



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE FEBRERO 2017

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 |           |            |  |
|---|------------------|---------------|--------------|------------|---------------|----------------------|---------------|------------|---------|------------------|-----------|------------|--|
|   | 2017             | 2016          | VARIACIÓN    |            | 2017          | 2016                 | VARIACIÓN     |            | FEBRERO |                  | VARIACIÓN |            |  |
|   |                  |               | Absoluta     | Porcentual |               |                      | Absoluta      | Porcentual | 2017    | 2016             | Absoluta  | Porcentual |  |
| 1 <b>Vida Individual</b>                | 26,172,622.43    | 24,709,345.69 | 1,463,276.74 | 5.9%       | 7,350,565.13  | 4,646,232.35         | 2,704,332.78  | 58.2%      | 216,592 | 204,015          | 12,577    | 6.2%       |  |
| 2 - Primer año                          | 4,253,154.76     | 4,636,115.37  | (382,960.61) | -8.3%      | 4,451,474.54  | 2,413,469.65         | 2,038,004.89  | 84.4%      | 78,375  | 51,669           | 26,706    | 51.7%      |  |
| 3 - Renovación                          | 21,919,467.67    | 20,073,230.32 | 1,846,237.35 | 9.2%       | 2,899,090.59  | 2,232,762.70         | 666,327.89    | 29.8%      | 138,217 | 152,346          | (14,129)  | -9.3%      |  |
| 4 <b>Accidentes Personales</b>          | 3,667,835.00     | 3,446,811.76  | 221,023.24   | 6.4%       | 828,601.02    | 723,556.64           | 105,044.38    | 14.5%      | 97,014  | 74,679           | 22,335    | 29.9%      |  |
| 5 - Individual                          | 1,142,398.42     | 1,485,519.75  | (343,121.33) | -23.1%     | 351,488.69    | 207,136.51           | 144,352.18    | 69.7%      | 58,503  | 53,046           | 5,457     | 10.3%      |  |
| 6 - Grupo                               | 2,525,436.58     | 1,961,292.01  | 564,144.57   | 28.8%      | 477,112.33    | 516,420.13           | (39,307.80)   | -7.6%      | 38,511  | 21,633           | 16,878    | 78.0%      |  |
| 7 - Invalidez                           | -                | -             | -            | 0.0%       | -             | -                    | -             | 0.0%       | -       | -                | -         | 0.0%       |  |
| 8 <b>Salud</b>                          | 47,541,528.70    | 42,725,131.96 | 4,816,396.74 | 11.3%      | 33,151,497.36 | 27,368,572.34        | 5,782,925.02  | 21.1%      | 76,048  | 69,105           | 6,943     | 10.0%      |  |
| 9 - Individual                          | 20,335,930.84    | 18,005,217.04 | 2,330,713.80 | 12.9%      | 13,737,739.27 | 11,265,647.59        | 2,472,091.68  | 21.9%      | 68,548  | 61,717           | 6,831     | 11.1%      |  |
| 10 - Grupo                              | 27,205,597.86    | 24,719,914.92 | 2,485,682.94 | 10.1%      | 19,413,758.09 | 16,102,924.75        | 3,310,833.34  | 20.6%      | 7,500   | 7,388            | 112       | 1.5%       |  |
| 11 <b>Colectivos de Vida</b>            | 32,909,074.83    | 28,987,874.17 | 3,921,200.66 | 13.5%      | 9,480,367.42  | 7,703,156.35         | 1,777,211.07  | 23.1%      | 57,745  | 21,053           | 36,692    | 174.3%     |  |
| 12 <b>Incendio y Líneas Aliadas (*)</b> | 23,758,041.11    | 21,447,442.48 | 2,310,598.63 | 10.8%      | 16,893,349.95 | 3,031,393.31         | 13,861,956.64 | 457.3%     | 221,898 | 204,597          | 17,301    | 8.5%       |  |
| 13 - Residencial                        | 9,092,627.29     | 7,819,808.03  | 1,272,819.26 | 16.3%      | 862,430.39    | 1,531,532.02         | (669,101.63)  | -43.7%     | 145,122 | 159,094          | (13,972)  | -8.8%      |  |
| 14 - Comercial                          | 14,424,044.47    | 13,056,856.15 | 1,367,188.32 | 10.5%      | 16,026,799.12 | 1,485,445.86         | 14,541,353.26 | 978.9%     | 76,175  | 45,039           | 31,136    | 69.1%      |  |
| 15 - Industrial                         | 241,369.35       | 570,778.30    | (329,408.95) | -57.7%     | 4,120.44      | 14,415.43            | (10,294.99)   | -71.4%     | 601     | 464              | 137       | 29.5%      |  |
| 16 <b>Vida Industrial</b>               | 7,134.60         | 625.10        | 6,509.50     | 1041.4%    | 5,000.00      | (20,000.00)          | 25,000.00     | 0.0%       | 157     | 458              | (301)     | -65.7%     |  |
| 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>                   | 1,099,506.12     | 983,758.65    | 115,747.47   | 11.8%      | 1,132,710.20  | 552,361.51           | 580,348.69    | 105.1%     | 23,584  | 22,390           | 1,194     | 5.3%       |  |
| 21 - Residencial                        | 634,547.41       | 530,152.53    | 104,394.88   | 19.7%      | 187,998.11    | 111,816.68           | 76,181.43     | 68.1%      | 18,043  | 16,843           | 1,200     | 7.1%       |  |
| 22 - Comercial e Industrial             | 464,958.71       | 453,606.12    | 11,352.59    | 2.5%       | 944,712.09    | 440,544.83           | 504,167.26    | 114.4%     | 5,541   | 5,547            | (6)       | -0.1%      |  |
| 23 <b>Transporte de Carga</b>           | 3,836,541.64     | 3,843,540.42  | (6,998.78)   | -0.2%      | 1,214,370.10  | 1,447,655.01         | (233,284.91)  | -16.1%     | 31,449  | 29,340           | 2,109     | 7.2%       |  |
| 24 - Terrestre                          | 3,087,285.90     | 3,310,249.95  | (222,964.05) | -6.7%      | 1,149,223.19  | 1,314,504.01         | (165,280.82)  | -12.6%     | 22,989  | 21,837           | 1,152     | 5.3%       |  |
| 25 - Marítimo                           | 747,552.08       | 530,965.38    | 216,586.70   | 40.8%      | 65,146.91     | 133,151.00           | (68,004.09)   | -51.1%     | 8,427   | 7,493            | 934       | 12.5%      |  |
| 26 - Aéreo                              | 1,703.66         | 2,325.09      | (621.43)     | -26.7%     | -             | -                    | -             | 0.0%       | 33      | 10               | 23        | 230.0%     |  |
| 27 <b>Casco</b>                         | 2,451,154.65     | 3,233,835.21  | (782,680.56) | -24.2%     | 1,148,325.72  | 409,785.85           | 738,539.87    | 180.2%     | 1,300   | 1,262            | 38        | 3.0%       |  |
| 28 - Marítimo                           | 1,327,651.74     | 2,029,168.58  | (701,516.84) | -34.6%     | 1,124,557.22  | 349,402.04           | 775,155.18    | 221.9%     | 1,060   | 1,000            | 60        | 6.0%       |  |
| 29 - Aéreo                              | 1,123,502.91     | 1,204,666.63  | (81,163.72)  | -6.7%      | 23,768.50     | 60,383.81            | (36,615.31)   | -60.6%     | 240     | 262              | (22)      | -8.4%      |  |



