



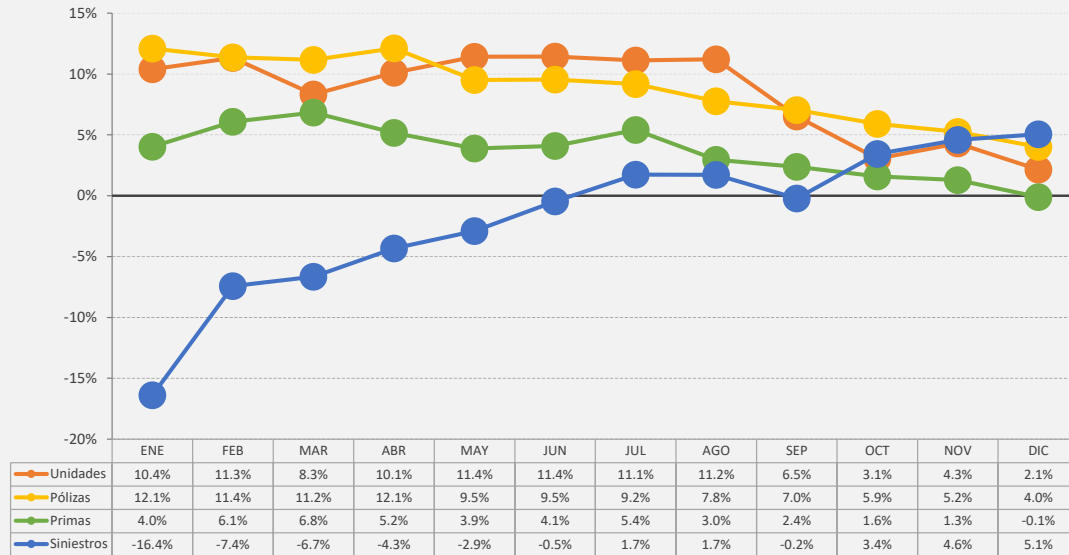
SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 31 DE DICIEMBRE 2019
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)
RESUMEN COMPARATIVOS

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
Vida Individual	263,287	257,851	5,436	2.1%	251,670	248,699	2,971	1.2%	175,681,342.71	172,972,050.75	2,709,291.96	1.6%	50,124,368.87	48,194,496.54	1,929,872.33	4.0%
Accidentes Personales	505,374	484,832	20,542	4.2%	152,583	143,521	9,062	6.3%	30,566,227.73	28,348,888.68	2,217,339.05	7.8%	6,247,738.89	6,473,287.79	(225,548.90)	-3.5%
Salud	389,424	410,954	(21,530)	-5.2%	98,569	92,731	5,838	6.3%	321,879,490.48	317,607,808.46	4,271,682.02	1.3%	236,640,277.45	231,045,131.84	5,595,145.61	2.4%
Colectivos de Vida	1,022,845	970,938	51,907	5.3%	70,217	54,800	15,417	28.1%	230,467,386.05	219,017,561.10	11,449,824.95	5.2%	68,419,968.96	64,403,234.85	4,016,734.11	6.2%
Incendio y Líneas Aliadas (*)	408,671	437,711	(29,040)	-6.6%	253,233	256,319	(3,086)	-1.2%	152,548,367.18	145,182,409.23	7,365,957.95	5.1%	72,802,947.48	59,647,637.53	13,155,309.95	22.1%
Multiriesgo	27,518	26,761	757	2.8%	25,945	25,268	677	2.7%	7,927,357.89	8,108,667.73	(181,309.84)	-2.2%	2,908,993.05	2,922,637.76	(13,644.71)	-0.5%
Transporte de Carga	37,134	36,640	494	1.3%	32,500	32,189	311	1.0%	21,538,020.39	22,195,701.02	(657,680.63)	-3.0%	5,794,190.68	6,661,469.15	(867,278.47)	-13.0%
Casco	1,560	1,621	(61)	-3.8%	1,051	1,119	(68)	-6.1%	29,238,507.33	23,246,593.16	5,991,914.17	25.8%	8,097,863.28	14,867,105.83	(6,769,242.55)	-45.5%
Automóvil	939,231	901,939	37,292	4.1%	834,237	798,330	35,907	4.5%	313,517,792.53	321,209,487.98	(7,691,695.45)	-2.4%	203,410,316.58	198,238,792.41	5,171,524.17	2.6%
Ramos Técnicos	14,314	13,935	379	2.7%	9,755	10,463	(708)	-6.8%	25,923,350.22	38,927,587.56	(13,004,237.34)	-33.4%	4,667,659.50	5,419,165.58	(751,506.08)	-13.9%
Responsabilidad Civil	19,373	19,186	187	1.0%	18,200	18,002	198	1.1%	46,560,659.87	50,562,049.94	(4,001,390.07)	-7.9%	8,129,116.84	6,689,295.03	1,439,821.81	21.5%
Robo	4,312	4,351	(39)	-0.9%	3,730	3,773	(43)	-1.1%	4,944,466.87	11,878,523.54	(6,934,056.67)	-58.4%	1,007,966.98	1,034,227.66	(26,260.68)	-2.5%
Fianzas	71,206	66,273	4,933	7.4%	69,206	64,814	4,392	6.8%	109,918,833.42	128,144,433.97	(18,225,600.55)	-14.2%	64,736,476.30	49,820,430.79	14,916,045.51	29.9%
Otros	75,877	67,745	8,132	12.0%	7,885	8,329	(444)	-5.3%	97,277,053.74	82,279,351.64	14,997,702.10	18.2%	22,307,076.56	23,542,162.01	(1,235,085.45)	-5.2%
TOTAL LOCAL Y EXTERIOR	3,780,126	3,700,737	79,389	2.1%	1,828,781	1,758,357	70,424	4.0%	1,567,988,856.41	1,569,681,114.76	(1,692,258.35)	-0.1%	755,294,961.42	718,959,074.77	36,335,886.65	5.1%
Ramos de Personas	2,180,930	2,124,575	56,355	2.7%	573,039	539,751	33,288	6.2%	758,594,446.97	737,946,308.99	20,648,137.98	2.8%	361,432,354.17	350,116,151.02	11,316,203.15	3.2%
Ramos Generales	1,599,196	1,576,162	23,034	1.5%	1,255,742	1,218,606	37,136	3.0%	809,394,409.44	831,734,805.77	(22,340,396.33)	-2.7%	393,862,607.25	368,842,923.75	25,019,683.50	6.8%
Totales	3,780,126	3,700,737	79,389	2.1%	1,828,781	1,758,357	70,424	4.0%	\$1,567,988,856.41	\$1,569,681,114.76	(1,692,258.35)	-0.1%	\$755,294,961.42	\$718,959,074.77	36,335,886.65	5.1%

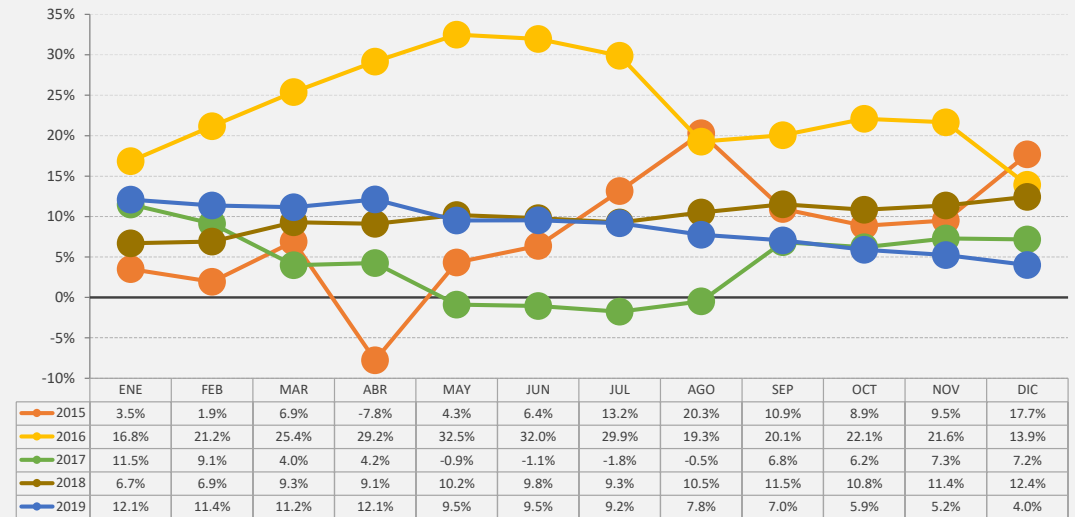
Superintendencia de Seguros y Reaseguros de Panamá

HISTORICOS DE CRECIMIENTO

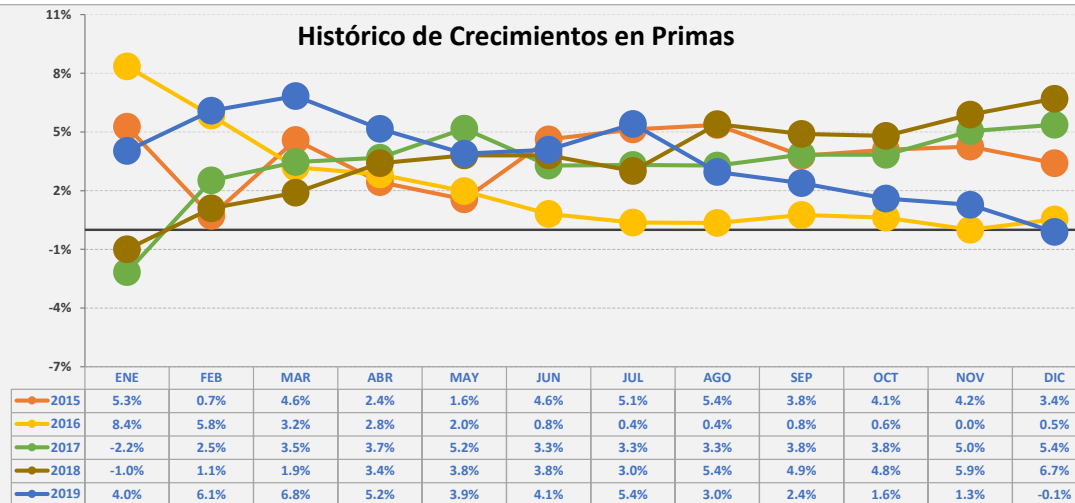
Crecimientos Acumulados 2019



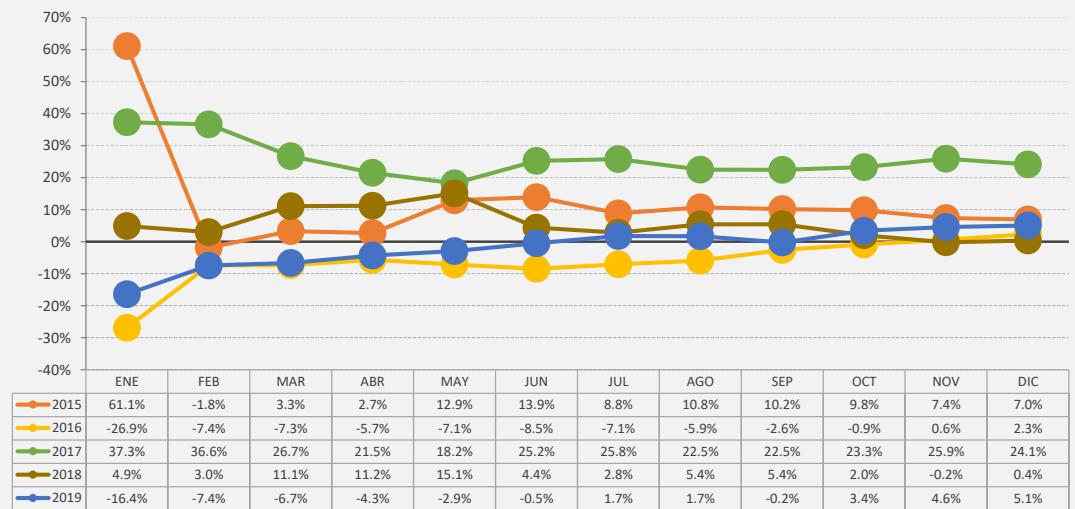
Histórico de Crecimientos en Pólizas



Histórico de Crecimientos en Primas



Histórico de Crecimientos en Siniestros





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

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1	Vida Individual	263,287	257,851	5,436	2.1%	251,670	248,699	2,971	1.2%	175,681,342.71	172,972,050.75	2,709,291.96	1.6%	50,124,368.87	48,194,496.54	1,929,872.33	4.0%
2	- Primer año	86,940	68,800	18,140	26.4%	83,100	66,161	16,939	25.6%	28,776,072.98	29,112,291.05	(336,218.07)	-1.2%	18,954,658.90	16,089,843.31	2,864,815.59	17.8%
3	- Renovación	176,347	189,051	(12,704)	-6.7%	168,570	182,538	(13,968)	-7.7%	146,905,269.73	143,859,759.70	3,045,510.03	2.1%	31,169,709.97	32,104,653.23	(934,943.26)	-2.9%
4	Accidentes Personales	505,374	484,832	20,542	4.2%	152,583	143,521	9,062	6.3%	30,566,227.73	28,348,888.68	2,217,339.05	7.8%	6,247,738.89	6,473,287.79	(225,548.90)	-3.5%
5	- Individual	139,518	120,992	18,526	15.3%	117,996	97,861	20,135	20.6%	13,561,140.21	12,979,958.18	581,182.03	4.5%	1,925,702.66	2,120,230.18	(194,527.52)	-9.2%
6	- Grupo	365,856	363,840	2,016	0.6%	34,587	45,660	(11,073)	-24.3%	17,005,087.52	15,368,930.50	1,636,157.02	10.6%	4,322,036.23	4,353,057.61	(31,021.38)	-0.7%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	389,424	410,954	(21,530)	-5.2%	98,569	92,731	5,838	6.3%	321,879,490.48	317,607,808.46	4,271,682.02	1.3%	236,640,277.45	231,045,131.84	5,595,145.61	2.4%
9	- Individual	109,066	104,644	4,422	4.2%	91,330	84,291	7,039	8.4%	160,856,508.82	146,865,940.52	13,990,568.30	9.5%	109,416,615.84	103,754,386.22	5,662,229.62	5.5%
10	- Grupo	280,358	306,310	(25,952)	-8.5%	7,239	8,440	(1,201)	-14.2%	161,022,981.66	170,741,867.94	(9,718,886.28)	-5.7%	117,990,338.88	127,290,745.62	(9,300,406.74)	-7.3%
11	Colectivos de Vida	1,022,845	970,938	51,907	5.3%	70,217	54,800	15,417	28.1%	230,467,386.05	219,017,561.10	11,449,824.95	5.2%	68,419,968.96	64,403,234.85	4,016,734.11	6.2%
12	Incendio y Líneas Aliadas (*)	408,671	437,711	(29,040)	-6.6%	253,233	256,319	(3,086)	-1.2%	152,548,367.18	145,182,409.23	7,365,957.95	5.1%	72,802,947.48	59,647,637.53	13,155,309.95	22.1%
13	- Residencial	323,024	313,024	10,000	3.2%	211,668	197,388	14,280	7.2%	75,360,286.29	71,251,072.05	4,109,214.25	5.8%	12,558,598.71	14,175,840.98	(1,617,242.27)	-11.4%
14	- Comercial	85,095	124,215	(39,120)	-31.5%	41,109	58,536	(17,427)	-29.8%	75,895,403.55	72,529,591.42	3,365,812.13	4.6%	59,201,220.63	45,283,180.55	13,918,040.08	30.7%
15	- Industrial	552	472	80	16.9%	456	395	61	15.4%	1,291,989.21	1,401,745.76	(109,756.56)	-7.8%	1,043,128.14	188,616.00	854,512.14	453.0%
16	Vida Industrial	11	25	(14)	-56.0%	11	25	(14)	-56.0%	-	10,595.39	(10,595.39)	-100.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	27,518	26,761	757	2.8%	25,945	25,268	677	2.7%	7,927,357.89	8,108,667.73	(181,309.84)	-2.2%	2,908,993.05	2,922,637.76	(13,644.71)	-0.5%
21	- Residencial	20,704	20,190	514	2.5%	20,136	19,572	564	2.9%	4,154,822.13	3,872,866.98	281,955.15	7.3%	1,140,825.66	1,424,768.14	(283,942.48)	-19.9%
22	- Comercial e Industrial	6,814	6,571	243	3.7%	5,809	5,696	113	2.0%	3,772,535.76	4,235,800.75	(463,264.99)	-10.9%	1,768,167.39	1,497,869.62	270,297.77	18.0%
23	Transporte de Carga	37,134	36,640	494	1.3%	32,500	32,189	311	1.0%	21,538,020.39	22,195,701.02	(657,680.63)	-3.0%	5,794,190.68	6,661,469.15	(867,278.47)	-13.0%
24	- Terrestre	25,873	25,283	590	2.3%	25,142	24,732	410	1.7%	14,935,750.23	13,904,728.04	1,031,022.19	7.4%	4,572,409.96	4,817,539.14	(245,129.18)	-5.1%
25	- Marítimo	11,196	11,296	(100)	-0.9%	7,293	7,396	(103)	-1.4%	6,492,476.12	8,149,513.76	(1,657,037.64)	-20.3%	1,020,330.14	1,837,410.31	(817,080.17)	-44.5%
26	- Aéreo	65	61	4	6.6%	65	61	4	6.6%	109,794.04	141,459.22	(31,665.18)	-22.4%	201,450.58	6,519.70	194,930.88	2989.9%
27	Casco	1,560	1,621	(61)	-3.8%	1,051	1,119	(68)	-6.1%	29,238,507.33	23,246,593.16	5,991,914.17	25.8%	8,097,863.28	14,867,105.83	(6,769,242.55)	-45.5%
28	- Marítimo	1,201	1,272	(71)	-5.6%	844	916	(72)	-7.9%	12,994,505.93	8,689,673.92	4,304,832.01	49.5%	7,317,938.60	12,090,910.38	(4,772,971.78)	-39.5%
29	- Aéreo	359	349	10	2.9%	207	203	4	2.0%	16,244,001.40	14,556,919.24	1,687,082.16	11.6%	779,924.68	2,776,195.45	(1,996,270.77)	-71.9%



