



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 28 DE FEBRERO 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			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
Vida Individual	266,046	248,507	17,539	7.1%	251,165	237,099	14,066	5.9%	27,569,207.96	26,922,079.56	647,128.40	2.4%	4,265,171.01	4,689,528.46	(424,357.45)	-9.0%
Accidentes Personales	404,314	346,726	57,588	16.6%	145,925	117,204	28,721	24.5%	4,739,051.84	3,935,250.16	803,801.68	20.4%	915,068.10	1,035,441.05	(120,372.95)	-11.6%
Salud	446,239	365,440	80,799	22.1%	93,657	85,932	7,725	9.0%	56,533,593.44	51,542,604.07	4,990,989.37	9.7%	39,934,882.83	38,986,492.41	948,390.42	2.4%
Colectivos de Vida	997,544	865,076	132,468	15.3%	56,721	59,533	(2,812)	-4.7%	37,013,820.61	33,908,232.05	3,105,588.56	9.2%	10,746,842.33	10,011,230.83	735,611.50	7.3%
Incendio y Líneas Aliadas (*)	429,695	413,140	16,555	4.0%	256,326	228,987	27,339	11.9%	30,465,417.50	25,319,193.93	5,146,223.57	20.3%	2,896,384.20	8,275,720.90	(5,379,336.70)	-65.0%
Multiriesgo	26,824	25,735	1,089	4.2%	25,308	24,359	949	3.9%	1,210,109.68	1,068,945.58	141,164.10	13.2%	298,968.29	284,906.01	14,062.28	4.9%
Transporte de Carga	36,740	35,972	768	2.1%	32,226	30,842	1,384	4.5%	4,516,495.10	3,152,378.91	1,364,116.19	43.3%	831,418.16	1,335,595.44	(504,177.28)	-37.7%
Casco	1,557	1,677	(120)	-7.2%	1,048	1,167	(119)	-10.2%	3,777,838.05	1,469,200.21	2,308,637.84	157.1%	1,093,154.06	3,930,674.70	(2,837,520.64)	-72.2%
Automóvil	913,279	843,332	69,947	8.3%	809,913	699,536	110,377	15.8%	50,148,163.73	46,215,980.19	3,932,183.54	8.5%	31,700,703.37	32,129,488.37	(428,785.00)	-1.3%
Ramos Técnicos	13,655	14,513	(858)	-5.9%	10,331	11,064	(733)	-6.6%	3,707,668.26	5,481,070.08	(1,773,401.82)	-32.4%	368,716.52	1,806,746.41	(1,438,029.89)	-79.6%
Responsabilidad Civil	19,431	18,290	1,141	6.2%	18,187	17,071	1,116	6.5%	6,765,673.87	7,789,407.06	(1,023,733.19)	-13.1%	787,245.75	624,320.91	162,924.84	26.1%
Robo	4,353	4,544	(191)	-4.2%	3,765	3,901	(136)	-3.5%	2,527,255.67	899,908.38	1,627,347.29	180.8%	255,660.52	139,638.51	116,022.01	83.1%
Fianzas	66,332	72,149	(5,817)	-8.1%	64,245	70,791	(6,546)	-9.2%	19,838,422.62	21,634,865.00	(1,796,442.38)	-8.3%	14,046,031.12	13,147,021.04	899,010.08	6.8%
Otros	68,984	63,935	5,049	7.9%	8,270	8,017	253	3.2%	9,245,713.40	13,918,261.76	(4,672,548.36)	-33.6%	2,197,173.21	2,796,959.21	(599,786.00)	-21.4%
<b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,694,993</b>	<b>3,319,036</b>	<b>375,957</b>	<b>11.3%</b>	<b>1,777,087</b>	<b>1,595,503</b>	<b>181,584</b>	<b>11.4%</b>	<b>258,058,431.73</b>	<b>243,257,376.94</b>	<b>14,801,054.79</b>	<b>6.1%</b>	<b>110,337,419.47</b>	<b>119,193,764.25</b>	<b>(8,856,344.78)</b>	<b>-7.4%</b>
