



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 31 DE ENERO 2024
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			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
Vida Individual	249,220	257,774	(8,554)	-3.3%	236,240	244,366	(8,126)	-3.3%	15,356,690.22	13,788,979.21	1,567,711.01	11.4%	3,068,037.78	3,557,649.45	(489,611.67)	-13.8%
Accidentes Personales	420,438	358,860	61,578	17.2%	189,050	168,409	20,641	12.3%	2,168,441.86	2,038,965.63	129,476.23	6.4%	566,359.23	629,549.97	(63,190.74)	-10.0%
Salud	444,012	422,550	21,462	5.1%	159,885	145,552	14,333	9.8%	43,301,948.35	44,011,767.68	(709,819.33)	-1.6%	27,263,534.77	27,060,508.21	203,026.56	0.8%
Colectivos de Vida	1,075,872	1,025,910	49,962	4.9%	104,686	91,549	13,137	14.3%	22,714,263.42	22,264,833.05	449,430.37	2.0%	6,067,789.47	7,523,988.91	(1,456,199.44)	-19.4%
Incendio y Líneas Aliadas (*)	488,227	465,275	22,952	4.9%	342,326	319,576	22,750	7.1%	14,982,956.02	17,671,335.68	(2,688,379.66)	-15.2%	6,461,848.55	1,280,458.62	5,181,389.93	404.7%
Multiriesgo	34,598	33,623	975	2.9%	32,831	31,608	1,223	3.9%	797,911.13	743,628.91	54,282.22	7.3%	370,746.68	347,990.35	22,756.33	6.5%
Transporte de Carga	41,191	40,719	472	1.2%	34,879	34,204	675	2.0%	3,962,339.62	2,464,435.43	1,497,904.19	60.8%	288,850.23	357,723.07	(68,872.84)	-19.3%
Casco	2,047	1,895	152	8.0%	1,562	1,407	155	11.0%	1,485,038.48	3,270,184.76	(1,785,146.28)	-54.6%	78,951.62	696,746.35	(617,794.73)	-88.7%
Automóvil	995,095	978,477	16,618	1.7%	874,412	837,183	37,229	4.4%	27,650,583.10	25,060,127.83	2,590,455.27	10.3%	15,587,769.89	15,649,749.08	(61,979.19)	-0.4%
Ramos Técnicos	12,159	12,878	(719)	-5.6%	9,315	9,137	178	1.9%	2,432,330.22	2,776,918.77	(344,588.55)	-12.4%	66,561.75	159,825.66	(93,263.91)	-58.4%
Responsabilidad Civil	17,532	17,299	233	1.3%	16,598	16,297	301	1.8%	4,871,485.69	4,763,472.83	108,012.86	2.3%	968,715.48	646,298.15	322,417.33	49.9%
Robo	4,130	4,181	(51)	-1.2%	3,550	3,601	(51)	-1.4%	445,431.46	232,017.91	213,413.55	92.0%	20,036.64	49,787.38	(29,750.74)	-59.8%
Fianzas	91,646	84,011	7,635	9.1%	89,061	80,950	8,111	10.0%	10,204,294.67	7,861,843.74	2,342,450.93	29.8%	2,587,601.97	3,014,174.93	(426,572.96)	-14.2%
Otros	69,202	62,769	6,433	10.2%	8,535	7,888	647	8.2%	5,696,311.32	5,765,924.11	(69,612.79)	-1.2%	582,687.64	908,864.26	(326,176.62)	-35.9%
TOTAL LOCAL Y EXTERIOR	3,945,369	3,766,221	179,148	4.8%	2,102,930	1,991,727	111,203	5.6%	156,070,025.56	152,714,435.54	3,355,590.02	2.2%	63,979,491.70	61,883,314.39	2,096,177.31	3.4%
Ramos de Personas	2,189,542	2,065,094	124,448	6.0%	689,861	649,876	39,985	6.2%	83,541,343.85	82,104,545.57	1,436,798.28	1.7%	36,965,721.25	38,771,696.54	(1,805,975.29)	-4.7%
Ramos Generales	1,755,827	1,701,127	54,700	3.2%	1,413,069	1,341,851	71,218	5.3%	72,528,681.71	70,609,889.97	1,918,791.74	2.7%	27,013,770.45	23,111,617.85	3,902,152.60	16.9%
