



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE AGOSTO 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		AGOSTO		VARIACIÓN	
				Absoluta	Porcentual			Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	Vida Individual	104,597,844.48	101,599,198.69	2,998,645.79	3.0%	21,419,232.80	21,924,845.11	(505,612.31)	-2.3%	211,566	190,839	20,727	10.9%
2	- Primer año	19,806,423.62	22,694,177.55	(2,887,753.93)	-12.7%	12,192,238.24	4,822,255.41	7,369,982.83	152.8%	69,469	45,140	24,329	53.9%
3	- Renovación	84,791,420.86	78,905,021.14	5,886,399.72	7.5%	9,226,994.56	17,102,589.70	(7,875,595.14)	-46.0%	142,097	145,699	(3,602)	-2.5%
4	Accidentes Personales	18,916,720.62	13,040,267.95	5,876,452.68	45.1%	3,266,439.80	5,351,597.02	(2,085,157.22)	-39.0%	88,802	64,379	24,423	37.9%
5	- Individual	8,415,220.54	5,205,238.28	3,209,982.26	61.7%	1,218,447.61	3,268,215.85	(2,049,768.24)	-62.7%	58,783	49,414	9,369	19.0%
6	- Grupo	10,501,500.08	7,835,029.66	2,666,470.42	34.0%	2,047,992.19	2,083,381.17	(35,388.98)	-1.7%	30,019	14,965	15,054	100.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	171,899,427.49	154,745,698.36	17,153,729.13	11.1%	128,653,132.15	121,567,297.69	7,085,834.46	5.8%	73,692	60,160	13,532	22.5%
9	- Individual	75,976,859.82	68,008,275.30	7,968,584.52	11.7%	51,408,027.98	47,321,938.30	4,086,089.68	8.6%	66,324	40,644	25,680	63.2%
10	- Grupo	95,922,567.67	86,737,423.06	9,185,144.61	10.6%	77,245,104.17	74,245,359.39	2,999,744.78	4.0%	7,368	19,516	(12,148)	-62.2%
11	Colectivos de Vida	120,336,498.56	110,962,450.81	9,374,047.75	8.4%	37,071,739.87	37,989,098.44	(917,358.57)	-2.4%	58,387	21,419	36,968	172.6%
12	Incendio y Líneas Aliadas (*)	76,117,449.40	72,452,837.25	3,664,612.15	5.1%	10,451,859.56	29,809,004.17	(19,357,144.61)	-64.9%	221,658	290,602	(68,944)	-23.7%
13	- Residencial	36,079,346.99	35,170,892.20	908,454.79	2.6%	4,908,716.24	13,164,378.59	(8,255,662.35)	-62.7%	171,050	226,418	(55,368)	-24.5%
14	- Comercial	38,519,189.02	34,862,549.44	3,656,639.58	10.5%	5,326,165.84	16,588,746.20	(11,262,580.36)	-67.9%	50,052	63,744	(13,692)	-21.5%
15	- Industrial	1,518,913.39	2,419,395.61	(900,482.22)	-37.2%	216,977.48	55,879.38	161,098.10	288.3%	556	440	116	26.4%
16	Vida Industrial	18,928.53	5,027.11	13,901.42	276.5%	(20,000.00)	55,000.00	(75,000.00)	-136.4%	282	272	10	3.7%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multirisgo	4,729,265.81	4,465,817.58	263,448.23	5.9%	1,724,586.77	3,327,675.91	(1,603,089.14)	-48.2%	23,115	20,135	2,980	14.8%
21	- Residencial	2,151,758.87	1,947,473.04	204,285.83	10.5%	605,558.18	545,216.83	60,341.35	11.1%	17,661	15,514	2,147	13.8%
22	- Comercial e Industrial	2,577,506.94	2,518,344.64	59,162.30	2.3%	1,119,028.59	2,782,459.08	(1,663,430.49)	-59.8%	5,454	4,621	833	18.0%
23	Transporte de Carga	14,495,524.58	16,729,441.72	(2,233,917.14)	-13.4%	4,779,810.58	3,154,100.09	1,625,710.49	51.5%	31,034	26,434	4,600	17.4%
24	- Terrestre	12,210,241.66	10,963,656.18	1,246,585.48	11.4%	4,437,779.74	1,919,652.66	2,518,127.08	131.2%	22,465	2,903	19,562	673.9%
25	- Marítimo	2,277,285.51	5,761,443.73	(3,484,158.22)	-60.5%	341,375.29	1,234,447.43	(893,072.14)	-72.3%	8,545	23,519	(14,974)	-63.7%
26	- Aéreo	7,997.41	4,341.81	3,655.60	84.2%	655.55	-	655.55	0.0%	24	12	12	100.0%
27	Casco	18,077,496.56	20,018,770.86	(1,941,274.30)	-9.7%	3,261,056.13	9,566,048.07	(6,304,991.94)	-65.9%	1,299	1,161	138	11.9%
28	- Marítimo	8,837,521.40	7,407,606.20	1,429,915.20	19.3%	1,514,048.44	8,074,977.62	(6,560,929.18)	-81.3%	1,041	965	76	7.9%
29	- Aéreo	9,239,975.16	12,611,164.66	(3,371,189.50)	-26.7%	1,747,007.69	1,491,070.45	255,937.24	17.2%	258	196	62	31.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE AGOSTO 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		AGOSTO		VARIACIÓN	
				Absoluta	Porcentual			Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	Automóvil	176,012,090.24	166,774,438.57	9,237,651.67	5.5%	115,680,678.02	98,327,141.99	17,353,536.03	17.6%	705,862	533,506	172,356	32.3%
31	Ramos Técnicos	23,030,313.87	18,680,429.33	4,349,884.54	23.3%	3,973,605.53	12,365,271.81	(8,391,666.28)	-67.9%	12,296	9,135	3,161	34.6%
32	- TRC - TRM	16,775,593.86	13,797,397.09	2,978,196.77	21.6%	1,562,129.84	9,810,789.43	(8,248,659.59)	-84.1%	2,618	1,481	1,137	76.8%
33	- Equipo Eléctrico	1,620,744.42	1,260,259.62	360,484.80	28.6%	531,844.04	989,918.30	(458,074.26)	-46.3%	4,129	3,647	482	13.2%
34	- Caldera y Maquinaria	70,452.50	125,371.88	(54,919.38)	-43.8%	-	-	-	0.0%	750	599	151	25.2%
35	- Rotura de Maquinaria	1,736,702.90	318,353.16	1,418,349.74	445.5%	728,021.56	357,398.29	370,623.27	103.7%	1,412	997	415	41.6%
36	- Equipo Pesado	2,825,382.25	3,178,605.82	(353,223.57)	-11.1%	1,151,610.09	1,207,165.79	(55,555.70)	-4.6%	3,377	2,403	974	40.5%
37	- Vidrios	1,437.94	441.76	996.18	225.5%	-	-	-	0.0%	10	8	2	25.0%
38	Riesgos Diversos	107,519,640.53	127,090,876.62	(19,571,236.09)	-15.4%	19,917,935.06	24,226,667.99	(4,308,732.93)	-17.8%	33,539	27,461	6,078	22.1%
