



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE Diciembre 2016

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

Ramos de Seguros <b>TOTAL</b>	ACUMULADO PRIMAS				ACUMULADO SINIESTROS				POLIZAS VIGENTES			
	2016	2015	VARIACIÓN		2016	2015	VARIACIÓN		Diciembre		VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1 <b>Vida Individual</b>	161,068,284.26	155,296,757.67	5,771,526.59	3.7%	31,319,564.25	30,927,622.30	391,941.95	1.3%	213,995	193,411	20,584	10.6%
2 - Primer año	31,312,538.31	33,434,717.04	(2,122,178.73)	-6.3%	18,921,734.72	6,887,248.60	12,034,486.12	174.7%	72,352	45,745	26,607	58.2%
3 - Renovación	129,755,745.95	121,862,040.63	7,893,705.32	6.5%	12,397,829.53	24,040,373.70	(11,642,544.17)	-48.4%	141,643	147,666	(6,023)	-4.1%
4 <b>Accidentes Personales</b>	26,279,873.20	18,607,906.76	7,671,966.45	41.2%	5,284,390.12	7,683,023.86	(2,398,633.74)	-31.2%	93,700	72,414	21,286	29.4%
5 - Individual	11,048,304.60	7,226,102.89	3,822,201.71	52.9%	1,766,398.20	4,305,971.90	(2,539,573.70)	-59.0%	57,327	51,946	5,381	10.4%
6 - Grupo	15,231,568.60	11,381,803.86	3,849,764.74	33.8%	3,517,991.92	3,377,051.96	140,939.96	4.2%	36,373	20,468	15,905	77.7%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	262,104,421.54	237,191,325.45	24,913,096.09	10.5%	196,760,095.78	177,352,178.11	19,407,917.67	10.9%	75,365	65,884	9,481	14.4%
9 - Individual	116,366,063.54	103,573,368.27	12,792,695.27	12.4%	79,127,167.55	68,635,122.59	10,492,044.96	15.3%	67,908	60,821	7,087	11.7%
10 - Grupo	145,738,358.00	133,617,957.18	12,120,400.82	9.1%	117,632,928.23	108,717,055.52	8,915,872.71	8.2%	7,457	5,063	2,394	47.3%
11 <b>Colectivos de Vida</b>	185,081,605.34	167,736,342.79	17,345,262.55	10.3%	56,887,126.35	54,347,727.52	2,539,398.83	4.7%	58,698	20,411	38,287	187.6%
12 <b>Incendio y Líneas Aliadas (*)</b>	123,181,465.15	127,456,615.25	(4,275,150.10)	-3.4%	25,599,919.69	40,542,483.16	(14,942,563.47)	-36.9%	220,586	205,558	15,028	7.3%
13 - Residencial	67,916,723.29	70,453,110.97	(2,536,387.68)	-3.6%	10,235,001.35	19,323,970.77	(9,088,969.42)	-47.0%	170,540	155,751	14,789	9.5%
14 - Comercial	53,112,976.38	53,968,268.74	(855,292.36)	-1.6%	15,134,310.55	21,135,231.45	(6,000,920.90)	-28.4%	49,479	49,482	(3)	0.0%
15 - Industrial	2,151,765.48	3,035,235.54	(883,470.06)	-29.1%	230,607.79	83,280.94	147,326.85	176.9%	567	325	242	74.5%
16 <b>Vida Industrial</b>	22,153.68	64,640.74	(42,487.06)	-65.7%	(20,000.00)	75,000.00	(95,000.00)	-126.7%	166	491	(325)	-66.2%
17 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Multirisgo</b>	7,431,422.32	7,365,481.73	65,940.59	0.9%	2,632,070.89	4,772,823.00	(2,140,752.11)	-44.9%	23,548	18,777	4,771	25.4%
21 - Residencial	3,266,352.16	2,994,913.00	271,439.16	9.1%	842,668.82	837,690.66	4,978.16	0.6%	17,987	13,833	4,154	30.0%
22 - Comercial e Industrial	4,165,070.16	4,370,568.83	(205,498.67)	-4.7%	1,789,402.07	3,935,132.34	(2,145,730.27)	-54.5%	5,561	4,944	617	12.5%
23 <b>Transporte de Carga</b>	23,833,487.70	26,274,423.11	(2,440,935.41)	-9.3%	6,338,876.28	4,633,036.63	1,705,839.65	36.8%	31,244	27,981	3,263	11.7%
24 - Terrestre	19,905,208.36	18,261,591.82	1,643,616.54	9.0%	5,630,847.03	2,848,336.66	2,782,510.37	97.7%	22,704	20,677	2,027	9.8%
25 - Marítimo	3,906,200.86	7,933,832.22	(4,027,631.36)	-50.8%	707,373.70	1,784,699.97	(1,077,326.27)	-60.4%	8,522	7,294	1,228	16.8%
26 - Aéreo	22,078.48	78,999.07	(56,920.59)	-72.1%	655.55	-	655.55	0.0%	18	10	8	80.0%
27 <b>Casco</b>	26,933,363.42	28,889,128.78	(1,955,765.36)	-6.8%	3,933,885.14	11,186,407.59	(7,252,522.45)	-64.8%	1,300	1,175	125	10.6%
28 - Marítimo	12,491,419.66	11,677,173.15	814,246.51	7.0%	2,167,611.00	9,561,947.94	(7,394,336.94)	-77.3%	1,061	946	115	12.2%
29 - Aéreo	14,441,943.76	17,211,955.63	(2,770,011.87)	-16.1%	1,766,274.14	1,624,459.65	141,814.49	8.7%	239	229	10	4.4%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE Diciembre 2016

