



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 31 DE AGOSTO 2024
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)
RESUMEN COMPARATIVOS

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
Vida Individual	245,416	256,614	(11,198)	-4.4%	231,558	243,706	(12,148)	-5.0%	120,002,380.31	115,183,751.12	4,818,629.19	4.2%	32,261,041.75	31,429,808.37	831,233.38	2.6%
Accidentes Personales	718,620	586,190	132,430	22.6%	208,550	182,218	26,332	14.5%	21,206,228.65	18,875,404.08	2,330,824.57	12.3%	5,715,179.32	4,886,413.57	828,765.75	17.0%
Salud	448,791	435,402	13,389	3.1%	163,262	157,036	6,226	4.0%	343,528,652.10	310,985,293.10	32,543,359.00	10.5%	237,000,215.62	231,464,685.51	5,535,530.11	2.4%
Colectivos de Vida	1,161,275	1,063,601	97,674	9.2%	117,531	98,627	18,904	19.2%	180,463,871.21	170,076,516.05	10,387,355.16	6.1%	56,488,167.02	53,588,357.52	2,899,809.50	5.4%
Incendio y Líneas Aliadas (*)	500,575	480,972	19,603	4.1%	354,290	334,484	19,806	5.9%	141,953,909.88	131,512,042.05	10,441,867.83	7.9%	46,031,948.35	68,678,123.48	(22,646,175.13)	-33.0%
Multiriesgo	35,053	34,434	619	1.8%	33,155	32,627	528	1.6%	5,808,235.17	5,718,960.02	89,275.15	1.6%	4,818,338.80	2,190,764.40	2,627,574.40	119.9%
Transporte de Carga	41,881	41,018	863	2.1%	35,389	34,631	758	2.2%	23,475,908.83	22,400,986.33	1,074,922.50	4.8%	2,671,463.26	3,356,656.76	(685,193.50)	-20.4%
Casco	2,282	2,032	250	12.3%	1,798	1,539	259	16.8%	31,070,065.31	27,742,414.79	3,327,650.52	12.0%	6,514,228.38	19,651,438.92	(13,137,210.54)	-66.9%
Automóvil	1,021,303	991,708	29,595	3.0%	917,526	853,973	63,553	7.4%	206,336,211.53	190,662,819.20	15,673,392.33	8.2%	134,543,560.53	134,067,073.29	476,487.24	0.4%
Ramos Técnicos	12,292	13,348	(1,056)	-7.9%	9,343	9,434	(91)	-1.0%	18,205,876.91	22,185,556.92	(3,979,680.01)	-17.9%	2,630,483.10	2,262,745.77	367,737.33	16.3%
Responsabilidad Civil	18,370	17,874	496	2.8%	17,450	16,634	816	4.9%	33,688,554.91	48,870,436.62	(15,181,881.71)	-31.1%	7,453,935.80	6,256,410.36	1,197,525.44	19.1%
Robo	4,251	4,202	49	1.2%	3,661	3,624	37	1.0%	1,600,930.02	1,340,456.74	260,473.28	19.4%	867,579.81	669,485.08	198,094.73	29.6%
Fianzas	93,877	91,124	2,753	3.0%	92,717	87,832	4,885	5.6%	92,209,162.71	87,404,680.69	4,804,482.02	5.5%	42,160,012.61	83,336,270.59	(41,176,257.98)	-49.4%
Otros	75,915	66,739	9,176	13.7%	9,281	8,631	650	7.5%	87,706,887.67	91,199,634.37	(3,492,746.70)	-3.8%	18,053,556.10	19,474,868.43	(1,421,312.33)	-7.3%
TOTAL LOCAL Y EXTERIOR	4,379,901	4,085,258	294,643	7.2%	2,195,511	2,064,996	130,515	6.3%	1,307,256,875.21	1,244,158,952.08	63,097,923.13	5.1%	597,209,710.45	661,313,102.05	(64,103,391.60)	-9.7%
Ramos de Personas	2,574,102	2,341,807	232,295	9.9%	720,901	681,587	39,314	5.8%	665,201,132.27	615,120,964.35	50,080,167.92	8.1%	331,464,603.71	321,369,264.97	10,095,338.74	3.1%
Ramos Generales	1,805,799	1,743,451	62,348	3.6%	1,474,610	1,383,409	91,201	6.6%	642,055,742.94	629,037,987.73	13,017,755.21	2.1%	265,745,106.74	339,943,837.08	(74,198,730.34)	-21.8%
Totales	4,379,901	4,085,258	294,643	7.2%	2,195,511	2,064,996	130,515	6.3%	\$1,307,256,875.21	\$1,244,158,952.08	63,097,923.13	5.1%	\$597,209,710.45	\$661,313,102.05	(64,103,391.60)	-9.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE AGOSTO 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			
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
1 Vida Individual	245,416	256,614	(11,198)	-4.4%	231,558	243,706	(12,148)	-5.0%	120,002,380.31	115,183,751.12	4,818,629.19	4.2%	32,261,041.75	31,429,808.37	831,233.38	2.6%
2 - Primer año	58,332	55,271	3,061	5.5%	55,324	53,324	2,000	3.8%	15,851,541.65	15,903,021.74	(51,480.09)	-0.3%	8,228,889.54	8,593,334.89	(364,445.35)	-4.2%
3 - Renovación	187,084	201,343	(14,259)	-7.1%	176,234	190,382	(14,148)	-7.4%	104,150,838.66	99,280,729.38	4,870,109.28	4.9%	24,032,152.21	22,836,473.48	1,195,678.73	5.2%
4 Accidentes Personales	718,620	586,190	132,430	22.6%	208,550	182,218	26,332	14.5%	21,206,228.65	18,875,404.08	2,330,824.57	12.3%	5,715,179.32	4,886,413.57	828,765.75	17.0%
5 - Individual	200,596	181,886	18,710	10.3%	177,445	160,490	16,955	10.6%	7,709,487.71	7,716,090.17	(6,602.46)	-0.1%	1,885,494.64	1,567,796.31	317,698.33	20.3%
6 - Grupo	518,024	404,304	113,720	28.1%	31,105	21,728	9,377	43.2%	13,496,740.94	11,159,313.91	2,337,427.03	20.9%	3,829,684.68	3,318,617.26	511,067.42	15.4%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	448,791	435,402	13,389	3.1%	163,262	157,036	6,226	4.0%	343,528,652.10	310,985,293.10	32,543,359.00	10.5%	237,000,215.62	231,464,685.51	5,535,530.11	2.4%
9 - Individual	172,598	168,336	4,262	2.5%	127,089	123,284	3,805	3.1%	189,340,809.64	171,399,185.29	17,941,624.35	10.5%	127,750,201.38	125,614,574.36	2,135,627.02	1.7%
10 - Grupo	276,193	267,066	9,127	3.4%	36,173	33,752	2,421	7.2%	154,187,842.46	139,586,107.81	14,601,734.65	10.5%	109,250,014.24	105,850,111.15	3,399,903.09	3.2%
11 Colectivos de Vida	1,161,275	1,063,601	97,674	9.2%	117,531	98,627	18,904	19.2%	180,463,871.21	170,076,516.05	10,387,355.16	6.1%	56,488,167.02	53,588,357.52	2,899,809.50	5.4%
12 - Colectivo de vida	589,910	498,677	91,233	18.3%	74,382	9,472	64,910	685.3%	58,330,678.42	55,724,776.52	2,605,901.90	4.7%	24,518,296.49	24,916,744.27	(398,447.78)	-1.6%
13 - Colectivo de deudores	571,365	564,924	6,441	1.1%	43,149	89,155	(46,006)	-51.6%	122,133,192.79	114,351,739.53	7,781,453.26	6.8%	31,969,870.53	28,671,613.25	3,298,257.28	11.5%
14 Incendio y Líneas Aliadas (*)	500,575	480,972	19,603	4.1%	354,290	334,484	19,806	5.9%	141,953,909.88	131,512,042.05	10,441,867.83	7.9%	46,031,948.35	68,678,123.48	(22,646,175.13)	-33.0%
15 - Residencial	415,199	395,807	19,392	4.9%	319,866	300,743	19,123	6.4%	58,783,272.16	56,703,296.81	2,079,975.35	3.7%	11,347,079.39	15,662,011.59	(4,314,932.20)	-27.6%
16 - Comercial	84,958	84,743	215	0.3%	34,053	33,365	688	2.1%	81,506,079.93	73,506,765.90	7,999,314.03	10.9%	34,608,849.08	53,008,357.95	(18,399,508.86)	-34.7%
17 - Industrial	418	422	(4)	-0.9%	371	376	(5)	-1.3%	1,664,557.79	1,301,979.34	362,578.45	27.8%	76,019.87	7,753.94	68,265.93	880.4%
18 Vida Industrial	14	15	(1)	-6.7%	14	15	(1)	-6.7%	(1,915.02)	658.65	(2,573.67)	-390.7%	-	-	-	0.0%
19 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 Multirisgo	35,053	34,434	619	1.8%	33,155	32,627	528	1.6%	5,808,235.17	5,718,960.02	89,275.15	1.6%	4,818,338.80	2,190,764.40	2,627,574.40	119.9%
23 - Residencial	26,595	26,161	434	1.7%	25,944	25,617	327	1.3%	2,699,585.12	2,576,689.17	122,895.95	4.8%	1,019,743.89	1,439,706.11	(419,962.22)	-29.2%
24 - Comercial e Industrial	8,458	8,273	185	2.2%	7,211	7,010	201	2.9%	3,108,650.05	3,142,270.85	(33,620.80)	-1.1%	3,798,594.91	751,058.29	3,047,536.62	405.8%
25 Transporte de Carga	41,881	41,018	863	2.1%	35,389	34,631	758	2.2%	23,475,908.83	22,400,986.33	1,074,922.50	4.8%	2,671,463.26	3,356,656.76	(685,193.50)	-20.4%
26 - Terrestre	29,171	28,264	907	3.2%	28,034	27,271	763	2.8%	16,445,540.36	15,667,881.98	777,658.38	5.0%	2,089,735.48	1,622,488.36	467,247.12	28.8%
27 - Marítimo	12,663	12,718	(55)	-0.4%	7,308	7,324	(16)	-0.2%	6,857,250.57	6,566,264.44	290,986.13	4.4%	578,388.72	1,729,213.16	(1,150,824.44)	-66.6%
28 - Aéreo	47	36	11	30.6%	47	36	11	30.6%	173,117.90	166,839.91	6,277.99	3.8%	3,339.06	4,955.24	(1,616.18)	-32.6%
29 Casco	2,282	2,032	250	12.3%	1,798	1,539	259	16.8%	31,070,065.31	27,742,414.79	3,327,650.52	12.0%	6,514,228.38	19,651,438.92	(13,137,210.54)	-66.9%
30 - Marítimo	1,829	1,638	191	11.7%	1,465	1,272	193	15.2%	14,905,449.60	12,357,776.77	2,547,672.83	20.6%	5,364,601.47	11,414,297.34	(6,049,695.87)	-53.0%