39	- Responsabilidad Civil	37,267,191.13	42,065,593.61	(4,798,402.48)	-11.4%	5,315,503.10	4,380,992.73	934,510.37	21.3%	21,508	17,584	3,924	22.3%
40	- Robo	2,411,196.20	5,365,521.77	(2,954,325.57)	-55.1%	890,658.85	1,699,060.69	(808,401.84)	-47.6%	4,121	3,516	605	17.2%
41	- Fidelidad y DDD	11,684,321.88	1,999,334.66	9,684,987.22	484.4%	1,917,564.15	1,297,553.56	620,010.59	47.8%	1,644	723	921	127.4%
42	- BBB	2,959,394.63	2,581,092.89	378,301.74	14.7%	(237,137.09)	11,838.09	(248,975.18)	-2103.2%	41	130	(89)	-68.5%
43	- Otros	53,197,536.69	64,290,223.08	(11,092,686.39)	-17.3%	12,031,346.05	14,879,615.76	(2,848,269.71)	-19.1%	6,225	5,508	717	13.0%
44	Títulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	Fianzas	80,108,247.64	106,078,006.75	(25,969,759.11)	-24.5%	22,445,639.99	28,413,707.52	(5,968,067.53)	-21.0%	66,825	36,018	30,807	85.5%
46	- Oferta y Cumplimiento	42,415,826.23	57,842,538.97	(15,426,712.74)	-26.7%	15,698,386.69	20,236,781.15	(4,538,394.46)	-22.4%	34,861	8,447	26,414	312.7%
47	- Otras	37,692,421.41	48,235,467.78	(10,543,046.37)	-21.9%	6,747,253.30	8,176,926.37	(1,429,673.07)	-17.5%	31,964	27,571	4,393	15.9%
48	TOTAL LOCAL Y EXTERIOR	915,859,448.31	912,643,261.60	3,216,186.72	0.4%	372,625,716.26	396,077,455.81	(23,451,739.55)	-5.9%	1,528,397	1,281,521	246,876	19.3%
Vida		415,750,491.15	380,347,615.81	35,402,875.35	9.3%	190,410,544.62	186,832,838.26	3,577,706.36	1.9%	432,447	336,797	95,650	28.4%
General		500,108,957.16	532,295,645.79	(32,186,688.63)	-6.0%	182,215,171.64	209,244,617.55	(27,029,445.91)	-12.9%	1,095,950	944,724	151,226	16.0%
Totales		915,859,448.31	912,643,261.60	3,216,186.71	0.4%	372,625,716.26	396,077,455.81	(23,451,739.55)	-5.9%	1,528,397	1,281,521	246,876	19.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 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			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	Vida Individual	13,642,572.25	11,564,523.33	2,078,048.92	18.0%	3,912,351.59	2,764,107.46	1,148,244.13	41.5%	211,566	190,839	20,727	10.9%
2	- Primer año	2,559,608.35	3,360,288.05	(800,679.70)	-23.8%	2,019,932.38	542,400.16	1,477,532.22	272.4%	69,469	45,140	24,329	53.9%
3	- Renovación	11,082,963.90	8,204,235.28	2,878,728.62	35.1%	1,892,419.21	2,221,707.30	(329,288.09)	-14.8%	142,097	145,699	(3,602)	-2.5%
4	Accidentes Personales	2,009,944.31	1,665,843.27	344,101.04	20.7%	575,621.46	1,709,492.89	(1,133,871.43)	-66.3%	88,802	64,379	24,423	37.9%
5	- Individual	623,748.72	631,631.53	(7,882.81)	-1.2%	201,837.77	1,404,397.39	(1,202,559.62)	-85.6%	58,783	49,414	9,369	19.0%
6	- Grupo	1,386,195.59	1,034,211.74	351,983.85	34.0%	373,783.69	305,095.50	68,688.19	22.5%	30,019	14,965	15,054	100.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	21,286,377.55	20,057,083.13	1,229,294.42	6.1%	18,451,801.54	16,729,278.99	1,722,522.55	10.3%	73,692	60,160	13,532	22.5%
9	- Individual	10,400,537.01	8,950,349.02	1,450,187.99	16.2%	7,547,297.48	5,597,740.81	1,949,556.67	34.8%	66,324	40,644	25,680	63.2%
10	- Grupo	10,885,840.54	11,106,734.11	(220,893.57)	-2.0%	10,904,504.06	11,131,538.18	(227,034.12)	-2.0%	7,368	19,516	(12,148)	-62.2%
11	Colectivos de Vida	13,995,971.63	14,123,082.48	(127,110.85)	-0.9%	5,998,607.66	5,502,871.85	495,735.81	9.0%	58,387	21,419	36,968	172.6%
12	Incendio y Líneas Aliadas (*)	7,925,714.85	9,207,823.24	(1,282,108.39)	-13.9%	1,802,585.97	2,841,703.14	(1,039,117.17)	-36.6%	221,658	290,602	(68,944)	-23.7%
13	- Residencial	4,655,647.42	5,310,869.98	(655,222.56)	-12.3%	904,118.20	947,526.95	(43,408.75)	-4.6%	171,050	226,418	(55,368)	-24.5%
14	- Comercial	3,172,454.63	3,233,064.15	(60,609.52)	-1.9%	897,998.27	1,893,652.08	(995,653.81)	-52.6%	50,052	63,744	(13,692)	-21.5%
15	- Industrial	97,612.80	663,889.11	(566,276.31)	-85.3%	469.50	524.11	(54.61)	-10.4%	556	440	116	26.4%
16	Vida Industrial	5,113.92	1,038.63	4,075.29	392.4%	-	25,000.00	(25,000.00)	-100.0%	282	272	10	3.7%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	715,677.23	521,322.61	194,354.62	37.3%	271,017.03	98,053.68	172,963.35	176.4%	23,115	20,135	2,980	14.8%
21	- Residencial	305,912.80	306,003.80	(91.00)	0.0%	122,317.55	37,805.59	84,511.96	223.5%	17,661	15,514	2,147	13.8%
22	- Comercial e Industrial	409,764.43	215,318.81	194,445.62	90.3%	148,699.48	60,248.09	88,451.39	146.8%	5,454	4,621	833	18.0%
23	Transporte de Carga	1,285,768.19	1,483,459.41	(197,691.22)	-13.3%	907,801.00	390,833.67	516,967.33	132.3%	31,034	26,434	4,600	17.4%
24	- Terrestre	1,063,386.81	687,111.98	376,274.83	54.8%	885,406.74	114,811.80	770,594.94	671.2%	22,465	2,903	19,562	673.9%
25	- Marítimo	218,552.51	796,247.43	(577,694.92)	-72.6%	21,748.11	276,021.87	(254,273.76)	-92.1%	8,545	23,519	(14,974)	-63.7%
26	- Aéreo	3,828.87	100.00	3,728.87	3728.9%	646.15	-	646.15	0.0%	24	12	12	100.0%
27	Casco	2,193,510.70	1,863,308.12	330,202.58	17.7%	150,617.11	1,107,749.53	(957,132.42)	-86.4%	1,299	1,161	138	11.9%
