



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 28 DE FEBRERO 2023
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)
RESUMEN COMPARATIVOS

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
Vida Individual	257,724	252,191	5,533	2.2%	244,510	242,639	1,871	0.8%	27,350,739.96	25,745,635.88	1,605,104.08	6.2%	6,256,419.04	6,625,216.70	(368,797.66)	-5.6%
Accidentes Personales	359,896	310,693	49,203	15.8%	170,964	145,703	25,261	17.3%	3,881,411.82	3,539,153.73	342,258.09	9.7%	1,080,244.43	1,065,655.88	14,588.55	1.4%
Salud	423,847	404,978	18,869	4.7%	147,180	127,398	19,782	15.5%	79,864,995.11	71,838,009.31	8,026,985.80	11.2%	50,434,011.92	49,972,947.25	461,064.67	0.9%
Colectivos de Vida	1,017,890	1,013,960	3,930	0.4%	92,400	82,637	9,763	11.8%	42,698,271.66	41,938,886.18	759,385.48	1.8%	12,386,952.45	14,920,186.67	(2,533,234.22)	-17.0%
Incendio y Líneas Aliadas (*)	466,950	471,680	(4,730)	-1.0%	321,119	325,890	(4,771)	-1.5%	29,502,568.36	45,099,704.44	(15,597,136.08)	-34.6%	18,028,403.38	2,681,547.51	15,346,855.87	572.3%
Multiriesgo	33,799	31,143	2,656	8.5%	31,767	29,348	2,419	8.2%	1,320,697.18	1,215,665.63	105,031.55	8.6%	565,857.29	379,370.74	186,486.55	49.2%
Transporte de Carga	40,898	40,368	530	1.3%	34,332	33,429	903	2.7%	4,153,045.89	4,292,904.84	(139,858.95)	-3.3%	560,608.06	1,893,570.30	(1,332,962.24)	-70.4%
Casco	1,913	1,816	97	5.3%	1,429	1,259	170	13.5%	4,227,796.89	4,291,526.63	(63,729.74)	-1.5%	2,205,985.74	151,549.77	2,054,435.97	1355.6%
Automóvil	983,207	957,574	25,633	2.7%	838,003	869,408	(31,405)	-3.6%	47,989,854.62	44,085,290.66	3,904,563.96	8.9%	30,802,763.49	28,536,412.32	2,266,351.17	7.9%
Ramos Técnicos	13,046	13,312	(266)	-2.0%	9,268	8,879	389	4.4%	9,675,942.00	3,785,730.19	5,890,211.81	155.6%	295,796.03	192,859.07	102,936.96	53.4%
Responsabilidad Civil	17,661	17,641	20	0.1%	16,680	16,421	259	1.6%	17,128,331.47	6,468,464.80	10,659,866.67	164.8%	926,612.51	865,463.20	61,149.31	7.1%
Robo	4,239	4,213	26	0.6%	3,658	3,604	54	1.5%	372,915.34	314,610.71	58,304.63	18.5%	99,558.49	50,735.57	48,822.92	96.2%
Fianzas	84,158	76,475	7,683	10.0%	81,185	71,582	9,603	13.4%	15,938,045.10	14,879,580.17	1,058,464.93	7.1%	11,194,697.24	12,849,665.25	(1,654,968.01)	-12.9%
Otros	63,044	63,944	(900)	-1.4%	8,162	7,539	623	8.3%	12,197,792.52	10,266,718.47	1,931,074.05	18.8%	5,922,287.74	1,375,025.28	4,547,262.46	330.7%
TOTAL LOCAL Y EXTERIOR	3,768,272	3,659,988	108,284	3.0%	2,000,657	1,965,736	34,921	1.8%	296,302,407.92	277,761,881.64	18,540,526.28	6.7%	140,760,197.81	121,560,205.51	19,199,992.30	15.8%
Ramos de Personas	2,059,357	1,981,822	77,535	3.9%	655,054	598,377	56,677	9.5%	153,795,418.55	143,061,685.10	10,733,733.45	7.5%	70,157,627.84	72,584,006.50	(2,426,378.66)	-3.3%
Ramos Generales	1,708,915	1,678,166	30,749	1.8%	1,345,603	1,367,359	(21,756)	-1.6%	142,506,989.37	134,700,196.54	7,806,792.83	5.8%	70,602,569.97	48,976,199.01	21,626,370.96	44.2%
Totales	3,768,272	3,659,988	108,284	3.0%	2,000,657	1,965,736	34,921	1.8%	\$296,302,407.92	\$277,761,881.64	18,540,526.28	6.7%	\$140,760,197.81	\$121,560,205.51	19,199,992.30	15.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 28 DE FEBRERO 2023
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS				
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
1	Vida Individual	257,724	252,191	5,533	2.2%	244,510	242,639	1,871	0.8%	27,350,739.96	25,745,635.88	1,605,104.08	6.2%	6,256,419.04	6,625,216.70	(368,797.66)	-5.6%