31 - Aéreo	453	394	59	15.0%	333	267	66	24.7%	16,164,615.71	15,384,638.02	779,977.69	5.1%	1,149,626.91	8,237,141.58	(7,087,514.67)	-86.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE AGOSTO 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			
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32 Automóvil	1,021,303	991,708	29,595	3.0%	917,526	853,973	63,553	7.4%	206,336,211.53	190,662,819.20	15,673,392.33	8.2%	134,543,560.53	134,067,073.29	476,487.24	0.4%
33 Ramos Técnicos	12,292	13,348	(1,056)	-7.9%	9,343	9,434	(91)	-1.0%	18,205,876.91	22,185,556.92	(3,979,680.01)	-17.9%	2,630,483.10	2,262,745.77	367,737.33	16.3%
34 - TRC - TRM	2,950	3,992	(1,042)	-26.1%	2,909	2,856	53	1.9%	14,316,059.30	18,470,693.15	(4,154,633.85)	-22.5%	1,681,468.83	1,019,036.25	662,432.58	65.0%
35 - Equipo Electrónico	4,299	4,224	75	1.8%	3,014	3,031	(17)	-0.6%	1,193,972.78	939,270.68	254,702.10	27.1%	315,377.62	441,767.41	(126,389.79)	-28.6%
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	1,108	1,284	(176)	-13.7%	803	874	(71)	-8.1%	1,554,074.26	1,022,088.56	531,985.70	52.0%	204,423.72	327,279.38	(122,855.66)	-37.5%
38 - Equipo Pesado	3,078	2,992	86	2.9%	1,785	1,842	(57)	-3.1%	1,130,687.37	1,743,235.98	(612,548.61)	-35.1%	429,212.93	474,662.73	(45,449.80)	-9.6%
39 - Vidrios	3	2	1	50.0%	3	2	1	50.0%	336.22	33.33	302.89	908.8%	-	-	-	0.0%
40 Riesgos Diversos	98,482	88,760	9,722	11.0%	30,338	28,834	1,504	5.2%	122,998,287.62	141,409,869.08	(18,411,581.46)	-13.0%	26,375,071.72	26,400,763.87	(25,692.15)	-0.1%
41 - Responsabilidad Civil	18,370	17,874	496	2.8%	17,450	16,634	816	4.9%	33,688,554.91	48,870,436.62	(15,181,881.71)	-31.1%	7,453,935.80	6,256,410.36	1,197,525.44	19.1%
42 - Robo	4,251	4,202	49	1.2%	3,661	3,624	37	1.0%	1,600,930.02	1,340,456.74	260,473.28	19.4%	867,579.81	669,485.08	198,094.73	29.6%
43 - Fidelidad y DDD	1,258	1,250	8	0.6%	1,243	1,232	11	0.9%	8,848,584.41	8,093,922.01	754,662.40	9.3%	1,515,989.21	1,365,563.46	150,425.75	11.0%
44 - BBB	22	25	(3)	-12.0%	15	22	(7)	-31.8%	1,666,028.22	3,643,028.99	(1,977,000.77)	-54.3%	655,744.27	4,454,163.55	(3,798,419.28)	-85.3%
45 - Otros	74,581	65,409	9,172	14.0%	7,969	7,322	647	8.8%	77,194,190.06	79,462,024.72	(2,267,834.66)	-2.9%	15,881,822.62	13,655,141.42	2,226,681.20	16.3%
46 Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	93,877	91,124	2,753	3.0%	92,717	87,832	4,885	5.6%	92,209,162.71	87,404,680.69	4,804,482.02	5.5%	42,160,012.61	83,336,270.59	(41,176,257.98)	-49.4%
48 - Oferta y Cumplimiento	42,973	41,876	1,097	2.6%	42,781	41,688	1,093	2.6%	50,055,079.09	45,282,062.32	4,773,016.77	10.5%	12,402,915.04	47,813,915.35	(35,411,000.31)	-74.1%
49 - Otras	50,904	49,248	1,656	3.4%	49,936	46,144	3,792	8.2%	42,154,083.62	42,122,618.37	31,465.25	0.1%	29,757,097.57	35,522,355.24	(5,765,257.67)	-16.2%
50 TOTAL LOCAL Y EXTERIOR	4,379,901	4,085,258	294,643	7.2%	2,195,511	2,064,996	130,515	6.3%	1,307,256,875.21	1,244,158,952.08	63,097,923.13	5.1%	597,209,710.45	661,313,102.05	(64,103,391.60)	-9.7%
Vida	2,574,102	2,341,807	232,295	9.9%	720,901	681,587	39,314	5.8%	665,201,132.27	615,120,964.35	50,080,167.92	8.1%	331,464,603.71	321,369,264.97	10,095,338.74	3.1%
General	1,805,799	1,743,451	62,348	3.6%	1,474,610	1,383,409	91,201	7%	642,055,742.94	629,037,987.73	13,017,755.21	2.1%	265,745,106.74	339,943,837.08	(74,198,730.34)	-21.8%
Totales	4,379,901	4,085,258	294,643	7.2%	2,195,511	2,064,996	130,515	6.3%	\$1,307,256,875.21	\$1,244,158,952.08	63,097,923.13	5.1%	\$597,209,710.45	\$661,313,102.05	(64,103,391.60)	-9.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 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 AGOSTO				SINIESTROS PAGADOS EN AGOSTO			
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
1 Vida Individual	245,416	256,614	(11,198)	-4.4%	231,558	243,706	(12,148)	-5.0%	14,932,374.48	14,682,206.55	250,167.93	1.7%	6,282,702.09	3,353,685.14	2,929,016.95	87.3%
2 - Primer año	58,332	55,271	3,061	5.5%	55,324	53,324	2,000	3.8%	1,994,594.83	2,139,605.98	(145,011.15)	-6.8%	708,623.72	1,044,997.15	(336,373.43)	-32.2%
3 - Renovación	187,084	201,343	(14,259)	-7.1%	176,234	190,382	(14,148)	-7.4%	12,937,779.65	12,542,600.57	395,179.08	3.2%	5,574,078.37	2,308,687.99	3,265,390.38	141.4%
4 Accidentes Personales	718,620	586,190	132,430	22.6%	208,550	182,218	26,332	14.5%	2,256,800.04	2,107,514.06	149,285.98	7.1%	791,837.26	793,165.56	(1,328.30)	-0.2%
5 - Individual	200,596	181,886	18,710	10.3%	177,445	160,490	16,955	10.6%	905,849.89	968,930.36	(63,080.47)	-6.5%	190,893.09	232,687.19	(41,794.10)	-18.0%
6 - Grupo	518,024	404,304	113,720	28.1%	31,105	21,728	9,377	43.2%	1,350,950.15	1,138,583.70	212,366.45	18.7%	600,944.17	560,478.37	40,465.80	7.2%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	448,791	435,402	13,389	3.1%	163,262	157,036	6,226	4.0%	42,340,261.41	38,192,838.08	4,147,423.33	10.9%	30,968,491.04	32,473,924.91	(1,505,433.87)	-4.6%
9 - Individual	172,598	168,336	4,262	2.5%	127,089	123,284	3,805	3.1%	24,666,816.84	22,728,208.52	1,938,608.32	8.5%	17,302,561.90	17,741,903.62	(439,341.72)	-2.5%
10 - Grupo	276,193	267,066	9,127	3.4%	36,173	33,752	2,421	7.2%	17,673,444.57	15,464,629.56	2,208,815.01	14.3%	13,665,929.14	14,732,021.29	(1,066,092.15)	-7.2%
11 Colectivos de Vida	1,161,275	1,063,601	97,674	9.2%	117,531	98,627	18,904	19.2%	22,176,752.90	21,107,638.01	1,069,114.89	5.1%	7,020,850.05	7,485,233.08	(464,383.03)	-6.2%
12 - Colectivo de vida	589,910	498,677	-	0.0%	74,382	9,472	-	0.0%	7,088,448.62	6,875,366.16	-	0.0%	2,746,334.95	3,672,758.01	-	0.0%
13 - Colectivo de deudores	571,365	564,924	-	0.0%	43,149	89,155	-	0.0%	15,088,304.28	14,232,271.85	-	0.0%	4,274,515.10	3,812,475.07	-	0.0%
14 Incendio y Líneas Aliadas (*)	500,575	480,972	19,603	4.1%	354,290	334,484	19,806	5.9%	10,573,550.60	12,967,851.54	(2,394,300.94)	-18.5%	5,980,140.01	4,759,081.51	1,221,058.50	25.7%
15 - Residencial	415,199	395,807	19,392	4.9%	319,866	300,743	19,123	6.4%	6,314,234.98	9,113,757.92	(2,799,522.94)	-30.7%	965,272.61	3,223,885.15	(2,258,612.54)	-70.1%
16 - Comercial	84,958	84,743	215	0.3%	34,053	33,365	688	2.1%	3,985,429.03	3,202,917.46	782,511.57	24.4%	5,014,468.85	1,535,196.36	3,479,272.49	226.6%
17 - Industrial	418	422	(4)	-0.9%	371	376	(5)	-1.3%	273,886.59	651,176.16	(377,289.57)	-57.9%	398.55	-	398.55	0.0%
18 Vida Industrial	14	15	(1)	-6.7%	14	15	(1)	-6.7%	(478.21)	-	(478.21)	0.0%	-	-	-	0.0%
19 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 Multiriesgo	35,053	34,434	619	1.8%	33,155	32,627	528	1.6%	766,133.90	732,550.08	33,583.82	4.6%	2,931,921.97	243,752.87	2,688,169.10	1102.8%
23 - Residencial	26,595	26,161	434	1.7%	25,944	25,617	327	1.3%	387,937.21	363,005.41	24,931.80	6.9%	115,251.23	155,837.77	(40,586.54)	-26.0%
24 - Comercial e Industrial	8,458	8,273	185	2.2%	7,211	7,010	201	2.9%	378,196.69	369,544.67	8,652.02	2.3%	2,816,670.74	87,915.10	2,728,755.64	3103.9%
25 Transporte de Carga	41,881	41,018	863	2.1%	35,389	34,631	758	2.2%	2,407,599.85	1,762,280.42	645,319.43	36.6%	318,086.73	396,364.76	(78,278.03)	-19.7%
26 - Terrestre	29,171	28,264	907	3.2%	28,034	27,271	763	2.8%	1,029,988.38	1,079,204.94	(49,216.56)	-4.6%	193,510.51	329,391.23	(135,880.72)	-41.3%
27 - Marítimo	12,663	12,718	(55)	-0.4%	7,308	7,324	(16)	-0.2%	1,344,299.82	663,297.47	681,002.35	102.7%	124,576.22	63,330.45	61,245.77	96.7%
28 - Aéreo	47	36	11	30.6%	47	36	11	30.6%	33,311.65	19,778.01	13,533.64	68.4%	-	3,643.08	(3,643.08)	-100.0%
29 Casco	2,282	2,032	250	12.3%	1,798	1,539	259	16.8%	5,303,781.12	1,754,763.31	3,549,017.81	202.3%	229,477.26	264,770.22	(35,292.96)	-13.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

