



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE FEBRERO 2016

COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS **TOTALES (LOCAL Y EXTERIOR)** SEGÚN RAMOS

Ramos de Seguros TOTAL		ACUMULADO PRIMAS				ACUMULADO SINIESTROS				POLIZAS VIGENTES			
		2016	2015	VARIACIÓN		2016	2015	VARIACIÓN		FEBRERO		VARIACIÓN	
				Absoluta	Porcentual			Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	Vida Individual	24,709,345.69	24,947,071.81	(237,726.12)	-1.0%	4,646,232.35	6,844,814.80	(2,198,582.45)	-32.1%	204,015	185,942	18,073	9.7%
2	- Primer año	4,636,115.37	6,882,422.20	(2,246,306.83)	-32.6%	2,413,469.65	989,250.57	1,424,219.08	144.0%	51,669	30,422	21,247	69.8%
3	- Renovación	20,073,230.32	18,064,649.61	2,008,580.71	11.1%	2,232,762.70	5,855,564.23	(3,622,801.53)	-61.9%	152,346	155,520	(3,174)	-2.0%
4	Accidentes Personales	3,446,811.76	2,767,426.55	679,385.21	24.5%	723,556.64	966,724.82	(243,168.18)	-25.2%	74,679	60,635	14,044	23.2%
5	- Individual	1,485,519.75	1,081,878.18	403,641.57	37.3%	207,136.51	514,417.80	(307,281.29)	-59.7%	53,046	-	53,046	0.0%
6	- Grupo	1,961,292.01	1,685,548.37	275,743.64	16.4%	516,420.13	452,307.02	64,113.11	14.2%	21,633	-	21,633	0.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	42,725,131.96	38,208,641.76	4,516,490.20	11.8%	27,368,572.34	25,986,628.07	1,381,944.27	5.3%	69,105	51,669	17,436	33.7%
9	- Individual	18,005,217.04	16,832,845.81	1,172,371.23	7.0%	11,265,647.59	9,986,307.53	1,279,340.06	12.8%	61,717	-	61,717	0.0%
10	- Grupo	24,719,914.92	21,375,795.95	3,344,118.97	15.6%	16,102,924.75	16,000,320.54	102,604.21	0.6%	7,388	-	7,388	0.0%
11	Colectivos de Vida	28,987,874.17	28,382,564.75	605,309.42	2.1%	7,703,156.35	11,987,833.73	(4,284,677.38)	-35.7%	21,053	18,557	2,496	13.5%
