



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE JULIO 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		JULIO		VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1 <b>Vida Individual</b>	93,847,891.09	90,955,272.23	2,892,618.86	3.2%	16,800,682.23	17,506,881.21	(706,198.98)	-4.0%	227,431	209,752	17,679	8.4%
2 - Primer año	16,675,532.88	17,246,815.27	(571,282.39)	-3.3%	7,576,304.40	10,172,305.86	(2,596,001.46)	-25.5%	65,422	68,677	(3,255)	-4.7%
3 - Renovación	77,172,358.21	73,708,456.96	3,463,901.25	4.7%	9,224,377.83	7,334,575.35	1,889,802.48	25.8%	162,009	141,075	20,934	14.8%
4 <b>Accidentes Personales</b>	15,600,660.67	16,906,776.31	(1,306,115.64)	-7.7%	3,102,890.76	2,690,818.34	412,072.42	15.3%	103,290	87,080	16,210	18.6%
5 - Individual	6,069,808.45	7,791,471.82	(1,721,663.37)	-22.1%	1,107,642.45	1,016,609.84	91,032.61	9.0%	61,941	58,944	2,997	5.1%
6 - Grupo	9,530,852.22	9,115,304.49	415,547.73	4.6%	1,995,248.31	1,674,208.50	321,039.81	19.2%	41,349	28,136	13,213	47.0%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	167,279,333.05	150,613,049.94	16,666,283.11	11.1%	119,442,467.88	110,201,330.61	9,241,137.27	8.4%	77,969	72,861	5,108	7.0%
9 - Individual	76,043,470.63	65,576,322.81	10,467,147.82	16.0%	49,608,723.00	43,860,730.50	5,747,992.50	13.1%	69,572	65,552	4,020	6.1%
10 - Grupo	91,235,862.42	85,036,727.13	6,199,135.29	7.3%	69,833,744.88	66,340,600.11	3,493,144.77	5.3%	8,397	7,309	1,088	14.9%
11 <b>Colectivos de Vida</b>	122,896,305.55	106,340,526.93	16,555,778.62	15.6%	33,347,537.65	31,073,132.21	2,274,405.44	7.3%	50,709	58,360	(7,651)	-13.1%
12 <b>Incendio y Líneas Aliadas (*)</b>	74,497,934.63	68,191,734.55	6,306,200.08	9.2%	62,861,689.23	8,649,273.59	54,212,415.64	626.8%	218,972	226,203	(7,231)	-3.2%
13 - Residencial	39,442,918.81	31,423,699.57	8,019,219.24	25.5%	3,858,496.74	4,004,598.04	(146,101.30)	-3.6%	161,608	176,736	(15,128)	-8.6%
14 - Comercial	33,730,054.25	35,346,734.39	(1,616,680.14)	-4.6%	58,978,942.88	4,428,167.57	54,550,775.31	1231.9%	56,962	48,902	8,060	16.5%
15 - Industrial	1,324,961.57	1,421,300.59	(96,339.02)	-6.8%	24,249.61	216,507.98	(192,258.37)	-88.8%	402	565	(163)	-28.8%
16 <b>Vida Industrial</b>	28,683.68	13,814.61	14,869.07	107.6%	5,000.00	(20,000.00)	25,000.00	0.0%	54	261	(207)	-79.3%
17 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Multiriesgo</b>	4,095,578.32	4,013,588.58	81,989.74	2.0%	2,572,967.73	1,453,569.74	1,119,397.99	77.0%	24,086	23,233	853	3.7%
21 - Residencial	1,985,846.67	1,845,846.07	140,000.60	7.6%	657,992.24	483,240.63	174,751.61	36.2%	18,459	17,691	768	4.3%
22 - Comercial e Industrial	2,109,731.65	2,167,742.51	(58,010.86)	-2.7%	1,914,975.49	970,329.11	944,646.38	97.4%	5,627	5,542	85	1.5%
23 <b>Transporte de Carga</b>	12,723,185.77	13,209,756.39	(486,570.62)	-3.7%	4,455,658.04	3,872,009.58	583,648.46	15.1%	30,619	30,497	122	0.4%
24 - Terrestre	9,324,116.86	11,146,854.85	(1,822,737.99)	-16.4%	3,114,701.43	3,552,373.00	(437,671.57)	-12.3%	23,031	21,911	1,120	5.1%
25 - Marítimo	3,368,898.26	2,058,733.00	1,310,165.26	63.6%	1,339,531.71	319,627.18	1,019,904.53	319.1%	7,547	8,561	(1,014)	-11.8%
26 - Aéreo	30,170.65	4,168.54	26,002.11	623.8%	1,424.90	9.40	1,415.50	15058.5%	41	25	16	64.0%
27 <b>Casco</b>	11,994,206.23	15,883,985.86	(3,889,779.63)	-24.5%	2,933,889.73	3,110,439.02	(176,549.29)	-5.7%	1,162	1,207	(45)	-3.7%
28 - Marítimo	3,955,076.02	7,466,640.63	(3,511,564.61)	-47.0%	2,642,161.57	1,363,431.33	1,278,730.24	93.8%	966	968	(2)	-0.2%
29 - Aéreo	8,039,130.21	8,417,345.23	(378,215.02)	-4.5%	291,728.16	1,747,007.69	(1,455,279.53)	-83.3%	196	239	(43)	-18.0%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE JULIO 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		JULIO		VARIACIÓN	
			Absoluta	Porcentual			Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30 Automóvil	159,524,938.76	154,277,399.19	5,247,539.57	3.4%	112,305,188.39	99,969,072.57	12,336,115.82	12.3%	670,066	718,498	(48,432)	-6.7%
31 Ramos Técnicos	16,612,460.13	20,308,524.98	(3,696,064.85)	-18.2%	5,653,551.15	2,717,050.82	2,936,500.33	108.1%	10,990	12,001	(1,011)	-8.4%