Ramos de Personas	2,114,143	1,825,749	288,394	15.8%	547,468	499,768	47,700	9.5%	125,855,673.85	116,308,165.84	9,547,508.01	8.2%	55,861,964.27	54,722,692.75	1,139,271.52	2.1%
Ramos Generales	1,580,850	1,493,287	87,563	5.9%	1,229,619	1,095,735	133,884	12.2%	132,202,757.88	126,949,211.10	5,253,546.78	4.1%	54,475,455.20	64,471,071.50	(9,995,616.30)	-15.5%
<b>Totales</b>	<b>3,694,993</b>	<b>3,319,036</b>	<b>375,957</b>	<b>11.3%</b>	<b>1,777,087</b>	<b>1,595,503</b>	<b>181,584</b>	<b>11.4%</b>	<b>\$258,058,431.73</b>	<b>\$243,257,376.94</b>	<b>14,801,054.79</b>	<b>6.1%</b>	<b>\$110,337,419.47</b>	<b>\$119,193,764.25</b>	<b>(8,856,344.78)</b>	<b>-7.4%</b>

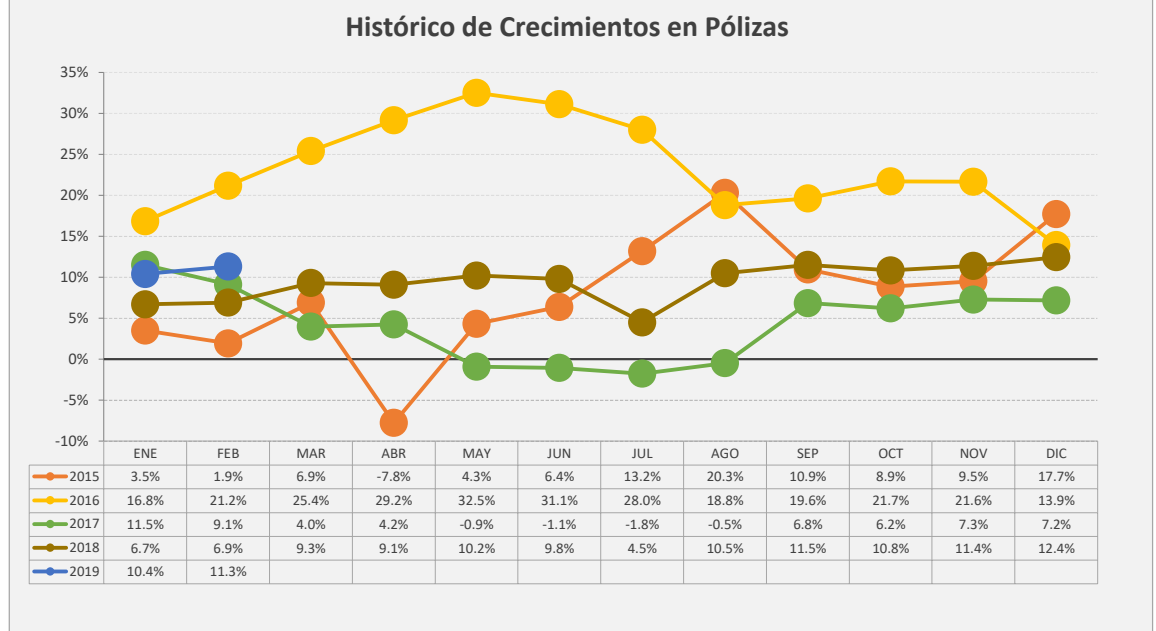
# Superintendencia de Seguros y Reaseguros de Panamá

## HISTORICOS DE CRECIMIENTO

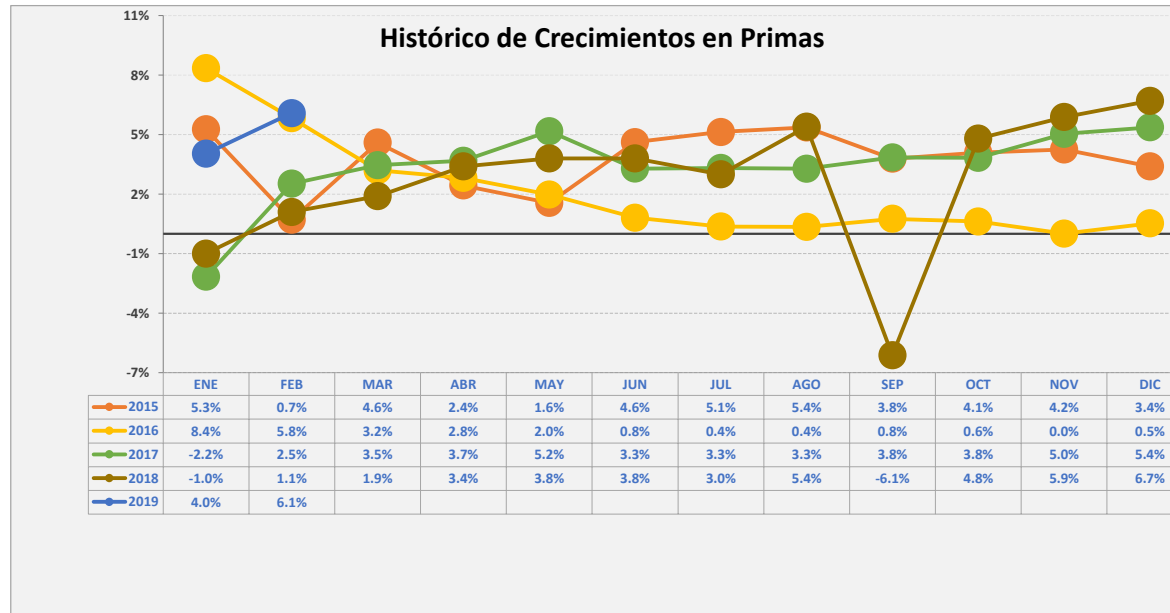
### Crecimientos Acumulados 2019



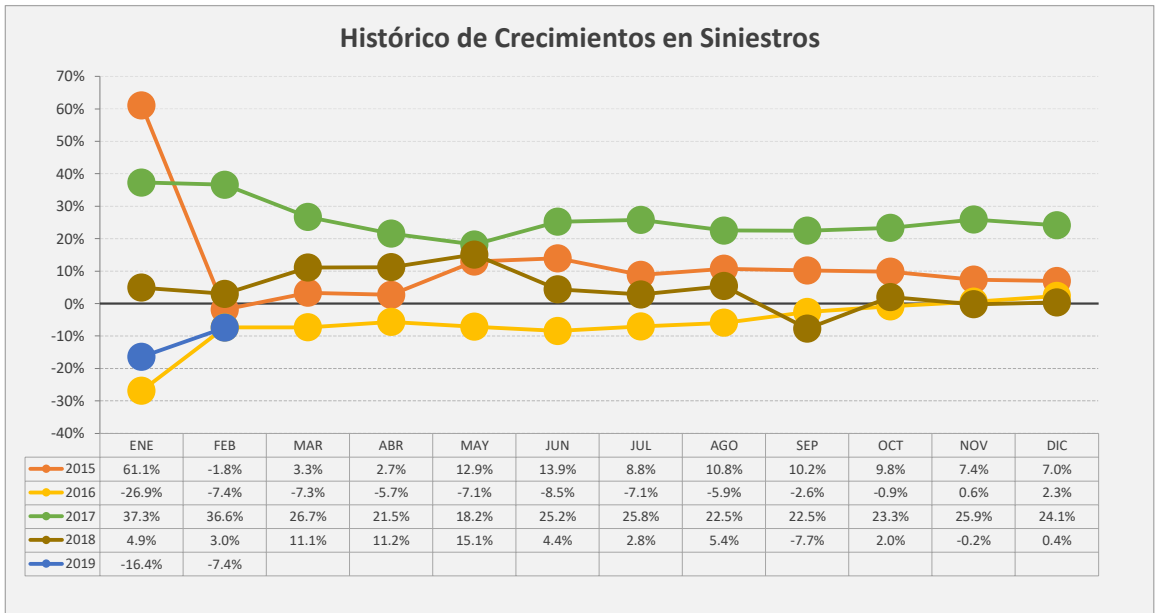
### Histórico de Crecimientos en Pólizas



### Histórico de Crecimientos en Primas



### Histórico de Crecimientos en Siniestros





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 28 DE FEBRERO 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				
	FEBRERO		VARIACIÓN		FEBRERO		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>	266,046	248,507	17,539	7.1%	251,165	237,099	14,066	5.9%	27,569,207.96	26,922,079.56	647,128.40	2.4%	4,265,171.01	4,689,528.46	(424,357.45)	-9.0%
2	- Primer año	73,518	76,708	(3,190)	-4.2%	70,413	73,890	(3,477)	-4.7%	4,378,394.79	3,844,610.41	533,784.38	13.9%	1,948,041.55	3,617,461.41	(1,669,419.86)	-46.1%
3	- Renovación	192,528	171,799	20,729	12.1%	180,752	163,209	17,543	10.7%	23,190,813.17	23,077,469.15	113,344.02	0.5%	2,317,129.46	1,072,067.05	1,245,062.41	116.1%
4	<b>Accidentes Personales</b>	404,314	346,726	57,588	16.6%	145,925	117,204	28,721	24.5%	4,739,051.84	3,935,250.16	803,801.68	20.4%	915,068.10	1,035,441.05	(120,372.95)	-11.6%
5	- Individual	122,748	87,965	34,783	39.5%	101,659	72,848	28,811	39.5%	1,989,981.27	1,716,764.20	273,217.07	15.9%	262,785.28	440,054.72	(177,269.44)	-40.3%
6	- Grupo	281,566	258,761	22,805	8.8%	44,266	44,356	(90)	-0.2%	2,749,070.57	2,218,485.96	530,584.61	23.9%	652,282.82	595,386.33	56,896.49	9.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	446,239	365,440	80,799	22.1%	93,657	85,932	7,725	9.0%	56,533,593.44	51,542,604.07	4,990,989.37	9.7%	39,934,882.83	38,986,492.41	948,390.42	2.4%
9	- Individual	105,610	96,453	9,157	9.5%	84,887	77,337	7,550	9.8%	25,418,416.45	22,373,285.12	3,045,131.33	13.6%	17,660,838.18	17,411,524.70	249,313.48	1.4%
10	- Grupo	340,629	268,987	71,642	26.6%	8,770	8,595	175	2.0%	31,115,176.99	29,169,318.95	1,945,858.04	6.7%	22,274,044.65	21,574,967.71	699,076.94	3.2%
11	<b>Colectivos de Vida</b>	997,544	865,076	132,468	15.3%	56,721	59,533	(2,812)	-4.7%	37,013,820.61	33,908,232.05	3,105,588.56	9.2%	10,746,842.33	10,011,230.83	735,611.50	7.3%
