



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE Enero 2017

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

| Ramos de Seguros TOTAL | ACUMULADO PRIMAS | | | | ACUMULADO SINIESTROS | | | | POLIZAS VIGENTES | | | |
|---|------------------|---------------|----------------|------------|----------------------|---------------|--------------|------------|------------------|---------|-----------|------------|
| | 2017 | 2016 | VARIACIÓN | | 2017 | 2016 | VARIACIÓN | | Enero | | VARIACIÓN | |
| | | | Absoluta | Porcentual | | | Absoluta | Porcentual | 2017 | 2016 | Absoluta | Porcentual |
| 1 Vida Individual | 13,086,150.33 | 12,225,043.56 | 861,106.77 | 7.0% | 4,062,038.67 | 2,013,806.65 | 2,048,232.02 | 101.7% | 215,127 | 199,808 | 15,319 | 7.7% |
| 2 - Primer año | 2,229,319.65 | 2,566,634.92 | (337,315.27) | -13.1% | 2,523,849.35 | 1,588,141.03 | 935,708.32 | 58.9% | 76,616 | 50,670 | 25,946 | 51.2% |
| 3 - Renovación | 10,856,830.68 | 9,658,408.64 | 1,198,422.04 | 12.4% | 1,538,189.32 | 425,665.62 | 1,112,523.70 | 261.4% | 138,511 | 149,138 | (10,627) | -7.1% |
| 4 Accidentes Personales | 1,708,508.79 | 1,687,840.94 | 20,667.85 | 1.2% | 428,338.06 | 492,095.88 | (63,757.82) | -13.0% | 94,700 | 72,383 | 22,317 | 30.8% |
| 5 - Individual | 551,114.48 | 890,860.02 | (339,745.54) | -38.1% | 119,064.10 | 130,999.51 | (11,935.41) | -9.1% | 57,666 | 52,079 | 5,587 | 10.7% |
| 6 - Grupo | 1,157,394.31 | 796,980.92 | 360,413.39 | 45.2% | 309,273.96 | 361,096.37 | (51,822.41) | -14.4% | 37,034 | 20,304 | 16,730 | 82.4% |
| 7 - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 Salud | 24,894,946.40 | 21,459,820.27 | 3,435,126.13 | 16.0% | 16,392,681.00 | 14,060,646.94 | 2,332,034.06 | 16.6% | 75,416 | 66,822 | 8,594 | 12.9% |
| 9 - Individual | 9,993,306.57 | 8,616,346.14 | 1,376,960.43 | 16.0% | 6,939,632.82 | 5,587,867.50 | 1,351,765.32 | 24.2% | 68,017 | 61,577 | 6,440 | 10.5% |
| 10 - Grupo | 14,901,639.83 | 12,843,474.13 | 2,058,165.70 | 16.0% | 9,453,048.18 | 8,472,779.44 | 980,268.74 | 11.6% | 7,399 | 5,245 | 2,154 | 41.1% |
| 11 Colectivos de Vida | 16,616,080.77 | 14,702,951.55 | 1,913,129.22 | 13.0% | 4,618,270.66 | 3,803,533.33 | 814,737.33 | 21.4% | 57,373 | 20,356 | 37,017 | 181.8% |
| 12 Incendio y Líneas Aliadas (*) | 15,380,695.77 | 15,272,518.57 | 108,177.20 | 0.7% | 10,259,692.79 | 1,469,848.28 | 8,789,844.51 | 598.0% | 221,768 | 200,749 | 21,019 | 10.5% |
