



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE ENERO 2022**  
**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			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
Vida Individual	251,676	248,967	2,709	1.1%	242,085	242,239	(154)	-0.1%	12,794,011.65	13,198,821.38	(404,809.73)	-3.1%	3,435,990.91	3,919,907.00	(483,916.09)	-12.3%
Accidentes Personales	304,550	343,657	(39,107)	-11.4%	142,717	136,040	6,677	4.9%	1,704,096.76	1,315,768.78	388,327.98	29.5%	597,153.08	113,477.52	483,675.56	426.2%
Salud	406,998	378,041	28,957	7.7%	126,089	104,512	21,577	20.6%	39,550,789.84	32,721,545.14	6,829,244.70	20.9%	23,665,501.00	21,426,519.54	2,238,981.46	10.4%
Colectivos de Vida	1,013,610	956,430	57,180	6.0%	81,290	70,065	11,225	16.0%	21,497,064.32	20,724,112.28	772,952.04	3.7%	8,865,847.78	6,619,673.14	2,246,174.64	33.9%
Incendio y Líneas Aliadas (*)	469,956	415,963	53,993	13.0%	324,055	272,503	51,552	18.9%	29,268,704.97	29,294,752.70	(26,047.73)	-0.1%	1,268,213.41	3,418,205.11	(2,149,991.70)	-62.9%
Multirisgo	30,983	28,575	2,408	8.4%	29,164	26,821	2,343	8.7%	631,550.12	593,607.64	37,942.48	6.4%	138,651.18	77,520.33	61,130.85	78.9%
Transporte de Carga	40,215	37,092	3,123	8.4%	33,353	32,638	715	2.2%	2,667,056.63	2,519,376.00	147,680.63	5.9%	574,273.51	98,691.91	475,581.60	481.9%
Casco	1,792	1,508	284	18.8%	1,168	1,002	166	16.6%	1,315,706.91	1,259,494.44	56,212.47	4.5%	69,224.52	1,058,093.78	(988,869.26)	-93.5%
Automóvil	949,567	907,556	42,011	4.6%	863,269	818,290	44,979	5.5%	22,480,608.73	23,431,890.37	(951,281.64)	-4.1%	13,536,501.97	9,993,149.32	3,543,352.65	35.5%
Ramos Técnicos	12,874	13,094	(220)	-1.7%	8,567	8,778	(211)	-2.4%	1,578,815.76	1,745,219.19	(166,403.43)	-9.5%	78,814.31	308,371.78	(229,557.47)	-74.4%
Responsabilidad Civil	17,240	17,661	(421)	-2.4%	15,997	16,658	(661)	-4.0%	3,765,354.51	3,777,724.72	(12,370.21)	-0.3%	476,419.26	341,640.89	134,778.37	39.5%
Robo	4,145	4,218	(73)	-1.7%	3,537	3,645	(108)	-3.0%	204,330.73	231,854.93	(27,524.20)	-11.9%	23,874.63	29,588.90	(5,714.27)	-19.3%
Fianzas	75,236	67,088	8,148	12.1%	70,363	65,326	5,037	7.7%	5,272,529.10	6,504,172.66	(1,231,643.56)	-18.9%	6,462,420.56	2,404,077.69	4,058,342.87	168.8%
Otros	63,989	69,373	(5,384)	-7.8%	7,436	7,487	(51)	-0.7%	6,618,065.03	5,147,359.16	1,470,705.87	28.6%	899,460.36	569,770.12	329,690.24	57.9%
<b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,642,831</b>	<b>3,489,223</b>	<b>153,608</b>	<b>4.4%</b>	<b>1,949,090</b>	<b>1,806,004</b>	<b>143,086</b>	<b>7.9%</b>	<b>149,348,685.06</b>	<b>142,465,699.39</b>	<b>6,882,985.67</b>	<b>4.8%</b>	<b>60,092,346.48</b>	<b>50,378,687.03</b>	<b>9,713,659.45</b>	<b>19.3%</b>