AGOSTO 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 AGOSTO				SINIESTROS PAGADOS EN AGOSTO				
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	
30	- Marítimo	1,829	1,638	191	11.7%	1,465	1,272	193	15.2%	5,121,501.00	1,297,166.20	3,824,334.80	294.8%	229,477.26	199,558.85	29,918.41	15.0%
31	- Aéreo	453	394	59	15.0%	333	267	66	24.7%	182,280.12	457,597.11	(275,316.99)	-60.2%	-	65,211.37	(65,211.37)	-100.0%
32	Automóvil	1,021,303	991,708	29,595	3.0%	917,526	853,973	63,553	7.4%	27,035,710.80	26,037,038.70	998,672.10	3.8%	18,481,175.18	17,777,751.62	703,423.56	4.0%
33	Ramos Técnicos	12,292	13,348	(1,056)	-7.9%	9,343	9,434	(91)	-1.0%	1,313,252.44	1,912,803.04	(599,550.60)	-31.3%	184,983.30	170,426.48	14,556.82	8.5%
34	- TRC - TRM	2,950	3,992	(1,042)	-26.1%	2,909	2,856	53	1.9%	690,062.39	1,514,299.64	(824,237.25)	-54.4%	2,046.96	5,590.37	(3,543.41)	-63.4%
35	- Equipo Electrónico	4,299	4,224	75	1.8%	3,014	3,031	(17)	-0.6%	185,739.71	96,468.76	89,270.95	92.5%	82,239.85	140,862.96	(58,623.11)	-41.6%
36	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,108	1,284	(176)	-13.7%	803	874	(71)	-8.1%	107,699.75	51,593.18	56,106.57	108.7%	61,218.02	16,057.10	45,160.92	281.3%
38	- Equipo Pesado	3,078	2,992	86	2.9%	1,785	1,842	(57)	-3.1%	329,447.70	250,441.46	79,006.24	31.5%	39,478.47	7,916.05	31,562.42	398.7%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	302.89	-	302.89	0.0%	-	-	-	0.0%
40	Riesgos Diversos	98,482	88,760	9,722	11.0%	30,338	28,834	1,504	5.2%	14,101,558.39	14,311,999.90	(210,441.51)	-1.5%	5,013,413.51	4,055,112.89	958,300.62	23.6%
41	- Responsabilidad Civil	18,370	17,874	496	2.8%	17,450	16,634	816	4.9%	5,405,303.17	3,733,219.64	1,672,083.53	44.8%	1,065,391.56	436,103.33	629,288.23	144.3%
42	- Robo	4,251	4,202	49	1.2%	3,661	3,624	37	1.0%	115,398.53	118,516.30	(3,117.77)	-2.6%	24,653.69	211,568.62	(186,914.93)	-88.3%
43	- Fidelidad y DDD	1,258	1,250	8	0.6%	1,243	1,232	11	0.9%	1,072,327.86	1,029,256.66	43,071.20	4.2%	136,005.04	163,523.53	(27,518.49)	-16.8%
44	- BBB	22	25	(3)	-12.0%	15	22	(7)	-31.8%	341,078.77	452,747.90	(111,669.13)	-24.7%	-	365,374.31	(365,374.31)	-100.0%
45	- Otros	74,581	65,409	9,172	14.0%	7,969	7,322	647	8.8%	7,167,450.06	8,978,259.40	(1,810,809.34)	-20.2%	3,787,363.22	2,878,543.10	908,820.12	31.6%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	93,877	91,124	2,753	3.0%	92,717	87,832	4,885	5.6%	8,906,073.05	13,700,300.29	(4,794,227.24)	-35.0%	3,826,529.00	2,481,419.66	1,345,109.34	54.2%
48	- Oferta y Cumplimiento	42,973	41,876	1,097	2.6%	42,781	41,688	1,093	2.6%	4,492,585.50	6,842,615.63	(2,350,030.13)	-34.3%	1,471,796.75	266,040.05	1,205,756.70	453.2%
49	- Otras	50,904	49,248	1,656	3.4%	49,936	46,144	3,792	8.2%	4,413,487.55	6,857,684.66	(2,444,197.11)	-35.6%	2,354,732.25	2,215,379.61	139,352.64	6.3%
50	TOTAL TOTAL Y EXTERIOR	4,379,901	4,085,258	294,643	7.2%	2,195,511	2,064,996	130,515	6.3%	152,113,370.77	149,269,783.98	2,843,586.79	1.9%	82,029,607.40	74,254,688.70	7,774,918.70	10.5%
	Ramos de Personas	2,574,102	2,341,807	232,295	9.9%	720,901	681,587	39,314	5.8%	81,706,188.83	76,090,196.70	5,615,992.13	7.4%	45,063,880.44	44,106,008.69	957,871.75	2.2%
	Ramos Generales	1,805,799	1,743,451	62,348	3.6%	1,474,610	1,383,409	91,201	6.6%	70,407,181.94	73,179,587.28	(2,772,405.34)	-3.8%	36,965,726.96	30,148,680.01	6,817,046.95	22.6%
	Totales	4,379,901	4,085,258	294,643	7.2%	2,195,511	2,064,996	130,515	6.3%	\$152,113,370.77	\$149,269,783.98	2,843,586.79	1.9%	\$82,029,607.40	\$74,254,688.70	7,774,918.70	10.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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 JULIO				SINIESTROS PAGADOS EN JULIO			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
1 Vida Individual	245,840	256,361	(10,521)	-4.1%	233,201	243,420	(10,219)	-4.2%	15,167,295.69	14,369,007.59	798,288.10	5.6%	5,846,025.75	5,284,207.48	561,818.27	10.6%
2 - Primer año	57,480	54,530	2,950	5.4%	55,210	52,582	2,628	5.0%	2,090,927.99	2,214,210.73	(123,282.74)	-5.6%	781,762.92	421,057.78	360,705.14	85.7%
3 - Renovación	188,360	201,831	(13,471)	-6.7%	177,991	190,838	(12,847)	-6.7%	13,076,367.70	12,154,796.86	921,570.84	7.6%	5,064,262.83	4,863,149.70	201,113.13	4.1%
4 Accidentes Personales	709,668	577,748	131,920	22.8%	205,672	180,308	25,364	14.1%	2,260,140.95	2,053,594.10	206,546.85	10.1%	953,016.56	599,947.21	353,069.35	58.9%
5 - Individual	198,213	177,928	20,285	11.4%	175,397	157,385	18,012	11.4%	912,630.49	855,456.36	57,174.13	6.7%	356,551.23	189,354.48	167,196.75	88.3%
6 - Grupo	511,455	399,820	111,635	27.9%	30,275	22,923	7,352	32.1%	1,347,510.46	1,198,137.74	149,372.72	12.5%	596,465.33	410,592.73	185,872.60	45.3%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	446,600	433,407	13,193	3.0%	162,608	155,220	7,388	4.8%	47,791,560.47	43,037,590.21	4,753,970.26	11.0%	33,340,740.72	31,051,655.61	2,289,085.11	7.4%
9 - Individual	171,956	166,613	5,343	3.2%	126,750	122,110	4,640	3.8%	23,916,833.96	22,205,329.41	1,711,504.55	7.7%	18,810,765.19	16,962,267.10	1,848,498.09	10.9%
10 - Grupo	274,644	266,794	7,850	2.9%	35,858	33,110	2,748	8.3%	23,874,726.51	20,832,260.80	3,042,465.71	14.6%	14,529,975.53	14,089,388.51	440,587.02	3.1%
11 Colectivos de Vida	1,134,055	1,056,161	77,894	7.4%	115,209	97,042	18,167	18.7%	24,796,762.93	22,651,086.24	2,145,676.69	9.5%	8,737,766.95	7,499,480.31	1,238,286.64	16.5%
12 - Colectivo de vida	565,915	494,585	71,330	14.4%	72,038	9,475	62,563	660.3%	9,039,075.64	7,636,015.06	1,403,060.58	18.4%	3,379,197.66	3,094,790.99	284,406.67	9.2%
13 - Colectivo de deudores	568,140	561,576	6,564	1.2%	43,171	87,567	(44,396)	-50.7%	15,757,687.29	15,015,071.18	742,616.11	4.9%	5,358,569.29	4,404,689.32	953,879.97	21.7%
14 Incendio y Líneas Aliadas (*)	499,268	479,400	19,868	4.1%	352,915	333,173	19,742	5.9%	18,967,161.58	17,135,901.07	1,831,260.51	10.7%	5,861,741.92	16,764,943.93	(10,903,202.01)	-65.0%
15 - Residencial	413,919	394,041	19,878	5.0%	318,668	299,060	19,608	6.6%	8,658,109.43	9,300,059.03	(641,949.60)	-6.9%	3,958,055.79	2,757,963.63	1,200,092.16	43.5%
16 - Comercial	84,932	84,931	1	0.0%	33,878	33,740	138	0.4%	9,731,828.38	7,775,189.56	1,956,638.82	25.2%	1,870,115.49	14,006,980.30	(12,136,864.81)	-86.6%
17 - Industrial	417	428	(11)	-2.6%	369	373	(4)	-1.1%	577,223.77	60,652.48	516,571.29	851.7%	33,570.64	-	33,570.64	0.0%
18 Vida Industrial	15	15	-	0.0%	15	15	-	0.0%	2,432.31	1,767.82	664.49	37.6%	-	-	-	0.0%
19 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 Multiriesgo	34,979	34,235	744	2.2%	33,115	32,445	670	2.1%	851,148.72	704,795.58	146,353.14	20.8%	307,709.25	212,589.24	95,120.01	44.7%
23 - Residencial	26,542	26,025	517	2.0%	25,921	25,484	437	1.7%	308,197.33	326,459.46	(18,262.13)	-5.6%	124,253.33	148,372.13	(24,118.80)	-16.3%
24 - Comercial e Industrial	8,437	8,210	227	2.8%	7,194	6,961	233	3.3%	542,951.39	378,336.12	164,615.27	43.5%	183,455.92	64,217.11	119,238.81	185.7%
25 Transporte de Carga	41,528	41,029	499	1.2%	35,256	34,641	615	1.8%	4,281,864.20	4,369,795.38	(87,931.18)	-2.0%	282,265.02	1,017,076.96	(734,811.94)	-72.2%
26 - Terrestre	28,827	28,305	522	1.8%	27,910	27,311	599	2.2%	3,057,338.65	3,434,713.93	(377,375.28)	-11.0%	181,604.31	264,714.12	(83,109.81)	-31.4%
27 - Marítimo	12,654	12,692	(38)	-0.3%	7,299	7,298	1	0.0%	1,203,422.14	922,224.94	281,197.20	30.5%	100,394.24	751,612.84	(651,218.60)	-86.6%
28 - Aéreo	47	32	15	46.9%	47	32	15	46.9%	21,103.41	12,856.51	8,246.90	64.1%	266.47	750.00	(483.53)	-64.5%
29 Casco	2,170	2,003	167	8.3%	1,684	1,514	170	11.2%	2,891,855.20	2,025,471.22	866,383.98	42.8%	207,149.38	1,061,411.87	(854,262.49)	-80.5%
30 - Marítimo	1,722	1,625	97	6.0%	1,356	1,259	97	7.7%	2,491,783.61	1,928,510.32	563,273.29	29.2%	205,249.38	1,061,411.87	(856,162.49)	-80.7%
31 - Aéreo	448	378	70	18.5%	328	255	73	28.6%	400,071.59	96,960.90	303,110.69	312.6%	1,900.00	-	1,900.00	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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 JULIO				SINIESTROS PAGADOS EN JULIO			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32 Automóvil	1,017,923	1,003,898	14,025	1.4%	914,604	864,099	50,505	5.8%	23,144,582.04	22,263,030.00	881,552.04	4.0%	18,500,608.74	17,184,222.07	1,316,386.67	7.7%
33 Ramos Técnicos	12,337	13,529	(1,192)	-8.8%	9,374	9,605	(231)	-2.4%	1,270,284.55	2,572,933.39	(1,302,648.84)	-50.6%	522,210.29	304,711.41	217,498.88	71.4%
34 - TRC - TRM	2,972	3,970	(998)	-25.1%	2,922	2,840	82	2.9%	935,396.24	2,312,476.92	(1,377,080.68)	-59.6%	421,552.50	39,358.74	382,193.76	971.1%
35 - Equipo Electrónico	4,316	4,274	42	1.0%	3,031	3,072	(41)	-1.3%	96,485.64	90,643.37	5,842.27	6.4%	27,040.58	75,431.98	(48,391.40)	-64.2%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,117	1,331	(214)	-16.1%	808	924	(116)	-12.6%	123,512.27	71,384.27	52,128.00	73.0%	36,570.14	143,306.22	(106,736.08)	-74.5%
38 - Equipo Pesado	3,076	3,098	(22)	-0.7%	1,782	1,938	(156)	-8.0%	114,890.40	98,428.83	16,461.57	16.7%	37,047.07	46,614.47	(9,567.40)	-20.5%
39 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	97,570	88,794	8,776	9.9%	30,118	29,096	1,022	3.5%	19,608,461.71	14,656,953.97	4,951,507.74	33.8%	2,242,902.67	1,192,945.75	1,049,956.92	88.0%
41 - Responsabilidad Civil	18,251	18,187	64	0.4%	17,330	16,953	377	2.2%	5,032,436.75	4,511,857.99	520,578.76	11.5%	1,086,211.50	631,871.62	454,339.88	71.9%
42 - Robo	4,247	4,221	26	0.6%	3,658	3,644	14	0.4%	195,543.76	129,447.51	66,096.25	51.1%	268,822.99	5,747.13	263,075.86	4577.5%
43 - Fidelidad y DDD	1,256	1,241	15	1.2%	1,241	1,223	18	1.5%	1,075,076.60	945,287.42	129,789.18	13.7%	206,526.93	142,533.04	63,993.89	44.9%
44 - BBB	23	24	(1)	-4.2%	16	21	(5)	-23.8%	647,256.20	555,179.25	92,076.95	16.6%	106,060.49	3,317.00	102,743.49	3097.5%
45 - Otros	73,793	65,121	8,672	13.3%	7,873	7,255	618	8.5%	12,658,148.40	8,515,181.80	4,142,966.60	48.7%	575,280.76	409,476.96	165,803.80	40.5%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	93,518	90,445	3,073	3.4%	92,220	86,971	5,249	6.0%	8,505,001.09	12,678,197.06	(4,173,195.97)	-32.9%	4,355,036.24	42,035,936.37	(37,680,900.13)	-89.6%
48 - Oferta y Cumplimiento	42,756	41,163	1,593	3.9%	42,567	40,975	1,592	3.9%	3,837,555.14	5,621,818.40	(1,784,263.26)	-31.7%	936,448.69	39,404,152.23	(38,467,703.54)	-97.6%
49 - Otras	50,762	49,282	1,480	3.0%	49,653	45,996	3,657	8.0%	4,667,445.95	7,056,378.66	(2,388,932.71)	-33.9%	3,418,587.55	2,631,784.14	786,803.41	29.9%
50 TOTAL TOTAL Y EXTERIOR	4,335,511	4,077,065	258,446	6.3%	2,186,031	2,067,589	118,442	5.7%	169,538,551.44	158,520,123.63	11,018,427.81	7.0%	81,157,173.49	124,209,128.21	(43,051,954.72)	-34.7%
Ramos de Personas	2,536,163	2,323,677	212,486	9.1%	716,690	675,990	40,700	6.0%	90,015,760.04	82,111,278.14	7,904,481.90	9.6%	48,877,549.98	44,435,290.61	4,442,259.37	10.0%
Ramos Generales	1,799,348	1,753,388	45,960	2.6%	1,469,341	1,391,599	77,742	5.6%	79,522,791.40	76,408,845.49	3,113,945.91	4.1%	32,279,623.51	79,773,837.60	(47,494,214.09)	-59.5%
Totales	4,335,511	4,077,065	258,446	6.3%	2,186,031	2,067,589	118,442	5.7%	\$169,538,551.44	\$158,520,123.63	11,018,427.81	7.0%	\$81,157,173.49	\$124,209,128.21	(43,051,954.72)	-34.7%



