)	-11.78%
- Residencial	324,085.22	320,769.47	3,315.75	1.03%	146,265.56	130,585.42	15,680.14	12.01%	13,833	16,692	(2,859.00)	-17.13%
- Comercial e Industrial	701,951.26	448,749.40	253,201.86	56.42%	142,510.30	104,523.52	37,986.78	36.34%	4,944	4,592	352.00	7.67%
07. Transporte de Carga	4,919,304.51	4,720,153.98	199,150.53	4.22%	434,779.00	588,606.88	(153,827.88)	-26.13%	27,981	27,037	944.00	3.49%
08. Casco	2,996,370.69	3,952,986.72	(956,616.03)	-24.20%	447,487.15	169,432.62	278,054.53	164.11%	1,175	1,143	32.00	2.80%
- Marítimo	1,225,135.94	1,677,323.58	(452,187.64)	-26.96%	367,252.64	173,189.12	194,063.52	112.05%	946	922	24.00	2.60%
- Avión	1,771,234.75	2,275,663.14	(504,428.39)	-22.17%	80,234.51	(3,756.50)	83,991.01	0.00%	229	221	8.00	3.62%
09. Automóvil	34,914,081.52	30,477,164.18	4,436,917.34	14.56%	11,414,332.28	11,951,586.41	(537,254.13)	-4.50%	593,644	474,806	118,838.00	25.03%
10. Ramos Técnicos	5,233,424.41	4,467,933.12	765,491.29	17.13%	526,057.89	(322,428.65)	848,486.54	0.00%	9,940	8,007	1,933.00	24.14%
11. Responsabilidad Civil	5,157,550.37	7,169,576.80	(2,012,026.43)	-28.06%	838,228.57	1,187,031.19	(348,802.62)	-29.38%	18,554	15,778	2,776.00	17.59%
12. Robo	533,612.94	2,312,698.48	(1,779,085.54)	-76.93%	405,387.39	1,254,047.40	(848,660.01)	-67.67%	5,119	4,397	722.00	16.42%
- Robo	974,055.67	435,862.54	538,193.13	123.48%	120,527.47	75,010.07	45,517.40	60.68%	3,757	3,518	239.00	6.79%
- Fidelidad y DDD	(628,905.01)	1,480,779.53	(2,109,684.54)	-142.47%	279,826.04	158,289.02	121,537.02	76.78%	1,319	842	477.00	56.65%
- Bancaria (BBB)	188,462.28	396,056.41	(207,594.13)	-52.42%	5,033.88	1,020,748.31	(1,015,714.43)	-99.51%	43	37	6.00	16.22%
13. Fianzas	(4,713,070.00)	13,686,982.74	(18,400,052.74)	-134.43%	2,743,008.70	4,212,617.90	(1,469,609.20)	-34.89%	42,173	29,133	13,040.00	44.76%
14. Otros	13,873,446.29	5,581,096.51	8,292,349.78	148.58%	3,223,727.97	(761,944.08)	3,985,672.05	0.00%	5,721	3,568	2,153.00	60.34%
TOTAL	150,307,689.00	155,066,696.32	(4,759,007.32)	-3.07%	41,783,987.23	40,992,113.83	791,873.40	1.93%	1,280,762	1,088,168	192,594.00	17.70%

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
01. Vida Individual	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%
02. Accidentes Personales	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%
03. Salud	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%
04. Colectivo de Vida	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%
05. Incendio y L. Aliadas	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%
06. Multiriesgo	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%
07. Transporte de Carga	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%
08. Casco	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%
09. Automóvil	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%
10. Ramos Técnicos	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%
11. Responsabilidad Civil	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%
12. Robo	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%
13. Fianzas	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%
14. Otros	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%
TOTAL	101,452,202.50	95,689,986.74	5,762,215.76	6.02%	36,224,061.52	43,674,556.83	(7,450,495.31)	-17.06%	1,191,847	1,088,221	103,626.00	9.52%

