



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 31 DE MARZO 2022
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			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
Vida Individual	248,999	250,172	(1,173)	-0.5%	239,337	241,739	(2,402)	-1.0%	39,242,005.02	39,578,292.89	(336,287.87)	-0.8%	11,110,788.10	18,371,777.72	(7,260,989.62)	-39.5%
Accidentes Personales	423,541	394,782	28,759	7.3%	149,009	137,000	12,009	8.8%	7,299,129.07	4,062,290.83	3,236,838.24	79.7%	1,237,239.01	862,917.55	374,321.46	43.4%
Salud	407,514	381,424	26,090	6.8%	128,974	107,038	21,936	20.5%	103,068,600.52	88,833,647.49	14,234,953.03	16.0%	75,091,366.22	57,134,677.57	17,956,688.65	31.4%
Colectivos de Vida	1,024,898	957,913	66,985	7.0%	83,799	72,130	11,669	16.2%	62,375,449.32	59,343,129.48	3,032,319.84	5.1%	22,422,572.58	31,099,554.41	(8,676,981.83)	-27.9%
Incendio y Líneas Aliadas (*)	469,899	418,413	51,486	12.3%	324,060	273,660	50,400	18.4%	56,817,146.06	49,677,062.01	7,140,084.05	14.4%	7,935,880.36	8,884,878.17	(948,997.81)	-10.7%
Multiriesgo	31,514	28,765	2,749	9.6%	29,560	27,086	2,474	9.1%	1,801,233.15	1,437,677.32	363,555.83	25.3%	646,806.39	383,657.80	263,148.59	68.6%
Transporte de Carga	40,552	37,288	3,264	8.8%	33,507	32,717	790	2.4%	7,327,499.29	6,106,352.48	1,221,146.81	20.0%	2,160,027.59	780,582.92	1,379,444.67	176.7%
Casco	1,818	2,042	(224)	-11.0%	1,269	1,068	201	18.8%	5,927,762.57	6,868,429.62	(940,667.05)	-13.7%	248,173.96	2,697,807.21	(2,449,633.25)	-90.8%
Automóvil	951,712	928,405	23,307	2.5%	859,562	842,198	17,364	2.1%	67,219,798.45	64,786,294.70	2,433,503.75	3.8%	44,196,322.44	35,131,945.42	9,064,377.02	25.8%
Ramos Técnicos	13,230	13,183	47	0.4%	8,895	8,865	30	0.3%	5,883,425.27	6,223,465.85	(340,040.58)	-5.5%	482,775.71	635,923.02	(153,147.31)	-24.1%
Responsabilidad Civil	17,741	18,141	(400)	-2.2%	16,518	16,918	(400)	-2.4%	10,393,530.78	8,353,295.52	2,040,235.26	24.4%	1,221,620.04	1,650,112.30	(428,492.26)	-26.0%
Robo	4,225	4,313	(88)	-2.0%	3,617	3,730	(113)	-3.0%	498,829.97	593,759.20	(94,929.23)	-16.0%	113,017.29	294,472.82	(181,455.53)	-61.6%
Fianzas	78,590	68,127	10,463	15.4%	72,900	64,958	7,942	12.2%	26,002,626.82	29,453,821.92	(3,451,195.10)	-11.7%	18,982,471.89	15,113,372.77	3,869,099.12	25.6%
Otros	64,059	67,050	(2,991)	-4.5%	7,756	7,682	74	1.0%	21,831,058.58	20,547,846.95	1,283,211.63	6.2%	1,826,837.60	4,438,282.55	(2,611,444.95)	-58.8%
TOTAL LOCAL Y EXTERIOR	3,778,292	3,570,018	208,274	5.8%	1,958,763	1,836,789	121,974	6.6%	415,688,094.87	385,865,366.26	29,822,728.61	7.7%	187,675,899.18	177,479,962.23	10,195,936.95	5.7%
Ramos de Personas	2,104,952	1,984,291	120,661	6.1%	601,119	557,907	43,212	7.7%	211,985,183.93	191,817,360.69	20,167,823.24	10.5%	109,861,965.91	107,468,927.25	2,393,038.66	2.2%
Ramos Generales	1,673,340	1,585,727	87,613	5.5%	1,357,644	1,278,882	78,762	6.2%	203,702,910.94	194,048,005.57	9,654,905.37	5.0%	77,813,933.27	70,011,034.98	7,802,898.29	11.1%
Totales	3,778,292	3,570,018	208,274	5.8%	1,958,763	1,836,789	121,974	6.6%	\$415,688,094.87	\$385,865,366.26	29,822,728.61	7.7%	\$187,675,899.18	\$177,479,962.23	10,195,936.95	5.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE MARZO 2022
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			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
1 Vida Individual	248,999	250,172	(1,173)	-0.5%	239,337	241,739	(2,402)	-1.0%	39,242,005.02	39,578,292.89	(336,287.87)	-0.8%	11,110,788.10	18,371,777.72	(7,260,989.62)	-39.5%
2 - Primer año	79,273	75,140	4,133	5.5%	76,793	72,938	3,855	5.3%	5,134,835.75	3,622,171.89	1,512,663.86	41.8%	5,292,242.66	8,190,697.85	(2,898,455.19)	-35.4%
3 - Renovación	169,726	175,032	(5,306)	-3.0%	162,544	168,801	(6,257)	-3.7%	34,107,169.27	35,956,121.00	(1,848,951.73)	-5.1%	5,818,545.44	10,181,079.87	(4,362,534.43)	-42.8%