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
1 Vida Individual	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 Accidentes Personales	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 Salud	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 Colectivos de Vida	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 Incendio y Líneas Aliadas (*)	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 Vida Industrial	16	18	(2)	-11.1%	16	18	(2)	-11.1%	(3,525.94)	(28.84)	(3,497.10)	0.0%	-	-	-	0.0%
19 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 Multiriesgo	34,931	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 Transporte de Carga	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 Casco	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	Vida Individual	246,632	257,164	(10,532)	-4.1%	235,057	244,438	(9,381)	-3.8%	15,304,090.33	15,739,344.65	(435,254.32)	-2.8%	5,200,400.95	6,959,355.68	(1,758,954.73)	-25.3%
2	- Primer año	57,353	55,666	1,687	3.0%	55,331	54,625	706	1.3%	1,960,096.73	2,339,047.79	(378,951.06)	-16.2%	1,377,079.30	1,879,828.40	(502,749.10)	-26.7%
3	- Renovación	189,279	201,498	(12,219)	-6.1%	179,726	189,813	(10,087)	-5.3%	13,343,993.60	13,400,296.86	(56,303.26)	-0.4%	3,823,321.65	5,079,527.28	(1,256,205.63)	-24.7%
4	Accidentes Personales	677,081	512,970	164,111	32.0%	200,634	176,952	23,682	13.4%	2,532,872.13	1,923,775.44	609,096.69	31.7%	643,634.68	652,560.16	(8,925.48)	-1.4%
5	- Individual	195,175	173,970	21,205	12.2%	171,984	154,417	17,567	11.4%	1,021,302.57	694,889.05	326,413.52	47.0%	248,975.42	223,154.67	25,820.75	11.6%
6	- Grupo	481,906	339,000	142,906	42.2%	28,650	22,535	6,115	27.1%	1,511,569.56	1,228,886.39	282,683.17	23.0%	394,659.26	429,405.49	(34,746.23)	-8.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	440,393	426,320	14,073	3.3%	162,110	152,030	10,080	6.6%	40,563,075.46	37,270,669.47	3,292,405.99	8.8%	31,825,246.10	28,982,616.01	2,842,630.09	9.8%
9	- Individual	171,642	163,534	8,108	5.0%	126,459	120,452	6,007	5.0%	23,577,156.47	20,512,596.02	3,064,560.45	14.9%	16,736,400.14	14,703,003.03	2,033,397.11	13.8%
10	- Grupo	268,751	262,786	5,965	2.3%	35,651	31,578	4,073	12.9%	16,985,918.99	16,758,073.45	227,845.54	1.4%	15,088,845.96	14,279,612.98	809,232.98	5.7%
11	Colectivos de Vida	1,115,955	1,009,965	105,990	10.5%	112,209	95,875	16,334	17.0%	22,721,062.42	21,360,078.80	1,360,983.62	6.4%	6,391,419.66	6,658,328.72	(266,909.06)	-4.0%
14	Incendio y Líneas Aliadas (*)	496,572	471,327	25,245	5.4%	349,543	328,798	20,745	6.3%	12,082,054.60	16,948,141.46	(4,866,086.86)	-28.7%	3,888,749.47	2,718,412.58	1,170,336.89	43.1%
15	- Residencial	411,131	386,654	24,477	6.3%	315,777	294,635	21,142	7.2%	7,011,111.39	5,796,284.70	1,214,826.69	21.0%	2,048,161.35	1,069,437.59	978,723.76	91.5%
16	- Comercial	85,008	84,235	773	0.9%	33,392	33,788	(396)	-1.2%	4,974,604.09	10,968,799.31	(5,994,195.22)	-54.6%	1,830,732.90	1,648,820.80	181,912.10	11.0%
17	- Industrial	433	438	(5)	-1.1%	374	375	(1)	-0.3%	96,339.12	183,057.45	(86,718.33)	-47.4%	9,855.23	154.19	9,701.04	6291.6%
18	Vida Industrial	17	19	(2)	-10.5%	17	18	(1)	-5.6%	(2,755.25)	144.57	(2,899.82)	-2005.8%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multiriesgo	34,848	34,326	522	1.5%	33,050	32,410	640	2.0%	610,107.66	661,371.05	(51,263.39)	-7.8%	206,544.48	294,734.40	(88,189.92)	-29.9%
23	- Residencial	26,503	25,675	828	3.2%	25,915	25,319	596	2.4%	261,953.09	293,471.89	(31,518.80)	-10.7%	74,304.30	198,439.15	(124,134.85)	-62.6%
24	- Comercial e Industrial	8,345	8,651	(306)	-3.5%	7,135	7,091	44	0.6%	348,154.57	367,899.16	(19,744.59)	-5.4%	132,240.18	96,295.25	35,944.93	37.3%
25	Transporte de Carga	41,407	41,022	385	0.9%	35,121	34,538	583	1.7%	2,256,991.93	3,081,152.31	(824,160.38)	-26.7%	199,174.73	437,104.38	(237,929.65)	-54.4%
26	- Terrestre	28,707	28,317	390	1.4%	27,776	27,162	614	2.3%	1,586,628.51	1,932,977.60	(346,349.09)	-17.9%	108,357.62	165,055.06	(56,697.44)	-34.4%
27	- Marítimo	12,655	12,677	(22)	-0.2%	7,300	7,346	(46)	-0.6%	643,181.18	1,117,237.84	(474,056.66)	-42.4%	90,817.11	272,049.32	(181,232.21)	-66.6%
28	- Aéreo	45	28	17	60.7%	45	30	15	50.0%	27,182.24	30,936.87	(3,754.63)	-12.1%	-	-	-	0.0%
29	Casco	2,153	1,993	160	8.0%	1,670	1,510	160	10.6%	2,261,620.44	3,533,457.10	(1,271,836.66)	-36.0%	631,546.76	103,770.66	527,776.10	508.6%
30	- Marítimo	1,705	1,631	74	4.5%	1,342	1,267	75	5.9%	901,612.59	2,898,184.12	(1,996,571.53)	-68.9%	631,546.76	91,403.87	540,142.89	590.9%
31	- Aéreo	448	362	86	23.8%	328	243	85	35.0%	1,360,007.85	635,272.98	724,734.87	114.1%	-	12,366.79	(12,366.79)	-100.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 2024 (Cifras en Balboas)

