



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 31 DE MAYO 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			
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
Vida Individual	246,632	257,500	(10,868)	-4.2%	235,057	244,438	(9,381)	-3.8%	74,528,078.13	71,803,433.67	2,724,644.46	3.8%	17,030,585.46	20,548,638.63	(3,518,053.17)	-17.1%
Accidentes Personales	677,081	552,464	124,617	22.6%	200,634	176,952	23,682	13.4%	14,141,988.97	12,264,182.74	1,877,806.23	15.3%	3,224,559.67	2,782,657.19	441,902.48	15.9%
Salud	440,393	427,111	13,282	3.1%	162,110	152,030	10,080	6.6%	208,874,679.76	190,139,475.51	18,735,204.25	9.9%	141,666,934.02	138,329,549.84	3,337,384.18	2.4%
Colectivos de Vida	1,115,955	1,016,225	99,730	9.8%	112,209	95,875	16,334	17.0%	110,937,231.21	104,591,539.09	6,345,692.12	6.1%	33,408,418.14	33,127,134.20	281,283.94	0.8%
Incendio y Líneas Aliadas (*)	496,572	475,086	21,486	4.5%	349,543	328,798	20,745	6.3%	98,476,326.88	88,163,087.79	10,313,239.09	11.7%	32,804,286.59	29,045,082.87	3,759,203.72	12.9%
Multiriesgo	34,848	34,518	330	1.0%	33,050	32,410	640	2.0%	3,321,968.43	3,432,856.35	(110,887.92)	-3.2%	1,423,837.05	1,436,676.75	(12,839.70)	-0.9%
Transporte de Carga	41,407	41,011	396	1.0%	35,121	34,538	583	1.7%	14,435,820.67	13,500,197.55	935,623.12	6.9%	1,316,824.55	1,579,484.36	(262,659.81)	-16.6%
Casco	2,153	1,994	159	8.0%	1,670	1,510	160	10.6%	17,137,878.16	19,798,692.87	(2,660,814.71)	-13.4%	4,748,209.49	11,978,568.79	(7,230,359.30)	-60.4%
Automóvil	1,014,330	1,001,495	12,835	1.3%	894,200	856,333	37,867	4.4%	130,192,068.11	118,124,290.16	12,067,777.95	10.2%	80,932,798.47	81,620,443.54	(687,645.07)	-0.8%
Ramos Técnicos	12,204	13,517	(1,313)	-9.7%	9,367	9,512	(145)	-1.5%	12,717,887.41	15,452,223.57	(2,734,336.16)	-17.7%	1,410,725.86	1,613,784.98	(203,059.12)	-12.6%
Responsabilidad Civil	18,177	18,057	120	0.7%	17,264	17,070	194	1.1%	20,129,213.81	35,225,548.12	(15,096,334.31)	-42.9%	4,604,847.30	2,832,607.37	1,772,239.93	62.6%
Robo	4,237	4,236	1	0.0%	3,650	3,660	(10)	-0.3%	1,019,881.22	841,757.97	178,123.25	21.2%	442,214.04	342,301.98	99,912.06	29.2%
Fianzas	92,850	89,127	3,723	4.2%	91,384	85,191	6,193	7.3%	67,873,578.50	54,402,077.84	13,471,500.66	24.8%	29,664,020.88	32,843,966.49	(3,179,945.61)	-9.7%
Otros	72,744	65,301	7,443	11.4%	9,121	8,508	613	7.2%	54,335,191.55	63,034,071.34	(8,698,879.79)	-13.8%	9,101,607.06	14,740,120.20	(5,638,513.14)	-38.3%
TOTAL LOCAL Y EXTERIOR	4,269,583	3,997,642	271,941	6.8%	2,154,380	2,046,825	107,555	5.3%	828,121,792.81	790,773,434.57	37,348,358.24	4.7%	361,779,868.58	372,821,017.19	(11,041,148.61)	-3.0%
Ramos de Personas	2,480,061	2,253,300	226,761	10.1%	710,010	669,295	40,715	6.1%	408,481,978.07	378,798,631.01	29,683,347.06	7.8%	195,330,497.29	194,787,979.86	542,517.43	0.3%
Ramos Generales	1,789,522	1,744,342	45,180	2.6%	1,444,370	1,377,530	66,840	4.9%	419,639,814.74	411,974,803.56	7,665,011.18	1.9%	166,449,371.29	178,033,037.33	(11,583,666.04)	-6.5%
Totales	4,269,583	3,997,642	271,941	6.8%	2,154,380	2,046,825	107,555	5.3%	\$828,121,792.81	\$790,773,434.57	37,348,358.24	4.7%	\$361,779,868.58	\$372,821,017.19	(11,041,148.61)	-3.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE MAYO 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			
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
1 Vida Individual	246,632	257,500	(10,868)	-4.2%	235,057	244,438	(9,381)	-3.8%	74,528,078.13	71,803,433.67	2,724,644.46	3.8%	17,030,585.46	20,548,638.63	(3,518,053.17)	-17.1%
2 - Primer año	57,353	56,774	579	1.0%	55,331	54,625	706	1.3%	9,831,857.25	9,740,495.47	91,361.78	0.9%	5,804,337.45	6,214,349.87	(410,012.42)	-6.6%
3 - Renovación	189,279	200,726	(11,447)	-5.7%	179,726	189,813	(10,087)	-5.3%	64,696,220.88	62,062,938.20	2,633,282.68	4.2%	11,226,248.01	14,334,288.76	(3,108,040.75)	-21.7%
4 Accidentes Personales	677,081	552,464	124,617	22.6%	200,634	176,952	23,682	13.4%	14,141,988.97	12,264,182.74	1,877,806.23	15.3%	3,224,559.67	2,782,657.19	441,902.48	15.9%
5 - Individual	195,175	174,977	20,198	11.5%	171,984	154,417	17,567	11.4%	4,521,669.36	4,707,837.03	(186,167.67)	-4.0%	1,136,104.98	961,442.17	174,662.81	18.2%
6 - Grupo	481,906	377,487	104,419	27.7%	28,650	22,535	6,115	27.1%	9,620,319.61	7,556,345.71	2,063,973.90	27.3%	2,088,454.69	1,821,215.02	267,239.67	14.7%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	440,393	427,111	13,282	3.1%	162,110	152,030	10,080	6.6%	208,874,679.76	190,139,475.51	18,735,204.25	9.9%	141,666,934.02	138,329,549.84	3,337,384.18	2.4%
9 - Individual	171,642	163,943	7,699	4.7%	126,459	120,452	6,007	5.0%	116,253,614.59	100,159,461.48	16,094,153.11	16.1%	76,481,033.35	73,410,463.74	3,070,569.61	4.2%
10 - Grupo	268,751	263,168	5,583	2.1%	35,651	31,578	4,073	12.9%	92,621,065.17	89,980,014.03	2,641,051.14	2.9%	65,185,900.67	64,919,086.10	266,814.57	0.4%
11 Colectivos de Vida	1,115,955	1,016,225	99,730	9.8%	112,209	95,875	16,334	17.0%	110,937,231.21	104,591,539.09	6,345,692.12	6.1%	33,408,418.14	33,127,134.20	281,283.94	0.8%
12 - Colectivo de vida	571,881	458,648	113,233	24.7%	68,962	10,611	58,351	549.9%	34,791,381.45	34,399,898.18	391,483.27	1.1%	14,927,667.83	15,235,882.99	(308,215.16)	-2.0%
