



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE ABRIL 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			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
1 Vida Individual	257,164	249,091	8,073	3.2%	244,055	239,429	4,626	1.9%	56,064,089.02	52,059,684.70	4,004,404.32	7.7%	13,589,282.95	14,020,089.22	(430,806.27)	-3.1%
2 - Primer año	55,666	79,142	(23,476)	-29.7%	53,498	76,648	(23,150)	-30.2%	7,401,447.68	6,745,112.92	656,334.76	9.7%	4,334,521.47	5,696,359.16	(1,361,837.69)	-23.9%
3 - Renovación	201,498	169,949	31,549	18.6%	190,557	162,781	27,776	17.1%	48,662,641.34	45,314,571.78	3,348,069.56	7.4%	9,254,761.48	8,323,730.06	931,031.42	11.2%
4 Accidentes Personales	512,970	452,293	60,677	13.4%	175,693	151,056	24,637	16.3%	10,340,407.30	9,632,585.01	707,822.29	7.3%	2,130,097.03	1,753,268.56	376,828.47	21.5%
5 - Individual	173,970	152,728	21,242	13.9%	153,521	132,253	21,268	16.1%	4,012,947.98	4,252,844.47	(239,896.49)	-5.6%	738,287.50	286,195.70	452,091.80	158.0%
6 - Grupo	339,000	299,565	39,435	13.2%	22,172	18,803	3,369	17.9%	6,327,459.32	5,379,740.54	947,718.78	17.6%	1,391,809.53	1,467,072.86	(75,263.33)	-5.1%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	426,320	405,039	21,281	5.3%	150,208	129,728	20,480	15.8%	152,868,806.04	137,113,306.08	15,755,499.96	11.5%	109,346,933.83	97,822,163.84	11,524,769.99	11.8%
9 - Individual	163,534	147,946	15,588	10.5%	119,824	114,296	5,528	4.8%	79,646,865.46	71,622,296.84	8,024,568.62	11.2%	58,707,460.71	49,322,508.04	9,384,952.67	19.0%
10 - Grupo	262,786	257,093	5,693	2.2%	30,384	15,432	14,952	96.9%	73,221,940.58	65,491,009.24	7,730,931.34	11.8%	50,639,473.12	48,499,655.80	2,139,817.32	4.4%
11 Colectivos de Vida	1,009,965	1,014,391	(4,426)	-0.4%	94,695	84,632	10,063	11.9%	83,231,460.29	82,356,407.25	875,053.04	1.1%	26,468,805.48	32,899,041.33	(6,430,235.85)	-19.5%
12 - Colectivo de vida	455,356	465,566	(10,210)	-2.2%	10,499	9,572	927	9.7%	27,247,198.32	24,915,002.30	2,332,196.02	9.4%	13,951,180.23	11,153,379.49	2,797,800.74	25.1%
13 - Colectivo de deudores	554,609	548,825	5,784	1.1%	84,196	75,060	9,136	12.2%	55,984,261.97	57,441,404.95	(1,457,142.98)	-2.5%	15,178,650.62	21,745,661.84	(6,567,011.22)	-30.2%
14 Incendio y Líneas Aliadas (*)	471,327	466,771	4,556	1.0%	325,142	321,489	3,653	1.1%	71,214,946.33	69,131,206.19	2,083,740.14	3.0%	26,326,670.29	9,215,101.97	17,111,568.32	185.7%
15 - Residencial	386,654	379,421	7,233	1.9%	291,544	283,880	7,664	2.7%	25,649,611.95	28,885,306.59	(3,235,694.64)	-11.2%	4,004,016.51	5,505,577.80	(1,501,561.29)	-27.3%
16 - Comercial	84,235	86,936	(2,701)	-3.1%	33,221	37,254	(4,033)	-10.8%	45,307,375.92	40,007,153.63	5,300,222.29	13.2%	22,321,314.53	3,678,507.80	18,642,806.73	506.8%
17 - Industrial	438	414	24	5.8%	377	355	22	6.2%	257,958.46	238,745.97	19,212.49	8.0%	1,339.25	31,016.38	(29,677.13)	-95.7%
18 Vida Industrial	19	28	(9)	-32.1%	19	28	(9)	-32.1%	(1,224.90)	11,088.51	(12,313.41)	-111.0%	-	-	-	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	34,326	31,741	2,585	8.1%	32,195	29,758	2,437	8.2%	2,771,485.30	2,396,687.32	374,797.98	15.6%	1,141,942.35	880,980.95	260,961.40	29.6%