12	<b>Incendio y Líneas Aliadas (*)</b>	429,695	413,140	16,555	4.0%	256,326	228,987	27,339	11.9%	30,465,417.50	25,319,193.93	5,146,223.57	20.3%	2,896,384.20	8,275,720.90	(5,379,336.70)	-65.0%
13	- Residencial	308,846	288,869	19,977	6.9%	199,663	170,459	29,204	17.1%	10,013,361.25	8,882,912.79	1,130,448.46	12.7%	1,787,410.50	2,287,589.56	(500,179.06)	-21.9%
14	- Comercial	120,460	122,764	(2,304)	-1.9%	56,350	58,114	(1,764)	-3.0%	20,310,637.89	16,098,642.23	4,211,995.66	26.2%	1,106,978.95	5,959,422.01	(4,852,443.06)	-81.4%
15	- Industrial	389	1,507	(1,118)	-74.2%	313	414	(101)	-24.4%	141,418.36	337,638.91	(196,220.55)	-58.1%	1,994.75	28,709.33	(26,714.58)	-93.1%
16	<b>Vida Industrial</b>	25	190	(165)	-86.8%	25	190	(165)	-86.8%	-	2,347.57	(2,347.57)	-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>	26,824	25,735	1,089	4.2%	25,308	24,359	949	3.9%	1,210,109.68	1,068,945.58	141,164.10	13.2%	298,968.29	284,906.01	14,062.28	4.9%
21	- Residencial	20,197	19,483	714	3.7%	19,605	18,811	794	4.2%	666,259.41	603,637.00	62,622.41	10.4%	149,059.48	137,579.44	11,480.04	8.3%
22	- Comercial e Industrial	6,627	6,252	375	6.0%	5,703	5,548	155	2.8%	543,850.27	465,308.58	78,541.69	16.9%	149,908.81	147,326.57	2,582.24	1.8%
23	<b>Transporte de Carga</b>	36,740	35,972	768	2.1%	32,226	30,842	1,384	4.5%	4,516,495.10	3,152,378.91	1,364,116.19	43.3%	831,418.16	1,335,595.44	(504,177.28)	-37.7%
24	- Terrestre	25,409	24,498	911	3.7%	24,795	23,348	1,447	6.2%	3,840,744.75	1,807,743.73	2,033,001.02	112.5%	595,370.27	1,191,633.40	(596,263.13)	-50.0%
25	- Marítimo	11,266	11,421	(155)	-1.4%	7,366	7,441	(75)	-1.0%	628,163.28	1,342,235.63	(714,072.35)	-53.2%	146,114.22	143,962.04	2,152.18	1.5%
26	- Aéreo	65	53	12	22.6%	65	53	12	22.6%	47,587.07	2,399.55	45,187.52	1883.2%	89,933.67	-	89,933.67	0.0%
27	<b>Casco</b>	1,557	1,677	(120)	-7.2%	1,048	1,167	(119)	-10.2%	3,777,838.05	1,469,200.21	2,308,637.84	157.1%	1,093,154.06	3,930,674.70	(2,837,520.64)	-72.2%
28	- Marítimo	1,208	1,316	(108)	-8.2%	846	955	(109)	-11.4%	1,727,957.97	(433,547.99)	2,161,505.96	0.0%	1,093,154.06	3,888,416.88	(2,795,262.82)	-71.9%
29	- Aéreo	349	361	(12)	-3.3%	202	212	(10)	-4.7%	2,049,880.08	1,902,748.20	147,131.88	7.7%	-	42,257.82	(42,257.82)	-100.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 28 DE FEBRERO 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			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30 Automóvil	913,279	843,332	69,947	8.3%	809,913	699,536	110,377	15.8%	50,148,163.73	46,215,980.19	3,932,183.54	8.5%	31,700,703.37	32,129,488.37	(428,785.00)	-1.3%
31 Ramos Técnicos	13,655	14,513	(858)	-5.9%	10,331	11,064	(733)	-6.6%	3,707,668.26	5,481,070.08	(1,773,401.82)	-32.4%	368,716.52	1,806,746.41	(1,438,029.89)	-79.6%
