



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 30 DE JUNIO 2021
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	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
Vida Individual	251,341	262,327	(10,986)	-4.2%	242,253	252,711	(10,458)	-4.1%	78,621,936.51	80,700,518.88	(2,078,582.37)	-2.6%	35,825,291.92	17,428,914.23	18,396,377.69	105.6%
Accidentes Personales	413,834	453,159	(39,325)	-8.7%	143,240	145,476	(2,236)	-1.5%	9,807,613.78	9,996,600.72	(188,986.94)	-1.9%	1,879,838.22	1,996,915.68	(117,077.46)	-5.9%
Salud	395,619	433,723	(38,104)	-8.8%	114,868	99,531	15,337	15.4%	178,717,585.19	167,419,648.75	11,297,936.44	6.7%	129,682,860.07	105,026,685.16	24,656,174.91	23.5%
Colectivos de Vida	983,314	1,074,872	(91,558)	-8.5%	76,058	72,545	3,513	4.8%	119,346,819.83	117,573,286.27	1,773,533.56	1.5%	71,001,808.28	26,807,028.39	44,194,779.89	164.9%
Incendio y Líneas Aliadas (*)	466,044	417,160	48,884	11.7%	321,006	273,153	47,853	17.5%	79,545,614.11	78,237,480.19	1,308,133.93	1.7%	14,514,031.35	12,686,530.41	1,827,500.94	14.4%
Multiriesgo	30,032	28,005	2,027	7.2%	28,304	26,325	1,979	7.5%	3,128,791.18	3,159,530.21	(30,739.03)	-1.0%	976,036.40	927,208.21	48,828.19	5.3%
Transporte de Carga	37,657	37,178	479	1.3%	33,139	32,562	577	1.8%	12,405,326.87	12,030,592.02	374,734.85	3.1%	2,181,342.34	2,412,170.08	(230,827.74)	-9.6%
Casco	1,692	1,545	147	9.5%	1,112	1,052	60	5.7%	15,305,665.57	20,513,896.44	(5,208,230.87)	-25.4%	3,566,385.51	2,789,477.72	776,907.79	27.9%
Automóvil	963,983	884,440	79,543	9.0%	886,628	787,357	99,271	12.6%	124,355,015.75	115,545,887.04	8,809,128.71	7.6%	76,685,632.13	65,059,689.45	11,625,942.68	17.9%
Ramos Técnicos	13,824	13,919	(95)	-0.7%	9,137	9,471	(334)	-3.5%	10,746,936.04	7,257,899.33	3,489,036.71	48.1%	1,560,978.74	1,172,236.94	388,741.80	33.2%
Responsabilidad Civil	18,797	18,837	(40)	-0.2%	17,631	17,781	(150)	-0.8%	17,645,326.98	16,172,508.19	1,472,818.79	9.1%	3,626,211.82	2,779,566.02	846,645.80	30.5%
Robo	4,377	4,325	52	1.2%	3,791	3,754	37	1.0%	1,029,664.01	1,431,896.70	(402,232.69)	-28.1%	407,523.73	522,248.79	(114,725.06)	-22.0%
Fianzas	71,115	72,157	(1,042)	-1.4%	67,795	70,507	(2,712)	-3.8%	55,734,277.04	72,290,518.51	(16,556,241.47)	-22.9%	25,074,537.76	32,045,770.75	(6,971,232.99)	-21.8%
Otros	66,910	78,599	(11,689)	-14.9%	8,185	7,892	293	3.7%	54,593,414.96	48,666,039.47	5,927,375.49	12.2%	14,138,755.56	10,645,204.12	3,493,551.44	32.8%
TOTAL LOCAL Y EXTERIOR	3,718,539	3,780,246	(61,707)	-1.6%	1,953,147	1,800,117	153,030	8.5%	760,983,987.82	750,996,302.72	9,987,685.10	1.3%	381,121,233.83	282,299,645.95	98,821,587.88	35.0%
Ramos de Personas	2,044,108	2,224,081	(179,973)	-8.1%	576,419	570,263	6,156	1.1%	386,493,955.31	375,690,054.62	10,803,900.69	2.9%	238,389,798.49	151,259,543.46	87,130,255.03	57.6%
Ramos Generales	1,674,431	1,556,165	118,266	7.6%	1,376,728	1,229,854	146,874	11.9%	374,490,032.51	375,306,248.10	(816,215.58)	-0.2%	142,731,435.34	131,040,102.49	11,691,332.85	8.9%
Totales	3,718,539	3,780,246	(61,707)	-1.6%	1,953,147	1,800,117	153,030	8.5%	760,983,987.82	750,996,302.72	9,987,685.10	1.3%	381,121,233.83	282,299,645.95	98,821,587.88	35.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE JUNIO 2021
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	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 Vida Individual	251,341	262,327	(10,986)	-4.2%	242,253	252,711	(10,458)	-4.1%	78,621,936.51	80,700,518.88	(2,078,582.37)	-2.6%	35,825,291.92	17,428,914.23	18,396,377.69	105.6%
2 - Primer año	77,494	84,034	(6,540)	-7.8%	74,960	80,284	(5,324)	-6.6%	7,614,966.43	10,383,372.16	(2,768,405.73)	-26.7%	14,009,714.62	2,495,614.52	11,514,100.10	461.4%
3 - Renovación	173,847	178,293	(4,446)	-2.5%	167,293	172,427	(5,134)	-3.0%	71,006,970.08	70,317,146.72	689,823.36	1.0%	21,815,577.30	14,933,299.71	6,882,277.59	46.1%
4 Accidentes Personales	413,834	453,159	(39,325)	-8.7%	143,240	145,476	(2,236)	-1.5%	9,807,613.78	9,996,600.72	(188,986.94)	-1.9%	1,879,838.22	1,996,915.68	(117,077.46)	-5.9%
5 - Individual	144,934	136,363	8,571	6.3%	124,508	116,520	7,988	6.9%	4,569,817.91	4,514,062.68	55,755.23	1.2%	644,453.34	718,526.03	(74,072.69)	-10.3%
6 - Grupo	268,900	316,796	(47,896)	-15.1%	18,732	28,956	(10,224)	-35.3%	5,237,795.87	5,482,538.04	(244,742.17)	-4.5%	1,235,384.88	1,278,389.65	(43,004.77)	-3.4%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	395,619	433,723	(38,104)	-8.8%	114,868	99,531	15,337	15.4%	178,717,585.19	167,419,648.75	11,297,936.44	6.7%	129,682,860.07	105,026,685.16	24,656,174.91	23.5%
9 - Individual	135,841	112,393	23,448	20.9%	106,851	92,121	14,730	16.0%	99,074,939.17	83,539,380.81	15,535,558.36	18.6%	63,124,131.62	48,601,135.53	14,522,996.09	29.9%
10 - Grupo	259,778	321,330	(61,552)	-19.2%	8,017	7,410	607	8.2%	79,642,646.02	83,880,267.94	(4,237,621.92)	-5.1%	66,558,728.45	56,425,549.63	10,133,178.82	18.0%
