



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE ABRIL 2017

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

Ramos de Seguros TOTAL	ACUMULADO PRIMAS					ACUMULADO SINIESTROS				POLIZAS VIGENTES			
	2017	2016	VARIACIÓN		2017	2016	VARIACIÓN		ABRIL		VARIACIÓN		
			Absoluta	Porcentual			Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	
1 Vida Individual	52,975,929.07	51,559,537.78	1,416,391.29	2.7%	10,948,644.36	8,947,913.65	2,000,730.71	22.4%	213,110	207,884	5,226	2.5%	
2 - Primer año	9,095,975.25	9,458,190.68	(362,215.43)	-3.8%	5,354,377.78	4,390,212.00	964,165.78	22.0%	73,213	59,404	13,809	23.2%	
3 - Renovación	43,879,953.82	42,101,347.10	1,778,606.72	4.2%	5,594,266.58	4,557,701.65	1,036,564.93	22.7%	139,897	148,480	(8,583)	-5.8%	
4 Accidentes Personales	9,164,681.61	8,222,804.78	941,876.83	11.5%	1,764,004.82	1,415,381.43	348,623.39	24.6%	100,119	80,675	19,444	24.1%	
5 - Individual	3,305,764.26	3,129,225.48	176,538.78	5.6%	745,629.47	520,673.11	224,956.36	43.2%	60,417	56,962	3,455	6.1%	
6 - Grupo	5,858,917.35	5,093,579.30	765,338.05	15.0%	1,018,375.35	894,708.32	123,667.03	13.8%	39,702	23,713	15,989	67.4%	
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
8 Salud	94,460,735.16	85,032,179.35	9,428,555.81	11.1%	65,587,774.08	58,761,306.11	6,826,467.97	11.6%	74,768	70,853	3,915	5.5%	
9 - Individual	42,453,963.79	36,494,033.10	5,959,930.69	16.3%	26,867,795.41	23,024,071.34	3,843,724.07	16.7%	67,644	63,592	4,052	6.4%	
10 - Grupo	52,006,771.37	48,538,146.25	3,468,625.12	7.1%	38,719,978.67	35,737,234.77	2,982,743.90	8.3%	7,124	7,261	(137)	-1.9%	
11 Colectivos de Vida	67,214,040.48	59,473,436.36	7,740,604.12	13.0%	18,362,389.71	17,316,005.19	1,046,384.52	6.0%	58,750	21,669	37,081	171.1%	
12 Incendio y Líneas Aliadas (*)	37,228,702.07	36,747,209.51	481,492.56	1.3%	21,830,837.94	5,719,541.49	16,111,296.45	281.7%	220,531	218,919	1,612	0.7%	
13 - Residencial	16,561,112.82	15,494,725.29	1,066,387.53	6.9%	2,521,371.67	2,576,704.16	(55,332.49)	-2.1%	146,895	171,070	(24,175)	-14.1%	
14 - Comercial	20,251,647.38	20,435,412.12	(183,764.74)	-0.9%	19,295,192.76	2,959,746.51	16,335,446.25	551.9%	73,233	47,365	25,868	54.6%	
15 - Industrial	415,941.87	817,072.10	(401,130.23)	-49.1%	14,273.51	183,090.82	(168,817.31)	-92.2%	403	484	(81)	-16.7%	
16 Vida Industrial	12,506.49	2,190.11	10,316.38	471.0%	5,000.00	(20,000.00)	25,000.00	0.0%	174	438	(264)	-60.3%	
17 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
18 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
19 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
20 Multiriesgo	2,238,466.76	2,026,592.42	211,874.34	10.5%	1,544,529.82	750,191.32	794,338.50	105.9%	23,521	23,103	418	1.8%	
21 - Residencial	1,167,978.20	1,039,865.91	128,112.29	12.3%	409,501.56	222,328.99	187,172.57	84.2%	17,997	17,487	510	2.9%	
22 - Comercial e Industrial	1,070,488.56	986,726.51	83,762.05	8.5%	1,135,028.26	527,862.33	607,165.93	115.0%	5,524	5,616	(92)	-1.6%	