32 - TRC - TRM	2,175	2,337	(162)	-6.9%	2,041	2,226	(185)	-8.3%	2,752,702.06	4,304,697.16	(1,551,995.10)	-36.1%	69,182.53	1,670,039.71	(1,600,857.18)	-95.9%
33 - Equipo Electrónico	4,932	5,188	(256)	-4.9%	3,751	3,881	(130)	-3.3%	222,306.47	389,209.11	(166,902.64)	-42.9%	43,386.45	103,878.07	(60,491.62)	-58.2%
34 - Caldera y Maquinaria	834	805	29	3.6%	830	805	25	3.1%	161,853.16	48,548.93	113,304.23	233.4%	2,903.52	-	2,903.52	0.0%
35 - Rotura de Maquinaria	1,790	1,849	(59)	-3.2%	1,226	1,248	(22)	-1.8%	116,152.22	171,219.88	(55,067.66)	-32.2%	79,864.06	4,496.86	75,367.20	1676.0%
36 - Equipo Pesado	3,913	4,323	(410)	-9.5%	2,473	2,894	(421)	-14.5%	454,440.23	567,360.00	(112,919.77)	-19.9%	173,379.96	28,331.77	145,048.19	512.0%
37 - Vidrios	11	11	-	0.0%	10	10	-	0.0%	214.12	35.00	179.12	511.8%	-	-	-	0.0%
38 Riesgos Diversos	92,703	86,539	6,164	7.1%	30,157	28,759	1,398	4.9%	18,538,642.94	22,605,229.63	(4,066,586.69)	-18.0%	3,240,079.48	3,560,918.63	(320,839.15)	-9.0%
39 - Responsabilidad Civil	19,431	18,290	1,141	6.2%	18,187	17,071	1,116	6.5%	6,765,673.87	7,789,407.06	(1,023,733.19)	-13.1%	787,245.75	624,320.91	162,924.84	26.1%
40 - Robo	4,353	4,544	(191)	-4.2%	3,765	3,901	(136)	-3.5%	2,527,255.67	899,908.38	1,627,347.29	180.8%	255,660.52	139,638.51	116,022.01	83.1%
41 - Fidelidad y DDD	1,152	1,105	47	4.3%	1,134	1,098	36	3.3%	469,369.33	2,493,852.33	(2,024,483.00)	-81.2%	818,348.44	482,213.88	336,134.56	69.7%
42 - BBB	31	27	4	14.8%	29	27	2	7.4%	74,305.83	51,136.90	23,168.93	45.3%	2,645.18	117,055.05	(114,409.87)	-97.7%
43 - Otros	67,736	62,573	5,163	8.3%	7,042	6,662	380	5.7%	8,702,038.24	11,370,924.96	(2,668,886.72)	-23.5%	1,376,179.59	2,197,690.28	(821,510.69)	-37.4%
44 Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	66,332	72,149	(5,817)	-8.1%	64,245	70,791	(6,546)	-9.2%	19,838,422.62	21,634,865.00	(1,796,442.38)	-8.3%	14,046,031.12	13,147,021.04	899,010.08	6.8%
46 - Oferta y Cumplimiento	25,668	33,024	(7,356)	-22.3%	25,118	32,720	(7,602)	-23.2%	13,150,105.65	12,488,449.91	661,655.74	5.3%	12,585,685.19	12,657,732.16	(72,046.97)	-0.6%
47 - Otras	40,664	39,125	1,539	3.9%	39,127	38,071	1,056	2.8%	6,688,316.97	9,146,415.09	(2,458,098.12)	-26.9%	1,460,345.93	489,288.88	971,057.05	198.5%
48 <b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,694,993</b>	<b>3,319,036</b>	<b>375,957</b>	<b>11.3%</b>	<b>1,777,087</b>	<b>1,595,503</b>	<b>181,584</b>	<b>11.4%</b>	<b>258,058,431.73</b>	<b>243,257,376.94</b>	<b>14,801,054.79</b>	<b>6.085%</b>	<b>110,337,419.47</b>	<b>119,193,764.25</b>	<b>(8,856,344.78)</b>	<b>-7.4%</b>
<b>Ramos de Personas</b>	<b>2,114,143</b>	<b>1,825,749</b>	<b>288,394</b>	<b>15.8%</b>	<b>547,468</b>	<b>499,768</b>	<b>47,700</b>	<b>9.5%</b>	<b>125,855,673.85</b>	<b>116,308,165.84</b>	<b>9,547,508.01</b>	<b>8.2%</b>	<b>55,861,964.27</b>	<b>54,722,692.75</b>	<b>1,139,271.52</b>	<b>2.1%</b>
