SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE JUNIO 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			
	JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual	2019	2018	Absoluta	Porcentual
Vida Individual	266,499	247,727	18,772	7.6%	254,697	241,890	12,807	5.3%	83,477,978.69	83,501,447.38	(23,468.69)	0.0%	26,295,480.88	24,419,647.61	1,875,833.27	7.7%
Accidentes Personales	595,873	508,053	87,820	17.3%	154,380	129,264	25,116	19.4%	16,607,387.87	15,219,303.20	1,388,084.67	9.1%	2,785,419.87	2,716,527.97	68,891.90	2.5%
Salud	445,190	366,595	78,595	21.4%	95,235	90,206	5,029	5.6%	159,079,664.51	151,748,015.56	7,331,648.95	4.8%	117,300,626.39	117,253,241.07	47,385.32	0.0%
Colectivos de Vida	1,052,821	884,801	168,020	19.0%	62,359	71,227	(8,868)	-12.5%	112,937,790.36	106,895,180.19	6,042,610.17	5.7%	32,141,690.08	30,692,169.90	1,449,520.18	4.7%
Incendio y Líneas Aliadas (*)	419,916	414,023	5,893	1.4%	252,429	235,153	17,276	7.3%	74,465,044.10	66,485,979.35	7,979,064.75	12.0%	11,371,196.16	24,273,959.70	(12,902,763.54)	-53.2%
Multiriesgo	27,097	26,016	1,081	4.2%	25,595	24,649	946	3.8%	4,032,959.26	3,612,479.85	420,479.41	11.6%	1,178,081.37	1,394,222.10	(216,140.73)	-15.5%
Transporte de Carga	37,136	36,588	548	1.5%	32,654	31,437	1,217	3.9%	11,233,533.28	10,781,742.22	451,791.06	4.2%	2,451,849.36	4,384,835.12	(1,932,985.76)	-44.1%
Casco	1,485	1,628	(143)	-8.8%	991	1,122	(131)	-11.7%	17,776,914.23	10,016,211.68	7,760,702.55	77.5%	4,129,600.64	8,745,070.64	(4,615,470.00)	-52.8%
Automóvil	928,009	902,204	25,805	2.9%	825,533	732,733	92,800	12.7%	153,256,553.55	149,486,930.38	3,769,623.17	2.5%	101,313,382.51	96,605,105.33	4,708,277.18	4.9%
Ramos Técnicos	14,567	13,216	1,351	10.2%	10,129	10,425	(296)	-2.8%	11,912,764.15	18,217,482.68	(6,304,718.53)	-34.6%	2,103,091.47	4,118,150.95	(2,015,059.48)	-48.9%
Responsabilidad Civil	19,757	18,343	1,414	7.7%	18,545	17,097	1,448	8.5%	19,804,469.27	19,763,950.92	40,518.35	0.2%	3,116,622.67	3,149,585.76	(32,963.09)	-1.0%
Robo	4,315	4,505	(190)	-4.2%	3,737	3,844	(107)	-2.8%	3,300,951.00	4,550,375.87	(1,249,424.87)	-27.5%	561,072.84	409,413.47	151,659.37	37.0%
Fianzas	70,625	59,355	11,270	19.0%	69,436	58,709	10,727	18.3%	62,250,637.41	58,302,353.54	3,948,283.87	6.8%	37,822,084.11	27,202,646.64	10,619,437.47	39.0%
Otros	70,439	65,012	5,427	8.3%	8,379	8,323	56	0.7%	44,008,883.41	45,105,950.96	(1,097,067.55)	-2.4%	10,475,338.26	9,304,888.98	1,170,449.28	12.6%
TOTAL LOCAL Y EXTERIOR	**3,953,729**	**3,548,066**	**405,663**	**11.4%**	**1,814,099**	**1,656,079**	**158,020**	**9.5%**	**774,145,531.09**	**743,687,403.78**	**30,458,127.32**	**4.1%**	**353,045,536.61**	**354,669,465.24**	**(1,623,928.63)**	**-0.5%**
Ramos de Personas	**2,360,383**	**2,007,176**	**353,207**	**17.6%**	**566,671**	**532,587**	**34,084**	**6.4%**	**372,102,821.43**	**357,363,946.33**	**14,738,875.10**	**4.1%**	**178,523,217.22**	**175,081,586.55**	**3,441,630.67**	**2.0%**
Ramos Generales	**1,593,346**	**1,540,890**	**52,456**	**3.4%**	**1,247,428**	**1,123,492**	**123,936**	**11.0%**	**402,042,709.66**	**386,323,457.45**	**15,719,252.21**	**4.1%**	**174,522,319.39**	**179,587,878.69**	**(5,065,559.30)**	**-2.8%**
Totales	**3,953,729**	**3,548,066**	**405,663**	**11.4%**	**1,814,099**	**1,656,079**	**158,020**	**9.5%**	**$774,145,531.09**	**$743,687,403.78**	**30,458,127.32**	**4.1%**	**$353,045,536.61**	**$354,669,465.24**	**(1,623,928.63)**	**-0.5%**

