



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 30 DE JUNIO 2024**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**  
**RESUMEN COMPARATIVOS**

| Ramos de Seguros <b>TOTAL</b>        | UNIDADES ASEGURADAS |                  |                |              | POLIZAS VIGENTES |                  |                |             | PRIMAS SUSCRITAS        |                         |                      |             | SINIESTROS PAGADOS      |                         |                        |               |
|--------------------------------------|---------------------|------------------|----------------|--------------|------------------|------------------|----------------|-------------|-------------------------|-------------------------|----------------------|-------------|-------------------------|-------------------------|------------------------|---------------|
|                                      | JUNIO               |                  | VARIACIÓN      |              | JUNIO            |                  | VARIACIÓN      |             | ACUMULADOS              |                         | VARIACIÓN            |             | ACUMULADOS              |                         | VARIACIÓN              |               |
|                                      | 2024                | 2023             | Absoluta       | Porcentual   | 2024             | 2023             | Absoluta       | Porcentual  | 2024                    | 2023                    | Absoluta             | Porcentual  | 2024                    | 2023                    | Absoluta               | Porcentual    |
| <b>Vida Individual</b>               | 246,456             | 256,834          | (10,378)       | -4.0%        | 234,568          | 243,774          | (9,206)        | -3.8%       | 89,902,710.14           | 86,132,536.98           | 3,770,173.16         | 4.4%        | 20,132,313.91           | 22,791,915.75           | (2,659,601.84)         | -11.7%        |
| <b>Accidentes Personales</b>         | 692,651             | 564,496          | 128,155        | 22.7%        | 203,190          | 178,354          | 24,836         | 13.9%       | 16,689,287.66           | 14,714,295.92           | 1,974,991.74         | 13.4%       | 3,970,325.50            | 3,493,300.80            | 477,024.70             | 13.7%         |
| <b>Salud</b>                         | 445,877             | 430,580          | 15,297         | 3.6%         | 162,210          | 153,513          | 8,697          | 5.7%        | 253,396,830.22          | 229,754,864.81          | 23,641,965.41        | 10.3%       | 172,690,983.86          | 167,939,104.99          | 4,751,878.87           | 2.8%          |
| <b>Colectivos de Vida</b>            | 1,124,395           | 1,023,394        | 101,001        | 9.9%         | 114,171          | 97,260           | 16,911         | 17.4%       | 133,490,355.38          | 126,317,791.80          | 7,172,563.58         | 5.7%        | 40,729,550.02           | 38,603,644.13           | 2,125,905.89           | 5.5%          |
| <b>Incendio y Líneas Aliadas (*)</b> | 497,660             | 477,214          | 20,446         | 4.3%         | 351,271          | 331,128          | 20,143         | 6.1%        | 112,413,197.70          | 101,408,289.44          | 11,004,908.26        | 10.9%       | 34,190,066.42           | 47,154,098.04           | (12,964,031.62)        | -27.5%        |
| <b>Multiriesgo</b>                   | 34,931              | 34,270           | 661            | 1.9%         | 33,114           | 32,432           | 682            | 2.1%        | 4,190,952.55            | 4,281,614.36            | (90,661.81)          | -2.1%       | 1,578,707.58            | 1,734,422.29            | (155,714.71)           | -9.0%         |
| <b>Transporte de Carga</b>           | 41,421              | 41,081           | 340            | 0.8%         | 35,129           | 34,599           | 530            | 1.5%        | 16,786,444.78           | 16,268,910.53           | 517,534.25           | 3.2%        | 2,071,111.51            | 1,943,215.04            | 127,896.47             | 6.6%          |
| <b>Casco</b>                         | 2,166               | 1,995            | 171            | 8.6%         | 1,682            | 1,511            | 171            | 11.3%       | 22,874,428.99           | 23,962,180.26           | (1,087,751.27)       | -4.5%       | 6,077,601.74            | 18,325,256.83           | (12,247,655.09)        | -66.8%        |
| <b>Automóvil</b>                     | 1,015,290           | 1,000,878        | 14,412         | 1.4%         | 908,192          | 858,300          | 49,892         | 5.8%        | 156,155,918.69          | 142,362,750.50          | 13,793,168.19        | 9.7%        | 97,561,776.61           | 99,105,099.60           | (1,543,322.99)         | -1.6%         |
| <b>Ramos Técnicos</b>                | 12,272              | 13,566           | (1,294)        | -9.5%        | 9,362            | 9,551            | (189)          | -2.0%       | 15,622,339.92           | 17,699,820.49           | (2,077,480.57)       | -11.7%      | 1,923,289.51            | 1,787,607.88            | 135,681.63             | 7.6%          |
| <b>Responsabilidad Civil</b>         | 18,223              | 18,164           | 59             | 0.3%         | 17,312           | 17,118           | 194            | 1.1%        | 23,250,814.99           | 40,625,358.99           | (17,374,544.00)      | -42.8%      | 5,302,332.74            | 5,188,435.41            | 113,897.33             | 2.2%          |
| <b>Robo</b>                          | 4,240               | 4,228            | 12             | 0.3%         | 3,652            | 3,652            | -              | 0.0%        | 1,289,987.73            | 1,092,492.93            | 197,494.80           | 18.1%       | 574,103.13              | 452,169.33              | 121,933.80             | 27.0%         |
| <b>Fianzas</b>                       | 93,167              | 89,652           | 3,515          | 3.9%         | 91,906           | 86,315           | 5,591          | 6.5%        | 74,798,088.57           | 61,026,183.34           | 13,771,905.23        | 22.6%       | 33,978,447.37           | 38,818,914.56           | (4,840,467.19)         | -12.5%        |
| <b>Otros</b>                         | 73,906              | 65,890           | 8,016          | 12.2%        | 9,124            | 8,520            | 604            | 7.1%        | 64,743,595.68           | 70,721,954.12           | (5,978,358.44)       | -8.5%       | 13,242,319.66           | 15,512,100.49           | (2,269,780.83)         | -14.6%        |
| <b>TOTAL LOCAL Y EXTERIOR</b>        | <b>4,302,655</b>    | <b>4,022,242</b> | <b>280,413</b> | <b>7.0%</b>  | <b>2,174,883</b> | <b>2,056,027</b> | <b>118,856</b> | <b>5.8%</b> | <b>985,604,953.00</b>   | <b>936,369,044.47</b>   | <b>49,235,908.53</b> | <b>5.3%</b> | <b>434,022,929.56</b>   | <b>462,849,285.14</b>   | <b>(28,826,355.58)</b> | <b>-6.2%</b>  |
| <b>Ramos de Personas</b>             | <b>2,509,379</b>    | <b>2,275,304</b> | <b>234,075</b> | <b>10.3%</b> | <b>714,139</b>   | <b>672,901</b>   | <b>41,238</b>  | <b>6.1%</b> | <b>493,479,183.40</b>   | <b>456,919,489.51</b>   | <b>36,559,693.89</b> | <b>8.0%</b> | <b>237,523,173.29</b>   | <b>232,827,965.67</b>   | <b>4,695,207.62</b>    | <b>2.0%</b>   |
| <b>Ramos Generales</b>               | <b>1,793,276</b>    | <b>1,746,938</b> | <b>46,338</b>  | <b>2.7%</b>  | <b>1,460,744</b> | <b>1,383,126</b> | <b>77,618</b>  | <b>5.6%</b> | <b>492,125,769.60</b>   | <b>479,449,554.96</b>   | <b>12,676,214.64</b> | <b>2.6%</b> | <b>196,499,756.27</b>   | <b>230,021,319.47</b>   | <b>(33,521,563.20)</b> | <b>-14.6%</b> |
| <b>Totales</b>                       | <b>4,302,655</b>    | <b>4,022,242</b> | <b>280,413</b> | <b>7.0%</b>  | <b>2,174,883</b> | <b>2,056,027</b> | <b>118,856</b> | <b>5.8%</b> | <b>\$985,604,953.00</b> | <b>\$936,369,044.47</b> | <b>49,235,908.53</b> | <b>5.3%</b> | <b>\$434,022,929.56</b> | <b>\$462,849,285.14</b> | <b>(28,826,355.58)</b> | <b>-6.2%</b>  |