Totales	3,945,369	3,766,221	179,148	4.8%	2,102,930	1,991,727	111,203	5.6%	\$156,070,025.56	\$152,714,435.54	3,355,590.02	2.2%	\$63,979,491.70	\$61,883,314.39	2,096,177.31	3.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE ENERO 2024
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			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
1 Vida Individual	249,220	257,774	(8,554)	-3.3%	236,240	244,366	(8,126)	-3.3%	15,356,690.22	13,788,979.21	1,567,711.01	11.4%	3,068,037.78	3,557,649.45	(489,611.67)	-13.8%
2 - Primer año	57,852	52,947	4,905	9.3%	55,836	50,505	5,331	10.6%	2,406,662.85	1,725,280.71	681,382.14	39.5%	165,221.08	594,359.31	(429,138.23)	-72.2%
3 - Renovación	191,368	204,827	(13,459)	-6.6%	180,404	193,861	(13,457)	-6.9%	12,950,027.37	12,063,698.50	886,328.87	7.3%	2,902,816.70	2,963,290.14	(60,473.44)	-2.0%
4 Accidentes Personales	420,438	358,860	61,578	17.2%	189,050	168,409	20,641	12.3%	2,168,441.86	2,038,965.63	129,476.23	6.4%	566,359.23	629,549.97	(63,190.74)	-10.0%
5 - Individual	187,582	168,059	19,523	11.6%	165,102	147,567	17,535	11.9%	764,619.27	761,490.38	3,128.89	0.4%	252,397.06	271,866.12	(19,469.06)	-7.2%
6 - Grupo	232,856	190,801	42,055	22.0%	23,948	20,842	3,106	14.9%	1,403,822.59	1,277,475.25	126,347.34	9.9%	313,962.17	357,683.85	(43,721.68)	-12.2%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	444,012	422,550	21,462	5.1%	159,885	145,552	14,333	9.8%	43,301,948.35	44,011,767.68	(709,819.33)	-1.6%	27,263,534.77	27,060,508.21	203,026.56	0.8%
9 - Individual	169,567	161,659	7,908	4.9%	124,607	118,652	5,955	5.0%	22,160,518.91	19,067,674.83	3,092,844.08	16.2%	14,966,428.58	14,594,260.59	372,167.99	2.6%
10 - Grupo	274,445	260,891	13,554	5.2%	35,278	26,900	8,378	31.1%	21,141,429.44	24,944,092.85	(3,802,663.41)	-15.2%	12,297,106.19	12,466,247.62	(169,141.43)	-1.4%
11 Colectivos de Vida	1,075,872	1,025,910	49,962	4.9%	104,686	91,549	13,137	14.3%	22,714,263.42	22,264,833.05	449,430.37	2.0%	6,067,789.47	7,523,988.91	(1,456,199.44)	-19.4%
12 - Colectivo de vida	498,380	-	498,380	0.0%	9,591	-	9,591	0.0%	7,686,398.23	8,222,977.60	(536,579.37)	-6.5%	1,894,777.56	3,865,807.48	(1,971,029.92)	-51.0%
13 - Colectivo de deudores	577,492	-	577,492	0.0%	95,095	-	95,095	0.0%	15,027,865.19	14,041,855.45	986,009.74	7.0%	4,173,011.91	3,658,181.43	514,830.48	14.1%
14 Incendio y Líneas Aliadas (*)	488,227	465,275	22,952	4.9%	342,326	319,576	22,750	7.1%	14,982,956.02	17,671,335.68	(2,688,379.66)	-15.2%	6,461,848.55	1,280,458.62	5,181,389.93	404.7%
15 - Residencial	404,516	381,214	23,302	6.1%	309,375	286,196	23,179	8.1%	7,444,459.03	6,851,292.58	593,166.45	8.7%	894,621.67	789,935.86	104,685.81	13.3%
16 - Comercial	83,286	83,614	(328)	-0.4%	32,578	32,999	(421)	-1.3%	7,511,374.39	10,822,922.70	(3,311,548.31)	-30.6%	5,555,448.12	490,522.76	5,064,925.36	1032.6%