23 - Residencial	25,675	23,624	2,051	8.7%	25,108	22,979	2,129	9.3%	1,186,620.00	1,099,334.48	87,285.52	7.9%	768,066.68	354,384.38	413,682.30	116.7%
24 - Comercial e Industrial	8,651	8,117	534	6.6%	7,087	6,779	308	4.5%	1,584,865.30	1,297,352.84	287,512.46	22.2%	373,875.67	526,596.57	(152,720.90)	-29.0%
25 Transporte de Carga	41,022	40,681	341	0.8%	34,458	33,644	814	2.4%	10,419,045.24	9,555,006.61	864,038.63	9.0%	1,142,379.98	2,904,240.48	(1,761,860.50)	-60.7%
26 - Terrestre	28,317	28,025	292	1.0%	27,143	26,408	735	2.8%	8,099,933.30	5,673,991.98	2,425,941.32	42.8%	629,618.87	2,510,812.56	(1,881,193.69)	-74.9%
27 - Marítimo	12,677	12,639	38	0.3%	7,287	7,219	68	0.9%	2,244,706.26	3,831,042.02	(1,586,335.76)	-41.4%	512,198.95	343,477.29	168,721.66	49.1%
28 - Aéreo	28	17	11	64.7%	28	17	11	64.7%	74,405.68	49,972.61	24,433.07	48.9%	562.16	49,950.63	(49,388.47)	-98.9%
29 Casco	1,993	1,831	162	8.8%	1,515	1,292	223	17.3%	16,265,235.77	12,554,997.69	3,710,238.08	29.6%	11,874,798.13	395,813.78	11,478,984.35	2900.1%
30 - Marítimo	1,631	1,461	170	11.6%	1,274	1,060	214	20.2%	5,430,805.88	3,915,040.70	1,515,765.18	38.7%	9,415,234.71	190,510.26	9,224,724.45	4842.1%
31 - Aéreo	362	370	(8)	-2.2%	241	232	9	3.9%	10,834,429.89	8,639,956.99	2,194,472.90	25.4%	2,459,563.42	205,303.52	2,254,259.90	1098.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE ABRIL 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			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
32 Automóvil	997,733	950,018	47,715	5.0%	851,854	852,862	(1,008)	-0.1%	94,975,017.55	86,841,072.17	8,133,945.38	9.4%	64,052,325.07	59,458,168.13	4,594,156.94	7.7%
33 Ramos Técnicos	13,210	13,272	(62)	-0.5%	9,379	8,930	449	5.0%	13,644,982.11	7,226,212.68	6,418,769.43	88.8%	1,477,464.27	640,498.69	836,965.58	130.7%
34 - TRC - TRM	3,824	3,368	456	13.5%	2,689	2,248	441	19.6%	11,547,548.36	5,268,782.98	6,278,765.38	119.2%	871,034.35	334,509.53	536,524.82	160.4%
35 - Equipo Electrónico	4,246	4,282	(36)	-0.8%	3,057	3,056	1	0.0%	498,196.82	496,098.54	2,098.28	0.4%	140,123.76	182,602.78	(42,479.02)	-23.3%
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	1,324	1,417	(93)	-6.6%	910	887	23	2.6%	717,125.13	680,814.58	36,310.55	5.3%	93,991.38	83,666.91	10,324.47	12.3%
38 - Equipo Pesado	2,962	3,348	(386)	-11.5%	1,893	1,907	(14)	-0.7%	882,111.80	770,131.36	111,980.44	14.5%	372,314.78	39,719.47	332,595.31	837.4%
39 - Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	-	150.00	(150.00)	-100.0%	-	-	-	0.0%
40 Riesgos Diversos	85,745	85,869	(124)	-0.1%	28,957	27,695	1,262	4.6%	83,630,848.55	50,806,631.83	32,824,216.72	64.6%	11,992,530.66	7,013,199.98	4,979,330.68	71.0%
41 - Responsabilidad Civil	17,992	17,539	453	2.6%	16,987	16,313	674	4.1%	32,726,154.17	14,903,750.01	17,822,404.16	119.6%	1,889,885.51	1,757,968.73	131,916.78	7.5%
42 - Robo	4,236	4,199	37	0.9%	3,655	3,592	63	1.8%	683,445.41	644,727.85	38,717.56	6.0%	186,041.66	158,163.51	27,878.15	17.6%
43 - Fidelidad y DDD	1,261	1,167	94	8.1%	1,248	1,139	109	9.6%	4,132,211.84	4,092,720.90	39,490.94	1.0%	602,840.59	585,724.00	17,116.59	2.9%