11 Colectivos de Vida	983,314	1,074,872	(91,558)	-8.5%	76,058	72,545	3,513	4.8%	119,346,819.83	117,573,286.27	1,773,533.56	1.5%	71,001,808.28	26,807,028.39	44,194,779.89	164.9%
12 - Colectivo de vida	543,413	-	543,413	0.0%	9,638	-	9,638	0.0%	6,127,628.47	-	6,127,628.47	0.0%	5,610,220.96	-	5,610,220.96	0.0%
13 - Colectivo de deudores	439,901	-	439,901	0.0%	66,420	-	66,420	0.0%	14,701,883.87	-	14,701,883.87	0.0%	9,524,849.39	-	9,524,849.39	0.0%
14 Incendio y Líneas Aliadas (*)	466,044	417,160	48,884	11.7%	321,006	273,153	47,853	17.5%	79,545,614.11	78,237,480.19	1,308,133.93	1.7%	14,514,031.35	12,686,530.41	1,827,500.94	14.4%
15 - Residencial	375,570	325,922	49,648	15.2%	280,567	231,568	48,999	21.2%	33,826,577.50	30,670,624.30	3,155,953.20	10.3%	7,298,584.18	6,510,487.01	788,097.17	12.1%
16 - Comercial	90,040	90,747	(707)	-0.8%	40,078	41,174	(1,096)	-2.7%	45,080,642.48	46,827,298.87	(1,746,656.40)	-3.7%	7,214,650.29	6,008,935.42	1,205,714.87	20.1%
17 - Industrial	434	491	(57)	-11.6%	361	411	(50)	-12.2%	638,394.13	739,557.01	(101,162.88)	-13.7%	796.88	167,107.98	(166,311.10)	-99.5%
18 Vida Industrial	54	46	8	17.4%	54	46	8	17.4%	(1,738.73)	5,976.74	(7,715.47)	-129.1%	-	-	-	0.0%
19 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 Multirisgo	30,032	28,005	2,027	7.2%	28,304	26,325	1,979	7.5%	3,128,791.18	3,159,530.21	(30,739.03)	-1.0%	976,036.40	927,208.21	48,828.19	5.3%
23 - Residencial	22,543	20,930	1,613	7.7%	22,002	20,310	1,692	8.3%	1,423,497.93	1,536,576.15	(113,078.22)	-7.4%	674,520.23	702,882.75	(28,362.52)	-4.0%
24 - Comercial e Industrial	7,489	7,075	414	5.9%	6,302	6,015	287	4.8%	1,705,293.25	1,622,954.06	82,339.19	5.1%	301,516.17	224,325.46	77,190.71	34.4%
25 Transporte de Carga	37,657	37,178	479	1.3%	33,139	32,562	577	1.8%	12,405,326.87	12,030,592.02	374,734.85	3.1%	2,181,342.34	2,412,170.08	(230,827.74)	-9.6%
26 - Terrestre	26,633	25,976	657	2.5%	25,974	25,207	767	3.0%	7,552,573.09	7,371,641.77	180,931.32	2.5%	1,060,610.15	918,924.29	141,685.86	15.4%
27 - ABRÍtimo	11,002	11,125	(123)	-1.1%	7,143	7,278	(135)	-1.9%	4,763,086.54	4,589,068.77	174,017.77	3.8%	1,011,588.89	1,445,438.42	(433,849.53)	-30.0%
28 - Aéreo	22	77	(55)	-71.4%	22	77	(55)	-71.4%	89,667.24	69,881.48	19,785.76	28.3%	109,143.30	47,807.37	61,335.93	128.3%
29 Casco	1,692	1,545	147	9.5%	1,112	1,052	60	5.7%	15,305,665.57	20,513,896.44	(5,208,230.87)	-25.4%	3,566,385.51	2,789,477.72	776,907.79	27.9%
30 - ABRÍtimo	1,337	1,205	132	11.0%	894	847	47	5.5%	7,636,230.79	8,540,400.32	(904,169.53)	-10.6%	3,430,965.74	2,499,240.55	931,725.19	37.3%
31 - Aéreo	355	340	15	4.4%	218	205	13	6.3%	7,669,434.78	11,973,496.12	(4,304,061.34)	-35.9%	135,419.77	290,237.17	(154,817.40)	-53.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE JUNIO 2021
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	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
32 Automóvil	963,983	884,440	79,543	9.0%	886,628	787,357	99,271	12.6%	124,355,015.75	115,545,887.04	8,809,128.71	7.6%	76,685,632.13	65,059,689.45	11,625,942.68	17.9%
33 Ramos Técnicos	13,824	13,919	(95)	-0.7%	9,137	9,471	(334)	-3.5%	10,746,936.04	7,257,899.33	3,489,036.71	48.1%	1,560,978.74	1,172,236.94	388,741.80	33.2%
34 - TRC - TRM	3,237	3,252	(15)	-0.5%	2,009	2,108	(99)	-4.7%	8,403,981.60	5,044,017.83	3,359,963.77	66.6%	843,142.90	391,159.20	451,983.70	115.5%
35 - Equipo Electrónico	4,451	4,482	(31)	-0.7%	3,278	3,333	(55)	-1.7%	820,868.68	679,876.10	140,992.58	20.7%	372,858.95	288,203.03	84,655.92	29.4%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	10,235.22	(10,235.22)	-100.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,557	1,537	20	1.3%	971	1,004	(33)	-3.3%	467,677.00	506,412.63	(38,735.63)	-7.6%	47,862.09	41,337.24	6,524.85	15.8%
38 - Equipo Pesado	3,722	3,791	(69)	-1.8%	2,047	2,194	(147)	-6.7%	1,054,375.43	1,014,033.88	40,341.55	4.0%	297,114.79	451,537.47	(154,422.68)	-34.2%
39 - Vidrios	3	3	-	0.0%	3	3	-	0.0%	33.33	3,323.67	(3,290.34)	-99.0%	-	-	-	0.0%
40 Riesgos Diversos	89,990	101,675	(11,685)	-11.5%	29,513	29,341	172	0.6%	73,270,144.68	66,264,467.62	7,005,677.06	10.6%	18,172,491.11	13,947,018.93	4,225,472.18	30.3%
41 - Responsabilidad Civil	18,797	18,837	(40)	-0.2%	17,631	17,781	(150)	-0.8%	17,645,326.98	16,172,508.19	1,472,818.79	9.1%	3,626,211.82	2,779,566.02	846,645.80	30.5%
42 - Robo	4,377	4,325	52	1.2%	3,791	3,754	37	1.0%	1,029,664.01	1,431,896.70	(402,232.69)	-28.1%	407,523.73	522,248.79	(114,725.06)	-22.0%
43 - Fidelidad y DDD	1,256	1,194	62	5.2%	1,238	1,184	54	4.6%	7,168,156.16	6,907,589.85	260,566.31	3.8%	1,230,985.06	1,077,826.11	153,158.95	14.2%
44 - BBB	36	27	9	33.3%	33	24	9	37.5%	2,292,311.82	1,790,875.62	501,436.20	28.0%	13,345.58	478,856.23	(465,510.65)	-97.2%
45 - Otros	65,524	77,292	(11,768)	-15.2%	6,820	6,598	222	3.4%	45,134,685.71	39,961,597.26	5,173,088.45	12.9%	12,894,424.92	9,088,521.78	3,805,903.14	41.9%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	71,115	72,157	(1,042)	-1.4%	67,795	70,507	(2,712)	-3.8%	55,734,277.04	72,290,518.51	(16,556,241.47)	-22.9%	25,074,537.76	32,045,770.75	(6,971,232.99)	-21.8%