2	- Primer año	53,204	79,018	(25,814)	-32.7%	50,936	76,537	(25,601)	-33.4%	3,382,639.87	2,582,668.64	799,971.23	31.0%	1,873,430.75	2,404,256.34	(530,825.59)	-22.1%
3	- Renovación	204,520	173,173	31,347	18.1%	193,574	166,102	27,472	16.5%	23,968,100.09	23,162,967.24	805,132.85	3.5%	4,382,988.29	4,220,960.36	162,027.93	3.8%
4	Accidentes Personales	359,896	310,693	49,203	15.8%	170,964	145,703	25,261	17.3%	3,881,411.82	3,539,153.73	342,258.09	9.7%	1,080,244.43	1,065,655.88	14,588.55	1.4%
5	- Individual	170,099	149,485	20,614	13.8%	149,964	128,587	21,377	16.6%	1,624,251.62	1,567,119.62	57,132.00	3.6%	463,716.22	159,932.68	303,783.54	189.9%
6	- Grupo	189,797	161,208	28,589	17.7%	21,000	17,116	3,884	22.7%	2,257,160.20	1,972,034.11	285,126.09	14.5%	616,528.21	905,723.20	(289,194.99)	-31.9%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	423,847	404,978	18,869	4.7%	147,180	127,398	19,782	15.5%	79,864,995.11	71,838,009.31	8,026,985.80	11.2%	50,434,011.92	49,972,947.25	461,064.67	0.9%
9	- Individual	162,463	145,188	17,275	11.9%	119,134	113,828	5,306	4.7%	38,671,516.86	34,394,169.92	4,277,346.94	12.4%	27,766,167.66	25,470,384.25	2,295,783.41	9.0%
10	- Grupo	261,384	259,790	1,594	0.6%	28,046	13,570	14,476	106.7%	41,193,478.25	37,443,839.39	3,749,638.86	10.0%	22,667,844.26	24,502,563.00	(1,834,718.74)	-7.5%
11	Colectivos de Vida	1,017,890	1,013,960	3,930	0.4%	92,400	82,637	9,763	11.8%	42,698,271.66	41,938,886.18	759,385.48	1.8%	12,386,952.45	14,920,186.67	(2,533,234.22)	-17.0%
12	- Colectivo de vida	456,991	472,609	(15,618)	-3.3%	10,325	9,425	900	9.5%	14,949,397.72	13,972,378.63	977,019.09	7.0%	7,731,614.96	5,297,884.27	2,433,730.69	45.9%
13	- Colectivo de deudores	560,899	541,351	19,548	3.6%	82,075	73,212	8,863	12.1%	27,748,873.94	27,966,507.55	(217,633.61)	-0.8%	7,316,362.86	9,622,302.40	(2,305,939.54)	-24.0%
14	Incendio y Líneas Aliadas (*)	466,950	471,680	(4,730)	-1.0%	321,119	325,890	(4,771)	-1.5%	29,502,568.36	45,099,704.44	(15,597,136.08)	-34.6%	18,028,403.38	2,681,547.51	15,346,855.87	572.3%
15	- Residencial	382,788	381,968	820	0.2%	287,729	286,465	1,264	0.4%	11,231,533.14	13,174,449.59	(1,942,916.45)	-14.7%	1,612,905.04	1,162,839.00	450,066.04	38.7%
16	- Comercial	83,721	89,276	(5,555)	-6.2%	33,012	39,062	(6,050)	-15.5%	18,216,697.66	31,871,154.55	(13,654,456.89)	-42.8%	16,415,498.34	1,513,228.65	14,902,269.69	984.8%
17	- Industrial	441	436	5	1.1%	378	363	15	4.1%	54,337.56	54,100.30	237.26	0.4%	-	5,479.86	(5,479.86)	-100.0%
18	Vida Industrial	23	24	(1)	-4.2%	23	24	(1)	-4.2%	(665.84)	5,851.95	(6,517.79)	-111.4%	-	-	-	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	33,799	31,143	2,656	8.5%	31,767	29,348	2,419	8.2%	1,320,697.18	1,215,665.63	105,031.55	8.6%	565,857.29	379,370.74	186,486.55	49.2%
23	- Residencial	25,410	23,236	2,174	9.4%	24,745	22,688	2,057	9.1%	632,860.79	528,282.77	104,578.02	19.8%	389,111.87	163,998.59	225,113.28	137.3%
24	- Comercial e Industrial	8,389	7,907	482	6.1%	7,022	6,660	362	5.4%	687,836.39	687,382.86	453.53	0.1%	176,745.42	215,372.15	(38,626.73)	-17.9%
25	Transporte de Carga	40,898	40,368	530	1.3%	34,332	33,429	903	2.7%	4,153,045.89	4,292,904.84	(139,858.95)	-3.3%	560,608.06	1,893,570.30	(1,332,962.24)	-70.4%
26	- Terrestre	28,211	27,853	358	1.3%	27,036	26,218	818	3.1%	3,374,904.49	2,542,191.18	832,713.31	32.8%	302,993.07	1,634,419.07	(1,331,426.00)	-81.5%
27	- Marítimo	12,660	12,497	163	1.3%	7,269	7,193	76	1.1%	728,408.38	1,730,444.10	(1,002,035.72)	-57.9%	257,052.83	210,678.33	46,374.50	22.0%
28	- Aéreo	27	18	9	50.0%	27	18	9	50.0%	49,733.02	20,269.56	29,463.46	145.4%	562.16	48,472.90	(47,910.74)	-98.8%
