



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE MARZO 2016

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 | | | |
|-------------------------------|--------------------------------------|------------------|---------------|----------------|------------|----------------------|---------------|----------------|------------|------------------|---------|-----------|------------|
| | | 2016 | 2015 | VARIACIÓN | | 2016 | 2015 | VARIACIÓN | | MARZO | | VARIACIÓN | |
| | | | | Absoluta | Porcentual | | | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 1 | Vida Individual | 37,674,352.01 | 37,352,552.07 | 321,799.94 | 0.9% | 6,600,328.90 | 9,671,263.54 | (3,070,934.64) | -31.8% | 210,820 | 187,656 | 23,164 | 12.3% |
| 2 | - Primer año | 6,772,673.90 | 9,761,588.71 | (2,988,914.81) | -30.6% | 3,000,206.56 | 1,310,954.45 | 1,689,252.11 | 128.9% | 58,564 | 32,117 | 26,447 | 82.3% |
| 3 | - Renovación | 30,901,678.11 | 27,590,963.36 | 3,310,714.75 | 12.0% | 3,600,122.34 | 8,360,309.09 | (4,760,186.75) | -56.9% | 152,256 | 155,539 | (3,283) | -2.1% |
| 4 | Accidentes Personales | 6,332,228.55 | 5,210,539.76 | 1,121,688.80 | 21.5% | 1,035,359.90 | 1,457,978.37 | (422,618.47) | -29.0% | 78,302 | 59,832 | 18,470 | 30.9% |
| 5 | - Individual | 2,331,721.81 | 2,036,971.59 | 294,750.22 | 14.5% | 348,243.73 | 775,825.77 | (427,582.04) | -55.1% | 56,481 | - | 56,481 | 0.0% |
| 6 | - Grupo | 4,000,506.74 | 3,173,568.16 | 826,938.58 | 26.1% | 687,116.17 | 682,152.60 | 4,963.57 | 0.7% | 21,821 | - | 21,821 | 0.0% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 63,651,729.11 | 57,300,403.54 | 6,351,325.57 | 11.1% | 42,405,078.76 | 43,488,959.51 | (1,083,880.75) | -2.5% | 70,192 | 52,441 | 17,751 | 33.8% |
| 9 | - Individual | 27,302,171.95 | 25,243,735.80 | 2,058,436.15 | 8.2% | 16,914,320.16 | 16,712,215.32 | 202,104.84 | 1.2% | 62,953 | - | 62,953 | 0.0% |
| 10 | - Grupo | 36,349,557.16 | 32,056,667.74 | 4,292,889.42 | 13.4% | 25,490,758.60 | 26,776,744.19 | (1,285,985.59) | -4.8% | 7,239 | - | 7,239 | 0.0% |
| 11 | Colectivos de Vida | 44,296,417.34 | 41,308,810.58 | 2,987,606.76 | 7.2% | 12,728,724.53 | 16,562,352.45 | (3,833,627.92) | -23.1% | 21,189 | 19,496 | 1,693 | 8.7% |
| 12 | Incendio y Líneas Aliadas (*) | 29,333,057.06 | 23,392,431.14 | 5,940,625.92 | 25.4% | 3,609,895.19 | 7,611,128.10 | (4,001,232.91) | -52.6% | 216,459 | 197,571 | 18,888 | 9.6% |
| 13 | - Residencial | 12,409,034.80 | 11,810,783.93 | 598,250.87 | 5.1% | 1,697,501.43 | 3,697,516.89 | (2,000,015.46) | -54.1% | 169,124 | - | 169,124 | 0.0% |
| 14 | - Comercial | 16,232,371.11 | 10,919,609.83 | 5,312,761.28 | 48.7% | 1,854,409.99 | 3,896,074.21 | (2,041,664.22) | -52.4% | 46,862 | - | 46,862 | 0.0% |
| 15 | - Industrial | 691,651.15 | 662,037.39 | 29,613.76 | 4.5% | 57,983.77 | 17,537.00 | 40,446.77 | 230.6% | 473 | - | 473 | 0.0% |
| 16 | Vida Industrial | 543.08 | - | 543.08 | 0.0% | (20,000.00) | - | (20,000.00) | 0.0% | 453 | - | 453 | 0.0% |
| 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 | 1,536,211.29 | 1,610,064.85 | (73,853.56) | -4.6% | 633,942.66 | 459,072.71 | 174,869.95 | 38.1% | 23,010 | 19,368 | 3,642 | 18.8% |
| 21 | - Residencial | 800,783.42 | 795,147.10 | 5,636.32 | 0.7% | 149,278.13 | 195,169.52 | (45,891.39) | -23.5% | 17,527 | 14,833 | 2,694 | 18.2% |
| 22 | - Comercial e Industrial | 735,427.87 | 814,917.75 | (79,489.88) | -9.8% | 484,664.53 | 263,903.19 | 220,761.34 | 83.7% | 5,483 | 4,535 | 948 | 20.9% |
| 23 | Transporte de Carga | 6,141,939.75 | 7,265,383.93 | (1,123,444.18) | -15.5% | 1,731,904.39 | 1,730,178.92 | 1,725.47 | 0.1% | 28,903 | 26,518 | 2,385 | 9.0% |
| 24 | - Terrestre | 5,152,387.82 | 4,980,022.11 | 172,365.71 | 3.5% | 1,525,558.14 | 1,143,180.25 | 382,377.89 | 33.4% | 21,234 | - | 21,234 | 0.0% |
| 25 | - Marítimo | 986,250.91 | 2,282,680.12 | (1,296,429.21) | -56.8% | 206,346.25 | 586,998.67 | (380,652.42) | -64.8% | 7,658 | - | 7,658 | 0.0% |
| 26 | - Aéreo | 3,301.02 | 2,681.70 | 619.32 | 23.1% | - | - | - | 0.0% | 11 | - | 11 | 0.0% |
| 27 | Casco | 5,315,905.74 | 5,207,677.42 | 108,228.32 | 2.1% | 691,462.45 | 1,025,098.04 | (333,635.59) | -32.5% | 1,270 | 1,108 | 162 | 14.6% |
| 28 | - Marítimo | 2,542,165.79 | 2,059,120.00 | 483,045.79 | 23.5% | 598,575.07 | 583,796.88 | 14,778.19 | 2.5% | 1,010 | 901 | 109 | 12.1% |
| 29 | - Aéreo | 2,773,739.95 | 3,148,557.42 | (374,817.47) | -11.9% | 92,887.38 | 441,301.16 | (348,413.78) | -79.0% | 260 | 207 | 53 | 25.6% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE MARZO 2016

