



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 29 DE FEBRERO 2020
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			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual
Vida Individual	262,473	266,046	(3,573)	-1.3%	254,466	251,165	3,301	1.3%	27,978,377.70	27,569,207.96	409,169.74	1.5%	5,763,296.97	4,265,171.01	1,498,125.96	35.1%
Accidentes Personales	417,292	404,314	12,978	3.2%	155,840	145,925	9,915	6.8%	3,933,940.62	4,739,051.84	(805,111.22)	-17.0%	1,208,027.01	915,068.10	292,958.91	32.0%
Salud	435,254	446,239	(10,985)	-2.5%	99,578	93,657	5,921	6.3%	59,003,109.80	56,533,593.44	2,469,516.36	4.4%	39,938,646.92	39,934,882.83	3,764.09	0.0%
Colectivos de Vida	1,078,106	997,544	80,562	8.1%	72,593	56,721	15,872	28.0%	40,222,158.15	37,013,820.61	3,208,337.54	8.7%	9,946,825.91	10,746,842.33	(800,016.42)	-7.4%
Incendio y Líneas Aliadas (*)	417,612	429,695	(12,083)	-2.8%	274,461	256,326	18,135	7.1%	36,687,437.62	30,465,417.50	6,222,020.12	20.4%	5,937,235.73	2,896,384.20	3,040,851.53	105.0%
Multiriesgo	27,963	26,824	1,139	4.2%	26,271	25,308	963	3.8%	1,143,207.03	1,210,109.68	(66,902.65)	-5.5%	615,504.67	298,968.29	316,536.38	105.9%
Transporte de Carga	37,318	36,740	578	1.6%	32,648	32,226	422	1.3%	5,185,775.50	4,516,495.10	669,280.40	14.8%	876,753.69	831,418.16	45,335.53	5.5%
Casco	1,552	1,557	(5)	-0.3%	1,042	1,048	(6)	-0.6%	2,852,002.17	3,777,838.05	(925,835.88)	-24.5%	967,630.94	1,093,154.06	(125,523.12)	-11.5%
Automóvil	941,486	913,279	28,207	3.1%	837,376	809,913	27,463	3.4%	46,864,303.51	50,148,163.73	(3,283,860.22)	-6.5%	32,563,801.23	31,700,703.37	863,097.86	2.7%
Ramos Técnicos	14,516	13,655	861	6.3%	9,908	10,331	(423)	-4.1%	2,732,598.41	3,707,668.26	(975,069.85)	-26.3%	480,726.43	368,716.52	112,009.91	30.4%
Responsabilidad Civil	19,464	19,431	33	0.2%	18,363	18,187	176	1.0%	6,580,852.00	6,765,673.87	(184,821.87)	-2.7%	924,230.49	787,245.75	136,984.74	17.4%
Robo	4,333	4,353	(20)	-0.5%	3,756	3,765	(9)	-0.2%	768,042.46	2,527,255.67	(1,759,213.21)	-69.6%	292,418.00	255,660.52	36,757.48	14.4%
Fianzas	72,282	66,332	5,950	9.0%	69,981	64,245	5,736	8.9%	24,530,425.75	19,838,422.62	4,692,003.13	23.7%	17,602,232.89	14,046,031.12	3,556,201.77	25.3%
Otros	77,698	68,984	8,714	12.6%	7,974	8,270	(296)	-3.6%	11,431,835.51	9,245,713.40	2,186,122.11	23.6%	3,085,692.24	2,197,173.21	888,519.03	40.4%
TOTAL LOCAL Y EXTERIOR	3,807,349	3,694,993	112,356	3.0%	1,864,257	1,777,087	87,170	4.9%	269,914,066.23	258,058,431.73	11,855,634.49	4.6%	120,203,023.12	110,337,419.47	9,865,603.65	8.9%
Ramos de Personas	2,193,125	2,114,143	78,982	3.7%	582,477	547,468	35,009	6.4%	131,137,586.27	125,855,673.85	5,281,912.42	4.2%	56,856,796.81	55,861,964.27	994,832.54	1.8%
Ramos Generales	1,614,224	1,580,850	33,374	2.1%	1,281,780	1,229,619	52,161	4.2%	138,776,479.96	132,202,757.88	6,573,722.08	5.0%	63,346,226.31	54,475,455.20	8,870,771.11	16.3%
Totales	3,807,349	3,694,993	112,356	3.0%	1,864,257	1,777,087	87,170	4.9%	\$269,914,066.23	\$258,058,431.73	11,855,634.49	4.6%	\$120,203,023.12	\$110,337,419.47	9,865,603.65	8.9%

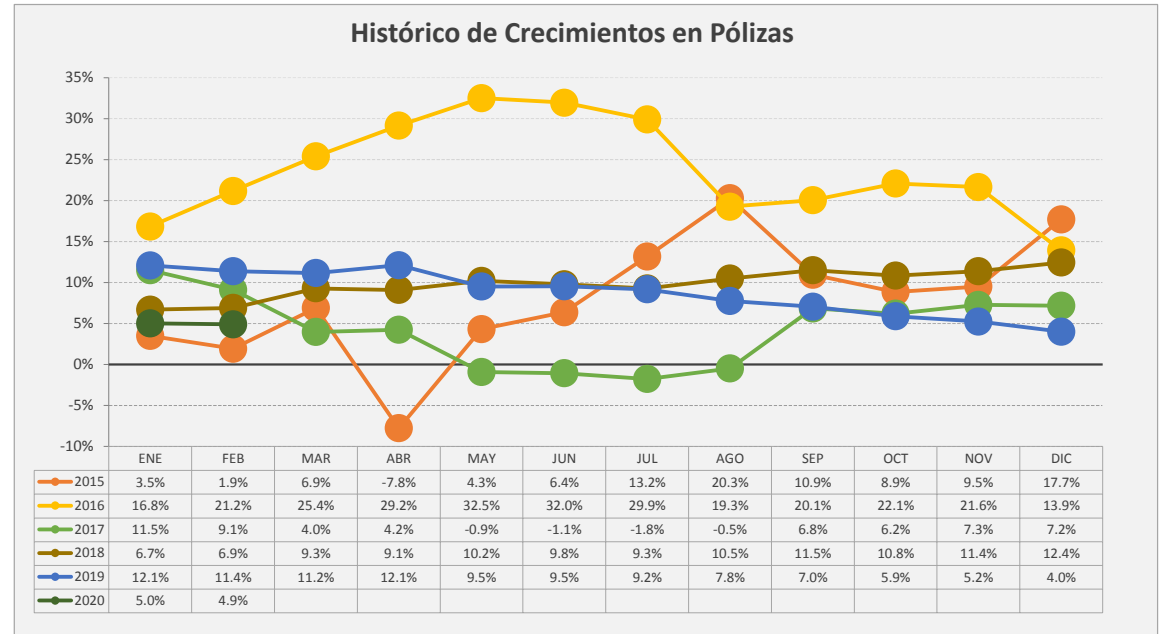
Superintendencia de Seguros y Reaseguros de Panamá

HISTORICOS DE CRECIMIENTO

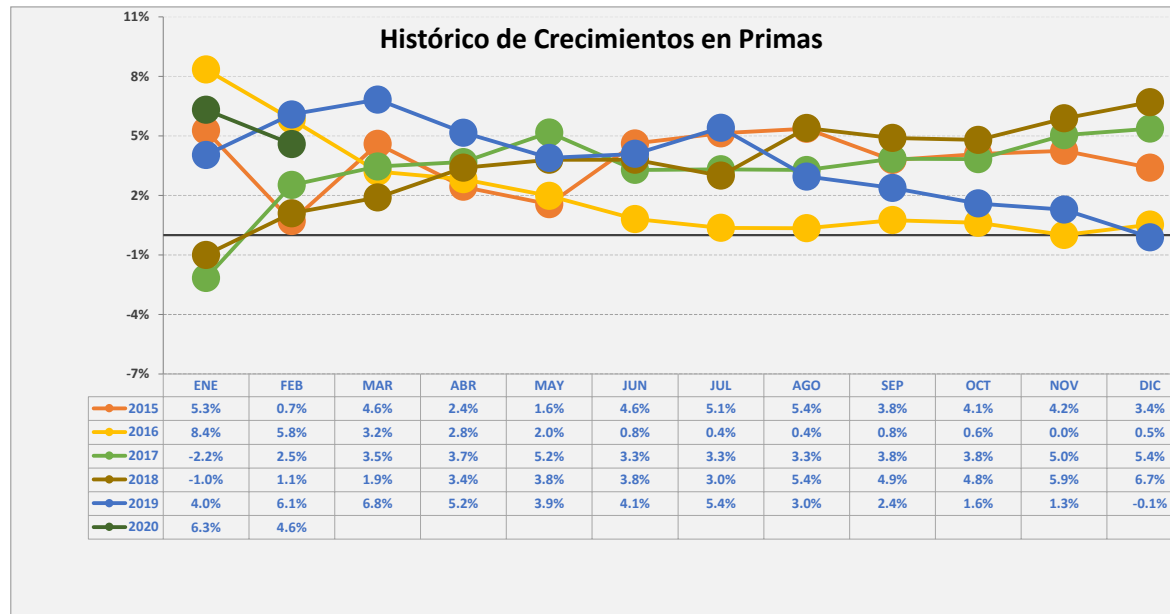
Crecimientos Acumulados 2019



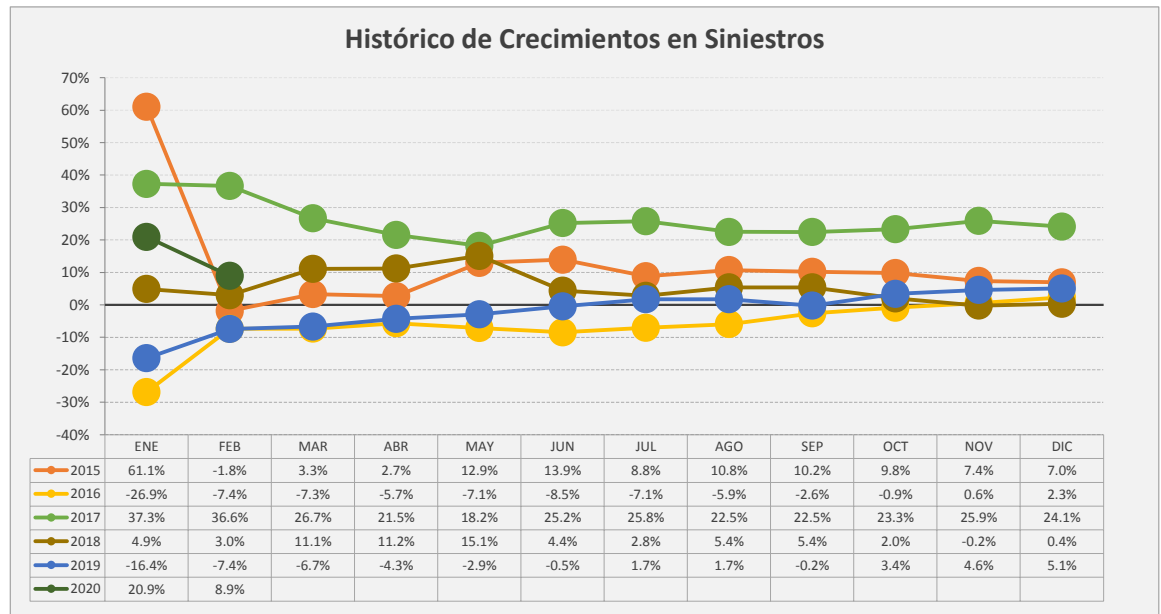
Histórico de Crecimientos en Pólizas



Histórico de Crecimientos en Primas



Histórico de Crecimientos en Siniestros





SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 29 DE FEBRERO 2020
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				
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN		
	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	
1	Vida Individual	262,473	266,046	(3,573)	-1.3%	254,466	251,165	3,301	1.3%	27,978,377.70	27,569,207.96	409,169.74	1.5%	5,763,296.97	4,265,171.01	1,498,125.96	35.1%
2	- Primer año	87,314	73,518	13,796	18.8%	83,722	70,413	13,309	18.9%	4,117,241.15	4,378,394.79	(261,153.64)	-6.0%	1,171,725.01	1,948,041.55	(776,316.54)	-39.9%
3	- Renovación	175,159	192,528	(17,369)	-9.0%	170,744	180,752	(10,008)	-5.5%	23,861,136.55	23,190,813.17	670,323.38	2.9%	4,591,571.96	2,317,129.46	2,274,442.50	98.2%
4	Accidentes Personales	417,292	404,314	12,978	3.2%	155,840	145,925	9,915	6.8%	3,933,940.62	4,739,051.84	(805,111.22)	-17.0%	1,208,027.01	915,068.10	292,958.91	32.0%
5	- Individual	142,030	122,748	19,282	15.7%	122,836	101,659	21,177	20.8%	1,682,180.44	1,989,981.27	(307,800.83)	-15.5%	479,816.33	262,785.28	217,031.05	82.6%
6	- Grupo	275,262	281,566	(6,304)	-2.2%	33,004	44,266	(11,262)	-25.4%	2,251,760.18	2,749,070.57	(497,310.39)	-18.1%	728,210.68	652,282.82	75,927.86	11.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	435,254	446,239	(10,985)	-2.5%	99,578	93,657	5,921	6.3%	59,003,109.80	56,533,593.44	2,469,516.36	4.4%	39,938,646.92	39,934,882.83	3,764.09	0.0%
9	- Individual	112,908	105,610	7,298	6.9%	92,279	84,887	7,392	8.7%	28,024,486.85	25,418,416.45	2,606,070.40	10.3%	19,117,005.42	17,660,838.18	1,456,167.24	8.2%
10	- Grupo	322,346	340,629	(18,283)	-5.4%	7,299	8,770	(1,471)	-16.8%	30,978,622.95	31,115,176.99	(136,554.04)	-0.4%	20,821,641.50	22,274,044.65	(1,452,403.15)	-6.5%
11	Colectivos de Vida	1,078,106	997,544	80,562	8.1%	72,593	56,721	15,872	28.0%	40,222,158.15	37,013,820.61	3,208,337.54	8.7%	9,946,825.91	10,746,842.33	(800,016.42)	-7.4%
12	Incendio y Líneas Aliadas (*)	417,612	429,695	(12,083)	-2.8%	274,461	256,326	18,135	7.1%	36,687,437.62	30,465,417.50	6,222,020.12	20.4%	5,937,235.73	2,896,384.20	3,040,851.53	105.0%
13	- Residencial	326,677	308,846	17,831	5.8%	232,350	199,663	32,687	16.4%	10,150,547.56	10,013,361.25	137,186.31	1.4%	3,200,552.33	1,787,410.50	1,413,141.83	79.1%
14	- Comercial	90,430	120,460	(30,030)	-24.9%	41,700	56,350	(14,650)	-26.0%	26,339,530.26	20,310,637.89	6,028,892.37	29.7%	2,736,324.95	1,106,978.95	1,629,346.00	147.2%
15	- Industrial	505	389	116	29.8%	411	313	98	31.3%	197,359.80	141,418.36	55,941.44	39.6%	358.45	1,994.75	(1,636.30)	-82.0%
16	Vida Industrial	11	25	(14)	-56.0%	11	25	(14)	-56.0%	-	-	-	0.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	27,963	26,824	1,139	4.2%	26,271	25,308	963	3.8%	1,143,207.03	1,210,109.68	(66,902.65)	-5.5%	615,504.67	298,968.29	316,536.38	105.9%
21	- Residencial	20,930	20,197	733	3.6%	20,306	19,605	701	3.6%	547,201.73	666,259.41	(119,057.68)	-17.9%	549,037.95	149,059.48	399,978.47	268.3%
22	- Comercial e Industrial	7,033	6,627	406	6.1%	5,965	5,703	262	4.6%	596,005.30	543,850.27	52,155.03	9.6%	66,466.72	149,908.81	(83,442.09)	-55.7%
23	Transporte de Carga	37,318	36,740	578	1.6%	32,648	32,226	422	1.3%	5,185,775.50	4,516,495.10	669,280.40	14.8%	876,753.69	831,418.16	45,335.53	5.5%
24	- Terrestre	26,044	25,409	635	2.5%	25,277	24,795	482	1.9%	3,317,670.90	3,840,744.75	(523,073.85)	-13.6%	342,885.20	595,370.27	(252,485.07)	-42.4%