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

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30	Automóvil	939,231	901,939	37,292	4.1%	834,237	798,330	35,907	4.5%	313,517,792.53	321,209,487.98	(7,691,695.45)	-2.4%	203,410,316.58	198,238,792.41	5,171,524.17	2.6%
31	Ramos Técnicos	14,314	13,935	379	2.7%	9,755	10,463	(708)	-6.8%	25,923,350.22	38,927,587.56	(13,004,237.34)	-33.4%	4,667,659.50	5,419,165.58	(751,506.08)	-13.9%
32	- TRC - TRM	3,360	2,230	1,130	50.7%	2,092	1,995	97	4.9%	19,913,706.25	31,569,005.47	(11,655,299.22)	-36.9%	2,670,935.84	3,588,063.41	(917,127.57)	-25.6%
33	- Equipo Electrónico	4,635	5,069	(434)	-8.6%	3,460	3,846	(386)	-10.0%	2,271,057.67	1,866,011.26	405,046.41	21.7%	544,635.14	796,666.92	(252,031.78)	-31.6%
34	- Caldera y Maquinaria	854	820	34	4.1%	829	816	13	1.6%	206,884.08	484,457.30	(277,573.22)	-57.3%	2,903.52	13,254.62	(10,351.10)	-78.1%
35	- Rotura de Maquinaria	1,609	1,897	(288)	-15.2%	1,062	1,292	(230)	-17.8%	961,966.64	1,175,709.56	(213,742.92)	-18.2%	371,134.27	151,842.24	219,292.03	144.4%
36	- Equipo Pesado	3,848	3,909	(61)	-1.6%	2,304	2,505	(201)	-8.0%	2,614,521.03	3,827,439.52	(1,212,918.49)	-31.7%	1,078,050.73	869,338.39	208,712.34	24.0%
37	- Vidrios	8	10	(2)	-20.0%	8	9	(1)	-11.1%	1,518.98	4,964.45	(3,445.47)	-69.4%	-	-	-	0.0%
38	Riesgos Diversos	99,511	91,217	8,294	9.1%	29,764	30,039	(275)	-0.9%	148,782,180.48	144,709,329.73	4,072,850.75	2.8%	31,444,160.38	31,265,684.70	178,475.68	0.6%
39	- Responsabilidad Civil	19,373	19,186	187	1.0%	18,200	18,002	198	1.1%	46,560,659.87	50,562,049.94	(4,001,390.07)	-7.9%	8,129,116.84	6,689,295.03	1,439,821.81	21.5%
40	- Robo	4,312	4,351	(39)	-0.9%	3,730	3,773	(43)	-1.1%	4,944,466.87	11,878,523.54	(6,934,056.67)	-58.4%	1,007,966.98	1,034,227.66	(26,260.68)	-2.5%
41	- Fidelidad y DDD	1,156	1,090	66	6.1%	1,146	1,075	71	6.6%	10,699,651.47	5,867,818.33	4,831,833.14	82.3%	2,924,744.08	4,572,021.24	(1,647,277.16)	-36.0%
42	- BBB	30	34	(4)	-11.8%	29	32	(3)	-9.4%	3,431,706.33	2,339,278.43	1,092,427.90	46.7%	1,112,885.55	2,946,415.59	(1,833,530.04)	-62.2%
43	- Otros	74,640	66,556	8,084	12.1%	6,659	7,157	(498)	-7.0%	83,145,695.94	74,061,659.49	9,084,036.45	12.3%	18,269,446.93	16,023,725.18	2,245,721.75	14.0%
44	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	71,206	66,273	4,933	7.4%	69,206	64,814	4,392	6.8%	109,918,833.42	128,144,433.97	(18,225,600.55)	-14.2%	64,736,476.30	49,820,430.79	14,916,045.51	29.9%
46	- Oferta y Cumplimiento	31,296	25,683	5,613	21.9%	30,672	25,512	5,160	20.2%	66,264,446.85	80,419,305.44	(14,154,858.59)	-17.6%	42,711,348.66	42,817,870.65	(106,521.99)	-0.2%
47	- Otras	39,910	40,590	(680)	-1.7%	38,534	39,302	(768)	-2.0%	43,654,386.57	47,725,128.53	(4,070,741.96)	-8.5%	22,025,127.64	7,002,560.14	15,022,567.50	214.5%
48	TOTAL LOCAL Y EXTERIOR	3,780,126	3,700,737	79,389	2.1%	1,828,781	1,758,357	70,424	4.0%	1,567,988,856.41	1,569,681,114.76	(1,692,258.35)	-0.1%	755,294,961.42	718,959,074.77	36,335,886.65	5.1%
Ramos de Personas		2,180,930	2,124,575	56,355	2.7%	573,039	539,751	33,288	6.2%	758,594,446.97	737,946,308.99	20,648,137.98	2.8%	361,432,354.17	350,116,151.02	11,316,203.15	3.2%
Ramos Generales		1,599,196	1,576,162	23,034	1.5%	1,255,742	1,218,606	37,136	3.0%	809,394,409.44	831,734,805.77	(22,340,396.33)	-2.7%	393,862,607.25	368,842,923.75	25,019,683.50	6.8%
Totales		3,780,126	3,700,737	79,389	2.1%	1,828,781	1,758,357	70,424	4.0%	\$1,567,988,856.41	\$1,569,681,114.76	(1,692,258.35)	-0.1%	\$755,294,961.42	\$718,959,074.77	36,335,886.65	5.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

DICIEMBRE 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 DICIEMBRE				SINIESTROS PAGADOS EN DICIEMBRE			
		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1	Vida Individual	263,287	257,851	5,436	2.1%	251,670	248,699	2,971	1.2%	18,787,476.70	17,754,368.23	1,033,108.47	5.8%	3,723,255.62	5,358,143.53	(1,634,887.91)	-30.5%
2	- Primer año	86,940	68,800	18,140	26.4%	83,100	66,161	16,939	25.6%	4,219,609.79	3,901,996.12	317,613.67	8.1%	908,920.52	1,694,028.32	(785,107.80)	-46.3%
3	- Renovación	176,347	189,051	(12,704)	-6.7%	168,570	182,538	(13,968)	-7.7%	14,567,866.91	13,852,372.11	715,494.80	5.2%	2,814,335.10	3,664,115.21	(849,780.11)	-23.2%
4	Accidentes Personales	505,374	484,832	20,542	4.2%	152,583	143,521	9,062	6.3%	2,561,572.11	2,171,948.14	389,623.97	17.9%	605,986.15	410,108.49	195,877.66	47.8%
5	- Individual	139,518	120,992	18,526	15.3%	117,996	97,861	20,135	20.6%	1,029,951.50	859,098.38	170,853.12	19.9%	214,611.42	168,597.82	46,013.60	27.3%
6	- Grupo	365,856	363,840	2,016	0.6%	34,587	45,660	(11,073)	-24.3%	1,531,620.61	1,312,849.76	218,770.85	16.7%	391,374.73	241,510.67	149,864.06	62.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	389,424	410,954	(21,530)	-5.2%	98,569	92,731	5,838	6.3%	28,290,078.57	30,507,511.07	(2,217,432.50)	-7.3%	17,809,474.66	16,311,803.46	1,497,671.20	9.2%
9	- Individual	109,066	104,644	4,422	4.2%	91,330	84,291	7,039	8.4%	14,033,968.22	13,473,178.72	560,789.50	4.2%	8,535,505.58	7,066,080.91	1,469,424.67	20.8%
10	- Grupo	280,358	306,310	(25,952)	-8.5%	7,239	8,440	(1,201)	-14.2%	14,256,110.35	17,034,332.35	(2,778,222.00)	-16.3%	40,646.35	9,245,722.55	(9,205,076.20)	-99.6%
11	Colectivos de Vida	1,022,845	970,938	51,907	5.3%	70,217	54,800	15,417	28.1%	20,497,493.94	19,864,404.32	633,089.62	3.2%	5,701,472.70	4,344,305.33	1,357,167.37	31.2%
12	Incendio y Líneas Aliadas (*)	408,671	437,711	(29,040)	-6.6%	253,233	256,319	(3,086)	-1.2%	28,216,589.08	33,081,746.70	(4,865,157.62)	-14.7%	10,843,130.48	5,150,775.46	5,692,355.02	110.5%
13	- Residencial	323,024	313,024	10,000	3.2%	211,668	197,388	14,280	7.2%	10,522,687.66	16,276,058.05	(5,753,370.38)	-35.3%	1,860,106.89	433,583.51	1,426,523.38	329.0%
14	- Comercial	85,095	124,215	(39,120)	-31.5%	41,109	58,536	(17,427)	-29.8%	17,373,337.75	16,489,238.63	884,099.11	5.4%	8,982,702.59	4,646,473.22	4,336,229.37	93.3%
15	- Industrial	552	472	80	16.9%	456	395	61	15.4%	320,563.67	316,450.02	4,113.65	1.3%	321.00	70,718.73	(70,397.73)	-99.5%
16	Vida Industrial	11	25	(14)	-56.0%	11	25	(14)	-56.0%	-	-	-	0.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	27,518	26,761	757	2.8%	25,945	25,268	677	2.7%	685,411.47	1,035,154.83	(349,743.36)	-33.8%	390,510.19	260,165.48	130,344.71	50.1%
21	- Residencial	20,704	20,190	514	2.5%	20,136	19,572	564	2.9%	316,258.57	404,151.97	(87,893.40)	-21.7%	106,110.20	203,378.23	(97,268.03)	-47.8%
22	- Comercial e Industrial	6,814	6,571	243	3.7%	5,809	5,696	113	2.0%	369,152.90	631,002.86	(261,849.96)	-41.5%	284,399.99	56,787.25	227,612.74	400.8%
23	Transporte de Carga	37,134	36,640	494	1.3%	32,500	32,189	311	1.0%	2,907,470.42	3,471,293.51	(563,823.09)	-16.2%	307,416.58	355,367.94	(47,951.36)	-13.5%
24	- Terrestre	25,873	25,283	590	2.3%	25,142	24,732	410	1.7%	1,965,914.46	2,140,765.85	(174,851.39)	-8.2%	173,076.41	252,985.86	(79,909.45)	-31.6%
25	- Marítimo	11,196	11,296	(100)	-0.9%	7,293	7,396	(103)	-1.4%	925,318.19	1,255,590.30	(330,272.11)	-26.3%	134,340.17	102,382.08	31,958.09	31.2%
26	- Aéreo	65	61	4	6.6%	65	61	4	6.6%	16,237.77	74,937.36	(58,699.59)	-78.3%	-	-	-	0.0%
27	Casco	1,560	1,621	(61)	-3.8%	1,051	1,119	(68)	-6.1%	3,859,462.68	2,954,921.06	904,541.62	30.6%	313,864.14	837,605.85	(523,741.71)	-62.5%
28	- Marítimo	1,201	1,272	(71)	-5.6%	844	916	(72)	-7.9%	1,459,354.86	1,571,347.29	(111,992.43)	-7.1%	313,864.14	669,007.34	(355,143.20)	-53.1%
29	- Aéreo	359	349	10	2.9%	207	203	4	2.0%	2,400,107.82	1,383,573.77	1,016,534.05	73.5%	-	168,598.51	(168,598.51)	-100.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

DICIEMBRE 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 DICIEMBRE				SINIESTROS PAGADOS EN DICIEMBRE			
		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30	Automóvil	939,231	901,939	37,292	4.1%	834,237	798,330	35,907	4.5%	40,181,832.39	42,247,839.19	(2,066,006.80)	-4.9%	16,241,096.85	17,258,327.70	(1,017,230.85)	-5.9%
31	Ramos Técnicos	14,314	13,935	379	2.7%	9,755	10,463	(708)	-6.8%	5,593,258.22	5,110,670.58	482,587.64	9.4%	(64,331.47)	204,701.77	(269,033.24)	-131.4%
32	- TRC - TRM	3,360	2,230	1,130	50.7%	2,092	1,995	97	4.9%	4,301,915.12	3,134,677.28	1,167,237.84	37.2%	(177,124.84)	130,632.17	(307,757.01)	-235.6%
33	- Equipo Electrónico	4,635	5,069	(434)	-8.6%	3,460	3,846	(386)	-10.0%	839,890.45	504,893.44	334,997.01	66.4%	19,526.94	43,192.17	(23,665.23)	-54.8%
34	- Caldera y Maquinaria	854	820	34	4.1%	829	816	13	1.6%	-	230,286.63	(230,286.63)	-100.0%	-	-	-	0.0%
35	- Rotura de Maquinaria	1,609	1,897	(288)	-15.2%	1,062	1,292	(230)	-17.8%	151,408.20	186,116.77	(34,708.57)	-18.6%	58,901.79	47,921.00	10,980.79	22.9%
36	- Equipo Pesado	3,848	3,909	(61)	-1.6%	2,304	2,505	(201)	-8.0%	300,044.45	1,054,696.46	(754,652.01)	-71.6%	34,364.64	(17,043.57)	51,408.21	0.0%
37	- Vidrios	8	10	(2)	-20.0%	8	9	(1)	-11.1%	-	-	-	0.0%	-	-	-	0.0%
38	Riesgos Diversos	99,511	91,217	8,294	9.1%	29,764	30,039	(275)	-0.9%	16,196,766.77	22,233,264.11	(6,036,497.34)	-27.2%	2,036,875.05	3,858,510.30	(1,821,635.25)	-47.2%
39	- Responsabilidad Civil	19,373	19,186	187	1.0%	18,200	18,002	198	1.1%	6,833,288.91	8,213,906.18	(1,380,617.27)	-16.8%	1,252,155.48	457,951.00	794,204.48	173.4%
40	- Robo	4,312	4,351	(39)	-0.9%	3,730	3,773	(43)	-1.1%	583,036.66	882,206.05	(299,169.39)	-33.9%	40,646.35	147,894.33	(107,247.98)	-72.5%
41	- Fidelidad y DDD	1,156	1,090	66	6.1%	1,146	1,075	71	6.6%	2,253,701.86	1,196,657.50	1,057,044.36	88.3%	216,599.96	552,254.70	(335,654.74)	-60.8%
42	- BBB	30	34	(4)	-11.8%	29	32	(3)	-9.4%	239,934.76	55,161.29	184,773.47	335.0%	250,000.00	1,413.74	248,586.26	17583.6%
43	- Otros	74,640	66,556	8,084	12.1%	6,659	7,157	(498)	-7.0%	6,286,804.58	11,885,333.09	(5,598,528.51)	-47.1%	277,473.26	2,698,996.53	(2,421,523.27)	-89.7%
44	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	71,206	66,273	4,933	7.4%	69,206	64,814	4,392	6.8%	4,949,712.69	11,665,599.85	(6,715,887.16)	-57.6%	7,162,935.85	4,701,986.68	2,460,949.17	52.3%
46	- Oferta y Cumplimiento	31,296	25,683	5,613	21.9%	30,672	25,512	5,160	20.2%	2,292,461.60	4,787,451.88	(2,494,990.28)	-52.1%	4,628,253.47	4,434,641.19	193,612.28	4.4%
47	- Otras	39,910	40,590	(680)	-1.7%	38,534	39,302	(768)	-2.0%	2,657,251.09	6,878,147.97	(4,220,896.88)	-61.4%	2,534,682.38	267,345.49	2,267,336.89	848.1%
48	TOTAL TOTAL Y EXTERIOR	3,780,126	3,700,737	79,389	2.1%	1,828,781	1,758,357	70,424	4.0%	172,727,125.04	192,098,721.59	(19,371,596.55)	-10.084%	65,071,686.80	59,051,801.99	6,019,884.81	10.2%

Ramos de Personas	2,180,930	2,124,575	56,355	2.7%	573,039	539,751	33,288	6.2%	70,136,621.32	70,298,231.76	(161,610.44)	-0.2%	27,840,189.13	26,424,360.81	1,415,828.32	5.4%
Ramos Generales	1,599,196	1,576,162	23,034	1.5%	1,255,742	1,218,606	37,136	3.0%	102,590,503.72	121,800,489.83	(19,209,986.11)	-15.8%	37,231,497.67	32,627,441.18	4,604,056.49	14.1%

Totales	3,780,126	3,700,737	79,389	2.1%	1,828,781	1,758,357	70,424	4.0%	\$172,727,125.04	\$192,098,721.59	(19,371,596.55)	-10.1%	\$65,071,686.80	\$59,051,801.99	6,019,884.81	10.2%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