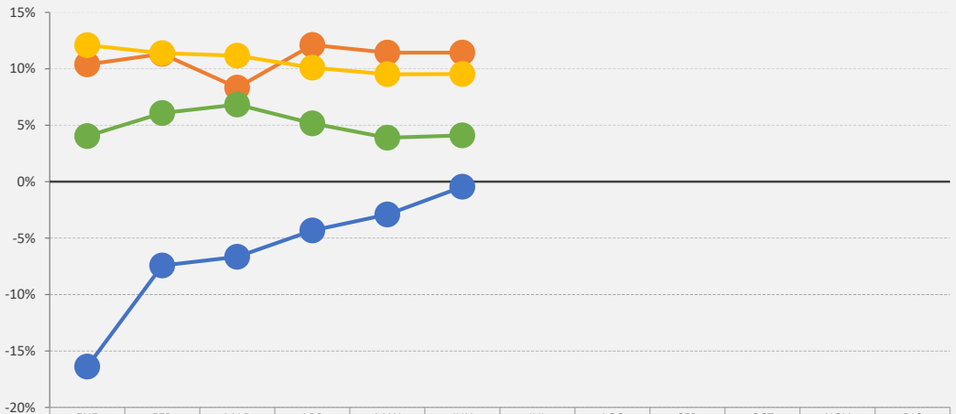
Fuente: Información suministradas por las Aseguradoras

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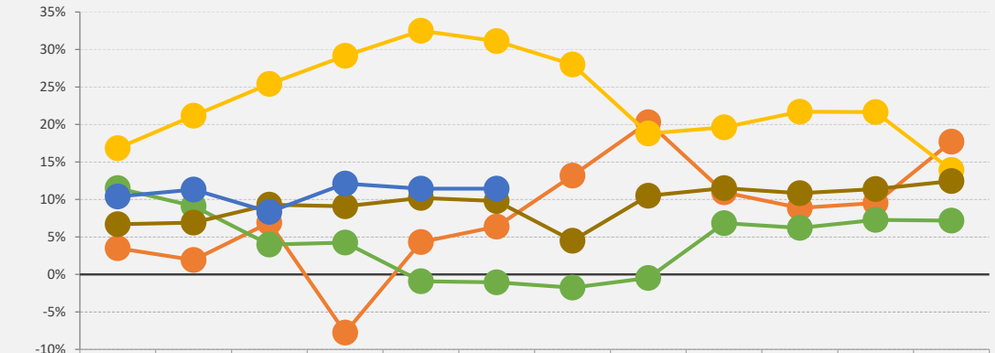
HISTORICOS DE CRECIMIENTO