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 | | | |
|-------------------------------|-------------------------------|-----------------------|-----------------------|----------------------|-------------|-----------------------|-----------------------|------------------------|--------------|------------------|------------------|----------------|--------------|
| | | 2016 | 2015 | VARIACIÓN | | 2016 | 2015 | VARIACIÓN | | MARZO | | VARIACIÓN | |
| | | | | Absoluta | Porcentual | | | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 67,996,449.38 | 62,758,673.11 | 5,237,776.27 | 8.3% | 39,586,554.66 | 36,660,695.87 | 2,925,858.80 | 8.0% | 666,337 | 494,989 | 171,348 | 34.6% |
| 31 | Ramos Técnicos | 8,077,033.75 | 6,232,328.66 | 1,844,705.09 | 29.6% | 985,559.41 | 2,272,179.76 | (1,286,620.35) | -56.6% | 11,337 | 8,242 | 3,095 | 37.6% |
| 32 | - TRC - TRM | 5,991,291.57 | 4,509,798.37 | 1,481,493.20 | 32.9% | 296,877.43 | 798,411.30 | (501,533.87) | -62.8% | 2,168 | - | 2,168 | 0.0% |
| 33 | - Equipo Eléctrico | 562,567.66 | 454,388.56 | 108,179.10 | 23.8% | 151,651.32 | 771,471.19 | (619,819.87) | -80.3% | 4,113 | - | 4,113 | 0.0% |
| 34 | - Caldera y Maquinaria | 70,452.50 | 43,780.82 | 26,671.68 | 60.9% | - | - | - | 0.0% | 696 | - | 696 | 0.0% |
| 35 | - Rotura de Maquinaria | 228,483.00 | 99,461.48 | 129,021.52 | 129.7% | 67,792.33 | 169,195.40 | (101,403.07) | -59.9% | 1,321 | - | 1,321 | 0.0% |
| 36 | - Equipo Pesado | 1,224,007.89 | 1,124,822.51 | 99,185.38 | 8.8% | 469,238.33 | 533,101.87 | (63,863.54) | -12.0% | 3,033 | - | 3,033 | 0.0% |
| 37 | - Vidrios | 231.13 | 76.92 | 154.21 | 200.5% | - | - | - | 0.0% | 6 | - | 6 | 0.0% |
| 38 | Riesgos Diversos | 49,329,611.63 | 60,729,238.54 | (11,399,626.91) | -18.8% | 6,750,250.79 | 8,431,838.08 | (1,681,587.29) | -19.9% | 32,200 | 27,229 | 4,971 | 18.3% |
| 39 | - Responsabilidad Civil | 18,601,041.48 | 17,949,357.36 | 651,684.12 | 3.6% | 1,289,579.11 | 1,948,994.73 | (659,415.62) | -33.8% | 20,733 | 16,694 | 4,039 | 24.2% |
| 40 | - Robo | 1,220,955.66 | 3,159,239.45 | (1,938,283.79) | -61.4% | 471,351.53 | 602,769.56 | (131,418.03) | -21.8% | 4,127 | 3,487 | 640 | 18.4% |
| 41 | - Fidelidad y DDD | 4,211,863.38 | 746,128.23 | 3,465,735.15 | 464.5% | 455,453.81 | 356,625.00 | 98,828.81 | 27.7% | 1,343 | 886 | 457 | 51.6% |
| 42 | - BBB | 1,476,379.73 | 496,910.14 | 979,469.59 | 197.1% | 128,661.75 | 100.00 | 128,561.75 | 128561.8% | 37 | 30 | 7 | 23.3% |
| 43 | - Otros | 23,819,371.38 | 38,377,603.36 | (14,558,231.98) | -37.9% | 4,405,204.59 | 5,523,348.79 | (1,118,144.20) | -20.2% | 5,960 | 6,132 | (172) | -2.8% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 45 | Fianzas | 28,955,066.05 | 29,459,756.80 | (504,690.75) | -1.7% | 11,676,377.20 | 9,148,216.35 | 2,528,160.85 | 27.6% | 54,922 | 34,294 | 20,628 | 60.2% |
| 46 | - Oferta y Cumplimiento | 15,594,475.63 | 16,054,433.28 | (459,957.65) | -2.9% | 7,834,353.01 | 6,536,869.14 | 1,297,483.87 | 19.8% | 27,144 | - | 27,144 | 0.0% |
| 47 | - Otras | 13,252,546.78 | 13,405,323.52 | (152,776.74) | -1.1% | 3,842,024.19 | 2,611,347.21 | 1,230,676.98 | 47.1% | 27,778 | - | 27,778 | 0.0% |
| 48 | TOTAL LOCAL Y EXTERIOR | 348,640,544.74 | 337,827,860.40 | 10,812,684.35 | 3.2% | 128,415,438.84 | 138,518,961.69 | (10,103,522.85) | -7.3% | 1,415,394 | 1,128,744 | 286,650 | 25.4% |

| | | | | | | | | | | | | |
|----------------|-----------------------|-----------------------|----------------------|-------------|----------------------|----------------------|-----------------------|---------------|------------------|----------------|----------------|--------------|
| Vida | 151,954,727.01 | 141,172,305.95 | 10,782,421.07 | 7.6% | 62,769,492.09 | 71,180,553.87 | (8,411,061.78) | -11.8% | 380,503 | 319,425 | 61,078 | 19.1% |
| General | 196,685,817.73 | 196,655,554.45 | 30,263.28 | 0.0% | 65,645,946.75 | 67,338,407.82 | (1,692,461.07) | -2.5% | 1,034,891 | 809,319 | 225,572 | 27.9% |

| | | | | | | | | | | | | |
|----------------|-----------------------|-----------------------|----------------------|-------------|-----------------------|-----------------------|------------------------|--------------|------------------|------------------|----------------|--------------|
| Totales | 348,640,544.74 | 337,827,860.40 | 10,812,684.35 | 3.2% | 128,415,438.84 | 138,518,961.69 | (10,103,522.85) | -7.3% | 1,415,394 | 1,128,744 | 286,650 | 25.4% |
|----------------|-----------------------|-----------------------|----------------------|-------------|-----------------------|-----------------------|------------------------|--------------|------------------|------------------|----------------|--------------|



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2016 (Cifras en Balboas)