32 - TRC - TRM	12,670,027.15	14,774,868.58	(2,104,841.43)	-14.2%	3,603,335.06	645,864.34	2,957,470.72	457.9%	2,242	2,610	(368)	-14.1%
33 - Equipo Electrónico	1,104,039.63	1,270,881.26	(166,841.63)	-13.1%	372,296.38	490,243.23	(117,946.85)	-24.1%	3,834	3,867	(33)	-0.9%
34 - Caldera y Maquinaria	137,672.72	70,452.50	67,220.22	95.4%	28,326.38	-	28,326.38	0.0%	790	752	38	5.1%
35 - Rotura de Maquinaria	687,198.09	1,690,175.22	(1,002,977.13)	-59.3%	171,528.17	577,673.35	(406,145.18)	-70.3%	1,275	1,325	(50)	-3.8%
36 - Equipo Pesado	2,013,287.87	2,500,784.48	(487,496.61)	-19.5%	1,478,065.16	1,003,269.90	474,795.26	47.3%	2,841	3,437	(596)	-17.3%
37 - Vidrios	234.67	1,362.94	(1,128.27)	-82.8%	-	-	-	0.0%	8	10	(2)	-20.0%
38 Riesgos Diversos	79,541,365.95	97,815,226.27	(18,273,860.32)	-18.7%	14,328,662.90	17,850,423.31	(3,521,760.41)	-19.7%	27,871	33,624	(5,753)	-17.1%
39 - Responsabilidad Civil	24,788,682.65	33,669,682.44	(8,880,999.79)	-26.4%	3,537,160.79	4,668,085.39	(1,130,924.60)	-24.2%	16,333	21,725	(5,392)	-24.8%
40 - Robo	3,134,302.40	2,189,208.50	945,093.90	43.2%	785,391.33	821,541.33	(36,150.00)	-4.4%	3,866	4,116	(250)	-6.1%
41 - Fidelidad y DDD	7,817,288.12	10,421,991.62	(2,604,703.50)	-25.0%	1,406,653.27	1,634,244.88	(227,591.61)	-13.9%	1,115	1,648	(533)	-32.3%
42 - BBB	1,157,177.95	2,882,741.16	(1,725,563.21)	-59.9%	267.50	(266,293.87)	266,561.37	0.0%	20	41	(21)	-51.2%
43 - Otros	42,643,914.83	48,651,602.55	(6,007,687.72)	-12.3%	8,599,190.01	10,992,845.58	(2,393,655.57)	-21.8%	6,537	6,094	443	7.3%
44 Titulos de Propiedad	-	-	-	0.0%	(100.63)	-	(100.63)	0.0%	40	40	-	0.0%
45 Fianzas	80,042,582.75	73,234,402.31	6,808,180.44	9.3%	24,638,266.24	20,910,998.90	3,727,267.34	17.8%	69,650	66,476	3,174	4.8%
46 - Oferta y Cumplimiento	42,947,527.53	39,576,516.79	3,371,010.74	8.5%	22,571,437.73	14,771,583.53	7,799,854.20	52.8%	32,616	34,847	(2,231)	-6.4%
47 - Otras	37,095,055.22	33,657,885.52	3,437,169.70	10.2%	2,066,828.51	6,139,415.37	(4,072,586.86)	-66.3%	37,034	31,629	5,405	17.1%
48 <b>TOTAL LOCAL Y EXTERIOR</b>	<b>838,685,126.58</b>	<b>811,764,058.15</b>	<b>26,921,068.43</b>	<b>3.32%</b>	<b>402,448,351.30</b>	<b>319,984,999.90</b>	<b>82,463,351.40</b>	<b>25.8%</b>	<b>1,512,909</b>	<b>1,540,093</b>	<b>(27,184)</b>	<b>-1.8%</b>

Vida	399,624,190.36	364,815,625.41	34,808,564.95	9.5%	172,693,578.52	161,472,162.37	11,221,416.15	6.9%	459,399	428,053	31,346	7.3%
General	439,060,936.22	446,948,432.74	(7,887,496.52)	-1.8%	229,754,772.78	158,512,837.53	71,241,935.25	44.9%	1,053,510	1,112,040	(58,530)	-5.3%

<b>Totales</b>	<b>\$838,685,126.58</b>	<b>\$811,764,058.15</b>	<b>26,921,068.43</b>	<b>3.3%</b>	<b>\$402,448,351.30</b>	<b>\$319,984,999.90</b>	<b>82,463,351.40</b>	<b>25.8%</b>	<b>1,512,909</b>	<b>1,540,093</b>	<b>(27,184)</b>	<b>-1.8%</b>
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# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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			
		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	<b>Vida Individual</b>	13,531,302.24	12,855,035.54	676,266.70	5.3%	2,414,271.14	4,078,597.22	(1,664,326.08)	-40.8%	227,431	209,752	17,679	8.4%
2	- Primer año	2,298,952.93	2,346,342.42	(47,389.49)	-2.0%	565,010.20	3,459,443.83	(2,894,433.63)	-83.7%	65,422	68,677	(3,255)	-4.7%
3	- Renovación	11,232,349.31	10,508,693.12	723,656.19	6.9%	1,849,260.94	619,153.39	1,230,107.55	198.7%	162,009	141,075	20,934	14.8%
4	<b>Accidentes Personales</b>	2,126,755.73	4,459,248.40	(2,332,492.67)	-52.3%	471,200.84	484,336.48	(13,135.64)	-2.7%	103,290	87,080	16,210	18.6%
5	- Individual	666,922.26	3,109,816.67	(2,442,894.41)	-78.6%	144,972.86	187,510.40	(42,537.54)	-22.7%	61,941	58,944	2,997	5.1%
6	- Grupo	1,459,833.47	1,349,431.73	110,401.74	8.2%	326,227.98	296,826.08	29,401.90	9.9%	41,349	28,136	13,213	47.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	25,047,629.77	22,130,470.17	2,917,159.60	13.2%	17,318,587.57	16,196,886.21	1,121,701.36	6.9%	77,969	72,861	5,108	7.0%
9	- Individual	11,179,648.01	9,485,945.22	1,693,702.79	17.9%	6,918,053.01	6,904,901.29	13,151.72	0.2%	69,572	65,552	4,020	6.1%