Crecimientos Acumulados 2019



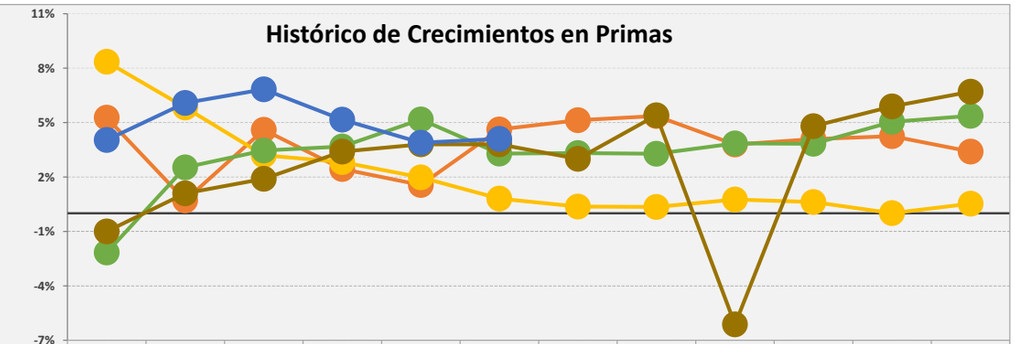
	ENE	FEB	MAR	ABR	MAY	JUN	JUL	AGO	SEP	OCT	NOV	DIC
Unidades	10.4%	11.3%	8.3%	12.1%	11.4%	11.4%						
Pólizas	12.1%	11.4%	11.2%	10.1%	9.5%	9.5%						
Primas	4.0%	6.1%	6.8%	5.2%	3.9%	4.1%						
Siniestros	-16.4%	-7.4%	-6.7%	-4.3%	-2.9%	-0.5%						

Histórico de Crecimientos en Pólizas



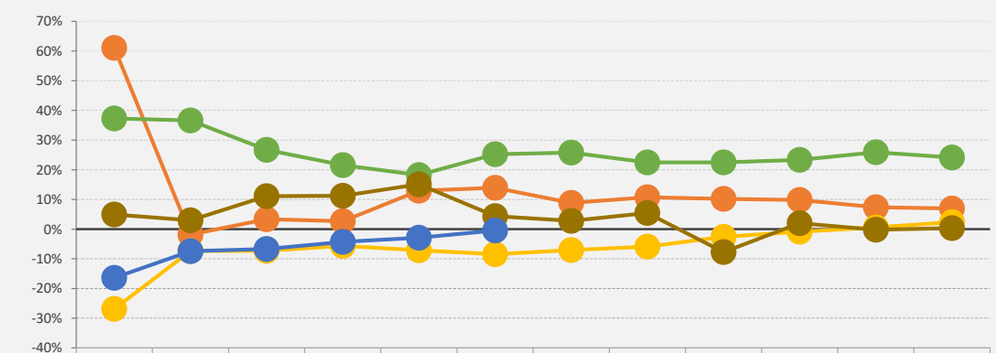
	ENE	FEB	MAR	ABR	MAY	JUN	JUL	AGO	SEP	OCT	NOV	DIC
2015	3.5%	1.9%	6.9%	-7.8%	4.3%	6.4%	13.2%	20.3%	10.9%	8.9%	9.5%	17.7%
2016	16.8%	21.2%	25.4%	29.2%	32.5%	31.1%	28.0%	18.8%	19.6%	21.7%	21.6%	13.9%
2017	11.5%	9.1%	4.0%	4.2%	-0.9%	-1.1%	-1.8%	-0.5%	6.8%	6.2%	7.3%	7.2%
2018	6.7%	6.9%	9.3%	9.1%	10.2%	9.8%	4.5%	10.5%	11.5%	10.8%	11.4%	12.4%
2019	10.4%	11.3%	8.3%	12.1%	11.4%	11.4%						

Histórico de Crecimientos en Primas



	ENE	FEB	MAR	ABR	MAY	JUN	JUL	AGO	SEP	OCT	NOV	DIC
2015	5.3%	0.7%	4.6%	2.4%	1.6%	4.6%	5.1%	5.4%	3.8%	4.1%	4.2%	3.4%
2016	8.4%	5.8%	3.2%	2.8%	2.0%	0.8%	0.4%	0.4%	0.8%	0.6%	0.0%	0.5%
2017	-2.2%	2.5%	3.5%	3.7%	5.2%	3.3%	3.3%	3.3%	3.8%	3.8%	5.0%	5.4%
2018	-1.0%	1.1%	1.9%	3.4%	3.8%	3.8%	3.0%	5.4%	-6.1%	4.8%	5.9%	6.7%
2019	4.0%	6.1%	6.8%	5.2%	3.9%	4.1%						

