



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE JULIO 2022**  
**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			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
Vida Individual	251,526	254,998	(3,472)	-1.4%	237,580	245,946	(8,366)	-3.4%	93,655,727.27	92,174,760.34	1,480,966.93	1.6%	30,594,286.25	44,990,740.09	(14,396,453.84)	-32.0%
Accidentes Personales	485,040	385,079	99,961	26.0%	156,400	146,249	10,151	6.9%	15,337,789.89	11,410,469.20	3,927,320.69	34.4%	3,509,119.82	2,111,774.28	1,397,345.54	66.2%
Salud	421,753	397,009	24,744	6.2%	133,816	118,231	15,585	13.2%	244,975,516.82	210,739,448.73	34,236,068.09	16.2%	179,741,324.70	158,561,014.97	21,180,309.73	13.4%
Colectivos de Vida	1,030,214	966,302	63,912	6.6%	86,946	77,346	9,600	12.4%	145,691,890.64	139,758,225.30	5,933,665.34	4.2%	57,969,565.66	80,130,460.64	(22,160,894.98)	-27.7%
Incendio y Líneas Aliadas (*)	464,744	472,321	(7,577)	-1.6%	318,522	327,002	(8,480)	-2.6%	106,186,748.29	93,885,806.63	12,300,941.66	13.1%	30,862,814.57	21,798,214.46	9,064,600.11	41.6%
Multirisgo	32,311	30,317	1,994	6.6%	30,309	28,599	1,710	6.0%	4,771,015.05	3,838,489.61	932,525.44	24.3%	1,507,037.08	1,161,003.71	346,033.37	29.8%
Transporte de Carga	40,703	39,024	1,679	4.3%	33,738	33,287	451	1.4%	18,482,526.46	15,926,783.94	2,555,742.52	16.0%	3,803,874.57	2,695,982.84	1,107,891.73	41.1%
Casco	1,947	1,784	163	9.1%	1,414	1,158	256	22.1%	22,694,545.67	17,149,327.45	5,545,218.22	32.3%	1,818,819.47	3,668,357.97	(1,849,538.50)	-50.4%
Automóvil	939,308	975,549	(36,241)	-3.7%	834,094	903,091	(68,997)	-7.6%	148,843,684.39	146,463,287.90	2,380,396.49	1.6%	107,945,352.40	91,716,797.22	16,228,555.18	17.7%
Ramos Técnicos	13,210	13,941	(731)	-5.2%	8,989	9,258	(269)	-2.9%	14,001,909.38	18,648,862.11	(4,646,952.73)	-24.9%	1,273,837.63	1,686,232.96	(412,395.33)	-24.5%
Responsabilidad Civil	17,181	19,010	(1,829)	-9.6%	16,021	17,815	(1,794)	-10.1%	25,808,278.46	20,645,419.16	5,162,859.30	25.0%	4,103,435.91	4,103,733.12	(297.21)	0.0%
Robo	4,157	4,395	(238)	-5.4%	3,551	3,808	(257)	-6.7%	1,224,113.90	1,146,848.37	77,265.53	6.7%	398,167.64	540,211.70	(142,044.06)	-26.3%
Fianzas	82,469	71,247	11,222	15.8%	77,979	68,437	9,542	13.9%	68,222,737.11	62,875,481.68	5,347,255.43	8.5%	32,781,020.14	28,520,766.42	4,260,253.72	14.9%
Otros	63,657	67,191	(3,534)	-5.3%	8,003	8,283	(280)	-3.4%	69,559,207.55	62,711,655.28	6,847,552.27	10.9%	13,148,028.71	14,701,912.54	(1,553,883.83)	-10.6%
<b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,848,220</b>	<b>3,698,167</b>	<b>150,053</b>	<b>4.1%</b>	<b>1,947,362</b>	<b>1,988,510</b>	<b>(41,148)</b>	<b>-2.1%</b>	<b>979,455,690.88</b>	<b>897,374,865.70</b>	<b>82,080,825.18</b>	<b>9.1%</b>	<b>469,456,684.56</b>	<b>456,387,202.92</b>	<b>13,069,481.64</b>	<b>2.9%</b>
Ramos de Personas	2,188,533	2,003,388	185,145	9.2%	614,742	587,772	26,970	4.6%	499,660,924.62	454,082,903.57	45,578,021.05	10.0%	271,814,296.43	285,793,989.98	(13,979,693.55)	-4.9%
Ramos Generales	1,659,687	1,694,779	(35,092)	-2.1%	1,332,620	1,400,738	(68,118)	-4.9%	479,794,766.26	443,291,962.13	36,502,804.13	8.2%	197,642,388.13	170,593,212.94	27,049,175.19	15.9%
<b>Totales</b>	<b>3,848,220</b>	<b>3,698,167</b>	<b>150,053</b>	<b>4.1%</b>	<b>1,947,362</b>	<b>1,988,510</b>	<b>(41,148)</b>	<b>-2.1%</b>	<b>\$979,455,690.88</b>	<b>\$897,374,865.70</b>	<b>82,080,825.18</b>	<b>9.1%</b>	<b>\$469,456,684.56</b>	<b>\$456,387,202.92</b>	<b>13,069,481.64</b>	<b>2.9%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 31 DE JULIO 2022**  
**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			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
1 <b>Vida Individual</b>	251,526	254,998	(3,472)	-1.4%	237,580	245,946	(8,366)	-3.4%	93,655,727.27	92,174,760.34	1,480,966.93	1.6%	30,594,286.25	44,990,740.09	(14,396,453.84)	-32.0%
2 - Primer año	79,254	77,615	1,639	2.1%	76,770	75,221	1,549	2.1%	13,131,226.15	9,239,631.35	3,891,594.80	42.1%	11,482,061.94	15,842,585.44	(4,360,523.50)	-27.5%
3 - Renovación	172,272	177,383	(5,111)	-2.9%	160,810	170,725	(9,915)	-5.8%	80,524,501.12	82,935,128.99	(2,410,627.87)	-2.9%	19,112,224.31	29,148,154.65	(10,035,930.34)	-34.4%
4 <b>Accidentes Personales</b>	485,040	385,079	99,961	26.0%	156,400	146,249	10,151	6.9%	15,337,789.89	11,410,469.20	3,927,320.69	34.4%	3,509,119.82	2,111,774.28	1,397,345.54	66.2%
5 - Individual	156,909	147,632	9,277	6.3%	136,291	127,279	9,012	7.1%	6,942,069.85	5,534,024.49	1,408,045.36	25.4%	827,119.36	689,367.60	137,751.76	20.0%
6 - Grupo	328,131	237,447	90,684	38.2%	20,109	18,970	1,139	6.0%	8,395,720.04	5,876,444.71	2,519,275.33	42.9%	2,682,000.46	1,422,406.68	1,259,593.78	88.6%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	421,753	397,009	24,744	6.2%	133,816	118,231	15,585	13.2%	244,975,516.82	210,739,448.73	34,236,068.09	16.2%	179,741,324.70	158,561,014.97	21,180,309.73	13.4%
9 - Individual	158,010	137,763	20,247	14.7%	115,079	109,321	5,758	5.3%	128,802,817.88	116,659,443.97	12,143,373.91	10.4%	89,716,292.80	76,355,687.45	13,360,605.35	17.5%
10 - Grupo	263,743	259,246	4,497	1.7%	18,737	8,910	9,827	110.3%	116,172,698.94	94,080,004.76	22,092,694.18	23.5%	90,025,031.90	82,205,327.52	7,819,704.38	9.5%
11 <b>Colectivos de Vida</b>	1,030,214	966,302	63,912	6.6%	86,946	77,346	9,600	12.4%	145,691,890.64	139,758,225.30	5,933,665.34	4.2%	57,969,565.66	80,130,460.64	(22,160,894.98)	-27.7%
12 - Colectivo de vida	457,854	441,086	16,768	3.8%	9,691	10,037	(346)	-3.4%	42,336,717.57	12,853,966.80	29,482,750.77	229.4%	18,801,471.64	9,732,477.50	9,068,994.14	93.2%
13 - Colectivo de deudores	572,360	525,216	47,144	9.0%	77,255	67,309	9,946	14.8%	103,355,173.08	28,386,951.01	74,968,222.07	264.1%	39,168,094.02	14,531,245.21	24,636,848.81	169.5%
14 <b>Incendio y Líneas Aliadas (*)</b>	464,744	472,321	(7,577)	-1.6%	318,522	327,002	(8,480)	-2.6%	106,186,748.29	93,885,806.63	12,300,941.66	13.1%	30,862,814.57	21,798,214.46	9,064,600.11	41.6%
15 - Residencial	377,734	380,567	(2,833)	-0.7%	282,045	285,413	(3,368)	-1.2%	47,517,302.45	41,474,524.77	6,042,777.68	14.6%	12,234,438.17	12,794,107.06	(559,668.89)	-4.4%
16 - Comercial	86,579	91,321	(4,742)	-5.2%	36,108	41,229	(5,121)	-12.4%	57,759,396.83	51,720,034.93	6,039,361.90	11.7%	18,532,790.33	9,001,781.16	9,531,009.17	105.9%
17 - Industrial	431	433	(2)	-0.5%	369	360	9	2.5%	910,049.01	691,246.93	218,802.08	31.7%	95,586.08	2,326.24	93,259.84	4009.0%
18 <b>Vida Industrial</b>	26	81	(55)	-67.9%	26	81	(55)	-67.9%	13,430.03	6,727.74	6,702.29	99.6%	-	-	-	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>	32,311	30,317	1,994	6.6%	30,309	28,599	1,710	6.0%	4,771,015.05	3,838,489.61	932,525.44	24.3%	1,507,037.08	1,161,003.71	346,033.37	29.8%
23 - Residencial	24,072	22,757	1,315	5.8%	23,398	22,215	1,183	5.3%	1,988,438.61	1,749,255.07	239,183.54	13.7%	692,505.29	782,710.71	(90,205.43)	-11.5%
24 - Comercial e Industrial	8,239	7,560	679	9.0%	6,911	6,384	527	8.3%	2,782,576.44	2,089,234.54	693,341.90	33.2%	814,531.79	378,293.00	436,238.80	115.3%
25 <b>Transporte de Carga</b>	40,703	39,024	1,679	4.3%	33,738	33,287	451	1.4%	18,482,526.46	15,926,783.94	2,555,742.52	16.0%	3,803,874.57	2,695,982.84	1,107,891.73	41.1%
26 - Terrestre	28,027	27,039	988	3.7%	26,470	26,097	373	1.4%	11,847,435.66	10,297,630.00	1,549,805.66	15.1%	3,060,394.00	1,459,820.66	1,600,573.34	109.6%
27 - Marítimo	12,657	11,963	694	5.8%	7,249	7,168	81	1.1%	6,518,252.82	5,514,438.40	1,003,814.42	18.2%	676,515.92	1,126,435.63	(449,919.71)	-39.9%
28 - Aéreo	19	22	(3)	-13.6%	19	22	(3)	-13.6%	116,837.98	114,715.54	2,122.44	1.9%	66,964.65	109,726.55	(42,761.90)	-39.0%
29 <b>Casco</b>	1,947	1,784	163	9.1%	1,414	1,158	256	22.1%	22,694,545.67	17,149,327.45	5,545,218.22	32.3%	1,818,819.47	3,668,357.97	(1,849,538.50)	-50.4%
30 - Marítimo	1,583	1,418	165	11.6%	1,181	929	252	27.1%	10,098,966.45	8,539,874.46	1,559,091.99	18.3%	599,455.20	3,501,883.96	(2,902,428.76)	-82.9%
31 - Aéreo	364	366	(2)	-0.5%	233	229	4	1.7%	12,595,579.22	8,609,452.99	3,986,126.23	46.3%	1,219,364.27	166,474.01	1,052,890.26	632.5%



