



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE NOVIEMBRE 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 | | NOVIEMBRE | | VARIACIÓN | |
| | | | | Absoluta | Porcentual | | | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 1 | Vida Individual | 143,604,655.33 | 139,851,675.66 | 3,752,979.67 | 2.7% | 29,345,703.40 | 27,724,316.37 | 1,621,387.03 | 5.8% | 214,317 | 191,744 | 22,573 | 11.8% |
| 2 | - Primer año | 26,875,449.85 | 30,713,507.32 | (3,838,057.47) | -12.5% | 17,872,704.64 | 6,401,410.42 | 11,471,294.22 | 179.2% | 72,367 | 44,071 | 28,296 | 64.2% |
| 3 | - Renovación | 116,729,205.48 | 109,138,168.34 | 7,591,037.14 | 7.0% | 11,472,998.76 | 21,322,905.95 | (9,849,907.19) | -46.2% | 141,950 | 147,673 | (5,723) | -3.9% |
| 4 | Accidentes Personales | 24,041,719.94 | 17,128,349.51 | 6,913,370.44 | 40.4% | 4,721,018.67 | 7,105,977.15 | (2,384,958.48) | -33.6% | 93,564 | 69,710 | 23,854 | 34.2% |
| 5 | - Individual | 10,472,366.63 | 6,737,740.56 | 3,734,626.07 | 55.4% | 1,599,005.16 | 4,112,344.54 | (2,513,339.38) | -61.1% | 57,437 | 50,566 | 6,871 | 13.6% |
| 6 | - Grupo | 13,569,353.31 | 10,390,608.94 | 3,178,744.37 | 30.6% | 3,122,013.51 | 2,993,632.61 | 128,380.90 | 4.3% | 36,127 | 19,144 | 16,983 | 88.7% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 239,725,261.61 | 214,539,111.56 | 25,186,150.05 | 11.7% | 181,761,887.08 | 166,098,621.90 | 15,663,265.18 | 9.4% | 74,915 | 65,798 | 9,117 | 13.9% |
| 9 | - Individual | 105,799,349.21 | 94,242,653.07 | 11,556,696.14 | 12.3% | 73,481,064.80 | 64,518,154.31 | 8,962,910.49 | 13.9% | 67,500 | 60,472 | 7,028 | 11.6% |
| 10 | - Grupo | 133,925,912.40 | 120,296,458.49 | 13,629,453.91 | 11.3% | 108,280,822.28 | 101,580,467.59 | 6,700,354.69 | 6.6% | 7,415 | 5,326 | 2,089 | 39.2% |
| 11 | Colectivos de Vida | 167,800,170.43 | 151,834,908.41 | 15,965,262.02 | 10.5% | 51,124,627.80 | 50,249,089.34 | 875,538.46 | 1.7% | 58,293 | 21,523 | 36,770 | 170.8% |
| 12 | Incendio y Líneas Aliadas (*) | 102,220,548.91 | 96,567,970.99 | 5,652,577.92 | 5.9% | 21,350,834.93 | 38,212,827.77 | (16,861,992.84) | -44.1% | 220,899 | 201,788 | 19,111 | 9.5% |
| 13 | - Residencial | 53,658,724.80 | 49,256,453.46 | 4,402,271.34 | 8.9% | 8,834,002.84 | 18,580,140.10 | (9,746,137.26) | -52.5% | 171,131 | 154,592 | 16,539 | 10.7% |
| 14 | - Comercial | 46,774,310.20 | 44,576,813.41 | 2,197,496.79 | 4.9% | 12,291,103.37 | 19,552,290.17 | (7,261,186.80) | -37.1% | 49,212 | 46,539 | 2,673 | 5.7% |
| 15 | - Industrial | 1,787,513.91 | 2,734,704.12 | (947,190.21) | -34.6% | 225,728.72 | 80,397.50 | 145,331.22 | 180.8% | 556 | 657 | (101) | -15.4% |
| 16 | Vida Industrial | 20,271.42 | 53,248.01 | (32,976.59) | -61.9% | (20,000.00) | 75,000.00 | (95,000.00) | -126.7% | 174 | 435 | (261) | -60.0% |
| 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 | 6,513,446.05 | 6,339,445.25 | 174,000.80 | 2.7% | 2,353,217.52 | 4,484,047.14 | (2,130,829.62) | -47.5% | 23,450 | 18,138 | 5,312 | 29.3% |
| 21 | - Residencial | 2,921,538.76 | 2,670,827.78 | 250,710.98 | 9.4% | 787,098.01 | 691,425.10 | 95,672.91 | 13.8% | 17,940 | 13,460 | 4,480 | 33.3% |
| 22 | - Comercial e Industrial | 3,591,907.29 | 3,668,617.57 | (76,710.28) | -2.1% | 1,566,119.51 | 3,792,622.04 | (2,226,502.53) | -58.7% | 5,510 | 4,678 | 832 | 17.8% |
| 23 | Transporte de Carga | 19,043,940.87 | 21,355,118.60 | (2,311,177.73) | -10.8% | 5,702,131.22 | 4,198,257.63 | 1,503,873.59 | 35.8% | 31,296 | 27,812 | 3,484 | 12.5% |
| 24 | - Terrestre | 15,941,089.62 | 14,248,733.78 | 1,692,355.84 | 11.9% | 5,126,878.15 | 2,514,372.40 | 2,612,505.75 | 103.9% | 22,744 | 20,558 | 2,186 | 10.6% |
| 25 | - Marítimo | 3,088,525.43 | 7,029,835.75 | (3,941,310.32) | -56.1% | 574,597.52 | 1,683,885.23 | (1,109,287.71) | -65.9% | 8,524 | 7,244 | 1,280 | 17.7% |
| 26 | - Aéreo | 14,325.82 | 76,549.07 | (62,223.25) | -81.3% | 655.55 | - | 655.55 | 0.0% | 28 | 10 | 18 | 180.0% |
| 27 | Casco | 24,736,975.23 | 25,892,758.09 | (1,155,782.86) | -4.5% | 3,964,295.59 | 10,738,920.44 | (6,774,624.85) | -63.1% | 1,310 | 1,091 | 219 | 20.1% |
| 28 | - Marítimo | 12,005,497.92 | 10,452,037.21 | 1,553,460.71 | 14.9% | 2,198,021.45 | 9,194,695.30 | (6,996,673.85) | -76.1% | 1,037 | 883 | 154 | 17.4% |
| 29 | - Aéreo | 12,731,477.31 | 15,440,720.88 | (2,709,243.57) | -17.5% | 1,766,274.14 | 1,544,225.14 | 222,049.00 | 14.4% | 273 | 208 | 65 | 31.3% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE NOVIEMBRE 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 | | NOVIEMBRE | | VARIACIÓN | |
| | | | Absoluta | Porcentual | | | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 Automóvil | 243,378,406.26 | 232,173,100.46 | 11,205,305.80 | 4.8% | 160,281,190.41 | 133,241,664.42 | 27,039,525.99 | 20.3% | 620,719 | 522,036 | 98,683 | 18.9% |
| 31 Ramos Técnicos | 28,769,195.04 | 28,682,201.13 | 86,993.91 | 0.3% | 5,979,682.23 | 13,326,648.48 | (7,346,966.25) | -55.1% | 12,415 | 9,316 | 3,099 | 33.3% |
| 32 - TRC - TRM | 20,966,933.15 | 21,521,329.12 | (554,395.97) | -2.6% | 3,217,691.67 | 10,777,481.64 | (7,559,789.97) | -70.1% | 2,516 | 1,485 | 1,031 | 69.4% |
| 33 - Equipo Electrónico | 2,042,609.53 | 1,954,072.18 | 88,537.35 | 4.5% | 659,398.70 | 1,143,871.23 | (484,472.53) | -42.4% | 4,086 | 3,539 | 547 | 15.5% |
| 34 - Caldera y Maquinaria | 66,784.59 | 180,467.62 | (113,683.03) | -63.0% | - | - | - | 0.0% | 765 | 543 | 222 | 40.9% |
| 35 - Rotura de Maquinaria | 2,019,146.69 | 338,595.87 | 1,680,550.82 | 496.3% | 768,899.28 | (67,437.67) | 836,336.95 | 0.0% | 1,437 | 1,162 | 275 | 23.7% |
| 36 - Equipo Pesado | 3,671,185.66 | 4,687,293.38 | (1,016,107.72) | -21.7% | 1,333,692.58 | 1,472,733.28 | (139,040.70) | -9.4% | 3,584 | 2,581 | 1,003 | 38.9% |
| 37 - Vidrios | 2,535.42 | 442.96 | 2,092.46 | 472.4% | - | - | - | 0.0% | 27 | 6 | 21 | 350.0% |
| 38 Riesgos Diversos | 134,396,716.81 | 161,517,156.64 | (27,120,439.83) | -16.8% | 26,961,936.26 | 31,901,384.77 | (4,939,448.51) | -15.5% | 33,203 | 26,054 | 7,149 | 27.4% |
| 39 - Responsabilidad Civil | 47,382,390.27 | 56,509,522.30 | (9,127,132.03) | -16.2% | 7,272,734.67 | 6,482,417.37 | 790,317.30 | 12.2% | 21,039 | 17,170 | 3,869 | 22.5% |
| 40 - Robo | 3,212,347.64 | 6,342,918.07 | (3,130,570.43) | -49.4% | 1,137,388.28 | 2,271,434.21 | (1,134,045.93) | -49.9% | 4,060 | 3,267 | 793 | 24.3% |
| 41 - Fidelidad y DDD | 13,520,163.90 | 3,665,680.27 | 9,854,483.63 | 268.8% | 2,489,867.40 | 1,453,114.34 | 1,036,753.06 | 71.3% | 1,581 | 895 | 686 | 76.6% |
| 42 - BBB | 4,307,365.81 | 3,176,041.38 | 1,131,324.43 | 35.6% | 142,916.86 | 195,027.53 | (52,110.67) | -26.7% | 41 | 33 | 8 | 24.2% |
| 43 - Otros | 65,974,449.19 | 81,033,884.01 | (15,059,434.82) | -18.6% | 15,919,029.05 | 19,541,784.16 | (3,622,755.11) | -18.5% | 6,482 | 4,689 | 1,793 | 38.2% |
| 44 Títulos de Propiedad | - | - | - | 0.0% | - | 94,481.01 | (94,481.01) | -100.0% | 40 | - | 40 | 0.0% |
| 45 Fianzas | 104,296,482.94 | 142,529,922.29 | (38,233,439.35) | -26.8% | 31,690,434.84 | 34,654,900.90 | (2,964,466.06) | -8.6% | 65,223 | 36,402 | 28,821 | 79.2% |
| 46 - Oferta y Cumplimiento | 51,969,616.05 | 79,418,038.91 | (27,448,422.86) | -34.6% | 21,997,104.41 | 25,065,048.86 | (3,067,944.44) | -12.2% | 34,468 | 7,761 | 26,707 | 344.1% |
| 47 - Otras | 52,326,866.89 | 63,111,883.38 | (10,785,016.49) | -17.1% | 9,693,330.43 | 9,589,852.04 | 103,478.39 | 1.1% | 30,755 | 28,641 | 2,114 | 7.4% |
| 48 TOTAL LOCAL Y EXTERIOR | 1,238,547,790.84 | 1,238,464,966.60 | 82,824.24 | 0.01% | 525,216,959.95 | 522,106,137.32 | 3,110,822.63 | 0.6% | 1,449,818 | 1,191,847 | 257,971 | 21.6% |

| | | | | | | | | | | | | |
|---------|----------------|----------------|-----------------|-------|----------------|----------------|-----------------|-------|-----------|---------|---------|-------|
| Vida | 575,171,807.31 | 523,354,045.14 | 51,817,762.17 | 9.9% | 266,953,236.95 | 251,178,004.76 | 15,775,232.19 | 6.3% | 441,089 | 348,775 | 92,314 | 26.5% |
| General | 663,375,983.53 | 715,110,921.46 | (51,734,937.93) | -7.2% | 258,263,723.00 | 270,928,132.56 | (12,664,409.56) | -4.7% | 1,008,729 | 843,072 | 165,657 | 19.6% |

| | | | | | | | | | | | | |
|----------------|-------------------------|-------------------------|------------------|-------------|-----------------------|-----------------------|---------------------|-------------|------------------|------------------|----------------|--------------|
| Totales | 1,238,547,790.84 | 1,238,464,966.60 | 82,824.24 | 0.0% | 525,216,959.95 | 522,106,137.32 | 3,110,822.63 | 0.6% | 1,449,818 | 1,191,847 | 257,971 | 21.6% |
|----------------|-------------------------|-------------------------|------------------|-------------|-----------------------|-----------------------|---------------------|-------------|------------------|------------------|----------------|--------------|