12	Incendio y Líneas Aliadas (*)	21,447,442.48	16,061,010.83	5,386,431.65	33.5%	3,031,393.31	5,438,993.63	(2,407,600.32)	-44.3%	204,597	195,189	9,408	4.8%
13	- Residencial	7,819,808.03	8,109,166.91	(289,358.88)	-3.6%	1,531,532.02	2,642,285.16	(1,110,753.14)	-42.0%	159,094	-	159,094	0.0%
14	- Comercial	13,056,856.15	7,497,295.63	5,559,560.52	74.2%	1,485,445.86	2,784,176.34	(1,298,730.48)	-46.6%	45,039	-	45,039	0.0%
15	- Industrial	570,778.30	454,548.29	116,230.01	25.6%	14,415.43	12,532.13	1,883.30	15.0%	464	-	464	0.0%
16	Vida Industrial	625.10	-	625.10	0.0%	(20,000.00)	-	(20,000.00)	0.0%	458	-	458	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multirisgo	983,758.65	1,024,529.47	(40,770.82)	-4.0%	552,361.51	276,887.56	275,473.95	99.5%	22,390	19,352	3,038	15.7%
21	- Residencial	530,152.53	539,691.01	(9,538.48)	-1.8%	111,816.68	169,232.03	(57,415.35)	-33.9%	16,843	14,851	1,992	13.4%
22	- Comercial e Industrial	453,606.12	484,838.46	(31,232.34)	-6.4%	440,544.83	107,655.53	332,889.30	309.2%	5,547	4,501	1,046	23.2%
23	Transporte de Carga	3,843,540.42	4,298,259.52	(454,719.10)	-10.6%	1,447,655.01	1,260,739.09	186,915.92	14.8%	29,340	26,468	2,872	10.9%
24	- Terrestre	3,310,249.95	2,946,221.10	364,028.85	12.4%	1,314,504.01	833,007.51	481,496.50	57.8%	21,837	-	21,837	0.0%
25	- Marítimo	530,965.38	1,350,451.90	(819,486.52)	-60.7%	133,151.00	427,731.58	(294,580.58)	-68.9%	7,493	-	7,493	0.0%
26	- Aéreo	2,325.09	1,586.52	738.57	46.6%	-	-	-	0.0%	10	-	10	0.0%
27	Casco	3,233,835.21	2,079,773.13	1,154,062.08	55.5%	409,785.85	794,697.13	(384,911.28)	-48.4%	1,262	989	273	27.6%
28	- Marítimo	2,029,168.58	1,333,542.90	695,625.68	52.2%	349,402.04	503,569.92	(154,167.88)	-30.6%	1,000	781	219	28.0%
29	- Aéreo	1,204,666.63	746,230.23	458,436.40	61.4%	60,383.81	291,127.21	(230,743.40)	-79.3%	262	208	54	26.0%