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 30 DE JUNIO 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 |                |                |                 |        |
|------------------------|--------------------------------------|-----------|-----------|------------|------------------|---------|-----------|------------|------------------|----------------|----------------|----------------|--------------------|----------------|----------------|-----------------|--------|
|                        | JUNIO                                |           | VARIACIÓN |            | JUNIO            |         | VARIACIÓN |            | ACUMULADOS       |                | VARIACIÓN      |                | ACUMULADOS         |                | VARIACIÓN      |                 |        |
|                        | 2024                                 | 2023      | Absoluta  | Porcentual | 2024             | 2023    | Absoluta  | Porcentual | 2024             | 2023           | Absoluta       | Porcentual     | 2024               | 2023           | Absoluta       | Porcentual      |        |
| 1                      | <b>Vida Individual</b>               | 246,456   | 256,834   | (10,378)   | -4.0%            | 234,568 | 243,774   | (9,206)    | -3.8%            | 89,902,710.14  | 86,132,536.98  | 3,770,173.16   | 4.4%               | 20,132,313.91  | 22,791,915.75  | (2,659,601.84)  | -11.7% |
| 2                      | - Primer año                         | 57,400    | 56,578    | 822        | 1.5%             | 55,198  | 54,631    | 567        | 1.0%             | 11,766,018.83  | 11,549,205.03  | 216,813.80     | 1.9%               | 6,738,502.90   | 7,127,279.96   | (388,777.06)    | -5.5%  |
| 3                      | - Renovación                         | 189,056   | 200,256   | (11,200)   | -5.6%            | 179,370 | 189,143   | (9,773)    | -5.2%            | 78,136,691.31  | 74,583,331.95  | 3,553,359.36   | 4.8%               | 13,393,811.01  | 15,664,635.79  | (2,270,824.78)  | -14.5% |
| 4                      | <b>Accidentes Personales</b>         | 692,651   | 564,496   | 128,155    | 22.7%            | 203,190 | 178,354   | 24,836     | 13.9%            | 16,689,287.66  | 14,714,295.92  | 1,974,991.74   | 13.4%              | 3,970,325.50   | 3,493,300.80   | 477,024.70      | 13.7%  |
| 5                      | - Individual                         | 196,890   | 176,519   | 20,371     | 11.5%            | 173,685 | 155,651   | 18,034     | 11.6%            | 5,891,007.33   | 5,891,703.45   | (696.12)       | 0.0%               | 1,338,050.32   | 1,145,754.64   | 192,295.68      | 16.8%  |
| 6                      | - Grupo                              | 495,761   | 387,977   | 107,784    | 27.8%            | 29,505  | 22,703    | 6,802      | 30.0%            | 10,798,280.33  | 8,822,592.47   | 1,975,687.86   | 22.4%              | 2,632,275.18   | 2,347,546.16   | 284,729.02      | 12.1%  |
| 7                      | - Invalidez                          | -         | -         | -          | 0.0%             | -       | -         | -          | 0.0%             | -              | -              | -              | 0.0%               | -              | -              | -               | 0.0%   |
| 8                      | <b>Salud</b>                         | 445,877   | 430,580   | 15,297     | 3.6%             | 162,210 | 153,513   | 8,697      | 5.7%             | 253,396,830.22 | 229,754,864.81 | 23,641,965.41  | 10.3%              | 172,690,983.86 | 167,939,104.99 | 4,751,878.87    | 2.8%   |
| 9                      | - Individual                         | 171,935   | 165,575   | 6,360      | 3.8%             | 126,656 | 121,395   | 5,261      | 4.3%             | 140,757,158.84 | 126,465,647.36 | 14,291,511.48  | 11.3%              | 91,636,874.29  | 90,910,403.64  | 726,470.65      | 0.8%   |
| 10                     | - Grupo                              | 273,942   | 265,005   | 8,937      | 3.4%             | 35,554  | 32,118    | 3,436      | 10.7%            | 112,639,671.38 | 103,289,217.45 | 9,350,453.93   | 9.1%               | 81,054,109.57  | 77,028,701.35  | 4,025,408.22    | 5.2%   |
| 11                     | <b>Colectivos de Vida</b>            | 1,124,395 | 1,023,394 | 101,001    | 9.9%             | 114,171 | 97,260    | 16,911     | 17.4%            | 133,490,355.38 | 126,317,791.80 | 7,172,563.58   | 5.7%               | 40,729,550.02  | 38,603,644.13  | 2,125,905.89    | 5.5%   |
| 12                     | - Colectivo de vida                  | 577,835   | 463,183   | 114,652    | 24.8%            | 70,982  | 10,609    | 60,373     | 569.1%           | 42,203,154.16  | 41,213,395.30  | 989,758.86     | 2.4%               | 18,392,763.88  | 18,149,195.27  | 243,568.61      | 1.3%   |
| 13                     | - Colectivo de deudores              | 546,560   | 560,211   | (13,651)   | -2.4%            | 43,189  | 86,651    | (43,462)   | -50.2%           | 91,287,201.22  | 85,104,396.50  | 6,182,804.72   | 7.3%               | 22,336,786.14  | 20,454,448.86  | 1,882,337.28    | 9.2%   |
| 14                     | <b>Incendio y Líneas Aliadas (*)</b> | 497,660   | 477,214   | 20,446     | 4.3%             | 351,271 | 331,128   | 20,143     | 6.1%             | 112,413,197.70 | 101,408,289.44 | 11,004,908.26  | 10.9%              | 34,190,066.42  | 47,154,098.04  | (12,964,031.62) | -27.5% |
| 15                     | - Residencial                        | 412,648   | 391,795   | 20,853     | 5.3%             | 317,265 | 296,926   | 20,339     | 6.8%             | 43,810,927.75  | 38,289,479.86  | 5,521,447.89   | 14.4%              | 6,423,750.99   | 9,680,162.81   | (3,256,411.82)  | -33.6% |
| 16                     | - Comercial                          | 84,578    | 84,992    | (414)      | -0.5%            | 33,631  | 33,830    | (199)      | -0.6%            | 67,788,822.52  | 62,528,658.88  | 5,260,163.64   | 8.4%               | 27,724,264.75  | 37,466,181.29  | (9,741,916.54)  | -26.0% |
| 17                     | - Industrial                         | 434       | 427       | 7          | 1.6%             | 375     | 372       | 3          | 0.8%             | 813,447.43     | 590,150.70     | 223,296.73     | 37.8%              | 42,050.68      | 7,753.94       | 34,296.74       | 442.3% |
| 18                     | <b>Vida Industrial</b>               | 16        | 18        | (2)        | -11.1%           | 16      | 18        | (2)        | -11.1%           | (3,869.12)     | (1,109.17)     | (2,759.95)     | 0.0%               | -              | -              | -               | 0.0%   |
| 19                     | <b>Anualidades</b>                   | -         | -         | -          | 0.0%             | -       | -         | -          | 0.0%             | -              | -              | -              | 0.0%               | -              | -              | -               | 0.0%   |
| 20                     | <b>Rentas Vitalicias</b>             | -         | -         | -          | 0.0%             | -       | -         | -          | 0.0%             | -              | -              | -              | 0.0%               | -              | -              | -               | 0.0%   |
| 21                     | <b>Pérdida de Ingresos</b>           | -         | -         | -          | 0.0%             | -       | -         | -          | 0.0%             | -              | -              | -              | 0.0%               | -              | -              | -               | 0.0%   |
| 22                     | <b>Multirisgo</b>                    | 34,931    | 34,270    | 661        | 1.9%             | 33,114  | 32,432    | 682        | 2.1%             | 4,190,952.55   | 4,281,614.36   | (90,661.81)    | -2.1%              | 1,578,707.58   | 1,734,422.29   | (155,714.71)    | -9.0%  |
| 23                     | - Residencial                        | 26,542    | 25,940    | 602        | 2.3%             | 25,949  | 25,397    | 552        | 2.2%             | 2,003,450.58   | 1,887,224.30   | 116,226.28     | 6.2%               | 780,239.33     | 1,135,496.21   | (355,256.88)    | -31.3% |
| 24                     | - Comercial e Industrial             | 8,389     | 8,330     | 59         | 0.7%             | 7,165   | 7,035     | 130        | 1.8%             | 2,187,501.97   | 2,394,390.06   | (206,888.09)   | -8.6%              | 798,468.25     | 598,926.08     | 199,542.17      | 33.3%  |
| 25                     | <b>Transporte de Carga</b>           | 41,421    | 41,081    | 340        | 0.8%             | 35,129  | 34,599    | 530        | 1.5%             | 16,786,444.78  | 16,268,910.53  | 517,534.25     | 3.2%               | 2,071,111.51   | 1,943,215.04   | 127,896.47      | 6.6%   |
| 26                     | - Terrestre                          | 28,723    | 28,344    | 379        | 1.3%             | 27,786  | 27,221    | 565        | 2.1%             | 12,358,213.33  | 11,153,963.11  | 1,204,250.22   | 10.8%              | 1,714,620.66   | 1,028,383.01   | 686,237.65      | 66.7%  |
| 27                     | - Marítimo                           | 12,653    | 12,707    | (54)       | -0.4%            | 7,298   | 7,348     | (50)       | -0.7%            | 4,309,528.61   | 4,980,742.03   | (671,213.42)   | -13.5%             | 353,418.26     | 914,269.87     | (560,851.61)    | -61.3% |
| 28                     | - Aéreo                              | 45        | 30        | 15         | 50.0%            | 45      | 30        | 15         | 50.0%            | 118,702.84     | 134,205.39     | (15,502.55)    | -11.6%             | 3,072.59       | 562.16         | 2,510.43        | 446.6% |
| 29                     | <b>Casco</b>                         | 2,166     | 1,995     | 171        | 8.6%             | 1,682   | 1,511     | 171        | 11.3%            | 22,874,428.99  | 23,962,180.26  | (1,087,751.27) | -4.5%              | 6,077,601.74   | 18,325,256.83  | (12,247,655.09) | -66.8% |
| 30                     | - Marítimo                           | 1,710     | 1,623     | 87         | 5.4%             | 1,347   | 1,260     | 87         | 6.9%             | 7,292,164.99   | 9,132,100.25   | (1,839,935.26) | -20.1%             | 4,929,874.83   | 10,153,326.62  | (5,223,451.79)  | -51.4% |
| 31                     | - Aéreo                              | 456       | 372       | 84         | 22.6%            | 335     | 251       | 84         | 33.5%            | 15,582,264.00  | 14,830,080.01  | 752,183.99     | 5.1%               | 1,147,726.91   | 8,171,930.21   | (7,024,203.30)  | -86.0% |