Ramos de Personas	1,976,834	1,927,095	49,739	2.6%	592,181	552,856	39,325	7.1%	75,545,962.57	67,960,247.58	7,585,714.99	11.2%	36,564,492.77	32,079,577.20	4,484,915.57	14.0%
Ramos Generales	1,665,997	1,562,128	103,869	6.6%	1,356,909	1,253,148	103,761	8.3%	73,802,722.49	74,505,451.81	(702,729.32)	-0.9%	23,527,853.71	18,299,109.83	5,228,743.88	28.6%
<b>Totales</b>	<b>3,642,831</b>	<b>3,489,223</b>	<b>153,608</b>	<b>4.4%</b>	<b>1,949,090</b>	<b>1,806,004</b>	<b>143,086</b>	<b>7.9%</b>	<b>\$149,348,685.06</b>	<b>\$142,465,699.39</b>	<b>6,882,985.67</b>	<b>4.8%</b>	<b>\$60,092,346.48</b>	<b>\$50,378,687.03</b>	<b>9,713,659.45</b>	<b>19.3%</b>



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**ACUMULADO AL 31 DE ENERO 2022**  
**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			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
1 <b>Vida Individual</b>	251,676	248,967	2,709	1.1%	242,085	242,239	(154)	-0.1%	12,794,011.65	13,198,821.38	(404,809.73)	-3.1%	3,435,990.91	3,919,907.00	(483,916.09)	-12.3%
2 - Primer año	78,569	74,816	3,753	5.0%	76,097	72,168	3,929	5.4%	1,057,886.22	1,098,698.72	(40,812.50)	-3.7%	769,235.34	2,146,442.16	(1,377,206.82)	-64.2%
3 - Renovación	173,107	174,151	(1,044)	-0.6%	165,988	170,071	(4,083)	-2.4%	11,736,125.43	12,100,122.66	(363,997.23)	-3.0%	2,666,755.57	1,773,464.84	893,290.73	50.4%
4 <b>Accidentes Personales</b>	304,550	343,657	(39,107)	-11.4%	142,717	136,040	6,677	4.9%	1,704,096.76	1,315,768.78	388,327.98	29.5%	597,153.08	113,477.52	483,675.56	426.2%
5 - Individual	146,921	136,118	10,803	7.9%	126,329	115,613	10,716	9.3%	686,645.58	481,170.24	205,475.34	42.7%	92,583.05	40,676.60	51,906.45	127.6%
6 - Grupo	157,629	207,539	(49,910)	-24.0%	16,388	20,427	(4,039)	-19.8%	1,017,451.18	834,598.54	182,852.64	21.9%	504,570.03	72,800.92	431,769.11	593.1%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	406,998	378,041	28,957	7.7%	126,089	104,512	21,577	20.6%	39,550,789.84	32,721,545.14	6,829,244.70	20.9%	23,665,501.00	21,426,519.54	2,238,981.46	10.4%
9 - Individual	144,297	118,679	25,618	21.6%	113,185	97,374	15,811	16.2%	16,732,685.99	15,085,115.66	1,647,570.33	10.9%	11,456,545.35	9,448,193.25	2,008,352.10	21.3%
10 - Grupo	262,701	259,362	3,339	1.3%	12,904	7,138	5,766	80.8%	22,818,103.85	17,636,429.48	5,181,674.37	29.4%	12,208,955.65	11,978,326.29	230,629.36	1.9%
11 <b>Colectivos de Vida</b>	1,013,610	956,430	57,180	6.0%	81,290	70,065	11,225	16.0%	21,497,064.32	20,724,112.28	772,952.04	3.7%	8,865,847.78	6,619,673.14	2,246,174.64	33.9%
12 - Colectivo de vida	469,735	-	469,735	0.0%	9,296	-	9,296	0.0%	8,186,838.31	-	8,186,838.31	0.0%	2,588,128.34	-	2,588,128.34	0.0%
13 - Colectivo de deudores	543,875	-	543,875	0.0%	71,994	-	71,994	0.0%	13,310,226.01	-	13,310,226.01	0.0%	6,277,719.44	-	6,277,719.44	0.0%