13 - Colectivo de deudores	544,074	557,577	(13,503)	-2.4%	43,247	85,264	(42,017)	-49.3%	76,145,849.76	70,191,640.91	5,954,208.85	8.5%	18,480,750.31	17,891,251.21	589,499.10	3.3%
14 Incendio y Líneas Aliadas (*)	496,572	475,086	21,486	4.5%	349,543	328,798	20,745	6.3%	98,476,326.88	88,163,087.79	10,313,239.09	11.7%	32,804,286.59	29,045,082.87	3,759,203.72	12.9%
15 - Residencial	411,131	389,702	21,429	5.5%	315,777	294,635	21,142	7.2%	36,433,943.20	31,445,896.65	4,988,046.55	15.9%	5,318,341.47	5,073,454.10	244,887.37	4.8%
16 - Comercial	85,008	84,949	59	0.1%	33,392	33,788	(396)	-1.2%	61,392,574.72	56,276,175.23	5,116,399.49	9.1%	27,456,384.82	23,970,135.33	3,486,249.49	14.5%
17 - Industrial	433	435	(2)	-0.5%	374	375	(1)	-0.3%	649,808.96	441,015.91	208,793.05	47.3%	29,560.30	1,493.44	28,066.86	1879.3%
18 Vida Industrial	17	18	(1)	-5.6%	17	18	(1)	-5.6%	(343.18)	(1,080.33)	737.15	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	34,848	34,518	330	1.0%	33,050	32,410	640	2.0%	3,321,968.43	3,432,856.35	(110,887.92)	-3.2%	1,423,837.05	1,436,676.75	(12,839.70)	-0.9%
23 - Residencial	26,503	25,864	639	2.5%	25,915	25,319	596	2.4%	1,599,089.29	1,480,091.89	118,997.40	8.0%	708,922.69	966,505.83	(257,583.14)	-26.7%
24 - Comercial e Industrial	8,345	8,654	(309)	-3.6%	7,135	7,091	44	0.6%	1,722,879.14	1,952,764.46	(229,885.32)	-11.8%	714,914.36	470,170.92	244,743.44	52.1%
25 Transporte de Carga	41,407	41,011	396	1.0%	35,121	34,538	583	1.7%	14,435,820.67	13,500,197.55	935,623.12	6.9%	1,316,824.55	1,579,484.36	(262,659.81)	-16.6%
26 - Terrestre	28,707	28,276	431	1.5%	27,776	27,162	614	2.3%	10,381,013.77	10,032,910.90	348,102.87	3.5%	1,000,529.87	794,673.93	205,855.94	25.9%
27 - Marítimo	12,655	12,705	(50)	-0.4%	7,300	7,346	(46)	-0.6%	3,966,300.00	3,361,944.10	604,355.90	18.0%	313,222.09	784,248.27	(471,026.18)	-60.1%
28 - Aéreo	45	30	15	50.0%	45	30	15	50.0%	88,506.90	105,342.55	(16,835.65)	-16.0%	3,072.59	562.16	2,510.43	446.6%
29 Casco	2,153	1,994	159	8.0%	1,670	1,510	160	10.6%	17,137,878.16	19,798,692.87	(2,660,814.71)	-13.4%	4,748,209.49	11,978,568.79	(7,230,359.30)	-60.4%
30 - Marítimo	1,705	1,630	75	4.6%	1,342	1,267	75	5.9%	5,417,225.91	8,328,990.00	(2,911,764.09)	-35.0%	3,607,596.15	9,506,638.58	(5,899,042.43)	-62.1%
31 - Aéreo	448	364	84	23.1%	328	243	85	35.0%	11,720,652.25	11,469,702.87	250,949.38	2.2%	1,140,613.34	2,471,930.21	(1,331,316.87)	-53.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE MAYO 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			
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32 Automóvil	1,014,330	1,001,495	12,835	1.3%	894,200	856,333	37,867	4.4%	130,192,068.11	118,124,290.16	12,067,777.95	10.2%	80,932,798.47	81,620,443.54	(687,645.07)	-0.8%
33 Ramos Técnicos	12,204	13,517	(1,313)	-9.7%	9,367	9,512	(145)	-1.5%	12,717,887.41	15,452,223.57	(2,734,336.16)	-17.7%	1,410,725.86	1,613,784.98	(203,059.12)	-12.6%
34 - TRC - TRM	2,961	3,911	(950)	-24.3%	2,920	2,784	136	4.9%	10,226,215.32	12,909,022.03	(2,682,806.71)	-20.8%	1,058,312.17	951,291.60	107,020.57	11.3%
35 - Equipo Electrónico	4,289	4,260	29	0.7%	3,035	3,061	(26)	-0.8%	754,755.24	628,852.84	125,902.40	20.0%	155,053.38	191,199.08	(36,145.70)	-18.9%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	10,746.98	10,235.22	511.76	5.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,130	1,374	(244)	-17.8%	811	916	(105)	-11.5%	1,221,149.24	821,374.52	399,774.72	48.7%	102,694.00	116,870.30	(14,176.22)	-12.1%
38 - Equipo Pesado	2,968	3,116	(148)	-4.7%	1,770	1,920	(150)	-7.8%	504,987.30	1,082,705.63	(577,718.33)	-53.4%	94,666.23	354,424.00	(259,757.77)	-73.3%
39 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	33.33	33.33	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	95,101	87,536	7,565	8.6%	29,978	29,180	798	2.7%	75,484,629.76	99,102,457.76	(23,617,828.00)	-23.8%	14,148,668.40	17,915,029.55	(3,766,361.15)	-21.0%
41 - Responsabilidad Civil	18,177	18,057	120	0.7%	17,264	17,070	194	1.1%	20,129,213.81	35,225,548.12	(15,096,334.31)	-42.9%	4,604,847.30	2,832,607.37	1,772,239.93	62.6%
42 - Robo	4,237	4,236	1	0.0%	3,650	3,660	(10)	-0.3%	1,019,881.22	841,757.97	178,123.25	21.2%	442,214.04	342,301.98	99,912.06	29.2%
43 - Fidelidad y DDD	1,260	1,267	(7)	-0.6%	1,243	1,249	(6)	-0.5%	5,579,728.54	5,105,167.13	474,561.41	9.3%	887,026.63	768,709.35	118,317.28	15.4%
44 - BBB	24	27	(3)	-11.1%	19	24	(5)	-20.8%	259,771.46	1,685,230.91	(1,425,459.45)	-84.6%	519,675.67	4,080,724.50	(3,561,048.83)	-87.3%
45 - Otros	71,403	63,949	7,454	11.7%	7,802	7,177	625	8.7%	48,496,034.73	56,244,753.63	(7,748,718.90)	-13.8%	7,694,904.76	9,890,686.35	(2,195,781.59)	-22.2%
46 Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	92,850	89,127	3,723	4.2%	91,384	85,191	6,193	7.3%	67,873,578.50	54,402,077.84	13,471,500.66	24.8%	29,664,020.88	32,843,966.49	(3,179,945.61)	-9.7%
48 - Oferta y Cumplimiento	42,476	40,160	2,316	5.8%	42,284	39,965	2,319	5.8%	39,306,188.17	26,727,247.55	12,578,940.62	47.1%	9,141,014.88	5,085,764.28	4,055,250.60	79.7%