29	Casco	1,913	1,816	97	5.3%	1,429	1,259	170	13.5%	4,227,796.89	4,291,526.63	(63,729.74)	-1.5%	2,205,985.74	151,549.77	2,054,435.97	1355.6%
30	- Marítimo	1,561	1,438	123	8.6%	1,203	1,025	178	17.4%	3,256,931.58	2,989,476.71	267,454.87	8.9%	1,428,440.04	95,585.07	1,332,854.97	1394.4%
31	- Aéreo	352	378	(26)	-6.9%	226	234	(8)	-3.4%	970,865.31	1,302,049.92	(331,184.61)	-25.4%	777,545.70	55,964.70	721,581.00	1289.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 28 DE FEBRERO 2023
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
32 Automóvil	983,207	957,574	25,633	2.7%	838,003	869,408	(31,405)	-3.6%	47,989,854.62	44,085,290.66	3,904,563.96	8.9%	30,802,763.49	28,536,412.32	2,266,351.17	7.9%
33 Ramos Técnicos	13,046	13,312	(266)	-2.0%	9,268	8,879	389	4.4%	9,675,942.00	3,785,730.19	5,890,211.81	155.6%	295,796.03	192,859.07	102,936.96	53.4%
34 - TRC - TRM	3,730	3,294	436	13.2%	2,603	2,183	420	19.2%	8,259,439.16	2,729,703.29	5,529,735.87	202.6%	144,317.34	34,621.44	109,695.90	316.8%
35 - Equipo Electrónico	4,185	4,309	(124)	-2.9%	3,053	3,080	(27)	-0.9%	317,179.10	263,078.16	54,100.94	20.6%	27,660.75	58,805.43	(31,144.68)	-53.0%
36 - Caldera y Maquinaria	852	854	(2)	-0.2%	828	829	(1)	-0.1%	-	10,235.22	(10,235.22)	-100.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,332	1,437	(105)	-7.3%	906	888	18	2.0%	556,007.26	498,144.66	57,862.60	11.6%	63,786.03	23,165.30	40,620.73	175.4%
38 - Equipo Pesado	2,945	3,415	(470)	-13.8%	1,876	1,896	(20)	-1.1%	543,316.48	284,418.86	258,897.62	91.0%	60,031.91	76,266.90	(16,234.99)	-21.3%
39 - Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	-	150.00	(150.00)	-100.0%	-	-	-	0.0%
40 Riesgos Diversos	84,881	85,734	(853)	-1.0%	28,437	27,500	937	3.4%	29,699,705.17	17,043,942.03	12,655,763.14	74.3%	6,948,458.74	2,291,224.05	4,657,234.69	203.3%
41 - Responsabilidad Civil	17,661	17,641	20	0.1%	16,680	16,421	259	1.6%	17,128,331.47	6,468,464.80	10,659,866.67	164.8%	926,612.51	865,463.20	61,149.31	7.1%
42 - Robo	4,239	4,213	26	0.6%	3,658	3,604	54	1.5%	372,915.34	314,610.71	58,304.63	18.5%	99,558.49	50,735.57	48,822.92	96.2%
43 - Fidelidad y DDD	1,250	1,180	70	5.9%	1,235	1,150	85	7.4%	2,154,744.03	2,086,165.55	68,578.48	3.3%	395,441.99	327,741.85	67,700.14	20.7%
44 - BBB	28	29	(1)	-3.4%	25	26	(1)	-3.8%	(7,072.63)	34,535.00	(41,607.63)	-120.5%	4,010,712.00	321.00	4,010,391.00	1249343.0%
45 - Otros	61,703	62,671	(968)	-1.5%	6,839	6,299	540	8.6%	10,050,786.96	8,140,165.97	1,910,620.99	23.5%	1,516,133.75	1,046,962.43	469,171.32	44.8%
46 Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	84,158	76,475	7,683	10.0%	81,185	71,582	9,603	13.4%	15,938,045.10	14,879,580.17	1,058,464.93	7.1%	11,194,697.24	12,849,665.25	(1,654,968.01)	-12.9%
48 - Oferta y Cumplimiento	38,119	34,458	3,661	10.6%	37,931	34,142	3,789	11.1%	8,371,273.29	4,860,802.63	3,510,470.66	72.2%	1,923,233.85	2,709,883.61	(786,649.76)	-29.0%
49 - Otras	46,039	42,017	4,022	9.6%	43,254	37,440	5,814	15.5%	7,566,771.81	10,018,777.54	(2,452,005.73)	-24.5%	9,271,463.39	10,139,781.64	(868,318.25)	-8.6%
50 TOTAL LOCAL Y EXTERIOR	3,768,272	3,659,988	108,284	3.0%	2,000,657	1,965,736	34,921	1.8%	296,302,407.92	277,761,881.64	18,540,526.28	6.7%	140,760,197.81	121,560,205.51	19,199,992.30	15.8%
Vida	2,059,357	1,981,822	77,535	3.9%	655,054	598,377	56,677	9.5%	153,795,418.55	143,061,685.10	10,733,733.45	7.5%	70,157,627.84	72,584,006.50	(2,426,378.66)	-3.3%