48 - Oferta y Cumplimiento	33,192	33,106	86	0.3%	32,847	32,305	542	1.7%	15,864,963.86	28,328,852.81	(12,463,888.95)	-44.0%	1,745,801.30	3,518,302.08	(1,772,500.78)	-50.4%
49 - Otras	37,923	39,051	(1,128)	-2.9%	34,948	38,151	(3,203)	-8.4%	39,869,313.18	43,961,665.70	(4,092,352.52)	-9.3%	23,328,736.46	28,527,468.67	(5,198,732.21)	-18.2%
50 TOTAL LOCAL Y EXTERIOR	3,718,539	3,780,246	(61,707)	-1.6%	1,953,147	1,800,117	153,030	8.5%	760,983,987.82	750,996,302.72	9,987,685.10	1.3%	381,121,233.83	282,299,645.95	98,821,587.88	35.0%
Ramos de Personas	2,044,108	2,224,081	(179,973)	-8.1%	576,419	570,263	6,156	1.1%	386,493,955.31	375,690,054.62	10,803,900.69	2.9%	238,389,798.49	151,259,543.46	87,130,255.03	57.6%
Ramos Generales	1,674,431	1,556,165	118,266	7.6%	1,376,728	1,229,854	146,874	11.9%	374,490,032.51	375,306,248.10	(816,215.58)	-0.2%	142,731,435.34	131,040,102.49	11,691,332.85	8.9%
Totales	3,718,539	3,780,246	(61,707)	-1.6%	1,953,147	1,800,117	153,030	8.5%	\$760,983,987.82	\$750,996,302.72	9,987,685.10	1.3%	\$381,121,233.83	\$282,299,645.95	98,821,587.88	35.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 2021 (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	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 Vida Individual	251,341	262,327	(10,986)	-4.2%	242,253	252,711	(10,458)	-4.1%	13,743,322.16	13,655,626.73	87,695.43	0.6%	5,561,907.97	2,119,303.88	3,442,604.09	162.4%
2 - Primer año	77,494	84,034	(6,540)	-7.8%	74,960	80,284	(5,324)	-6.6%	1,470,528.00	1,524,623.16	(54,095.16)	-3.5%	2,110,825.70	342,909.85	1,767,915.85	515.6%
3 - Renovación	173,847	178,293	(4,446)	-2.5%	167,293	172,427	(5,134)	-3.0%	12,272,794.16	12,131,003.57	141,790.59	1.2%	3,451,082.27	1,776,394.03	1,674,688.24	94.3%
4 Accidentes Personales	413,834	453,159	(39,325)	-8.7%	143,240	145,476	(2,236)	-1.5%	2,371,017.33	1,018,311.95	1,352,705.38	132.8%	365,184.42	167,717.64	197,466.78	117.7%
5 - Individual	144,934	136,363	8,571	6.3%	124,508	116,520	7,988	6.9%	953,876.48	534,987.26	418,889.22	78.3%	94,721.23	48,417.74	46,303.49	95.6%
6 - Grupo	268,900	316,796	(47,896)	-15.1%	18,732	28,956	(10,224)	-35.3%	1,417,140.85	483,324.69	933,816.16	193.2%	270,463.19	119,299.90	151,163.29	126.7%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	395,619	433,723	(38,104)	-8.8%	114,868	99,531	15,337	15.4%	32,180,087.68	27,623,080.95	4,557,006.73	16.5%	27,310,211.46	15,142,135.94	12,168,075.52	80.4%
9 - Individual	135,841	112,393	23,448	20.9%	106,851	92,121	14,730	16.0%	18,009,872.34	14,455,181.54	3,554,690.80	24.6%	13,148,254.04	7,065,834.67	6,082,419.37	86.1%
10 - Grupo	259,778	321,330	(61,552)	-19.2%	8,017	7,410	607	8.2%	14,170,215.34	13,167,899.41	1,002,315.93	7.6%	14,161,957.42	8,076,301.27	6,085,656.15	75.4%
11 Colectivos de Vida	983,314	1,074,872	(91,558)	-8.5%	76,058	72,545	3,513	4.8%	20,829,512.34	19,254,116.59	1,575,395.75	8.2%	15,135,070.35	5,367,686.81	9,767,383.54	182.0%
12 - Colectivo de vida	543,413	-	-	0.0%	9,638	-	-	0.0%	6,127,628.47	-	-	0.0%	5,610,220.96	-	-	0.0%
13 - Colectivo de deudores	439,901	-	-	0.0%	66,420	-	-	0.0%	14,701,883.87	-	-	0.0%	9,524,849.39	-	-	0.0%
14 Incendio y Líneas Aliadas (*)	466,044	417,160	48,884	11.7%	321,006	273,153	47,853	17.5%	11,147,897.30	14,312,884.14	(3,164,986.84)	-22.1%	1,518,371.20	1,279,767.91	238,603.29	18.6%
15 - Residencial	375,570	325,922	49,648	15.2%	280,567	231,568	48,999	21.2%	5,393,228.99	5,520,682.54	(127,453.55)	-2.3%	740,793.79	496,126.07	244,667.72	49.3%
16 - Comercial	90,040	90,747	(707)	-0.8%	40,078	41,174	(1,096)	-2.7%	5,638,431.58	8,639,574.80	(3,001,143.22)	-34.7%	777,577.41	783,641.84	(6,064.43)	-0.8%
17 - Industrial	434	491	(57)	-11.6%	361	411	(50)	-12.2%	116,236.73	152,626.80	(36,390.07)	-23.8%	-	-	-	0.0%
18 Vida Industrial	54	46	8	17.4%	54	46	8	17.4%	(86.51)	1,764.88	(1,851.39)	-104.9%	-	-	-	0.0%
19 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 Multirisgo	30,032	28,005	2,027	7.2%	28,304	26,325	1,979	7.5%	692,215.30	673,793.84	18,421.46	2.7%	134,631.87	108,424.99	26,206.88	24.2%
23 - Residencial	22,543	20,930	1,613	7.7%	22,002	20,310	1,692	8.3%	280,541.19	287,697.94	(7,156.75)	-2.5%	70,291.78	51,578.95	18,712.83	36.3%
24 - Comercial e Industrial	7,489	7,075	414	5.9%	6,302	6,015	287	4.8%	411,674.11	386,095.90	25,578.21	6.6%	64,340.09	56,846.04	7,494.05	13.2%
25 Transporte de Carga	37,657	37,178	479	1.3%	33,139	32,562	577	1.8%	2,648,314.18	2,406,783.20	241,530.98	10.0%	210,200.17	89,257.89	120,942.28	135.5%
26 - Terrestre	26,633	25,976	657	2.5%	25,974	25,207	767	3.0%	989,015.90	1,142,238.16	(153,222.26)	-13.4%	90,947.61	49,391.88	41,555.73	84.1%
27 - Marítimo	11,002	11,125	(123)	-1.1%	7,143	7,278	(135)	-1.9%	1,650,120.83	1,251,405.28	398,715.55	31.9%	119,741.06	39,738.71	80,002.35	201.3%