| 13 - Residencial | 4,953,545.52 | 4,975,317.52 | (21,772.00) | -0.4% | 561,764.20 | 1,185,179.33 | (623,415.13) | -52.6% | 170,809 | 157,497 | 13,312 | 8.5% |
| 14 - Comercial | 10,306,968.16 | 9,884,529.31 | 422,438.85 | 4.3% | 9,696,628.59 | 270,448.57 | 9,426,180.02 | 3485.4% | 50,349 | 42,832 | 7,517 | 17.5% |
| 15 - Industrial | 120,182.09 | 412,671.74 | (292,489.65) | -70.9% | 1,300.00 | 14,220.38 | (12,920.38) | -90.9% | 610 | 420 | 190 | 45.2% |
| 16 Vida Industrial | 4,994.84 | 4,286.74 | 708.10 | 16.5% | 5,000.00 | - | 5,000.00 | 0.0% | 159 | 490 | (331) | -67.6% |
| 17 Anualidades | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 18 Rentas Vitalicias | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 19 Pérdida de Ingresos | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 20 Multiriesgo | 617,000.84 | 511,330.65 | 105,670.19 | 20.7% | 157,404.43 | 361,843.08 | (204,438.65) | -56.5% | 23,545 | 22,310 | 1,235 | 5.5% |
| 21 - Residencial | 375,808.90 | 292,991.05 | 82,817.85 | 28.3% | 86,294.34 | 46,051.22 | 40,243.12 | 87.4% | 18,016 | 16,733 | 1,283 | 7.7% |
| 22 - Comercial e Industrial | 241,191.94 | 218,339.60 | 22,852.34 | 10.5% | 71,110.09 | 315,791.86 | (244,681.77) | -77.5% | 5,529 | 5,577 | (48) | -0.9% |
| 23 Transporte de Carga | 1,981,156.72 | 1,895,901.02 | 85,255.70 | 4.5% | 874,205.58 | 1,154,852.38 | (280,646.80) | -24.3% | 31,297 | 29,068 | 2,229 | 7.7% |
| 24 - Terrestre | 1,701,394.60 | 1,483,237.40 | 218,157.20 | 14.7% | 837,342.34 | 1,050,813.24 | (213,470.90) | -20.3% | 22,816 | 21,579 | 1,237 | 5.7% |
| 25 - Marítimo | 280,719.71 | 411,722.30 | (131,002.59) | -31.8% | 36,863.24 | 104,039.14 | (67,175.90) | -64.6% | 8,451 | 7,476 | 975 | 13.0% |
| 26 - Aéreo | (957.59) | 941.32 | (1,898.91) | -201.7% | - | - | - | 0.0% | 30 | 13 | 17 | 130.8% |
| 27 Casco | 1,170,734.22 | 2,204,793.95 | (1,034,059.73) | -46.9% | 763,984.11 | 225,366.51 | 538,617.60 | 239.0% | 1,293 | 1,214 | 79 | 6.5% |
| 28 - Marítimo | 516,125.73 | 1,480,276.65 | (964,150.92) | -65.1% | 762,919.61 | 216,072.98 | 546,846.63 | 253.1% | 1,055 | 968 | 87 | 9.0% |
| 29 - Aéreo | 654,608.49 | 724,517.30 | (69,908.81) | -9.6% | 1,064.50 | 9,293.53 | (8,229.03) | -88.5% | 238 | 246 | (8) | -3.3% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL MES DE Enero 2017