General	1,708,915	1,678,166	30,749	1.8%	1,345,603	1,367,359	(21,756)	-2%	142,506,989.37	134,700,196.54	7,806,792.83	5.8%	70,602,569.97	48,976,199.01	21,626,370.96	44.2%
Totales	3,768,272	3,659,988	108,284	3.0%	2,000,657	1,965,736	34,921	1.8%	\$296,302,407.92	\$277,761,881.64	18,540,526.28	6.7%	\$140,760,197.81	\$121,560,205.51	19,199,992.30	15.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2023 (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		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
1	Vida Individual	257,724	252,191	5,533	2.2%	244,510	242,639	1,871	0.8%	13,561,760.75	12,951,624.23	610,136.52	4.7%	2,698,769.59	3,189,225.79	(490,456.20)	-15.4%
2	- Primer año	53,204	79,018	(25,814)	-32.7%	50,936	76,537	(25,601)	-33.4%	1,657,359.16	1,524,782.42	132,576.74	8.7%	1,279,071.44	1,635,021.00	(355,949.56)	-21.8%
3	- Renovación	204,520	173,173	31,347	18.1%	193,574	166,102	27,472	16.5%	11,904,401.59	11,426,841.81	477,559.78	4.2%	1,419,698.15	1,554,204.79	(134,506.64)	-8.7%
4	Accidentes Personales	359,896	310,693	49,203	15.8%	170,964	145,703	25,261	17.3%	1,842,446.19	1,835,056.97	7,389.22	0.4%	450,694.46	468,502.80	(17,808.34)	-3.8%
5	- Individual	170,099	149,485	20,614	13.8%	149,964	128,587	21,377	16.6%	862,761.24	880,474.04	(17,712.80)	-2.0%	191,850.10	67,349.63	124,500.47	184.9%
6	- Grupo	189,797	161,208	28,589	17.7%	21,000	17,116	3,884	22.7%	979,684.95	954,582.93	25,102.02	2.6%	258,844.36	401,153.17	(142,308.81)	-35.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	423,847	404,978	18,869	4.7%	147,180	127,398	19,782	15.5%	35,853,227.43	32,287,219.47	3,566,007.96	11.0%	23,373,503.71	26,307,446.25	(2,933,942.54)	-11.2%
9	- Individual	162,463	145,188	17,275	11.9%	119,134	113,828	5,306	4.7%	19,603,842.03	17,661,483.93	1,942,358.10	11.0%	13,171,907.07	14,013,838.90	(841,931.83)	-6.0%
10	- Grupo	261,384	259,790	1,594	0.6%	28,046	13,570	14,476	106.7%	16,249,385.40	14,625,735.54	1,623,649.86	11.1%	10,201,596.64	12,293,607.35	(2,092,010.71)	-17.0%
11	Colectivos de Vida	1,017,890	1,013,960	3,930	-1.4%	92,400	82,637	9,763	11.8%	20,433,438.61	20,441,821.86	(8,383.25)	0.0%	4,862,963.54	6,054,338.89	(1,191,375.35)	-19.7%
12	- Colectivo de vida	458,199	472,609	(14,410)	5.6%	10,190	9,425	765	8.1%	6,726,420.12	5,785,540.32	940,879.80	16.3%	3,865,807.48	2,709,755.93	1,156,051.55	42.7%
13	- Colectivo de deudores	567,711	541,351	26,360	-0.9%	81,359	73,212	8,147	11.1%	13,707,018.49	14,656,281.54	(949,263.05)	-6.5%	3,658,181.43	3,344,582.96	313,598.47	9.4%
14	Incendio y Líneas Aliadas (*)	466,950	471,680	(4,730)	-1.0%	321,119	325,890	(4,771)	-1.5%	11,831,232.68	15,830,999.47	(3,999,766.79)	-25.3%	16,747,944.76	1,413,334.10	15,334,610.66	1085.0%
15	- Residencial	382,788	381,968	820	0.2%	287,729	286,465	1,264	0.4%	4,380,240.56	6,037,928.78	(1,657,688.22)	-27.5%	822,969.18	547,375.25	275,593.93	50.3%
16	- Comercial	83,721	89,276	(5,555)	-6.2%	33,012	39,062	(6,050)	-15.5%	7,393,774.96	9,797,783.46	(2,404,008.50)	-24.5%	15,924,975.58	860,694.36	15,064,281.22	1750.2%
17	- Industrial	441	436	5	1.1%	378	363	15	4.1%	57,217.16	(4,712.77)	61,929.93	0.0%	-	5,264.49	(5,264.49)	-100.0%
18	Vida Industrial	23	24	(1)	-4.2%	23	24	(1)	-4.2%	(665.84)	2,653.86	(3,319.70)	-125.1%	-	-	-	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	33,799	31,143	2,656	8.5%	31,767	29,348	2,419	8.2%	577,068.27	584,115.51	(7,047.24)	-1.2%	217,866.94	240,719.56	(22,852.62)	-9.5%
23	- Residencial	25,410	23,236	2,174	9.4%	24,745	22,688	2,057	9.1%	314,874.79	250,189.14	64,685.65	25.9%	136,719.61	75,593.73	61,125.88	80.9%
