



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE JUNIO 2018

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			
	2018	2017	VARIACIÓN		2018	2017	VARIACIÓN		JUNIO		VARIACIÓN		
			Absoluta	Porcentual			Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	
1 Vida Individual	83,501,447.38	80,316,588.85	3,184,858.53	4.0%	24,419,647.61	14,386,411.09	10,033,236.52	69.7%	241,890	225,267	16,623	7.4%	
2 - Primer año	13,287,526.20	14,376,579.95	(1,089,053.75)	-7.6%	11,111,530.50	7,011,294.20	4,100,236.30	58.5%	75,140	63,434	11,706	18.5%	
3 - Renovación	70,213,921.18	65,940,008.90	4,273,912.28	6.5%	13,308,117.11	7,375,116.89	5,933,000.22	80.4%	166,750	161,833	4,917	3.0%	
4 Accidentes Personales	15,219,303.20	13,473,904.94	1,745,398.26	13.0%	2,716,527.97	2,631,689.92	84,838.05	3.2%	129,264	101,462	27,802	27.4%	
5 - Individual	6,983,689.27	5,402,886.19	1,580,803.08	29.3%	934,658.07	962,669.59	(28,011.52)	-2.9%	84,888	60,766	24,122	39.7%	
6 - Grupo	8,235,613.93	8,071,018.75	164,595.18	2.0%	1,781,869.90	1,669,020.33	112,849.57	6.8%	44,376	40,696	3,680	9.0%	
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
8 Salud	151,748,015.56	142,231,703.28	9,516,312.28	6.7%	117,253,241.07	102,123,880.31	15,129,360.76	14.8%	90,206	76,282	13,924	18.3%	
9 - Individual	70,075,802.29	64,863,822.62	5,211,979.67	8.0%	53,217,328.05	42,690,669.99	10,526,658.06	24.7%	81,810	68,031	13,779	20.3%	
10 - Grupo	81,672,213.27	77,367,880.66	4,304,332.61	5.6%	64,035,913.02	59,433,210.32	4,602,702.70	7.7%	8,396	8,251	145	1.8%	
11 Colectivos de Vida	106,895,180.19	104,702,625.70	2,192,554.49	2.1%	30,692,169.90	28,129,213.05	2,562,956.85	9.1%	71,227	50,467	20,760	41.1%	
12 Incendio y Líneas Aliadas (*)	66,485,979.35	58,742,376.82	7,743,602.53	13.2%	24,273,959.70	48,350,167.27	(24,076,207.57)	-49.8%	235,153	217,139	18,014	8.3%	
13 - Residencial	29,839,342.84	26,997,953.43	2,841,389.41	10.5%	8,025,026.58	3,538,600.67	4,486,425.91	126.8%	176,732	160,577	16,155	10.1%	
14 - Comercial	35,834,597.23	30,453,460.75	5,381,136.47	17.7%	16,132,836.37	44,791,329.49	(28,658,493.12)	-64.0%	58,127	56,155	1,972	3.5%	
15 - Industrial	812,039.28	1,290,962.63	(478,923.35)	-37.1%	116,096.75	20,237.11	95,859.64	473.7%	294	407	(113)	-27.8%	
16 Vida Industrial	7,927.53	17,538.20	(9,610.67)	-54.8%	-	5,000.00	(5,000.00)	-100.0%	-	138	(138)	-100.0%	
17 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
18 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
19 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	
20 Multiriesgo	3,612,479.85	3,482,047.15	130,432.70	3.7%	1,394,222.10	2,045,383.90	(651,161.80)	-31.8%	24,649	24,066	583	2.4%	
21 - Residencial	1,882,872.85	1,740,751.49	142,121.36	8.2%	508,124.80	558,748.26	(50,623.46)	-9.1%	19,076	18,407	669	3.6%	
22 - Comercial e Industrial	1,729,607.00	1,741,295.66	(11,688.66)	-0.7%	886,097.30	1,486,635.64	(600,538.34)	-40.4%	5,573	5,659	(86)	-1.5%	
23 Transporte de Carga	10,781,742.22	10,768,635.56	13,106.66	0.1%	4,384,835.12	3,963,494.03	421,341.09	10.6%	31,437	30,169	1,268	4.2%	
24 - Terrestre	6,773,878.83	7,874,527.46	(1,100,648.63)	-14.0%	3,471,653.77	2,651,870.66	819,783.11	30.9%	23,943	22,608	1,335	5.9%	
25 - Marítimo	3,998,733.67	2,876,423.76	1,122,309.91	39.0%	913,181.35	1,311,623.37	(398,442.02)	-30.4%	7,435	7,527	(92)	-1.2%	
26 - Aéreo	9,129.72	17,684.34	(8,554.62)	-48.4%	-	-	-	0.0%	59	34	25	73.5%	
27 Casco	10,016,211.68	11,013,881.05	(997,669.37)	-9.1%	8,745,070.64	2,639,911.62	6,105,159.02	231.3%	1,122	1,185	(63)	-5.3%	
28 - Marítimo	2,126,775.29	3,319,094.08	(1,192,318.79)	-35.9%	8,334,551.02	2,439,945.87	5,894,605.15	241.6%	914	968	(54)	-5.6%	
29 - Aéreo	7,889,436.39	7,694,786.97	194,649.42	2.5%	410,519.62	199,965.75	210,553.87	105.3%	208	217	(9)	-4.1%	



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE JUNIO 2018

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			
		2018	2017	VARIACIÓN		2018	2017	VARIACIÓN		JUNIO		VARIACIÓN	
				Absoluta	Porcentual			Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	149,486,930.38	139,145,199.48	10,341,730.90	7.4%	96,605,105.33	94,620,818.97	1,984,286.36	2.1%	732,733	674,480	58,253	8.6%
31	Ramos Técnicos	18,217,482.68	14,673,657.08	3,543,825.60	24.2%	4,118,150.95	5,379,616.99	(1,261,466.04)	-23.4%	10,425	10,955	(530)	-4.8%
32	- TRC - TRM	14,859,192.12	11,114,057.48	3,745,134.64	33.7%	2,895,466.44	3,564,276.13	(668,809.69)	-18.8%	1,972	2,230	(258)	-11.6%
33	- Equipo Electrónico	934,430.32	1,013,511.78	(79,081.46)	-7.8%	559,741.60	186,344.57	373,397.03	200.4%	3,882	3,827	55	1.4%
34	- Caldera y Maquinaria	166,371.82	116,481.60	49,890.22	42.8%	-	24,238.65	(24,238.65)	-100.0%	814	789	25	3.2%
35	- Rotura de Maquinaria	660,430.61	611,312.63	49,117.98	8.0%	39,947.62	170,865.56	(130,917.94)	-76.6%	1,283	1,271	12	0.9%
36	- Equipo Pesado	1,596,989.48	1,818,058.92	(221,069.44)	-12.2%	622,995.29	1,433,892.08	(810,896.79)	-56.6%	2,465	2,830	(365)	-12.9%
37	- Vidrios	68.33	234.67	(166.34)	-70.9%	-	-	-	0.0%	9	8	1	12.5%
38	Riesgos Diversos	69,412,350.22	67,275,785.68	2,136,564.54	3.2%	12,863,888.21	13,112,213.09	(248,324.88)	-1.9%	29,224	27,516	1,708	6.2%
39	- Responsabilidad Civil	19,763,950.92	21,141,283.35	(1,377,332.43)	-6.5%	3,149,585.76	3,083,940.82	65,644.94	2.1%	17,097	16,116	981	6.1%
40	- Robo	4,550,375.87	2,928,922.64	1,621,453.23	55.4%	409,413.47	697,073.79	(287,660.32)	-41.3%	3,844	3,830	14	0.4%
41	- Fidelidad y DDD	4,032,861.10	6,666,743.42	(2,633,882.32)	-39.5%	2,112,008.50	1,275,088.89	836,919.61	65.6%	1,084	1,106	(22)	-2.0%
42	- BBB	814,172.88	1,091,874.42	(277,701.54)	-25.4%	156,747.96	267.50	156,480.46	58497.4%	31	21	10	47.6%
43	- Otros	40,250,989.45	35,446,961.85	4,804,027.60	13.6%	7,036,132.52	8,055,842.09	(1,019,709.57)	-12.7%	7,168	6,443	725	11.3%