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

| Ramos de Seguros TOTAL | | PRIMAS SUSCRITAS | | | | SINIESTROS INCURRIDOS | | | | POLIZAS VIGENTES | | | |
|------------------------|--------------------------------------|------------------|---------------|----------------|------------|-----------------------|---------------|----------------|------------|------------------|---------|-----------|------------|
| | | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 1 | Vida Individual | 12,965,006.32 | 12,405,480.26 | 559,526.06 | 4.5% | 1,954,096.55 | 2,826,448.74 | (872,352.19) | -30.9% | 210,820 | 187,656 | 23,164 | 12.3% |
| 2 | - Primer año | 2,136,558.53 | 2,879,166.51 | (742,607.98) | -25.8% | 586,736.91 | 321,703.88 | 265,033.03 | 82.4% | 58,564 | 32,117 | 26,447 | 82.3% |
| 3 | - Renovación | 10,828,447.79 | 9,526,313.75 | 1,302,134.04 | 13.7% | 1,367,359.64 | 2,504,744.86 | (1,137,385.22) | -45.4% | 152,256 | 155,539 | (3,283) | -2.1% |
| 4 | Accidentes Personales | 2,885,416.79 | 2,443,113.21 | 442,303.59 | 18.1% | 311,803.26 | 491,253.55 | (179,450.29) | -36.5% | 78,302 | 59,832 | 18,470 | 30.9% |
| 5 | - Individual | 846,202.06 | 955,093.41 | (108,891.35) | -11.4% | 141,107.22 | 261,407.97 | (120,300.75) | -46.0% | 56,481 | - | 56,481 | 0.0% |
| 6 | - Grupo | 2,039,214.73 | 1,488,019.79 | 551,194.94 | 37.0% | 170,696.04 | 229,845.58 | (59,149.54) | -25.7% | 21,821 | - | 21,821 | 0.0% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 20,926,597.15 | 19,091,761.78 | 1,834,835.37 | 9.6% | 15,036,506.42 | 17,502,331.44 | (2,465,825.02) | -14.1% | 70,192 | 52,441 | 17,751 | 33.8% |
| 9 | - Individual | 9,296,954.91 | 8,410,889.99 | 886,064.92 | 10.5% | 5,648,672.57 | 6,725,907.79 | (1,077,235.22) | -16.0% | 62,953 | - | 62,953 | 0.0% |
| 10 | - Grupo | 11,629,642.24 | 10,680,871.79 | 948,770.45 | 8.9% | 9,387,833.85 | 10,776,423.65 | (1,388,589.80) | -12.9% | 7,239 | - | 7,239 | 0.0% |
| 11 | Colectivos de Vida | 15,308,543.17 | 12,926,245.83 | 2,382,297.34 | 18.4% | 5,025,568.18 | 4,574,518.72 | 451,049.46 | 9.9% | 21,189 | 19,496 | 1,693 | 8.7% |
| 12 | Incendio y Líneas Aliadas (*) | 7,885,614.58 | 7,331,420.31 | 554,194.27 | 7.6% | 578,501.88 | 2,172,134.47 | (1,593,632.59) | -73.4% | 216,459 | 197,571 | 18,888 | 9.6% |
| 13 | - Residencial | 4,589,226.77 | 3,701,617.02 | 887,609.75 | 24.0% | 165,969.41 | 1,055,231.73 | (889,262.32) | -84.3% | 169,124 | - | 169,124 | 0.0% |
| 14 | - Comercial | 3,175,514.96 | 3,422,314.20 | (246,799.24) | -7.2% | 368,964.13 | 1,111,897.87 | (742,933.74) | -66.8% | 46,862 | - | 46,862 | 0.0% |
| 15 | - Industrial | 120,872.85 | 207,489.09 | (86,616.24) | -41.7% | 43,568.34 | 5,004.87 | 38,563.47 | 770.5% | 473 | - | 473 | 0.0% |
| 16 | Vida Industrial | (82.02) | - | (82.02) | 0.0% | - | - | - | 0.0% | 453 | - | 453 | 0.0% |
| 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 | 552,452.64 | 585,535.38 | (33,082.74) | -5.6% | 81,581.15 | 182,185.15 | (100,604.00) | -55.2% | 23,010 | 19,368 | 3,642 | 18.8% |
| 21 | - Residencial | 270,630.89 | 255,456.09 | 15,174.80 | 5.9% | 37,461.45 | 25,937.49 | 11,523.96 | 44.4% | 17,527 | 14,833 | 2,694 | 18.2% |
| 22 | - Comercial e Industrial | 281,821.75 | 330,079.29 | (48,257.54) | -14.6% | 44,119.70 | 156,247.66 | (112,127.96) | -71.8% | 5,483 | 4,535 | 948 | 20.9% |
| 23 | Transporte de Carga | 2,298,399.33 | 2,967,124.41 | (668,725.08) | -22.5% | 284,249.38 | 469,439.83 | (185,190.45) | -39.4% | 28,903 | 26,518 | 2,385 | 9.0% |
| 24 | - Terrestre | 1,842,137.87 | 2,033,801.01 | (191,663.14) | -9.4% | 211,054.13 | 310,172.74 | (99,118.61) | -32.0% | 21,234 | - | 21,234 | 0.0% |
| 25 | - Marítimo | 455,285.53 | 932,228.22 | (476,942.69) | -51.2% | 73,195.25 | 159,267.09 | (86,071.84) | -54.0% | 7,658 | - | 7,658 | 0.0% |
| 26 | - Aéreo | 975.93 | 1,095.19 | (119.26) | -10.9% | - | - | - | 0.0% | 11 | - | 11 | 0.0% |
| 27 | Casco | 2,082,070.53 | 3,127,904.29 | (1,045,833.76) | -33.4% | 281,676.60 | 230,400.91 | 51,275.69 | 22.3% | 1,270 | 1,108 | 162 | 14.6% |
| 28 | - Marítimo | 512,997.21 | 725,577.10 | (212,579.89) | -29.3% | 249,173.03 | 80,226.96 | 168,946.07 | 210.6% | 1,010 | 901 | 109 | 12.1% |
| 29 | - Aéreo | 1,569,073.32 | 2,402,327.19 | (833,253.87) | -34.7% | 32,503.57 | 150,173.95 | (117,670.38) | -78.4% | 260 | 207 | 53 | 25.6% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2016 (Cifras en Balboas)