44 - BBB	26	31	(5)	-16.1%	23	28	(5)	-17.9%	1,252,656.60	1,831,309.01	(578,652.41)	-31.6%	4,076,498.00	318,081.12	3,758,416.88	1181.6%
45 - Otros	62,230	62,933	(703)	-1.1%	7,044	6,623	421	6.4%	44,836,380.53	29,334,124.06	15,502,256.47	52.8%	5,237,264.90	4,193,262.62	1,044,002.28	24.9%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	87,323	79,840	7,483	9.4%	83,815	74,318	9,497	12.8%	40,257,786.91	33,451,086.20	6,806,700.71	20.3%	27,255,644.31	22,270,147.27	4,985,497.04	22.4%
48 - Oferta y Cumplimiento	39,466	35,947	3,519	9.8%	39,278	35,649	3,629	10.2%	22,300,411.39	17,229,968.01	5,070,443.38	29.4%	2,864,967.08	8,880,807.10	(6,015,840.02)	-67.7%
49 - Otras	47,857	43,893	3,964	9.0%	44,537	38,669	5,868	15.2%	17,957,375.52	16,221,118.19	1,736,257.33	10.7%	24,390,677.23	13,389,340.17	11,001,337.06	82.2%
50 TOTAL LOCAL Y EXTERIOR	3,939,157	3,790,905	148,252	3.9%	2,032,025	1,954,901	77,124	3.9%	635,682,885.51	553,135,972.24	82,546,913.27	14.9%	296,798,874.35	249,272,714.20	47,526,160.15	19.1%
Vida	2,206,419	2,120,814	85,605	4.0%	664,651	604,845	59,806	9.9%	302,504,762.65	281,161,983.04	21,342,779.61	7.6%	151,535,119.29	146,494,562.95	5,040,556.34	3.4%
General	1,732,738	1,670,091	62,647	3.8%	1,367,374	1,350,056	17,318	1%	333,178,122.86	271,973,989.20	61,204,133.66	22.5%	145,263,755.06	102,778,151.25	42,485,603.81	41.3%
Totales	3,939,157	3,790,905	148,252	3.9%	2,032,025	1,954,901	77,124	3.9%	\$635,682,885.51	\$553,135,972.24	82,546,913.27	14.9%	\$296,798,874.35	\$249,272,714.20	47,526,160.15	19.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2023 (Cifras Fn Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALS (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASSEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL				
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
1	Vida Individual	257,164	249,091	8,073	3.2%	244,055	239,429	4,626	1.9%	14,009,790.59	12,817,679.68	1,192,110.91	9.3%	2,730,746.67	2,909,301.12	(178,554.45)	-6.1%
2	- Primer año	55,666	79,142	(23,476)	-29.7%	-	76,648	(76,648)	-100.0%	1,924,062.60	1,610,277.17	313,785.43	19.5%	1,244,177.78	404,116.50	840,061.28	207.9%
3	- Renovación	201,498	169,949	31,549	18.6%	190,557	162,781	27,776	17.1%	12,085,727.99	11,207,402.51	878,325.48	7.8%	1,486,568.89	2,505,184.62	(1,018,615.73)	-40.7%
4	Accidentes Personales	512,970	452,293	60,677	13.4%	175,693	151,056	24,637	16.3%	2,361,133.77	2,333,455.94	27,677.83	1.2%	535,936.98	516,029.55	19,907.43	3.9%
5	- Individual	173,970	152,728	21,242	13.9%	153,521	132,253	21,268	16.1%	1,021,738.24	1,103,539.30	(81,801.06)	-7.4%	137,115.56	87,122.06	49,993.50	57.4%
6	- Grupo	339,000	299,565	39,435	13.2%	22,172	18,803	3,369	17.9%	1,339,395.53	1,229,916.64	109,478.89	8.9%	398,821.42	428,907.49	(30,086.07)	-7.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	426,320	405,039	21,281	5.3%	150,208	129,728	20,480	15.8%	37,833,489.02	34,044,705.56	3,788,783.46	11.1%	28,221,533.62	22,730,797.62	5,490,736.00	24.2%
9	- Individual	163,534	147,946	15,588	10.5%	119,824	114,296	5,528	4.8%	20,243,883.55	18,542,591.19	1,701,292.36	9.2%	14,841,462.61	11,037,868.96	3,803,593.65	34.5%
