



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 31 DE MARZO 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			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
Vida Individual	248,098	257,211	(9,113)	-3.5%	236,506	244,000	(7,494)	-3.1%	44,445,919.67	42,054,298.43	2,391,621.24	5.7%	8,765,465.06	10,858,536.28	(2,093,071.22)	-19.3%
Accidentes Personales	611,518	498,117	113,401	22.8%	194,683	174,194	20,489	11.8%	8,790,316.76	7,979,273.53	811,043.23	10.2%	1,819,136.71	1,594,160.05	224,976.66	14.1%
Salud	433,141	427,085	6,056	1.4%	161,063	148,886	12,177	8.2%	125,090,765.33	115,035,317.02	10,055,448.31	8.7%	79,483,554.00	81,125,400.21	(1,641,846.21)	-2.0%
Colectivos de Vida	1,086,582	1,026,115	60,467	5.9%	108,236	93,613	14,623	15.6%	65,976,742.16	62,338,408.44	3,638,333.72	5.8%	20,118,893.47	19,688,249.08	430,644.39	2.2%
Incendio y Líneas Aliadas (*)	491,555	469,532	22,023	4.7%	345,347	323,382	21,965	6.8%	43,026,297.69	40,303,779.85	2,722,517.84	6.8%	22,519,641.47	23,255,309.81	(735,668.34)	-3.2%
Multirisgo	34,644	34,063	581	1.7%	32,912	32,020	892	2.8%	2,067,780.14	2,125,339.82	(57,559.68)	-2.7%	858,581.95	940,649.55	(82,067.60)	-8.7%
Transporte de Carga	41,237	40,936	301	0.7%	34,950	34,376	574	1.7%	9,699,546.66	8,281,254.24	1,418,292.42	17.1%	851,527.33	834,174.29	17,353.04	2.1%
Casco	2,143	1,959	184	9.4%	1,655	1,481	174	11.7%	7,366,303.90	7,519,769.53	(153,465.63)	-2.0%	1,980,957.44	10,741,981.53	(8,761,024.09)	-81.6%
Automóvil	1,014,417	986,933	27,484	2.8%	885,995	844,835	41,160	4.9%	79,723,456.86	74,003,315.40	5,720,141.46	7.7%	45,842,879.43	48,617,140.99	(2,774,261.56)	-5.7%
Ramos Técnicos	12,178	13,172	(994)	-7.5%	9,321	9,336	(15)	-0.2%	6,175,877.89	11,266,664.60	(5,090,786.71)	-45.2%	1,059,178.47	587,569.02	471,609.45	80.3%
Responsabilidad Civil	17,900	17,861	39	0.2%	16,985	16,873	112	0.7%	12,733,092.63	26,965,851.47	(14,232,758.84)	-52.8%	2,310,424.52	1,301,169.93	1,009,254.59	77.6%
Robo	4,242	4,243	(1)	0.0%	3,660	3,662	(2)	-0.1%	739,534.72	518,565.91	220,968.81	42.6%	341,180.11	118,598.68	222,581.43	187.7%
Fianzas	91,487	85,421	6,066	7.1%	89,169	82,620	6,549	7.9%	32,860,613.26	25,996,329.92	6,864,283.34	26.4%	18,475,644.42	15,511,998.97	2,963,645.45	19.1%
Otros	70,698	63,780	6,918	10.8%	8,986	8,301	685	8.3%	26,669,218.05	37,474,812.80	(10,805,594.75)	-28.8%	4,158,136.85	6,546,679.43	(2,388,542.58)	-36.5%
TOTAL LOCAL Y EXTERIOR	4,159,840	3,926,428	233,412	5.9%	2,129,468	2,017,579	111,889	5.5%	465,365,465.72	461,862,980.96	3,502,484.76	0.8%	208,585,201.23	221,721,617.82	(13,136,416.59)	-5.9%
Ramos de Personas	2,379,339	2,208,528	170,811	7.7%	700,488	660,693	39,795	6.0%	244,303,743.92	227,407,297.42	16,896,446.50	7.4%	110,187,049.24	113,266,345.62	(3,079,296.38)	-2.7%
Ramos Generales	1,780,501	1,717,900	62,601	3.6%	1,428,980	1,356,886	72,094	5.3%	221,061,721.80	234,455,683.54	(13,393,961.74)	-5.7%	98,398,151.99	108,455,272.20	(10,057,120.21)	-9.3%
Totales	4,159,840	3,926,428	233,412	5.9%	2,129,468	2,017,579	111,889	5.5%	\$465,365,465.72	\$461,862,980.96	3,502,484.76	0.8%	\$208,585,201.23	\$221,721,617.82	(13,136,416.59)	-5.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE MARZO 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			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
1 Vida Individual	248,098	257,211	(9,113)	-3.5%	236,506	244,000	(7,494)	-3.1%	44,445,919.67	42,054,298.43	2,391,621.24	5.7%	8,765,465.06	10,858,536.28	(2,093,071.22)	-19.3%
2 - Primer año	57,577	53,367	4,210	7.9%	55,625	51,096	4,529	8.9%	5,890,410.38	5,477,385.08	413,025.30	7.5%	3,284,069.61	3,090,343.69	193,725.92	6.3%