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE FEBRERO 2017

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 |                  |                |             |
|----------------------------------|-----------------------|-----------------------|---------------------|--------------|-----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|-------------|
|                                  | 2017                  | 2016                  | VARIACIÓN           |              | 2017                  | 2016                 | VARIACIÓN            |              | FEBRERO          |                  | VARIACIÓN      |             |
|                                  |                       |                       | Absoluta            | Porcentual   |                       |                      | Absoluta             | Porcentual   | 2017             | 2016             | Absoluta       | Porcentual  |
| 30 <b>Automóvil</b>              | 44,400,489.33         | 44,137,752.85         | 262,736.48          | 0.6%         | 29,819,904.21         | 25,805,581.62        | 4,014,322.59         | 15.6%        | 654,307          | 647,038          | 7,269          | 1.1%        |
| 31 <b>Ramos Técnicos</b>         | 4,173,417.75          | 4,173,388.92          | 28.83               | 0.0%         | 701,944.01            | 829,823.99           | (127,879.98)         | -15.4%       | 12,437           | 11,001           | 1,436          | 13.1%       |
| 32 - TRC - TRM                   | 2,922,807.58          | 2,656,050.50          | 266,757.08          | 10.0%        | 428,199.98            | 245,391.60           | 182,808.38           | 74.5%        | 2,453            | 2,113            | 340            | 16.1%       |
| 33 - Equipo Electrónico          | 383,456.14            | 463,984.49            | (80,528.35)         | -17.4%       | 58,219.97             | 110,645.36           | (52,425.39)          | -47.4%       | 4,106            | 3,988            | 118            | 3.0%        |
| 34 - Caldera y Maquinaria        | 10,235.22             | 43,353.06             | (33,117.84)         | -76.4%       | -                     | -                    | -                    | 0.0%         | 769              | 616              | 153            | 24.8%       |
| 35 - Rotura de Maquinaria        | 178,864.04            | 167,574.34            | 11,289.70           | 6.7%         | 11,403.13             | 36,838.29            | (25,435.16)          | -69.0%       | 1,441            | 1,300            | 141            | 10.8%       |
| 36 - Equipo Pesado               | 678,054.77            | 842,348.70            | (164,293.93)        | -19.5%       | 204,120.93            | 436,948.74           | (232,827.81)         | -53.3%       | 3,656            | 2,978            | 678            | 22.8%       |
| 37 - Vidrios                     | -                     | 77.83                 | (77.83)             | -100.0%      | -                     | -                    | -                    | 0.0%         | 12               | 6                | 6              | 100.0%      |
| 38 <b>Riesgos Diversos</b>       | 24,662,746.85         | 38,063,282.55         | (13,400,535.70)     | -35.2%       | 4,104,290.64          | 4,597,511.51         | (493,220.87)         | -10.7%       | 33,712           | 31,155           | 2,557          | 8.2%        |
| 39 - Responsabilidad Civil       | 8,641,120.10          | 15,954,764.34         | (7,313,644.24)      | -45.8%       | 645,363.96            | 905,522.73           | (260,158.77)         | -28.7%       | 21,275           | 20,146           | 1,129          | 5.6%        |
| 40 - Robo                        | 918,730.29            | 930,539.56            | (11,809.27)         | -1.3%        | 294,933.90            | 257,712.81           | 37,221.09            | 14.4%        | 4,074            | 3,917            | 157            | 4.0%        |
| 41 - Fidelidad y DDD             | 2,307,043.68          | 2,752,922.25          | (445,878.57)        | -16.2%       | 328,693.09            | 274,562.56           | 54,130.53            | 19.7%        | 1,597            | 1,324            | 273            | 20.6%       |
| 42 - BBB                         | 54,516.03             | 165,862.62            | (111,346.59)        | -67.1%       | 267.50                | 465.47               | (197.97)             | -42.5%       | 28               | 36               | (8)            | -22.2%      |
| 43 - Otros                       | 12,741,336.75         | 18,259,193.78         | (5,517,857.03)      | -30.2%       | 2,835,032.19          | 3,159,247.94         | (324,215.75)         | -10.3%       | 6,738            | 5,732            | 1,006          | 17.6%       |
| 44 <b>Titulos de Propiedad</b>   | -                     | -                     | -                   | 0.0%         | -                     | -                    | -                    | 0.0%         | 40               | -                | 40             | 0.0%        |
| 45 <b>Fianzas</b>                | 25,832,782.03         | 18,835,329.11         | 6,997,452.92        | 37.2%        | 9,944,904.71          | 7,639,117.05         | 2,305,787.66         | 30.2%        | 66,602           | 52,073           | 14,529         | 27.9%       |
| 46 - Oferta y Cumplimiento       | 14,666,660.90         | 10,655,654.11         | 4,011,006.79        | 37.6%        | 9,116,670.34          | 3,594,592.16         | 5,522,078.18         | 153.6%       | 34,045           | 25,160           | 8,885          | 35.3%       |
| 47 - Otras                       | 11,166,121.13         | 8,179,675.00          | 2,986,446.13        | 36.5%        | 828,234.37            | 4,044,524.89         | (3,216,290.52)       | -79.5%       | 32,557           | 26,913           | 5,644          | 21.0%       |
| 48 <b>TOTAL LOCAL Y EXTERIOR</b> | <b>240,512,875.04</b> | <b>234,588,118.87</b> | <b>5,924,756.17</b> | <b>2.53%</b> | <b>115,775,830.47</b> | <b>84,734,747.53</b> | <b>31,041,082.94</b> | <b>36.6%</b> | <b>1,492,885</b> | <b>1,368,166</b> | <b>124,719</b> | <b>9.1%</b> |