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

NOVIEMBRE 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 | | | | |
|------------------------|--------------------------------------|---------------|---------------|--------------|-----------------------|---------------|---------------|----------------|------------------|---------|-----------|------------|--------|
| | NOVIEMBRE | | VARIACIÓN | | NOVIEMBRE | | VARIACIÓN | | NOVIEMBRE | | VARIACIÓN | | |
| | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | |
| 1 | Vida Individual | 12,795,269.25 | 12,010,873.18 | 784,396.07 | 6.5% | 2,121,348.27 | 846,957.70 | 1,274,390.57 | 150.5% | 214,317 | 191,744 | 22,573 | 11.8% |
| 2 | - Primer año | 2,248,821.56 | 2,169,491.26 | 79,330.30 | 3.7% | 977,063.23 | (35,501.99) | 1,012,565.22 | 0.0% | 72,367 | 44,071 | 28,296 | 64.2% |
| 3 | - Renovación | 10,546,447.69 | 9,841,381.92 | 705,065.77 | 7.2% | 1,144,285.04 | 882,459.69 | 261,825.35 | 29.7% | 141,950 | 147,673 | (5,723) | -3.9% |
| 4 | Accidentes Personales | 1,396,611.62 | 1,211,907.20 | 184,704.42 | 15.2% | 537,265.33 | 526,231.74 | 11,033.59 | 2.1% | 93,564 | 69,710 | 23,854 | 34.2% |
| 5 | - Individual | 488,479.34 | 488,531.68 | (52.34) | 0.0% | 84,513.46 | 684,808.77 | (600,295.31) | -87.7% | 57,437 | 50,566 | 6,871 | 13.6% |
| 6 | - Grupo | 908,132.28 | 723,375.52 | 184,756.76 | 25.5% | 452,751.87 | (158,577.03) | 611,328.90 | 0.0% | 36,127 | 19,144 | 16,983 | 88.7% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 21,167,609.16 | 18,604,670.22 | 2,562,938.94 | 13.8% | 15,847,589.47 | 12,804,978.76 | 3,042,610.71 | 23.8% | 74,915 | 65,798 | 9,117 | 13.9% |
| 9 | - Individual | 9,996,277.90 | 8,587,912.59 | 1,408,365.31 | 16.4% | 6,548,407.01 | 4,971,692.76 | 1,576,714.25 | 31.7% | 67,500 | 60,472 | 7,028 | 11.6% |
| 10 | - Grupo | 11,171,331.26 | 10,016,757.63 | 1,154,573.63 | 11.5% | 9,299,182.46 | 7,833,286.00 | 1,465,896.46 | 18.7% | 7,415 | 5,326 | 2,089 | 39.2% |
| 11 | Colectivos de Vida | 15,316,983.98 | 13,561,641.18 | 1,755,342.80 | 12.9% | 4,074,458.57 | 3,415,679.45 | 658,779.12 | 19.3% | 58,293 | 21,523 | 36,770 | 170.8% |
| 12 | Incendio y Líneas Aliadas (*) | 6,900,473.65 | 6,853,781.73 | 46,691.92 | 0.7% | 1,539,380.95 | 4,350,138.08 | (2,810,757.13) | -64.6% | 220,899 | 201,788 | 19,111 | 9.5% |
| 13 | - Residencial | 4,725,293.48 | 3,897,048.51 | 828,244.97 | 21.3% | 246,905.53 | 2,705,609.61 | (2,458,704.08) | -90.9% | 171,131 | 154,592 | 16,539 | 10.7% |
| 14 | - Comercial | 2,138,389.87 | 2,945,123.46 | (806,733.59) | -27.4% | 1,291,364.01 | 1,616,502.00 | (325,137.99) | -20.1% | 49,212 | 46,539 | 2,673 | 5.7% |
| 15 | - Industrial | 36,790.30 | 11,609.76 | 25,180.54 | 216.9% | 1,111.41 | 28,026.47 | (26,915.06) | -96.0% | 556 | 657 | (101) | -15.4% |
| 16 | Vida Industrial | (32.84) | 6,297.14 | (6,329.98) | -100.5% | - | - | - | 0.0% | 174 | 435 | (261) | -60.0% |
| 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 | 522,892.35 | 532,321.55 | (9,429.20) | -1.8% | 169,215.53 | 966,616.27 | (797,400.74) | -82.5% | 23,450 | 18,138 | 5,312 | 29.3% |
| 21 | - Residencial | 233,832.22 | 215,994.59 | 17,837.63 | 8.3% | 133,070.90 | 20,373.93 | 112,696.97 | 553.1% | 17,940 | 13,460 | 4,480 | 33.3% |
| 22 | - Comercial e Industrial | 289,060.13 | 316,326.96 | (27,266.83) | -8.6% | 36,144.63 | 946,242.34 | (910,097.71) | -96.2% | 5,510 | 4,678 | 832 | 17.8% |
| 23 | Transporte de Carga | 1,205,581.40 | 1,364,271.69 | (158,690.29) | -11.6% | 249,918.02 | 155,786.15 | 94,131.87 | 60.4% | 31,296 | 27,812 | 3,484 | 12.5% |
| 24 | - Terrestre | 944,561.15 | 1,217,286.38 | (272,725.23) | -22.4% | 136,507.87 | 84,246.45 | 52,261.42 | 62.0% | 22,744 | 20,558 | 2,186 | 10.6% |
| 25 | - Marítimo | 256,602.50 | 146,753.19 | 109,849.31 | 74.9% | 113,410.15 | 71,539.70 | 41,870.45 | 58.5% | 8,524 | 7,244 | 1,280 | 17.7% |
| 26 | - Aéreo | 4,417.75 | 232.12 | 4,185.63 | 1803.2% | - | - | - | 0.0% | 28 | 10 | 18 | 180.0% |
| 27 | Casco | 1,070,806.47 | 1,546,428.76 | (475,622.29) | -30.8% | 243,664.23 | 65,011.90 | 178,652.33 | 274.8% | 1,310 | 1,091 | 219 | 20.1% |
| 28 | - Marítimo | 778,102.54 | 1,027,214.80 | (249,112.26) | -24.3% | 224,997.99 | 65,011.90 | 159,986.09 | 246.1% | 1,037 | 883 | 154 | 17.4% |
| 29 | - Aéreo | 292,703.93 | 519,213.96 | (226,510.03) | -43.6% | 18,666.24 | - | 18,666.24 | 0.0% | 273 | 208 | 65 | 31.3% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

NOVIEMBRE 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 | | | |
|-------------------------------|-------------------------------|----------------------|-----------------------|------------------------|---------------|-----------------------|----------------------|---------------------|--------------|------------------|------------------|----------------|--------------|
| | | NOVIEMBRE | | VARIACIÓN | | NOVIEMBRE | | VARIACIÓN | | NOVIEMBRE | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 17,847,067.56 | 17,964,413.04 | (117,345.48) | -0.7% | 13,839,534.94 | 9,827,888.13 | 4,011,646.81 | 40.8% | 620,719 | 522,036 | 98,683 | 18.9% |
| 31 | Ramos Técnicos | 1,022,793.50 | 1,604,024.52 | (581,231.02) | -36.2% | 647,332.87 | 179,477.72 | 467,855.15 | 260.7% | 12,415 | 9,316 | 3,099 | 33.3% |
| 32 | - TRC - TRM | 658,588.72 | 1,084,315.30 | (425,726.58) | -39.3% | 384,091.70 | 56,838.52 | 327,253.18 | 575.8% | 2,516 | 1,485 | 1,031 | 69.4% |
| 33 | - Equipo Electrónico | 175,993.53 | 146,122.62 | 29,870.91 | 20.4% | 29,203.82 | 5,358.12 | 23,845.70 | 445.0% | 4,086 | 3,539 | 547 | 15.5% |
| 34 | - Caldera y Maquinaria | (3,667.91) | 25,097.64 | (28,765.55) | -114.6% | - | - | - | 0.0% | 765 | 543 | 222 | 40.9% |
| 35 | - Rotura de Maquinaria | 138,204.10 | 52,444.29 | 85,759.81 | 163.5% | 25,441.37 | (4,048.35) | 29,489.72 | 0.0% | 1,437 | 1,162 | 275 | 23.7% |
| 36 | - Equipo Pesado | 52,987.58 | 296,144.67 | (243,157.09) | -82.1% | 208,595.98 | 121,329.43 | 87,266.55 | 71.9% | 3,584 | 2,581 | 1,003 | 38.9% |
| 37 | - Vidrios | 687.48 | (100.00) | 787.48 | 0.0% | - | - | - | 0.0% | 27 | 6 | 21 | 350.0% |
| 38 | Riesgos Diversos | 8,568,721.53 | 12,332,111.42 | (3,763,389.89) | -30.5% | 2,178,506.25 | 1,204,459.38 | 974,046.87 | 80.9% | 33,203 | 26,054 | 7,149 | 27.4% |
| 39 | - Responsabilidad Civil | 3,326,393.87 | 6,473,763.25 | (3,147,369.38) | -48.6% | 395,486.57 | 350,367.28 | 45,119.29 | 12.9% | 21,039 | 17,170 | 3,869 | 22.5% |
| 40 | - Robo | 441,180.79 | 494,093.95 | (52,913.16) | -10.7% | 92,329.63 | 123,465.53 | (31,135.90) | -25.2% | 4,060 | 3,267 | 793 | 24.3% |
| 41 | - Fidelidad y DDD | 1,105,310.45 | 305,505.47 | 799,804.98 | 261.8% | 265,915.72 | 19,210.66 | 246,705.06 | 1284.2% | 1,581 | 895 | 686 | 76.6% |
| 42 | - BBB | 40,262.97 | 368,450.59 | (328,187.62) | -89.1% | 380,053.95 | 77,195.00 | 302,858.95 | 392.3% | 41 | 33 | 8 | 24.2% |
| 43 | - Otros | 3,655,573.45 | 4,690,298.16 | (1,034,724.71) | -22.1% | 1,044,720.38 | 634,220.91 | 410,499.47 | 64.7% | 6,482 | 4,689 | 1,793 | 38.2% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | 94,481.01 | (94,481.01) | -100.0% | 40 | - | 40 | 0.0% |
| 45 | Fianzas | 6,703,177.77 | 13,859,460.87 | (7,156,283.10) | -51.6% | 2,024,748.27 | 1,786,355.23 | 238,393.04 | 13.3% | 65,223 | 36,402 | 28,821 | 79.2% |
| 46 | - Oferta y Cumplimiento | 2,775,513.34 | 8,811,279.80 | (6,035,766.46) | -68.5% | 1,289,446.00 | 1,087,046.25 | 202,399.75 | 18.6% | 34,468 | 7,761 | 26,707 | 344.1% |
| 47 | - Otras | 3,927,664.43 | 5,048,181.07 | (1,120,516.64) | -22.2% | 735,302.27 | 699,308.98 | 35,993.29 | 5.1% | 30,755 | 28,641 | 2,114 | 7.4% |
| 48 | TOTAL TOTAL Y EXTERIOR | 94,517,955.40 | 101,452,202.50 | (6,934,247.10) | -6.8% | 43,472,962.70 | 36,224,061.52 | 7,248,901.18 | 20.0% | 1,449,818 | 1,191,847 | 257,971 | 21.6% |
| Vida | | 50,676,474.01 | 45,389,091.78 | 5,287,382.23 | 11.6% | 22,580,661.64 | 17,593,847.65 | 4,986,813.99 | 28.3% | 441,089 | 348,775 | 92,314 | 26.5% |
| General | | 43,841,481.39 | 56,063,110.72 | (12,221,629.33) | -21.8% | 20,892,301.06 | 18,630,213.87 | 2,262,087.19 | 12.1% | 1,008,729 | 843,072 | 165,657 | 19.6% |
| Totales | | 94,517,955.40 | 101,452,202.50 | (6,934,247.10) | -6.8% | 43,472,962.70 | 36,224,061.52 | 7,248,901.18 | 20.0% | 1,449,818 | 1,191,847 | 257,971 | 21.6% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

OCTUBRE 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 | | | | |
|------------------------|--------------------------------------|---------------|---------------|----------------|-----------------------|---------------|---------------|----------------|------------------|---------|-----------|------------|--------|
| | OCTUBRE | | VARIACIÓN | | OCTUBRE | | VARIACIÓN | | OCTUBRE | | VARIACIÓN | | |
| | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | |
| 1 | Vida Individual | 12,429,642.94 | 13,439,059.28 | (1,009,416.34) | -7.5% | 2,342,537.71 | 3,427,057.07 | (1,084,519.36) | -31.6% | 215,819 | 194,310 | 21,509 | 11.1% |
| 2 | - Primer año | 2,273,911.22 | 2,580,861.37 | (306,950.15) | -11.9% | 1,909,648.03 | 1,438,407.89 | 471,240.14 | 32.8% | 72,184 | 29,790 | 42,394 | 142.3% |
| 3 | - Renovación | 10,155,731.72 | 10,858,197.91 | (702,466.19) | -6.5% | 432,889.68 | 1,988,649.18 | (1,555,759.50) | -78.2% | 143,635 | 164,520 | (20,885) | -12.7% |
| 4 | Accidentes Personales | 1,859,010.72 | 1,514,152.35 | 344,858.37 | 22.8% | 452,832.01 | 804,976.66 | (352,144.65) | -43.7% | 91,902 | 69,263 | 22,639 | 32.7% |
| 5 | - Individual | 936,022.15 | 575,433.07 | 360,589.08 | 62.7% | 145,292.49 | 205,757.89 | (60,465.40) | -29.4% | 58,715 | 53,224 | 5,491 | 10.3% |
| 6 | - Grupo | 922,988.57 | 938,719.28 | (15,730.71) | -1.7% | 307,539.52 | 599,218.77 | (291,679.25) | -48.7% | 33,187 | 16,039 | 17,148 | 106.9% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 25,004,257.69 | 22,021,394.35 | 2,982,863.34 | 13.5% | 19,170,093.87 | 16,157,934.68 | 3,012,159.19 | 18.6% | 74,872 | 62,996 | 11,876 | 18.9% |
| 9 | - Individual | 9,940,864.16 | 8,883,193.65 | 1,057,670.51 | 11.9% | 8,063,092.63 | 5,936,305.45 | 2,126,787.18 | 35.8% | 67,438 | 56,698 | 10,740 | 18.9% |
| 10 | - Grupo | 15,063,393.53 | 13,138,200.70 | 1,925,192.83 | 14.7% | 11,107,001.24 | 10,221,629.23 | 885,372.01 | 8.7% | 7,434 | 6,298 | 1,136 | 18.0% |
| 11 | Colectivos de Vida | 16,603,949.88 | 14,007,921.71 | 2,596,028.17 | 18.5% | 4,802,140.09 | 4,328,948.13 | 473,191.96 | 10.9% | 58,864 | 21,765 | 37,099 | 170.5% |
| 12 | Incendio y Líneas Aliadas (*) | 8,885,830.85 | 8,721,067.01 | 164,763.84 | 1.9% | 5,619,701.99 | 2,785,219.96 | 2,834,482.03 | 101.8% | 223,558 | 194,340 | 29,218 | 15.0% |
| 13 | - Residencial | 6,190,085.55 | 5,643,784.83 | 546,300.72 | 9.7% | 852,453.76 | 2,133,069.37 | (1,280,615.61) | -60.0% | 172,274 | 151,018 | 21,256 | 14.1% |
| 14 | - Comercial | 2,545,226.18 | 2,885,453.77 | (340,227.59) | -11.8% | 4,767,059.58 | 650,706.84 | 4,116,352.74 | 632.6% | 50,727 | 42,458 | 8,269 | 19.5% |
| 15 | - Industrial | 150,519.12 | 191,828.41 | (41,309.29) | -21.5% | 188.65 | 1,443.75 | (1,255.10) | -86.9% | 557 | 864 | (307) | -35.5% |
| 16 | Vida Industrial | 915.88 | 33,238.35 | (32,322.47) | -97.2% | - | 20,000.00 | (20,000.00) | -100.0% | 194 | 444 | (250) | -56.3% |
| 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 | 573,448.15 | 777,316.38 | (203,868.23) | -26.2% | 161,976.74 | 76,982.53 | 84,994.21 | 110.4% | 23,342 | 20,373 | 2,969 | 14.6% |
| 21 | - Residencial | 256,929.17 | 257,426.44 | (497.27) | -0.2% | (24,810.40) | 39,907.44 | (64,717.84) | -162.2% | 17,841 | 15,268 | 2,573 | 16.9% |
| 22 | - Comercial e Industrial | 316,518.98 | 519,889.94 | (203,370.96) | -39.1% | 186,787.14 | 37,075.09 | 149,712.05 | 403.8% | 5,501 | 5,105 | 396 | 7.8% |
| 23 | Transporte de Carga | 1,049,277.16 | 1,312,598.99 | (263,321.83) | -20.1% | 306,101.71 | 567,165.16 | (261,063.45) | -46.0% | 31,317 | 26,392 | 4,925 | 18.7% |
| 24 | - Terrestre | 862,168.81 | 820,721.16 | 41,447.65 | 5.1% | 233,061.05 | 302,455.70 | (69,394.65) | -22.9% | 22,755 | 19,107 | 3,648 | 19.1% |
| 25 | - Marítimo | 185,361.77 | 489,558.42 | (304,196.65) | -62.1% | 73,040.66 | 264,709.46 | (191,668.80) | -72.4% | 8,540 | 7,268 | 1,272 | 17.5% |
| 26 | - Aéreo | 1,746.58 | 2,319.41 | (572.83) | -24.7% | - | - | - | 0.0% | 22 | 17 | 5 | 29.4% |
| 27 | Casco | 3,365,453.85 | 1,238,444.04 | 2,127,009.81 | 171.7% | 119,014.29 | 1,070,906.87 | (951,892.58) | -88.9% | 1,308 | 1,154 | 154 | 13.3% |
| 28 | - Marítimo | 2,307,762.93 | 932,048.67 | 1,375,714.26 | 147.6% | 118,414.08 | 1,020,852.05 | (902,437.97) | -88.4% | 1,032 | 940 | 92 | 9.8% |
| 29 | - Aéreo | 1,057,690.92 | 306,395.37 | 751,295.55 | 245.2% | 600.21 | 50,054.82 | (49,454.61) | -98.8% | 276 | 214 | 62 | 29.0% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