28	- Marítimo	1,370,880.77	735,907.46	634,973.31	86.3%	150,617.11	298,322.70	(147,705.59)	-49.5%	1,041	965	76	7.9%
29	- Aéreo	822,629.93	1,127,400.66	(304,770.73)	-27.0%	-	809,426.83	(809,426.83)	-100.0%	258	196	62	31.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 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			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	Automóvil	21,734,691.05	20,200,599.88	1,534,091.17	7.6%	15,711,605.45	12,726,763.73	2,984,841.72	23.5%	705,862	533,506	172,356	32.3%
31	Ramos Técnicos	2,721,788.89	3,337,956.36	(616,167.47)	-18.5%	1,256,554.71	794,495.08	462,059.63	58.2%	12,296	9,135	3,161	34.6%
32	- TRC - TRM	2,000,725.28	2,689,510.18	(688,784.90)	-25.6%	916,265.50	139,672.55	776,592.95	556.0%	2,618	1,481	1,137	76.8%
33	- Equipo Electrónico	349,863.16	158,854.72	191,008.44	120.2%	41,600.81	63,118.59	(21,517.78)	-34.1%	4,129	3,647	482	13.2%
34	- Caldera y Maquinaria	-	13,568.68	(13,568.68)	-100.0%	-	-	-	0.0%	750	599	151	25.2%
35	- Rotura de Maquinaria	46,527.68	(29,582.80)	76,110.48	0.0%	150,348.21	123,031.07	27,317.14	22.2%	1,412	997	415	41.6%
36	- Equipo Pesado	324,597.77	505,299.94	(180,702.17)	-35.8%	148,340.19	468,672.87	(320,332.68)	-68.3%	3,377	2,403	974	40.5%
37	- Vidrios	75.00	305.64	(230.64)	-75.5%	-	-	-	0.0%	10	8	2	25.0%
38	Riesgos Diversos	9,704,414.26	8,330,446.02	1,373,968.24	16.5%	2,067,511.75	2,550,793.89	(483,282.14)	-18.9%	33,539	27,461	6,078	22.1%
39	- Responsabilidad Civil	3,597,508.69	2,874,383.68	723,125.01	25.2%	647,417.71	268,257.35	379,160.36	141.3%	21,508	17,584	3,924	22.3%
40	- Robo	221,987.70	(29,885.93)	251,873.63	0.0%	69,117.52	354,267.52	(285,150.00)	-80.5%	4,121	3,516	605	17.2%
41	- Fidelidad y DDD	1,262,330.26	410,091.88	852,238.38	207.8%	283,319.27	208,360.83	74,958.44	36.0%	1,644	723	921	127.4%
42	- BBB	76,653.47	152,399.28	(75,745.81)	-49.7%	29,156.78	10,737.09	18,419.69	171.6%	41	130	(89)	-68.5%
43	- Otros	4,545,934.14	4,923,457.11	(377,522.97)	-7.7%	1,038,500.47	1,709,171.10	(670,670.63)	-39.2%	6,225	5,508	717	13.0%
44	Títulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	Fianzas	6,873,845.33	11,513,071.16	(4,639,225.83)	-40.3%	1,534,641.09	4,504,639.54	(2,969,998.45)	-65.9%	66,825	36,018	30,807	85.5%
46	- Oferta y Cumplimiento	2,839,309.44	5,853,943.76	(3,014,634.32)	-51.5%	926,803.16	4,175,932.89	(3,249,129.73)	-77.8%	34,861	8,447	26,414	312.7%
47	- Otras	4,034,535.89	5,659,127.40	(1,624,591.51)	-28.7%	607,837.93	328,706.65	279,131.28	84.9%	31,964	27,571	4,393	15.9%
48	TOTAL TOTAL Y EXTERIOR	104,095,390.16	103,869,557.64	225,832.52	0.2%	52,640,716.36	51,745,783.45	894,932.91	1.7%	1,528,397	1,281,521	246,876	19.3%
Vida		50,934,865.74	47,410,532.21	3,524,333.53	7.4%	28,938,382.25	26,705,751.19	2,232,631.06	8.4%	432,447	336,797	95,650	28.4%
General		53,160,524.42	56,459,025.43	(3,298,501.01)	-5.8%	23,702,334.11	25,040,032.26	(1,337,698.15)	-5.3%	1,095,950	944,724	151,226	16.0%
Totales		104,095,390.16	103,869,557.64	225,832.52	0.2%	52,640,716.36	51,745,783.45	894,932.91	1.7%	1,528,397	1,281,521	246,876	19.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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				
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		
	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	
1	Vida Individual	12,855,035.54	12,531,715.17	323,320.37	2.6%	4,078,597.22	3,196,744.73	881,852.49	27.6%	209,752	189,205	20,547	10.9%
2	- Primer año	2,346,342.42	2,467,076.85	(120,734.43)	-4.9%	3,459,443.83	2,025,680.28	1,433,763.55	70.8%	68,677	44,881	23,796	53.0%
3	- Renovación	10,508,693.12	10,064,638.32	444,054.80	4.4%	619,153.39	1,171,064.45	(551,911.06)	-47.1%	141,075	144,324	(3,249)	-2.3%
4	Accidentes Personales	4,459,248.40	1,645,568.26	2,813,680.14	171.0%	484,336.48	767,165.95	(282,829.47)	-36.9%	87,080	63,278	23,802	37.6%
5	- Individual	3,109,816.67	605,829.34	2,503,987.33	413.3%	187,510.40	382,442.96	(194,932.56)	-51.0%	58,944	50,105	8,839	17.6%
6	- Grupo	1,349,431.73	1,039,738.92	309,692.81	29.8%	296,826.08	384,722.99	(87,896.91)	-22.8%	28,136	13,173	14,963	113.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	22,130,470.17	21,001,977.01	1,128,493.16	5.4%	16,196,886.21	16,178,431.68	18,454.53	0.1%	72,861	59,278	13,583	22.9%
9	- Individual	9,485,945.22	8,470,324.73	1,015,620.49	12.0%	6,904,901.29	5,961,209.89	943,691.40	15.8%	65,552	40,026	25,526	63.8%
10	- Grupo	12,644,524.95	12,531,652.28	112,872.67	0.9%	9,291,984.92	10,217,221.79	(925,236.87)	-9.1%	7,309	19,252	(11,943)	-62.0%
11	Colectivos de Vida	16,425,970.71	15,716,532.40	709,438.31	4.5%	4,559,508.34	6,204,524.57	(1,645,016.23)	-26.5%	58,360	21,954	36,406	165.8%
12	Incendio y Líneas Aliadas (*)	9,382,956.79	9,204,525.13	178,431.66	1.9%	517,776.37	2,732,543.55	(2,214,767.18)	-81.1%	226,203	205,521	20,682	10.1%
13	- Residencial	5,965,262.79	3,474,430.69	2,490,832.10	71.7%	222,419.15	1,048,665.84	(826,246.69)	-78.8%	176,736	166,360	10,376	6.2%
14	- Comercial	3,314,226.86	5,510,571.44	(2,196,344.58)	-39.9%	263,568.27	1,679,374.34	(1,415,806.07)	-84.3%	48,902	38,198	10,704	28.0%
