



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 30 DE ABRIL 2021**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**  
**RESUMEN COMPARATIVOS**

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
<b>Vida Individual</b>	257,650	263,997	(6,347)	-2.4%	240,358	254,432	(14,074)	-5.5%	51,532,596.32	54,156,270.42	(2,623,674.10)	-4.8%	23,532,697.35	10,529,977.66	13,002,719.69	123.5%
<b>Accidentes Personales</b>	407,998	468,432	(60,434)	-12.9%	138,278	153,312	(15,034)	-9.8%	6,037,275.70	8,532,493.20	(2,495,217.50)	-29.2%	1,130,398.92	1,678,498.22	(548,099.30)	-32.7%
<b>Salud</b>	390,433	432,922	(42,489)	-9.8%	108,340	100,067	8,273	8.3%	117,678,316.39	113,669,107.15	4,009,209.24	3.5%	78,425,324.31	77,372,848.82	1,052,475.49	1.4%
<b>Colectivos de Vida</b>	960,527	1,088,381	(127,854)	-11.7%	73,648	73,122	526	0.7%	77,326,340.53	79,293,788.44	(1,967,447.91)	-2.5%	44,539,725.96	17,690,752.40	26,848,973.56	151.8%
<b>Incendio y Líneas Aliadas (*)</b>	419,905	418,131	1,774	0.4%	275,223	274,948	275	0.1%	58,455,501.36	53,397,283.57	5,058,217.79	9.5%	10,998,662.90	9,572,007.07	1,426,655.83	14.9%
<b>Multiriesgo</b>	28,874	28,100	774	2.8%	27,144	26,421	723	2.7%	1,982,392.61	1,995,678.64	(13,286.03)	-0.7%	707,095.52	740,676.40	(33,580.88)	-4.5%
<b>Transporte de Carga</b>	37,247	37,307	(60)	-0.2%	32,778	32,659	119	0.4%	7,912,924.66	8,228,703.77	(315,779.11)	-3.8%	1,483,172.22	1,900,638.22	(417,466.00)	-22.0%
<b>Casco</b>	1,605	1,514	91	6.0%	1,073	1,023	50	4.9%	2,990,075.74	8,104,790.41	(5,114,714.67)	-63.1%	3,141,647.75	2,137,179.63	1,004,468.12	47.0%
<b>Automóvil</b>	946,639	907,171	39,468	4.4%	854,950	801,357	53,593	6.7%	83,200,240.12	83,024,862.73	175,377.39	0.2%	48,586,031.70	53,026,170.17	(4,440,138.47)	-8.4%
<b>Ramos Técnicos</b>	13,337	14,304	(967)	-6.8%	8,885	9,795	(910)	-9.3%	7,013,703.55	5,641,727.44	1,371,976.11	24.3%	1,160,057.68	1,036,559.71	123,497.97	11.9%
<b>Responsabilidad Civil</b>	18,259	19,308	(1,049)	-5.4%	17,097	18,199	(1,102)	-6.1%	12,180,340.96	12,005,089.13	175,251.83	1.5%	2,955,110.43	2,123,426.58	831,683.85	39.2%
<b>Robo</b>	4,308	4,319	(11)	-0.3%	3,729	3,745	(16)	-0.4%	683,591.81	1,079,213.63	(395,621.82)	-36.7%	358,513.19	339,225.24	19,287.95	5.7%
<b>Fianzas</b>	68,122	71,872	(3,750)	-5.2%	65,540	70,332	(4,792)	-6.8%	37,301,926.09	54,774,420.15	(17,472,494.06)	-31.9%	18,033,869.72	23,639,757.63	(5,605,887.91)	-23.7%
<b>Otros</b>	66,884	80,135	(13,251)	-16.5%	7,852	7,955	(103)	-1.3%	40,118,733.07	33,730,976.02	6,387,757.05	18.9%	9,681,103.04	7,414,619.81	2,266,483.23	30.6%
<b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,621,788</b>	<b>3,835,893</b>	<b>(214,105)</b>	<b>-5.6%</b>	<b>1,854,895</b>	<b>1,827,367</b>	<b>27,528</b>	<b>1.5%</b>	<b>504,413,958.91</b>	<b>517,634,404.70</b>	<b>(13,220,445.79)</b>	<b>-2.6%</b>	<b>244,733,410.69</b>	<b>209,202,337.56</b>	<b>35,531,073.13</b>	<b>17.0%</b>
<b>Ramos de Personas</b>	<b>2,016,608</b>	<b>2,253,732</b>	<b>(237,124)</b>	<b>-10.5%</b>	<b>560,624</b>	<b>580,933</b>	<b>(20,309)</b>	<b>-3.5%</b>	<b>252,574,528.94</b>	<b>255,651,659.21</b>	<b>(3,077,130.27)</b>	<b>-1.2%</b>	<b>147,628,146.54</b>	<b>107,272,077.10</b>	<b>40,356,069.44</b>	<b>37.6%</b>
<b>Ramos Generales</b>	<b>1,605,180</b>	<b>1,582,161</b>	<b>23,019</b>	<b>1.5%</b>	<b>1,294,271</b>	<b>1,246,434</b>	<b>47,837</b>	<b>3.8%</b>	<b>251,839,429.97</b>	<b>261,982,745.49</b>	<b>(10,143,315.52)</b>	<b>-3.9%</b>	<b>97,105,264.15</b>	<b>101,930,260.46</b>	<b>(4,824,996.31)</b>	<b>-4.7%</b>
<b>Totales</b>	<b>3,621,788</b>	<b>3,835,893</b>	<b>(214,105)</b>	<b>-5.6%</b>	<b>1,854,895</b>	<b>1,827,367</b>	<b>27,528</b>	<b>1.5%</b>	<b>\$504,413,958.91</b>	<b>\$517,634,404.70</b>	<b>(13,220,445.79)</b>	<b>-2.6%</b>	<b>\$244,733,410.69</b>	<b>\$209,202,337.56</b>	<b>35,531,073.13</b>	<b>17.0%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 30 DE ABRIL 2021**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 <b>Vida Individual</b>	257,650	263,997	(6,347)	-2.4%	240,358	254,432	(14,074)	-5.5%	51,532,596.32	54,156,270.42	(2,623,674.10)	-4.8%	23,532,697.35	10,529,977.66	13,002,719.69	123.5%
2 - Primer año	76,589	86,186	(9,597)	-11.1%	73,984	82,419	(8,435)	-10.2%	4,795,797.76	7,422,194.21	(2,626,396.45)	-35.4%	9,968,264.40	1,749,250.72	8,219,013.68	469.9%
3 - Renovación	181,061	177,811	3,250	1.8%	166,374	172,013	(5,639)	-3.3%	46,736,798.56	46,734,076.21	2,722.35	0.0%	13,564,432.95	8,780,726.94	4,783,706.01	54.5%
4 <b>Accidentes Personales</b>	407,998	468,432	(60,434)	-12.9%	138,278	153,312	(15,034)	-9.8%	6,037,275.70	8,532,493.20	(2,495,217.50)	-29.2%	1,130,398.92	1,678,498.22	(548,099.30)	-32.7%
5 - Individual	143,236	141,242	1,994	1.4%	119,310	121,687	(2,377)	-2.0%	2,705,791.84	3,639,974.51	(934,182.67)	-25.7%	408,993.35	627,726.37	(218,733.02)	-34.8%
6 - Grupo	264,762	327,190	(62,428)	-19.1%	18,968	31,625	(12,657)	-40.0%	3,331,483.86	4,892,518.69	(1,561,034.83)	-31.9%	721,405.57	1,050,771.85	(329,366.28)	-31.3%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	390,433	432,922	(42,489)	-9.8%	108,340	100,067	8,273	8.3%	117,678,316.39	113,669,107.15	4,009,209.24	3.5%	78,425,324.31	77,372,848.82	1,052,475.49	1.4%
9 - Individual	130,638	113,046	17,592	15.6%	101,331	92,627	8,704	9.4%	63,972,240.54	55,227,431.17	8,744,809.37	15.8%	38,932,624.08	35,985,841.27	2,946,782.81	8.2%
10 - Grupo	259,795	319,876	(60,081)	-18.8%	7,009	7,440	(431)	-5.8%	53,706,075.85	58,441,675.98	(4,735,600.13)	-8.1%	39,492,700.23	41,387,007.55	(1,894,307.32)	-4.6%
11 <b>Colectivos de Vida</b>	960,527	1,088,381	(127,854)	-11.7%	73,648	73,122	526	0.7%	77,326,340.53	79,293,788.44	(1,967,447.91)	-2.5%	44,539,725.96	17,690,752.40	26,848,973.56	151.8%