OCTUBRE 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 | | | |
|-------------------------------|-------------------------------|-----------------------|-----------------------|-----------------------|--------------|-----------------------|----------------------|---------------------|--------------|------------------|------------------|----------------|--------------|
| | | OCTUBRE | | VARIACIÓN | | OCTUBRE | | VARIACIÓN | | OCTUBRE | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 27,443,923.26 | 26,958,782.24 | 485,141.02 | 1.8% | 15,579,314.49 | 13,361,359.49 | 2,217,955.00 | 16.6% | 624,821 | 527,988 | 96,833 | 18.3% |
| 31 | Ramos Técnicos | 1,743,667.18 | 2,025,925.69 | (282,258.51) | -13.9% | 1,177,914.90 | 658,422.32 | 519,492.58 | 78.9% | 12,145 | 9,113 | 3,032 | 33.3% |
| 32 | - TRC - TRM | 1,137,840.48 | 1,256,309.60 | (118,469.12) | -9.4% | 1,130,736.78 | 388,060.54 | 742,676.24 | 191.4% | 2,443 | 1,481 | 962 | 65.0% |
| 33 | - Equipo Electrónico | 117,022.46 | 161,383.13 | (44,360.67) | -27.5% | 30,929.48 | 123,908.72 | (92,979.24) | -75.0% | 4,098 | 3,541 | 557 | 15.7% |
| 34 | - Caldera y Maquinaria | - | 8,603.06 | (8,603.06) | -100.0% | - | - | - | 0.0% | 758 | 550 | 208 | 37.8% |
| 35 | - Rotura de Maquinaria | 93,824.58 | (83,654.40) | 177,478.98 | 0.0% | 6,311.35 | 44,651.78 | (38,340.43) | -85.9% | 1,429 | 1,130 | 299 | 26.5% |
| 36 | - Equipo Pesado | 394,569.66 | 683,234.30 | (288,664.64) | -42.2% | 9,937.29 | 101,801.28 | (91,863.99) | -90.2% | 3,390 | 2,404 | 986 | 41.0% |
| 37 | - Vidrios | 410.00 | 50.00 | 360.00 | 720.0% | - | - | - | 0.0% | 27 | 7 | 20 | 285.7% |
| 38 | Riesgos Diversos | 10,043,464.99 | 13,567,769.31 | (3,524,304.32) | -26.0% | 3,307,924.32 | 4,165,956.70 | (858,032.38) | -20.6% | 33,575 | 27,674 | 5,901 | 21.3% |
| 39 | - Responsabilidad Civil | 3,665,467.46 | 5,322,185.58 | (1,656,718.12) | -31.1% | 795,477.03 | 1,166,289.92 | (370,812.89) | -31.8% | 21,351 | 17,612 | 3,739 | 21.2% |
| 40 | - Robo | 128,662.88 | 285,482.81 | (156,819.93) | -54.9% | 90,571.65 | 255,708.27 | (165,136.62) | -64.6% | 4,075 | 3,398 | 677 | 19.9% |
| 41 | - Fidelidad y DDD | 1,306,172.02 | 240,049.87 | 1,066,122.15 | 444.1% | 55,657.74 | 65,898.65 | (10,240.91) | -15.5% | 1,658 | 880 | 778 | 88.4% |
| 42 | - BBB | 920,464.59 | 135,239.18 | 785,225.41 | 580.6% | - | 105,494.44 | (105,494.44) | -100.0% | 41 | 32 | 9 | 28.1% |
| 43 | - Otros | 4,022,698.04 | 7,584,811.87 | (3,562,113.83) | -47.0% | 2,366,217.90 | 2,572,565.42 | (206,347.52) | -8.0% | 6,450 | 5,752 | 698 | 12.1% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | 40 | - | 40 | 0.0% |
| 45 | Fianzas | 11,447,579.13 | 15,495,355.87 | (4,047,776.74) | -26.1% | 4,108,579.67 | 2,618,694.16 | 1,489,885.51 | 56.9% | 65,066 | 37,339 | 27,727 | 74.3% |
| 46 | - Oferta y Cumplimiento | 6,095,314.59 | 9,973,146.39 | (3,877,831.80) | -38.9% | 2,862,861.60 | 1,891,436.97 | 971,424.63 | 51.4% | 34,268 | 17,418 | 16,850 | 96.7% |
| 47 | - Otras | 5,352,264.54 | 5,522,209.48 | (169,944.94) | -3.1% | 1,245,718.07 | 727,257.19 | 518,460.88 | 71.3% | 30,798 | 19,921 | 10,877 | 54.6% |
| 48 | TOTAL TOTAL Y EXTERIOR | 120,450,421.68 | 121,113,025.57 | (662,603.89) | -0.5% | 57,148,131.79 | 50,043,623.73 | 7,104,508.06 | 14.2% | 1,456,823 | 1,193,151 | 263,672 | 22.1% |
| Vida | | 55,896,861.23 | 50,982,527.69 | 4,914,333.54 | 9.6% | 26,767,603.68 | 24,718,916.54 | 2,048,687.14 | 8.3% | 441,457 | 348,334 | 93,123 | 26.7% |
| General | | 64,553,560.45 | 70,130,497.88 | (5,576,937.43) | -8.0% | 30,380,528.11 | 25,324,707.19 | 5,055,820.92 | 20.0% | 1,015,366 | 844,817 | 170,549 | 20.2% |
| Totales | | 120,450,421.68 | 121,113,025.57 | (662,603.89) | -0.5% | 57,148,131.79 | 50,043,623.73 | 7,104,508.06 | 14.2% | 1,456,823 | 1,193,151 | 263,672 | 22.1% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

SEPTIEMBRE 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 | | | |
|------------------------|--------------------------------------|------------------|---------------|----------------|------------|-----------------------|---------------|--------------|------------|------------------|---------|-----------|------------|
| | | SEPTIEMBRE | | VARIACIÓN | | SEPTIEMBRE | | VARIACIÓN | | SEPTIEMBRE | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 1 | Vida Individual | 13,781,898.66 | 12,802,544.51 | 979,354.15 | 7.6% | 3,462,584.62 | 1,525,456.49 | 1,937,128.13 | 127.0% | 213,068 | 191,346 | 21,722 | 11.4% |
| 2 | - Primer año | 2,546,293.45 | 3,268,977.14 | (722,683.69) | -22.1% | 2,793,755.14 | 176,249.11 | 2,617,506.03 | 1485.1% | 70,845 | 30,379 | 40,466 | 133.2% |
| 3 | - Renovación | 11,235,605.21 | 9,533,567.37 | 1,702,037.84 | 17.9% | 668,829.48 | 1,349,207.38 | (680,377.90) | -50.4% | 142,223 | 160,967 | (18,744) | -11.6% |
| 4 | Accidentes Personales | 1,869,376.98 | 1,362,022.01 | 507,354.97 | 37.3% | 464,481.53 | 423,171.73 | 41,309.80 | 9.8% | 90,327 | 67,746 | 22,581 | 33.3% |
| 5 | - Individual | 632,644.60 | 468,537.53 | 164,107.07 | 35.0% | 150,751.60 | (46,437.97) | 197,189.57 | 0.0% | 58,470 | 53,366 | 5,104 | 9.6% |
| 6 | - Grupo | 1,236,732.38 | 893,484.48 | 343,247.90 | 38.4% | 313,729.93 | 469,609.70 | (155,879.77) | -33.2% | 31,857 | 14,380 | 17,477 | 121.5% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 21,653,967.27 | 19,167,348.63 | 2,486,618.64 | 13.0% | 18,091,071.59 | 15,568,410.77 | 2,522,660.82 | 16.2% | 74,134 | 61,147 | 12,987 | 21.2% |
| 9 | - Individual | 9,885,347.33 | 8,763,271.53 | 1,122,075.80 | 12.8% | 7,461,537.18 | 6,288,217.80 | 1,173,319.38 | 18.7% | 66,754 | 55,476 | 11,278 | 20.3% |
| 10 | - Grupo | 11,768,619.94 | 10,404,077.10 | 1,364,542.84 | 13.1% | 10,629,534.41 | 9,280,192.97 | 1,349,341.44 | 14.5% | 7,380 | 5,671 | 1,709 | 30.1% |
| 11 | Colectivos de Vida | 15,542,738.01 | 13,302,894.71 | 2,239,843.30 | 16.8% | 5,176,289.27 | 4,515,363.32 | 660,925.95 | 14.6% | 58,655 | 21,684 | 36,971 | 170.5% |
| 12 | Incendio y Líneas Aliadas (*) | 10,316,795.01 | 8,540,285.00 | 1,776,510.01 | 20.8% | 3,739,892.43 | 1,268,465.56 | 2,471,426.87 | 194.8% | 222,076 | 194,262 | 27,814 | 14.3% |
| 13 | - Residencial | 6,663,998.78 | 4,544,727.92 | 2,119,270.86 | 46.6% | 2,825,927.31 | 577,082.52 | 2,248,844.79 | 389.7% | 171,597 | 151,793 | 19,804 | 13.0% |
| 14 | - Comercial | 3,571,505.13 | 3,883,686.74 | (312,181.61) | -8.0% | 906,513.94 | 696,335.13 | 210,178.81 | 30.2% | 50,215 | 41,603 | 8,612 | 20.7% |
| 15 | - Industrial | 81,291.10 | 111,870.34 | (30,579.24) | -27.3% | 7,451.18 | (4,952.09) | 12,403.27 | 0.0% | 264 | 866 | (602) | -69.5% |
| 16 | Vida Industrial | 459.85 | 8,685.41 | (8,225.56) | -94.7% | - | - | - | 0.0% | 265 | 315 | (50) | -15.9% |
| 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 | 687,839.74 | 563,989.74 | 123,850.00 | 22.0% | 297,438.48 | 112,772.43 | 184,666.05 | 163.8% | 23,257 | 20,280 | 2,977 | 14.7% |
| 21 | - Residencial | 279,018.50 | 249,933.71 | 29,084.79 | 11.6% | 73,279.33 | 85,926.90 | (12,647.57) | -14.7% | 17,749 | 15,166 | 2,583 | 17.0% |
| 22 | - Comercial e Industrial | 408,821.24 | 314,056.03 | 94,765.21 | 30.2% | 224,159.15 | 26,845.53 | 197,313.62 | 735.0% | 5,508 | 5,114 | 394 | 7.7% |
| 23 | Transporte de Carga | 2,293,557.73 | 1,948,806.20 | 344,751.53 | 17.7% | 366,300.91 | 321,206.23 | 45,094.68 | 14.0% | 31,145 | 27,348 | 3,797 | 13.9% |
| 24 | - Terrestre | 1,924,118.00 | 1,247,070.06 | 677,047.94 | 54.3% | 319,529.49 | 208,017.59 | 111,511.90 | 53.6% | 22,573 | 4,058 | 18,515 | 456.3% |
| 25 | - Marítimo | 369,275.65 | 632,080.41 | (262,804.76) | -41.6% | 46,771.42 | 113,188.64 | (66,417.22) | -58.7% | 8,548 | 23,279 | (14,731) | -63.3% |
| 26 | - Aéreo | 164.08 | 69,655.73 | (69,491.65) | -99.8% | - | - | - | 0.0% | 24 | 11 | 13 | 118.2% |
| 27 | Casco | 2,223,218.35 | 3,089,114.43 | (865,896.08) | -28.0% | 340,560.94 | 36,953.60 | 303,607.34 | 821.6% | 1,317 | 1,175 | 142 | 12.1% |
| 28 | - Marítimo | 82,111.05 | 1,085,167.54 | (1,003,056.49) | -92.4% | 340,560.94 | 33,853.73 | 306,707.21 | 906.0% | 1,037 | 960 | 77 | 8.0% |
| 29 | - Aéreo | 2,141,107.30 | 2,003,946.89 | 137,160.41 | 6.8% | - | 3,099.87 | (3,099.87) | -100.0% | 280 | 215 | 65 | 30.2% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