10	- Grupo	13,867,981.76	12,644,524.95	1,223,456.81	9.7%	10,400,534.56	9,291,984.92	1,108,549.64	11.9%	8,397	7,309	1,088	14.9%
11	<b>Colectivos de Vida</b>	18,193,679.85	16,425,970.71	1,767,709.14	10.8%	5,218,324.60	4,559,508.34	658,816.26	14.4%	50,709	58,360	(7,651)	-13.1%
12	<b>Incendio y Líneas Aliadas (*)</b>	15,755,557.81	9,382,956.79	6,372,601.02	67.9%	14,511,521.96	517,776.37	13,993,745.59	2702.7%	218,972	226,203	(7,231)	-3.2%
13	- Residencial	12,444,965.37	5,965,262.79	6,479,702.58	108.6%	319,896.07	222,419.15	97,476.92	43.8%	161,608	176,736	(15,128)	-8.6%
14	- Comercial	3,276,593.50	3,314,226.86	(37,633.36)	-1.1%	14,187,613.39	263,568.27	13,924,045.12	5282.9%	56,962	48,902	8,060	16.5%
15	- Industrial	33,998.94	103,467.14	(69,468.20)	-67.1%	4,012.50	31,788.95	(27,776.45)	-87.4%	402	565	(163)	-28.8%
16	<b>Vida Industrial</b>	11,145.48	10,195.44	950.04	9.3%	-	-	-	0.0%	54	261	(207)	-79.3%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	613,531.17	799,800.92	(186,269.75)	-23.3%	527,583.83	350,267.92	177,315.91	50.6%	24,086	23,233	853	3.7%
21	- Residencial	245,095.18	275,659.72	(30,564.54)	-11.1%	99,243.98	101,095.04	(1,851.06)	-1.8%	18,459	17,691	768	4.3%
22	- Comercial e Industrial	368,435.99	524,141.20	(155,705.21)	-29.7%	428,339.85	249,172.88	179,166.97	71.9%	5,627	5,542	85	1.5%
23	<b>Transporte de Carga</b>	1,954,550.21	1,628,061.20	326,489.01	20.1%	492,164.01	500,813.98	(8,649.97)	-1.7%	30,619	30,497	122	0.4%
24	- Terrestre	1,449,589.40	1,358,005.47	91,583.93	6.7%	462,830.77	494,463.95	(31,633.18)	-6.4%	23,031	21,911	1,120	5.1%
25	- Marítimo	492,474.50	269,770.26	222,704.24	82.6%	27,908.34	6,350.03	21,558.31	339.5%	7,547	8,561	(1,014)	-11.8%
26	- Aéreo	12,486.31	285.47	12,200.84	4273.9%	1,424.90	-	1,424.90	0.0%	41	25	16	64.0%
27	<b>Casco</b>	980,325.18	3,108,558.51	(2,128,233.33)	-68.5%	293,978.11	1,598,906.03	(1,304,927.92)	-81.6%	1,162	1,207	(45)	-3.7%
28	- Marítimo	635,981.94	2,139,690.37	(1,503,708.43)	-70.3%	202,215.70	291,403.08	(89,187.38)	-30.6%	966	968	(2)	-0.2%
29	- Aéreo	344,343.24	968,868.14	(624,524.90)	-64.5%	91,762.41	1,307,502.95	(1,215,740.54)	-93.0%	196	239	(43)	-18.0%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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			
		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	<b>Automóvil</b>	20,379,739.28	20,553,984.53	(174,245.25)	-0.8%	17,684,369.42	15,407,969.82	2,276,399.60	14.8%	670,066	718,498	(48,432)	-6.7%
31	<b>Ramos Técnicos</b>	1,938,803.05	2,622,108.20	(683,305.15)	-26.1%	273,934.16	511,174.56	(237,240.40)	-46.4%	10,990	12,001	(1,011)	-8.4%
32	- TRC - TRM	1,555,969.67	1,966,475.32	(410,505.65)	-20.9%	39,058.93	146,766.44	(107,707.51)	-73.4%	2,242	2,610	(368)	-14.1%
33	- Equipo Eléctrico	90,527.85	220,369.75	(129,841.90)	-58.9%	185,951.81	109,282.52	76,669.29	70.2%	3,834	3,867	(33)	-0.9%
34	- Caldera y Maquinaria	21,191.12	-	21,191.12	0.0%	4,087.73	-	4,087.73	0.0%	790	752	38	5.1%
35	- Rotura de Maquinaria	75,885.46	121,436.63	(45,551.17)	-37.5%	662.61	7,207.03	(6,544.42)	-90.8%	1,275	1,325	(50)	-3.8%
36	- Equipo Pesado	195,228.95	313,826.50	(118,597.55)	-37.8%	44,173.08	247,918.57	(203,745.49)	-82.2%	2,841	3,437	(596)	-17.3%
37	- Vidrios	-	-	-	0.0%	-	-	-	0.0%	8	10	(2)	-20.0%
38	<b>Riesgos Diversos</b>	12,265,580.27	13,602,941.16	(1,337,360.89)	-9.8%	1,216,449.81	2,849,335.01	(1,632,885.20)	-57.3%	27,871	33,624	(5,753)	-17.1%
39	- Responsabilidad Civil	3,647,399.30	4,169,580.20	(522,180.90)	-12.5%	453,219.97	1,068,363.15	(615,143.18)	-57.6%	16,333	21,725	(5,392)	-24.8%
40	- Robo	205,379.76	229,774.52	(24,394.76)	-10.6%	88,317.54	85,267.27	3,050.27	3.6%	3,866	4,116	(250)	-6.1%
41	- Fidelidad y DDD	1,150,544.70	2,462,394.37	(1,311,849.67)	-53.3%	131,564.38	280,257.10	(148,692.72)	-53.1%	1,115	1,648	(533)	-32.3%
42	- BBB	65,303.53	337,192.40	(271,888.87)	-80.6%	-	1,208.85	(1,208.85)	-100.0%	20	41	(21)	-51.2%
43	- Otros	7,196,952.98	6,403,999.67	792,953.31	12.4%	543,347.92	1,414,238.64	(870,890.72)	-61.6%	6,537	6,094	443	7.3%
44	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	<b>Fianzas</b>	9,503,939.67	10,594,872.37	(1,090,932.70)	-10.3%	2,193,135.49	1,567,989.83	625,145.66	39.9%	69,650	66,476	3,174	4.8%