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

| Ramos de Seguros TOTAL | ACUMULADO PRIMAS | | | | | ACUMULADO SINIESTROS | | | | POLIZAS VIGENTES | | | |
|----------------------------------|-----------------------|-----------------------|-----------------------|---------------|----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|--------------|--|
| | 2017 | 2016 | VARIACIÓN | | 2017 | 2016 | VARIACIÓN | | Enero | | VARIACIÓN | | |
| | | | Absoluta | Porcentual | | | Absoluta | Porcentual | 2017 | 2016 | Absoluta | Porcentual | |
| 30 Automóvil | 24,002,165.57 | 23,839,383.46 | 162,782.11 | 0.7% | 15,012,912.80 | 12,979,441.17 | 2,033,471.63 | 15.7% | 642,610 | 618,912 | 23,698 | 3.8% | |
| 31 Ramos Técnicos | 1,781,398.05 | 2,411,895.70 | (630,497.65) | -26.1% | 557,729.65 | 690,303.07 | (132,573.42) | -19.2% | 12,306 | 10,769 | 1,537 | 14.3% | |
| 32 - TRC - TRM | 1,037,382.39 | 1,283,480.00 | (246,097.61) | -19.2% | 368,171.20 | 233,079.34 | 135,091.86 | 58.0% | 2,420 | 2,062 | 358 | 17.4% | |
| 33 - Equipo Electrónico | 213,696.28 | 393,420.92 | (179,724.64) | -45.7% | 4,069.35 | 78,168.97 | (74,099.62) | -94.8% | 4,088 | 3,848 | 240 | 6.2% | |
| 34 - Caldera y Maquinaria | 10,235.22 | 32,614.45 | (22,379.23) | -68.6% | - | - | - | 0.0% | 761 | 612 | 149 | 24.3% | |
| 35 - Rotura de Maquinaria | 60,733.57 | 108,196.26 | (47,462.69) | -43.9% | 4,328.02 | 27,027.37 | (22,699.35) | -84.0% | 1,408 | 1,309 | 99 | 7.6% | |
| 36 - Equipo Pesado | 459,350.59 | 594,125.56 | (134,774.97) | -22.7% | 181,161.08 | 352,027.39 | (170,866.31) | -48.5% | 3,617 | 2,931 | 686 | 23.4% | |
| 37 - Vidrios | - | 58.51 | (58.51) | -100.0% | - | - | - | 0.0% | 12 | 7 | 5 | 71.4% | |
| 38 Riesgos Diversos | 17,729,563.54 | 25,079,367.83 | (7,349,804.29) | -29.3% | 1,950,849.35 | 1,169,969.90 | 780,879.45 | 66.7% | 33,374 | 30,276 | 3,098 | 10.2% | |
| 39 - Responsabilidad Civil | 4,629,776.56 | 10,176,457.48 | (5,546,680.92) | -54.5% | 434,154.98 | 450,304.60 | (16,149.62) | -3.6% | 21,092 | 19,707 | 1,385 | 7.0% | |
| 40 - Robo | 632,815.93 | 754,247.74 | (121,431.81) | -16.1% | 187,098.81 | 116,116.87 | 70,981.94 | 61.1% | 3,999 | 3,873 | 126 | 3.3% | |
| 41 - Fidelidad y DDD | 1,276,757.31 | 2,535,186.15 | (1,258,428.84) | -49.6% | 113,495.46 | 128,104.42 | (14,608.96) | -11.4% | 1,582 | 1,271 | 311 | 24.5% | |
| 42 - BBB | 60,089.61 | 88,114.47 | (28,024.86) | -31.8% | - | 465.47 | (465.47) | -100.0% | 27 | 32 | (5) | -15.6% | |
| 43 - Otros | 11,130,124.13 | 11,525,361.99 | (395,237.86) | -3.4% | 1,216,100.10 | 474,978.54 | 741,121.56 | 156.0% | 6,674 | 5,393 | 1,281 | 23.8% | |
| 44 Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | 40 | - | 40 | 0.0% | |
| 45 Fianzas | 11,641,484.11 | 12,208,902.21 | (567,418.10) | -4.6% | 2,900,413.85 | 3,811,664.30 | (911,250.45) | -23.9% | 65,863 | 49,583 | 16,280 | 32.8% | |
| 46 - Oferta y Cumplimiento | 6,854,785.08 | 8,435,461.47 | (1,580,676.39) | -18.7% | 2,283,893.95 | 27,214.21 | 2,256,679.74 | 8292.3% | 33,962 | 18,940 | 15,022 | 79.3% | |
| 47 - Otras | 4,786,699.03 | 3,773,440.74 | 1,013,258.29 | 26.9% | 616,519.90 | 3,784,450.09 | (3,167,930.19) | -83.7% | 31,901 | 30,643 | 1,258 | 4.1% | |
| 48 TOTAL LOCAL Y EXTERIOR | 130,614,879.95 | 133,504,036.45 | (2,889,156.50) | -2.16% | 57,983,520.95 | 42,233,371.49 | 15,750,149.46 | 37.3% | 1,474,871 | 1,322,740 | 152,131 | 11.5% | |