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Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
32 <b>Automóvil</b>	939,308	975,549	(36,241)	-3.7%	834,094	903,091	(68,997)	-7.6%	148,843,684.39	146,463,287.90	2,380,396.49	1.6%	107,945,352.40	91,716,797.22	16,228,555.18	17.7%
33 <b>Ramos Técnicos</b>	13,210	13,941	(731)	-5.2%	8,989	9,258	(269)	-2.9%	14,001,909.38	18,648,862.11	(4,646,952.73)	-24.9%	1,273,837.63	1,686,232.96	(412,395.33)	-24.5%
34 - TRC - TRM	3,477	3,225	252	7.8%	2,368	2,031	337	16.6%	10,932,218.91	14,876,596.39	(3,944,377.49)	-26.5%	475,610.24	860,813.58	(385,203.34)	-44.7%
35 - Equipo Electrónico	4,280	4,482	(202)	-4.5%	3,046	3,301	(255)	-7.7%	835,216.30	904,640.84	(69,424.54)	-7.7%	289,078.42	400,463.63	(111,385.21)	-27.8%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	10,235.22	-	10,235.22	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,369	1,588	(219)	-13.8%	905	986	(81)	-8.2%	885,778.27	529,274.75	356,503.52	67.4%	332,875.90	74,173.36	258,702.54	348.8%
38 - Equipo Pesado	3,228	3,789	(561)	-14.8%	1,839	2,108	(269)	-12.8%	1,338,427.35	2,338,316.80	(999,889.45)	-42.8%	176,273.07	350,782.38	(174,509.32)	-49.7%
39 - Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	33.33	33.33	-	0.0%	-	-	-	0.0%
40 <b>Riesgos Diversos</b>	84,929	90,475	(5,546)	-6.1%	27,509	29,785	(2,276)	-7.6%	96,578,169.88	84,497,195.07	12,080,974.81	14.3%	17,649,632.26	19,345,857.36	(1,696,225.10)	-8.8%
41 - Responsabilidad Civil	17,181	19,010	(1,829)	-9.6%	16,021	17,815	(1,794)	-10.1%	25,808,278.46	20,645,419.16	5,162,859.30	25.0%	4,103,435.91	4,103,733.12	(297.21)	0.0%
42 - Robo	4,157	4,395	(238)	-5.4%	3,551	3,808	(257)	-6.7%	1,224,113.90	1,146,848.37	77,265.53	6.7%	398,167.64	540,211.70	(142,044.06)	-26.3%
43 - Fidelidad y DDD	1,199	1,260	(61)	-4.8%	1,173	1,243	(70)	-5.6%	7,082,903.35	8,301,155.45	(1,218,252.10)	-14.7%	994,504.05	1,358,519.66	(364,015.61)	-26.8%
44 - BBB	29	35	(6)	-17.1%	26	32	(6)	-18.8%	3,485,545.77	3,892,617.93	(407,072.16)	-10.5%	428,531.08	13,839.12	414,691.96	2996.5%
45 - Otros	62,363	65,775	(3,412)	-5.2%	6,738	6,887	(149)	-2.2%	58,977,328.40	50,511,154.16	8,466,174.24	16.8%	11,724,993.58	13,329,553.76	(1,604,560.18)	-12.0%
46 <b>Titulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 <b>Fianzas</b>	82,469	71,247	11,222	15.8%	77,979	68,437	9,542	13.9%	68,222,737.11	62,875,481.68	5,347,255.43	8.5%	32,781,020.14	28,520,766.42	4,260,253.72	14.9%
48 - Oferta y Cumplimiento	37,652	33,506	4,146	12.4%	37,464	33,140	4,324	13.0%	37,603,670.46	18,876,544.73	18,727,125.73	99.2%	17,707,658.65	2,251,341.30	15,456,317.35	686.5%
49 - Otras	44,817	37,741	7,076	18.7%	40,515	35,297	5,218	14.8%	30,619,066.65	43,998,936.95	(13,379,870.30)	-30.4%	15,073,361.49	26,269,425.12	(11,196,063.63)	-42.6%
50 <b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,848,220</b>	<b>3,698,167</b>	<b>150,053</b>	<b>4.1%</b>	<b>1,947,362</b>	<b>1,988,510</b>	<b>(41,148)</b>	<b>-2.1%</b>	<b>979,455,690.88</b>	<b>897,374,865.70</b>	<b>82,080,825.18</b>	<b>9.1%</b>	<b>469,456,684.56</b>	<b>456,387,202.92</b>	<b>13,069,481.64</b>	<b>2.9%</b>
<b>Vida</b>	<b>2,188,533</b>	<b>2,003,388</b>	<b>185,145</b>	<b>9.2%</b>	<b>614,742</b>	<b>587,772</b>	<b>26,970</b>	<b>4.6%</b>	<b>499,660,924.62</b>	<b>454,082,903.57</b>	<b>45,578,021.05</b>	<b>10.0%</b>	<b>271,814,296.43</b>	<b>285,793,989.98</b>	<b>(13,979,693.55)</b>	<b>-4.9%</b>
<b>General</b>	<b>1,659,687</b>	<b>1,694,779</b>	<b>(35,092)</b>	<b>-2.1%</b>	<b>1,332,620</b>	<b>1,400,738</b>	<b>(68,118)</b>	<b>-5%</b>	<b>479,794,766.26</b>	<b>443,291,962.13</b>	<b>36,502,804.13</b>	<b>8.2%</b>	<b>197,642,388.13</b>	<b>170,593,212.94</b>	<b>27,049,175.19</b>	<b>15.9%</b>
<b>Totales</b>	<b>3,848,220</b>	<b>3,698,167</b>	<b>150,053</b>	<b>4.1%</b>	<b>1,947,362</b>	<b>1,988,510</b>	<b>(41,148)</b>	<b>-2.1%</b>	<b>\$979,455,690.88</b>	<b>\$897,374,865.70</b>	<b>82,080,825.18</b>	<b>9.1%</b>	<b>\$469,456,684.56</b>	<b>\$456,387,202.92</b>	<b>13,069,481.64</b>	<b>2.9%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JULIO 2022 (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 JULIO				SINIESTROS PAGADOS EN JULIO			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
1 <b>Vida Individual</b>	251,526	254,998	(3,472)	-1.4%	237,580	245,946	(8,366)	-3.4%	14,084,560.52	13,552,823.83	531,736.69	3.9%	4,957,524.46	9,165,448.17	(4,207,923.71)	-45.9%
2 - Primer año	79,254	77,615	1,639	2.1%	76,770	75,221	1,549	2.1%	2,871,086.83	1,624,664.92	1,246,421.91	76.7%	1,489,313.59	1,832,870.82	(343,557.23)	-18.7%
3 - Renovación	172,272	177,383	(5,111)	-2.9%	160,810	170,725	(9,915)	-5.8%	11,213,473.69	11,928,158.91	(714,685.22)	-6.0%	3,468,210.87	7,332,577.35	(3,864,366.48)	-52.7%
4 <b>Accidentes Personales</b>	485,040	385,079	99,961	26.0%	156,400	146,249	10,151	6.9%	1,769,533.22	1,602,855.42	166,677.80	10.4%	649,285.36	231,936.06	417,349.30	179.9%
5 - Individual	156,909	147,632	9,277	6.3%	136,291	127,279	9,012	7.1%	863,652.37	964,206.58	(100,554.21)	-10.4%	171,762.75	44,914.26	126,848.49	282.4%
6 - Grupo	328,131	237,447	90,684	38.2%	20,109	18,970	1,139	6.0%	905,880.85	638,648.84	267,232.01	41.8%	477,522.61	187,021.80	290,500.81	155.3%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	421,753	397,009	24,744	6.2%	133,816	118,231	15,585	13.2%	39,494,355.93	32,021,863.54	7,472,492.39	23.3%	26,870,951.68	28,878,154.90	(2,007,203.22)	-7.0%
9 - Individual	158,010	137,763	20,247	14.7%	115,079	109,321	5,758	5.3%	18,939,105.00	17,584,504.80	1,354,600.20	7.7%	13,793,066.47	13,231,555.83	561,510.64	4.2%
10 - Grupo	263,743	259,246	4,497	1.7%	18,737	8,910	9,827	110.3%	20,555,250.93	14,437,358.74	6,117,892.19	42.4%	13,077,885.21	15,646,599.07	(2,568,713.86)	-16.4%
11 <b>Colectivos de Vida</b>	1,030,214	966,302	63,912	6.6%	86,946	77,346	9,600	12.4%	22,285,482.50	20,411,405.47	1,874,077.03	9.2%	8,610,254.85	9,128,652.36	(518,397.51)	-5.7%
12 - Colectivo de vida	457,854	441,086	16,768	3.8%	9,691	10,037	(346)	-3.4%	6,293,569.38	6,726,338.33	(432,768.96)	-6.4%	2,335,103.83	4,122,256.54	(1,787,152.71)	-43.4%
13 - Colectivo de deudores	572,360	525,216	47,144	9.0%	77,255	67,309	9,946	14.8%	15,991,913.13	13,685,067.14	2,306,845.99	16.9%	6,275,151.02	5,006,395.82	1,268,755.20	25.3%
14 <b>Incendio y Líneas Aliadas (*)</b>	464,744	472,321	(7,577)	-1.6%	318,522	327,002	(8,480)	-2.6%	15,604,111.40	14,340,192.52	1,263,918.88	8.8%	6,683,674.49	7,284,183.11	(600,508.62)	-8.2%
15 - Residencial	377,734	380,567	(2,833)	-0.7%	282,045	285,413	(3,368)	-1.2%	8,052,816.16	7,647,947.27	404,868.89	5.3%	4,502,379.98	5,495,522.88	(993,142.90)	-18.1%
16 - Comercial	86,579	91,321	(4,742)	-5.2%	36,108	41,229	(5,121)	-12.4%	7,143,773.74	6,639,392.45	504,381.29	7.6%	2,116,724.81	1,787,130.87	329,593.94	18.4%
17 - Industrial	431	433	(2)	-0.5%	369	360	9	2.5%	407,521.50	52,852.80	354,668.70	671.0%	64,569.70	1,529.36	63,040.34	4122.0%