25	- Marítimo	11,196	11,266	(70)	-0.6%	7,293	7,366	(73)	-1.0%	1,832,917.39	628,163.28	1,204,754.11	191.8%	519,435.56	146,114.22	373,321.34	255.5%
26	- Aéreo	78	65	13	20.0%	78	65	13	20.0%	35,187.21	47,587.07	(12,399.86)	-26.1%	14,432.93	89,933.67	(75,500.74)	-84.0%
27	Casco	1,552	1,557	(5)	-0.3%	1,042	1,048	(6)	-0.6%	2,852,002.17	3,777,838.05	(925,835.88)	-24.5%	967,630.94	1,093,154.06	(125,523.12)	-11.5%
28	- Marítimo	1,183	1,208	(25)	-2.1%	824	846	(22)	-2.6%	1,389,163.98	1,727,957.97	(338,793.99)	-19.6%	935,065.28	1,093,154.06	(158,088.78)	-14.5%
29	- Aéreo	369	349	20	5.7%	218	202	16	7.9%	1,462,838.19	2,049,880.08	(587,041.89)	-28.6%	32,565.66	-	32,565.66	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 29 DE FEBRERO 2020
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				PÓLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual
30 Automóvil	941,486	913,279	28,207	3.1%	837,376	809,913	27,463	3.4%	46,864,303.51	50,148,163.73	(3,283,860.22)	-6.5%	32,563,801.23	31,700,703.37	863,097.86	2.7%
31 Ramos Técnicos	14,516	13,655	861	6.3%	9,908	10,331	(423)	-4.1%	2,732,598.41	3,707,668.26	(975,069.85)	-26.3%	480,726.43	368,716.52	112,009.91	30.4%
32 - TRC - TRM	3,459	2,175	1,284	59.0%	2,325	2,041	284	13.9%	1,768,858.48	2,752,702.06	(983,843.58)	-35.7%	275,106.22	69,182.53	205,923.69	297.7%
33 - Equipo Electrónico	4,555	4,932	(377)	-7.6%	3,392	3,751	(359)	-9.6%	411,067.67	222,306.47	188,761.20	84.9%	64,983.41	43,386.45	21,596.96	49.8%
34 - Caldera y Maquinaria	852	834	18	2.2%	828	830	(2)	-0.2%	-	161,853.16	(161,853.16)	-100.0%	-	2,903.52	(2,903.52)	-100.0%
35 - Rotura de Maquinaria	1,590	1,790	(200)	-11.2%	1,041	1,226	(185)	-15.1%	134,483.16	116,152.22	18,330.94	15.8%	29,071.09	79,864.06	(50,792.97)	-63.6%
36 - Equipo Pesado	4,056	3,913	143	3.7%	2,318	2,473	(155)	-6.3%	418,196.60	454,440.23	(36,243.63)	-8.0%	111,565.71	173,379.96	(61,814.25)	-35.7%
37 - Vidrios	4	11	(7)	-63.6%	4	10	(6)	-60.0%	(7.50)	214.12	(221.62)	-103.5%	-	-	-	0.0%
38 Riesgos Diversos	101,444	92,703	8,741	9.4%	30,042	30,157	(115)	-0.4%	18,780,729.97	18,538,642.94	242,087.03	1.3%	4,302,340.73	3,240,079.48	1,062,261.25	32.8%
39 - Responsabilidad Civil	19,464	19,431	33	0.2%	18,363	18,187	176	1.0%	6,580,852.00	6,765,673.87	(184,821.87)	-2.7%	924,230.49	787,245.75	136,984.74	17.4%
40 - Robo	4,333	4,353	(20)	-0.5%	3,756	3,765	(9)	-0.2%	768,042.46	2,527,255.67	(1,759,213.21)	-69.6%	292,418.00	255,660.52	36,757.48	14.4%
41 - Fidelidad y DDD	1,173	1,152	21	1.8%	1,163	1,134	29	2.6%	2,323,401.99	469,369.33	1,854,032.66	395.0%	151,198.07	818,348.44	(667,150.37)	-81.5%
42 - BBB	30	31	(1)	-3.2%	29	29	-	0.0%	171,785.79	74,305.83	97,479.96	131.2%	1,667.88	2,645.18	(977.30)	-36.9%
43 - Otros	76,444	67,736	8,708	12.9%	6,731	7,042	(311)	-4.4%	8,936,647.73	8,702,038.24	234,609.49	2.7%	2,932,826.29	1,376,179.59	1,556,646.70	113.1%
44 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	72,282	66,332	5,950	9.0%	69,981	64,245	5,736	8.9%	24,530,425.75	19,838,422.62	4,692,003.13	23.7%	17,602,232.89	14,046,031.12	3,556,201.77	25.3%
46 - Oferta y Cumplimiento	32,103	25,668	6,435	25.1%	31,420	25,118	6,302	25.1%	13,209,843.52	13,150,105.65	59,737.87	0.5%	2,411,077.41	12,585,685.19	(10,174,607.78)	-80.8%
47 - Otras	40,179	40,664	(485)	-1.2%	38,561	39,127	(566)	-1.4%	11,320,582.23	6,688,316.97	4,632,265.26	69.3%	15,191,155.48	1,460,345.93	13,730,809.55	940.2%
48 TOTAL LOCAL Y EXTERIOR	3,807,349	3,694,993	112,356	3.0%	1,864,257	1,777,087	87,170	4.9%	269,914,066.23	258,058,431.73	11,855,634.49	4.594%	120,203,023.12	110,337,419.47	9,865,603.65	8.9%