4 Accidentes Personales	423,541	394,782	28,759	7.3%	149,009	137,000	12,009	8.8%	7,299,129.07	4,062,290.83	3,236,838.24	79.7%	1,237,239.01	862,917.55	374,321.46	43.4%
5 - Individual	151,738	137,872	13,866	10.1%	131,006	117,646	13,360	11.4%	3,149,305.17	1,785,911.91	1,363,393.26	76.3%	199,073.64	315,392.43	(116,318.79)	-36.9%
6 - Grupo	271,803	256,910	14,893	5.8%	18,003	19,354	(1,351)	-7.0%	4,149,823.90	2,276,378.92	1,873,444.98	82.3%	1,038,165.37	547,525.12	490,640.25	89.6%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	407,514	381,424	26,090	6.8%	128,974	107,038	21,936	20.5%	103,068,600.52	88,833,647.49	14,234,953.03	16.0%	75,091,366.22	57,134,677.57	17,956,688.65	31.4%
9 - Individual	146,835	121,436	25,399	20.9%	114,677	100,079	14,598	14.6%	53,079,705.65	46,963,746.45	6,115,959.20	13.0%	38,284,639.08	28,861,541.23	9,423,097.85	32.6%
10 - Grupo	260,679	259,988	691	0.3%	14,297	6,959	7,338	105.4%	49,988,894.87	41,869,901.04	8,118,993.83	19.4%	36,806,727.14	28,273,136.34	8,533,590.80	30.2%
11 Colectivos de Vida	1,024,898	957,913	66,985	7.0%	83,799	72,130	11,669	16.2%	62,375,449.32	59,343,129.48	3,032,319.84	5.1%	22,422,572.58	31,099,554.41	(8,676,981.83)	-27.9%
12 - Colectivo de vida	474,792	-	474,792	0.0%	9,544	-	9,544	0.0%	19,855,482.05	-	19,855,482.05	0.0%	9,168,238.19	-	9,168,238.19	0.0%
13 - Colectivo de deudores	550,106	-	550,106	0.0%	74,255	-	74,255	0.0%	42,519,967.27	-	42,519,967.27	0.0%	13,254,334.39	-	13,254,334.39	0.0%
14 Incendio y Líneas Aliadas (*)	469,899	418,413	51,486	12.3%	324,060	273,660	50,400	18.4%	56,817,146.06	49,677,062.01	7,140,084.05	14.4%	7,935,880.36	8,884,878.17	(948,997.81)	-10.7%
15 - Residencial	380,981	329,445	51,536	15.6%	285,374	234,313	51,061	21.8%	19,852,464.28	16,759,626.64	3,092,837.64	18.5%	4,750,976.95	4,343,874.16	407,102.79	9.4%
16 - Comercial	88,482	88,551	(69)	-0.1%	38,322	38,997	(675)	-1.7%	36,745,103.79	32,652,656.43	4,092,447.36	12.5%	3,153,887.03	4,540,601.26	(1,386,714.23)	-30.5%
17 - Industrial	436	417	19	4.6%	364	350	14	4.0%	219,577.99	264,778.94	(45,200.95)	-17.1%	31,016.38	402.75	30,613.63	7601.1%
18 Vida Industrial	16	45	(29)	-64.4%	16	45	(29)	-64.4%	6,522.29	(1,205.68)	7,727.97	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	31,514	28,765	2,749	9.6%	29,560	27,086	2,474	9.1%	1,801,233.15	1,437,677.32	363,555.83	25.3%	646,806.39	383,657.80	263,148.59	68.6%
23 - Residencial	23,488	21,672	1,816	8.4%	22,843	21,130	1,713	8.1%	810,588.70	699,046.19	111,542.51	16.0%	250,836.36	258,828.60	(7,992.24)	-3.1%
24 - Comercial e Industrial	8,026	7,093	933	13.2%	6,717	5,956	761	12.8%	990,644.45	738,631.13	252,013.32	34.1%	395,970.03	124,829.20	271,140.83	217.2%
25 Transporte de Carga	40,552	37,288	3,264	8.8%	33,507	32,717	790	2.4%	7,327,499.29	6,106,352.48	1,221,146.81	20.0%	2,160,027.59	780,582.92	1,379,444.67	176.7%
26 - Terrestre	27,943	26,310	1,633	6.2%	26,287	25,592	695	2.7%	4,433,338.55	3,821,970.08	611,368.47	16.0%	1,822,468.81	415,470.58	1,406,998.23	338.7%
27 - Marítimo	12,594	10,961	1,633	14.9%	7,205	7,108	97	1.4%	2,866,751.64	2,243,042.61	623,709.03	27.8%	289,085.88	360,944.58	(71,858.70)	-19.9%
28 - Aéreo	15	17	(2)	-11.8%	15	17	(2)	-11.8%	27,409.10	41,339.79	(13,930.69)	-33.7%	48,472.90	4,167.76	44,305.14	1063.0%
29 Casco	1,818	2,042	(224)	-11.0%	1,269	1,068	201	18.8%	5,927,762.57	6,868,429.62	(940,667.05)	-13.7%	248,173.96	2,697,807.21	(2,449,633.25)	-90.8%
30 - Marítimo	1,450	1,683	(233)	-13.8%	1,040	854	186	21.8%	2,833,130.64	3,689,886.14	(856,755.50)	-23.2%	166,380.12	2,687,098.25	(2,520,718.13)	-93.8%
31 - Aéreo	368	359	9	2.5%	229	214	15	7.0%	3,094,631.93	3,178,543.48	(83,911.55)	-2.6%	81,793.84	10,708.96	71,084.88	663.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE MARZO 2022