18 <b>Vida Industrial</b>	26	81	(55)	-67.9%	26	81	(55)	-67.9%	1,467.34	8,466.47	(6,999.13)	-82.7%	-	-	-	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>	32,311	30,317	1,994	6.6%	30,309	28,599	1,710	6.0%	995,345.66	709,698.43	285,647.23	40.2%	106,985.26	184,967.31	(77,982.05)	-42.2%
23 - Residencial	24,072	22,757	1,315	5.8%	23,398	22,215	1,183	5.3%	299,720.62	325,757.14	(26,036.52)	-8.0%	57,888.27	108,190.48	(50,302.21)	-46.5%
24 - Comercial e Industrial	8,239	7,560	679	9.0%	6,911	6,384	527	8.3%	695,625.04	383,941.29	311,683.75	81.2%	49,096.99	76,776.83	(27,679.84)	-36.1%
25 <b>Transporte de Carga</b>	40,703	39,024	1,679	4.3%	33,738	33,287	451	1.4%	3,654,404.11	3,521,457.07	132,947.04	3.8%	151,802.69	514,640.50	(362,837.81)	-70.5%
26 - Terrestre	28,027	27,039	988	3.7%	26,470	26,097	373	1.4%	2,951,705.23	2,745,056.91	206,648.32	7.5%	137,947.77	399,210.51	(261,262.74)	-65.4%
27 - Marítimo	12,657	11,963	694	5.8%	7,249	7,168	81	1.1%	689,779.66	751,351.86	(61,572.20)	-8.2%	11,927.63	114,846.74	(102,919.11)	-89.6%
28 - Aéreo	19	22	(3)	-13.6%	19	22	(3)	-13.6%	12,919.22	25,048.30	(12,129.08)	-48.4%	1,927.29	583.25	1,344.04	230.4%
29 <b>Casco</b>	1,947	1,784	163	9.1%	1,414	1,158	256	22.1%	1,415,874.07	1,843,661.88	(427,787.81)	-23.2%	135,049.51	101,972.46	33,077.05	32.4%
30 - Marítimo	1,583	1,418	165	11.6%	1,181	929	252	27.1%	666,489.10	903,643.67	(237,154.57)	-26.2%	48,972.45	70,918.22	(21,945.77)	-30.9%
31 - Aéreo	364	366	(2)	-0.5%	233	229	4	1.7%	749,384.97	940,018.21	(190,633.24)	-20.3%	86,077.06	31,054.24	55,022.82	177.2%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JULIO 2022 (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 JULIO				SINIESTROS PAGADOS EN JULIO			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
32 Automóvil	939,308	975,549	(36,241)	-3.7%	834,094	903,091	(68,997)	-7.6%	20,473,840.56	22,108,272.15	(1,634,431.59)	-7.4%	15,038,208.11	15,031,165.09	7,043.02	0.0%
33 Ramos Técnicos	13,210	13,941	(731)	-5.2%	8,989	9,258	(269)	-2.9%	2,754,563.63	7,901,926.07	(5,147,362.44)	-65.1%	216,149.52	125,254.22	90,895.30	72.6%
34 - TRC - TRM	3,477	3,225	252	7.8%	2,368	2,031	337	16.6%	2,507,801.96	6,472,614.79	(3,964,812.83)	-61.3%	573.93	17,670.68	(17,096.75)	-96.8%
35 - Equipo Electrónico	4,280	4,482	(202)	-4.5%	3,046	3,301	(255)	-7.7%	81,944.19	83,772.16	(1,827.97)	-2.2%	12,644.74	27,604.68	(14,959.94)	-54.2%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,369	1,588	(219)	-13.8%	905	986	(81)	-8.2%	43,998.06	61,597.75	(17,599.69)	-28.6%	167,859.96	26,311.27	141,548.69	538.0%
38 - Equipo Pesado	3,228	3,789	(561)	-14.8%	1,839	2,108	(269)	-12.8%	120,819.42	1,283,941.37	(1,163,121.95)	-90.6%	35,070.89	53,667.59	(18,596.70)	-34.7%
39 - Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	84,929	90,475	(5,546)	-6.1%	27,509	29,785	(2,276)	-7.6%	23,033,605.72	11,227,050.39	11,806,555.33	105.2%	4,478,324.85	1,173,366.25	3,304,958.60	281.7%
41 - Responsabilidad Civil	17,181	19,010	(1,829)	-9.6%	16,021	17,815	(1,794)	-10.1%	4,401,468.50	3,000,092.18	1,401,376.32	46.7%	1,033,569.40	477,521.30	556,048.10	116.4%
42 - Robo	4,157	4,395	(238)	-5.4%	3,551	3,808	(257)	-6.7%	187,187.46	117,184.36	70,003.10	59.7%	170,275.80	132,687.97	37,587.83	28.3%
43 - Fidelidad y DDD	1,199	1,260	(61)	-4.8%	1,173	1,243	(70)	-5.6%	1,013,570.28	1,132,999.29	(119,429.01)	-10.5%	89,803.92	127,534.60	(37,730.68)	-29.6%
44 - BBB	29	35	(6)	-17.1%	26	32	(6)	-18.8%	1,112,303.84	1,600,306.11	(488,002.27)	-30.5%	13,700.00	493.54	13,206.46	2675.9%
45 - Otros	62,363	65,775	(3,412)	-5.2%	6,738	6,887	(149)	-2.2%	16,319,075.64	5,376,468.45	10,942,607.19	203.5%	3,170,975.73	435,128.84	2,735,846.89	628.7%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	82,469	71,247	11,222	15.8%	77,979	68,437	9,542	13.9%	9,302,754.44	7,141,204.64	2,161,549.80	30.3%	3,517,653.62	3,446,228.66	71,424.96	2.1%
48 - Oferta y Cumplimiento	37,652	33,506	4,146	12.4%	37,464	33,140	4,324	13.0%	6,192,437.05	3,011,580.87	3,180,856.18	105.6%	2,237,798.81	505,540.00	1,732,258.81	342.7%
49 - Otras	44,817	37,741	7,076	18.7%	40,515	35,297	5,218	14.8%	3,110,317.39	4,129,623.77	(1,019,306.38)	-24.7%	1,279,854.81	2,940,688.66	(1,660,833.85)	-56.5%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,848,220</b>	<b>3,698,167</b>	<b>150,053</b>	<b>4.1%</b>	<b>1,947,362</b>	<b>1,988,510</b>	<b>(41,148)</b>	<b>-2.1%</b>	<b>154,869,899.10</b>	<b>136,390,877.88</b>	<b>18,479,021.22</b>	<b>13.5%</b>	<b>71,415,864.40</b>	<b>75,265,969.09</b>	<b>(3,850,104.69)</b>	<b>-5.1%</b>
<b>Ramos de Personas</b>	<b>2,188,533</b>	<b>2,003,388</b>	<b>185,145</b>	<b>9.2%</b>	<b>614,742</b>	<b>587,772</b>	<b>26,970</b>	<b>4.6%</b>	<b>77,633,932.17</b>	<b>67,588,948.26</b>	<b>10,044,983.91</b>	<b>14.9%</b>	<b>41,088,016.35</b>	<b>47,404,191.49</b>	<b>(6,316,175.14)</b>	<b>-13.3%</b>
<b>Ramos Generales</b>	<b>1,659,687</b>	<b>1,694,779</b>	<b>(35,092)</b>	<b>-2.1%</b>	<b>1,332,620</b>	<b>1,400,738</b>	<b>(68,118)</b>	<b>-4.9%</b>	<b>77,235,966.93</b>	<b>68,801,929.62</b>	<b>8,434,037.31</b>	<b>12.3%</b>	<b>30,327,848.05</b>	<b>27,861,777.60</b>	<b>2,466,070.45</b>	<b>8.9%</b>
<b>Totales</b>	<b>3,848,220</b>	<b>3,698,167</b>	<b>150,053</b>	<b>4.1%</b>	<b>1,947,362</b>	<b>1,988,510</b>	<b>(41,148)</b>	<b>-2.1%</b>	<b>\$154,869,899.10</b>	<b>\$136,390,877.88</b>	<b>18,479,021.22</b>	<b>13.5%</b>	<b>\$71,415,864.40</b>	<b>\$75,265,969.09</b>	<b>(3,850,104.69)</b>	<b>-5.1%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JUNIO 2022 (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	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
1 <b>Vida Individual</b>	250,045	251,341	(1,296)	-0.5%	239,802	242,253	(2,451)	-1.0%	13,653,595.72	13,743,322.16	(89,726.44)	-0.7%	7,924,887.85	5,561,907.97	2,362,979.88	42.5%
2 - Primer año	79,510	77,494	2,016	2.6%	76,852	74,960	1,892	2.5%	1,763,662.63	1,470,528.00	293,134.63	19.9%	2,061,110.20	2,110,825.70	(49,715.50)	-2.4%
3 - Renovación	170,535	173,847	(3,312)	-1.9%	162,950	167,293	(4,343)	-2.6%	11,889,933.09	12,272,794.16	(382,861.07)	-3.1%	5,863,777.65	3,451,082.27	2,412,695.38	69.9%
4 <b>Accidentes Personales</b>	475,886	413,834	62,052	15.0%	155,232	143,240	11,992	8.4%	2,121,912.07	2,371,017.33	(249,105.26)	-10.5%	613,230.25	365,184.42	248,045.83	67.9%
5 - Individual	155,809	144,934	10,875	7.5%	135,140	124,508	10,632	8.5%	1,051,569.13	953,876.48	97,692.65	10.2%	282,865.26	94,721.23	188,144.03	198.6%
6 - Grupo	320,077	268,900	51,177	19.0%	20,092	18,732	1,360	7.3%	1,070,342.94	1,417,140.85	(346,797.91)	-24.5%	330,364.99	270,463.19	59,901.80	22.1%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	409,098	395,619	13,479	3.4%	131,876	114,868	17,008	14.8%	34,417,753.82	32,180,087.68	2,237,666.14	7.0%	26,451,602.65	27,310,211.46	(858,608.81)	-3.1%