3 - Renovación	190,521	203,844	(13,323)	-6.5%	180,881	192,904	(12,023)	-6.2%	38,555,509.29	36,576,913.35	1,978,595.94	5.4%	5,481,395.45	7,768,192.59	(2,286,797.14)	-29.4%
4 Accidentes Personales	611,518	498,117	113,401	22.8%	194,683	174,194	20,489	11.8%	8,790,316.76	7,979,273.53	811,043.23	10.2%	1,819,136.71	1,594,160.05	224,976.66	14.1%
5 - Individual	190,714	171,747	18,967	11.0%	168,226	152,070	16,156	10.6%	2,545,917.34	2,991,209.74	(445,292.40)	-14.9%	647,605.05	601,171.94	46,433.11	7.7%
6 - Grupo	420,804	326,370	94,434	28.9%	26,457	22,124	4,333	19.6%	6,244,399.42	4,988,063.79	1,256,335.63	25.2%	1,171,531.66	992,988.11	178,543.55	18.0%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	433,141	427,085	6,056	1.4%	161,063	148,886	12,177	8.2%	125,090,765.33	115,035,317.02	10,055,448.31	8.7%	79,483,554.00	81,125,400.21	(1,641,846.21)	-2.0%
9 - Individual	170,495	163,357	7,138	4.4%	125,424	119,591	5,833	4.9%	68,817,152.23	59,402,981.91	9,414,170.32	15.8%	43,749,600.85	43,865,998.10	(116,397.25)	-0.3%
10 - Grupo	262,646	263,728	(1,082)	-0.4%	35,639	29,295	6,344	21.7%	56,273,613.10	55,632,335.11	641,277.99	1.2%	35,733,953.15	37,259,402.11	(1,525,448.96)	-4.1%
11 Colectivos de Vida	1,086,582	1,026,115	60,467	5.9%	108,236	93,613	14,623	15.6%	65,976,742.16	62,338,408.44	3,638,333.72	5.8%	20,118,893.47	19,688,249.08	430,644.39	2.2%
12 - Colectivo de vida	502,089	454,599	47,490	10.4%	-	-	-	0.0%	20,530,994.87	20,876,485.71	(345,490.84)	-1.7%	8,693,073.81	9,137,329.70	(444,255.89)	-4.9%
13 - Colectivo de deudores	584,493	571,516	12,977	2.3%	-	-	-	0.0%	45,445,747.29	41,461,922.73	3,983,824.56	9.6%	11,425,819.66	10,550,919.38	874,900.28	8.3%
14 Incendio y Líneas Aliadas (*)	491,555	469,532	22,023	4.7%	345,347	323,382	21,965	6.8%	43,026,297.69	40,303,779.85	2,722,517.84	6.8%	22,519,641.47	23,255,309.81	(735,668.34)	-3.2%
15 - Residencial	407,274	384,884	22,390	5.8%	312,048	289,804	22,244	7.7%	19,576,560.39	17,018,152.54	2,558,407.85	15.0%	2,230,314.88	2,927,495.66	(697,180.78)	-23.8%
16 - Comercial	83,849	84,216	(367)	-0.4%	32,926	33,207	(281)	-0.8%	23,160,503.72	23,140,463.45	20,040.27	0.1%	20,269,570.83	20,326,474.90	(56,904.07)	-0.3%
17 - Industrial	432	432	-	0.0%	373	371	2	0.5%	289,233.58	145,163.86	144,069.72	99.2%	19,755.76	1,339.25	18,416.51	1375.1%
18 Vida Industrial	17	22	(5)	-22.7%	17	22	(5)	-22.7%	2,565.88	(693.67)	3,259.55	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	34,644	34,063	581	1.7%	32,912	32,020	892	2.8%	2,067,780.14	2,125,339.82	(57,559.68)	-2.7%	858,581.95	940,649.55	(82,067.60)	-8.7%
23 - Residencial	26,326	25,612	714	2.8%	25,846	24,949	897	3.6%	966,107.61	870,849.39	95,258.22	10.9%	380,682.46	661,632.35	(280,949.89)	-42.5%
24 - Comercial e Industrial	8,318	8,451	(133)	-1.6%	7,066	7,071	(5)	-0.1%	1,101,672.53	1,254,490.43	(152,817.90)	-12.2%	477,899.49	279,017.20	198,882.29	71.3%
25 Transporte de Carga	41,237	40,936	301	0.7%	34,950	34,376	574	1.7%	9,699,546.66	8,281,254.24	1,418,292.42	17.1%	851,527.33	834,174.29	17,353.04	2.1%
26 - Terrestre	28,583	28,246	337	1.2%	27,651	27,077	574	2.1%	7,879,719.83	6,855,770.62	1,023,949.21	14.9%	657,892.23	417,417.03	240,475.20	57.6%
27 - Marítimo	12,616	12,663	(47)	-0.4%	7,261	7,272	(11)	-0.2%	1,768,006.77	1,363,034.59	404,972.18	29.7%	191,044.01	416,195.10	(225,151.09)	-54.1%
28 - Aéreo	38	27	11	40.7%	38	27	11	40.7%	51,820.06	62,449.03	(10,628.97)	-17.0%	2,591.09	562.16	2,028.93	360.9%
29 Casco	2,143	1,959	184	9.4%	1,655	1,481	174	11.7%	7,366,303.90	7,519,769.53	(153,465.63)	-2.0%	1,980,957.44	10,741,981.53	(8,761,024.09)	-81.6%
30 - Marítimo	1,705	1,603	102	6.4%	1,337	1,246	91	7.3%	2,957,963.92	4,461,522.95	(1,503,559.03)	-33.7%	840,344.10	8,282,418.11	(7,442,074.01)	-89.9%