44	Titulos de Propiedad	-	-	-	0.0%	-	(100.63)	100.63	0.0%	40	40	-	0.0%
45	Fianzas	58,302,353.54	70,538,643.08	(12,236,289.54)	-17.3%	27,202,646.64	22,445,130.75	4,757,515.89	21.2%	58,709	68,533	(9,824)	-14.3%
46	- Oferta y Cumplimiento	36,280,273.23	38,072,586.64	(1,792,313.41)	-4.7%	23,995,140.07	20,583,898.31	3,411,241.76	16.6%	20,807	32,125	(11,318)	-35.2%
47	- Otras	22,022,080.31	32,466,056.44	(10,443,976.13)	-32.2%	3,207,506.57	1,861,232.44	1,346,274.13	72.3%	37,902	36,408	1,494	4.1%
48	TOTAL LOCAL Y EXTERIOR	743,687,403.78	716,382,586.87	27,304,816.91	3.81%	354,669,465.24	339,832,830.36	14,836,634.88	4.4%	1,656,079	1,507,699	148,380	9.8%

Vida	357,363,946.33	340,724,822.77	16,639,123.56	4.9%	175,081,586.55	147,271,194.37	27,810,392.18	18.9%	532,587	453,478	79,109	17.4%
General	386,323,457.45	375,657,764.10	10,665,693.35	2.8%	179,587,878.69	192,561,635.99	(12,973,757.30)	-6.7%	1,123,492	1,054,221	69,271	6.6%

Totales	\$743,687,403.78	\$716,382,586.87	27,304,816.91	3.8%	\$354,669,465.24	\$339,832,830.36	14,836,634.88	4.4%	1,656,079	1,507,699	148,380	9.8%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 2018 (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	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	14,682,057.62	12,669,846.60	2,012,211.02	15.9%	3,461,647.46	1,589,464.32	1,872,183.14	117.8%	241,890	225,267	16,623	7.4%
2	- Primer año	2,268,547.16	2,663,662.54	(395,115.38)	-14.8%	1,324,383.64	917,314.08	407,069.56	44.4%	75,140	63,434	11,706	18.5%
3	- Renovación	12,413,510.46	10,006,184.06	2,407,326.40	24.1%	2,137,263.82	672,150.24	1,465,113.58	218.0%	166,750	161,833	4,917	3.0%
4	Accidentes Personales	2,038,904.22	2,054,995.51	(16,091.29)	-0.8%	440,826.41	370,708.00	70,118.41	18.9%	129,264	101,462	27,802	27.4%
5	- Individual	1,155,643.61	782,420.39	373,223.22	47.7%	117,332.18	106,390.13	10,942.05	10.3%	84,888	60,766	24,122	39.7%
6	- Grupo	883,260.61	1,272,575.12	(389,314.51)	-30.6%	323,494.23	264,317.87	59,176.36	22.4%	44,376	40,696	3,680	9.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	24,608,124.36	23,493,980.62	1,114,143.74	4.7%	21,004,527.18	18,656,969.05	2,347,558.13	12.6%	90,206	76,282	13,924	18.3%
9	- Individual	12,409,240.14	11,456,267.84	952,972.30	8.3%	9,960,593.44	8,089,905.89	1,870,687.55	23.1%	81,810	68,031	13,779	20.3%
10	- Grupo	12,198,884.22	12,037,712.78	161,171.44	1.3%	11,043,933.74	10,567,063.16	476,870.58	4.5%	8,396	8,251	145	1.8%
11	Colectivos de Vida	18,367,513.23	16,927,944.76	1,439,568.47	8.5%	4,209,415.36	5,136,467.09	(927,051.73)	-18.0%	71,227	50,467	20,760	41.1%
12	Incendio y Líneas Aliadas (*)	14,129,547.62	11,434,257.58	2,695,290.04	23.6%	2,860,398.21	25,386,992.78	(22,526,594.57)	-88.7%	235,153	217,139	18,014	8.3%
13	- Residencial	7,026,575.44	5,308,156.19	1,718,419.25	32.4%	232,166.26	650,728.18	(418,561.92)	-64.3%	176,732	160,577	16,155	10.1%
14	- Comercial	6,993,617.05	5,506,036.45	1,487,580.60	27.0%	2,583,917.53	24,732,282.75	(22,148,365.22)	-89.6%	58,127	56,155	1,972	3.5%
15	- Industrial	109,355.13	620,064.94	(510,709.81)	-82.4%	44,314.42	3,981.85	40,332.57	1012.9%	294	407	(113)	-27.8%
16	Vida Industrial	-	2,908.64	(2,908.64)	-100.0%	-	-	-	0.0%	-	138	(138)	-100.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	648,687.47	611,668.57	37,018.90	6.1%	460,758.68	202,752.40	258,006.28	127.3%	24,649	24,066	583	2.4%
21	- Residencial	345,211.86	297,558.58	47,653.28	16.0%	107,002.53	66,145.51	40,857.02	61.8%	19,076	18,407	669	3.6%
22	- Comercial e Industrial	303,475.61	314,109.99	(10,634.38)	-3.4%	353,756.15	136,606.89	217,149.26	159.0%	5,573	5,659	(86)	-1.5%
23	Transporte de Carga	2,446,629.50	2,301,847.87	144,781.63	6.3%	1,019,760.14	973,521.60	46,238.54	4.7%	31,437	30,169	1,268	4.2%
24	- Terrestre	1,862,785.51	1,973,109.86	(110,324.35)	-5.6%	433,357.58	528,620.02	(95,262.44)	-18.0%	23,943	22,608	1,335	5.9%
25	- Marítimo	581,372.55	322,534.13	258,838.42	80.3%	586,402.56	444,901.58	141,500.98	31.8%	7,435	7,527	(92)	-1.2%
26	- Aéreo	2,471.44	6,203.88	(3,732.44)	-60.2%	-	-	-	0.0%	59	34	25	73.5%
27	Casco	3,060,826.56	4,335,538.06	(1,274,711.50)	-29.4%	227,947.48	236,222.87	(8,275.39)	-3.5%	1,122	1,185	(63)	-5.3%
28	- Marítimo	1,179,983.68	291,872.28	888,111.40	304.3%	177,688.46	81,338.43	96,350.03	118.5%	914	968	(54)	-5.6%
29	- Aéreo	1,880,842.88	4,043,665.78	(2,162,822.90)	-53.5%	50,259.02	154,884.44	(104,625.42)	-67.6%	208	217	(9)	-4.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 2018 (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	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	25,602,778.66	22,949,256.05	2,653,522.61	11.6%	16,265,522.34	16,645,873.25	(380,350.91)	-2.3%	732,733	674,480	58,253	8.6%
31	Ramos Técnicos	2,308,170.59	2,499,528.68	(191,358.09)	-7.7%	346,655.68	2,991,026.58	(2,644,370.90)	-88.4%	10,425	10,955	(530)	-4.8%
32	- TRC - TRM	1,756,757.06	1,824,724.84	(67,967.78)	-3.7%	87,476.55	2,747,651.23	(2,660,174.68)	-96.8%	1,972	2,230	(258)	-11.6%
33	- Equipo Eléctrico	144,961.05	188,189.90	(43,228.85)	-23.0%	89,267.57	35,032.47	54,235.10	154.8%	3,882	3,827	55	1.4%
34	- Caldera y Maquinaria	26,002.66	26,201.28	(198.62)	-0.8%	-	10,189.46	(10,189.46)	-100.0%	814	789	25	3.2%
35	- Rotura de Maquinaria	178,726.06	149,483.44	29,242.62	19.6%	12,842.97	9,220.90	3,622.07	39.3%	1,283	1,271	12	0.9%
36	- Equipo Pesado	201,723.76	310,929.22	(109,205.46)	-35.1%	157,068.59	188,932.52	(31,863.93)	-16.9%	2,465	2,830	(365)	-12.9%
37	- Vidrios	-	-	-	0.0%	-	-	-	0.0%	9	8	1	12.5%
38	Riesgos Diversos	7,382,676.79	9,340,531.97	(1,957,855.18)	-21.0%	1,251,682.24	4,359,394.48	(3,107,712.24)	-71.3%	29,224	27,516	1,708	6.2%