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

| Ramos de Seguros <b>TOTAL</b>    | UNIDADES ASEGURADAS |                  |                |              | POLIZAS VIGENTES |                  |                |             | PRIMAS SUSCRITAS        |                         |                      |             | SINIESTROS PAGADOS      |                         |                        |               |
|----------------------------------|---------------------|------------------|----------------|--------------|------------------|------------------|----------------|-------------|-------------------------|-------------------------|----------------------|-------------|-------------------------|-------------------------|------------------------|---------------|
|                                  | JUNIO               |                  | VARIACIÓN      |              | JUNIO            |                  | VARIACIÓN      |             | ACUMULADOS              |                         | VARIACIÓN            |             | ACUMULADOS              |                         | VARIACIÓN              |               |
|                                  | 2024                | 2023             | Absoluta       | Porcentual   | 2024             | 2023             | Absoluta       | Porcentual  | 2024                    | 2023                    | Absoluta             | Porcentual  | 2024                    | 2023                    | Absoluta               | Porcentual    |
| 32 <b>Automóvil</b>              | 1,015,290           | 1,000,878        | 14,412         | 1.4%         | 908,192          | 858,300          | 49,892         | 5.8%        | 156,155,918.69          | 142,362,750.50          | 13,793,168.19        | 9.7%        | 97,561,776.61           | 99,105,099.60           | (1,543,322.99)         | -1.6%         |
| 33 <b>Ramos Técnicos</b>         | 12,272              | 13,566           | (1,294)        | -9.5%        | 9,362            | 9,551            | (189)          | -2.0%       | 15,622,339.92           | 17,699,820.49           | (2,077,480.57)       | -11.7%      | 1,923,289.51            | 1,787,607.88            | 135,681.63             | 7.6%          |
| 34 - TRC - TRM                   | 2,964               | 3,936            | (972)          | -24.7%       | 2,920            | 2,804            | 116            | 4.1%        | 12,690,600.67           | 14,643,916.59           | (1,953,315.92)       | -13.3%      | 1,257,869.37            | 974,087.14              | 283,782.23             | 29.1%         |
| 35 - Equipo Electrónico          | 4,297               | 4,273            | 24             | 0.6%         | 3,015            | 3,069            | (54)           | -1.8%       | 911,747.43              | 752,158.55              | 159,588.88           | 21.2%       | 206,097.19              | 225,472.47              | (19,375.28)            | -8.6%         |
| 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        | 1,132               | 1,376            | (244)          | -17.7%       | 816              | 915              | (99)           | -10.8%      | 1,322,862.24            | 899,111.11              | 423,751.13           | 47.1%       | 106,635.56              | 167,916.06              | (61,280.50)            | -36.5%        |
| 38 - Equipo Pesado               | 3,023               | 3,125            | (102)          | -3.3%        | 1,780            | 1,932            | (152)          | -7.9%       | 686,349.27              | 1,394,365.69            | (708,016.42)         | -50.8%      | 352,687.39              | 420,132.21              | (67,444.82)            | -16.1%        |
| 39 - Vidrios                     | 2                   | 2                | -              | 0.0%         | 2                | 2                | -              | 0.0%        | 33.33                   | 33.33                   | -                    | 0.0%        | -                       | -                       | -                      | 0.0%          |
| 40 <b>Riesgos Diversos</b>       | 96,313              | 88,224           | 8,089          | 9.2%         | 30,032           | 29,232           | 800            | 2.7%        | 89,288,267.52           | 112,440,915.21          | (23,152,647.69)      | -20.6%      | 19,118,755.53           | 21,152,705.23           | (2,033,949.70)         | -9.6%         |
| 41 - Responsabilidad Civil       | 18,223              | 18,164           | 59             | 0.3%         | 17,312           | 17,118           | 194            | 1.1%        | 23,250,814.99           | 40,625,358.99           | (17,374,544.00)      | -42.8%      | 5,302,332.74            | 5,188,435.41            | 113,897.33             | 2.2%          |
| 42 - Robo                        | 4,240               | 4,228            | 12             | 0.3%         | 3,652            | 3,652            | -              | 0.0%        | 1,289,987.73            | 1,092,492.93            | 197,494.80           | 18.1%       | 574,103.13              | 452,169.33              | 121,933.80             | 27.0%         |
| 43 - Fidelidad y DDD             | 1,247               | 1,247            | -              | 0.0%         | 1,232            | 1,229            | 3              | 0.2%        | 6,701,179.95            | 6,119,377.93            | 581,802.02           | 9.5%        | 1,173,457.24            | 1,059,506.89            | 113,950.35             | 10.8%         |
| 44 - BBB                         | 24                  | 25               | (1)            | -4.0%        | 18               | 22               | (4)            | -18.2%      | 677,693.25              | 2,635,101.84            | (1,957,408.59)       | -74.3%      | 549,683.78              | 4,085,472.24            | (3,535,788.46)         | -86.5%        |
| 45 - Otros                       | 72,579              | 64,560           | 8,019          | 12.4%        | 7,818            | 7,211            | 607            | 8.4%        | 57,368,591.60           | 61,968,583.52           | (4,599,991.92)       | -7.4%       | 11,519,178.64           | 10,367,121.36           | 1,152,057.28           | 11.1%         |
| 46 <b>Titulos de Propiedad</b>   | 40                  | 40               | -              | 0.0%         | 40               | 40               | -              | 0.0%        | -                       | -                       | -                    | 0.0%        | -                       | -                       | -                      | 0.0%          |
| 47 <b>Fianzas</b>                | 93,167              | 89,652           | 3,515          | 3.9%         | 91,906           | 86,315           | 5,591          | 6.5%        | 74,798,088.57           | 61,026,183.34           | 13,771,905.23        | 22.6%       | 33,978,447.37           | 38,818,914.56           | (4,840,467.19)         | -12.5%        |
| 48 - Oferta y Cumplimiento       | 42,747              | 40,831           | 1,916          | 4.7%         | 42,559           | 40,643           | 1,916          | 4.7%        | 41,724,938.45           | 32,817,628.29           | 8,907,310.16         | 27.1%       | 9,994,669.60            | 8,143,723.07            | 1,850,946.53           | 22.7%         |
| 49 - Otras                       | 50,420              | 48,821           | 1,599          | 3.3%         | 49,347           | 45,672           | 3,675          | 8.0%        | 33,073,150.12           | 28,208,555.05           | 4,864,595.07         | 17.2%       | 23,983,777.77           | 30,675,191.49           | (6,691,413.72)         | -21.8%        |
| 50 <b>TOTAL LOCAL Y EXTERIOR</b> | <b>4,302,655</b>    | <b>4,022,242</b> | <b>280,413</b> | <b>7.0%</b>  | <b>2,174,883</b> | <b>2,056,027</b> | <b>118,856</b> | <b>5.8%</b> | <b>985,604,953.00</b>   | <b>936,369,044.47</b>   | <b>49,235,908.53</b> | <b>5.3%</b> | <b>434,022,929.56</b>   | <b>462,849,285.14</b>   | <b>(28,826,355.58)</b> | <b>-6.2%</b>  |
| <b>Vida</b>                      | <b>2,509,379</b>    | <b>2,275,304</b> | <b>234,075</b> | <b>10.3%</b> | <b>714,139</b>   | <b>672,901</b>   | <b>41,238</b>  | <b>6.1%</b> | <b>493,479,183.40</b>   | <b>456,919,489.51</b>   | <b>36,559,693.89</b> | <b>8.0%</b> | <b>237,523,173.29</b>   | <b>232,827,965.67</b>   | <b>4,695,207.62</b>    | <b>2.0%</b>   |
| <b>General</b>                   | <b>1,793,276</b>    | <b>1,746,938</b> | <b>46,338</b>  | <b>2.7%</b>  | <b>1,460,744</b> | <b>1,383,126</b> | <b>77,618</b>  | <b>6%</b>   | <b>492,125,769.60</b>   | <b>479,449,554.96</b>   | <b>12,676,214.64</b> | <b>2.6%</b> | <b>196,499,756.27</b>   | <b>230,021,319.47</b>   | <b>(33,521,563.20)</b> | <b>-14.6%</b> |
| <b>Totales</b>                   | <b>4,302,655</b>    | <b>4,022,242</b> | <b>280,413</b> | <b>7.0%</b>  | <b>2,174,883</b> | <b>2,056,027</b> | <b>118,856</b> | <b>5.8%</b> | <b>\$985,604,953.00</b> | <b>\$936,369,044.47</b> | <b>49,235,908.53</b> | <b>5.3%</b> | <b>\$434,022,929.56</b> | <b>\$462,849,285.14</b> | <b>(28,826,355.58)</b> | <b>-6.2%</b>  |