49 - Otras	50,374	48,967	1,407	2.9%	49,100	45,226	3,874	8.6%	28,567,390.33	27,674,830.29	892,560.04	3.2%	20,523,006.00	27,758,202.21	(7,235,196.21)	-26.1%
50 TOTAL LOCAL Y EXTERIOR	4,269,583	3,997,642	271,941	6.8%	2,154,380	2,046,825	107,555	5.3%	828,121,792.81	790,773,434.57	37,348,358.24	4.7%	361,779,868.58	372,821,017.19	(11,041,148.61)	-3.0%
Vida	2,480,061	2,253,300	226,761	10.1%	710,010	669,295	40,715	6.1%	408,481,978.07	378,798,631.01	29,683,347.06	7.8%	195,330,497.29	194,787,979.86	542,517.43	0.3%
General	1,789,522	1,744,342	45,180	2.6%	1,444,370	1,377,530	66,840	5%	419,639,814.74	411,974,803.56	7,665,011.18	1.9%	166,449,371.29	178,033,037.33	(11,583,666.04)	-6.5%
Totales	4,269,583	3,997,642	271,941	6.8%	2,154,380	2,046,825	107,555	5.3%	\$828,121,792.81	\$790,773,434.57	37,348,358.24	4.7%	\$361,779,868.58	\$372,821,017.19	(11,041,148.61)	-3.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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 MAYO				SINIESTROS PAGADOS EN MAYO				
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	
1	Vida Individual	246,632	257,164	(10,532)	-4.1%	235,057	244,438	(9,381)	-3.8%	15,304,090.33	15,739,344.65	(435,254.32)	-2.8%	5,200,400.95	6,959,355.68	(1,758,954.73)	-25.3%
2	- Primer año	57,353	55,666	1,687	3.0%	55,331	54,625	706	1.3%	1,960,096.73	2,339,047.79	(378,951.06)	-16.2%	1,377,079.30	1,879,828.40	(502,749.10)	-26.7%
3	- Renovación	189,279	201,498	(12,219)	-6.1%	179,726	189,813	(10,087)	-5.3%	13,343,993.60	13,400,296.86	(56,303.26)	-0.4%	3,823,321.65	5,079,527.28	(1,256,205.63)	-24.7%
4	Accidentes Personales	677,081	512,970	164,111	32.0%	200,634	176,952	23,682	13.4%	2,532,872.13	1,923,775.44	609,096.69	31.7%	643,634.68	652,560.16	(8,925.48)	-1.4%
5	- Individual	195,175	173,970	21,205	12.2%	171,984	154,417	17,567	11.4%	1,021,302.57	694,889.05	326,413.52	47.0%	248,975.42	223,154.67	25,820.75	11.6%
6	- Grupo	481,906	339,000	142,906	42.2%	28,650	22,535	6,115	27.1%	1,511,569.56	1,228,886.39	282,683.17	23.0%	394,659.26	429,405.49	(34,746.23)	-8.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	440,393	426,320	14,073	3.3%	162,110	152,030	10,080	6.6%	40,563,075.46	37,270,669.47	3,292,405.99	8.8%	31,825,246.10	28,982,616.01	2,842,630.09	9.8%
9	- Individual	171,642	163,534	8,108	5.0%	126,459	120,452	6,007	5.0%	23,577,156.47	20,512,596.02	3,064,560.45	14.9%	16,736,400.14	14,703,003.03	2,033,397.11	13.8%
10	- Grupo	268,751	262,786	5,965	2.3%	35,651	31,578	4,073	12.9%	16,985,918.99	16,758,073.45	227,845.54	1.4%	15,088,845.96	14,279,612.98	809,232.98	5.7%
11	Colectivos de Vida	1,115,955	1,009,965	105,990	10.5%	112,209	95,875	16,334	17.0%	22,721,062.42	21,360,078.80	1,360,983.62	6.4%	6,391,419.66	6,658,328.72	(266,909.06)	-4.0%
14	Incendio y Líneas Aliadas (*)	496,572	471,327	25,245	5.4%	349,543	328,798	20,745	6.3%	12,082,054.60	16,948,141.46	(4,866,086.86)	-28.7%	3,888,749.47	2,718,412.58	1,170,336.89	43.1%
15	- Residencial	411,131	386,654	24,477	6.3%	315,777	294,635	21,142	7.2%	7,011,111.39	5,796,284.70	1,214,826.69	21.0%	2,048,161.35	1,069,437.59	978,723.76	91.5%
16	- Comercial	85,008	84,235	773	0.9%	33,392	33,788	(396)	-1.2%	4,974,604.09	10,968,799.31	(5,994,195.22)	-54.6%	1,830,732.90	1,648,820.80	181,912.10	11.0%
17	- Industrial	433	438	(5)	-1.1%	374	375	(1)	-0.3%	96,339.12	183,057.45	(86,718.33)	-47.4%	9,855.23	154.19	9,701.04	6291.6%
18	Vida Industrial	17	19	(2)	-10.5%	17	18	(1)	-5.6%	(2,755.25)	144.57	(2,899.82)	-2005.8%	-	-	-	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	34,848	34,326	522	1.5%	33,050	32,410	640	2.0%	610,107.66	661,371.05	(51,263.39)	-7.8%	206,544.48	294,734.40	(88,189.92)	-29.9%
23	- Residencial	26,503	25,675	828	3.2%	25,915	25,319	596	2.4%	261,953.09	293,471.89	(31,518.80)	-10.7%	74,304.30	198,439.15	(124,134.85)	-62.6%
24	- Comercial e Industrial	8,345	8,651	(306)	-3.5%	7,135	7,091	44	0.6%	348,154.57	367,899.16	(19,744.59)	-5.4%	132,240.18	96,295.25	35,944.93	37.3%
25	Transporte de Carga	41,407	41,022	385	0.9%	35,121	34,538	583	1.7%	2,256,991.93	3,081,152.31	(824,160.38)	-26.7%	199,174.73	437,104.38	(237,929.65)	-54.4%
26	- Terrestre	28,707	28,317	390	1.4%	27,776	27,162	614	2.3%	1,586,628.51	1,932,977.60	(346,349.09)	-17.9%	108,357.62	165,055.06	(56,697.44)	-34.4%
27	- Marítimo	12,655	12,677	(22)	-0.2%	7,300	7,346	(46)	-0.6%	643,181.18	1,117,237.84	(474,056.66)	-42.4%	90,817.11	272,049.32	(181,232.21)	-66.6%
28	- Aéreo	45	28	17	60.7%	45	30	15	50.0%	27,182.24	30,936.87	(3,754.63)	-12.1%	-	-	-	0.0%
29	Casco	2,153	1,993	160	8.0%	1,670	1,510	160	10.6%	2,261,620.44	3,533,457.10	(1,271,836.66)	-36.0%	631,546.76	103,770.66	527,776.10	508.6%
30	- Marítimo	1,705	1,631	74	4.5%	1,342	1,267	75	5.9%	901,612.59	2,898,184.12	(1,996,571.53)	-68.9%	631,546.76	91,403.87	540,142.89	590.9%
31	- Aéreo	448	362	86	23.8%	328	243	85	35.0%	1,360,007.85	635,272.98	724,734.87	114.1%	-	12,366.79	(12,366.79)	-100.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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 MAYO				SINIESTROS PAGADOS EN MAYO			
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32 Automóvil	1,014,330	997,733	16,597	1.7%	894,200	856,333	37,867	4.4%	25,610,949.49	23,149,272.61	2,461,676.88	10.6%	17,705,974.38	17,568,118.47	137,855.91	0.8%
