



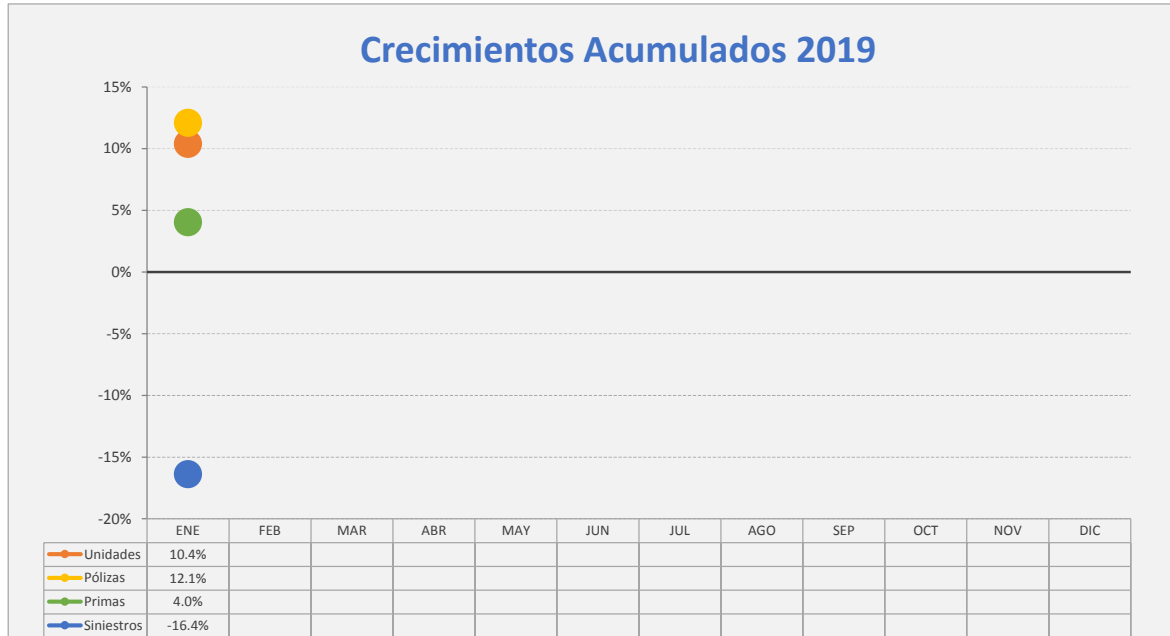
**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE ENERO 2019**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**  
**RESUMEN COMPARATIVOS**

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
Vida Individual	258,866	272,584	(13,718)	-5.0%	249,714	234,410	15,304	6.5%	13,902,104.51	13,294,909.43	607,195.08	4.6%	2,055,855.27	2,555,228.94	(499,373.67)	-19.5%
Accidentes Personales	409,870	349,382	60,488	17.3%	143,809	114,978	28,831	25.1%	2,090,599.25	1,947,941.70	142,657.55	7.3%	476,265.04	517,692.08	(41,427.04)	-8.0%
Salud	444,794	366,694	78,100	21.3%	92,917	82,839	10,078	12.2%	28,032,216.87	26,882,024.38	1,150,192.49	4.3%	19,963,767.27	21,702,567.89	(1,738,800.62)	-8.0%
Colectivos de Vida	1,002,237	850,288	151,949	17.9%	55,465	50,478	4,987	9.9%	17,740,336.63	17,611,598.73	128,737.90	0.7%	4,956,247.38	5,689,511.30	(733,263.92)	-12.9%
Incendio y Líneas Aliadas (*)	429,820	392,793	37,027	9.4%	256,009	226,433	29,576	13.1%	20,321,398.73	15,190,595.49	5,130,803.24	33.8%	1,634,846.49	2,916,437.95	(1,281,591.46)	-43.9%
Multiriesgo	26,771	25,876	895	3.5%	25,265	24,307	958	3.9%	538,447.12	554,259.78	(15,812.66)	-2.9%	112,288.84	191,249.85	(78,961.01)	-41.3%
Transporte de Carga	36,630	35,950	680	1.9%	32,169	30,924	1,245	4.0%	2,856,637.91	1,918,891.61	937,746.30	48.9%	448,126.44	915,119.92	(466,993.48)	-51.0%
Casco	1,571	1,779	(208)	-11.7%	1,067	1,147	(80)	-7.0%	2,289,754.30	115,297.57	2,174,456.73	1886.0%	309,422.26	3,037,580.93	(2,728,158.67)	-89.8%
Automóvil	903,959	869,797	34,162	3.9%	803,138	697,205	105,933	15.2%	26,939,091.83	25,089,925.56	1,849,166.27	7.4%	14,977,015.29	17,393,381.06	(2,416,365.77)	-13.9%