17 - Industrial	425	447	(22)	-4.9%	373	381	(8)	-2.1%	27,122.60	(2,879.60)	30,002.20	0.0%	11,778.76	-	11,778.76	0.0%
18 Vida Industrial	17	24	(7)	-29.2%	17	24	(7)	-29.2%	-	-	-	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	34,598	33,623	975	2.9%	32,831	31,608	1,223	3.9%	797,911.13	743,628.91	54,282.22	7.3%	370,746.68	347,990.35	22,756.33	6.5%
23 - Residencial	26,292	25,232	1,060	4.2%	25,749	24,572	1,177	4.8%	369,417.94	317,986.00	51,431.94	16.2%	149,228.92	252,392.26	(103,163.34)	-40.9%
24 - Comercial e Industrial	8,306	8,391	(85)	-1.0%	7,082	7,036	46	0.7%	428,493.19	425,642.91	2,850.28	0.7%	221,517.76	95,598.09	125,919.67	131.7%
25 Transporte de Carga	41,191	40,719	472	1.2%	34,879	34,204	675	2.0%	3,962,339.62	2,464,435.43	1,497,904.19	60.8%	288,850.23	357,723.07	(68,872.84)	-19.3%
26 - Terrestre	28,516	28,023	493	1.8%	27,559	26,899	660	2.5%	3,465,467.92	2,125,837.91	1,339,630.01	63.0%	193,408.23	164,932.78	28,475.45	17.3%
27 - Marítimo	12,635	12,671	(36)	-0.3%	7,280	7,280	-	0.0%	485,565.38	323,107.69	162,457.69	50.3%	95,442.00	192,228.13	(96,786.13)	-50.3%
28 - Aéreo	40	25	15	60.0%	40	25	15	60.0%	11,306.32	15,489.83	(4,183.51)	-27.0%	-	562.16	(562.16)	-100.0%
29 Casco	2,047	1,895	152	8.0%	1,562	1,407	155	11.0%	1,485,038.48	3,270,184.76	(1,785,146.28)	-54.6%	78,951.62	696,746.35	(617,794.73)	-88.7%
30 - Marítimo	1,629	1,543	86	5.6%	1,263	1,181	82	6.9%	330,252.82	2,379,748.29	(2,049,495.47)	-86.1%	63,731.76	28,676.82	35,054.94	122.2%
31 - Aéreo	418	352	66	18.8%	299	226	73	32.3%	1,154,785.66	890,436.47	264,349.19	29.7%	15,219.86	668,069.53	(652,849.67)	-97.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE ENERO 2024
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			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32 Automóvil	995,095	978,477	16,618	1.7%	874,412	837,183	37,229	4.4%	27,650,583.10	25,060,127.83	2,590,455.27	10.3%	15,587,769.89	15,649,749.08	(61,979.19)	-0.4%
33 Ramos Técnicos	12,159	12,878	(719)	-5.6%	9,315	9,137	178	1.9%	2,432,330.22	2,776,918.77	(344,588.55)	-12.4%	66,561.75	159,825.66	(93,263.91)	-58.4%
34 - TRC - TRM	2,895	3,669	(774)	-21.1%	2,858	2,547	311	12.2%	1,602,122.52	2,107,313.37	(505,190.85)	-24.0%	36,818.00	67,665.64	(30,847.64)	-45.6%
35 - Equipo Electrónico	4,247	4,145	102	2.5%	3,013	3,014	(1)	0.0%	256,511.42	148,460.54	108,050.88	72.8%	18,167.30	21,587.06	(3,419.76)	-15.8%
36 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	10,746.98	-	10,746.98	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,238	1,316	(78)	-5.9%	823	884	(61)	-6.9%	381,626.23	347,021.55	34,604.68	10.0%	9,498.49	43,125.40	(33,626.91)	-78.0%
38 - Equipo Pesado	2,923	2,894	29	1.0%	1,790	1,862	(72)	-3.9%	181,323.07	174,123.31	7,199.76	4.1%	2,077.96	27,447.56	(25,369.60)	-92.4%
39 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	90,807	84,185	6,622	7.9%	28,626	27,722	904	3.3%	11,013,228.47	10,761,414.85	251,813.62	2.3%	1,571,439.76	1,604,949.79	(33,510.03)	-2.1%