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			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
32 Automóvil	951,712	928,405	23,307	2.5%	859,562	842,198	17,364	2.1%	67,219,798.45	64,786,294.70	2,433,503.75	3.8%	44,196,322.44	35,131,945.42	9,064,377.02	25.8%
33 Ramos Técnicos	13,230	13,183	47	0.4%	8,895	8,865	30	0.3%	5,883,425.27	6,223,465.85	(340,040.58)	-5.5%	482,775.71	635,923.02	(153,147.31)	-24.1%
34 - TRC - TRM	3,348	3,170	178	5.6%	2,225	1,938	287	14.8%	4,384,115.55	4,923,426.65	(539,311.10)	-11.0%	173,138.15	349,559.71	(176,421.56)	-50.5%
35 - Equipo Electrónico	4,281	4,261	20	0.5%	3,053	3,140	(87)	-2.8%	357,163.48	473,405.58	(116,242.10)	-24.6%	155,018.76	178,588.37	(23,569.61)	-13.2%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	10,235.22	-	10,235.22	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,365	1,505	(140)	-9.3%	888	969	(81)	-8.4%	597,358.71	296,934.63	300,424.08	101.2%	48,911.94	17,268.01	31,643.93	183.3%
38 - Equipo Pesado	3,379	3,390	(11)	-0.3%	1,897	1,986	(89)	-4.5%	534,402.31	529,698.99	4,703.32	0.9%	105,706.86	90,506.93	15,199.93	16.8%
39 - Vidrios	3	3	-	0.0%	3	3	-	0.0%	150.00	-	150.00	0.0%	-	-	-	0.0%
40 Riesgos Diversos	85,969	89,419	(3,450)	-3.9%	27,835	28,245	(410)	-1.5%	32,716,897.04	29,496,107.35	3,220,789.69	10.9%	3,161,474.93	6,382,867.67	(3,221,392.74)	-50.5%
41 - Responsabilidad Civil	17,741	18,141	(400)	-2.2%	16,518	16,918	(400)	-2.4%	10,393,530.78	8,353,295.52	2,040,235.26	24.4%	1,221,620.04	1,650,112.30	(428,492.26)	-26.0%
42 - Robo	4,225	4,313	(88)	-2.0%	3,617	3,730	(113)	-3.0%	498,829.97	593,759.20	(94,929.23)	-16.0%	113,017.29	294,472.82	(181,455.53)	-61.6%
43 - Fidelidad y DDD	1,163	1,185	(22)	-1.9%	1,135	1,170	(35)	-3.0%	3,136,435.83	3,991,660.78	(855,224.95)	-21.4%	482,585.07	611,154.34	(128,569.27)	-21.0%
44 - BBB	30	28	2	7.1%	27	24	3	12.5%	52,437.95	24,744.14	27,693.81	111.9%	21,726.23	5,909.08	15,817.15	267.7%
45 - Otros	62,810	65,752	(2,942)	-4.5%	6,538	6,403	135	2.1%	18,635,662.51	16,532,647.71	2,103,014.80	12.7%	1,322,526.30	3,821,219.13	(2,498,692.83)	-65.4%
46 Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	78,590	68,127	10,463	15.4%	72,900	64,958	7,942	12.2%	26,002,626.82	29,453,821.92	(3,451,195.10)	-11.7%	18,982,471.89	15,113,372.77	3,869,099.12	25.6%
48 - Oferta y Cumplimiento	35,178	31,491	3,687	11.7%	34,852	31,166	3,686	11.8%	12,205,960.08	7,527,214.03	4,678,746.05	62.2%	6,113,412.57	912,889.24	5,200,523.33	569.7%
49 - Otras	43,412	36,636	6,776	18.5%	38,048	33,792	4,256	12.6%	13,796,666.74	21,926,607.89	(8,129,941.15)	-37.1%	12,869,059.32	14,200,483.53	(1,331,424.21)	-9.4%
50 TOTAL LOCAL Y EXTERIOR	3,778,292	3,570,018	208,274	5.8%	1,958,763	1,836,789	121,974	6.6%	415,688,094.87	385,865,366.26	29,822,728.61	7.7%	187,675,899.18	177,479,962.23	10,195,936.95	5.7%
Vida	2,104,952	1,984,291	120,661	6.1%	601,119	557,907	43,212	7.7%	211,985,183.93	191,817,360.69	20,167,823.24	10.5%	109,861,965.91	107,468,927.25	2,393,038.66	2.2%
General	1,673,340	1,585,727	87,613	5.5%	1,357,644	1,278,882	78,762	6%	203,702,910.94	194,048,005.57	9,654,905.37	5.0%	77,813,933.27	70,011,034.98	7,802,898.29	11.1%
Totales	3,778,292	3,570,018	208,274	5.8%	1,958,763	1,836,789	121,974	6.6%	\$415,688,094.87	\$385,865,366.26	29,822,728.61	7.7%	\$187,675,899.18	\$177,479,962.23	10,195,936.95	5.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2022 (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		
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	
1	Vida Individual	248,999	250,172	(1,173)	-0.5%	239,337	241,739	(2,402)	-1.0%	13,496,369.14	13,448,970.18	47,398.96	0.4%	4,485,571.40	8,005,187.60	(3,519,616.20)	-44.0%