Ramos Técnicos	13,971	14,765	(794)	-5.4%	10,347	11,042	(695)	-6.3%	2,040,498.70	2,902,292.10	(861,793.40)	-29.7%	153,970.41	1,676,597.28	(1,522,626.87)	-90.8%
Responsabilidad Civil	19,247	18,051	1,196	6.6%	18,033	16,882	1,151	6.8%	3,895,896.61	4,552,381.82	(656,485.21)	-14.4%	393,805.35	434,783.21	(40,977.86)	-9.4%
Robo	4,345	4,486	(141)	-3.1%	3,761	3,860	(99)	-2.6%	1,483,533.76	735,247.32	748,286.44	101.8%	40,898.73	86,163.56	(45,264.83)	-52.5%
Fianzas	66,147	72,636	(6,489)	-8.9%	64,028	71,222	(7,194)	-10.1%	6,541,743.40	8,819,079.03	(2,277,335.63)	-25.8%	4,335,268.50	2,747,441.45	1,587,827.05	57.8%
Otros	68,498	64,451	4,047	6.3%	8,274	7,916	358	4.5%	5,807,176.45	9,648,559.83	(3,841,383.38)	-39.8%	977,159.11	940,579.76	36,579.35	3.9%
<b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,686,726</b>	<b>3,339,532</b>	<b>347,194</b>	<b>10.4%</b>	<b>1,763,996</b>	<b>1,573,643</b>	<b>190,353</b>	<b>12.1%</b>	<b>134,479,436.07</b>	<b>129,263,004.35</b>	<b>5,216,431.72</b>	<b>4.0%</b>	<b>50,834,936.38</b>	<b>60,804,335.18</b>	<b>(9,969,398.80)</b>	<b>-16.4%</b>
Ramos de Personas	2,115,767	1,838,948	276,819	15.1%	541,905	482,705	59,200	12.3%	61,765,257.26	59,736,474.24	2,028,783.02	3.4%	27,452,134.96	30,465,000.21	(3,012,865.25)	-9.9%
Ramos Generales	1,570,959	1,500,584	70,375	4.7%	1,222,091	1,090,938	131,153	12.0%	72,714,178.81	69,526,530.11	3,187,648.70	4.6%	23,382,801.42	30,339,334.97	(6,956,533.55)	-22.9%
<b>Totales</b>	<b>3,686,726</b>	<b>3,339,532</b>	<b>347,194</b>	<b>10.4%</b>	<b>1,763,996</b>	<b>1,573,643</b>	<b>190,353</b>	<b>12.1%</b>	<b>\$134,479,436.07</b>	<b>\$129,263,004.35</b>	<b>5,216,431.72</b>	<b>4.0%</b>	<b>\$50,834,936.38</b>	<b>\$60,804,335.18</b>	<b>(9,969,398.80)</b>	<b>-16.4%</b>

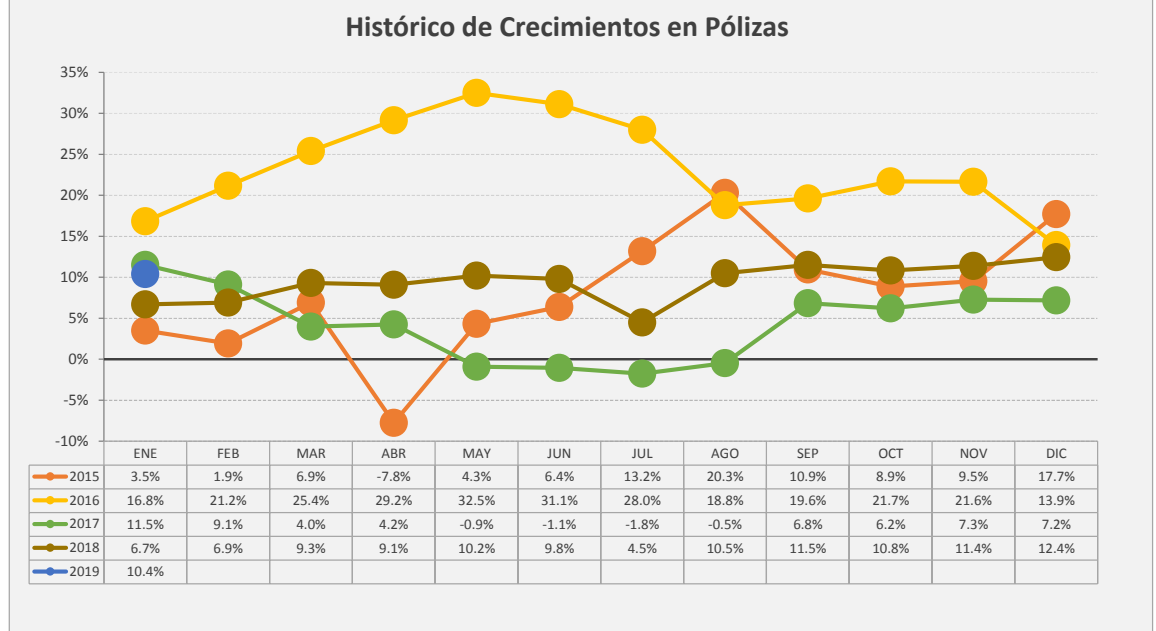