41 - Responsabilidad Civil	17,532	17,299	233	1.3%	16,598	16,297	301	1.8%	4,871,485.69	4,763,472.83	108,012.86	2.3%	968,715.48	646,298.15	322,417.33	49.9%
42 - Robo	4,130	4,181	(51)	-1.2%	3,550	3,601	(51)	-1.4%	445,431.46	232,017.91	213,413.55	92.0%	20,036.64	49,787.38	(29,750.74)	-59.8%
43 - Fidelidad y DDD	1,215	1,182	33	2.8%	1,198	1,167	31	2.7%	1,257,512.96	1,162,798.84	94,714.12	8.1%	152,101.26	113,176.69	38,924.57	34.4%
44 - BBB	24	28	(4)	-14.3%	21	25	(4)	-16.0%	(43,214.80)	(7,072.63)	(36,142.17)	0.0%	-	-	-	0.0%
45 - Otros	67,906	61,495	6,411	10.4%	7,259	6,632	627	9.5%	4,482,013.16	4,610,197.90	(128,184.74)	-2.8%	430,586.38	795,687.57	(365,101.19)	-45.9%
46 Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	91,646	84,011	7,635	9.1%	89,061	80,950	8,111	10.0%	10,204,294.67	7,861,843.74	2,342,450.93	29.8%	2,587,601.97	3,014,174.93	(426,572.96)	-14.2%
48 - Oferta y Cumplimiento	41,648	38,238	3,410	8.9%	41,460	38,050	3,410	9.0%	5,656,412.31	5,119,632.67	536,779.64	10.5%	1,167,152.08	1,570,062.72	(402,910.64)	-25.7%
49 - Otras	49,998	45,773	4,225	9.2%	47,601	42,900	4,701	11.0%	4,547,882.36	2,742,211.07	1,805,671.29	65.8%	1,420,449.89	1,444,112.21	(23,662.32)	-1.6%
50 TOTAL LOCAL Y EXTERIOR	3,945,369	3,766,221	179,148	4.8%	2,102,930	1,991,727	111,203	5.6%	156,070,025.56	152,714,435.54	3,355,590.02	2.2%	63,979,491.70	61,883,314.39	2,096,177.31	3.4%
Vida	2,189,542	2,065,094	124,448	6.0%	689,861	649,876	39,985	6.2%	83,541,343.85	82,104,545.57	1,436,798.28	1.7%	36,965,721.25	38,771,696.54	(1,805,975.29)	-4.7%
General	1,755,827	1,701,127	54,700	3.2%	1,413,069	1,341,851	71,218	5%	72,528,681.71	70,609,889.97	1,918,791.74	2.7%	27,013,770.45	23,111,617.85	3,902,152.60	16.9%
Totales	3,945,369	3,766,221	179,148	4.8%	2,102,930	1,991,727	111,203	5.6%	\$156,070,025.56	\$152,714,435.54	3,355,590.02	2.2%	\$63,979,491.70	\$61,883,314.39	2,096,177.31	3.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2024 (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		
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	
2	Vida Individual	249,220	257,774	(8,554)	-3.3%	236,240	244,366	(8,126)	-3.3%	15,356,690.22	13,788,979.21	1,567,711.01	11.4%	3,068,037.78	3,557,649.45	(489,611.67)	-13.8%
3	- Primer año	57,852	52,947	4,905	9.3%	55,836	50,505	5,331	10.6%	2,406,662.85	1,725,280.71	681,382.14	39.5%	165,221.08	594,359.31	(429,138.23)	-72.2%
4	- Renovación	191,368	204,827	(13,459)	-6.6%	180,404	193,861	(13,457)	-6.9%	12,950,027.37	12,063,698.50	886,328.87	7.3%	2,902,816.70	2,963,290.14	(60,473.44)	-2.0%
5	Accidentes Personales	420,438	358,860	61,578	17.2%	189,050	168,409	20,641	12.3%	2,168,441.86	2,038,965.63	129,476.23	6.4%	566,359.23	629,549.97	(63,190.74)	-10.0%
6	- Individual	187,582	168,059	19,523	11.6%	165,102	147,567	17,535	11.9%	764,619.27	761,490.38	3,128.89	0.4%	252,397.06	271,866.12	(19,469.06)	-7.2%