23 Transporte de Carga	7,191,196.87	7,934,572.28	(743,375.41)	-9.4%	2,613,498.81	2,348,915.94	264,582.87	11.3%	30,940	28,668	2,272	7.9%	
24 - Terrestre	5,146,919.99	6,685,194.62	(1,538,274.63)	-23.0%	1,797,499.39	2,113,836.84	(316,337.45)	-15.0%	22,458	20,972	1,486	7.1%	
25 - Marítimo	2,034,090.61	1,245,909.12	788,181.49	63.3%	815,999.42	235,079.10	580,920.32	247.1%	8,454	7,685	769	10.0%	
26 - Aéreo	10,186.27	3,468.54	6,717.73	193.7%	-	-	-	0.0%	28	11	17	154.5%	
27 Casco	5,854,146.32	7,842,052.57	(1,987,906.25)	-25.3%	1,670,152.25	1,215,670.24	454,482.01	37.4%	1,245	1,252	(7)	-0.6%	
28 - Marítimo	2,484,216.88	4,562,182.81	(2,077,965.93)	-45.5%	1,645,019.54	835,430.60	809,588.94	96.9%	1,008	1,014	(6)	-0.6%	
29 - Aéreo	3,369,929.44	3,279,869.76	90,059.68	2.7%	25,132.71	380,239.64	(355,106.93)	-93.4%	237	238	(1)	-0.4%	



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE ABRIL 2017

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

Ramos de Seguros TOTAL	ACUMULADO PRIMAS				ACUMULADO SINIESTROS				POLIZAS VIGENTES			
	2017	2016	VARIACIÓN		2017	2016	VARIACIÓN		ABRIL		VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30 Automóvil	92,948,511.70	89,596,407.46	3,352,104.24	3.7%	61,312,252.52	55,028,063.80	6,284,188.72	11.4%	664,425	681,819	(17,394)	-2.6%
31 Ramos Técnicos	10,160,387.31	11,218,242.16	(1,057,854.85)	-9.4%	1,964,304.99	1,146,076.46	818,228.53	71.4%	11,535	11,486	49	0.4%
32 - TRC - TRM	7,799,324.15	7,646,005.59	153,318.56	2.0%	576,429.45	385,791.88	190,637.57	49.4%	2,320	2,258	62	2.7%
33 - Equipo Electrónico	660,746.95	710,927.12	(50,180.17)	-7.1%	86,954.56	174,179.84	(87,225.28)	-50.1%	3,980	4,107	(127)	-3.1%
34 - Caldera y Maquinaria	55,605.63	70,452.50	(14,846.87)	-21.1%	-	-	-	0.0%	781	736	45	6.1%
35 - Rotura de Maquinaria	342,767.61	1,314,966.33	(972,198.72)	-73.9%	165,004.35	75,659.78	89,344.57	118.1%	1,426	1,325	101	7.6%
36 - Equipo Pesado	1,301,741.63	1,474,498.21	(172,756.58)	-11.7%	1,135,916.63	510,444.96	625,471.67	122.5%	3,025	3,054	(29)	-0.9%
37 - Vidrios	201.34	1,392.41	(1,191.07)	-85.5%	-	-	-	0.0%	3	6	(3)	-50.0%
38 Riesgos Diversos	45,147,875.19	61,155,736.36	(16,007,861.17)	-26.2%	7,529,664.38	9,732,257.71	(2,202,593.33)	-22.6%	32,581	32,607	(26)	-0.1%
39 - Responsabilidad Civil	14,523,024.98	21,469,293.64	(6,946,268.66)	-32.4%	1,940,023.05	2,061,899.96	(121,876.91)	-5.9%	21,084	21,037	47	0.2%
40 - Robo	1,384,474.24	1,391,945.49	(7,471.25)	-0.5%	457,809.99	550,170.47	(92,360.48)	-16.8%	3,954	4,140	(186)	-4.5%
41 - Fidelidad y DDD	4,525,574.65	5,507,996.15	(982,421.50)	-17.8%	669,432.30	776,244.26	(106,811.96)	-13.8%	1,127	1,344	(217)	-16.1%
42 - BBB	846,935.17	2,065,094.61	(1,218,159.44)	-59.0%	267.50	181,212.22	(180,944.72)	-99.9%	20	38	(18)	-47.4%
43 - Otros	23,867,866.15	30,721,406.47	(6,853,540.32)	-22.3%	4,462,131.54	6,162,730.80	(1,700,599.26)	-27.6%	6,396	6,048	348	5.8%
44 Titulos de Propiedad	-	-	-	0.0%	(100.63)	-	(100.63)	0.0%	-	-	-	0.0%