12 <b>Incendio y Líneas Aliadas (*)</b>	419,905	418,131	1,774	0.4%	275,223	274,948	275	0.1%	58,455,501.36	53,397,283.57	5,058,217.79	9.5%	10,998,662.90	9,572,007.07	1,426,655.83	14.9%
13 - Residencial	330,769	327,437	3,332	1.0%	235,736	233,066	2,670	1.1%	21,798,283.69	19,409,684.82	2,388,598.87	12.3%	6,109,497.17	4,568,309.73	1,541,187.44	33.7%
14 - Comercial	88,711	90,213	(1,502)	-1.7%	39,129	41,481	(2,352)	-5.7%	36,314,083.71	33,572,186.24	2,741,897.47	8.2%	4,888,762.97	4,974,182.75	(85,419.78)	-1.7%
15 - Industrial	425	481	(56)	-11.6%	358	401	(43)	-10.7%	343,133.96	415,412.50	(72,278.55)	-17.4%	402.75	29,514.59	(29,111.84)	-98.6%
16 <b>Vida Industrial</b>	44	41	3	7.3%	44	41	3	7.3%	(2,139.31)	3,714.68	(5,853.99)	-157.6%	-	-	-	0.0%
17 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Multirisgo</b>	28,874	28,100	774	2.8%	27,144	26,421	723	2.7%	1,982,392.61	1,995,678.64	(13,286.03)	-0.7%	707,095.52	740,676.40	(33,580.88)	-4.5%
21 - Residencial	21,660	20,953	707	3.4%	21,120	20,328	792	3.9%	946,774.56	1,006,406.47	(59,631.91)	-5.9%	513,353.97	632,789.24	(119,435.27)	-18.9%
22 - Comercial e Industrial	7,214	7,147	67	0.9%	6,024	6,093	(69)	-1.1%	1,035,618.05	989,272.17	46,345.88	4.7%	193,741.55	107,887.16	85,854.39	79.6%
23 <b>Transporte de Carga</b>	37,247	37,307	(60)	-0.2%	32,778	32,659	119	0.4%	7,912,924.66	8,228,703.77	(315,779.11)	-3.8%	1,483,172.22	1,900,638.22	(417,466.00)	-22.0%
24 - Terrestre	26,256	26,035	221	0.8%	25,640	25,294	346	1.4%	5,102,412.21	5,382,280.72	(279,868.51)	-5.2%	676,120.65	525,377.10	150,743.55	28.7%
25 - ABRítimo	10,973	11,193	(220)	-2.0%	7,120	7,286	(166)	-2.3%	2,748,677.18	2,797,427.16	(48,749.98)	-1.7%	702,137.48	1,327,632.99	(625,495.51)	-47.1%
26 - Aéreo	18	79	(61)	-77.2%	18	79	(61)	-77.2%	61,835.27	48,995.89	12,839.38	26.2%	104,914.09	47,628.13	57,285.96	120.3%
27 <b>Casco</b>	1,605	1,514	91	6.0%	1,073	1,023	50	4.9%	2,990,075.74	8,104,790.41	(5,114,714.67)	-63.1%	3,141,647.75	2,137,179.63	1,004,468.12	47.0%
28 - ABRítimo	1,249	1,172	77	6.6%	857	813	44	5.4%	4,097,815.66	3,984,741.70	113,073.96	2.8%	3,127,986.90	1,903,593.66	1,224,393.24	64.3%
29 - Aéreo	356	342	14	4.1%	216	210	6	2.9%	(1,107,739.92)	4,120,048.71	(5,227,788.63)	-126.9%	19,612,790.35	233,585.97	19,379,204.38	8296.4%



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Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
30 Automóvil	946,639	907,171	39,468	4.4%	854,950	801,357	53,593	6.7%	83,200,240.12	83,024,862.73	175,377.39	0.2%	48,586,031.70	53,026,170.17	(4,440,138.47)	-8.4%
31 Ramos Técnicos	13,337	14,304	(967)	-6.8%	8,885	9,795	(910)	-9.3%	7,013,703.55	5,641,727.44	1,371,976.11	24.3%	1,160,057.68	1,036,559.71	123,497.97	11.9%
32 - TRC - TRM	3,072	3,434	(362)	-10.5%	1,964	2,288	(324)	-14.2%	5,507,618.79	3,871,458.74	1,636,160.05	42.3%	727,721.62	312,496.96	415,224.66	132.9%
33 - Equipo Electrónico	4,286	4,545	(259)	-5.7%	3,138	3,381	(243)	-7.2%	570,073.63	698,976.10	(128,902.47)	-18.4%	309,639.87	254,083.32	55,556.55	21.9%
34 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	10,235.22	(10,235.22)	-100.0%	-	-	-	0.0%
35 - Rotura de Maquinaria	1,515	1,535	(20)	-1.3%	956	1,015	(59)	-5.8%	321,041.48	260,451.81	60,589.67	23.3%	22,394.88	39,534.55	(17,139.67)	-43.4%
36 - Equipo Pesado	3,607	3,931	(324)	-8.2%	1,995	2,277	(282)	-12.4%	614,969.65	800,455.23	(185,485.58)	-23.2%	100,301.31	430,444.88	(330,143.57)	-76.7%
37 - Vidrios	3	5	(2)	-40.0%	3	5	(2)	-40.0%	-	150.34	(150.34)	-100.0%	-	-	-	0.0%
38 Riesgos Diversos	89,367	103,681	(14,314)	-13.8%	28,594	29,818	(1,224)	-4.1%	52,984,805.15	46,811,564.10	6,173,241.05	13.2%	12,994,726.66	9,877,271.63	3,117,455.03	31.6%
39 - Responsabilidad Civil	18,259	19,308	(1,049)	-5.4%	17,097	18,199	(1,102)	-6.1%	12,180,340.96	12,005,089.13	175,251.83	1.5%	2,955,110.43	2,123,426.58	831,683.85	39.2%
40 - Robo	4,308	4,319	(11)	-0.3%	3,729	3,745	(16)	-0.4%	683,591.81	1,079,213.63	(395,621.82)	-36.7%	358,513.19	339,225.24	19,287.95	5.7%
41 - Fidelidad y DDD	1,188	1,180	8	0.7%	1,173	1,168	5	0.4%	5,048,871.75	4,525,660.89	523,210.86	11.6%	746,215.04	859,388.72	(113,173.68)	-13.2%
42 - BBB	30	26	4	15.4%	26	25	1	4.0%	1,730,669.20	1,196,526.89	534,142.31	44.6%	5,909.08	441,126.18	(435,217.10)	-98.7%
43 - Otros	65,582	78,848	(13,266)	-16.8%	6,569	6,681	(112)	-1.7%	33,341,331.43	28,005,073.56	5,336,257.87	19.1%	8,928,978.92	6,114,104.91	2,814,874.01	46.0%
44 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	68,122	71,872	(3,750)	-5.2%	65,540	70,332	(4,792)	-6.8%	37,301,926.09	54,774,420.15	(17,472,494.06)	-31.9%	18,033,869.72	23,639,757.63	(5,605,887.91)	-23.7%
46 - Oferta y Cumplimiento	32,230	32,608	(378)	-1.2%	31,962	31,916	46	0.1%	9,532,987.09	24,956,342.19	(15,423,355.10)	-61.8%	1,045,234.75	3,184,570.44	(2,139,335.69)	-67.2%
47 - Otras	35,892	39,264	(3,372)	-8.6%	33,578	38,416	(4,838)	-12.6%	27,768,939.00	29,818,077.96	(2,049,138.96)	-6.9%	16,988,634.97	20,455,187.19	(3,466,552.22)	-16.9%
48 <b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,621,788</b>	<b>3,835,893</b>	<b>(214,105)</b>	<b>-5.6%</b>	<b>1,854,895</b>	<b>1,827,367</b>	<b>27,528</b>	<b>1.5%</b>	<b>504,413,958.91</b>	<b>517,634,404.70</b>	<b>(13,220,445.79)</b>	<b>-2.6%</b>	<b>244,733,410.69</b>	<b>209,202,337.56</b>	<b>35,531,073.13</b>	<b>17.0%</b>
<b>Ramos de Personas</b>	<b>2,016,608</b>	<b>2,253,732</b>	<b>(237,124)</b>	<b>-10.5%</b>	<b>560,624</b>	<b>580,933</b>	<b>(20,309)</b>	<b>-3.5%</b>	<b>252,574,528.94</b>	<b>255,651,659.21</b>	<b>(3,077,130.27)</b>	<b>-1.2%</b>	<b>147,628,146.54</b>	<b>107,272,077.10</b>	<b>40,356,069.44</b>	<b>37.6%</b>
<b>Ramos Generales</b>	<b>1,605,180</b>	<b>1,582,161</b>	<b>23,019</b>	<b>1.5%</b>	<b>1,294,271</b>	<b>1,246,434</b>	<b>47,837</b>	<b>3.8%</b>	<b>251,839,429.97</b>	<b>261,982,745.49</b>	<b>(10,143,315.52)</b>	<b>-3.9%</b>	<b>97,105,264.15</b>	<b>101,930,260.46</b>	<b>(4,824,996.31)</b>	<b>-4.7%</b>