46	- Oferta y Cumplimiento	4,874,940.89	4,837,182.30	37,758.59	0.8%	1,987,539.42	1,341,026.07	646,513.35	48.2%	32,616	34,847	(2,231)	-6.4%
47	- Otras	4,628,998.78	5,757,690.07	(1,128,691.29)	-19.6%	205,596.07	226,963.76	(21,367.69)	-9.4%	37,034	31,629	5,405	17.1%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>122,302,539.71</b>	<b>118,174,203.94</b>	<b>4,128,335.77</b>	<b>3.5%</b>	<b>62,615,520.94</b>	<b>48,623,561.77</b>	<b>13,991,959.17</b>	<b>28.8%</b>	<b>1,512,909</b>	<b>1,540,093</b>	<b>(27,184)</b>	<b>-1.8%</b>
<b>Vida</b>		<b>58,899,367.59</b>	<b>55,870,724.82</b>	<b>3,028,642.77</b>	<b>5.4%</b>	<b>25,422,384.15</b>	<b>25,319,328.25</b>	<b>103,055.90</b>	<b>0.4%</b>	<b>459,399</b>	<b>428,053</b>	<b>31,346</b>	<b>7.3%</b>
<b>General</b>		<b>63,403,172.12</b>	<b>62,303,479.12</b>	<b>1,099,693.00</b>	<b>1.8%</b>	<b>37,193,136.79</b>	<b>23,304,233.52</b>	<b>13,888,903.27</b>	<b>59.6%</b>	<b>1,053,510</b>	<b>1,112,040</b>	<b>(58,530)</b>	<b>-5.3%</b>
<b>Totales</b>		<b>122,302,539.71</b>	<b>118,174,203.94</b>	<b>4,128,335.77</b>	<b>3.5%</b>	<b>62,615,520.94</b>	<b>48,623,561.77</b>	<b>13,991,959.17</b>	<b>28.8%</b>	<b>1,512,909</b>	<b>1,540,093</b>	<b>(27,184)</b>	<b>-1.8%</b>



# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	<b>Vida Individual</b>	12,669,846.60	13,337,650.78	(667,804.18)	-5.0%	1,589,464.32	1,711,497.19	(122,032.87)	-7.1%	225,267	206,550	18,717	9.1%
2	- Primer año	2,663,662.54	2,730,456.41	(66,793.87)	-2.4%	917,314.08	933,062.03	(15,747.95)	-1.7%	63,434	66,290	(2,856)	-4.3%
3	- Renovación	10,006,184.06	10,607,194.37	(601,010.31)	-5.7%	672,150.24	778,435.16	(106,284.92)	-13.7%	161,833	140,260	21,573	15.4%
4	<b>Accidentes Personales</b>	2,054,995.51	1,447,898.52	607,096.99	41.9%	370,708.00	363,180.73	7,527.27	2.1%	101,462	84,570	16,892	20.0%
5	- Individual	782,420.39	707,420.42	74,999.97	10.6%	106,390.13	172,608.08	(66,217.95)	-38.4%	60,766	58,005	2,761	4.8%
6	- Grupo	1,272,575.12	740,478.10	532,097.02	71.9%	264,317.87	190,572.65	73,745.22	38.7%	40,696	26,565	14,131	53.2%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	23,493,980.62	22,311,215.21	1,182,765.41	5.3%	18,656,969.05	19,054,518.40	(397,549.35)	-2.1%	76,282	72,299	3,983	5.5%
9	- Individual	11,456,267.84	9,784,800.55	1,671,467.29	17.1%	8,089,905.89	7,149,694.72	940,211.17	13.2%	68,031	64,787	3,244	5.0%
10	- Grupo	12,037,712.78	12,526,414.66	(488,701.88)	-3.9%	10,567,063.16	11,904,823.68	(1,337,760.52)	-11.2%	8,251	7,512	739	9.8%
11	<b>Colectivos de Vida</b>	16,927,944.76	14,964,068.37	1,963,876.39	13.1%	5,136,467.09	4,162,008.60	974,458.49	23.4%	50,467	57,966	(7,499)	-12.9%
12	<b>Incendio y Líneas Aliadas (*)</b>	11,434,257.58	13,101,665.53	(1,667,407.95)	-12.7%	25,386,992.78	1,212,996.73	24,173,996.05	1992.9%	217,139	225,563	(8,424)	-3.7%
13	- Residencial	5,308,156.19	6,077,279.26	(769,123.07)	-12.7%	650,728.18	634,344.99	16,383.19	2.6%	160,577	177,367	(16,790)	-9.5%
14	- Comercial	5,506,036.45	6,763,995.34	(1,257,958.89)	-18.6%	24,732,282.75	577,023.53	24,155,259.22	4186.2%	56,155	47,713	8,442	17.7%
15	- Industrial	620,064.94	260,390.93	359,674.01	138.1%	3,981.85	1,628.21	2,353.64	144.6%	407	483	(76)	-15.7%
16	<b>Vida Industrial</b>	2,908.64	1,044.29	1,864.35	178.5%	-	-	-	0.0%	138	419	(281)	-67.1%
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>	611,668.57	644,199.02	(32,530.45)	-5.0%	202,752.40	220,981.20	(18,228.80)	-8.2%	24,066	23,238	828	3.6%
21	- Residencial	297,558.58	283,788.13	13,770.45	4.9%	66,145.51	84,708.30	(18,562.79)	-21.9%	18,407	17,680	727	4.1%
22	- Comercial e Industrial	314,109.99	360,410.89	(46,300.90)	-12.8%	136,606.89	136,272.90	333.99	0.2%	5,659	5,558	101	1.8%
23	<b>Transporte de Carga</b>	2,301,847.87	2,643,095.48	(341,247.61)	-12.9%	973,521.60	334,698.75	638,822.85	190.9%	30,169	30,326	(157)	-0.5%
24	- Terrestre	1,973,109.86	2,331,329.40	(358,219.54)	-15.4%	528,620.02	300,265.66	228,354.36	76.1%	22,608	21,763	845	3.9%
25	- Marítimo	322,534.13	311,064.13	11,470.00	3.7%	444,901.58	34,423.69	410,477.89	1192.4%	7,527	8,541	(1,014)	-11.9%