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JUNIO 2024 (Cifras en Balboas)**

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

| Ramos de Seguros <b>TOTAL</b>           | UNIDADES ASEGURADAS |           |           |            | POLIZAS VIGENTES |         |           |            | PRIMAS SUSCRITAS EN JUNIO |               |                |            | SINIESTROS PAGADOS EN JUNIO |               |                 |            |
|-----------------------------------------|---------------------|-----------|-----------|------------|------------------|---------|-----------|------------|---------------------------|---------------|----------------|------------|-----------------------------|---------------|-----------------|------------|
|                                         | JUNIO               |           | VARIACIÓN |            | JUNIO            |         | VARIACIÓN |            | JUNIO                     |               | VARIACIÓN      |            | JUNIO                       |               | VARIACIÓN       |            |
|                                         | 2024                | 2023      | Absoluta  | Porcentual | 2024             | 2023    | Absoluta  | Porcentual | 2024                      | 2023          | Absoluta       | Porcentual | 2024                        | 2023          | Absoluta        | Porcentual |
| 1 <b>Vida Individual</b>                | 246,456             | 256,834   | (10,378)  | -4.0%      | 234,568          | 243,774 | (9,206)   | -3.8%      | 15,374,632.01             | 14,329,103.31 | 1,045,528.70   | 7.3%       | 3,101,728.45                | 2,243,277.12  | 858,451.33      | 38.3%      |
| 2 - Primer año                          | 57,400              | 56,578    | 822       | 1.5%       | 55,198           | 54,631  | 567       | 1.0%       | 1,934,161.58              | 1,808,709.56  | 125,452.02     | 6.9%       | 934,165.45                  | 912,930.09    | 21,235.36       | 2.3%       |
| 3 - Renovación                          | 189,056             | 200,256   | (11,200)  | -5.6%      | 179,370          | 189,143 | (9,773)   | -5.2%      | 13,440,470.43             | 12,520,393.75 | 920,076.68     | 7.3%       | 2,167,563.00                | 1,330,347.03  | 837,215.97      | 62.9%      |
| 4 <b>Accidentes Personales</b>          | 692,651             | 564,496   | 128,155   | 22.7%      | 203,190          | 178,354 | 24,836    | 13.9%      | 2,547,298.69              | 2,450,113.18  | 97,185.51      | 4.0%       | 745,765.83                  | 710,643.61    | 35,122.22       | 4.9%       |
| 5 - Individual                          | 196,890             | 176,519   | 20,371    | 11.5%      | 173,685          | 155,651 | 18,034    | 11.6%      | 1,369,337.97              | 1,183,866.42  | 185,471.55     | 15.7%      | 201,945.34                  | 184,312.47    | 17,632.87       | 9.6%       |
| 6 - Grupo                               | 495,761             | 387,977   | 107,784   | 27.8%      | 29,505           | 22,703  | 6,802     | 30.0%      | 1,177,960.72              | 1,266,246.76  | (88,286.04)    | -7.0%      | 543,820.49                  | 526,331.14    | 17,489.35       | 3.3%       |
| 7 - Invalidez                           | -                   | -         | -         | 0.0%       | -                | -       | -         | 0.0%       | -                         | -             | -              | 0.0%       | -                           | -             | -               | 0.0%       |
| 8 <b>Salud</b>                          | 445,877             | 430,580   | 15,297    | 3.6%       | 162,210          | 153,513 | 8,697     | 5.7%       | 44,522,150.46             | 39,615,389.30 | 4,906,761.16   | 12.4%      | 31,024,049.84               | 29,609,555.15 | 1,414,494.69    | 4.8%       |
| 9 - Individual                          | 171,935             | 165,575   | 6,360     | 3.8%       | 126,656          | 121,395 | 5,261     | 4.3%       | 24,503,544.25             | 26,306,185.88 | (1,802,641.63) | -6.9%      | 15,155,840.94               | 17,499,939.90 | (2,344,098.96)  | -13.4%     |
| 10 - Grupo                              | 273,942             | 265,005   | 8,937     | 3.4%       | 35,554           | 32,118  | 3,436     | 10.7%      | 20,018,606.21             | 13,309,203.42 | 6,709,402.79   | 50.4%      | 15,868,208.90               | 12,109,615.25 | 3,758,593.65    | 31.0%      |
| 11 <b>Colectivos de Vida</b>            | 1,124,395           | 1,023,394 | 101,001   | 9.9%       | 114,171          | 97,260  | 16,911    | 17.4%      | 22,553,124.17             | 21,726,252.71 | 826,871.46     | 3.8%       | 7,321,131.88                | 5,476,509.93  | 1,844,621.95    | 33.7%      |
| 12 - Colectivo de vida                  | 577,835             | 463,183   |           |            | 70,982           | 10,609  |           |            | 7,411,772.71              | 6,813,497.12  |                |            | 3,465,096.05                | 2,913,312.28  |                 |            |
| 13 - Colectivo de deudores              | 546,560             | 560,211   |           |            | 43,189           | 86,651  |           |            | 15,141,351.46             | 14,912,755.59 |                |            | 3,856,035.83                | 2,563,197.65  |                 |            |
| 14 <b>Incendio y Líneas Aliadas (*)</b> | 497,660             | 477,214   | 20,446    | 4.3%       | 351,271          | 331,128 | 20,143    | 6.1%       | 13,936,870.82             | 13,245,201.65 | 691,669.17     | 5.2%       | 1,385,779.83                | 18,109,015.17 | (16,723,235.34) | -92.3%     |
| 15 - Residencial                        | 412,648             | 391,795   | 20,853    | 5.3%       | 317,265          | 296,926 | 20,339    | 6.8%       | 7,376,984.55              | 6,843,583.21  | 533,401.34     | 7.8%       | 1,105,409.52                | 4,606,708.71  | (3,501,299.19)  | -76.0%     |
| 16 - Comercial                          | 84,578              | 84,992    | (414)     | -0.5%      | 33,631           | 33,830  | (199)     | -0.6%      | 6,396,247.80              | 6,252,483.65  | 143,764.15     | 2.3%       | 267,879.93                  | 13,496,045.96 | (13,228,166.03) | -98.0%     |
| 17 - Industrial                         | 434                 | 427       | 7         | 1.6%       | 375              | 372     | 3         | 0.8%       | 163,638.47                | 149,134.79    | 14,503.68      | 9.7%       | 12,490.38                   | 6,260.50      | 6,229.88        | 99.5%      |
| 18 <b>Vida Industrial</b>               | 16                  | 18        | (2)       | -11.1%     | 16               | 18      | (2)       | -11.1%     | (3,525.94)                | (28.84)       | (3,497.10)     | 0.0%       | -                           | -             | -               | 0.0%       |
| 19 <b>Anualidades</b>                   | -                   | -         | -         | 0.0%       | -                | -       | -         | 0.0%       | -                         | -             | -              | 0.0%       | -                           | -             | -               | 0.0%       |
| 20 <b>Rentas Vitalicias</b>             | -                   | -         | -         | 0.0%       | -                | -       | -         | 0.0%       | -                         | -             | -              | 0.0%       | -                           | -             | -               | 0.0%       |
| 21 <b>Pérdida de Ingresos</b>           | -                   | -         | -         | 0.0%       | -                | -       | -         | 0.0%       | -                         | -             | -              | 0.0%       | -                           | -             | -               | 0.0%       |
| 22 <b>Multiriesgo</b>                   | 34,931              | 34,270    | 661       | 1.9%       | 33,114           | 32,432  | 682       | 2.1%       | 868,984.12                | 848,758.01    | 20,226.11      | 2.4%       | 154,870.53                  | 297,745.54    | (142,875.01)    | -48.0%     |
| 23 - Residencial                        | 26,542              | 25,940    | 602       | 2.3%       | 25,949           | 25,397  | 552       | 2.2%       | 404,361.29                | 407,132.41    | (2,771.12)     | -0.7%      | 71,316.64                   | 168,990.38    | (97,673.74)     | -57.8%     |
| 24 - Comercial e Industrial             | 8,389               | 8,330     | 59        | 0.7%       | 7,165            | 7,035   | 130       | 1.8%       | 464,622.83                | 441,625.60    | 22,997.23      | 5.2%       | 83,553.89                   | 128,755.16    | (45,201.27)     | -35.1%     |
| 25 <b>Transporte de Carga</b>           | 41,421              | 41,081    | 340       | 0.8%       | 35,129           | 34,599  | 530       | 1.5%       | 2,350,624.11              | 2,768,712.98  | (418,088.87)   | -15.1%     | 754,286.96                  | 363,730.68    | 390,556.28      | 107.4%     |
| 26 - Terrestre                          | 28,723              | 28,344    | 379       | 1.3%       | 27,786           | 27,221  | 565       | 2.1%       | 1,977,199.56              | 1,121,052.21  | 856,147.35     | 76.4%      | 714,090.79                  | 233,709.08    | 480,381.71      | 205.5%     |