NOVIEMBRE 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 NOVIEMBRE				SINIESTROS PAGADOS EN NOVIEMBRE			
		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1	Vida Individual	261,239	257,035	4,204	1.6%	251,628	247,795	3,833	1.5%	14,297,708.23	14,468,098.28	(170,390.05)	-1.2%	1,454,057.60	3,709,857.96	(2,255,800.36)	-60.8%
2	- Primer año	87,098	67,092	20,006	29.8%	83,140	64,148	18,992	29.6%	2,282,569.91	2,814,336.57	(531,766.66)	-18.9%	613,071.16	2,003,114.05	(1,390,042.89)	-69.4%
3	- Renovación	174,141	189,943	(15,802)	-8.3%	168,488	183,647	(15,159)	-8.3%	12,015,138.32	11,653,761.71	361,376.61	3.1%	840,986.44	1,706,743.91	(865,757.47)	-50.7%
4	Accidentes Personales	567,400	526,964	40,436	7.7%	151,953	142,093	9,860	6.9%	2,067,598.12	1,928,196.41	139,401.71	7.2%	499,544.79	704,398.21	(204,853.42)	-29.1%
5	- Individual	135,521	119,528	15,993	13.4%	116,177	96,714	19,463	20.1%	893,692.53	843,840.68	49,851.85	5.9%	135,360.93	165,399.38	(30,038.45)	-18.2%
6	- Grupo	431,879	407,436	24,443	6.0%	35,776	45,379	(9,603)	-21.2%	1,173,905.59	1,084,355.73	89,549.86	8.3%	364,183.86	538,998.83	(174,814.97)	-32.4%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	446,085	447,929	(1,844)	-0.4%	95,792	92,741	3,051	3.3%	28,577,603.25	26,566,166.09	2,011,437.16	7.6%	17,529,635.74	17,506,446.51	23,189.23	0.1%
9	- Individual	109,118	101,648	7,470	7.3%	87,358	84,361	2,997	3.6%	14,158,510.57	12,468,007.82	1,690,502.75	13.6%	9,037,752.97	7,550,916.96	1,486,836.01	19.7%
10	- Grupo	336,967	346,281	(9,314)	-2.7%	8,434	8,380	54	0.6%	14,419,092.68	14,098,158.27	320,934.41	2.3%	8,491,882.77	9,955,529.55	(1,463,646.78)	-14.7%
11	Colectivos de Vida	1,081,632	1,013,462	68,170	6.7%	69,843	54,233	15,610	28.8%	19,612,270.16	18,996,384.57	615,885.59	3.2%	4,247,700.24	5,797,193.16	(1,549,492.92)	-26.7%
12	Incendio y Líneas Aliadas (*)	414,534	421,902	(7,368)	-1.7%	255,911	244,406	11,505	4.7%	8,030,853.44	8,490,633.87	(459,780.43)	-5.4%	15,426,020.31	2,391,780.62	13,034,239.69	545.0%
13	- Residencial	322,233	297,873	24,360	8.2%	210,793	185,498	25,295	13.6%	3,857,218.56	3,857,808.48	(589.92)	0.0%	482,755.31	562,778.34	(80,023.03)	-14.2%
14	- Comercial	91,835	123,646	(31,811)	-25.7%	44,748	58,604	(13,856)	-23.6%	4,154,991.57	4,617,920.48	(462,928.91)	-10.0%	14,943,265.00	1,828,310.28	13,114,954.72	717.3%
15	- Industrial	466	383	83	21.7%	370	304	66	21.7%	18,643.31	14,904.91	3,738.40	25.1%	-	692.00	(692.00)	-100.0%
16	Vida Industrial	11	29	(18)	-62.1%	11	29	(18)	-62.1%	-	(2,914.48)	2,914.48	0.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	27,421	26,698	723	2.7%	25,843	25,197	646	2.6%	248,880.91	614,131.65	(365,250.74)	-59.5%	65,706.35	302,818.43	(237,112.08)	-78.3%
21	- Residencial	20,637	20,132	505	2.5%	20,072	19,518	554	2.8%	117,922.44	258,413.48	(140,491.04)	-54.4%	28,430.95	181,458.29	(153,027.34)	-84.3%
22	- Comercial e Industrial	6,784	6,566	218	3.3%	5,771	5,679	92	1.6%	130,958.47	355,718.17	(224,759.70)	-63.2%	37,275.40	121,360.14	(84,084.74)	-69.3%
23	Transporte de Carga	37,160	36,605	555	1.5%	32,505	32,134	371	1.2%	1,133,153.19	1,176,779.56	(43,626.37)	-3.7%	967,722.54	191,325.83	776,396.71	405.8%
24	- Terrestre	25,891	25,214	677	2.7%	25,139	24,648	491	2.0%	663,341.07	658,313.97	5,027.10	0.8%	885,895.80	181,400.90	704,494.90	388.4%
25	- Marítimo	11,202	11,327	(125)	-1.1%	7,299	7,422	(123)	-1.7%	463,294.69	517,185.19	(53,890.50)	-10.4%	81,826.74	9,870.46	71,956.28	729.0%
26	- Aéreo	67	64	3	4.7%	67	64	3	4.7%	6,517.43	1,280.40	5,237.03	409.0%	-	54.47	(54.47)	-100.0%
27	Casco	1,541	1,615	(74)	-4.6%	1,031	1,112	(81)	-7.3%	1,218,762.70	2,370,818.10	(1,152,055.40)	-48.6%	97,558.49	1,370,482.90	(1,272,924.41)	-92.9%
28	- Marítimo	1,178	1,265	(87)	-6.9%	822	908	(86)	-9.5%	1,283,732.47	776,868.93	506,863.54	65.2%	26,462.46	132,083.68	(105,621.22)	-80.0%
29	- Aéreo	363	350	13	3.7%	209	204	5	2.5%	(64,969.77)	1,593,949.17	(1,658,918.94)	-104.1%	71,096.03	1,238,399.22	(1,167,303.19)	-94.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

NOVIEMBRE 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 NOVIEMBRE				SINIESTROS PAGADOS EN NOVIEMBRE			
		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30	Automóvil	934,949	889,288	45,661	5.1%	829,688	786,767	42,921	5.5%	21,782,913.01	22,699,552.81	(916,639.80)	-4.0%	15,544,646.49	16,518,951.14	(974,304.65)	-5.9%
31	Ramos Técnicos	14,339	13,961	378	2.7%	9,803	10,566	(763)	-7.2%	1,214,069.30	7,486,639.17	(6,272,569.87)	-83.8%	661,908.68	136,475.78	525,432.90	385.0%
32	- TRC - TRM	3,392	2,366	1,026	43.4%	2,124	2,120	4	0.2%	873,198.22	7,158,840.88	(6,285,642.66)	-87.8%	588,605.37	100,352.49	488,252.88	486.5%
33	- Equipo Electrónico	4,623	5,030	(407)	-8.1%	3,454	3,849	(395)	-10.3%	96,133.26	46,080.26	50,053.00	108.6%	24,825.37	6,800.31	18,025.06	265.1%
34	- Caldera y Maquinaria	854	828	26	3.1%	829	824	5	0.6%	-	(2,464.93)	2,464.93	0.0%	-	-	-	0.0%
35	- Rotura de Maquinaria	1,637	1,873	(236)	-12.6%	1,073	1,281	(208)	-16.2%	105,103.77	95,569.45	9,534.32	10.0%	7,679.97	2,560.52	5,119.45	199.9%
36	- Equipo Pesado	3,825	3,854	(29)	-0.8%	2,315	2,483	(168)	-6.8%	139,728.25	188,606.83	(48,878.58)	-25.9%	40,797.97	26,762.46	14,035.51	52.4%
37	- Vidrios	8	10	(2)	-20.0%	8	9	(1)	-11.1%	(94.20)	6.68	(100.88)	-1510.2%	-	-	-	0.0%
38	Riesgos Diversos	98,555	90,142	8,413	9.3%	29,866	29,878	(12)	0.0%	23,572,971.46	15,899,505.04	7,673,466.42	48.3%	4,784,294.66	2,188,365.81	2,595,928.85	118.6%
39	- Responsabilidad Civil	19,395	19,057	338	1.8%	18,222	17,831	391	2.2%	6,934,749.63	9,927,166.79	(2,992,417.16)	-30.1%	1,262,772.34	1,265,130.58	(2,358.24)	-0.2%
40	- Robo	4,334	4,350	(16)	-0.4%	3,750	3,773	(23)	-0.6%	403,130.84	2,098,653.18	(1,695,522.34)	-80.8%	59,835.55	60,919.20	(1,083.65)	-1.8%
41	- Fidelidad y DDD	1,199	1,105	94	8.5%	1,188	1,088	100	9.2%	1,060,630.84	180,911.18	879,719.66	486.3%	90,424.43	432,717.26	(342,292.83)	-79.1%
42	- BBB	28	35	(7)	-20.0%	28	33	(5)	-15.2%	243,743.20	106,955.42	136,787.78	127.9%	856,500.00	690.15	855,809.85	124003.5%
43	- Otros	73,599	65,595	8,004	12.2%	6,678	7,153	(475)	-6.6%	14,930,716.95	3,585,818.47	11,344,898.48	316.4%	2,514,762.34	428,908.62	2,085,853.72	486.3%
44	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	70,925	67,109	3,816	5.7%	69,374	65,396	3,978	6.1%	8,731,236.97	11,961,556.60	(3,230,319.63)	-27.0%	2,098,142.43	3,016,248.39	(918,105.96)	-30.4%
46	- Oferta y Cumplimiento	31,166	26,134	5,032	19.3%	30,902	25,967	4,935	19.0%	5,857,847.38	9,074,398.56	(3,216,551.18)	-35.4%	1,827,234.17	2,312,711.92	(485,477.75)	-21.0%
47	- Otras	39,759	40,975	(1,216)	-3.0%	38,471	39,429	(958)	-2.4%	2,873,389.59	2,887,158.04	(13,768.45)	-0.5%	270,908.26	703,536.47	(432,628.21)	-61.5%
48	TOTAL TOTAL Y EXTERIOR	3,955,831	3,792,779	163,052	4.3%	1,823,288	1,732,387	90,901	5.2%	130,488,020.74	132,655,547.67	(2,167,526.93)	-1.634%	63,376,938.32	53,834,344.74	9,542,593.58	17.7%

Ramos de Personas	2,356,356	2,245,390	110,966	4.9%	569,216	536,862	32,354	6.0%	64,555,179.76	61,958,845.35	2,596,334.41	4.2%	23,730,938.37	27,717,895.84	(3,986,957.47)	-14.4%
Ramos Generales	1,599,475	1,547,389	52,086	3.4%	1,254,072	1,195,525	58,547	4.9%	65,932,840.98	70,696,702.32	(4,763,861.34)	-6.7%	39,645,999.95	26,116,448.90	13,529,551.05	51.8%

Totales	3,955,831	3,792,779	163,052	4.3%	1,823,288	1,732,387	90,901	5.2%	\$130,488,020.74	\$132,655,547.67	(2,167,526.93)	-1.6%	\$63,376,938.32	\$53,834,344.74	9,542,593.58	17.7%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

OCTUBRE 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 OCTUBRE				SINIESTROS PAGADOS EN OCTUBRE			
		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1	Vida Individual	261,871	255,611	6,260	2.4%	250,680	246,370	4,310	1.7%	15,598,096.67	14,410,955.91	1,187,140.76	8.2%	3,511,842.51	2,933,733.70	578,108.81	19.7%
2	- Primer año	82,623	66,131	16,492	24.9%	81,671	62,891	18,780	29.9%	2,272,699.14	2,419,551.31	(146,852.17)	-6.1%	2,423,525.45	485,476.20	1,938,049.25	399.2%
3	- Renovación	179,248	189,480	(10,232)	-5.4%	169,009	183,479	(14,470)	-7.9%	13,325,397.53	11,991,404.60	1,333,992.93	11.1%	1,088,317.06	2,448,257.50	(1,359,940.44)	-55.5%
4	Accidentales Personales	580,891	524,808	56,083	10.7%	150,737	140,480	10,257	7.3%	2,123,299.91	2,219,212.80	(95,912.89)	-4.3%	790,240.26	814,522.85	(24,282.59)	-3.0%
5	- Individual	137,202	120,233	16,969	14.1%	114,320	94,950	19,370	20.4%	1,207,405.99	1,089,978.60	117,427.39	10.8%	249,572.67	305,036.05	(55,463.38)	-18.2%
6	- Grupo	443,689	404,575	39,114	9.7%	36,417	45,530	(9,113)	-20.0%	915,893.92	1,129,234.20	(213,340.28)	-18.9%	540,667.59	509,486.80	31,180.79	6.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	374,633	455,883	(81,250)	-17.8%	95,822	92,516	3,306	3.6%	26,183,931.83	27,291,413.77	(1,107,481.94)	-4.1%	21,941,347.72	20,798,059.99	1,143,287.73	5.5%
9	- Individual	108,743	104,295	4,448	4.3%	87,373	84,221	3,152	3.7%	13,638,524.65	12,672,751.00	965,773.65	7.6%	10,100,285.36	9,733,531.44	366,753.92	3.8%
10	- Grupo	265,890	351,588	(85,698)	-24.4%	8,449	8,295	154	1.9%	12,545,407.18	14,618,662.77	(2,073,255.59)	-14.2%	11,841,062.36	11,064,528.55	776,533.81	7.0%
11	Colectivos de Vida	1,072,706	989,593	83,113	8.4%	68,884	53,770	15,114	28.1%	19,185,548.02	18,942,107.09	243,440.93	1.3%	5,912,978.27	7,947,192.36	(2,034,214.09)	-25.6%
12	Incendio y Líneas Aliadas (*)	413,016	430,161	(17,145)	-4.0%	254,963	242,603	12,360	5.1%	11,254,423.92	12,136,821.90	(882,397.98)	-7.3%	20,632,149.65	4,050,746.94	16,581,402.71	409.3%
13	- Residencial	320,161	304,321	15,840	5.2%	209,405	183,812	25,593	13.9%	6,801,977.67	6,128,882.51	673,095.16	11.0%	1,041,869.62	1,632,468.09	(590,598.47)	-36.2%
14	- Comercial	92,391	125,460	(33,069)	-26.4%	45,190	58,489	(13,299)	-22.7%	4,309,286.20	5,925,089.50	(1,615,803.30)	-27.3%	19,590,280.03	2,418,278.85	17,172,001.18	710.1%
15	- Industrial	464	380	84	22.1%	368	302	66	21.9%	143,160.05	82,849.89	60,310.16	72.8%	-	-	-	0.0%
16	Vida Industrial	15	38	(23)	-60.5%	15	38	(23)	-60.5%	-	-	-	0.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	27,530	26,603	927	3.5%	25,933	25,121	812	3.2%	574,897.69	588,289.61	(13,391.92)	-2.3%	229,070.35	247,600.39	(18,530.04)	-7.5%
21	- Residencial	20,703	20,089	614	3.1%	20,137	19,468	669	3.4%	334,080.69	315,076.06	19,004.63	6.0%	95,230.51	127,660.63	(32,430.12)	-25.4%
22	- Comercial e Industrial	6,827	6,514	313	4.8%	5,796	5,653	143	2.5%	240,817.00	273,213.55	(32,396.55)	-11.9%	133,839.84	119,939.76	13,900.08	11.6%
23	Transporte de Carga	36,918	36,540	378	1.0%	32,480	32,098	382	1.2%	939,547.79	1,359,010.04	(419,462.25)	-30.9%	1,167,646.62	396,760.39	770,886.23	194.3%
24	- Terrestre	25,661	25,144	517	2.1%	25,126	24,612	514	2.1%	446,668.62	710,081.60	(263,412.98)	-37.1%	1,123,318.03	190,474.31	932,843.72	489.7%
25	- Marítimo	11,188	11,332	(144)	-1.3%	7,285	7,422	(137)	-1.8%	488,893.49	647,450.88	(158,557.39)	-24.5%	41,900.62	202,132.90	(160,232.28)	-79.3%
26	- Aéreo	69	64	5	7.8%	69	64	5	7.8%	3,985.68	1,477.56	2,508.12	169.7%	2,427.97	4,153.18	(1,725.21)	-41.5%
27	Casco	1,467	1,618	(151)	-9.3%	962	1,109	(147)	-13.3%	1,578,137.43	1,719,152.97	(141,015.54)	-8.2%	788,641.61	779,533.37	9,108.24	1.2%
28	- Marítimo	1,112	1,273	(161)	-12.6%	758	911	(153)	-16.8%	1,198,417.71	1,273,692.00	(75,274.29)	-5.9%	787,816.61	624,180.37	163,636.24	26.2%
29	- Aéreo	355	345	10	2.9%	204	198	6	3.0%	379,719.72	445,460.97	(65,741.25)	-14.8%	825.00	155,353.00	(154,528.00)	-99.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