10	- Grupo	262,786	257,093	5,693	2.2%	30,384	15,432	14,952	96.9%	17,589,605.47	15,502,114.37	2,087,491.10	13.5%	13,380,071.01	11,692,928.66	1,687,142.35	14.4%
11	Colectivos de Vida	1,009,965	1,014,391	(4,426)	-0.4%	94,695	84,632	10,063	11.9%	20,893,051.85	19,980,957.93	912,093.92	4.6%	6,780,556.40	10,476,468.75	(3,695,912.35)	-35.3%
14	Incendio y Líneas Aliadas (*)	471,327	466,771	4,556	1.0%	325,142	321,489	3,653	1.1%	30,911,166.48	12,314,060.13	18,597,106.35	151.0%	3,071,360.48	1,279,221.61	1,792,138.87	140.1%
15	- Residencial	386,654	379,421	7,233	1.9%	291,544	283,880	7,664	2.7%	8,631,459.41	9,032,842.31	(401,382.90)	-4.4%	1,076,520.85	754,600.85	321,920.00	42.7%
16	- Comercial	84,235	86,936	(2,701)	-3.1%	33,221	37,254	(4,033)	-10.8%	22,166,912.47	3,262,049.84	18,904,862.63	579.5%	1,994,839.63	524,620.76	1,470,218.87	280.2%
17	- Industrial	438	414	24	5.8%	377	355	22	6.2%	112,794.60	19,167.98	93,626.62	488.5%	-	-	-	0.0%
18	Vida Industrial	19	28	(9)	-32.1%	19	28	(9)	-32.1%	(531.23)	4,566.22	(5,097.45)	-111.6%	-	-	-	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	34,326	31,741	2,585	8.1%	32,195	29,758	2,437	8.2%	646,145.48	595,454.17	50,691.31	8.5%	201,292.80	234,174.56	(32,881.76)	-14.0%
23	- Residencial	25,675	23,624	2,051	8.7%	25,108	22,979	2,129	9.3%	315,770.61	288,745.78	27,024.83	9.4%	106,434.33	103,548.02	2,886.31	2.8%
24	- Comercial e Industrial	8,651	8,117	534	6.6%	7,087	6,779	308	4.5%	330,374.87	306,708.39	23,666.48	7.7%	94,858.47	130,626.54	(35,768.07)	-27.4%
25	Transporte de Carga	41,022	40,681	341	0.8%	34,458	33,644	814	2.4%	2,137,791.00	2,227,507.32	(89,716.32)	-4.0%	308,205.69	744,212.89	(436,007.20)	-58.6%
26	- Terrestre	28,317	28,025	292	1.0%	27,143	26,408	735	2.8%	1,244,162.68	1,240,653.43	3,509.25	0.3%	212,201.84	688,343.74	(476,141.90)	-69.2%
27	- Marítimo	12,677	12,639	38	0.3%	7,287	7,219	68	0.9%	881,671.67	964,290.38	(82,618.71)	-8.6%	96,003.85	54,391.42	41,612.43	76.5%
28	- Aéreo	28	17	11	64.7%	28	17	11	64.7%	11,956.65	22,563.51	(10,606.86)	-47.0%	-	1,477.73	(1,477.73)	-100.0%
29	Casco	1,993	1,831	162	8.8%	1,515	1,292	223	17.3%	8,745,466.24	6,627,235.12	2,118,231.12	32.0%	1,132,816.60	147,639.82	985,176.78	667.3%
30	- Marítimo	1,631	1,461	170	11.6%	1,274	1,060	214	20.2%	969,282.93	1,081,910.06	(112,627.13)	-10.4%	1,132,816.60	24,130.14	1,108,686.46	4594.6%
31	- Aéreo	362	370	(8)	-2.2%	241	232	9	3.9%	7,776,183.31	5,545,325.06	2,230,858.25	40.2%	-	123,509.68	(123,509.68)	-100.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2023 (Cifras Fn Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASSEGURADAS				PÓLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
32 Automóvil	997,733	950,018	47,715	5.0%	851,854	852,862	(1,008)	-0.1%	20,971,702.15	19,621,273.72	1,350,428.43	6.9%	15,435,184.08	15,261,845.69	173,338.39	1.1%
33 Ramos Técnicos	13,210	13,272	(62)	-0.5%	9,379	8,930	449	5.0%	2,378,317.51	1,342,787.41	1,035,530.10	77.1%	889,895.25	157,722.98	732,172.27	464.2%
34 - TRC - TRM	3,824	3,368	456	13.5%	2,689	2,248	441	19.6%	2,084,057.41	884,667.43	1,199,389.98	135.6%	710,068.98	161,371.38	548,697.60	340.0%