Ramos de Personas	2,193,125	2,114,143	78,982	3.7%	582,477	547,468	35,009	6.4%	131,137,586.27	125,855,673.85	5,281,912.42	4.2%	56,856,796.81	55,861,964.27	994,832.54	1.8%
Ramos Generales	1,614,224	1,580,850	33,374	2.1%	1,281,780	1,229,619	52,161	4.2%	138,776,479.96	132,202,757.88	6,573,722.08	5.0%	63,346,226.31	54,475,455.20	8,870,771.11	16.3%
Totales	3,807,349	3,694,993	112,356	3.0%	1,864,257	1,777,087	87,170	4.9%	\$269,914,066.23	\$258,058,431.73	11,855,634.49	4.6%	\$120,203,023.12	\$110,337,419.47	9,865,603.65	8.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2020 (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		
	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	
1	Vida Individual	262,473	266,046	(3,573)	-1.3%	254,466	251,165	3,301	1.3%	13,707,195.76	13,667,103.45	40,092.31	0.3%	2,330,503.72	2,209,315.74	121,187.98	5.5%
2	- Primer año	87,314	73,518	13,796	18.8%	83,722	70,413	13,309	18.9%	1,860,829.98	2,037,477.42	(176,647.44)	-8.7%	613,154.90	843,749.58	(230,594.68)	-27.3%
3	- Renovación	175,159	192,528	(17,369)	-9.0%	170,744	180,752	(10,008)	-5.5%	11,846,365.78	11,629,626.03	216,739.75	1.9%	1,717,348.82	1,365,566.16	351,782.66	25.8%
4	Accidentes Personales	417,292	404,314	12,978	3.2%	155,840	145,925	9,915	6.8%	2,207,200.45	2,648,452.59	(441,252.14)	-16.7%	413,379.29	438,803.06	(25,423.77)	-5.8%
5	- Individual	142,030	122,748	19,282	15.7%	122,836	101,659	21,177	20.8%	1,058,201.64	942,651.43	115,550.21	12.3%	132,739.55	139,727.59	(6,988.04)	-5.0%
6	- Grupo	275,262	281,566	(6,304)	-2.2%	33,004	44,266	(11,262)	-25.4%	1,148,998.81	1,705,801.16	(556,802.35)	-32.6%	280,639.74	299,075.47	(18,435.73)	-6.2%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	435,254	446,239	(10,985)	-2.5%	99,578	93,657	5,921	6.3%	28,914,775.97	28,501,376.57	413,399.40	1.5%	18,117,524.42	19,971,115.56	(1,853,591.14)	-9.3%
9	- Individual	112,908	105,610	7,298	6.9%	92,279	84,887	7,392	8.7%	13,901,178.16	12,689,512.87	1,211,665.29	9.5%	8,820,166.88	9,056,066.01	(235,899.13)	-2.6%
10	- Grupo	322,346	340,629	(18,283)	-5.4%	7,299	8,770	(1,471)	-16.8%	15,013,597.81	15,811,863.70	(798,265.89)	-5.0%	9,297,357.54	10,915,049.55	(1,617,692.01)	-14.8%
11	Colectivos de Vida	1,078,106	997,544	80,562	8.1%	72,593	56,721	15,872	28.0%	20,600,887.54	19,273,483.98	1,327,403.56	6.9%	4,392,093.16	5,790,594.95	(1,398,501.79)	-24.2%
12	Incendio y Líneas Aliadas (*)	417,612	429,695	(12,083)	-2.8%	274,461	256,326	18,135	7.1%	9,510,658.41	10,144,018.77	(633,360.36)	-6.2%	1,265,509.54	1,261,537.71	3,971.83	0.3%
13	- Residencial	326,677	308,846	17,831	5.8%	232,350	199,663	32,687	16.4%	4,628,652.69	4,382,869.88	245,782.81	5.6%	893,614.21	416,476.74	477,137.47	114.6%
14	- Comercial	90,430	120,460	(30,030)	-24.9%	41,700	56,350	(14,650)	-26.0%	4,829,213.64	5,717,380.54	(888,166.90)	-15.5%	371,536.88	844,825.22	(473,288.34)	-56.0%
15	- Industrial	505	389	116	29.8%	411	313	98	31.3%	52,792.08	43,768.35	9,023.73	20.6%	358.45	235.75	122.70	52.0%
16	Vida Industrial	11	25	(14)	-56.0%	11	25	(14)	-56.0%	-	-	-	0.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	27,963	26,824	1,139	4.2%	26,271	25,308	963	3.8%	525,257.92	671,662.56	(146,404.64)	-21.8%	524,584.75	186,679.45	337,905.30	181.0%
21	- Residencial	20,930	20,197	733	3.6%	20,306	19,605	701	3.6%	232,296.66	302,505.77	(70,209.11)	-23.2%	487,649.61	82,915.54	404,734.07	488.1%