31 - Aéreo	438	356	82	23.0%	318	235	83	35.3%	4,408,339.98	3,058,246.58	1,350,093.40	44.1%	1,140,613.34	2,459,563.42	(1,318,950.08)	-53.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE MARZO 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			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32 Automóvil	1,014,417	986,933	27,484	2.8%	885,995	844,835	41,160	4.9%	79,723,456.86	74,003,315.40	5,720,141.46	7.7%	45,842,879.43	48,617,140.99	(2,774,261.56)	-5.7%
33 Ramos Técnicos	12,178	13,172	(994)	-7.5%	9,321	9,336	(15)	-0.2%	6,175,877.89	11,266,664.60	(5,090,786.71)	-45.2%	1,059,178.47	587,569.02	471,609.45	80.3%
34 - TRC - TRM	2,921	3,795	(874)	-23.0%	2,878	2,671	207	7.7%	4,160,986.43	9,463,490.95	(5,302,504.52)	-56.0%	839,156.12	160,965.37	678,190.75	421.3%
35 - Equipo Electrónico	4,280	4,243	37	0.9%	3,023	3,052	(29)	-1.0%	512,963.72	399,060.33	113,903.39	28.5%	91,594.52	86,779.11	4,815.41	5.5%
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	1,147	1,326	(179)	-13.5%	806	904	(98)	-10.8%	927,978.51	627,850.83	300,127.68	47.8%	65,264.80	74,470.15	(9,205.35)	-12.4%
38 - Equipo Pesado	2,974	2,954	20	0.7%	1,783	1,879	(96)	-5.1%	563,202.25	776,262.49	(213,060.24)	-27.4%	63,163.03	265,354.39	(202,191.36)	-76.2%
39 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	92,783	85,822	6,961	8.1%	29,574	28,774	800	2.8%	40,139,279.52	64,959,923.85	(24,820,644.33)	-38.2%	6,809,741.48	7,966,448.04	(1,156,706.56)	-14.5%
41 - Responsabilidad Civil	17,900	17,861	39	0.2%	16,985	16,873	112	0.7%	12,733,092.63	26,965,851.47	(14,232,758.84)	-52.8%	2,310,424.52	1,301,169.93	1,009,254.59	77.6%
42 - Robo	4,242	4,243	(1)	0.0%	3,660	3,662	(2)	-0.1%	739,534.72	518,565.91	220,968.81	42.6%	341,180.11	118,598.68	222,581.43	187.7%
43 - Fidelidad y DDD	1,281	1,255	26	2.1%	1,264	1,240	24	1.9%	3,504,010.45	3,191,293.53	312,716.92	9.8%	402,731.81	463,328.18	(60,596.37)	-13.1%
44 - BBB	24	28	(4)	-14.3%	21	25	(4)	-16.0%	(43,214.80)	445,081.42	(488,296.22)	-109.7%	511,985.67	4,076,498.00	(3,564,512.33)	-87.4%
45 - Otros	69,336	62,435	6,901	11.1%	7,644	6,974	670	9.6%	23,205,856.52	33,839,131.52	(10,633,275.00)	-31.4%	3,243,419.37	2,006,853.25	1,236,566.12	61.6%
46 Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	91,487	85,421	6,066	7.1%	89,169	82,620	6,549	7.9%	32,860,613.26	25,996,329.92	6,864,283.34	26.4%	18,475,644.42	15,511,998.97	2,963,645.45	19.1%
48 - Oferta y Cumplimiento	41,547	38,882	2,665	6.9%	41,359	38,694	2,665	6.9%	14,466,573.48	13,882,057.70	584,515.78	4.2%	4,968,338.54	2,026,185.99	2,942,152.55	145.2%
49 - Otras	49,940	46,539	3,401	7.3%	47,810	43,926	3,884	8.8%	18,394,039.78	12,114,272.22	6,279,767.56	51.8%	13,507,305.88	13,485,812.98	21,492.90	0.2%
50 TOTAL LOCAL Y EXTERIOR	4,159,840	3,926,428	233,412	5.9%	2,129,468	2,017,579	111,889	5.5%	465,365,465.72	461,862,980.96	3,502,484.76	0.8%	208,585,201.23	221,721,617.82	(13,136,416.59)	-5.9%
Vida	2,379,339	2,208,528	170,811	7.7%	700,488	660,693	39,795	6.0%	244,303,743.92	227,407,297.42	16,896,446.50	7.4%	110,187,049.24	113,266,345.62	(3,079,296.38)	-2.7%
General	1,780,501	1,717,900	62,601	3.6%	1,428,980	1,356,886	72,094	5%	221,061,721.80	234,455,683.54	(13,393,961.74)	-5.7%	98,398,151.99	108,455,272.20	(10,057,120.21)	-9.3%
Totales	4,159,840	3,926,428	233,412	5.9%	2,129,468	2,017,579	111,889	5.5%	\$488,844,417.14	\$461,862,980.96	26,981,436.18	5.8%	\$208,585,201.23	\$221,721,617.82	(13,136,416.59)	-5.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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 MARZO				SINIESTROS PAGAÑOS EN MARZO				
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	