# Superintendencia de Seguros y Reaseguros de Panamá

## HISTORICOS DE CRECIMIENTO

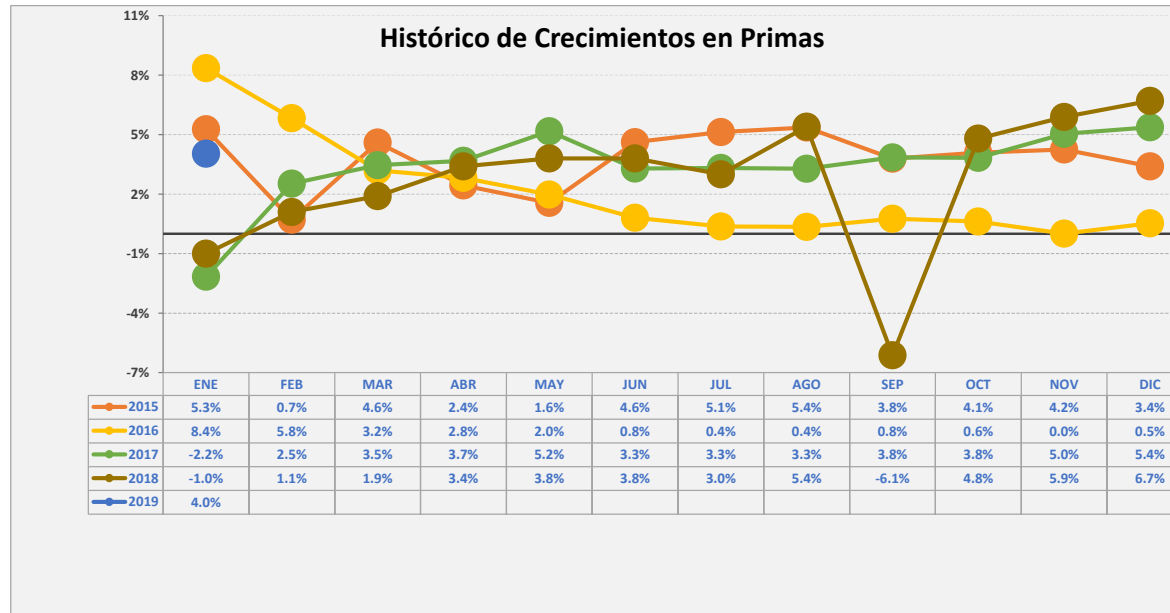
### Crecimientos Acumulados 2019



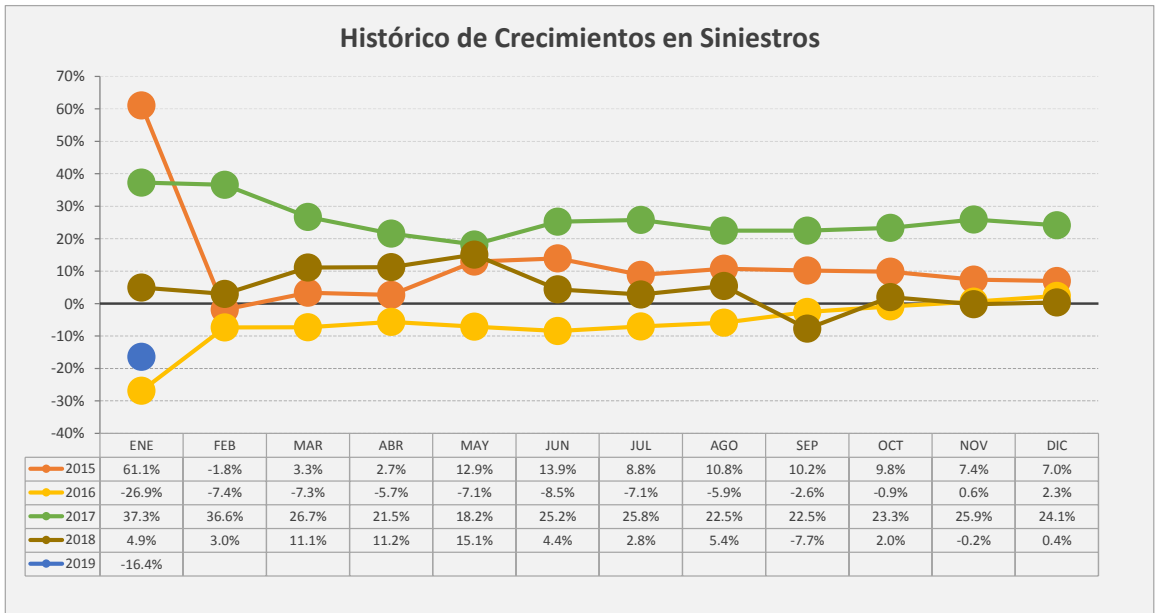
### Histórico de Crecimientos en Pólizas



### Histórico de Crecimientos en Primas



### Histórico de Crecimientos en Siniestros





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 31 DE ENERO 2019**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS				
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN		
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	
1	<b>Vida Individual</b>	258,866	272,584	(13,718)	-5.0%	249,714	234,410	15,304	6.5%	13,902,104.51	13,294,909.43	607,195.08	4.6%	2,055,855.27	2,555,228.94	(499,373.67)	-19.5%
2	- Primer año	70,526	71,930	(1,404)	-2.0%	67,887	71,225	(3,338)	-4.7%	2,340,917.37	1,751,095.22	589,822.15	33.7%	1,104,291.97	1,843,481.55	(739,189.58)	-40.1%
3	- Renovación	188,340	200,654	(12,314)	-6.1%	181,827	163,185	18,642	11.4%	11,561,187.14	11,543,814.21	17,372.93	0.2%	951,563.30	711,747.39	239,815.91	33.7%
4	<b>Accidentes Personales</b>	409,870	349,382	60,488	17.3%	143,809	114,978	28,831	25.1%	2,090,599.25	1,947,941.70	142,657.55	7.3%	476,265.04	517,692.08	(41,427.04)	-8.0%
5	- Individual	120,740	86,625	34,115	39.4%	98,976	70,815	28,161	39.8%	1,047,329.84	791,766.86	255,562.98	32.3%	123,057.69	180,006.20	(56,948.51)	-31.6%
6	- Grupo	289,130	262,757	26,373	10.0%	44,833	44,163	670	1.5%	1,043,269.41	1,156,174.84	(112,905.43)	-9.8%	353,207.35	337,685.88	15,521.47	4.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	444,794	366,694	78,100	21.3%	92,917	82,839	10,078	12.2%	28,032,216.87	26,882,024.38	1,150,192.49	4.3%	19,963,767.27	21,702,567.89	(1,738,800.62)	-8.0%