22	- Comercial e Industrial	7,033	6,627	406	6.1%	5,965	5,703	262	4.6%	292,961.26	369,156.79	(76,195.53)	-20.6%	36,935.14	103,763.91	(66,828.77)	-64.4%
23	Transporte de Carga	37,318	36,740	578	1.6%	32,648	32,226	422	1.3%	2,024,347.64	1,659,857.19	364,490.45	22.0%	300,016.99	383,291.72	(83,274.73)	-21.7%
24	- Terrestre	26,044	25,409	635	2.5%	25,277	24,795	482	1.9%	1,035,189.15	1,436,052.86	(400,863.71)	-27.9%	66,622.16	338,601.68	(271,979.52)	-80.3%
25	- Marítimo	11,196	11,266	(70)	-0.6%	7,293	7,366	(73)	-1.0%	983,528.71	204,066.64	779,462.07	382.0%	232,385.72	44,962.89	187,422.83	416.8%
26	- Aéreo	78	65	13	20.0%	78	65	13	20.0%	5,629.78	19,737.69	(14,107.91)	-71.5%	1,009.11	(272.85)	1,281.96	0.0%
27	Casco	1,552	1,557	(5)	-0.3%	1,042	1,048	(6)	-0.6%	1,090,233.91	1,488,083.75	(397,849.84)	-26.7%	525,585.75	783,731.80	(258,146.05)	-32.9%
28	- Marítimo	1,183	1,208	(25)	-2.1%	824	846	(22)	-2.6%	733,716.67	1,174,266.41	(440,549.74)	-37.5%	530,585.75	783,731.80	(253,146.05)	-32.3%
29	- Aéreo	369	349	20	5.7%	218	202	16	7.9%	356,517.24	313,817.34	42,699.90	13.6%	(5,000.00)	-	(5,000.00)	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2020 (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		
	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	
30	Automóvil	941,486	913,279	28,207	3.1%	837,376	809,913	27,463	3.4%	21,366,869.98	23,209,071.90	(1,842,201.92)	-7.9%	15,373,968.11	16,723,688.08	(1,349,719.97)	-8.1%
31	Ramos Técnicos	14,516	13,655	861	6.3%	9,908	10,331	(423)	-4.1%	1,147,132.94	1,667,169.56	(520,036.62)	-31.2%	328,116.38	214,746.11	113,370.27	52.8%
32	- TRC - TRM	3,459	2,175	1,284	59.0%	2,325	2,041	284	13.9%	668,120.96	1,240,663.06	(572,542.10)	-46.1%	261,237.68	44,790.16	216,447.52	483.2%
33	- Equipo Electrónico	4,555	4,932	(377)	-7.6%	3,392	3,751	(359)	-9.6%	245,756.32	97,918.77	147,837.55	151.0%	12,088.73	30,488.02	(18,399.29)	-60.3%
34	- Caldera y Maquinaria	852	834	18	2.2%	828	830	(2)	-0.2%	-	70,155.43	(70,155.43)	-100.0%	-	2,903.52	(2,903.52)	-100.0%
35	- Rotura de Maquinaria	1,590	1,790	(200)	-11.2%	1,041	1,226	(185)	-15.1%	72,470.91	35,387.49	37,083.42	104.8%	-	19,579.92	(19,579.92)	-100.0%
36	- Equipo Pesado	4,056	3,913	143	3.7%	2,318	2,473	(155)	-6.3%	160,784.75	222,888.71	(62,103.96)	-27.9%	54,789.97	116,984.49	(62,194.52)	-53.2%
37	- Vidrios	4	11	(7)	-63.6%	4	10	(6)	-60.0%	-	156.10	(156.10)	-100.0%	-	-	-	0.0%
38	Riesgos Diversos	101,444	92,703	8,741	9.4%	30,042	30,157	(115)	-0.4%	8,122,794.09	7,352,036.12	770,757.97	10.5%	2,323,417.33	1,828,216.29	495,201.04	27.1%
39	- Responsabilidad Civil	19,464	19,431	33	0.2%	18,363	18,187	176	1.0%	2,635,221.03	2,869,777.26	(234,556.23)	-8.2%	621,401.17	393,440.40	227,960.77	57.9%
40	- Robo	4,333	4,353	(20)	-0.5%	3,756	3,765	(9)	-0.2%	200,409.81	1,043,721.91	(843,312.10)	-80.8%	52,683.92	214,761.79	(162,077.87)	-75.5%
41	- Fidelidad y DDD	1,173	1,152	21	1.8%	1,163	1,134	29	2.6%	1,032,263.23	133,375.21	898,888.02	674.0%	104,400.15	361,818.97	(257,418.82)	-71.1%
42	- BBB	30	31	(1)	-3.2%	29	29	-	0.0%	(4,620.85)	37,909.32	(42,530.17)	-112.2%	345.08	1,600.59	(1,255.51)	-78.4%
43	- Otros	76,444	67,736	8,708	12.9%	6,731	7,042	(311)	-4.4%	4,259,520.87	3,267,252.42	992,268.45	30.4%	1,544,587.01	856,594.54	687,992.47	80.3%
44	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	72,282	66,332	5,950	9.0%	69,981	64,245	5,736	8.9%	17,721,538.12	13,296,679.22	4,424,858.90	33.3%	12,826,249.65	9,710,762.62	3,115,487.03	32.1%