<b>Ramos Generales</b>	<b>1,580,850</b>	<b>1,493,287</b>	<b>87,563</b>	<b>5.9%</b>	<b>1,229,619</b>	<b>1,095,735</b>	<b>133,884</b>	<b>12.2%</b>	<b>132,202,757.88</b>	<b>126,949,211.10</b>	<b>5,253,546.78</b>	<b>4.1%</b>	<b>54,475,455.20</b>	<b>64,471,071.50</b>	<b>(9,995,616.30)</b>	<b>-15.5%</b>
<b>Totales</b>	<b>3,694,993</b>	<b>3,319,036</b>	<b>375,957</b>	<b>11.3%</b>	<b>1,777,087</b>	<b>1,595,503</b>	<b>181,584</b>	<b>11.4%</b>	<b>\$258,058,431.73</b>	<b>\$243,257,376.94</b>	<b>14,801,054.79</b>	<b>6.1%</b>	<b>\$110,337,419.47</b>	<b>\$119,193,764.25</b>	<b>(8,856,344.78)</b>	<b>-7.4%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**FEBRERO 2019 (Cifras en Balboas)**

**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 EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1 <b>Vida Individual</b>	266,046	248,507	17,539	7.1%	251,165	237,099	14,066	5.9%	13,667,103.45	13,627,170.13	39,933.32	0.3%	2,209,315.74	2,134,299.52	75,016.22	3.5%
2 - Primer año	73,518	76,708	(3,190)	-4.2%	70,413	73,890	(3,477)	-4.7%	2,037,477.42	2,093,515.19	(56,037.77)	-2.7%	843,749.58	1,773,979.86	(930,230.28)	-52.4%
3 - Renovación	192,528	171,799	20,729	12.1%	180,752	163,209	17,543	10.7%	11,629,626.03	11,533,654.94	95,971.09	0.8%	1,365,566.16	360,319.66	1,005,246.50	279.0%
4 <b>Accidentes Personales</b>	404,314	346,726	57,588	16.6%	145,925	117,204	28,721	24.5%	2,648,452.59	1,987,308.46	661,144.13	33.3%	438,803.06	517,748.97	(78,945.91)	-15.2%
5 - Individual	122,748	87,965	34,783	39.5%	101,659	72,848	28,811	39.5%	942,651.43	924,997.34	17,654.09	1.9%	139,727.59	260,048.52	(120,320.93)	-46.3%
6 - Grupo	281,566	258,761	22,805	8.8%	44,266	44,356	(90)	-0.2%	1,705,801.16	1,062,311.12	643,490.04	60.6%	299,075.47	257,700.45	41,375.02	16.1%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	446,239	365,440	80,799	22.1%	93,657	85,932	7,725	9.0%	28,501,376.57	24,660,579.69	3,840,796.88	15.6%	19,971,115.56	17,283,924.52	2,687,191.04	15.5%
9 - Individual	105,610	96,453	9,157	9.5%	84,887	77,337	7,550	9.8%	12,689,512.87	10,982,727.15	1,706,785.72	15.5%	9,056,066.01	7,841,504.00	1,214,562.01	15.5%
10 - Grupo	340,629	268,987	71,642	26.6%	8,770	8,595	175	2.0%	15,811,863.70	13,677,852.54	2,134,011.16	15.6%	10,915,049.55	9,442,420.52	1,472,629.03	15.6%
11 <b>Colectivos de Vida</b>	997,544	865,076	132,468	15.3%	56,721	59,533	(2,812)	-4.7%	19,273,483.98	16,296,633.32	2,976,850.66	18.3%	5,790,594.95	4,321,719.53	1,468,875.42	34.0%
12 <b>Incendio y Líneas Aliadas (*)</b>	429,695	413,140	16,555	4.0%	256,326	228,987	27,339	11.9%	10,144,018.77	10,128,598.44	15,420.33	0.2%	1,261,537.71	5,359,282.95	(4,097,745.24)	-76.5%
13 - Residencial	308,846	288,869	19,977	6.9%	199,663	170,459	29,204	17.1%	4,382,869.88	3,988,541.41	394,328.47	9.9%	416,476.74	1,037,598.20	(621,121.46)	-59.9%