33 Ramos Técnicos	12,204	13,517	(1,313)	-9.7%	9,367	9,512	(145)	-1.5%	4,772,402.81	1,807,241.46	2,965,161.35	164.1%	194,864.29	136,320.71	58,543.58	42.9%
34 - TRC - TRM	2,961	3,911	(950)	-24.3%	2,920	2,784	136	4.9%	4,195,456.32	1,361,473.67	2,833,982.65	208.2%	135,900.68	80,257.25	55,643.43	69.3%
35 - Equipo Electrónico	4,289	4,260	29	0.7%	3,035	3,061	(26)	-0.8%	165,609.82	130,656.02	34,953.80	26.8%	17,189.78	51,075.32	(33,885.54)	-66.3%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	10,235.22	(10,235.22)	-100.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,130	1,374	(244)	-17.8%	811	916	(105)	-11.5%	220,742.02	104,249.39	116,492.63	111.7%	31,339.45	22,878.92	8,460.53	37.0%
38 - Equipo Pesado	2,968	3,116	(148)	-4.7%	1,770	1,920	(150)	-7.8%	190,561.32	200,593.83	(10,032.51)	-5.0%	10,434.38	(17,890.78)	28,325.16	0.0%
39 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	33.33	33.33	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	95,101	87,536	7,565	8.6%	29,978	29,180	798	2.7%	10,361,994.60	15,471,609.21	(5,109,614.61)	-33.0%	3,396,451.83	5,922,498.89	(2,526,047.06)	-42.7%
41 - Responsabilidad Civil	18,177	18,057	120	0.7%	17,264	17,070	194	1.1%	3,107,700.74	2,499,393.95	608,306.79	24.3%	1,882,217.49	942,721.86	939,495.63	99.7%
42 - Robo	4,237	4,236	1	0.0%	3,650	3,660	(10)	-0.3%	104,404.30	158,312.56	(53,908.26)	-34.1%	20,049.32	156,260.32	(136,211.00)	-87.2%
43 - Fidelidad y DDD	1,260	1,267	(7)	-0.6%	1,243	1,249	(6)	-0.5%	1,042,242.33	972,955.29	69,287.04	7.1%	182,899.34	165,868.76	17,030.58	10.3%
44 - BBB	24	27	(3)	-11.1%	19	24	(5)	-20.8%	41,212.40	432,574.31	(391,361.91)	-90.5%	7,690.00	4,226.50	3,463.50	81.9%
45 - Otros	71,403	63,949	7,454	11.7%	7,802	7,177	625	8.7%	6,066,434.83	11,408,373.10	(5,341,938.27)	-46.8%	1,303,595.68	4,653,421.45	(3,349,825.77)	-72.0%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	92,850	89,127	3,723	4.2%	91,384	85,191	6,193	7.3%	11,719,021.18	14,144,290.93	(2,425,269.75)	-17.1%	6,836,016.12	5,588,322.18	1,247,693.94	22.3%
48 - Oferta y Cumplimiento	42,476	40,160	2,316	5.8%	42,284	39,965	2,319	5.8%	6,695,914.28	4,426,836.16	2,269,078.12	51.3%	2,615,500.90	2,220,797.20	394,703.70	17.8%
49 - Otras	50,374	48,967	1,407	2.9%	49,100	45,226	3,874	8.6%	5,023,106.90	9,717,454.77	(4,694,347.87)	-48.3%	4,220,515.22	3,367,524.98	852,990.24	25.3%
50 TOTAL TOTAL Y EXTERIOR	4,269,583	3,943,059	326,524	8.3%	2,154,380	2,046,825	107,555	5.3%	150,793,487.80	155,090,549.06	(4,297,061.26)	-2.8%	77,120,023.45	76,022,142.84	1,097,880.61	1.4%
Ramos de Personas	2,480,061	2,206,419	273,642	12.4%	710,010	669,295	40,715	6.1%	81,121,100.34	76,293,868.36	4,827,231.98	6.3%	44,060,701.39	43,252,860.57	807,840.82	1.9%
Ramos Generales	1,789,522	1,736,640	52,882	3.0%	1,444,370	1,377,530	66,840	4.9%	69,672,387.46	78,796,680.70	(9,124,293.24)	-11.6%	33,059,322.06	32,769,282.27	290,039.79	0.9%
Totales	4,269,583	3,943,059	326,524	8.3%	2,154,380	2,046,825	107,555	5.3%	150,793,487.80	155,090,549.06	(4,297,061.26)	-2.8%	77,120,023.45	76,022,142.84	1,097,880.61	1.4%



SUPFRINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2024 (Cifras En Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (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		
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	
1	Vida Individual	248,740	257,164	(8,424)	-3.3%	235,131	244,055	(8,924)	-3.7%	14,778,068.13	14,009,790.59	768,277.54	5.5%	3,064,719.45	2,730,746.67	333,972.78	12.2%
2	- Primer año	57,183	55,666	1,517	2.7%	55,225	53,498	1,727	3.2%	1,981,350.14	1,924,062.60	57,287.54	3.0%	1,143,188.54	1,244,177.78	(100,989.24)	-8.1%
3	- Renovación	191,557	201,498	(9,941)	-4.9%	179,906	190,557	(10,651)	-5.6%	12,796,717.99	12,085,727.99	710,990.00	5.9%	1,921,530.91	1,486,568.89	434,962.02	29.3%
4	Accidentes Personales	637,025	512,970	124,055	24.2%	197,757	175,693	22,064	12.6%	2,818,800.08	2,361,133.77	457,666.31	19.4%	761,788.28	535,936.98	225,851.30	42.1%
5	- Individual	193,175	173,970	19,205	11.0%	170,128	153,521	16,607	10.8%	954,449.45	1,021,738.24	(67,288.79)	-6.6%	239,524.51	137,115.56	102,408.95	74.7%
6	- Grupo	443,850	339,000	104,850	30.9%	27,629	22,172	5,457	24.6%	1,864,350.63	1,339,395.53	524,955.10	39.2%	522,263.77	398,821.42	123,442.35	31.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	433,280	426,320	6,960	1.6%	161,517	150,208	11,309	7.5%	43,220,838.97	37,833,489.02	5,387,349.95	14.2%	30,358,133.92	28,221,533.62	2,136,600.30	7.6%
9	- Individual	171,132	163,534	7,598	4.6%	125,875	119,824	6,051	5.0%	23,859,305.89	20,243,883.55	3,615,422.34	17.9%	15,995,032.36	14,841,462.61	1,153,569.75	7.8%
10	- Grupo	262,148	262,786	(638)	-0.2%	35,642	30,384	5,258	17.3%	19,361,533.08	17,589,605.47	1,771,927.61	10.1%	14,363,101.56	13,380,071.01	983,030.55	7.3%
11	Colectivos de Vida	1,106,611	1,009,965	96,646	9.6%	110,362	94,695	15,667	16.5%	22,239,426.63	20,893,051.85	1,346,374.78	6.4%	6,898,105.01	6,780,556.40	117,548.61	1.7%
12	- Colectivo de vida	504,913	455,356			9,846	10,499			6,521,488.35	6,370,712.61			3,500,077.54	3,282,057.61		