45 Fianzas	50,577,086.84	37,493,067.81	13,084,019.03	34.9%	18,142,236.39	13,119,636.90	5,022,599.49	38.3%	66,784	58,027	8,757	15.1%
46 - Oferta y Cumplimiento	28,177,964.13	18,772,288.70	9,405,675.43	50.1%	15,008,140.84	9,255,689.05	5,752,451.79	62.2%	32,022	29,496	2,526	8.6%
47 - Otras	22,399,122.71	18,720,779.11	3,678,343.60	19.6%	3,134,095.55	3,863,947.85	(729,852.30)	-18.9%	34,762	28,531	6,231	21.8%
48 TOTAL LOCAL Y EXTERIOR	475,174,265.87	458,304,028.95	16,870,236.92	3.68%	213,275,189.44	175,480,960.24	37,794,229.20	21.5%	1,498,483	1,437,400	61,083	4.2%

Vida	223,815,386.32	204,287,958.27	19,527,428.05	9.6%	96,662,812.97	86,440,606.38	10,222,206.59	11.8%	446,747	381,081	65,666	17.2%
General	251,358,879.55	254,016,070.68	(2,657,191.13)	-1.0%	116,612,376.47	89,040,353.86	27,572,022.61	31.0%	1,051,736	1,056,319	(4,583)	-0.4%

Totales	\$475,174,265.87	\$458,304,028.95	16,870,236.92	3.7%	\$213,275,189.44	\$175,480,960.24	37,794,229.20	21.5%	1,498,483	1,437,400	61,083	4.2%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 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			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	13,053,085.44	13,885,185.77	(832,100.33)	-6.0%	1,972,068.16	2,347,584.75	(375,516.59)	-16.0%	213,110	207,884	5,226	2.5%
2	- Primer año	2,332,194.80	2,685,516.78	(353,321.98)	-13.2%	219,750.06	1,390,005.44	(1,170,255.38)	-84.2%	73,213	59,404	13,809	23.2%
3	- Renovación	10,720,890.64	11,199,668.99	(478,778.35)	-4.3%	1,752,318.10	957,579.31	794,738.79	83.0%	139,897	148,480	(8,583)	-5.8%
4	Accidentes Personales	1,806,433.91	1,890,576.23	(84,142.32)	-4.5%	416,891.63	380,021.53	36,870.10	9.7%	100,119	80,675	19,444	24.1%
5	- Individual	893,494.22	797,503.67	95,990.55	12.0%	143,640.11	172,429.38	(28,789.27)	-16.7%	60,417	56,962	3,455	6.1%
6	- Grupo	912,939.69	1,093,072.56	(180,132.87)	-16.5%	273,251.52	207,592.15	65,659.37	31.6%	39,702	23,713	15,989	67.4%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	23,159,773.52	21,380,450.24	1,779,323.28	8.3%	15,718,923.97	16,356,227.35	(637,303.38)	-3.9%	74,768	70,853	3,915	5.5%
9	- Individual	11,719,016.62	9,191,861.15	2,527,155.47	27.5%	6,580,310.57	6,109,751.18	470,559.39	7.7%	67,644	63,592	4,052	6.4%
10	- Grupo	11,440,756.90	12,188,589.09	(747,832.19)	-6.1%	9,138,613.40	10,246,476.17	(1,107,862.77)	-10.8%	7,124	7,261	(137)	-1.9%
11	Colectivos de Vida	17,489,974.96	15,177,019.02	2,312,955.94	15.2%	4,095,976.75	4,587,280.66	(491,303.91)	-10.7%	58,750	21,669	37,081	171.1%
12	Incendio y Líneas Aliadas (*)	6,149,810.74	7,414,152.45	(1,264,341.71)	-17.1%	3,382,406.67	2,109,646.30	1,272,760.37	60.3%	220,531	218,919	1,612	0.7%
13	- Residencial	3,486,797.88	3,085,690.49	401,107.39	13.0%	425,577.14	879,202.73	(453,625.59)	-51.6%	146,895	171,070	(24,175)	-14.1%
14	- Comercial	2,553,182.82	4,203,041.01	(1,649,858.19)	-39.3%	2,949,235.71	1,105,336.52	1,843,899.19	166.8%	73,233	47,365	25,868	54.6%