26	- Aéreo	6,203.88	701.95	5,501.93	783.8%	-	9.40	(9.40)	-100.0%	34	22	12	54.5%
27	<b>Casco</b>	4,335,538.06	4,121,211.05	214,327.01	5.2%	236,222.87	193,404.48	42,818.39	22.1%	1,185	1,266	(81)	-6.4%
28	- Marítimo	291,872.28	358,967.51	(67,095.23)	-18.7%	81,338.43	183,221.08	(101,882.65)	-55.6%	968	1,014	(46)	-4.5%
29	- Aéreo	4,043,665.78	3,762,243.54	281,422.24	7.5%	154,884.44	10,183.40	144,701.04	1421.0%	217	252	(35)	-13.9%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	<b>Automóvil</b>	22,949,256.05	22,311,908.70	637,347.35	2.9%	16,645,873.25	15,421,647.25	1,224,226.00	7.9%	674,480	709,973	(35,493)	-5.0%
31	<b>Ramos Técnicos</b>	2,499,528.68	2,769,602.07	(270,073.39)	-9.8%	2,991,026.58	416,740.90	2,574,285.68	617.7%	10,955	12,564	(1,609)	-12.8%
32	- TRC - TRM	1,824,724.84	2,022,898.28	(198,173.44)	-9.8%	2,747,651.23	(6,459.57)	2,754,110.80	0.0%	2,230	2,574	(344)	-13.4%
33	- Equipo Eléctrico	188,189.90	184,588.59	3,601.31	2.0%	35,032.47	132,312.30	(97,279.83)	-73.5%	3,827	4,128	(301)	-7.3%
34	- Caldera y Maquinaria	26,201.28	-	26,201.28	0.0%	10,189.46	-	10,189.46	0.0%	789	746	43	5.8%
35	- Rotura de Maquinaria	149,483.44	152,815.22	(3,331.78)	-2.2%	9,220.90	170,692.54	(161,471.64)	-94.6%	1,271	1,430	(159)	-11.1%
36	- Equipo Pesado	310,929.22	409,296.45	(98,367.23)	-24.0%	188,932.52	120,195.63	68,736.89	57.2%	2,830	3,676	(846)	-23.0%
37	- Vidrios	-	3.53	(3.53)	-100.0%	-	-	-	0.0%	8	10	(2)	-20.0%
38	<b>Riesgos Diversos</b>	9,340,531.97	13,784,651.36	(4,444,119.39)	-32.2%	4,359,394.48	3,114,620.73	1,244,773.75	40.0%	27,516	33,417	(5,901)	-17.7%
39	- Responsabilidad Civil	3,909,579.24	4,403,745.80	(494,166.56)	-11.2%	860,323.73	1,025,869.34	(165,545.61)	-16.1%	16,116	21,416	(5,300)	-24.7%
40	- Robo	278,131.22	256,137.81	21,993.41	8.6%	135,740.92	134,615.33	1,125.59	0.8%	3,830	4,199	(369)	-8.8%
41	- Fidelidad y DDD	1,067,250.53	1,156,390.86	(89,140.33)	-7.7%	137,103.89	318,515.06	(181,411.17)	-57.0%	1,106	1,712	(606)	-35.4%
42	- BBB	189,614.07	239,773.16	(50,159.09)	-20.9%	-	2,872.86	(2,872.86)	-100.0%	21	37	(16)	-43.2%
43	- Otros	3,895,956.91	7,728,603.73	(3,832,646.82)	-49.6%	3,226,225.94	1,632,748.14	1,593,477.80	97.6%	6,443	6,053	390	6.4%
44	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	<b>Fianzas</b>	11,545,387.00	15,262,402.20	(3,717,015.20)	-24.4%	2,061,956.00	4,195,819.92	(2,133,863.92)	-50.9%	68,533	65,629	2,904	4.4%
46	- Oferta y Cumplimiento	7,329,792.87	10,677,016.76	(3,347,223.89)	-31.3%	1,690,744.33	2,788,279.63	(1,097,535.30)	-39.4%	32,125	35,212	(3,087)	-8.8%
47	- Otras	4,215,594.13	4,585,385.44	(369,791.31)	-8.1%	371,211.67	1,407,540.29	(1,036,328.62)	-73.6%	36,408	30,417	5,991	19.7%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>120,167,691.91</b>	<b>126,700,612.58</b>	<b>(6,532,920.67)</b>	<b>-5.2%</b>	<b>78,611,348.42</b>	<b>50,402,114.88</b>	<b>28,209,233.54</b>	<b>56.0%</b>	<b>1,507,699</b>	<b>1,523,820</b>	<b>(16,121)</b>	<b>-1.1%</b>
<b>Vida</b>		<b>55,146,767.49</b>	<b>52,060,832.88</b>	<b>3,085,934.61</b>	<b>5.9%</b>	<b>25,753,608.46</b>	<b>25,291,204.92</b>	<b>462,403.54</b>	<b>1.8%</b>	<b>453,478</b>	<b>421,385</b>	<b>32,093</b>	<b>7.6%</b>
<b>General</b>		<b>65,020,924.42</b>	<b>74,639,779.70</b>	<b>(9,618,855.28)</b>	<b>-12.9%</b>	<b>52,857,739.96</b>	<b>25,110,909.96</b>	<b>27,746,830.00</b>	<b>110.5%</b>	<b>1,054,221</b>	<b>1,102,435</b>	<b>(48,214)</b>	<b>-4.4%</b>
<b>Totales</b>		<b>120,167,691.91</b>	<b>126,700,612.58</b>	<b>(6,532,920.67)</b>	<b>-5.2%</b>	<b>78,611,348.42</b>	<b>50,402,114.88</b>	<b>28,209,233.54</b>	<b>56.0%</b>	<b>1,507,699</b>	<b>1,523,820</b>	<b>(16,121)</b>	<b>-1.1%</b>



# SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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			
		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
1	<b>Vida Individual</b>	14,670,813.18	13,203,048.13	1,467,765.05	11.1%	1,848,302.41	2,768,873.15	(920,570.74)	-33.2%	222,542	212,258	10,284	4.8%
2	- Primer año	2,616,942.16	2,711,825.76	(94,883.60)	-3.5%	739,602.34	1,389,588.00	(649,985.66)	-46.8%	53,489	64,514	(11,025)	-17.1%