35 - Equipo Electrónico	4,246	4,282	(36)	-0.8%	3,057	3,056	1	0.0%	99,136.49	138,935.06	(39,798.57)	-28.6%	53,344.65	27,584.02	25,760.63	93.4%
36 - Caldera y Maquinaria	852	854	(2)	-0.2%	828	829	(1)	-0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,324	1,417	(93)	-6.6%	910	887	23	2.6%	89,274.30	83,455.87	5,818.43	7.0%	19,521.23	34,754.97	(15,233.74)	-43.8%
38 - Equipo Pesado	2,962	3,348	(386)	-11.5%	1,893	1,907	(14)	-0.7%	105,849.31	235,729.05	(129,879.74)	-55.1%	106,960.39	(65,987.39)	172,947.78	0.0%
39 - Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	85,745	85,869	(124)	-0.1%	28,957	27,695	1,262	4.6%	18,670,924.70	18,089,734.79	581,189.91	3.2%	4,026,082.62	3,851,725.05	174,357.57	4.5%
41 - Responsabilidad Civil	17,992	17,539	453	2.6%	16,987	16,313	674	4.1%	5,760,302.70	4,510,219.23	1,250,083.47	27.7%	588,715.58	536,348.69	52,366.89	9.8%
42 - Robo	4,236	4,199	37	0.9%	3,655	3,592	63	1.8%	164,879.50	145,897.88	18,981.62	13.0%	67,442.98	45,146.22	22,296.76	49.4%
43 - Fidelidad y DDD	1,261	1,167	94	8.1%	1,248	1,139	109	9.6%	940,918.31	956,285.07	(15,366.76)	-1.6%	139,512.41	103,138.93	36,373.48	35.3%
44 - BBB	26	31	(5)	-16.1%	23	28	(5)	-17.9%	807,575.18	1,778,871.06	(971,295.88)	-54.6%	-	296,354.89	(296,354.89)	-100.0%
45 - Otros	62,230	62,933	(703)	-1.1%	7,044	6,623	421	6.4%	10,997,249.01	10,698,461.55	298,787.46	2.8%	3,230,411.65	2,870,736.32	359,675.33	12.5%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	87,323	79,840	7,483	9.4%	83,815	74,318	9,497	12.8%	14,261,456.99	7,448,459.38	6,812,997.61	91.5%	11,743,645.34	3,287,675.38	8,455,969.96	257.2%
48 - Oferta y Cumplimiento	39,466	35,947	3,519	9.8%	39,278	35,649	3,629	10.2%	8,418,353.69	5,024,007.93	3,394,345.76	67.6%	838,781.09	2,767,394.53	(1,928,613.44)	-69.7%
49 - Otras	47,857	43,893	3,964	9.0%	44,537	38,669	5,868	15.2%	5,843,103.30	2,424,451.45	3,418,651.85	141.0%	10,904,864.25	520,280.85	10,384,583.40	1996.0%
50 TOTAL TOTAL Y EXTERIOR	3,939,157	3,790,905	148,252	3.9%	2,032,025	1,954,901	77,124	3.9%	173,819,904.55	137,447,877.37	36,372,027.18	26.5%	75,077,256.53	61,596,815.02	13,480,441.51	21.9%
Ramos de Personas	2,206,419	2,120,814	85,605	4.0%	664,651	604,845	59,806	9.9%	75,097,465.23	69,176,799.11	5,920,666.12	8.6%	38,268,773.67	36,632,597.04	1,636,176.63	4.5%
Ramos Generales	1,732,738	1,670,091	62,647	3.8%	1,367,374	1,350,056	17,318	1.3%	98,722,439.32	68,271,078.26	30,451,361.06	44.6%	36,808,482.86	24,964,217.98	11,844,264.88	47.4%
Totales	3,939,157	3,790,905	148,252	3.9%	2,032,025	1,954,901	77,124	3.9%	\$173,819,904.55	\$137,447,877.37	36,372,027.18	26.5%	\$75,077,256.53	\$61,596,815.02	13,480,441.51	21.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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 MARZO				SINIESTROS PAGAÑOS EN MARZO				
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
1	Vida Individual	257,211	248,999	8,212	3.3%	244,000	239,337	4,663	1.9%	14,703,558.47	13,496,369.14	1,207,189.33	8.9%	4,602,117.24	4,485,571.40	116,545.84	2.6%
2	- Primer año	53,367	79,273	(25,906)	-32.7%	-	76,793	(76,793)	-100.0%	2,094,745.21	2,552,167.11	(457,421.90)	-17.9%	1,216,912.94	2,887,986.32	(1,671,073.38)	-57.9%