|                |                       |                       |                       |              |                      |                      |                      |              |                  |                |               |              |
|----------------|-----------------------|-----------------------|-----------------------|--------------|----------------------|----------------------|----------------------|--------------|------------------|----------------|---------------|--------------|
| <b>Vida</b>    | <b>110,291,060.96</b> | <b>99,869,163.58</b>  | <b>10,421,897.38</b>  | <b>10.4%</b> | <b>50,811,030.93</b> | <b>40,441,517.68</b> | <b>10,369,513.25</b> | <b>25.6%</b> | <b>447,399</b>   | <b>368,852</b> | <b>78,547</b> | <b>21.3%</b> |
| <b>General</b> | <b>130,221,814.08</b> | <b>134,718,955.29</b> | <b>(4,497,141.21)</b> | <b>-3.3%</b> | <b>64,964,799.54</b> | <b>44,293,229.85</b> | <b>20,671,569.69</b> | <b>46.7%</b> | <b>1,045,486</b> | <b>999,314</b> | <b>46,172</b> | <b>4.6%</b>  |

|                |                       |                       |                     |             |                       |                      |                      |              |                  |                  |                |             |
|----------------|-----------------------|-----------------------|---------------------|-------------|-----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|-------------|
| <b>Totales</b> | <b>240,512,875.04</b> | <b>234,588,118.87</b> | <b>5,924,756.17</b> | <b>2.5%</b> | <b>115,775,830.47</b> | <b>84,734,747.53</b> | <b>31,041,082.94</b> | <b>36.6%</b> | <b>1,492,885</b> | <b>1,368,166</b> | <b>124,719</b> | <b>9.1%</b> |
|----------------|-----------------------|-----------------------|---------------------|-------------|-----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|-------------|