15	- Industrial	109,830.04	125,420.95	(15,590.91)	-12.4%	7,593.82	125,107.05	(117,513.23)	-93.9%	403	484	(81)	-16.7%
16	Vida Industrial	3,212.51	1,647.03	1,565.48	95.0%	-	-	-	0.0%	174	438	(264)	-60.3%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	588,680.03	490,381.13	98,298.90	20.0%	213,491.04	116,248.66	97,242.38	83.7%	23,521	23,103	418	1.8%
21	- Residencial	236,359.34	239,082.49	(2,723.15)	-1.1%	130,297.99	73,050.86	57,247.13	78.4%	17,997	17,487	510	2.9%
22	- Comercial e Industrial	352,320.69	251,298.64	101,022.05	40.2%	83,193.05	43,197.80	39,995.25	92.6%	5,524	5,616	(92)	-1.6%
23	Transporte de Carga	1,300,142.27	1,792,632.53	(492,490.26)	-27.5%	851,164.06	617,011.55	234,152.51	37.9%	30,940	28,668	2,272	7.9%
24	- Terrestre	809,024.42	1,532,806.80	(723,782.38)	-47.2%	474,819.53	588,278.70	(113,459.17)	-19.3%	22,458	20,972	1,486	7.1%
25	- Marítimo	484,053.25	259,658.21	224,395.04	86.4%	376,344.53	28,732.85	347,611.68	1209.8%	8,454	7,685	769	10.0%
26	- Aéreo	7,064.60	167.52	6,897.08	4117.2%	-	-	-	0.0%	28	11	17	154.5%
27	Casco	952,232.60	2,526,146.83	(1,573,914.23)	-62.3%	255,985.61	524,207.79	(268,222.18)	-51.2%	1,245	1,252	(7)	-0.6%
28	- Marítimo	280,614.91	2,020,017.02	(1,739,402.11)	-86.1%	254,621.40	236,855.53	17,765.87	7.5%	1,008	1,014	(6)	-0.6%
29	- Aéreo	671,617.69	506,129.81	165,487.88	32.7%	1,364.21	287,352.26	(285,988.05)	-99.5%	237	238	(1)	-0.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 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			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	24,131,698.92	21,599,958.08	2,531,740.84	11.7%	15,582,174.42	15,441,509.14	140,665.28	0.9%	664,425	681,819	(17,394)	-2.6%
31	Ramos Técnicos	2,968,238.83	3,141,208.41	(172,969.58)	-5.5%	1,049,493.74	160,517.05	888,976.69	553.8%	11,535	11,486	49	0.4%
32	- TRC - TRM	2,381,310.01	1,654,714.02	726,595.99	43.9%	81,240.85	88,914.45	(7,673.60)	-8.6%	2,320	2,258	62	2.7%
33	- Equipo Eléctrico	126,585.31	148,359.46	(21,774.15)	-14.7%	12,601.50	22,528.52	(9,927.02)	-44.1%	3,980	4,107	(127)	-3.1%
34	- Caldera y Maquinaria	45,370.41	-	45,370.41	0.0%	-	-	-	0.0%	781	736	45	6.1%
35	- Rotura de Maquinaria	71,318.30	1,086,483.33	(1,015,165.03)	-93.4%	26,089.42	7,867.45	18,221.97	231.6%	1,426	1,325	101	7.6%
36	- Equipo Pesado	343,654.80	250,490.32	93,164.48	37.2%	929,561.97	41,206.63	888,355.34	2155.9%	3,025	3,054	(29)	-0.9%
37	- Vidrios	-	1,161.28	(1,161.28)	-100.0%	-	-	-	0.0%	3	6	(3)	-50.0%
38	Riesgos Diversos	11,519,800.53	11,826,124.73	(306,324.20)	-2.6%	2,347,644.67	2,982,006.92	(634,362.25)	-21.3%	32,581	32,607	(26)	-0.1%
39	- Responsabilidad Civil	3,320,868.79	2,868,252.16	452,616.63	15.8%	837,936.43	772,320.85	65,615.58	8.5%	21,084	21,037	47	0.2%
40	- Robo	192,554.45	170,989.83	21,564.62	12.6%	67,422.52	78,818.94	(11,396.42)	-14.5%	3,954	4,140	(186)	-4.5%
41	- Fidelidad y DDD	1,097,432.01	1,296,132.77	(198,700.76)	-15.3%	146,153.62	320,790.45	(174,636.83)	-54.4%	1,127	1,344	(217)	-16.1%