SEPTIEMBRE 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 | | | |
|------------------------|-------------------------------|-----------------------|-----------------------|-----------------------|--------------|-----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|--------------|
| | | SEPTIEMBRE | | VARIACIÓN | | SEPTIEMBRE | | VARIACIÓN | | SEPTIEMBRE | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 22,075,325.20 | 20,475,466.61 | 1,599,858.59 | 7.8% | 15,181,662.96 | 11,725,274.81 | 3,456,388.15 | 29.5% | 612,688 | 538,863 | 73,825 | 13.7% |
| 31 | Ramos Técnicos | 2,972,420.49 | 6,371,821.59 | (3,399,401.10) | -53.4% | 180,828.93 | 123,476.63 | 57,352.30 | 46.4% | 12,207 | 9,047 | 3,160 | 34.9% |
| 32 | - TRC - TRM | 2,394,910.09 | 5,383,307.14 | (2,988,397.05) | -55.5% | 140,733.35 | 521,793.15 | (381,059.80) | -73.0% | 2,525 | 1,479 | 1,046 | 70.7% |
| 33 | - Equipo Electrónico | 128,849.12 | 386,306.80 | (257,457.68) | -66.6% | 67,421.36 | 24,686.08 | 42,735.28 | 173.1% | 4,117 | 3,459 | 658 | 19.0% |
| 34 | - Caldera y Maquinaria | - | 21,395.04 | (21,395.04) | -100.0% | - | - | - | 0.0% | 751 | 609 | 142 | 23.3% |
| 35 | - Rotura de Maquinaria | 50,415.11 | 51,452.82 | (1,037.71) | -2.0% | 9,125.00 | (465,439.38) | 474,564.38 | 0.0% | 1,420 | 1,014 | 406 | 40.0% |
| 36 | - Equipo Pesado | 398,246.17 | 529,308.59 | (131,062.42) | -24.8% | (36,450.78) | 42,436.78 | (78,887.56) | -185.9% | 3,384 | 2,479 | 905 | 36.5% |
| 37 | - Vidrios | - | 51.20 | (51.20) | -100.0% | - | - | - | 0.0% | 10 | 7 | 3 | 42.9% |
| 38 | Riesgos Diversos | 8,264,889.76 | 8,526,399.29 | (261,509.53) | -3.1% | 1,557,570.63 | 2,304,300.70 | (746,730.07) | -32.4% | 33,342 | 25,588 | 7,754 | 30.3% |
| 39 | - Responsabilidad Civil | 3,123,337.81 | 2,647,979.86 | 475,357.95 | 18.0% | 766,267.97 | 584,767.44 | 181,500.53 | 31.0% | 21,160 | 17,499 | 3,661 | 20.9% |
| 40 | - Robo | 231,307.77 | 197,819.54 | 33,488.23 | 16.9% | 63,828.15 | 193,199.72 | (129,371.57) | -67.0% | 4,101 | 3,845 | 256 | 6.7% |
| 41 | - Fidelidad y DDD | (575,640.45) | 1,120,790.27 | (1,696,430.72) | -151.4% | 250,729.79 | 70,451.47 | 180,278.32 | 255.9% | 1,673 | 816 | 857 | 105.0% |
| 42 | - BBB | 387,243.62 | 91,258.72 | 295,984.90 | 324.3% | - | 500.00 | (500.00) | -100.0% | 39 | 33 | 6 | 18.2% |
| 43 | - Otros | 5,098,641.01 | 4,468,550.90 | 630,090.11 | 14.1% | 476,744.72 | 1,455,382.07 | (978,637.35) | -67.2% | 6,369 | 3,395 | 2,974 | 87.6% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | 40 | - | 40 | 0.0% |
| 45 | Fianzas | 6,037,478.40 | 7,097,098.80 | (1,059,620.40) | -14.9% | 3,111,466.91 | 1,836,143.99 | 1,275,322.92 | 69.5% | 63,158 | 37,090 | 26,068 | 70.3% |
| 46 | - Oferta y Cumplimiento | 682,961.89 | 2,791,073.75 | (2,108,111.86) | -75.5% | 2,146,410.12 | 1,849,784.49 | 296,625.63 | 16.0% | 32,313 | 13,352 | 18,961 | 142.0% |
| 47 | - Otras | 5,354,516.51 | 4,306,025.05 | 1,048,491.46 | 24.3% | 965,056.79 | (13,640.50) | 978,697.29 | 0.0% | 30,845 | 23,738 | 7,107 | 29.9% |
| 48 | TOTAL TOTAL Y EXTERIOR | 107,719,965.45 | 103,256,476.93 | 4,463,488.52 | 4.3% | 51,970,149.20 | 39,760,996.26 | 12,209,152.94 | 30.7% | 1,435,679 | 1,195,891 | 239,788 | 20.1% |
| Vida | | 52,847,980.92 | 46,634,809.86 | 6,213,171.06 | 13.3% | 27,194,427.01 | 22,032,402.31 | 5,162,024.70 | 23.4% | 436,184 | 341,923 | 94,261 | 27.6% |
| General | | 54,871,984.53 | 56,621,667.07 | (1,749,682.54) | -3.1% | 24,775,722.19 | 17,728,593.95 | 7,047,128.24 | 39.8% | 999,495 | 853,968 | 145,527 | 17.0% |
| Totales | | 107,719,965.45 | 103,256,476.93 | 4,463,488.52 | 4.3% | 51,970,149.20 | 39,760,996.26 | 12,209,152.94 | 30.7% | 1,435,679 | 1,195,891 | 239,788 | 20.1% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 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 | | | |
|------------------------|--------------------------------------|------------------|---------------|----------------|------------|-----------------------|---------------|----------------|------------|------------------|---------|-----------|------------|
| | | AGOSTO | | VARIACIÓN | | AGOSTO | | VARIACIÓN | | AGOSTO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 1 | Vida Individual | 13,642,572.25 | 11,564,523.33 | 2,078,048.92 | 18.0% | 3,912,351.59 | 2,764,107.46 | 1,148,244.13 | 41.5% | 211,566 | 190,839 | 20,727 | 10.9% |
| 2 | - Primer año | 2,559,608.35 | 3,360,288.05 | (800,679.70) | -23.8% | 2,019,932.38 | 542,400.16 | 1,477,532.22 | 272.4% | 69,469 | 45,140 | 24,329 | 53.9% |
| 3 | - Renovación | 11,082,963.90 | 8,204,235.28 | 2,878,728.62 | 35.1% | 1,892,419.21 | 2,221,707.30 | (329,288.09) | -14.8% | 142,097 | 145,699 | (3,602) | -2.5% |
| 4 | Accidentes Personales | 2,009,944.31 | 1,665,843.27 | 344,101.04 | 20.7% | 575,621.46 | 1,709,492.89 | (1,133,871.43) | -66.3% | 88,802 | 64,379 | 24,423 | 37.9% |
| 5 | - Individual | 623,748.72 | 631,631.53 | (7,882.81) | -1.2% | 201,837.77 | 1,404,397.39 | (1,202,559.62) | -85.6% | 58,783 | 49,414 | 9,369 | 19.0% |
| 6 | - Grupo | 1,386,195.59 | 1,034,211.74 | 351,983.85 | 34.0% | 373,783.69 | 305,095.50 | 68,688.19 | 22.5% | 30,019 | 14,965 | 15,054 | 100.6% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 21,286,377.55 | 20,057,083.13 | 1,229,294.42 | 6.1% | 18,451,801.54 | 16,729,278.99 | 1,722,522.55 | 10.3% | 73,692 | 60,160 | 13,532 | 22.5% |
| 9 | - Individual | 10,400,537.01 | 8,950,349.02 | 1,450,187.99 | 16.2% | 7,547,297.48 | 5,597,740.81 | 1,949,556.67 | 34.8% | 66,324 | 40,644 | 25,680 | 63.2% |
| 10 | - Grupo | 10,885,840.54 | 11,106,734.11 | (220,893.57) | -2.0% | 10,904,504.06 | 11,131,538.18 | (227,034.12) | -2.0% | 7,368 | 19,516 | (12,148) | -62.2% |
| 11 | Colectivos de Vida | 13,995,971.63 | 14,123,082.48 | (127,110.85) | -0.9% | 5,998,607.66 | 5,502,871.85 | 495,735.81 | 9.0% | 58,387 | 21,419 | 36,968 | 172.6% |
| 12 | Incendio y Líneas Aliadas (*) | 7,925,714.85 | 9,207,823.24 | (1,282,108.39) | -13.9% | 1,802,585.97 | 2,841,703.14 | (1,039,117.17) | -36.6% | 221,658 | 290,602 | (68,944) | -23.7% |
| 13 | - Residencial | 4,655,647.42 | 5,310,869.98 | (655,222.56) | -12.3% | 904,118.20 | 947,526.95 | (43,408.75) | -4.6% | 171,050 | 226,418 | (55,368) | -24.5% |
| 14 | - Comercial | 3,172,454.63 | 3,233,064.15 | (60,609.52) | -1.9% | 897,998.27 | 1,893,652.08 | (995,653.81) | -52.6% | 50,052 | 63,744 | (13,692) | -21.5% |
| 15 | - Industrial | 97,612.80 | 663,889.11 | (566,276.31) | -85.3% | 469.50 | 524.11 | (54.61) | -10.4% | 556 | 440 | 116 | 26.4% |
| 16 | Vida Industrial | 5,113.92 | 1,038.63 | 4,075.29 | 392.4% | - | 25,000.00 | (25,000.00) | -100.0% | 282 | 272 | 10 | 3.7% |
| 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 | 715,677.23 | 521,322.61 | 194,354.62 | 37.3% | 271,017.03 | 98,053.68 | 172,963.35 | 176.4% | 23,115 | 20,135 | 2,980 | 14.8% |
| 21 | - Residencial | 305,912.80 | 306,003.80 | (91.00) | 0.0% | 122,317.55 | 37,805.59 | 84,511.96 | 223.5% | 17,661 | 15,514 | 2,147 | 13.8% |
| 22 | - Comercial e Industrial | 409,764.43 | 215,318.81 | 194,445.62 | 90.3% | 148,699.48 | 60,248.09 | 88,451.39 | 146.8% | 5,454 | 4,621 | 833 | 18.0% |
| 23 | Transporte de Carga | 1,285,768.19 | 1,483,459.41 | (197,691.22) | -13.3% | 907,801.00 | 390,833.67 | 516,967.33 | 132.3% | 31,034 | 26,434 | 4,600 | 17.4% |
| 24 | - Terrestre | 1,063,386.81 | 687,111.98 | 376,274.83 | 54.8% | 885,406.74 | 114,811.80 | 770,594.94 | 671.2% | 22,465 | 2,903 | 19,562 | 673.9% |
| 25 | - Marítimo | 218,552.51 | 796,247.43 | (577,694.92) | -72.6% | 21,748.11 | 276,021.87 | (254,273.76) | -92.1% | 8,545 | 23,519 | (14,974) | -63.7% |
| 26 | - Aéreo | 3,828.87 | 100.00 | 3,728.87 | 3728.9% | 646.15 | - | 646.15 | 0.0% | 24 | 12 | 12 | 100.0% |
| 27 | Casco | 2,193,510.70 | 1,863,308.12 | 330,202.58 | 17.7% | 150,617.11 | 1,107,749.53 | (957,132.42) | -86.4% | 1,299 | 1,161 | 138 | 11.9% |
| 28 | - Marítimo | 1,370,880.77 | 735,907.46 | 634,973.31 | 86.3% | 150,617.11 | 298,322.70 | (147,705.59) | -49.5% | 1,041 | 965 | 76 | 7.9% |
| 29 | - Aéreo | 822,629.93 | 1,127,400.66 | (304,770.73) | -27.0% | - | 809,426.83 | (809,426.83) | -100.0% | 258 | 196 | 62 | 31.6% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 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 | | | |
|-------------------------------|-------------------------------|-----------------------|-----------------------|-----------------------|--------------|-----------------------|----------------------|-----------------------|--------------|------------------|------------------|----------------|--------------|
| | | AGOSTO | | VARIACIÓN | | AGOSTO | | VARIACIÓN | | AGOSTO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 21,734,691.05 | 20,200,599.88 | 1,534,091.17 | 7.6% | 15,711,605.45 | 12,726,763.73 | 2,984,841.72 | 23.5% | 705,862 | 533,506 | 172,356 | 32.3% |
| 31 | Ramos Técnicos | 2,721,788.89 | 3,337,956.36 | (616,167.47) | -18.5% | 1,256,554.71 | 794,495.08 | 462,059.63 | 58.2% | 12,296 | 9,135 | 3,161 | 34.6% |
| 32 | - TRC - TRM | 2,000,725.28 | 2,689,510.18 | (688,784.90) | -25.6% | 916,265.50 | 139,672.55 | 776,592.95 | 556.0% | 2,618 | 1,481 | 1,137 | 76.8% |
| 33 | - Equipo Electrónico | 349,863.16 | 158,854.72 | 191,008.44 | 120.2% | 41,600.81 | 63,118.59 | (21,517.78) | -34.1% | 4,129 | 3,647 | 482 | 13.2% |
| 34 | - Caldera y Maquinaria | - | 13,568.68 | (13,568.68) | -100.0% | - | - | - | 0.0% | 750 | 599 | 151 | 25.2% |
| 35 | - Rotura de Maquinaria | 46,527.68 | (29,582.80) | 76,110.48 | 0.0% | 150,348.21 | 123,031.07 | 27,317.14 | 22.2% | 1,412 | 997 | 415 | 41.6% |
| 36 | - Equipo Pesado | 324,597.77 | 505,299.94 | (180,702.17) | -35.8% | 148,340.19 | 468,672.87 | (320,332.68) | -68.3% | 3,377 | 2,403 | 974 | 40.5% |
| 37 | - Vidrios | 75.00 | 305.64 | (230.64) | -75.5% | - | - | - | 0.0% | 10 | 8 | 2 | 25.0% |
| 38 | Riesgos Diversos | 9,704,414.26 | 8,330,446.02 | 1,373,968.24 | 16.5% | 2,067,511.75 | 2,550,793.89 | (483,282.14) | -18.9% | 33,539 | 27,461 | 6,078 | 22.1% |
| 39 | - Responsabilidad Civil | 3,597,508.69 | 2,874,383.68 | 723,125.01 | 25.2% | 647,417.71 | 268,257.35 | 379,160.36 | 141.3% | 21,508 | 17,584 | 3,924 | 22.3% |
| 40 | - Robo | 221,987.70 | (29,885.93) | 251,873.63 | 0.0% | 69,117.52 | 354,267.52 | (285,150.00) | -80.5% | 4,121 | 3,516 | 605 | 17.2% |
| 41 | - Fidelidad y DDD | 1,262,330.26 | 410,091.88 | 852,238.38 | 207.8% | 283,319.27 | 208,360.83 | 74,958.44 | 36.0% | 1,644 | 723 | 921 | 127.4% |
| 42 | - BBB | 76,653.47 | 152,399.28 | (75,745.81) | -49.7% | 29,156.78 | 10,737.09 | 18,419.69 | 171.6% | 41 | 130 | (89) | -68.5% |
| 43 | - Otros | 4,545,934.14 | 4,923,457.11 | (377,522.97) | -7.7% | 1,038,500.47 | 1,709,171.10 | (670,670.63) | -39.2% | 6,225 | 5,508 | 717 | 13.0% |
| 44 | Títulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | 40 | - | 40 | 0.0% |
| 45 | Fianzas | 6,873,845.33 | 11,513,071.16 | (4,639,225.83) | -40.3% | 1,534,641.09 | 4,504,639.54 | (2,969,998.45) | -65.9% | 66,825 | 36,018 | 30,807 | 85.5% |
| 46 | - Oferta y Cumplimiento | 2,839,309.44 | 5,853,943.76 | (3,014,634.32) | -51.5% | 926,803.16 | 4,175,932.89 | (3,249,129.73) | -77.8% | 34,861 | 8,447 | 26,414 | 312.7% |
| 47 | - Otras | 4,034,535.89 | 5,659,127.40 | (1,624,591.51) | -28.7% | 607,837.93 | 328,706.65 | 279,131.28 | 84.9% | 31,964 | 27,571 | 4,393 | 15.9% |
| 48 | TOTAL TOTAL Y EXTERIOR | 104,095,390.16 | 103,869,557.64 | 225,832.52 | 0.2% | 52,640,716.36 | 51,745,783.45 | 894,932.91 | 1.7% | 1,528,397 | 1,281,521 | 246,876 | 19.3% |
| Vida | | 50,934,865.74 | 47,410,532.21 | 3,524,333.53 | 7.4% | 28,938,382.25 | 26,705,751.19 | 2,232,631.06 | 8.4% | 432,447 | 336,797 | 95,650 | 28.4% |
| General | | 53,160,524.42 | 56,459,025.43 | (3,298,501.01) | -5.8% | 23,702,334.11 | 25,040,032.26 | (1,337,698.15) | -5.3% | 1,095,950 | 944,724 | 151,226 | 16.0% |
| Totales | | 104,095,390.16 | 103,869,557.64 | 225,832.52 | 0.2% | 52,640,716.36 | 51,745,783.45 | 894,932.91 | 1.7% | 1,528,397 | 1,281,521 | 246,876 | 19.3% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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 | | | | |
|------------------------|--------------------------------------|---------------|---------------|----------------|-----------------------|---------------|---------------|----------------|------------------|---------|-----------|------------|--------|
| | JULIO | | VARIACIÓN | | JULIO | | VARIACIÓN | | JULIO | | VARIACIÓN | | |
| | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | |
| 1 | Vida Individual | 12,855,035.54 | 12,531,715.17 | 323,320.37 | 2.6% | 4,078,597.22 | 3,196,744.73 | 881,852.49 | 27.6% | 209,752 | 189,205 | 20,547 | 10.9% |
| 2 | - Primer año | 2,346,342.42 | 2,467,076.85 | (120,734.43) | -4.9% | 3,459,443.83 | 2,025,680.28 | 1,433,763.55 | 70.8% | 68,677 | 44,881 | 23,796 | 53.0% |
| 3 | - Renovación | 10,508,693.12 | 10,064,638.32 | 444,054.80 | 4.4% | 619,153.39 | 1,171,064.45 | (551,911.06) | -47.1% | 141,075 | 144,324 | (3,249) | -2.3% |
| 4 | Accidentes Personales | 4,459,248.40 | 1,645,568.26 | 2,813,680.14 | 171.0% | 484,336.48 | 767,165.95 | (282,829.47) | -36.9% | 87,080 | 63,278 | 23,802 | 37.6% |