28 - Aéreo	22	77	(55)	-71.4%	22	77	(55)	-71.4%	9,177.45	13,139.76	(3,962.31)	-30.2%	(488.50)	127.30	(615.80)	-483.7%
29 Casco	1,692	1,545	147	9.5%	1,112	1,052	60	5.7%	4,326,213.09	3,518,145.86	808,067.23	23.0%	270,383.40	559,793.47	(289,410.07)	-51.7%
30 - Marítimo	1,337	1,205	132	11.0%	894	847	47	5.5%	1,902,766.54	1,909,698.28	(6,931.74)	-0.4%	148,793.88	557,281.05	(408,487.17)	-73.3%
31 - Aéreo	355	340	15	4.4%	218	205	13	6.3%	2,423,446.55	1,608,447.58	814,998.97	50.7%	121,589.52	2,512.42	119,077.10	4739.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 2021 (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	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
32 Automóvil	963,983	884,440	79,543	9.0%	886,628	787,357	99,271	12.6%	22,171,780.69	18,783,627.94	3,388,152.75	18.0%	14,395,261.15	7,341,809.74	7,053,451.41	96.1%
33 Ramos Técnicos	13,824	13,919	(95)	-0.7%	9,137	9,471	(334)	-3.5%	1,633,705.94	959,550.35	674,155.59	70.3%	263,406.88	91,904.90	171,501.98	186.6%
34 - TRC - TRM	3,237	3,252	(15)	-0.5%	2,009	2,108	(99)	-4.7%	1,200,055.95	576,214.10	623,841.85	108.3%	68,070.22	75,687.50	(7,617.28)	-10.1%
35 - Equipo Electrónico	4,451	4,482	(31)	-0.7%	3,278	3,333	(55)	-1.7%	102,961.21	167,421.36	(64,460.15)	-38.5%	21,702.98	8,516.07	13,186.91	154.8%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,557	1,537	20	1.3%	971	1,004	(33)	-3.3%	62,821.70	116,178.51	(53,356.81)	-45.9%	13,252.98	1,802.69	11,450.29	635.2%
38 - Equipo Pesado	3,722	3,791	(69)	-1.8%	2,047	2,194	(147)	-6.7%	267,867.08	99,736.38	168,130.70	168.6%	160,380.70	5,898.64	154,482.06	2618.9%
39 - Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	89,990	101,675	(11,685)	-11.5%	29,513	29,341	172	0.6%	13,400,764.05	11,548,250.35	1,852,513.70	16.0%	3,827,644.33	2,931,634.21	896,010.12	30.6%
41 - Responsabilidad Civil	18,797	18,837	(40)	-0.2%	17,631	17,781	(150)	-0.8%	2,989,057.00	2,586,275.44	402,781.56	15.6%	262,729.03	146,713.89	116,015.14	79.1%
42 - Robo	4,377	4,325	52	1.2%	3,791	3,754	37	1.0%	193,246.73	179,595.08	13,651.65	7.6%	36,349.14	40,585.20	(4,236.06)	-10.4%
43 - Fidelidad y DDD	1,256	1,194	62	5.2%	1,238	1,184	54	4.6%	1,086,996.15	1,358,359.46	(271,363.31)	-20.0%	269,697.80	175,547.99	94,149.81	53.6%
44 - BBB	36	27	9	33.3%	33	24	9	37.5%	550,768.35	530,271.43	20,496.92	3.9%	3,691.50	230.05	3,461.45	1504.7%
45 - Otros	65,524	77,292	(11,768)	-15.2%	6,820	6,598	222	3.4%	8,580,695.82	6,893,748.94	1,686,946.88	24.5%	3,255,176.86	2,568,557.08	686,619.78	26.7%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	71,115	72,157	(1,042)	-1.4%	67,795	70,507	(2,712)	-3.8%	10,709,845.70	7,443,880.00	3,265,965.70	43.9%	4,501,462.45	2,775,957.25	1,725,505.20	62.2%
48 - Oferta y Cumplimiento	33,192	33,106	86	0.3%	32,847	32,305	542	1.7%	3,972,051.86	2,311,230.45	1,660,821.41	71.9%	467,167.02	183,370.74	283,796.28	154.8%
49 - Otras	37,923	39,051	(1,128)	-2.9%	34,948	38,151	(3,203)	-8.4%	6,737,793.84	5,132,649.55	1,605,144.29	31.3%	4,034,295.43	2,592,586.51	1,441,708.92	55.6%
50 TOTAL TOTAL Y EXTERIOR	3,718,539	3,780,246	(61,707)	-1.6%	1,953,147	1,800,117	153,030	8.5%	135,854,589.25	121,199,816.78	14,654,772.47	12.091%	73,493,735.65	37,975,394.63	35,518,341.02	93.5%
Ramos de Personas	2,044,108	2,224,081	(179,973)	-8.1%	576,419	570,263	6,156	1.1%	69,123,939.51	61,551,136.22	7,572,803.29	12.3%	48,372,374.20	22,796,844.27	25,575,529.93	112.2%
Ramos Generales	1,674,431	1,556,165	118,266	7.6%	1,376,728	1,229,854	146,874	11.9%	66,730,649.74	59,648,680.56	7,081,969.18	11.9%	25,121,361.45	15,178,550.36	9,942,811.09	65.5%
Totales	3,718,539	3,780,246	(61,707)	-1.6%	1,953,147	1,800,117	153,030	8.5%	\$135,854,589.25	\$121,199,816.78	14,654,772.47	12.1%	\$73,493,735.65	\$37,975,394.63	35,518,341.02	93.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 2021 (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	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 Vida Individual	248,329	262,966	(14,637)	-5.6%	239,248	253,182	(13,934)	-5.5%	13,346,018.03	12,888,621.73	457,396.30	3.5%	6,730,686.60	4,779,632.69	1,951,053.91	40.8%
2 - Primer año	77,728	84,747	(7,019)	-8.3%	75,222	81,004	(5,782)	-7.1%	1,348,640.67	1,436,554.79	(87,914.12)	-6.1%	1,930,624.52	403,453.95	1,527,170.57	378.5%
3 - Renovación	170,601	178,219	(7,618)	-4.3%	164,026	172,178	(8,152)	-4.7%	11,997,377.36	11,452,066.94	545,310.42	4.8%	4,800,062.08	4,376,178.74	423,883.34	9.7%
4 Accidentes Personales	408,564	460,186	(51,622)	-11.2%	139,530	148,909	(9,379)	-6.3%	1,399,320.75	445,795.57	953,525.18	213.9%	384,254.88	150,699.82	233,555.06	155.0%
5 - Individual	141,575	138,152	3,423	2.5%	120,980	118,610	2,370	2.0%	910,149.59	339,100.91	571,048.68	168.4%	140,738.76	42,381.92	98,356.84	232.1%
6 - Grupo	266,989	322,034	(55,045)	-17.1%	18,550	30,299	(11,749)	-38.8%	489,171.16	106,694.66	382,476.50	358.5%	243,516.12	108,317.90	135,198.22	124.8%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	393,403	431,966	(38,563)	-8.9%	110,054	99,978	10,076	10.1%	28,859,181.12	26,127,460.65	2,731,720.47	10.5%	23,947,324.30	12,511,700.40	11,435,623.90	91.4%