9 - Individual	149,674	135,841	13,833	10.2%	114,381	106,851	7,530	7.0%	19,668,891.87	18,009,872.34	1,659,019.53	9.2%	13,094,981.25	13,148,254.04	(53,272.79)	-0.4%
10 - Grupo	259,424	259,778	(354)	-0.1%	17,495	8,017	9,478	118.2%	14,748,861.95	14,170,215.34	578,646.61	4.1%	13,356,621.40	14,161,957.42	(805,336.02)	-5.7%
11 <b>Colectivos de Vida</b>	1,005,490	983,314	22,176	2.3%	86,438	76,058	10,380	13.6%	20,572,284.66	20,829,512.34	(257,227.68)	-1.2%	8,200,864.75	15,135,070.35	(6,934,205.60)	-45.8%
12 - Colectivo de vida	456,014	543,413	-	0.0%	9,689	9,638	-	0.0%	5,376,885.19	6,127,628.47	-	0.0%	2,568,436.23	5,610,220.96	-	0.0%
13 - Colectivo de deudores	549,476	439,901	-	0.0%	76,749	66,420	-	0.0%	15,195,399.47	14,701,883.87	-	0.0%	5,632,428.52	9,524,849.39	-	0.0%
14 <b>Incendio y Líneas Aliadas (*)</b>	462,765	466,044	(3,279)	-0.7%	316,610	321,006	(4,396)	-1.4%	12,429,434.84	11,147,897.30	1,281,537.54	11.5%	4,219,305.32	1,518,371.20	2,700,934.12	177.9%
15 - Residencial	375,903	375,570	333	0.1%	280,333	280,567	(234)	-0.1%	5,070,598.43	5,393,228.99	(322,630.56)	-6.0%	1,336,072.80	740,793.79	595,279.01	80.4%
16 - Comercial	86,434	90,040	(3,606)	-4.0%	35,911	40,078	(4,167)	-10.4%	7,223,176.23	5,638,431.58	1,584,744.65	28.1%	2,883,232.52	777,577.41	2,105,655.11	270.8%
17 - Industrial	428	434	(6)	-1.4%	366	361	5	1.4%	135,660.18	116,236.73	19,423.45	16.7%	-	-	-	0.0%
18 <b>Vida Industrial</b>	26	54	(28)	-51.9%	26	54	(28)	-51.9%	191.54	(86.51)	278.05	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>	32,073	30,032	2,041	6.8%	30,107	28,304	1,803	6.4%	796,317.38	692,215.30	104,102.08	15.0%	242,826.05	134,631.87	108,194.18	80.4%
23 - Residencial	23,897	22,543	1,354	6.0%	23,229	22,002	1,227	5.6%	360,796.27	280,541.19	80,255.08	28.6%	134,483.41	70,291.78	64,191.63	91.3%
24 - Comercial e Industrial	8,176	7,489	687	9.2%	6,878	6,302	576	9.1%	435,521.11	411,674.11	23,847.00	5.8%	108,342.64	64,340.09	44,002.55	68.4%
25 <b>Transporte de Carga</b>	40,528	37,657	2,871	7.6%	33,493	33,139	354	1.1%	2,598,449.22	2,648,314.18	(49,864.96)	-1.9%	299,446.83	210,200.17	89,246.66	42.5%
26 - Terrestre	27,856	26,633	1,223	4.6%	26,237	25,974	263	1.0%	997,073.00	989,015.90	8,057.10	0.8%	152,718.93	90,947.61	61,771.32	67.9%
27 - Marítimo	12,652	11,002	1,650	15.0%	7,236	7,143	93	1.3%	1,565,130.48	1,650,120.83	(84,990.35)	-5.2%	135,691.40	119,741.06	15,950.34	13.3%
28 - Aéreo	20	22	(2)	-9.1%	20	22	(2)	-9.1%	36,245.74	9,177.45	27,068.29	294.9%	11,036.50	(488.50)	11,525.00	0.0%
29 <b>Casco</b>	1,941	1,692	249	14.7%	1,406	1,112	294	26.4%	3,999,480.91	4,326,213.09	(326,732.18)	-7.6%	155,442.26	270,383.40	(114,941.14)	-42.5%
30 - Marítimo	1,574	1,337	237	17.7%	1,172	894	278	31.1%	1,521,475.72	1,902,766.54	(381,290.82)	-20.0%	156,654.20	148,793.88	7,860.32	5.3%
31 - Aéreo	367	355	12	3.4%	234	218	16	7.3%	2,478,005.19	2,423,446.55	54,558.64	2.3%	(1,211.94)	121,589.52	(122,801.46)	-101.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JUNIO 2022 (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	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
32 <b>Automóvil</b>	939,039	963,983	(24,944)	-2.6%	835,563	886,628	(51,065)	-5.8%	21,723,905.89	22,171,780.69	(447,874.80)	-2.0%	16,561,248.05	14,395,261.15	2,165,986.90	15.0%
33 <b>Ramos Técnicos</b>	13,284	13,824	(540)	-3.9%	8,928	9,137	(209)	-2.3%	2,423,410.92	1,633,705.94	789,704.98	48.3%	191,042.34	263,406.88	(72,364.54)	-27.5%
34 - TRC - TRM	3,460	3,237	223	6.9%	2,340	2,009	331	16.5%	1,904,177.75	1,200,055.95	704,121.80	58.7%	58,857.14	68,070.22	(9,213.08)	-13.5%
35 - Equipo Electrónico	4,291	4,451	(160)	-3.6%	3,044	3,278	(234)	-7.1%	158,740.76	102,961.21	55,779.55	54.2%	89,741.70	21,702.98	68,038.72	313.5%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,395	1,557	(162)	-10.4%	874	971	(97)	-10.0%	52,329.47	62,821.70	(10,492.23)	-16.7%	26,503.33	13,252.98	13,250.35	100.0%
38 - Equipo Pesado	3,282	3,722	(440)	-11.8%	1,839	2,047	(208)	-10.2%	308,312.94	267,867.08	40,445.86	15.1%	15,940.17	160,380.70	(144,440.53)	-90.1%
39 - Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	(150.00)	-	(150.00)	0.0%	-	-	-	0.0%
40 <b>Riesgos Diversos</b>	84,918	89,990	(5,072)	-5.6%	27,344	29,513	(2,169)	-7.3%	9,090,219.32	13,400,764.05	(4,310,544.73)	-32.2%	1,295,785.53	3,827,644.33	(2,531,858.80)	-66.1%
41 - Responsabilidad Civil	17,099	18,797	(1,698)	-9.0%	15,895	17,631	(1,736)	-9.8%	3,597,340.43	2,989,057.00	608,283.43	20.4%	788,714.44	262,729.03	525,985.41	200.2%
42 - Robo	4,153	4,377	(224)	-5.1%	3,547	3,791	(244)	-6.4%	238,438.50	193,246.73	45,191.77	23.4%	17,401.39	36,349.14	(18,947.75)	-52.1%
43 - Fidelidad y DDD	1,189	1,256	(67)	-5.3%	1,157	1,238	(81)	-6.5%	1,037,319.31	1,086,996.15	(49,676.84)	-4.6%	168,972.09	269,697.80	(100,725.71)	-37.3%
44 - BBB	30	36	(6)	-16.7%	27	33	(6)	-18.2%	549,957.11	550,768.35	(811.24)	-0.1%	96,749.96	3,691.50	93,058.46	2520.9%
45 - Otros	62,447	65,524	(3,077)	-4.7%	6,718	6,820	(102)	-1.5%	3,667,163.97	8,580,695.82	(4,913,531.85)	-57.3%	223,947.65	3,255,176.86	(3,031,229.21)	-93.1%
46 <b>Títulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 <b>Fianzas</b>	81,766	71,115	10,651	15.0%	75,952	67,795	8,157	12.0%	12,683,317.78	10,709,845.70	1,973,472.08	18.4%	2,259,054.71	4,501,462.45	(2,242,407.74)	-49.8%
48 - Oferta y Cumplimiento	37,302	33,192	4,110	12.4%	36,983	32,847	4,136	12.6%	5,703,357.89	3,972,051.86	1,731,306.03	43.6%	2,108,957.54	467,167.02	1,641,790.52	351.4%
49 - Otras	44,464	37,923	6,541	17.2%	38,969	34,948	4,021	11.5%	6,979,959.89	6,737,793.84	242,166.05	3.6%	150,097.17	4,034,295.43	(3,884,198.26)	-96.3%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,796,899</b>	<b>3,718,539</b>	<b>78,360</b>	<b>2.1%</b>	<b>1,942,817</b>	<b>1,953,147</b>	<b>(10,330)</b>	<b>-0.5%</b>	<b>136,510,274.07</b>	<b>135,854,589.25</b>	<b>655,684.82</b>	<b>0.5%</b>	<b>68,414,736.59</b>	<b>73,493,735.65</b>	<b>(5,078,999.06)</b>	<b>-6.9%</b>
<b>Ramos de Personas</b>	<b>2,140,519</b>	<b>2,044,108</b>	<b>96,411</b>	<b>4.7%</b>	<b>613,348</b>	<b>576,419</b>	<b>36,929</b>	<b>6.4%</b>	<b>70,765,546.27</b>	<b>69,123,939.51</b>	<b>1,641,606.76</b>	<b>2.4%</b>	<b>43,190,585.50</b>	<b>48,372,374.20</b>	<b>(5,181,788.70)</b>	<b>-10.7%</b>
<b>Ramos Generales</b>	<b>1,656,380</b>	<b>1,674,431</b>	<b>(18,051)</b>	<b>-1.1%</b>	<b>1,329,469</b>	<b>1,376,728</b>	<b>(47,259)</b>	<b>-3.4%</b>	<b>65,744,727.80</b>	<b>66,730,649.74</b>	<b>(985,921.94)</b>	<b>-1.5%</b>	<b>25,224,151.09</b>	<b>25,121,361.45</b>	<b>102,789.64</b>	<b>0.4%</b>
<b>Totales</b>	<b>3,796,899</b>	<b>3,718,539</b>	<b>78,360</b>	<b>2.1%</b>	<b>1,942,817</b>	<b>1,953,147</b>	<b>(10,330)</b>	<b>-0.5%</b>	<b>\$136,510,274.07</b>	<b>\$135,854,589.25</b>	<b>655,684.82</b>	<b>0.5%</b>	<b>\$68,414,736.59</b>	<b>\$73,493,735.65</b>	<b>(5,078,999.06)</b>	<b>-6.9%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MAYO 2022 (Cifras en Balboas)**