9	- Individual	105,009	99,083	5,926	6.0%	84,394	74,610	9,784	13.1%	12,728,903.58	11,390,557.97	1,338,345.61	11.7%	8,604,772.17	9,570,020.70	(965,248.53)	-10.1%
10	- Grupo	339,785	267,611	72,174	27.0%	8,523	8,229	294	3.6%	15,303,313.29	15,491,466.41	(188,153.12)	-1.2%	11,358,995.10	12,132,547.19	(773,552.09)	-6.4%
11	<b>Colectivos de Vida</b>	1,002,237	850,288	151,949	17.9%	55,465	50,478	4,987	9.9%	17,740,336.63	17,611,598.73	128,737.90	0.7%	4,956,247.38	5,689,511.30	(733,263.92)	-12.9%
12	<b>Incendio y Líneas Aliadas (*)</b>	429,820	392,793	37,027	9.4%	256,009	226,433	29,576	13.1%	20,321,398.73	15,190,595.49	5,130,803.24	33.8%	1,634,846.49	2,916,437.95	(1,281,591.46)	-43.9%
13	- Residencial	307,631	268,541	39,090	14.6%	198,382	168,247	30,135	17.9%	5,630,491.37	4,894,371.38	736,119.99	15.0%	1,370,933.76	1,249,991.36	120,942.40	9.7%
14	- Comercial	121,803	122,739	(936)	-0.8%	57,317	57,777	(460)	-0.8%	14,593,257.35	10,123,464.94	4,469,792.41	44.2%	262,153.73	1,666,104.17	(1,403,950.44)	-84.3%
15	- Industrial	386	1,513	(1,127)	-74.5%	310	409	(99)	-24.2%	97,650.01	172,759.17	(75,109.16)	-43.5%	1,759.00	342.42	1,416.58	413.7%
16	<b>Vida Industrial</b>	25	189	(164)	-86.8%	25	189	(164)	-86.8%	-	1,453.05	(1,453.05)	-100.0%	-	-	-	0.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	26,771	25,876	895	3.5%	25,265	24,307	958	3.9%	538,447.12	554,259.78	(15,812.66)	-2.9%	112,288.84	191,249.85	(78,961.01)	-41.3%
21	- Residencial	20,188	19,577	611	3.1%	19,574	18,770	804	4.3%	363,753.64	324,341.65	39,411.99	12.2%	66,143.94	89,191.23	(23,047.29)	-25.8%
22	- Comercial e Industrial	6,583	6,299	284	4.5%	5,691	5,537	154	2.8%	174,693.48	229,918.13	(55,224.65)	-24.0%	46,144.90	102,058.62	(55,913.72)	-54.8%
23	<b>Transporte de Carga</b>	36,630	35,950	680	1.9%	32,169	30,924	1,245	4.0%	2,856,637.91	1,918,891.61	937,746.30	48.9%	448,126.44	915,119.92	(466,993.48)	-51.0%