14 <b>Incendio y Líneas Aliadas (*)</b>	469,956	415,963	53,993	13.0%	324,055	272,503	51,552	18.9%	29,268,704.97	29,294,752.70	(26,047.73)	-0.1%	1,268,213.41	3,418,205.11	(2,149,991.70)	-62.9%
15 - Residencial	380,360	326,749	53,611	16.4%	284,785	232,526	52,259	22.5%	7,136,520.81	7,036,507.47	100,013.34	1.4%	615,463.75	1,245,378.54	(629,914.79)	-50.6%
16 - Comercial	89,162	88,769	393	0.4%	38,910	39,602	(692)	-1.7%	22,073,371.09	22,162,522.63	(89,151.54)	-0.4%	652,534.29	2,172,727.10	(1,520,192.81)	-70.0%
17 - Industrial	434	445	(11)	-2.5%	360	375	(15)	-4.0%	58,813.07	95,722.60	(36,909.53)	-38.6%	215.37	99.47	115.90	116.5%
18 <b>Vida Industrial</b>	32	42	(10)	-23.8%	32	42	(10)	-23.8%	3,198.09	(1,113.13)	4,311.22	0.0%	-	-	-	0.0%
19 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 <b>Multirisgo</b>	30,983	28,575	2,408	8.4%	29,164	26,821	2,343	8.7%	631,550.12	593,607.64	37,942.48	6.4%	138,651.18	77,520.33	61,130.85	78.9%
23 - Residencial	23,105	21,473	1,632	7.6%	22,557	20,852	1,705	8.2%	278,093.63	242,616.71	35,476.92	14.6%	88,404.86	50,040.20	38,364.66	76.7%
24 - Comercial e Industrial	7,878	7,102	776	10.9%	6,607	5,969	638	10.7%	353,456.49	350,990.93	2,465.56	0.7%	50,246.32	27,480.13	22,766.19	82.8%
25 <b>Transporte de Carga</b>	40,215	37,092	3,123	8.4%	33,353	32,638	715	2.2%	2,667,056.63	2,519,376.00	147,680.63	5.9%	574,273.51	98,691.91	475,581.60	481.9%
26 - Terrestre	27,740	26,137	1,603	6.1%	26,156	25,536	620	2.4%	1,289,928.26	1,410,273.32	(120,345.06)	-8.5%	464,001.95	89,996.12	374,005.83	415.6%
27 - Marítimo	12,456	10,938	1,518	13.9%	7,178	7,085	93	1.3%	1,364,940.82	1,084,512.26	280,428.56	25.9%	62,066.16	4,625.33	57,440.83	1241.9%
28 - Aéreo	19	17	2	11.8%	19	17	2	11.8%	12,187.55	24,590.42	(12,402.87)	-50.4%	48,205.40	4,070.46	44,134.94	1084.3%
29 <b>Casco</b>	1,792	1,508	284	18.8%	1,168	1,002	166	16.6%	1,315,706.91	1,259,494.44	56,212.47	4.5%	69,224.52	1,058,093.78	(988,869.26)	-93.5%
30 - Marítimo	1,420	1,153	267	23.2%	939	787	152	19.3%	656,153.36	588,147.09	68,006.27	11.6%	69,224.52	1,058,093.78	(988,869.26)	-93.5%
31 - Aéreo	372	355	17	4.8%	229	215	14	6.5%	659,553.55	671,347.35	(11,793.80)	-1.8%	-	-	-	0.0%



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**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			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
32 <b>Automóvil</b>	949,567	907,556	42,011	4.6%	863,269	818,290	44,979	5.5%	22,480,608.73	23,431,890.37	(951,281.64)	-4.1%	13,536,501.97	9,993,149.32	3,543,352.65	35.5%
33 <b>Ramos Técnicos</b>	12,874	13,094	(220)	-1.7%	8,567	8,778	(211)	-2.4%	1,578,815.76	1,745,219.19	(166,403.43)	-9.5%	78,814.31	308,371.78	(229,557.47)	-74.4%