15	- Industrial	103,467.14	219,523.00	(116,055.86)	-52.9%	31,788.95	4,503.37	27,285.58	605.9%	565	963	(398)	-41.3%
16	Vida Industrial	10,195.44	830.92	9,364.52	1127.0%	-	30,000.00	(30,000.00)	-100.0%	261	260	1	0.4%
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	799,800.92	850,217.06	(50,416.14)	-5.9%	350,267.92	77,310.63	272,957.29	353.1%	23,233	19,986	3,247	16.2%
21	- Residencial	275,659.72	266,473.78	9,185.94	3.4%	101,095.04	41,965.28	59,129.76	140.9%	17,691	15,360	2,331	15.2%
22	- Comercial e Industrial	524,141.20	583,743.28	(59,602.08)	-10.2%	249,172.88	35,345.35	213,827.53	605.0%	5,542	4,626	916	19.8%
23	Transporte de Carga	1,628,061.20	1,954,337.61	(326,276.41)	-16.7%	500,813.98	166,064.96	334,749.02	201.6%	30,497	27,143	3,354	12.4%
24	- Terrestre	1,358,005.47	1,340,201.09	17,804.38	1.3%	494,463.95	78,593.23	415,870.72	529.1%	21,911	18,852	3,059	16.2%
25	- Marítimo	269,770.26	614,042.35	(344,272.09)	-56.1%	6,350.03	87,471.73	(81,121.70)	-92.7%	8,561	8,278	283	3.4%
26	- Aéreo	285.47	94.17	191.30	203.1%	-	-	-	0.0%	25	13	12	92.3%
27	Casco	3,108,558.51	1,719,456.71	1,389,101.80	80.8%	1,598,906.03	115,753.03	1,483,153.00	1281.3%	1,207	1,171	36	3.1%
28	- Marítimo	2,139,690.37	1,498,599.23	641,091.14	42.8%	291,403.08	35,753.03	255,650.05	715.0%	968	957	11	1.1%
29	- Aéreo	968,868.14	220,857.48	748,010.66	338.7%	1,307,502.95	80,000.00	1,227,502.95	1534.4%	239	214	25	11.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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			
		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	Automóvil	20,553,984.53	18,941,449.78	1,612,534.75	8.5%	15,407,969.82	12,302,773.48	3,105,196.34	25.2%	718,498	526,345	192,153	36.5%
31	Ramos Técnicos	2,622,108.20	2,552,181.53	69,926.67	2.7%	511,174.56	822,181.81	(311,007.25)	-37.8%	12,001	9,324	2,677	28.7%
32	- TRC - TRM	1,966,475.32	1,838,086.47	128,388.85	7.0%	146,766.44	760,778.78	(614,012.34)	-80.7%	2,610	1,458	1,152	79.0%
33	- Equipo Electrónico	220,369.75	185,591.12	34,778.63	18.7%	109,282.52	47,048.89	62,233.63	132.3%	3,867	3,594	273	7.6%
34	- Caldera y Maquinaria	-	8,987.32	(8,987.32)	-100.0%	-	-	-	0.0%	752	606	146	24.1%
35	- Rotura de Maquinaria	121,436.63	85,064.49	36,372.14	42.8%	7,207.03	1,506.58	5,700.45	378.4%	1,325	1,107	218	19.7%
36	- Equipo Pesado	313,826.50	434,443.78	(120,617.28)	-27.8%	247,918.57	12,847.56	235,071.01	1829.7%	3,437	2,552	885	34.7%
37	- Vidrios	-	8.35	(8.35)	-100.0%	-	-	-	0.0%	10	7	3	42.9%
38	Riesgos Diversos	13,602,941.16	15,996,879.23	(2,393,938.07)	-15.0%	2,849,335.01	2,969,046.02	(119,711.01)	-4.0%	33,624	26,562	7,062	26.6%
39	- Responsabilidad Civil	4,169,580.20	4,166,358.66	3,221.54	0.1%	1,068,363.15	342,961.10	725,402.05	211.5%	21,725	17,070	4,655	27.3%
40	- Robo	229,774.52	310,006.72	(80,232.20)	-25.9%	85,267.27	219,473.92	(134,206.65)	-61.1%	4,116	3,501	615	17.6%
41	- Fidelidad y DDD	2,462,394.37	208,413.61	2,253,980.76	1081.5%	280,257.10	109,581.69	170,675.41	155.8%	1,648	1,014	634	62.5%
42	- BBB	337,192.40	1,122,905.94	(785,713.54)	-70.0%	1,208.85	-	1,208.85	0.0%	41	61	(20)	-32.8%
43	- Otros	6,403,999.67	10,189,194.30	(3,785,194.63)	-37.1%	1,414,238.64	2,297,029.31	(882,790.67)	-38.4%	6,094	4,916	1,178	24.0%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	Fianzas	10,594,872.37	18,628,035.83	(8,033,163.46)	-43.1%	1,567,989.83	2,316,923.96	(748,934.13)	-32.3%	66,476	35,615	30,861	86.7%
46	- Oferta y Cumplimiento	4,837,182.30	10,300,401.88	(5,463,219.58)	-53.0%	1,341,026.07	1,894,299.68	(553,273.61)	-29.2%	34,847	12,654	22,193	175.4%
47	- Otras	5,757,690.07	8,327,633.95	(2,569,943.88)	-30.9%	226,963.76	422,624.28	(195,660.52)	-46.3%	31,629	22,961	8,668	37.8%
48	TOTAL TOTAL Y EXTERIOR	118,174,203.94	120,743,706.64	(2,569,502.70)	-2.1%	48,623,561.77	47,879,464.37	744,097.40	1.6%	1,540,093	1,185,642	354,451	29.9%
Vida		55,870,724.82	50,895,792.84	4,974,931.98	9.8%	25,319,328.25	26,346,866.93	(1,027,538.68)	-3.9%	428,053	333,715	94,338	28.3%
General		62,303,479.12	69,847,913.80	(7,544,434.68)	-10.8%	23,304,233.52	21,532,597.44	1,771,636.08	8.2%	1,112,040	851,927	260,113	30.5%
Totales		118,174,203.94	120,743,706.64	(2,569,502.70)	-2.1%	48,623,561.77	47,879,464.37	744,097.40	1.6%	1,540,093	1,185,642	354,451	29.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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				
	JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		
	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	
1	Vida Individual	13,337,650.78	14,266,782.15	(929,131.37)	-6.5%	1,711,497.19	1,518,221.49	193,275.70	12.7%	206,550	188,109	18,441	9.8%
2	- Primer año	2,730,456.41	2,398,614.51	331,841.90	13.8%	933,062.03	405,722.29	527,339.74	130.0%	66,290	30,423	35,867	117.9%
3	- Renovación	10,607,194.37	11,868,167.64	(1,260,973.27)	-10.6%	778,435.16	1,112,499.20	(334,064.04)	-30.0%	140,260	157,686	(17,426)	-11.1%