1	Vida Individual	248,098	257,211	(9,113)	-3.5%	236,506	244,000	(7,494)	-3.1%	14,778,282.68	14,703,558.47	74,724.21	0.5%	2,505,361.70	4,602,117.24	(2,096,755.54)	-45.6%
2	- Primer año	57,577	53,367	4,210	7.9%	55,625	51,096	4,529	8.9%	1,800,002.42	2,094,745.21	(294,742.79)	-14.1%	2,077,759.11	1,216,912.94	860,846.17	70.7%
3	- Renovación	190,521	203,844	(13,323)	-6.5%	180,881	192,904	(12,023)	-6.2%	12,978,280.26	12,608,813.26	369,467.00	2.9%	427,602.59	3,385,204.30	(2,957,601.71)	-87.4%
4	Accidentes Personales	611,518	498,117	113,401	22.8%	194,683	174,194	20,489	11.8%	4,417,532.29	4,097,861.71	319,670.58	7.8%	502,476.19	513,915.62	(11,439.43)	-2.2%
5	- Individual	190,714	171,747	18,967	11.0%	168,226	152,070	16,156	10.6%	973,999.70	1,366,958.12	(392,958.42)	-28.7%	220,075.25	137,455.72	82,619.53	60.1%
6	- Grupo	420,804	326,370	94,434	28.9%	26,457	22,124	4,333	19.6%	3,443,532.59	2,730,903.59	712,629.00	26.1%	282,400.94	376,459.90	(94,058.96)	-25.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	433,141	427,085	6,056	1.4%	161,063	148,886	12,177	8.2%	41,269,146.44	35,170,321.91	6,098,824.53	17.3%	27,768,505.13	30,691,388.29	(2,922,883.16)	-9.5%
9	- Individual	170,495	163,357	7,138	4.4%	125,424	119,591	5,833	4.9%	23,886,249.63	20,731,465.05	3,154,784.58	15.2%	15,143,376.95	16,099,830.44	(956,453.49)	-5.9%
10	- Grupo	262,646	263,728	(1,082)	-0.4%	35,639	29,295	6,344	21.7%	17,382,896.81	14,438,856.86	2,944,039.95	20.4%	12,625,128.18	14,591,557.85	(1,966,429.67)	-13.5%
11	Colectivos de Vida	1,086,582	1,026,115	60,467	5.9%	108,236	93,613	14,623	15.6%	21,808,608.88	19,640,136.78	2,168,472.10	11.0%	7,070,475.19	7,301,296.63	(230,821.44)	-3.2%
14	Incendio y Líneas Aliadas (*)	491,555	469,532	22,023	4.7%	345,347	323,382	21,965	6.8%	14,848,445.64	10,801,211.49	4,047,234.15	37.5%	15,474,190.23	5,226,906.43	10,247,283.80	196.0%
15	- Residencial	407,274	384,884	22,390	5.8%	312,048	289,804	22,244	7.7%	7,166,733.58	5,786,619.40	1,380,114.18	23.9%	644,560.80	1,314,590.62	(670,029.82)	-51.0%
16	- Comercial	83,849	84,216	(367)	-0.4%	32,926	33,207	(281)	-0.8%	7,486,427.16	4,923,765.79	2,562,661.37	52.0%	14,821,652.43	3,910,976.56	10,910,675.87	279.0%
17	- Industrial	432	432	-	0.0%	373	371	2	0.5%	195,284.90	90,826.30	104,458.60	115.0%	7,977.00	1,339.25	6,637.75	495.6%
18	Vida Industrial	17	22	(5)	-22.7%	17	22	(5)	-22.7%	-	(27.83)	27.83	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	34,644	34,063	581	1.7%	32,912	32,020	892	2.8%	720,231.50	804,642.64	(84,411.14)	-10.5%	201,260.69	374,792.26	(173,531.57)	-46.3%
23	- Residencial	26,326	25,612	714	2.8%	25,846	24,949	897	3.6%	331,463.74	237,988.60	93,475.14	39.3%	104,629.57	272,520.48	(167,890.91)	-61.6%
24	- Comercial e Industrial	8,318	8,451	(133)	-1.6%	7,066	7,071	(5)	-0.1%	388,767.76	566,654.04	(177,886.28)	-31.4%	96,631.12	102,271.78	(5,640.66)	-5.5%
25	Transporte de Carga	41,237	40,936	301	0.7%	34,950	34,376	574	1.7%	3,487,583.40	4,128,208.35	(640,624.95)	-15.5%	235,543.76	273,566.23	(38,022.47)	-13.9%
26	- Terrestre	28,583	28,246	337	1.2%	27,651	27,077	574	2.1%	2,765,106.36	3,480,866.13	(715,759.77)	-20.6%	187,621.15	114,423.96	73,197.19	64.0%
27	- Marítimo	12,616	12,663	(47)	-0.4%	7,261	7,272	(11)	-0.2%	700,701.01	634,626.21	66,074.80	10.4%	47,922.61	159,142.27	(111,219.66)	-69.9%
28	- Aéreo	38	27	11	40.7%	38	27	11	40.7%	21,776.03	12,716.01	9,060.02	71.2%	-	-	-	0.0%
29	Casco	2,143	1,959	184	9.4%	1,655	1,481	174	11.7%	4,320,662.75	3,291,972.64	1,028,690.11	31.2%	443,136.66	8,535,995.79	(8,092,859.13)	-94.8%
30	- Marítimo	1,705	1,603	102	6.4%	1,337	1,246	91	7.3%	1,787,622.85	1,204,591.37	583,031.48	48.4%	443,136.66	6,853,978.07	(6,410,841.41)	-93.5%