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2017 (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 |            |
|                        |                                      | 2017             | 2016          | Absoluta     | Porcentual | 2017                  | 2016          | Absoluta     | Porcentual | 2017             | 2016    | Absoluta  | Porcentual |
| 1                      | <b>Vida Individual</b>               | 13,086,472.10    | 12,484,302.13 | 602,169.97   | 4.8%       | 3,288,526.46          | 2,632,425.70  | 656,100.76   | 24.9%      | 216,592          | 204,015 | 12,577    | 6.2%       |
| 2                      | - Primer año                         | 2,023,835.11     | 2,069,480.45  | (45,645.34)  | -2.2%      | 1,927,625.19          | 825,328.62    | 1,102,296.57 | 133.6%     | 78,375           | 51,669  | 26,706    | 51.7%      |
| 3                      | - Renovación                         | 11,062,636.99    | 10,414,821.68 | 647,815.31   | 6.2%       | 1,360,901.27          | 1,807,097.08  | (446,195.81) | -24.7%     | 138,217          | 152,346 | (14,129)  | -9.3%      |
| 4                      | <b>Accidentes Personales</b>         | 1,959,326.21     | 1,758,970.82  | 200,355.39   | 11.4%      | 400,262.96            | 231,460.76    | 168,802.20   | 72.9%      | 97,014           | 74,679  | 22,335    | 29.9%      |
| 5                      | - Individual                         | 591,283.94       | 594,659.73    | (3,375.79)   | -0.6%      | 232,424.59            | 76,137.00     | 156,287.59   | 205.3%     | 58,503           | 53,046  | 5,457     | 10.3%      |
| 6                      | - Grupo                              | 1,368,042.27     | 1,164,311.09  | 203,731.18   | 17.5%      | 167,838.37            | 155,323.76    | 12,514.61    | 8.1%       | 38,511           | 21,633  | 16,878    | 78.0%      |
| 7                      | - Invalidez                          | -                | -             | -            | 0.0%       | -                     | -             | -            | 0.0%       | -                | -       | -         | 0.0%       |
| 8                      | <b>Salud</b>                         | 22,646,582.30    | 21,265,311.69 | 1,381,270.61 | 6.5%       | 16,758,816.36         | 13,307,925.40 | 3,450,890.96 | 25.9%      | 76,048           | 69,105  | 6,943     | 10.0%      |
| 9                      | - Individual                         | 10,342,624.27    | 9,388,870.90  | 953,753.37   | 10.2%      | 6,798,106.45          | 5,677,780.09  | 1,120,326.36 | 19.7%      | 68,548           | 61,717  | 6,831     | 11.1%      |
| 10                     | - Grupo                              | 12,303,958.03    | 11,876,440.79 | 427,517.24   | 3.6%       | 9,960,709.91          | 7,630,145.31  | 2,330,564.60 | 30.5%      | 7,500            | 7,388   | 112       | 1.5%       |
| 11                     | <b>Colectivos de Vida</b>            | 16,292,994.06    | 14,284,922.62 | 2,008,071.44 | 14.1%      | 4,862,096.76          | 3,899,623.02  | 962,473.74   | 24.7%      | 57,745           | 21,053  | 36,692    | 174.3%     |
| 12                     | <b>Incendio y Líneas Aliadas (*)</b> | 8,377,345.34     | 6,174,923.91  | 2,202,421.43 | 35.7%      | 6,633,657.16          | 1,561,545.03  | 5,072,112.13 | 324.8%     | 221,898          | 204,597 | 17,301    | 8.5%       |
| 13                     | - Residencial                        | 4,139,081.77     | 2,844,490.51  | 1,294,591.26 | 45.5%      | 300,666.19            | 346,352.69    | (45,686.50)  | -13.2%     | 145,122          | 159,094 | (13,972)  | -8.8%      |
| 14                     | - Comercial                          | 4,117,076.31     | 3,172,326.84  | 944,749.47   | 29.8%      | 6,330,170.53          | 1,214,997.29  | 5,115,173.24 | 421.0%     | 76,175           | 45,039  | 31,136    | 69.1%      |
| 15                     | - Industrial                         | 121,187.26       | 158,106.56    | (36,919.30)  | -23.4%     | 2,820.44              | 195.05        | 2,625.39     | 1346.0%    | 601              | 464     | 137       | 29.5%      |
| 16                     | <b>Vida Industrial</b>               | 2,139.76         | (3,661.64)    | 5,801.40     | 0.0%       | -                     | (20,000.00)   | 20,000.00    | 0.0%       | 157              | 458     | (301)     | -65.7%     |
| 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>Multirisgo</b>                    | 482,505.28       | 472,428.00    | 10,077.28    | 2.1%       | 975,305.77            | 190,518.43    | 784,787.34   | 411.9%     | 23,584           | 22,390  | 1,194     | 5.3%       |
| 21                     | - Residencial                        | 258,738.51       | 237,161.48    | 21,577.03    | 9.1%       | 101,703.77            | 65,765.46     | 35,938.31    | 54.6%      | 18,043           | 16,843  | 1,200     | 7.1%       |
| 22                     | - Comercial e Industrial             | 223,766.77       | 235,266.52    | (11,499.75)  | -4.9%      | 873,602.00            | 124,752.97    | 748,849.03   | 600.3%     | 5,541            | 5,547   | (6)       | -0.1%      |
| 23                     | <b>Transporte de Carga</b>           | 1,855,384.92     | 1,947,639.40  | (92,254.48)  | -4.7%      | 340,164.52            | 292,802.63    | 47,361.89    | 16.2%      | 31,449           | 29,340  | 2,109     | 7.2%       |
| 24                     | - Terrestre                          | 1,385,891.30     | 1,827,012.55  | (441,121.25) | -24.1%     | 311,880.85            | 263,690.77    | 48,190.08    | 18.3%      | 22,989           | 21,837  | 1,152     | 5.3%       |
| 25                     | - Marítimo                           | 466,832.37       | 119,243.08    | 347,589.29   | 291.5%     | 28,283.67             | 29,111.86     | (828.19)     | -2.8%      | 8,427            | 7,493   | 934       | 12.5%      |
| 26                     | - Aéreo                              | 2,661.25         | 1,383.77      | 1,277.48     | 92.3%      | -                     | -             | -            | 0.0%       | 33               | 10      | 23        | 230.0%     |
| 27                     | <b>Casco</b>                         | 1,280,420.43     | 1,029,041.26  | 251,379.17   | 24.4%      | 384,341.61            | 184,419.34    | 199,922.27   | 108.4%     | 1,300            | 1,262   | 38        | 3.0%       |
| 28                     | - Marítimo                           | 811,526.01       | 548,891.93    | 262,634.08   | 47.8%      | 361,637.61            | 133,329.06    | 228,308.55   | 171.2%     | 1,060            | 1,000   | 60        | 6.0%       |
| 29                     | - Aéreo                              | 468,894.42       | 480,149.33    | (11,254.91)  | -2.3%      | 22,704.00             | 51,090.28     | (28,386.28)  | -55.6%     | 240              | 262     | (22)      | -8.4%      |