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

| Ramos de Seguros TOTAL | | PRIMAS SUSCRITAS | | | | SINIESTROS INCURRIDOS | | | | POLIZAS VIGENTES | | | |
|------------------------|-------------------------------|-----------------------|-----------------------|-----------------------|--------------|-----------------------|----------------------|-----------------------|--------------|------------------|------------------|----------------|--------------|
| | | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 23,858,696.53 | 20,732,634.35 | 3,126,062.18 | 15.1% | 13,780,973.04 | 11,491,702.26 | 2,289,270.78 | 19.9% | 666,337 | 494,989 | 171,348 | 34.6% |
| 31 | Ramos Técnicos | 3,903,644.83 | 3,123,717.95 | 779,926.88 | 25.0% | 155,735.42 | 1,375,613.32 | (1,219,877.90) | -88.7% | 11,337 | 8,242 | 3,095 | 37.6% |
| 32 | - TRC - TRM | 3,335,241.07 | 2,260,365.09 | 1,074,875.98 | 47.6% | 51,485.83 | 487,927.18 | (436,441.35) | -89.4% | 2,168 | - | 2,168 | 0.0% |
| 33 | - Equipo Electrónico | 98,583.17 | 227,745.00 | (129,161.83) | -56.7% | 41,005.96 | 666,554.39 | (625,548.43) | -93.8% | 4,113 | - | 4,113 | 0.0% |
| 34 | - Caldera y Maquinaria | 27,099.44 | 21,943.47 | 5,155.97 | 23.5% | - | - | - | 0.0% | 696 | - | 696 | 0.0% |
| 35 | - Rotura de Maquinaria | 60,908.66 | 49,851.29 | 11,057.37 | 22.2% | 30,954.04 | 20,397.16 | 10,556.88 | 51.8% | 1,321 | - | 1,321 | 0.0% |
| 36 | - Equipo Pesado | 381,659.19 | 563,774.55 | (182,115.36) | -32.3% | 32,289.59 | 200,734.59 | (168,445.00) | -83.9% | 3,033 | - | 3,033 | 0.0% |
| 37 | - Vidrios | 153.30 | 38.55 | 114.75 | 297.6% | - | - | - | 0.0% | 6 | - | 6 | 0.0% |
| 38 | Riesgos Diversos | 11,266,329.08 | 20,116,040.64 | (8,849,711.56) | -44.0% | 2,152,739.28 | 2,070,962.25 | 81,777.03 | 3.9% | 32,200 | 27,229 | 4,971 | 18.3% |
| 39 | - Responsabilidad Civil | 2,646,277.14 | 4,138,972.43 | (1,492,695.29) | -36.1% | 384,056.38 | 1,308,930.03 | (924,873.65) | -70.7% | 20,733 | 16,694 | 4,039 | 24.2% |
| 40 | - Robo | 290,416.10 | 1,229,205.78 | (938,789.68) | -76.4% | 213,638.72 | (14,548.27) | 228,186.99 | 0.0% | 4,127 | 3,487 | 640 | 18.4% |
| 41 | - Fidelidad y DDD | 1,458,941.13 | 205,865.77 | 1,253,075.36 | 608.7% | 180,891.25 | 145,856.74 | 35,034.51 | 24.0% | 1,343 | 886 | 457 | 51.6% |
| 42 | - BBB | 1,310,517.11 | 200,521.01 | 1,109,996.10 | 553.6% | 128,196.28 | - | 128,196.28 | 0.0% | 37 | 30 | 7 | 23.3% |
| 43 | - Otros | 5,560,177.60 | 14,341,475.65 | (8,781,298.05) | -61.2% | 1,245,956.65 | 630,723.75 | 615,232.90 | 97.5% | 5,960 | 6,132 | (172) | -2.8% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 45 | Fianzas | 10,119,736.94 | 11,319,548.31 | (1,199,811.37) | -10.6% | 4,037,260.15 | 3,647,316.71 | 389,943.44 | 10.7% | 54,922 | 34,294 | 20,628 | 60.2% |
| 46 | - Oferta y Cumplimiento | 4,938,821.52 | 6,168,718.04 | (1,229,896.52) | -19.9% | 4,239,760.85 | 2,606,194.60 | 1,633,566.25 | 62.7% | 27,144 | - | 27,144 | 0.0% |
| 47 | - Otras | 5,072,871.78 | 5,150,830.27 | (77,958.49) | -1.5% | (202,500.70) | 1,041,122.11 | (1,243,622.81) | -119.5% | 27,778 | - | 27,778 | 0.0% |
| 48 | TOTAL TOTAL Y EXTERIOR | 114,052,425.87 | 116,170,526.72 | (2,118,100.85) | -1.8% | 43,680,691.31 | 47,034,307.35 | (3,353,616.04) | -7.1% | 1,415,394 | 1,128,744 | 286,650 | 25.4% |

| | | | | | | | | | | | | |
|---------|---------------|---------------|----------------|--------|---------------|---------------|----------------|--------|-----------|---------|---------|-------|
| Vida | 52,085,563.43 | 46,866,601.08 | 5,218,962.36 | 11.1% | 22,327,974.41 | 25,394,552.45 | (3,066,578.04) | -12.1% | 380,503 | 319,425 | 61,078 | 19.1% |
| General | 61,966,862.44 | 69,303,925.64 | (7,337,063.20) | -10.6% | 21,352,716.90 | 21,639,754.90 | (287,038.00) | -1.3% | 1,034,891 | 809,319 | 225,572 | 27.9% |

| | | | | | | | | | | | | |
|----------------|-----------------------|-----------------------|-----------------------|--------------|----------------------|----------------------|-----------------------|--------------|------------------|------------------|----------------|--------------|
| Totales | 114,052,425.87 | 116,170,526.72 | (2,118,100.85) | -1.8% | 43,680,691.31 | 47,034,307.35 | (3,353,616.04) | -7.1% | 1,415,394 | 1,128,744 | 286,650 | 25.4% |
|----------------|-----------------------|-----------------------|-----------------------|--------------|----------------------|----------------------|-----------------------|--------------|------------------|------------------|----------------|--------------|



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2016 (Cifras en Balboas)