24	- Terrestre	25,301	24,470	831	3.4%	24,740	23,434	1,306	5.6%	2,404,691.89	1,076,781.85	1,327,910.04	123.3%	256,768.59	804,284.19	(547,515.60)	-68.1%
25	- Marítimo	11,267	11,426	(159)	-1.4%	7,367	7,438	(71)	-1.0%	424,096.64	841,303.40	(417,206.76)	-49.6%	101,151.33	110,835.73	(9,684.40)	-8.7%
26	- Aéreo	62	54	8	14.8%	62	52	10	19.2%	27,849.38	806.36	27,043.02	3353.7%	90,206.52	-	90,206.52	0.0%
27	<b>Casco</b>	1,571	1,779	(208)	-11.7%	1,067	1,147	(80)	-7.0%	2,289,754.30	115,297.57	2,174,456.73	1886.0%	309,422.26	3,037,580.93	(2,728,158.67)	-89.8%
28	- Marítimo	1,227	1,347	(120)	-8.9%	870	938	(68)	-7.2%	553,691.56	(1,409,495.15)	1,963,186.71	0.0%	309,422.26	3,037,580.93	(2,728,158.67)	-89.8%
29	- Aéreo	344	432	(88)	-20.4%	197	209	(12)	-5.7%	1,736,062.74	1,524,792.72	211,270.02	13.9%	-	-	-	0.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 31 DE ENERO 2019**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30 Automóvil	903,959	869,797	34,162	3.9%	803,138	697,205	105,933	15.2%	26,939,091.83	25,089,925.56	1,849,166.27	7.4%	14,977,015.29	17,393,381.06	(2,416,365.77)	-13.9%
31 Ramos Técnicos	13,971	14,765	(794)	-5.4%	10,347	11,042	(695)	-6.3%	2,040,498.70	2,902,292.10	(861,793.40)	-29.7%	153,970.41	1,676,597.28	(1,522,626.87)	-90.8%
32 - TRC - TRM	2,229	2,376	(147)	-6.2%	1,989	2,230	(241)	-10.8%	1,512,039.00	2,284,832.98	(772,793.98)	-33.8%	24,392.37	1,595,181.79	(1,570,789.42)	-98.5%
33 - Equipo Electrónico	4,957	5,229	(272)	-5.2%	3,786	3,858	(72)	-1.9%	124,387.70	206,068.10	(81,680.40)	-39.6%	12,898.43	55,813.57	(42,915.14)	-76.9%
34 - Caldera y Maquinaria	830	801	29	3.6%	827	801	26	3.2%	91,697.73	39,183.81	52,513.92	134.0%	-	-	-	0.0%