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2017 (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 |                  |                |              |
|-------------------------------|-------------------------------|-----------------------|-----------------------|---------------------|-------------|-----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|--------------|
|                               |                               | FEBRERO               |                       | VARIACIÓN           |             | FEBRERO               |                      | VARIACIÓN            |              | FEBRERO          |                  | VARIACIÓN      |              |
|                               |                               | 2017                  | 2016                  | Absoluta            | Porcentual  | 2017                  | 2016                 | Absoluta             | Porcentual   | 2017             | 2016             | Absoluta       | Porcentual   |
| 30                            | <b>Automóvil</b>              | 20,398,323.76         | 20,298,369.39         | 99,954.37           | 0.5%        | 14,806,991.41         | 12,826,140.45        | 1,980,850.96         | 15.4%        | 654,307          | 647,038          | 7,269          | 1.1%         |
| 31                            | <b>Ramos Técnicos</b>         | 2,392,019.70          | 1,761,493.22          | 630,526.48          | 35.8%       | 144,214.36            | 139,520.92           | 4,693.44             | 3.4%         | 12,437           | 11,001           | 1,436          | 13.1%        |
| 32                            | - TRC - TRM                   | 1,885,425.19          | 1,372,570.50          | 512,854.69          | 37.4%       | 60,028.78             | 12,312.26            | 47,716.52            | 387.6%       | 2,453            | 2,113            | 340            | 16.1%        |
| 33                            | - Equipo Eléctrico            | 169,759.86            | 70,563.57             | 99,196.29           | 140.6%      | 54,150.62             | 32,476.39            | 21,674.23            | 66.7%        | 4,106            | 3,988            | 118            | 3.0%         |
| 34                            | - Caldera y Maquinaria        | -                     | 10,738.61             | (10,738.61)         | -100.0%     | -                     | -                    | -                    | 0.0%         | 769              | 616              | 153            | 24.8%        |
| 35                            | - Rotura de Maquinaria        | 118,130.47            | 59,378.08             | 58,752.39           | 98.9%       | 7,075.11              | 9,810.92             | (2,735.81)           | -27.9%       | 1,441            | 1,300            | 141            | 10.8%        |
| 36                            | - Equipo Pesado               | 218,704.18            | 248,223.14            | (29,518.96)         | -11.9%      | 22,959.85             | 84,921.35            | (61,961.50)          | -73.0%       | 3,656            | 2,978            | 678            | 22.8%        |
| 37                            | - Vidrios                     | -                     | 19.32                 | (19.32)             | -100.0%     | -                     | -                    | -                    | 0.0%         | 12               | 6                | 6              | 100.0%       |
| 38                            | <b>Riesgos Diversos</b>       | 6,933,183.31          | 12,983,914.72         | (6,050,731.41)      | -46.6%      | 2,153,441.29          | 3,427,541.61         | (1,274,100.32)       | -37.2%       | 33,712           | 31,155           | 2,557          | 8.2%         |
| 39                            | - Responsabilidad Civil       | 4,011,343.54          | 5,778,306.86          | (1,766,963.32)      | -30.6%      | 211,208.98            | 455,218.13           | (244,009.15)         | -53.6%       | 21,275           | 20,146           | 1,129          | 5.6%         |
| 40                            | - Robo                        | 285,914.36            | 176,291.82            | 109,622.54          | 62.2%       | 107,835.09            | 141,595.94           | (33,760.85)          | -23.8%       | 4,074            | 3,917            | 157            | 4.0%         |
| 41                            | - Fidelidad y DDD             | 1,030,286.37          | 217,736.10            | 812,550.27          | 373.2%      | 215,197.63            | 146,458.14           | 68,739.49            | 46.9%        | 1,597            | 1,324            | 273            | 20.6%        |
| 42                            | - BBB                         | (5,573.58)            | 77,748.15             | (83,321.73)         | -107.2%     | 267.50                | -                    | 267.50               | 0.0%         | 28               | 36               | (8)            | -22.2%       |
| 43                            | - Otros                       | 1,611,212.62          | 6,733,831.79          | (5,122,619.17)      | -76.1%      | 1,618,932.09          | 2,684,269.40         | (1,065,337.31)       | -39.7%       | 6,738            | 5,732            | 1,006          | 17.6%        |
| 44                            | <b>Titulos de Propiedad</b>   | -                     | -                     | -                   | 0.0%        | -                     | -                    | -                    | 0.0%         | 40               | -                | 40             | 0.0%         |
| 45                            | <b>Fianzas</b>                | 14,191,297.92         | 6,626,426.90          | 7,564,871.02        | 114.2%      | 7,044,490.86          | 3,827,452.75         | 3,217,038.11         | 84.1%        | 66,602           | 52,073           | 14,529         | 27.9%        |
| 46                            | - Oferta y Cumplimiento       | 7,811,875.82          | 2,220,192.64          | 5,591,683.18        | 251.9%      | 6,832,776.39          | 3,567,377.95         | 3,265,398.44         | 91.5%        | 34,045           | 25,160           | 8,885          | 35.3%        |
| 47                            | - Otras                       | 6,379,422.10          | 4,406,234.26          | 1,973,187.84        | 44.8%       | 211,714.47            | 260,074.80           | (48,360.33)          | -18.6%       | 32,557           | 26,913           | 5,644          | 21.0%        |
| 48                            | <b>TOTAL TOTAL Y EXTERIOR</b> | <b>109,897,995.09</b> | <b>101,084,082.42</b> | <b>8,813,912.67</b> | <b>8.7%</b> | <b>57,792,309.52</b>  | <b>42,501,376.04</b> | <b>15,290,933.48</b> | <b>36.0%</b> | <b>1,492,885</b> | <b>1,368,166</b> | <b>124,719</b> | <b>9.1%</b>  |
| <b>Vida</b>                   |                               | <b>53,985,374.67</b>  | <b>49,793,507.26</b>  | <b>4,191,867.41</b> | <b>8.4%</b> | <b>25,309,702.54</b>  | <b>20,071,434.88</b> | <b>5,238,267.66</b>  | <b>26.1%</b> | <b>447,399</b>   | <b>368,852</b>   | <b>78,547</b>  | <b>21.3%</b> |
| <b>General</b>                |                               | <b>55,912,620.42</b>  | <b>51,290,575.16</b>  | <b>4,622,045.26</b> | <b>9.0%</b> | <b>32,482,606.98</b>  | <b>22,429,941.16</b> | <b>10,052,665.82</b> | <b>44.8%</b> | <b>1,045,486</b> | <b>999,314</b>   | <b>46,172</b>  | <b>4.6%</b>  |
| <b>Totales</b>                |                               | <b>109,897,995.09</b> | <b>101,084,082.42</b> | <b>8,813,912.67</b> | <b>8.7%</b> | <b>57,792,309.52</b>  | <b>42,501,376.04</b> | <b>15,290,933.48</b> | <b>36.0%</b> | <b>1,492,885</b> | <b>1,368,166</b> | <b>124,719</b> | <b>9.1%</b>  |