34 - TRC - TRM	3,168	3,086	82	2.7%	2,044	1,881	163	8.7%	986,043.66	1,235,067.07	(249,023.41)	-20.2%	19,419.93	247,188.33	(227,768.40)	-92.1%
35 - Equipo Electrónico	4,264	4,238	26	0.6%	3,011	3,136	(125)	-4.0%	72,523.95	192,015.04	(119,491.09)	-62.2%	42,622.61	46,817.58	(4,194.97)	-9.0%
36 - Caldera y Maquinaria	852	854	(2)	-0.2%	828	829	(1)	-0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,340	1,421	(81)	-5.7%	786	929	(143)	-15.4%	381,266.53	90,062.66	291,203.87	323.3%	11,988.58	11,289.89	698.69	6.2%
38 - Equipo Pesado	3,247	3,493	(246)	-7.0%	1,895	2,001	(106)	-5.3%	138,981.62	228,224.42	(89,242.80)	-39.1%	4,783.19	3,075.98	1,707.21	55.5%
39 - Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	(150.00)	150.00	0.0%	-	-	-	0.0%
40 <b>Riesgos Diversos</b>	85,302	91,170	(5,868)	-6.4%	26,898	27,708	(810)	-2.9%	10,584,552.18	9,158,051.94	1,426,500.24	15.6%	1,399,754.25	940,999.91	458,754.34	48.8%
41 - Responsabilidad Civil	17,240	17,661	(421)	-2.4%	15,997	16,658	(661)	-4.0%	3,765,354.51	3,777,724.72	(12,370.21)	-0.3%	476,419.26	341,640.89	134,778.37	39.5%
42 - Robo	4,145	4,218	(73)	-1.7%	3,537	3,645	(108)	-3.0%	204,330.73	231,854.93	(27,524.20)	-11.9%	23,874.63	29,588.90	(5,714.27)	-19.3%
43 - Fidelidad y DDD	1,121	1,132	(11)	-1.0%	1,091	1,120	(29)	-2.6%	1,109,293.55	1,767,196.50	(657,902.95)	-37.2%	161,662.59	269,091.36	(107,428.77)	-39.9%
44 - BBB	29	27	2	7.4%	26	23	3	13.0%	34,535.00	6,064.69	28,470.31	469.4%	-	-	-	0.0%
45 - Otros	62,767	68,132	(5,365)	-7.9%	6,247	6,262	(15)	-0.2%	5,471,038.39	3,375,211.10	2,095,827.29	62.1%	737,797.77	300,678.76	437,119.01	145.4%
46 <b>Títulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 <b>Fianzas</b>	75,236	67,088	8,148	12.1%	70,363	65,326	5,037	7.7%	5,272,529.10	6,504,172.66	(1,231,643.56)	-18.9%	6,462,420.56	2,404,077.69	4,058,342.87	168.8%
48 - Oferta y Cumplimiento	34,037	31,408	2,629	8.4%	33,644	30,993	2,651	8.6%	2,835,679.92	1,773,699.56	1,061,980.36	59.9%	2,249,798.17	404,594.62	1,845,203.55	456.1%
49 - Otras	41,199	35,680	5,519	15.5%	36,719	34,333	2,386	6.9%	2,436,849.18	4,730,473.10	(2,293,623.92)	-48.5%	4,212,622.39	1,999,483.07	2,213,139.32	110.7%
50 <b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,642,831</b>	<b>3,489,223</b>	<b>153,608</b>	<b>4.4%</b>	<b>1,949,090</b>	<b>1,806,004</b>	<b>143,086</b>	<b>7.9%</b>	<b>149,348,685.06</b>	<b>142,465,699.39</b>	<b>6,882,985.67</b>	<b>4.8%</b>	<b>60,092,346.48</b>	<b>50,378,687.03</b>	<b>9,713,659.45</b>	<b>19.3%</b>
<b>Vida</b>	<b>1,976,834</b>	<b>1,927,095</b>	<b>49,739</b>	<b>2.6%</b>	<b>592,181</b>	<b>552,856</b>	<b>39,325</b>	<b>7.1%</b>	<b>75,545,962.57</b>	<b>67,960,247.58</b>	<b>7,585,714.99</b>	<b>11.2%</b>	<b>36,564,492.77</b>	<b>32,079,577.20</b>	<b>4,484,915.57</b>	<b>14.0%</b>