9 - Individual	132,787	113,064	19,723	17.4%	102,628	92,564	10,064	10.9%	17,092,826.29	13,856,768.10	3,236,058.19	23.4%	11,043,253.50	5,549,459.59	5,493,793.91	99.0%
10 - Grupo	260,616	318,902	(58,286)	-18.3%	7,426	7,414	12	0.2%	11,766,354.83	12,270,692.55	(504,337.72)	-4.1%	12,904,070.80	6,962,240.81	5,941,829.99	85.3%
11 Colectivos de Vida	968,021	1,090,584	(122,563)	-11.2%	75,181	72,766	2,415	3.3%	21,190,966.96	19,025,381.24	2,165,585.72	11.4%	11,327,011.97	3,748,589.18	7,578,422.79	202.2%
14 Incendio y Líneas Aliadas (*)	457,736	417,555	40,181	9.6%	312,684	274,115	38,569	14.1%	9,942,215.45	10,527,312.48	(585,097.03)	-5.6%	1,996,997.25	1,834,755.43	162,241.82	8.8%
15 - Residencial	368,290	326,832	41,458	12.7%	273,101	232,471	40,630	17.5%	6,635,064.82	5,740,256.94	894,807.88	15.6%	448,293.21	1,446,051.21	(997,758.00)	-69.0%
16 - Comercial	89,016	90,236	(1,220)	-1.4%	39,226	41,237	(2,011)	-4.9%	3,128,127.18	4,615,537.83	(1,487,410.65)	-32.2%	1,548,309.91	251,110.83	1,297,199.08	516.6%
17 - Industrial	430	487	(57)	-11.7%	357	407	(50)	-12.3%	179,023.45	171,517.71	7,505.74	4.4%	394.13	137,593.39	(137,199.26)	-99.7%
18 Vida Industrial	54	46	8	17.4%	54	46	8	17.4%	487.09	497.18	(10.09)	-2.0%	-	-	-	0.0%
19 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 Multiriesgo	29,063	28,065	998	3.6%	27,326	26,384	942	3.6%	454,183.27	490,057.73	(35,874.46)	-7.3%	134,309.01	78,106.82	56,202.19	72.0%
23 - Residencial	21,780	20,926	854	4.1%	21,239	20,307	932	4.6%	196,182.18	242,471.73	(46,289.55)	-19.1%	90,874.49	18,514.56	72,359.93	390.8%
24 - Comercial e Industrial	7,283	7,139	144	2.0%	6,087	6,077	10	0.2%	258,001.09	247,586.00	10,415.09	4.2%	43,434.52	59,592.26	(16,157.74)	-27.1%
25 Transporte de Carga	39,539	37,250	2,289	6.1%	32,891	32,588	303	0.9%	1,844,088.03	1,395,105.05	448,982.98	32.2%	487,969.95	422,273.97	65,695.98	15.6%
26 - Terrestre	28,527	25,986	2,541	9.8%	25,742	25,229	513	2.0%	1,461,144.98	847,122.89	614,022.09	72.5%	293,541.89	344,155.31	(50,613.42)	-14.7%
27 - Marítimo	10,992	11,186	(194)	-1.7%	7,129	7,281	(152)	-2.1%	364,288.53	540,236.33	(175,947.80)	-32.6%	189,710.35	78,066.72	111,643.63	143.0%
28 - Aéreo	20	78	(58)	-74.4%	20	78	(58)	-74.4%	18,654.52	7,745.83	10,908.69	140.8%	4,717.71	51.94	4,665.77	8983.0%
29 Casco	1,653	1,518	135	8.9%	1,067	1,026	41	4.0%	7,989,376.74	8,890,960.17	(901,583.43)	-10.1%	154,354.36	92,504.62	61,849.74	66.9%
30 - Marítimo	1,296	1,177	119	10.1%	850	819	31	3.8%	1,635,648.59	2,645,960.34	(1,010,311.75)	-38.2%	154,184.96	38,365.84	115,819.12	301.9%
31 - Aéreo	357	341	16	4.7%	217	207	10	4.8%	6,353,728.15	6,244,999.83	108,728.32	1.7%	169.40	54,138.78	(53,969.38)	-99.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 2021 (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	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
32 Automóvil	953,457	891,209	62,248	7.0%	862,218	782,474	79,744	10.2%	18,982,994.94	13,737,396.37	5,245,598.57	38.2%	13,704,339.28	4,691,709.54	9,012,629.74	192.1%
33 Ramos Técnicos	13,575	14,094	(519)	-3.7%	8,918	9,628	(710)	-7.4%	2,099,526.55	656,621.54	1,442,905.01	219.7%	137,514.18	43,772.33	93,741.85	214.2%
34 - TRC - TRM	3,226	3,340	(114)	-3.4%	1,998	2,201	(203)	-9.2%	1,696,306.86	596,344.99	1,099,961.87	184.5%	47,351.07	2,974.74	44,376.33	1491.8%
35 - Equipo Electrónico	4,313	4,501	(188)	-4.2%	3,141	3,348	(207)	-6.2%	147,833.84	(186,521.36)	334,355.20	0.0%	41,516.10	25,603.64	15,912.46	62.1%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,535	1,518	17	1.1%	952	1,007	(55)	-5.5%	83,813.82	129,782.31	(45,968.49)	-35.4%	12,214.23	-	12,214.23	0.0%
38 - Equipo Pesado	3,644	3,875	(231)	-6.0%	1,995	2,237	(242)	-10.8%	171,538.70	113,842.27	57,696.43	50.7%	36,432.78	15,193.95	21,238.83	139.8%
39 - Vidrios	3	6	(3)	-50.0%	3	6	(3)	-50.0%	33.33	3,173.33	(3,140.00)	-98.9%	-	-	-	0.0%
40 Riesgos Diversos	89,593	103,064	(13,471)	-13.1%	28,777	29,535	(758)	-2.6%	6,884,575.48	7,904,653.17	(1,020,077.69)	-12.9%	1,350,120.12	1,138,113.09	212,007.03	18.6%
41 - Responsabilidad Civil	18,364	19,080	(716)	-3.8%	17,199	17,982	(783)	-4.4%	2,475,929.02	1,581,143.62	894,785.40	56.6%	408,372.36	509,425.55	(101,053.19)	-19.8%
42 - Robo	4,313	4,308	5	0.1%	3,732	3,734	(2)	-0.1%	152,825.47	173,087.99	(20,262.52)	-11.7%	12,661.40	142,438.35	(129,776.95)	-91.1%
43 - Fidelidad y DDD	1,190	1,178	12	1.0%	1,175	1,166	9	0.8%	1,032,288.26	1,023,569.50	8,718.76	0.9%	215,072.22	42,889.40	172,182.82	401.5%
44 - BBB	31	25	6	24.0%	27	24	3	12.5%	10,874.27	64,077.30	(53,203.03)	-83.0%	3,745.00	37,500.00	(33,755.00)	-90.0%
45 - Otros	65,695	78,473	(12,778)	-16.3%	6,644	6,629	15	0.2%	3,212,658.46	5,062,774.76	(1,850,116.30)	-36.5%	710,269.14	405,859.79	304,409.35	75.0%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	68,902	71,892	(2,990)	-4.2%	65,346	70,351	(5,005)	-7.1%	7,722,505.25	10,072,218.36	(2,349,713.11)	-23.3%	2,539,205.59	5,630,055.87	(3,090,850.28)	-54.9%