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
01. Vida Individual	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%
02. Accidentes Personales	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%
03. Salud	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%
04. Colectivo de Vida	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%
05. Incendio y L. Aliadas	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%
06. Multiriesgo	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%
07. Transporte de Carga	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%
08. Casco	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%
09. Automóvil	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%
10. Ramos Técnicos	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%
11. Responsabilidad Civil	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%
12. Robo	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%
13. Fianzas	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%
14. Otros	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%
TOTAL	121,113,025.57	113,459,148.53	7,653,877.04	6.75%	50,043,623.73	46,972,152.53	3,071,471.20	6.54%	1,196,970	1,099,489	97,481.00	8.87%

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
01. Vida Individual	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%
02. Accidentes Personales	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%
03. Salud	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%
04. Colectivo de Vida	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%
05. Incendio y L. Aliadas	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%
06. Multiriesgo	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%
07. Transporte de Carga	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%
08. Casco	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%
09. Automóvil	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%
10. Ramos Técnicos	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%
11. Responsabilidad Civil	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%
12. Robo	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%
13. Fianzas	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%
14. Otros	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%
TOTAL	103,256,476.93	112,647,651.67	(9,391,174.74)	-8.34%	39,760,996.26	37,900,644.08	1,860,352.18	4.91%	1,200,161	1,081,719	118,442.00	10.95%

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. Multirisgo	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. Multirisgo	850,217.06	843,083.28	7,133.78	0.85%	77,310.63	3,892,809.20	(3,815,498.57)	-98.01%	19,990	23,647	(3,657.00)	-15.46%
- Residencial	266,473.78	284,827.83	(18,354.05)	-6.44%	41,965.28	185,103.21	(143,137.93)	-77.33%	15,364	17,315	(1,951.00)	-11.27%
- Comercial e Industrial	583,743.28	558,255.45	25,487.83	4.57%	35,345.35	3,707,705.99	(3,672,360.64)	-99.05%	4,626	6,332	(1,706.00)	-26.94%
07. Transporte de Carga	1,954,337.61	2,051,064.09	(96,726.48)	-4.72%	166,064.96	12,915.78	153,149.18	1185.75%	27,174	26,772	402.00	1.50%
08. Casco	1,719,456.71	2,272,957.32	(553,500.61)	-24.35%	115,753.03	35,596.35	80,156.68	225.18%	1,182	941	241.00	25.61%
- Marítimo	1,498,599.23	1,817,675.65	(319,076.42)	-17.55%	35,753.03	(7,529.73)	43,282.76	0.00%	960	782	178.00	22.76%
- Avión	220,857.48	455,281.67	(234,424.19)	-51.49%	80,000.00	43,126.08	36,873.92	85.50%	222	159	63.00	39.62%
09. Automóvil	18,941,449.78	16,949,550.63	1,991,899.15	11.75%	12,302,773.48	13,176,289.80	(873,516.32)	-6.63%	527,987	447,638	80,349.00	17.95%
10. Ramos Técnicos	2,552,181.53	3,344,708.25	(792,526.72)	-23.69%	822,181.81	(1,796,020.63)	2,618,202.44	0.00%	9,363	7,615	1,748.00	22.95%
11. Responsabilidad Civil	4,166,358.66	5,052,954.09	(886,595.43)	-17.55%	342,961.10	119,634.22	223,326.88	186.67%	17,131	15,818	1,313.00	8.30%
12. Robo	1,641,326.27	2,048,302.77	(406,976.50)	-19.87%	329,055.61	288,997.41	40,058.20	13.86%	4,588	4,646	(58.00)	-1.25%
- Robo	310,006.72	403,906.05	(93,899.33)	-23.25%	219,473.92	273,418.23	(53,944.31)	-19.73%	3,503	3,259	244.00	7.49%
- Fidelidad y DDD	208,413.61	174,348.65	34,064.96	19.54%	109,581.69	22,167.66	87,414.03	394.33%	1,024	1,330	(306.00)	-23.01%
- Bancaria (BBB)	1,122,905.94	1,470,048.07	(347,142.13)	-23.61%	-	(6,588.48)	6,588.48	0.00%	61	57	4.00	7.02%
13. Fianzas	18,628,035.83	10,088,354.43	8,539,681.40	84.65%	2,316,923.96	629,496.58	1,687,427.38	268.06%	35,649	34,119	1,530.00	4.48%
14. Otros	10,190,025.22	13,477,953.90	(3,287,928.68)	-24.39%	2,327,029.31	2,334,773.46	(7,744.15)	-0.33%	5,183	3,086	2,097.00	67.95%
TOTAL	120,743,706.64	111,633,376.54	9,110,330.10	8.16%	47,879,464.37	56,151,090.81	(8,271,626.44)	-14.73%	1,203,164	1,063,147	140,017.00	13.17%