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

Ramos de Seguros <b>TOTAL</b>	ACUMULADO PRIMAS					ACUMULADO SINIESTROS				POLIZAS VIGENTES			
	2016	2015	VARIACIÓN		2016	2015	VARIACIÓN		Diciembre		VARIACIÓN		
			Absoluta	Porcentual			Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	
30 Automóvil	283,292,226.78	267,087,181.98	16,205,044.80	6.1%	174,747,920.53	144,655,996.70	30,091,923.83	20.8%	629,448	593,644	35,804	6.0%	
31 Ramos Técnicos	33,551,325.48	33,915,625.54	(364,300.06)	-1.1%	6,701,654.13	13,852,706.37	(7,151,052.24)	-51.6%	12,315	9,940	2,375	23.9%	
32 - TRC - TRM	24,043,327.79	25,053,617.36	(1,010,289.57)	-4.0%	3,636,088.48	10,805,516.58	(7,169,428.10)	-66.3%	2,419	1,659	760	45.8%	
33 - Equipo Eléctrico	2,858,390.04	2,666,426.99	191,963.05	7.2%	715,660.98	1,290,290.82	(574,629.84)	-44.5%	4,090	3,803	287	7.5%	
34 - Caldera y Maquinaria	66,784.59	399,513.49	(332,728.90)	-83.3%	-	-	-	0.0%	756	633	123	19.4%	
35 - Rotura de Maquinaria	2,162,456.83	434,426.14	1,728,030.69	397.8%	836,495.43	(1,708.59)	838,204.02	0.0%	1,437	1,217	220	18.1%	
36 - Equipo Pesado	4,417,193.31	5,361,094.90	(943,901.59)	-17.6%	1,513,409.24	1,758,365.60	(244,956.36)	-13.9%	3,599	2,621	978	37.3%	
37 - Vidrios	3,172.92	546.66	2,626.26	480.4%	-	241.96	(241.96)	-100.0%	14	7	7	100.0%	
38 Riesgos Diversos	147,420,716.87	181,069,621.31	(33,648,904.44)	-18.6%	31,414,812.39	36,368,728.70	(4,953,916.31)	-13.6%	33,354	28,902	4,452	15.4%	
39 - Responsabilidad Civil	50,000,044.33	61,667,072.67	(11,667,028.34)	-18.9%	8,322,760.20	7,320,645.94	1,002,114.26	13.7%	21,158	18,554	2,604	14.0%	
40 - Robo	4,018,870.74	7,316,973.74	(3,298,103.00)	-45.1%	1,213,093.14	2,391,961.68	(1,178,868.54)	-49.3%	4,033	3,757	276	7.3%	
41 - Fidelidad y DDD	14,192,091.85	3,036,775.26	11,155,316.59	367.3%	4,748,241.92	1,732,940.38	3,015,301.54	174.0%	1,555	1,319	236	17.9%	
42 - BBB	4,519,070.64	3,364,503.66	1,154,566.98	34.3%	237,634.46	200,061.41	37,573.05	18.8%	36	43	(7)	-16.3%	
43 - Otros	74,690,639.31	94,895,185.37	(20,204,546.06)	-21.3%	16,893,082.67	22,765,512.13	(5,872,429.46)	-25.8%	6,572	5,229	1,343	25.7%	
44 Titulos de Propiedad	-	752.20	(752.20)	-100.0%	-	94,481.01	(94,481.01)	-100.0%	40	1	39	3900.0%	
45 Fianzas	115,908,680.03	137,816,852.29	(21,908,172.26)	-15.9%	35,535,823.07	37,397,909.60	(1,862,086.53)	-5.0%	65,274	42,173	23,101	54.8%	
46 - Oferta y Cumplimiento	58,351,222.34	74,007,441.09	(15,656,218.75)	-21.2%	25,544,392.03	26,932,464.98	(1,388,072.94)	-5.2%	34,143	14,083	20,060	142.4%	
47 - Otras	57,557,457.69	63,809,411.20	(6,251,953.51)	-9.8%	9,991,431.04	10,465,444.62	(474,013.58)	-4.5%	31,131	28,090	3,041	10.8%	
48 <b>TOTAL LOCAL Y EXTERIOR</b>	<b>1,396,109,025.77</b>	<b>1,388,772,655.60</b>	<b>7,336,370.17</b>	<b>0.53%</b>	<b>577,136,138.62</b>	<b>563,890,124.55</b>	<b>13,246,014.07</b>	<b>2.3%</b>	<b>1,459,033</b>	<b>1,280,762</b>	<b>178,271</b>	<b>13.9%</b>	

Vida	634,534,184.34	578,832,332.67	55,701,851.67	9.6%	290,251,176.50	270,310,551.79	19,940,624.71	7.4%	441,758	352,120	89,638	25.5%
General	761,574,841.43	809,940,322.93	(48,365,481.50)	-6.0%	286,884,962.12	293,579,572.76	(6,694,610.64)	-2.3%	1,017,275	928,642	88,633	9.5%

<b>Totales</b>	<b>1,396,109,025.77</b>	<b>1,388,772,655.60</b>	<b>7,336,370.17</b>	<b>0.5%</b>	<b>577,136,138.62</b>	<b>563,890,124.55</b>	<b>13,246,014.07</b>	<b>2.3%</b>	<b>1,459,033</b>	<b>1,280,762</b>	<b>178,271</b>	<b>13.9%</b>
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## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