39	- Responsabilidad Civil	3,355,024.75	3,909,579.24	(554,554.49)	-14.2%	533,302.83	860,323.73	(327,020.90)	-38.0%	17,097	16,116	981	6.1%
40	- Robo	1,059,222.85	278,131.22	781,091.63	280.8%	59,845.59	135,740.92	(75,895.33)	-55.9%	3,844	3,830	14	0.4%
41	- Fidelidad y DDD	342,233.24	1,067,250.53	(725,017.29)	-67.9%	406,241.92	137,103.89	269,138.03	196.3%	1,084	1,106	(22)	-2.0%
42	- BBB	167,630.16	189,614.07	(21,983.91)	-11.6%	13,628.81	-	13,628.81	0.0%	31	21	10	47.6%
43	- Otros	2,458,565.79	3,895,956.91	(1,437,391.12)	-36.9%	238,663.09	3,226,225.94	(2,987,562.85)	-92.6%	7,168	6,443	725	11.3%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	Fianzas	9,342,792.99	11,545,387.00	(2,202,594.01)	-19.1%	2,439,755.50	2,061,956.00	377,799.50	18.3%	58,709	68,533	(9,824)	-14.3%
46	- Oferta y Cumplimiento	6,792,405.95	7,329,792.87	(537,386.92)	-7.3%	2,103,174.02	1,690,744.33	412,429.69	24.4%	20,807	32,125	(11,318)	-35.2%
47	- Otras	2,550,387.04	4,215,594.13	(1,665,207.09)	-39.5%	336,581.48	371,211.67	(34,630.19)	-9.3%	37,902	36,408	1,494	4.1%
48	TOTAL TOTAL Y EXTERIOR	124,618,709.61	120,167,691.91	4,451,017.70	3.7%	53,988,896.68	78,611,348.42	(24,622,451.74)	-31.3%	1,656,079	1,507,699	148,380	9.8%
Vida		59,696,599.43	55,146,767.49	4,549,831.94	8.3%	29,116,416.41	25,753,608.46	3,362,807.95	13.1%	532,587	453,478	79,109	17.4%
General		64,922,110.18	65,020,924.42	(98,814.24)	-0.2%	24,872,480.27	52,857,739.96	(27,985,259.69)	-52.9%	1,123,492	1,054,221	69,271	6.6%
Totales		124,618,709.61	120,167,691.91	4,451,017.70	3.7%	53,988,896.68	78,611,348.42	(24,622,451.74)	-31.3%	1,656,079	1,507,699	148,380	9.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 2018 (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	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	14,195,773.89	14,670,813.18	(475,039.29)	-3.2%	8,568,142.02	1,848,302.41	6,719,839.61	363.6%	240,486	222,542	17,944	8.1%
2	- Primer año	2,577,432.04	2,616,942.16	(39,510.12)	-1.5%	779,271.70	739,602.34	39,669.36	5.4%	74,981	53,489	21,492	40.2%
3	- Renovación	11,618,341.85	12,053,871.02	(435,529.17)	-3.6%	7,788,870.32	1,108,700.07	6,680,170.25	602.5%	165,505	169,053	(3,548)	-2.1%
4	Accidentes Personales	2,774,969.19	2,254,227.82	520,741.37	23.1%	534,501.22	496,977.10	37,524.12	7.6%	126,619	98,078	28,541	29.1%
5	- Individual	1,333,115.52	1,314,701.54	18,413.98	1.4%	173,062.20	110,649.99	62,412.21	56.4%	81,787	59,753	22,034	36.9%
6	- Grupo	1,441,853.67	939,526.28	502,327.39	53.5%	361,439.02	386,327.11	(24,888.09)	-6.4%	44,832	38,325	6,507	17.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	25,127,291.26	24,276,987.50	850,303.76	3.5%	22,125,130.77	17,879,137.18	4,245,993.59	23.7%	89,737	76,085	13,652	17.9%
9	- Individual	11,679,726.68	10,953,590.99	726,135.69	6.6%	10,116,503.86	7,732,968.69	2,383,535.17	30.8%	81,324	68,162	13,162	19.3%
10	- Grupo	13,447,564.58	13,323,396.51	124,168.07	0.9%	12,008,626.91	10,146,168.49	1,862,458.42	18.4%	8,413	7,923	490	6.2%
11	Colectivos de Vida	18,194,862.28	20,560,640.46	(2,365,778.18)	-11.5%	7,027,380.37	4,630,356.25	2,397,024.12	51.8%	68,649	50,680	17,969	35.5%
12	Incendio y Líneas Aliadas (*)	10,007,082.71	10,079,417.17	(72,334.46)	-0.7%	1,102,833.29	1,132,336.55	(29,503.26)	-2.6%	234,081	215,628	18,453	8.6%
13	- Residencial	5,052,404.21	5,128,684.43	(76,280.22)	-1.5%	657,694.37	366,500.82	291,193.55	79.5%	175,477	158,089	17,388	11.0%
14	- Comercial	4,800,691.31	4,695,776.92	104,914.39	2.2%	402,454.25	763,853.98	(361,399.73)	-47.3%	58,301	57,135	1,166	2.0%
15	- Industrial	153,987.19	254,955.82	(100,968.63)	-39.6%	42,684.67	1,981.75	40,702.92	2053.9%	303	404	(101)	-25.0%
16	Vida Industrial	1,828.87	2,123.07	(294.20)	-13.9%	-	-	-	0.0%	189	132	57	43.2%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	728,872.72	631,911.82	96,960.90	15.3%	303,598.77	298,101.68	5,497.09	1.8%	24,700	24,068	632	2.6%
21	- Residencial	348,480.54	275,214.71	73,265.83	26.6%	69,308.40	83,101.19	(13,792.79)	-16.6%	19,109	18,425	684	3.7%
22	- Comercial e Industrial	380,392.18	356,697.11	23,695.07	6.6%	234,290.37	215,000.49	19,289.88	9.0%	5,591	5,643	(52)	-0.9%
23	Transporte de Carga	1,698,363.23	1,275,590.82	422,772.41	33.1%	588,863.85	376,473.62	212,390.23	56.4%	31,239	29,743	1,496	5.0%
24	- Terrestre	897,082.15	754,497.61	142,584.54	18.9%	444,984.95	325,751.25	119,233.70	36.6%	23,738	22,191	1,547	7.0%
25	- Marítimo	798,959.18	519,799.02	279,160.16	53.7%	143,878.90	50,722.37	93,156.53	183.7%	7,443	7,521	(78)	-1.0%
26	- Aéreo	2,321.90	1,294.19	1,027.71	79.4%	-	-	-	0.0%	58	31	27	87.1%
27	Casco	2,391,588.93	824,196.67	1,567,392.26	190.2%	452,822.81	733,536.50	(280,713.69)	-38.3%	1,130	1,203	(73)	-6.1%
28	- Marítimo	408,753.56	543,004.92	(134,251.36)	-24.7%	172,259.20	713,587.90	(541,328.70)	-75.9%	927	979	(52)	-5.3%
29	- Aéreo	1,982,835.37	281,191.75	1,701,643.62	605.2%	280,563.61	19,948.60	260,615.01	1306.4%	203	224	(21)	-9.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 2018 (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	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	25,753,002.65	23,247,431.73	2,505,570.92	10.8%	16,147,280.69	16,662,693.20	(515,412.51)	-3.1%	718,706	670,933	47,773	7.1%
31	Ramos Técnicos	2,174,052.26	2,013,741.09	160,311.17	8.0%	700,553.66	424,285.42	276,268.24	65.1%	10,708	10,870	(162)	-1.5%
32	- TRC - TRM	1,635,508.10	1,490,008.49	145,499.61	9.8%	515,984.99	240,195.45	275,789.54	114.8%	2,212	2,160	52	2.4%
33	- Equipo Eléctrico	129,614.90	164,574.93	(34,960.03)	-21.2%	25,577.03	64,357.54	(38,780.51)	-60.3%	3,920	3,834	86	2.2%
34	- Caldera y Maquinaria	22,109.15	34,674.69	(12,565.54)	-36.2%	-	14,049.19	(14,049.19)	-100.0%	813	784	29	3.7%
35	- Rotura de Maquinaria	130,994.84	119,061.58	11,933.26	10.0%	1,141.69	(3,359.69)	4,501.38	0.0%	1,293	1,256	37	2.9%