2	- Primer año	79,273	75,140	4,133	5.5%	76,793	72,938	3,855	5.3%	2,552,167.11	1,434,054.49	1,118,112.62	78.0%	2,887,986.32	4,283,365.03	(1,395,378.71)	-32.6%
3	- Renovación	169,726	175,032	(5,306)	-3.0%	162,544	168,801	(6,257)	-3.7%	10,944,202.03	12,014,915.69	(1,070,713.66)	-8.9%	1,597,585.08	3,721,822.57	(2,124,237.49)	-57.1%
4	Accidentes Personales	423,541	394,782	28,759	7.3%	149,009	137,000	12,009	8.8%	3,759,975.34	1,610,444.37	2,149,530.97	133.5%	171,583.13	484,039.18	(312,456.05)	-64.6%
5	- Individual	151,738	137,872	13,866	10.1%	131,006	117,646	13,360	11.4%	1,582,185.55	775,192.18	806,993.37	104.1%	39,140.96	283,933.99	(244,793.03)	-86.2%
6	- Grupo	271,803	256,910	14,893	5.8%	18,003	19,354	(1,351)	-7.0%	2,177,789.79	835,252.19	1,342,537.60	160.7%	132,442.17	200,105.19	(67,663.02)	-33.8%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	407,514	381,424	26,090	6.8%	128,974	107,038	21,936	20.5%	31,230,591.21	27,575,410.24	3,655,180.97	13.3%	25,118,418.97	19,228,181.76	5,890,237.21	30.6%
9	- Individual	146,835	121,436	25,399	20.9%	114,677	100,079	14,598	14.6%	18,685,535.73	16,533,405.66	2,152,130.07	13.0%	12,814,254.83	10,424,562.86	2,389,691.97	22.9%
10	- Grupo	260,679	259,988	691	0.3%	14,297	6,959	7,338	105.4%	12,545,055.48	11,042,004.58	1,503,050.90	13.6%	12,304,164.14	8,803,618.90	3,500,545.24	39.8%
11	Colectivos de Vida	1,024,898	957,913	66,985	7.0%	83,799	72,130	11,669	16.2%	20,436,563.14	19,242,537.79	1,194,025.35	6.2%	7,502,385.91	15,408,460.32	(7,906,074.41)	-51.3%
12	- Colectivo de vida	474,792	-	474,792	0.0%	9,544	-	9,544	0.0%	5,883,103.42	-	5,883,103.42	0.0%	3,870,353.92	-	3,870,353.92	0.0%
13	- Colectivo de deudores	550,106	-	550,106	0.0%	74,255	-	74,255	0.0%	14,553,459.72	-	14,553,459.72	0.0%	3,632,031.99	-	3,632,031.99	0.0%
14	Incendio y Líneas Aliadas (*)	469,899	418,413	51,486	12.3%	324,060	273,660	50,400	18.4%	11,717,441.62	10,151,972.51	1,565,469.11	15.4%	5,254,332.85	1,679,980.70	3,574,352.15	212.8%
15	- Residencial	380,981	329,445	51,536	15.6%	285,374	234,313	51,061	21.8%	6,678,014.69	5,060,251.34	1,617,763.35	32.0%	3,588,137.95	702,152.34	2,885,985.61	411.0%
16	- Comercial	88,482	88,551	(69)	-0.1%	38,322	38,997	(675)	-1.7%	4,873,949.24	4,962,264.73	(88,315.49)	-1.8%	1,640,658.38	977,525.08	663,133.30	67.8%
17	- Industrial	436	417	19	4.6%	364	350	14	4.0%	165,477.69	129,456.44	36,021.25	27.8%	25,536.52	303.28	25,233.24	8320.0%
18	Vida Industrial	16	45	(29)	-64.4%	16	45	(29)	-64.4%	670.34	(492.69)	1,163.03	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	Multiriesgo	31,514	28,765	2,749	9.6%	29,560	27,086	2,474	9.1%	585,567.52	480,485.33	105,082.19	21.9%	267,435.65	172,397.03	95,038.62	55.1%
23	- Residencial	23,488	21,672	1,816	8.4%	22,843	21,130	1,713	8.1%	282,305.93	249,617.32	32,688.61	13.1%	86,837.77	109,014.39	(22,176.62)	-20.3%
24	- Comercial e Industrial	8,026	7,093	933	13.2%	6,717	5,956	761	12.8%	303,261.59	230,868.01	72,393.58	31.4%	180,597.88	63,382.64	117,215.24	184.9%
25	Transporte de Carga	40,552	37,288	3,264	8.8%	33,507	32,717	790	2.4%	3,034,594.45	1,940,504.98	1,094,089.47	56.4%	266,457.29	522,030.30	(255,573.01)	-49.0%
26	- Terrestre	27,943	26,310	1,633	6.2%	26,287	25,592	695	2.7%	1,891,147.37	1,192,582.41	698,564.96	58.6%	188,049.74	237,227.08	(49,177.34)	-20.7%
27	- Marítimo	12,594	10,961	1,633	14.9%	7,205	7,108	97	1.4%	1,136,307.54	740,521.04	395,786.50	53.4%	78,407.55	284,803.22	(206,395.67)	-72.5%
28	- Aéreo	15	17	(2)	-11.8%	15	17	(2)	-11.8%	7,139.54	7,401.53	(261.99)	-3.5%	-	-	-	0.0%
29	Casco	1,818	2,042	(224)	-11.0%	1,269	1,068	201	18.8%	1,636,235.94	4,175,037.02	(2,538,801.08)	-60.8%	96,624.19	1,483,771.89	(1,387,147.70)	-93.5%
30	- Marítimo	1,450	1,683	(233)	-13.8%	1,040	854	186	21.8%	(156,346.07)	2,159,716.44	(2,316,062.51)	-107.2%	70,795.05	1,483,771.89	(1,412,976.84)	-95.2%