| 5 | - Individual | 3,109,816.67 | 605,829.34 | 2,503,987.33 | 413.3% | 187,510.40 | 382,442.96 | (194,932.56) | -51.0% | 58,944 | 50,105 | 8,839 | 17.6% |
| 6 | - Grupo | 1,349,431.73 | 1,039,738.92 | 309,692.81 | 29.8% | 296,826.08 | 384,722.99 | (87,896.91) | -22.8% | 28,136 | 13,173 | 14,963 | 113.6% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 22,130,470.17 | 21,001,977.01 | 1,128,493.16 | 5.4% | 16,196,886.21 | 16,178,431.68 | 18,454.53 | 0.1% | 72,861 | 59,278 | 13,583 | 22.9% |
| 9 | - Individual | 9,485,945.22 | 8,470,324.73 | 1,015,620.49 | 12.0% | 6,904,901.29 | 5,961,209.89 | 943,691.40 | 15.8% | 65,552 | 40,026 | 25,526 | 63.8% |
| 10 | - Grupo | 12,644,524.95 | 12,531,652.28 | 112,872.67 | 0.9% | 9,291,984.92 | 10,217,221.79 | (925,236.87) | -9.1% | 7,309 | 19,252 | (11,943) | -62.0% |
| 11 | Colectivos de Vida | 16,425,970.71 | 15,716,532.40 | 709,438.31 | 4.5% | 4,559,508.34 | 6,204,524.57 | (1,645,016.23) | -26.5% | 58,360 | 21,954 | 36,406 | 165.8% |
| 12 | Incendio y Líneas Aliadas (*) | 9,382,956.79 | 9,204,525.13 | 178,431.66 | 1.9% | 517,776.37 | 2,732,543.55 | (2,214,767.18) | -81.1% | 226,203 | 205,521 | 20,682 | 10.1% |
| 13 | - Residencial | 5,965,262.79 | 3,474,430.69 | 2,490,832.10 | 71.7% | 222,419.15 | 1,048,665.84 | (826,246.69) | -78.8% | 176,736 | 166,360 | 10,376 | 6.2% |
| 14 | - Comercial | 3,314,226.86 | 5,510,571.44 | (2,196,344.58) | -39.9% | 263,568.27 | 1,679,374.34 | (1,415,806.07) | -84.3% | 48,902 | 38,198 | 10,704 | 28.0% |
| 15 | - Industrial | 103,467.14 | 219,523.00 | (116,055.86) | -52.9% | 31,788.95 | 4,503.37 | 27,285.58 | 605.9% | 565 | 963 | (398) | -41.3% |
| 16 | Vida Industrial | 10,195.44 | 830.92 | 9,364.52 | 1127.0% | - | 30,000.00 | (30,000.00) | -100.0% | 261 | 260 | 1 | 0.4% |
| 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 | 799,800.92 | 850,217.06 | (50,416.14) | -5.9% | 350,267.92 | 77,310.63 | 272,957.29 | 353.1% | 23,233 | 19,986 | 3,247 | 16.2% |
| 21 | - Residencial | 275,659.72 | 266,473.78 | 9,185.94 | 3.4% | 101,095.04 | 41,965.28 | 59,129.76 | 140.9% | 17,691 | 15,360 | 2,331 | 15.2% |
| 22 | - Comercial e Industrial | 524,141.20 | 583,743.28 | (59,602.08) | -10.2% | 249,172.88 | 35,345.35 | 213,827.53 | 605.0% | 5,542 | 4,626 | 916 | 19.8% |
| 23 | Transporte de Carga | 1,628,061.20 | 1,954,337.61 | (326,276.41) | -16.7% | 500,813.98 | 166,064.96 | 334,749.02 | 201.6% | 30,497 | 27,143 | 3,354 | 12.4% |
| 24 | - Terrestre | 1,358,005.47 | 1,340,201.09 | 17,804.38 | 1.3% | 494,463.95 | 78,593.23 | 415,870.72 | 529.1% | 21,911 | 18,852 | 3,059 | 16.2% |
| 25 | - Marítimo | 269,770.26 | 614,042.35 | (344,272.09) | -56.1% | 6,350.03 | 87,471.73 | (81,121.70) | -92.7% | 8,561 | 8,278 | 283 | 3.4% |
| 26 | - Aéreo | 285.47 | 94.17 | 191.30 | 203.1% | - | - | - | 0.0% | 25 | 13 | 12 | 92.3% |
| 27 | Casco | 3,108,558.51 | 1,719,456.71 | 1,389,101.80 | 80.8% | 1,598,906.03 | 115,753.03 | 1,483,153.00 | 1281.3% | 1,207 | 1,171 | 36 | 3.1% |
| 28 | - Marítimo | 2,139,690.37 | 1,498,599.23 | 641,091.14 | 42.8% | 291,403.08 | 35,753.03 | 255,650.05 | 715.0% | 968 | 957 | 11 | 1.1% |
| 29 | - Aéreo | 968,868.14 | 220,857.48 | 748,010.66 | 338.7% | 1,307,502.95 | 80,000.00 | 1,227,502.95 | 1534.4% | 239 | 214 | 25 | 11.7% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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 | | | |
|-------------------------------|-------------------------------|-----------------------|-----------------------|-----------------------|---------------|-----------------------|----------------------|-----------------------|--------------|------------------|------------------|----------------|--------------|
| | | JULIO | | VARIACIÓN | | JULIO | | VARIACIÓN | | JULIO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 20,553,984.53 | 18,941,449.78 | 1,612,534.75 | 8.5% | 15,407,969.82 | 12,302,773.48 | 3,105,196.34 | 25.2% | 718,498 | 526,345 | 192,153 | 36.5% |
| 31 | Ramos Técnicos | 2,622,108.20 | 2,552,181.53 | 69,926.67 | 2.7% | 511,174.56 | 822,181.81 | (311,007.25) | -37.8% | 12,001 | 9,324 | 2,677 | 28.7% |
| 32 | - TRC - TRM | 1,966,475.32 | 1,838,086.47 | 128,388.85 | 7.0% | 146,766.44 | 760,778.78 | (614,012.34) | -80.7% | 2,610 | 1,458 | 1,152 | 79.0% |
| 33 | - Equipo Electrónico | 220,369.75 | 185,591.12 | 34,778.63 | 18.7% | 109,282.52 | 47,048.89 | 62,233.63 | 132.3% | 3,867 | 3,594 | 273 | 7.6% |
| 34 | - Caldera y Maquinaria | - | 8,987.32 | (8,987.32) | -100.0% | - | - | - | 0.0% | 752 | 606 | 146 | 24.1% |
| 35 | - Rotura de Maquinaria | 121,436.63 | 85,064.49 | 36,372.14 | 42.8% | 7,207.03 | 1,506.58 | 5,700.45 | 378.4% | 1,325 | 1,107 | 218 | 19.7% |
| 36 | - Equipo Pesado | 313,826.50 | 434,443.78 | (120,617.28) | -27.8% | 247,918.57 | 12,847.56 | 235,071.01 | 1829.7% | 3,437 | 2,552 | 885 | 34.7% |
| 37 | - Vidrios | - | 8.35 | (8.35) | -100.0% | - | - | - | 0.0% | 10 | 7 | 3 | 42.9% |
| 38 | Riesgos Diversos | 13,602,941.16 | 15,996,879.23 | (2,393,938.07) | -15.0% | 2,849,335.01 | 2,969,046.02 | (119,711.01) | -4.0% | 33,624 | 26,562 | 7,062 | 26.6% |
| 39 | - Responsabilidad Civil | 4,169,580.20 | 4,166,358.66 | 3,221.54 | 0.1% | 1,068,363.15 | 342,961.10 | 725,402.05 | 211.5% | 21,725 | 17,070 | 4,655 | 27.3% |
| 40 | - Robo | 229,774.52 | 310,006.72 | (80,232.20) | -25.9% | 85,267.27 | 219,473.92 | (134,206.65) | -61.1% | 4,116 | 3,501 | 615 | 17.6% |
| 41 | - Fidelidad y DDD | 2,462,394.37 | 208,413.61 | 2,253,980.76 | 1081.5% | 280,257.10 | 109,581.69 | 170,675.41 | 155.8% | 1,648 | 1,014 | 634 | 62.5% |
| 42 | - BBB | 337,192.40 | 1,122,905.94 | (785,713.54) | -70.0% | 1,208.85 | - | 1,208.85 | 0.0% | 41 | 61 | (20) | -32.8% |
| 43 | - Otros | 6,403,999.67 | 10,189,194.30 | (3,785,194.63) | -37.1% | 1,414,238.64 | 2,297,029.31 | (882,790.67) | -38.4% | 6,094 | 4,916 | 1,178 | 24.0% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | 40 | - | 40 | 0.0% |
| 45 | Fianzas | 10,594,872.37 | 18,628,035.83 | (8,033,163.46) | -43.1% | 1,567,989.83 | 2,316,923.96 | (748,934.13) | -32.3% | 66,476 | 35,615 | 30,861 | 86.7% |
| 46 | - Oferta y Cumplimiento | 4,837,182.30 | 10,300,401.88 | (5,463,219.58) | -53.0% | 1,341,026.07 | 1,894,299.68 | (553,273.61) | -29.2% | 34,847 | 12,654 | 22,193 | 175.4% |
| 47 | - Otras | 5,757,690.07 | 8,327,633.95 | (2,569,943.88) | -30.9% | 226,963.76 | 422,624.28 | (195,660.52) | -46.3% | 31,629 | 22,961 | 8,668 | 37.8% |
| 48 | TOTAL TOTAL Y EXTERIOR | 118,174,203.94 | 120,743,706.64 | (2,569,502.70) | -2.1% | 48,623,561.77 | 47,879,464.37 | 744,097.40 | 1.6% | 1,540,093 | 1,185,642 | 354,451 | 29.9% |
| Vida | | 55,870,724.82 | 50,895,792.84 | 4,974,931.98 | 9.8% | 25,319,328.25 | 26,346,866.93 | (1,027,538.68) | -3.9% | 428,053 | 333,715 | 94,338 | 28.3% |
| General | | 62,303,479.12 | 69,847,913.80 | (7,544,434.68) | -10.8% | 23,304,233.52 | 21,532,597.44 | 1,771,636.08 | 8.2% | 1,112,040 | 851,927 | 260,113 | 30.5% |
| Totales | | 118,174,203.94 | 120,743,706.64 | (2,569,502.70) | -2.1% | 48,623,561.77 | 47,879,464.37 | 744,097.40 | 1.6% | 1,540,093 | 1,185,642 | 354,451 | 29.9% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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 | | | |
|------------------------|--------------------------------------|------------------|---------------|----------------|------------|-----------------------|---------------|----------------|------------|------------------|---------|-----------|------------|
| | | JUNIO | | VARIACIÓN | | JUNIO | | VARIACIÓN | | JUNIO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 1 | Vida Individual | 13,337,650.78 | 14,266,782.15 | (929,131.37) | -6.5% | 1,711,497.19 | 1,518,221.49 | 193,275.70 | 12.7% | 206,550 | 188,109 | 18,441 | 9.8% |
| 2 | - Primer año | 2,730,456.41 | 2,398,614.51 | 331,841.90 | 13.8% | 933,062.03 | 405,722.29 | 527,339.74 | 130.0% | 66,290 | 30,423 | 35,867 | 117.9% |
| 3 | - Renovación | 10,607,194.37 | 11,868,167.64 | (1,260,973.27) | -10.6% | 778,435.16 | 1,112,499.20 | (334,064.04) | -30.0% | 140,260 | 157,686 | (17,426) | -11.1% |
| 4 | Accidentes Personales | 1,447,898.52 | 831,557.75 | 616,340.77 | 74.1% | 363,180.73 | 343,314.06 | 19,866.67 | 5.8% | 84,570 | 61,767 | 22,803 | 36.9% |
| 5 | - Individual | 707,420.42 | 489,530.35 | 217,890.07 | 44.5% | 172,608.08 | 134,236.70 | 38,371.38 | 28.6% | 58,005 | 51,554 | 6,451 | 12.5% |
| 6 | - Grupo | 740,478.10 | 342,027.40 | 398,450.70 | 116.5% | 190,572.65 | 209,077.36 | (18,504.71) | -8.9% | 26,565 | 10,213 | 16,352 | 160.1% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 22,311,215.21 | 18,526,268.30 | 3,784,946.91 | 20.4% | 19,054,518.40 | 15,704,954.75 | 3,349,563.65 | 21.3% | 72,299 | 53,875 | 18,424 | 34.2% |
| 9 | - Individual | 9,784,800.55 | 8,664,629.13 | 1,120,171.42 | 12.9% | 7,149,694.72 | 7,727,515.22 | (577,820.50) | -7.5% | 64,787 | 48,641 | 16,146 | 33.2% |
| 10 | - Grupo | 12,526,414.66 | 9,861,639.17 | 2,664,775.49 | 27.0% | 11,904,823.68 | 7,977,439.53 | 3,927,384.15 | 49.2% | 7,512 | 5,234 | 2,278 | 43.5% |
| 11 | Colectivos de Vida | 14,964,068.37 | 12,858,036.11 | 2,106,032.26 | 16.4% | 4,162,008.60 | 4,947,813.11 | (785,804.51) | -15.9% | 57,966 | 21,552 | 36,414 | 169.0% |
| 12 | Incendio y Líneas Aliadas (*) | 13,101,665.53 | 11,083,075.37 | 2,018,590.16 | 18.2% | 1,212,996.73 | 5,884,630.08 | (4,671,633.35) | -79.4% | 225,563 | 198,945 | 26,618 | 13.4% |
| 13 | - Residencial | 6,077,279.26 | 4,696,493.63 | 1,380,785.63 | 29.4% | 634,344.99 | 2,253,619.51 | (1,619,274.52) | -71.9% | 177,367 | 163,690 | 13,677 | 8.4% |
| 14 | - Comercial | 6,763,995.34 | 6,066,351.04 | 697,644.30 | 11.5% | 577,023.53 | 3,622,439.69 | (3,045,416.16) | -84.1% | 47,713 | 34,291 | 13,422 | 39.1% |
| 15 | - Industrial | 260,390.93 | 320,230.70 | (59,839.77) | -18.7% | 1,628.21 | 8,570.88 | (6,942.67) | -81.0% | 483 | 964 | (481) | -49.9% |
| 16 | Vida Industrial | 1,044.29 | 3,157.56 | (2,113.27) | -66.9% | - | - | - | 0.0% | 419 | 78 | 341 | 437.2% |
| 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 | 644,199.02 | 411,282.24 | 232,916.78 | 56.6% | 220,981.20 | 605,551.90 | (384,570.70) | -63.5% | 23,238 | 7,794 | 15,444 | 198.2% |
| 21 | - Residencial | 283,788.13 | 148,747.23 | 135,040.90 | 90.8% | 84,708.30 | 39,886.64 | 44,821.66 | 112.4% | 17,680 | 6,119 | 11,561 | 188.9% |
| 22 | - Comercial e Industrial | 360,410.89 | 262,535.01 | 97,875.88 | 37.3% | 136,272.90 | 565,665.26 | (429,392.36) | -75.9% | 5,558 | 1,675 | 3,883 | 231.8% |
| 23 | Transporte de Carga | 2,643,095.48 | 2,243,163.93 | 399,931.55 | 17.8% | 334,698.75 | 303,585.76 | 31,112.99 | 10.2% | 30,326 | 26,507 | 3,819 | 14.4% |
| 24 | - Terrestre | 2,331,329.40 | 1,363,215.66 | 968,113.74 | 71.0% | 300,265.66 | 210,788.08 | 89,477.58 | 42.4% | 21,763 | 18,935 | 2,828 | 14.9% |
| 25 | - Marítimo | 311,064.13 | 879,878.70 | (568,814.57) | -64.6% | 34,423.69 | 92,797.68 | (58,373.99) | -62.9% | 8,541 | 7,570 | 971 | 12.8% |
| 26 | - Aéreo | 701.95 | 69.57 | 632.38 | 909.0% | 9.40 | - | 9.40 | 0.0% | 22 | 2 | 20 | 1000.0% |
| 27 | Casco | 4,121,211.05 | 3,725,311.67 | 395,899.38 | 10.6% | 193,404.48 | 263,230.56 | (69,826.08) | -26.5% | 1,266 | 999 | 267 | 26.7% |
| 28 | - Marítimo | 358,967.51 | 261,936.39 | 97,031.12 | 37.0% | 183,221.08 | 258,988.51 | (75,767.43) | -29.3% | 1,014 | 802 | 212 | 26.4% |
| 29 | - Aéreo | 3,762,243.54 | 3,463,375.28 | 298,868.26 | 8.6% | 10,183.40 | 4,242.05 | 5,941.35 | 140.1% | 252 | 197 | 55 | 27.9% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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 | | | |
|-------------------------------|-------------------------------|-----------------------|-----------------------|------------------------|---------------|-----------------------|----------------------|------------------------|---------------|------------------|------------------|----------------|--------------|
| | | JUNIO | | VARIACIÓN | | JUNIO | | VARIACIÓN | | JUNIO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 22,311,908.70 | 21,793,490.83 | 518,417.87 | 2.4% | 15,421,647.25 | 12,952,591.96 | 2,469,055.29 | 19.1% | 709,973 | 513,000 | 196,973 | 38.4% |
| 31 | Ramos Técnicos | 2,769,602.07 | 2,437,540.93 | 332,061.14 | 13.6% | 416,740.90 | 7,946,280.46 | (7,529,539.56) | -94.8% | 12,564 | 6,997 | 5,567 | 79.6% |
| 32 | - TRC - TRM | 2,022,898.28 | 1,778,408.38 | 244,489.90 | 13.7% | (6,459.57) | 7,893,475.04 | (7,899,934.61) | -100.1% | 2,574 | 974 | 1,600 | 164.3% |
| 33 | - Equipo Electrónico | 184,588.59 | 161,012.22 | 23,576.37 | 14.6% | 132,312.30 | (41,706.85) | 174,019.15 | 0.0% | 4,128 | 2,702 | 1,426 | 52.8% |
| 34 | - Caldera y Maquinaria | - | 30,089.95 | (30,089.95) | -100.0% | - | - | - | 0.0% | 746 | 602 | 144 | 23.9% |
| 35 | - Rotura de Maquinaria | 152,815.22 | 97,652.35 | 55,162.87 | 56.5% | 170,692.54 | 38,070.12 | 132,622.42 | 348.4% | 1,430 | 738 | 692 | 93.8% |
| 36 | - Equipo Pesado | 409,296.45 | 370,378.03 | 38,918.42 | 10.5% | 120,195.63 | 56,442.15 | 63,753.48 | 113.0% | 3,676 | 1,979 | 1,697 | 85.8% |
| 37 | - Vidrios | 3.53 | - | 3.53 | 0.0% | - | - | - | 0.0% | 10 | 2 | 8 | 400.0% |
| 38 | Riesgos Diversos | 13,784,651.36 | 14,875,474.58 | (1,090,823.22) | -7.3% | 3,114,620.73 | 4,978,180.03 | (1,863,559.30) | -37.4% | 33,417 | 40,038 | (6,621) | -16.5% |