46	- Oferta y Cumplimiento	32,103	25,668	6,435	25.1%	31,420	25,118	6,302	25.1%	11,215,732.58	9,876,164.96	1,339,567.62	13.6%	1,477,195.39	9,347,952.64	(7,870,757.25)	-84.2%
47	- Otras	40,179	40,664	(485)	-1.2%	38,561	39,127	(566)	-1.4%	6,505,805.54	3,420,514.26	3,085,291.28	90.2%	11,349,054.26	362,809.98	10,986,244.28	3028.1%
48	TOTAL TOTAL Y EXTERIOR	3,807,349	3,694,993	112,356	3.0%	1,864,257	1,777,087	87,170	4.9%	126,938,892.73	123,578,995.66	3,359,897.07	2.7%	58,720,949.09	59,502,483.09	(781,534.00)	-1.3%
Ramos de Personas		2,193,125	2,114,143	78,982	3.7%	582,477	547,468	35,009	6.4%	65,430,059.72	64,090,416.59	1,339,643.13	2.1%	25,253,500.59	28,409,829.31	(3,156,328.72)	-11.1%
Ramos Generales		1,614,224	1,580,850	33,374	2.1%	1,281,780	1,229,619	52,161	4.2%	61,508,833.01	59,488,579.07	2,020,253.94	3.4%	33,467,448.50	31,092,653.78	2,374,794.72	7.6%
Totales		3,807,349	3,694,993	112,356	3.0%	1,864,257	1,777,087	87,170	4.9%	\$126,938,892.73	\$123,578,995.66	3,359,897.07	2.7%	\$58,720,949.09	\$59,502,483.09	(781,534.00)	-1.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2020 (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	
	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual
1 Vida Individual	263,562	258,866	4,696	1.8%	253,823	249,714	4,109	1.6%	14,271,181.94	13,902,104.51	369,077.43	2.7%	3,432,793.25	2,055,855.27	1,376,937.98	67.0%
2 - Primer año	87,102	70,526	16,576	23.5%	83,482	67,887	15,595	23.0%	2,256,411.17	2,340,917.37	(84,506.20)	-3.6%	558,570.11	1,104,291.97	(545,721.86)	-49.4%
3 - Renovación	176,460	188,340	(11,880)	-6.3%	170,341	181,827	(11,486)	-6.3%	12,014,770.77	11,561,187.14	453,583.63	3.9%	2,874,223.14	951,563.30	1,922,659.84	202.1%
4 Accidentes Personales	417,874	409,870	8,004	2.0%	154,140	143,809	10,331	7.2%	1,726,740.17	2,090,599.25	(363,859.08)	-17.4%	794,647.72	476,265.04	318,382.68	66.8%
5 - Individual	140,051	120,740	19,311	16.0%	120,692	98,976	21,716	21.9%	623,978.80	1,047,329.84	(423,351.04)	-40.4%	347,076.78	123,057.69	224,019.09	182.0%
6 - Grupo	277,823	289,130	(11,307)	-3.9%	33,448	44,833	(11,385)	-25.4%	1,102,761.37	1,043,269.41	59,491.96	5.7%	447,570.94	353,207.35	94,363.59	26.7%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	434,533	444,794	(10,261)	-2.3%	98,795	92,917	5,878	6.3%	30,088,333.83	28,032,216.87	2,056,116.96	7.3%	21,821,122.50	19,963,767.27	1,857,355.23	9.3%
9 - Individual	112,328	105,009	7,319	7.0%	91,502	84,394	7,108	8.4%	14,123,308.69	12,728,903.58	1,394,405.11	11.0%	10,296,838.54	8,604,772.17	1,692,066.37	19.7%
10 - Grupo	322,205	339,785	(17,580)	-5.2%	7,293	8,523	(1,230)	-14.4%	15,965,025.14	15,303,313.29	661,711.85	4.3%	11,524,283.96	11,358,995.10	165,288.86	1.5%
11 Colectivos de Vida	1,081,686	1,002,237	79,449	7.9%	71,280	55,465	15,815	28.5%	19,621,270.61	17,740,336.63	1,880,933.98	10.6%	5,554,732.75	4,956,247.38	598,485.37	12.1%
12 Incendio y Líneas Aliadas (*)	417,205	429,820	(12,615)	-2.9%	272,143	256,009	16,134	6.3%	27,176,779.21	20,321,398.73	6,855,380.48	33.7%	4,671,726.19	1,634,846.49	3,036,879.70	185.8%
13 - Residencial	324,772	307,631	17,141	5.6%	230,477	198,382	32,095	16.2%	5,521,894.87	5,630,491.37	(108,596.50)	-1.9%	2,306,938.12	1,370,933.76	936,004.36	68.3%
14 - Comercial	91,933	121,803	(29,870)	-24.5%	41,260	57,317	(16,057)	-28.0%	21,510,316.62	14,593,257.35	6,917,059.27	47.4%	2,364,788.07	262,153.73	2,102,634.34	802.1%
15 - Industrial	500	386	114	29.5%	406	310	96	31.0%	144,567.72	97,650.01	46,917.71	48.0%	-	1,759.00	(1,759.00)	-100.0%