24	- Comercial e Industrial	8,389	7,907	482	6.1%	7,022	6,660	362	5.4%	262,193.48	333,926.37	(71,732.89)	-21.5%	81,147.33	165,125.83	(83,978.50)	-50.9%
25	Transporte de Carga	40,898	40,368	530	1.3%	34,332	33,429	903	2.7%	1,688,610.46	1,625,848.21	62,762.25	3.9%	202,884.99	1,319,296.79	(1,116,411.80)	-84.6%
26	- Terrestre	28,211	27,853	358	1.3%	27,036	26,218	818	3.1%	1,249,066.58	1,252,262.92	(3,196.34)	-0.3%	138,060.29	1,170,417.12	(1,032,356.83)	-88.2%
27	- Marítimo	12,660	12,497	163	1.3%	7,269	7,193	76	1.1%	405,300.69	365,503.28	39,797.41	10.9%	64,824.70	148,612.17	(83,787.47)	-56.4%
28	- Aéreo	27	18	9	50.0%	27	18	9	50.0%	34,243.19	8,082.01	26,161.18	323.7%	-	267.50	(267.50)	-100.0%
29	Casco	1,913	1,816	97	5.3%	1,429	1,259	170	13.5%	957,612.13	2,975,819.72	(2,018,207.59)	-67.8%	1,509,239.39	82,325.25	1,426,914.14	1733.3%
30	- Marítimo	1,561	1,438	123	8.6%	1,203	1,025	178	17.4%	877,183.29	2,333,323.35	(1,456,140.06)	-62.4%	1,399,763.22	26,360.55	1,373,402.67	5210.1%
31	- Aéreo	352	378	(26)	-6.9%	226	234	(8)	-3.4%	80,428.84	642,496.37	(562,067.53)	-87.5%	109,476.17	55,964.70	53,511.47	95.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2023 (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		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
32	Automóvil	983,207	957,574	25,633	2.7%	838,003	869,408	(31,405)	-3.6%	22,929,726.79	21,604,681.93	1,325,044.86	6.1%	15,153,014.41	14,999,910.35	153,104.06	1.0%
33	Ramos Técnicos	13,046	13,312	(266)	-2.0%	9,268	8,879	389	4.4%	6,899,023.23	2,206,914.43	4,692,108.80	212.6%	135,970.37	114,044.76	21,925.61	19.2%
34	- TRC - TRM	3,730	3,294	436	13.2%	2,603	2,183	420	19.2%	6,152,125.79	1,743,659.63	4,408,466.16	252.8%	76,651.70	15,201.51	61,450.19	404.2%
35	- Equipo Electrónico	4,185	4,309	(124)	-2.9%	3,053	3,080	(27)	-0.9%	168,718.56	190,554.21	(21,835.65)	-11.5%	6,073.69	16,182.82	(10,109.13)	-62.5%
36	- Caldera y Maquinaria	852	854	(2)	-0.2%	828	829	(1)	-0.1%	-	10,235.22	(10,235.22)	-100.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,332	1,437	(105)	-7.3%	906	888	18	2.0%	208,985.71	116,878.13	92,107.58	78.8%	20,660.63	11,176.72	9,483.91	84.9%
38	- Equipo Pesado	2,945	3,415	(470)	-13.8%	1,876	1,896	(20)	-1.1%	369,193.17	145,437.24	223,755.93	153.9%	32,584.35	71,483.71	(38,899.36)	-54.4%
39	- Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	-	150.00	(150.00)	-100.0%	-	-	-	0.0%
40	Riesgos Diversos	84,881	85,734	(853)	-1.0%	28,437	27,500	937	3.4%	18,938,290.32	6,459,389.85	12,478,900.47	193.2%	5,343,508.95	891,469.80	4,452,039.15	499.4%
41	- Responsabilidad Civil	17,661	17,641	20	0.1%	16,680	16,421	259	1.6%	12,364,858.64	2,703,110.29	9,661,748.35	357.4%	280,314.36	389,043.94	(108,729.58)	-27.9%
42	- Robo	4,239	4,213	26	0.6%	3,658	3,604	54	1.5%	140,897.43	110,279.98	30,617.45	27.8%	49,771.11	26,860.94	22,910.17	85.3%
43	- Fidelidad y DDD	1,250	1,180	70	5.9%	1,235	1,150	85	7.4%	991,945.19	976,872.00	15,073.19	1.5%	282,265.30	166,079.26	116,186.04	70.0%
44	- BBB	28	29	(1)	-3.4%	25	26	(1)	-3.8%	-	-	-	0.0%	4,010,712.00	321.00	4,010,391.00	1249343.0%
45	- Otros	61,703	62,671	(968)	-1.5%	6,839	6,299	540	8.6%	5,440,589.06	2,669,127.58	2,771,461.48	103.8%	720,446.18	309,164.66	411,281.52	133.0%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	84,158	76,475	7,683	10.0%	81,185	71,582	9,603	13.4%	8,076,201.36	9,607,051.07	(1,530,849.71)	-15.9%	8,180,522.31	6,387,244.69	1,793,277.62	28.1%
48	- Oferta y Cumplimiento	38,119	34,458	3,661	10.6%	37,931	34,142	3,789	11.1%	3,251,640.62	2,025,122.71	1,226,517.91	60.6%	353,171.13	460,085.44	(106,914.31)	-23.2%