14 - Comercial	120,460	122,764	(2,304)	-1.9%	56,350	58,114	(1,764)	-3.0%	5,717,380.54	5,975,177.29	(257,796.75)	-4.3%	844,825.22	4,293,317.84	(3,448,492.62)	-80.3%
15 - Industrial	389	1,507	(1,118)	-74.2%	313	414	(101)	-24.4%	43,768.35	164,879.74	(121,111.39)	-73.5%	235.75	28,366.91	(28,131.16)	-99.2%
16 <b>Vida Industrial</b>	25	190	(165)	-86.8%	25	190	(165)	-86.8%	-	894.52	(894.52)	-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>Multirisgo</b>	26,824	25,735	1,089	4.2%	25,308	24,359	949	3.9%	671,662.56	514,685.80	156,976.76	30.5%	186,679.45	93,656.16	93,023.29	99.3%
21 - Residencial	20,197	19,483	714	3.7%	19,605	18,811	794	4.2%	302,505.77	279,295.35	23,210.42	8.3%	82,915.54	48,388.21	34,527.33	71.4%
22 - Comercial e Industrial	6,627	6,252	375	6.0%	5,703	5,548	155	2.8%	369,156.79	235,390.45	133,766.34	56.8%	103,763.91	45,267.95	58,495.96	129.2%
23 <b>Transporte de Carga</b>	36,740	35,972	768	2.1%	32,226	30,842	1,384	4.5%	1,659,857.19	1,233,487.30	426,369.89	34.6%	383,291.72	420,475.52	(37,183.80)	-8.8%
24 - Terrestre	25,409	24,498	911	3.7%	24,795	23,348	1,447	6.2%	1,436,052.86	730,961.88	705,090.98	96.5%	338,601.68	387,349.21	(48,747.53)	-12.6%
25 - Marítimo	11,266	11,421	(155)	-1.4%	7,366	7,441	(75)	-1.0%	204,066.64	500,932.23	(296,865.59)	-59.3%	44,962.89	33,126.31	11,836.58	35.7%
26 - Aéreo	65	53	12	22.6%	65	53	12	22.6%	19,737.69	1,593.19	18,144.50	1138.9%	(272.85)	-	(272.85)	0.0%
27 <b>Casco</b>	1,557	1,677	(120)	-7.2%	1,048	1,167	(119)	-10.2%	1,488,083.75	1,353,902.64	134,181.11	9.9%	783,731.80	893,093.77	(109,361.97)	-12.2%
28 - Marítimo	1,208	1,316	(108)	-8.2%	846	955	(109)	-11.4%	1,174,266.41	975,947.16	198,319.25	20.3%	783,731.80	850,835.95	(67,104.15)	-7.9%
29 - Aéreo	349	361	(12)	-3.3%	202	212	(10)	-4.7%	313,817.34	377,955.48	(64,138.14)	-17.0%	-	42,257.82	(42,257.82)	-100.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**FEBRERO 2019 (Cifras en Balboas)**

**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 EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30 Automóvil	913,279	843,332	69,947	8.3%	809,913	699,536	110,377	15.8%	23,209,071.90	21,126,054.63	2,083,017.27	9.9%	16,723,688.08	14,736,107.31	1,987,580.77	13.5%
31 Ramos Técnicos	13,655	14,513	(858)	-5.9%	10,331	11,064	(733)	-6.6%	1,667,169.56	2,578,777.98	(911,608.42)	-35.4%	214,746.11	130,149.13	84,596.98	65.0%
32 - TRC - TRM	2,175	2,337	(162)	-6.9%	2,041	2,226	(185)	-8.3%	1,240,663.06	2,019,864.18	(779,201.12)	-38.6%	44,790.16	74,857.92	(30,067.76)	-40.2%
33 - Equipo Eléctrico	4,932	5,188	(256)	-4.9%	3,751	3,881	(130)	-3.3%	97,918.77	183,141.01	(85,222.24)	-46.5%	30,488.02	48,064.50	(17,576.48)	-36.6%
34 - Caldera y Maquinaria	834	805	29	3.6%	830	805	25	3.1%	70,155.43	9,365.12	60,790.31	649.1%	2,903.52	-	2,903.52	0.0%