| | | | | | | | | | | | | |
|----------------|----------------------|----------------------|-----------------------|---------------|----------------------|----------------------|----------------------|--------------|------------------|----------------|---------------|--------------|
| Vida | 56,305,686.29 | 50,075,656.32 | 6,230,029.97 | 12.4% | 25,501,328.39 | 20,370,082.80 | 5,131,245.59 | 25.2% | 442,616 | 359,369 | 83,247 | 23.2% |
| General | 74,309,193.66 | 83,428,380.13 | (9,119,186.47) | -10.9% | 32,482,192.56 | 21,863,288.69 | 10,618,903.87 | 48.6% | 1,032,255 | 963,371 | 68,884 | 7.2% |

| | | | | | | | | | | | | |
|----------------|-----------------------|-----------------------|-----------------------|--------------|----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|--------------|
| Totales | 130,614,879.95 | 133,504,036.45 | (2,889,156.50) | -2.2% | 57,983,520.95 | 42,233,371.49 | 15,750,149.46 | 37.3% | 1,474,871 | 1,322,740 | 152,131 | 11.5% |
|----------------|-----------------------|-----------------------|-----------------------|--------------|----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|--------------|



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2017 (Cifras en Balboas)

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

| Ramos de Seguros TOTAL | | PRIMAS SUSCRITAS | | | | SINIESTROS INCURRIDOS | | | | POLIZAS VIGENTES | | | |
|------------------------|--------------------------------------|------------------|---------------|----------------|------------|-----------------------|---------------|--------------|------------|------------------|---------|-----------|------------|
| | | ENERO | | VARIACIÓN | | ENERO | | VARIACIÓN | | ENERO | | VARIACIÓN | |
| | | 2017 | 2016 | Absoluta | Porcentual | 2017 | 2016 | Absoluta | Porcentual | 2017 | 2016 | Absoluta | Porcentual |
| 1 | Vida Individual | 13,086,150.33 | 12,225,043.56 | 861,106.77 | 7.0% | 4,062,038.67 | 2,013,806.65 | 2,048,232.02 | 101.7% | 215,127 | 199,808 | 15,319 | 7.7% |
| 2 | - Primer año | 2,229,319.65 | 2,566,634.92 | (337,315.27) | -13.1% | 2,523,849.35 | 1,588,141.03 | 935,708.32 | 58.9% | 76,616 | 50,670 | 25,946 | 51.2% |
| 3 | - Renovación | 10,856,830.68 | 9,658,408.64 | 1,198,422.04 | 12.4% | 1,538,189.32 | 425,665.62 | 1,112,523.70 | 261.4% | 138,511 | 149,138 | (10,627) | -7.1% |
| 4 | Accidentes Personales | 1,708,508.79 | 1,687,840.94 | 20,667.85 | 1.2% | 428,338.06 | 492,095.88 | (63,757.82) | -13.0% | 94,700 | 72,383 | 22,317 | 30.8% |
| 5 | - Individual | 551,114.48 | 890,860.02 | (339,745.54) | -38.1% | 119,064.10 | 130,999.51 | (11,935.41) | -9.1% | 57,666 | 52,079 | 5,587 | 10.7% |
| 6 | - Grupo | 1,157,394.31 | 796,980.92 | 360,413.39 | 45.2% | 309,273.96 | 361,096.37 | (51,822.41) | -14.4% | 37,034 | 20,304 | 16,730 | 82.4% |
| 7 | - Invalidez | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 8 | Salud | 24,894,946.40 | 21,459,820.27 | 3,435,126.13 | 16.0% | 16,392,681.00 | 14,060,646.94 | 2,332,034.06 | 16.6% | 75,416 | 66,822 | 8,594 | 12.9% |