4	Accidentes Personales	1,447,898.52	831,557.75	616,340.77	74.1%	363,180.73	343,314.06	19,866.67	5.8%	84,570	61,767	22,803	36.9%
5	- Individual	707,420.42	489,530.35	217,890.07	44.5%	172,608.08	134,236.70	38,371.38	28.6%	58,005	51,554	6,451	12.5%
6	- Grupo	740,478.10	342,027.40	398,450.70	116.5%	190,572.65	209,077.36	(18,504.71)	-8.9%	26,565	10,213	16,352	160.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	22,311,215.21	18,526,268.30	3,784,946.91	20.4%	19,054,518.40	15,704,954.75	3,349,563.65	21.3%	72,299	53,875	18,424	34.2%
9	- Individual	9,784,800.55	8,664,629.13	1,120,171.42	12.9%	7,149,694.72	7,727,515.22	(577,820.50)	-7.5%	64,787	48,641	16,146	33.2%
10	- Grupo	12,526,414.66	9,861,639.17	2,664,775.49	27.0%	11,904,823.68	7,977,439.53	3,927,384.15	49.2%	7,512	5,234	2,278	43.5%
11	Colectivos de Vida	14,964,068.37	12,858,036.11	2,106,032.26	16.4%	4,162,008.60	4,947,813.11	(785,804.51)	-15.9%	57,966	21,552	36,414	169.0%
12	Incendio y Líneas Aliadas (*)	13,101,665.53	11,083,075.37	2,018,590.16	18.2%	1,212,996.73	5,884,630.08	(4,671,633.35)	-79.4%	225,563	198,945	26,618	13.4%
13	- Residencial	6,077,279.26	4,696,493.63	1,380,785.63	29.4%	634,344.99	2,253,619.51	(1,619,274.52)	-71.9%	177,367	163,690	13,677	8.4%
14	- Comercial	6,763,995.34	6,066,351.04	697,644.30	11.5%	577,023.53	3,622,439.69	(3,045,416.16)	-84.1%	47,713	34,291	13,422	39.1%
15	- Industrial	260,390.93	320,230.70	(59,839.77)	-18.7%	1,628.21	8,570.88	(6,942.67)	-81.0%	483	964	(481)	-49.9%
16	Vida Industrial	1,044.29	3,157.56	(2,113.27)	-66.9%	-	-	-	0.0%	419	78	341	437.2%
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	644,199.02	411,282.24	232,916.78	56.6%	220,981.20	605,551.90	(384,570.70)	-63.5%	23,238	7,794	15,444	198.2%
21	- Residencial	283,788.13	148,747.23	135,040.90	90.8%	84,708.30	39,886.64	44,821.66	112.4%	17,680	6,119	11,561	188.9%
22	- Comercial e Industrial	360,410.89	262,535.01	97,875.88	37.3%	136,272.90	565,665.26	(429,392.36)	-75.9%	5,558	1,675	3,883	231.8%
23	Transporte de Carga	2,643,095.48	2,243,163.93	399,931.55	17.8%	334,698.75	303,585.76	31,112.99	10.2%	30,326	26,507	3,819	14.4%
24	- Terrestre	2,331,329.40	1,363,215.66	968,113.74	71.0%	300,265.66	210,788.08	89,477.58	42.4%	21,763	18,935	2,828	14.9%
25	- Marítimo	311,064.13	879,878.70	(568,814.57)	-64.6%	34,423.69	92,797.68	(58,373.99)	-62.9%	8,541	7,570	971	12.8%
26	- Aéreo	701.95	69.57	632.38	909.0%	9.40	-	9.40	0.0%	22	2	20	1000.0%
27	Casco	4,121,211.05	3,725,311.67	395,899.38	10.6%	193,404.48	263,230.56	(69,826.08)	-26.5%	1,266	999	267	26.7%
28	- Marítimo	358,967.51	261,936.39	97,031.12	37.0%	183,221.08	258,988.51	(75,767.43)	-29.3%	1,014	802	212	26.4%
29	- Aéreo	3,762,243.54	3,463,375.28	298,868.26	8.6%	10,183.40	4,242.05	5,941.35	140.1%	252	197	55	27.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	Automóvil	22,311,908.70	21,793,490.83	518,417.87	2.4%	15,421,647.25	12,952,591.96	2,469,055.29	19.1%	709,973	513,000	196,973	38.4%
31	Ramos Técnicos	2,769,602.07	2,437,540.93	332,061.14	13.6%	416,740.90	7,946,280.46	(7,529,539.56)	-94.8%	12,564	6,997	5,567	79.6%
32	- TRC - TRM	2,022,898.28	1,778,408.38	244,489.90	13.7%	(6,459.57)	7,893,475.04	(7,899,934.61)	-100.1%	2,574	974	1,600	164.3%
33	- Equipo Electrónico	184,588.59	161,012.22	23,576.37	14.6%	132,312.30	(41,706.85)	174,019.15	0.0%	4,128	2,702	1,426	52.8%
34	- Caldera y Maquinaria	-	30,089.95	(30,089.95)	-100.0%	-	-	-	0.0%	746	602	144	23.9%
35	- Rotura de Maquinaria	152,815.22	97,652.35	55,162.87	56.5%	170,692.54	38,070.12	132,622.42	348.4%	1,430	738	692	93.8%
36	- Equipo Pesado	409,296.45	370,378.03	38,918.42	10.5%	120,195.63	56,442.15	63,753.48	113.0%	3,676	1,979	1,697	85.8%
37	- Vidrios	3.53	-	3.53	0.0%	-	-	-	0.0%	10	2	8	400.0%
38	Riesgos Diversos	13,784,651.36	14,875,474.58	(1,090,823.22)	-7.3%	3,114,620.73	4,978,180.03	(1,863,559.30)	-37.4%	33,417	40,038	(6,621)	-16.5%
39	- Responsabilidad Civil	4,403,745.80	9,964,635.66	(5,560,889.86)	-55.8%	1,025,869.34	1,230,923.76	(205,054.42)	-16.7%	21,416	16,830	4,586	27.2%
40	- Robo	256,137.81	242,786.30	13,351.51	5.5%	134,615.33	212,424.78	(77,809.45)	-36.6%	4,199	3,226	973	30.2%
41	- Fidelidad y DDD	1,156,390.86	265,559.35	890,831.51	335.5%	318,515.06	118,271.29	200,243.77	169.3%	1,712	836	876	104.8%
42	- BBB	239,773.16	145,877.59	93,895.57	64.4%	2,872.86	-	2,872.86	0.0%	37	42	(5)	-11.9%
43	- Otros	7,728,603.73	4,256,615.68	3,471,988.05	81.6%	1,632,748.14	3,416,560.20	(1,783,812.06)	-52.2%	6,053	19,104	(13,051)	-68.3%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	Fianzas	15,262,402.20	29,098,168.23	(13,835,766.03)	-47.5%	4,195,819.92	3,057,988.83	1,137,831.09	37.2%	65,629	35,175	30,454	86.6%
46	- Oferta y Cumplimiento	10,677,016.76	15,636,432.00	(4,959,415.24)	-31.7%	2,788,279.63	922,945.41	1,865,334.22	202.1%	35,212	13,571	21,641	159.5%
47	- Otras	4,585,385.44	13,461,736.23	(8,876,350.79)	-65.9%	1,407,540.29	2,135,043.42	(727,503.13)	-34.1%	30,417	21,604	8,813	40.8%