OCTUBRE 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 OCTUBRE				SINIESTROS PAGADOS EN OCTUBRE			
		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30	Automóvil	935,297	880,330	54,967	6.2%	827,220	775,961	51,259	6.6%	27,615,378.00	28,818,651.36	(1,203,273.36)	-4.2%	18,172,579.10	17,221,305.19	951,273.91	5.5%
31	Ramos Técnicos	14,176	13,756	420	3.1%	9,641	10,505	(864)	-8.2%	1,435,509.07	3,060,155.87	(1,624,646.80)	-53.1%	1,062,580.99	242,822.13	819,758.86	337.6%
32	- TRC - TRM	3,359	2,327	1,032	44.3%	2,091	2,079	12	0.6%	905,126.94	2,558,583.11	(1,653,456.17)	-64.6%	795,306.09	147,187.47	648,118.62	440.3%
33	- Equipo Electrónico	4,488	4,992	(504)	-10.1%	3,320	3,854	(534)	-13.9%	155,924.20	85,346.33	70,577.87	82.7%	34,811.46	10,505.33	24,306.13	231.4%
34	- Caldera y Maquinaria	854	829	25	3.0%	829	825	4	0.5%	-	17,912.84	(17,912.84)	-100.0%	-	12,760.80	(12,760.80)	-100.0%
35	- Rotura de Maquinaria	1,632	1,851	(219)	-11.8%	1,067	1,269	(202)	-15.9%	116,573.41	112,433.63	4,139.78	3.7%	84,728.09	16,912.85	67,815.24	401.0%
36	- Equipo Pesado	3,835	3,748	87	2.3%	2,326	2,470	(144)	-5.8%	257,887.59	284,204.96	(26,317.37)	-9.3%	147,735.35	55,455.68	92,279.67	166.4%
37	- Vidrios	8	9	(1)	-11.1%	8	8	-	0.0%	(3.07)	1,675.00	(1,678.07)	-100.2%	-	-	-	0.0%
38	Riesgos Diversos	96,735	89,415	7,320	8.2%	29,720	29,768	(48)	-0.2%	8,877,603.73	8,217,844.16	659,759.57	8.0%	2,385,854.43	1,197,694.87	1,188,159.56	99.2%
39	- Responsabilidad Civil	19,307	18,917	390	2.1%	18,114	17,713	401	2.3%	2,147,904.73	2,807,906.35	(660,001.62)	-23.5%	796,042.30	400,422.27	395,620.03	98.8%
40	- Robo	4,321	4,332	(11)	-0.3%	3,740	3,759	(19)	-0.5%	184,195.13	1,146,250.96	(962,055.83)	-83.9%	83,810.30	111,745.10	(27,934.80)	-25.0%
41	- Fidelidad y DDD	1,194	1,099	95	8.6%	1,185	1,088	97	8.9%	1,041,646.60	116,930.65	924,715.95	790.8%	122,163.30	368,328.81	(246,165.51)	-66.8%
42	- BBB	28	31	(3)	-9.7%	28	30	(2)	-6.7%	7,152.12	447,035.71	(439,883.59)	-98.4%	747.66	1,268.50	(520.84)	-41.1%
43	- Otros	71,885	65,036	6,849	10.5%	6,653	7,178	(525)	-7.3%	5,496,705.15	3,699,720.49	1,796,984.66	48.6%	1,383,090.87	315,930.19	1,067,160.68	337.8%
44	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	70,844	66,435	4,409	6.6%	69,052	64,580	4,472	6.9%	7,799,256.17	11,130,838.97	(3,331,582.80)	-29.9%	3,436,722.70	1,377,848.26	2,058,874.44	149.4%
46	- Oferta y Cumplimiento	31,296	25,848	5,448	21.1%	30,791	25,450	5,341	21.0%	4,739,746.44	7,262,877.55	(2,523,131.11)	-34.7%	1,915,770.53	903,386.95	1,012,383.58	112.1%
47	- Otras	39,548	40,587	(1,039)	-2.6%	38,261	39,130	(869)	-2.2%	3,059,509.73	3,867,961.42	(808,451.69)	-20.9%	1,520,952.17	474,461.31	1,046,490.86	220.6%
48	TOTAL TOTAL Y EXTERIOR	3,886,139	3,770,831	115,308	3.1%	1,816,149	1,714,959	101,190	5.9%	123,165,630.23	129,894,454.45	(6,728,824.22)	-5.180%	80,031,654.21	58,007,820.44	22,023,833.77	38.0%

Ramos de Personas	2,290,101	2,225,895	64,206	2.9%	566,123	533,136	32,987	6.2%	63,090,876.43	62,863,689.57	227,186.86	0.4%	32,156,408.76	32,493,508.90	(337,100.14)	-1.0%
Ramos Generales	1,596,038	1,544,936	51,102	3.3%	1,250,026	1,181,823	68,203	5.8%	60,074,753.80	67,030,764.88	(6,956,011.08)	-10.4%	47,875,245.45	25,514,311.54	22,360,933.91	87.6%

Totales	3,886,139	3,770,831	115,308	3.1%	1,816,149	1,714,959	101,190	5.9%	\$123,165,630.23	\$129,894,454.45	(6,728,824.22)	-5.2%	\$80,031,654.21	\$58,007,820.44	22,023,833.77	38.0%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
SEPTIEMBRE 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 SEPTIEMBRE				SINIESTROS PAGADOS EN SEPTIEMBRE			
		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1	Vida Individual	267,630	256,304	11,326	4.4%	248,751	244,846	3,905	1.6%	14,014,977.37	14,041,597.47	(26,620.10)	-0.2%	4,547,820.30	2,854,136.03	1,693,684.27	59.3%
2	- Primer año	80,683	63,610	17,073	26.8%	79,534	61,751	17,783	28.8%	2,183,345.94	2,287,209.59	(103,863.65)	-4.5%	960,192.21	(2,275,229.86)	3,235,422.07	0.0%
3	- Renovación	186,947	192,694	(5,747)	-3.0%	169,217	183,095	(13,878)	-7.6%	11,831,631.43	11,754,387.88	77,243.55	0.7%	3,587,628.09	5,129,365.89	(1,541,737.80)	-30.1%
4	Accidentes Personales	585,049	512,025	73,024	14.3%	148,991	136,699	12,292	9.0%	2,267,703.00	2,032,431.21	235,271.79	11.6%	509,104.66	603,082.38	(93,977.72)	-15.6%
5	- Individual	136,883	107,658	29,225	27.1%	111,456	92,228	19,228	20.8%	1,157,977.05	1,074,478.49	83,498.56	7.8%	130,600.27	174,169.87	(43,569.60)	-25.0%
6	- Grupo	448,166	404,367	43,799	10.8%	37,535	44,471	(6,936)	-15.6%	1,109,725.95	957,952.72	151,773.23	15.8%	378,504.39	428,912.51	(50,408.12)	-11.8%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	444,061	411,689	32,372	7.9%	96,325	92,076	4,249	4.6%	25,492,089.25	26,439,912.56	(947,823.31)	-3.6%	20,128,619.86	18,198,117.65	1,930,502.21	10.6%
9	- Individual	108,681	102,973	5,708	5.5%	87,100	83,840	3,260	3.9%	13,450,138.50	13,703,991.49	(253,852.99)	-1.9%	9,844,680.23	8,154,808.92	1,689,871.31	20.7%
10	- Grupo	335,380	308,716	26,664	8.6%	9,225	8,236	989	12.0%	12,041,950.75	12,735,921.07	(693,970.32)	-5.4%	10,283,939.63	10,043,308.73	240,630.90	2.4%
11	Colectivos de Vida	1,064,814	991,609	73,205	7.4%	67,715	53,029	14,686	27.7%	18,673,695.50	17,164,799.79	1,508,895.71	8.8%	5,950,134.55	4,482,611.27	1,467,523.28	32.7%
12	Incendio y Líneas Aliadas (*)	402,376	424,213	(21,837)	-5.1%	257,469	240,563	16,906	7.0%	8,796,688.27	9,086,523.69	(289,835.42)	-3.2%	1,672,831.05	15,785,732.85	(14,112,901.80)	-89.4%
13	- Residencial	305,514	298,964	6,550	2.2%	209,660	182,007	27,653	15.2%	5,322,189.80	5,428,906.59	(106,716.79)	-2.0%	860,179.55	667,429.13	192,750.42	28.9%
14	- Comercial	96,471	124,873	(28,402)	-22.7%	47,496	58,259	(10,763)	-18.5%	3,334,829.60	3,580,019.09	(245,189.49)	-6.8%	806,620.10	15,117,195.20	(14,310,575.10)	-94.7%
15	- Industrial	391	376	15	4.0%	313	297	16	5.4%	139,668.86	77,598.01	62,070.85	80.0%	6,031.40	1,108.52	4,922.88	444.1%
16	Vida Industrial	24	38	(14)	-36.8%	24	38	(14)	-36.8%	-	-	-	0.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	27,546	26,416	1,130	4.3%	25,944	24,963	981	3.9%	705,558.26	620,376.91	85,181.35	13.7%	708,366.78	308,990.58	399,376.20	129.3%
21	- Residencial	20,715	19,973	742	3.7%	20,129	19,372	757	3.9%	350,599.17	222,746.45	127,852.72	57.4%	83,733.56	210,283.51	(126,549.95)	-60.2%
22	- Comercial e Industrial	6,831	6,443	388	6.0%	5,815	5,591	224	4.0%	354,959.09	397,630.46	(42,671.37)	-10.7%	624,633.22	98,707.07	525,926.15	532.8%
23	Transporte de Carga	37,456	36,414	1,042	2.9%	33,022	31,972	1,050	3.3%	1,555,706.34	1,403,244.99	152,461.35	10.9%	233,911.58	387,341.29	(153,429.71)	-39.6%
24	- Terrestre	26,176	25,035	1,141	4.6%	25,644	24,500	1,144	4.7%	1,267,293.42	789,853.05	477,440.37	60.4%	245,524.61	300,089.49	(54,564.88)	-18.2%
25	- Marítimo	11,212	11,318	(106)	-0.9%	7,310	7,411	(101)	-1.4%	283,779.40	563,087.27	(279,307.87)	-49.6%	(13,439.48)	84,991.62	(98,431.10)	-115.8%
26	- Aéreo	68	61	7	11.5%	68	61	7	11.5%	4,633.52	50,304.67	(45,671.15)	-90.8%	1,826.45	2,260.18	(433.73)	-19.2%
27	Casco	1,459	1,627	(168)	-10.3%	957	1,123	(166)	-14.8%	3,308,471.49	2,337,890.95	970,580.54	41.5%	1,969,049.39	698,273.36	1,270,776.03	182.0%
28	- Marítimo	1,108	1,283	(175)	-13.6%	755	921	(166)	-18.0%	1,189,937.31	498,001.36	691,935.95	138.9%	1,872,287.89	648,273.36	1,224,014.53	188.8%
29	- Aéreo	351	344	7	2.0%	202	202	-	0.0%	2,118,534.18	1,839,889.59	278,644.59	15.1%	96,761.50	50,000.00	46,761.50	93.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

SEPTIEMBRE 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 SEPTIEMBRE				SINIESTROS PAGADOS EN SEPTIEMBRE			
		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30	Automóvil	929,216	875,538	53,678	6.1%	824,555	767,759	56,796	7.4%	23,579,651.17	26,497,105.52	(2,917,454.35)	-11.0%	16,312,795.78	15,905,076.70	407,719.08	2.6%
31	Ramos Técnicos	14,337	13,785	552	4.0%	9,913	10,466	(553)	-5.3%	2,343,874.17	2,249,658.36	94,215.81	4.2%	253,347.98	219,330.71	34,017.27	15.5%
32	- TRC - TRM	3,298	2,258	1,040	46.1%	2,159	2,030	129	6.4%	1,985,448.93	1,896,016.59	89,432.34	4.7%	180,259.49	38,793.08	141,466.41	364.7%
33	- Equipo Electrónico	4,572	5,004	(432)	-8.6%	3,407	3,865	(458)	-11.8%	122,323.61	84,873.24	37,450.37	44.1%	24,071.28	10,222.64	13,848.64	135.5%
34	- Caldera y Maquinaria	847	826	21	2.5%	829	825	4	0.5%	-	26,532.71	(26,532.71)	-100.0%	-	-	-	0.0%
35	- Rotura de Maquinaria	1,640	1,869	(229)	-12.3%	1,090	1,271	(181)	-14.2%	45,025.64	45,219.08	(193.44)	-0.4%	1,676.06	20,964.31	(19,288.25)	-92.0%
36	- Equipo Pesado	3,972	3,818	154	4.0%	2,420	2,466	(46)	-1.9%	191,100.03	197,007.30	(5,907.27)	-3.0%	47,341.15	149,350.68	(102,009.53)	-68.3%
37	- Vidrios	8	10	(2)	-20.0%	8	9	(1)	-11.1%	(24.04)	9.44	(33.48)	-354.7%	-	-	-	0.0%
38	Riesgos Diversos	96,735	88,592	8,143	9.2%	30,768	29,552	1,216	4.1%	8,778,269.37	7,905,762.56	872,506.81	11.0%	2,121,653.42	4,053,140.74	(1,931,487.32)	-47.7%
39	- Responsabilidad Civil	19,899	18,738	1,161	6.2%	18,718	17,522	1,196	6.8%	4,098,612.74	3,170,068.91	928,543.83	29.3%	562,746.30	360,696.52	202,049.78	56.0%
40	- Robo	4,322	4,331	(9)	-0.2%	3,737	3,761	(24)	-0.6%	151,383.31	983,264.97	(831,881.66)	-84.6%	83,546.66	154,881.56	(71,334.90)	-46.1%
41	- Fidelidad y DDD	1,192	1,099	93	8.5%	1,183	1,086	97	8.9%	1,105,416.33	114,632.72	990,783.61	864.3%	598,998.50	244,571.39	354,427.11	144.9%
42	- BBB	29	31	(2)	-6.5%	29	30	(1)	-3.3%	584,983.77	150,078.12	434,905.65	289.8%	517.61	1,849.76	(1,332.15)	-72.0%
43	- Otros	71,293	64,393	6,900	10.7%	7,101	7,153	(52)	-0.7%	2,837,873.22	3,487,717.84	(649,844.62)	-18.6%	875,844.35	3,291,141.51	(2,415,297.16)	-73.4%
44	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	72,952	64,469	8,483	13.2%	71,168	63,061	8,107	12.9%	5,950,883.80	8,547,845.82	(2,596,962.02)	-30.4%	3,105,365.10	3,539,073.09	(433,707.99)	-12.3%
46	- Oferta y Cumplimiento	30,427	24,495	5,932	24.2%	29,924	24,122	5,802	24.1%	2,171,192.07	4,644,636.23	(2,473,444.16)	-53.3%	1,564,502.04	3,138,958.92	(1,574,456.88)	-50.2%
47	- Otras	42,525	39,859	2,666	6.7%	41,244	38,939	2,305	5.9%	3,779,691.73	3,903,209.59	(123,517.86)	-3.2%	1,540,863.06	400,114.17	1,140,748.89	285.1%
48	TOTAL TOTAL Y EXTERIOR	3,943,695	3,702,759	240,936	6.5%	1,815,642	1,696,187	119,455	7.0%	115,467,567.99	118,327,149.83	(2,859,581.84)	-2.417%	57,513,000.45	67,034,906.65	(9,521,906.20)	-14.2%

Ramos de Personas	2,361,554	2,171,627	189,927	8.7%	561,782	526,650	35,132	6.7%	60,448,465.12	59,678,741.03	769,724.09	1.3%	31,135,679.37	26,137,947.33	4,997,732.04	19.1%
Ramos Generales	1,582,141	1,531,132	51,009	3.3%	1,253,860	1,169,537	84,323	7.2%	55,019,102.87	58,648,408.80	(3,629,305.93)	-6.2%	26,377,321.08	40,896,959.32	(14,519,638.24)	-35.5%