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

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN MAYO				SINIESTROS PAGADOS EN MAYO				
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	
1	<b>Vida Individual</b>	249,119	248,329	790	0.3%	239,470	239,248	222	0.1%	13,857,886.33	13,346,018.03	511,868.30	3.8%	3,691,784.72	6,730,686.60	(3,038,901.88)	-45.1%
2	- Primer año	79,112	77,728	1,384	1.8%	76,639	75,222	1,417	1.9%	1,751,363.77	1,348,640.67	402,723.10	29.9%	2,235,278.99	1,930,624.52	304,654.47	15.8%
3	- Renovación	170,007	170,601	(594)	-0.3%	162,831	164,026	(1,195)	-0.7%	12,106,522.56	11,997,377.36	109,145.20	0.9%	1,456,505.73	4,800,062.08	(3,343,556.35)	-69.7%
4	<b>Accidentes Personales</b>	463,218	408,564	54,654	13.4%	153,011	139,530	13,481	9.7%	1,813,759.59	1,399,320.75	414,438.84	29.6%	493,335.65	384,254.88	109,080.77	28.4%
5	- Individual	154,064	141,575	12,489	8.8%	133,684	120,980	12,704	10.5%	774,003.88	910,149.59	(136,145.71)	-15.0%	86,295.65	140,738.76	(54,443.11)	-38.7%
6	- Grupo	309,154	266,989	42,165	15.8%	19,327	18,550	777	4.2%	1,039,755.71	489,171.16	550,584.55	112.6%	407,040.00	243,516.12	163,523.88	67.2%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	408,918	393,403	15,515	3.9%	131,051	110,054	20,997	19.1%	33,950,100.99	28,859,181.12	5,090,919.87	17.6%	28,596,606.53	23,947,324.30	4,649,282.23	19.4%
9	- Individual	148,728	132,787	15,941	12.0%	114,699	102,628	12,071	11.8%	18,572,524.17	17,092,826.29	1,479,697.88	8.7%	13,505,737.04	11,043,253.50	2,462,483.54	22.3%
10	- Grupo	260,190	260,616	(426)	-0.2%	16,352	7,426	8,926	120.2%	15,377,576.82	11,766,354.83	3,611,221.99	30.7%	15,090,869.49	12,904,070.80	2,186,798.69	16.9%
11	<b>Colectivos de Vida</b>	1,003,525	968,021	35,504	3.7%	85,512	75,181	10,331	13.7%	20,477,716.23	21,190,966.96	(713,250.73)	-3.4%	8,259,404.73	11,327,011.97	(3,067,607.24)	-27.1%
12	- Colectivo de vida	454,181	-	454,181	0.0%	9,618	-	9,618	0.0%	5,751,260.70	-	5,751,260.70	0.0%	2,744,552.09	-	2,744,552.09	0.0%
13	- Colectivo de deudores	549,344	-	549,344	0.0%	75,894	-	75,894	0.0%	14,726,455.53	-	14,726,455.53	0.0%	5,514,852.64	-	5,514,852.64	0.0%
14	<b>Incendio y Líneas Aliadas (*)</b>	463,759	457,736	6,023	1.3%	319,431	312,684	6,747	2.2%	9,021,995.86	9,942,215.45	(920,219.59)	-9.3%	10,744,732.79	1,996,997.25	8,747,735.54	438.0%
15	- Residencial	378,005	368,290	9,715	2.6%	282,455	273,101	9,354	3.4%	5,508,581.27	6,635,064.82	(1,126,483.55)	-17.0%	890,407.59	448,293.21	442,114.38	98.6%
16	- Comercial	85,335	89,016	(3,681)	-4.1%	36,616	39,226	(2,610)	-6.7%	3,385,293.23	3,128,127.18	257,166.05	8.2%	9,854,325.20	1,548,309.91	8,306,015.29	536.5%
17	- Industrial	419	430	(11)	-2.6%	360	357	3	0.8%	128,121.36	179,023.45	(50,902.09)	-28.4%	-	394.13	(394.13)	-100.0%
18	<b>Vida Industrial</b>	26	54	(28)	-51.9%	26	54	(28)	-51.9%	682.64	487.09	195.55	40.1%	-	-	-	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>	31,930	29,063	2,867	9.9%	29,938	27,326	2,612	9.6%	582,664.69	454,183.27	128,481.42	28.3%	276,244.82	134,309.01	141,935.81	105.7%
23	- Residencial	23,743	21,780	1,963	9.0%	23,096	21,239	1,857	8.7%	228,587.24	196,182.18	32,405.06	16.5%	145,749.23	90,874.49	54,874.74	60.4%
24	- Comercial e Industrial	8,187	7,283	904	12.4%	6,842	6,087	755	12.4%	354,077.45	258,001.09	96,076.36	37.2%	130,495.59	43,434.52	87,061.07	200.4%
25	<b>Transporte de Carga</b>	40,725	39,539	1,186	3.0%	33,644	32,891	753	2.3%	2,674,666.52	1,844,088.03	830,578.49	45.0%	448,384.57	487,969.95	(39,585.38)	-8.1%
26	- Terrestre	28,067	28,527	(460)	-1.6%	26,411	25,742	669	2.6%	2,224,665.44	1,461,144.98	763,520.46	52.3%	258,914.74	293,541.89	(34,627.15)	-11.8%
27	- Marítimo	12,642	10,992	1,650	15.0%	7,217	7,129	88	1.2%	432,300.67	364,288.53	68,012.14	18.7%	185,419.60	189,710.35	(4,290.75)	-2.3%
28	- Aéreo	16	20	(4)	-20.0%	16	20	(4)	-20.0%	17,700.41	18,654.52	(954.11)	-5.1%	4,050.23	4,717.71	(667.48)	-14.1%
29	<b>Casco</b>	1,854	1,653	201	12.2%	1,311	1,067	244	22.9%	4,724,193.00	7,989,376.74	(3,265,183.74)	-40.9%	1,132,513.92	154,354.36	978,159.56	633.7%
30	- Marítimo	1,481	1,296	185	14.3%	1,079	850	229	26.9%	3,995,960.93	1,635,648.59	2,360,312.34	144.3%	203,318.29	154,184.96	49,133.33	31.9%
31	- Aéreo	373	357	16	4.5%	232	217	15	6.9%	728,232.07	6,353,728.15	(5,625,496.08)	-88.5%	929,195.63	169.40	929,026.23	548421.6%