35 - Rotura de Maquinaria	1,790	1,849	(59)	-3.2%	1,226	1,248	(22)	-1.8%	35,387.49	89,967.35	(54,579.86)	-60.7%	19,579.92	1,575.38	18,004.54	1142.9%
36 - Equipo Pesado	3,913	4,323	(410)	-9.5%	2,473	2,894	(421)	-14.5%	222,888.71	276,440.32	(53,551.61)	-19.4%	116,984.49	5,651.33	111,333.16	1970.0%
37 - Vidrios	11	11	-	0.0%	10	10	-	0.0%	156.10	-	156.10	0.0%	-	-	-	0.0%
38 Riesgos Diversos	92,703	86,539	6,164	7.1%	30,157	28,759	1,398	4.9%	7,352,036.12	7,670,493.71	(318,457.59)	-4.2%	1,828,216.29	2,099,392.10	(271,175.81)	-12.9%
39 - Responsabilidad Civil	19,431	18,290	1,141	6.2%	18,187	17,071	1,116	6.5%	2,869,777.26	3,237,025.24	(367,247.98)	-11.3%	393,440.40	189,537.70	203,902.70	107.6%
40 - Robo	4,353	4,544	(191)	-4.2%	3,765	3,901	(136)	-3.5%	1,043,721.91	164,661.06	879,060.85	533.9%	214,761.79	53,474.95	161,286.84	301.6%
41 - Fidelidad y DDD	1,152	1,105	47	4.3%	1,134	1,098	36	3.3%	133,375.21	1,002,916.87	(869,541.66)	-86.7%	361,818.97	248,609.79	113,209.18	45.5%
42 - BBB	31	27	4	14.8%	29	27	2	7.4%	37,909.32	(56.60)	37,965.92	0.0%	1,600.59	117,055.05	(115,454.46)	-98.6%
43 - Otros	67,736	62,573	5,163	8.3%	7,042	6,662	380	5.7%	3,267,252.42	3,265,947.14	1,305.28	0.0%	856,594.54	1,490,714.61	(634,120.07)	-42.5%
44 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	66,332	72,149	(5,817)	-8.1%	64,245	70,791	(6,546)	-9.2%	13,296,679.22	12,815,785.97	480,893.25	3.8%	9,710,762.62	10,399,579.59	(688,816.97)	-6.6%
46 - Oferta y Cumplimiento	25,668	33,024	(7,356)	-22.3%	25,118	32,720	(7,602)	-23.2%	9,876,164.96	7,903,342.36	1,972,822.60	25.0%	9,347,952.64	10,278,662.87	(930,710.23)	-9.1%
47 - Otras	40,664	39,125	1,539	3.9%	39,127	38,071	1,056	2.8%	3,420,514.26	4,912,443.61	(1,491,929.35)	-30.4%	362,809.98	120,916.72	241,893.26	200.0%
48 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,694,993</b>	<b>3,319,036</b>	<b>375,957</b>	<b>11.3%</b>	<b>1,777,087</b>	<b>1,595,503</b>	<b>181,584</b>	<b>11.4%</b>	<b>123,578,995.66</b>	<b>113,994,372.59</b>	<b>9,584,623.07</b>	<b>8.408%</b>	<b>59,502,483.09</b>	<b>58,389,429.07</b>	<b>1,113,054.02</b>	<b>1.9%</b>
<b>Ramos de Personas</b>	<b>2,114,143</b>	<b>1,825,749</b>	<b>288,394</b>	<b>15.8%</b>	<b>547,468</b>	<b>499,768</b>	<b>47,700</b>	<b>9.5%</b>	<b>64,090,416.59</b>	<b>56,571,691.60</b>	<b>7,518,724.99</b>	<b>13.3%</b>	<b>28,409,829.31</b>	<b>24,257,692.54</b>	<b>4,152,136.77</b>	<b>17.1%</b>
<b>Ramos Generales</b>	<b>1,580,850</b>	<b>1,493,287</b>	<b>87,563</b>	<b>5.9%</b>	<b>1,229,619</b>	<b>1,095,735</b>	<b>133,884</b>	<b>12.2%</b>	<b>59,488,579.07</b>	<b>57,422,680.99</b>	<b>2,065,898.08</b>	<b>3.6%</b>	<b>31,092,653.78</b>	<b>34,131,736.53</b>	<b>(3,039,082.75)</b>	<b>-8.9%</b>