<b>General</b>	<b>1,665,997</b>	<b>1,562,128</b>	<b>103,869</b>	<b>6.6%</b>	<b>1,356,909</b>	<b>1,253,148</b>	<b>103,761</b>	<b>8%</b>	<b>73,802,722.49</b>	<b>74,505,451.81</b>	<b>(702,729.32)</b>	<b>-0.9%</b>	<b>23,527,853.71</b>	<b>18,299,109.83</b>	<b>5,228,743.88</b>	<b>28.6%</b>
<b>Totales</b>	<b>3,642,831</b>	<b>3,489,223</b>	<b>153,608</b>	<b>4.4%</b>	<b>1,949,090</b>	<b>1,806,004</b>	<b>143,086</b>	<b>7.9%</b>	<b>\$149,348,685.06</b>	<b>\$142,465,699.39</b>	<b>6,882,985.67</b>	<b>4.8%</b>	<b>\$60,092,346.48</b>	<b>\$50,378,687.03</b>	<b>9,713,659.45</b>	<b>19.3%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**ENERO 2022 (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	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
2 <b>Vida Individual</b>	251,676	248,967	2,709	1.1%	242,085	242,239	(154)	-0.1%	12,794,011.65	13,198,821.38	(404,809.73)	-3.1%	3,435,990.91	3,919,907.00	(483,916.09)	-12.3%
3 - Primer año	78,569	74,816	3,753	5.0%	76,097	72,168	3,929	5.4%	1,057,886.22	1,098,698.72	(40,812.50)	-3.7%	769,235.34	2,146,442.16	(1,377,206.82)	-64.2%
4 - Renovación	173,107	174,151	(1,044)	-0.6%	165,988	170,071	(4,083)	-2.4%	11,736,125.43	12,100,122.66	(363,997.23)	-3.0%	2,666,755.57	1,773,464.84	893,290.73	50.4%
5 <b>Accidentes Personales</b>	304,550	343,657	(39,107)	-11.4%	142,717	136,040	6,677	4.9%	1,704,096.76	1,315,768.78	388,327.98	29.5%	597,153.08	113,477.52	483,675.56	426.2%
6 - Individual	146,921	136,118	10,803	7.9%	126,329	115,613	10,716	9.3%	686,645.58	481,170.24	205,475.34	42.7%	92,583.05	40,676.60	51,906.45	127.6%
7 - Grupo	157,629	207,539	(49,910)	-24.0%	16,388	20,427	(4,039)	-19.8%	1,017,451.18	834,598.54	182,852.64	21.9%	504,570.03	72,800.92	431,769.11	593.1%
8 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
9 <b>Salud</b>	406,998	378,041	28,957	7.7%	126,089	104,512	21,577	20.6%	39,550,789.84	32,721,545.14	6,829,244.70	20.9%	23,665,501.00	21,426,519.54	2,238,981.46	10.4%
10 - Individual	144,297	118,679	25,618	21.6%	113,185	97,374	15,811	16.2%	16,732,685.99	15,085,115.66	1,647,570.33	10.9%	11,456,545.35	9,448,193.25	2,008,352.10	21.3%
11 - Grupo	262,701	259,362	3,339	1.3%	12,904	7,138	5,766	80.8%	22,818,103.85	17,636,429.48	5,181,674.37	29.4%	12,208,955.65	11,978,326.29	230,629.36	1.9%
12 <b>Colectivos de Vida</b>	1,013,610	956,430	57,180	6.0%	81,290	70,065	11,225	16.0%	21,497,064.32	20,724,112.28	772,952.04	3.7%	8,865,847.78	6,619,673.14	2,246,174.64	33.9%
13 - Colectivo de vida	469,735	-	-	-	9,296	-	-	-	8,186,838.31	-	-	-	2,588,128.34	-	-	-
14 - Colectivo de deudores	543,875	-	-	-	71,994	-	-	-	13,310,226.01	-	-	-	6,277,719.44	-	-	-
15 <b>Incendio y Líneas Aliadas (*)</b>	469,956	415,963	53,993	13.0%	324,055	272,503	51,552	18.9%	29,268,704.97	29,294,752.70	(26,047.73)	-0.1%	1,268,213.41	3,418,205.11	(2,149,991.70)	-62.9%