31	- Aéreo	438	356	82	23.0%	318	235	83	35.3%	2,533,039.90	2,087,381.27	445,658.63	21.4%	-	1,682,017.72	(1,682,017.72)	-100.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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 MARZO				SINIESTROS PAGAŞEOS EN MARZO			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32 Automóvil	1,014,417	986,933	27,484	2.8%	885,995	844,835	41,160	4.9%	28,290,387.18	26,013,460.78	2,276,926.40	8.8%	15,309,458.56	17,814,377.50	(2,504,918.94)	-14.1%
33 Ramos Técnicos	12,178	13,172	(994)	-7.5%	9,321	9,336	(15)	-0.2%	2,301,167.81	1,590,722.60	710,445.21	44.7%	621,605.15	291,772.99	329,832.16	113.0%
34 - TRC - TRM	2,921	3,795	(874)	-23.0%	2,878	2,671	207	7.7%	1,710,388.22	1,204,051.79	506,336.43	42.1%	550,573.66	16,648.03	533,925.63	3207.1%
35 - Equipo Eléctronico	4,280	4,243	37	0.9%	3,023	3,052	(29)	-1.0%	98,012.27	81,881.23	16,131.04	19.7%	8,048.72	59,118.36	(51,069.64)	-86.4%
36 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,147	1,326	(179)	-13.5%	806	904	(98)	-10.8%	235,174.32	71,843.57	163,330.75	227.3%	4,918.68	10,684.12	(5,765.44)	-54.0%
38 - Equipo Pesado	2,974	2,954	20	0.7%	1,783	1,879	(96)	-5.1%	257,593.00	232,946.01	24,646.99	10.6%	58,064.09	205,322.48	(147,258.39)	-71.7%
39 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	92,783	85,822	6,961	8.1%	29,574	28,774	800	2.8%	18,272,646.12	35,260,218.68	(16,987,572.56)	-48.2%	1,222,756.49	1,017,989.30	204,767.19	20.1%
41 - Responsabilidad Civil	17,900	17,861	39	0.2%	16,985	16,873	112	0.7%	4,463,623.15	9,837,520.00	(5,373,896.85)	-54.6%	464,489.55	374,557.42	89,932.13	24.0%
42 - Robo	4,242	4,243	(1)	0.0%	3,660	3,662	(2)	-0.1%	177,501.29	145,650.57	31,850.72	21.9%	45,577.13	19,040.19	26,536.94	139.4%
43 - Fidelidad y DDD	1,281	1,255	26	2.1%	1,264	1,240	24	1.9%	1,223,513.91	1,036,549.50	186,964.41	18.0%	94,639.33	67,886.19	26,753.14	39.4%
44 - BBB	24	28	(4)	-14.3%	21	25	(4)	-16.0%	-	452,154.05	(452,154.05)	-100.0%	401.25	65,786.00	(65,384.75)	-99.4%
45 - Otros	69,336	62,435	6,901	11.1%	7,644	6,974	670	9.6%	12,408,007.77	23,788,344.56	(11,380,336.79)	-47.8%	617,649.23	490,719.50	126,929.73	25.9%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	91,487	85,421	6,066	7.1%	89,169	82,620	6,549	7.9%	11,872,501.10	10,058,284.82	1,814,216.28	18.0%	8,362,124.07	4,317,301.73	4,044,822.34	93.7%
48 - Oferta y Cumplimiento	41,547	38,882	2,665	6.9%	41,359	38,694	2,665	6.9%	4,545,872.95	5,510,784.41	(964,911.46)	-17.5%	3,743,321.24	102,952.14	3,640,369.10	3536.0%
49 - Otras	49,940	46,539	3,401	7.3%	47,810	43,926	3,884	8.8%	7,326,628.15	4,547,500.41	2,779,127.74	61.1%	4,618,802.83	4,214,349.59	404,453.24	9.6%
50 TOTAL TOTAL Y EXTERIOR	4,159,840	3,926,428	233,412	5.9%	2,129,468	2,017,579	111,889	5.5%	166,387,195.79	165,560,573.04	826,622.75	0.5%	79,716,893.82	80,961,420.01	(1,244,526.19)	-1.5%
Ramos de Personas	2,379,339	2,208,528	170,811	7.7%	700,488	660,693	39,795	6.0%	82,273,570.29	73,611,878.87	8,661,691.42	11.8%	37,846,818.21	43,108,717.78	(5,261,899.57)	-12.2%
Ramos Generales	1,780,501	1,717,900	62,601	3.6%	1,428,980	1,356,886	72,094	5.3%	84,113,625.50	91,948,694.17	(7,835,068.67)	-8.5%	41,870,075.61	37,852,702.23	4,017,373.38	10.6%
Totales	4,159,840	3,926,428	233,412	5.9%	2,129,468	2,017,579	111,889	5.5%	166,387,195.79	165,560,573.04	826,622.75	0.5%	79,716,893.82	80,961,420.01	(1,244,526.19)	-1.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 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 FEBRERO				SINIESTROS PAGADOS EN FEBRERO				
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	
1	Vida Individual	247,586	257,724	(10,138)	-3.9%	236,018	244,510	(8,492)	-3.5%	14,310,946.77	13,561,760.75	749,186.02	5.5%	3,192,065.58	2,698,769.59	493,295.99	18.3%