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

| Ramos de Seguros TOTAL | | PRIMAS SUSCRITAS | | | | SINIESTROS INCURRIDOS | | | | POLIZAS VIGENTES | | | |
|------------------------|--------------------------------------|------------------|---------------|----------------|------------|-----------------------|----------------|----------------|------------|------------------|---------|-----------|------------|
| | | FEBRERO | | VARIACIÓN | | FEBRERO | | VARIACIÓN | | FEBRERO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 1 | Vida Individual | 12,484,302.13 | 13,854,614.22 | (1,370,312.09) | -9.9% | 2,632,425.70 | 1,941,072.20 | 691,353.50 | 35.6% | 204,015 | 185,942 | 18,073 | 9.7% |
| 2 | - Primer año | 2,069,480.45 | 4,872,133.16 | (2,802,652.71) | -57.5% | 825,328.62 | 623,046.49 | 202,282.13 | 32.5% | 51,669 | 30,422 | 21,247 | 69.8% |
| 3 | - Renovación | 10,414,821.68 | 8,982,481.06 | 1,432,340.62 | 15.9% | 1,807,097.08 | 1,318,025.71 | 489,071.37 | 37.1% | 152,346 | 155,520 | (3,174) | -2.0% |
| 4 | Accidentes Personales | 1,758,970.82 | 1,453,613.01 | 305,357.81 | 21.0% | 231,460.76 | 555,711.23 | (324,250.47) | -58.3% | 74,679 | 60,635 | 14,044 | 23.2% |
| 5 | - Individual | 594,659.73 | 568,265.20 | 26,394.53 | 4.6% | 76,137.00 | 295,707.47 | (219,570.47) | -74.3% | 53,046 | - | 53,046 | 0.0% |
| 6 | - Grupo | 1,164,311.09 | 885,347.81 | 278,963.28 | 31.5% | 155,323.76 | 260,003.76 | (104,680.00) | -40.3% | 21,633 | - | 21,633 | 0.0% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 21,265,311.69 | 18,412,489.51 | 2,852,822.18 | 15.5% | 13,307,925.40 | 12,882,191.36 | 425,734.04 | 3.3% | 69,105 | 51,669 | 17,436 | 33.7% |
| 9 | - Individual | 9,388,870.90 | 8,111,636.08 | 1,277,234.82 | 15.7% | 5,677,780.09 | 4,950,450.83 | 727,329.26 | 14.7% | 61,717 | - | 61,717 | 0.0% |
| 10 | - Grupo | 11,876,440.79 | 10,300,853.43 | 1,575,587.36 | 15.3% | 7,630,145.31 | 7,931,740.53 | (301,595.22) | -3.8% | 7,388 | - | 7,388 | 0.0% |
| 11 | Colectivos de Vida | 14,284,922.62 | 13,716,948.77 | 567,973.85 | 4.1% | 3,899,623.02 | 4,959,806.77 | (1,060,183.75) | -21.4% | 21,053 | 18,557 | 2,496 | 13.5% |
| 12 | Incendio y Líneas Aliadas (*) | 6,174,923.91 | 6,647,816.05 | (472,892.14) | -7.1% | 1,561,545.03 | (3,800,708.05) | 5,362,253.08 | 0.0% | 204,597 | 195,189 | 9,408 | 4.8% |
| 13 | - Residencial | 2,844,490.51 | 3,356,466.82 | (511,976.31) | -15.3% | 346,352.69 | (1,846,399.38) | 2,192,752.07 | 0.0% | 159,094 | - | 159,094 | 0.0% |
| 14 | - Comercial | 3,172,326.84 | 3,103,207.06 | 69,119.78 | 2.2% | 1,214,997.29 | (1,945,551.36) | 3,160,548.65 | 0.0% | 45,039 | - | 45,039 | 0.0% |
| 15 | - Industrial | 158,106.56 | 188,142.17 | (30,035.61) | -16.0% | 195.05 | (8,757.31) | 8,952.36 | 0.0% | 464 | - | 464 | 0.0% |
| 16 | Vida Industrial | (3,661.64) | - | (3,661.64) | 0.0% | (20,000.00) | - | (20,000.00) | 0.0% | 458 | - | 458 | 0.0% |
| 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 | 472,428.00 | 475,334.50 | (2,906.50) | -0.6% | 190,518.43 | 233,025.98 | (42,507.55) | -18.2% | 22,390 | 19,352 | 3,038 | 15.7% |
| 21 | - Residencial | 237,161.48 | 252,175.51 | (15,014.03) | -6.0% | 65,765.46 | 87,705.93 | (21,940.47) | -25.0% | 16,843 | 14,851 | 1,992 | 13.4% |
| 22 | - Comercial e Industrial | 235,266.52 | 223,158.99 | 12,107.53 | 5.4% | 124,752.97 | 145,320.05 | (20,567.08) | -14.2% | 5,547 | 4,501 | 1,046 | 23.2% |
| 23 | Transporte de Carga | 1,947,639.40 | 1,924,817.70 | 22,821.70 | 1.2% | 292,802.63 | 795,590.93 | (502,788.30) | -63.2% | 29,340 | 26,468 | 2,872 | 10.9% |
| 24 | - Terrestre | 1,827,012.55 | 1,319,356.94 | 507,655.61 | 38.5% | 263,690.77 | 525,670.40 | (261,979.63) | -49.8% | 21,837 | - | 21,837 | 0.0% |
| 25 | - Marítimo | 119,243.08 | 604,750.30 | (485,507.22) | -80.3% | 29,111.86 | 269,920.53 | (240,808.67) | -89.2% | 7,493 | - | 7,493 | 0.0% |
| 26 | - Aéreo | 1,383.77 | 710.46 | 673.31 | 94.8% | - | - | - | 0.0% | 10 | - | 10 | 0.0% |
| 27 | Casco | 1,029,041.26 | 731,241.82 | 297,799.44 | 40.7% | 184,419.34 | 329,859.29 | (145,439.95) | -44.1% | 1,262 | 989 | 273 | 27.6% |
| 28 | - Marítimo | 548,891.93 | 474,251.50 | 74,640.43 | 15.7% | 133,329.06 | 325,758.42 | (192,429.36) | -59.1% | 1,000 | 781 | 219 | 28.0% |
| 29 | - Aéreo | 480,149.33 | 256,990.32 | 223,159.01 | 86.8% | 51,090.28 | 4,100.87 | 46,989.41 | 1145.8% | 262 | 208 | 54 | 26.0% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2016 (Cifras en Balboas)

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

| Ramos de Seguros TOTAL | | PRIMAS SUSCRITAS | | | | SINIESTROS INCURRIDOS | | | | POLIZAS VIGENTES | | | |
|-------------------------------|-------------------------------|-----------------------|----------------------|---------------------|-------------|-----------------------|----------------------|---------------------|--------------|------------------|------------------|----------------|--------------|
| | | FEBRERO | | VARIACIÓN | | FEBRERO | | VARIACIÓN | | FEBRERO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 20,298,369.39 | 18,498,188.18 | 1,800,181.21 | 9.7% | 12,826,140.45 | 9,906,533.33 | 2,919,607.12 | 29.5% | 647,038 | 499,603 | 147,435 | 29.5% |
| 31 | Ramos Técnicos | 1,761,493.22 | 1,313,983.32 | 447,509.90 | 34.1% | 139,520.92 | 368,493.04 | (228,972.12) | -62.1% | 11,001 | 8,185 | 2,816 | 34.4% |
| 32 | - TRC - TRM | 1,372,570.50 | 950,816.33 | 421,754.17 | 44.4% | 12,312.26 | 237,350.04 | (225,037.78) | -94.8% | 2,113 | - | 2,113 | 0.0% |
| 33 | - Equipo Electrónico | 70,563.57 | 95,800.31 | (25,236.74) | -26.3% | 32,476.39 | (12,382.16) | 44,858.55 | 0.0% | 3,988 | - | 3,988 | 0.0% |
| 34 | - Caldera y Maquinaria | 10,738.61 | 9,230.46 | 1,508.15 | 16.3% | - | - | - | 0.0% | 616 | - | 616 | 0.0% |
| 35 | - Rotura de Maquinaria | 59,378.08 | 20,969.81 | 38,408.27 | 183.2% | 9,810.92 | 71,914.88 | (62,103.96) | -86.4% | 1,300 | - | 1,300 | 0.0% |
| 36 | - Equipo Pesado | 248,223.14 | 237,150.20 | 11,072.94 | 4.7% | 84,921.35 | 71,610.29 | 13,311.06 | 18.6% | 2,978 | - | 2,978 | 0.0% |
| 37 | - Vidrios | 19.32 | 16.22 | 3.10 | 19.1% | - | - | - | 0.0% | 6 | - | 6 | 0.0% |
| 38 | Riesgos Diversos | 12,983,914.72 | 11,872,262.07 | 1,111,652.65 | 9.4% | 3,427,541.61 | 3,810,301.08 | (382,759.47) | -10.0% | 31,155 | 27,631 | 3,524 | 12.8% |
| 39 | - Responsabilidad Civil | 5,778,306.86 | 4,694,826.27 | 1,083,480.59 | 23.1% | 455,218.13 | 529,525.71 | (74,307.58) | -14.0% | 20,146 | 16,718 | 3,428 | 20.5% |
| 40 | - Robo | 176,291.82 | 331,421.52 | (155,129.70) | -46.8% | 141,595.94 | 421,977.00 | (280,381.06) | -66.4% | 3,917 | 3,587 | 330 | 9.2% |
| 41 | - Fidelidad y DDD | 217,736.10 | 197,337.60 | 20,398.50 | 10.3% | 146,458.14 | 124,590.54 | 21,867.60 | 17.6% | 1,324 | 904 | 420 | 46.5% |
| 42 | - BBB | 77,748.15 | 30,012.18 | 47,735.97 | 159.1% | - | 100.00 | (100.00) | -100.0% | 36 | 26 | 10 | 38.5% |
| 43 | - Otros | 6,733,831.79 | 6,618,664.50 | 115,167.29 | 1.7% | 2,684,269.40 | 2,734,107.83 | (49,838.43) | -1.8% | 5,732 | 6,396 | (664) | -10.4% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 45 | Fianzas | 6,626,426.90 | 9,542,022.45 | (2,915,595.55) | -30.6% | 3,827,452.75 | 1,729,943.13 | 2,097,509.62 | 121.2% | 52,073 | 34,831 | 17,242 | 49.5% |
| 46 | - Oferta y Cumplimiento | 2,220,192.64 | 5,200,034.88 | (2,979,842.24) | -57.3% | 3,567,377.95 | 1,236,132.97 | 2,331,244.98 | 188.6% | 25,160 | - | 25,160 | 0.0% |
| 47 | - Otras | 4,406,234.26 | 4,341,987.57 | 64,246.69 | 1.5% | 260,074.80 | 493,810.16 | (233,735.36) | -47.3% | 26,913 | - | 26,913 | 0.0% |
| 48 | TOTAL TOTAL Y EXTERIOR | 101,084,082.42 | 98,443,331.60 | 2,640,750.82 | 2.7% | 42,501,376.04 | 33,711,820.29 | 8,789,555.75 | 26.1% | 1,368,166 | 1,129,051 | 239,115 | 21.2% |