3	- Renovación	12,053,871.02	10,491,222.37	1,562,648.65	14.9%	1,108,700.07	1,379,285.15	(270,585.08)	-19.6%	169,053	147,744	21,309	14.4%
4	<b>Accidentes Personales</b>	2,254,227.82	2,776,824.61	(522,596.79)	-18.8%	496,977.10	427,919.70	69,057.40	16.1%	98,078	83,003	15,075	18.2%
5	- Individual	1,314,701.54	845,009.25	469,692.29	55.6%	110,649.99	135,818.25	(25,168.26)	-18.5%	59,753	57,602	2,151	3.7%
6	- Grupo	939,526.28	1,931,815.36	(992,289.08)	-51.4%	386,327.11	292,101.45	94,225.66	32.3%	38,325	25,401	12,924	50.9%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	24,276,987.50	21,139,185.21	3,137,802.29	14.8%	17,879,137.18	16,188,619.89	1,690,517.29	10.4%	76,085	71,333	4,752	6.7%
9	- Individual	10,953,590.99	9,811,543.94	1,142,047.05	11.6%	7,732,968.69	6,782,063.15	950,905.54	14.0%	68,162	64,049	4,113	6.4%
10	- Grupo	13,323,396.51	11,327,641.27	1,995,755.24	17.6%	10,146,168.49	9,406,556.74	739,611.75	7.9%	7,923	7,284	639	8.8%
11	<b>Colectivos de Vida</b>	20,560,640.46	15,477,051.49	5,083,588.97	32.8%	4,630,356.25	5,035,610.08	(405,253.83)	-8.0%	50,680	57,569	(6,889)	-12.0%
12	<b>Incendio y Líneas Aliadas (*)</b>	10,079,417.17	8,959,902.72	1,119,514.45	12.5%	1,132,336.55	1,198,959.00	(66,622.45)	-5.6%	215,628	224,971	(9,343)	-4.2%
13	- Residencial	5,128,684.43	3,886,432.23	1,242,252.20	32.0%	366,500.82	571,129.74	(204,628.92)	-35.8%	158,089	176,901	(18,812)	-10.6%
14	- Comercial	4,695,776.92	4,833,100.07	(137,323.15)	-2.8%	763,853.98	627,829.26	136,024.72	21.7%	57,135	47,585	9,550	20.1%
15	- Industrial	254,955.82	240,370.42	14,585.40	6.1%	1,981.75	-	1,981.75	0.0%	404	485	(81)	-16.7%
16	<b>Vida Industrial</b>	2,123.07	384.77	1,738.30	451.8%	-	-	-	0.0%	132	433	(301)	-69.5%
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>	631,911.82	542,996.22	88,915.60	16.4%	298,101.68	132,129.30	165,972.38	125.6%	24,068	23,536	532	2.3%
21	- Residencial	275,214.71	246,532.31	28,682.40	11.6%	83,101.19	75,108.30	7,992.89	10.6%	18,425	17,805	620	3.5%
22	- Comercial e Industrial	356,697.11	296,463.91	60,233.20	20.3%	215,000.49	57,021.00	157,979.49	277.1%	5,643	5,731	(88)	-1.5%
23	<b>Transporte de Carga</b>	1,275,590.82	1,004,027.43	271,563.39	27.0%	376,473.62	687,580.91	(311,107.29)	-45.2%	29,743	29,285	458	1.6%
24	- Terrestre	754,497.61	772,325.36	(17,827.75)	-2.3%	325,751.25	643,806.55	(318,055.30)	-49.4%	22,191	21,544	647	3.0%
25	- Marítimo	519,799.02	231,989.49	287,809.53	124.1%	50,722.37	43,774.36	6,948.01	15.9%	7,521	7,725	(204)	-2.6%
26	- Aéreo	1,294.19	(287.42)	1,581.61	0.0%	-	-	-	0.0%	31	16	15	93.8%
27	<b>Casco</b>	824,196.67	812,163.73	12,032.94	1.5%	733,536.50	102,458.27	631,078.23	615.9%	1,203	1,292	(89)	-6.9%
28	- Marítimo	543,004.92	405,799.94	137,204.98	33.8%	713,587.90	53,376.57	660,211.33	1236.9%	979	1,030	(51)	-5.0%
29	- Aéreo	281,191.75	406,363.79	(125,172.04)	-30.8%	19,948.60	49,081.70	(29,133.10)	-59.4%	224	262	(38)	-14.5%



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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			
		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
		2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual	2017	2016	Absoluta	Porcentual
30	<b>Automóvil</b>	23,247,431.73	21,815,098.50	1,432,333.23	6.6%	16,662,693.20	14,111,391.70	2,551,301.50	18.1%	670,933	699,224	(28,291)	-4.0%
31	<b>Ramos Técnicos</b>	2,013,741.09	3,698,572.55	(1,684,831.46)	-45.6%	424,285.42	643,058.90	(218,773.48)	-34.0%	10,870	12,271	(1,401)	-11.4%
32	- TRC - TRM	1,490,008.49	3,139,489.39	(1,649,480.90)	-52.5%	240,195.45	119,765.59	120,429.86	100.6%	2,160	2,395	(235)	-9.8%
33	- Equipo Eléctrico	164,574.93	154,995.80	9,579.13	6.2%	64,357.54	74,468.57	(10,111.03)	-13.6%	3,834	4,194	(360)	-8.6%
34	- Caldera y Maquinaria	34,674.69	-	34,674.69	0.0%	14,049.19	-	14,049.19	0.0%	784	744	40	5.4%
35	- Rotura de Maquinaria	119,061.58	100,957.04	18,104.54	17.9%	(3,359.69)	324,114.00	(327,473.69)	-101.0%	1,256	1,438	(182)	-12.7%
36	- Equipo Pesado	205,388.07	303,163.32	(97,775.25)	-32.3%	109,042.93	124,710.74	(15,667.81)	-12.6%	2,827	3,490	(663)	-19.0%
37	- Vidrios	33.33	(33.00)	66.33	0.0%	-	-	-	0.0%	9	10	(1)	-10.0%