48 - Oferta y Cumplimiento	32,961	32,918	43	0.1%	32,602	32,225	377	1.2%	2,359,924.91	1,061,280.17	1,298,644.74	122.4%	233,399.53	150,360.90	83,038.63	55.2%
49 - Otras	35,941	38,974	(3,033)	-7.8%	32,744	38,126	(5,382)	-14.1%	5,362,580.34	9,010,938.19	(3,648,357.85)	-40.5%	2,305,806.06	5,479,694.97	(3,173,888.91)	-57.9%
50 TOTAL TOTAL Y EXTERIOR	3,671,929	3,810,435	(138,506)	-3.6%	1,903,334	1,801,022	102,312	5.7%	120,715,439.66	112,162,081.24	8,553,358.42	7.626%	62,894,087.49	35,121,913.76	27,772,173.73	79.1%
Ramos de Personas	2,018,317	2,245,702	(141,539)	-6.3%	564,013	574,835	(10,822)	-1.9%	64,795,486.86	58,487,259.19	6,308,227.67	10.8%	42,389,277.75	21,190,622.09	21,198,655.66	100.0%
Ramos Generales	1,653,612	1,564,733	88,879	5.7%	1,339,321	1,226,187	113,134	9.2%	55,919,952.80	53,674,822.05	2,245,130.75	4.2%	20,504,809.74	13,931,291.67	6,573,518.07	47.2%
Totales	3,671,929	3,810,435	(52,660)	-1.4%	1,903,334	1,801,022	102,312	5.7%	\$120,715,439.66	\$112,162,081.24	8,553,358.42	7.6%	\$62,894,087.49	\$35,121,913.76	27,772,173.73	79.1%



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 ASSEGURADAS				POLIZAS 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	Vida Individual	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	Accidentes Personales	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	Salud	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	Colectivos de Vida	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%
14	Incendio y Líneas Aliadas (*)	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%
15	- 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%
16	- 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%
17	- Industrial	425	481	(56)	-11.6%	358	401	(43)	-10.7%	78,355.02	88,686.17	(10,331.15)	-11.6%	-	-	-	0.0%
18	Vida Industrial	44	41	3	7.3%	44	41	3	7.3%	(933.63)	797.78	(1,731.41)	-217.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multiriesgo	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%
23	- 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%
24	- 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%
25	Transporte de Carga	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%
26	- 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%
27	- 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%
28	- 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%
29	Casco	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%
30	- 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%
31	- Aéreo	356	342	14	4.1%	216	210	6	2.9%	(4,286,283.40)	298,845.74	(4,585,129.14)	-1534.3%	2,951.89	173,681.00	(170,729.11)	-98.3%



SUPFRINTENDENCIA 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 ASSEGURADAS				POLIZAS 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
32 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%
33 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%
34 - 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%
35 - 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%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	10,235.22	(10,235.22)	-100.0%	-	-	-	0.0%
37 - 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%
38 - 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%
39 - Vidrios	3	5	(2)	-40.0%	3	5	(2)	-40.0%	-	(0.16)	0.16	0.0%	-	-	-	0.0%
40 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%
41 - 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%
42 - 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%
43 - 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%
44 - 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%
45 - 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%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 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%
48 - 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%
49 - 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%
50 TOTAL TOTAL Y EXTERIOR	3,621,788	3,835,893	(214,105)	-5.6%	1,854,895	1,827,367	27,528	1.5%	118,548,592.65	113,893,600.98	4,654,991.67	4.1%	67,253,448.46	37,157,147.58	30,096,300.88	81.0%
Ramos de Personas	2,016,608	2,253,732	(237,124)	-10.5%	560,624	580,933	(20,309)	-3.5%	60,757,168.25	62,102,090.78	(1,344,922.53)	-2.2%	40,159,219.29	22,939,600.25	17,219,619.04	75.1%
Ramos Generales	1,605,180	1,582,161	23,019	1.5%	1,294,271	1,246,434	47,837	3.8%	57,791,424.40	51,791,510.20	5,999,914.20	11.6%	27,094,229.17	14,217,547.33	12,876,681.84	90.6%
Totales	3,621,788	3,835,893	(214,105)	-5.6%	1,854,895	1,827,367	27,528	1.5%	118,548,592.65	113,893,600.98	4,654,991.67	4.1%	67,253,448.46	37,157,147.58	30,096,300.88	81.0%