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

Cuadro 02. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS EN PANAMÁ SEGÚN RAMOS

RAMOS DE SEGUROS	PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS SUSCRITAS			
	JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	14,266,782.15	11,328,107.50	2,938,674.65	25.94%	1,518,221.49	4,350,196.37	(2,831,974.88)	-65.10%	189,550	179,283	10,267.00	5.73%
- Primer año	2,398,614.51	2,370,933.48	27,681.03	1.17%	405,722.29	41,962.31	363,759.98	866.87%	31,279	31,956	(677.00)	-2.12%
- Renovación	11,868,167.64	8,957,174.02	2,910,993.62	32.50%	1,112,499.20	4,308,234.06	(3,195,734.86)	-74.18%	158,271	147,327	10,944.00	7.43%
02. Accidentes Personales	831,557.75	1,438,089.30	(606,531.55)	-42.18%	343,314.06	346,959.99	(3,645.93)	-1.05%	60,870	59,487	1,383.00	2.32%
03. Salud	18,526,268.30	16,523,955.98	2,002,312.32	12.12%	15,704,954.75	13,393,311.25	2,311,643.50	17.26%	59,682	65,591	(5,909.00)	-9.01%
04. Colectivo de Vida	12,858,036.11	12,666,734.47	191,301.64	1.51%	4,947,813.11	4,855,311.50	92,501.61	1.91%	21,569	27,763	(6,194.00)	-22.31%
05. Incendio y L. Aliadas	11,083,075.37	10,832,621.94	250,453.43	2.31%	5,884,630.08	7,740,593.37	(1,855,963.29)	-23.98%	198,963	184,538	14,425.00	7.82%
06. Multirisgo	411,282.24	731,208.23	(319,925.99)	-43.75%	605,551.90	(56,442.28)	661,994.18	0.00%	7,794	23,536	(15,742.00)	-66.88%
- Residencial	148,747.23	303,582.78	(154,835.55)	-51.00%	39,886.64	(99,200.07)	139,086.71	0.00%	6,119	17,217	(11,098.00)	-64.46%
- Comercial e Industrial	262,535.01	427,625.45	(165,090.44)	-38.61%	565,665.26	42,757.79	522,907.47	1222.95%	1,675	6,319	(4,644.00)	-73.49%
07. Transporte de Carga	2,243,163.93	2,089,454.93	153,709.00	7.36%	303,585.76	(37,583.98)	341,169.74	0.00%	27,073	26,959	114.00	0.42%
08. Casco	3,725,311.67	2,411,148.83	1,314,162.84	54.50%	263,230.56	351,683.31	(88,452.75)	-25.15%	1,003	926	77.00	8.32%
- Marítimo	261,936.39	336,166.77	(74,230.38)	-22.08%	258,988.51	460,430.62	(201,442.11)	-43.75%	805	769	36.00	4.68%
- Avión	3,463,375.28	2,074,982.06	1,388,393.22	66.91%	4,242.05	(108,747.31)	112,989.36	0.00%	198	157	41.00	26.11%
09. Automóvil	21,793,490.83	17,968,591.64	3,824,899.19	21.29%	12,952,591.96	12,414,194.40	538,397.56	4.34%	513,005	455,679	57,326.00	12.58%
10. Ramos Técnicos	2,437,540.93	9,422,309.55	(6,984,768.62)	-74.13%	7,946,280.46	475,733.87	7,470,546.59	1570.32%	7,076	7,622	(546.00)	-7.16%
11. Responsabilidad Civil	9,964,635.66	2,988,609.55	6,976,026.11	233.42%	1,230,923.76	274,209.71	956,714.05	348.90%	16,837	15,850	987.00	6.23%
12. Robo	654,223.24	811,448.91	(157,225.67)	-19.38%	330,696.07	(216,454.37)	547,150.44	0.00%	4,351	4,734	(383.00)	-8.09%
- Robo	242,786.30	445,240.34	(202,454.04)	-45.47%	212,424.78	18,175.89	194,248.89	1068.72%	3,470	3,287	183.00	5.57%
- Fidelidad y DDD	265,559.35	160,296.61	105,262.74	65.67%	118,271.29	56,788.68	61,482.61	108.27%	839	1,404	(565.00)	-40.24%
- Bancaria (BBB)	145,877.59	205,911.96	(60,034.37)	-29.16%	-	(291,418.94)	291,418.94	0.00%	42	43	(1.00)	-2.33%
13. Fianzas	29,098,168.23	13,336,875.01	15,761,293.22	118.18%	3,057,988.83	(394,152.72)	3,452,141.55	0.00%	35,215	34,417	798.00	2.32%
14. Otros	4,259,773.24	7,752,915.72	(3,493,142.48)	-45.06%	3,416,560.20	6,051,710.81	(2,635,150.61)	-43.54%	19,184	6,044	13,140.00	217.41%
TOTAL	132,153,309.65	110,302,071.56	21,851,238.09	19.81%	58,506,342.99	49,549,271.23	8,957,071.76	18.08%	1,162,172	1,092,429	69,743.00	6.38%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 2015 (Cifras en Balboas)