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2017 (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 |            |
|                        |                                      | 2017             | 2016          | Absoluta       | Porcentual | 2017                  | 2016          | Absoluta     | Porcentual | 2017             | 2016    | Absoluta  | Porcentual |
| 1                      | <b>Vida Individual</b>               | 13,086,150.33    | 12,225,043.56 | 861,106.77     | 7.0%       | 4,062,038.67          | 2,013,806.65  | 2,048,232.02 | 101.7%     | 215,127          | 199,808 | 15,319    | 7.7%       |
| 2                      | - Primer año                         | 2,229,319.65     | 2,566,634.92  | (337,315.27)   | -13.1%     | 2,523,849.35          | 1,588,141.03  | 935,708.32   | 58.9%      | 76,616           | 50,670  | 25,946    | 51.2%      |
| 3                      | - Renovación                         | 10,856,830.68    | 9,658,408.64  | 1,198,422.04   | 12.4%      | 1,538,189.32          | 425,665.62    | 1,112,523.70 | 261.4%     | 138,511          | 149,138 | (10,627)  | -7.1%      |
| 4                      | <b>Accidentes Personales</b>         | 1,708,508.79     | 1,687,840.94  | 20,667.85      | 1.2%       | 428,338.06            | 492,095.88    | (63,757.82)  | -13.0%     | 94,700           | 72,383  | 22,317    | 30.8%      |
| 5                      | - Individual                         | 551,114.48       | 890,860.02    | (339,745.54)   | -38.1%     | 119,064.10            | 130,999.51    | (11,935.41)  | -9.1%      | 57,666           | 52,079  | 5,587     | 10.7%      |
| 6                      | - Grupo                              | 1,157,394.31     | 796,980.92    | 360,413.39     | 45.2%      | 309,273.96            | 361,096.37    | (51,822.41)  | -14.4%     | 37,034           | 20,304  | 16,730    | 82.4%      |
| 7                      | - Invalidez                          | -                | -             | -              | 0.0%       | -                     | -             | -            | 0.0%       | -                | -       | -         | 0.0%       |
| 8                      | <b>Salud</b>                         | 24,894,946.40    | 21,459,820.27 | 3,435,126.13   | 16.0%      | 16,392,681.00         | 14,060,646.94 | 2,332,034.06 | 16.6%      | 75,416           | 66,822  | 8,594     | 12.9%      |
| 9                      | - Individual                         | 9,993,306.57     | 8,616,346.14  | 1,376,960.43   | 16.0%      | 6,939,632.82          | 5,587,867.50  | 1,351,765.32 | 24.2%      | 68,017           | 61,577  | 6,440     | 10.5%      |
| 10                     | - Grupo                              | 14,901,639.83    | 12,843,474.13 | 2,058,165.70   | 16.0%      | 9,453,048.18          | 8,472,779.44  | 980,268.74   | 11.6%      | 7,399            | 5,245   | 2,154     | 41.1%      |
| 11                     | <b>Colectivos de Vida</b>            | 16,616,080.77    | 14,702,951.55 | 1,913,129.22   | 13.0%      | 4,618,270.66          | 3,803,533.33  | 814,737.33   | 21.4%      | 57,373           | 20,356  | 37,017    | 181.8%     |
| 12                     | <b>Incendio y Líneas Aliadas (*)</b> | 15,380,695.77    | 15,272,518.57 | 108,177.20     | 0.7%       | 10,259,692.79         | 1,469,848.28  | 8,789,844.51 | 598.0%     | 221,768          | 200,749 | 21,019    | 10.5%      |
| 13                     | - Residencial                        | 4,953,545.52     | 4,975,317.52  | (21,772.00)    | -0.4%      | 561,764.20            | 1,185,179.33  | (623,415.13) | -52.6%     | 170,809          | 157,497 | 13,312    | 8.5%       |
| 14                     | - Comercial                          | 10,306,968.16    | 9,884,529.31  | 422,438.85     | 4.3%       | 9,696,628.59          | 270,448.57    | 9,426,180.02 | 3485.4%    | 50,349           | 42,832  | 7,517     | 17.5%      |
| 15                     | - Industrial                         | 120,182.09       | 412,671.74    | (292,489.65)   | -70.9%     | 1,300.00              | 14,220.38     | (12,920.38)  | -90.9%     | 610              | 420     | 190       | 45.2%      |
| 16                     | <b>Vida Industrial</b>               | 4,994.84         | 4,286.74      | 708.10         | 16.5%      | 5,000.00              | -             | 5,000.00     | 0.0%       | 159              | 490     | (331)     | -67.6%     |
| 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>                   | 617,000.84       | 511,330.65    | 105,670.19     | 20.7%      | 157,404.43            | 361,843.08    | (204,438.65) | -56.5%     | 23,545           | 22,310  | 1,235     | 5.5%       |
| 21                     | - Residencial                        | 375,808.90       | 292,991.05    | 82,817.85      | 28.3%      | 86,294.34             | 46,051.22     | 40,243.12    | 87.4%      | 18,016           | 16,733  | 1,283     | 7.7%       |
| 22                     | - Comercial e Industrial             | 241,191.94       | 218,339.60    | 22,852.34      | 10.5%      | 71,110.09             | 315,791.86    | (244,681.77) | -77.5%     | 5,529            | 5,577   | (48)      | -0.9%      |
| 23                     | <b>Transporte de Carga</b>           | 1,981,156.72     | 1,895,901.02  | 85,255.70      | 4.5%       | 874,205.58            | 1,154,852.38  | (280,646.80) | -24.3%     | 31,297           | 29,068  | 2,229     | 7.7%       |
| 24                     | - Terrestre                          | 1,701,394.60     | 1,483,237.40  | 218,157.20     | 14.7%      | 837,342.34            | 1,050,813.24  | (213,470.90) | -20.3%     | 22,816           | 21,579  | 1,237     | 5.7%       |
| 25                     | - Marítimo                           | 280,719.71       | 411,722.30    | (131,002.59)   | -31.8%     | 36,863.24             | 104,039.14    | (67,175.90)  | -64.6%     | 8,451            | 7,476   | 975       | 13.0%      |
| 26                     | - Aéreo                              | (957.59)         | 941.32        | (1,898.91)     | -201.7%    | -                     | -             | -            | 0.0%       | 30               | 13      | 17        | 130.8%     |
| 27                     | <b>Casco</b>                         | 1,170,734.22     | 2,204,793.95  | (1,034,059.73) | -46.9%     | 763,984.11            | 225,366.51    | 538,617.60   | 239.0%     | 1,293            | 1,214   | 79        | 6.5%       |
| 28                     | - Marítimo                           | 516,125.73       | 1,480,276.65  | (964,150.92)   | -65.1%     | 762,919.61            | 216,072.98    | 546,846.63   | 253.1%     | 1,055            | 968     | 87        | 9.0%       |
| 29                     | - Aéreo                              | 654,608.49       | 724,517.30    | (69,908.81)    | -9.6%      | 1,064.50              | 9,293.53      | (8,229.03)   | -88.5%     | 238              | 246     | (8)       | -3.3%      |