| 39 | - Responsabilidad Civil | 4,403,745.80 | 9,964,635.66 | (5,560,889.86) | -55.8% | 1,025,869.34 | 1,230,923.76 | (205,054.42) | -16.7% | 21,416 | 16,830 | 4,586 | 27.2% |
| 40 | - Robo | 256,137.81 | 242,786.30 | 13,351.51 | 5.5% | 134,615.33 | 212,424.78 | (77,809.45) | -36.6% | 4,199 | 3,226 | 973 | 30.2% |
| 41 | - Fidelidad y DDD | 1,156,390.86 | 265,559.35 | 890,831.51 | 335.5% | 318,515.06 | 118,271.29 | 200,243.77 | 169.3% | 1,712 | 836 | 876 | 104.8% |
| 42 | - BBB | 239,773.16 | 145,877.59 | 93,895.57 | 64.4% | 2,872.86 | - | 2,872.86 | 0.0% | 37 | 42 | (5) | -11.9% |
| 43 | - Otros | 7,728,603.73 | 4,256,615.68 | 3,471,988.05 | 81.6% | 1,632,748.14 | 3,416,560.20 | (1,783,812.06) | -52.2% | 6,053 | 19,104 | (13,051) | -68.3% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | 40 | - | 40 | 0.0% |
| 45 | Fianzas | 15,262,402.20 | 29,098,168.23 | (13,835,766.03) | -47.5% | 4,195,819.92 | 3,057,988.83 | 1,137,831.09 | 37.2% | 65,629 | 35,175 | 30,454 | 86.6% |
| 46 | - Oferta y Cumplimiento | 10,677,016.76 | 15,636,432.00 | (4,959,415.24) | -31.7% | 2,788,279.63 | 922,945.41 | 1,865,334.22 | 202.1% | 35,212 | 13,571 | 21,641 | 159.5% |
| 47 | - Otras | 4,585,385.44 | 13,461,736.23 | (8,876,350.79) | -65.9% | 1,407,540.29 | 2,135,043.42 | (727,503.13) | -34.1% | 30,417 | 21,604 | 8,813 | 40.8% |
| 48 | TOTAL TOTAL Y EXTERIOR | 126,700,612.58 | 132,153,309.65 | (5,452,697.07) | -4.1% | 50,402,114.88 | 58,506,342.99 | (8,104,228.11) | -13.9% | 1,523,820 | 1,154,836 | 368,984 | 32.0% |
| Vida | | 52,060,832.88 | 46,482,644.31 | 5,578,188.57 | 12.0% | 25,291,204.92 | 22,514,303.41 | 2,776,901.51 | 12.3% | 421,385 | 325,303 | 96,082 | 29.5% |
| General | | 74,639,779.70 | 85,670,665.34 | (11,030,885.64) | -12.9% | 25,110,909.96 | 35,992,039.58 | (10,881,129.62) | -30.2% | 1,102,435 | 829,533 | 272,902 | 32.9% |
| Totales | | 126,700,612.58 | 132,153,309.65 | (5,452,697.07) | -4.1% | 50,402,114.88 | 58,506,342.99 | (8,104,228.11) | -13.9% | 1,523,820 | 1,154,836 | 368,984 | 32.0% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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 | | | | |
|------------------------|--------------------------------------|---------------|---------------|----------------|-----------------------|---------------|---------------|----------------|------------------|---------|-----------|------------|--------|
| | MAYO | | VARIACIÓN | | MAYO | | VARIACIÓN | | MAYO | | VARIACIÓN | | |
| | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | |
| 1 | Vida Individual | 13,203,048.13 | 14,012,238.05 | (809,189.92) | -5.8% | 2,768,873.15 | 2,036,735.84 | 732,137.31 | 35.9% | 212,258 | 187,152 | 25,106 | 13.4% |
| 2 | - Primer año | 2,711,825.76 | 2,107,811.59 | 604,014.17 | 28.7% | 1,389,588.00 | 271,594.75 | 1,117,993.25 | 411.6% | 64,514 | 30,519 | 33,995 | 111.4% |
| 3 | - Renovación | 10,491,222.37 | 11,904,426.46 | (1,413,204.09) | -11.9% | 1,379,285.15 | 1,765,141.09 | (385,855.94) | -21.9% | 147,744 | 156,633 | (8,889) | -5.7% |
| 4 | Accidentes Personales | 2,776,824.61 | 1,771,754.60 | 1,005,070.01 | 56.7% | 427,919.70 | 778,320.66 | (350,400.96) | -45.0% | 83,003 | 61,369 | 21,634 | 35.3% |
| 5 | - Individual | 845,009.25 | 692,637.22 | 152,372.03 | 22.0% | 135,818.25 | 414,163.36 | (278,345.11) | -67.2% | 57,602 | - | 57,602 | 0.0% |
| 6 | - Grupo | 1,931,815.36 | 1,079,117.38 | 852,697.98 | 79.0% | 292,101.45 | 364,157.30 | (72,055.85) | -19.8% | 25,401 | - | 25,401 | 0.0% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 21,139,185.21 | 18,731,532.80 | 2,407,652.41 | 12.9% | 16,188,619.89 | 13,230,925.27 | 2,957,694.62 | 22.4% | 71,333 | 53,384 | 17,949 | 33.6% |
| 9 | - Individual | 9,811,543.94 | 8,252,190.84 | 1,559,353.10 | 18.9% | 6,782,063.15 | 5,084,464.53 | 1,697,598.62 | 33.4% | 64,049 | - | 64,049 | 0.0% |
| 10 | - Grupo | 11,327,641.27 | 10,479,341.96 | 848,299.31 | 8.1% | 9,406,556.74 | 8,146,460.74 | 1,260,096.00 | 15.5% | 7,284 | - | 7,284 | 0.0% |
| 11 | Colectivos de Vida | 15,477,051.49 | 13,591,841.45 | 1,885,210.04 | 13.9% | 5,035,610.08 | 4,283,679.78 | 751,930.30 | 17.6% | 57,569 | 20,528 | 37,041 | 180.4% |
| 12 | Incendio y Líneas Aliadas (*) | 8,959,902.72 | 9,372,963.16 | (413,060.44) | -4.4% | 1,198,959.00 | 9,132,420.41 | (7,933,461.41) | -86.9% | 224,971 | 196,372 | 28,599 | 14.6% |
| 13 | - Residencial | 3,886,432.23 | 4,732,387.24 | (845,955.01) | -17.9% | 571,129.74 | 4,436,566.86 | (3,865,437.12) | -87.1% | 176,901 | - | 176,901 | 0.0% |
| 14 | - Comercial | 4,833,100.07 | 4,375,308.41 | 457,791.66 | 10.5% | 627,829.26 | 4,674,811.30 | (4,046,982.04) | -86.6% | 47,585 | - | 47,585 | 0.0% |
| 15 | - Industrial | 240,370.42 | 265,267.51 | (24,897.09) | -9.4% | - | 21,042.25 | (21,042.25) | -100.0% | 485 | - | 485 | 0.0% |
| 16 | Vida Industrial | 384.77 | - | 384.77 | 0.0% | - | - | - | 0.0% | 433 | - | 433 | 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 | 542,996.22 | 630,189.91 | (87,193.69) | -13.8% | 132,129.30 | 786,253.88 | (654,124.58) | -83.2% | 23,536 | 19,333 | 4,203 | 21.7% |
| 21 | - Residencial | 246,532.31 | 231,261.56 | 15,270.75 | 6.6% | 75,108.30 | 179,288.69 | (104,180.39) | -58.1% | 17,805 | 14,772 | 3,033 | 20.5% |
| 22 | - Comercial e Industrial | 296,463.91 | 398,928.35 | (102,464.44) | -25.7% | 57,021.00 | 606,965.19 | (549,944.19) | -90.6% | 5,731 | 4,561 | 1,170 | 25.7% |
| 23 | Transporte de Carga | 1,004,027.43 | 1,337,067.98 | (333,040.55) | -24.9% | 687,580.91 | 512,243.31 | 175,337.60 | 34.2% | 29,285 | 27,334 | 1,951 | 7.1% |
| 24 | - Terrestre | 772,325.36 | 916,486.75 | (144,161.39) | -15.7% | 643,806.55 | 338,454.26 | 305,352.29 | 90.2% | 21,544 | - | 21,544 | 0.0% |
| 25 | - Marítimo | 231,989.49 | 420,087.71 | (188,098.22) | -44.8% | 43,774.36 | 173,789.05 | (130,014.69) | -74.8% | 7,725 | - | 7,725 | 0.0% |
| 26 | - Aéreo | (287.42) | 493.52 | (780.94) | -158.2% | - | - | - | 0.0% | 16 | - | 16 | 0.0% |
| 27 | Casco | 812,163.73 | 3,271,534.56 | (2,459,370.83) | -75.2% | 102,458.27 | 257,388.84 | (154,930.57) | -60.2% | 1,292 | 1,102 | 190 | 17.2% |
| 28 | - Marítimo | 405,799.94 | 425,676.76 | (19,876.82) | -4.7% | 53,376.57 | 257,388.84 | (204,012.27) | -79.3% | 1,030 | 924 | 106 | 11.5% |
| 29 | - Aéreo | 406,363.79 | 2,845,857.80 | (2,439,494.01) | -85.7% | 49,081.70 | - | 49,081.70 | 0.0% | 262 | 178 | 84 | 47.2% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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 | | | |
|-------------------------------|-------------------------------|-----------------------|-----------------------|-----------------------|--------------|-----------------------|----------------------|------------------------|---------------|------------------|------------------|----------------|--------------|
| | | MAYO | | VARIACIÓN | | MAYO | | VARIACIÓN | | MAYO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 21,815,098.50 | 20,804,490.94 | 1,010,607.56 | 4.9% | 14,111,391.70 | 11,599,527.51 | 2,511,864.19 | 21.7% | 699,224 | 502,241 | 196,983 | 39.2% |
| 31 | Ramos Técnicos | 3,698,572.55 | 1,561,235.81 | 2,137,336.74 | 136.9% | 643,058.90 | 47,553.38 | 595,505.52 | 1252.3% | 12,271 | 7,747 | 4,524 | 58.4% |
| 32 | - TRC - TRM | 3,139,489.39 | 1,129,731.61 | 2,009,757.78 | 177.9% | 119,765.59 | 27,383.04 | 92,382.55 | 337.4% | 2,395 | - | 2,395 | 0.0% |
| 33 | - Equipo Electrónico | 154,995.80 | 113,827.07 | 41,168.73 | 36.2% | 74,468.57 | 41,504.17 | 32,964.40 | 79.4% | 4,194 | - | 4,194 | 0.0% |
| 34 | - Caldera y Maquinaria | - | 10,967.36 | (10,967.36) | -100.0% | - | - | - | 0.0% | 744 | - | 744 | 0.0% |
| 35 | - Rotura de Maquinaria | 100,957.04 | 24,915.70 | 76,041.34 | 305.2% | 324,114.00 | (21,699.76) | 345,813.76 | 0.0% | 1,438 | - | 1,438 | 0.0% |
| 36 | - Equipo Pesado | 303,163.32 | 281,774.80 | 21,388.52 | 7.6% | 124,710.74 | 365.93 | 124,344.81 | 33980.8% | 3,490 | - | 3,490 | 0.0% |
| 37 | - Vidrios | (33.00) | 19.27 | (52.27) | -271.3% | - | - | - | 0.0% | 10 | - | 10 | 0.0% |
| 38 | Riesgos Diversos | 9,271,897.39 | 15,315,621.43 | (6,043,724.04) | -39.5% | 2,154,209.86 | 2,213,145.24 | (58,935.38) | -2.7% | 33,393 | 27,374 | 6,019 | 22.0% |
| 39 | - Responsabilidad Civil | 3,627,062.80 | 3,238,662.61 | 388,400.19 | 12.0% | 511,952.94 | (71,614.53) | 583,567.47 | 0.0% | 21,342 | 16,642 | 4,700 | 28.2% |
| 40 | - Robo | 311,350.68 | 965,515.90 | (654,165.22) | -67.8% | 51,488.26 | 62,308.31 | (10,820.05) | -17.4% | 4,181 | 3,453 | 728 | 21.1% |
| 41 | - Fidelidad y DDD | 1,295,210.24 | 198,878.51 | 1,096,331.73 | 551.3% | 259,228.46 | 264,844.30 | (5,615.84) | -2.1% | 1,696 | 969 | 727 | 75.0% |
| 42 | - BBB | 240,680.99 | 123,453.80 | 117,227.19 | 95.0% | (451,587.80) | - | (451,587.80) | 0.0% | 46 | 52 | (6) | -11.5% |
| 43 | - Otros | 3,797,592.68 | - | 3,797,592.68 | 0.0% | 1,783,128.00 | - | 1,783,128.00 | 0.0% | 6,128 | 6,258 | (130) | -2.1% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | 40 | - | 40 | 0.0% |
| 45 | Fianzas | 9,884,059.93 | 9,754,582.35 | 129,477.58 | 1.3% | 2,027,552.25 | 7,041,015.43 | (5,013,463.18) | -71.2% | 62,241 | 36,351 | 25,890 | 71.2% |
| 46 | - Oferta y Cumplimiento | 5,290,029.03 | 5,842,327.73 | (552,298.70) | -9.5% | 1,386,588.78 | 5,031,166.15 | (3,644,577.37) | -72.4% | 32,705 | - | 32,705 | 0.0% |
| 47 | - Otras | 4,594,030.90 | 3,912,254.62 | 681,776.28 | 17.4% | 640,963.47 | 2,009,849.28 | (1,368,885.81) | -68.1% | 29,536 | - | 29,536 | 0.0% |
| 48 | TOTAL TOTAL Y EXTERIOR | 108,585,212.68 | 110,155,053.04 | (1,569,840.36) | -1.4% | 45,478,363.01 | 51,919,209.55 | (6,440,846.54) | -12.4% | 1,510,849 | 1,140,287 | 370,562 | 32.5% |
| Vida | | 52,596,109.44 | 48,107,366.90 | 4,488,742.54 | 9.3% | 24,421,022.82 | 20,329,661.55 | 4,091,361.27 | 20.1% | 424,163 | 322,433 | 101,730 | 31.6% |
| General | | 55,989,103.24 | 62,047,686.14 | (6,058,582.90) | -9.8% | 21,057,340.19 | 31,589,548.00 | (10,532,207.81) | -33.3% | 1,086,686 | 817,854 | 268,832 | 32.9% |
| Totales | | 108,585,212.68 | 110,155,053.04 | (1,569,840.36) | -1.4% | 45,478,363.01 | 51,919,209.55 | (6,440,846.54) | -12.4% | 1,510,849 | 1,140,287 | 370,562 | 32.5% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 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 | | | |
|------------------------|--------------------------------------|------------------|---------------|----------------|------------|-----------------------|---------------|----------------|------------|------------------|---------|-----------|------------|
| | | ABRIL | | VARIACIÓN | | ABRIL | | VARIACIÓN | | ABRIL | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 1 | Vida Individual | 13,885,185.77 | 11,871,387.92 | 2,013,797.85 | 17.0% | 2,347,584.75 | 2,737,772.05 | (390,187.30) | -14.3% | 207,884 | 187,024 | 20,860 | 11.2% |
| 2 | - Primer año | 2,685,516.78 | 2,598,797.84 | 86,718.94 | 3.3% | 1,390,005.44 | 265,903.48 | 1,124,101.96 | 422.7% | 59,404 | 27,426 | 31,978 | 116.6% |
| 3 | - Renovación | 11,199,668.99 | 9,272,590.08 | 1,927,078.91 | 20.8% | 957,579.31 | 2,471,868.57 | (1,514,289.26) | -61.3% | 148,480 | 159,598 | (11,118) | -7.0% |
| 4 | Accidentes Personales | 1,890,576.23 | 1,915,004.31 | (24,428.08) | -1.3% | 380,021.53 | 295,325.09 | 84,696.44 | 28.7% | 80,675 | 60,843 | 19,832 | 32.6% |
| 5 | - Individual | 797,503.67 | 748,638.25 | 48,865.42 | 6.5% | 172,429.38 | 157,149.67 | 15,279.71 | 9.7% | 56,962 | - | 56,962 | 0.0% |
| 6 | - Grupo | 1,093,072.56 | 1,166,366.06 | (73,293.50) | -6.3% | 207,592.15 | 138,175.42 | 69,416.73 | 50.2% | 23,713 | - | 23,713 | 0.0% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 21,380,450.24 | 19,128,433.58 | 2,252,016.66 | 11.8% | 16,356,227.35 | 16,234,747.49 | 121,479.86 | 0.7% | 70,853 | 49,302 | 21,551 | 43.7% |
| 9 | - Individual | 9,191,861.15 | 8,427,045.78 | 764,815.37 | 9.1% | 6,109,751.18 | 6,238,792.53 | (129,041.35) | -2.1% | 63,592 | - | 63,592 | 0.0% |
| 10 | - Grupo | 12,188,589.09 | 10,701,387.80 | 1,487,201.29 | 13.9% | 10,246,476.17 | 9,995,954.96 | 250,521.21 | 2.5% | 7,261 | - | 7,261 | 0.0% |
| 11 | Colectivos de Vida | 15,177,019.02 | 13,364,147.79 | 1,812,871.23 | 13.6% | 4,587,280.66 | 487,856.68 | 4,099,423.98 | 840.3% | 21,669 | 19,966 | 1,703 | 8.5% |
| 12 | Incendio y Líneas Aliadas (*) | 7,414,152.45 | 10,192,019.21 | (2,777,866.76) | -27.3% | 2,109,646.30 | 1,606,578.89 | 503,067.41 | 31.3% | 218,919 | 178,692 | 40,227 | 22.5% |
| 13 | - Residencial | 3,085,690.49 | 5,145,926.73 | (2,060,236.24) | -40.0% | 879,202.73 | 780,482.54 | 98,720.19 | 12.6% | 171,070 | - | 171,070 | 0.0% |
| 14 | - Comercial | 4,203,041.01 | 4,757,644.58 | (554,603.57) | -11.7% | 1,105,336.52 | 822,394.59 | 282,941.93 | 34.4% | 47,365 | - | 47,365 | 0.0% |
| 15 | - Industrial | 125,420.95 | 288,447.91 | (163,026.96) | -56.5% | 125,107.05 | 3,701.76 | 121,405.29 | 3279.7% | 484 | - | 484 | 0.0% |
| 16 | Vida Industrial | 1,647.03 | - | 1,647.03 | 0.0% | - | - | - | 0.0% | 438 | - | 438 | 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 | 490,381.13 | 442,740.91 | 47,640.22 | 10.8% | 116,248.66 | 1,301,433.11 | (1,185,184.45) | -91.1% | 23,103 | 19,177 | 3,926 | 20.5% |