49	- Otras	46,039	42,017	4,022	9.6%	43,254	37,440	5,814	15.5%	4,824,560.74	7,581,928.36	(2,757,367.62)	-36.4%	7,827,351.18	5,927,159.25	1,900,191.93	32.1%
50	TOTAL TOTAL Y EXTERIOR	3,768,272	3,659,988	89,944	2.5%	2,000,657	1,965,736	34,921	1.8%	143,587,972.38	128,413,196.58	15,174,775.80	11.8%	78,876,883.42	61,467,859.03	17,409,024.39	28.3%
Ramos de Personas		2,059,357	1,981,822	59,195	3.0%	655,054	598,377	56,677	9.5%	71,690,872.98	67,515,722.53	4,175,150.45	6.2%	31,385,931.30	36,019,513.73	(4,633,582.43)	-12.9%
Ramos Generales		1,708,915	1,678,166	30,749	1.8%	1,345,603	1,367,359	(21,756)	-1.6%	71,897,099.40	60,897,474.05	10,999,625.35	18.1%	47,490,952.12	25,448,345.30	22,042,606.82	86.6%
Totales		3,768,272	3,659,988	89,944	2.5%	2,000,657	1,965,736	34,921	1.8%	\$143,587,972.38	\$128,413,196.58	15,174,775.80	11.8%	\$78,876,883.42	\$61,467,859.03	17,409,024.39	28.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2023 (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		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
2	Vida Individual	257,774	251,676	6,098	2.4%	244,366	242,085	2,281	0.9%	13,788,979.21	12,794,011.65	994,967.56	7.8%	3,557,649.45	3,435,990.91	121,658.54	3.5%
3	- Primer año	52,947	78,569	(25,622)	-32.6%	50,505	76,097	(25,592)	-33.6%	1,725,280.71	1,057,886.22	667,394.49	63.1%	594,359.31	769,235.34	(174,876.03)	-22.7%
4	- Renovación	204,827	173,107	31,720	18.3%	193,861	165,988	27,873	16.8%	12,063,698.50	11,736,125.43	327,573.07	2.8%	2,963,290.14	2,666,755.57	296,534.57	11.1%
5	Accidentes Personales	358,860	304,550	54,310	17.8%	168,409	142,717	25,692	18.0%	2,038,965.63	1,704,096.76	334,868.87	19.7%	629,549.97	597,153.08	32,396.89	5.4%
6	- Individual	168,059	146,921	21,138	14.4%	147,567	126,329	21,238	16.8%	761,490.38	686,645.58	74,844.80	10.9%	271,866.12	92,583.05	179,283.07	193.6%
7	- Grupo	190,801	157,629	33,172	21.0%	20,842	16,388	4,454	27.2%	1,277,475.25	1,017,451.18	260,024.07	25.6%	357,683.85	504,570.03	(146,886.18)	-29.1%
8	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
9	Salud	422,550	406,998	15,552	3.8%	145,552	126,089	19,463	15.4%	44,011,767.68	39,550,789.84	4,460,977.84	11.3%	27,060,508.21	23,665,501.00	3,395,007.21	14.3%
10	- Individual	161,659	144,297	17,362	12.0%	118,652	113,185	5,467	4.8%	19,067,674.83	16,732,685.99	2,334,988.84	14.0%	14,594,260.59	11,456,545.35	3,137,715.24	27.4%
11	- Grupo	260,891	262,701	(1,810)	-0.7%	26,900	12,904	13,996	108.5%	24,944,092.85	22,818,103.85	2,125,989.00	9.3%	12,466,247.62	12,208,955.65	257,291.97	2.1%
12	Colectivos de Vida	1,025,910	1,013,610	12,300	1.2%	91,549	81,290	10,259	12.6%	22,264,833.05	21,497,064.32	767,768.73	3.6%	7,523,988.91	8,865,847.78	(1,341,858.87)	-15.1%
13	- Colectivo de vida	458,199	469,735	(11,536)	-2.5%	10,190	9,296	894	9.6%	8,222,977.60	8,186,838.31	36,139.29	0.4%	3,865,807.48	2,588,128.34	1,277,679.14	49.4%
14	- Colectivo de deudores	567,711	543,875	23,836	4.4%	81,359	71,994	9,365	13.0%	14,041,855.45	13,310,226.01	731,629.44	5.5%	3,658,181.43	6,277,719.44	(2,619,538.01)	-41.7%
15	Incendio y Líneas Aliadas (*)	465,275	469,956	(4,681)	-1.0%	319,576	324,055	(4,479)	-1.4%	17,671,335.68	29,268,704.97	(11,597,369.29)	-39.6%	1,280,458.62	1,268,213.41	12,245.21	1.0%
16	- Residencial	381,214	380,360	854	0.2%	286,196	284,785	1,411	0.5%	6,851,292.58	7,136,520.81	(285,228.23)	-4.0%	789,935.86	615,463.75	174,472.11	28.3%