| | | | | | | | | | | | | |
|----------------|----------------------|----------------------|---------------------|-------------|----------------------|----------------------|---------------------|--------------|----------------|----------------|----------------|--------------|
| Vida | 49,793,507.26 | 47,437,665.51 | 2,355,841.75 | 5.0% | 20,071,434.88 | 20,338,781.56 | (267,346.68) | -1.3% | 368,852 | 316,803 | 52,049 | 16.4% |
| General | 51,290,575.16 | 51,005,666.09 | 284,909.07 | 0.6% | 22,429,941.16 | 13,373,038.73 | 9,056,902.43 | 67.7% | 999,314 | 812,248 | 187,066 | 23.0% |

| | | | | | | | | | | | | |
|----------------|-----------------------|----------------------|---------------------|-------------|----------------------|----------------------|---------------------|--------------|------------------|------------------|----------------|--------------|
| Totales | 101,084,082.42 | 98,443,331.60 | 2,640,750.82 | 2.7% | 42,501,376.04 | 33,711,820.29 | 8,789,555.75 | 26.1% | 1,368,166 | 1,129,051 | 239,115 | 21.2% |
|----------------|-----------------------|----------------------|---------------------|-------------|----------------------|----------------------|---------------------|--------------|------------------|------------------|----------------|--------------|



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2016 (Cifras en Balboas)