DICIEMBRE 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			
		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	<b>Vida Individual</b>	17,463,628.93	15,445,082.01	2,018,546.92	13.1%	1,973,860.85	3,203,305.93	(1,229,445.08)	-38.4%	213,995	193,411	20,584	10.6%
2	- Primer año	4,437,088.46	2,721,209.72	1,715,878.74	63.1%	1,049,030.08	485,838.18	563,191.90	115.9%	72,352	45,745	26,607	58.2%
3	- Renovación	13,026,540.47	12,723,872.29	302,668.18	2.4%	924,830.77	2,717,467.75	(1,792,636.98)	-66.0%	141,643	147,666	(6,023)	-4.1%
4	<b>Accidentes Personales</b>	2,238,153.26	1,479,557.25	758,596.01	51.3%	563,371.45	577,046.71	(13,675.26)	-2.4%	93,700	72,414	21,286	29.4%
5	- Individual	575,937.97	488,362.33	87,575.64	17.9%	167,393.04	193,627.36	(26,234.32)	-13.5%	57,327	51,946	5,381	10.4%
6	- Grupo	1,662,215.29	991,194.92	671,020.37	67.7%	395,978.41	383,419.35	12,559.06	3.3%	36,373	20,468	15,905	77.7%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	22,379,159.93	22,652,213.89	(273,053.96)	-1.2%	14,998,208.70	11,253,556.21	3,744,652.49	33.3%	75,365	65,884	9,481	14.4%
9	- Individual	10,566,714.33	9,330,715.20	1,235,999.13	13.2%	5,646,102.75	4,116,968.28	1,529,134.47	37.1%	67,908	60,821	7,087	11.7%
10	- Grupo	11,812,445.60	13,321,498.69	(1,509,053.09)	-11.3%	9,352,105.95	7,136,587.93	2,215,518.02	31.0%	7,457	5,063	2,394	47.3%
11	<b>Colectivos de Vida</b>	17,281,434.91	15,901,434.38	1,380,000.53	8.7%	5,762,498.55	4,098,638.18	1,663,860.37	40.6%	58,698	20,411	38,287	187.6%
12	<b>Incendio y Líneas Aliadas (*)</b>	20,960,916.24	30,888,644.26	(9,927,728.02)	-32.1%	4,249,084.76	2,329,655.39	1,919,429.37	82.4%	220,586	205,558	15,028	7.3%
13	- Residencial	14,257,998.49	21,196,657.51	(6,938,659.02)	-32.7%	1,400,998.51	743,830.67	657,167.84	88.3%	170,540	155,751	14,789	9.5%
14	- Comercial	6,338,666.18	9,391,455.33	(3,052,789.15)	-32.5%	2,843,207.18	1,582,941.28	1,260,265.90	79.6%	49,479	49,482	(3)	0.0%
15	- Industrial	364,251.57	300,531.42	63,720.15	21.2%	4,879.07	2,883.44	1,995.63	69.2%	567	325	242	74.5%
16	<b>Vida Industrial</b>	1,882.26	11,392.73	(9,510.47)	-83.5%	-	-	-	0.0%	166	491	(325)	-66.2%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multirisgo</b>	917,976.27	1,026,036.48	(108,060.21)	-10.5%	278,853.37	288,775.86	(9,922.49)	-3.4%	23,548	18,777	4,771	25.4%
21	- Residencial	344,813.40	324,085.22	20,728.18	6.4%	55,570.81	146,265.56	(90,694.75)	-62.0%	17,987	13,833	4,154	30.0%
22	- Comercial e Industrial	573,162.87	701,951.26	(128,788.39)	-18.3%	223,282.56	142,510.30	80,772.26	56.7%	5,561	4,944	617	12.5%
23	<b>Transporte de Carga</b>	4,789,546.83	4,919,304.51	(129,757.68)	-2.6%	636,745.06	434,779.00	201,966.06	46.5%	31,244	27,981	3,263	11.7%
24	- Terrestre	3,964,118.74	4,012,858.04	(48,739.30)	-1.2%	503,968.88	333,964.26	170,004.62	50.9%	22,704	20,677	2,027	9.8%
25	- Marítimo	817,675.43	903,996.47	(86,321.04)	-9.5%	132,776.18	100,814.74	31,961.44	31.7%	8,522	7,294	1,228	16.8%
26	- Aéreo	7,752.66	2,450.00	5,302.66	216.4%	-	-	-	0.0%	18	10	8	80.0%
27	<b>Casco</b>	2,196,388.19	2,996,370.69	(799,982.50)	-26.7%	(30,410.45)	447,487.15	(477,897.60)	-106.8%	1,300	1,175	125	10.6%
28	- Marítimo	485,921.74	1,225,135.94	(739,214.20)	-60.3%	(30,410.45)	367,252.64	(397,663.09)	-108.3%	1,061	946	115	12.2%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

DICIEMBRE 2016 (Cifras en Balboas)