7	- Grupo	232,856	190,801	42,055	22.0%	23,948	20,842	3,106	14.9%	1,403,822.59	1,277,475.25	126,347.34	9.9%	313,962.17	357,683.85	(43,721.68)	-12.2%
8	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
9	Salud	444,012	422,550	21,462	5.1%	159,885	145,552	14,333	9.8%	43,301,948.35	44,011,767.68	(709,819.33)	-1.6%	27,263,534.77	27,060,508.21	203,026.56	0.8%
10	- Individual	169,567	161,659	7,908	4.9%	124,607	118,652	5,955	5.0%	22,160,518.91	19,067,674.83	3,092,844.08	16.2%	14,966,428.58	14,594,260.59	372,167.99	2.6%
11	- Grupo	274,445	260,891	13,554	5.2%	35,278	26,900	8,378	31.1%	21,141,429.44	24,944,092.85	(3,802,663.41)	-15.2%	12,297,106.19	12,466,247.62	(169,141.43)	-1.4%
12	Colectivos de Vida	1,075,872	1,025,910	49,962	4.9%	104,686	91,549	13,137	14.3%	22,714,263.42	22,264,833.05	449,430.37	2.0%	6,067,789.47	7,523,988.91	(1,456,199.44)	-19.4%
13	- Colectivo de vida	498,380	458,199			9,591	10,190			7,686,398.23	8,222,977.60			1,894,777.56	3,865,807.48		
14	- Colectivo de deudores	577,492	567,711			95,095	81,359			15,027,865.19	14,041,855.45			4,173,011.91	3,658,181.43		
15	Incendio y Líneas Aliadas (*)	488,227	465,275	22,952	4.9%	342,326	319,576	22,750	7.1%	14,982,956.02	17,671,335.68	(2,688,379.66)	-15.2%	6,461,848.55	1,280,458.62	5,181,389.93	404.7%
16	- Residencial	404,516	381,214	23,302	6.1%	309,375	286,196	23,179	8.1%	7,444,459.03	6,851,292.58	593,166.45	8.7%	894,621.67	789,935.86	104,685.81	13.3%
17	- Comercial	83,286	83,614	(328)	-0.4%	32,578	32,999	(421)	-1.3%	7,511,374.39	10,822,922.70	(3,311,548.31)	-30.6%	5,555,448.12	490,522.76	5,064,925.36	1032.6%
18	- Industrial	425	447	(22)	-4.9%	373	381	(8)	-2.1%	27,122.60	(2,879.60)	30,002.20	0.0%	11,778.76	-	11,778.76	0.0%
19	Vida Industrial	17	24	(7)	-29.2%	17	24	(7)	-29.2%	-	-	-	0.0%	-	-	-	0.0%
20	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
23	Multirisgo	34,598	33,623	975	2.9%	32,831	31,608	1,223	3.9%	797,911.13	743,628.91	54,282.22	7.3%	370,746.68	347,990.35	22,756.33	6.5%
24	- Residencial	26,292	25,232	1,060	4.2%	25,749	24,572	1,177	4.8%	369,417.94	317,986.00	51,431.94	16.2%	149,228.92	252,392.26	(103,163.34)	-40.9%
25	- Comercial e Industrial	8,306	8,391	(85)	-1.0%	7,082	7,036	46	0.7%	428,493.19	425,642.91	2,850.28	0.7%	221,517.76	95,598.09	125,919.67	131.7%
26	Transporte de Carga	41,191	40,719	472	1.2%	34,879	34,204	675	2.0%	3,962,339.62	2,464,435.43	1,497,904.19	60.8%	288,850.23	357,723.07	(68,872.84)	-19.3%
27	- Terrestre	28,516	28,023	493	1.8%	27,559	26,899	660	2.5%	3,465,467.92	2,125,837.91	1,339,630.01	63.0%	193,408.23	164,932.78	28,475.45	17.3%
28	- Marítimo	12,635	12,671	(36)	-0.3%	7,280	7,280	-	0.0%	485,565.38	323,107.69	162,457.69	50.3%	95,442.00	192,228.13	(96,786.13)	-50.3%
29	- Aéreo	40	25	15	60.0%	40	25	15	60.0%	11,306.32	15,489.83	(4,183.51)	-27.0%	-	562.16	(562.16)	-100.0%