13	- Colectivo de deudores	601,698	554,609			100,516	84,196			15,717,938.28	14,522,339.24			3,398,027.47	3,498,498.79		
14	Incendio y Líneas Aliadas (*)	494,046	471,327	22,719	4.8%	347,650	325,142	22,508	6.9%	43,367,974.59	30,911,166.48	12,456,808.11	40.3%	6,395,895.65	3,071,360.48	3,324,535.17	108.2%
15	- Residencial	409,435	386,654	22,781	5.9%	314,104	291,544	22,560	7.7%	9,846,271.42	8,631,459.41	1,214,812.01	14.1%	1,039,865.25	1,076,520.85	(36,655.60)	-3.4%
16	- Comercial	84,179	84,235	(56)	-0.1%	33,173	33,221	(48)	-0.1%	33,257,466.91	22,166,912.47	11,090,554.44	50.0%	5,356,081.09	1,994,839.63	3,361,241.46	168.5%
17	- Industrial	432	438	(6)	-1.4%	373	377	(4)	-1.1%	264,236.26	112,794.60	151,441.66	134.3%	(50.69)	-	(50.69)	0.0%
18	Vida Industrial	17	19	(2)	-10.5%	17	19	(2)	-10.5%	(153.81)	(531.23)	377.42	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	34,719	34,326	393	1.1%	33,019	32,195	824	2.6%	644,080.63	646,145.48	(2,064.85)	-0.3%	358,710.62	201,292.80	157,417.82	78.2%
23	- Residencial	26,385	25,675	710	2.8%	25,905	25,108	797	3.2%	371,028.59	315,770.61	55,257.98	17.5%	253,935.93	106,434.33	147,501.60	138.6%
24	- Comercial e Industrial	8,334	8,651	(317)	-3.7%	7,114	7,087	27	0.4%	273,052.04	330,374.87	(57,322.83)	-17.4%	104,774.69	94,858.47	9,916.22	10.5%
25	Transporte de Carga	41,347	41,022	325	0.8%	35,052	34,458	594	1.7%	2,479,282.08	2,137,791.00	341,491.08	16.0%	266,122.49	308,205.69	(42,083.20)	-13.7%
26	- Terrestre	28,678	28,317	361	1.3%	27,738	27,143	595	2.2%	914,665.43	1,244,162.68	(329,497.25)	-26.5%	234,280.02	212,201.84	22,078.18	10.4%
27	- Marítimo	12,625	12,677	(52)	-0.4%	7,270	7,287	(17)	-0.2%	1,555,112.05	881,671.67	673,440.38	76.4%	31,360.97	96,003.85	(64,642.88)	-67.3%
28	- Aéreo	44	28	16	57.1%	44	28	16	57.1%	9,504.60	11,956.65	(2,452.05)	-20.5%	481.50	-	481.50	0.0%
29	Casco	2,153	1,993	160	8.0%	1,669	1,515	154	10.2%	7,509,953.82	8,745,466.24	(1,235,512.42)	-14.1%	2,135,705.29	1,132,816.60	1,002,888.69	88.5%
30	- Marítimo	1,709	1,631	78	4.8%	1,345	1,274	71	5.6%	1,557,649.40	969,282.93	588,366.47	60.7%	2,135,705.29	1,132,816.60	1,002,888.69	88.5%
31	- Aéreo	444	362	82	22.7%	324	241	83	34.4%	5,952,304.42	7,776,183.31	(1,823,878.89)	-23.5%	-	-	-	0.0%



SUPFRINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2024 (Cifras Fn Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASFGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32 Automóvil	1,010,183	997,733	12,450	1.2%	890,921	851,854	39,067	4.6%	24,857,661.76	20,971,702.15	3,885,959.61	18.5%	17,383,944.66	15,435,184.08	1,948,760.58	12.6%
33 Ramos Técnicos	12,184	13,210	(1,026)	-7.8%	9,338	9,379	(41)	-0.4%	1,769,606.71	2,378,317.51	(608,710.80)	-25.6%	156,683.10	889,895.25	(733,212.15)	-82.4%
34 - TRC - TRM	2,961	3,824	(863)	-22.6%	2,910	2,689	221	8.2%	1,869,772.57	2,084,057.41	(214,284.84)	-10.3%	83,255.37	710,068.98	(626,813.61)	-88.3%
35 - Equipo Electrónico	4,283	4,246	37	0.9%	3,031	3,057	(26)	-0.9%	76,181.70	99,136.49	(22,954.79)	-23.2%	46,269.08	53,344.65	(7,075.57)	-13.3%
36 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,143	1,324	(181)	-13.7%	808	910	(102)	-11.2%	72,428.71	89,274.30	(16,845.59)	-18.9%	6,089.83	19,521.23	(13,431.40)	-68.8%
38 - Equipo Pesado	2,941	2,962	(21)	-0.7%	1,758	1,893	(135)	-7.1%	(248,776.27)	105,849.31	(354,625.58)	-335.0%	21,068.82	106,960.39	(85,891.57)	-80.3%
39 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	97,283	85,745	11,538	13.5%	29,745	28,957	788	2.7%	24,983,355.64	18,670,924.70	6,312,430.94	33.8%	3,942,475.09	4,026,082.62	(83,607.53)	-2.1%
41 - Responsabilidad Civil	17,990	17,992	(2)	0.0%	17,075	16,987	88	0.5%	4,288,420.44	5,760,302.70	(1,471,882.26)	-25.6%	412,205.29	588,715.58	(176,510.29)	-30.0%
42 - Robo	4,237	4,236	1	0.0%	3,653	3,655	(2)	-0.1%	175,942.20	164,879.50	11,062.70	6.7%	80,984.61	67,442.98	13,541.63	20.1%
43 - Fidelidad y DDD	1,276	1,261	15	1.2%	1,259	1,248	11	0.9%	1,033,475.76	940,918.31	92,557.45	9.8%	301,395.48	139,512.41	161,883.07	116.0%
44 - BBB	24	26	(2)	-7.7%	21	23	(2)	-8.7%	261,773.86	807,575.18	(545,801.32)	-67.6%	-	-	-	0.0%
45 - Otros	73,756	62,230	11,526	18.5%	7,737	7,044	693	9.8%	19,223,743.38	10,997,249.01	8,226,494.37	74.8%	3,147,889.71	3,230,411.65	(82,521.94)	-2.6%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	92,227	87,323	4,904	5.6%	90,517	83,815	6,702	8.0%	23,293,944.06	14,261,456.99	9,032,487.07	63.3%	4,352,360.34	11,743,645.34	(7,391,285.00)	-62.9%
48 - Oferta y Cumplimiento	42,038	39,466	2,572	6.5%	41,838	39,278	2,560	6.5%	18,143,700.41	8,418,353.69	9,725,346.72	115.5%	1,557,175.44	838,781.09	718,394.35	85.6%
49 - Otras	50,189	47,857	2,332	4.9%	48,679	44,537	4,142	9.3%	5,150,243.65	5,843,103.30	(692,859.65)	-11.9%	2,795,184.90	10,904,864.25	(8,109,679.35)	-74.4%
50 TOTAL TOTAL Y EXTERIOR	4,209,855	3,939,157	270,698	6.9%	2,142,735	2,032,025	110,710	5.4%	211,962,839.29	173,819,904.55	38,142,934.74	21.9%	76,074,643.90	75,077,256.53	997,387.37	1.3%
Ramos de Personas	2,425,656	2,206,419	219,237	9.9%	704,767	664,651	40,116	6.0%	83,057,133.81	75,097,465.23	7,959,668.58	10.6%	41,082,746.66	38,268,773.67	2,813,972.99	7.4%