| 9 | - Individual | 9,993,306.57 | 8,616,346.14 | 1,376,960.43 | 16.0% | 6,939,632.82 | 5,587,867.50 | 1,351,765.32 | 24.2% | 68,017 | 61,577 | 6,440 | 10.5% |
| 10 | - Grupo | 14,901,639.83 | 12,843,474.13 | 2,058,165.70 | 16.0% | 9,453,048.18 | 8,472,779.44 | 980,268.74 | 11.6% | 7,399 | 5,245 | 2,154 | 41.1% |
| 11 | Colectivos de Vida | 16,616,080.77 | 14,702,951.55 | 1,913,129.22 | 13.0% | 4,618,270.66 | 3,803,533.33 | 814,737.33 | 21.4% | 57,373 | 20,356 | 37,017 | 181.8% |
| 12 | Incendio y Líneas Aliadas (*) | 15,380,695.77 | 15,272,518.57 | 108,177.20 | 0.7% | 10,259,692.79 | 1,469,848.28 | 8,789,844.51 | 598.0% | 221,768 | 200,749 | 21,019 | 10.5% |
| 13 | - Residencial | 4,953,545.52 | 4,975,317.52 | (21,772.00) | -0.4% | 561,764.20 | 1,185,179.33 | (623,415.13) | -52.6% | 170,809 | 157,497 | 13,312 | 8.5% |
| 14 | - Comercial | 10,306,968.16 | 9,884,529.31 | 422,438.85 | 4.3% | 9,696,628.59 | 270,448.57 | 9,426,180.02 | 3485.4% | 50,349 | 42,832 | 7,517 | 17.5% |
| 15 | - Industrial | 120,182.09 | 412,671.74 | (292,489.65) | -70.9% | 1,300.00 | 14,220.38 | (12,920.38) | -90.9% | 610 | 420 | 190 | 45.2% |
| 16 | Vida Industrial | 4,994.84 | 4,286.74 | 708.10 | 16.5% | 5,000.00 | - | 5,000.00 | 0.0% | 159 | 490 | (331) | -67.6% |
| 17 | Anualidades | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 18 | Rentas Vitalicias | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 19 | Pérdida de Ingresos | - | - | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 20 | Multiriesgo | 617,000.84 | 511,330.65 | 105,670.19 | 20.7% | 157,404.43 | 361,843.08 | (204,438.65) | -56.5% | 23,545 | 22,310 | 1,235 | 5.5% |
| 21 | - Residencial | 375,808.90 | 292,991.05 | 82,817.85 | 28.3% | 86,294.34 | 46,051.22 | 40,243.12 | 87.4% | 18,016 | 16,733 | 1,283 | 7.7% |
| 22 | - Comercial e Industrial | 241,191.94 | 218,339.60 | 22,852.34 | 10.5% | 71,110.09 | 315,791.86 | (244,681.77) | -77.5% | 5,529 | 5,577 | (48) | -0.9% |
| 23 | Transporte de Carga | 1,981,156.72 | 1,895,901.02 | 85,255.70 | 4.5% | 874,205.58 | 1,154,852.38 | (280,646.80) | -24.3% | 31,297 | 29,068 | 2,229 | 7.7% |
| 24 | - Terrestre | 1,701,394.60 | 1,483,237.40 | 218,157.20 | 14.7% | 837,342.34 | 1,050,813.24 | (213,470.90) | -20.3% | 22,816 | 21,579 | 1,237 | 5.7% |
| 25 | - Marítimo | 280,719.71 | 411,722.30 | (131,002.59) | -31.8% | 36,863.24 | 104,039.14 | (67,175.90) | -64.6% | 8,451 | 7,476 | 975 | 13.0% |
| 26 | - Aéreo | (957.59) | 941.32 | (1,898.91) | -201.7% | - | - | - | 0.0% | 30 | 13 | 17 | 130.8% |
| 27 | Casco | 1,170,734.22 | 2,204,793.95 | (1,034,059.73) | -46.9% | 763,984.11 | 225,366.51 | 538,617.60 | 239.0% | 1,293 | 1,214 | 79 | 6.5% |
| 28 | - Marítimo | 516,125.73 | 1,480,276.65 | (964,150.92) | -65.1% | 762,919.61 | 216,072.98 | 546,846.63 | 253.1% | 1,055 | 968 | 87 | 9.0% |
| 29 | - Aéreo | 654,608.49 | 724,517.30 | (69,908.81) | -9.6% | 1,064.50 | 9,293.53 | (8,229.03) | -88.5% | 238 | 246 | (8) | -3.3% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2017 (Cifras en Balboas)