3	- Renovación	203,844	169,726	34,118	20.1%	192,904	162,544	30,360	18.7%	12,608,813.26	10,944,202.03	1,664,611.23	15.2%	3,385,204.30	1,597,585.08	1,787,619.22	111.9%
4	Accidentes Personales	498,117	423,541	74,576	17.6%	174,194	149,009	25,185	16.9%	4,097,861.71	3,759,975.34	337,886.37	9.0%	513,915.62	171,583.13	342,332.49	199.5%
5	- Individual	171,747	151,738	20,009	13.2%	152,070	131,006	21,064	16.1%	1,366,958.12	1,582,185.55	(215,227.43)	-13.6%	137,455.72	39,140.96	98,314.76	251.2%
6	- Grupo	326,370	271,803	54,567	20.1%	22,124	18,003	4,121	22.9%	2,730,903.59	2,177,789.79	553,113.80	25.4%	376,459.90	132,442.17	244,017.73	184.2%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	427,085	407,514	19,571	4.8%	148,886	128,974	19,912	15.4%	35,170,321.91	31,230,591.21	3,939,730.70	12.6%	30,691,388.29	25,118,418.97	5,572,969.32	22.2%
9	- Individual	163,357	146,835	16,522	11.3%	119,591	114,677	4,914	4.3%	20,731,465.05	18,685,535.73	2,045,929.32	10.9%	16,099,830.44	12,814,254.83	3,285,575.61	25.6%
10	- Grupo	263,728	260,679	3,049	1.2%	29,295	14,297	14,998	104.9%	14,438,856.86	12,545,055.48	1,893,801.38	15.1%	14,591,557.85	12,304,164.14	2,287,393.71	18.6%
11	Colectivos de Vida	1,026,115	1,024,898	1,217	0.1%	93,613	83,799	9,814	11.7%	19,640,136.78	20,436,563.14	(796,426.36)	-3.9%	7,301,296.63	7,502,385.91	(201,089.28)	-2.7%
12	- Colectivo de vida	454,599	474,792	(20,193)	-4.3%	-	9,544	(9,544)	-100.0%	5,927,087.99	5,883,103.42	43,984.57	0.7%	2,937,507.66	3,870,353.92	(932,846.26)	-24.1%
13	- Colectivo de deudores	571,516	550,106	21,410	3.9%	-	74,255	(74,255)	-100.0%	13,713,048.79	14,553,459.72	(840,410.93)	-5.8%	4,363,788.97	3,632,031.99	731,756.98	20.1%
14	Incendio y Líneas Aliadas (*)	469,532	469,899	(367)	-0.1%	323,382	324,060	(678)	-0.2%	10,801,211.49	11,717,441.62	(916,230.13)	-7.8%	5,226,906.43	5,254,332.85	(27,426.42)	-0.5%
15	- Residencial	384,884	380,981	3,903	1.0%	289,804	285,374	4,430	1.6%	5,786,619.40	6,678,014.69	(891,395.29)	-13.3%	1,314,590.62	3,588,137.95	(2,273,547.33)	-63.4%
16	- Comercial	84,216	88,482	(4,266)	-4.8%	33,207	38,322	(5,115)	-13.3%	4,923,765.79	4,873,949.24	49,816.55	1.0%	3,910,976.56	1,640,658.38	2,270,318.18	138.4%
17	- Industrial	432	436	(4)	-0.9%	371	364	7	1.9%	90,826.30	165,477.69	(74,651.39)	-45.1%	1,339.25	25,536.52	(24,197.27)	-94.8%
18	Vida Industrial	22	16	6	37.5%	22	16	6	37.5%	(27.83)	670.34	(698.17)	-104.2%	-	-	-	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	34,063	31,514	2,549	8.1%	32,020	29,560	2,460	8.3%	804,642.64	585,567.52	219,075.12	37.4%	374,792.26	267,435.65	107,356.61	40.1%
23	- Residencial	25,612	23,488	2,124	9.0%	24,949	22,843	2,106	9.2%	237,988.60	282,305.93	(44,317.33)	-15.7%	272,520.48	86,837.77	185,682.71	213.8%
24	- Comercial e Industrial	8,451	8,026	425	5.3%	7,071	6,717	354	5.3%	566,654.04	303,261.59	263,392.45	86.9%	102,271.78	180,597.88	(78,326.10)	-43.4%
25	Transporte de Carga	40,936	40,552	384	0.9%	34,376	33,507	869	2.6%	4,128,208.35	3,034,594.45	1,093,613.90	36.0%	273,566.23	266,457.29	7,108.94	2.7%