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2017 (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      |              |
|                        |                               | 2017                  | 2016                  | Absoluta              | Porcentual   | 2017                  | 2016                 | Absoluta             | Porcentual   | 2017             | 2016             | Absoluta       | Porcentual   |
| 30                     | Automóvil                     | 24,002,165.57         | 23,839,383.46         | 162,782.11            | 0.7%         | 15,012,912.80         | 12,979,441.17        | 2,033,471.63         | 15.7%        | 642,610          | 618,912          | 23,698         | 3.8%         |
| 31                     | Ramos Técnicos                | 1,781,398.05          | 2,411,895.70          | (630,497.65)          | -26.1%       | 557,729.65            | 690,303.07           | (132,573.42)         | -19.2%       | 12,306           | 10,769           | 1,537          | 14.3%        |
| 32                     | - TRC - TRM                   | 1,037,382.39          | 1,283,480.00          | (246,097.61)          | -19.2%       | 368,171.20            | 233,079.34           | 135,091.86           | 58.0%        | 2,420            | 2,062            | 358            | 17.4%        |
| 33                     | - Equipo Electrónico          | 213,696.28            | 393,420.92            | (179,724.64)          | -45.7%       | 4,069.35              | 78,168.97            | (74,099.62)          | -94.8%       | 4,088            | 3,848            | 240            | 6.2%         |
| 34                     | - Caldera y Maquinaria        | 10,235.22             | 32,614.45             | (22,379.23)           | -68.6%       | -                     | -                    | -                    | 0.0%         | 761              | 612              | 149            | 24.3%        |
| 35                     | - Rotura de Maquinaria        | 60,733.57             | 108,196.26            | (47,462.69)           | -43.9%       | 4,328.02              | 27,027.37            | (22,699.35)          | -84.0%       | 1,408            | 1,309            | 99             | 7.6%         |
| 36                     | - Equipo Pesado               | 459,350.59            | 594,125.56            | (134,774.97)          | -22.7%       | 181,161.08            | 352,027.39           | (170,866.31)         | -48.5%       | 3,617            | 2,931            | 686            | 23.4%        |
| 37                     | - Vidrios                     | -                     | 58.51                 | (58.51)               | -100.0%      | -                     | -                    | -                    | 0.0%         | 12               | 7                | 5              | 71.4%        |
| 38                     | Riesgos Diversos              | 17,729,563.54         | 25,079,367.83         | (7,349,804.29)        | -29.3%       | 1,950,849.35          | 1,169,969.90         | 780,879.45           | 66.7%        | 33,374           | 30,276           | 3,098          | 10.2%        |
| 39                     | - Responsabilidad Civil       | 4,629,776.56          | 10,176,457.48         | (5,546,680.92)        | -54.5%       | 434,154.98            | 450,304.60           | (16,149.62)          | -3.6%        | 21,092           | 19,707           | 1,385          | 7.0%         |
| 40                     | - Robo                        | 632,815.93            | 754,247.74            | (121,431.81)          | -16.1%       | 187,098.81            | 116,116.87           | 70,981.94            | 61.1%        | 3,999            | 3,873            | 126            | 3.3%         |
| 41                     | - Fidelidad y DDD             | 1,276,757.31          | 2,535,186.15          | (1,258,428.84)        | -49.6%       | 113,495.46            | 128,104.42           | (14,608.96)          | -11.4%       | 1,582            | 1,271            | 311            | 24.5%        |
| 42                     | - BBB                         | 60,089.61             | 88,114.47             | (28,024.86)           | -31.8%       | -                     | 465.47               | (465.47)             | -100.0%      | 27               | 32               | (5)            | -15.6%       |
| 43                     | - Otros                       | 11,130,124.13         | 11,525,361.99         | (395,237.86)          | -3.4%        | 1,216,100.10          | 474,978.54           | 741,121.56           | 156.0%       | 6,674            | 5,393            | 1,281          | 23.8%        |
| 44                     | Titulos de Propiedad          | -                     | -                     | -                     | 0.0%         | -                     | -                    | -                    | 0.0%         | 40               | -                | 40             | 0.0%         |
| 45                     | Fianzas                       | 11,641,484.11         | 12,208,902.21         | (567,418.10)          | -4.6%        | 2,900,413.85          | 3,811,664.30         | (911,250.45)         | -23.9%       | 65,863           | 49,583           | 16,280         | 32.8%        |
| 46                     | - Oferta y Cumplimiento       | 6,854,785.08          | 8,435,461.47          | (1,580,676.39)        | -18.7%       | 2,283,893.95          | 27,214.21            | 2,256,679.74         | 8292.3%      | 33,962           | 18,940           | 15,022         | 79.3%        |
| 47                     | - Otras                       | 4,786,699.03          | 3,773,440.74          | 1,013,258.29          | 26.9%        | 616,519.90            | 3,784,450.09         | (3,167,930.19)       | -83.7%       | 31,901           | 30,643           | 1,258          | 4.1%         |
| 48                     | <b>TOTAL TOTAL Y EXTERIOR</b> | <b>130,614,879.95</b> | <b>133,504,036.45</b> | <b>(2,889,156.50)</b> | <b>-2.2%</b> | <b>57,983,520.95</b>  | <b>42,233,371.49</b> | <b>15,750,149.46</b> | <b>37.3%</b> | <b>1,474,871</b> | <b>1,322,740</b> | <b>152,131</b> | <b>11.5%</b> |

|         |               |               |                |        |               |               |               |       |           |         |        |       |
|---------|---------------|---------------|----------------|--------|---------------|---------------|---------------|-------|-----------|---------|--------|-------|
| Vida    | 56,305,686.29 | 50,075,656.32 | 6,230,029.97   | 12.4%  | 25,501,328.39 | 20,370,082.80 | 5,131,245.59  | 25.2% | 442,616   | 359,369 | 83,247 | 23.2% |
| General | 74,309,193.66 | 83,428,380.13 | (9,119,186.47) | -10.9% | 32,482,192.56 | 21,863,288.69 | 10,618,903.87 | 48.6% | 1,032,255 | 963,371 | 68,884 | 7.2%  |

|                |                       |                       |                       |              |                      |                      |                      |              |                  |                  |                |              |
|----------------|-----------------------|-----------------------|-----------------------|--------------|----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|--------------|
| <b>Totales</b> | <b>130,614,879.95</b> | <b>133,504,036.45</b> | <b>(2,889,156.50)</b> | <b>-2.2%</b> | <b>57,983,520.95</b> | <b>42,233,371.49</b> | <b>15,750,149.46</b> | <b>37.3%</b> | <b>1,474,871</b> | <b>1,322,740</b> | <b>152,131</b> | <b>11.5%</b> |
|----------------|-----------------------|-----------------------|-----------------------|--------------|----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|--------------|