Totales	3,943,695	3,702,759	240,936	6.5%	1,815,642	1,696,187	119,455	7.0%	\$115,467,567.99	\$118,327,149.83	(2,859,581.84)	-2.4%	\$57,513,000.45	\$67,034,906.65	(9,521,906.20)	-14.2%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 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 AGOSTO				SINIESTROS PAGADOS EN AGOSTO			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1	Vida Individual	258,397	257,763	634	0.2%	247,257	245,514	1,743	0.7%	14,597,099.99	14,396,738.21	200,361.78	1.4%	7,015,835.66	3,918,586.85	3,097,248.81	79.0%
2	- Primer año	79,580	78,336	1,244	1.6%	78,205	76,489	1,716	2.2%	2,205,898.18	2,257,001.56	(51,103.38)	-2.3%	1,688,241.66	2,337,951.70	(649,710.04)	-27.8%
3	- Renovación	178,817	179,427	(610)	-0.3%	169,052	169,025	27	0.0%	12,391,201.81	12,139,736.65	251,465.16	2.1%	5,327,594.00	1,580,635.15	3,746,958.85	237.1%
4	Accidentales Personales	573,931	508,239	65,692	12.9%	148,088	133,601	14,487	10.8%	2,575,198.86	2,438,891.20	136,307.66	5.6%	472,119.68	593,653.97	(121,534.29)	-20.5%
5	- Individual	131,985	104,306	27,679	26.5%	109,473	89,758	19,715	22.0%	1,216,892.73	975,700.86	241,191.87	24.7%	230,255.36	175,366.37	54,888.99	31.3%
6	- Grupo	441,946	403,933	38,013	9.4%	38,615	43,843	(5,228)	-11.9%	1,358,306.13	1,463,190.34	(104,884.21)	-7.2%	241,864.32	418,287.60	(176,423.28)	-42.2%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	442,681	368,130	74,551	20.3%	96,027	91,472	4,555	5.0%	25,576,918.20	27,459,164.29	(1,882,246.09)	-6.9%	21,609,283.08	20,466,365.06	1,142,918.02	5.6%
9	- Individual	108,534	102,189	6,345	6.2%	86,834	83,236	3,598	4.3%	13,834,176.29	12,396,892.08	1,437,284.21	11.6%	10,099,763.90	8,618,147.25	1,481,616.65	17.2%
10	- Grupo	334,147	265,941	68,206	25.6%	9,193	8,236	957	11.6%	11,742,741.91	15,062,272.21	(3,319,530.30)	-22.0%	11,509,519.18	11,848,217.81	(338,698.63)	-2.9%
11	Colectivos de Vida	1,075,255	904,240	171,015	18.9%	66,830	52,554	14,276	27.2%	18,860,810.59	18,693,435.78	167,374.81	0.9%	6,692,263.70	5,652,824.06	1,039,439.64	18.4%
12	Incendio y Líneas Aliadas (*)	422,947	417,373	5,574	1.3%	255,755	238,832	16,923	7.1%	8,075,137.14	7,397,032.41	678,104.73	9.2%	4,726,394.61	3,444,575.09	1,281,819.52	37.2%
13	- Residencial	319,605	293,008	26,597	9.1%	207,879	180,190	27,689	15.4%	5,739,525.74	4,543,530.27	1,195,995.47	26.3%	1,016,307.26	2,136,579.70	(1,120,272.44)	-52.4%
14	- Comercial	102,947	123,990	(21,043)	-17.0%	47,554	58,346	(10,792)	-18.5%	2,283,616.41	2,795,465.20	(511,848.79)	-18.3%	2,700,134.39	1,307,995.39	1,392,139.00	106.4%
15	- Industrial	395	375	20	5.3%	322	296	26	8.8%	51,994.99	58,036.94	(6,041.95)	-10.4%	1,009,952.96	-	1,009,952.96	0.0%
16	Vida Industrial	24	38	(14)	-36.8%	24	38	(14)	-36.8%	-	5,582.34	(5,582.34)	-100.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	27,461	26,289	1,172	4.5%	25,869	24,837	1,032	4.2%	787,164.51	867,341.44	(80,176.93)	-9.2%	141,950.07	243,605.84	(101,655.77)	-41.7%
21	- Residencial	20,649	19,874	775	3.9%	20,066	19,277	789	4.1%	382,470.91	414,225.32	(31,754.41)	-7.7%	96,295.48	104,993.14	(8,697.66)	-8.3%
22	- Comercial e Industrial	6,812	6,415	397	6.2%	5,803	5,560	243	4.4%	404,693.60	453,116.12	(48,422.52)	-10.7%	45,654.59	138,612.70	(92,958.11)	-67.1%
23	Transporte de Carga	37,386	36,443	943	2.6%	32,963	31,857	1,106	3.5%	1,186,320.84	1,046,436.63	139,884.21	13.4%	345,560.17	468,784.85	(123,224.68)	-26.3%
24	- Terrestre	26,093	24,918	1,175	4.7%	25,571	24,377	1,194	4.9%	702,184.13	611,236.25	90,947.88	14.9%	261,197.79	143,488.30	117,709.49	82.0%
25	- Marítimo	11,226	11,470	(244)	-2.1%	7,325	7,425	(100)	-1.3%	474,499.96	435,133.83	39,366.13	9.0%	90,400.07	325,296.55	(234,896.48)	-72.2%
26	- Aéreo	67	55	12	21.8%	67	55	12	21.8%	9,636.75	66.55	9,570.20	14380.5%	(6,037.69)	-	(6,037.69)	0.0%
27	Casco	1,466	1,625	(159)	-9.8%	968	1,118	(150)	-13.4%	412,371.04	2,183,857.57	(1,771,486.53)	-81.1%	409,091.68	2,068,891.93	(1,659,800.25)	-80.2%
28	- Marítimo	1,123	1,284	(161)	-12.5%	768	919	(151)	-16.4%	742,326.41	1,702,059.21	(959,732.80)	-56.4%	304,438.04	1,315,566.83	(1,011,128.79)	-76.9%
29	- Aéreo	343	341	2	0.6%	200	199	1	0.5%	(329,955.37)	481,798.36	(811,753.73)	-168.5%	104,653.64	753,325.10	(648,671.46)	-86.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 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 AGOSTO				SINIESTROS PAGADOS EN AGOSTO			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30	Automóvil	931,326	870,892	60,434	6.9%	826,154	759,235	66,919	8.8%	24,682,661.46	28,170,565.49	(3,487,904.03)	-12.4%	17,609,716.12	17,478,064.73	131,651.39	0.8%
31	Ramos Técnicos	14,398	13,748	650	4.7%	10,020	10,476	(456)	-4.4%	1,887,279.43	1,270,809.44	616,469.99	48.5%	192,998.96	210,018.19	(17,019.23)	-8.1%
32	- TRC - TRM	3,283	2,271	1,012	44.6%	2,140	2,025	115	5.7%	1,442,731.40	845,681.08	597,050.32	70.6%	42,888.44	77,339.36	(34,450.92)	-44.5%
33	- Equipo Electrónico	4,638	5,018	(380)	-7.6%	3,476	3,882	(406)	-10.5%	135,809.94	100,743.96	35,065.98	34.8%	121,201.40	81,841.34	39,360.06	48.1%
34	- Caldera y Maquinaria	841	820	21	2.6%	830	819	11	1.3%	-	17,959.89	(17,959.89)	-100.0%	-	493.82	(493.82)	-100.0%
35	- Rotura de Maquinaria	1,670	1,871	(201)	-10.7%	1,121	1,279	(158)	-12.4%	45,562.55	22,135.26	23,427.29	105.8%	1,630.13	21,802.43	(20,172.30)	-92.5%
36	- Equipo Pesado	3,956	3,757	199	5.3%	2,444	2,461	(17)	-0.7%	263,175.54	281,084.25	(17,908.71)	-6.4%	27,278.99	28,541.24	(1,262.25)	-4.4%
37	- Vidrios	10	11	(1)	-9.1%	9	10	(1)	-10.0%	-	3,205.00	(3,205.00)	-100.0%	-	-	-	0.0%
38	Riesgos Diversos	95,780	87,982	7,798	8.9%	30,793	29,481	1,312	4.5%	8,350,702.74	12,997,902.43	(4,647,199.69)	-35.8%	4,461,745.71	5,780,720.31	(1,318,974.60)	-22.8%
39	- Responsabilidad Civil	19,887	18,657	1,230	6.6%	18,696	17,410	1,286	7.4%	2,605,674.98	3,281,460.59	(675,785.61)	-20.6%	571,380.44	621,432.90	(50,052.46)	-8.1%
40	- Robo	4,323	4,353	(30)	-0.7%	3,740	3,782	(42)	-1.1%	162,292.59	1,227,732.97	(1,065,440.38)	-86.8%	124,603.69	62,858.85	61,744.84	98.2%
41	- Fidelidad y DDD	1,189	1,097	92	8.4%	1,179	1,083	96	8.9%	1,154,305.09	81,527.50	1,072,777.59	1315.8%	208,318.52	363,860.04	(155,541.52)	-42.7%
42	- BBB	29	30	(1)	-3.3%	29	29	-	0.0%	21,474.52	(3,970.00)	25,444.52	0.0%	517.61	2,782,816.40	(2,782,298.79)	-100.0%
43	- Otros	70,352	63,845	6,507	10.2%	7,149	7,177	(28)	-0.4%	4,406,955.56	8,411,151.37	(4,004,195.81)	-47.6%	3,556,925.45	1,949,752.12	1,607,173.33	82.4%
44	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	72,955	62,429	10,526	16.9%	70,663	61,895	8,768	14.2%	8,825,036.63	16,189,957.17	(7,364,920.54)	-45.5%	4,903,261.34	7,178,285.99	(2,275,024.65)	-31.7%
46	- Oferta y Cumplimiento	30,062	23,096	6,966	30.2%	29,300	22,977	6,323	27.5%	6,619,577.63	13,397,278.31	(6,777,700.68)	-50.6%	4,002,636.42	5,368,352.54	(1,365,716.12)	-25.4%
47	- Otras	42,893	39,333	3,560	9.1%	41,363	38,918	2,445	6.3%	2,205,459.00	2,792,678.86	(587,219.86)	-21.0%	900,624.92	1,809,933.45	(909,308.53)	-50.2%
48	TOTAL TOTAL Y EXTERIOR	3,954,047	3,555,231	398,816	11.2%	1,811,451	1,680,950	130,501	7.8%	115,816,701.43	133,117,714.40	(17,301,012.97)	-12.997%	68,580,220.78	67,504,376.87	1,075,843.91	1.6%

Ramos de Personas	2,350,264	2,038,372	311,892	15.3%	558,202	523,141	35,061	6.7%	61,610,027.64	62,988,229.48	(1,378,201.84)	-2.2%	35,789,502.12	30,631,429.94	5,158,072.18	16.8%
Ramos Generales	1,603,783	1,516,859	86,924	5.7%	1,253,249	1,157,809	95,440	8.2%	54,206,673.79	70,129,484.92	(15,922,811.13)	-22.7%	32,790,718.66	36,872,946.93	(4,082,228.27)	-11.1%

Totales	3,954,047	3,555,231	398,816	11.2%	1,811,451	1,680,950	130,501	7.8%	\$115,816,701.43	\$133,117,714.40	(17,301,012.97)	-13.0%	\$68,580,220.78	\$67,504,376.87	1,075,843.91	1.6%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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 JULIO				SINIESTROS PAGADOS EN JULIO			
		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1	Vida Individual	257,019	249,850	7,169	2.9%	245,789	243,954	1,835	0.8%	14,908,005.06	14,398,845.27	509,159.79	3.5%	3,576,076.30	5,000,390.86	(1,424,314.56)	-28.5%
2	- Primer año	78,587	76,404	2,183	2.9%	76,959	76,187	772	1.0%	2,853,874.66	2,144,669.70	709,204.96	33.1%	713,879.34	732,972.40	(19,093.06)	-2.6%
3	- Renovación	178,432	173,446	4,986	2.9%	168,830	167,767	1,063	0.6%	12,054,130.40	12,254,175.57	(200,045.17)	-1.6%	2,862,196.96	4,267,418.46	(1,405,221.50)	-32.9%
4	Accidentes Personales	558,576	501,244	57,332	11.4%	146,759	131,258	15,501	11.8%	2,363,467.86	2,338,905.72	24,562.14	1.1%	585,323.48	630,993.92	(45,670.44)	-7.2%
5	- Individual	130,361	101,712	28,649	28.2%	107,403	87,367	20,036	22.9%	522,963.02	1,153,171.90	(630,208.88)	-54.7%	179,523.43	197,002.62	(17,479.19)	-8.9%
6	- Grupo	428,215	399,532	28,683	7.2%	39,356	43,891	(4,535)	-10.3%	1,840,504.84	1,185,733.82	654,771.02	55.2%	405,800.05	433,991.30	(28,191.25)	-6.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	442,082	367,151	74,931	20.4%	95,568	90,567	5,001	5.5%	28,679,204.87	27,595,625.12	1,083,579.75	3.9%	20,321,290.00	20,511,098.10	(189,808.10)	-0.9%
9	- Individual	107,679	101,245	6,434	6.4%	86,406	82,273	4,133	5.0%	13,485,171.60	12,075,317.12	1,409,854.48	11.7%	9,746,006.43	9,413,572.69	332,433.74	3.5%
10	- Grupo	334,403	265,906	68,497	25.8%	9,162	8,294	868	10.5%	15,194,033.27	15,520,308.00	(326,274.73)	-2.1%	10,575,283.57	11,097,525.41	(522,241.84)	-4.7%
11	Colectivos de Vida	1,058,926	854,712	204,214	23.9%	63,696	52,050	11,646	22.4%	20,699,777.48	18,461,249.36	2,238,528.12	12.1%	7,773,729.42	5,486,938.77	2,286,790.65	41.7%
12	Incendio y Líneas Aliadas (*)	421,708	419,450	2,258	0.5%	253,604	236,906	16,698	7.0%	13,709,631.23	8,503,671.31	5,205,959.92	61.2%	8,131,225.22	4,550,066.87	3,581,158.35	78.7%
13	- Residencial	317,628	291,044	26,584	9.1%	205,827	178,335	27,492	15.4%	7,211,868.19	5,176,543.31	2,035,324.88	39.3%	618,273.37	717,975.63	(99,702.26)	-13.9%
14	- Comercial	103,684	128,032	(24,348)	-19.0%	47,454	58,276	(10,822)	-18.6%	6,466,466.68	3,287,261.29	3,179,205.39	96.7%	7,512,951.85	3,832,091.24	3,680,860.61	96.1%
15	- Industrial	396	374	22	5.9%	323	295	28	9.5%	30,608.23	39,866.71	(9,258.48)	-23.2%	-	-	-	0.0%
16	Vida Industrial	24	-	24	0.0%	24	-	24	0.0%	-	-	-	0.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	27,285	26,053	1,232	4.7%	25,752	24,649	1,103	4.5%	892,485.79	770,893.44	121,592.35	15.8%	195,307.94	165,234.94	30,073.00	18.2%
21	- Residencial	20,560	19,711	849	4.3%	19,985	19,102	883	4.6%	427,892.03	375,380.85	52,511.18	14.0%	118,235.18	88,869.54	29,365.64	33.0%
22	- Comercial e Industrial	6,725	6,342	383	6.0%	5,767	5,547	220	4.0%	464,593.76	395,512.59	69,081.17	17.5%	77,072.76	76,365.40	707.36	0.9%
23	Transporte de Carga	37,158	36,598	560	1.5%	32,819	31,682	1,137	3.6%	2,582,288.53	2,957,194.07	(374,905.54)	-12.7%	320,083.83	477,053.73	(156,969.90)	-32.9%
24	- Terrestre	25,868	25,087	781	3.1%	25,428	24,204	1,224	5.1%	1,344,812.05	2,220,598.49	(875,786.44)	-39.4%	189,008.48	277,446.51	(88,438.03)	-31.9%
25	- Marítimo	11,223	11,454	(231)	-2.0%	7,324	7,421	(97)	-1.3%	1,233,983.69	732,332.62	501,651.07	68.5%	18,416.97	199,555.35	(181,138.38)	-90.8%
26	- Aéreo	67	57	10	17.5%	67	57	10	17.5%	3,492.79	4,262.96	(770.17)	-18.1%	112,658.38	51.87	112,606.51	217093.7%
27	Casco	1,465	1,619	(154)	-9.5%	970	1,119	(149)	-13.3%	1,084,387.76	1,663,740.83	(579,353.07)	-34.8%	390,057.33	367,247.78	22,809.55	6.2%
28	- Marítimo	1,124	1,278	(154)	-12.1%	771	920	(149)	-16.2%	338,081.72	740,929.84	(402,848.12)	-54.4%	292,087.70	367,247.78	(75,160.08)	-20.5%
29	- Aéreo	341	341	-	0.0%	199	199	-	0.0%	746,306.04	922,810.99	(176,504.95)	-19.1%	97,969.63	-	97,969.63	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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 JULIO				SINIESTROS PAGADOS EN JULIO			
		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30	Automóvil	933,579	909,192	24,387	2.7%	829,043	741,254	87,789	11.8%	22,418,802.95	23,288,843.23	(870,040.28)	-3.7%	18,216,099.73	17,251,961.62	964,138.11	5.6%
31	Ramos Técnicos	14,498	13,645	853	6.3%	10,070	10,483	(413)	-3.9%	1,536,595.88	1,532,171.46	4,424.42	0.3%	458,062.89	287,666.05	170,396.84	59.2%
32	- TRC - TRM	3,402	2,173	1,229	56.6%	2,151	1,993	158	7.9%	1,286,937.58	1,116,014.41	170,923.17	15.3%	41,762.32	198,292.40	(156,530.08)	-78.9%
33	- Equipo Electrónico	4,670	5,000	(330)	-6.6%	3,504	3,887	(383)	-9.9%	58,550.65	109,643.71	(51,093.06)	-46.6%	142,379.48	84,363.53	58,015.95	68.8%
34	- Caldera y Maquinaria	834	818	16	2.0%	830	818	12	1.5%	-	27,858.34	(27,858.34)	-100.0%	-	-	-	0.0%
35	- Rotura de Maquinaria	1,683	1,884	(201)	-10.7%	1,131	1,293	(162)	-12.5%	51,726.11	53,804.76	(2,078.65)	-3.9%	23,030.22	1,733.51	21,296.71	1228.5%
36	- Equipo Pesado	3,899	3,762	137	3.6%	2,445	2,483	(38)	-1.5%	138,138.01	224,850.24	(86,712.23)	-38.6%	250,890.87	3,276.61	247,614.26	7557.0%
37	- Vidrios	10	8	2	25.0%	9	9	-	0.0%	1,243.53	-	1,243.53	0.0%	-	-	-	0.0%
38	Riesgos Diversos	95,384	87,801	7,583	8.6%	30,740	29,357	1,383	4.7%	15,891,562.73	8,042,701.21	7,848,861.52	97.6%	1,500,703.34	1,323,364.46	177,338.88	13.4%
39	- Responsabilidad Civil	19,813	18,462	1,351	7.3%	18,636	17,277	1,359	7.9%	4,135,959.61	3,397,590.20	738,369.41	21.7%	567,397.31	434,076.00	133,321.31	30.7%
40	- Robo	4,319	4,406	(87)	-2.0%	3,738	3,816	(78)	-2.0%	159,477.34	990,039.54	(830,562.20)	-83.9%	54,451.59	86,515.15	(32,063.56)	-37.1%
41	- Fidelidad y DDD	1,177	1,092	85	7.8%	1,168	1,080	88	8.1%	1,071,831.61	144,297.68	927,533.93	642.8%	125,565.17	498,280.54	(372,715.37)	-74.8%
42	- BBB	29	30	(1)	-3.3%	29	29	-	0.0%	899,187.62	769,845.01	129,342.61	16.8%	345.08	1,629.08	(1,284.00)	-78.8%
43	- Otros	70,046	63,811	6,235	9.8%	7,169	7,155	14	0.2%	9,625,106.55	2,740,928.78	6,884,177.77	251.2%	752,944.19	302,863.69	450,080.50	148.6%
44	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	72,170	60,436	11,734	19.4%	70,117	59,846	10,271	17.2%	11,412,069.75	10,346,282.02	1,065,787.73	10.3%	6,207,964.77	2,804,341.74	3,403,623.03	121.4%
46	- Oferta y Cumplimiento	29,508	21,746	7,762	35.7%	28,760	21,537	7,223	33.5%	7,046,413.57	4,972,389.68	2,074,023.89	41.7%	4,570,790.25	2,664,679.06	1,906,111.19	71.5%
47	- Otras	42,662	38,690	3,972	10.3%	41,357	38,309	3,048	8.0%	4,365,656.18	5,373,892.34	(1,008,236.16)	-18.8%	1,637,174.52	139,662.68	1,497,511.84	1072.2%
48	TOTAL TOTAL Y EXTERIOR	3,919,914	3,527,791	392,123	11.1%	1,804,991	1,653,165	151,826	9.2%	136,178,279.89	119,900,123.04	16,278,156.85	13.576%	67,675,924.25	58,856,358.84	8,819,565.41	15.0%