26	- Terrestre	28,246	27,943	303	1.1%	27,077	26,287	790	3.0%	3,480,866.13	1,891,147.37	1,589,718.76	84.1%	114,423.96	188,049.74	(73,625.78)	-39.2%
27	- Marítimo	12,663	12,594	69	0.5%	7,272	7,205	67	0.9%	634,626.21	1,136,307.54	(501,681.33)	-44.2%	159,142.27	78,407.55	80,734.72	103.0%
28	- Aéreo	27	15	12	80.0%	27	15	12	80.0%	12,716.01	7,139.54	5,576.47	78.1%	-	-	-	0.0%
29	Casco	1,959	1,818	141	7.8%	1,481	1,269	212	16.7%	3,291,972.64	1,636,235.94	1,655,736.70	101.2%	8,535,995.79	96,624.19	8,439,371.60	8734.2%
30	- Marítimo	1,603	1,450	153	10.6%	1,246	1,040	206	19.8%	1,204,591.37	(156,346.07)	1,360,937.44	0.0%	6,853,978.07	70,795.05	6,783,183.02	9581.4%
31	- Aéreo	356	368	(12)	-3.3%	235	229	6	2.6%	2,087,381.27	1,792,582.01	294,799.26	16.4%	1,682,017.72	25,829.14	1,656,188.58	6412.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 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 MARZO				SINIESTROS PAGAÑOS EN MARZO			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
32 Automóvil	986,933	951,712	35,221	3.7%	844,835	859,562	(14,727)	-1.7%	26,013,460.78	23,134,507.79	2,878,952.99	12.4%	17,814,377.50	15,659,910.12	2,154,467.38	13.8%
33 Ramos Técnicos	13,172	13,230	(58)	-0.4%	9,336	8,895	441	5.0%	1,590,722.60	2,097,695.08	(506,972.48)	-24.2%	291,772.99	289,916.64	1,856.35	0.6%
34 - TRC - TRM	3,795	3,348	447	13.4%	2,671	2,225	446	20.0%	1,204,051.79	1,654,412.26	(450,360.47)	-27.2%	16,648.03	138,516.71	(121,868.68)	-88.0%
35 - Equipo Electrónico	4,243	4,281	(38)	-0.9%	3,052	3,053	(1)	0.0%	81,881.23	94,085.32	(12,204.09)	-13.0%	59,118.36	96,213.33	(37,094.97)	-38.6%
36 - Caldera y Maquinaria	852	854	(2)	-0.2%	828	829	(1)	-0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,326	1,365	(39)	-2.9%	904	888	16	1.8%	71,843.57	99,214.05	(27,370.48)	-27.6%	10,684.12	25,746.64	(15,062.52)	-58.5%
38 - Equipo Pesado	2,954	3,379	(425)	-12.6%	1,879	1,897	(18)	-0.9%	232,946.01	249,983.45	(17,037.44)	-6.8%	205,322.48	29,439.96	175,882.52	597.4%
39 - Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	85,822	85,969	(147)	-0.2%	28,774	27,835	939	3.4%	35,260,218.68	15,672,955.01	19,587,263.67	125.0%	1,017,989.30	870,250.88	147,738.42	17.0%
41 - Responsabilidad Civil	17,861	17,741	120	0.7%	16,873	16,518	355	2.1%	9,837,520.00	3,925,065.98	5,912,454.02	150.6%	374,557.42	356,156.84	18,400.58	5.2%
42 - Robo	4,243	4,225	18	0.4%	3,662	3,617	45	1.2%	145,650.57	184,219.26	(38,568.69)	-20.9%	19,040.19	62,281.72	(43,241.53)	-69.4%
43 - Fidelidad y DDD	1,255	1,163	92	7.9%	1,240	1,135	105	9.3%	1,036,549.50	1,050,270.28	(13,720.78)	-1.3%	67,886.19	154,843.22	(86,957.03)	-56.2%
44 - BBB	28	30	(2)	-6.7%	25	27	(2)	-7.4%	452,154.05	17,902.95	434,251.10	2425.6%	65,786.00	21,405.23	44,380.77	207.3%
45 - Otros	62,435	62,810	(375)	-0.6%	6,974	6,538	436	6.7%	23,788,344.56	10,495,496.54	13,292,848.02	126.7%	490,719.50	275,563.87	215,155.63	78.1%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	85,421	78,590	6,831	8.7%	82,620	72,900	9,720	13.3%	10,058,284.82	11,123,046.65	(1,064,761.83)	-9.6%	4,317,301.73	6,132,806.64	(1,815,504.91)	-29.6%