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

Ramos de Seguros <b>TOTAL</b>		PRIMAS SUSCRITAS				SINIESTROS INCURRIDOS				POLIZAS VIGENTES			
		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
29	- Aéreo	1,710,466.45	1,771,234.75	(60,768.30)	-3.4%	-	80,234.51	(80,234.51)	-100.0%	239	229	10	4.4%
30	<b>Automóvil</b>	39,913,820.52	34,914,081.52	4,999,739.00	14.3%	14,466,730.12	11,414,332.28	3,052,397.84	26.7%	629,448	593,644	35,804	6.0%
31	<b>Ramos Técnicos</b>	4,782,130.44	5,233,424.41	(451,293.97)	-8.6%	721,971.90	526,057.89	195,914.01	37.2%	12,315	9,940	2,375	23.9%
32	- TRC - TRM	3,076,394.64	3,532,288.24	(455,893.60)	-12.9%	418,396.81	28,034.94	390,361.87	1392.4%	2,419	1,659	760	45.8%
33	- Equipo Electrónico	815,780.51	712,354.81	103,425.70	14.5%	56,262.28	146,419.59	(90,157.31)	-61.6%	4,090	3,803	287	7.5%
34	- Caldera y Maquinaria	-	219,045.87	(219,045.87)	-100.0%	-	-	-	0.0%	756	633	123	19.4%
35	- Rotura de Maquinaria	143,310.14	95,830.27	47,479.87	49.5%	67,596.15	65,729.08	1,867.07	2.8%	1,437	1,217	220	18.1%
36	- Equipo Pesado	746,007.65	673,801.52	72,206.13	10.7%	179,716.66	285,632.32	(105,915.66)	-37.1%	3,599	2,621	978	37.3%
37	- Vidrios	637.50	103.70	533.80	514.8%	-	241.96	(241.96)	-100.0%	14	7	7	100.0%
38	<b>Riesgos Diversos</b>	13,024,000.06	19,552,464.67	(6,528,464.61)	-33.4%	4,452,876.13	4,467,343.93	(14,467.80)	-0.3%	33,354	28,902	4,452	15.4%
39	- Responsabilidad Civil	2,617,654.06	5,157,550.37	(2,539,896.31)	-49.2%	1,050,025.53	838,228.57	211,796.96	25.3%	21,158	18,554	2,604	14.0%
40	- Robo	806,523.10	974,055.67	(167,532.57)	-17.2%	75,704.86	120,527.47	(44,822.61)	-37.2%	4,033	3,757	276	7.3%
41	- Fidelidad y DDD	671,927.95	(628,905.01)	1,300,832.96	0.0%	2,258,374.52	279,826.04	1,978,548.48	707.1%	1,555	1,319	236	17.9%
42	- BBB	211,704.83	188,462.28	23,242.55	12.3%	94,717.60	5,033.88	89,683.72	1781.6%	36	43	(7)	-16.3%
43	- Otros	8,716,190.12	13,861,301.36	(5,145,111.24)	-37.1%	974,053.62	3,223,727.97	(2,249,674.35)	-69.8%	6,572	5,229	1,343	25.7%
44	<b>Titulos de Propiedad</b>	-	752.20	(752.20)	-100.0%	-	-	-	0.0%	40	1	39	3900.0%
45	<b>Fianzas</b>	11,612,197.09	(4,713,070.00)	16,325,267.09	0.0%	3,845,388.23	2,743,008.70	1,102,379.53	40.2%	65,274	42,173	23,101	54.8%
46	- Oferta y Cumplimiento	6,381,606.29	(5,410,597.82)	11,792,204.11	0.0%	3,547,287.62	1,867,416.12	1,679,871.50	90.0%	34,143	14,083	20,060	142.4%
47	- Otras	5,230,590.80	697,527.82	4,533,062.98	649.9%	298,100.61	875,592.58	(577,491.97)	-66.0%	31,131	28,090	3,041	10.8%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>157,561,234.93</b>	<b>150,307,689.00</b>	<b>7,253,545.93</b>	<b>4.8%</b>	<b>51,919,178.67</b>	<b>41,783,987.23</b>	<b>10,135,191.44</b>	<b>24.3%</b>	<b>1,459,033</b>	<b>1,280,762</b>	<b>178,271</b>	<b>13.9%</b>

<b>Vida</b>	<b>59,362,377.03</b>	<b>55,478,287.53</b>	<b>3,884,089.50</b>	<b>7.0%</b>	<b>23,297,939.55</b>	<b>19,132,547.03</b>	<b>4,165,392.52</b>	<b>21.8%</b>	<b>441,758</b>	<b>352,120</b>	<b>89,638</b>	<b>25.5%</b>
<b>General</b>	<b>98,198,857.90</b>	<b>94,829,401.47</b>	<b>3,369,456.43</b>	<b>3.6%</b>	<b>28,621,239.12</b>	<b>22,651,440.20</b>	<b>5,969,798.92</b>	<b>26.4%</b>	<b>1,017,275</b>	<b>928,642</b>	<b>88,633</b>	<b>9.5%</b>

<b>Totales</b>	<b>157,561,234.93</b>	<b>150,307,689.00</b>	<b>7,253,545.93</b>	<b>4.8%</b>	<b>51,919,178.67</b>	<b>41,783,987.23</b>	<b>10,135,191.44</b>	<b>24.3%</b>	<b>1,459,033</b>	<b>1,280,762</b>	<b>178,271</b>	<b>13.9%</b>
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# 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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	(32.84)	6,297.14	(6,329.98)	-100.5%	-	-	-	0.0%	174	435	(261)	-60.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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 <b>TOTAL</b>		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	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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	<b>Riesgos Diversos</b>	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	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	94,481.01	(94,481.01)	-100.0%	40	-	40	0.0%
45	<b>Fianzas</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>94,517,955.40</b>	<b>101,452,202.50</b>	<b>(6,934,247.10)</b>	<b>-6.8%</b>	<b>43,472,962.70</b>	<b>36,224,061.52</b>	<b>7,248,901.18</b>	<b>20.0%</b>	<b>1,449,818</b>	<b>1,191,847</b>	<b>257,971</b>	<b>21.6%</b>
<b>Vida</b>		<b>50,676,474.01</b>	<b>45,389,091.78</b>	<b>5,287,382.23</b>	<b>11.6%</b>	<b>22,580,661.64</b>	<b>17,593,847.65</b>	<b>4,986,813.99</b>	<b>28.3%</b>	<b>441,089</b>	<b>348,775</b>	<b>92,314</b>	<b>26.5%</b>
<b>General</b>		<b>43,841,481.39</b>	<b>56,063,110.72</b>	<b>(12,221,629.33)</b>	<b>-21.8%</b>	<b>20,892,301.06</b>	<b>18,630,213.87</b>	<b>2,262,087.19</b>	<b>12.1%</b>	<b>1,008,729</b>	<b>843,072</b>	<b>165,657</b>	<b>19.6%</b>
<b>Totales</b>		<b>94,517,955.40</b>	<b>101,452,202.50</b>	<b>(6,934,247.10)</b>	<b>-6.8%</b>	<b>43,472,962.70</b>	<b>36,224,061.52</b>	<b>7,248,901.18</b>	<b>20.0%</b>	<b>1,449,818</b>	<b>1,191,847</b>	<b>257,971</b>	<b>21.6%</b>