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ACUMULADO AL MES DE FEBRERO 2016

COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS **TOTALES (LOCAL Y EXTERIOR)** SEGÚN RAMOS

Ramos de Seguros TOTAL		ACUMULADO PRIMAS				ACUMULADO SINIESTROS				POLIZAS VIGENTES			
		2016	2015	VARIACIÓN		2016	2015	VARIACIÓN		FEBRERO		VARIACIÓN	
				Absoluta	Porcentual			Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	Automóvil	44,137,752.85	42,026,038.76	2,111,714.09	5.0%	25,805,581.62	25,168,993.60	636,588.02	2.5%	647,038	499,603	147,435	29.5%
31	Ramos Técnicos	4,173,388.92	3,108,610.71	1,064,778.21	34.3%	829,823.99	896,566.44	(66,742.45)	-7.4%	11,001	8,185	2,816	34.4%
32	- TRC - TRM	2,656,050.50	2,249,433.28	406,617.22	18.1%	245,391.60	310,484.12	(65,092.52)	-21.0%	2,113	-	2,113	0.0%
33	- Equipo Electrónico	463,984.49	226,643.56	237,340.93	104.7%	110,645.36	104,916.81	5,728.55	5.5%	3,988	-	3,988	0.0%
34	- Caldera y Maquinaria	43,353.06	21,837.35	21,515.71	98.5%	-	-	-	0.0%	616	-	616	0.0%
35	- Rotura de Maquinaria	167,574.34	49,610.19	117,964.15	237.8%	36,838.29	148,798.23	(111,959.94)	-75.2%	1,300	-	1,300	0.0%
36	- Equipo Pesado	842,348.70	561,047.96	281,300.74	50.1%	436,948.74	332,367.28	104,581.46	31.5%	2,978	-	2,978	0.0%
37	- Vidrios	77.83	38.37	39.46	102.9%	-	-	-	0.0%	6	-	6	0.0%
38	Riesgos Diversos	38,063,282.55	40,613,197.90	(2,549,915.35)	-6.3%	4,597,511.51	6,360,875.83	(1,763,364.32)	-27.7%	31,155	27,631	3,524	12.8%
39	- Responsabilidad Civil	15,954,764.34	13,810,384.93	2,144,379.41	15.5%	905,522.73	640,064.70	265,458.03	41.5%	20,146	16,718	3,428	20.5%
40	- Robo	930,539.56	1,930,033.67	(999,494.11)	-51.8%	257,712.81	617,317.83	(359,605.02)	-58.3%	3,917	3,587	330	9.2%
41	- Fidelidad y DDD	2,752,922.25	540,262.46	2,212,659.79	409.6%	274,562.56	210,768.26	63,794.30	30.3%	1,324	904	420	46.5%
42	- BBB	165,862.62	296,389.13	(130,526.51)	-44.0%	465.47	100.00	365.47	365.5%	36	26	10	38.5%
43	- Otros	18,259,193.78	24,036,127.71	(5,776,933.93)	-24.0%	3,159,247.94	4,892,625.04	(1,733,377.10)	-35.4%	5,732	6,396	(664)	-10.4%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	18,835,329.11	18,140,208.49	695,120.62	3.8%	7,639,117.05	5,500,899.64	2,138,217.41	38.9%	52,073	34,831	17,242	49.5%
46	- Oferta y Cumplimiento	10,655,654.11	9,885,715.24	769,938.87	7.8%	3,594,592.16	3,930,674.54	(336,082.38)	-8.6%	25,160	-	25,160	0.0%
47	- Otras	8,179,675.00	8,254,493.25	(74,818.25)	-0.9%	4,044,524.89	1,570,225.10	2,474,299.79	157.6%	26,913	-	26,913	0.0%
48	TOTAL LOCAL Y EXTERIOR	234,588,118.87	221,657,333.68	12,930,785.19	5.8%	84,734,747.53	91,484,654.34	(6,749,906.81)	-7.4%	1,368,166	1,129,051	239,115	21.2%
Vida		99,869,163.58	94,305,704.87	5,563,458.71	5.9%	40,441,517.68	45,786,001.42	(5,344,483.74)	-11.7%	368,852	316,803	52,049	16.4%
General		134,718,955.29	127,351,628.81	7,367,326.48	5.8%	44,293,229.85	45,698,652.92	(1,405,423.07)	-3.1%	999,314	812,248	187,066	23.0%
Totales		234,588,118.87	221,657,333.68	12,930,785.19	5.8%	84,734,747.53	91,484,654.34	(6,749,906.81)	-7.4%	1,368,166	1,129,051	239,115	21.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2016 (Cifras en Balboas)

COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	Vida Individual	12,484,302.13	13,854,614.22	(1,370,312.09)	-9.9%	2,632,425.70	1,941,072.20	691,353.50	35.6%	204,015	185,942	18,073	9.7%
2	- Primer año	2,069,480.45	4,872,133.16	(2,802,652.71)	-57.5%	825,328.62	623,046.49	202,282.13	32.5%	51,669	30,422	21,247	69.8%
3	- Renovación	10,414,821.68	8,982,481.06	1,432,340.62	15.9%	1,807,097.08	1,318,025.71	489,071.37	37.1%	152,346	155,520	(3,174)	-2.0%
4	Accidentes Personales	1,758,970.82	1,453,613.01	305,357.81	21.0%	231,460.76	555,711.23	(324,250.47)	-58.3%	74,679	60,635	14,044	23.2%
5	- Individual	594,659.73	568,265.20	26,394.53	4.6%	76,137.00	295,707.47	(219,570.47)	-74.3%	53,046	-	53,046	0.0%
6	- Grupo	1,164,311.09	885,347.81	278,963.28	31.5%	155,323.76	260,003.76	(104,680.00)	-40.3%	21,633	-	21,633	0.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	21,265,311.69	18,412,489.51	2,852,822.18	15.5%	13,307,925.40	12,882,191.36	425,734.04	3.3%	69,105	51,669	17,436	33.7%
9	- Individual	9,388,870.90	8,111,636.08	1,277,234.82	15.7%	5,677,780.09	4,950,450.83	727,329.26	14.7%	61,717	-	61,717	0.0%
10	- Grupo	11,876,440.79	10,300,853.43	1,575,587.36	15.3%	7,630,145.31	7,931,740.53	(301,595.22)	-3.8%	7,388	-	7,388	0.0%
11	Colectivos de Vida	14,284,922.62	13,716,948.77	567,973.85	4.1%	3,899,623.02	4,959,806.77	(1,060,183.75)	-21.4%	21,053	18,557	2,496	13.5%
12	Incendio y Líneas Aliadas (*)	6,174,923.91	6,647,816.05	(472,892.14)	-7.1%	1,561,545.03	(3,800,708.05)	5,362,253.08	0.0%	204,597	195,189	9,408	4.8%
13	- Residencial	2,844,490.51	3,356,466.82	(511,976.31)	-15.3%	346,352.69	(1,846,399.38)	2,192,752.07	0.0%	159,094	-	159,094	0.0%
14	- Comercial	3,172,326.84	3,103,207.06	69,119.78	2.2%	1,214,997.29	(1,945,551.36)	3,160,548.65	0.0%	45,039	-	45,039	0.0%
15	- Industrial	158,106.56	188,142.17	(30,035.61)	-16.0%	195.05	(8,757.31)	8,952.36	0.0%	464	-	464	0.0%
16	Vida Industrial	(3,661.64)	-	(3,661.64)	0.0%	(20,000.00)	-	(20,000.00)	0.0%	458	-	458	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	472,428.00	475,334.50	(2,906.50)	-0.6%	190,518.43	233,025.98	(42,507.55)	-18.2%	22,390	19,352	3,038	15.7%
21	- Residencial	237,161.48	252,175.51	(15,014.03)	-6.0%	65,765.46	87,705.93	(21,940.47)	-25.0%	16,843	14,851	1,992	13.4%
22	- Comercial e Industrial	235,266.52	223,158.99	12,107.53	5.4%	124,752.97	145,320.05	(20,567.08)	-14.2%	5,547	4,501	1,046	23.2%
23	Transporte de Carga	1,947,639.40	1,924,817.70	22,821.70	1.2%	292,802.63	795,590.93	(502,788.30)	-63.2%	29,340	26,468	2,872	10.9%
24	- Terrestre	1,827,012.55	1,319,356.94	507,655.61	38.5%	263,690.77	525,670.40	(261,979.63)	-49.8%	21,837	-	21,837	0.0%
25	- Marítimo	119,243.08	604,750.30	(485,507.22)	-80.3%	29,111.86	269,920.53	(240,808.67)	-89.2%	7,493	-	7,493	0.0%
26	- Aéreo	1,383.77	710.46	673.31	94.8%	-	-	-	0.0%	10	-	10	0.0%
27	Casco	1,029,041.26	731,241.82	297,799.44	40.7%	184,419.34	329,859.29	(145,439.95)	-44.1%	1,262	989	273	27.6%
28	- Marítimo	548,891.93	474,251.50	74,640.43	15.7%	133,329.06	325,758.42	(192,429.36)	-59.1%	1,000	781	219	28.0%
29	- Aéreo	480,149.33	256,990.32	223,159.01	86.8%	51,090.28	4,100.87	46,989.41	1145.8%	262	208	54	26.0%