48 - Oferta y Cumplimiento	38,882	35,178	3,704	10.5%	38,694	34,852	3,842	11.0%	5,510,784.41	7,345,157.45	(1,834,373.04)	-25.0%	102,952.14	3,403,528.96	(3,300,576.82)	-97.0%
49 - Otras	46,539	43,412	3,127	7.2%	43,926	38,048	5,878	15.4%	4,547,500.41	3,777,889.20	769,611.21	20.4%	4,214,349.59	2,729,277.68	1,485,071.91	54.4%
50 TOTAL TOTAL Y EXTERIOR	3,926,428	3,778,292	148,136	3.9%	2,017,579	1,958,763	58,816	3.0%	165,560,573.04	137,926,213.23	27,634,359.81	20.0%	80,961,420.01	66,115,693.67	14,845,726.34	22.5%
Ramos de Personas	2,208,528	2,104,952	103,576	4.9%	660,693	601,119	59,574	9.9%	73,611,878.87	68,923,498.83	4,688,380.04	6.8%	43,108,717.78	37,277,959.41	5,830,758.37	15.6%
Ramos Generales	1,717,900	1,673,340	44,560	2.7%	1,356,886	1,357,644	(758)	-0.1%	91,948,694.17	69,002,714.40	22,945,979.77	33.3%	37,852,702.23	28,837,734.26	9,014,967.97	31.3%
Totales	3,926,428	3,778,292	148,136	3.9%	2,017,579	1,958,763	58,816	3.0%	165,560,573.04	137,926,213.23	27,634,359.81	20.0%	80,961,420.01	66,115,693.67	14,845,726.34	22.5%



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	Títulos 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 Multiriesgo	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 Eléctrico	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 30 DE ABRIL 2023
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2023	2022	Variación Porcentual
1	Vida Individual	0.24	0.27	-10.0%
2	- Primer año	0.59	0.84	-30.7%
3	- Renovación	0.19	0.18	3.5%
4	Accidentes Personales	0.21	0.18	13.2%
5	- Individual	0.18	0.07	173.4%
6	- Grupo	0.22	0.27	-19.3%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.72	0.71	0.3%
9	- Individual	0.74	0.69	7.0%
10	- Grupo	0.69	0.74	-6.6%
11	Colectivos de Vida	0.32	0.40	-20.4%
12	- Colectivo de vida	0.51	0.45	14.4%
13	- Colectivo de deudores	0.27	0.38	-28.4%
14	Incendio y Líneas Aliadas (*)	0.37	0.13	177.3%
15	- Residencial	0.16	0.19	-18.1%
16	- Comercial	0.49	0.09	435.8%
17	- Industrial	0.01	0.13	-96.0%
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	0.41	0.37	12.1%
23	- Residencial	0.65	0.32	100.8%
24	- Comercial e Industrial	0.24	0.41	-41.9%
25	Transporte de Carga	0.11	0.30	-63.9%
26	- Terrestre	0.08	0.44	-82.4%
27	- Marítimo	0.23	0.09	154.5%
28	- Aéreo	0.01	1.00	-99.2%
29	Casco	0.73	0.03	2215.7%
30	- Marítimo	1.73	0.05	3462.7%
31	- Aéreo	0.23	0.02	855.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE ABRIL 2023
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2023	2022	Variación Porcentual
32	Automóvil	0.67	0.68	-1.5%
33	Ramos Técnicos	0.11	0.09	22.2%
34	- TRC - TRM	0.08	0.06	18.8%
35	- Equipo Eléctrico	0.28	0.37	-23.6%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.13	0.12	6.7%
38	- Equipo Pesado	0.42	0.05	718.4%
39	- Vidrios	0.00	0.00	0.0%
40	Riesgos Diversos	0.14	0.14	3.9%
41	- Responsabilidad Civil	0.06	0.12	-51.0%
42	- Robo	0.27	0.25	11.0%
43	- Fidelidad y DDD	0.15	0.14	1.9%
44	- BBB	3.25	0.17	1773.6%
45	- Otros	0.12	0.14	-18.3%
46	Titulos de Propiedad	0.00	0.00	0.0%
47	Fianzas	0.68	0.67	1.7%
48	- Oferta y Cumplimiento	0.13	0.52	-75.1%
49	- Otras	1.36	0.83	64.6%
50	TOTAL LOCAL Y EXTERIOR	0.47	0.45	3.6%
Vida		0.50	0.52	-3.9%
General		0.44	0.38	15.4%
Totales		0.47	0.45	3.6%