# 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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	915.88	33,238.35	(32,322.47)	-97.2%	-	20,000.00	(20,000.00)	-100.0%	194	444	(250)	-56.3%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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 <b>TOTAL</b>		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	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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	<b>Riesgos Diversos</b>	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	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	<b>Fianzas</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>120,450,421.68</b>	<b>121,113,025.57</b>	<b>(662,603.89)</b>	<b>-0.5%</b>	<b>57,148,131.79</b>	<b>50,043,623.73</b>	<b>7,104,508.06</b>	<b>14.2%</b>	<b>1,456,823</b>	<b>1,193,151</b>	<b>263,672</b>	<b>22.1%</b>
<b>Vida</b>		<b>55,896,861.23</b>	<b>50,982,527.69</b>	<b>4,914,333.54</b>	<b>9.6%</b>	<b>26,767,603.68</b>	<b>24,718,916.54</b>	<b>2,048,687.14</b>	<b>8.3%</b>	<b>441,457</b>	<b>348,334</b>	<b>93,123</b>	<b>26.7%</b>
<b>General</b>		<b>64,553,560.45</b>	<b>70,130,497.88</b>	<b>(5,576,937.43)</b>	<b>-8.0%</b>	<b>30,380,528.11</b>	<b>25,324,707.19</b>	<b>5,055,820.92</b>	<b>20.0%</b>	<b>1,015,366</b>	<b>844,817</b>	<b>170,549</b>	<b>20.2%</b>
<b>Totales</b>		<b>120,450,421.68</b>	<b>121,113,025.57</b>	<b>(662,603.89)</b>	<b>-0.5%</b>	<b>57,148,131.79</b>	<b>50,043,623.73</b>	<b>7,104,508.06</b>	<b>14.2%</b>	<b>1,456,823</b>	<b>1,193,151</b>	<b>263,672</b>	<b>22.1%</b>





# 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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	459.85	8,685.41	(8,225.56)	-94.7%	-	-	-	0.0%	265	315	(50)	-15.9%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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 <b>TOTAL</b>		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	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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	<b>Riesgos Diversos</b>	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	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	<b>Fianzas</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>107,719,965.45</b>	<b>103,256,476.93</b>	<b>4,463,488.52</b>	<b>4.3%</b>	<b>51,970,149.20</b>	<b>39,760,996.26</b>	<b>12,209,152.94</b>	<b>30.7%</b>	<b>1,435,679</b>	<b>1,195,891</b>	<b>239,788</b>	<b>20.1%</b>
<b>Vida</b>		<b>52,847,980.92</b>	<b>46,634,809.86</b>	<b>6,213,171.06</b>	<b>13.3%</b>	<b>27,194,427.01</b>	<b>22,032,402.31</b>	<b>5,162,024.70</b>	<b>23.4%</b>	<b>436,184</b>	<b>341,923</b>	<b>94,261</b>	<b>27.6%</b>
<b>General</b>		<b>54,871,984.53</b>	<b>56,621,667.07</b>	<b>(1,749,682.54)</b>	<b>-3.1%</b>	<b>24,775,722.19</b>	<b>17,728,593.95</b>	<b>7,047,128.24</b>	<b>39.8%</b>	<b>999,495</b>	<b>853,968</b>	<b>145,527</b>	<b>17.0%</b>
<b>Totales</b>		<b>107,719,965.45</b>	<b>103,256,476.93</b>	<b>4,463,488.52</b>	<b>4.3%</b>	<b>51,970,149.20</b>	<b>39,760,996.26</b>	<b>12,209,152.94</b>	<b>30.7%</b>	<b>1,435,679</b>	<b>1,195,891</b>	<b>239,788</b>	<b>20.1%</b>



## 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 <b>TOTAL</b>		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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	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	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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 <b>TOTAL</b>		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	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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	<b>Riesgos Diversos</b>	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	<b>Títulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	<b>Fianzas</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>104,095,390.16</b>	<b>103,869,557.64</b>	<b>225,832.52</b>	<b>0.2%</b>	<b>52,640,716.36</b>	<b>51,745,783.45</b>	<b>894,932.91</b>	<b>1.7%</b>	<b>1,528,397</b>	<b>1,281,521</b>	<b>246,876</b>	<b>19.3%</b>
<b>Vida</b>		<b>50,934,865.74</b>	<b>47,410,532.21</b>	<b>3,524,333.53</b>	<b>7.4%</b>	<b>28,938,382.25</b>	<b>26,705,751.19</b>	<b>2,232,631.06</b>	<b>8.4%</b>	<b>432,447</b>	<b>336,797</b>	<b>95,650</b>	<b>28.4%</b>
<b>General</b>		<b>53,160,524.42</b>	<b>56,459,025.43</b>	<b>(3,298,501.01)</b>	<b>-5.8%</b>	<b>23,702,334.11</b>	<b>25,040,032.26</b>	<b>(1,337,698.15)</b>	<b>-5.3%</b>	<b>1,095,950</b>	<b>944,724</b>	<b>151,226</b>	<b>16.0%</b>
<b>Totales</b>		<b>104,095,390.16</b>	<b>103,869,557.64</b>	<b>225,832.52</b>	<b>0.2%</b>	<b>52,640,716.36</b>	<b>51,745,783.45</b>	<b>894,932.91</b>	<b>1.7%</b>	<b>1,528,397</b>	<b>1,281,521</b>	<b>246,876</b>	<b>19.3%</b>