42	- BBB	572,419.14	588,714.88	(16,295.74)	-2.8%	-	52,550.47	(52,550.47)	-100.0%	20	38	(18)	-47.4%
43	- Otros	6,336,526.14	6,902,035.09	(565,508.95)	-8.2%	1,296,132.10	1,757,526.21	(461,394.11)	-26.3%	6,396	6,048	348	5.8%
44	Titulos de Propiedad	-	-	-	0.0%	(100.63)	-	(100.63)	0.0%	-	-	-	0.0%
45	Fianzas	11,342,693.84	8,538,001.76	2,804,692.08	32.8%	4,697,421.73	1,443,259.70	3,254,162.03	225.5%	66,784	58,027	8,757	15.1%
46	- Oferta y Cumplimiento	5,640,741.55	3,177,813.07	2,462,928.48	77.5%	2,513,488.95	1,421,336.04	1,092,152.91	76.8%	32,022	29,496	2,526	8.6%
47	- Otras	5,701,952.29	5,360,188.69	341,763.60	6.4%	2,183,932.78	21,923.66	2,162,009.12	9861.5%	34,762	28,531	6,231	21.8%
48	TOTAL TOTAL Y EXTERIOR	114,465,778.10	109,663,484.21	4,802,293.89	4.4%	50,583,541.82	47,065,521.40	3,518,020.42	7.5%	1,498,483	1,437,400	61,083	4.2%
Vida		55,509,267.83	52,333,231.26	3,176,036.57	6.1%	22,203,860.51	23,671,114.29	(1,467,253.78)	-6.2%	446,747	381,081	65,666	17.2%
General		58,956,510.27	57,330,252.95	1,626,257.32	2.8%	28,379,681.31	23,394,407.11	4,985,274.20	21.3%	1,051,736	1,056,319	(4,583)	-0.4%
Totales		114,465,778.10	109,663,484.21	4,802,293.89	4.4%	50,583,541.82	47,065,521.40	3,518,020.42	7.5%	1,498,483	1,437,400	61,083	4.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	Vida Individual	13,750,221.20	12,965,006.32	785,214.88	6.1%	1,626,011.07	1,954,096.55	(328,085.48)	-16.8%	211,380	210,820	560	0.3%
2	- Primer año	2,510,625.69	2,136,558.53	374,067.16	17.5%	683,153.18	586,736.91	96,416.27	16.4%	72,139	58,564	13,575	23.2%
3	- Renovación	11,239,595.51	10,828,447.79	411,147.72	3.8%	942,857.89	1,367,359.64	(424,501.75)	-31.0%	139,241	152,256	(13,015)	-8.5%
4	Accidentes Personales	3,690,412.70	2,885,416.79	804,995.91	27.9%	518,512.17	311,803.26	206,708.91	66.3%	97,533	78,302	19,231	24.6%
5	- Individual	1,269,871.62	846,202.06	423,669.56	50.1%	250,500.67	141,107.22	109,393.45	77.5%	59,359	56,481	2,878	5.1%
6	- Grupo	2,420,541.08	2,039,214.73	381,326.35	18.7%	268,011.50	170,696.04	97,315.46	57.0%	38,174	21,821	16,353	74.9%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	23,759,432.94	20,926,597.15	2,832,835.79	13.5%	16,717,352.75	15,036,506.42	1,680,846.33	11.2%	73,722	70,192	3,530	5.0%
9	- Individual	10,399,016.33	9,296,954.91	1,102,061.42	11.9%	6,549,745.57	5,648,672.57	901,073.00	16.0%	67,278	62,953	4,325	6.9%
10	- Grupo	13,360,416.61	11,629,642.24	1,730,774.37	14.9%	10,167,607.18	9,387,833.85	779,773.33	8.3%	6,444	7,239	(795)	-11.0%
11	Colectivos de Vida	16,814,990.69	15,308,543.17	1,506,447.52	9.8%	4,786,045.54	5,025,568.18	(239,522.64)	-4.8%	58,450	21,189	37,261	175.9%
12	Incendio y Líneas Aliadas (*)	7,320,850.22	7,885,614.58	(564,764.36)	-7.2%	1,555,081.32	578,501.88	976,579.44	168.8%	219,835	216,459	3,376	1.6%
13	- Residencial	3,981,687.65	4,589,226.77	(607,539.12)	-13.2%	1,233,364.14	165,969.41	1,067,394.73	643.1%	146,293	169,124	(22,831)	-13.5%