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 de 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 Vida Individual	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 Accidentes Personales	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 Salud	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 Colectivos de Vida	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%
14 Incendio y Líneas Aliadas (*)	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%
15 - 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%
16 - 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%
17 - 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%
18 Vida Industrial	45	26	19	73.1%	45	26	19	73.1%	(492.69)	2,916.90	(3,409.59)	-116.9%	-	-	-	0.0%
19 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 Multiriesgo	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%
23 - 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%
24 - 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%
25 Transporte de Carga	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%
26 - 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%
27 - 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%
28 - Aéreo	17	79	(62)	-78.5%	17	79	(62)	-78.5%	7,401.53	10,596.75	(3,195.22)	-30.2%	-	-	-	0.0%
29 Casco	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%
30 - 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%
31 - Aéreo	359	362	(3)	-0.8%	214	212	2	0.9%	2,015,320.58	2,358,364.78	(343,044.20)	-14.5%	-	27,339.31	(27,339.31)	-100.0%



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 de 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
32 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%
33 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%
34 - 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%
35 - Equipo Eléctrico	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%
36 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - 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%
38 - 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%
39 - Vidrios	3	4	(1)	-25.0%	3	4	(1)	-25.0%	150.00	158.00	(8.00)	-5.1%	-	-	-	0.0%
40 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%
41 - 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%
42 - 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%
43 - 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%
44 - 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%
45 - 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%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 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%
48 - 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%
49 - 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%
50 TOTAL TOTAL Y EXTERIOR	3,570,018	3,881,191	(311,173)	-8.0%	1,836,789	1,859,088	(22,299)	-1.2%	120,147,951.21	133,826,737.49	(13,678,786.28)	-10.2%	68,407,365.77	51,842,166.86	16,565,198.91	32.0%
Ramos de Personas	1,984,291	2,272,810	(288,519)	-12.7%	557,907	584,842	(26,935)	-4.6%	61,877,362.58	62,411,982.16	(534,619.58)	-0.9%	43,125,868.86	27,475,680.04	15,650,188.82	57.0%
Ramos Generales	1,585,727	1,608,381	(22,654)	-1.4%	1,278,882	1,274,246	4,636	0.4%	58,270,588.63	71,414,755.33	(13,144,166.70)	-18.4%	25,281,496.91	24,366,486.82	915,010.09	3.8%
Totales	3,570,018	3,881,191	(311,173)	-8.0%	1,836,789	1,859,088	(22,299)	-1.2%	\$120,147,951.21	\$133,826,737.49	(13,678,786.28)	-10.2%	\$68,407,365.77	\$51,842,166.86	16,565,198.91	32.0%



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 TOTAL	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	Vida Individual	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	Accidentes Personales	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	Salud	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	Colectivos de Vida	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%
14	Incendio y Líneas Aliadas (*)	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%
15	- 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%
16	- 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%
17	- 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%
18	Vida Industrial	44	11	33	300.0%	44	11	33	300.0%	400.14	-	400.14	0.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multirisgo	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%
23	- 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%
24	- 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%
25	Transporte de Carga	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%
26	- 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%
27	- 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%
28	- 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%
29	Casco	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%
30	- 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%
31	- Aéreo	355	369	(14)	-3.8%	215	218	(3)	-1.4%	491,875.55	356,517.24	135,358.31	38.0%	10,708.96	(5,000.00)	15,708.96	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 TOTAL	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	