# 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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	10,195.44	830.92	9,364.52	1127.0%	-	30,000.00	(30,000.00)	-100.0%	261	260	1	0.4%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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 <b>TOTAL</b>		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	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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	<b>Riesgos Diversos</b>	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	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	<b>Fianzas</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>118,174,203.94</b>	<b>120,743,706.64</b>	<b>(2,569,502.70)</b>	<b>-2.1%</b>	<b>48,623,561.77</b>	<b>47,879,464.37</b>	<b>744,097.40</b>	<b>1.6%</b>	<b>1,540,093</b>	<b>1,185,642</b>	<b>354,451</b>	<b>29.9%</b>
<b>Vida</b>		<b>55,870,724.82</b>	<b>50,895,792.84</b>	<b>4,974,931.98</b>	<b>9.8%</b>	<b>25,319,328.25</b>	<b>26,346,866.93</b>	<b>(1,027,538.68)</b>	<b>-3.9%</b>	<b>428,053</b>	<b>333,715</b>	<b>94,338</b>	<b>28.3%</b>
<b>General</b>		<b>62,303,479.12</b>	<b>69,847,913.80</b>	<b>(7,544,434.68)</b>	<b>-10.8%</b>	<b>23,304,233.52</b>	<b>21,532,597.44</b>	<b>1,771,636.08</b>	<b>8.2%</b>	<b>1,112,040</b>	<b>851,927</b>	<b>260,113</b>	<b>30.5%</b>
<b>Totales</b>		<b>118,174,203.94</b>	<b>120,743,706.64</b>	<b>(2,569,502.70)</b>	<b>-2.1%</b>	<b>48,623,561.77</b>	<b>47,879,464.37</b>	<b>744,097.40</b>	<b>1.6%</b>	<b>1,540,093</b>	<b>1,185,642</b>	<b>354,451</b>	<b>29.9%</b>



# 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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	1,044.29	3,157.56	(2,113.27)	-66.9%	-	-	-	0.0%	419	78	341	437.2%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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 <b>TOTAL</b>		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	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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	<b>Riesgos Diversos</b>	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	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	<b>Fianzas</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>126,700,612.58</b>	<b>132,153,309.65</b>	<b>(5,452,697.07)</b>	<b>-4.1%</b>	<b>50,402,114.88</b>	<b>58,506,342.99</b>	<b>(8,104,228.11)</b>	<b>-13.9%</b>	<b>1,523,820</b>	<b>1,154,836</b>	<b>368,984</b>	<b>32.0%</b>
<b>Vida</b>		<b>52,060,832.88</b>	<b>46,482,644.31</b>	<b>5,578,188.57</b>	<b>12.0%</b>	<b>25,291,204.92</b>	<b>22,514,303.41</b>	<b>2,776,901.51</b>	<b>12.3%</b>	<b>421,385</b>	<b>325,303</b>	<b>96,082</b>	<b>29.5%</b>
<b>General</b>		<b>74,639,779.70</b>	<b>85,670,665.34</b>	<b>(11,030,885.64)</b>	<b>-12.9%</b>	<b>25,110,909.96</b>	<b>35,992,039.58</b>	<b>(10,881,129.62)</b>	<b>-30.2%</b>	<b>1,102,435</b>	<b>829,533</b>	<b>272,902</b>	<b>32.9%</b>
<b>Totales</b>		<b>126,700,612.58</b>	<b>132,153,309.65</b>	<b>(5,452,697.07)</b>	<b>-4.1%</b>	<b>50,402,114.88</b>	<b>58,506,342.99</b>	<b>(8,104,228.11)</b>	<b>-13.9%</b>	<b>1,523,820</b>	<b>1,154,836</b>	<b>368,984</b>	<b>32.0%</b>





# 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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	384.77	-	384.77	0.0%	-	-	-	0.0%	433	-	433	0.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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 <b>TOTAL</b>		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	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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	<b>Riesgos Diversos</b>	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	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	<b>Fianzas</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>108,585,212.68</b>	<b>110,155,053.04</b>	<b>(1,569,840.36)</b>	<b>-1.4%</b>	<b>45,478,363.01</b>	<b>51,919,209.55</b>	<b>(6,440,846.54)</b>	<b>-12.4%</b>	<b>1,510,849</b>	<b>1,140,287</b>	<b>370,562</b>	<b>32.5%</b>
<b>Vida</b>		<b>52,596,109.44</b>	<b>48,107,366.90</b>	<b>4,488,742.54</b>	<b>9.3%</b>	<b>24,421,022.82</b>	<b>20,329,661.55</b>	<b>4,091,361.27</b>	<b>20.1%</b>	<b>424,163</b>	<b>322,433</b>	<b>101,730</b>	<b>31.6%</b>
<b>General</b>		<b>55,989,103.24</b>	<b>62,047,686.14</b>	<b>(6,058,582.90)</b>	<b>-9.8%</b>	<b>21,057,340.19</b>	<b>31,589,548.00</b>	<b>(10,532,207.81)</b>	<b>-33.3%</b>	<b>1,086,686</b>	<b>817,854</b>	<b>268,832</b>	<b>32.9%</b>
<b>Totales</b>		<b>108,585,212.68</b>	<b>110,155,053.04</b>	<b>(1,569,840.36)</b>	<b>-1.4%</b>	<b>45,478,363.01</b>	<b>51,919,209.55</b>	<b>(6,440,846.54)</b>	<b>-12.4%</b>	<b>1,510,849</b>	<b>1,140,287</b>	<b>370,562</b>	<b>32.5%</b>