| 27 - Marítimo                           | 12,653              | 12,707    | (54)      | -0.4%      | 7,298            | 7,348   | (50)      | -0.7%      | 343,228.61                | 1,618,797.93  | (1,275,569.32) | -78.8%     | 40,196.17                   | 130,021.60    | (89,825.43)     | -69.1%     |
| 28 - Aéreo                              | 45                  | 30        | 15        | 50.0%      | 45               | 30      | 15        | 50.0%      | 30,195.94                 | 28,862.84     | 1,333.10       | 4.6%       | -                           | -             | -               | 0.0%       |
| 29 <b>Casco</b>                         | 2,166               | 1,995     | 171       | 8.6%       | 1,682            | 1,511   | 171       | 11.3%      | 5,736,550.83              | 4,163,487.39  | 1,573,063.44   | 37.8%      | 1,329,392.25                | 6,346,688.04  | (5,017,295.79)  | -79.1%     |
| 30 - Marítimo                           | 1,710               | 1,623     | 87        | 5.4%       | 1,347            | 1,260   | 87        | 6.9%       | 1,874,939.08              | 803,110.25    | 1,071,828.83   | 133.5%     | 1,322,278.68                | 646,688.04    | 675,590.64      | 104.5%     |
| 31 - Aéreo                              | 456                 | 372       | 84        | 22.6%      | 335              | 251     | 84        | 33.5%      | 3,861,611.75              | 3,360,377.14  | 501,234.61     | 14.9%      | 7,113.57                    | 5,700,000.00  | (5,692,886.43)  | -99.9%     |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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 JUNIO |                  |                |            | SINIESTROS PAGADOS EN JUNIO |                 |                 |            |
|----------------------------|---------------------|-----------|-----------|------------|------------------|-----------|-----------|------------|---------------------------|------------------|----------------|------------|-----------------------------|-----------------|-----------------|------------|
|                            | JUNIO               |           | VARIACIÓN |            | JUNIO            |           | VARIACIÓN |            | JUNIO                     |                  | VARIACIÓN      |            | JUNIO                       |                 | VARIACIÓN       |            |
|                            | 2024                | 2023      | Absoluta  | Porcentual | 2024             | 2023      | Absoluta  | Porcentual | 2024                      | 2023             | Absoluta       | Porcentual | 2024                        | 2023            | Absoluta        | Porcentual |
| 32 Automóvil               | 1,015,290           | 1,000,878 | 14,412    | 1.4%       | 908,192          | 858,300   | 49,892    | 5.8%       | 25,963,850.58             | 24,238,460.34    | 1,725,390.24   | 7.1%       | 16,628,978.14               | 17,484,656.06   | (855,677.92)    | -4.9%      |
| 33 Ramos Técnicos          | 12,272              | 13,566    | (1,294)   | -9.5%      | 9,362            | 9,551     | (189)     | -2.0%      | 2,904,452.51              | 2,247,596.92     | 656,855.59     | 29.2%      | 512,563.65                  | 173,822.90      | 338,740.75      | 194.9%     |
| 34 - TRC - TRM             | 2,964               | 3,936     | (972)     | -24.7%     | 2,920            | 2,804     | 116       | 4.1%       | 2,464,385.35              | 1,734,894.56     | 729,490.79     | 42.0%      | 199,557.20                  | 22,795.54       | 176,761.66      | 775.4%     |
| 35 - Equipo Electrónico    | 4,297               | 4,273     | 24        | 0.6%       | 3,015            | 3,069     | (54)      | -1.8%      | 156,992.19                | 123,305.71       | 33,686.48      | 27.3%      | 51,043.81                   | 34,273.39       | 16,770.42       | 48.9%      |
| 36 - Caldera y Maquinaria  | 854                 | 854       | -         | 0.0%       | 829              | 829       | -         | 0.0%       | -                         | -                | -              | 0.0%       | -                           | -               | -               | 0.0%       |
| 37 - Rotura de Maquinaria  | 1,132               | 1,376     | (244)     | -17.7%     | 816              | 915       | (99)      | -10.8%     | 101,713.00                | 77,736.59        | 23,976.41      | 30.8%      | 3,941.48                    | 51,045.76       | (47,104.28)     | -92.3%     |
| 38 - Equipo Pesado         | 3,023               | 3,125     | (102)     | -3.3%      | 1,780            | 1,932     | (152)     | -7.9%      | 181,361.97                | 311,660.06       | (130,298.09)   | -41.8%     | 258,021.16                  | 65,708.21       | 192,312.95      | 292.7%     |
| 39 - Vidrios               | 2                   | 2         | -         | 0.0%       | 2                | 2         | -         | 0.0%       | -                         | -                | -              | 0.0%       | -                           | -               | -               | 0.0%       |
| 40 Riesgos Diversos        | 96,313              | 88,224    | 8,089     | 9.2%       | 30,032           | 29,232    | 800       | 2.7%       | 13,803,637.76             | 13,338,457.45    | 465,180.31     | 3.5%       | 4,970,087.13                | 3,237,675.68    | 1,732,411.45    | 53.5%      |
| 41 - Responsabilidad Civil | 18,223              | 18,164    | 59        | 0.3%       | 17,312           | 17,118    | 194       | 1.1%       | 3,121,601.18              | 5,399,810.87     | (2,278,209.69) | -42.2%     | 697,485.44                  | 2,355,828.04    | (1,658,342.60)  | -70.4%     |
| 42 - Robo                  | 4,240               | 4,228     | 12        | 0.3%       | 3,652            | 3,652     | -         | 0.0%       | 270,106.51                | 250,734.96       | 19,371.55      | 7.7%       | 131,889.09                  | 109,867.35      | 22,021.74       | 20.0%      |
| 43 - Fidelidad y DDD       | 1,247               | 1,247     | -         | 0.0%       | 1,232            | 1,229     | 3         | 0.2%       | 1,121,451.41              | 1,014,210.80     | 107,240.61     | 10.6%      | 286,430.61                  | 290,797.54      | (4,366.93)      | -1.5%      |
| 44 - BBB                   | 24                  | 25        | (1)       | -4.0%      | 18               | 22        | (4)       | -18.2%     | 417,921.79                | 949,870.93       | (531,949.14)   | -56.0%     | 30,008.11                   | 4,747.74        | 25,260.37       | 532.1%     |
| 45 - Otros                 | 72,579              | 64,560    | 8,019     | 12.4%      | 7,818            | 7,211     | 607       | 8.4%       | 8,872,556.87              | 5,723,829.89     | 3,148,726.98   | 55.0%      | 3,824,273.88                | 476,435.01      | 3,347,838.87    | 702.7%     |
| 46 Títulos de Propiedad    | 40                  | 40        | -         | 0.0%       | 40               | 40        | -         | 0.0%       | -                         | -                | -              | 0.0%       | -                           | -               | -               | 0.0%       |
| 47 Fianzas                 | 93,167              | 89,652    | 3,515     | 3.9%       | 91,906           | 86,315    | 5,591     | 6.5%       | 6,924,510.07              | 6,624,105.50     | 300,404.57     | 4.5%       | 4,314,426.49                | 5,974,948.07    | (1,660,521.58)  | -27.8%     |
| 48 - Oferta y Cumplimiento | 42,747              | 40,831    | 1,916     | 4.7%       | 42,559           | 40,643    | 1,916     | 4.7%       | 2,418,750.28              | 6,090,380.74     | (3,671,630.46) | -60.3%     | 853,654.72                  | 3,057,958.79    | (2,204,304.07)  | -72.1%     |
| 49 - Otras                 | 50,420              | 48,821    | 1,599     | 3.3%       | 49,347           | 45,672    | 3,675     | 8.0%       | 4,505,759.79              | 533,724.76       | 3,972,035.03   | 744.2%     | 3,460,771.77                | 2,916,989.28    | 543,782.49      | 18.6%      |
| 50 TOTAL TOTAL Y EXTERIOR  | 4,302,655           | 4,022,242 | 280,413   | 7.0%       | 2,174,883        | 2,056,027 | 118,856   | 5.8%       | 157,483,160.19            | 145,595,609.90   | 11,887,550.29  | 8.2%       | 72,243,060.98               | 90,028,267.95   | (17,785,206.97) | -19.8%     |
| Ramos de Personas          | 2,509,379           | 2,275,304 | 234,075   | 10.3%      | 714,139          | 672,901   | 41,238    | 6.1%       | 84,997,205.33             | 78,120,858.50    | 6,876,346.83   | 8.8%       | 42,192,676.00               | 38,039,985.81   | 4,152,690.19    | 10.9%      |
| Ramos Generales            | 1,793,276           | 1,746,938 | 46,338    | 2.7%       | 1,460,744        | 1,383,126 | 77,618    | 5.6%       | 72,485,954.86             | 67,474,751.40    | 5,011,203.46   | 7.4%       | 30,050,384.98               | 51,988,282.14   | (21,937,897.16) | -42.2%     |
| Totales                    | 4,302,655           | 4,022,242 | 280,413   | 7.0%       | 2,174,883        | 2,056,027 | 118,856   | 5.8%       | \$157,483,160.19          | \$145,595,609.90 | 11,887,550.29  | 8.2%       | \$72,243,060.98             | \$90,028,267.95 | (17,785,206.97) | -19.8%     |