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

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



SUPFRINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

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



SUPFRINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2024 (Cifras Fn Balboas)

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

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



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2024 (Cifras en Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN MARZO				SINIESTROS PAGAÑOS EN MARZO				
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	
1	Vida Individual	245,416	257,211	(11,795)	-4.6%	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	718,620	53,367	665,253	1246.6%	55,625	51,096	4,529	8.9%	1,800,002.42	2,094,745.21	(294,742.79)	-14.1%	2,077,759.11	1,216,912.94	860,846.17	70.7%
3	- Renovación	204,520	203,844	676	0.3%	180,881	192,904	(12,023)	-6.2%	12,978,280.26	12,608,813.26	369,467.00	2.9%	427,602.59	3,385,204.30	(2,957,601.71)	-87.4%
4	Accidentes Personales	359,896	498,117	(138,221)	-27.7%	194,683	174,194	20,489	11.8%	4,417,532.29	4,097,861.71	319,670.58	7.8%	502,476.19	513,915.62	(11,439.43)	-2.2%
5	- Individual	170,099	171,747	(1,648)	-1.0%	168,226	152,070	16,156	10.6%	973,999.70	1,366,958.12	(392,958.42)	-28.7%	220,075.25	137,455.72	82,619.53	60.1%
6	- Grupo	189,797	326,370	(136,573)	-41.8%	26,457	22,124	4,333	19.6%	3,443,532.59	2,730,903.59	712,629.00	26.1%	282,400.94	376,459.90	(94,058.96)	-25.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	423,847	427,085	(3,238)	-0.8%	161,063	148,886	12,177	8.2%	41,269,146.44	35,170,321.91	6,098,824.53	17.3%	27,768,505.13	30,691,388.29	(2,922,883.16)	-9.5%
9	- Individual	162,463	163,357	(894)	-0.5%	125,424	119,591	5,833	4.9%	23,886,249.63	20,731,465.05	3,154,784.58	15.2%	15,143,376.95	16,099,830.44	(956,453.49)	-5.9%
10	- Grupo	261,384	263,728	(2,344)	-0.9%	35,639	29,295	6,344	21.7%	17,382,896.81	14,438,856.86	2,944,039.95	20.4%	12,625,128.18	14,591,557.85	(1,966,429.67)	-13.5%
11	Colectivos de Vida	1,017,890	1,026,115	(8,225)	-0.8%	108,236	93,613	14,623	15.6%	21,808,608.88	19,640,136.78	2,168,472.10	11.0%	7,070,475.19	7,301,296.63	(230,821.44)	-3.2%
14	Incendio y Líneas Aliadas (*)	1,334	469,532	(468,198)	-99.7%	345,347	323,382	21,965	6.8%	14,848,445.64	10,801,211.49	4,047,234.15	37.5%	15,474,190.23	5,226,906.43	10,247,283.80	196.0%
15	- Residencial	425	384,884	(384,459)	-99.9%	312,048	289,804	22,244	7.7%	7,166,733.58	5,786,619.40	1,380,114.18	23.9%	644,560.80	1,314,590.62	(670,029.82)	-51.0%
16	- Comercial	44	84,216	(84,172)	-99.9%	32,926	33,207	(281)	-0.8%	7,486,427.16	4,923,765.79	2,562,661.37	52.0%	14,821,652.43	3,910,976.56	10,910,675.87	279.0%
17	- Industrial	-	432	(432)	-100.0%	373	371	2	0.5%	195,284.90	90,826.30	104,458.60	115.0%	7,977.00	1,339.25	6,637.75	495.6%
18	Vida Industrial	-	22	(22)	-100.0%	17	22	(5)	-22.7%	-	(27.83)	27.83	0.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	28,874	-	28,874	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	21,660	-	21,660	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multiriesgo	7,214	34,063	(26,849)	-78.8%	32,912	32,020	892	2.8%	720,231.50	804,642.64	(84,411.14)	-10.5%	201,260.69	374,792.26	(173,531.57)	-46.3%
23	- Residencial	37,247	25,612	11,635	45.4%	25,846	24,949	897	3.6%	331,463.74	237,988.60	93,475.14	39.3%	104,629.57	272,520.48	(167,890.91)	-61.6%
24	- Comercial e Industrial	26,256	8,451	17,805	210.7%	7,066	7,071	(5)	-0.1%	388,767.76	566,654.04	(177,886.28)	-31.4%	96,631.12	102,271.78	(5,640.66)	-5.5%
25	Transporte de Carga	10,973	40,936	(29,963)	-73.2%	34,950	34,376	574	1.7%	3,487,583.40	4,128,208.35	(640,624.95)	-15.5%	235,543.76	273,566.23	(38,022.47)	-13.9%
26	- Terrestre	18	28,246	(28,228)	-99.9%	27,651	27,077	574	2.1%	2,765,106.36	3,480,866.13	(715,759.77)	-20.6%	187,621.15	114,423.96	73,197.19	64.0%
27	- Marítimo	1,605	12,663	(11,058)	-87.3%	7,261	7,272	(11)	-0.2%	700,701.01	634,626.21	66,074.80	10.4%	47,922.61	159,142.27	(111,219.66)	-69.9%
28	- Aéreo	1,249	27	1,222	4525.9%	38	27	11	40.7%	21,776.03	12,716.01	9,060.02	71.2%	-	-	-	0.0%
29	Casco	356	1,959	(1,603)	-81.8%	1,655	1,481	174	11.7%	4,320,662.75	3,291,972.64	1,028,690.11	31.2%	443,136.66	8,535,995.79	(8,092,859.13)	-94.8%
30	- Marítimo	946,639	1,603	945,036	58954.2%	1,337	1,246	91	7.3%	1,787,622.85	1,204,591.37	583,031.48	48.4%	443,136.66	6,853,978.07	(6,410,841.41)	-93.5%
31	- Aéreo	13,337	356	12,981	3646.3%	318	235	83	35.3%	2,533,039.90	2,087,381.27	445,658.63	21.4%	-	1,682,017.72	(1,682,017.72)	-100.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2024 (Cifras en Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN MARZO				SINIESTROS PAGAÑOS EN MARZO			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
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 Electrónico	1,515	4,243	(2,728)	-64.3%	3,023	3,052	(29)	-1.0%	98,012.27	81,881.23	16,131.04	19.7%	8,048.72	59,118.36	(51,069.64)	-86.4%
36 - Caldera y Maquinaria	3,607	852	2,755	323.4%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	3	1,326	(1,323)	-99.8%	806	904	(98)	-10.8%	235,174.32	71,843.57	163,330.75	227.3%	4,918.68	10,684.12	(5,765.44)	-54.0%
38 - Equipo Pesado	89,367	2,954	86,413	2925.3%	1,783	1,879	(96)	-5.1%	257,593.00	232,946.01	24,646.99	10.6%	58,064.09	205,322.48	(147,258.39)	-71.7%
39 - Vidrios	18,259	2	18,257	912850.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	4,308	85,822	(81,514)	-95.0%	29,574	28,774	800	2.8%	18,272,646.12	35,260,218.68	(16,987,572.56)	-48.2%	1,222,756.49	1,017,989.30	204,767.19	20.1%
41 - Responsabilidad Civil	1,188	17,861	(16,673)	-93.3%	16,985	16,873	112	0.7%	4,463,623.15	9,837,520.00	(5,373,896.85)	-54.6%	464,489.55	374,557.42	89,932.13	24.0%
42 - Robo	30	4,243	(4,213)	-99.3%	3,660	3,662	(2)	-0.1%	177,501.29	145,650.57	31,850.72	21.9%	45,577.13	19,040.19	26,536.94	139.4%
43 - Fidelidad y DDD	65,582	1,255	64,327	5125.7%	1,264	1,240	24	1.9%	1,223,513.91	1,036,549.50	186,964.41	18.0%	94,639.33	67,886.19	26,753.14	39.4%
44 - BBB	40	28	12	42.9%	21	25	(4)	-16.0%	-	452,154.05	(452,154.05)	-100.0%	401.25	65,786.00	(65,384.75)	-99.4%
45 - Otros	68,122	62,435	5,687	9.1%	7,644	6,974	670	9.6%	12,408,007.77	23,788,344.56	(11,380,336.79)	-47.8%	617,649.23	490,719.50	126,929.73	25.9%
46 Títulos de Propiedad	32,230	40	32,190	80475.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	35,892	85,421	(49,529)	-58.0%	89,169	82,620	6,549	7.9%	11,872,501.10	10,058,284.82	1,814,216.28	18.0%	8,362,124.07	4,317,301.73	4,044,822.34	93.7%
48 - Oferta y Cumplimiento	3,621,788	38,882	3,582,906	9214.8%	41,359	38,694	2,665	6.9%	4,545,872.95	5,510,784.41	(964,911.46)	-17.5%	3,743,321.24	102,952.14	3,640,369.10	3536.0%
49 - Otras	-	46,539	(46,539)	-100.0%	47,810	43,926	3,884	8.8%	7,326,628.15	4,547,500.41	2,779,127.74	61.1%	4,618,802.83	4,214,349.59	404,453.24	9.6%
50 TOTAL TOTAL Y EXTERIOR	2,197,248	3,926,428	(1,729,180)	-44.0%	2,129,468	2,017,579	111,889	5.5%	166,387,195.79	165,560,573.04	826,622.75	0.5%	79,716,893.82	80,961,420.01	(1,244,526.19)	-1.5%