17	- Comercial	83,614	89,162	(5,548)	-6.2%	32,999	38,910	(5,911)	-15.2%	10,822,922.70	22,073,371.09	(11,250,448.39)	-51.0%	490,522.76	652,534.29	(162,011.53)	-24.8%
18	- Industrial	447	434	13	3.0%	381	360	21	5.8%	(2,879.60)	58,813.07	(61,692.67)	-104.9%	-	215.37	(215.37)	-100.0%
19	Vida Industrial	24	32	(8)	-25.0%	24	32	(8)	-25.0%	-	3,198.09	(3,198.09)	-100.0%	-	-	-	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	33,623	30,983	2,640	8.5%	31,608	29,164	2,444	8.4%	743,628.91	631,550.12	112,078.79	17.7%	347,990.35	138,651.18	209,339.17	151.0%
24	- Residencial	25,232	23,105	2,127	9.2%	24,572	22,557	2,015	8.9%	317,986.00	278,093.63	39,892.37	14.3%	252,392.26	88,404.86	163,987.40	185.5%
25	- Comercial e Industrial	8,391	7,878	513	6.5%	7,036	6,607	429	6.5%	425,642.91	353,456.49	72,186.42	20.4%	95,598.09	50,246.32	45,351.77	90.3%
26	Transporte de Carga	40,719	40,215	504	1.3%	34,204	33,353	851	2.6%	2,464,435.43	2,667,056.63	(202,621.20)	-7.6%	357,723.07	574,273.51	(216,550.44)	-37.7%
27	- Terrestre	28,023	27,740	283	1.0%	26,899	26,156	743	2.8%	2,125,837.91	1,289,928.26	835,909.65	64.8%	164,932.78	464,001.95	(299,069.17)	-64.5%
28	- Marítimo	12,671	12,456	215	1.7%	7,280	7,178	102	1.4%	323,107.69	1,364,940.82	(1,041,833.13)	-76.3%	192,228.13	62,066.16	130,161.97	209.7%
29	- Aéreo	25	19	6	31.6%	25	19	6	31.6%	15,489.83	12,187.55	3,302.28	27.1%	562.16	48,205.40	(47,643.24)	-98.8%
30	Casco	1,895	1,792	103	5.7%	1,407	1,168	239	20.5%	3,270,184.76	1,315,706.91	1,954,477.85	148.5%	696,746.35	69,224.52	627,521.83	906.5%
31	- Marítimo	1,543	1,420	123	8.7%	1,181	939	242	25.8%	2,379,748.29	656,153.36	1,723,594.93	262.7%	28,676.82	69,224.52	(40,547.70)	-58.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2023 (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	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
32 - Aéreo	352	372	(20)	-5.4%	226	229	(3)	-1.3%	890,436.47	659,553.55	230,882.92	35.0%	668,069.53	-	668,069.53	0.0%
33 Automóvil	978,477	949,567	28,910	3.0%	837,183	863,269	(26,086)	-3.0%	25,060,127.83	22,480,608.73	2,579,519.10	11.5%	15,649,749.08	13,536,501.97	2,113,247.11	15.6%
34 Ramos Técnicos	12,878	12,874	4	0.0%	9,137	8,567	570	6.7%	2,776,918.77	1,578,815.76	1,198,103.01	75.9%	159,825.66	78,814.31	81,011.35	102.8%
35 - TRC - TRM	3,669	3,168	501	15.8%	2,547	2,044	503	24.6%	2,107,313.37	986,043.66	1,121,269.71	113.7%	67,665.64	19,419.93	48,245.71	248.4%
36 - Equipo Electrónico	4,145	4,264	(119)	-2.8%	3,014	3,011	3	0.1%	148,460.54	72,523.95	75,936.59	104.7%	21,587.06	42,622.61	(21,035.55)	-49.4%
37 - Caldera y Maquinaria	852	852	-	0.0%	828	828	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
38 - Rotura de Maquinaria	1,316	1,340	(24)	-1.8%	884	786	98	12.5%	347,021.55	381,266.53	(34,244.98)	-9.0%	43,125.40	11,988.58	31,136.82	259.7%
39 - Equipo Pesado	2,894	3,247	(353)	-10.9%	1,862	1,895	(33)	-1.7%	174,123.31	138,981.62	35,141.69	25.3%	27,447.56	4,783.19	22,664.37	473.8%
40 - Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	-	-	-	0.0%	-	-	-	0.0%
41 Riesgos Diversos	84,185	85,302	(1,117)	-1.3%	27,722	26,898	824	3.1%	10,761,414.85	10,584,552.18	176,862.67	1.7%	1,604,949.79	1,399,754.25	205,195.54	14.7%
42 - Responsabilidad Civil	17,299	17,240	59	0.3%	16,297	15,997	300	1.9%	4,763,472.83	3,765,354.51	998,118.32	26.5%	646,298.15	476,419.26	169,878.89	35.7%
43 - Robo	4,181	4,145	36	0.9%	3,601	3,537	64	1.8%	232,017.91	204,330.73	27,687.18	13.6%	49,787.38	23,874.63	25,912.75	108.5%
44 - Fidelidad y DDD	1,182	1,121	61	5.4%	1,167	1,091	76	7.0%	1,162,798.84	1,109,293.55	53,505.29	4.8%	113,176.69	161,662.59	(48,485.90)	-30.0%