Ramos de Personas	2,316,603	1,972,957	343,646	17.4%	551,812	517,829	33,983	6.6%	66,650,455.27	62,794,625.47	3,855,829.80	6.1%	32,256,419.20	31,629,421.65	626,997.55	2.0%
Ramos Generales	1,603,311	1,554,834	48,477	3.1%	1,253,179	1,135,336	117,843	10.4%	69,527,824.62	57,105,497.57	12,422,327.05	21.8%	35,419,505.05	27,226,937.19	8,192,567.86	30.1%

Totales	3,919,914	3,527,791	392,123	11.1%	1,804,991	1,653,165	151,826	9.2%	\$136,178,279.89	\$119,900,123.04	16,278,156.85	13.6%	\$67,675,924.25	\$58,856,358.84	8,819,565.41	15.0%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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 JUNIO				SINIESTROS PAGADOS EN JUNIO			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1	Vida Individual	266,499	247,727	18,772	7.6%	254,697	241,890	12,807	5.3%	13,233,011.20	14,682,057.62	(1,449,046.42)	-9.9%	6,296,465.76	3,461,647.46	2,834,818.30	81.9%
2	- Primer año	78,929	75,241	3,688	4.9%	77,121	75,140	1,981	2.6%	2,088,882.36	2,268,547.16	(179,664.80)	-7.9%	965,342.77	1,324,383.64	(359,040.87)	-27.1%
3	- Renovación	187,570	172,486	15,084	8.7%	177,576	166,750	10,826	6.5%	11,144,128.84	12,413,510.46	(1,269,381.62)	-10.2%	5,331,122.99	2,137,263.82	3,193,859.17	149.4%
4	Accidentes Personales	595,873	508,053	87,820	17.3%	154,380	129,264	25,116	19.4%	2,266,793.41	2,038,904.22	227,889.19	11.2%	619,217.88	440,826.41	178,391.47	40.5%
5	- Individual	130,778	100,526	30,252	30.1%	111,380	84,888	26,492	31.2%	1,174,335.25	1,155,643.61	18,691.64	1.6%	234,171.85	117,332.18	116,839.67	99.6%
6	- Grupo	465,095	407,527	57,568	14.1%	43,000	44,376	(1,376)	-3.1%	1,092,458.16	883,260.61	209,197.55	23.7%	385,046.03	323,494.23	61,551.80	19.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	445,190	366,595	78,595	21.4%	95,235	90,206	5,029	5.6%	26,856,895.48	24,608,124.36	2,248,771.12	9.1%	18,971,272.05	21,004,527.18	(2,033,255.13)	-9.7%
9	- Individual	107,463	101,399	6,064	6.0%	86,139	81,810	4,329	5.3%	14,055,099.75	12,409,240.14	1,645,859.61	13.3%	8,716,828.41	9,960,593.44	(1,243,765.03)	-12.5%
10	- Grupo	337,727	265,196	72,531	27.3%	9,096	8,396	700	8.3%	12,801,795.73	12,198,884.22	602,911.51	4.9%	10,254,443.64	11,043,933.74	(789,490.10)	-7.1%
11	Colectivos de Vida	1,052,821	884,801	168,020	19.0%	62,359	71,227	(8,868)	-12.5%	18,281,579.25	18,367,513.23	(85,933.98)	-0.5%	5,153,508.95	4,209,415.36	944,093.59	22.4%
12	Incendio y Líneas Aliadas (*)	419,916	414,023	5,893	1.4%	252,429	235,153	17,276	7.3%	13,521,007.71	14,129,547.62	(608,539.91)	-4.3%	1,422,181.47	2,860,398.21	(1,438,216.74)	-50.3%
13	- Residencial	316,436	289,787	26,649	9.2%	204,668	176,732	27,936	15.8%	10,166,950.83	7,026,575.44	3,140,375.39	44.7%	1,061,393.40	232,166.26	829,227.14	357.2%
14	- Comercial	103,086	123,863	(20,777)	-16.8%	47,440	58,127	(10,687)	-18.4%	3,216,311.82	6,993,617.05	(3,777,305.23)	-54.0%	360,788.07	2,583,917.53	(2,223,129.46)	-86.0%
15	- Industrial	394	373	21	5.6%	321	294	27	9.2%	137,745.06	109,355.13	28,389.93	26.0%	-	44,314.42	(44,314.42)	-100.0%
16	Vida Industrial	24	-	24	0.0%	24	-	24	0.0%	-	-	-	0.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	27,097	26,016	1,081	4.2%	25,595	24,649	946	3.8%	851,660.75	648,687.47	202,973.28	31.3%	280,599.91	460,758.68	(180,158.77)	-39.1%
21	- Residencial	20,450	19,662	788	4.0%	19,870	19,076	794	4.2%	472,872.70	345,211.86	127,660.84	37.0%	113,286.37	107,002.53	6,283.84	5.9%
22	- Comercial e Industrial	6,647	6,354	293	4.6%	5,725	5,573	152	2.7%	378,788.05	303,475.61	75,312.44	24.8%	167,313.54	353,756.15	(186,442.61)	-52.7%
23	Transporte de Carga	37,136	36,588	548	1.5%	32,654	31,437	1,217	3.9%	1,814,558.45	2,446,629.50	(632,071.05)	-25.8%	198,301.92	1,019,760.14	(821,458.22)	-80.6%
24	- Terrestre	25,855	25,083	772	3.1%	25,271	23,943	1,328	5.5%	1,636,119.63	1,862,785.51	(226,665.88)	-12.2%	191,762.43	433,357.58	(241,595.15)	-55.7%
25	- Marítimo	11,214	11,446	(232)	-2.0%	7,316	7,435	(119)	-1.6%	176,728.07	581,372.55	(404,644.48)	-69.6%	6,347.09	586,402.56	(580,055.47)	-98.9%
26	- Aéreo	67	59	8	13.6%	67	59	8	13.6%	1,710.75	2,471.44	(760.69)	-30.8%	192.40	-	192.40	0.0%
27	Casco	1,485	1,628	(143)	-8.8%	991	1,122	(131)	-11.7%	6,955,557.78	3,060,826.56	3,894,731.22	127.2%	1,074,705.92	227,947.48	846,758.44	371.5%
28	- Marítimo	1,143	1,278	(135)	-10.6%	789	914	(125)	-13.7%	2,081,794.90	1,179,983.68	901,811.22	76.4%	1,074,705.92	177,688.46	897,017.46	504.8%
29	- Aéreo	342	350	(8)	-2.3%	202	208	(6)	-2.9%	4,873,762.88	1,880,842.88	2,992,920.00	159.1%	-	50,259.02	(50,259.02)	-100.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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 JUNIO				SINIESTROS PAGADOS EN JUNIO			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30	Automóvil	928,009	902,204	25,805	2.9%	825,533	732,733	92,800	12.7%	24,653,285.18	25,602,778.66	(949,493.48)	-3.7%	18,097,785.20	16,265,522.34	1,832,262.86	11.3%
31	Ramos Técnicos	14,567	13,216	1,351	10.2%	10,129	10,425	(296)	-2.8%	502,176.18	2,308,170.59	(1,805,994.41)	-78.2%	416,991.09	346,655.68	70,335.41	20.3%
32	- TRC - TRM	3,394	2,146	1,248	58.2%	2,143	1,972	171	8.7%	(105,075.56)	1,756,757.06	(1,861,832.62)	-106.0%	278,146.22	87,476.55	190,669.67	218.0%
33	- Equipo Electrónico	4,699	4,996	(297)	-5.9%	3,547	3,882	(335)	-8.6%	188,995.20	144,961.05	44,034.15	30.4%	12,750.90	89,267.57	(76,516.67)	-85.7%
34	- Caldera y Maquinaria	834	814	20	2.5%	830	814	16	2.0%	-	26,002.66	(26,002.66)	-100.0%	-	-	-	0.0%
35	- Rotura de Maquinaria	1,708	1,873	(165)	-8.8%	1,144	1,283	(139)	-10.8%	108,006.75	178,726.06	(70,719.31)	-39.6%	27,668.94	12,842.97	14,825.97	115.4%
36	- Equipo Pesado	3,924	3,377	547	16.2%	2,457	2,465	(8)	-0.3%	310,089.14	201,723.76	108,365.38	53.7%	98,425.03	157,068.59	(58,643.56)	-37.3%
37	- Vidrios	8	10	(2)	-20.0%	8	9	(1)	-11.1%	160.65	-	160.65	0.0%	-	-	-	0.0%
38	Riesgos Diversos	94,447	87,820	6,627	7.5%	30,597	29,224	1,373	4.7%	12,973,519.71	7,382,676.79	5,590,842.92	75.7%	4,013,687.45	1,251,682.24	2,762,005.21	220.7%
39	- Responsabilidad Civil	19,757	18,343	1,414	7.7%	18,545	17,097	1,448	8.5%	2,990,123.41	3,355,024.75	(364,901.34)	-10.9%	650,821.09	533,302.83	117,518.26	22.0%
40	- Robo	4,315	4,505	(190)	-4.2%	3,737	3,844	(107)	-2.8%	171,813.44	1,059,222.85	(887,409.41)	-83.8%	106,370.27	59,845.59	46,524.68	77.7%
41	- Fidelidad y DDD	1,147	1,097	50	4.6%	1,136	1,084	52	4.8%	1,278,227.70	342,233.24	935,994.46	273.5%	257,725.91	406,241.92	(148,516.01)	-36.6%
42	- BBB	29	38	(9)	-23.7%	29	31	(2)	-6.5%	146,690.07	167,630.16	(20,940.09)	-12.5%	751.11	13,628.81	(12,877.70)	-94.5%
43	- Otros	69,199	63,837	5,362	8.4%	7,150	7,168	(18)	-0.3%	8,386,665.09	2,458,565.79	5,928,099.30	241.1%	2,998,019.07	238,663.09	2,759,355.98	1156.2%
44	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	70,625	59,355	11,270	19.0%	69,436	58,709	10,727	18.3%	9,081,473.45	9,342,792.99	(261,319.54)	-2.8%	4,557,162.12	2,439,755.50	2,117,406.62	86.8%
46	- Oferta y Cumplimiento	28,820	21,066	7,754	36.8%	28,409	20,807	7,602	36.5%	5,456,848.55	6,792,405.95	(1,335,557.40)	-19.7%	2,715,468.60	2,103,174.02	612,294.58	29.1%
47	- Otras	41,805	38,289	3,516	9.2%	41,027	37,902	3,125	8.2%	3,624,624.90	2,550,387.04	1,074,237.86	42.1%	1,841,693.52	336,581.48	1,505,112.04	447.2%
48	TOTAL TOTAL Y EXTERIOR	3,953,729	3,548,066	405,663	11.4%	1,814,099	1,656,079	158,020	9.5%	130,991,518.55	124,618,709.61	6,372,808.94	5.114%	61,101,879.72	53,988,896.68	7,112,983.04	13.2%

Ramos de Personas	2,360,383	2,007,176	353,207	17.6%	566,671	532,587	34,084	6.4%	60,638,279.34	59,696,599.43	941,679.91	1.6%	31,040,464.64	29,116,416.41	1,924,048.23	6.6%
Ramos Generales	1,593,346	1,540,890	52,456	3.4%	1,247,428	1,123,492	123,936	11.0%	70,353,239.21	64,922,110.18	5,431,129.03	8.4%	30,061,415.08	24,872,480.27	5,188,934.81	20.9%