Ramos de Personas	2,047,049	2,208,528	(161,479)	-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	150,199	1,717,900	(1,567,701)	-91.3%	1,428,980	1,356,886	72,094	5.3%	84,113,625.50	91,948,694.17	(7,835,068.67)	-8.5%	41,870,075.61	37,852,702.23	4,017,373.38	10.6%
Totales	2,197,248	3,926,428	(1,729,180)	-44.0%	2,129,468	2,017,579	111,889	5.5%	166,387,195.79	165,560,573.04	826,622.75	0.5%	79,716,893.82	80,961,420.01	(1,244,526.19)	-1.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2024 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
1	Vida Individual	245,416	257,724	(12,308)	-4.8%	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	718,620	53,204	665,416	1250.7%	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 (*)	1,334	466,950	(465,616)	-99.7%	343,869	321,119	22,750	7.1%	13,194,896.03	11,831,232.68	1,363,663.35	11.5%	1,769,413.84	16,747,944.76	(14,978,530.92)	-89.4%
15	- Residencial	425	382,788	(382,363)	-99.9%	310,733	287,729	23,004	8.0%	4,965,367.78	4,380,240.56	585,127.22	13.4%	691,132.41	822,969.18	(131,836.77)	-16.0%
16	- Comercial	44	83,721	(83,677)	-99.9%	32,765	33,012	(247)	-0.7%	8,162,702.17	7,393,774.96	768,927.21	10.4%	1,078,281.43	15,924,975.58	(14,846,694.15)	-93.2%
17	- Industrial	-	441	(441)	-100.0%	371	378	(7)	-1.9%	66,826.08	57,217.16	9,608.92	16.8%	-	-	-	0.0%
18	Vida Industrial	-	23	(23)	-100.0%	17	23	(6)	-26.1%	2,565.88	(665.84)	3,231.72	0.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	28,874	-	28,874	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	21,660	-	21,660	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multiriesgo	7,214	33,799	(26,585)	-78.7%	32,875	31,767	1,108	3.5%	549,637.51	577,068.27	(27,430.76)	-4.8%	285,655.71	217,866.94	67,788.77	31.1%
23	- Residencial	37,247	25,410	11,837	46.6%	25,809	24,745	1,064	4.3%	265,225.93	314,874.79	(49,648.86)	-15.8%	126,823.97	136,719.61	(9,895.64)	-7.2%
24	- Comercial e Industrial	26,256	8,389	17,867	213.0%	7,066	7,022	44	0.6%	284,411.58	262,193.48	22,218.10	8.5%	158,831.74	81,147.33	77,684.41	95.7%
25	Transporte de Carga	10,973	40,898	(29,925)	-73.2%	34,877	34,332	545	1.6%	2,249,623.64	1,688,610.46	561,013.18	33.2%	335,095.43	202,884.99	132,210.44	65.2%
26	- Terrestre	18	28,211	(28,193)	-99.9%	27,583	27,036	547	2.0%	1,649,145.55	1,249,066.58	400,078.97	32.0%	276,862.85	138,060.29	138,802.56	100.5%
27	- Marítimo	1,605	12,660	(11,055)	-87.3%	7,256	7,269	(13)	-0.2%	581,740.38	405,300.69	176,439.69	43.5%	55,641.49	64,824.70	(9,183.21)	-14.2%
28	- Aéreo	1,249	27	1,222	4525.9%	38	27	11	40.7%	18,737.71	34,243.19	(15,505.48)	-45.3%	2,591.09	-	2,591.09	0.0%
29	Casco	356	1,913	(1,557)	-81.4%	1,636	1,429	207	14.5%	1,560,602.67	957,612.13	602,990.54	63.0%	1,458,869.16	1,509,239.39	(50,370.23)	-3.3%
30	- Marítimo	946,639	1,561	945,078	60543.1%	1,324	1,203	121	10.1%	840,088.25	877,183.29	(37,095.04)	-4.2%	333,475.68	1,399,763.22	(1,066,287.54)	-76.2%
31	- Aéreo	13,337	352	12,985	3688.9%	312	226	86	38.1%	720,514.42	80,428.84	640,085.58	795.8%	1,125,393.48	109,476.17	1,015,917.31	928.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2024 (Cifras en Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO				
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	
32	Automóvil	3,072	983,207	(980,135)	-99.7%	883,672	838,003	45,669	5.4%	23,782,486.58	22,929,726.79	852,759.79	3.7%	14,945,650.98	15,153,014.41	(207,363.43)	-1.4%
33	Ramos Técnicos	4,286	13,046	(8,760)	-67.1%	9,352	9,268	84	0.9%	1,442,379.86	6,899,023.23	(5,456,643.37)	-79.1%	371,011.57	135,970.37	235,041.20	172.9%
34	- TRC - TRM	854	3,730	(2,876)	-77.1%	2,885	2,603	282	10.8%	848,475.69	6,152,125.79	(5,303,650.10)	-86.2%	251,764.46	76,651.70	175,112.76	228.5%
35	- Equipo Electrónico	1,515	4,185	(2,670)	-63.8%	3,029	3,053	(24)	-0.8%	158,440.03	168,718.56	(10,278.53)	-6.1%	65,378.50	6,073.69	59,304.81	976.4%
36	- Caldera y Maquinaria	3,607	852	2,755	323.4%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	3	1,332	(1,329)	-99.8%	818	906	(88)	-9.7%	311,177.96	208,985.71	102,192.25	48.9%	50,847.63	20,660.63	30,187.00	146.1%
38	- Equipo Pesado	89,367	2,945	86,422	2934.5%	1,789	1,876	(87)	-4.6%	124,286.18	369,193.17	(244,906.99)	-66.3%	3,020.98	32,584.35	(29,563.37)	-90.7%
39	- Vidrios	18,259	2	18,257	912850.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	4,308	84,881	(80,573)	-94.9%	29,317	28,437	880	3.1%	10,853,404.93	18,938,290.32	(8,084,885.39)	-42.7%	3,952,011.57	5,343,508.95	(1,391,497.38)	-26.0%
41	- Responsabilidad Civil	1,188	17,661	(16,473)	-93.3%	16,911	16,680	231	1.4%	3,397,983.79	12,364,858.64	(8,966,874.85)	-72.5%	813,685.83	280,314.36	533,371.47	190.3%
42	- Robo	30	4,239	(4,209)	-99.3%	3,644	3,658	(14)	-0.4%	116,601.97	140,897.43	(24,295.46)	-17.2%	275,566.34	49,771.11	225,795.23	453.7%
43	- Fidelidad y DDD	65,582	1,250	64,332	5146.6%	1,269	1,235	34	2.8%	1,022,983.58	991,945.19	31,038.39	3.1%	155,991.22	282,265.30	(126,274.08)	-44.7%
44	- BBB	40	28	12	42.9%	21	25	(4)	-16.0%	-	-	-	0.0%	511,584.42	4,010,712.00	(3,499,127.58)	-87.2%
45	- Otros	68,122	61,703	6,419	10.4%	7,472	6,839	633	9.3%	6,315,835.59	5,440,589.06	875,246.53	16.1%	2,195,183.76	720,446.18	1,474,737.58	204.7%
46	Titulos de Propiedad	32,230	40	32,190	80475.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	35,892	84,158	(48,266)	-57.4%	88,811	81,185	7,626	9.4%	10,783,817.49	8,076,201.36	2,707,616.13	33.5%	7,525,918.38	8,180,522.31	(654,603.93)	-8.0%
48	- Oferta y Cumplimiento	3,621,788	38,119	3,583,669	9401.3%	41,332	37,931	3,401	9.0%	4,264,288.22	3,251,640.62	1,012,647.60	31.1%	57,865.22	353,171.13	(295,305.91)	-83.6%
49	- Otras	-	46,039	(46,039)	-100.0%	47,479	43,254	4,225	9.8%	6,519,529.27	4,824,560.74	1,694,968.53	35.1%	7,468,053.16	7,827,351.18	(359,298.02)	-4.6%
50	TOTAL TOTAL Y EXTERIOR	2,202,935	3,768,272	(1,565,337)	-41.5%	2,119,157	2,000,657	118,500	5.9%	142,908,244.37	143,587,972.38	(679,728.01)	-0.5%	65,976,726.84	78,876,883.42	(12,900,156.58)	-16.4%
Ramos de Personas		2,052,736	2,059,357	(6,621)	-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		150,199	1,708,915	(1,558,716)	-91.2%	1,424,466	1,345,603	78,863	5.9%	64,419,414.59	71,897,099.40	(7,477,684.81)	-10.4%	30,643,626.64	47,490,952.12	(16,847,325.48)	-35.5%
Totales		2,202,935	3,768,272	(1,565,337)	-41.5%	2,119,157	2,000,657	118,500	5.9%	\$142,908,244.37	\$143,587,972.38	(679,728.01)	-0.5%	\$65,976,726.84	\$78,876,883.42	(12,900,156.58)	-16.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2024 (Cifras en Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO				
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	
2	Vida Individual	248,740	257,774	(9,034)	-3.5%	236,240	244,366	(8,126)	-3.3%	15,356,690.22	13,788,979.21	1,567,711.01	11.4%	3,068,037.78	3,557,649.45	(489,611.67)	-13.8%
3	- Primer año	76,589	52,947	23,642	44.7%	55,836	50,505	5,331	10.6%	2,406,662.85	1,725,280.71	681,382.14	39.5%	165,221.08	594,359.31	(429,138.23)	-72.2%
4	- Renovación	181,061	204,827	(23,766)	-11.6%	180,404	193,861	(13,457)	-6.9%	12,950,027.37	12,063,698.50	886,328.87	7.3%	2,902,816.70	2,963,290.14	(60,473.44)	-2.0%