48	TOTAL TOTAL Y EXTERIOR	126,700,612.58	132,153,309.65	(5,452,697.07)	-4.1%	50,402,114.88	58,506,342.99	(8,104,228.11)	-13.9%	1,523,820	1,154,836	368,984	32.0%
Vida		52,060,832.88	46,482,644.31	5,578,188.57	12.0%	25,291,204.92	22,514,303.41	2,776,901.51	12.3%	421,385	325,303	96,082	29.5%
General		74,639,779.70	85,670,665.34	(11,030,885.64)	-12.9%	25,110,909.96	35,992,039.58	(10,881,129.62)	-30.2%	1,102,435	829,533	272,902	32.9%
Totales		126,700,612.58	132,153,309.65	(5,452,697.07)	-4.1%	50,402,114.88	58,506,342.99	(8,104,228.11)	-13.9%	1,523,820	1,154,836	368,984	32.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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				
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		
	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	
1	Vida Individual	13,203,048.13	14,012,238.05	(809,189.92)	-5.8%	2,768,873.15	2,036,735.84	732,137.31	35.9%	212,258	187,152	25,106	13.4%
2	- Primer año	2,711,825.76	2,107,811.59	604,014.17	28.7%	1,389,588.00	271,594.75	1,117,993.25	411.6%	64,514	30,519	33,995	111.4%
3	- Renovación	10,491,222.37	11,904,426.46	(1,413,204.09)	-11.9%	1,379,285.15	1,765,141.09	(385,855.94)	-21.9%	147,744	156,633	(8,889)	-5.7%
4	Accidentes Personales	2,776,824.61	1,771,754.60	1,005,070.01	56.7%	427,919.70	778,320.66	(350,400.96)	-45.0%	83,003	61,369	21,634	35.3%
5	- Individual	845,009.25	692,637.22	152,372.03	22.0%	135,818.25	414,163.36	(278,345.11)	-67.2%	57,602	-	57,602	0.0%
6	- Grupo	1,931,815.36	1,079,117.38	852,697.98	79.0%	292,101.45	364,157.30	(72,055.85)	-19.8%	25,401	-	25,401	0.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	21,139,185.21	18,731,532.80	2,407,652.41	12.9%	16,188,619.89	13,230,925.27	2,957,694.62	22.4%	71,333	53,384	17,949	33.6%
9	- Individual	9,811,543.94	8,252,190.84	1,559,353.10	18.9%	6,782,063.15	5,084,464.53	1,697,598.62	33.4%	64,049	-	64,049	0.0%
10	- Grupo	11,327,641.27	10,479,341.96	848,299.31	8.1%	9,406,556.74	8,146,460.74	1,260,096.00	15.5%	7,284	-	7,284	0.0%
11	Colectivos de Vida	15,477,051.49	13,591,841.45	1,885,210.04	13.9%	5,035,610.08	4,283,679.78	751,930.30	17.6%	57,569	20,528	37,041	180.4%
12	Incendio y Líneas Aliadas (*)	8,959,902.72	9,372,963.16	(413,060.44)	-4.4%	1,198,959.00	9,132,420.41	(7,933,461.41)	-86.9%	224,971	196,372	28,599	14.6%
13	- Residencial	3,886,432.23	4,732,387.24	(845,955.01)	-17.9%	571,129.74	4,436,566.86	(3,865,437.12)	-87.1%	176,901	-	176,901	0.0%
14	- Comercial	4,833,100.07	4,375,308.41	457,791.66	10.5%	627,829.26	4,674,811.30	(4,046,982.04)	-86.6%	47,585	-	47,585	0.0%
15	- Industrial	240,370.42	265,267.51	(24,897.09)	-9.4%	-	21,042.25	(21,042.25)	-100.0%	485	-	485	0.0%
16	Vida Industrial	384.77	-	384.77	0.0%	-	-	-	0.0%	433	-	433	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	542,996.22	630,189.91	(87,193.69)	-13.8%	132,129.30	786,253.88	(654,124.58)	-83.2%	23,536	19,333	4,203	21.7%
21	- Residencial	246,532.31	231,261.56	15,270.75	6.6%	75,108.30	179,288.69	(104,180.39)	-58.1%	17,805	14,772	3,033	20.5%
22	- Comercial e Industrial	296,463.91	398,928.35	(102,464.44)	-25.7%	57,021.00	606,965.19	(549,944.19)	-90.6%	5,731	4,561	1,170	25.7%
23	Transporte de Carga	1,004,027.43	1,337,067.98	(333,040.55)	-24.9%	687,580.91	512,243.31	175,337.60	34.2%	29,285	27,334	1,951	7.1%
24	- Terrestre	772,325.36	916,486.75	(144,161.39)	-15.7%	643,806.55	338,454.26	305,352.29	90.2%	21,544	-	21,544	0.0%
25	- Marítimo	231,989.49	420,087.71	(188,098.22)	-44.8%	43,774.36	173,789.05	(130,014.69)	-74.8%	7,725	-	7,725	0.0%
26	- Aéreo	(287.42)	493.52	(780.94)	-158.2%	-	-	-	0.0%	16	-	16	0.0%
27	Casco	812,163.73	3,271,534.56	(2,459,370.83)	-75.2%	102,458.27	257,388.84	(154,930.57)	-60.2%	1,292	1,102	190	17.2%
28	- Marítimo	405,799.94	425,676.76	(19,876.82)	-4.7%	53,376.57	257,388.84	(204,012.27)	-79.3%	1,030	924	106	11.5%
29	- Aéreo	406,363.79	2,845,857.80	(2,439,494.01)	-85.7%	49,081.70	-	49,081.70	0.0%	262	178	84	47.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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			
		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	Automóvil	21,815,098.50	20,804,490.94	1,010,607.56	4.9%	14,111,391.70	11,599,527.51	2,511,864.19	21.7%	699,224	502,241	196,983	39.2%
31	Ramos Técnicos	3,698,572.55	1,561,235.81	2,137,336.74	136.9%	643,058.90	47,553.38	595,505.52	1252.3%	12,271	7,747	4,524	58.4%
32	- TRC - TRM	3,139,489.39	1,129,731.61	2,009,757.78	177.9%	119,765.59	27,383.04	92,382.55	337.4%	2,395	-	2,395	0.0%
33	- Equipo Electrónico	154,995.80	113,827.07	41,168.73	36.2%	74,468.57	41,504.17	32,964.40	79.4%	4,194	-	4,194	0.0%
34	- Caldera y Maquinaria	-	10,967.36	(10,967.36)	-100.0%	-	-	-	0.0%	744	-	744	0.0%
35	- Rotura de Maquinaria	100,957.04	24,915.70	76,041.34	305.2%	324,114.00	(21,699.76)	345,813.76	0.0%	1,438	-	1,438	0.0%
36	- Equipo Pesado	303,163.32	281,774.80	21,388.52	7.6%	124,710.74	365.93	124,344.81	33980.8%	3,490	-	3,490	0.0%
37	- Vidrios	(33.00)	19.27	(52.27)	-271.3%	-	-	-	0.0%	10	-	10	0.0%