Ramos Generales	1,784,199	1,732,738	51,461	3.0%	1,437,968	1,367,374	70,594	5.2%	128,905,705.48	98,722,439.32	30,183,266.16	30.6%	34,991,897.24	36,808,482.86	(1,816,585.62)	-4.9%
Totales	4,209,855	3,939,157	270,698	6.9%	2,142,735	2,032,025	110,710	5.4%	\$211,962,839.29	\$173,819,904.55	38,142,934.74	21.9%	\$76,074,643.90	\$75,077,256.53	997,387.37	1.3%



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	246,632	257,211	(10,579)	-4.1%	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	677,081	53,367	623,714	1168.7%	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	204,520	203,844	676	0.3%	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	359,896	498,117	(138,221)	-27.7%	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	170,099	171,747	(1,648)	-1.0%	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	189,797	326,370	(136,573)	-41.8%	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	423,847	427,085	(3,238)	-0.8%	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	162,463	163,357	(894)	-0.5%	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	261,384	263,728	(2,344)	-0.9%	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	1,017,890	1,026,115	(8,225)	-0.8%	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 (*)	1,341	469,532	(468,191)	-99.7%	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	425	384,884	(384,459)	-99.9%	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	44	84,216	(84,172)	-99.9%	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)	-100.0%	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	-	22	(22)	-100.0%	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	28,874	-	28,874	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	21,660	-	21,660	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multiriesgo	7,214	34,063	(26,849)	-78.8%	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	37,247	25,612	11,635	45.4%	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	26,256	8,451	17,805	210.7%	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	10,973	40,936	(29,963)	-73.2%	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	18	28,246	(28,228)	-99.9%	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	1,605	12,663	(11,058)	-87.3%	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	1,249	27	1,222	4525.9%	38	27	11	40.7%	21,776.03	12,716.01	9,060.02	71.2%	-	-	-	0.0%
29	Casco	356	1,959	(1,603)	-81.8%	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	946,639	1,603	945,036	58954.2%	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	13,337	356	12,981	3646.3%	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	3,072	986,933	(983,861)	-99.7%	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	4,286	13,172	(8,886)	-67.5%	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	854	3,795	(2,941)	-77.5%	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 Eléctrico	1,515	4,243	(2,728)	-64.3%	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	3,607	852	2,755	323.4%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	3	1,326	(1,323)	-99.8%	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	89,367	2,954	86,413	2925.3%	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	18,259	2	18,257	912850.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	4,308	85,822	(81,514)	-95.0%	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	1,188	17,861	(16,673)	-93.3%	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	30	4,243	(4,213)	-99.3%	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	65,582	1,255	64,327	5125.7%	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	40	28	12	42.9%	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	68,122	62,435	5,687	9.1%	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	32,230	40	32,190	80475.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	35,892	85,421	(49,529)	-58.0%	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	3,621,788	38,882	3,582,906	9214.8%	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	-	46,539	(46,539)	-100.0%	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	2,198,471	3,926,428	(1,727,957)	-44.0%	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	2,048,265	2,208,528	(160,263)	-7.3%	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	150,206	1,717,900	(1,567,694)	-91.3%	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	2,198,471	3,926,428	(1,727,957)	-44.0%	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	246,632	257,724	(11,092)	-4.3%	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	677,081	53,204	623,877	1172.6%	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	204,827	204,520	307	0.2%	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	358,860	359,896	(1,036)	-0.3%	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	168,059	170,099	(2,040)	-1.2%	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	190,801	189,797	1,004	0.5%	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	422,550	423,847	(1,297)	-0.3%	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	161,659	162,463	(804)	-0.5%	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	260,891	261,384	(493)	-0.2%	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	1,025,910	1,017,890	8,020	0.8%	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%