5	Accidentes Personales	407,998	358,860	49,138	13.7%	189,050	168,409	20,641	12.3%	2,168,441.86	2,038,965.63	129,476.23	6.4%	590,071.17	629,549.97	(39,478.80)	-6.3%
6	- Individual	143,236	168,059	(24,823)	-14.8%	165,102	147,567	17,535	11.9%	764,619.27	761,490.38	3,128.89	0.4%	252,397.06	271,866.12	(19,469.06)	-7.2%
7	- Grupo	264,762	190,801	73,961	38.8%	23,948	20,842	3,106	14.9%	1,403,822.59	1,277,475.25	126,347.34	9.9%	337,674.11	357,683.85	(20,009.74)	-5.6%
8	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
9	Salud	390,433	422,550	(32,117)	-7.6%	159,885	145,552	14,333	9.8%	43,301,948.35	44,011,767.68	(709,819.33)	-1.6%	27,263,534.77	27,060,508.21	203,026.56	0.8%
10	- Individual	130,638	161,659	(31,021)	-19.2%	124,607	118,652	5,955	5.0%	22,160,518.91	19,067,674.83	3,092,844.08	16.2%	14,966,428.58	14,594,260.59	372,167.99	2.6%
11	- Grupo	259,795	260,891	(1,096)	-0.4%	35,278	26,900	8,378	31.1%	21,141,429.44	24,944,092.85	(3,802,663.41)	-15.2%	12,297,106.19	12,466,247.62	(169,141.43)	-1.4%
12	Colectivos de Vida	960,527	1,025,910	(65,383)	-6.4%	104,686	91,549	13,137	14.3%	22,714,263.42	22,264,833.05	449,430.37	2.0%	6,085,487.11	7,523,988.91	(1,438,501.80)	-19.1%
13	- Colectivo de vida	419,905	458,199			9,591	10,190			7,686,398.23	8,222,977.60			1,912,475.20	3,865,807.48		
14	- Colectivo de deudores	330,769	567,711			95,095	81,359			15,027,865.19	14,041,855.45			4,173,011.91	3,658,181.43		
15	Incendio y Líneas Aliadas (*)	88,711	465,275	(376,564)	-80.9%	342,326	319,576	22,750	7.1%	14,982,956.02	17,671,335.68	(2,688,379.66)	-15.2%	5,276,037.40	1,280,458.62	3,995,578.78	312.0%
16	- Residencial	425	381,214	(380,789)	-99.9%	309,375	286,196	23,179	8.1%	7,444,459.03	6,851,292.58	593,166.45	8.7%	894,621.67	789,935.86	104,685.81	13.3%
17	- Comercial	44	83,614	(83,570)	-99.9%	32,578	32,999	(421)	-1.3%	7,511,374.39	10,822,922.70	(3,311,548.31)	-30.6%	4,369,636.97	490,522.76	3,879,114.21	790.8%
18	- Industrial	-	447	(447)	-100.0%	373	381	(8)	-2.1%	27,122.60	(2,879.60)	30,002.20	0.0%	11,778.76	-	11,778.76	0.0%
19	Vida Industrial	-	24	(24)	-100.0%	17	24	(7)	-29.2%	-	-	-	0.0%	-	-	-	0.0%
20	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Rentas Vitalicias	28,874	-	28,874	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Pérdida de Ingresos	21,660	-	21,660	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
23	Multirisgo	7,214	33,623	(26,409)	-78.5%	32,831	31,608	1,223	3.9%	797,911.13	743,628.91	54,282.22	7.3%	371,665.55	347,990.35	23,675.20	6.8%
24	- Residencial	37,247	25,232	12,015	47.6%	25,749	24,572	1,177	4.8%	369,417.94	317,986.00	51,431.94	16.2%	149,228.92	252,392.26	(103,163.34)	-40.9%
25	- Comercial e Industrial	26,256	8,391	17,865	212.9%	7,082	7,036	46	0.7%	428,493.19	425,642.91	2,850.28	0.7%	222,436.63	95,598.09	126,838.54	132.7%
26	Transporte de Carga	10,973	40,719	(29,746)	-73.1%	34,879	34,204	675	2.0%	3,962,339.62	2,464,435.43	1,497,904.19	60.8%	280,888.14	357,723.07	(76,834.93)	-21.5%
27	- Terrestre	18	28,023	(28,005)	-99.9%	27,559	26,899	660	2.5%	3,465,467.92	2,125,837.91	1,339,630.01	63.0%	193,408.23	164,932.78	28,475.45	17.3%
28	- Marítimo	1,605	12,671	(11,066)	-87.3%	7,280	7,280	-	0.0%	485,565.38	323,107.69	162,457.69	50.3%	87,479.91	192,228.13	(104,748.22)	-54.5%
29	- Aéreo	1,249	25	1,224	4896.0%	40	25	15	60.0%	11,306.32	15,489.83	(4,183.51)	-27.0%	-	562.16	(562.16)	-100.0%
30	Casco	356	1,895	(1,539)	-81.2%	1,562	1,407	155	11.0%	1,485,038.48	3,270,184.76	(1,785,146.28)	-54.6%	78,951.62	696,746.35	(617,794.73)	-88.7%
31	- Marítimo	946,639	1,543	945,096	61250.6%	1,263	1,181	82	6.9%	330,252.82	2,379,748.29	(2,049,495.47)	-86.1%	63,731.76	28,676.82	35,054.94	122.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2024 (Cifras en Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32 - Aéreo	13,337	352	12,985	3688.9%	299	226	73	32.3%	1,154,785.66	890,436.47	264,349.19	29.7%	15,219.86	668,069.53	(652,849.67)	-97.7%
33 Automóvil	3,072	978,477	(975,405)	-99.7%	874,412	837,183	37,229	4.4%	27,650,583.10	25,060,127.83	2,590,455.27	10.3%	15,587,769.89	15,649,749.08	(61,979.19)	-0.4%
34 Ramos Técnicos	4,286	12,878	(8,592)	-66.7%	9,315	9,137	178	1.9%	2,432,330.22	2,776,918.77	(344,588.55)	-12.4%	66,561.75	159,825.66	(93,263.91)	-58.4%
35 - TRC - TRM	854	3,669	(2,815)	-76.7%	2,858	2,547	311	12.2%	1,602,122.52	2,107,313.37	(505,190.85)	-24.0%	36,818.00	67,665.64	(30,847.64)	-45.6%
36 - Equipo Electrónico	1,515	4,145	(2,630)	-63.4%	3,013	3,014	(1)	0.0%	256,511.42	148,460.54	108,050.88	72.8%	18,167.30	21,587.06	(3,419.76)	-15.8%
37 - Caldera y Maquinaria	3,607	852	2,755	323.4%	829	828	1	0.1%	10,746.98	-	10,746.98	0.0%	-	-	-	0.0%
38 - Rotura de Maquinaria	3	1,316	(1,313)	-99.8%	823	884	(61)	-6.9%	381,626.23	347,021.55	34,604.68	10.0%	9,498.49	43,125.40	(33,626.91)	-78.0%
39 - Equipo Pesado	89,367	2,894	86,473	2988.0%	1,790	1,862	(72)	-3.9%	181,323.07	174,123.31	7,199.76	4.1%	2,077.96	27,447.56	(25,369.60)	-92.4%
40 - Vidrios	18,259	2	18,257	912850.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
41 Riesgos Diversos	4,308	84,185	(79,877)	-94.9%	28,626	27,722	904	3.3%	11,013,228.47	10,761,414.85	251,813.62	2.3%	1,634,973.42	1,604,949.79	30,023.63	1.9%
42 - Responsabilidad Civil	1,188	17,299	(16,111)	-93.1%	16,598	16,297	301	1.8%	4,871,485.69	4,763,472.83	108,012.86	2.3%	1,032,249.14	646,298.15	385,950.99	59.7%
43 - Robo	30	4,181	(4,151)	-99.3%	3,550	3,601	(51)	-1.4%	445,431.46	232,017.91	213,413.55	92.0%	20,036.64	49,787.38	(29,750.74)	-59.8%
44 - Fidelidad y DDD	65,582	1,182	64,400	5448.4%	1,198	1,167	31	2.7%	1,257,512.96	1,162,798.84	94,714.12	8.1%	152,101.26	113,176.69	38,924.57	34.4%
45 - BBB	40	28	12	42.9%	21	25	(4)	-16.0%	(43,214.80)	(7,072.63)	(36,142.17)	0.0%	-	-	-	0.0%
46 - Otros	68,122	61,495	6,627	10.8%	7,259	6,632	627	9.5%	4,482,013.16	4,610,197.90	(128,184.74)	-2.8%	430,586.38	795,687.57	(365,101.19)	-45.9%
47 Títulos de Propiedad	32,230	40	32,190	80475.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48 Fianzas	35,892	84,011	(48,119)	-57.3%	89,061	80,950	8,111	10.0%	10,204,294.67	7,861,843.74	2,342,450.93	29.8%	2,587,601.97	3,014,174.93	(426,572.96)	-14.2%
49 - Oferta y Cumplimiento	3,621,788	38,238	3,583,550	9371.7%	41,460	38,050	3,410	9.0%	5,656,412.31	5,119,632.67	536,779.64	10.5%	1,167,152.08	1,570,062.72	(402,910.64)	-25.7%
50 - Otras	-	45,773	(45,773)	-100.0%	47,601	42,900	4,701	11.0%	4,547,882.36	2,742,211.07	1,805,671.29	65.8%	1,420,449.89	1,444,112.21	(23,662.32)	-1.6%
51 TOTAL TOTAL	2,245,274	3,766,221	(1,520,947)	-40.4%	2,102,930	1,991,727	111,203	5.6%	156,070,025.56	152,714,435.54	3,355,590.02	2.2%	62,891,580.57	61,883,314.39	1,008,266.18	1.6%
Vida	2,007,698	2,065,094	(57,396)	-2.8%	689,861	649,876	39,985	6.2%	83,541,343.85	82,104,545.57	1,436,798.28	1.7%	37,007,130.83	38,771,696.54	(1,764,565.71)	-4.6%
General	237,576	1,701,127	(1,463,551)	-86.0%	1,413,069	1,341,851	71,218	5.3%	72,528,681.71	70,609,889.97	1,918,791.74	2.7%	25,884,449.74	23,111,617.85	2,772,831.89	12.0%
Totales	2,245,274	3,766,221	(1,520,947)	-40.4%	2,102,930	1,991,727	111,203	5.6%	156,070,025.56	152,714,435.54	3,355,590.02	2.2%	62,891,580.57	61,883,314.39	1,008,266.18	1.6%