14	- Comercial	3,274,420.09	3,175,514.96	98,905.13	3.1%	319,157.93	368,964.13	(49,806.20)	-13.5%	72,928	46,862	26,066	55.6%
15	- Industrial	64,742.48	120,872.85	(56,130.37)	-46.4%	2,559.25	43,568.34	(41,009.09)	-94.1%	614	473	141	29.8%
16	Vida Industrial	2,159.38	(82.02)	2,241.40	0.0%	-	-	-	0.0%	156	453	(297)	-65.6%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	550,280.61	552,452.64	(2,172.03)	-0.4%	198,328.58	81,581.15	116,747.43	143.1%	23,715	23,010	705	3.1%
21	- Residencial	297,071.45	270,630.89	26,440.56	9.8%	91,205.46	37,461.45	53,744.01	143.5%	18,168	17,527	641	3.7%
22	- Comercial e Industrial	253,209.16	281,821.75	(28,612.59)	-10.2%	107,123.12	44,119.70	63,003.42	142.8%	5,547	5,483	64	1.2%
23	Transporte de Carga	2,054,512.96	2,298,399.33	(243,886.37)	-10.6%	547,964.65	284,249.38	263,715.27	92.8%	30,658	28,903	1,755	6.1%
24	- Terrestre	1,250,609.67	1,842,137.87	(591,528.20)	-32.1%	173,456.67	211,054.13	(37,597.46)	-17.8%	22,183	21,234	949	4.5%
25	- Marítimo	802,485.28	455,285.53	347,199.75	76.3%	374,507.98	73,195.25	301,312.73	411.7%	8,438	7,658	780	10.2%
26	- Aéreo	1,418.01	975.93	442.08	45.3%	-	-	-	0.0%	37	11	26	236.4%
27	Casco	2,450,759.07	2,082,070.53	368,688.54	17.7%	265,840.92	281,676.60	(15,835.68)	-5.6%	1,244	1,270	(26)	-2.0%
28	- Marítimo	875,950.23	512,997.21	362,953.02	70.8%	265,840.92	249,173.03	16,667.89	6.7%	1,025	1,010	15	1.5%
29	- Aéreo	1,574,808.84	1,569,073.32	5,735.52	0.4%	-	32,503.57	(32,503.57)	-100.0%	219	260	(41)	-15.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	Automóvil	24,416,323.45	23,858,696.53	557,626.92	2.3%	15,910,173.89	13,780,973.04	2,129,200.85	15.5%	645,947	666,337	(20,390)	-3.1%
31	Ramos Técnicos	3,018,730.73	3,903,644.83	(884,914.10)	-22.7%	212,867.24	155,735.42	57,131.82	36.7%	11,554	11,337	217	1.9%
32	- TRC - TRM	2,495,206.56	3,335,241.07	(840,034.51)	-25.2%	66,988.62	51,485.83	15,502.79	30.1%	2,321	2,168	153	7.1%
33	- Equipo Eléctrico	150,705.50	98,583.17	52,122.33	52.9%	16,133.09	41,005.96	(24,872.87)	-60.7%	4,030	4,113	(83)	-2.0%
34	- Caldera y Maquinaria	-	27,099.44	(27,099.44)	-100.0%	-	-	-	0.0%	774	696	78	11.2%
35	- Rotura de Maquinaria	92,585.27	60,908.66	31,676.61	52.0%	127,511.80	30,954.04	96,557.76	311.9%	1,428	1,321	107	8.1%
36	- Equipo Pesado	280,032.06	381,659.19	(101,627.13)	-26.6%	2,233.73	32,289.59	(30,055.86)	-93.1%	2,989	3,033	(44)	-1.5%
37	- Vidrios	201.34	153.30	48.04	31.3%	-	-	-	0.0%	12	6	6	100.0%
38	Riesgos Diversos	8,965,327.81	11,266,329.08	(2,301,001.27)	-20.4%	1,077,729.07	2,152,739.28	(1,075,010.21)	-49.9%	32,458	32,200	258	0.8%
39	- Responsabilidad Civil	2,561,036.09	2,646,277.14	(85,241.05)	-3.2%	456,722.66	384,056.38	72,666.28	18.9%	21,017	20,733	284	1.4%
40	- Robo	273,189.50	290,416.10	(17,226.60)	-5.9%	95,453.57	213,638.72	(118,185.15)	-55.3%	4,016	4,127	(111)	-2.7%
41	- Fidelidad y DDD	1,121,098.96	1,458,941.13	(337,842.17)	-23.2%	194,585.59	180,891.25	13,694.34	7.6%	1,119	1,343	(224)	-16.7%
42	- BBB	220,000.00	1,310,517.11	(1,090,517.11)	-83.2%	-	128,196.28	(128,196.28)	-100.0%	19	37	(18)	-48.6%