16 Vida Industrial	11	25	(14)	-56.0%	11	25	(14)	-56.0%	-	-	-	0.0%	-	-	-	0.0%
17 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 Multiriesgo	27,706	26,771	935	3.5%	26,104	25,265	839	3.3%	617,949.11	538,447.12	79,501.99	14.8%	90,919.92	112,288.84	(21,368.92)	-19.0%
21 - Residencial	20,816	20,188	628	3.1%	20,248	19,574	674	3.4%	314,905.07	363,753.64	(48,848.57)	-13.4%	61,388.34	66,143.94	(4,755.60)	-7.2%
22 - Comercial e Industrial	6,890	6,583	307	4.7%	5,856	5,691	165	2.9%	303,044.04	174,693.48	128,350.56	73.5%	29,531.58	46,144.90	(16,613.32)	-36.0%
23 Transporte de Carga	37,200	36,630	570	1.6%	32,521	32,169	352	1.1%	3,161,427.86	2,856,637.91	304,789.95	10.7%	576,736.70	448,126.44	128,610.26	28.7%
24 - Terrestre	25,939	25,301	638	2.5%	25,167	24,740	427	1.7%	2,282,481.75	2,404,691.89	(122,210.14)	-5.1%	276,263.04	256,768.59	19,494.45	7.6%
25 - Marítimo	11,194	11,267	(73)	-0.6%	7,287	7,367	(80)	-1.1%	849,388.68	424,096.64	425,292.04	100.3%	287,049.84	101,151.33	185,898.51	183.8%
26 - Aéreo	67	62	5	8.1%	67	62	5	8.1%	29,557.43	27,849.38	1,708.05	6.1%	13,423.82	90,206.52	(76,782.70)	-85.1%
27 Casco	1,538	1,571	(33)	-2.1%	1,026	1,067	(41)	-3.8%	1,761,768.26	2,289,754.30	(527,986.04)	-23.1%	442,045.19	309,422.26	132,622.93	42.9%
28 - Marítimo	1,172	1,227	(55)	-4.5%	813	870	(57)	-6.6%	655,447.31	553,691.56	101,755.75	18.4%	404,479.53	309,422.26	95,057.27	30.7%
29 - Aéreo	366	344	22	6.4%	213	197	16	8.1%	1,106,320.95	1,736,062.74	(629,741.79)	-36.3%	37,565.66	-	37,565.66	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2020 (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	
	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual
30 Automóvil	939,870	903,959	35,911	4.0%	834,139	803,138	31,001	3.9%	25,497,433.53	26,939,091.83	(1,441,658.30)	-5.4%	17,189,833.12	14,977,015.29	2,212,817.83	14.8%
31 Ramos Técnicos	14,338	13,971	367	2.6%	9,823	10,347	(524)	-5.1%	1,585,465.47	2,040,498.70	(455,033.23)	-22.3%	152,610.05	153,970.41	(1,360.36)	-0.9%
32 - TRC - TRM	3,418	2,229	1,189	53.3%	2,262	1,989	273	13.7%	1,100,737.52	1,512,039.00	(411,301.48)	-27.2%	13,868.54	24,392.37	(10,523.83)	-43.1%
33 - Equipo Electrónico	4,568	4,957	(389)	-7.8%	3,382	3,786	(404)	-10.7%	165,311.35	124,387.70	40,923.65	32.9%	52,894.68	12,898.43	39,996.25	310.1%
34 - Caldera y Maquinaria	852	830	22	2.7%	828	827	1	0.1%	-	91,697.73	(91,697.73)	-100.0%	-	-	-	0.0%
35 - Rotura de Maquinaria	1,582	2,049	(467)	-22.8%	1,035	1,252	(217)	-17.3%	62,012.25	80,764.73	(18,752.48)	-23.2%	29,071.09	60,284.14	(31,213.05)	-51.8%
36 - Equipo Pesado	3,911	3,896	15	0.4%	2,309	2,484	(175)	-7.0%	257,411.85	231,551.52	25,860.33	11.2%	56,775.74	56,395.47	380.27	0.7%
37 - Vidrios	7	10	(3)	-30.0%	7	9	(2)	-22.2%	(7.50)	58.02	(65.52)	-112.9%	-	-	-	0.0%
38 Riesgos Diversos	100,549	91,973	8,576	9.3%	29,471	29,951	(480)	-1.6%	10,657,935.88	11,186,606.82	(528,670.94)	-4.7%	1,978,923.40	1,411,863.19	567,060.21	40.2%
39 - Responsabilidad Civil	19,310	19,247	63	0.3%	18,140	18,033	107	0.6%	3,945,630.97	3,895,896.61	49,734.36	1.3%	302,829.32	393,805.35	(90,976.03)	-23.1%
40 - Robo	4,276	4,345	(69)	-1.6%	3,689	3,761	(72)	-1.9%	567,632.65	1,483,533.76	(915,901.11)	-61.7%	239,734.08	40,898.73	198,835.35	486.2%
41 - Fidelidad y DDD	1,125	1,131	(6)	-0.5%	1,112	1,115	(3)	-0.3%	1,291,138.76	335,994.12	955,144.64	284.3%	46,797.92	456,529.47	(409,731.55)	-89.7%