38	<b>Riesgos Diversos</b>	12,787,378.52	9,271,897.39	3,515,481.13	37.9%	1,223,154.23	2,154,209.86	(931,055.63)	-43.2%	31,247	33,393	(2,146)	-6.4%
39	- Responsabilidad Civil	2,708,679.13	3,627,062.80	(918,383.67)	-25.3%	283,594.04	511,952.94	(228,358.90)	-44.6%	19,807	21,342	(1,535)	-7.2%
40	- Robo	1,266,317.18	311,350.68	954,966.50	306.7%	103,522.88	51,488.26	52,034.62	101.1%	3,840	4,181	(341)	-8.2%
41	- Fidelidad y DDD	1,073,918.24	1,295,210.24	(221,292.00)	-17.1%	468,552.70	259,228.46	209,324.24	80.7%	1,101	1,696	(595)	-35.1%
42	- BBB	55,325.18	240,680.99	(185,355.81)	-77.0%	-	(451,587.80)	451,587.80	0.0%	20	46	(26)	-56.5%
43	- Otros	7,683,138.79	3,797,592.68	3,885,546.11	102.3%	367,484.61	1,783,128.00	(1,415,643.39)	-79.4%	6,479	6,128	351	5.7%
44	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	<b>Fianzas</b>	8,416,169.24	9,884,059.93	(1,467,890.69)	-14.9%	2,240,938.36	2,027,552.25	213,386.11	10.5%	65,999	62,241	3,758	6.0%
46	- Oferta y Cumplimiento	2,564,829.64	5,290,029.03	(2,725,199.39)	-51.5%	3,885,013.14	1,386,588.78	2,498,424.36	180.2%	31,204	32,705	(1,501)	-4.6%
47	- Otras	5,851,339.60	4,594,030.90	1,257,308.70	27.4%	(1,644,074.78)	640,963.47	(2,285,038.25)	-356.5%	34,795	29,536	5,259	17.8%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>121,040,629.09</b>	<b>108,585,212.68</b>	<b>12,455,416.41</b>	<b>11.5%</b>	<b>47,946,292.50</b>	<b>45,478,363.01</b>	<b>2,467,929.49</b>	<b>5.4%</b>	<b>1,497,248</b>	<b>1,510,849</b>	<b>(13,601)</b>	<b>-0.9%</b>
<b>Vida</b>		<b>61,762,668.96</b>	<b>52,596,109.44</b>	<b>9,166,559.52</b>	<b>17.4%</b>	<b>24,854,772.94</b>	<b>24,421,022.82</b>	<b>433,750.12</b>	<b>1.8%</b>	<b>447,385</b>	<b>424,163</b>	<b>23,222</b>	<b>5.5%</b>
<b>General</b>		<b>59,277,960.13</b>	<b>55,989,103.24</b>	<b>3,288,856.89</b>	<b>5.9%</b>	<b>23,091,519.56</b>	<b>21,057,340.19</b>	<b>2,034,179.37</b>	<b>9.7%</b>	<b>1,049,863</b>	<b>1,086,686</b>	<b>(36,823)</b>	<b>-3.4%</b>
<b>Totales</b>		<b>121,040,629.09</b>	<b>108,585,212.68</b>	<b>12,455,416.41</b>	<b>11.5%</b>	<b>47,946,292.50</b>	<b>45,478,363.01</b>	<b>2,467,929.49</b>	<b>5.4%</b>	<b>1,497,248</b>	<b>1,510,849</b>	<b>(13,601)</b>	<b>-0.9%</b>





# 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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	3,212.51	1,647.03	1,565.48	95.0%	-	-	-	0.0%	174	438	(264)	-60.3%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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 <b>TOTAL</b>		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	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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	<b>Riesgos Diversos</b>	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	<b>Titulos de Propiedad</b>	-	-	-	0.0%	(100.63)	-	(100.63)	0.0%	-	-	-	0.0%
45	<b>Fianzas</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>114,465,778.10</b>	<b>109,663,484.21</b>	<b>4,802,293.89</b>	<b>4.4%</b>	<b>50,583,541.82</b>	<b>47,065,521.40</b>	<b>3,518,020.42</b>	<b>7.5%</b>	<b>1,498,483</b>	<b>1,437,400</b>	<b>61,083</b>	<b>4.2%</b>
<b>Vida</b>		<b>55,509,267.83</b>	<b>52,333,231.26</b>	<b>3,176,036.57</b>	<b>6.1%</b>	<b>22,203,860.51</b>	<b>23,671,114.29</b>	<b>(1,467,253.78)</b>	<b>-6.2%</b>	<b>446,747</b>	<b>381,081</b>	<b>65,666</b>	<b>17.2%</b>
<b>General</b>		<b>58,956,510.27</b>	<b>57,330,252.95</b>	<b>1,626,257.32</b>	<b>2.8%</b>	<b>28,379,681.31</b>	<b>23,394,407.11</b>	<b>4,985,274.20</b>	<b>21.3%</b>	<b>1,051,736</b>	<b>1,056,319</b>	<b>(4,583)</b>	<b>-0.4%</b>
<b>Totales</b>		<b>114,465,778.10</b>	<b>109,663,484.21</b>	<b>4,802,293.89</b>	<b>4.4%</b>	<b>50,583,541.82</b>	<b>47,065,521.40</b>	<b>3,518,020.42</b>	<b>7.5%</b>	<b>1,498,483</b>	<b>1,437,400</b>	<b>61,083</b>	<b>4.2%</b>