36	- Equipo Pesado	255,791.94	205,388.07	50,403.87	24.5%	157,849.95	109,042.93	48,807.02	44.8%	2,460	2,827	(367)	-13.0%
37	- Vidrios	33.33	33.33	-	0.0%	-	-	-	0.0%	10	9	1	11.1%
38	Riesgos Diversos	16,789,347.57	12,787,378.52	4,001,969.05	31.3%	4,075,768.33	1,223,154.23	2,852,614.10	233.2%	29,661	31,247	(1,586)	-5.1%
39	- Responsabilidad Civil	3,105,367.64	2,708,679.13	396,688.51	14.6%	904,707.69	283,594.04	621,113.65	219.0%	17,481	19,807	(2,326)	-11.7%
40	- Robo	1,183,993.02	1,266,317.18	(82,324.16)	-6.5%	25,763.52	103,522.88	(77,759.36)	-75.1%	3,887	3,840	47	1.2%
41	- Fidelidad y DDD	110,813.36	1,073,918.24	(963,104.88)	-89.7%	190,655.08	468,552.70	(277,897.62)	-59.3%	1,092	1,101	(9)	-0.8%
42	- BBB	24,371.10	55,325.18	(30,954.08)	-55.9%	25,711.00	-	25,711.00	0.0%	28	20	8	40.0%
43	- Otros	12,364,802.45	7,683,138.79	4,681,663.66	60.9%	2,928,931.04	367,484.61	2,561,446.43	697.0%	7,173	6,479	694	10.7%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	Fianzas	7,888,349.64	8,416,169.24	(527,819.60)	-6.3%	1,809,405.73	2,240,938.36	(431,532.63)	-19.3%	74,657	65,999	8,658	13.1%
46	- Oferta y Cumplimiento	5,297,139.02	2,564,829.64	2,732,309.38	106.5%	1,290,676.74	3,885,013.14	(2,594,336.40)	-66.8%	35,504	31,204	4,300	13.8%
47	- Otras	2,591,210.62	5,851,339.60	(3,260,128.98)	-55.7%	518,728.99	(1,644,074.78)	2,162,803.77	0.0%	39,153	34,795	4,358	12.5%
48	TOTAL TOTAL Y EXTERIOR	127,725,385.20	121,040,629.09	6,684,756.11	5.5%	63,436,281.51	47,946,292.50	15,489,989.01	32.3%	1,650,602	1,497,248	153,354	10.2%
Vida		60,292,896.62	61,762,668.96	(1,469,772.34)	-2.4%	38,255,154.38	24,854,772.94	13,400,381.44	53.9%	525,491	447,385	78,106	17.5%
General		67,432,488.58	59,277,960.13	8,154,528.45	13.8%	25,181,127.13	23,091,519.56	2,089,607.57	9.0%	1,125,111	1,049,863	75,248	7.2%
Totales		127,725,385.20	121,040,629.09	6,684,756.11	5.5%	63,436,281.51	47,946,292.50	15,489,989.01	32.3%	1,650,602	1,497,248	153,354	10.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2018 (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	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	13,762,794.52	13,053,085.44	709,709.08	5.4%	4,220,498.32	1,972,068.16	2,248,430.16	114.0%	238,806	213,110	25,696	12.1%
2	- Primer año	2,271,766.23	2,332,194.80	(60,428.57)	-2.6%	3,296,340.62	219,750.06	3,076,590.56	1400.0%	74,847	73,213	1,634	2.2%
3	- Renovación	11,491,028.29	10,720,890.64	770,137.65	7.2%	924,157.70	1,752,318.10	(828,160.40)	-47.3%	163,959	139,897	24,062	17.2%
4	Accidentes Personales	2,580,417.79	1,806,433.91	773,983.88	42.8%	367,941.46	416,891.63	(48,950.17)	-11.7%	124,234	100,119	24,115	24.1%
5	- Individual	1,283,004.09	893,494.22	389,509.87	43.6%	103,036.51	143,640.11	(40,603.60)	-28.3%	79,318	60,417	18,901	31.3%
6	- Grupo	1,297,413.70	912,939.69	384,474.01	42.1%	264,904.95	273,251.52	(8,346.57)	-3.1%	44,916	39,702	5,214	13.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	26,286,281.94	23,159,773.52	3,126,508.42	13.5%	18,100,275.84	15,718,923.97	2,381,351.87	15.1%	89,155	74,768	14,387	19.2%
9	- Individual	12,017,233.38	11,719,016.62	298,216.76	2.5%	7,931,094.22	6,580,310.57	1,350,783.65	20.5%	80,803	67,644	13,159	19.5%
10	- Grupo	14,269,048.56	11,440,756.90	2,828,291.66	24.7%	10,169,181.62	9,138,613.40	1,030,568.22	11.3%	8,352	7,124	1,228	17.2%
11	Colectivos de Vida	17,431,225.83	17,489,974.96	(58,749.13)	-0.3%	4,432,257.75	4,095,976.75	336,281.00	8.2%	68,120	58,750	9,370	15.9%
12	Incendio y Líneas Aliadas (*)	8,150,412.34	6,149,810.74	2,000,601.60	32.5%	6,660,209.04	3,382,406.67	3,277,802.37	96.9%	232,419	220,531	11,888	5.4%
13	- Residencial	3,935,093.91	3,486,797.88	448,296.03	12.9%	1,600,646.27	425,577.14	1,175,069.13	276.1%	173,898	146,895	27,003	18.4%
14	- Comercial	4,111,417.43	2,553,182.82	1,558,234.61	61.0%	5,059,562.77	2,949,235.71	2,110,327.06	71.6%	58,095	73,233	(15,138)	-20.7%
15	- Industrial	103,901.00	109,830.04	(5,929.04)	-5.4%	-	7,593.82	(7,593.82)	-100.0%	426	403	23	5.7%
16	Vida Industrial	1,630.06	3,212.51	(1,582.45)	-49.3%	-	-	-	0.0%	188	174	14	8.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	578,996.66	588,680.03	(9,683.37)	-1.6%	105,866.76	213,491.04	(107,624.28)	-50.4%	24,575	23,521	1,054	4.5%
21	- Residencial	288,473.93	236,359.34	52,114.59	22.0%	70,107.19	130,297.99	(60,190.80)	-46.2%	19,003	17,997	1,006	5.6%
22	- Comercial e Industrial	290,522.73	352,320.69	(61,797.96)	-17.5%	35,759.57	83,193.05	(47,433.48)	-57.0%	5,572	5,524	48	0.9%
23	Transporte de Carga	1,629,064.54	1,300,142.27	328,922.27	25.3%	457,371.44	851,164.06	(393,792.62)	-46.3%	31,090	30,940	150	0.5%
24	- Terrestre	949,376.81	809,024.42	140,352.39	17.3%	433,250.78	474,819.53	(41,568.75)	-8.8%	23,590	22,458	1,132	5.0%
25	- Marítimo	678,269.20	484,053.25	194,215.95	40.1%	24,120.66	376,344.53	(352,223.87)	-93.6%	7,445	8,454	(1,009)	-11.9%
26	- Aéreo	1,418.53	7,064.60	(5,646.07)	-79.9%	-	-	-	0.0%	55	28	27	96.4%
27	Casco	1,007,631.61	952,232.60	55,399.01	5.8%	227,676.75	255,985.61	(28,308.86)	-11.1%	1,179	1,245	(66)	-5.3%
28	- Marítimo	510,132.77	280,614.91	229,517.86	81.8%	227,676.75	254,621.40	(26,944.65)	-10.6%	963	1,008	(45)	-4.5%
29	- Aéreo	497,498.84	671,617.69	(174,118.85)	-25.9%	-	1,364.21	(1,364.21)	-100.0%	216	237	(21)	-8.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2018 (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	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	26,713,967.25	24,131,698.92	2,582,268.33	10.7%	16,059,250.43	15,582,174.42	477,076.01	3.1%	711,500	664,425	47,075	7.1%
31	Ramos Técnicos	5,772,940.57	2,968,238.83	2,804,701.74	94.5%	144,049.34	1,049,493.74	(905,444.40)	-86.3%	10,751	11,535	(784)	-6.8%