30	Casco	2,047	1,895	152	8.0%	1,562	1,407	155	11.0%	1,485,038.48	3,270,184.76	(1,785,146.28)	-54.6%	78,951.62	696,746.35	(617,794.73)	-88.7%
31	- Marítimo	1,629	1,543	86	5.6%	1,263	1,181	82	6.9%	330,252.82	2,379,748.29	(2,049,495.47)	-86.1%	63,731.76	28,676.82	35,054.94	122.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2024 (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	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32 - Aéreo	418	352	66	18.8%	299	226	73	32.3%	1,154,785.66	890,436.47	264,349.19	29.7%	15,219.86	668,069.53	(652,849.67)	-97.7%
33 Automóvil	995,095	978,477	16,618	1.7%	874,412	837,183	37,229	4.4%	27,650,583.10	25,060,127.83	2,590,455.27	10.3%	15,587,769.89	15,649,749.08	(61,979.19)	-0.4%
34 Ramos Técnicos	12,159	12,878	(719)	-5.6%	9,315	9,137	178	1.9%	2,432,330.22	2,776,918.77	(344,588.55)	-12.4%	66,561.75	159,825.66	(93,263.91)	-58.4%
35 - TRC - TRM	2,895	3,669	(774)	-21.1%	2,858	2,547	311	12.2%	1,602,122.52	2,107,313.37	(505,190.85)	-24.0%	36,818.00	67,665.64	(30,847.64)	-45.6%
36 - Equipo Electrónico	4,247	4,145	102	2.5%	3,013	3,014	(1)	0.0%	256,511.42	148,460.54	108,050.88	72.8%	18,167.30	21,587.06	(3,419.76)	-15.8%
37 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	10,746.98	-	10,746.98	0.0%	-	-	-	0.0%
38 - Rotura de Maquinaria	1,238	1,316	(78)	-5.9%	823	884	(61)	-6.9%	381,626.23	347,021.55	34,604.68	10.0%	9,498.49	43,125.40	(33,626.91)	-78.0%
39 - Equipo Pesado	2,923	2,894	29	1.0%	1,790	1,862	(72)	-3.9%	181,323.07	174,123.31	7,199.76	4.1%	2,077.96	27,447.56	(25,369.60)	-92.4%
40 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
41 Riesgos Diversos	90,807	84,185	6,622	7.9%	28,626	27,722	904	3.3%	11,013,228.47	10,761,414.85	251,813.62	2.3%	1,571,439.76	1,604,949.79	(33,510.03)	-2.1%
42 - Responsabilidad Civil	17,532	17,299	233	1.3%	16,598	16,297	301	1.8%	4,871,485.69	4,763,472.83	108,012.86	2.3%	968,715.48	646,298.15	322,417.33	49.9%
43 - Robo	4,130	4,181	(51)	-1.2%	3,550	3,601	(51)	-1.4%	445,431.46	232,017.91	213,413.55	92.0%	20,036.64	49,787.38	(29,750.74)	-59.8%
44 - Fidelidad y DDD	1,215	1,182	33	2.8%	1,198	1,167	31	2.7%	1,257,512.96	1,162,798.84	94,714.12	8.1%	152,101.26	113,176.69	38,924.57	34.4%
45 - BBB	24	28	(4)	-14.3%	21	25	(4)	-16.0%	(43,214.80)	(7,072.63)	(36,142.17)	0.0%	-	-	-	0.0%
46 - Otros	67,906	61,495	6,411	10.4%	7,259	6,632	627	9.5%	4,482,013.16	4,610,197.90	(128,184.74)	-2.8%	430,586.38	795,687.57	(365,101.19)	-45.9%
47 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48 Fianzas	91,646	84,011	7,635	9.1%	89,061	80,950	8,111	10.0%	10,204,294.67	7,861,843.74	2,342,450.93	29.8%	2,587,601.97	3,014,174.93	(426,572.96)	-14.2%
49 - Oferta y Cumplimiento	41,648	38,238	3,410	8.9%	41,460	38,050	3,410	9.0%	5,656,412.31	5,119,632.67	536,779.64	10.5%	1,167,152.08	1,570,062.72	(402,910.64)	-25.7%