14	Incendio y Líneas Aliadas (*)	1,341	466,950	(465,609)	-99.7%	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	425	382,788	(382,363)	-99.9%	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	44	83,721	(83,677)	-99.9%	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	-	441	(441)	-100.0%	371	378	(7)	-1.9%	66,826.08	57,217.16	9,608.92	16.8%	-	-	-	0.0%
18	Vida Industrial	-	23	(23)	-100.0%	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	28,874	-	28,874	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	21,660	-	21,660	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multiriesgo	7,214	33,799	(26,585)	-78.7%	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	37,247	25,410	11,837	46.6%	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	26,256	8,389	17,867	213.0%	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	10,973	40,898	(29,925)	-73.2%	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	18	28,211	(28,193)	-99.9%	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	1,605	12,660	(11,055)	-87.3%	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	1,249	27	1,222	4525.9%	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	356	1,913	(1,557)	-81.4%	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	946,639	1,561	945,078	60543.1%	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	13,337	352	12,985	3688.9%	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	3,072	983,207	(980,135)	-99.7%	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	4,286	13,046	(8,760)	-67.1%	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	854	3,730	(2,876)	-77.1%	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	1,515	4,185	(2,670)	-63.8%	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	3,607	852	2,755	323.4%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	3	1,332	(1,329)	-99.8%	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	89,367	2,945	86,422	2934.5%	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	18,259	2	18,257	912850.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	4,308	84,881	(80,573)	-94.9%	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	1,188	17,661	(16,473)	-93.3%	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	30	4,239	(4,209)	-99.3%	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	65,582	1,250	64,332	5146.6%	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	40	28	12	42.9%	21	25	(4)	-16.0%	-	-	-	0.0%	511,584.42	4,010,712.00	(3,499,127.58)	-87.2%
45	- Otros	68,122	61,703	6,419	10.4%	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	32,230	40	32,190	80475.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	35,892	84,158	(48,266)	-57.4%	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	3,621,788	38,119	3,583,669	9401.3%	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	-	46,039	(46,039)	-100.0%	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	2,204,158	3,768,272	(1,564,114)	-41.5%	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		2,053,952	2,059,357	(5,405)	-0.3%	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		150,206	1,708,915	(1,558,709)	-91.2%	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		2,204,158	3,768,272	(1,564,114)	-41.5%	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	248,740	257,774	(9,034)	-3.5%	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	76,589	52,947	23,642	44.7%	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	181,061	204,827	(23,766)	-11.6%	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	407,998	358,860	49,138	13.7%	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	143,236	168,059	(24,823)	-14.8%	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	264,762	190,801	73,961	38.8%	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	390,433	422,550	(32,117)	-7.6%	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	130,638	161,659	(31,021)	-19.2%	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	259,795	260,891	(1,096)	-0.4%	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	960,527	1,025,910	(65,383)	-6.4%	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	419,905	458,199			9,591	10,190			7,686,398.23	8,222,977.60			1,912,475.20	3,865,807.48		
14	- Colectivo de deudores	330,769	567,711			95,095	81,359			15,027,865.19	14,041,855.45			4,173,011.91	3,658,181.43		
15	Incendio y Líneas Aliadas (*)	88,711	465,275	(376,564)	-80.9%	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	425	381,214	(380,789)	-99.9%	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	44	83,614	(83,570)	-99.9%	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	-	447	(447)	-100.0%	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	-	24	(24)	-100.0%	17	24	(7)	-29.2%	-	-	-	0.0%	-	-	-	0.0%
20	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Rentas Vitalicias	28,874	-	28,874	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Pérdida de Ingresos	21,660	-	21,660	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