Cuadro 03. COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS BRUTOS INCURRIDOS EN PANAMÁ SEGÚN RAMOS

RAMOS DE SEGUROS	PRIMAS SUCRITAS				SINIESTROS INCURRIDOS				POLIZAS SUSCRITAS			
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual	2015	2014	Absoluta	Porcentual
01. Vida Individual	14,012,238.05	11,580,116.71	2,432,121.34	21.00%	2,036,735.84	2,516,620.47	(479,884.63)	-19.07%	187,152	176,936	10,216.00	5.77%
- Primer año	2,107,811.59	1,942,222.21	165,589.38	8.53%	271,594.75	65,916.60	205,678.15	312.03%	30,519	30,391	128.00	0.42%
- Renovación	11,904,426.46	9,637,894.50	2,266,531.96	23.52%	1,765,141.09	2,450,703.87	(685,562.78)	-27.97%	156,633	146,545	10,088.00	6.88%
02. Accidentes Personales	1,771,754.60	1,876,468.80	(104,714.20)	-5.58%	778,320.66	343,112.24	435,208.42	126.84%	61,369	59,197	2,172.00	3.67%
03. Salud	18,731,532.80	17,968,031.22	763,501.58	4.25%	13,230,925.27	12,609,977.78	620,947.49	4.92%	53,384	65,713	(12,329.00)	-18.76%
04. Colectivo de Vida	13,591,841.45	13,322,692.65	269,148.80	2.02%	4,283,679.78	3,953,464.21	330,215.57	8.35%	20,528	27,430	(6,902.00)	-25.16%
05. Incendio y L. Aliadas	9,372,963.16	9,455,427.73	(82,464.57)	-0.87%	9,132,420.41	1,042,598.17	8,089,822.24	775.93%	196,372	186,188	10,184.00	5.47%
06. Multirisgo	630,189.91	789,034.44	(158,844.53)	-20.13%	786,253.88	590,263.72	195,990.16	33.20%	19,333	23,712	(4,379.00)	-18.47%
- Residencial	231,261.56	276,411.26	(45,149.70)	-16.33%	179,288.69	139,602.43	39,686.26	28.43%	14,772	16,735	(1,963.00)	-11.73%
- Comercial e Industrial	398,928.35	512,623.18	(113,694.83)	-22.18%	606,965.19	450,661.29	156,303.90	34.68%	4,561	6,977	(2,416.00)	-34.63%
07. Transporte de Carga	1,337,067.98	1,882,064.13	(544,996.15)	-28.96%	512,243.31	332,348.64	179,894.67	54.13%	27,334	26,915	419.00	1.56%
08. Casco	3,271,534.56	1,231,597.87	2,039,936.69	165.63%	257,388.84	(57,520.89)	314,909.73	0.00%	1,102	929	173.00	18.62%
- Marítimo	425,676.76	462,265.58	(36,588.82)	-7.92%	257,388.84	137,354.83	120,034.01	87.39%	924	772	152.00	19.69%
- Avión	2,845,857.80	769,332.29	2,076,525.51	269.91%	-	(194,875.72)	194,875.72	0.00%	178	157	21.00	13.38%
09. Automóvil	20,804,490.94	18,227,439.70	2,577,051.24	14.14%	11,599,527.51	11,099,144.90	500,382.60	4.51%	502,241	458,333	43,908.00	9.58%
10. Ramos Técnicos	1,561,235.81	6,584,466.67	(5,023,230.86)	-76.29%	47,553.38	(209,549.23)	257,102.61	0.00%	7,747	7,620	127.00	1.67%
11. Responsabilidad Civil	3,238,662.61	7,764,792.45	(4,526,129.84)	-58.29%	(71,614.53)	(117,388.48)	45,773.95	0.00%	16,642	15,919	723.00	4.54%
12. Robo	1,287,848.21	660,425.24	627,422.97	95.00%	327,152.61	172,430.21	154,722.40	89.73%	4,474	4,797	(323.00)	-6.73%
- Robo	965,515.90	415,091.73	550,424.17	132.60%	62,308.31	264,140.78	(201,832.47)	-76.41%	3,453	3,281	172.00	5.24%
- Fidelidad y DDD	198,878.51	65,116.31	133,762.20	205.42%	264,844.30	155,173.54	109,670.76	70.68%	969	1,468	(499.00)	-33.99%
- Bancaria (BBB)	123,453.80	180,217.20	(56,763.40)	-31.50%	-	(246,884.11)	246,884.11	0.00%	52	48	4.00	8.33%
13. Fianzas	9,754,582.35	8,332,292.45	1,422,289.90	17.07%	7,041,015.43	327,148.60	6,713,866.83	2052.24%	36,351	33,970	2,381.00	7.01%
14. Otros	10,789,110.61	12,545,541.11	(1,756,430.50)	-14.00%	1,957,607.16	(3,094,989.51)	5,052,596.67	0.00%	6,258	5,331	927.00	17.39%
TOTAL	\$110,155,053.04	\$112,220,391.17	(\$2,065,338.13)	-1.84%	\$51,919,209.55	\$29,507,660.83	\$22,411,548.71	75.95%	1,140,287	1,092,990	47,297.00	4.33%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2015 (Cifras en Balboas)