32	- TRC - TRM	5,231,755.67	2,381,310.01	2,850,445.66	119.7%	30,832.12	81,240.85	(50,408.73)	-62.0%	2,237	2,320	(83)	-3.6%
33	- Equipo Eléctrico	117,203.45	126,585.31	(9,381.86)	-7.4%	40,718.75	12,601.50	28,117.25	223.1%	3,945	3,980	(35)	-0.9%
34	- Caldera y Maquinaria	47,972.42	45,370.41	2,602.01	5.7%	-	-	-	0.0%	809	781	28	3.6%
35	- Rotura de Maquinaria	71,605.89	71,318.30	287.59	0.4%	399.15	26,089.42	(25,690.27)	-98.5%	1,301	1,426	(125)	-8.8%
36	- Equipo Pesado	304,403.14	343,654.80	(39,251.66)	-11.4%	72,099.32	929,561.97	(857,462.65)	-92.2%	2,449	3,025	(576)	-19.0%
37	- Vidrios	-	-	-	0.0%	-	-	-	0.0%	10	3	7	233.3%
38	Riesgos Diversos	9,157,042.26	11,519,800.53	(2,362,758.27)	-20.5%	2,131,990.06	2,347,644.67	(215,654.61)	-9.2%	29,651	32,581	(2,930)	-9.0%
39	- Responsabilidad Civil	3,372,281.51	3,320,868.79	51,412.72	1.5%	516,468.66	837,936.43	(321,467.77)	-38.4%	17,401	21,084	(3,683)	-17.5%
40	- Robo	1,175,324.64	192,554.45	982,770.19	510.4%	98,882.86	67,422.52	31,460.34	46.7%	3,923	3,954	(31)	-0.8%
41	- Fidelidad y DDD	102,113.83	1,097,432.01	(995,318.18)	-90.7%	920,807.83	146,153.62	774,654.21	530.0%	1,096	1,127	(31)	-2.8%
42	- BBB	275,695.97	572,419.14	(296,723.17)	-51.8%	353.10	-	353.10	0.0%	29	20	9	45.0%
43	- Otros	4,231,626.31	6,336,526.14	(2,104,899.83)	-33.2%	595,477.61	1,296,132.10	(700,654.49)	-54.1%	7,202	6,396	806	12.6%
44	Titulos de Propiedad	-	-	-	0.0%	-	(100.63)	100.63	0.0%	40	-	40	0.0%
45	Fianzas	10,801,865.31	11,342,693.84	(540,828.53)	-4.8%	3,574,525.27	4,697,421.73	(1,122,896.46)	-23.9%	73,410	66,784	6,626	9.9%
46	- Oferta y Cumplimiento	5,725,406.59	5,640,741.55	84,665.04	1.5%	3,223,045.26	2,513,488.95	709,556.31	28.2%	34,468	32,022	2,446	7.6%
47	- Otras	5,076,458.72	5,701,952.29	(625,493.57)	-11.0%	351,480.01	2,183,932.78	(1,832,452.77)	-83.9%	38,942	34,762	4,180	12.0%
48	TOTAL TOTAL Y EXTERIOR	123,874,270.69	114,465,778.10	9,408,492.59	8.2%	56,481,912.46	50,583,541.82	5,898,370.64	11.7%	1,635,118	1,498,483	136,635	9.1%
Vida		60,060,720.08	55,509,267.83	4,551,452.25	8.2%	27,120,973.37	22,203,860.51	4,917,112.86	22.1%	520,315	446,747	73,568	16.5%
General		63,813,550.61	58,956,510.27	4,857,040.34	8.2%	29,360,939.09	28,379,681.31	981,257.78	3.5%	1,114,803	1,051,736	63,067	6.0%
Totales		123,874,270.69	114,465,778.10	9,408,492.59	8.2%	56,481,912.46	50,583,541.82	5,898,370.64	11.7%	1,635,118	1,498,483	136,635	9.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2018 (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	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	13,938,741.79	13,750,221.20	188,520.59	1.4%	3,479,831.35	1,626,011.07	1,853,820.28	114.0%	237,095	211,380	25,715	12.2%
2	- Primer año	2,325,170.36	2,510,625.69	(185,455.33)	-7.4%	2,094,073.13	683,153.18	1,410,919.95	206.5%	73,656	72,139	1,517	2.1%
3	- Renovación	11,613,571.43	11,239,595.51	373,975.92	3.3%	1,385,758.22	942,857.89	442,900.33	47.0%	163,439	139,241	24,198	17.4%
4	Accidentes Personales	3,889,761.84	3,690,412.70	199,349.14	5.4%	337,817.83	518,512.17	(180,694.34)	-34.8%	120,729	97,533	23,196	23.8%
5	- Individual	1,495,161.85	1,269,871.62	225,290.23	17.7%	101,172.46	250,500.67	(149,328.21)	-59.6%	76,036	59,359	16,677	28.1%
6	- Grupo	2,394,599.99	2,420,541.08	(25,941.09)	-1.1%	236,645.37	268,011.50	(31,366.13)	-11.7%	44,693	38,174	6,519	17.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	24,183,713.93	23,759,432.94	424,280.99	1.8%	17,036,814.87	16,717,352.75	319,462.12	1.9%	88,541	73,722	14,819	20.1%
9	- Individual	11,596,316.97	10,399,016.33	1,197,300.64	11.5%	7,797,611.83	6,549,745.57	1,247,866.26	19.1%	80,269	67,278	12,991	19.3%
10	- Grupo	12,587,396.96	13,360,416.61	(773,019.65)	-5.8%	9,239,203.04	10,167,607.18	(928,404.14)	-9.1%	8,272	6,444	1,828	28.4%
11	Colectivos de Vida	18,993,346.80	16,814,990.69	2,178,356.11	13.0%	5,011,885.59	4,786,045.54	225,840.05	4.7%	66,951	58,450	8,501	14.5%
12	Incendio y Líneas Aliadas (*)	8,879,742.74	7,320,850.22	1,558,892.52	21.3%	5,374,798.26	1,555,081.32	3,819,716.94	245.6%	230,610	219,835	10,775	4.9%
13	- Residencial	4,942,356.49	3,981,687.65	960,668.84	24.1%	3,246,930.12	1,233,364.14	2,013,565.98	163.3%	172,111	146,293	25,818	17.6%
14	- Comercial	3,830,229.20	3,274,420.09	555,809.11	17.0%	2,127,479.81	319,157.93	1,808,321.88	566.6%	58,082	72,928	(14,846)	-20.4%
15	- Industrial	107,157.05	64,742.48	42,414.57	65.5%	388.33	2,559.25	(2,170.92)	-84.8%	417	614	(197)	-32.1%
16	Vida Industrial	2,121.03	2,159.38	(38.35)	-1.8%	-	-	-	0.0%	187	156	31	19.9%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	586,977.42	550,280.61	36,696.81	6.7%	239,091.88	198,328.58	40,763.30	20.6%	24,445	23,715	730	3.1%
21	- Residencial	297,069.52	297,071.45	(1.93)	0.0%	124,127.24	91,205.46	32,921.78	36.1%	18,880	18,168	712	3.9%
22	- Comercial e Industrial	289,907.90	253,209.16	36,698.74	14.5%	114,964.64	107,123.12	7,841.52	7.3%	5,565	5,547	18	0.3%
23	Transporte de Carga	1,855,306.04	2,054,512.96	(199,206.92)	-9.7%	983,244.25	547,964.65	435,279.60	79.4%	31,027	30,658	369	1.2%
24	- Terrestre	1,256,890.63	1,250,609.67	6,280.96	0.5%	968,427.06	173,456.67	794,970.39	458.3%	23,537	22,183	1,354	6.1%
25	- Marítimo	597,897.11	802,485.28	(204,588.17)	-25.5%	14,817.19	374,507.98	(359,690.79)	-96.0%	7,435	8,438	(1,003)	-11.9%
26	- Aéreo	518.30	1,418.01	(899.71)	-63.4%	-	-	-	0.0%	55	37	18	48.6%
27	Casco	2,086,964.37	2,450,759.07	(363,794.70)	-14.8%	3,905,948.90	265,840.92	3,640,107.98	1369.3%	1,165	1,244	(79)	-6.4%
28	- Marítimo	461,453.27	875,950.23	(414,496.96)	-47.3%	3,868,509.73	265,840.92	3,602,668.81	1355.2%	955	1,025	(70)	-6.8%