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL MES DE FEBRERO 2017**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

| Ramos de Seguros <b>TOTAL</b> |                                      | SINISTRALIDAD ACUMULADA |        |                         |
|-------------------------------|--------------------------------------|-------------------------|--------|-------------------------|
|                               |                                      | 2016                    | 2015   | Variación<br>Porcentual |
| 1                             | <b>Vida Individual</b>               | 0.28                    | 0.19   | 49.4%                   |
| 2                             | - Primer año                         | 1.05                    | 0.52   | 101.1%                  |
| 3                             | - Renovación                         | 0.13                    | 0.11   | 18.9%                   |
| 4                             | <b>Accidentes Personales</b>         | 0.23                    | 0.21   | 7.6%                    |
| 5                             | - Individual                         | 0.31                    | 0.14   | 120.7%                  |
| 6                             | - Grupo                              | 0.19                    | 0.26   | -28.2%                  |
| 7                             | - Invalidez                          | 0.00                    | 0.00   | 0.0%                    |
| 8                             | <b>Salud</b>                         | 0.70                    | 0.64   | 8.9%                    |
| 9                             | - Individual                         | 0.68                    | 0.63   | 8.0%                    |
| 10                            | - Grupo                              | 0.71                    | 0.65   | 9.5%                    |
| 11                            | <b>Colectivos de Vida</b>            | 0.29                    | 0.27   | 8.4%                    |
| 12                            | <b>Incendio y Líneas Aliadas (*)</b> | 0.71                    | 0.14   | 403.1%                  |
| 13                            | - Residencial                        | 0.09                    | 0.20   | -51.6%                  |
| 14                            | - Comercial                          | 1.11                    | 0.11   | 876.7%                  |
| 15                            | - Industrial                         | 0.02                    | 0.03   | -32.4%                  |
| 16                            | <b>Vida Industrial</b>               | 0.70                    | -31.99 | 102.2%                  |
| 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>                   | 1.03                    | 0.56   | 83.5%                   |
| 21                            | - Residencial                        | 0.30                    | 0.21   | 40.5%                   |
| 22                            | - Comercial e Industrial             | 2.03                    | 0.97   | 109.2%                  |
| 23                            | <b>Transporte de Carga</b>           | 0.32                    | 0.38   | -16.0%                  |
| 24                            | - Terrestre                          | 0.37                    | 0.40   | -6.3%                   |
| 25                            | - Marítimo                           | 0.09                    | 0.25   | -65.2%                  |
| 26                            | - Aéreo                              | 0.00                    | 0.00   | 0.0%                    |
| 27                            | <b>Casco</b>                         | 0.47                    | 0.13   | 269.7%                  |
| 28                            | - Marítimo                           | 0.85                    | 0.17   | 391.9%                  |





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL MES DE FEBRERO 2017**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

| Ramos de Seguros <b>TOTAL</b> |                               | SINISTRALIDAD ACUMULADA |             |                         |
|-------------------------------|-------------------------------|-------------------------|-------------|-------------------------|
|                               |                               | 2016                    | 2015        | Variación<br>Porcentual |
| 29                            | - Aéreo                       | 0.02                    | 0.05        | -57.8%                  |
| 30                            | <b>Automóvil</b>              | 0.67                    | 0.58        | 14.9%                   |
| 31                            | <b>Ramos Técnicos</b>         | 0.17                    | 0.20        | -15.4%                  |
| 32                            | - TRC - TRM                   | 0.15                    | 0.09        | 58.6%                   |
| 33                            | - Equipo Eléctrico            | 0.15                    | 0.24        | -36.3%                  |
| 34                            | - Caldera y Maquinaria        | 0.00                    | 0.00        | 0.0%                    |
| 35                            | - Rotura de Maquinaria        | 0.06                    | 0.22        | -71.0%                  |
| 36                            | - Equipo Pesado               | 0.30                    | 0.52        | -42.0%                  |
| 37                            | - Vidrios                     | 0.00                    | 0.00        | 0.0%                    |
| 38                            | <b>Riesgos Diversos</b>       | 0.17                    | 0.12        | 37.8%                   |
| 39                            | - Responsabilidad Civil       | 0.07                    | 0.06        | 31.6%                   |
| 40                            | - Robo                        | 0.32                    | 0.28        | 15.9%                   |
| 41                            | - Fidelidad y DDD             | 0.14                    | 0.10        | 42.9%                   |
| 42                            | - BBB                         | 0.00                    | 0.00        | 74.8%                   |
| 43                            | - Otros                       | 0.22                    | 0.17        | 28.6%                   |
| 44                            | <b>Títulos de Propiedad</b>   | 0.00                    | 0.00        | 0.0%                    |
| 45                            | <b>Fianzas</b>                | 0.38                    | 0.41        | -5.1%                   |
| 46                            | - Oferta y Cumplimiento       | 0.62                    | 0.34        | 84.3%                   |
| 47                            | - Otras                       | 0.07                    | 0.49        | -85.0%                  |
| <b>48</b>                     | <b>TOTAL LOCAL Y EXTERIOR</b> | <b>0.48</b>             | <b>0.36</b> | <b>33.3%</b>            |
| <b>Vida</b>                   |                               | <b>0.46</b>             | <b>0.40</b> | <b>13.8%</b>            |
| <b>General</b>                |                               | <b>0.50</b>             | <b>0.33</b> | <b>51.7%</b>            |
| <b>Totales</b>                |                               | <b>0.48</b>             | <b>0.36</b> | <b>33.3%</b>            |