<b>Totales</b>	<b>3,694,993</b>	<b>3,319,036</b>	<b>375,957</b>	<b>11.3%</b>	<b>1,777,087</b>	<b>1,595,503</b>	<b>181,584</b>	<b>11.4%</b>	<b>\$123,578,995.66</b>	<b>\$113,994,372.59</b>	<b>9,584,623.07</b>	<b>8.4%</b>	<b>\$59,502,483.09</b>	<b>\$58,389,429.07</b>	<b>1,113,054.02</b>	<b>1.9%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**ENERO 2019 (Cifras en Balboas)**

**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 EN ENERO				SINIESTROS PAGADOS EN ENERO			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		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**

**ENERO 2019 (Cifras en Balboas)**

**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		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 TOTAL 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 28 DE FEBRERO 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	0.17	-11.2%
2	- Primer año	0.44	0.94	-52.7%
3	- Renovación	0.10	0.05	115.1%
4	<b>Accidentes Personales</b>	0.19	0.26	-26.6%
5	- Individual	0.13	0.26	-48.5%
6	- Grupo	0.24	0.27	-11.6%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.71	0.76	-6.6%
9	- Individual	0.69	0.78	-10.7%
10	- Grupo	0.72	0.74	-3.2%
11	<b>Colectivos de Vida</b>	0.29	0.30	-1.7%
12	<b>Incendio y Líneas Aliadas (*)</b>	0.10	0.33	-70.9%
13	- Residencial	0.18	0.26	-30.7%
14	- Comercial	0.05	0.37	-85.3%
15	- Industrial	0.01	0.09	-83.4%
16	<b>Vida Industrial</b>	0.00	0.00	0.0%
17	<b>A anualidades</b>	0.00	0.00	0.0%
18	<b>Rentas Vitalicias</b>	0.00	0.00	0.0%
19	<b>Pérdida de Ingresos</b>	0.00	0.00	0.0%
20	<b>Multiriesgo</b>	0.25	0.27	-7.3%
21	- Residencial	0.22	0.23	-1.8%
22	- Comercial e Industrial	0.28	0.32	-12.9%
23	<b>Transporte de Carga</b>	0.18	0.42	-56.6%
24	- Terrestre	0.16	0.66	-76.5%
25	- Marítimo	0.23	0.11	116.9%
26	- Aéreo	1.89	0.00	0.0%
27	<b>Casco</b>	0.29	2.68	-89.2%
28	- Marítimo	0.63	0.00	0.0%
29	- Aéreo	0.00	0.02	-100.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 28 DE FEBRERO 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>	0.63	0.70	-9.1%
31	<b>Ramos Técnicos</b>	0.10	0.33	-69.8%
32	- TRC - TRM	0.03	0.39	-93.5%
33	- Equipo Electrónico	0.20	0.27	-26.9%
34	- Caldera y Maquinaria	0.02	0.00	0.0%
35	- Rotura de Maquinaria	0.69	0.03	2518.0%
36	- Equipo Pesado	0.38	0.05	664.0%
37	- Vidrios	0.00	0.00	0.0%
38	<b>Riesgos Diversos</b>	0.17	0.16	10.9%
39	- Responsabilidad Civil	0.12	0.08	45.2%
40	- Robo	0.10	0.16	-34.8%
41	- Fidelidad y DDD	1.74	0.19	801.7%
42	- BBB	0.04	2.29	-98.4%
43	- Otros	0.16	0.19	-18.2%
44	<b>Titulos de Propiedad</b>	0.00	0.00	0.0%
45	<b>Fianzas</b>	0.71	0.61	16.5%
46	- Oferta y Cumplimiento	0.96	1.01	-5.6%
47	- Otras	0.22	0.05	308.2%
<b>48</b>	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>0.43</b>	<b>0.49</b>	<b>-12.7%</b>
<b>Vida</b>		<b>0.44</b>	<b>0.47</b>	<b>-5.7%</b>
<b>General</b>		<b>0.41</b>	<b>0.51</b>	<b>-18.9%</b>
<b>Totales</b>		<b>0.43</b>	<b>0.49</b>	<b>-12.7%</b>