Histórico de Crecimientos en Siniestros



	ENE	FEB	MAR	ABR	MAY	JUN	JUL	AGO	SEP	OCT	NOV	DIC
2015	61.1%	-1.8%	3.3%	2.7%	12.9%	13.9%	8.8%	10.8%	10.2%	9.8%	7.4%	7.0%
2016	-26.9%	-7.4%	-7.3%	-5.7%	-7.1%	-8.5%	-7.1%	-5.9%	-2.6%	-0.9%	0.6%	2.3%
2017	37.3%	36.6%	26.7%	21.5%	18.2%	25.2%	25.8%	22.5%	22.5%	23.3%	25.9%	24.1%
2018	4.9%	3.0%	11.1%	11.2%	15.1%	4.4%	2.8%	5.4%	-7.7%	2.0%	-0.2%	0.4%
2019	-16.4%	-7.4%	-6.7%	-4.3%	-2.9%	-0.5%						

Fuente: Información suministradas por las Aseguradoras

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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE JUNIO 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			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		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%	83,477,978.69	83,501,447.38	(23,468.69)	0.0%	26,295,480.88	24,419,647.61	1,875,833.27	7.7%
2	- Primer año	78,929	75,241	3,688	4.9%	77,121	75,140	1,981	2.6%	12,758,075.36	13,287,526.20	(529,450.84)	-4.0%	11,646,828.56	11,111,530.50	535,298.06	4.8%
3	- Renovación	187,570	172,486	15,084	8.7%	177,576	166,750	10,826	6.5%	70,719,903.33	70,213,921.18	505,982.15	0.7%	14,648,652.32	13,308,117.11	1,340,535.21	10.1%
4	**Accidentes Personales**	595,873	508,053	87,820	17.3%	154,380	129,264	25,116	19.4%	16,607,387.87	15,219,303.20	1,388,084.67	9.1%	2,785,419.87	2,716,527.97	68,891.90	2.5%
5	- Individual	130,778	100,526	30,252	30.1%	111,380	84,888	26,492	31.2%	7,532,257.39	6,983,689.27	548,568.12	7.9%	785,778.58	934,658.07	(148,879.49)	-15.9%
6	- Grupo	465,095	407,527	57,568	14.1%	43,000	44,376	(1,376)	-3.1%	9,075,130.48	8,235,613.93	839,516.55	10.2%	1,999,641.29	1,781,869.90	217,771.39	12.2%
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%	159,079,664.51	151,748,015.56	7,331,648.95	4.8%	117,300,626.39	117,253,241.07	47,385.32	0.0%
9	- Individual	107,463	101,399	6,064	6.0%	86,139	81,810	4,329	5.3%	78,256,018.99	70,075,802.29	8,180,216.70	11.7%	52,052,621.37	53,217,328.05	(1,164,706.68)	-2.2%
10	- Grupo	337,727	265,196	72,531	27.3%	9,096	8,396	700	8.3%	80,823,645.52	81,672,213.27	(848,567.75)	-1.0%	65,248,005.02	64,035,913.02	1,212,092.00	1.9%
11	**Colectivos de Vida**	1,052,821	884,801	168,020	19.0%	62,359	71,227	(8,868)	-12.5%	112,937,790.36	106,895,180.19	6,042,610.17	5.7%	32,141,690.08	30,692,169.90	1,449,520.18	4.7%