<b>Totales</b>	<b>3,621,788</b>	<b>3,835,893</b>	<b>(214,105)</b>	<b>-5.6%</b>	<b>1,854,895</b>	<b>1,827,367</b>	<b>27,528</b>	<b>1.5%</b>	<b>\$504,413,958.91</b>	<b>\$517,634,404.70</b>	<b>(13,220,445.79)</b>	<b>-2.6%</b>	<b>\$244,733,410.69</b>	<b>\$209,202,337.56</b>	<b>35,531,073.13</b>	<b>17.0%</b>



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2021 (Cifras Fn Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				PÓLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL				
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	
1	<b>Vida Individual</b>	257,650	263,997	(6,347)	-2.4%	240,358	254,432	(14,074)	-5.5%	11,954,303.43	12,223,573.44	(269,270.01)	-2.2%	5,160,919.63	2,458,660.61	2,702,259.02	109.9%
2	- Primer año	76,589	86,186	(9,597)	-11.1%	73,984	82,419	(8,435)	-10.2%	1,173,625.87	1,440,043.44	(266,417.57)	-18.5%	1,777,566.55	453,406.99	1,324,159.56	292.0%
3	- Renovación	181,061	177,811	3,250	1.8%	166,374	172,013	(5,639)	-3.3%	10,780,677.56	10,783,530.00	(2,852.44)	0.0%	3,383,353.08	2,005,253.62	1,378,099.46	68.7%
4	<b>Accidentes Personales</b>	407,998	468,432	(60,434)	-12.9%	138,278	153,312	(15,034)	-9.8%	1,974,984.87	1,437,657.66	537,327.21	37.4%	267,481.37	186,885.36	80,596.01	43.1%
5	- Individual	143,236	141,242	1,994	1.4%	119,310	121,687	(2,377)	-2.0%	919,879.93	710,710.41	209,169.52	29.4%	93,600.92	67,632.73	25,968.19	38.4%
6	- Grupo	264,762	327,190	(62,428)	-19.1%	18,968	31,625	(12,657)	-40.0%	1,055,104.94	726,947.25	328,157.69	45.1%	173,880.45	119,252.63	54,627.82	45.8%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	390,433	432,922	(42,489)	-9.8%	108,340	100,067	8,273	8.3%	28,844,668.90	28,789,265.08	55,403.82	0.2%	21,290,646.74	16,530,898.13	4,759,748.61	28.8%
9	- Individual	130,638	113,046	17,592	15.6%	101,331	92,627	8,704	9.4%	17,008,494.09	13,962,821.47	3,045,672.62	21.8%	10,071,082.85	7,463,855.45	2,607,227.40	34.9%
10	- Grupo	259,795	319,876	(60,081)	-18.8%	7,009	7,440	(431)	-5.8%	11,836,174.81	14,826,443.61	(2,990,268.80)	-20.2%	11,219,563.89	9,067,042.68	2,152,521.21	23.7%
11	<b>Colectivos de Vida</b>	960,527	1,088,381	(127,854)	-11.7%	73,648	73,122	526	0.7%	17,983,211.05	19,651,594.60	(1,668,383.55)	-8.5%	13,440,171.55	3,763,156.15	9,677,015.40	257.2%
12	<b>Incendio y Líneas Aliadas (*)</b>	419,905	418,131	1,774	0.4%	275,223	274,948	275	0.1%	8,778,439.35	7,312,225.34	1,466,214.01	20.1%	2,113,784.73	968,507.96	1,145,276.77	118.3%
13	- Residencial	330,769	327,437	3,332	1.0%	235,736	233,066	2,670	1.1%	5,038,657.05	3,718,901.72	1,319,755.33	35.5%	1,765,623.02	739,020.48	1,026,602.54	138.9%
14	- Comercial	88,711	90,213	(1,502)	-1.7%	39,129	41,481	(2,352)	-5.7%	3,661,427.28	3,504,637.45	156,789.83	4.5%	348,161.71	229,487.48	118,674.23	51.7%
15	- Industrial	425	481	(56)	-11.6%	358	401	(43)	-10.7%	78,355.02	88,686.17	(10,331.15)	-11.6%	-	-	-	0.0%
16	<b>Vida Industrial</b>	44	41	3	7.3%	44	41	3	7.3%	(933.63)	797.78	(1,731.41)	-217.0%	-	-	-	0.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	28,874	28,100	774	2.8%	27,144	26,421	723	2.7%	544,715.29	437,870.00	106,845.29	24.4%	323,437.72	30,301.93	293,135.79	967.4%
21	- Residencial	21,660	20,953	707	3.4%	21,120	20,328	792	3.9%	247,728.37	255,756.90	(8,028.53)	-3.1%	254,525.37	19,710.20	234,815.17	1191.3%
22	- Comercial e Industrial	7,214	7,147	67	0.9%	6,024	6,093	(69)	-1.1%	296,986.92	182,113.10	114,873.82	63.1%	68,912.35	10,591.73	58,320.62	550.6%
23	<b>Transporte de Carga</b>	37,247	37,307	(60)	-0.2%	32,778	32,659	119	0.4%	1,806,572.18	1,406,069.33	400,502.85	28.5%	702,589.30	845,420.62	(142,831.32)	-16.9%
24	- Terrestre	26,256	26,035	221	0.8%	25,640	25,294	346	1.4%	1,280,442.13	1,039,648.71	240,793.42	23.2%	260,650.07	67,608.68	193,041.39	285.5%
25	- Marítimo	10,973	11,193	(220)	-2.0%	7,120	7,286	(166)	-2.3%	505,634.57	363,208.69	142,425.88	39.2%	341,192.90	744,616.74	(403,423.84)	-54.2%
26	- Aéreo	18	79	(61)	-77.2%	18	79	(61)	-77.2%	20,495.48	3,211.93	17,283.55	538.1%	100,746.33	33,195.20	67,551.13	203.5%
27	<b>Casco</b>	1,605	1,514	91	6.0%	1,073	1,023	50	4.9%	(3,878,353.88)	1,361,534.00	(5,239,887.88)	-384.9%	443,840.54	244,407.32	199,433.22	81.6%
28	- Marítimo	1,249	1,172	77	6.6%	857	813	44	5.4%	407,929.52	1,062,688.26	(654,758.74)	-61.6%	440,888.65	70,726.32	370,162.33	523.4%
29	- Aéreo	356	342	14	4.1%	216	210	6	2.9%	(4,286,283.40)	298,845.74	(4,585,129.14)	-1534.3%	5,160,919.63	173,681.00	4,987,238.63	2871.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2021 (Cifras Fn Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				PÓLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
30 Automóvil	946,639	907,171	39,468	4.4%	854,950	801,357	53,593	6.7%	18,413,945.42	14,535,908.66	3,878,036.76	26.7%	13,454,086.28	5,693,828.76	7,760,257.52	136.3%
31 Ramos Técnicos	13,337	14,304	(967)	-6.8%	8,885	9,795	(910)	-9.3%	790,237.70	1,545,696.75	(755,459.05)	-48.9%	524,134.66	197,004.82	327,129.84	166.1%
32 - TRC - TRM	3,072	3,434	(362)	-10.5%	1,964	2,288	(324)	-14.2%	584,192.14	1,218,350.28	(634,158.14)	-52.1%	378,161.91	32,702.80	345,459.11	1056.4%
33 - Equipo Electrónico	4,286	4,545	(259)	-5.7%	3,138	3,381	(243)	-7.2%	96,668.05	117,591.15	(20,923.10)	-17.8%	131,051.50	155,467.06	(24,415.56)	-15.7%
34 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	10,235.22	(10,235.22)	-100.0%	-	-	-	0.0%
35 - Rotura de Maquinaria	1,515	1,535	(20)	-1.3%	956	1,015	(59)	-5.8%	24,106.85	95,191.62	(71,084.77)	-74.7%	5,126.87	8,332.33	(3,205.46)	-38.5%
36 - Equipo Pesado	3,607	3,931	(324)	-8.2%	1,995	2,277	(282)	-12.4%	85,270.66	104,328.64	(19,057.98)	-18.3%	9,794.38	502.63	9,291.75	1848.6%
37 - Vidrios	3	5	(2)	-40.0%	3	5	(2)	-40.0%	-	(0.16)	0.16	0.0%	-	-	-	0.0%