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

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

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2015 (Cifras en Balboas)

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

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



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

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

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

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2015 (Cifras en Balboas)

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

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

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



Cuadro 08. COMPARATIVO DE SINISTRALIDAD EN PANAMÁ SEGÚN RAMOS

RAMOS DE SEGUROS	SINISTRALIDAD ACUMULADA		
	2015	2014	Variación Porcentual
01. Vida Individual	19.92%	23.75%	-16.16%
- Primer año	20.60%	8.53%	141.52%
- Renovación	19.73%	29.26%	-32.57%
02. Accidentes Personales	41.29%	24.54%	68.27%
03. Salud	74.77%	68.90%	8.52%
04. Colectivo de Vida	32.40%	32.12%	0.88%
05. Incendio y L. Aliadas	31.81%	38.34%	-17.03%
06. Multirisgo	64.80%	80.37%	-19.37%
- Residencial	27.97%	63.12%	-55.69%
- Comercial e Industrial	90.04%	90.11%	-0.08%
07. Transporte de Carga	17.63%	27.71%	-36.36%
08. Casco	38.72%	78.65%	-50.76%
- Marítimo	81.89%	24.84%	229.66%
- Avión	9.44%	108.63%	-91.31%
09. Automóvil	54.16%	60.82%	-10.95%
10. Ramos Técnicos	40.84%	12.26%	233.06%
11. Responsabilidad Civil	11.87%	9.02%	31.61%
12. Robo	31.53%	11.16%	182.51%
- Robo	32.69%	31.14%	4.97%
- Fidelidad y DDD	57.07%	11.50%	396.06%
- Bancaria (BBB)	5.95%	-37.40%	115.90%
13. Fianzas	27.14%	16.56%	63.90%
14. Otros	23.54%	19.54%	20.50%
TOTAL	40.60%	39.25%	3.45%