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

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2024	2023	Variación Porcentual
1	Vida Individual	248740.00	0.27	91157968.5%
2	- Primer año	76589.00	0.54	14173635.2%
3	- Renovación	181061.00	0.23	78715504.5%
4	Accidentes Personales	407998.00	0.26	157602751.3%
5	- Individual	143236.00	0.20	70495147.7%
6	- Grupo	264762.00	0.30	89029819.3%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	390433.00	0.74	52456680.0%
9	- Individual	130638.00	0.73	17825257.4%
10	- Grupo	259795.00	0.76	34259451.1%
11	Colectivos de Vida	960527.00	0.32	304847992.6%
12	- Colectivo de vida	419905.00	0.45	93909088.3%
13	- Colectivo de deudores	330769.00	0.25	131921359.1%
14	Incendio y Líneas Aliadas (*)	88711.00	0.52	16987208.6%
15	- Residencial	425.00	0.28	153768.5%
16	- Comercial	44.00	0.72	6001.5%
17	- Industrial	0.00	0.01	-100.0%
18	Vida Industrial	0.00	0.00	0.0%
19	Anualidades	0.00	0.00	0.0%
20	Rentas Vitalicias	28874.00	0.00	0.0%
21	Pérdida de Ingresos	21660.00	0.00	0.0%
22	Multiriesgo	7214.00	0.38	1883104.7%
23	- Residencial	37247.00	0.56	6666117.6%
24	- Comercial e Industrial	26256.00	0.24	10984861.4%
25	Transporte de Carga	10973.00	0.15	7322841.9%
26	- Terrestre	18.00	0.10	17282.1%
27	- Marítimo	1605.00	0.26	609359.5%
28	- Aéreo	1249.00	0.03	4205206.9%
29	Casco	356.00	0.71	50157.4%
30	- Marítimo	946639.00	0.92	102488499.1%
31	- Aéreo	13337.00	0.54	2490872.3%



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

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2024	2023	Variación Porcentual
32	Automóvil	3072.00	0.70	436782.9%
33	Ramos Técnicos	4286.00	0.10	4202197.0%
34	- TRC - TRM	854.00	0.06	1547830.4%
35	- Equipo Eléctrico	1515.00	0.47	322014.1%
36	- Caldera y Maquinaria	3607.00	0.00	0.0%
37	- Rotura de Maquinaria	3.00	0.32	836.9%
38	- Equipo Pesado	89367.00	0.27	32820629.3%
39	- Vidrios	18259.00	0.00	0.0%
40	Riesgos Diversos	4308.00	0.19	2307385.2%
41	- Responsabilidad Civil	1188.00	0.13	927877.5%
42	- Robo	30.00	0.50	5906.7%
43	- Fidelidad y DDD	65582.00	0.17	38871443.4%
44	- BBB	40.00	1.22	3171.6%
45	- Otros	68122.00	0.17	39641467.1%
46	Titulos de Propiedad	32230.00	0.00	0.0%
47	Fianzas	35892.00	0.95	3764321.9%
48	- Oferta y Cumplimiento	3621788.00	1.06	343000528.0%
49	- Otras	0.00	0.84	-100.0%
50	TOTAL LOCAL Y EXTERIOR	0.46	0.53	-14.1%
Vida		0.50	0.52	-4.6%
General		0.41	0.54	-23.4%
Totales		0.46	0.53	-14.1%