12	**Incendio y Líneas Aliadas (*)**	419,916	414,023	5,893	1.4%	252,429	235,153	17,276	7.3%	74,465,044.10	66,485,979.35	7,979,064.75	12.0%	11,371,196.16	24,273,959.70	(12,902,763.54)	-53.2%
13	- Residencial	316,436	289,787	26,649	9.2%	204,668	176,732	27,936	15.8%	35,904,818.66	29,839,342.84	6,065,475.82	20.3%	6,679,106.71	8,025,026.58	(1,345,919.87)	-16.8%
14	- Comercial	103,086	123,863	(20,777)	-16.8%	47,440	58,127	(10,687)	-18.4%	37,972,875.34	35,834,597.23	2,138,278.11	6.0%	4,665,266.67	16,132,836.37	(11,467,569.70)	-71.1%
15	- Industrial	394	373	21	5.6%	321	294	27	9.2%	587,350.10	812,039.28	(224,689.18)	-27.7%	26,822.78	116,096.75	(89,273.97)	-76.9%
16	**Vida Industrial**	24	-	24	0.0%	24	-	24	0.0%	-	7,927.53	(7,927.53)	-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**	27,097	26,016	1,081	4.2%	25,595	24,649	946	3.8%	4,032,959.26	3,612,479.85	420,479.41	11.6%	1,178,081.37	1,394,222.10	(216,140.73)	-15.5%
21	- Residencial	20,450	19,662	788	4.0%	19,870	19,076	794	4.2%	2,225,598.32	1,882,872.85	342,725.47	18.2%	612,789.78	508,124.80	104,664.98	20.6%
22	- Comercial e Industrial	6,647	6,354	293	4.6%	5,725	5,573	152	2.7%	1,807,360.94	1,729,607.00	77,753.94	4.5%	565,291.59	886,097.30	(320,805.71)	-36.2%
23	**Transporte de Carga**	37,136	36,588	548	1.5%	32,654	31,437	1,217	3.9%	11,233,533.28	10,781,742.22	451,791.06	4.2%	2,451,849.36	4,384,835.12	(1,932,985.76)	-44.1%
24	- Terrestre	25,855	25,083	772	3.1%	25,271	23,943	1,328	5.5%	8,545,536.48	6,773,878.83	1,771,657.65	26.2%	1,694,388.84	3,471,653.77	(1,777,264.93)	-51.2%
25	- Marítimo	11,214	11,446	(232)	-2.0%	7,316	7,435	(119)	-1.6%	2,622,706.70	3,998,733.67	(1,376,026.97)	-34.4%	666,885.05	913,181.35	(246,296.30)	-27.0%
26	- Aéreo	67	59	8	13.6%	67	59	8	13.6%	65,290.10	9,129.72	56,160.38	615.1%	90,575.47	-	90,575.47	0.0%
27	**Casco**	1,485	1,628	(143)	-8.8%	991	1,122	(131)	-11.7%	17,776,914.23	10,016,211.68	7,760,702.55	77.5%	4,129,600.64	8,745,070.64	(4,615,470.00)	-52.8%
28	- Marítimo	1,143	1,278	(135)	-10.6%	789	914	(125)	-13.7%	6,782,655.45	2,126,775.29	4,655,880.16	218.9%	3,720,981.76	8,334,551.02	(4,613,569.26)	-55.4%
29	- Aéreo	342	350	(8)	-2.3%	202	208	(6)	-2.9%	10,994,258.78	7,889,436.39	3,104,822.39	39.4%	408,618.88	410,519.62	(1,900.74)	-0.5%