50 - Otras	49,998	45,773	4,225	9.2%	47,601	42,900	4,701	11.0%	4,547,882.36	2,742,211.07	1,805,671.29	65.8%	1,420,449.89	1,444,112.21	(23,662.32)	-1.6%
51 TOTAL TOTAL	3,945,369	3,766,221	179,148	4.8%	2,102,930	1,991,727	111,203	5.6%	156,070,025.56	152,714,435.54	3,355,590.02	2.2%	63,979,491.70	61,883,314.39	2,096,177.31	3.4%
Vida	2,189,542	2,065,094	124,448	6.0%	689,861	649,876	39,985	6.2%	83,541,343.85	82,104,545.57	1,436,798.28	1.7%	36,965,721.25	38,771,696.54	(1,805,975.29)	-4.7%
General	1,755,827	1,701,127	54,700	3.2%	1,413,069	1,341,851	71,218	5.3%	72,528,681.71	70,609,889.97	1,918,791.74	2.7%	27,013,770.45	23,111,617.85	3,902,152.60	16.9%
Totales	3,945,369	3,766,221	179,148	4.8%	2,102,930	1,991,727	111,203	5.6%	156,070,025.56	152,714,435.54	3,355,590.02	2.2%	63,979,491.70	61,883,314.39	2,096,177.31	3.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE ENERO 2024
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2024	2023	Variación Porcentual
1	Vida Individual	0.20	0.26	-22.6%
2	- Primer año	0.07	0.34	-80.1%
3	- Renovación	0.22	0.25	-8.7%
4	Accidentes Personales	0.26	0.31	-15.4%
5	- Individual	0.33	0.36	-7.5%
6	- Grupo	0.22	0.28	-20.1%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.63	0.61	2.4%
9	- Individual	0.68	0.77	-11.8%
10	- Grupo	0.58	0.50	16.4%
11	Colectivos de Vida	0.27	0.34	-20.9%
12	- Colectivo de vida	0.25	0.47	-47.6%
13	- Colectivo de deudores	0.28	0.26	6.6%
14	Incendio y Líneas Aliadas (*)	0.43	0.07	495.2%
15	- Residencial	0.12	0.12	4.2%
16	- Comercial	0.74	0.05	1531.9%
17	- Industrial	0.43	0.00	0.0%
18	Vida Industrial	0.00	0.00	0.0%
19	Anualidades	0.00	0.00	0.0%
20	Rentas Vitalicias	0.00	0.00	0.0%
21	Pérdida de Ingresos	0.00	0.00	0.0%
22	Multiriesgo	0.46	0.47	-0.7%
23	- Residencial	0.40	0.79	-49.1%
24	- Comercial e Industrial	0.52	0.22	130.2%
25	Transporte de Carga	0.07	0.15	-49.8%
26	- Terrestre	0.06	0.08	-28.1%
27	- Marítimo	0.20	0.59	-67.0%
28	- Aéreo	0.00	0.04	-100.0%
29	Casco	0.05	0.21	-75.0%
30	- Marítimo	0.19	0.01	1501.4%
31	- Aéreo	0.01	0.75	-98.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE ENERO 2024
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2024	2023	Variación Porcentual
32	Automóvil	0.56	0.62	-9.7%
33	Ramos Técnicos	0.03	0.06	-52.5%
34	- TRC - TRM	0.02	0.03	-28.4%
35	- Equipo Eléctrico	0.07	0.15	-51.3%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.02	0.12	-80.0%
38	- Equipo Pesado	0.01	0.16	-92.7%
39	- Vidrios	0.00	0.00	0.0%
40	Riesgos Diversos	0.14	0.15	-4.3%
41	- Responsabilidad Civil	0.20	0.14	46.6%
42	- Robo	0.04	0.21	-79.0%
43	- Fidelidad y DDD	0.12	0.10	24.3%
44	- BBB	0.00	0.00	0.0%
45	- Otros	0.10	0.17	-44.3%
46	Titulos de Propiedad	0.00	0.00	0.0%
47	Fianzas	0.25	0.38	-33.9%
48	- Oferta y Cumplimiento	0.21	0.31	-32.7%
49	- Otras	0.31	0.53	-40.7%
50	TOTAL LOCAL Y EXTERIOR	0.41	0.41	1.2%
Vida		0.44	0.47	-6.3%
General		0.37	0.33	13.8%
Totales		0.41	0.41	1.2%