38 Riesgos Diversos	89,367	103,681	(14,314)	-13.8%	28,594	29,818	(1,224)	-4.1%	23,488,697.80	19,141,618.62	4,347,079.18	22.7%	6,611,858.99	3,594,913.70	3,016,945.29	83.9%
39 - Responsabilidad Civil	18,259	19,308	(1,049)	-5.4%	17,097	18,199	(1,102)	-6.1%	3,827,045.44	2,904,317.05	922,728.39	31.8%	1,304,998.13	604,576.44	700,421.69	115.9%
40 - Robo	4,308	4,319	(11)	-0.3%	3,729	3,745	(16)	-0.4%	89,832.61	143,379.13	(53,546.52)	-37.3%	64,040.37	14,293.34	49,747.03	348.0%
41 - Fidelidad y DDD	1,188	1,180	8	0.7%	1,173	1,168	5	0.4%	1,057,210.97	1,098,577.27	(41,366.30)	-3.8%	135,060.70	357,399.71	(222,339.01)	-62.2%
42 - BBB	30	26	4	15.4%	26	25	1	4.0%	1,705,925.06	887,347.26	818,577.80	92.2%	-	345.08	(345.08)	-100.0%
43 - Otros	65,582	78,848	(13,266)	-16.8%	6,569	6,681	(112)	-1.7%	16,808,683.72	14,107,997.91	2,700,685.81	19.1%	5,107,759.79	2,618,299.13	2,489,460.66	95.1%
44 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	68,122	71,872	(3,750)	-5.2%	65,540	70,332	(4,792)	-6.8%	7,848,104.17	6,049,789.72	1,798,314.45	29.7%	2,920,496.95	2,643,162.22	277,334.73	10.5%
46 - Oferta y Cumplimiento	32,230	32,608	(378)	-1.2%	31,962	31,916	46	0.1%	2,005,773.06	1,482,251.12	523,521.94	35.3%	132,345.51	290,014.86	(157,669.35)	-54.4%
47 - Otras	35,892	39,264	(3,372)	-8.6%	33,578	38,416	(4,838)	-12.6%	5,842,331.11	4,567,538.60	1,274,792.51	27.9%	2,788,151.44	2,353,147.36	435,004.08	18.5%
48 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,621,788</b>	<b>3,835,893</b>	<b>(214,105)</b>	<b>-5.6%</b>	<b>1,854,895</b>	<b>1,827,367</b>	<b>27,528</b>	<b>1.5%</b>	<b>118,548,592.65</b>	<b>113,893,600.98</b>	<b>4,654,991.67</b>	<b>4.1%</b>	<b>67,253,448.46</b>	<b>37,157,147.58</b>	<b>30,096,300.88</b>	<b>81.0%</b>
<b>Ramos de Personas</b>	<b>2,016,608</b>	<b>2,253,732</b>	<b>(237,124)</b>	<b>-10.5%</b>	<b>560,624</b>	<b>580,933</b>	<b>(20,309)</b>	<b>-3.5%</b>	<b>60,757,168.25</b>	<b>62,102,090.78</b>	<b>(1,344,922.53)</b>	<b>-2.2%</b>	<b>40,159,219.29</b>	<b>22,939,600.25</b>	<b>17,219,619.04</b>	<b>75.1%</b>
<b>Ramos Generales</b>	<b>1,605,180</b>	<b>1,582,161</b>	<b>23,019</b>	<b>1.5%</b>	<b>1,294,271</b>	<b>1,246,434</b>	<b>47,837</b>	<b>3.8%</b>	<b>57,791,424.40</b>	<b>51,791,510.20</b>	<b>5,999,914.20</b>	<b>11.6%</b>	<b>27,094,229.17</b>	<b>14,217,547.33</b>	<b>12,876,681.84</b>	<b>90.6%</b>
<b>Totales</b>	<b>3,621,788</b>	<b>3,835,893</b>	<b>(214,105)</b>	<b>-5.6%</b>	<b>1,854,895</b>	<b>1,827,367</b>	<b>27,528</b>	<b>1.5%</b>	<b>\$118,548,592.65</b>	<b>\$113,893,600.98</b>	<b>4,654,991.67</b>	<b>4.1%</b>	<b>\$67,253,448.46</b>	<b>\$37,157,147.58</b>	<b>30,096,300.88</b>	<b>81.0%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MARZO 2021 (Cifras en Balboas)**

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

Ramos	Ee Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN MARZO				SINIESTROS PAGAÑOS EN MARZO			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1	<b>Vida Individual</b>	250,172	263,625	(13,453)	-5.1%	241,739	255,094	(13,355)	-5.2%	13,448,970.18	13,954,319.28	(505,349.10)	-3.6%	8,005,187.60	2,308,020.08	5,697,167.52	246.8%
2	- Primer año	75,140	87,554	(12,414)	-14.2%	72,938	83,777	(10,839)	-12.9%	1,434,054.49	1,864,909.62	(430,855.13)	-23.1%	4,283,365.03	124,118.72	4,159,246.31	3351.0%
3	- Renovación	175,032	176,071	(1,039)	-0.6%	168,801	171,317	(2,516)	-1.5%	12,014,915.69	12,089,409.66	(74,493.97)	-0.6%	3,721,822.57	2,183,901.36	1,537,921.21	70.4%
4	<b>Accidentes Personales</b>	394,782	483,376	(88,594)	-18.3%	137,000	156,250	(19,250)	-12.3%	1,610,444.37	3,160,894.92	(1,550,450.55)	-49.1%	484,039.18	283,585.85	200,453.33	70.7%
5	- Individual	137,872	142,942	(5,070)	-3.5%	117,646	123,812	(6,166)	-5.0%	775,192.18	1,247,083.66	(471,891.48)	-37.8%	283,933.99	80,277.31	203,656.68	253.7%
6	- Grupo	256,910	340,434	(83,524)	-24.5%	19,354	32,438	(13,084)	-40.3%	835,252.19	1,913,811.26	(1,078,559.07)	-56.4%	200,105.19	203,308.54	(3,203.35)	-1.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	381,424	436,191	(54,767)	-12.6%	107,038	99,928	7,110	7.1%	27,575,410.24	25,876,732.27	1,698,677.97	6.6%	19,228,181.76	20,903,303.77	(1,675,122.01)	-8.0%
9	- Individual	121,436	113,114	8,322	7.4%	100,079	92,486	7,593	8.2%	16,533,405.66	13,240,122.85	3,293,282.81	24.9%	10,424,562.86	9,404,980.40	1,019,582.46	10.8%
10	- Grupo	259,988	323,077	(63,089)	-19.5%	6,959	7,442	(483)	-6.5%	11,042,004.58	12,636,609.42	(1,594,604.84)	-12.6%	8,803,618.90	11,498,323.37	(2,694,704.47)	-23.4%
11	<b>Colectivos de Vida</b>	957,913	1,089,618	(131,705)	-12.1%	72,130	73,570	(1,440)	-2.0%	19,242,537.79	19,420,035.69	(177,497.90)	-0.9%	15,408,460.32	3,980,770.34	11,427,689.98	287.1%
12	<b>Incendio y Líneas Aliadas (*)</b>	418,413	419,033	(620)	-0.1%	273,660	275,662	(2,002)	-0.7%	10,151,972.51	9,397,620.61	754,351.90	8.0%	1,679,980.70	2,666,263.38	(986,282.68)	-37.0%
13	- Residencial	329,445	327,863	1,582	0.5%	234,313	233,501	812	0.3%	5,060,251.34	5,540,235.54	(479,984.20)	-8.7%	702,152.34	628,736.92	73,415.42	11.7%
14	- Comercial	88,551	90,671	(2,120)	-2.3%	38,997	41,756	(2,759)	-6.6%	4,962,264.73	3,728,018.53	1,234,246.20	33.1%	977,525.08	2,008,370.32	(1,030,845.24)	-51.3%
15	- Industrial	417	499	(82)	-16.4%	350	405	(55)	-13.6%	129,456.44	129,366.54	89.90	0.1%	303.28	29,156.14	(28,852.86)	-99.0%
16	<b>Vida Industrial</b>	45	26	19	73.1%	45	26	19	73.1%	(492.69)	2,916.90	(3,409.59)	-116.9%	-	-	-	0.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multiriesgo</b>	28,765	28,082	683	2.4%	27,086	26,405	681	2.6%	480,485.33	414,601.61	65,883.72	15.9%	172,397.03	94,869.80	77,527.23	81.7%
21	- Residencial	21,672	20,973	699	3.3%	21,130	20,347	783	3.8%	249,617.32	203,447.84	46,169.48	22.7%	109,014.39	64,041.09	44,973.30	70.2%
22	- Comercial e Industrial	7,093	7,109	(16)	-0.2%	5,956	6,058	(102)	-1.7%	230,868.01	211,153.77	19,714.24	9.3%	63,382.64	30,828.71	32,553.93	105.6%