16 - Residencial	380,360	326,749	53,611	16.4%	284,785	232,526	52,259	22.5%	7,136,520.81	7,036,507.47	100,013.34	1.4%	615,463.75	1,245,378.54	(629,914.79)	-50.6%
17 - Comercial	89,162	88,769	393	0.4%	38,910	39,602	(692)	-1.7%	22,073,371.09	22,162,522.63	(89,151.54)	-0.4%	652,534.29	2,172,727.10	(1,520,192.81)	-70.0%
18 - Industrial	434	445	(11)	-2.5%	360	375	(15)	-4.0%	58,813.07	95,722.60	(36,909.53)	-38.6%	215.37	99.47	115.90	116.5%
19 <b>Vida Industrial</b>	32	42	(10)	-23.8%	32	42	(10)	-23.8%	3,198.09	(1,113.13)	4,311.22	0.0%	-	-	-	0.0%
20 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
23 <b>Multiriesgo</b>	30,983	28,575	2,408	8.4%	29,164	26,821	2,343	8.7%	631,550.12	593,607.64	37,942.48	6.4%	138,651.18	77,520.33	61,130.85	78.9%
24 - Residencial	23,105	21,473	1,632	7.6%	22,557	20,852	1,705	8.2%	278,093.63	242,616.71	35,476.92	14.6%	88,404.86	50,040.20	38,364.66	76.7%
25 - Comercial e Industrial	7,878	7,102	776	10.9%	6,607	5,969	638	10.7%	353,456.49	350,990.93	2,465.56	0.7%	50,246.32	27,480.13	22,766.19	82.8%
26 <b>Transporte de Carga</b>	40,215	37,092	3,123	8.4%	33,353	32,638	715	2.2%	2,667,056.63	2,519,376.00	147,680.63	5.9%	574,273.51	98,691.91	475,581.60	481.9%
27 - Terrestre	27,740	26,137	1,603	6.1%	26,156	25,536	620	2.4%	1,289,928.26	1,410,273.32	(120,345.06)	-8.5%	464,001.95	89,996.12	374,005.83	415.6%
28 - Marítimo	12,456	10,938	1,518	13.9%	7,178	7,085	93	1.3%	1,364,940.82	1,084,512.26	280,428.56	25.9%	62,066.16	4,625.33	57,440.83	1241.9%
29 - Aéreo	19	17	2	11.8%	19	17	2	11.8%	12,187.55	24,590.42	(12,402.87)	-50.4%	48,205.40	4,070.46	44,134.94	1084.3%
30 <b>Casco</b>	1,792	1,508	284	18.8%	1,168	1,002	166	16.6%	1,315,706.91	1,259,494.44	56,212.47	4.5%	69,224.52	1,058,093.78	(988,869.26)	-93.5%
31 - Marítimo	1,420	1,153	267	23.2%	939	787	152	19.3%	656,153.36	588,147.09	68,006.27	11.6%	69,224.52	1,058,093.78	(988,869.26)	-93.5%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**ENERO 2022 (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	
		2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
32	- Aéreo	372	355	17	4.8%	229	215	14	6.5%	659,553.55	671,347.35	(11,793.80)	-1.8%	-	-	-	0.0%
33	<b>Automóvil</b>	949,567	907,556	42,011	4.6%	863,269	818,290	44,979	5.5%	22,480,608.73	23,431,890.37	(951,281.64)	-4.1%	13,536,501.97	9,993,149.32	3,543,352.65	35.5%
34	<b>Ramos Técnicos</b>	12,874	13,094	(220)	-1.7%	8,567	8,778	(211)	-2.4%	1,578,815.76	1,745,219.19	(166,403.43)	-9.5%	78,814.31	308,371.78	(229,557.47)	-74.4%
35	- TRC - TRM	3,168	3,086	82	2.7%	2,044	1,881	163	8.7%	986,043.66	1,235,067.07	(249,023.41)	-20.2%	19,419.93	247,188.33	(227,768.40)	-92.1%