43	- Otros	4,790,003.26	5,560,177.60	(770,174.34)	-13.9%	330,967.25	1,245,956.65	(914,989.40)	-73.4%	6,287	5,960	327	5.5%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	Fianzas	13,401,610.97	10,119,736.94	3,281,874.03	32.4%	3,499,909.95	4,037,260.15	(537,350.20)	-13.3%	65,064	54,922	10,142	18.5%
46	- Oferta y Cumplimiento	7,870,561.68	4,938,821.52	2,931,740.16	59.4%	3,377,981.55	4,239,760.85	(861,779.30)	-20.3%	31,081	27,144	3,937	14.5%
47	- Otras	5,531,049.29	5,180,915.42	350,133.87	6.8%	121,928.40	(202,500.70)	324,429.10	0.0%	33,983	27,778	6,205	22.3%
48	TOTAL TOTAL Y EXTERIOR	120,195,612.73	114,052,425.87	6,143,186.86	5.4%	46,915,817.15	43,680,691.31	3,235,125.84	7.4%	1,471,756	1,415,394	56,362	4.0%
Vida		58,015,057.53	52,085,563.43	5,929,494.10	11.4%	23,647,921.53	22,327,974.41	1,319,947.12	5.9%	441,085	380,503	60,582	15.9%
General		62,180,555.20	61,966,862.44	213,692.76	0.3%	23,267,895.62	21,352,716.90	1,915,178.72	9.0%	1,030,671	1,034,891	(4,220)	-0.4%
Totales		\$120,195,612.73	\$114,052,425.87	6,143,186.86	5.4%	\$46,915,817.15	\$43,680,691.31	3,235,125.84	7.4%	1,471,756	1,415,394	56,362	4.0%



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	Vida Individual	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	Accidentes Personales	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	Salud	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	Colectivos de Vida	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	Incendio y Líneas Aliadas (*)	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	Vida Industrial	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	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multirisgo	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	Transporte de Carga	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	Casco	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 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
30	Automóvil	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	Ramos Técnicos	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	Riesgos Diversos	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	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	Fianzas	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	TOTAL TOTAL Y EXTERIOR	109,897,995.09	101,084,082.42	8,813,912.67	8.7%	57,792,309.52	42,501,376.04	15,290,933.48	36.0%	1,492,885	1,368,166	124,719	9.1%
Vida		53,985,374.67	49,793,507.26	4,191,867.41	8.4%	25,309,702.54	20,071,434.88	5,238,267.66	26.1%	447,399	368,852	78,547	21.3%
General		55,912,620.42	51,290,575.16	4,622,045.26	9.0%	32,482,606.98	22,429,941.16	10,052,665.82	44.8%	1,045,486	999,314	46,172	4.6%
Totales		\$109,897,995.09	\$101,084,082.42	8,813,912.67	8.7%	\$57,792,309.52	\$42,501,376.04	15,290,933.48	36.0%	1,492,885	1,368,166	124,719	9.1%