38	Riesgos Diversos	9,271,897.39	15,315,621.43	(6,043,724.04)	-39.5%	2,154,209.86	2,213,145.24	(58,935.38)	-2.7%	33,393	27,374	6,019	22.0%
39	- Responsabilidad Civil	3,627,062.80	3,238,662.61	388,400.19	12.0%	511,952.94	(71,614.53)	583,567.47	0.0%	21,342	16,642	4,700	28.2%
40	- Robo	311,350.68	965,515.90	(654,165.22)	-67.8%	51,488.26	62,308.31	(10,820.05)	-17.4%	4,181	3,453	728	21.1%
41	- Fidelidad y DDD	1,295,210.24	198,878.51	1,096,331.73	551.3%	259,228.46	264,844.30	(5,615.84)	-2.1%	1,696	969	727	75.0%
42	- BBB	240,680.99	123,453.80	117,227.19	95.0%	(451,587.80)	-	(451,587.80)	0.0%	46	52	(6)	-11.5%
43	- Otros	3,797,592.68	-	3,797,592.68	0.0%	1,783,128.00	-	1,783,128.00	0.0%	6,128	6,258	(130)	-2.1%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	40	-	40	0.0%
45	Fianzas	9,884,059.93	9,754,582.35	129,477.58	1.3%	2,027,552.25	7,041,015.43	(5,013,463.18)	-71.2%	62,241	36,351	25,890	71.2%
46	- Oferta y Cumplimiento	5,290,029.03	5,842,327.73	(552,298.70)	-9.5%	1,386,588.78	5,031,166.15	(3,644,577.37)	-72.4%	32,705	-	32,705	0.0%
47	- Otras	4,594,030.90	3,912,254.62	681,776.28	17.4%	640,963.47	2,009,849.28	(1,368,885.81)	-68.1%	29,536	-	29,536	0.0%
48	TOTAL TOTAL Y EXTERIOR	108,585,212.68	110,155,053.04	(1,569,840.36)	-1.4%	45,478,363.01	51,919,209.55	(6,440,846.54)	-12.4%	1,510,849	1,140,287	370,562	32.5%
Vida		52,596,109.44	48,107,366.90	4,488,742.54	9.3%	24,421,022.82	20,329,661.55	4,091,361.27	20.1%	424,163	322,433	101,730	31.6%
General		55,989,103.24	62,047,686.14	(6,058,582.90)	-9.8%	21,057,340.19	31,589,548.00	(10,532,207.81)	-33.3%	1,086,686	817,854	268,832	32.9%
Totales		108,585,212.68	110,155,053.04	(1,569,840.36)	-1.4%	45,478,363.01	51,919,209.55	(6,440,846.54)	-12.4%	1,510,849	1,140,287	370,562	32.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 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			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
1	Vida Individual	13,885,185.77	11,871,387.92	2,013,797.85	17.0%	2,347,584.75	2,737,772.05	(390,187.30)	-14.3%	207,884	187,024	20,860	11.2%
2	- Primer año	2,685,516.78	2,598,797.84	86,718.94	3.3%	1,390,005.44	265,903.48	1,124,101.96	422.7%	59,404	27,426	31,978	116.6%
3	- Renovación	11,199,668.99	9,272,590.08	1,927,078.91	20.8%	957,579.31	2,471,868.57	(1,514,289.26)	-61.3%	148,480	159,598	(11,118)	-7.0%
4	Accidentes Personales	1,890,576.23	1,915,004.31	(24,428.08)	-1.3%	380,021.53	295,325.09	84,696.44	28.7%	80,675	60,843	19,832	32.6%
5	- Individual	797,503.67	748,638.25	48,865.42	6.5%	172,429.38	157,149.67	15,279.71	9.7%	56,962	-	56,962	0.0%
6	- Grupo	1,093,072.56	1,166,366.06	(73,293.50)	-6.3%	207,592.15	138,175.42	69,416.73	50.2%	23,713	-	23,713	0.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	21,380,450.24	19,128,433.58	2,252,016.66	11.8%	16,356,227.35	16,234,747.49	121,479.86	0.7%	70,853	49,302	21,551	43.7%
9	- Individual	9,191,861.15	8,427,045.78	764,815.37	9.1%	6,109,751.18	6,238,792.53	(129,041.35)	-2.1%	63,592	-	63,592	0.0%
10	- Grupo	12,188,589.09	10,701,387.80	1,487,201.29	13.9%	10,246,476.17	9,995,954.96	250,521.21	2.5%	7,261	-	7,261	0.0%
11	Colectivos de Vida	15,177,019.02	13,364,147.79	1,812,871.23	13.6%	4,587,280.66	487,856.68	4,099,423.98	840.3%	21,669	19,966	1,703	8.5%
12	Incendio y Líneas Aliadas (*)	7,414,152.45	10,192,019.21	(2,777,866.76)	-27.3%	2,109,646.30	1,606,578.89	503,067.41	31.3%	218,919	178,692	40,227	22.5%
13	- Residencial	3,085,690.49	5,145,926.73	(2,060,236.24)	-40.0%	879,202.73	780,482.54	98,720.19	12.6%	171,070	-	171,070	0.0%
14	- Comercial	4,203,041.01	4,757,644.58	(554,603.57)	-11.7%	1,105,336.52	822,394.59	282,941.93	34.4%	47,365	-	47,365	0.0%
15	- Industrial	125,420.95	288,447.91	(163,026.96)	-56.5%	125,107.05	3,701.76	121,405.29	3279.7%	484	-	484	0.0%
16	Vida Industrial	1,647.03	-	1,647.03	0.0%	-	-	-	0.0%	438	-	438	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	490,381.13	442,740.91	47,640.22	10.8%	116,248.66	1,301,433.11	(1,185,184.45)	-91.1%	23,103	19,177	3,926	20.5%
21	- Residencial	239,082.49	199,839.57	39,242.92	19.6%	73,050.86	51,101.11	21,949.75	43.0%	17,487	14,694	2,793	19.0%
22	- Comercial e Industrial	251,298.64	242,901.44	8,397.20	3.5%	43,197.80	1,250,332.00	(1,207,134.20)	-96.5%	5,616	4,483	1,133	25.3%
23	Transporte de Carga	1,792,632.53	2,446,028.86	(653,396.33)	-26.7%	617,011.55	51,193.47	565,818.08	1105.3%	28,668	26,638	2,030	7.6%
24	- Terrestre	1,532,806.80	1,676,618.60	(143,811.80)	-8.6%	588,278.70	33,825.04	554,453.66	1639.2%	20,972	-	20,972	0.0%
25	- Marítimo	259,658.21	768,507.42	(508,849.21)	-66.2%	28,732.85	17,368.43	11,364.42	65.4%	7,685	-	7,685	0.0%
26	- Aéreo	167.52	902.85	(735.33)	-81.4%	-	-	-	0.0%	11	-	11	0.0%
27	Casco	2,526,146.83	4,231,482.38	(1,705,335.55)	-40.3%	524,207.79	6,796,828.07	(6,272,620.28)	-92.3%	1,252	1,136	116	10.2%
28	- Marítimo	2,020,017.02	2,426,366.36	(406,349.34)	-16.7%	236,855.53	6,640,727.66	(6,403,872.13)	-96.4%	1,014	928	86	9.3%