2	- Primer año	57,602	53,204	4,398	8.3%	55,593	50,936	4,657	9.1%	1,683,745.11	1,657,359.16	26,385.95	1.6%	1,041,089.42	1,279,071.44	(237,982.02)	-18.6%
3	- Renovación	189,984	204,520	(14,536)	-7.1%	180,425	193,574	(13,149)	-6.8%	12,627,201.66	11,904,401.59	722,800.07	6.1%	2,150,976.16	1,419,698.15	731,278.01	51.5%
4	Accidentes Personales	425,084	359,896	65,188	18.1%	191,557	170,964	20,593	12.0%	2,204,342.61	1,842,446.19	361,896.42	19.6%	726,589.35	450,694.46	275,894.89	61.2%
5	- Individual	189,114	170,099	19,015	11.2%	166,684	149,964	16,720	11.1%	807,298.37	862,761.24	(55,462.87)	-6.4%	175,132.74	191,850.10	(16,717.36)	-8.7%
6	- Grupo	235,970	189,797	46,173	24.3%	24,873	21,000	3,873	18.4%	1,397,044.24	979,684.95	417,359.29	42.6%	551,456.61	258,844.36	292,612.25	113.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	429,586	423,847	5,739	1.4%	160,603	147,180	13,423	9.1%	40,519,670.54	35,853,227.43	4,666,443.11	13.0%	24,451,514.10	23,373,503.71	1,078,010.39	4.6%
9	- Individual	169,985	162,463	7,522	4.6%	125,006	119,134	5,872	4.9%	22,770,383.69	19,603,842.03	3,166,541.66	16.2%	13,639,795.32	13,171,907.07	467,888.25	3.6%
10	- Grupo	259,601	261,384	(1,783)	-0.7%	35,597	28,046	7,551	26.9%	17,749,286.85	16,249,385.40	1,499,901.45	9.2%	10,811,718.78	10,201,596.64	610,122.14	6.0%
11	Colectivos de Vida	1,073,775	1,017,890	55,885	5.5%	106,513	92,400	14,113	15.3%	21,453,869.86	20,433,438.61	1,020,431.25	5.0%	6,962,931.17	4,862,963.54	2,099,967.63	43.2%
12	- Colectivo de vida	497,557	456,991	40,566	8.9%	9,652	10,325	(673)	-6.5%	6,457,326.54	6,726,420.12	(269,093.58)	-4.0%	3,209,730.44	2,334,014.56	875,715.88	37.5%
13	- Colectivo de deudores	576,218	560,899	15,319	2.7%	96,861	82,075	14,786	18.0%	14,996,543.32	13,707,018.49	1,289,524.83	9.4%	3,753,200.73	2,528,948.98	1,224,251.75	48.4%
14	Incendio y Líneas Aliadas (*)	490,093	466,950	23,143	5.0%	343,869	321,119	22,750	7.1%	13,194,896.03	11,831,232.68	1,363,663.35	11.5%	1,769,413.84	16,747,944.76	(14,978,530.92)	-89.4%
15	- Residencial	405,966	382,788	23,178	6.1%	310,733	287,729	23,004	8.0%	4,965,367.78	4,380,240.56	585,127.22	13.4%	691,132.41	822,969.18	(131,836.77)	-16.0%
16	- Comercial	83,698	83,721	(23)	0.0%	32,765	33,012	(247)	-0.7%	8,162,702.17	7,393,774.96	768,927.21	10.4%	1,078,281.43	15,924,975.58	(14,846,694.15)	-93.2%
17	- Industrial	429	441	(12)	-2.7%	371	378	(7)	-1.9%	66,826.08	57,217.16	9,608.92	16.8%	-	-	-	0.0%
18	Vida Industrial	17	23	(6)	-26.1%	17	23	(6)	-26.1%	2,565.88	(665.84)	3,231.72	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	34,560	33,799	761	2.3%	32,875	31,767	1,108	3.5%	549,637.51	577,068.27	(27,430.76)	-4.8%	285,655.71	217,866.94	67,788.77	31.1%
23	- Residencial	26,287	25,410	877	3.5%	25,809	24,745	1,064	4.3%	265,225.93	314,874.79	(49,648.86)	-15.8%	126,823.97	136,719.61	(9,895.64)	-7.2%
24	- Comercial e Industrial	8,273	8,389	(116)	-1.4%	7,066	7,022	44	0.6%	284,411.58	262,193.48	22,218.10	8.5%	158,831.74	81,147.33	77,684.41	95.7%
25	Transporte de Carga	41,194	40,898	296	0.7%	34,877	34,332	545	1.6%	2,249,623.64	1,688,610.46	561,013.18	33.2%	335,095.43	202,884.99	132,210.44	65.2%
26	- Terrestre	28,545	28,211	334	1.2%	27,583	27,036	547	2.0%	1,649,145.55	1,249,066.58	400,078.97	32.0%	276,862.85	138,060.29	138,802.56	100.5%
27	- Marítimo	12,611	12,660	(49)	-0.4%	7,256	7,269	(13)	-0.2%	581,740.38	405,300.69	176,439.69	43.5%	55,641.49	64,824.70	(9,183.21)	-14.2%
28	- Aéreo	38	27	11	40.7%	38	27	11	40.7%	18,737.71	34,243.19	(15,505.48)	-45.3%	2,591.09	-	2,591.09	0.0%
29	Casco	2,122	1,913	209	10.9%	1,636	1,429	207	14.5%	1,560,602.67	957,612.13	602,990.54	63.0%	1,458,869.16	1,509,239.39	(50,370.23)	-3.3%