35 - Rotura de Maquinaria	2,049	1,896	153	8.1%	1,252	1,231	21	1.7%	80,764.73	81,252.53	(487.80)	-0.6%	60,284.14	2,921.48	57,362.66	1963.5%
36 - Equipo Pesado	3,896	4,452	(556)	-12.5%	2,484	2,912	(428)	-14.7%	231,551.52	290,919.68	(59,368.16)	-20.4%	56,395.47	22,680.44	33,715.03	148.7%
37 - Vidrios	10	11	(1)	-9.1%	9	10	(1)	-10.0%	58.02	35.00	23.02	65.8%	-	-	-	0.0%
38 Riesgos Diversos	91,973	86,759	5,214	6.0%	29,951	28,429	1,522	5.4%	11,186,606.82	14,934,735.92	(3,748,129.10)	-25.1%	1,411,863.19	1,461,526.53	(49,663.34)	-3.4%
39 - Responsabilidad Civil	19,247	18,051	1,196	6.6%	18,033	16,882	1,151	6.8%	3,895,896.61	4,552,381.82	(656,485.21)	-14.4%	393,805.35	434,783.21	(40,977.86)	-9.4%
40 - Robo	4,345	4,486	(141)	-3.1%	3,761	3,860	(99)	-2.6%	1,483,533.76	735,247.32	748,286.44	101.8%	40,898.73	86,163.56	(45,264.83)	-52.5%
41 - Fidelidad y DDD	1,131	1,136	(5)	-0.4%	1,115	1,105	10	0.9%	335,994.12	1,490,935.46	(1,154,941.34)	-77.5%	456,529.47	233,604.09	222,925.38	95.4%
42 - BBB	31	27	4	14.8%	30	27	3	11.1%	36,396.51	51,193.50	(14,796.99)	-28.9%	1,044.59	-	1,044.59	0.0%
43 - Otros	67,219	63,059	4,160	6.6%	7,012	6,555	457	7.0%	5,434,785.82	8,104,977.82	(2,670,192.00)	-32.9%	519,585.05	706,975.67	(187,390.62)	-26.5%
44 Títulos de Propiedad	92	40	52	130.0%	92	40	52	130.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	66,147	72,636	(6,489)	-8.9%	64,028	71,222	(7,194)	-10.1%	6,541,743.40	8,819,079.03	(2,277,335.63)	-25.8%	4,335,268.50	2,747,441.45	1,587,827.05	57.8%
46 - Oferta y Cumplimiento	25,423	32,919	(7,496)	-22.8%	24,833	32,604	(7,771)	-23.8%	3,273,940.69	4,585,107.55	(1,311,166.86)	-28.6%	3,237,732.55	2,379,069.29	858,663.26	36.1%
47 - Otras	40,724	39,717	1,007	2.5%	39,195	38,618	577	1.5%	3,267,802.71	4,233,971.48	(966,168.77)	-22.8%	1,097,535.95	368,372.16	729,163.79	197.9%