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MAYO 2022 (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 MAYO				SINIESTROS PAGADOS EN MAYO			
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
32 <b>Automóvil</b>	947,447	953,457	(6,010)	-0.6%	846,989	862,218	(15,229)	-1.8%	19,804,865.77	18,982,994.94	821,870.83	4.3%	16,887,728.11	13,704,339.28	3,183,388.83	23.2%
33 <b>Ramos Técnicos</b>	13,294	13,575	(281)	-2.1%	8,922	8,918	4	0.0%	1,597,722.15	2,099,526.55	(501,804.40)	-23.9%	226,147.08	137,514.18	88,632.90	64.5%
34 - TRC - TRM	3,400	3,226	174	5.4%	2,270	1,998	272	13.6%	1,251,456.22	1,696,306.86	(444,850.64)	-26.2%	81,669.64	47,351.07	34,318.57	72.5%
35 - Equipo Electrónico	4,262	4,313	(51)	-1.2%	3,033	3,141	(108)	-3.4%	98,432.81	147,833.84	(49,401.03)	-33.4%	4,089.20	41,516.10	(37,426.90)	-90.2%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,405	1,535	(130)	-8.5%	878	952	(74)	-7.8%	108,636.16	83,813.82	24,822.34	29.6%	54,845.70	12,214.23	42,631.47	349.0%
38 - Equipo Pesado	3,370	3,644	(274)	-7.5%	1,909	1,995	(86)	-4.3%	139,163.63	171,538.70	(32,375.07)	-18.9%	85,542.54	36,432.78	49,109.76	134.8%
39 - Vidrios	3	3	-	0.0%	3	3	-	0.0%	33.33	33.33	-	0.0%	-	-	-	0.0%
40 <b>Riesgos Diversos</b>	85,628	89,593	(3,965)	-4.4%	27,500	28,777	(1,277)	-4.4%	13,647,713.01	6,884,575.48	6,763,137.53	98.2%	4,862,321.90	1,350,120.12	3,512,201.78	260.1%
41 - Responsabilidad Civil	17,340	18,364	(1,024)	-5.6%	16,100	17,199	(1,099)	-6.4%	2,905,719.52	2,475,929.02	429,790.50	17.4%	523,183.34	408,372.36	114,810.98	28.1%
42 - Robo	4,181	4,313	(132)	-3.1%	3,575	3,732	(157)	-4.2%	153,760.09	152,825.47	934.62	0.6%	52,326.94	12,661.40	39,665.54	313.3%
43 - Fidelidad y DDD	1,157	1,190	(33)	-2.8%	1,129	1,175	(46)	-3.9%	939,292.86	1,032,288.26	(92,995.40)	-9.0%	150,004.04	215,072.22	(65,068.18)	-30.3%
44 - BBB	31	31	-	0.0%	28	27	1	3.7%	(8,024.19)	10,874.27	(18,898.46)	-173.8%	-	3,745.00	(3,745.00)	-100.0%
45 - Otros	62,919	65,695	(2,776)	-4.2%	6,668	6,644	24	0.4%	9,656,964.73	3,212,658.46	6,444,306.27	200.6%	4,136,807.58	710,269.14	3,426,538.44	482.4%
46 <b>Títulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 <b>Fianzas</b>	80,861	68,902	11,959	17.4%	75,204	65,346	9,858	15.1%	12,785,578.69	7,722,505.25	5,063,073.44	65.6%	4,734,164.54	2,539,205.59	2,194,958.95	86.4%
48 - Oferta y Cumplimiento	36,703	32,961	3,742	11.4%	36,379	32,602	3,777	11.6%	8,477,907.51	2,359,924.91	6,117,982.60	259.2%	4,480,095.20	233,399.53	4,246,695.67	1819.5%
49 - Otras	44,158	35,941	8,217	22.9%	38,825	32,744	6,081	18.6%	4,307,671.18	5,362,580.34	(1,054,909.16)	-19.7%	254,069.34	2,305,806.06	(2,051,736.72)	-89.0%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,790,344</b>	<b>3,671,929</b>	<b>118,415</b>	<b>3.2%</b>	<b>1,952,049</b>	<b>1,903,334</b>	<b>48,715</b>	<b>2.6%</b>	<b>134,939,545.47</b>	<b>120,715,439.66</b>	<b>14,224,105.81</b>	<b>11.8%</b>	<b>80,353,369.36</b>	<b>62,894,087.49</b>	<b>17,459,281.87</b>	<b>27.8%</b>
<b>Ramos de Personas</b>	<b>2,124,780</b>	<b>2,018,317</b>	<b>106,463</b>	<b>5.3%</b>	<b>609,044</b>	<b>564,013</b>	<b>45,031</b>	<b>8.0%</b>	<b>70,099,463.14</b>	<b>64,795,486.86</b>	<b>5,303,976.28</b>	<b>8.2%</b>	<b>41,041,131.63</b>	<b>42,389,277.75</b>	<b>(1,348,146.12)</b>	<b>-3.2%</b>
<b>Ramos Generales</b>	<b>1,665,564</b>	<b>1,653,612</b>	<b>11,952</b>	<b>0.7%</b>	<b>1,343,005</b>	<b>1,339,321</b>	<b>3,684</b>	<b>0.3%</b>	<b>64,840,082.33</b>	<b>55,919,952.80</b>	<b>8,920,129.53</b>	<b>16.0%</b>	<b>39,312,237.73</b>	<b>20,504,809.74</b>	<b>18,807,427.99</b>	<b>91.7%</b>
<b>Totales</b>	<b>3,790,344</b>	<b>3,671,929</b>	<b>118,415</b>	<b>3.2%</b>	<b>1,952,049</b>	<b>1,903,334</b>	<b>48,715</b>	<b>2.6%</b>	<b>\$134,939,545.47</b>	<b>\$120,715,439.66</b>	<b>14,224,105.81</b>	<b>11.8%</b>	<b>\$80,353,369.36</b>	<b>\$62,894,087.49</b>	<b>17,459,281.87</b>	<b>27.8%</b>



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2022 (Cifras Fn Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASSEGURADAS				PÓLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL				
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	
1	<b>Vida Individual</b>	249,091	257,650	(8,559)	-3.3%	239,429	240,358	(929)	-0.4%	12,817,679.68	11,954,303.43	863,376.25	7.2%	2,909,301.12	5,160,919.63	(2,251,618.51)	-43.6%
2	- Primer año	79,142	76,589	2,553	3.3%	76,648	73,984	2,664	3.6%	1,610,277.17	1,173,625.87	436,651.30	37.2%	404,116.50	1,777,566.55	(1,373,450.05)	-77.3%
3	- Renovación	169,949	181,061	(11,112)	-6.1%	162,781	166,374	(3,593)	-2.2%	11,207,402.51	10,780,677.56	426,724.95	4.0%	2,505,184.62	3,383,353.08	(878,168.46)	-26.0%
4	<b>Accidentes Personales</b>	452,293	407,998	44,295	10.9%	151,056	138,278	12,778	9.2%	2,333,455.94	1,974,984.87	358,471.07	18.2%	516,029.55	267,481.37	248,548.18	92.9%
5	- Individual	152,728	143,236	9,492	6.6%	132,253	119,310	12,943	10.8%	1,103,539.30	919,879.93	183,659.37	20.0%	87,122.06	93,600.92	(6,478.86)	-6.9%
6	- Grupo	299,565	264,762	34,803	13.1%	18,803	18,968	(165)	-0.9%	1,229,916.64	1,055,104.94	174,811.70	16.6%	428,907.49	173,880.45	255,027.04	146.7%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	405,039	390,433	14,606	3.7%	129,728	108,340	21,388	19.7%	34,044,705.56	28,844,668.90	5,200,036.66	18.0%	22,730,797.62	21,290,646.74	1,440,150.88	6.8%
9	- Individual	147,946	130,638	17,308	13.2%	114,296	101,331	12,965	12.8%	18,542,591.19	17,008,494.09	1,534,097.10	9.0%	11,037,868.96	10,071,082.85	966,786.11	9.6%
10	- Grupo	257,093	259,795	(2,702)	-1.0%	15,432	7,009	8,423	120.2%	15,502,114.37	11,836,174.81	3,665,939.56	31.0%	11,692,928.66	11,219,563.89	473,364.77	4.2%
11	<b>Colectivos de Vida</b>	1,014,391	960,527	53,864	5.6%	84,632	73,648	10,984	14.9%	19,980,957.93	17,983,211.05	1,997,746.88	11.1%	10,476,468.75	13,440,171.55	(2,963,702.80)	-22.1%
12	- Colectivo de vida	465,566	-	465,566	0.0%	9,572	-	9,572	0.0%	5,059,520.25	-	5,059,520.25	0.0%	1,985,141.30	-	1,985,141.30	0.0%
13	- Colectivo de deudores	548,825	-	548,825	0.0%	75,060	-	75,060	0.0%	14,921,437.68	-	14,921,437.68	0.0%	8,491,327.45	-	8,491,327.45	0.0%
14	<b>Incendio y Líneas Aliadas (*)</b>	466,771	419,905	46,866	11.2%	321,489	275,223	46,266	16.8%	12,314,060.13	8,778,439.35	3,535,620.78	40.3%	1,279,221.61	2,113,784.73	(834,563.12)	-39.5%
15	- Residencial	379,421	330,769	48,652	14.7%	283,880	235,736	48,144	20.4%	9,032,842.31	5,038,657.05	3,994,185.26	79.3%	754,600.85	1,765,623.02	(1,011,022.17)	-57.3%
16	- Comercial	86,936	88,711	(1,775)	-2.0%	37,254	39,129	(1,875)	-4.8%	3,262,049.84	3,661,427.28	(399,377.44)	-10.9%	524,620.76	348,161.71	176,459.05	50.7%
17	- Industrial	414	425	(11)	-2.6%	355	358	(3)	-0.8%	19,167.98	78,355.02	(59,187.04)	-75.5%	-	-	-	0.0%
18	<b>Vida Industrial</b>	28	44	(16)	-36.4%	28	44	(16)	-36.4%	4,566.22	(933.63)	5,499.85	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>	31,741	28,874	2,867	9.9%	29,758	27,144	2,614	9.6%	595,454.17	544,715.29	50,738.88	9.3%	234,174.56	323,437.72	(89,263.16)	-27.6%
23	- Residencial	23,624	21,660	1,964	9.1%	22,979	21,120	1,859	8.8%	288,745.78	247,728.37	41,017.41	16.6%	103,548.02	254,525.37	(150,977.35)	-59.3%
24	- Comercial e Industrial	8,117	7,214	903	12.5%	6,779	6,024	755	12.5%	306,708.39	296,986.92	9,721.47	3.3%	130,626.54	68,912.35	61,714.19	89.6%
25	<b>Transporte de Carga</b>	40,681	37,247	3,434	9.2%	33,644	32,778	866	2.6%	2,227,507.32	1,806,572.18	420,935.14	23.3%	744,212.89	702,589.30	41,623.59	5.9%
26	- Terrestre	28,025	26,256	1,769	6.7%	26,408	25,640	768	3.0%	1,240,653.43	1,280,442.13	(39,788.70)	-3.1%	688,343.74	260,650.07	427,693.67	164.1%
27	- Marítimo	12,639	10,973	1,666	15.2%	7,219	7,120	99	1.4%	964,290.38	505,634.57	458,655.81	90.7%	54,391.42	341,192.90	(286,801.48)	-84.1%
28	- Aéreo	17	18	(1)	-5.6%	17	18	(1)	-5.6%	22,563.51	20,495.48	2,068.03	10.1%	1,477.73	100,746.33	(99,268.60)	-98.5%
29	<b>Casco</b>	1,831	1,605	226	14.1%	1,292	1,073	219	20.4%	6,627,235.12	(3,878,353.88)	10,505,589.00	0.0%	147,639.82	443,840.54	(296,200.72)	-66.7%
30	- Marítimo	1,461	1,249	212	17.0%	1,060	857	203	23.7%	1,081,910.06	407,929.52	673,980.54	165.2%	24,130.14	440,888.65	(416,758.51)	-94.5%
31	- Aéreo	370	356	14	3.9%	232	216	16	7.4%	5,545,325.06	(4,286,283.40)	9,831,608.46	0.0%	123,509.68	2,951.89	120,557.79	4084.1%



SUPFRINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2022 (Cifras Fn Balboas)

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

Ramos de Seguros TOTAL		UNIDADES ASFGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
32	Automóvil	950,018	946,639	3,379	0.4%	852,862	854,950	(2,088)	-0.2%	19,621,273.72	18,413,945.42	1,207,328.30	6.6%	15,261,845.69	13,454,086.28	1,807,759.41	13.4%
33	Ramos Técnicos	13,272	13,337	(65)	-0.5%	8,930	8,885	45	0.5%	1,342,787.41	790,237.70	552,549.71	69.9%	157,722.98	524,134.66	(366,411.68)	-69.9%
34	- TRC - TRM	3,368	3,072	296	9.6%	2,248	1,964	284	14.5%	884,667.43	584,192.14	300,475.29	51.4%	161,371.38	378,161.91	(216,790.53)	-57.3%
35	- Equipo Electrónico	4,282	4,286	(4)	-0.1%	3,056	3,138	(82)	-2.6%	138,935.06	96,668.05	42,267.01	43.7%	27,584.02	131,051.50	(103,467.48)	-79.0%
36	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,417	1,515	(98)	-6.5%	887	956	(69)	-7.2%	83,455.87	24,106.85	59,349.02	246.2%	34,754.97	5,126.87	29,628.10	577.9%
38	- Equipo Pesado	3,348	3,607	(259)	-7.2%	1,907	1,995	(88)	-4.4%	235,729.05	85,270.66	150,458.39	176.4%	(65,987.39)	9,794.38	(75,781.77)	-773.7%
39	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	85,869	89,367	(3,498)	-3.9%	27,695	28,594	(899)	-3.1%	18,089,734.79	23,488,697.80	(5,398,963.01)	-23.0%	3,851,725.05	6,611,858.99	(2,760,133.94)	-41.7%
41	- Responsabilidad Civil	17,539	18,259	(720)	-3.9%	16,313	17,097	(784)	-4.6%	4,510,219.23	3,827,045.44	683,173.79	17.9%	536,348.69	1,304,998.13	(768,649.44)	-58.9%
42	- Robo	4,199	4,308	(109)	-2.5%	3,592	3,729	(137)	-3.7%	145,897.88	89,832.61	56,065.27	62.4%	45,146.22	64,040.37	(18,894.15)	-29.5%
43	- Fidelidad y DDD	1,167	1,188	(21)	-1.8%	1,139	1,173	(34)	-2.9%	956,285.07	1,057,210.97	(100,925.90)	-9.5%	103,138.93	135,060.70	(31,921.77)	-23.6%
44	- BBB	31	30	1	3.3%	28	26	2	7.7%	1,778,871.06	1,705,925.06	72,946.00	4.3%	296,354.89	-	296,354.89	0.0%
45	- Otros	62,933	65,582	(2,649)	-4.0%	6,623	6,569	54	0.8%	10,698,461.55	16,808,683.72	(6,110,222.17)	-36.4%	2,870,736.32	5,107,759.79	(2,237,023.47)	-43.8%
46	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	79,840	68,122	11,718	17.2%	74,318	65,540	8,778	13.4%	7,448,459.38	7,848,104.17	(399,644.79)	-5.1%	3,287,675.38	2,920,496.95	367,178.43	12.6%
48	- Oferta y Cumplimiento	35,947	32,230	3,717	11.5%	35,649	31,962	3,687	11.5%	5,024,007.93	2,005,773.06	3,018,234.87	150.5%	2,767,394.53	132,345.51	2,635,049.02	1991.0%
49	- Otras	43,893	35,892	8,001	22.3%	38,669	33,578	5,091	15.2%	2,424,451.45	5,842,331.11	(3,417,879.66)	-58.5%	520,280.85	2,788,151.44	(2,267,870.59)	-81.3%
50	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,790,905</b>	<b>3,621,788</b>	<b>169,117</b>	<b>4.7%</b>	<b>1,954,901</b>	<b>1,854,895</b>	<b>100,006</b>	<b>5.4%</b>	<b>137,447,877.37</b>	<b>118,548,592.65</b>	<b>18,899,284.72</b>	<b>15.9%</b>	<b>61,596,815.02</b>	<b>67,253,448.46</b>	<b>(5,656,633.44)</b>	<b>-8.4%</b>
Ramos de Personas		2,120,814	2,016,608	104,206	5.2%	604,845	560,624	44,221	7.9%	69,176,799.11	60,757,168.25	8,419,630.86	13.9%	36,632,597.04	40,159,219.29	(3,526,622.25)	-8.8%
Ramos Generales		1,670,091	1,605,180	64,911	4.0%	1,350,056	1,294,271	55,785	4.3%	68,271,078.26	57,791,424.40	10,479,653.86	18.1%	24,964,217.98	27,094,229.17	(2,130,011.19)	-7.9%
<b>Totales</b>		<b>3,790,905</b>	<b>3,621,788</b>	<b>169,117</b>	<b>4.7%</b>	<b>1,954,901</b>	<b>1,854,895</b>	<b>100,006</b>	<b>5.4%</b>	<b>\$137,447,877.37</b>	<b>\$118,548,592.65</b>	<b>18,899,284.72</b>	<b>15.9%</b>	<b>\$61,596,815.02</b>	<b>\$67,253,448.46</b>	<b>(5,656,633.44)</b>	<b>-8.4%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MARZO 2022 (Cifras en Balboas)**

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

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



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MARZO 2022 (Cifras en Balboas)**

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

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



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**FEBRERO 2022 (Cifras en Balboas)**

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

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



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**FEBRERO 2022 (Cifras en Balboas)**