42 - BBB	29	31	(2)	-6.5%	28	30	(2)	-6.7%	176,406.64	36,396.51	140,010.13	384.7%	1,322.80	1,044.59	278.21	26.6%
43 - Otros	75,809	67,219	8,590	12.8%	6,502	7,012	(510)	-7.3%	4,677,126.86	5,434,785.82	(757,658.96)	-13.9%	1,388,239.28	519,585.05	868,654.23	167.2%
44 Títulos de Propiedad	40	92	(52)	-56.5%	40	92	(52)	-56.5%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	71,755	66,147	5,608	8.5%	69,428	64,028	5,400	8.4%	6,808,887.63	6,541,743.40	267,144.23	4.1%	4,775,983.24	4,335,268.50	440,714.74	10.2%
46 - Oferta y Cumplimiento	31,464	25,423	6,041	23.8%	30,812	24,833	5,979	24.1%	1,994,110.94	3,273,940.69	(1,279,829.75)	-39.1%	933,882.02	3,237,732.55	(2,303,850.53)	-71.2%
47 - Otras	40,291	40,724	(433)	-1.1%	38,616	39,195	(579)	-1.5%	4,814,776.69	3,267,802.71	1,546,973.98	47.3%	3,842,101.22	1,097,535.95	2,744,565.27	250.1%
48 TOTAL TOTAL Y EXTERIOR	3,807,867	3,686,726	121,141	3.3%	1,852,744	1,763,996	88,748	5.0%	142,975,173.50	134,479,436.07	8,495,737.43	6.317%	61,482,074.03	50,834,936.38	10,647,137.65	20.9%
Ramos de Personas	2,197,655	2,115,767	81,888	3.9%	578,038	541,905	36,133	6.7%	65,707,526.55	61,765,257.26	3,942,269.29	6.4%	31,603,296.22	27,452,134.96	4,151,161.26	15.1%
Ramos Generales	1,610,212	1,570,959	39,253	2.5%	1,274,706	1,222,091	52,615	4.3%	77,267,646.95	72,714,178.81	4,553,468.14	6.3%	29,878,777.81	23,382,801.42	6,495,976.39	27.8%
Totales	3,807,867	3,686,726	121,141	3.3%	1,852,744	1,763,996	88,748	5.0%	\$142,975,173.50	\$134,479,436.07	8,495,737.43	6.3%	\$61,482,074.03	\$50,834,936.38	10,647,137.65	20.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 29 DE FEBRERO 2020

COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2020	2019	Variación Porcentual
1	Vida Individual	0.21	0.15	33.1%
2	- Primer año	0.28	0.44	-36.0%
3	- Renovación	0.19	0.10	92.6%
4	Accidentes Personales	0.31	0.19	59.0%
5	- Individual	0.29	0.13	116.0%
6	- Grupo	0.32	0.24	36.3%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.68	0.71	-4.2%
9	- Individual	0.68	0.69	-1.8%
10	- Grupo	0.67	0.72	-6.1%
11	Colectivos de Vida	0.25	0.29	-14.8%
12	Incendio y Líneas Aliadas (*)	0.16	0.10	70.2%
13	- Residencial	0.32	0.18	76.6%
14	- Comercial	0.10	0.05	90.6%
15	- Industrial	0.00	0.01	-87.1%
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	Multirisgo	0.54	0.25	117.9%
21	- Residencial	1.00	0.22	348.5%
22	- Comercial e Industrial	0.11	0.28	-59.5%
23	Transporte de Carga	0.17	0.18	-8.2%
24	- Terrestre	0.10	0.16	-33.3%
25	- Marítimo	0.28	0.23	21.8%
26	- Aéreo	0.41	1.89	-78.3%
27	Casco	0.34	0.29	17.3%
28	- Marítimo	0.67	0.63	6.4%
29	- Aéreo	0.02	0.00	0.0%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ



ACUMULADO AL 29 DE FEBRERO 2020
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2020	2019	Variación Porcentual
30	Automóvil	0.69	0.63	9.9%
31	Ramos Técnicos	0.18	0.10	76.9%
32	- TRC - TRM	0.16	0.03	518.8%
33	- Equipo Electrónico	0.16	0.20	-19.0%
34	- Caldera y Maquinaria	0.00	0.02	-100.0%
35	- Rotura de Maquinaria	0.22	0.69	-68.6%
36	- Equipo Pesado	0.27	0.38	-30.1%
37	- Vidrios	0.00	0.00	0.0%
38	Riesgos Diversos	0.23	0.17	31.1%
39	- Responsabilidad Civil	0.14	0.12	20.7%
40	- Robo	0.38	0.10	276.4%
41	- Fidelidad y DDD	0.07	1.74	-96.3%
42	- BBB	0.01	0.04	-72.7%
43	- Otros	0.33	0.16	107.5%
44	Titulos de Propiedad	0.00	0.00	0.0%
45	Fianzas	0.72	0.71	1.3%
46	- Oferta y Cumplimiento	0.18	0.96	-80.9%
47	- Otras	1.34	0.22	514.6%
48	TOTAL LOCAL Y EXTERIOR	0.45	0.43	4.2%
Vida		0.43	0.44	-2.3%
General		0.46	0.41	10.8%
Totales		0.45	0.43	4.2%