**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                      | <b>Vida Individual</b>               | 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                      | <b>Accidentes Personales</b>         | 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                      | <b>Salud</b>                         | 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                     | <b>Colectivos de Vida</b>            | 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                     | <b>Incendio y Líneas Aliadas (*)</b> | 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                     | <b>Vida Industrial</b>               | 17        | 19        | (2)        | -10.5%           | 17      | 18        | (1)        | -5.6%                    | (2,755.25)    | 144.57        | (2,899.82)     | -2005.8%                   | -             | -             | -              | 0.0%    |
| 19                     | <b>Anualidades</b>                   | -         | -         | -          | 0.0%             | -       | -         | -          | 0.0%                     | -             | -             | -              | 0.0%                       | -             | -             | -              | 0.0%    |
| 20                     | <b>Rentas Vitalicias</b>             | -         | -         | -          | 0.0%             | -       | -         | -          | 0.0%                     | -             | -             | -              | 0.0%                       | -             | -             | -              | 0.0%    |
| 21                     | <b>Pérdida de Ingresos</b>           | -         | -         | -          | 0.0%             | -       | -         | -          | 0.0%                     | -             | -             | -              | 0.0%                       | -             | -             | -              | 0.0%    |
| 22                     | <b>Multiriesgo</b>                   | 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                     | <b>Transporte de Carga</b>           | 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                     | <b>Casco</b>                         | 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 Fn 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                      | <b>Vida Individual</b>               | 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                      | <b>Accidentes Personales</b>         | 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                      | <b>Salud</b>                         | 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                     | <b>Colectivos de Vida</b>            | 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                     | <b>Incendio y Líneas Aliadas (*)</b> | 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                     | <b>Vida Industrial</b>               | 17        | 19        | (2)        | -10.5%           | 17      | 19        | (2)        | -10.5%                    | (153.81)      | (531.23)      | 377.42         | 0.0%                        | -             | -             | -            | 0.0%   |
| 19                     | <b>Anualidades</b>                   | -         | -         | -          | 0.0%             | -       | -         | -          | 0.0%                      | -             | -             | -              | 0.0%                        | -             | -             | -            | 0.0%   |
| 20                     | <b>Rentas Vitalicias</b>             | -         | -         | -          | 0.0%             | -       | -         | -          | 0.0%                      | -             | -             | -              | 0.0%                        | -             | -             | -            | 0.0%   |
| 21                     | <b>Pérdida de Ingresos</b>           | -         | -         | -          | 0.0%             | -       | -         | -          | 0.0%                      | -             | -             | -              | 0.0%                        | -             | -             | -            | 0.0%   |
| 22                     | <b>Multirisgo</b>                    | 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                     | <b>Transporte de Carga</b>           | 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                     | <b>Casco</b>                         | 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 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 |
| 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 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     |         |
| 1                      | <b>Vida Individual</b>               | 246,456   | 257,211   | (10,755)   | -4.2%            | 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                         | 692,651   | 53,367    | 639,284    | 1197.9%          | 55,625  | 51,096    | 4,529      | 8.9%                      | 1,800,002.42  | 2,094,745.21  | (294,742.79) | -14.1%                       | 2,077,759.11  | 1,216,912.94  | 860,846.17     | 70.7%   |
| 3                      | - Renovación                         | 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                      | <b>Accidentes Personales</b>         | 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                      | <b>Salud</b>                         | 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                     | <b>Colectivos de Vida</b>            | 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                     | <b>Incendio y Líneas Aliadas (*)</b> | 1,327     | 469,532   | (468,205)  | -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                     | <b>Vida Industrial</b>               | -         | 22        | (22)       | -100.0%          | 17      | 22        | (5)        | -22.7%                    | -             | (27.83)       | 27.83        | 0.0%                         | -             | -             | -              | 0.0%    |
| 19                     | <b>Anualidades</b>                   | -         | -         | -          | 0.0%             | -       | -         | -          | 0.0%                      | -             | -             | -            | 0.0%                         | -             | -             | -              | 0.0%    |
| 20                     | <b>Rentas Vitalicias</b>             | 28,874    | -         | 28,874     | 0.0%             | -       | -         | -          | 0.0%                      | -             | -             | -            | 0.0%                         | -             | -             | -              | 0.0%    |
| 21                     | <b>Pérdida de Ingresos</b>           | 21,660    | -         | 21,660     | 0.0%             | -       | -         | -          | 0.0%                      | -             | -             | -            | 0.0%                         | -             | -             | -              | 0.0%    |
| 22                     | <b>Multiriesgo</b>                   | 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                     | <b>Transporte de Carga</b>           | 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                     | <b>Casco</b>                         | 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                     | <b>TOTAL TOTAL Y EXTERIOR</b> | <b>2,198,281</b>    | <b>3,926,428</b> | <b>(1,728,147)</b> | <b>-44.0%</b> | <b>2,129,468</b> | <b>2,017,579</b> | <b>111,889</b> | <b>5.5%</b> | <b>166,387,195.79</b>     | <b>165,560,573.04</b>   | <b>826,622.75</b> | <b>0.5%</b> | <b>79,716,893.82</b>         | <b>80,961,420.01</b>   | <b>(1,244,526.19)</b> | <b>-1.5%</b> |
| Ramos de Personas      |                               | 2,048,089           | 2,208,528        | (160,439)          | -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        |                               | 150,192             | 1,717,900        | (1,567,708)        | -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%        |
| <b>Totales</b>         |                               | <b>2,198,281</b>    | <b>3,926,428</b> | <b>(1,728,147)</b> | <b>-44.0%</b> | <b>2,129,468</b> | <b>2,017,579</b> | <b>111,889</b> | <b>5.5%</b> | <b>\$166,387,195.79</b>   | <b>\$165,560,573.04</b> | <b>826,622.75</b> | <b>0.5%</b> | <b>\$79,716,893.82</b>       | <b>\$80,961,420.01</b> | <b>(1,244,526.19)</b> | <b>-1.5%</b> |



