



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 PAGAŞEOS EN MARZO | | | |
|----------------------------|---------------------|-----------|-------------|------------|------------------|-----------|-----------|------------|---------------------------|----------------|-----------------|------------|------------------------------|---------------|----------------|------------|
| | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | | MARZO | | VARIACIÓN | |
| | 2024 | 2023 | Absoluta | Porcentual | 2024 | 2023 | Absoluta | Porcentual | 2024 | 2023 | Absoluta | Porcentual | 2024 | 2023 | Absoluta | Porcentual |
| 32 Automóvil | 3,072 | 986,933 | (983,861) | -99.7% | 885,995 | 844,835 | 41,160 | 4.9% | 28,290,387.18 | 26,013,460.78 | 2,276,926.40 | 8.8% | 15,309,458.56 | 17,814,377.50 | (2,504,918.94) | -14.1% |
| 33 Ramos Técnicos | 4,286 | 13,172 | (8,886) | -67.5% | 9,321 | 9,336 | (15) | -0.2% | 2,301,167.81 | 1,590,722.60 | 710,445.21 | 44.7% | 621,605.15 | 291,772.99 | 329,832.16 | 113.0% |
| 34 - TRC - TRM | 854 | 3,795 | (2,941) | -77.5% | 2,878 | 2,671 | 207 | 7.7% | 1,710,388.22 | 1,204,051.79 | 506,336.43 | 42.1% | 550,573.66 | 16,648.03 | 533,925.63 | 3207.1% |
| 35 - Equipo Eléctrico | 1,515 | 4,243 | (2,728) | -64.3% | 3,023 | 3,052 | (29) | -1.0% | 98,012.27 | 81,881.23 | 16,131.04 | 19.7% | 8,048.72 | 59,118.36 | (51,069.64) | -86.4% |
| 36 - Caldera y Maquinaria | 3,607 | 852 | 2,755 | 323.4% | 829 | 828 | 1 | 0.1% | - | - | - | 0.0% | - | - | - | 0.0% |
| 37 - Rotura de Maquinaria | 3 | 1,326 | (1,323) | -99.8% | 806 | 904 | (98) | -10.8% | 235,174.32 | 71,843.57 | 163,330.75 | 227.3% | 4,918.68 | 10,684.12 | (5,765.44) | -54.0% |
| 38 - Equipo Pesado | 89,367 | 2,954 | 86,413 | 2925.3% | 1,783 | 1,879 | (96) | -5.1% | 257,593.00 | 232,946.01 | 24,646.99 | 10.6% | 58,064.09 | 205,322.48 | (147,258.39) | -71.7% |
| 39 - Vidrios | 18,259 | 2 | 18,257 | 912850.0% | 2 | 2 | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 40 Riesgos Diversos | 4,308 | 85,822 | (81,514) | -95.0% | 29,574 | 28,774 | 800 | 2.8% | 18,272,646.12 | 35,260,218.68 | (16,987,572.56) | -48.2% | 1,222,756.49 | 1,017,989.30 | 204,767.19 | 20.1% |
| 41 - Responsabilidad Civil | 1,188 | 17,861 | (16,673) | -93.3% | 16,985 | 16,873 | 112 | 0.7% | 4,463,623.15 | 9,837,520.00 | (5,373,896.85) | -54.6% | 464,489.55 | 374,557.42 | 89,932.13 | 24.0% |
| 42 - Robo | 30 | 4,243 | (4,213) | -99.3% | 3,660 | 3,662 | (2) | -0.1% | 177,501.29 | 145,650.57 | 31,850.72 | 21.9% | 45,577.13 | 19,040.19 | 26,536.94 | 139.4% |
| 43 - Fidelidad y DDD | 65,582 | 1,255 | 64,327 | 5125.7% | 1,264 | 1,240 | 24 | 1.9% | 1,223,513.91 | 1,036,549.50 | 186,964.41 | 18.0% | 94,639.33 | 67,886.19 | 26,753.14 | 39.4% |
| 44 - BBB | 40 | 28 | 12 | 42.9% | 21 | 25 | (4) | -16.0% | - | 452,154.05 | (452,154.05) | -100.0% | 401.25 | 65,786.00 | (65,384.75) | -99.4% |
| 45 - Otros | 68,122 | 62,435 | 5,687 | 9.1% | 7,644 | 6,974 | 670 | 9.6% | 12,408,007.77 | 23,788,344.56 | (11,380,336.79) | -47.8% | 617,649.23 | 490,719.50 | 126,929.73 | 25.9% |
| 46 Títulos de Propiedad | 32,230 | 40 | 32,190 | 80475.0% | 40 | 40 | - | 0.0% | - | - | - | 0.0% | - | - | - | 0.0% |
| 47 Fianzas | 35,892 | 85,421 | (49,529) | -58.0% | 89,169 | 82,620 | 6,549 | 7.9% | 11,872,501.10 | 10,058,284.82 | 1,814,216.28 | 18.0% | 8,362,124.07 | 4,317,301.73 | 4,044,822.34 | 93.7% |
| 48 - Oferta y Cumplimiento | 3,621,788 | 38,882 | 3,582,906 | 9214.8% | 41,359 | 38,694 | 2,665 | 6.9% | 4,545,872.95 | 5,510,784.41 | (964,911.46) | -17.5% | 3,743,321.24 | 102,952.14 | 3,640,369.10 | 3536.0% |
| 49 - Otras | - | 46,539 | (46,539) | -100.0% | 47,810 | 43,926 | 3,884 | 8.8% | 7,326,628.15 | 4,547,500.41 | 2,779,127.74 | 61.1% | 4,618,802.83 | 4,214,349.59 | 404,453.24 | 9.6% |
| 50 TOTAL TOTAL Y EXTERIOR | 2,197,248 | 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% |