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

| Ramos de Seguros TOTAL | | PRIMAS SUSCRITAS | | | | SINIESTROS INCURRIDOS | | | | POLIZAS VIGENTES | | | |
|------------------------|-------------------------------|-----------------------|-----------------------|-----------------------|--------------|-----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|--------------|
| | | ENERO | | VARIACIÓN | | ENERO | | VARIACIÓN | | ENERO | | VARIACIÓN | |
| | | 2017 | 2016 | Absoluta | Porcentual | 2017 | 2016 | Absoluta | Porcentual | 2017 | 2016 | Absoluta | Porcentual |
| 30 | Automóvil | 24,002,165.57 | 23,839,383.46 | 162,782.11 | 0.7% | 15,012,912.80 | 12,979,441.17 | 2,033,471.63 | 15.7% | 642,610 | 618,912 | 23,698 | 3.8% |
| 31 | Ramos Técnicos | 1,781,398.05 | 2,411,895.70 | (630,497.65) | -26.1% | 557,729.65 | 690,303.07 | (132,573.42) | -19.2% | 12,306 | 10,769 | 1,537 | 14.3% |
| 32 | - TRC - TRM | 1,037,382.39 | 1,283,480.00 | (246,097.61) | -19.2% | 368,171.20 | 233,079.34 | 135,091.86 | 58.0% | 2,420 | 2,062 | 358 | 17.4% |
| 33 | - Equipo Electrónico | 213,696.28 | 393,420.92 | (179,724.64) | -45.7% | 4,069.35 | 78,168.97 | (74,099.62) | -94.8% | 4,088 | 3,848 | 240 | 6.2% |
| 34 | - Caldera y Maquinaria | 10,235.22 | 32,614.45 | (22,379.23) | -68.6% | - | - | - | 0.0% | 761 | 612 | 149 | 24.3% |
| 35 | - Rotura de Maquinaria | 60,733.57 | 108,196.26 | (47,462.69) | -43.9% | 4,328.02 | 27,027.37 | (22,699.35) | -84.0% | 1,408 | 1,309 | 99 | 7.6% |
| 36 | - Equipo Pesado | 459,350.59 | 594,125.56 | (134,774.97) | -22.7% | 181,161.08 | 352,027.39 | (170,866.31) | -48.5% | 3,617 | 2,931 | 686 | 23.4% |
| 37 | - Vidrios | - | 58.51 | (58.51) | -100.0% | - | - | - | 0.0% | 12 | 7 | 5 | 71.4% |
| 38 | Riesgos Diversos | 17,729,563.54 | 25,079,367.83 | (7,349,804.29) | -29.3% | 1,950,849.35 | 1,169,969.90 | 780,879.45 | 66.7% | 33,374 | 30,276 | 3,098 | 10.2% |
| 39 | - Responsabilidad Civil | 4,629,776.56 | 10,176,457.48 | (5,546,680.92) | -54.5% | 434,154.98 | 450,304.60 | (16,149.62) | -3.6% | 21,092 | 19,707 | 1,385 | 7.0% |
| 40 | - Robo | 632,815.93 | 754,247.74 | (121,431.81) | -16.1% | 187,098.81 | 116,116.87 | 70,981.94 | 61.1% | 3,999 | 3,873 | 126 | 3.3% |
| 41 | - Fidelidad y DDD | 1,276,757.31 | 2,535,186.15 | (1,258,428.84) | -49.6% | 113,495.46 | 128,104.42 | (14,608.96) | -11.4% | 1,582 | 1,271 | 311 | 24.5% |
| 42 | - BBB | 60,089.61 | 88,114.47 | (28,024.86) | -31.8% | - | 465.47 | (465.47) | -100.0% | 27 | 32 | (5) | -15.6% |
| 43 | - Otros | 11,130,124.13 | 11,525,361.99 | (395,237.86) | -3.4% | 1,216,100.10 | 474,978.54 | 741,121.56 | 156.0% | 6,674 | 5,393 | 1,281 | 23.8% |
| 44 | Titulos de Propiedad | - | - | - | 0.0% | - | - | - | 0.0% | 40 | - | 40 | 0.0% |
| 45 | Fianzas | 11,641,484.11 | 12,208,902.21 | (567,418.10) | -4.6% | 2,900,413.85 | 3,811,664.30 | (911,250.45) | -23.9% | 65,863 | 49,583 | 16,280 | 32.8% |
| 46 | - Oferta y Cumplimiento | 6,854,785.08 | 8,435,461.47 | (1,580,676.39) | -18.7% | 2,283,893.95 | 27,214.21 | 2,256,679.74 | 8292.3% | 33,962 | 18,940 | 15,022 | 79.3% |
| 47 | - Otras | 4,786,699.03 | 3,773,440.74 | 1,013,258.29 | 26.9% | 616,519.90 | 3,784,450.09 | (3,167,930.19) | -83.7% | 31,901 | 30,643 | 1,258 | 4.1% |
| 48 | TOTAL TOTAL Y EXTERIOR | 130,614,879.95 | 133,504,036.45 | (2,889,156.50) | -2.2% | 57,983,520.95 | 42,233,371.49 | 15,750,149.46 | 37.3% | 1,474,871 | 1,322,740 | 152,131 | 11.5% |