# 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	<b>Vida Individual</b>	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	<b>Accidentes Personales</b>	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	<b>Salud</b>	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	<b>Colectivos de Vida</b>	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	<b>Incendio y Líneas Aliadas (*)</b>	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	<b>Vida Industrial</b>	2,159.38	(82.02)	2,241.40	0.0%	-	-	-	0.0%	156	453	(297)	-65.6%
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>	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	<b>Transporte de Carga</b>	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	<b>Casco</b>	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 <b>TOTAL</b>		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	<b>Automóvil</b>	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	<b>Ramos Técnicos</b>	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	<b>Riesgos Diversos</b>	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	<b>Titulos de Propiedad</b>	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	<b>Fianzas</b>	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	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>120,195,612.73</b>	<b>114,052,425.87</b>	<b>6,143,186.86</b>	<b>5.4%</b>	<b>46,915,817.15</b>	<b>43,680,691.31</b>	<b>3,235,125.84</b>	<b>7.4%</b>	<b>1,471,756</b>	<b>1,415,394</b>	<b>56,362</b>	<b>4.0%</b>
<b>Vida</b>		<b>58,015,057.53</b>	<b>52,085,563.43</b>	<b>5,929,494.10</b>	<b>11.4%</b>	<b>23,647,921.53</b>	<b>22,327,974.41</b>	<b>1,319,947.12</b>	<b>5.9%</b>	<b>441,085</b>	<b>380,503</b>	<b>60,582</b>	<b>15.9%</b>
<b>General</b>		<b>62,180,555.20</b>	<b>61,966,862.44</b>	<b>213,692.76</b>	<b>0.3%</b>	<b>23,267,895.62</b>	<b>21,352,716.90</b>	<b>1,915,178.72</b>	<b>9.0%</b>	<b>1,030,671</b>	<b>1,034,891</b>	<b>(4,220)</b>	<b>-0.4%</b>
<b>Totales</b>		<b>\$120,195,612.73</b>	<b>\$114,052,425.87</b>	<b>6,143,186.86</b>	<b>5.4%</b>	<b>\$46,915,817.15</b>	<b>\$43,680,691.31</b>	<b>3,235,125.84</b>	<b>7.4%</b>	<b>1,471,756</b>	<b>1,415,394</b>	<b>56,362</b>	<b>4.0%</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>
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**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL MES DE JULIO 2017**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
1	<b>Vida Individual</b>	0.18	0.19	-7.0%
2	- Primer año	0.45	0.59	-23.0%
3	- Renovación	0.12	0.10	20.1%
4	<b>Accidentes Personales</b>	0.20	0.16	25.0%
5	- Individual	0.18	0.13	39.9%
6	- Grupo	0.21	0.18	14.0%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.71	0.73	-2.4%
9	- Individual	0.65	0.67	-2.5%
10	- Grupo	0.77	0.78	-1.9%
11	<b>Colectivos de Vida</b>	0.27	0.29	-7.1%
12	<b>Incendio y Líneas Aliadas (*)</b>	0.84	0.13	565.3%
13	- Residencial	0.10	0.13	-23.2%
14	- Comercial	1.75	0.13	1295.7%
15	- Industrial	0.02	0.15	-88.0%
16	<b>Vida Industrial</b>	0.17	-1.45	112.0%
17	<b>Anualidades</b>	0.00	0.00	0.0%
18	<b>Rentas Vitalicias</b>	0.00	0.00	0.0%
19	<b>Pérdida de Ingresos</b>	0.00	0.00	0.0%
20	<b>Multiriesgo</b>	0.63	0.36	73.5%
21	- Residencial	0.33	0.26	26.6%
22	- Comercial e Industrial	0.91	0.45	102.8%
23	<b>Transporte de Carga</b>	0.35	0.29	19.5%
24	- Terrestre	0.33	0.32	4.8%
25	- Marítimo	0.40	0.16	156.1%
26	- Aéreo	0.05	0.00	1994.4%
27	<b>Casco</b>	0.24	0.20	24.9%
28	- Marítimo	0.67	0.18	265.8%



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

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
29	- Aéreo	0.04	0.21	-82.5%
30	<b>Automóvil</b>	0.70	0.65	8.6%
31	<b>Ramos Técnicos</b>	0.34	0.13	154.4%
32	- TRC - TRM	0.28	0.04	550.6%
33	- Equipo Eléctrico	0.34	0.39	-12.6%
34	- Caldera y Maquinaria	0.21	0.00	0.0%
35	- Rotura de Maquinaria	0.25	0.34	-27.0%
36	- Equipo Pesado	0.73	0.40	83.0%
37	- Vidrios	0.00	0.00	0.0%
38	<b>Riesgos Diversos</b>	0.18	0.18	-1.3%
39	- Responsabilidad Civil	0.14	0.14	2.9%
40	- Robo	0.25	0.38	-33.2%
41	- Fidelidad y DDD	0.18	0.16	14.8%
42	- BBB	0.00	-0.09	100.3%
43	- Otros	0.20	0.23	-10.8%
44	<b>Titulos de Propiedad</b>	0.00	0.00	0.0%
45	<b>Fianzas</b>	0.31	0.29	7.8%
46	- Oferta y Cumplimiento	0.53	0.37	40.8%
47	- Otras	0.06	0.18	-69.5%
<b>48</b>	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>0.48</b>	<b>0.39</b>	<b>21.7%</b>
<b>Vida</b>		<b>0.43</b>	<b>0.44</b>	<b>-2.4%</b>
<b>General</b>		<b>0.52</b>	<b>0.35</b>	<b>47.5%</b>
<b>Totales</b>		<b>0.48</b>	<b>0.39</b>	<b>21.7%</b>