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FEBRERO 2016 (Cifras en Balboas)

COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS **TOTAL (LOCAL Y EXTERIOR)** SEGÚN RAMOS

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	Automóvil	20,298,369.39	18,498,188.18	1,800,181.21	9.7%	12,826,140.45	9,906,533.33	2,919,607.12	29.5%	647,038	499,603	147,435	29.5%
31	Ramos Técnicos	1,761,493.22	1,313,983.32	447,509.90	34.1%	139,520.92	368,493.04	(228,972.12)	-62.1%	11,001	8,185	2,816	34.4%
32	- TRC - TRM	1,372,570.50	950,816.33	421,754.17	44.4%	12,312.26	237,350.04	(225,037.78)	-94.8%	2,113	-	2,113	0.0%
33	- Equipo Electrónico	70,563.57	95,800.31	(25,236.74)	-26.3%	32,476.39	(12,382.16)	44,858.55	0.0%	3,988	-	3,988	0.0%
34	- Caldera y Maquinaria	10,738.61	9,230.46	1,508.15	16.3%	-	-	-	0.0%	616	-	616	0.0%
35	- Rotura de Maquinaria	59,378.08	20,969.81	38,408.27	183.2%	9,810.92	71,914.88	(62,103.96)	-86.4%	1,300	-	1,300	0.0%
36	- Equipo Pesado	248,223.14	237,150.20	11,072.94	4.7%	84,921.35	71,610.29	13,311.06	18.6%	2,978	-	2,978	0.0%
37	- Vidrios	19.32	16.22	3.10	19.1%	-	-	-	0.0%	6	-	6	0.0%
38	Riesgos Diversos	12,983,914.72	11,872,262.07	1,111,652.65	9.4%	3,427,541.61	3,810,301.08	(382,759.47)	-10.0%	31,155	27,631	3,524	12.8%
39	- Responsabilidad Civil	5,778,306.86	4,694,826.27	1,083,480.59	23.1%	455,218.13	529,525.71	(74,307.58)	-14.0%	20,146	16,718	3,428	20.5%
40	- Robo	176,291.82	331,421.52	(155,129.70)	-46.8%	141,595.94	421,977.00	(280,381.06)	-66.4%	3,917	3,587	330	9.2%
41	- Fidelidad y DDD	217,736.10	197,337.60	20,398.50	10.3%	146,458.14	124,590.54	21,867.60	17.6%	1,324	904	420	46.5%
42	- BBB	77,748.15	30,012.18	47,735.97	159.1%	-	100.00	(100.00)	-100.0%	36	26	10	38.5%
43	- Otros	6,733,831.79	6,618,664.50	115,167.29	1.7%	2,684,269.40	2,734,107.83	(49,838.43)	-1.8%	5,732	6,396	(664)	-10.4%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	6,626,426.90	9,542,022.45	(2,915,595.55)	-30.6%	3,827,452.75	1,729,943.13	2,097,509.62	121.2%	52,073	34,831	17,242	49.5%
46	- Oferta y Cumplimiento	2,220,192.64	5,200,034.88	(2,979,842.24)	-57.3%	3,567,377.95	1,236,132.97	2,331,244.98	188.6%	25,160	-	25,160	0.0%
47	- Otras	4,406,234.26	4,341,987.57	64,246.69	1.5%	260,074.80	493,810.16	(233,735.36)	-47.3%	26,913	-	26,913	0.0%
48	TOTAL TOTAL Y EXTERIOR	101,084,082.42	98,443,331.60	2,640,750.82	2.7%	42,501,376.04	33,711,820.29	8,789,555.75	26.1%	1,368,166	1,129,051	239,115	21.2%

Vida	49,793,507.26	47,437,665.51	2,355,841.75	5.0%	20,071,434.88	20,338,781.56	(267,346.68)	-1.3%	368,852	316,803	52,049	16.4%
General	51,290,575.16	51,005,666.09	284,909.07	0.6%	22,429,941.16	13,373,038.73	9,056,902.43	67.7%	999,314	812,248	187,066	23.0%

Totales	101,084,082.42	98,443,331.60	2,640,750.82	2.7%	42,501,376.04	33,711,820.29	8,789,555.75	26.1%	1,368,166	1,129,051	239,115	21.2%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2016 (Cifras en Balboas)

COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	Vida Individual	12,225,043.56	11,092,457.59	1,132,585.97	10.2%	2,013,806.65	4,903,742.60	(2,889,935.95)	-58.9%	199,808	185,968	13,840	7.4%
2	- Primer año	2,566,634.92	2,010,289.04	556,345.88	27.7%	1,588,141.03	366,204.08	1,221,936.95	333.7%	50,670	30,542	20,128	65.9%
3	- Renovación	9,658,408.64	9,082,168.55	576,240.09	6.3%	425,665.62	4,537,538.52	(4,111,872.90)	-90.6%	149,138	155,426	(6,288)	-4.0%
4	Accidentes Personales	1,687,840.94	1,313,813.54	374,027.40	28.5%	492,095.88	411,013.59	81,082.29	19.7%	72,383	59,737	12,646	21.2%
5	- Individual	890,860.02	513,612.98	377,247.04	73.4%	130,999.51	218,710.33	(87,710.82)	-40.1%	52,079	-	52,079	0.0%
6	- Grupo	796,980.92	800,200.56	(3,219.64)	-0.4%	361,096.37	192,303.26	168,793.11	87.8%	20,304	-	20,304	0.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	21,459,820.27	19,796,152.25	1,663,668.02	8.4%	14,060,646.94	13,104,436.71	956,210.23	7.3%	66,822	51,561	15,261	29.6%
9	- Individual	8,616,346.14	8,721,209.74	(104,863.60)	-1.2%	5,587,867.50	5,035,856.70	552,010.80	11.0%	61,577	-	61,577	0.0%
10	- Grupo	12,843,474.13	11,074,942.51	1,768,531.62	16.0%	8,472,779.44	8,068,580.01	404,199.43	5.0%	5,245	-	5,245	0.0%
11	Colectivos de Vida	14,702,951.55	14,665,615.98	37,335.57	0.3%	3,803,533.33	7,028,026.96	(3,224,493.63)	-45.9%	20,356	18,016	2,340	13.0%
12	Incendio y Líneas Aliadas (*)	15,272,518.57	9,413,194.78	5,859,323.79	62.2%	1,469,848.28	9,239,701.68	(7,769,853.40)	-84.1%	200,749	200,070	679	0.3%
13	- Residencial	4,975,317.52	4,752,700.09	222,617.43	4.7%	1,185,179.33	4,488,684.54	(3,303,505.21)	-73.6%	157,497	-	157,497	0.0%
14	- Comercial	9,884,529.31	4,394,088.57	5,490,440.74	125.0%	270,448.57	4,729,727.70	(4,459,279.13)	-94.3%	42,832	-	42,832	0.0%
15	- Industrial	412,671.74	266,406.12	146,265.62	54.9%	14,220.38	21,289.44	(7,069.06)	-33.2%	420	-	420	0.0%
16	Vida Industrial	4,286.74	-	4,286.74	0.0%	-	-	-	0.0%	490	-	490	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	511,330.65	549,194.97	(37,864.32)	-6.9%	361,843.08	43,861.58	317,981.50	725.0%	22,310	19,334	2,976	15.4%
21	- Residencial	292,991.05	287,515.50	5,475.55	1.9%	46,051.22	81,526.10	(35,474.88)	-43.5%	16,733	14,879	1,854	12.5%
22	- Comercial e Industrial	218,339.60	261,679.47	(43,339.87)	-16.6%	315,791.86	(37,664.52)	353,456.38	0.0%	5,577	4,455	1,122	25.2%
23	Transporte de Carga	1,895,901.02	2,373,441.82	(477,540.80)	-20.1%	1,154,852.38	465,148.16	689,704.22	148.3%	29,068	26,417	2,651	10.0%
24	- Terrestre	1,483,237.40	1,626,864.16	(143,626.76)	-8.8%	1,050,813.24	307,337.11	743,476.13	241.9%	21,579	-	21,579	0.0%
25	- Marítimo	411,722.30	745,701.60	(333,979.30)	-44.8%	104,039.14	157,811.05	(53,771.91)	-34.1%	7,476	-	7,476	0.0%
26	- Aéreo	941.32	876.05	65.27	7.5%	-	-	-	0.0%	13	-	13	0.0%
27	Casco	2,204,793.95	1,348,531.31	856,262.64	63.5%	225,366.51	464,837.84	(239,471.33)	-51.5%	1,214	1,004	210	20.9%
28	- Marítimo	1,480,276.65	859,291.40	620,985.25	72.3%	216,072.98	177,811.50	38,261.48	21.5%	968	780	188	24.1%
29	- Aéreo	724,517.30	489,239.91	235,277.39	48.1%	9,293.53	287,026.34	(277,732.81)	-96.8%	246	224	22	9.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2016 (Cifras en Balboas)