| | | | | | | | | | | | | |
|---------|---------------|---------------|----------------|--------|---------------|---------------|---------------|-------|-----------|---------|--------|-------|
| Vida | 56,305,686.29 | 50,075,656.32 | 6,230,029.97 | 12.4% | 25,501,328.39 | 20,370,082.80 | 5,131,245.59 | 25.2% | 442,616 | 359,369 | 83,247 | 23.2% |
| General | 74,309,193.66 | 83,428,380.13 | (9,119,186.47) | -10.9% | 32,482,192.56 | 21,863,288.69 | 10,618,903.87 | 48.6% | 1,032,255 | 963,371 | 68,884 | 7.2% |

| | | | | | | | | | | | | |
|----------------|-----------------------|-----------------------|-----------------------|--------------|----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|--------------|
| Totales | 130,614,879.95 | 133,504,036.45 | (2,889,156.50) | -2.2% | 57,983,520.95 | 42,233,371.49 | 15,750,149.46 | 37.3% | 1,474,871 | 1,322,740 | 152,131 | 11.5% |
|----------------|-----------------------|-----------------------|-----------------------|--------------|----------------------|----------------------|----------------------|--------------|------------------|------------------|----------------|--------------|



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE Enero 2017
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

| Ramos de Seguros TOTAL | | SINISTRALIDAD ACUMULADA | | |
|-------------------------------|--------------------------------------|-------------------------|------|-------------------------|
| | | 2016 | 2015 | Variación Porcentual |
| 1 | Vida Individual | 0.31 | 0.16 | 88.4% |
| 2 | - Primer año | 1.13 | 0.62 | 83.0% |
| 3 | - Renovación | 0.14 | 0.04 | 221.5% |
| 4 | Accidentes Personales | 0.25 | 0.29 | -14.0% |
| 5 | - Individual | 0.22 | 0.15 | 46.9% |
| 6 | - Grupo | 0.27 | 0.45 | -41.0% |
| 7 | - Invalidez | 0.00 | 0.00 | 0.0% |
| 8 | Salud | 0.66 | 0.66 | 0.5% |
| 9 | - Individual | 0.69 | 0.65 | 7.1% |
| 10 | - Grupo | 0.63 | 0.66 | -3.8% |
| 11 | Colectivos de Vida | 0.28 | 0.26 | 7.4% |
| 12 | Incendio y Líneas Aliadas (*) | 0.67 | 0.10 | 593.1% |