36	- Equipo Electrónico	4,264	4,238	26	0.6%	3,011	3,136	(125)	-4.0%	72,523.95	192,015.04	(119,491.09)	-62.2%	42,622.61	46,817.58	(4,194.97)	-9.0%
37	- Caldera y Maquinaria	852	854	(2)	-0.2%	828	829	(1)	-0.1%	-	-	-	0.0%	-	-	-	0.0%
38	- Rotura de Maquinaria	1,340	1,421	(81)	-5.7%	786	929	(143)	-15.4%	381,266.53	90,062.66	291,203.87	323.3%	11,988.58	11,289.89	698.69	6.2%
39	- Equipo Pesado	3,247	3,493	(246)	-7.0%	1,895	2,001	(106)	-5.3%	138,981.62	228,224.42	(89,242.80)	-39.1%	4,783.19	3,075.98	1,707.21	55.5%
40	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	(150.00)	150.00	0.0%	-	-	-	0.0%
41	<b>Riesgos Diversos</b>	85,302	91,170	(5,868)	-6.4%	26,898	27,708	(810)	-2.9%	10,584,552.18	9,158,051.94	1,426,500.24	15.6%	1,399,754.25	940,999.91	458,754.34	48.8%
42	- Responsabilidad Civil	17,240	17,661	(421)	-2.4%	15,997	16,658	(661)	-4.0%	3,765,354.51	3,777,724.72	(12,370.21)	-0.3%	476,419.26	341,640.89	134,778.37	39.5%
43	- Robo	4,145	4,218	(73)	-1.7%	3,537	3,645	(108)	-3.0%	204,330.73	231,854.93	(27,524.20)	-11.9%	23,874.63	29,588.90	(5,714.27)	-19.3%
44	- Fidelidad y DDD	1,121	1,132	(11)	-1.0%	1,091	1,120	(29)	-2.6%	1,109,293.55	1,767,196.50	(657,902.95)	-37.2%	161,662.59	269,091.36	(107,428.77)	-39.9%
45	- BBB	29	27	2	7.4%	26	23	3	13.0%	34,535.00	6,064.69	28,470.31	469.4%	-	-	-	0.0%
46	- Otros	62,767	68,132	(5,365)	-7.9%	6,247	6,262	(15)	-0.2%	5,471,038.39	3,375,211.10	2,095,827.29	62.1%	737,797.77	300,678.76	437,119.01	145.4%
47	<b>Títulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48	<b>Fianzas</b>	75,236	67,088	8,148	12.1%	70,363	65,326	5,037	7.7%	5,272,529.10	6,504,172.66	(1,231,643.56)	-18.9%	6,462,420.56	2,404,077.69	4,058,342.87	168.8%
49	- Oferta y Cumplimiento	34,037	31,408	2,629	8.4%	33,644	30,993	2,651	8.6%	2,835,679.92	1,773,699.56	1,061,980.36	59.9%	2,249,798.17	404,594.62	1,845,203.55	456.1%
50	- Otras	41,199	35,680	5,519	15.5%	36,719	34,333	2,386	6.9%	2,436,849.18	4,730,473.10	(2,293,623.92)	-48.5%	4,212,622.39	1,999,483.07	2,213,139.32	110.7%
<b>51</b>	<b>TOTAL TOTAL</b>	<b>3,642,831</b>	<b>3,489,223</b>	<b>153,608</b>	<b>4.4%</b>	<b>1,949,090</b>	<b>1,806,004</b>	<b>143,086</b>	<b>7.9%</b>	<b>149,348,685.06</b>	<b>142,465,699.39</b>	<b>6,882,985.67</b>	<b>4.8%</b>	<b>60,092,346.48</b>	<b>50,378,687.03</b>	<b>9,713,659.45</b>	<b>19.3%</b>
<b>Vida</b>		<b>1,976,834</b>	<b>1,927,095</b>	<b>49,739</b>	<b>2.6%</b>	<b>592,181</b>	<b>552,856</b>	<b>39,325</b>	<b>7.1%</b>	<b>75,545,962.57</b>	<b>67,960,247.58</b>	<b>7,585,714.99</b>	<b>11.2%</b>	<b>36,564,492.77</b>	<b>32,079,577.20</b>	<b>4,484,915.57</b>	<b>14.0%</b>