45 - BBB	28	29	(1)	-3.4%	25	26	(1)	-3.8%	(7,072.63)	34,535.00	(41,607.63)	-120.5%	-	-	-	0.0%
46 - Otros	61,495	62,767	(1,272)	-2.0%	6,632	6,247	385	6.2%	4,610,197.90	5,471,038.39	(860,840.49)	-15.7%	795,687.57	737,797.77	57,889.80	7.8%
47 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48 Fianzas	84,011	75,236	8,775	11.7%	80,950	70,363	10,587	15.0%	7,861,843.74	5,272,529.10	2,589,314.64	49.1%	3,014,174.93	6,462,420.56	(3,448,245.63)	-53.4%
49 - Oferta y Cumplimiento	38,238	34,037	4,201	12.3%	38,050	33,644	4,406	13.1%	5,119,632.67	2,835,679.92	2,283,952.75	80.5%	1,570,062.72	2,249,798.17	(679,735.45)	-30.2%
50 - Otras	45,773	41,199	4,574	11.1%	42,900	36,719	6,181	16.8%	2,742,211.07	2,436,849.18	305,361.89	12.5%	1,444,112.21	4,212,622.39	(2,768,510.18)	-65.7%
51 TOTAL TOTAL	3,766,221	3,642,831	123,390	3.4%	1,991,727	1,949,090	42,637	2.2%	152,714,435.54	149,348,685.06	3,365,750.48	2.3%	61,883,314.39	60,092,346.48	1,790,967.91	3.0%
Vida	2,065,094	1,976,834	88,260	4.5%	649,876	592,181	57,695	9.7%	82,104,545.57	75,545,962.57	6,558,583.00	8.7%	38,771,696.54	36,564,492.77	2,207,203.77	6.0%
General	1,701,127	1,665,997	35,130	2.1%	1,341,851	1,356,909	(15,058)	-1.1%	70,609,889.97	73,802,722.49	(3,192,832.52)	-4.3%	23,111,617.85	23,527,853.71	(416,235.86)	-1.8%
Totales	3,766,221	3,642,831	123,390	3.4%	1,991,727	1,949,090	42,637	2.2%	152,714,435.54	149,348,685.06	3,365,750.48	2.3%	61,883,314.39	60,092,346.48	1,790,967.91	3.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 28 DE FEBRERO 2023
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2023	2022	Variación Porcentual
1	Vida Individual	0.23	0.26	-11.1%
2	- Primer año	0.55	0.93	-40.5%
3	- Renovación	0.18	0.18	0.4%
4	Accidentes Personales	0.28	0.30	-7.6%
5	- Individual	0.29	0.10	179.7%
6	- Grupo	0.27	0.46	-40.5%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.63	0.70	-9.2%
9	- Individual	0.72	0.74	-3.0%
10	- Grupo	0.55	0.65	-15.9%
11	Colectivos de Vida	0.29	0.36	-18.5%
12	- Colectivo de vida	0.52	0.38	36.4%
13	- Colectivo de deudores	0.26	0.34	-23.4%
14	Incendio y Líneas Aliadas (*)	0.61	0.06	927.7%
15	- Residencial	0.14	0.09	62.7%
16	- Comercial	0.90	0.05	1797.9%
17	- Industrial	0.00	0.10	-100.0%
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	0.43	0.31	37.3%
23	- Residencial	0.61	0.31	98.1%
24	- Comercial e Industrial	0.26	0.31	-18.0%
25	Transporte de Carga	0.13	0.44	-69.4%
26	- Terrestre	0.09	0.64	-86.0%
27	- Marítimo	0.35	0.12	189.9%
28	- Aéreo	0.01	2.39	-99.5%
29	Casco	0.52	0.04	1377.6%
30	- Marítimo	0.44	0.03	1271.7%
31	- Aéreo	0.80	0.04	1763.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 28 DE FEBRERO 2023
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2023	2022	Variación Porcentual
32	Automóvil	0.64	0.65	-0.8%
33	Ramos Técnicos	0.03	0.05	-40.0%
34	- TRC - TRM	0.02	0.01	37.8%
35	- Equipo Eléctrico	0.09	0.22	-61.0%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.11	0.05	146.7%
38	- Equipo Pesado	0.11	0.27	-58.8%
39	- Vidrios	0.00	0.00	0.0%
40	Riesgos Diversos	0.23	0.13	74.0%
41	- Responsabilidad Civil	0.05	0.13	-59.6%
42	- Robo	0.27	0.16	65.5%
43	- Fidelidad y DDD	0.18	0.16	16.8%
44	- BBB	0.00	0.01	-100.0%
45	- Otros	0.15	0.13	17.3%
46	Titulos de Propiedad	0.00	0.00	0.0%
47	Fianzas	0.70	0.86	-18.7%
48	- Oferta y Cumplimiento	0.23	0.56	-58.8%
49	- Otras	1.23	1.01	21.1%
50	TOTAL LOCAL Y EXTERIOR	0.48	0.44	8.5%
Vida		0.46	0.51	-10.1%
General		0.50	0.36	36.3%
Totales		0.48	0.44	8.5%