32	Automóvil	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%
33	Ramos Técnicos	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%
34	- 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%
35	- 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%
36	- Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37	- 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%
38	- 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%
39	- Vidrios	2	4	(2)	-50.0%	2	4	(2)	-50.0%	-	-	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	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%
41	- 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%
42	- 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%
43	- 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%
44	- 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%
45	- 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%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	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%
48	- 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%
49	- 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%
50	TOTAL TOTAL Y EXTERIOR	3,489,349	3,807,349	(318,000)	-8.4%	1,816,915	1,864,257	(47,342)	-2.5%	123,251,715.66	126,938,892.73	(3,687,177.07)	-2.9%	58,693,909.43	58,720,949.09	(27,039.66)	0.0%
Ramos de Personas		1,919,130	2,193,125	(273,995)	-12.5%	554,178	582,477	(28,299)	-4.9%	61,979,750.53	65,430,059.72	(3,450,309.19)	-5.3%	32,263,481.19	25,253,500.59	7,009,980.60	27.8%
Ramos Generales		1,570,219	1,614,224	(44,005)	-2.7%	1,262,737	1,281,780	(19,043)	-1.5%	61,271,965.13	61,508,833.01	(236,867.88)	-0.4%	26,430,428.24	33,467,448.50	(7,037,020.26)	-21.0%
Totales		3,489,349	3,807,349	(318,000)	-8.4%	1,816,915	1,864,257	(47,342)	-2.5%	\$123,251,715.66	\$126,938,892.73	(3,687,177.07)	-2.9%	\$58,693,909.43	\$58,720,949.09	(27,039.66)	0.0%



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 TOTAL	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	Vida Individual	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	Accidentes Personales	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	Salud	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	Colectivos de Vida	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%
14	Incendio y Líneas Aliadas (*)	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%
15	- 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%
16	- 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%
17	- 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%
18	Vida Industrial	42	11	31	281.8%	42	11	31	281.8%	(1,113.13)	-	(1,113.13)	0.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multirisgo	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%
23	- 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%
24	- 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%
25	Transporte de Carga	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%
26	- 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%
27	- 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%
28	- 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%
29	Casco	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%
30	- 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%
31	- 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 TOTAL	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
32 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%
33 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%
34 - 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%
35 - Equipo Electrónico	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%
36 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - 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%
38 - 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%
39 - Vidrios	2	7	(5)	-71.4%	2	7	(5)	-71.4%	(150.00)	(7.50)	(142.50)	0.0%	-	-	-	0.0%
40 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%
41 - 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%
42 - 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%
43 - 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%
44 - 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%
45 - 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%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 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%
48 - 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%
49 - 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%
50 TOTAL TOTAL Y EXTERIOR	3,489,223	3,807,867	(318,644)	-8.4%	1,806,004	1,852,744	(46,740)	-2.5%	142,465,699.39	142,975,173.50	(509,474.11)	-0.356%	50,378,687.03	61,482,074.03	(11,103,387.00)	-18.1%
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%
Totales	3,489,223	3,807,867	(318,644)	-8.4%	1,806,004	1,852,744	(46,740)	-2.5%	\$142,465,699.39	\$142,975,173.50	(509,474.11)	-0.4%	\$50,378,687.03	\$61,482,074.03	(11,103,387.00)	-18.1%