23	<b>Transporte de Carga</b>	37,288	37,366	(78)	-0.2%	32,717	32,720	(3)	0.0%	1,940,504.98	1,636,858.94	303,646.04	18.6%	522,030.30	178,463.91	343,566.39	192.5%
24	- Terrestre	26,310	26,096	214	0.8%	25,592	25,353	239	0.9%	1,192,582.41	1,024,961.11	167,621.30	16.4%	237,227.08	114,883.22	122,343.86	106.5%
25	- Marítimo	10,961	11,191	(230)	-2.1%	7,108	7,288	(180)	-2.5%	740,521.04	601,301.08	139,219.96	23.2%	284,803.22	63,580.69	221,222.53	347.9%
26	- Aéreo	17	79	(62)	-78.5%	17	79	(62)	-78.5%	7,401.53	10,596.75	(3,195.22)	-30.2%	-	-	-	0.0%
27	<b>Casco</b>	2,042	1,545	497	32.2%	1,068	1,037	31	3.0%	4,175,037.02	3,891,254.24	283,782.78	7.3%	1,483,771.89	925,141.37	558,630.52	60.4%
28	- Marítimo	1,683	1,183	500	42.3%	854	825	29	3.5%	2,159,716.44	1,532,889.46	626,826.98	40.9%	1,483,771.89	897,802.06	585,969.83	65.3%
29	- Aéreo	359	362	(3)	-0.8%	214	212	2	0.9%	2,015,320.58	2,358,364.78	(343,044.20)	-14.5%	8,005,187.60	27,339.31	7,977,848.29	29180.9%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MARZO 2021 (Cifras en Balboas)**

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

Ramos \$Ee Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN MARZO				SINIESTROS PAGAŞEOS EN MARZO			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
30 Automóvil	928,405	931,614	(3,209)	-0.3%	842,198	827,581	14,617	1.8%	21,104,269.81	21,624,650.56	(520,380.75)	-2.4%	13,331,449.93	14,768,540.18	(1,437,090.25)	-9.7%
31 Ramos Técnicos	13,183	14,442	(1,259)	-8.7%	8,865	9,932	(1,067)	-10.7%	3,190,776.04	1,363,432.28	1,827,343.76	134.0%	154,184.64	358,828.46	(204,643.82)	-57.0%
32 - TRC - TRM	3,170	3,520	(350)	-9.9%	1,938	2,372	(434)	-18.3%	2,753,348.23	884,249.98	1,869,098.25	211.4%	5,908.90	4,687.94	1,220.96	26.0%
33 - Equipo Eléctronico	4,261	4,559	(298)	-6.5%	3,140	3,395	(255)	-7.5%	95,997.85	170,317.28	(74,319.43)	-43.6%	85,051.96	33,632.85	51,419.11	152.9%
34 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
35 - Rotura de Maquinaria	1,505	1,541	(36)	-2.3%	969	1,020	(51)	-5.0%	111,987.97	30,777.03	81,210.94	263.9%	5,239.58	2,131.13	3,108.45	145.9%
36 - Equipo Pesado	3,390	3,966	(576)	-14.5%	1,986	2,313	(327)	-14.1%	229,291.99	277,929.99	(48,638.00)	-17.5%	57,984.20	318,376.54	(260,392.34)	-81.8%
37 - Vidrios	3	4	(1)	-25.0%	3	4	(1)	-25.0%	150.00	158.00	(8.00)	-5.1%	-	-	-	0.0%
38 Riesgos Diversos	89,419	103,136	(13,717)	-13.3%	28,245	30,124	(1,879)	-6.2%	8,410,107.92	8,889,215.51	(479,107.59)	-5.4%	2,538,375.85	1,980,017.20	558,358.65	28.2%
39 - Responsabilidad Civil	18,141	19,546	(1,405)	-7.2%	16,918	18,452	(1,534)	-8.3%	2,478,955.66	2,519,920.08	(40,964.42)	-1.6%	688,188.62	594,619.65	93,568.97	15.7%
40 - Robo	4,313	4,328	(15)	-0.3%	3,730	3,752	(22)	-0.6%	167,890.54	167,792.04	98.50	0.1%	155,789.86	32,513.90	123,275.96	379.1%
41 - Fidelidad y DDD	1,185	1,175	10	0.9%	1,170	1,162	8	0.7%	1,150,265.23	1,103,681.63	46,583.60	4.2%	207,356.84	350,790.94	(143,434.10)	-40.9%
42 - BBB	28	25	3	12.0%	24	25	(1)	-4.0%	24,987.05	137,393.84	(112,406.79)	-81.8%	2,034.34	439,113.22	(437,078.88)	-99.5%
43 - Otros	65,752	78,062	(12,310)	-15.8%	6,403	6,733	(330)	-4.9%	4,588,009.44	4,960,427.92	(372,418.48)	-7.5%	1,485,006.19	562,979.49	922,026.70	163.8%
44 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	68,127	73,097	(4,970)	-6.8%	64,958	70,719	(5,761)	-8.1%	8,817,927.71	24,194,204.68	(15,376,276.97)	-63.6%	5,399,306.57	3,394,362.52	2,004,944.05	59.1%
46 - Oferta y Cumplimiento	31,491	32,692	(1,201)	-3.7%	31,166	31,957	(791)	-2.5%	3,832,255.44	10,264,247.55	(6,431,992.11)	-62.7%	274,958.97	483,478.17	(208,519.20)	-43.1%
47 - Otras	36,636	40,405	(3,769)	-9.3%	33,792	38,762	(4,970)	-12.8%	4,985,672.27	13,929,957.13	(8,944,284.86)	-64.2%	5,124,347.60	2,910,884.35	2,213,463.25	76.0%
48 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,570,018</b>	<b>3,881,191</b>	<b>(311,173)</b>	<b>-8.0%</b>	<b>1,836,789</b>	<b>1,859,088</b>	<b>(22,299)</b>	<b>-1.2%</b>	<b>120,147,951.21</b>	<b>133,826,737.49</b>	<b>(13,678,786.28)</b>	<b>-10.2%</b>	<b>68,407,365.77</b>	<b>51,842,166.86</b>	<b>16,565,198.91</b>	<b>32.0%</b>
<b>Ramos de Personas</b>	<b>1,984,291</b>	<b>2,272,810</b>	<b>(288,519)</b>	<b>-12.7%</b>	<b>557,907</b>	<b>584,842</b>	<b>(26,935)</b>	<b>-4.6%</b>	<b>61,877,362.58</b>	<b>62,411,982.16</b>	<b>(534,619.58)</b>	<b>-0.9%</b>	<b>43,125,868.86</b>	<b>27,475,680.04</b>	<b>15,650,188.82</b>	<b>57.0%</b>
<b>Ramos Generales</b>	<b>1,585,727</b>	<b>1,608,381</b>	<b>(22,654)</b>	<b>-1.4%</b>	<b>1,278,882</b>	<b>1,274,246</b>	<b>4,636</b>	<b>0.4%</b>	<b>58,270,588.63</b>	<b>71,414,755.33</b>	<b>(13,144,166.70)</b>	<b>-18.4%</b>	<b>25,281,496.91</b>	<b>24,366,486.82</b>	<b>915,010.09</b>	<b>3.8%</b>
<b>Totales</b>	<b>3,570,018</b>	<b>3,881,191</b>	<b>(311,173)</b>	<b>-8.0%</b>	<b>1,836,789</b>	<b>1,859,088</b>	<b>(22,299)</b>	<b>-1.2%</b>	<b>\$120,147,951.21</b>	<b>\$133,826,737.49</b>	<b>(13,678,786.28)</b>	<b>-10.2%</b>	<b>\$68,407,365.77</b>	<b>\$51,842,166.86</b>	<b>16,565,198.91</b>	<b>32.0%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**FEBRERO 2021 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO				
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	
1	<b>Vida Individual</b>	250,882	262,473	(11,591)	-4.4%	242,426	254,466	(12,040)	-4.7%	12,930,501.33	13,707,195.76	(776,694.43)	-5.7%	6,446,683.12	2,330,503.72	4,116,179.40	176.6%
2	- Primer año	74,913	87,314	(12,401)	-14.2%	72,711	83,722	(11,011)	-13.2%	1,089,418.68	1,860,829.98	(771,411.30)	-41.5%	1,760,890.66	613,154.90	1,147,735.76	187.2%
3	- Renovación	175,969	175,159	810	0.5%	169,715	170,744	(1,029)	-0.6%	11,841,082.65	11,846,365.78	(5,283.13)	0.0%	4,685,792.46	1,717,348.82	2,968,443.64	172.9%