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

| Ramos de Seguros TOTAL | | PRIMAS SUSCRITAS | | | | SINIESTROS INCURRIDOS | | | | POLIZAS VIGENTES | | | |
|------------------------|--------------------------------------|------------------|---------------|--------------|------------|-----------------------|---------------|----------------|------------|------------------|---------|-----------|------------|
| | | ENERO | | VARIACIÓN | | ENERO | | VARIACIÓN | | ENERO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 1 | Vida Individual | 12,225,043.56 | 11,092,457.59 | 1,132,585.97 | 10.2% | 2,013,806.65 | 4,903,742.60 | (2,889,935.95) | -58.9% | 199,808 | 185,968 | 13,840 | 7.4% |
| 2 | - Primer año | 2,566,634.92 | 2,010,289.04 | 556,345.88 | 27.7% | 1,588,141.03 | 366,204.08 | 1,221,936.95 | 333.7% | 50,670 | 30,542 | 20,128 | 65.9% |
| 3 | - Renovación | 9,658,408.64 | 9,082,168.55 | 576,240.09 | 6.3% | 425,665.62 | 4,537,538.52 | (4,111,872.90) | -90.6% | 149,138 | 155,426 | (6,288) | -4.0% |
| 4 | Accidentes Personales | 1,687,840.94 | 1,313,813.54 | 374,027.40 | 28.5% | 492,095.88 | 411,013.59 | 81,082.29 | 19.7% | 72,383 | 59,737 | 12,646 | 21.2% |
| 5 | - Individual | 890,860.02 | 513,612.98 | 377,247.04 | 73.4% | 130,999.51 | 218,710.33 | (87,710.82) | -40.1% | 52,079 | - | 52,079 | 0.0% |
| 6 | - Grupo | 796,980.92 | 800,200.56 | (3,219.64) | -0.4% | 361,096.37 | 192,303.26 | 168,793.11 | 87.8% | 20,304 | - | 20,304 | 0.0% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 21,459,820.27 | 19,796,152.25 | 1,663,668.02 | 8.4% | 14,060,646.94 | 13,104,436.71 | 956,210.23 | 7.3% | 66,822 | 51,561 | 15,261 | 29.6% |
| 9 | - Individual | 8,616,346.14 | 8,721,209.74 | (104,863.60) | -1.2% | 5,587,867.50 | 5,035,856.70 | 552,010.80 | 11.0% | 61,577 | - | 61,577 | 0.0% |
| 10 | - Grupo | 12,843,474.13 | 11,074,942.51 | 1,768,531.62 | 16.0% | 8,472,779.44 | 8,068,580.01 | 404,199.43 | 5.0% | 5,245 | - | 5,245 | 0.0% |
| 11 | Colectivos de Vida | 14,702,951.55 | 14,665,615.98 | 37,335.57 | 0.3% | 3,803,533.33 | 7,028,026.96 | (3,224,493.63) | -45.9% | 20,356 | 18,016 | 2,340 | 13.0% |
| 12 | Incendio y Líneas Aliadas (*) | 15,272,518.57 | 9,413,194.78 | 5,859,323.79 | 62.2% | 1,469,848.28 | 9,239,701.68 | (7,769,853.40) | -84.1% | 200,749 | 200,070 | 679 | 0.3% |
| 13 | - Residencial | 4,975,317.52 | 4,752,700.09 | 222,617.43 | 4.7% | 1,185,179.33 | 4,488,684.54 | (3,303,505.21) | -73.6% | 157,497 | - | 157,497 | 0.0% |
| 14 | - Comercial | 9,884,529.31 | 4,394,088.57 | 5,490,440.74 | 125.0% | 270,448.57 | 4,729,727.70 | (4,459,279.13) | -94.3% | 42,832 | - | 42,832 | 0.0% |
| 15 | - Industrial | 412,671.74 | 266,406.12 | 146,265.62 | 54.9% | 14,220.38 | 21,289.44 | (7,069.06) | -33.2% | 420 | - | 420 | 0.0% |
| 16 | Vida Industrial | 4,286.74 | - | 4,286.74 | 0.0% | - | - | - | 0.0% | 490 | - | 490 | 0.0% |
| 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 | 511,330.65 | 549,194.97 | (37,864.32) | -6.9% | 361,843.08 | 43,861.58 | 317,981.50 | 725.0% | 22,310 | 19,334 | 2,976 | 15.4% |
| 21 | - Residencial | 292,991.05 | 287,515.50 | 5,475.55 | 1.9% | 46,051.22 | 81,526.10 | (35,474.88) | -43.5% | 16,733 | 14,879 | 1,854 | 12.5% |
| 22 | - Comercial e Industrial | 218,339.60 | 261,679.47 | (43,339.87) | -16.6% | 315,791.86 | (37,664.52) | 353,456.38 | 0.0% | 5,577 | 4,455 | 1,122 | 25.2% |
| 23 | Transporte de Carga | 1,895,901.02 | 2,373,441.82 | (477,540.80) | -20.1% | 1,154,852.38 | 465,148.16 | 689,704.22 | 148.3% | 29,068 | 26,417 | 2,651 | 10.0% |
| 24 | - Terrestre | 1,483,237.40 | 1,626,864.16 | (143,626.76) | -8.8% | 1,050,813.24 | 307,337.11 | 743,476.13 | 241.9% | 21,579 | - | 21,579 | 0.0% |
| 25 | - Marítimo | 411,722.30 | 745,701.60 | (333,979.30) | -44.8% | 104,039.14 | 157,811.05 | (53,771.91) | -34.1% | 7,476 | - | 7,476 | 0.0% |
| 26 | - Aéreo | 941.32 | 876.05 | 65.27 | 7.5% | - | - | - | 0.0% | 13 | - | 13 | 0.0% |
| 27 | Casco | 2,204,793.95 | 1,348,531.31 | 856,262.64 | 63.5% | 225,366.51 | 464,837.84 | (239,471.33) | -51.5% | 1,214 | 1,004 | 210 | 20.9% |
| 28 | - Marítimo | 1,480,276.65 | 859,291.40 | 620,985.25 | 72.3% | 216,072.98 | 177,811.50 | 38,261.48 | 21.5% | 968 | 780 | 188 | 24.1% |
| 29 | - Aéreo | 724,517.30 | 489,239.91 | 235,277.39 | 48.1% | 9,293.53 | 287,026.34 | (277,732.81) | -96.8% | 246 | 224 | 22 | 9.8% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2016 (Cifras en Balboas)

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

| Ramos de Seguros TOTAL | | PRIMAS SUSCRITAS | | | | SINIESTROS INCURRIDOS | | | | POLIZAS VIGENTES | | | |
|------------------------|-------------------------------|-----------------------|-----------------------|----------------------|-------------|-----------------------|----------------------|------------------------|---------------|------------------|------------------|----------------|--------------|
| | | ENERO | | VARIACIÓN | | ENERO | | VARIACIÓN | | ENERO | | VARIACIÓN | |
| | | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual | 2016 | 2015 | Absoluta | Porcentual |
| 30 | Automóvil | 23,839,383.46 | 23,527,850.58 | 311,532.88 | 1.3% | 12,979,441.17 | 15,262,460.27 | (2,283,019.10) | -15.0% | 618,912 | 490,760 | 128,152 | 26.1% |
| 31 | Ramos Técnicos | 2,411,895.70 | 1,794,627.39 | 617,268.31 | 34.4% | 690,303.07 | 528,073.40 | 162,229.67 | 30.7% | 10,769 | 17,082 | (6,313) | -37.0% |
| 32 | - TRC - TRM | 1,283,480.00 | 1,298,616.96 | (15,136.96) | -1.2% | 233,079.34 | 73,134.08 | 159,945.26 | 218.7% | 2,062 | - | 2,062 | 0.0% |
| 33 | - Equipo Electrónico | 393,420.92 | 130,843.25 | 262,577.67 | 200.7% | 78,168.97 | 117,298.97 | (39,130.00) | -33.4% | 3,848 | - | 3,848 | 0.0% |
| 34 | - Caldera y Maquinaria | 32,614.45 | 12,606.89 | 20,007.56 | 158.7% | - | - | - | 0.0% | 612 | - | 612 | 0.0% |
| 35 | - Rotura de Maquinaria | 108,196.26 | 28,640.38 | 79,555.88 | 277.8% | 27,027.37 | 76,883.36 | (49,855.99) | -64.8% | 1,309 | - | 1,309 | 0.0% |
| 36 | - Equipo Pesado | 594,125.56 | 323,897.76 | 270,227.80 | 83.4% | 352,027.39 | 260,756.99 | 91,270.40 | 35.0% | 2,931 | - | 2,931 | 0.0% |
| 37 | - Vidrios | 58.51 | 22.15 | 36.36 | 164.2% | - | - | - | 0.0% | 7 | - | 7 | 0.0% |
| 38 | Riesgos Diversos | 25,079,367.83 | 28,740,935.83 | (3,661,568.00) | -12.7% | 1,169,969.90 | 2,550,574.75 | (1,380,604.85) | -54.1% | 30,276 | 26,883 | 3,393 | 12.6% |
| 39 | - Responsabilidad Civil | 10,176,457.48 | 9,115,558.66 | 1,060,898.82 | 11.6% | 450,304.60 | 110,538.99 | 339,765.61 | 307.4% | 19,707 | 16,252 | 3,455 | 21.3% |
| 40 | - Robo | 754,247.74 | 1,598,612.15 | (844,364.41) | -52.8% | 116,116.87 | 195,340.83 | (79,223.96) | -40.6% | 3,873 | 3,570 | 303 | 8.5% |
| 41 | - Fidelidad y DDD | 2,535,186.15 | 342,924.86 | 2,192,261.29 | 639.3% | 128,104.42 | 86,177.72 | 41,926.70 | 48.7% | 1,271 | 977 | 294 | 30.1% |
| 42 | - BBB | 88,114.47 | 266,376.95 | (178,262.48) | -66.9% | 465.47 | - | 465.47 | 0.0% | 32 | 39 | (7) | -17.9% |
| 43 | - Otros | 11,525,361.99 | 17,417,463.21 | (5,892,101.22) | -33.8% | 474,978.54 | 2,158,517.21 | (1,683,538.67) | -78.0% | 5,393 | 6,045 | (652) | -10.8% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 45 | Fianzas | 12,208,902.21 | 8,598,186.04 | 3,610,716.17 | 42.0% | 3,811,664.30 | 3,770,956.51 | 40,707.79 | 1.1% | 49,583 | 35,243 | 14,340 | 40.7% |
| 46 | - Oferta y Cumplimiento | 8,435,461.47 | 4,685,680.37 | 3,749,781.10 | 80.0% | 27,214.21 | 2,694,541.57 | (2,667,327.36) | -99.0% | 18,940 | - | 18,940 | 0.0% |
| 47 | - Otras | 3,773,440.74 | 3,912,505.67 | (139,064.93) | -3.6% | 3,784,450.09 | 1,076,414.94 | 2,708,035.15 | 251.6% | 30,643 | - | 30,643 | 0.0% |
| 48 | TOTAL TOTAL Y EXTERIOR | 133,504,036.45 | 123,214,002.08 | 10,290,034.37 | 8.4% | 42,233,371.49 | 57,772,834.05 | (15,539,462.56) | -26.9% | 1,322,740 | 1,132,075 | 190,665 | 16.8% |