23	Multirisgo	7,214	33,623	(26,409)	-78.5%	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	37,247	25,232	12,015	47.6%	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	26,256	8,391	17,865	212.9%	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	10,973	40,719	(29,746)	-73.1%	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	18	28,023	(28,005)	-99.9%	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	1,605	12,671	(11,066)	-87.3%	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	1,249	25	1,224	4896.0%	40	25	15	60.0%	11,306.32	15,489.83	(4,183.51)	-27.0%	-	562.16	(562.16)	-100.0%
30	Casco	356	1,895	(1,539)	-81.2%	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	946,639	1,543	945,096	61250.6%	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	13,337	352	12,985	3688.9%	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	3,072	978,477	(975,405)	-99.7%	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	4,286	12,878	(8,592)	-66.7%	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	854	3,669	(2,815)	-76.7%	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	1,515	4,145	(2,630)	-63.4%	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	3,607	852	2,755	323.4%	829	828	1	0.1%	10,746.98	-	10,746.98	0.0%	-	-	-	0.0%
38 - Rotura de Maquinaria	3	1,316	(1,313)	-99.8%	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	89,367	2,894	86,473	2988.0%	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	18,259	2	18,257	912850.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
41 Riesgos Diversos	4,308	84,185	(79,877)	-94.9%	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	1,188	17,299	(16,111)	-93.1%	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	30	4,181	(4,151)	-99.3%	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	65,582	1,182	64,400	5448.4%	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	40	28	12	42.9%	21	25	(4)	-16.0%	(43,214.80)	(7,072.63)	(36,142.17)	0.0%	-	-	-	0.0%
46 - Otros	68,122	61,495	6,627	10.8%	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	32,230	40	32,190	80475.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48 Fianzas	35,892	84,011	(48,119)	-57.3%	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	3,621,788	38,238	3,583,550	9371.7%	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	-	45,773	(45,773)	-100.0%	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	2,245,274	3,766,221	(1,520,947)	-40.4%	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	2,007,698	2,065,094	(57,396)	-2.8%	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	237,576	1,701,127	(1,463,551)	-86.0%	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	2,245,274	3,766,221	(1,520,947)	-40.4%	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 MAYO 2024
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2024	2023	Variación Porcentual
1	Vida Individual	248740.00	0.29	86917512.5%
2	- Primer año	76589.00	0.64	12004612.0%
3	- Renovación	181061.00	0.23	78393588.3%
4	Accidentes Personales	407998.00	0.23	179819464.1%
5	- Individual	143236.00	0.20	70137425.3%
6	- Grupo	264762.00	0.24	109851465.1%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	390433.00	0.73	53666470.8%
9	- Individual	130638.00	0.73	17823832.8%
10	- Grupo	259795.00	0.72	36008351.7%
11	Colectivos de Vida	960527.00	0.32	303264881.1%
12	- Colectivo de vida	419905.00	0.44	94806937.1%
13	- Colectivo de deudores	330769.00	0.25	129768458.9%
14	Incendio y Líneas Aliadas (*)	88711.00	0.33	26927128.0%
15	- Residencial	425.00	0.16	263320.3%
16	- Comercial	44.00	0.43	10230.2%
17	- Industrial	0.00	0.00	-100.0%
18	Vida Industrial	0.00	0.00	0.0%
19	Anualidades	0.00	0.00	0.0%
20	Rentas Vitalicias	28874.00	0.00	0.0%
21	Pérdida de Ingresos	21660.00	0.00	0.0%
22	Multiriesgo	7214.00	0.42	1723643.8%
23	- Residencial	37247.00	0.65	5703847.2%
24	- Comercial e Industrial	26256.00	0.24	10904824.5%
25	Transporte de Carga	10973.00	0.12	9378762.6%
26	- Terrestre	18.00	0.08	22625.3%
27	- Marítimo	1605.00	0.23	687937.3%
28	- Aéreo	1249.00	0.01	23404774.9%
29	Casco	356.00	0.61	58741.2%
30	- Marítimo	946639.00	1.14	82937172.7%
31	- Aéreo	13337.00	0.22	6188239.2%



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

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2024	2023	Variación Porcentual
32	Automóvil	3072.00	0.69	444491.8%
33	Ramos Técnicos	4286.00	0.10	4103806.7%
34	- TRC - TRM	854.00	0.07	1158777.6%
35	- Equipo Eléctrico	1515.00	0.30	498182.8%
36	- Caldera y Maquinaria	3607.00	0.00	0.0%
37	- Rotura de Maquinaria	3.00	0.14	2008.4%
38	- Equipo Pesado	89367.00	0.33	27300013.4%
39	- Vidrios	18259.00	0.00	0.0%
40	Riesgos Diversos	4308.00	0.18	2383001.8%
41	- Responsabilidad Civil	1188.00	0.08	1477265.0%
42	- Robo	30.00	0.41	7277.3%
43	- Fidelidad y DDD	65582.00	0.15	43554342.4%
44	- BBB	40.00	2.42	1551.9%
45	- Otros	68122.00	0.18	38738415.9%
46	Titulos de Propiedad	32230.00	0.00	0.0%
47	Fianzas	35892.00	0.60	5944977.9%
48	- Oferta y Cumplimiento	3621788.00	0.19	1903360321.8%
49	- Otras	0.00	1.00	-100.0%
50	TOTAL LOCAL Y EXTERIOR	0.44	0.47	-7.3%
Vida		0.48	0.51	-7.0%
General		0.40	0.43	-8.2%
Totales		0.44	0.47	-7.3%