4	<b>Accidentes Personales</b>	343,606	417,292	(73,686)	-17.7%	135,576	155,840	(20,264)	-13.0%	1,136,077.68	2,207,200.45	(1,071,122.77)	-48.5%	265,400.85	413,379.29	(147,978.44)	-35.8%
5	- Individual	136,222	142,030	(5,808)	-4.1%	115,818	122,836	(7,018)	-5.7%	529,549.49	1,058,201.64	(528,652.15)	-50.0%	(9,218.16)	132,739.55	(141,957.71)	-106.9%
6	- Grupo	207,384	275,262	(67,878)	-24.7%	19,758	33,004	(13,246)	-40.1%	606,528.19	1,148,998.81	(542,470.62)	-47.2%	274,619.01	280,639.74	(6,020.73)	-2.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	379,326	435,254	(55,928)	-12.8%	105,362	99,578	5,784	5.8%	28,536,692.11	28,914,775.97	(378,083.86)	-1.3%	16,479,976.27	18,117,524.42	(1,637,548.15)	-9.0%
9	- Individual	119,753	112,908	6,845	6.1%	98,333	92,279	6,054	6.6%	15,345,225.13	13,901,178.16	1,444,046.97	10.4%	8,988,785.12	8,820,166.88	168,618.24	1.9%
10	- Grupo	259,573	322,346	(62,773)	-19.5%	7,029	7,299	(270)	-3.7%	13,191,466.98	15,013,597.81	(1,822,130.83)	-12.1%	7,491,191.15	9,297,357.54	(1,806,166.39)	-19.4%
11	<b>Colectivos de Vida</b>	945,316	1,078,106	(132,790)	-12.3%	70,814	72,593	(1,779)	-2.5%	19,376,479.41	20,600,887.54	(1,224,408.13)	-5.9%	9,071,420.95	4,392,093.16	4,679,327.79	106.5%
12	<b>Incendio y Líneas Aliadas (*)</b>	416,455	417,612	(1,157)	-0.3%	272,902	274,461	(1,559)	-0.6%	10,230,336.80	9,510,658.41	719,678.39	7.6%	3,786,692.36	1,265,509.54	2,521,182.82	199.2%
13	- Residencial	327,486	326,677	809	0.2%	233,187	232,350	837	0.4%	4,662,867.83	4,628,652.69	34,215.14	0.7%	2,396,343.28	893,614.21	1,502,729.07	168.2%
14	- Comercial	88,506	90,430	(1,924)	-2.1%	39,321	41,700	(2,379)	-5.7%	5,527,869.07	4,829,213.64	698,655.43	14.5%	1,390,349.08	371,536.88	1,018,812.20	274.2%
15	- Industrial	463	505	(42)	-8.3%	394	411	(17)	-4.1%	39,599.90	52,792.08	(13,192.18)	-25.0%	-	358.45	(358.45)	-100.0%
16	<b>Vida Industrial</b>	44	11	33	300.0%	44	11	33	300.0%	400.14	-	400.14	0.0%	-	-	-	0.0%
17	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Multirisgo</b>	28,580	27,963	617	2.2%	26,901	26,271	630	2.4%	363,584.35	525,257.92	(161,673.57)	-30.8%	133,740.44	524,584.75	(390,844.31)	-74.5%
21	- Residencial	21,488	20,930	558	2.7%	20,946	20,306	640	3.2%	206,812.16	232,296.66	(25,484.50)	-11.0%	99,774.02	487,649.61	(387,875.59)	-79.5%
22	- Comercial e Industrial	7,092	7,033	59	0.8%	5,955	5,965	(10)	-0.2%	156,772.19	292,961.26	(136,189.07)	-46.5%	33,966.42	36,935.14	(2,968.72)	-8.0%
23	<b>Transporte de Carga</b>	37,107	37,318	(211)	-0.6%	32,643	32,648	(5)	0.0%	1,646,471.50	2,024,347.64	(377,876.14)	-18.7%	159,860.71	300,016.99	(140,156.28)	-46.7%
24	- Terrestre	26,139	26,044	95	0.4%	25,532	25,277	255	1.0%	1,219,114.35	1,035,189.15	183,925.20	17.8%	88,247.38	66,622.16	21,625.22	32.5%
25	- Marítimo	10,950	11,196	(246)	-2.2%	7,093	7,293	(200)	-2.7%	418,009.31	983,528.71	(565,519.40)	-57.5%	71,516.03	232,385.72	(160,869.69)	-69.2%
26	- Aéreo	18	78	(60)	-76.9%	18	78	(60)	-76.9%	9,347.84	5,629.78	3,718.06	66.0%	97.30	1,009.11	(911.81)	-90.4%
27	<b>Casco</b>	1,902	1,552	350	22.6%	1,006	1,042	(36)	-3.5%	1,433,898.16	1,090,233.91	343,664.25	31.5%	155,941.54	525,585.75	(369,644.21)	-70.3%
28	- Marítimo	1,547	1,183	364	30.8%	791	824	(33)	-4.0%	942,022.61	733,716.67	208,305.94	28.4%	145,232.58	530,585.75	(385,353.17)	-72.6%
29	- Aéreo	355	369	(14)	-3.8%	215	218	(3)	-1.4%	491,875.55	356,517.24	135,358.31	38.0%	6,446,683.12	(5,000.00)	6,451,683.12	0.0%





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**FEBRERO 2021 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO				
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	
30	<b>Automóvil</b>	916,048	941,486	(25,438)	-2.7%	827,741	837,376	(9,635)	-1.2%	20,250,134.52	21,366,869.98	(1,116,735.46)	-5.2%	11,807,346.17	15,373,968.11	(3,566,621.94)	-23.2%
31	<b>Ramos Técnicos</b>	13,051	14,516	(1,465)	-10.1%	8,729	9,908	(1,179)	-11.9%	1,287,470.62	1,147,132.94	140,337.68	12.2%	173,366.60	328,116.38	(154,749.78)	-47.2%
32	- TRC - TRM	3,099	3,459	(360)	-10.4%	1,884	2,325	(441)	-19.0%	935,011.35	668,120.96	266,890.39	39.9%	96,462.48	261,237.68	(164,775.20)	-63.1%
33	- Equipo Electrónico	4,247	4,555	(308)	-6.8%	3,125	3,392	(267)	-7.9%	185,392.69	245,756.32	(60,363.63)	-24.6%	46,718.83	12,088.73	34,630.10	286.5%
34	- Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
35	- Rotura de Maquinaria	1,475	1,590	(115)	-7.2%	916	1,041	(125)	-12.0%	94,884.00	72,470.91	22,413.09	30.9%	738.54	-	738.54	0.0%
36	- Equipo Pesado	3,374	4,056	(682)	-16.8%	1,973	2,318	(345)	-14.9%	72,182.58	160,784.75	(88,602.17)	-55.1%	29,446.75	54,789.97	(25,343.22)	-46.3%
37	- Vidrios	2	4	(2)	-50.0%	2	4	(2)	-50.0%	-	-	-	0.0%	-	-	-	0.0%
38	<b>Riesgos Diversos</b>	90,078	101,444	(11,366)	-11.2%	27,811	30,042	(2,231)	-7.4%	11,927,947.49	8,122,794.09	3,805,153.40	46.8%	2,903,491.91	2,323,417.33	580,074.58	25.0%
39	- Responsabilidad Civil	17,764	19,464	(1,700)	-8.7%	16,738	18,363	(1,625)	-8.8%	2,096,615.14	2,635,221.03	(538,605.89)	-20.4%	620,282.79	621,401.17	(1,118.38)	-0.2%
40	- Robo	4,214	4,333	(119)	-2.7%	3,635	3,756	(121)	-3.2%	194,013.73	200,409.81	(6,396.08)	-3.2%	109,094.06	52,683.92	56,410.14	107.1%
41	- Fidelidad y DDD	1,150	1,173	(23)	-2.0%	1,135	1,163	(28)	-2.4%	1,074,199.05	1,032,263.23	41,935.82	4.1%	134,706.14	104,400.15	30,305.99	29.0%
42	- BBB	27	30	(3)	-10.0%	23	29	(6)	-20.7%	(6,307.60)	(4,620.85)	(1,686.75)	0.0%	3,874.74	345.08	3,529.66	1022.9%
43	- Otros	66,923	76,444	(9,521)	-12.5%	6,280	6,731	(451)	-6.7%	8,569,427.17	4,259,520.87	4,309,906.30	101.2%	2,035,534.18	1,544,587.01	490,947.17	31.8%
44	<b>Titulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45	<b>Fianzas</b>	66,914	72,282	(5,368)	-7.4%	64,920	69,981	(5,061)	-7.2%	14,131,721.55	17,721,538.12	(3,589,816.57)	-20.3%	7,309,988.51	12,826,249.65	(5,516,261.14)	-43.0%