31	- Aéreo	368	359	9	2.5%	229	214	15	7.0%	1,792,582.01	2,015,320.58	(222,738.57)	-11.1%	25,829.14	-	25,829.14	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2022 (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	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
32 Automóvil	951,712	928,405	23,307	2.5%	859,562	842,198	17,364	2.1%	23,134,507.79	21,104,269.81	2,030,237.98	9.6%	15,659,910.12	13,331,449.93	2,328,460.19	17.5%
33 Ramos Técnicos	13,230	13,183	47	0.4%	8,895	8,865	30	0.3%	2,097,695.08	3,190,776.04	(1,093,080.96)	-34.3%	289,916.64	154,184.64	135,732.00	88.0%
34 - TRC - TRM	3,348	3,170	178	5.6%	2,225	1,938	287	14.8%	1,654,412.26	2,753,348.23	(1,098,935.97)	-39.9%	138,516.71	5,908.90	132,607.81	2244.2%
35 - Equipo Electrónico	4,281	4,261	20	0.5%	3,053	3,140	(87)	-2.8%	94,085.32	95,997.85	(1,912.53)	-2.0%	96,213.33	85,051.96	11,161.37	13.1%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,365	1,505	(140)	-9.3%	888	969	(81)	-8.4%	99,214.05	111,987.97	(12,773.92)	-11.4%	25,746.64	5,239.58	20,507.06	391.4%
38 - Equipo Pesado	3,379	3,390	(11)	-0.3%	1,897	1,986	(89)	-4.5%	249,983.45	229,291.99	20,691.46	9.0%	29,439.96	57,984.20	(28,544.24)	-49.2%
39 - Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	150.00	(150.00)	-100.0%	-	-	-	0.0%
40 Riesgos Diversos	85,969	89,419	(3,450)	-3.9%	27,835	28,245	(410)	-1.5%	15,672,955.01	8,410,107.92	7,262,847.09	86.4%	870,250.88	2,538,375.85	(1,668,124.97)	-65.7%
41 - Responsabilidad Civil	17,741	18,141	(400)	-2.2%	16,518	16,918	(400)	-2.4%	3,925,065.98	2,478,955.66	1,446,110.32	58.3%	356,156.84	688,188.62	(332,031.78)	-48.2%
42 - Robo	4,225	4,313	(88)	-2.0%	3,617	3,730	(113)	-3.0%	184,219.26	167,890.54	16,328.72	9.7%	62,281.72	155,789.86	(93,508.14)	-60.0%
43 - Fidelidad y DDD	1,163	1,185	(22)	-1.9%	1,135	1,170	(35)	-3.0%	1,050,270.28	1,150,265.23	(99,994.95)	-8.7%	154,843.22	207,356.84	(52,513.62)	-25.3%
44 - BBB	30	28	2	7.1%	27	24	3	12.5%	17,902.95	24,987.05	(7,084.10)	-28.4%	21,405.23	2,034.34	19,370.89	952.2%
45 - Otros	62,810	65,752	(2,942)	-4.5%	6,538	6,403	135	2.1%	10,495,496.54	4,588,009.44	5,907,487.10	128.8%	275,563.87	1,485,006.19	(1,209,442.32)	-81.4%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	78,590	68,127	10,463	15.4%	72,900	64,958	7,942	12.2%	11,123,046.65	8,817,927.71	2,305,118.94	26.1%	6,132,806.64	5,399,306.57	733,500.07	13.6%
48 - Oferta y Cumplimiento	35,178	31,491	3,687	11.7%	34,852	31,166	3,686	11.8%	7,345,157.45	3,832,255.44	3,512,902.01	91.7%	3,403,528.96	274,958.97	3,128,569.99	1137.8%
49 - Otras	43,412	36,636	6,776	18.5%	38,048	33,792	4,256	12.6%	3,777,889.20	4,985,672.27	(1,207,783.07)	-24.2%	2,729,277.68	5,124,347.60	(2,395,069.92)	-46.7%
50 TOTAL TOTAL Y EXTERIOR	3,778,292	3,570,018	208,274	5.8%	1,958,763	1,836,789	121,974	6.6%	137,926,213.23	120,147,951.21	17,778,262.02	14.8%	66,115,693.67	68,407,365.77	(2,291,672.10)	-3.4%
Ramos de Personas	2,104,952	1,984,291	120,661	6.1%	601,119	557,907	43,212	7.7%	68,923,498.83	61,877,362.58	7,046,136.25	11.4%	37,277,959.41	43,125,868.86	(5,847,909.45)	-13.6%
Ramos Generales	1,673,340	1,585,727	87,613	5.5%	1,357,644	1,278,882	78,762	6.2%	69,002,714.40	58,270,588.63	10,732,125.77	18.4%	28,837,734.26	25,281,496.91	3,556,237.35	14.1%
Totales	3,778,292	3,570,018	208,274	5.8%	1,958,763	1,836,789	121,974	6.6%	\$137,926,213.23	\$120,147,951.21	17,778,262.02	14.8%	\$66,115,693.67	\$68,407,365.77	(2,291,672.10)	-3.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
FEBRERO 2022 (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	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
2 Vida Individual	252,191	250,882	1,309	0.5%	242,639	242,426	213	0.1%	12,951,624.23	12,930,501.33	21,122.90	0.2%	3,189,225.79	6,446,683.12	(3,257,457.33)	-50.5%