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               | 246,456   | 257,724   | (11,268)   | -4.4%            | 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                  | 692,651   | 53,204    | 639,447    | 1201.9%          | 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 (*) | 1,327     | 466,950   | (465,623)  | -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                     | <b>TOTAL TOTAL Y EXTERIOR</b> | <b>2,203,968</b> | <b>3,768,272</b> | <b>(1,564,304)</b> | <b>-41.5%</b>    | <b>2,119,157</b> | <b>2,000,657</b> | <b>118,500</b> | <b>5.9%</b>                 | <b>142,908,244.37</b>   | <b>143,587,972.38</b>   | <b>(679,728.01)</b> | <b>-0.5%</b>                  | <b>65,976,726.84</b>   | <b>78,876,883.42</b>   | <b>(12,900,156.58)</b> | <b>-16.4%</b> |
| Ramos de Personas      |                               | 2,053,776        | 2,059,357        | (5,581)            | -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        |                               | 150,192          | 1,708,915        | (1,558,723)        | -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%        |
| <b>Totales</b>         |                               | <b>2,203,968</b> | <b>3,768,272</b> | <b>(1,564,304)</b> | <b>-41.5%</b>    | <b>2,119,157</b> | <b>2,000,657</b> | <b>118,500</b> | <b>5.9%</b>                 | <b>\$142,908,244.37</b> | <b>\$143,587,972.38</b> | <b>(679,728.01)</b> | <b>-0.5%</b>                  | <b>\$65,976,726.84</b> | <b>\$78,876,883.42</b> | <b>(12,900,156.58)</b> | <b>-16.4%</b> |