29	- Aéreo	1,625,511.10	1,574,808.84	50,702.26	3.2%	37,439.17	-	37,439.17	0.0%	210	219	(9)	-4.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2018 (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	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	25,201,201.63	24,416,323.45	784,878.18	3.2%	16,003,563.50	15,910,173.89	93,389.61	0.6%	696,394	645,947	50,447	7.8%
31	Ramos Técnicos	2,481,249.18	3,018,730.73	(537,481.55)	-17.8%	1,120,145.86	212,867.24	907,278.62	426.2%	11,117	11,554	(437)	-3.8%
32	- TRC - TRM	1,930,474.13	2,495,206.56	(564,732.43)	-22.6%	591,133.07	66,988.62	524,144.45	782.4%	2,246	2,321	(75)	-3.2%
33	- Equipo Eléctrico	153,441.81	150,705.50	2,736.31	1.8%	300,300.18	16,133.09	284,167.09	1761.4%	3,904	4,030	(126)	-3.1%
34	- Caldera y Maquinaria	21,738.66	-	21,738.66	0.0%	-	-	-	0.0%	808	774	34	4.4%
35	- Rotura de Maquinaria	107,883.94	92,585.27	15,298.67	16.5%	21,066.95	127,511.80	(106,444.85)	-83.5%	1,272	1,428	(156)	-10.9%
36	- Equipo Pesado	267,710.64	280,032.06	(12,321.42)	-4.4%	207,645.66	2,233.73	205,411.93	9195.9%	2,877	2,989	(112)	-3.7%
37	- Vidrios	-	201.34	(201.34)	-100.0%	-	-	-	0.0%	10	12	(2)	-16.7%
38	Riesgos Diversos	13,478,053.97	8,965,327.81	4,512,726.16	50.3%	1,843,528.95	1,077,729.07	765,799.88	71.1%	28,916	32,458	(3,542)	-10.9%
39	- Responsabilidad Civil	2,141,869.96	2,561,036.09	(419,166.13)	-16.4%	570,785.67	456,722.66	114,063.01	25.0%	17,194	21,017	(3,823)	-18.2%
40	- Robo	231,926.98	273,189.50	(41,262.52)	-15.1%	85,282.99	95,453.57	(10,170.58)	-10.7%	3,903	4,016	(113)	-2.8%
41	- Fidelidad y DDD	983,848.34	1,121,098.96	(137,250.62)	-12.2%	112,089.79	194,585.59	(82,495.80)	-42.4%	1,094	1,119	(25)	-2.2%
42	- BBB	295,338.75	220,000.00	75,338.75	34.2%	-	-	-	0.0%	27	19	8	42.1%
43	- Otros	9,825,069.94	4,790,003.26	5,035,066.68	105.1%	1,075,370.50	330,967.25	744,403.25	224.9%	6,698	6,287	411	6.5%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	Fianzas	8,634,480.60	13,401,610.97	(4,767,130.37)	-35.6%	6,231,939.10	3,499,909.95	2,732,029.15	78.1%	71,990	65,064	6,926	10.6%
46	- Oferta y Cumplimiento	5,976,871.76	7,870,561.68	(1,893,689.92)	-24.1%	4,720,511.89	3,377,981.55	1,342,530.34	39.7%	33,502	31,081	2,421	7.8%
47	- Otras	2,657,608.84	5,531,049.29	(2,873,440.45)	-52.0%	1,511,427.21	121,928.40	1,389,498.81	1139.6%	38,488	33,983	4,505	13.3%
48	TOTAL TOTAL Y EXTERIOR	124,211,661.34	120,195,612.73	4,016,048.61	3.3%	61,568,610.34	46,915,817.15	14,652,793.19	31.2%	1,609,207	1,471,756	137,451	9.3%
Vida		61,005,564.36	58,015,057.53	2,990,506.83	5.2%	25,866,349.64	23,647,921.53	2,218,428.11	9.4%	513,316	441,085	72,231	16.4%
General		63,206,096.98	62,180,555.20	1,025,541.78	1.6%	35,702,260.70	23,267,895.62	12,434,365.08	53.4%	1,095,891	1,030,671	65,220	6.3%
Totales		\$124,211,661.34	\$120,195,612.73	4,016,048.61	3.3%	\$61,568,610.34	\$46,915,817.15	14,652,793.19	31.2%	1,609,207	1,471,756	137,451	9.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2018 (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	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	13,627,170.13	13,086,472.10	540,698.03	4.1%	2,134,299.52	3,288,526.46	(1,154,226.94)	-35.1%	237,099	216,592	20,507	9.5%
2	- Primer año	2,093,515.19	2,023,835.11	69,680.08	3.4%	1,773,979.86	1,927,625.19	(153,645.33)	-8.0%	73,890	78,375	(4,485)	-5.7%
3	- Renovación	11,533,654.94	11,062,636.99	471,017.95	4.3%	360,319.66	1,360,901.27	(1,000,581.61)	-73.5%	163,209	138,217	24,992	18.1%
4	Accidentes Personales	1,987,308.46	1,959,326.21	27,982.25	1.4%	517,748.97	400,262.96	117,486.01	29.4%	117,204	97,014	20,190	20.8%
5	- Individual	924,997.34	591,283.94	333,713.40	56.4%	260,048.52	232,424.59	27,623.93	11.9%	72,848	58,503	14,345	24.5%
6	- Grupo	1,062,311.12	1,368,042.27	(305,731.15)	-22.3%	257,700.45	167,838.37	89,862.08	53.5%	44,356	38,511	5,845	15.2%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	24,660,579.69	22,646,582.30	2,013,997.39	8.9%	17,283,924.52	16,758,816.36	525,108.16	3.1%	85,932	76,048	9,884	13.0%
9	- Individual	10,982,727.15	10,342,624.27	640,102.88	6.2%	7,841,504.00	6,798,106.45	1,043,397.55	15.3%	77,337	68,548	8,789	12.8%
10	- Grupo	13,677,852.54	12,303,958.03	1,373,894.51	11.2%	9,442,420.52	9,960,709.91	(518,289.39)	-5.2%	8,595	7,500	1,095	14.6%
11	Colectivos de Vida	16,296,633.32	16,292,994.06	3,639.26	0.0%	4,321,719.53	4,862,096.76	(540,377.23)	-11.1%	59,533	57,745	1,788	3.1%
12	Incendio y Líneas Aliadas (*)	10,128,598.44	8,377,345.34	1,751,253.10	20.9%	5,359,282.95	6,633,657.16	(1,274,374.21)	-19.2%	228,987	221,898	7,089	3.2%
13	- Residencial	3,988,541.41	4,139,081.77	(150,540.36)	-3.6%	1,037,598.20	300,666.19	736,932.01	245.1%	170,459	145,122	25,337	17.5%
14	- Comercial	5,975,177.29	4,117,076.31	1,858,100.98	45.1%	4,293,317.84	6,330,170.53	(2,036,852.69)	-32.2%	58,114	76,175	(18,061)	-23.7%
15	- Industrial	164,879.74	121,187.26	43,692.48	36.1%	28,366.91	2,820.44	25,546.47	905.8%	414	601	(187)	-31.1%
16	Vida Industrial	894.52	2,139.76	(1,245.24)	-58.2%	-	-	-	0.0%	190	157	33	21.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multirisgo	514,685.80	482,505.28	32,180.52	6.7%	93,656.16	975,305.77	(881,649.61)	-90.4%	24,359	23,584	775	3.3%
21	- Residencial	279,295.35	258,738.51	20,556.84	7.9%	48,388.21	101,703.77	(53,315.56)	-52.4%	18,811	18,043	768	4.3%
22	- Comercial e Industrial	235,390.45	223,766.77	11,623.68	5.2%	45,267.95	873,602.00	(828,334.05)	-94.8%	5,548	5,541	7	0.1%
23	Transporte de Carga	1,233,487.30	1,855,384.92	(621,897.62)	-33.5%	420,475.52	340,164.52	80,311.00	23.6%	30,842	31,449	(607)	-1.9%
24	- Terrestre	730,961.88	1,385,891.30	(654,929.42)	-47.3%	387,349.21	311,880.85	75,468.36	24.2%	23,348	22,989	359	1.6%
25	- Marítimo	500,932.23	466,832.37	34,099.86	7.3%	33,126.31	28,283.67	4,842.64	17.1%	7,441	8,427	(986)	-11.7%
26	- Aéreo	1,593.19	2,661.25	(1,068.06)	-40.1%	-	-	-	0.0%	53	33	20	60.6%