3 - Primer año	79,018	74,913	4,105	5.5%	76,537	72,711	3,826	5.3%	1,524,782.42	1,089,418.68	435,363.74	40.0%	1,635,021.00	1,760,890.66	(125,869.66)	-7.1%
4 - Renovación	173,173	175,969	(2,796)	-1.6%	166,102	169,715	(3,613)	-2.1%	11,426,841.81	11,841,082.65	(414,240.84)	-3.5%	1,554,204.79	4,685,792.46	(3,131,587.67)	-66.8%
5 Accidentes Personales	310,693	343,606	(32,913)	-9.6%	145,703	135,576	10,127	7.5%	1,835,056.97	1,136,077.68	698,979.29	61.5%	468,502.80	265,400.85	203,101.95	76.5%
6 - Individual	149,485	136,222	13,263	9.7%	128,587	115,818	12,769	11.0%	880,474.04	529,549.49	350,924.55	66.3%	67,349.63	(9,218.16)	76,567.79	0.0%
7 - Grupo	161,208	207,384	(46,176)	-22.3%	17,116	19,758	(2,642)	-13.4%	954,582.93	606,528.19	348,054.74	57.4%	401,153.17	274,619.01	126,534.16	46.1%
8 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
9 Salud	404,978	379,326	25,652	6.8%	127,398	105,362	22,036	20.9%	32,287,219.47	28,536,692.11	3,750,527.36	13.1%	26,307,446.25	16,479,976.27	9,827,469.98	59.6%
10 - Individual	145,188	119,753	25,435	21.2%	113,828	98,333	15,495	15.8%	17,661,483.93	15,345,225.13	2,316,258.80	15.1%	14,013,838.90	8,988,785.12	5,025,053.78	55.9%
11 - Grupo	259,790	259,573	217	0.1%	13,570	7,029	6,541	93.1%	14,625,735.54	13,191,466.98	1,434,268.56	10.9%	12,293,607.35	7,491,191.15	4,802,416.20	64.1%
12 Colectivos de Vida	1,013,960	945,316	68,644	7.3%	82,637	70,814	11,823	16.7%	20,441,821.86	19,376,479.41	1,065,342.45	5.5%	6,054,338.89	9,071,420.95	(3,017,082.06)	-33.3%
13 - Colectivo de vida	472,609	-	472,609	0.0%	9,425	-	9,425	0.0%	5,785,540.32	-	5,785,540.32	0.0%	2,709,755.93	-	2,709,755.93	0.0%
14 - Colectivo de deudores	541,351	-	541,351	0.0%	73,212	-	73,212	0.0%	14,656,281.54	-	14,656,281.54	0.0%	3,344,582.96	-	3,344,582.96	0.0%
15 Incendio y Líneas Aliadas (*)	471,680	416,455	55,225	13.3%	325,890	272,902	52,988	19.4%	15,830,999.47	10,230,336.80	5,600,662.67	54.7%	1,413,334.10	3,786,692.36	(2,373,358.26)	-62.7%
16 - Residencial	381,968	327,486	54,482	16.6%	286,465	233,187	53,278	22.8%	6,037,928.78	4,662,867.83	1,375,060.95	29.5%	547,375.25	2,396,343.28	(1,848,968.03)	-77.2%
17 - Comercial	89,276	88,506	770	0.9%	39,062	39,321	(259)	-0.7%	9,797,783.46	5,527,869.07	4,269,914.39	77.2%	860,694.36	1,390,349.08	(529,654.72)	-38.1%
18 - Industrial	436	463	(27)	-5.8%	363	394	(31)	-7.9%	(4,712.77)	39,599.90	(44,312.67)	-111.9%	5,264.49	-	5,264.49	0.0%
19 Vida Industrial	24	44	(20)	-45.5%	24	44	(20)	-45.5%	2,653.86	400.14	2,253.72	563.2%	-	-	-	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 Multiriesgo	31,143	28,580	2,563	9.0%	29,348	26,901	2,447	9.1%	584,115.51	363,584.35	220,531.16	60.7%	240,719.56	133,740.44	106,979.12	80.0%
24 - Residencial	23,236	21,488	1,748	8.1%	22,688	20,946	1,742	8.3%	250,189.14	206,812.16	43,376.98	21.0%	75,593.73	99,774.02	(24,180.29)	-24.2%
25 - Comercial e Industrial	7,907	7,092	815	11.5%	6,660	5,955	705	11.8%	333,926.37	156,772.19	177,154.18	113.0%	165,125.83	33,966.42	131,159.41	386.1%
26 Transporte de Carga	40,368	37,107	3,261	8.8%	33,429	32,643	786	2.4%	1,625,848.21	1,646,471.50	(20,623.29)	-1.3%	1,319,296.79	159,860.71	1,159,436.08	725.3%
27 - Terrestre	27,853	26,139	1,714	6.6%	26,218	25,532	686	2.7%	1,252,262.92	1,219,114.35	33,148.57	2.7%	1,170,417.12	88,247.38	1,082,169.74	1226.3%
28 - Marítimo	12,497	10,950	1,547	14.1%	7,193	7,093	100	1.4%	365,503.28	418,009.31	(52,506.03)	-12.6%	148,612.17	71,516.03	77,096.14	107.8%
29 - Aéreo	18	18	-	0.0%	18	18	-	0.0%	8,082.01	9,347.84	(1,265.83)	-13.5%	267.50	97.30	170.20	174.9%
30 Casco	1,816	1,902	(86)	-4.5%	1,259	1,006	253	25.1%	2,975,819.72	1,433,898.16	1,541,921.56	107.5%	82,325.25	155,941.54	(73,616.29)	-47.2%
31 - Marítimo	1,438	1,547	(109)	-7.0%	1,025	791	234	29.6%	2,333,323.35	942,022.61	1,391,300.74	147.7%	26,360.55	145,232.58	(118,872.03)	-81.8%