# 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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	1,647.03	-	1,647.03	0.0%	-	-	-	0.0%	438	-	438	0.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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 <b>TOTAL</b>		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	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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	<b>Riesgos Diversos</b>	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	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	<b>Fianzas</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>109,663,484.21</b>	<b>107,893,774.23</b>	<b>1,769,709.98</b>	<b>1.6%</b>	<b>47,065,521.40</b>	<b>47,507,693.76</b>	<b>(442,172.36)</b>	<b>-0.9%</b>	<b>1,437,400</b>	<b>1,112,869</b>	<b>324,531</b>	<b>29.2%</b>
<b>Vida</b>		<b>52,333,231.26</b>	<b>46,278,973.60</b>	<b>6,054,257.66</b>	<b>13.1%</b>	<b>23,671,114.29</b>	<b>19,755,701.31</b>	<b>3,915,412.98</b>	<b>19.8%</b>	<b>381,081</b>	<b>317,135</b>	<b>63,946</b>	<b>20.2%</b>
<b>General</b>		<b>57,330,252.95</b>	<b>61,614,800.63</b>	<b>(4,284,547.68)</b>	<b>-7.0%</b>	<b>23,394,407.11</b>	<b>27,751,992.45</b>	<b>(4,357,585.34)</b>	<b>-15.7%</b>	<b>1,056,319</b>	<b>795,734</b>	<b>260,585</b>	<b>32.7%</b>
<b>Totales</b>		<b>109,663,484.21</b>	<b>107,893,774.23</b>	<b>1,769,709.98</b>	<b>1.6%</b>	<b>47,065,521.40</b>	<b>47,507,693.76</b>	<b>(442,172.36)</b>	<b>-0.9%</b>	<b>1,437,400</b>	<b>1,112,869</b>	<b>324,531</b>	<b>29.2%</b>



# 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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	(82.02)	-	(82.02)	0.0%	-	-	-	0.0%	453	-	453	0.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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 <b>TOTAL</b>		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	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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	<b>Riesgos Diversos</b>	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	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	<b>Fianzas</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>114,052,425.87</b>	<b>116,170,526.72</b>	<b>(2,118,100.85)</b>	<b>-1.8%</b>	<b>43,680,691.31</b>	<b>47,034,307.35</b>	<b>(3,353,616.04)</b>	<b>-7.1%</b>	<b>1,415,394</b>	<b>1,128,744</b>	<b>286,650</b>	<b>25.4%</b>
<b>Vida</b>		<b>52,085,563.43</b>	<b>46,866,601.08</b>	<b>5,218,962.36</b>	<b>11.1%</b>	<b>22,327,974.41</b>	<b>25,394,552.45</b>	<b>(3,066,578.04)</b>	<b>-12.1%</b>	<b>380,503</b>	<b>319,425</b>	<b>61,078</b>	<b>19.1%</b>
<b>General</b>		<b>61,966,862.44</b>	<b>69,303,925.64</b>	<b>(7,337,063.20)</b>	<b>-10.6%</b>	<b>21,352,716.90</b>	<b>21,639,754.90</b>	<b>(287,038.00)</b>	<b>-1.3%</b>	<b>1,034,891</b>	<b>809,319</b>	<b>225,572</b>	<b>27.9%</b>
<b>Totales</b>		<b>114,052,425.87</b>	<b>116,170,526.72</b>	<b>(2,118,100.85)</b>	<b>-1.8%</b>	<b>43,680,691.31</b>	<b>47,034,307.35</b>	<b>(3,353,616.04)</b>	<b>-7.1%</b>	<b>1,415,394</b>	<b>1,128,744</b>	<b>286,650</b>	<b>25.4%</b>



## 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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	(3,661.64)	-	(3,661.64)	0.0%	(20,000.00)	-	(20,000.00)	0.0%	458	-	458	0.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>101,084,082.42</b>	<b>98,443,331.60</b>	<b>2,640,750.82</b>	<b>2.7%</b>	<b>42,501,376.04</b>	<b>33,711,820.29</b>	<b>8,789,555.75</b>	<b>26.1%</b>	<b>1,368,166</b>	<b>1,129,051</b>	<b>239,115</b>	<b>21.2%</b>
<b>Vida</b>		<b>49,793,507.26</b>	<b>47,437,665.51</b>	<b>2,355,841.75</b>	<b>5.0%</b>	<b>20,071,434.88</b>	<b>20,338,781.56</b>	<b>(267,346.68)</b>	<b>-1.3%</b>	<b>368,852</b>	<b>316,803</b>	<b>52,049</b>	<b>16.4%</b>
<b>General</b>		<b>51,290,575.16</b>	<b>51,005,666.09</b>	<b>284,909.07</b>	<b>0.6%</b>	<b>22,429,941.16</b>	<b>13,373,038.73</b>	<b>9,056,902.43</b>	<b>67.7%</b>	<b>999,314</b>	<b>812,248</b>	<b>187,066</b>	<b>23.0%</b>
<b>Totales</b>		<b>101,084,082.42</b>	<b>98,443,331.60</b>	<b>2,640,750.82</b>	<b>2.7%</b>	<b>42,501,376.04</b>	<b>33,711,820.29</b>	<b>8,789,555.75</b>	<b>26.1%</b>	<b>1,368,166</b>	<b>1,129,051</b>	<b>239,115</b>	<b>21.2%</b>