27	Casco	1,353,902.64	1,280,420.43	73,482.21	5.7%	893,093.77	384,341.61	508,752.16	132.4%	1,167	1,300	(133)	-10.2%
28	- Marítimo	975,947.16	811,526.01	164,421.15	20.3%	850,835.95	361,637.61	489,198.34	135.3%	955	1,060	(105)	-9.9%
29	- Aéreo	377,955.48	468,894.42	(90,938.94)	-19.4%	42,257.82	22,704.00	19,553.82	86.1%	212	240	(28)	-11.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2018 (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	
	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30 Automóvil	21,126,054.63	20,398,323.76	727,730.87	3.6%	14,736,107.31	14,806,991.41	(70,884.10)	-0.5%	699,536	654,307	45,229	6.9%
31 Ramos Técnicos	2,578,777.98	2,392,019.70	186,758.28	7.8%	130,149.13	144,214.36	(14,065.23)	-9.8%	11,064	12,437	(1,373)	-11.0%
32 - TRC - TRM	2,019,864.18	1,885,425.19	134,438.99	7.1%	74,857.92	60,028.78	14,829.14	24.7%	2,226	2,453	(227)	-9.3%
33 - Equipo Eléctrico	183,141.01	169,759.86	13,381.15	7.9%	48,064.50	54,150.62	(6,086.12)	-11.2%	3,881	4,106	(225)	-5.5%
34 - Caldera y Maquinaria	9,365.12	-	9,365.12	0.0%	-	-	-	0.0%	805	769	36	4.7%
35 - Rotura de Maquinaria	89,967.35	118,130.47	(28,163.12)	-23.8%	1,575.38	7,075.11	(5,499.73)	-77.7%	1,248	1,441	(193)	-13.4%
36 - Equipo Pesado	276,440.32	218,704.18	57,736.14	26.4%	5,651.33	22,959.85	(17,308.52)	-75.4%	2,894	3,656	(762)	-20.8%
37 - Vidrios	-	-	-	0.0%	-	-	-	0.0%	10	12	(2)	-16.7%
38 Riesgos Diversos	7,670,493.71	6,933,183.31	737,310.40	10.6%	2,099,392.10	2,153,441.29	(54,049.19)	-2.5%	28,759	33,712	(4,953)	-14.7%
39 - Responsabilidad Civil	3,237,025.24	4,011,343.54	(774,318.30)	-19.3%	189,537.70	211,208.98	(21,671.28)	-10.3%	17,071	21,275	(4,204)	-19.8%
40 - Robo	164,661.06	285,914.36	(121,253.30)	-42.4%	53,474.95	107,835.09	(54,360.14)	-50.4%	3,901	4,074	(173)	-4.2%
41 - Fidelidad y DDD	1,002,916.87	1,030,286.37	(27,369.50)	-2.7%	248,609.79	215,197.63	33,412.16	15.5%	1,098	1,597	(499)	-31.2%
42 - BBB	(56.60)	(5,573.58)	5,516.98	0.0%	117,055.05	267.50	116,787.55	43658.9%	27	28	(1)	-3.6%
43 - Otros	3,265,947.14	1,611,212.62	1,654,734.52	102.7%	1,490,714.61	1,618,932.09	(128,217.48)	-7.9%	6,662	6,738	(76)	-1.1%
44 Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45 Fianzas	12,815,785.97	14,191,297.92	(1,375,511.95)	-9.7%	10,399,579.59	7,044,490.86	3,355,088.73	47.6%	70,791	66,602	4,189	6.3%
46 - Oferta y Cumplimiento	7,903,342.36	7,811,875.82	91,466.54	1.2%	10,278,662.87	6,832,776.39	3,445,886.48	50.4%	32,720	34,045	(1,325)	-3.9%
47 - Otras	4,912,443.61	6,379,422.10	(1,466,978.49)	-23.0%	120,916.72	211,714.47	(90,797.75)	-42.9%	38,071	32,557	5,514	16.9%
48 TOTAL TOTAL Y EXTERIOR	113,994,372.59	109,897,995.09	4,096,377.50	3.7%	58,389,429.07	57,792,309.52	597,119.55	1.0%	1,595,503	1,492,885	102,618	6.9%

Vida	56,571,691.60	53,985,374.67	2,586,316.93	4.8%	24,257,692.54	25,309,702.54	(1,052,010.00)	-4.2%	499,768	447,399	52,369	11.7%
General	57,422,680.99	55,912,620.42	1,510,060.57	2.7%	34,131,736.53	32,482,606.98	1,649,129.55	5.1%	1,095,735	1,045,486	50,249	4.8%

Totales	\$113,994,372.59	\$109,897,995.09	4,096,377.50	3.7%	\$58,389,429.07	\$57,792,309.52	597,119.55	1.0%	1,595,503	1,492,885	102,618	6.9%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2018 (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	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
1	Vida Individual	13,294,909.43	13,086,150.33	208,759.10	1.6%	2,555,228.94	4,062,038.67	(1,506,809.73)	-37.1%	234,410	215,127	19,283	9.0%
2	- Primer año	1,751,095.22	2,229,319.65	(478,224.43)	-21.5%	1,843,481.55	2,523,849.35	(680,367.80)	-27.0%	71,225	76,616	(5,391)	-7.0%
3	- Renovación	11,543,814.21	10,856,830.68	686,983.53	6.3%	711,747.39	1,538,189.32	(826,441.93)	-53.7%	163,185	138,511	24,674	17.8%
4	Accidentes Personales	1,947,941.70	1,708,508.79	239,432.91	14.0%	517,692.08	428,338.06	89,354.02	20.9%	114,978	94,700	20,278	21.4%
5	- Individual	791,766.86	551,114.48	240,652.38	43.7%	180,006.20	119,064.10	60,942.10	51.2%	70,815	57,666	13,149	22.8%
6	- Grupo	1,156,174.84	1,157,394.31	(1,219.47)	-0.1%	337,685.88	309,273.96	28,411.92	9.2%	44,163	37,034	7,129	19.2%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	26,882,024.38	24,894,946.40	1,987,077.98	8.0%	21,702,567.89	16,392,681.00	5,309,886.89	32.4%	82,839	75,416	7,423	9.8%
9	- Individual	11,390,557.97	9,993,306.57	1,397,251.40	14.0%	9,570,020.70	6,939,632.82	2,630,387.88	37.9%	74,610	68,017	6,593	9.7%
10	- Grupo	15,491,466.41	14,901,639.83	589,826.58	4.0%	12,132,547.19	9,453,048.18	2,679,499.01	28.3%	8,229	7,399	830	11.2%
11	Colectivos de Vida	17,611,598.73	16,616,080.77	995,517.96	6.0%	5,689,511.30	4,618,270.66	1,071,240.64	23.2%	50,478	57,373	(6,895)	-12.0%
12	Incendio y Líneas Aliadas (*)	15,190,595.49	15,380,695.77	(190,100.28)	-1.2%	2,916,437.95	10,259,692.79	(7,343,254.84)	-71.6%	226,433	221,768	4,665	2.1%
13	- Residencial	4,894,371.38	4,953,545.52	(59,174.14)	-1.2%	1,249,991.36	561,764.20	688,227.16	122.5%	168,247	170,809	(2,562)	-1.5%
14	- Comercial	10,123,464.94	10,306,968.16	(183,503.22)	-1.8%	1,666,104.17	9,696,628.59	(8,030,524.42)	-82.8%	57,777	50,349	7,428	14.8%
15	- Industrial	172,759.17	120,182.09	52,577.08	43.7%	342.42	1,300.00	(957.58)	-73.7%	409	610	(201)	-33.0%
16	Vida Industrial	1,453.05	4,994.84	(3,541.79)	-70.9%	-	5,000.00	(5,000.00)	-100.0%	189	159	30	18.9%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multirisgo	554,259.78	617,000.84	(62,741.06)	-10.2%	191,249.85	157,404.43	33,845.42	21.5%	24,307	23,545	762	3.2%
21	- Residencial	324,341.65	375,808.90	(51,467.25)	-13.7%	89,191.23	86,294.34	2,896.89	3.4%	18,770	18,016	754	4.2%
22	- Comercial e Industrial	229,918.13	241,191.94	(11,273.81)	-4.7%	102,058.62	71,110.09	30,948.53	43.5%	5,537	5,529	8	0.1%