Fuente: Información suministradas por las Aseguradoras

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ACUMULADO AL 30 DE JUNIO 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			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		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%	153,256,553.55	149,486,930.38	3,769,623.17	2.5%	101,313,382.51	96,605,105.33	4,708,277.18	4.9%
31	**Ramos Técnicos**	14,567	13,216	1,351	10.2%	10,129	10,425	(296)	-2.8%	11,912,764.15	18,217,482.68	(6,304,718.53)	-34.6%	2,103,091.47	4,118,150.95	(2,015,059.48)	-48.9%
32	- TRC - TRM	3,394	2,146	1,248	58.2%	2,143	1,972	171	8.7%	9,118,348.06	14,859,192.12	(5,740,844.06)	-38.6%	1,199,238.97	2,895,466.44	(1,696,227.47)	-58.6%
33	- Equipo Eléctronico	4,699	4,996	(297)	-5.9%	3,547	3,882	(335)	-8.6%	862,425.56	934,430.32	(72,004.76)	-7.7%	177,819.21	559,741.60	(381,922.39)	-68.2%
34	- Caldera y Maquinaria	834	814	20	2.5%	830	814	16	2.0%	206,884.08	166,371.82	40,512.26	24.4%	2,903.52	-	2,903.52	0.0%
35	- Rotura de Maquinaria	1,708	1,873	(165)	-8.8%	1,144	1,283	(139)	-10.8%	400,262.53	660,430.61	(260,168.08)	-39.4%	193,488.01	39,947.62	153,540.39	384.4%
36	- Equipo Pesado	3,924	3,377	547	16.2%	2,457	2,465	(8)	-0.3%	1,324,447.16	1,596,989.48	(272,542.32)	-17.1%	529,641.76	622,995.29	(93,353.53)	-15.0%
37	- Vidrios	8	10	(2)	-20.0%	8	9	(1)	-11.1%	396.76	68.33	328.43	480.7%	-	-	-	0.0%
38	**Riesgos Diversos**	94,447	87,820	6,627	7.5%	30,597	29,224	1,373	4.7%	67,114,303.68	69,412,350.22	(2,298,046.54)	-3.3%	14,153,033.77	12,863,888.21	1,289,145.56	10.0%
39	- Responsabilidad Civil	19,757	18,343	1,414	7.7%	18,545	17,097	1,448	8.5%	19,804,469.27	19,763,950.92	40,518.35	0.2%	3,116,622.67	3,149,585.76	(32,963.09)	-1.0%
40	- Robo	4,315	4,505	(190)	-4.2%	3,737	3,844	(107)	-2.8%	3,300,951.00	4,550,375.87	(1,249,424.87)	-27.5%	561,072.84	409,413.47	151,659.37	37.0%
41	- Fidelidad y DDD	1,147	1,097	50	4.6%	1,136	1,084	52	4.8%	3,012,119.14	4,032,861.10	(1,020,741.96)	-25.3%	1,562,674.20	2,112,008.50	(549,334.30)	-26.0%
42	- BBB	29	38	(9)	-23.7%	29	31	(2)	-6.5%	1,435,230.34	814,172.88	621,057.46	76.3%	4,257.59	156,747.96	(152,490.37)	-97.3%
43	- Otros	69,199	63,837	5,362	8.4%	7,150	7,168	(18)	-0.3%	39,561,533.93	40,250,989.45	(689,455.52)	-1.7%	8,908,406.47	7,036,132.52	1,872,273.95	26.6%
44	**Titulos 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%	62,250,637.41	58,302,353.54	3,948,283.87	6.8%	37,822,084.11	27,202,646.64	10,619,437.47	39.0%
46	- Oferta y Cumplimiento	28,820	21,066	7,754	36.8%	28,409	20,807	7,602	36.5%	37,537,208.16	36,280,273.23	1,256,934.93	3.5%	24,202,161.78	23,995,140.07	207,021.71	0.9%
47	- Otras	41,805	38,289	3,516	9.2%	41,027	37,902	3,125	8.2%	24,713,429.25	22,022,080.31	2,691,348.94	12.2%	13,619,922.33	3,207,506.57	10,412,415.76	324.6%
48	**TOTAL LOCAL Y EXTERIOR**	**3,953,729**	**3,548,066**	**405,663**	**11.4%**	**1,814,099**	**1,656,079**	**158,020**	**9.5%**	**774,145,531.09**	**743,687,403.78**	**30,458,127.32**	**4.096%**	**353,045,536.61**	**354,669,465.24**	**(1,623,928.63)**	**-0.5%**
	Ramos de Personas	**2,360,383**	**2,007,176**	**353,207**	**17.6%**	**566,671**	**532,587**	**34,084**	**6.4%**	**372,102,821.43**	**357,363,946.33**	**14,738,875.10**	**4.1%**	**178,523,217.22**	**175,081,586.55**	**3,441,630.67**	**2.0%**
	Ramos Generales	**1,593,346**	**1,540,890**	**52,456**	**3.4%**	**1,247,428**	**1,123,492**	**123,936**	**11.0%**	**402,042,709.66**	**386,323,457.45**	**15,719,252.21**	**4.1%**	**174,522,319.39**	**179,587,878.69**	**(5,065,559.30)**	**-2.8%**
	Totales	**3,953,729**	**3,548,066**	**405,663**	**11.4%**	**1,814,099**	**1,656,079**	**158,020**	**9.5%**	**$774,145,531.09**	**$743,687,403.78**	**30,458,127.32**	**4.1%**	**$353,045,536.61**	**$354,669,465.24**	**(1,623,928.63)**	**-0.5%**

Fuente: Información suministradas por las Aseguradoras

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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%

Fuente: Información suministradas por las Aseguradoras

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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
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 Eléctronico	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	**Titulos 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%**

Fuente: Información suministradas por las Aseguradoras

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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%

Fuente: Información suministradas por las Aseguradoras

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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
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 Eléctronico	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	**Titulos 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%**

Fuente: Información suministradas por las Aseguradoras

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	**Accidentes 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%

Fuente: Información suministradas por las Aseguradoras

07/29/2019 2:56 p. m.