| 21 | - Residencial | 239,082.49 | 199,839.57 | 39,242.92 | 19.6% | 73,050.86 | 51,101.11 | 21,949.75 | 43.0% | 17,487 | 14,694 | 2,793 | 19.0% |
| 22 | - Comercial e Industrial | 251,298.64 | 242,901.44 | 8,397.20 | 3.5% | 43,197.80 | 1,250,332.00 | (1,207,134.20) | -96.5% | 5,616 | 4,483 | 1,133 | 25.3% |
| 23 | Transporte de Carga | 1,792,632.53 | 2,446,028.86 | (653,396.33) | -26.7% | 617,011.55 | 51,193.47 | 565,818.08 | 1105.3% | 28,668 | 26,638 | 2,030 | 7.6% |
| 24 | - Terrestre | 1,532,806.80 | 1,676,618.60 | (143,811.80) | -8.6% | 588,278.70 | 33,825.04 | 554,453.66 | 1639.2% | 20,972 | - | 20,972 | 0.0% |
| 25 | - Marítimo | 259,658.21 | 768,507.42 | (508,849.21) | -66.2% | 28,732.85 | 17,368.43 | 11,364.42 | 65.4% | 7,685 | - | 7,685 | 0.0% |
| 26 | - Aéreo | 167.52 | 902.85 | (735.33) | -81.4% | - | - | - | 0.0% | 11 | - | 11 | 0.0% |
| 27 | Casco | 2,526,146.83 | 4,231,482.38 | (1,705,335.55) | -40.3% | 524,207.79 | 6,796,828.07 | (6,272,620.28) | -92.3% | 1,252 | 1,136 | 116 | 10.2% |
| 28 | - Marítimo | 2,020,017.02 | 2,426,366.36 | (406,349.34) | -16.7% | 236,855.53 | 6,640,727.66 | (6,403,872.13) | -96.4% | 1,014 | 928 | 86 | 9.3% |
| 29 | - Aéreo | 506,129.81 | 1,805,116.02 | (1,298,986.21) | -72.0% | 287,352.26 | 156,100.41 | 131,251.85 | 84.1% | 238 | 208 | 30 | 14.4% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 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 | | | |
|-------------------------------|-------------------------------|-----------------------|-----------------------|-----------------------|--------------|-----------------------|----------------------|-----------------------|---------------|------------------|------------------|----------------|--------------|
| | | ABRIL | | VARIACIÓN | | ABRIL | | VARIACIÓN | | ABRIL | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 21,599,958.08 | 22,275,734.03 | (675,775.95) | -3.0% | 15,441,509.14 | 12,084,789.45 | 3,356,719.69 | 27.8% | 681,819 | 499,429 | 182,390 | 36.5% |
| 31 | Ramos Técnicos | 3,141,208.41 | 2,559,186.04 | 582,022.37 | 22.7% | 160,517.05 | 482,581.32 | (322,064.27) | -66.7% | 11,486 | 8,158 | 3,328 | 40.8% |
| 32 | - TRC - TRM | 1,654,714.02 | 1,851,862.07 | (197,148.05) | -10.6% | 88,914.45 | 191,068.73 | (102,154.28) | -53.5% | 2,258 | - | 2,258 | 0.0% |
| 33 | - Equipo Eléctrico | 148,359.46 | 186,585.93 | (38,226.47) | -20.5% | 22,528.52 | 108,482.31 | (85,953.79) | -79.2% | 4,107 | - | 4,107 | 0.0% |
| 34 | - Caldera y Maquinaria | - | 17,977.75 | (17,977.75) | -100.0% | - | - | - | 0.0% | 736 | - | 736 | 0.0% |
| 35 | - Rotura de Maquinaria | 1,086,483.33 | 40,841.94 | 1,045,641.39 | 2560.2% | 7,867.45 | 47,294.88 | (39,427.43) | -83.4% | 1,325 | - | 1,325 | 0.0% |
| 36 | - Equipo Pesado | 250,490.32 | 461,886.76 | (211,396.44) | -45.8% | 41,206.63 | 135,735.41 | (94,528.78) | -69.6% | 3,054 | - | 3,054 | 0.0% |
| 37 | - Vidrios | 1,161.28 | 31.58 | 1,129.70 | 3576.7% | - | - | - | 0.0% | 6 | - | 6 | 0.0% |
| 38 | Riesgos Diversos | 11,826,124.73 | 11,843,216.82 | (17,092.09) | -0.1% | 2,982,006.92 | 3,083,664.73 | (101,657.81) | -3.3% | 32,607 | 27,104 | 5,503 | 20.3% |
| 39 | - Responsabilidad Civil | 2,868,252.16 | 3,872,195.64 | (1,003,943.48) | -25.9% | 772,320.85 | 661,470.32 | 110,850.53 | 16.8% | 21,037 | 16,582 | 4,455 | 26.9% |
| 40 | - Robo | 170,989.83 | 717,859.33 | (546,869.50) | -76.2% | 78,818.94 | 247,816.60 | (168,997.66) | -68.2% | 4,140 | 3,593 | 547 | 15.2% |
| 41 | - Fidelidad y DDD | 1,296,132.77 | 170,263.08 | 1,125,869.69 | 661.3% | 320,790.45 | 239,870.45 | 80,920.00 | 33.7% | 1,344 | 709 | 635 | 89.6% |
| 42 | - BBB | 588,714.88 | 539,546.14 | 49,168.74 | 9.1% | 52,550.47 | 1,001.00 | 51,549.47 | 5149.8% | 38 | 33 | 5 | 15.2% |
| 43 | - Otros | 6,902,035.09 | 6,543,352.63 | 358,682.46 | 5.5% | 1,757,526.21 | 1,933,506.36 | (175,980.15) | -9.1% | 6,048 | 6,187 | (139) | -2.2% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 45 | Fianzas | 8,538,001.76 | 7,624,392.38 | 913,609.38 | 12.0% | 1,443,259.70 | 2,344,923.41 | (901,663.71) | -38.5% | 58,027 | 35,400 | 22,627 | 63.9% |
| 46 | - Oferta y Cumplimiento | 3,177,813.07 | 4,155,000.31 | (977,187.24) | -23.5% | 1,421,336.04 | 1,675,567.88 | (254,231.84) | -15.2% | 29,496 | - | 29,496 | 0.0% |
| 47 | - Otras | 5,360,188.69 | 3,469,392.07 | 1,890,796.62 | 54.5% | 21,923.66 | 669,355.53 | (647,431.87) | -96.7% | 28,531 | - | 28,531 | 0.0% |
| 48 | TOTAL TOTAL Y EXTERIOR | 109,663,484.21 | 107,893,774.23 | 1,769,709.98 | 1.6% | 47,065,521.40 | 47,507,693.76 | (442,172.36) | -0.9% | 1,437,400 | 1,112,869 | 324,531 | 29.2% |
| Vida | | 52,333,231.26 | 46,278,973.60 | 6,054,257.66 | 13.1% | 23,671,114.29 | 19,755,701.31 | 3,915,412.98 | 19.8% | 381,081 | 317,135 | 63,946 | 20.2% |
| General | | 57,330,252.95 | 61,614,800.63 | (4,284,547.68) | -7.0% | 23,394,407.11 | 27,751,992.45 | (4,357,585.34) | -15.7% | 1,056,319 | 795,734 | 260,585 | 32.7% |
| Totales | | 109,663,484.21 | 107,893,774.23 | 1,769,709.98 | 1.6% | 47,065,521.40 | 47,507,693.76 | (442,172.36) | -0.9% | 1,437,400 | 1,112,869 | 324,531 | 29.2% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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 | | | | |
|------------------------|--------------------------------------|---------------|---------------|----------------|-----------------------|---------------|---------------|----------------|------------------|---------|-----------|------------|-------|
| | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | | |
| | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | |
| 1 | Vida Individual | 12,965,006.32 | 12,405,480.26 | 559,526.06 | 4.5% | 1,954,096.55 | 2,826,448.74 | (872,352.19) | -30.9% | 210,820 | 187,656 | 23,164 | 12.3% |
| 2 | - Primer año | 2,136,558.53 | 2,879,166.51 | (742,607.98) | -25.8% | 586,736.91 | 321,703.88 | 265,033.03 | 82.4% | 58,564 | 32,117 | 26,447 | 82.3% |
| 3 | - Renovación | 10,828,447.79 | 9,526,313.75 | 1,302,134.04 | 13.7% | 1,367,359.64 | 2,504,744.86 | (1,137,385.22) | -45.4% | 152,256 | 155,539 | (3,283) | -2.1% |
| 4 | Accidentes Personales | 2,885,416.79 | 2,443,113.21 | 442,303.59 | 18.1% | 311,803.26 | 491,253.55 | (179,450.29) | -36.5% | 78,302 | 59,832 | 18,470 | 30.9% |
| 5 | - Individual | 846,202.06 | 955,093.41 | (108,891.35) | -11.4% | 141,107.22 | 261,407.97 | (120,300.75) | -46.0% | 56,481 | - | 56,481 | 0.0% |
| 6 | - Grupo | 2,039,214.73 | 1,488,019.79 | 551,194.94 | 37.0% | 170,696.04 | 229,845.58 | (59,149.54) | -25.7% | 21,821 | - | 21,821 | 0.0% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 20,926,597.15 | 19,091,761.78 | 1,834,835.37 | 9.6% | 15,036,506.42 | 17,502,331.44 | (2,465,825.02) | -14.1% | 70,192 | 52,441 | 17,751 | 33.8% |
| 9 | - Individual | 9,296,954.91 | 8,410,889.99 | 886,064.92 | 10.5% | 5,648,672.57 | 6,725,907.79 | (1,077,235.22) | -16.0% | 62,953 | - | 62,953 | 0.0% |
| 10 | - Grupo | 11,629,642.24 | 10,680,871.79 | 948,770.45 | 8.9% | 9,387,833.85 | 10,776,423.65 | (1,388,589.80) | -12.9% | 7,239 | - | 7,239 | 0.0% |
| 11 | Colectivos de Vida | 15,308,543.17 | 12,926,245.83 | 2,382,297.34 | 18.4% | 5,025,568.18 | 4,574,518.72 | 451,049.46 | 9.9% | 21,189 | 19,496 | 1,693 | 8.7% |
| 12 | Incendio y Líneas Aliadas (*) | 7,885,614.58 | 7,331,420.31 | 554,194.27 | 7.6% | 578,501.88 | 2,172,134.47 | (1,593,632.59) | -73.4% | 216,459 | 197,571 | 18,888 | 9.6% |
| 13 | - Residencial | 4,589,226.77 | 3,701,617.02 | 887,609.75 | 24.0% | 165,969.41 | 1,055,231.73 | (889,262.32) | -84.3% | 169,124 | - | 169,124 | 0.0% |
| 14 | - Comercial | 3,175,514.96 | 3,422,314.20 | (246,799.24) | -7.2% | 368,964.13 | 1,111,897.87 | (742,933.74) | -66.8% | 46,862 | - | 46,862 | 0.0% |
| 15 | - Industrial | 120,872.85 | 207,489.09 | (86,616.24) | -41.7% | 43,568.34 | 5,004.87 | 38,563.47 | 770.5% | 473 | - | 473 | 0.0% |
| 16 | Vida Industrial | (82.02) | - | (82.02) | 0.0% | - | - | - | 0.0% | 453 | - | 453 | 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 | 552,452.64 | 585,535.38 | (33,082.74) | -5.6% | 81,581.15 | 182,185.15 | (100,604.00) | -55.2% | 23,010 | 19,368 | 3,642 | 18.8% |
| 21 | - Residencial | 270,630.89 | 255,456.09 | 15,174.80 | 5.9% | 37,461.45 | 25,937.49 | 11,523.96 | 44.4% | 17,527 | 14,833 | 2,694 | 18.2% |
| 22 | - Comercial e Industrial | 281,821.75 | 330,079.29 | (48,257.54) | -14.6% | 44,119.70 | 156,247.66 | (112,127.96) | -71.8% | 5,483 | 4,535 | 948 | 20.9% |
| 23 | Transporte de Carga | 2,298,399.33 | 2,967,124.41 | (668,725.08) | -22.5% | 284,249.38 | 469,439.83 | (185,190.45) | -39.4% | 28,903 | 26,518 | 2,385 | 9.0% |
| 24 | - Terrestre | 1,842,137.87 | 2,033,801.01 | (191,663.14) | -9.4% | 211,054.13 | 310,172.74 | (99,118.61) | -32.0% | 21,234 | - | 21,234 | 0.0% |
| 25 | - Marítimo | 455,285.53 | 932,228.22 | (476,942.69) | -51.2% | 73,195.25 | 159,267.09 | (86,071.84) | -54.0% | 7,658 | - | 7,658 | 0.0% |
| 26 | - Aéreo | 975.93 | 1,095.19 | (119.26) | -10.9% | - | - | - | 0.0% | 11 | - | 11 | 0.0% |
| 27 | Casco | 2,082,070.53 | 3,127,904.29 | (1,045,833.76) | -33.4% | 281,676.60 | 230,400.91 | 51,275.69 | 22.3% | 1,270 | 1,108 | 162 | 14.6% |
| 28 | - Marítimo | 512,997.21 | 725,577.10 | (212,579.89) | -29.3% | 249,173.03 | 80,226.96 | 168,946.07 | 210.6% | 1,010 | 901 | 109 | 12.1% |
| 29 | - Aéreo | 1,569,073.32 | 2,402,327.19 | (833,253.87) | -34.7% | 32,503.57 | 150,173.95 | (117,670.38) | -78.4% | 260 | 207 | 53 | 25.6% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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 | | | |
|-------------------------------|-------------------------------|-----------------------|-----------------------|-----------------------|---------------|-----------------------|----------------------|-----------------------|---------------|------------------|------------------|----------------|--------------|
| | | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 23,858,696.53 | 20,732,634.35 | 3,126,062.18 | 15.1% | 13,780,973.04 | 11,491,702.26 | 2,289,270.78 | 19.9% | 666,337 | 494,989 | 171,348 | 34.6% |
| 31 | Ramos Técnicos | 3,903,644.83 | 3,123,717.95 | 779,926.88 | 25.0% | 155,735.42 | 1,375,613.32 | (1,219,877.90) | -88.7% | 11,337 | 8,242 | 3,095 | 37.6% |
| 32 | - TRC - TRM | 3,335,241.07 | 2,260,365.09 | 1,074,875.98 | 47.6% | 51,485.83 | 487,927.18 | (436,441.35) | -89.4% | 2,168 | - | 2,168 | 0.0% |
| 33 | - Equipo Electrónico | 98,583.17 | 227,745.00 | (129,161.83) | -56.7% | 41,005.96 | 666,554.39 | (625,548.43) | -93.8% | 4,113 | - | 4,113 | 0.0% |
| 34 | - Caldera y Maquinaria | 27,099.44 | 21,943.47 | 5,155.97 | 23.5% | - | - | - | 0.0% | 696 | - | 696 | 0.0% |
| 35 | - Rotura de Maquinaria | 60,908.66 | 49,851.29 | 11,057.37 | 22.2% | 30,954.04 | 20,397.16 | 10,556.88 | 51.8% | 1,321 | - | 1,321 | 0.0% |
| 36 | - Equipo Pesado | 381,659.19 | 563,774.55 | (182,115.36) | -32.3% | 32,289.59 | 200,734.59 | (168,445.00) | -83.9% | 3,033 | - | 3,033 | 0.0% |
| 37 | - Vidrios | 153.30 | 38.55 | 114.75 | 297.6% | - | - | - | 0.0% | 6 | - | 6 | 0.0% |
| 38 | Riesgos Diversos | 11,266,329.08 | 20,116,040.64 | (8,849,711.56) | -44.0% | 2,152,739.28 | 2,070,962.25 | 81,777.03 | 3.9% | 32,200 | 27,229 | 4,971 | 18.3% |
| 39 | - Responsabilidad Civil | 2,646,277.14 | 4,138,972.43 | (1,492,695.29) | -36.1% | 384,056.38 | 1,308,930.03 | (924,873.65) | -70.7% | 20,733 | 16,694 | 4,039 | 24.2% |
| 40 | - Robo | 290,416.10 | 1,229,205.78 | (938,789.68) | -76.4% | 213,638.72 | (14,548.27) | 228,186.99 | 0.0% | 4,127 | 3,487 | 640 | 18.4% |
| 41 | - Fidelidad y DDD | 1,458,941.13 | 205,865.77 | 1,253,075.36 | 608.7% | 180,891.25 | 145,856.74 | 35,034.51 | 24.0% | 1,343 | 886 | 457 | 51.6% |
| 42 | - BBB | 1,310,517.11 | 200,521.01 | 1,109,996.10 | 553.6% | 128,196.28 | - | 128,196.28 | 0.0% | 37 | 30 | 7 | 23.3% |
| 43 | - Otros | 5,560,177.60 | 14,341,475.65 | (8,781,298.05) | -61.2% | 1,245,956.65 | 630,723.75 | 615,232.90 | 97.5% | 5,960 | 6,132 | (172) | -2.8% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 45 | Fianzas | 10,119,736.94 | 11,319,548.31 | (1,199,811.37) | -10.6% | 4,037,260.15 | 3,647,316.71 | 389,943.44 | 10.7% | 54,922 | 34,294 | 20,628 | 60.2% |
| 46 | - Oferta y Cumplimiento | 4,938,821.52 | 6,168,718.04 | (1,229,896.52) | -19.9% | 4,239,760.85 | 2,606,194.60 | 1,633,566.25 | 62.7% | 27,144 | - | 27,144 | 0.0% |
| 47 | - Otras | 5,180,915.42 | 5,150,830.27 | 30,085.15 | 0.6% | (202,500.70) | 1,041,122.11 | (1,243,622.81) | -119.5% | 27,778 | - | 27,778 | 0.0% |
| 48 | TOTAL TOTAL Y EXTERIOR | 114,052,425.87 | 116,170,526.72 | (2,118,100.85) | -1.8% | 43,680,691.31 | 47,034,307.35 | (3,353,616.04) | -7.1% | 1,415,394 | 1,128,744 | 286,650 | 25.4% |
| Vida | | 52,085,563.43 | 46,866,601.08 | 5,218,962.36 | 11.1% | 22,327,974.41 | 25,394,552.45 | (3,066,578.04) | -12.1% | 380,503 | 319,425 | 61,078 | 19.1% |
| General | | 61,966,862.44 | 69,303,925.64 | (7,337,063.20) | -10.6% | 21,352,716.90 | 21,639,754.90 | (287,038.00) | -1.3% | 1,034,891 | 809,319 | 225,572 | 27.9% |
| Totales | | 114,052,425.87 | 116,170,526.72 | (2,118,100.85) | -1.8% | 43,680,691.31 | 47,034,307.35 | (3,353,616.04) | -7.1% | 1,415,394 | 1,128,744 | 286,650 | 25.4% |