23	Transporte de Carga	1,918,891.61	1,981,156.72	(62,265.11)	-3.1%	915,119.92	874,205.58	40,914.34	4.7%	30,924	31,297	(373)	-1.2%
24	- Terrestre	1,076,781.85	1,701,394.60	(624,612.75)	-36.7%	804,284.19	837,342.34	(33,058.15)	-3.9%	23,434	22,816	618	2.7%
25	- Marítimo	841,303.40	280,719.71	560,583.69	199.7%	110,835.73	36,863.24	73,972.49	200.7%	7,438	8,451	(1,013)	-12.0%
26	- Aéreo	806.36	(957.59)	1,763.95	0.0%	-	-	-	0.0%	52	30	22	73.3%
27	Casco	115,297.57	1,170,734.22	(1,055,436.65)	-90.2%	3,037,580.93	763,984.11	2,273,596.82	297.6%	1,147	1,293	(146)	-11.3%
28	- Marítimo	(1,409,495.15)	516,125.73	(1,925,620.88)	-373.1%	3,037,580.93	762,919.61	2,274,661.32	298.2%	938	1,055	(117)	-11.1%
29	- Aéreo	1,524,792.72	654,608.49	870,184.23	132.9%	-	1,064.50	(1,064.50)	-100.0%	209	238	(29)	-12.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2018 (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	
		2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual	2018	2017	Absoluta	Porcentual
30	Automóvil	25,089,925.56	24,002,165.57	1,087,759.99	4.5%	17,393,381.06	15,012,912.80	2,380,468.26	15.9%	697,205	642,610	54,595	8.5%
31	Ramos Técnicos	2,902,292.10	1,781,398.05	1,120,894.05	62.9%	1,676,597.28	557,729.65	1,118,867.63	200.6%	11,042	12,306	(1,264)	-10.3%
32	- TRC - TRM	2,284,832.98	1,037,382.39	1,247,450.59	120.2%	1,595,181.79	368,171.20	1,227,010.59	333.3%	2,230	2,420	(190)	-7.9%
33	- Equipo Eléctrico	206,068.10	213,696.28	(7,628.18)	-3.6%	55,813.57	4,069.35	51,744.22	1271.6%	3,858	4,088	(230)	-5.6%
34	- Caldera y Maquinaria	39,183.81	10,235.22	28,948.59	282.8%	-	-	-	0.0%	801	761	40	5.3%
35	- Rotura de Maquinaria	81,252.53	60,733.57	20,518.96	33.8%	2,921.48	4,328.02	(1,406.54)	-32.5%	1,231	1,408	(177)	-12.6%
36	- Equipo Pesado	290,919.68	459,350.59	(168,430.91)	-36.7%	22,680.44	181,161.08	(158,480.64)	-87.5%	2,912	3,617	(705)	-19.5%
37	- Vidrios	35.00	-	35.00	0.0%	-	-	-	0.0%	10	12	(2)	-16.7%
38	Riesgos Diversos	14,934,735.92	17,729,563.54	(2,794,827.62)	-15.8%	1,461,526.53	1,950,849.35	(489,322.82)	-25.1%	28,429	33,374	(4,945)	-14.8%
39	- Responsabilidad Civil	4,552,381.82	4,629,776.56	(77,394.74)	-1.7%	434,783.21	434,154.98	628.23	0.1%	16,882	21,092	(4,210)	-20.0%
40	- Robo	735,247.32	632,815.93	102,431.39	16.2%	86,163.56	187,098.81	(100,935.25)	-53.9%	3,860	3,999	(139)	-3.5%
41	- Fidelidad y DDD	1,490,935.46	1,276,757.31	214,178.15	16.8%	233,604.09	113,495.46	120,108.63	105.8%	1,105	1,582	(477)	-30.2%
42	- BBB	51,193.50	60,089.61	(8,896.11)	-14.8%	-	-	-	0.0%	27	27	-	0.0%
43	- Otros	8,104,977.82	11,130,124.13	(3,025,146.31)	-27.2%	706,975.67	1,216,100.10	(509,124.43)	-41.9%	6,555	6,674	(119)	-1.8%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	40	-	0.0%
45	Fianzas	8,819,079.03	11,641,484.11	(2,822,405.08)	-24.2%	2,747,441.45	2,900,413.85	(152,972.40)	-5.3%	71,222	65,863	5,359	8.1%
46	- Oferta y Cumplimiento	4,585,107.55	6,854,785.08	(2,269,677.53)	-33.1%	2,379,069.29	2,283,893.95	95,175.34	4.2%	32,604	33,962	(1,358)	-4.0%
47	- Otras	4,233,971.48	4,786,699.03	(552,727.55)	-11.5%	368,372.16	616,519.90	(248,147.74)	-40.2%	38,618	31,901	6,717	21.1%
48	TOTAL TOTAL Y EXTERIOR	129,263,004.35	130,614,879.95	(1,351,875.60)	-1.0%	60,804,335.18	57,983,520.95	2,820,814.23	4.9%	1,573,643	1,474,871	98,772	6.7%

Vida	59,736,474.24	56,305,686.29	3,430,787.95	6.1%	30,465,000.21	25,501,328.39	4,963,671.82	19.5%	482,705	442,616	40,089	9.1%
General	69,526,530.11	74,309,193.66	(4,782,663.55)	-6.4%	30,339,334.97	32,482,192.56	(2,142,857.59)	-6.6%	1,090,938	1,032,255	58,683	5.7%

Totales	\$129,263,004.35	\$130,614,879.95	(1,351,875.60)	-1.0%	\$60,804,335.18	\$57,983,520.95	2,820,814.23	4.9%	1,573,643	1,474,871	98,772	6.7%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE JUNIO 2018
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2018	2017	Variación Porcentual
1	Vida Individual	0.29	0.18	63.3%
2	- Primer año	0.84	0.49	71.5%
3	- Renovación	0.19	0.11	69.5%
4	Accidentes Personales	0.18	0.20	-8.6%
5	- Individual	0.13	0.18	-24.9%
6	- Grupo	0.22	0.21	4.6%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.77	0.72	7.6%
9	- Individual	0.76	0.66	15.4%
10	- Grupo	0.78	0.77	2.1%
11	Colectivos de Vida	0.29	0.27	6.9%
12	Incendio y Líneas Aliadas (*)	0.37	0.82	-55.6%
13	- Residencial	0.27	0.13	105.2%
14	- Comercial	0.45	1.47	-69.4%
15	- Industrial	0.14	0.02	812.0%
16	Vida Industrial	0.00	0.29	-100.0%
17	Anualidades	0.00	0.00	0.0%
18	Rentas Vitalicias	0.00	0.00	0.0%
19	Pérdida de Ingresos	0.00	0.00	0.0%
20	Multiriesgo	0.39	0.59	-34.3%
21	- Residencial	0.27	0.32	-15.9%
22	- Comercial e Industrial	0.51	0.85	-40.0%
23	Transporte de Carga	0.41	0.37	10.5%
24	- Terrestre	0.51	0.34	52.2%
25	- Marítimo	0.23	0.46	-49.9%
26	- Aéreo	0.00	0.00	0.0%
27	Casco	0.87	0.24	264.3%
28	- Marítimo	3.92	0.74	433.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE JUNIO 2018
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2018	2017	Variación Porcentual
29	- Aéreo	0.05	0.03	100.2%
30	Automóvil	0.65	0.68	-5.0%
31	Ramos Técnicos	0.23	0.37	-38.3%
32	- TRC - TRM	0.19	0.32	-39.2%
33	- Equipo Eléctrico	0.60	0.18	225.8%
34	- Caldera y Maquinaria	0.00	0.21	-100.0%
35	- Rotura de Maquinaria	0.06	0.28	-78.4%
36	- Equipo Pesado	0.39	0.79	-50.5%
37	- Vidrios	0.00	0.00	0.0%
38	Riesgos Diversos	0.19	0.19	-4.9%
39	- Responsabilidad Civil	0.16	0.15	9.2%
40	- Robo	0.09	0.24	-62.2%
41	- Fidelidad y DDD	0.52	0.19	173.8%
42	- BBB	0.19	0.00	78484.0%
43	- Otros	0.17	0.23	-23.1%
44	Titulos de Propiedad	0.00	0.00	0.0%
45	Fianzas	0.47	0.32	46.6%
46	- Oferta y Cumplimiento	0.66	0.54	22.3%
47	- Otras	0.15	0.06	154.1%
48	TOTAL LOCAL Y EXTERIOR	0.48	0.47	0.5%
Vida		0.49	0.43	13.3%
General		0.46	0.51	-9.3%
Totales		0.48	0.47	0.5%