32 - Aéreo	378	355	23	6.5%	234	215	19	8.8%	642,496.37	491,875.55	150,620.82	30.6%	55,964.70	10,708.96	45,255.74	422.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2022 (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	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
33 Automóvil	957,574	916,048	41,526	4.5%	869,408	827,741	41,667	5.0%	21,604,681.93	20,250,134.52	1,354,547.41	6.7%	14,999,910.35	11,807,346.17	3,192,564.18	27.0%
34 Ramos Técnicos	13,312	13,051	261	2.0%	8,879	8,729	150	1.7%	2,206,914.43	1,287,470.62	919,443.81	71.4%	114,044.76	173,366.60	(59,321.84)	-34.2%
35 - TRC - TRM	3,294	3,099	195	6.3%	2,183	1,884	299	15.9%	1,743,659.63	935,011.35	808,648.28	86.5%	15,201.51	96,462.48	(81,260.97)	-84.2%
36 - Equipo Eléctrico	4,309	4,247	62	1.5%	3,080	3,125	(45)	-1.4%	190,554.21	185,392.69	5,161.52	2.8%	16,182.82	46,718.83	(30,536.01)	-65.4%
37 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	10,235.22	-	10,235.22	0.0%	-	-	-	0.0%
38 - Rotura de Maquinaria	1,437	1,475	(38)	-2.6%	888	916	(28)	-3.1%	116,878.13	94,884.00	21,994.13	23.2%	11,176.72	738.54	10,438.18	1413.4%
39 - Equipo Pesado	3,415	3,374	41	1.2%	1,896	1,973	(77)	-3.9%	145,437.24	72,182.58	73,254.66	101.5%	71,483.71	29,446.75	42,036.96	142.8%
40 - Vidrios	3	2	1	50.0%	3	2	1	50.0%	150.00	-	150.00	0.0%	-	-	-	0.0%
41 Riesgos Diversos	85,734	90,078	(4,344)	-4.8%	27,500	27,811	(311)	-1.1%	6,459,389.85	11,927,947.49	(5,468,557.64)	-45.8%	891,469.80	2,903,491.91	(2,012,022.11)	-69.3%
42 - Responsabilidad Civil	17,641	17,764	(123)	-0.7%	16,421	16,738	(317)	-1.9%	2,703,110.29	2,096,615.14	606,495.15	28.9%	389,043.94	620,282.79	(231,238.85)	-37.3%
43 - Robo	4,213	4,214	(1)	0.0%	3,604	3,635	(31)	-0.9%	110,279.98	194,013.73	(83,733.75)	-43.2%	26,860.94	109,094.06	(82,233.12)	-75.4%
44 - Fidelidad y DDD	1,180	1,150	30	2.6%	1,150	1,135	15	1.3%	976,872.00	1,074,199.05	(97,327.05)	-9.1%	166,079.26	134,706.14	31,373.12	23.3%
45 - BBB	29	27	2	7.4%	26	23	3	13.0%	-	(6,307.60)	6,307.60	0.0%	321.00	3,874.74	(3,553.74)	-91.7%
46 - Otros	62,671	66,923	(4,252)	-6.4%	6,299	6,280	19	0.3%	2,669,127.58	8,569,427.17	(5,900,299.59)	-68.9%	309,164.66	2,035,534.18	(1,726,369.52)	-84.8%
47 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48 Fianzas	76,475	66,914	9,561	14.3%	71,582	64,920	6,662	10.3%	9,607,051.07	14,131,721.55	(4,524,670.48)	-32.0%	6,387,244.69	7,309,988.51	(922,743.82)	-12.6%
49 - Oferta y Cumplimiento	34,458	31,368	3,090	9.9%	34,142	31,048	3,094	10.0%	2,025,122.71	1,921,259.03	103,863.68	5.4%	460,085.44	233,335.65	226,749.79	97.2%
50 - Otras	42,017	35,546	6,471	18.2%	37,440	33,872	3,568	10.5%	7,581,928.36	12,210,462.52	(4,628,534.16)	-37.9%	5,927,159.25	7,076,652.86	(1,149,493.61)	-16.2%
51 TOTAL TOTAL Y EXTERIOR	3,659,988	3,489,349	170,639	4.9%	1,965,736	1,816,915	148,821	8.2%	128,413,196.58	123,251,715.66	5,161,480.92	4.2%	61,467,859.03	58,693,909.43	2,773,949.60	4.7%
Ramos de Personas	1,981,822	1,919,130	62,692	3.3%	598,377	554,178	44,199	8.0%	67,515,722.53	61,979,750.53	5,535,972.00	8.9%	36,019,513.73	32,263,481.19	3,756,032.54	11.6%
Ramos Generales	1,678,166	1,570,219	107,947	6.9%	1,367,359	1,262,737	104,622	8.3%	60,897,474.05	61,271,965.13	(374,491.08)	-0.6%	25,448,345.30	26,430,428.24	(982,082.94)	-3.7%
Totales	3,659,988	3,489,349	170,639	4.9%	1,965,736	1,816,915	148,821	8.2%	\$128,413,196.58	\$123,251,715.66	5,161,480.92	4.2%	\$61,467,859.03	\$58,693,909.43	2,773,949.60	4.7%



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 TOTAL		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	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%
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	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%