COMPARATIVO DE PRIMAS SUSCRITAS DE SEGURO DIRECTO Y SINIESTROS TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	Automóvil	23,839,383.46	23,527,850.58	311,532.88	1.3%	12,979,441.17	15,262,460.27	(2,283,019.10)	-15.0%	618,912	490,760	128,152	26.1%
31	Ramos Técnicos	2,411,895.70	1,794,627.39	617,268.31	34.4%	690,303.07	528,073.40	162,229.67	30.7%	10,769	17,082	(6,313)	-37.0%
32	- TRC - TRM	1,283,480.00	1,298,616.96	(15,136.96)	-1.2%	233,079.34	73,134.08	159,945.26	218.7%	2,062	-	2,062	0.0%
33	- Equipo Electrónico	393,420.92	130,843.25	262,577.67	200.7%	78,168.97	117,298.97	(39,130.00)	-33.4%	3,848	-	3,848	0.0%
34	- Caldera y Maquinaria	32,614.45	12,606.89	20,007.56	158.7%	-	-	-	0.0%	612	-	612	0.0%
35	- Rotura de Maquinaria	108,196.26	28,640.38	79,555.88	277.8%	27,027.37	76,883.36	(49,855.99)	-64.8%	1,309	-	1,309	0.0%
36	- Equipo Pesado	594,125.56	323,897.76	270,227.80	83.4%	352,027.39	260,756.99	91,270.40	35.0%	2,931	-	2,931	0.0%
37	- Vidrios	58.51	22.15	36.36	164.2%	-	-	-	0.0%	7	-	7	0.0%
38	Riesgos Diversos	25,079,367.83	28,740,935.83	(3,661,568.00)	-12.7%	1,169,969.90	2,550,574.75	(1,380,604.85)	-54.1%	30,276	26,883	3,393	12.6%
39	- Responsabilidad Civil	10,176,457.48	9,115,558.66	1,060,898.82	11.6%	450,304.60	110,538.99	339,765.61	307.4%	19,707	16,252	3,455	21.3%
40	- Robo	754,247.74	1,598,612.15	(844,364.41)	-52.8%	116,116.87	195,340.83	(79,223.96)	-40.6%	3,873	3,570	303	8.5%
41	- Fidelidad y DDD	2,535,186.15	342,924.86	2,192,261.29	639.3%	128,104.42	86,177.72	41,926.70	48.7%	1,271	977	294	30.1%
42	- BBB	88,114.47	266,376.95	(178,262.48)	-66.9%	465.47	-	465.47	0.0%	32	39	(7)	-17.9%
43	- Otros	11,525,361.99	17,417,463.21	(5,892,101.22)	-33.8%	474,978.54	2,158,517.21	(1,683,538.67)	-78.0%	5,393	6,045	(652)	-10.8%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	12,208,902.21	8,598,186.04	3,610,716.17	42.0%	3,811,664.30	3,770,956.51	40,707.79	1.1%	49,583	35,243	14,340	40.7%
46	- Oferta y Cumplimiento	8,435,461.47	4,685,680.37	3,749,781.10	80.0%	27,214.21	2,694,541.57	(2,667,327.36)	-99.0%	18,940	-	18,940	0.0%
47	- Otras	3,773,440.74	3,912,505.67	(139,064.93)	-3.6%	3,784,450.09	1,076,414.94	2,708,035.15	251.6%	30,643	-	30,643	0.0%
48	TOTAL TOTAL Y EXTERIOR	133,504,036.45	123,214,002.08	10,290,034.37	8.4%	42,233,371.49	57,772,834.05	(15,539,462.56)	-26.9%	1,322,740	1,132,075	190,665	16.8%

Vida	50,075,656.32	46,868,039.36	3,207,616.96	6.8%	20,370,082.80	25,447,219.86	(5,077,137.06)	-20.0%	359,369	315,282	44,087	14.0%
General	83,428,380.13	76,345,962.72	7,082,417.41	9.3%	21,863,288.69	32,325,614.19	(10,462,325.50)	-32.4%	963,371	816,793	146,578	17.9%

Totales	133,504,036.45	123,214,002.08	10,290,034.37	8.4%	42,233,371.49	57,772,834.05	(15,539,462.56)	-26.9%	1,322,740	1,132,075	190,665	16.8%
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