46	- Oferta y Cumplimiento	31,368	32,103	(735)	-2.3%	31,048	31,420	(372)	-1.2%	1,921,259.03	11,215,732.58	(9,294,473.55)	-82.9%	233,335.65	1,477,195.39	(1,243,859.74)	-84.2%
47	- Otras	35,546	40,179	(4,633)	-11.5%	33,872	38,561	(4,689)	-12.2%	12,210,462.52	6,505,805.54	5,704,656.98	87.7%	7,076,652.86	11,349,054.26	(4,272,401.40)	-37.6%
48	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,489,349</b>	<b>3,807,349</b>	<b>(318,000)</b>	<b>-8.4%</b>	<b>1,816,915</b>	<b>1,864,257</b>	<b>(47,342)</b>	<b>-2.5%</b>	<b>123,251,715.66</b>	<b>126,938,892.73</b>	<b>(3,687,177.07)</b>	<b>-2.9%</b>	<b>58,693,909.43</b>	<b>58,720,949.09</b>	<b>(27,039.66)</b>	<b>0.0%</b>
<b>Ramos de Personas</b>		<b>1,919,130</b>	<b>2,193,125</b>	<b>(273,995)</b>	<b>-12.5%</b>	<b>554,178</b>	<b>582,477</b>	<b>(28,299)</b>	<b>-4.9%</b>	<b>61,979,750.53</b>	<b>65,430,059.72</b>	<b>(3,450,309.19)</b>	<b>-5.3%</b>	<b>32,263,481.19</b>	<b>25,253,500.59</b>	<b>7,009,980.60</b>	<b>27.8%</b>
<b>Ramos Generales</b>		<b>1,570,219</b>	<b>1,614,224</b>	<b>(44,005)</b>	<b>-2.7%</b>	<b>1,262,737</b>	<b>1,281,780</b>	<b>(19,043)</b>	<b>-1.5%</b>	<b>61,271,965.13</b>	<b>61,508,833.01</b>	<b>(236,867.88)</b>	<b>-0.4%</b>	<b>26,430,428.24</b>	<b>33,467,448.50</b>	<b>(7,037,020.26)</b>	<b>-21.0%</b>
<b>Totales</b>		<b>3,489,349</b>	<b>3,807,349</b>	<b>(318,000)</b>	<b>-8.4%</b>	<b>1,816,915</b>	<b>1,864,257</b>	<b>(47,342)</b>	<b>-2.5%</b>	<b>\$123,251,715.66</b>	<b>\$126,938,892.73</b>	<b>(3,687,177.07)</b>	<b>-2.9%</b>	<b>\$58,693,909.43</b>	<b>\$58,720,949.09</b>	<b>(27,039.66)</b>	<b>0.0%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**ENERO 2021 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 <b>Vida Individual</b>	248,967	263,562	(14,595)	-5.5%	242,239	253,823	(11,584)	-4.6%	13,198,821.38	14,271,181.94	(1,072,360.56)	-7.5%	3,919,907.00	3,432,793.25	487,113.75	14.2%
2 - Primer año	74,816	87,102	(12,286)	-14.1%	72,168	83,482	(11,314)	-13.6%	1,098,698.72	2,256,411.17	(1,157,712.45)	-51.3%	2,146,442.16	558,570.11	1,587,872.05	284.3%
3 - Renovación	174,151	176,460	(2,309)	-1.3%	170,071	170,341	(270)	-0.2%	12,100,122.66	12,014,770.77	85,351.89	0.7%	1,773,464.84	2,874,223.14	(1,100,758.30)	-38.3%
4 <b>Accidentes Personales</b>	343,657	417,874	(74,217)	-17.8%	136,040	154,140	(18,100)	-11.7%	1,315,768.78	1,726,740.17	(410,971.39)	-23.8%	113,477.52	794,647.72	(681,170.20)	-85.7%
5 - Individual	136,118	140,051	(3,933)	-2.8%	115,613	120,692	(5,079)	-4.2%	481,170.24	623,978.80	(142,808.56)	-22.9%	40,676.60	347,076.78	(306,400.18)	-88.3%
6 - Grupo	207,539	277,823	(70,284)	-25.3%	20,427	33,448	(13,021)	-38.9%	834,598.54	1,102,761.37	(268,162.83)	-24.3%	72,800.92	447,570.94	(374,770.02)	-83.7%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	378,041	434,533	(56,492)	-13.0%	104,512	98,795	5,717	5.8%	32,721,545.14	30,088,333.83	2,633,211.31	8.8%	21,426,519.54	21,821,122.50	(394,602.96)	-1.8%
9 - Individual	118,679	112,328	6,351	5.7%	97,374	91,502	5,872	6.4%	15,085,115.66	14,123,308.69	961,806.97	6.8%	9,448,193.25	10,296,838.54	(848,645.29)	-8.2%
10 - Grupo	259,362	322,205	(62,843)	-19.5%	7,138	7,293	(155)	-2.1%	17,636,429.48	15,965,025.14	1,671,404.34	10.5%	11,978,326.29	11,524,283.96	454,042.33	3.9%
11 <b>Colectivos de Vida</b>	956,430	1,081,686	(125,256)	-11.6%	70,065	71,280	(1,215)	-1.7%	20,724,112.28	19,621,270.61	1,102,841.67	5.6%	6,619,673.14	5,554,732.75	1,064,940.39	19.2%
12 <b>Incendio y Líneas Aliadas (*)</b>	415,963	417,205	(1,242)	-0.3%	272,503	272,143	360	0.1%	29,294,752.70	27,176,779.21	2,117,973.49	7.8%	3,418,205.11	4,671,726.19	(1,253,521.08)	-26.8%
13 - Residencial	326,749	324,772	1,977	0.6%	232,526	230,477	2,049	0.9%	7,036,507.47	5,521,894.87	1,514,612.60	27.4%	1,245,378.54	2,306,938.12	(1,061,559.58)	-46.0%
14 - Comercial	88,769	91,933	(3,164)	-3.4%	39,602	41,260	(1,658)	-4.0%	22,162,522.63	21,510,316.62	652,206.01	3.0%	2,172,727.10	2,364,788.07	(192,060.97)	-8.1%
15 - Industrial	445	500	(55)	-11.0%	375	406	(31)	-7.6%	95,722.60	144,567.72	(48,845.12)	-33.8%	99.47	-	99.47	0.0%
16 <b>Vida Industrial</b>	42	11	31	281.8%	42	11	31	281.8%	(1,113.13)	-	(1,113.13)	0.0%	-	-	-	0.0%
17 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Multiriesgo</b>	28,575	27,706	869	3.1%	26,821	26,104	717	2.7%	593,607.64	617,949.11	(24,341.47)	-3.9%	77,520.33	90,919.92	(13,399.59)	-14.7%
21 - Residencial	21,473	20,816	657	3.2%	20,852	20,248	604	3.0%	242,616.71	314,905.07	(72,288.36)	-23.0%	50,040.20	61,388.34	(11,348.14)	-18.5%
22 - Comercial e Industrial	7,102	6,890	212	3.1%	5,969	5,856	113	1.9%	350,990.93	303,044.04	47,946.89	15.8%	27,480.13	29,531.58	(2,051.45)	-6.9%
23 <b>Transporte de Carga</b>	37,092	37,200	(108)	-0.3%	32,638	32,521	117	0.4%	2,519,376.00	3,161,427.86	(642,051.86)	-20.3%	98,691.91	576,736.70	(478,044.79)	-82.9%
24 - Terrestre	26,137	25,939	198	0.8%	25,536	25,167	369	1.5%	1,410,273.32	2,282,481.75	(872,208.43)	-38.2%	89,996.12	276,263.04	(186,266.92)	-67.4%
25 - Marítimo	10,938	11,194	(256)	-2.3%	7,085	7,287	(202)	-2.8%	1,084,512.26	849,388.68	235,123.58	27.7%	4,625.33	287,049.84	(282,424.51)	-98.4%
26 - Aéreo	17	67	(50)	-74.6%	17	67	(50)	-74.6%	24,590.42	29,557.43	(4,967.01)	-16.8%	4,070.46	13,423.82	(9,353.36)	-69.7%
27 <b>Casco</b>	1,508	1,538	(30)	-2.0%	1,002	1,026	(24)	-2.3%	1,259,494.44	1,761,768.26	(502,273.82)	-28.5%	1,058,093.78	442,045.19	616,048.59	139.4%
28 - Marítimo	1,153	1,172	(19)	-1.6%	787	813	(26)	-3.2%	588,147.09	655,447.31	(67,300.22)	-10.3%	1,058,093.78	404,479.53	653,614.25	161.6%
29 - Aéreo	355	366	(11)	-3.0%	215	213	2	0.9%	671,347.35	1,106,320.95	(434,973.60)	-39.3%	-	37,565.66	(37,565.66)	-100.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**ENERO 2021 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