30	- Marítimo	1,690	1,561	129	8.3%	1,324	1,203	121	10.1%	840,088.25	877,183.29	(37,095.04)	-4.2%	333,475.68	1,399,763.22	(1,066,287.54)	-76.2%
31	- Aéreo	432	352	80	22.7%	312	226	86	38.1%	720,514.42	80,428.84	640,085.58	795.8%	1,125,393.48	109,476.17	1,015,917.31	928.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 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 FEBRERO				SINIESTROS PAGADOS EN FEBRERO				
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	
32	Automóvil	1,011,616	983,207	28,409	2.9%	883,672	838,003	45,669	5.4%	23,782,486.58	22,929,726.79	852,759.79	3.7%	14,945,650.98	15,153,014.41	(207,363.43)	-1.4%
33	Ramos Técnicos	12,312	13,046	(734)	-5.6%	9,352	9,268	84	0.9%	1,442,379.86	6,899,023.23	(5,456,643.37)	-79.1%	371,011.57	135,970.37	235,041.20	172.9%
34	- TRC - TRM	2,929	3,730	(801)	-21.5%	2,885	2,603	282	10.8%	848,475.69	6,152,125.79	(5,303,650.10)	-86.2%	251,764.46	76,651.70	175,112.76	228.5%
35	- Equipo Electrónico	4,297	4,185	112	2.7%	3,029	3,053	(24)	-0.8%	158,440.03	168,718.56	(10,278.53)	-6.1%	65,378.50	6,073.69	59,304.81	976.4%
36	- Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,215	1,332	(117)	-8.8%	818	906	(88)	-9.7%	311,177.96	208,985.71	102,192.25	48.9%	50,847.63	20,660.63	30,187.00	146.1%
38	- Equipo Pesado	3,015	2,945	70	2.4%	1,789	1,876	(87)	-4.6%	124,286.18	369,193.17	(244,906.99)	-66.3%	3,020.98	32,584.35	(29,563.37)	-90.7%
39	- Vidrios	2	2	-	0.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	91,696	84,881	6,815	8.0%	29,317	28,437	880	3.1%	10,853,404.93	18,938,290.32	(8,084,885.39)	-42.7%	3,952,011.57	5,343,508.95	(1,391,497.38)	-26.0%
41	- Responsabilidad Civil	17,866	17,661	205	1.2%	16,911	16,680	231	1.4%	3,397,983.79	12,364,858.64	(8,966,874.85)	-72.5%	813,685.83	280,314.36	533,371.47	190.3%
42	- Robo	4,225	4,239	(14)	-0.3%	3,644	3,658	(14)	-0.4%	116,601.97	140,897.43	(24,295.46)	-17.2%	275,566.34	49,771.11	225,795.23	453.7%
43	- Fidelidad y DDD	1,286	1,250	36	2.9%	1,269	1,235	34	2.8%	1,022,983.58	991,945.19	31,038.39	3.1%	155,991.22	282,265.30	(126,274.08)	-44.7%
44	- BBB	24	28	(4)	-14.3%	21	25	(4)	-16.0%	-	-	-	0.0%	511,584.42	4,010,712.00	(3,499,127.58)	-87.2%
45	- Otros	68,295	61,703	6,592	10.7%	7,472	6,839	633	9.3%	6,315,835.59	5,440,589.06	875,246.53	16.1%	2,195,183.76	720,446.18	1,474,737.58	204.7%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	91,410	84,158	7,252	8.6%	88,811	81,185	7,626	9.4%	10,783,817.49	8,076,201.36	2,707,616.13	33.5%	7,525,918.38	8,180,522.31	(654,603.93)	-8.0%
48	- Oferta y Cumplimiento	41,520	38,119	3,401	8.9%	41,332	37,931	3,401	9.0%	4,264,288.22	3,251,640.62	1,012,647.60	31.1%	57,865.22	353,171.13	(295,305.91)	-83.6%
49	- Otras	49,890	46,039	3,851	8.4%	47,479	43,254	4,225	9.8%	6,519,529.27	4,824,560.74	1,694,968.53	35.1%	7,468,053.16	7,827,351.18	(359,298.02)	-4.6%
50	TOTAL TOTAL Y EXTERIOR	3,951,091	3,768,272	182,819	4.9%	2,119,157	2,000,657	118,500	5.9%	142,908,244.37	143,587,972.38	(679,728.01)	-0.5%	65,976,726.84	78,876,883.42	(12,900,156.58)	-16.4%
Ramos de Personas		2,176,031	2,059,357	116,674	5.7%	694,691	655,054	39,637	6.1%	78,488,829.78	71,690,872.98	6,797,956.80	9.5%	35,333,100.20	31,385,931.30	3,947,168.90	12.6%
Ramos Generales		1,775,060	1,708,915	66,145	3.9%	1,424,466	1,345,603	78,863	5.9%	64,419,414.59	71,897,099.40	(7,477,684.81)	-10.4%	30,643,626.64	47,490,952.12	(16,847,325.48)	-35.5%
Totales		3,951,091	3,768,272	182,819	4.9%	2,119,157	2,000,657	118,500	5.9%	\$142,908,244.37	\$143,587,972.38	(679,728.01)	-0.5%	\$65,976,726.84	\$78,876,883.42	(12,900,156.58)	-16.4%