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	Vida Individual	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	Accidentes Personales	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	Salud	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	Colectivos de Vida	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	Incendio y Líneas Aliadas (*)	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	Vida Industrial	4,994.84	4,286.74	708.10	16.5%	5,000.00	-	5,000.00	0.0%	159	490	(331)	-67.6%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	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	Transporte de Carga	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	Casco	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	TOTAL TOTAL Y EXTERIOR	130,614,879.95	133,504,036.45	(2,889,156.50)	-2.2%	57,983,520.95	42,233,371.49	15,750,149.46	37.3%	1,474,871	1,322,740	152,131	11.5%

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%

Totales	\$130,614,879.95	\$133,504,036.45	(2,889,156.50)	-2.2%	\$57,983,520.95	\$42,233,371.49	15,750,149.46	37.3%	1,474,871	1,322,740	152,131	11.5%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE ABRIL 2017
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
1	Vida Individual	0.21	0.17	19.1%
2	- Primer año	0.59	0.46	26.8%
3	- Renovación	0.13	0.11	17.8%
4	Accidentes Personales	0.19	0.17	11.8%
5	- Individual	0.23	0.17	35.6%
6	- Grupo	0.17	0.18	-1.0%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.69	0.69	0.5%
9	- Individual	0.63	0.63	0.3%
10	- Grupo	0.74	0.74	1.1%
11	Colectivos de Vida	0.27	0.29	-6.2%
12	Incendio y Líneas Aliadas (*)	0.59	0.16	276.8%
13	- Residencial	0.15	0.17	-8.4%
14	- Comercial	0.95	0.14	557.8%
15	- Industrial	0.03	0.22	-84.7%
16	Vida Industrial	0.40	-9.13	104.4%
17	Anualidades	0.00	0.00	0.0%
18	Rentas Vitalicias	0.00	0.00	0.0%
19	Pérdida de Ingresos	0.00	0.00	0.0%
20	Multiriesgo	0.69	0.37	86.4%
21	- Residencial	0.35	0.21	64.0%
22	- Comercial e Industrial	1.06	0.53	98.2%
23	Transporte de Carga	0.36	0.30	22.8%
24	- Terrestre	0.35	0.32	10.4%
25	- Marítimo	0.40	0.19	112.6%
26	- Aéreo	0.00	0.00	0.0%
27	Casco	0.29	0.16	84.0%
28	- Marítimo	0.66	0.18	261.6%



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

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
29	- Aéreo	0.01	0.12	-93.6%
30	Automóvil	0.66	0.61	7.4%
31	Ramos Técnicos	0.19	0.10	89.2%
32	- TRC - TRM	0.07	0.05	46.5%
33	- Equipo Eléctrico	0.13	0.25	-46.3%
34	- Caldera y Maquinaria	0.00	0.00	0.0%
35	- Rotura de Maquinaria	0.48	0.06	736.7%
36	- Equipo Pesado	0.87	0.35	152.1%
37	- Vidrios	0.00	0.00	0.0%
38	Riesgos Diversos	0.17	0.16	4.8%
39	- Responsabilidad Civil	0.13	0.10	39.1%
40	- Robo	0.33	0.40	-16.3%
41	- Fidelidad y DDD	0.15	0.14	5.0%
42	- BBB	0.00	0.09	-99.6%
43	- Otros	0.19	0.20	-6.8%
44	Titulos de Propiedad	0.00	0.00	0.0%
45	Fianzas	0.36	0.35	2.5%
46	- Oferta y Cumplimiento	0.53	0.49	8.0%
47	- Otras	0.14	0.21	-32.2%
48	TOTAL LOCAL Y EXTERIOR	0.45	0.38	17.2%
Vida		0.43	0.42	2.1%
General		0.46	0.35	32.4%
Totales		0.45	0.38	17.2%