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% |



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 |
| 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% |



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% |

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE NOVIEMBRE 2016
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

| Ramos de Seguros TOTAL | | SINISTRALIDAD ACUMULADA | | |
|-------------------------------|--------------------------------------|-------------------------|------|-------------------------|
| | | 2016 | 2015 | Variación Porcentual |
| 1 | Vida Individual | 0.20 | 0.20 | 3.1% |
| 2 | - Primer año | 0.67 | 0.21 | 219.1% |
| 3 | - Renovación | 0.10 | 0.20 | -49.7% |
| 4 | Accidentes Personales | 0.20 | 0.41 | -52.7% |
| 5 | - Individual | 0.15 | 0.61 | -75.0% |
| 6 | - Grupo | 0.23 | 0.29 | -20.1% |
| 7 | - Invalidez | 0.00 | 0.00 | 0.0% |
| 8 | Salud | 0.76 | 0.77 | -2.1% |
| 9 | - Individual | 0.69 | 0.68 | 1.5% |
| 10 | - Grupo | 0.81 | 0.84 | -4.3% |
| 11 | Colectivos de Vida | 0.30 | 0.33 | -7.9% |
| 12 | Incendio y Líneas Aliadas (*) | 0.21 | 0.40 | -47.2% |
| 13 | - Residencial | 0.16 | 0.38 | -56.4% |
| 14 | - Comercial | 0.26 | 0.44 | -40.1% |
| 15 | - Industrial | 0.13 | 0.03 | 329.5% |
| 16 | Vida Industrial | -0.99 | 1.41 | -170.0% |
| 17 | Anualidades | 0.00 | 0.00 | 0.0% |
| 18 | Rentas Vitalicias | 0.00 | 0.00 | 0.0% |
| 19 | Pérdida de Ingresos | 0.00 | 0.00 | 0.0% |
| 20 | Multiriesgo | 0.36 | 0.71 | -48.9% |
| 21 | - Residencial | 0.27 | 0.26 | 4.1% |
| 22 | - Comercial e Industrial | 0.44 | 1.03 | -57.8% |
| 23 | Transporte de Carga | 0.30 | 0.20 | 52.3% |
| 24 | - Terrestre | 0.32 | 0.18 | 82.3% |
| 25 | - Marítimo | 0.19 | 0.24 | -22.3% |
| 26 | - Aéreo | 0.05 | 0.00 | 0.0% |
| 27 | Casco | 0.16 | 0.41 | -61.4% |
| 28 | - Marítimo | 0.18 | 0.88 | -79.2% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE NOVIEMBRE 2016
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

| Ramos de Seguros TOTAL | | SINISTRALIDAD ACUMULADA | | |
|-------------------------------|-------------------------------|-------------------------|-------------|-------------------------|
| | | 2016 | 2015 | Variación Porcentual |
| 29 | - Aéreo | 0.14 | 0.10 | 38.7% |
| 30 | Automóvil | 0.66 | 0.57 | 14.8% |
| 31 | Ramos Técnicos | 0.21 | 0.46 | -55.3% |
| 32 | - TRC - TRM | 0.15 | 0.50 | -69.4% |
| 33 | - Equipo Eléctrico | 0.32 | 0.59 | -44.9% |
| 34 | - Caldera y Maquinaria | 0.00 | 0.00 | 0.0% |
| 35 | - Rotura de Maquinaria | 0.38 | -0.20 | 291.2% |
| 36 | - Equipo Pesado | 0.36 | 0.31 | 15.6% |
| 37 | - Vidrios | 0.00 | 0.00 | 0.0% |
| 38 | Riesgos Diversos | 0.20 | 0.20 | 1.6% |
| 39 | - Responsabilidad Civil | 0.15 | 0.11 | 33.8% |
| 40 | - Robo | 0.35 | 0.36 | -1.1% |
| 41 | - Fidelidad y DDD | 0.18 | 0.40 | -53.5% |
| 42 | - BBB | 0.03 | 0.06 | -46.0% |
| 43 | - Otros | 0.24 | 0.24 | 0.1% |
| 44 | Titulos de Propiedad | 0.00 | 0.00 | 0.0% |
| 45 | Fianzas | 0.30 | 0.24 | 25.0% |
| 46 | - Oferta y Cumplimiento | 0.42 | 0.32 | 34.1% |
| 47 | - Otras | 0.19 | 0.15 | 21.9% |
| 48 | TOTAL LOCAL Y EXTERIOR | 0.42 | 0.42 | 0.6% |
| Vida | | 0.46 | 0.48 | -3.3% |
| General | | 0.39 | 0.38 | 2.8% |
| Totales | | 0.42 | 0.42 | 0.6% |