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%	590,071.17	629,549.97	(39,478.80)	-6.3%
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%	337,674.11	357,683.85	(20,009.74)	-5.6%
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%	6,085,487.11	7,523,988.91	(1,438,501.80)	-19.1%
13	- Colectivo de vida	498,380	458,199	40,181	8.8%	9,591	10,190	(599)	-5.9%	7,686,398.23	8,222,977.60	(536,579.37)	-6.5%	1,912,475.20	3,865,807.48	(1,953,332.28)	-50.5%
14	- Colectivo de deudores	577,492	567,711	9,781	1.7%	95,095	81,359	13,736	16.9%	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%
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%	5,276,037.40	1,280,458.62	3,995,578.78	312.0%
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%	4,369,636.97	490,522.76	3,879,114.21	790.8%
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%	371,665.55	347,990.35	23,675.20	6.8%
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%	222,436.63	95,598.09	126,838.54	132.7%
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%	280,888.14	357,723.07	(76,834.93)	-21.5%
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%	87,479.91	192,228.13	(104,748.22)	-54.5%
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%	1,634,973.42	1,604,949.79	30,023.63	1.9%
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%	1,032,249.14	646,298.15	385,950.99	59.7%
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%	62,891,580.57	61,883,314.39	1,008,266.18	1.6%
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%	37,007,130.83	38,771,696.54	(1,764,565.71)	-4.6%
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%	25,884,449.74	23,111,617.85	2,772,831.89	12.0%
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%	62,891,580.57	61,883,314.39	1,008,266.18	1.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE MARZO 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	-23.6%
2	- Primer año	0.56	0.56	-1.2%
3	- Renovación	0.14	0.21	-33.1%
4	Accidentes Personales	0.21	0.20	3.6%
5	- Individual	0.25	0.20	26.6%
6	- Grupo	0.19	0.20	-5.8%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.64	0.71	-9.9%
9	- Individual	0.64	0.74	-13.9%
10	- Grupo	0.64	0.67	-5.2%
11	Colectivos de Vida	0.30	0.32	-3.4%
12	- Colectivo de vida	0.42	0.44	-3.3%
13	- Colectivo de deudores	0.25	0.25	-1.2%
14	Incendio y Líneas Aliadas (*)	0.52	0.58	-9.3%
15	- Residencial	0.11	0.17	-33.8%
16	- Comercial	0.88	0.88	-0.4%
17	- Industrial	0.07	0.01	640.4%
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	0.42	0.44	-6.2%
23	- Residencial	0.39	0.76	-48.1%
24	- Comercial e Industrial	0.43	0.22	95.0%
25	Transporte de Carga	0.09	0.10	-12.8%
26	- Terrestre	0.08	0.06	37.1%
27	- Marítimo	0.11	0.31	-64.6%
28	- Aéreo	0.05	0.01	455.5%
29	Casco	0.27	1.43	-81.2%
30	- Marítimo	0.28	1.86	-84.7%
31	- Aéreo	0.26	0.80	-67.8%



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

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2024	2023	Variación Porcentual
32	Automóvil	0.58	0.66	-12.5%
33	Ramos Técnicos	0.17	0.05	228.9%
34	- TRC - TRM	0.20	0.02	1085.7%
35	- Equipo Eléctrico	0.18	0.22	-17.9%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.07	0.12	-40.7%
38	- Equipo Pesado	0.11	0.34	-67.2%
39	- Vidrios	0.00	0.00	0.0%
40	Riesgos Diversos	0.17	0.12	38.3%
41	- Responsabilidad Civil	0.18	0.05	276.0%
42	- Robo	0.46	0.23	101.7%
43	- Fidelidad y DDD	0.11	0.15	-20.8%
44	- BBB	0.00	9.16	-100.0%
45	- Otros	0.14	0.06	135.7%
46	Titulos de Propiedad	0.00	0.00	0.0%
47	Fianzas	0.56	0.60	-5.8%
48	- Oferta y Cumplimiento	0.34	0.15	135.3%
49	- Otras	0.73	1.11	-34.0%
50	TOTAL LOCAL Y EXTERIOR	0.45	0.48	-6.6%
Vida		0.45	0.50	-9.4%
General		0.45	0.46	-3.8%
Totales		0.43	0.48	-11.1%