48 <b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,686,726</b>	<b>3,339,532</b>	<b>347,194</b>	<b>10.4%</b>	<b>1,763,996</b>	<b>1,573,643</b>	<b>190,353</b>	<b>12.1%</b>	<b>134,479,436.07</b>	<b>129,263,004.35</b>	<b>5,216,431.72</b>	<b>4.036%</b>	<b>50,834,936.38</b>	<b>60,804,335.18</b>	<b>(9,969,398.80)</b>	<b>-16.4%</b>
<b>Ramos de Personas</b>	<b>2,115,767</b>	<b>1,838,948</b>	<b>276,819</b>	<b>15.1%</b>	<b>541,905</b>	<b>482,705</b>	<b>59,200</b>	<b>12.3%</b>	<b>61,765,257.26</b>	<b>59,736,474.24</b>	<b>2,028,783.02</b>	<b>3.4%</b>	<b>27,452,134.96</b>	<b>30,465,000.21</b>	<b>(3,012,865.25)</b>	<b>-9.9%</b>
<b>Ramos Generales</b>	<b>1,570,959</b>	<b>1,500,584</b>	<b>70,375</b>	<b>4.7%</b>	<b>1,222,091</b>	<b>1,090,938</b>	<b>131,153</b>	<b>12.0%</b>	<b>72,714,178.81</b>	<b>69,526,530.11</b>	<b>3,187,648.70</b>	<b>4.6%</b>	<b>23,382,801.42</b>	<b>30,339,334.97</b>	<b>(6,956,533.55)</b>	<b>-22.9%</b>
<b>Totales</b>	<b>3,686,726</b>	<b>3,339,532</b>	<b>347,194</b>	<b>10.4%</b>	<b>1,763,996</b>	<b>1,573,643</b>	<b>190,353</b>	<b>12.1%</b>	<b>\$134,479,436.07</b>	<b>\$129,263,004.35</b>	<b>5,216,431.72</b>	<b>4.0%</b>	<b>\$50,834,936.38</b>	<b>\$60,804,335.18</b>	<b>(9,969,398.80)</b>	<b>-16.4%</b>



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE ENERO 2019

COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2019	2018	Variación Porcentual
1	<b>Vida Individual</b>	0.15	0.19	-23.1%
2	- Primer año	0.47	1.05	-55.2%
3	- Renovación	0.08	0.06	33.5%
4	<b>Accidentes Personales</b>	0.23	0.27	-14.3%
5	- Individual	0.12	0.23	-48.3%
6	- Grupo	0.34	0.29	15.9%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.71	0.81	-11.8%
9	- Individual	0.68	0.84	-19.5%
10	- Grupo	0.74	0.78	-5.2%