| | | | | | | | | | | | | |
|---------|---------------|---------------|--------------|------|---------------|---------------|-----------------|--------|---------|---------|---------|-------|
| Vida | 50,075,656.32 | 46,868,039.36 | 3,207,616.96 | 6.8% | 20,370,082.80 | 25,447,219.86 | (5,077,137.06) | -20.0% | 359,369 | 315,282 | 44,087 | 14.0% |
| General | 83,428,380.13 | 76,345,962.72 | 7,082,417.41 | 9.3% | 21,863,288.69 | 32,325,614.19 | (10,462,325.50) | -32.4% | 963,371 | 816,793 | 146,578 | 17.9% |

| | | | | | | | | | | | | |
|----------------|-----------------------|-----------------------|----------------------|-------------|----------------------|----------------------|------------------------|---------------|------------------|------------------|----------------|--------------|
| Totales | 133,504,036.45 | 123,214,002.08 | 10,290,034.37 | 8.4% | 42,233,371.49 | 57,772,834.05 | (15,539,462.56) | -26.9% | 1,322,740 | 1,132,075 | 190,665 | 16.8% |
|----------------|-----------------------|-----------------------|----------------------|-------------|----------------------|----------------------|------------------------|---------------|------------------|------------------|----------------|--------------|



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

| Ramos de Seguros TOTAL | | SINISTRALIDAD ACUMULADA | | |
|-------------------------------|--------------------------------------|-------------------------|------|-------------------------|
| | | 2016 | 2015 | Variación Porcentual |
| 1 | Vida Individual | 0.18 | 0.26 | -32.3% |
| 2 | - Primer año | 0.44 | 0.13 | 229.9% |
| 3 | - Renovación | 0.12 | 0.30 | -61.6% |
| 4 | Accidentes Personales | 0.16 | 0.28 | -41.6% |
| 5 | - Individual | 0.15 | 0.38 | -60.8% |
| 6 | - Grupo | 0.17 | 0.21 | -20.1% |
| 7 | - Invalidez | 0.00 | 0.00 | 0.0% |
| 8 | Salud | 0.67 | 0.76 | -12.2% |
| 9 | - Individual | 0.62 | 0.66 | -6.4% |
| 10 | - Grupo | 0.70 | 0.84 | -16.0% |
| 11 | Colectivos de Vida | 0.29 | 0.40 | -28.3% |
| 12 | Incendio y Líneas Aliadas (*) | 0.12 | 0.33 | -62.2% |
| 13 | - Residencial | 0.14 | 0.31 | -56.3% |
| 14 | - Comercial | 0.11 | 0.36 | -68.0% |
| 15 | - Industrial | 0.08 | 0.03 | 216.5% |
| 16 | Vida Industrial | -36.83 | 0.00 | 0.0% |
| 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 | 0.41 | 0.29 | 44.7% |
| 21 | - Residencial | 0.19 | 0.25 | -24.1% |
| 22 | - Comercial e Industrial | 0.66 | 0.32 | 103.5% |
| 23 | Transporte de Carga | 0.28 | 0.24 | 18.4% |
| 24 | - Terrestre | 0.30 | 0.23 | 29.0% |
| 25 | - Marítimo | 0.21 | 0.26 | -18.6% |
| 26 | - Aéreo | 0.00 | 0.00 | 0.0% |
| 27 | Casco | 0.13 | 0.20 | -33.9% |
| 28 | - Marítimo | 0.24 | 0.28 | -17.0% |



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

| Ramos de Seguros TOTAL | | SINISTRALIDAD ACUMULADA | | |
|-------------------------------|-------------------------------|-------------------------|-------------|-------------------------|
| | | 2016 | 2015 | Variación Porcentual |
| 29 | - Aéreo | 0.03 | 0.14 | -76.1% |
| 30 | Automóvil | 0.58 | 0.58 | -0.3% |
| 31 | Ramos Técnicos | 0.12 | 0.36 | -66.5% |
| 32 | - TRC - TRM | 0.05 | 0.18 | -72.0% |
| 33 | - Equipo Eléctrico | 0.27 | 1.70 | -84.1% |
| 34 | - Caldera y Maquinaria | 0.00 | 0.00 | 0.0% |
| 35 | - Rotura de Maquinaria | 0.30 | 1.70 | -82.6% |
| 36 | - Equipo Pesado | 0.38 | 0.47 | -19.1% |
| 37 | - Vidrios | 0.00 | 0.00 | 0.0% |
| 38 | Riesgos Diversos | 0.14 | 0.14 | -1.4% |
| 39 | - Responsabilidad Civil | 0.07 | 0.11 | -36.2% |
| 40 | - Robo | 0.39 | 0.19 | 102.3% |
| 41 | - Fidelidad y DDD | 0.11 | 0.48 | -77.4% |
| 42 | - BBB | 0.09 | 0.00 | 43204.1% |
| 43 | - Otros | 0.18 | 0.14 | 28.5% |
| 44 | Titulos de Propiedad | 0.00 | 0.00 | 0.0% |
| 45 | Fianzas | 0.40 | 0.31 | 29.9% |
| 46 | - Oferta y Cumplimiento | 0.50 | 0.41 | 23.4% |
| 47 | - Otras | 0.29 | 0.19 | 48.8% |
| 48 | TOTAL LOCAL Y EXTERIOR | 0.37 | 0.41 | -10.2% |
| Vida | | 1.29 | 1.70 | -23.9% |
| General | | -34.63 | 2.44 | -1517.4% |
| Totales | | -33.34 | 4.14 | -904.9% |