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                      | <b>Vida Individual</b>               | 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                      | <b>Accidentes Personales</b>         | 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                      | <b>Salud</b>                         | 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                     | <b>Colectivos de Vida</b>            | 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                     | <b>Incendio y Líneas Aliadas (*)</b> | 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                     | <b>Vida Industrial</b>               | -       | 24        | (24)       | -100.0%          | 17      | 24        | (7)        | -29.2%                    | -             | -             | -              | 0.0%                        | -             | -             | -              | 0.0%    |
| 20                     | <b>Anualidades</b>                   | -       | -         | -          | 0.0%             | -       | -         | -          | 0.0%                      | -             | -             | -              | 0.0%                        | -             | -             | -              | 0.0%    |
| 21                     | <b>Rentas Vitalicias</b>             | 28,874  | -         | 28,874     | 0.0%             | -       | -         | -          | 0.0%                      | -             | -             | -              | 0.0%                        | -             | -             | -              | 0.0%    |
| 22                     | <b>Pérdida de Ingresos</b>           | 21,660  | -         | 21,660     | 0.0%             | -       | -         | -          | 0.0%                      | -             | -             | -              | 0.0%                        | -             | -             | -              | 0.0%    |
| 23                     | <b>Multirisgo</b>                    | 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                     | <b>Transporte de Carga</b>           | 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                     | <b>Casco</b>                         | 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%        |
| <b>51 TOTAL TOTAL</b>      | <b>2,245,274</b>    | <b>3,766,221</b> | <b>(1,520,947)</b> | <b>-40.4%</b> | <b>2,102,930</b> | <b>1,991,727</b> | <b>111,203</b> | <b>5.6%</b> | <b>156,070,025.56</b>     | <b>152,714,435.54</b> | <b>3,355,590.02</b> | <b>2.2%</b> | <b>62,891,580.57</b>        | <b>61,883,314.39</b> | <b>1,008,266.18</b>   | <b>1.6%</b>  |
| <b>Vida</b>                | <b>2,007,698</b>    | <b>2,065,094</b> | <b>(57,396)</b>    | <b>-2.8%</b>  | <b>689,861</b>   | <b>649,876</b>   | <b>39,985</b>  | <b>6.2%</b> | <b>83,541,343.85</b>      | <b>82,104,545.57</b>  | <b>1,436,798.28</b> | <b>1.7%</b> | <b>37,007,130.83</b>        | <b>38,771,696.54</b> | <b>(1,764,565.71)</b> | <b>-4.6%</b> |
| <b>General</b>             | <b>237,576</b>      | <b>1,701,127</b> | <b>(1,463,551)</b> | <b>-86.0%</b> | <b>1,413,069</b> | <b>1,341,851</b> | <b>71,218</b>  | <b>5.3%</b> | <b>72,528,681.71</b>      | <b>70,609,889.97</b>  | <b>1,918,791.74</b> | <b>2.7%</b> | <b>25,884,449.74</b>        | <b>23,111,617.85</b> | <b>2,772,831.89</b>   | <b>12.0%</b> |
| <b>Totales</b>             | <b>2,245,274</b>    | <b>3,766,221</b> | <b>(1,520,947)</b> | <b>-40.4%</b> | <b>2,102,930</b> | <b>1,991,727</b> | <b>111,203</b> | <b>5.6%</b> | <b>156,070,025.56</b>     | <b>152,714,435.54</b> | <b>3,355,590.02</b> | <b>2.2%</b> | <b>62,891,580.57</b>        | <b>61,883,314.39</b> | <b>1,008,266.18</b>   | <b>1.6%</b>  |



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 30 DE JUNIO 2024**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

| Ramos de Seguros <b>TOTAL</b> |                                      | SINISTRALIDAD ACUMULADA |      |                         |
|-------------------------------|--------------------------------------|-------------------------|------|-------------------------|
|                               |                                      | 2024                    | 2023 | Variación<br>Porcentual |
| 1                             | <b>Vida Individual</b>               | 0.22                    | 0.26 | -15.4%                  |
| 2                             | - Primer año                         | 0.57                    | 0.62 | -7.2%                   |
| 3                             | - Renovación                         | 0.17                    | 0.21 | -18.4%                  |
| 4                             | <b>Accidentes Personales</b>         | 0.24                    | 0.24 | 0.2%                    |
| 5                             | - Individual                         | 0.23                    | 0.19 | 16.8%                   |
| 6                             | - Grupo                              | 0.24                    | 0.27 | -8.4%                   |
| 7                             | - Invalidez                          | 0.00                    | 0.00 | 0.0%                    |
| 8                             | <b>Salud</b>                         | 0.68                    | 0.73 | -6.8%                   |
| 9                             | - Individual                         | 0.65                    | 0.72 | -9.4%                   |
| 10                            | - Grupo                              | 0.72                    | 0.75 | -3.5%                   |
| 11                            | <b>Colectivos de Vida</b>            | 0.31                    | 0.31 | -0.2%                   |
| 12                            | - Colectivo de vida                  | 0.44                    | 0.44 | -1.0%                   |
| 13                            | - Colectivo de deudores              | 0.24                    | 0.24 | 1.8%                    |
| 14                            | <b>Incendio y Líneas Aliadas (*)</b> | 0.30                    | 0.46 | -34.6%                  |
| 15                            | - Residencial                        | 0.15                    | 0.25 | -42.0%                  |
| 16                            | - Comercial                          | 0.41                    | 0.60 | -31.7%                  |
| 17                            | - Industrial                         | 0.05                    | 0.01 | 293.4%                  |
| 18                            | <b>Vida Industrial</b>               | 0.00                    | 0.00 | 0.0%                    |
| 19                            | <b>Anualidades</b>                   | 0.00                    | 0.00 | 0.0%                    |
| 20                            | <b>Rentas Vitalicias</b>             | 0.00                    | 0.00 | 0.0%                    |
| 21                            | <b>Pérdida de Ingresos</b>           | 0.00                    | 0.00 | 0.0%                    |
| 22                            | <b>Multiriesgo</b>                   | 0.38                    | 0.41 | -7.0%                   |
| 23                            | - Residencial                        | 0.39                    | 0.60 | -35.3%                  |
| 24                            | - Comercial e Industrial             | 0.37                    | 0.25 | 45.9%                   |
| 25                            | <b>Transporte de Carga</b>           | 0.12                    | 0.12 | 3.3%                    |
| 26                            | - Terrestre                          | 0.14                    | 0.09 | 50.5%                   |
| 27                            | - Marítimo                           | 0.08                    | 0.18 | -55.3%                  |
| 28                            | - Aéreo                              | 0.03                    | 0.00 | 518.0%                  |
| 29                            | <b>Casco</b>                         | 0.27                    | 0.76 | -65.3%                  |
| 30                            | - Marítimo                           | 0.68                    | 1.11 | -39.2%                  |
| 31                            | - Aéreo                              | 0.07                    | 0.55 | -86.6%                  |





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 30 DE JUNIO 2024**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

| Ramos de Seguros <b>TOTAL</b> |                               | SINISTRALIDAD ACUMULADA |             |                         |
|-------------------------------|-------------------------------|-------------------------|-------------|-------------------------|
|                               |                               | 2024                    | 2023        | Variación<br>Porcentual |
| 32                            | <b>Automóvil</b>              | 0.62                    | 0.70        | -10.3%                  |
| 33                            | <b>Ramos Técnicos</b>         | 0.12                    | 0.10        | 21.9%                   |
| 34                            | - TRC - TRM                   | 0.10                    | 0.07        | 49.0%                   |
| 35                            | - Equipo Eléctrico            | 0.23                    | 0.30        | -24.6%                  |
| 36                            | - Caldera y Maquinaria        | 0.00                    | 0.00        | 0.0%                    |
| 37                            | - Rotura de Maquinaria        | 0.08                    | 0.19        | -56.8%                  |
| 38                            | - Equipo Pesado               | 0.51                    | 0.30        | 70.5%                   |
| 39                            | - Vidrios                     | 0.00                    | 0.00        | 0.0%                    |
| 40                            | <b>Riesgos Diversos</b>       | 0.21                    | 0.19        | 13.8%                   |
| 41                            | - Responsabilidad Civil       | 0.23                    | 0.13        | 78.6%                   |
| 42                            | - Robo                        | 0.45                    | 0.41        | 7.5%                    |
| 43                            | - Fidelidad y DDD             | 0.18                    | 0.17        | 1.1%                    |
| 44                            | - BBB                         | 0.81                    | 1.55        | -47.7%                  |
| 45                            | - Otros                       | 0.20                    | 0.17        | 20.0%                   |
| 46                            | <b>Titulos de Propiedad</b>   | 0.00                    | 0.00        | 0.0%                    |
| 47                            | <b>Fianzas</b>                | 0.45                    | 0.64        | -28.6%                  |
| 48                            | - Oferta y Cumplimiento       | 0.24                    | 0.25        | -3.5%                   |
| 49                            | - Otras                       | 0.73                    | 1.09        | -33.3%                  |
| 50                            | <b>TOTAL LOCAL Y EXTERIOR</b> | <b>0.44</b>             | <b>0.49</b> | <b>-10.9%</b>           |
| <b>Vida</b>                   |                               | <b>0.48</b>             | <b>0.51</b> | <b>-5.5%</b>            |
| <b>General</b>                |                               | <b>0.40</b>             | <b>0.48</b> | <b>-16.8%</b>           |
| <b>Totales</b>                |                               | <b>0.44</b>             | <b>0.49</b> | <b>-10.9%</b>           |