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	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%
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	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%
13	- 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%
14	- 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%
15	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%
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	Vida Industrial	32	42	(10)	-23.8%	32	42	(10)	-23.8%	3,198.09	(1,113.13)	4,311.22	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	Multiriesgo	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	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%
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	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%
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 TOTAL		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	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%
34	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%
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	Riesgos Diversos	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	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48	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%
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%
51	TOTAL TOTAL	3,642,831	3,489,223	153,608	4.4%	1,949,090	1,806,004	143,086	7.9%	149,348,685.06	142,465,699.39	6,882,985.67	4.8%	60,092,346.48	50,378,687.03	9,713,659.45	19.3%
Vida		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%
General		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%
Totales		3,642,831	3,489,223	153,608	4.4%	1,949,090	1,806,004	143,086	7.9%	149,348,685.06	142,465,699.39	6,882,985.67	4.8%	60,092,346.48	50,378,687.03	9,713,659.45	19.3%



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

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2022	2021	Variación Porcentual
1	Vida Individual	0.28	0.46	-39.0%
2	- Primer año	1.03	2.26	-54.4%
3	- Renovación	0.17	0.28	-39.8%
4	Accidentes Personales	0.17	0.21	-20.2%
5	- Individual	0.06	0.18	-64.2%
6	- Grupo	0.25	0.24	4.0%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.73	0.64	13.3%
9	- Individual	0.72	0.61	17.4%
10	- Grupo	0.74	0.68	9.0%
11	Colectivos de Vida	0.36	0.52	-31.4%
12	- Colectivo de vida	0.46	0.00	0.0%
13	- Colectivo de deudores	0.31	0.00	0.0%
14	Incendio y Líneas Aliadas (*)	0.14	0.18	-21.9%
15	- Residencial	0.24	0.26	-7.7%
16	- Comercial	0.09	0.14	-38.3%
17	- Industrial	0.14	0.00	9186.4%
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	0.36	0.27	34.6%
23	- Residencial	0.31	0.37	-16.4%
24	- Comercial e Industrial	0.40	0.17	136.5%
25	Transporte de Carga	0.29	0.13	130.6%
26	- Terrestre	0.41	0.11	278.2%
27	- Marítimo	0.10	0.16	-37.3%
28	- Aéreo	1.77	0.10	1654.2%
29	Casco	0.04	0.39	-89.3%
30	- Marítimo	0.06	0.73	-91.9%
31	- Aéreo	0.03	0.00	684.5%



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

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2022	2021	Variación Porcentual
32	Automóvil	0.66	0.54	21.2%
33	Ramos Técnicos	0.08	0.10	-19.7%
34	- TRC - TRM	0.04	0.07	-44.4%
35	- Equipo Eléctrico	0.43	0.38	15.1%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.08	0.06	40.8%
38	- Equipo Pesado	0.20	0.17	15.8%
39	- Vidrios	0.00	0.00	0.0%
40	Riesgos Diversos	0.10	0.22	-55.3%
41	- Responsabilidad Civil	0.12	0.20	-40.5%
42	- Robo	0.23	0.50	-54.3%
43	- Fidelidad y DDD	0.15	0.15	0.5%
44	- BBB	0.41	0.24	73.5%
45	- Otros	0.07	0.23	-69.3%
46	Titulos de Propiedad	0.00	0.00	0.0%
47	Fianzas	0.73	0.51	42.3%
48	- Oferta y Cumplimiento	0.50	0.12	313.0%
49	- Otras	0.93	0.65	44.0%
50	TOTAL LOCAL Y EXTERIOR	0.45	0.46	-1.8%
Vida		0.52	0.56	-7.5%
General		0.38	0.36	5.9%
Totales		0.45	0.46	-1.8%