30 Automóvil	907,556	939,870	(32,314)	-3.4%	818,290	834,139	(15,849)	-1.9%	23,431,890.37	25,497,433.53	(2,065,543.16)	-8.1%	9,993,149.32	17,189,833.12	(7,196,683.80)	-41.9%
31 Ramos Técnicos	13,094	14,338	(1,244)	-8.7%	8,778	9,823	(1,045)	-10.6%	1,745,219.19	1,585,465.47	159,753.72	10.1%	308,371.78	152,610.05	155,761.73	102.1%
32 - TRC - TRM	3,086	3,418	(332)	-9.7%	1,881	2,262	(381)	-16.8%	1,235,067.07	1,100,737.52	134,329.55	12.2%	247,188.33	13,868.54	233,319.79	1682.4%
33 - Equipo Eléctrico	4,238	4,568	(330)	-7.2%	3,136	3,382	(246)	-7.3%	192,015.04	165,311.35	26,703.69	16.2%	46,817.58	52,894.68	(6,077.10)	-11.5%
34 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
35 - Rotura de Maquinaria	1,421	1,582	(161)	-10.2%	929	1,035	(106)	-10.2%	90,062.66	62,012.25	28,050.41	45.2%	11,289.89	29,071.09	(17,781.20)	-61.2%
36 - Equipo Pesado	3,493	3,911	(418)	-10.7%	2,001	2,309	(308)	-13.3%	228,224.42	257,411.85	(29,187.43)	-11.3%	3,075.98	56,775.74	(53,699.76)	-94.6%
37 - Vidrios	2	7	(5)	-71.4%	2	7	(5)	-71.4%	(150.00)	(7.50)	(142.50)	0.0%	-	-	-	0.0%
38 Riesgos Diversos	91,170	100,549	(9,379)	-9.3%	27,708	29,471	(1,763)	-6.0%	9,158,051.94	10,657,935.88	(1,499,883.94)	-14.1%	940,999.91	1,978,923.40	(1,037,923.49)	-52.4%
39 - Responsabilidad Civil	17,661	19,310	(1,649)	-8.5%	16,658	18,140	(1,482)	-8.2%	3,777,724.72	3,945,630.97	(167,906.25)	-4.3%	341,640.89	302,829.32	38,811.57	12.8%
40 - Robo	4,218	4,276	(58)	-1.4%	3,645	3,689	(44)	-1.2%	231,854.93	567,632.65	(335,777.72)	-59.2%	29,588.90	239,734.08	(210,145.18)	-87.7%
41 - Fidelidad y DDD	1,132	1,125	7	0.6%	1,120	1,112	8	0.7%	1,767,196.50	1,291,138.76	476,057.74	36.9%	269,091.36	46,797.92	222,293.44	475.0%
42 - BBB	27	29	(2)	-6.9%	23	28	(5)	-17.9%	6,064.69	176,406.64	(170,341.95)	-96.6%	-	1,322.80	(1,322.80)	-100.0%
43 - Otros	68,132	75,809	(7,677)	-10.1%	6,262	6,502	(240)	-3.7%	3,375,211.10	4,677,126.86	(1,301,915.76)	-27.8%	300,678.76	1,388,239.28	(1,087,560.52)	-78.3%
44 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	67,088	71,755	(4,667)	-6.5%	65,326	69,428	(4,102)	-5.9%	6,504,172.66	6,808,887.63	(304,714.97)	-4.5%	2,404,077.69	4,775,983.24	(2,371,905.55)	-49.7%
46 - Oferta y Cumplimiento	31,408	31,464	(56)	-0.2%	30,993	30,812	181	0.6%	1,773,699.56	1,994,110.94	(220,411.38)	-11.1%	404,594.62	933,882.02	(529,287.40)	-56.7%
47 - Otras	35,680	40,291	(4,611)	-11.4%	34,333	38,616	(4,283)	-11.1%	4,730,473.10	4,814,776.69	(84,303.59)	-1.8%	1,999,483.07	3,842,101.22	(1,842,618.15)	-48.0%
48 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,489,223</b>	<b>3,807,867</b>	<b>(318,644)</b>	<b>-8.4%</b>	<b>1,806,004</b>	<b>1,852,744</b>	<b>(46,740)</b>	<b>-2.5%</b>	<b>142,465,699.39</b>	<b>142,975,173.50</b>	<b>(509,474.11)</b>	<b>-0.356%</b>	<b>50,378,687.03</b>	<b>61,482,074.03</b>	<b>(11,103,387.00)</b>	<b>-18.1%</b>
Ramos de Personas	1,927,095	2,197,655	(270,560)	-12.3%	552,856	578,038	(25,182)	-4.4%	67,960,247.58	65,707,526.55	2,252,721.03	3.4%	32,079,577.20	31,603,296.22	476,280.98	1.5%
Ramos Generales	1,562,128	1,610,212	(48,084)	-3.0%	1,253,148	1,274,706	(21,558)	-1.7%	74,505,451.81	77,267,646.95	(2,762,195.14)	-3.6%	18,299,109.83	29,878,777.81	(11,579,667.98)	-38.8%
<b>Totales</b>	<b>3,489,223</b>	<b>3,807,867</b>	<b>(318,644)</b>	<b>-8.4%</b>	<b>1,806,004</b>	<b>1,852,744</b>	<b>(46,740)</b>	<b>-2.5%</b>	<b>\$142,465,699.39</b>	<b>\$142,975,173.50</b>	<b>(509,474.11)</b>	<b>-0.4%</b>	<b>\$50,378,687.03</b>	<b>\$61,482,074.03</b>	<b>(11,103,387.00)</b>	<b>-18.1%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 30 DE ABRIL 2021**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2021	2020	Variación Porcentual
1	<b>Vida Individual</b>	0.46	0.19	134.9%
2	- Primer año	2.08	0.24	781.9%
3	- Renovación	0.29	0.19	54.5%
4	<b>Accidentes Personales</b>	0.19	0.20	-4.8%
5	- Individual	0.15	0.17	-12.4%
6	- Grupo	0.22	0.21	0.8%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.67	0.68	-2.1%
9	- Individual	0.61	0.65	-6.6%
10	- Grupo	0.74	0.71	3.8%
11	<b>Colectivos de Vida</b>	0.58	0.22	158.2%
12	<b>Incendio y Líneas Aliadas (*)</b>	0.19	0.18	5.0%
13	- Residencial	0.28	0.24	19.1%
14	- Comercial	0.13	0.15	-9.1%
15	- Industrial	0.00	0.07	-98.3%
16	<b>Vida Industrial</b>	0.00	0.00	0.0%
17	<b>Anualidades</b>	0.00	0.00	0.0%
18	<b>Rentas Vitalicias</b>	0.00	0.00	0.0%
19	<b>Pérdida de Ingresos</b>	0.00	0.00	0.0%
20	<b>Multiriesgo</b>	0.36	0.37	-3.9%
21	- Residencial	0.54	0.63	-13.8%
22	- Comercial e Industrial	0.19	0.11	71.5%
23	<b>Transporte de Carga</b>	0.19	0.23	-18.9%
24	- Terrestre	0.13	0.10	35.8%
25	- Marítimo	0.26	0.47	-46.2%
26	- Aéreo	1.70	0.97	74.5%
27	<b>Casco</b>	1.05	0.26	298.5%
28	- Marítimo	0.76	0.48	59.8%
29	- Aéreo	0.00	0.06	-100.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 30 DE ABRIL 2021**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2021	2020	Variación Porcentual
30	<b>Automóvil</b>	0.58	0.64	-8.6%
31	<b>Ramos Técnicos</b>	0.17	0.18	-10.0%
32	- TRC - TRM	0.13	0.08	63.7%
33	- Equipo Eléctrico	0.54	0.36	49.4%
34	- Caldera y Maquinaria	0.00	0.00	0.0%
35	- Rotura de Maquinaria	0.07	0.15	-54.0%
36	- Equipo Pesado	0.16	0.54	-69.7%
37	- Vidrios	0.00	0.00	0.0%
38	<b>Riesgos Diversos</b>	0.25	0.21	16.2%
39	- Responsabilidad Civil	0.24	0.18	37.2%
40	- Robo	0.52	0.31	66.9%
41	- Fidelidad y DDD	0.15	0.19	-22.2%
42	- BBB	0.00	0.37	-99.1%
43	- Otros	0.27	0.22	22.7%
44	<b>Titulos de Propiedad</b>	0.00	0.00	0.0%
45	<b>Fianzas</b>	0.48	0.43	12.0%
46	- Oferta y Cumplimiento	0.11	0.13	-14.1%
47	- Otras	0.61	0.69	-10.8%
<b>48</b>	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>0.49</b>	<b>0.40</b>	<b>20.1%</b>
<b>Vida</b>		<b>0.58</b>	<b>0.42</b>	<b>39.3%</b>
<b>General</b>		<b>0.39</b>	<b>0.39</b>	<b>-0.9%</b>
<b>Totales</b>		<b>0.49</b>	<b>0.40</b>	<b>20.1%</b>