| 13 | - Residencial | 0.11 | 0.24 | -52.4% |
| 14 | - Comercial | 0.94 | 0.03 | 3338.4% |
| 15 | - Industrial | 0.01 | 0.03 | -68.6% |
| 16 | Vida Industrial | 1.00 | 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 | 0.26 | 0.71 | -63.9% |
| 21 | - Residencial | 0.23 | 0.16 | 46.1% |
| 22 | - Comercial e Industrial | 0.29 | 1.45 | -79.6% |
| 23 | Transporte de Carga | 0.44 | 0.61 | -27.6% |
| 24 | - Terrestre | 0.49 | 0.71 | -30.5% |
| 25 | - Marítimo | 0.13 | 0.25 | -48.0% |
| 26 | - Aéreo | 0.00 | 0.00 | 0.0% |
| 27 | Casco | 0.65 | 0.10 | 538.4% |
| 28 | - Marítimo | 1.48 | 0.15 | 912.7% |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL MES DE Enero 2017
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

| Ramos de Seguros TOTAL | | SINISTRALIDAD ACUMULADA | | |
|-------------------------------|-------------------------------|-------------------------|-------------|-------------------------|
| | | 2016 | 2015 | Variación Porcentual |
| 29 | - Aéreo | 0.00 | 0.01 | -87.3% |
| 30 | Automóvil | 0.63 | 0.54 | 14.9% |
| 31 | Ramos Técnicos | 0.31 | 0.29 | 9.4% |
| 32 | - TRC - TRM | 0.35 | 0.18 | 95.4% |
| 33 | - Equipo Eléctrico | 0.02 | 0.20 | -90.4% |
| 34 | - Caldera y Maquinaria | 0.00 | 0.00 | 0.0% |
| 35 | - Rotura de Maquinaria | 0.07 | 0.25 | -71.5% |
| 36 | - Equipo Pesado | 0.39 | 0.59 | -33.4% |
| 37 | - Vidrios | 0.00 | 0.00 | 0.0% |
| 38 | Riesgos Diversos | 0.11 | 0.05 | 135.9% |
| 39 | - Responsabilidad Civil | 0.09 | 0.04 | 111.9% |
| 40 | - Robo | 0.30 | 0.15 | 92.0% |
| 41 | - Fidelidad y DDD | 0.09 | 0.05 | 75.9% |
| 42 | - BBB | 0.00 | 0.01 | -100.0% |
| 43 | - Otros | 0.11 | 0.04 | 165.1% |
| 44 | Titulos de Propiedad | 0.00 | 0.00 | 0.0% |
| 45 | Fianzas | 0.25 | 0.31 | -20.2% |
| 46 | - Oferta y Cumplimiento | 0.33 | 0.00 | 10227.5% |
| 47 | - Otras | 0.13 | 1.00 | -87.2% |
| 48 | TOTAL LOCAL Y EXTERIOR | 0.44 | 0.32 | 40.3% |
| Vida | | 0.45 | 0.41 | 11.3% |
| General | | 0.44 | 0.26 | 66.8% |
| Totales | | 0.44 | 0.32 | 40.3% |