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

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



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2022 (Cifras en Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO				
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		
	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	
2	Vida Individual	251,676	248,967	2,709	1.1%	242,085	242,239	(154)	-0.1%	12,794,011.65	13,198,821.38	(404,809.73)	-3.1%	3,435,990.91	3,919,907.00	(483,916.09)	-12.3%
3	- Primer año	78,569	74,816	3,753	5.0%	76,097	72,168	3,929	5.4%	1,057,886.22	1,098,698.72	(40,812.50)	-3.7%	769,235.34	2,146,442.16	(1,377,206.82)	-64.2%
4	- Renovación	173,107	174,151	(1,044)	-0.6%	165,988	170,071	(4,083)	-2.4%	11,736,125.43	12,100,122.66	(363,997.23)	-3.0%	2,666,755.57	1,773,464.84	893,290.73	50.4%
5	Accidentes Personales	304,550	343,657	(39,107)	-11.4%	142,717	136,040	6,677	4.9%	1,704,096.76	1,315,768.78	388,327.98	29.5%	597,153.08	113,477.52	483,675.56	426.2%
6	- Individual	146,921	136,118	10,803	7.9%	126,329	115,613	10,716	9.3%	686,645.58	481,170.24	205,475.34	42.7%	92,583.05	40,676.60	51,906.45	127.6%
7	- Grupo	157,629	207,539	(49,910)	-24.0%	16,388	20,427	(4,039)	-19.8%	1,017,451.18	834,598.54	182,852.64	21.9%	504,570.03	72,800.92	431,769.11	593.1%
8	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
9	Salud	406,998	378,041	28,957	7.7%	126,089	104,512	21,577	20.6%	39,550,789.84	32,721,545.14	6,829,244.70	20.9%	23,665,501.00	21,426,519.54	2,238,981.46	10.4%
10	- Individual	144,297	118,679	25,618	21.6%	113,185	97,374	15,811	16.2%	16,732,685.99	15,085,115.66	1,647,570.33	10.9%	11,456,545.35	9,448,193.25	2,008,352.10	21.3%
11	- Grupo	262,701	259,362	3,339	1.3%	12,904	7,138	5,766	80.8%	22,818,103.85	17,636,429.48	5,181,674.37	29.4%	12,208,955.65	11,978,326.29	230,629.36	1.9%
12	Colectivos de Vida	1,013,610	956,430	57,180	6.0%	81,290	70,065	11,225	16.0%	21,497,064.32	20,724,112.28	772,952.04	3.7%	8,865,847.78	6,619,673.14	2,246,174.64	33.9%
13	- Colectivo de vida	469,735	-	469,735	0.0%	9,296	-	9,296	0.0%	8,186,838.31	-	8,186,838.31	0.0%	2,588,128.34	-	2,588,128.34	0.0%
14	- Colectivo de deudores	543,875	-	543,875	0.0%	71,994	-	71,994	0.0%	13,310,226.01	-	13,310,226.01	0.0%	6,277,719.44	-	6,277,719.44	0.0%
15	Incendio y Líneas Aliadas (*)	469,956	415,963	53,993	13.0%	324,055	272,503	51,552	18.9%	29,268,704.97	29,294,752.70	(26,047.73)	-0.1%	1,268,213.41	3,418,205.11	(2,149,991.70)	-62.9%
16	- Residencial	380,360	326,749	53,611	16.4%	284,785	232,526	52,259	22.5%	7,136,520.81	7,036,507.47	100,013.34	1.4%	615,463.75	1,245,378.54	(629,914.79)	-50.6%
17	- Comercial	89,162	88,769	393	0.4%	38,910	39,602	(692)	-1.7%	22,073,371.09	22,162,522.63	(89,151.54)	-0.4%	652,534.29	2,172,727.10	(1,520,192.81)	-70.0%
18	- Industrial	434	445	(11)	-2.5%	360	375	(15)	-4.0%	58,813.07	95,722.60	(36,909.53)	-38.6%	215.37	99.47	115.90	116.5%
19	Vida Industrial	32	42	(10)	-23.8%	32	42	(10)	-23.8%	3,198.09	(1,113.13)	4,311.22	0.0%	-	-	-	0.0%
20	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
23	Multiriesgo	30,983	28,575	2,408	8.4%	29,164	26,821	2,343	8.7%	631,550.12	593,607.64	37,942.48	6.4%	138,651.18	77,520.33	61,130.85	78.9%
24	- Residencial	23,105	21,473	1,632	7.6%	22,557	20,852	1,705	8.2%	278,093.63	242,616.71	35,476.92	14.6%	88,404.86	50,040.20	38,364.66	76.7%
25	- Comercial e Industrial	7,878	7,102	776	10.9%	6,607	5,969	638	10.7%	353,456.49	350,990.93	2,465.56	0.7%	50,246.32	27,480.13	22,766.19	82.8%
26	Transporte de Carga	40,215	37,092	3,123	8.4%	33,353	32,638	715	2.2%	2,667,056.63	2,519,376.00	147,680.63	5.9%	574,273.51	98,691.91	475,581.60	481.9%
27	- Terrestre	27,740	26,137	1,603	6.1%	26,156	25,536	620	2.4%	1,289,928.26	1,410,273.32	(120,345.06)	-8.5%	464,001.95	89,996.12	374,005.83	415.6%
28	- Marítimo	12,456	10,938	1,518	13.9%	7,178	7,085	93	1.3%	1,364,940.82	1,084,512.26	280,428.56	25.9%	62,066.16	4,625.33	57,440.83	1241.9%
29	- Aéreo	19	17	2	11.8%	19	17	2	11.8%	12,187.55	24,590.42	(12,402.87)	-50.4%	48,205.40	4,070.46	44,134.94	1084.3%
30	Casco	1,792	1,508	284	18.8%	1,168	1,002	166	16.6%	1,315,706.91	1,259,494.44	56,212.47	4.5%	69,224.52	1,058,093.78	(988,869.26)	-93.5%
31	- Marítimo	1,420	1,153	267	23.2%	939	787	152	19.3%	656,153.36	588,147.09	68,006.27	11.6%	69,224.52	1,058,093.78	(988,869.26)	-93.5%





SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2022 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual	2022	2021	Absoluta	Porcentual
32	- Aéreo	372	355	17	4.8%	229	215	14	6.5%	659,553.55	671,347.35	(11,793.80)	-1.8%	-	-	-	0.0%
33	Automóvil	949,567	907,556	42,011	4.6%	863,269	818,290	44,979	5.5%	22,480,608.73	23,431,890.37	(951,281.64)	-4.1%	13,536,501.97	9,993,149.32	3,543,352.65	35.5%
34	Ramos Técnicos	12,874	13,094	(220)	-1.7%	8,567	8,778	(211)	-2.4%	1,578,815.76	1,745,219.19	(166,403.43)	-9.5%	78,814.31	308,371.78	(229,557.47)	-74.4%
35	- TRC - TRM	3,168	3,086	82	2.7%	2,044	1,881	163	8.7%	986,043.66	1,235,067.07	(249,023.41)	-20.2%	19,419.93	247,188.33	(227,768.40)	-92.1%
36	- Equipo Electrónico	4,264	4,238	26	0.6%	3,011	3,136	(125)	-4.0%	72,523.95	192,015.04	(119,491.09)	-62.2%	42,622.61	46,817.58	(4,194.97)	-9.0%
37	- Caldera y Maquinaria	852	854	(2)	-0.2%	828	829	(1)	-0.1%	-	-	-	0.0%	-	-	-	0.0%
38	- Rotura de Maquinaria	1,340	1,421	(81)	-5.7%	786	929	(143)	-15.4%	381,266.53	90,062.66	291,203.87	323.3%	11,988.58	11,289.89	698.69	6.2%
39	- Equipo Pesado	3,247	3,493	(246)	-7.0%	1,895	2,001	(106)	-5.3%	138,981.62	228,224.42	(89,242.80)	-39.1%	4,783.19	3,075.98	1,707.21	55.5%
40	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	(150.00)	150.00	0.0%	-	-	-	0.0%
41	Riesgos Diversos	85,302	91,170	(5,868)	-6.4%	26,898	27,708	(810)	-2.9%	10,584,552.18	9,158,051.94	1,426,500.24	15.6%	1,399,754.25	940,999.91	458,754.34	48.8%
42	- Responsabilidad Civil	17,240	17,661	(421)	-2.4%	15,997	16,658	(661)	-4.0%	3,765,354.51	3,777,724.72	(12,370.21)	-0.3%	476,419.26	341,640.89	134,778.37	39.5%
43	- Robo	4,145	4,218	(73)	-1.7%	3,537	3,645	(108)	-3.0%	204,330.73	231,854.93	(27,524.20)	-11.9%	23,874.63	29,588.90	(5,714.27)	-19.3%
44	- Fidelidad y DDD	1,121	1,132	(11)	-1.0%	1,091	1,120	(29)	-2.6%	1,109,293.55	1,767,196.50	(657,902.95)	-37.2%	161,662.59	269,091.36	(107,428.77)	-39.9%
45	- BBB	29	27	2	7.4%	26	23	3	13.0%	34,535.00	6,064.69	28,470.31	469.4%	-	-	-	0.0%
46	- Otros	62,767	68,132	(5,365)	-7.9%	6,247	6,262	(15)	-0.2%	5,471,038.39	3,375,211.10	2,095,827.29	62.1%	737,797.77	300,678.76	437,119.01	145.4%
47	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48	Fianzas	75,236	67,088	8,148	12.1%	70,363	65,326	5,037	7.7%	5,272,529.10	6,504,172.66	(1,231,643.56)	-18.9%	6,462,420.56	2,404,077.69	4,058,342.87	168.8%
49	- Oferta y Cumplimiento	34,037	31,408	2,629	8.4%	33,644	30,993	2,651	8.6%	2,835,679.92	1,773,699.56	1,061,980.36	59.9%	2,249,798.17	404,594.62	1,845,203.55	456.1%
50	- Otras	41,199	35,680	5,519	15.5%	36,719	34,333	2,386	6.9%	2,436,849.18	4,730,473.10	(2,293,623.92)	-48.5%	4,212,622.39	1,999,483.07	2,213,139.32	110.7%
51	<b>TOTAL TOTAL</b>	<b>3,642,831</b>	<b>3,489,223</b>	<b>153,608</b>	<b>4.4%</b>	<b>1,949,090</b>	<b>1,806,004</b>	<b>143,086</b>	<b>7.9%</b>	<b>149,348,685.06</b>	<b>142,465,699.39</b>	<b>6,882,985.67</b>	<b>4.8%</b>	<b>60,092,346.48</b>	<b>50,378,687.03</b>	<b>9,713,659.45</b>	<b>19.3%</b>
<b>Vida</b>		<b>1,976,834</b>	<b>1,927,095</b>	<b>49,739</b>	<b>2.6%</b>	<b>592,181</b>	<b>552,856</b>	<b>39,325</b>	<b>7.1%</b>	<b>75,545,962.57</b>	<b>67,960,247.58</b>	<b>7,585,714.99</b>	<b>11.2%</b>	<b>36,564,492.77</b>	<b>32,079,577.20</b>	<b>4,484,915.57</b>	<b>14.0%</b>
<b>General</b>		<b>1,665,997</b>	<b>1,562,128</b>	<b>103,869</b>	<b>6.6%</b>	<b>1,356,909</b>	<b>1,253,148</b>	<b>103,761</b>	<b>8.3%</b>	<b>73,802,722.49</b>	<b>74,505,451.81</b>	<b>(702,729.32)</b>	<b>-0.9%</b>	<b>23,527,853.71</b>	<b>18,299,109.83</b>	<b>5,228,743.88</b>	<b>28.6%</b>
<b>Totales</b>		<b>3,642,831</b>	<b>3,489,223</b>	<b>153,608</b>	<b>4.4%</b>	<b>1,949,090</b>	<b>1,806,004</b>	<b>143,086</b>	<b>7.9%</b>	<b>149,348,685.06</b>	<b>142,465,699.39</b>	<b>6,882,985.67</b>	<b>4.8%</b>	<b>60,092,346.48</b>	<b>50,378,687.03</b>	<b>9,713,659.45</b>	<b>19.3%</b>