29	- Aéreo	506,129.81	1,805,116.02	(1,298,986.21)	-72.0%	287,352.26	156,100.41	131,251.85	84.1%	238	208	30	14.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 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			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual	2016	2015	Absoluta	Porcentual
30	Automóvil	21,599,958.08	22,275,734.03	(675,775.95)	-3.0%	15,441,509.14	12,084,789.45	3,356,719.69	27.8%	681,819	499,429	182,390	36.5%
31	Ramos Técnicos	3,141,208.41	2,559,186.04	582,022.37	22.7%	160,517.05	482,581.32	(322,064.27)	-66.7%	11,486	8,158	3,328	40.8%
32	- TRC - TRM	1,654,714.02	1,851,862.07	(197,148.05)	-10.6%	88,914.45	191,068.73	(102,154.28)	-53.5%	2,258	-	2,258	0.0%
33	- Equipo Eléctrico	148,359.46	186,585.93	(38,226.47)	-20.5%	22,528.52	108,482.31	(85,953.79)	-79.2%	4,107	-	4,107	0.0%
34	- Caldera y Maquinaria	-	17,977.75	(17,977.75)	-100.0%	-	-	-	0.0%	736	-	736	0.0%
35	- Rotura de Maquinaria	1,086,483.33	40,841.94	1,045,641.39	2560.2%	7,867.45	47,294.88	(39,427.43)	-83.4%	1,325	-	1,325	0.0%
36	- Equipo Pesado	250,490.32	461,886.76	(211,396.44)	-45.8%	41,206.63	135,735.41	(94,528.78)	-69.6%	3,054	-	3,054	0.0%
37	- Vidrios	1,161.28	31.58	1,129.70	3576.7%	-	-	-	0.0%	6	-	6	0.0%
38	Riesgos Diversos	11,826,124.73	11,843,216.82	(17,092.09)	-0.1%	2,982,006.92	3,083,664.73	(101,657.81)	-3.3%	32,607	27,104	5,503	20.3%
39	- Responsabilidad Civil	2,868,252.16	3,872,195.64	(1,003,943.48)	-25.9%	772,320.85	661,470.32	110,850.53	16.8%	21,037	16,582	4,455	26.9%
40	- Robo	170,989.83	717,859.33	(546,869.50)	-76.2%	78,818.94	247,816.60	(168,997.66)	-68.2%	4,140	3,593	547	15.2%
41	- Fidelidad y DDD	1,296,132.77	170,263.08	1,125,869.69	661.3%	320,790.45	239,870.45	80,920.00	33.7%	1,344	709	635	89.6%
42	- BBB	588,714.88	539,546.14	49,168.74	9.1%	52,550.47	1,001.00	51,549.47	5149.8%	38	33	5	15.2%
43	- Otros	6,902,035.09	6,543,352.63	358,682.46	5.5%	1,757,526.21	1,933,506.36	(175,980.15)	-9.1%	6,048	6,187	(139)	-2.2%
44	Titulos de Propiedad	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	8,538,001.76	7,624,392.38	913,609.38	12.0%	1,443,259.70	2,344,923.41	(901,663.71)	-38.5%	58,027	35,400	22,627	63.9%
46	- Oferta y Cumplimiento	3,177,813.07	4,155,000.31	(977,187.24)	-23.5%	1,421,336.04	1,675,567.88	(254,231.84)	-15.2%	29,496	-	29,496	0.0%
47	- Otras	5,360,188.69	3,469,392.07	1,890,796.62	54.5%	21,923.66	669,355.53	(647,431.87)	-96.7%	28,531	-	28,531	0.0%
48	TOTAL TOTAL Y EXTERIOR	109,663,484.21	107,893,774.23	1,769,709.98	1.6%	47,065,521.40	47,507,693.76	(442,172.36)	-0.9%	1,437,400	1,112,869	324,531	29.2%
Vida		52,333,231.26	46,278,973.60	6,054,257.66	13.1%	23,671,114.29	19,755,701.31	3,915,412.98	19.8%	381,081	317,135	63,946	20.2%
General		57,330,252.95	61,614,800.63	(4,284,547.68)	-7.0%	23,394,407.11	27,751,992.45	(4,357,585.34)	-15.7%	1,056,319	795,734	260,585	32.7%
Totales		109,663,484.21	107,893,774.23	1,769,709.98	1.6%	47,065,521.40	47,507,693.76	(442,172.36)	-0.9%	1,437,400	1,112,869	324,531	29.2%



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	5,180,915.42	5,150,830.27	30,085.15	0.6%	(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%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE AGOSTO 2016
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
1	Vida Individual	0.20	0.22	-5.1%
2	- Primer año	0.62	0.21	189.7%
3	- Renovación	0.11	0.22	-49.8%
4	Accidentes Personales	0.17	0.41	-57.9%
5	- Individual	0.14	0.63	-76.9%
6	- Grupo	0.20	0.27	-26.7%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.75	0.79	-4.7%
9	- Individual	0.68	0.70	-2.8%
10	- Grupo	0.81	0.86	-5.9%
11	Colectivos de Vida	0.31	0.34	-10.0%
12	Incendio y Líneas Aliadas (*)	0.14	0.41	-66.6%
13	- Residencial	0.14	0.37	-63.7%
14	- Comercial	0.14	0.48	-70.9%
15	- Industrial	0.14	0.02	518.5%
16	Vida Industrial	-1.06	10.94	-109.7%
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	0.36	0.75	-51.1%
21	- Residencial	0.28	0.28	0.5%
22	- Comercial e Industrial	0.43	1.10	-60.7%
23	Transporte de Carga	0.33	0.19	74.9%
24	- Terrestre	0.36	0.18	107.6%
25	- Marítimo	0.15	0.21	-30.0%
26	- Aéreo	0.08	0.00	0.0%
27	Casco	0.18	0.48	-62.2%
28	- Marítimo	0.17	1.09	-84.3%



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

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2016	2015	Variación Porcentual
29	- Aéreo	0.19	0.12	59.9%
30	Automóvil	0.66	0.59	11.5%
31	Ramos Técnicos	0.17	0.66	-73.9%
32	- TRC - TRM	0.09	0.71	-86.9%
33	- Equipo Eléctrico	0.33	0.79	-58.2%
34	- Caldera y Maquinaria	0.00	0.00	0.0%
35	- Rotura de Maquinaria	0.42	1.12	-62.7%
36	- Equipo Pesado	0.41	0.38	7.3%
37	- Vidrios	0.00	0.00	0.0%
38	Riesgos Diversos	0.19	0.19	-2.8%
39	- Responsabilidad Civil	0.14	0.10	37.0%
40	- Robo	0.37	0.32	16.6%
41	- Fidelidad y DDD	0.16	0.65	-74.7%
42	- BBB	-0.08	0.00	-1847.1%
43	- Otros	0.23	0.23	-2.3%
44	Titulos de Propiedad	0.00	0.00	0.0%
45	Fianzas	0.28	0.27	4.6%
46	- Oferta y Cumplimiento	0.37	0.35	5.8%
47	- Otras	0.18	0.17	5.6%
48	TOTAL LOCAL Y EXTERIOR	0.41	0.43	-6.3%
Vida		0.46	0.49	-6.8%
General		0.36	0.39	-7.3%
Totales		0.41	0.43	-6.3%