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 Eléctronico	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	**Titulos 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%**

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%

Fuente: Información suministradas por las Aseguradoras

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 Eléctronico	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	**Titulos 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%**

Fuente: Información suministradas por las Aseguradoras

07/29/2019 2:56 p. m.

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%

Fuente: Información suministradas por las Aseguradoras

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 Eléctronico	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	**Titulos de Propiedad**	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	**Fianzas**	66,332	72,149	(5,817)	-8.1%	64,245	70,791	(6,546)	-9.2%	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%**

Fuente: Información suministradas por las Aseguradoras

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%

Fuente: Información suministradas por las Aseguradoras

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 Eléctronico	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%**

Fuente: Información suministradas por las Aseguradoras

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE JUNIO 2019

COMPARATIVO SINESTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

	Ramos de Seguros TOTAL	SINESTRALIDAD ACUMULADA		
		2019	2018	Variación Porcentual
1	**Vida Individual**	0.31	0.29	7.7%
2	- Primer año	0.91	0.84	9.2%
3	- Renovación	0.21	0.19	9.3%
4	**Accidentes Personales**	0.17	0.18	-6.0%
5	- Individual	0.10	0.13	-22.1%
6	- Grupo	0.22	0.22	1.8%
7	- Invalidez	0.00	0.00	0.0%
8	**Salud**	0.74	0.77	-4.6%
9	- Individual	0.67	0.76	-12.4%
10	- Grupo	0.81	0.78	3.0%
11	**Colectivos de Vida**	0.28	0.29	-0.9%
12	**Incendio y Líneas Aliadas (*)**	0.15	0.37	-58.2%
13	- Residencial	0.19	0.27	-30.8%
14	- Comercial	0.12	0.45	-72.7%
15	- Industrial	0.05	0.14	-68.1%
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**	0.29	0.39	-24.3%
21	- Residencial	0.28	0.27	2.0%
22	- Comercial e Industrial	0.31	0.51	-38.9%
23	**Transporte de Carga**	0.22	0.41	-46.3%
24	- Terrestre	0.20	0.51	-61.3%
25	- Marítimo	0.25	0.23	11.3%
26	- Aéreo	1.39	0.00	0.0%
27	**Casco**	0.23	0.87	-73.4%
28	- Marítimo	0.55	3.92	-86.0%
29	- Aéreo	0.04	0.05	-28.6%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE JUNIO 2019

COMPARATIVO SINESTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

	Ramos de Seguros TOTAL	SINESTRALIDAD ACUMULADA		
		2019	2018	Variación Porcentual
30	**Automóvil**	0.66	0.65	2.3%
31	**Ramos Técnicos**	0.18	0.23	-21.9%
32	- TRC - TRM	0.13	0.19	-32.5%
33	- Equipo Eléctronico	0.21	0.60	-65.6%
34	- Caldera y Maquinaria	0.01	0.00	0.0%
35	- Rotura de Maquinaria	0.48	0.06	699.2%
36	- Equipo Pesado	0.40	0.39	2.5%
37	- Vidrios	0.00	0.00	0.0%
38	**Riesgos Diversos**	0.21	0.19	13.8%
39	- Responsabilidad Civil	0.16	0.16	-1.2%
40	- Robo	0.17	0.09	88.9%
41	- Fidelidad y DDD	0.52	0.52	-0.9%
42	- BBB	0.00	0.19	-98.5%
43	- Otros	0.23	0.17	28.8%
44	**Titulos de Propiedad**	0.00	0.00	0.0%
45	**Fianzas**	0.61	0.47	30.2%
46	- Oferta y Cumplimiento	0.64	0.66	-2.5%
47	- Otras	0.55	0.15	278.4%
48	**TOTAL LOCAL Y EXTERIOR**	**0.46**	**0.48**	**-4.4%**

Vida	**0.48**	**0.49**	**-2.1%**
General	**0.43**	**0.46**	**-6.6%**

Totales	**0.46**	**0.48**	**-4.4%**

Fuente: Información suministradas por las Aseguradoras