## 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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	4,286.74	-	4,286.74	0.0%	-	-	-	0.0%	490	-	490	0.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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 <b>TOTAL</b>		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	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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	<b>Riesgos Diversos</b>	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	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	<b>Fianzas</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>133,504,036.45</b>	<b>123,214,002.08</b>	<b>10,290,034.37</b>	<b>8.4%</b>	<b>42,233,371.49</b>	<b>57,772,834.05</b>	<b>(15,539,462.56)</b>	<b>-26.9%</b>	<b>1,322,740</b>	<b>1,132,075</b>	<b>190,665</b>	<b>16.8%</b>
<b>Vida</b>		<b>50,075,656.32</b>	<b>46,868,039.36</b>	<b>3,207,616.96</b>	<b>6.8%</b>	<b>20,370,082.80</b>	<b>25,447,219.86</b>	<b>(5,077,137.06)</b>	<b>-20.0%</b>	<b>359,369</b>	<b>315,282</b>	<b>44,087</b>	<b>14.0%</b>
<b>General</b>		<b>83,428,380.13</b>	<b>76,345,962.72</b>	<b>7,082,417.41</b>	<b>9.3%</b>	<b>21,863,288.69</b>	<b>32,325,614.19</b>	<b>(10,462,325.50)</b>	<b>-32.4%</b>	<b>963,371</b>	<b>816,793</b>	<b>146,578</b>	<b>17.9%</b>
<b>Totales</b>		<b>133,504,036.45</b>	<b>123,214,002.08</b>	<b>10,290,034.37</b>	<b>8.4%</b>	<b>42,233,371.49</b>	<b>57,772,834.05</b>	<b>(15,539,462.56)</b>	<b>-26.9%</b>	<b>1,322,740</b>	<b>1,132,075</b>	<b>190,665</b>	<b>16.8%</b>



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

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
1	<b>Vida Individual</b>	0.19	0.20	-2.4%
2	- Primer año	0.60	0.21	193.4%
3	- Renovación	0.10	0.20	-51.6%
4	<b>Accidentes Personales</b>	0.20	0.41	-51.3%
5	- Individual	0.16	0.60	-73.2%
6	- Grupo	0.23	0.30	-22.2%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.75	0.75	0.4%
9	- Individual	0.68	0.66	2.6%
10	- Grupo	0.81	0.81	-0.8%
11	<b>Colectivos de Vida</b>	0.31	0.32	-5.1%
12	<b>Incendio y Líneas Aliadas (*)</b>	0.21	0.32	-34.7%
13	- Residencial	0.15	0.27	-45.1%
14	- Comercial	0.28	0.39	-27.2%
15	- Industrial	0.11	0.03	290.6%
16	<b>Vida Industrial</b>	-0.90	1.16	-177.8%
17	<b>Anualidades</b>	0.00	0.00	0.0%
18	<b>Rentas Vitalicias</b>	0.00	0.00	0.0%
19	<b>Pérdida de Ingresos</b>	0.00	0.00	0.0%
20	<b>Multiriesgo</b>	0.35	0.65	-45.3%
21	- Residencial	0.26	0.28	-7.8%
22	- Comercial e Industrial	0.43	0.90	-52.3%
23	<b>Transporte de Carga</b>	0.27	0.18	50.8%
24	- Terrestre	0.28	0.16	81.4%
25	- Marítimo	0.18	0.22	-19.5%
26	- Aéreo	0.03	0.00	0.0%
27	<b>Casco</b>	0.15	0.39	-62.3%
28	- Marítimo	0.17	0.82	-78.8%



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

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
29	- Aéreo	0.12	0.09	29.6%
30	<b>Automóvil</b>	0.62	0.54	13.9%
31	<b>Ramos Técnicos</b>	0.20	0.41	-51.1%
32	- TRC - TRM	0.15	0.43	-64.9%
33	- Equipo Eléctrico	0.25	0.48	-48.3%
34	- Caldera y Maquinaria	0.00	0.00	0.0%
35	- Rotura de Maquinaria	0.39	0.00	9935.5%
36	- Equipo Pesado	0.34	0.33	4.5%
37	- Vidrios	0.00	0.44	-100.0%
38	<b>Riesgos Diversos</b>	0.21	0.20	6.1%
39	- Responsabilidad Civil	0.17	0.12	40.2%
40	- Robo	0.30	0.33	-7.7%
41	- Fidelidad y DDD	0.33	0.57	-41.4%
42	- BBB	0.05	0.06	-11.6%
43	- Otros	0.23	0.24	-5.7%
44	<b>Titulos de Propiedad</b>	0.00	125.61	-100.0%
45	<b>Fianzas</b>	0.31	0.27	13.0%
46	- Oferta y Cumplimiento	0.44	0.36	20.3%
47	- Otras	0.17	0.16	5.8%
<b>48</b>	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>0.41</b>	<b>0.41</b>	<b>1.8%</b>
<b>Vida</b>		<b>0.46</b>	<b>0.47</b>	<b>-2.0%</b>
<b>General</b>		<b>0.38</b>	<b>0.36</b>	<b>3.9%</b>
<b>Totales</b>		<b>0.41</b>	<b>0.41</b>	<b>1.8%</b>