Totales	3,953,729	3,548,066	405,663	11.4%	1,814,099	1,656,079	158,020	9.5%	\$130,991,518.55	\$124,618,709.61	6,372,808.94	5.1%	\$61,101,879.72	\$53,988,896.68	7,112,983.04	13.2%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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 MAYO				SINIESTROS PAGADOS EN MAYO			
		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1	Vida Individual	265,569	246,486	19,083	7.7%	254,798	240,486	14,312	6.0%	14,875,211.32	14,195,773.89	679,437.43	4.8%	2,922,892.57	8,568,142.02	(5,645,249.45)	-65.9%
2	- Primer año	78,602	75,384	3,218	4.3%	76,844	74,981	1,863	2.5%	2,064,319.91	2,577,432.04	(513,112.13)	-19.9%	1,106,338.30	779,271.70	327,066.60	42.0%
3	- Renovación	186,967	171,102	15,865	9.3%	177,954	165,505	12,449	7.5%	12,810,891.41	11,618,341.85	1,192,549.56	10.3%	1,816,554.27	7,788,870.32	(5,972,316.05)	-76.7%
4	Accidentes Personales	589,628	492,274	97,354	19.8%	152,906	126,619	26,287	20.8%	2,720,275.63	2,774,969.19	(54,693.56)	-2.0%	447,770.31	534,501.22	(86,730.91)	-16.2%
5	- Individual	129,582	97,469	32,113	32.9%	109,306	81,787	27,519	33.6%	1,466,133.25	1,333,115.52	133,017.73	10.0%	125,032.83	173,062.20	(48,029.37)	-27.8%
6	- Grupo	460,046	394,805	65,241	16.5%	43,600	44,832	(1,232)	-2.7%	1,254,142.38	1,441,853.67	(187,711.29)	-13.0%	322,737.48	361,439.02	(38,701.54)	-10.7%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	443,470	369,160	74,310	20.1%	94,719	89,737	4,982	5.6%	24,617,498.31	25,127,291.26	(509,792.95)	-2.0%	19,605,317.40	22,125,130.77	(2,519,813.37)	-11.4%
9	- Individual	106,468	101,281	5,187	5.1%	85,638	81,324	4,314	5.3%	13,351,026.62	11,679,726.68	1,671,299.94	14.3%	8,427,770.22	10,116,503.86	(1,688,733.64)	-16.7%
10	- Grupo	337,002	267,879	69,123	25.8%	9,081	8,413	668	7.9%	11,266,471.69	13,447,564.58	(2,181,092.89)	-16.2%	11,177,547.18	12,008,626.91	(831,079.73)	-6.9%
11	Colectivos de Vida	1,051,743	923,644	128,099	13.9%	60,675	68,649	(7,974)	-11.6%	19,585,680.25	18,194,862.28	1,390,817.97	7.6%	7,073,383.40	7,027,380.37	46,003.03	0.7%
12	Incendio y Líneas Aliadas (*)	423,982	414,407	9,575	2.3%	252,067	234,081	17,986	7.7%	11,658,927.36	10,007,082.71	1,651,844.65	16.5%	3,446,394.64	1,102,833.29	2,343,561.35	212.5%
13	- Residencial	315,657	289,592	26,065	9.0%	204,323	175,477	28,846	16.4%	5,291,008.91	5,052,404.21	238,604.70	4.7%	1,910,878.22	657,694.37	1,253,183.85	190.5%
14	- Comercial	107,931	124,432	(16,501)	-13.3%	47,423	58,301	(10,878)	-18.7%	6,209,659.45	4,800,691.31	1,408,968.14	29.3%	1,535,516.42	402,454.25	1,133,062.17	281.5%
15	- Industrial	394	383	11	2.9%	321	303	18	5.9%	158,259.00	153,987.19	4,271.81	2.8%	-	42,684.67	(42,684.67)	-100.0%
16	Vida Industrial	24	189	(165)	-87.3%	24	189	(165)	-87.3%	-	1,828.87	(1,828.87)	-100.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	26,930	26,069	861	3.3%	25,414	24,700	714	2.9%	668,537.07	728,872.72	(60,335.65)	-8.3%	165,513.24	303,598.77	(138,085.53)	-45.5%
21	- Residencial	20,280	19,707	573	2.9%	19,699	19,109	590	3.1%	370,203.83	348,480.54	21,723.29	6.2%	95,413.87	69,308.40	26,105.47	37.7%
22	- Comercial e Industrial	6,650	6,362	288	4.5%	5,715	5,591	124	2.2%	298,333.24	380,392.18	(82,058.94)	-21.6%	70,099.37	234,290.37	(164,191.00)	-70.1%
23	Transporte de Carga	37,099	36,421	678	1.9%	32,624	31,239	1,385	4.4%	1,376,338.89	1,698,363.23	(322,024.34)	-19.0%	633,838.10	588,863.85	44,974.25	7.6%
24	- Terrestre	25,799	24,919	880	3.5%	25,222	23,738	1,484	6.3%	859,340.52	897,082.15	(37,741.63)	-4.2%	504,965.36	444,984.95	59,980.41	13.5%
25	- Marítimo	11,234	11,444	(210)	-1.8%	7,336	7,443	(107)	-1.4%	503,635.64	798,959.18	(295,323.54)	-37.0%	128,423.34	143,878.90	(15,455.56)	-10.7%
26	- Aéreo	66	58	8	13.8%	66	58	8	13.8%	13,362.73	2,321.90	11,040.83	475.5%	449.40	-	449.40	0.0%
27	Casco	1,490	1,637	(147)	-9.0%	995	1,130	(135)	-11.9%	3,171,748.34	2,391,588.93	780,159.41	32.6%	1,238,600.83	452,822.81	785,778.02	173.5%
28	- Marítimo	1,148	1,288	(140)	-10.9%	795	927	(132)	-14.2%	1,924,273.23	408,753.56	1,515,519.67	370.8%	1,232,369.41	172,259.20	1,060,110.21	615.4%
29	- Aéreo	342	349	(7)	-2.0%	200	203	(3)	-1.5%	1,247,475.11	1,982,835.37	(735,360.26)	-37.1%	6,231.42	280,563.61	(274,332.19)	-97.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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 MAYO				SINIESTROS PAGADOS EN MAYO			
		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30	Automóvil	927,727	852,088	75,639	8.9%	824,445	718,706	105,739	14.7%	24,088,135.25	25,753,002.65	(1,664,867.40)	-6.5%	17,751,589.65	16,147,280.69	1,604,308.96	9.9%
31	Ramos Técnicos	13,570	13,839	(269)	-1.9%	10,188	10,708	(520)	-4.9%	1,823,988.02	2,174,052.26	(350,064.24)	-16.1%	688,328.06	700,553.66	(12,225.60)	-1.7%
32	- TRC - TRM	2,375	2,346	29	1.2%	2,119	2,212	(93)	-4.2%	1,481,101.85	1,635,508.10	(154,406.25)	-9.4%	527,753.96	515,984.99	11,768.97	2.3%
33	- Equipo Electrónico	4,782	5,039	(257)	-5.1%	3,583	3,920	(337)	-8.6%	122,391.87	129,614.90	(7,223.03)	-5.6%	8,113.59	25,577.03	(17,463.44)	-68.3%
34	- Caldera y Maquinaria	834	813	21	2.6%	830	813	17	2.1%	-	22,109.15	(22,109.15)	-100.0%	-	-	-	0.0%
35	- Rotura de Maquinaria	1,715	1,860	(145)	-7.8%	1,161	1,293	(132)	-10.2%	80,035.17	130,994.84	(50,959.67)	-38.9%	53,366.11	1,141.69	52,224.42	4574.3%
36	- Equipo Pesado	3,854	3,770	84	2.2%	2,486	2,460	26	1.1%	140,425.80	255,791.94	(115,366.14)	-45.1%	99,094.40	157,849.95	(58,755.55)	-37.2%
37	- Vidrios	10	11	(1)	-9.1%	9	10	(1)	-10.0%	33.33	33.33	-	0.0%	-	-	-	0.0%
38	Riesgos Diversos	93,576	88,207	5,369	6.1%	30,466	29,661	805	2.7%	8,353,739.14	16,789,347.57	(8,435,608.43)	-50.2%	1,505,692.77	4,075,768.33	(2,570,075.56)	-63.1%
39	- Responsabilidad Civil	19,732	18,783	949	5.1%	18,512	17,481	1,031	5.9%	3,559,599.59	3,105,367.64	454,231.95	14.6%	678,452.24	904,707.69	(226,255.45)	-25.0%
40	- Robo	4,340	4,581	(241)	-5.3%	3,763	3,887	(124)	-3.2%	208,855.80	1,183,993.02	(975,137.22)	-82.4%	52,197.22	25,763.52	26,433.70	102.6%
41	- Fidelidad y DDD	1,144	1,104	40	3.6%	1,133	1,092	41	3.8%	1,059,716.87	110,813.36	948,903.51	856.3%	250,470.00	190,655.08	59,814.92	31.4%
42	- BBB	31	29	2	6.9%	31	28	3	10.7%	267,700.07	24,371.10	243,328.97	998.4%	573.74	25,711.00	(25,137.26)	-97.8%
43	- Otros	68,329	63,710	4,619	7.3%	7,027	7,173	(146)	-2.0%	3,257,866.81	12,364,802.45	(9,106,935.64)	-73.7%	523,999.57	2,928,931.04	(2,404,931.47)	-82.1%
44	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	69,627	75,460	(5,833)	-7.7%	68,295	74,657	(6,362)	-8.5%	13,500,542.13	7,888,349.64	5,612,192.49	71.1%	9,481,580.03	1,809,405.73	7,672,174.30	424.0%
46	- Oferta y Cumplimiento	28,242	35,875	(7,633)	-21.3%	27,769	35,504	(7,735)	-21.8%	7,708,113.55	5,297,139.02	2,410,974.53	45.5%	4,068,087.77	1,290,676.74	2,777,411.03	215.2%
47	- Otras	41,385	39,585	1,800	4.5%	40,526	39,153	1,373	3.5%	5,792,428.58	2,591,210.62	3,201,217.96	123.5%	5,413,492.26	518,728.99	4,894,763.27	943.6%
48	TOTAL TOTAL Y EXTERIOR	3,944,475	3,539,921	404,554	11.4%	1,807,656	1,650,602	157,054	9.5%	126,440,621.71	127,725,385.20	(1,284,763.49)	-1.006%	64,960,901.00	63,436,281.51	1,524,619.49	2.4%

Ramos de Personas	2,350,410	2,031,564	318,846	15.7%	563,098	525,491	37,607	7.2%	61,798,665.51	60,292,896.62	1,505,768.89	2.5%	30,049,363.68	38,255,154.38	(8,205,790.70)	-21.5%
Ramos Generales	1,594,065	1,508,357	85,708	5.7%	1,244,558	1,125,111	119,447	10.6%	64,641,956.20	67,432,488.58	(2,790,532.38)	-4.1%	34,911,537.32	25,181,127.13	9,730,410.19	38.6%

Totales	3,944,475	3,539,921	404,554	11.4%	1,807,656	1,650,602	157,054	9.5%	\$126,440,621.71	\$127,725,385.20	(1,284,763.49)	-1.0%	\$64,960,901.00	\$63,436,281.51	1,524,619.49	2.4%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 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 ABRIL				SINIESTROS PAGADOS EN ABRIL			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1	Vida Individual	269,013	247,706	21,307	8.6%	253,702	238,806	14,896	6.2%	14,863,440.19	13,762,794.52	1,100,645.67	8.0%	5,721,051.85	4,220,498.32	1,500,553.53	35.6%
2	- Primer año	76,936	75,048	1,888	2.5%	74,617	74,847	(230)	-0.3%	2,185,118.05	2,271,766.23	(86,648.18)	-3.8%	1,928,575.16	3,296,340.62	(1,367,765.46)	-41.5%
3	- Renovación	192,077	172,658	19,419	11.2%	179,085	163,959	15,126	9.2%	12,678,322.14	11,491,028.29	1,187,293.85	10.3%	3,792,476.69	924,157.70	2,868,318.99	310.4%
4	Accidentales Personales	575,052	464,282	110,770	23.9%	151,802	124,234	27,568	22.2%	3,053,585.52	2,580,417.79	473,167.73	18.3%	263,765.18	367,941.46	(104,176.28)	-28.3%
5	- Individual	127,309	94,507	32,802	34.7%	106,956	79,318	27,638	34.8%	1,518,217.83	1,283,004.09	235,213.74	18.3%	69,794.77	103,036.51	(33,241.74)	-32.3%
6	- Grupo	447,743	369,775	77,968	21.1%	44,846	44,916	(70)	-0.2%	1,535,367.69	1,297,413.70	237,953.99	18.3%	193,970.41	264,904.95	(70,934.54)	-26.8%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	442,440	372,981	69,459	18.6%	94,291	89,155	5,136	5.8%	25,788,991.31	26,286,281.94	(497,290.63)	-1.9%	20,172,265.83	18,100,275.84	2,071,989.99	11.4%
9	- Individual	106,050	97,441	8,609	8.8%	85,243	80,803	4,440	5.5%	13,155,453.63	12,017,233.38	1,138,220.25	9.5%	8,844,552.32	7,931,094.22	913,458.10	11.5%
10	- Grupo	336,390	275,540	60,850	22.1%	9,048	8,352	696	8.3%	12,633,537.68	14,269,048.56	(1,635,510.88)	-11.5%	11,327,713.51	10,169,181.62	1,158,531.89	11.4%
11	Colectivos de Vida	1,058,701	940,234	118,467	12.6%	59,385	68,120	(8,735)	-12.8%	19,576,270.00	17,431,225.83	2,145,044.17	12.3%	4,997,875.68	4,432,257.75	565,617.93	12.8%
12	Incendio y Líneas Aliadas (*)	417,839	416,746	1,093	0.3%	251,029	232,419	18,610	8.0%	7,853,110.81	8,150,412.34	(297,301.53)	-3.6%	1,693,625.73	6,660,209.04	(4,966,583.31)	-74.6%
13	- Residencial	314,698	292,093	22,605	7.7%	203,171	173,898	29,273	16.8%	4,321,225.31	3,935,093.91	386,131.40	9.8%	579,459.95	1,600,646.27	(1,021,186.32)	-63.8%
14	- Comercial	102,750	122,657	(19,907)	-16.2%	47,539	58,095	(10,556)	-18.2%	3,460,475.21	4,111,417.43	(650,942.22)	-15.8%	1,090,399.15	5,059,562.77	(3,969,163.62)	-78.4%
15	- Industrial	391	1,996	(1,605)	-80.4%	319	426	(107)	-25.1%	71,410.29	103,901.00	(32,490.71)	-31.3%	23,766.63	-	23,766.63	0.0%
16	Vida Industrial	24	188	(164)	-87.2%	24	188	(164)	-87.2%	-	1,630.06	(1,630.06)	-100.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	26,935	25,972	963	3.7%	25,417	24,575	842	3.4%	675,989.05	578,996.66	96,992.39	16.8%	223,225.00	105,866.76	117,358.24	110.9%
21	- Residencial	20,294	19,648	646	3.3%	19,706	19,003	703	3.7%	351,646.04	288,473.93	63,172.11	21.9%	132,472.67	70,107.19	62,365.48	89.0%
22	- Comercial e Industrial	6,641	6,324	317	5.0%	5,711	5,572	139	2.5%	324,343.01	290,522.73	33,820.28	11.6%	90,752.33	35,759.57	54,992.76	153.8%
23	Transporte de Carga	36,979	36,234	745	2.1%	32,513	31,090	1,423	4.6%	1,894,422.31	1,629,064.54	265,357.77	16.3%	431,242.32	457,371.44	(26,129.12)	-5.7%
24	- Terrestre	25,679	24,733	946	3.8%	25,105	23,590	1,515	6.4%	1,394,454.16	949,376.81	445,077.35	46.9%	260,181.42	433,250.78	(173,069.36)	-39.9%
25	- Marítimo	11,236	11,446	(210)	-1.8%	7,344	7,445	(101)	-1.4%	498,611.95	678,269.20	(179,657.25)	-26.5%	171,060.90	24,120.66	146,940.24	609.2%
26	- Aéreo	64	55	9	16.4%	64	55	9	16.4%	1,356.20	1,418.53	(62.33)	-4.4%	-	-	-	0.0%
27	Casco	1,511	1,693	(182)	-10.8%	1,014	1,179	(165)	-14.0%	950,721.34	1,007,631.61	(56,910.27)	-5.6%	297,328.02	227,676.75	69,651.27	30.6%
28	- Marítimo	1,160	1,326	(166)	-12.5%	807	963	(156)	-16.2%	514,324.85	510,132.77	4,192.08	0.8%	204,537.08	227,676.75	(23,139.67)	-10.2%
29	- Aéreo	351	367	(16)	-4.4%	207	216	(9)	-4.2%	436,396.49	497,498.84	(61,102.35)	-12.3%	92,790.94	-	92,790.94	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 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 ABRIL				SINIESTROS PAGADOS EN ABRIL			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30	Automóvil	924,913	822,615	102,298	12.4%	824,040	711,500	112,540	15.8%	26,174,430.86	26,713,967.25	(539,536.39)	-2.0%	17,155,040.39	16,059,250.43	1,095,789.96	6.8%
31	Ramos Técnicos	13,657	13,927	(270)	-1.9%	10,262	10,751	(489)	-4.5%	2,516,794.63	5,772,940.57	(3,256,145.94)	-56.4%	518,472.47	144,049.34	374,423.13	259.9%
32	- TRC - TRM	2,328	2,400	(72)	-3.0%	2,080	2,237	(157)	-7.0%	2,110,057.27	5,231,755.67	(3,121,698.40)	-59.7%	323,121.88	30,832.12	292,289.76	948.0%
33	- Equipo Electrónico	4,856	5,057	(201)	-4.0%	3,656	3,945	(289)	-7.3%	181,426.38	117,203.45	64,222.93	54.8%	67,150.71	40,718.75	26,431.96	64.9%
34	- Caldera y Maquinaria	834	809	25	3.1%	830	809	21	2.6%	-	47,972.42	(47,972.42)	-100.0%	-	-	-	0.0%
35	- Rotura de Maquinaria	1,733	1,865	(132)	-7.1%	1,192	1,301	(109)	-8.4%	53,104.17	71,605.89	(18,501.72)	-25.8%	(351.99)	399.15	(751.14)	-188.2%
36	- Equipo Pesado	3,896	3,785	111	2.9%	2,495	2,449	46	1.9%	172,224.31	304,403.14	(132,178.83)	-43.4%	128,551.87	72,099.32	56,452.55	78.3%
37	- Vidrios	10	11	(1)	-9.1%	9	10	(1)	-10.0%	(17.50)	-	(17.50)	0.0%	-	-	-	0.0%
38	Riesgos Diversos	94,575	88,080	6,495	7.4%	30,330	29,651	679	2.3%	11,410,830.26	9,157,042.26	2,253,788.00	24.6%	2,257,345.56	2,131,990.06	125,355.50	5.9%
39	- Responsabilidad Civil	19,681	18,753	928	4.9%	18,420	17,401	1,019	5.9%	3,694,473.67	3,372,281.51	322,192.16	9.6%	406,414.91	516,468.66	(110,053.75)	-21.3%
40	- Robo	4,333	4,623	(290)	-6.3%	3,755	3,923	(168)	-4.3%	170,109.09	1,175,324.64	(1,005,215.55)	-85.5%	71,971.67	98,882.86	(26,911.19)	-27.2%
41	- Fidelidad y DDD	1,142	1,107	35	3.2%	1,130	1,096	34	3.1%	135,818.15	102,113.83	33,704.32	33.0%	197,396.17	920,807.83	(723,411.66)	-78.6%
42	- BBB	31	30	1	3.3%	31	29	2	6.9%	705,823.33	275,695.97	430,127.36	156.0%	-	353.10	(353.10)	-100.0%
43	- Otros	69,388	63,567	5,821	9.2%	6,994	7,202	(208)	-2.9%	6,704,606.02	4,231,626.31	2,472,979.71	58.4%	1,581,562.81	595,477.61	986,085.20	165.6%
44	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	67,670	74,079	(6,409)	-8.7%	66,418	73,410	(6,992)	-9.5%	9,375,446.77	10,801,865.31	(1,426,418.54)	-13.2%	4,528,915.05	3,574,525.27	954,389.78	26.7%
46	- Oferta y Cumplimiento	27,191	34,704	(7,513)	-21.6%	26,773	34,468	(7,695)	-22.3%	4,371,049.12	5,725,406.59	(1,354,357.47)	-23.7%	1,857,446.35	3,223,045.26	(1,365,598.91)	-42.4%
47	- Otras	40,479	39,375	1,104	2.8%	39,645	38,942	703	1.8%	5,004,397.65	5,076,458.72	(72,061.07)	-1.4%	2,671,468.70	351,480.01	2,319,988.69	660.1%
48	TOTAL TOTAL Y EXTERIOR	3,929,349	3,504,777	424,572	12.1%	1,800,267	1,635,118	165,149	10.1%	124,134,033.05	123,874,270.69	259,762.36	0.210%	58,260,153.08	56,481,912.46	1,778,240.62	3.1%