<b>General</b>		<b>1,665,997</b>	<b>1,562,128</b>	<b>103,869</b>	<b>6.6%</b>	<b>1,356,909</b>	<b>1,253,148</b>	<b>103,761</b>	<b>8.3%</b>	<b>73,802,722.49</b>	<b>74,505,451.81</b>	<b>(702,729.32)</b>	<b>-0.9%</b>	<b>23,527,853.71</b>	<b>18,299,109.83</b>	<b>5,228,743.88</b>	<b>28.6%</b>
<b>Totales</b>		<b>3,642,831</b>	<b>3,489,223</b>	<b>153,608</b>	<b>4.4%</b>	<b>1,949,090</b>	<b>1,806,004</b>	<b>143,086</b>	<b>7.9%</b>	<b>149,348,685.06</b>	<b>\$142,465,699.39</b>	<b>6,882,985.67</b>	<b>4.8%</b>	<b>60,092,346.48</b>	<b>\$50,378,687.03</b>	<b>9,713,659.45</b>	<b>19.3%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 31 DE ENERO 2022**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2022	2021	Variación Porcentual
1	<b>Vida Individual</b>	0.27	0.30	-9.6%
2	- Primer año	0.73	1.95	-62.8%
3	- Renovación	0.23	0.15	55.0%
4	<b>Accidentes Personales</b>	0.35	0.09	306.3%
5	- Individual	0.13	0.08	59.5%
6	- Grupo	0.50	0.09	468.5%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.60	0.65	-8.6%
9	- Individual	0.68	0.63	9.3%
10	- Grupo	0.54	0.68	-21.2%
11	<b>Colectivos de Vida</b>	0.41	0.32	29.1%
12	- Colectivo de vida	0.32	0.00	0.0%
13	- Colectivo de deudores	0.47	0.00	0.0%
14	<b>Incendio y Líneas Aliadas (*)</b>	0.04	0.12	-62.9%
15	- Residencial	0.09	0.18	-51.3%
16	- Comercial	0.03	0.10	-69.8%
17	- Industrial	0.00	0.00	252.4%
18	<b>Vida Industrial</b>	0.00	0.00	0.0%
19	<b>Anualidades</b>	0.00	0.00	0.0%
20	<b>Rentas Vitalicias</b>	0.00	0.00	0.0%
21	<b>Pérdida de Ingresos</b>	0.00	0.00	0.0%
22	<b>Multiriesgo</b>	0.22	0.13	68.1%
23	- Residencial	0.32	0.21	54.1%
24	- Comercial e Industrial	0.14	0.08	81.6%
25	<b>Transporte de Carga</b>	0.22	0.04	449.7%
26	- Terrestre	0.36	0.06	463.7%
27	- Marítimo	0.05	0.00	966.2%
28	- Aéreo	3.96	0.17	2289.5%
29	<b>Casco</b>	0.05	0.84	-93.7%
30	- Marítimo	0.11	1.80	-94.1%
31	- Aéreo	0.00	0.00	0.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 31 DE ENERO 2022**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2022	2021	Variación Porcentual
32	<b>Automóvil</b>	0.60	0.43	41.2%
33	<b>Ramos Técnicos</b>	0.05	0.18	-71.7%
34	- TRC - TRM	0.02	0.20	-90.2%
35	- Equipo Eléctrico	0.59	0.24	141.0%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.03	0.13	-74.9%
38	- Equipo Pesado	0.03	0.01	155.4%
39	- Vidrios	0.00	0.00	0.0%
40	<b>Riesgos Diversos</b>	0.13	0.10	28.7%
41	- Responsabilidad Civil	0.13	0.09	39.9%
42	- Robo	0.12	0.13	-8.4%
43	- Fidelidad y DDD	0.15	0.15	-4.3%
44	- BBB	0.00	0.00	0.0%
45	- Otros	0.13	0.09	51.4%
46	<b>Titulos de Propiedad</b>	0.00	0.00	0.0%
47	<b>Fianzas</b>	1.23	0.37	231.6%
48	- Oferta y Cumplimiento	0.79	0.23	247.8%
49	- Otras	1.73	0.42	309.0%
50	<b>TOTAL LOCAL Y EXTERIOR</b>	0.40	0.35	13.8%
<b>Vida</b>		<b>0.48</b>	<b>0.47</b>	<b>2.5%</b>
<b>General</b>		<b>0.32</b>	<b>0.25</b>	<b>29.8%</b>
<b>Totales</b>		<b>0.40</b>	<b>0.35</b>	<b>13.8%</b>