11	<b>Colectivos de Vida</b>	0.28	0.32	-13.5%
12	<b>Incendio y Líneas Aliadas (*)</b>	0.08	0.19	-58.1%
13	- Residencial	0.24	0.26	-4.7%
14	- Comercial	0.02	0.16	-89.1%
15	- Industrial	0.02	0.00	808.8%
16	<b>Vida Industrial</b>	0.00	0.00	0.0%
17	<b>Anualidades</b>	0.00	0.00	0.0%
18	<b>Rentas Vitalicias</b>	0.00	0.00	0.0%
19	<b>Pérdida de Ingresos</b>	0.00	0.00	0.0%
20	<b>Multirisgo</b>	0.21	0.35	-39.6%
21	- Residencial	0.18	0.27	-33.9%
22	- Comercial e Industrial	0.26	0.44	-40.5%
23	<b>Transporte de Carga</b>	0.16	0.48	-67.1%
24	- Terrestre	0.11	0.75	-85.7%
25	- Marítimo	0.24	0.13	81.0%
26	- Aéreo	3.24	0.00	0.0%
27	<b>Casco</b>	0.14	26.35	-99.5%
28	- Marítimo	0.56	0.00	0.0%
29	- Aéreo	0.00	0.00	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE ENERO 2019

COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2019	2018	Variación Porcentual
30	<b>Automóvil</b>	0.56	0.69	-19.8%
31	<b>Ramos Técnicos</b>	0.08	0.58	-86.9%
32	- TRC - TRM	0.02	0.70	-97.7%
33	- Equipo Electrónico	0.10	0.27	-61.7%
34	- Caldera y Maquinaria	0.00	0.00	0.0%
35	- Rotura de Maquinaria	0.75	0.04	1975.9%
36	- Equipo Pesado	0.24	0.08	212.4%
37	- Vidrios	0.00	0.00	0.0%
38	<b>Riesgos Diversos</b>	0.13	0.10	29.0%
39	- Responsabilidad Civil	0.10	0.10	5.8%
40	- Robo	0.03	0.12	-76.5%
41	- Fidelidad y DDD	1.36	0.16	767.2%
42	- BBB	0.03	0.00	0.0%
43	- Otros	0.10	0.09	9.6%
44	<b>Titulos de Propiedad</b>	0.00	0.00	0.0%
45	<b>Fianzas</b>	0.66	0.31	112.7%
46	- Oferta y Cumplimiento	0.99	0.52	90.6%
47	- Otras	0.34	0.09	286.0%
<b>48</b>	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>0.38</b>	<b>0.47</b>	<b>-19.6%</b>
<b>Vida</b>		<b>0.44</b>	<b>0.51</b>	<b>-12.8%</b>
<b>General</b>		<b>0.32</b>	<b>0.44</b>	<b>-26.3%</b>
<b>Totales</b>		<b>0.38</b>	<b>0.47</b>	<b>-19.6%</b>