Ramos de Personas	2,345,206	2,025,203	320,003	15.8%	559,180	520,315	38,865	7.5%	63,282,287.02	60,060,720.08	3,221,566.94	5.4%	31,154,958.54	27,120,973.37	4,033,985.17	14.9%
Ramos Generales	1,584,143	1,479,574	104,569	7.1%	1,241,087	1,114,803	126,284	11.3%	60,851,746.03	63,813,550.61	(2,961,804.58)	-4.6%	27,105,194.54	29,360,939.09	(2,255,744.55)	-7.7%

Totales	3,929,349	3,504,777	424,572	12.1%	1,800,267	1,635,118	165,149	10.1%	\$124,134,033.05	\$123,874,270.69	259,762.36	0.2%	\$58,260,153.08	\$56,481,912.46	1,778,240.62	3.1%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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 MARZO				SINIESTROS PAGADOS EN MARZO			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
1	Vida Individual	267,460	248,600	18,860	7.6%	252,030	237,095	14,935	6.3%	12,937,108.02	13,938,741.79	(1,001,633.77)	-7.2%	7,089,899.69	3,479,831.35	3,610,068.34	103.7%
2	- Primer año	75,273	76,420	(1,147)	-1.5%	72,310	73,656	(1,346)	-1.8%	2,041,360.25	2,325,170.36	(283,810.11)	-12.2%	5,698,530.78	2,094,073.13	3,604,457.65	172.1%
3	- Renovación	192,187	172,180	20,007	11.6%	179,720	163,439	16,281	10.0%	10,895,747.77	11,613,571.43	(717,823.66)	-6.2%	1,391,368.91	1,385,758.22	5,610.69	0.4%
4	Accidentes Personales	519,904	428,299	91,605	21.4%	148,103	120,729	27,374	22.7%	3,827,681.47	3,889,761.84	(62,080.37)	-1.6%	539,598.40	337,817.83	201,780.57	59.7%
5	- Individual	124,675	91,163	33,512	36.8%	103,994	76,036	27,958	36.8%	1,383,589.79	1,495,161.85	(111,572.06)	-7.5%	93,993.85	101,172.46	(7,178.61)	-7.1%
6	- Grupo	395,229	337,136	58,093	17.2%	44,109	44,693	(584)	-1.3%	2,444,091.68	2,394,599.99	49,491.69	2.1%	445,604.55	236,645.37	208,959.18	88.3%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	445,197	408,393	36,804	9.0%	93,777	88,541	5,236	5.9%	25,282,685.97	24,183,713.93	1,098,972.04	4.5%	18,616,888.28	17,036,814.87	1,580,073.41	9.3%
9	- Individual	105,636	99,847	5,789	5.8%	84,900	80,269	4,631	5.8%	12,276,022.54	11,596,316.97	679,705.57	5.9%	8,402,632.24	7,797,611.83	605,020.41	7.8%
10	- Grupo	339,561	308,546	31,015	10.1%	8,877	8,272	605	7.3%	13,006,663.43	12,587,396.96	419,266.47	3.3%	10,214,256.04	9,239,203.04	975,053.00	10.6%
11	Colectivos de Vida	1,016,930	981,736	35,194	3.6%	57,934	66,951	(9,017)	-13.5%	18,480,440.25	18,993,346.80	(512,906.55)	-2.7%	4,170,079.72	5,011,885.59	(841,805.87)	-16.8%
12	Incendio y Líneas Aliadas (*)	416,504	410,479	6,025	1.5%	256,986	230,610	26,376	11.4%	10,966,580.72	8,879,742.74	2,086,837.98	23.5%	1,912,610.12	5,374,798.26	(3,462,188.14)	-64.4%
13	- Residencial	313,172	290,593	22,579	7.8%	201,291	172,111	29,180	17.0%	6,112,272.36	4,942,356.49	1,169,915.87	23.7%	1,339,964.64	3,246,930.12	(1,906,965.48)	-58.7%
14	- Comercial	102,942	118,363	(15,421)	-13.0%	55,379	58,082	(2,703)	-4.7%	4,775,790.97	3,830,229.20	945,561.77	24.7%	571,584.08	2,127,479.81	(1,555,895.73)	-73.1%
15	- Industrial	390	1,523	(1,133)	-74.4%	316	417	(101)	-24.2%	78,517.39	107,157.05	(28,639.66)	-26.7%	1,061.40	388.33	673.07	173.3%
16	Vida Industrial	25	187	(162)	-86.6%	25	187	(162)	-86.6%	-	2,121.03	(2,121.03)	-100.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	26,885	26,096	789	3.0%	25,365	24,445	920	3.8%	626,662.71	586,977.42	39,685.29	6.8%	209,774.93	239,091.88	(29,316.95)	-12.3%
21	- Residencial	20,251	19,700	551	2.8%	19,660	18,880	780	4.1%	364,616.34	297,069.52	67,546.82	22.7%	122,557.39	124,127.24	(1,569.85)	-1.3%
22	- Comercial e Industrial	6,634	6,396	238	3.7%	5,705	5,565	140	2.5%	262,046.37	289,907.90	(27,861.53)	-9.6%	87,217.54	114,964.64	(27,747.10)	-24.1%
23	Transporte de Carga	36,814	36,155	659	1.8%	32,314	31,027	1,287	4.1%	1,631,718.53	1,855,306.04	(223,587.51)	-12.1%	357,048.86	983,244.25	(626,195.39)	-63.7%
24	- Terrestre	25,497	24,653	844	3.4%	24,896	23,537	1,359	5.8%	814,877.42	1,256,890.63	(442,013.21)	-35.2%	142,109.36	968,427.06	(826,317.70)	-85.3%
25	- Marítimo	11,254	11,441	(187)	-1.6%	7,355	7,435	(80)	-1.1%	815,567.76	597,897.11	217,670.65	36.4%	214,939.50	14,817.19	200,122.31	1350.6%
26	- Aéreo	63	61	2	3.3%	63	55	8	14.5%	1,273.35	518.30	755.05	145.7%	-	-	-	0.0%
27	Casco	1,524	1,741	(217)	-12.5%	1,027	1,165	(138)	-11.8%	2,921,048.72	2,086,964.37	834,084.35	40.0%	425,811.81	3,905,948.90	(3,480,137.09)	-89.1%
28	- Marítimo	1,178	1,365	(187)	-13.7%	822	955	(133)	-13.9%	534,304.50	461,453.27	72,851.23	15.8%	116,215.29	3,868,509.73	(3,752,294.44)	-97.0%
29	- Aéreo	346	376	(30)	-8.0%	205	210	(5)	-2.4%	2,386,744.22	1,625,511.10	761,233.12	46.8%	309,596.52	37,439.17	272,157.35	726.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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 MARZO				SINIESTROS PAGADOS EN MARZO			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
30	Automóvil	918,880	813,844	105,036	12.9%	816,145	696,394	119,751	17.2%	28,192,538.53	25,201,201.63	2,991,336.90	11.9%	16,608,263.90	16,003,563.50	604,700.40	3.8%
31	Ramos Técnicos	13,695	14,816	(1,121)	-7.6%	10,275	11,117	(842)	-7.6%	3,362,137.06	2,481,249.18	880,887.88	35.5%	110,583.33	1,120,145.86	(1,009,562.53)	-90.1%
32	- TRC - TRM	2,278	2,427	(149)	-6.1%	2,046	2,246	(200)	-8.9%	2,879,562.44	1,930,474.13	949,088.31	49.2%	1,034.38	591,133.07	(590,098.69)	-99.8%
33	- Equipo Electrónico	4,890	5,087	(197)	-3.9%	3,699	3,904	(205)	-5.3%	147,305.64	153,441.81	(6,136.17)	-4.0%	46,417.56	300,300.18	(253,882.62)	-84.5%
34	- Caldera y Maquinaria	834	808	26	3.2%	830	808	22	2.7%	45,030.92	21,738.66	23,292.26	107.1%	-	-	-	0.0%
35	- Rotura de Maquinaria	1,770	1,931	(161)	-8.3%	1,214	1,272	(58)	-4.6%	42,964.22	107,883.94	(64,919.72)	-60.2%	32,940.89	21,066.95	11,873.94	56.4%
36	- Equipo Pesado	3,912	4,552	(640)	-14.1%	2,476	2,877	(401)	-13.9%	247,267.68	267,710.64	(20,442.96)	-7.6%	30,190.50	207,645.66	(177,455.16)	-85.5%
37	- Vidrios	11	11	-	0.0%	10	10	-	0.0%	6.16	-	6.16	0.0%	-	-	-	0.0%
38	Riesgos Diversos	94,372	87,314	7,058	8.1%	30,162	28,916	1,246	4.3%	15,837,571.63	13,478,053.97	2,359,517.66	17.5%	3,136,228.51	1,843,528.95	1,292,699.56	70.1%
39	- Responsabilidad Civil	19,519	18,581	938	5.0%	18,260	17,194	1,066	6.2%	2,794,598.73	2,141,869.96	652,728.77	30.5%	593,688.68	570,785.67	22,903.01	4.0%
40	- Robo	4,345	4,613	(268)	-5.8%	3,762	3,903	(141)	-3.6%	222,917.00	231,926.98	(9,009.98)	-3.9%	74,873.16	85,282.99	(10,409.83)	-12.2%
41	- Fidelidad y DDD	1,145	1,105	40	3.6%	1,130	1,094	36	3.3%	68,987.09	983,848.34	(914,861.25)	-93.0%	38,733.68	112,089.79	(73,356.11)	-65.4%
42	- BBB	31	27	4	14.8%	30	27	3	11.1%	240,711.04	295,338.75	(54,627.71)	-18.5%	287.56	-	287.56	0.0%
43	- Otros	69,332	62,988	6,344	10.1%	6,980	6,698	282	4.2%	12,510,357.77	9,825,069.94	2,685,287.83	27.3%	2,428,645.43	1,075,370.50	1,353,274.93	125.8%
44	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	66,700	73,161	(6,461)	-8.8%	64,632	71,990	(7,358)	-10.2%	10,454,752.44	8,634,480.60	1,820,271.84	21.1%	5,208,395.79	6,231,939.10	(1,023,543.31)	-16.4%
46	- Oferta y Cumplimiento	26,036	33,753	(7,717)	-22.9%	25,498	33,502	(8,004)	-23.9%	6,851,091.29	5,976,871.76	874,219.53	14.6%	2,975,473.87	4,720,511.89	(1,745,038.02)	-37.0%
47	- Otras	40,664	39,408	1,256	3.2%	39,134	38,488	646	1.7%	3,603,661.15	2,657,608.84	946,052.31	35.6%	2,232,921.92	1,511,427.21	721,494.71	47.7%
48	TOTAL TOTAL Y EXTERIOR	3,824,930	3,530,861	294,069	8.3%	1,788,815	1,609,207	179,608	11.2%	134,520,926.05	124,211,661.34	10,309,264.71	8.300%	58,385,183.34	61,568,610.34	(3,183,427.00)	-5.2%

Ramos de Personas	2,249,491	2,067,028	182,463	8.8%	551,844	513,316	38,528	7.5%	60,527,915.71	61,005,564.36	(477,648.65)	-0.8%	30,416,466.09	25,866,349.64	4,550,116.45	17.6%
Ramos Generales	1,575,439	1,463,833	111,606	7.6%	1,236,971	1,095,891	141,080	12.9%	73,993,010.34	63,206,096.98	10,786,913.36	17.1%	27,968,717.25	35,702,260.70	(7,733,543.45)	-21.7%

Totales	3,824,930	3,530,861	294,069	8.3%	1,788,815	1,609,207	179,608	11.2%	\$134,520,926.05	\$124,211,661.34	10,309,264.71	8.3%	\$58,385,183.34	\$61,568,610.34	(3,183,427.00)	-5.2%
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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 TOTAL		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	Vida Individual	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	Accidentes Personales	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	Salud	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	Colectivos de Vida	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	Incendio y Líneas Aliadas (*)	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	Vida Industrial	25	190	(165)	-86.8%	25	190	(165)	-86.8%	-	894.52	(894.52)	-100.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	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	Transporte de Carga	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	Casco	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 TOTAL		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 Electrónico	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	TOTAL TOTAL Y EXTERIOR	3,694,993	3,319,036	375,957	11.3%	1,777,087	1,595,503	181,584	11.4%	123,578,995.66	113,994,372.59	9,584,623.07	8.408%	59,502,483.09	58,389,429.07	1,113,054.02	1.9%

Ramos de Personas	2,114,143	1,825,749	288,394	15.8%	547,468	499,768	47,700	9.5%	64,090,416.59	56,571,691.60	7,518,724.99	13.3%	28,409,829.31	24,257,692.54	4,152,136.77	17.1%
Ramos Generales	1,580,850	1,493,287	87,563	5.9%	1,229,619	1,095,735	133,884	12.2%	59,488,579.07	57,422,680.99	2,065,898.08	3.6%	31,092,653.78	34,131,736.53	(3,039,082.75)	-8.9%

Totales	3,694,993	3,319,036	375,957	11.3%	1,777,087	1,595,503	181,584	11.4%	\$123,578,995.66	\$113,994,372.59	9,584,623.07	8.4%	\$59,502,483.09	\$58,389,429.07	1,113,054.02	1.9%
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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
1	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%
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	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%
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	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%
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	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%
12	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%
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	Vida Industrial	25	189	(164)	-86.8%	25	189	(164)	-86.8%	-	1,453.05	(1,453.05)	-100.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	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%
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	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%
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	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%
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	Titulos 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	TOTAL TOTAL Y EXTERIOR	3,686,726	3,339,532	347,194	10.4%	1,763,996	1,573,643	190,353	12.1%	134,479,436.07	129,263,004.35	5,216,431.72	4.036%	50,834,936.38	60,804,335.18	(9,969,398.80)	-16.4%

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%

Totales	3,686,726	3,339,532	347,194	10.4%	1,763,996	1,573,643	190,353	12.1%	\$134,479,436.07	\$129,263,004.35	5,216,431.72	4.0%	\$50,834,936.38	\$60,804,335.18	(9,969,398.80)	-16.4%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE DICIEMBRE 2019

COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2019	2018	Variación
				Porcentual
1	Vida Individual	0.29	0.28	2.4%
2	- Primer año	0.66	0.55	19.2%
3	- Renovación	0.21	0.22	-4.9%
4	Accidentes Personales	0.20	0.23	-10.5%
5	- Individual	0.14	0.16	-13.1%
6	- Grupo	0.25	0.28	-10.3%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.74	0.73	1.1%
9	- Individual	0.68	0.71	-3.7%
10	- Grupo	0.73	0.75	-1.7%
11	Colectivos de Vida	0.30	0.29	1.0%
12	Incendio y Líneas Aliadas (*)	0.48	0.41	16.2%
13	- Residencial	0.17	0.20	-16.2%
14	- Comercial	0.78	0.62	24.9%
15	- Industrial	0.81	0.13	500.0%
16	Vida Industrial	0.00	0.00	0.0%
17	Anualidades	0.00	0.00	0.0%
18	Rentas Vitalicias	0.00	0.00	0.0%
19	Pérdida de Ingresos	0.00	0.00	0.0%
20	Multiriesgo	0.37	0.36	1.8%
21	- Residencial	0.27	0.37	-25.4%
22	- Comercial e Industrial	0.47	0.35	32.5%
23	Transporte de Carga	0.27	0.30	-10.4%
24	- Terrestre	0.31	0.35	-11.6%
25	- Marítimo	0.16	0.23	-30.3%
26	- Aéreo	1.83	0.05	3881.0%
27	Casco	0.28	0.64	-56.7%
28	- Marítimo	0.56	1.39	-59.5%
29	- Aéreo	0.05	0.19	-74.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE DICIEMBRE 2019
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2019	2018	Variación
				Porcentual
30	Automóvil	0.65	0.62	5.1%
31	Ramos Técnicos	0.18	0.14	29.3%
32	- TRC - TRM	0.13	0.11	18.0%
33	- Equipo Electrónico	0.24	0.43	-43.8%
34	- Caldera y Maquinaria	0.01	0.03	-48.7%
35	- Rotura de Maquinaria	0.39	0.13	198.7%
36	- Equipo Pesado	0.41	0.23	81.5%
37	- Vidrios	0.00	0.00	0.0%
38	Riesgos Diversos	0.21	0.22	-2.2%
39	- Responsabilidad Civil	0.17	0.13	32.0%
40	- Robo	0.20	0.09	134.1%
41	- Fidelidad y DDD	0.27	0.78	-64.9%
42	- BBB	0.32	1.26	-74.3%
43	- Otros	0.22	0.22	1.6%
44	Titulos de Propiedad	0.00	0.00	0.0%
45	Fianzas	0.59	0.39	51.5%
46	- Oferta y Cumplimiento	0.64	0.53	21.1%
47	- Otras	0.50	0.15	243.9%
48	TOTAL LOCAL Y EXTERIOR	0.48	0.46	5.2%

Vida	0.48	0.47	0.4%
General	0.49	0.44	9.7%

Totales	0.48	0.46	5.2%
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