



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 30 DE NOVIEMBRE 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			
	NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
Vida Individual	247,514	251,766	(4,252)	-1.7%	232,239	239,003	(6,764)	-2.8%	167,351,573.29	159,525,054.79	7,826,518.50	4.9%	41,442,299.74	38,714,251.27	2,728,048.47	7.0%
Accidentes Personales	732,463	600,075	132,388	22.1%	216,446	186,166	30,280	16.3%	27,529,454.98	25,828,329.03	1,701,125.95	6.6%	8,767,409.32	7,849,481.04	917,928.28	11.7%
Salud	460,231	439,211	21,020	4.8%	165,795	159,027	6,768	4.3%	469,942,894.70	428,092,753.89	41,850,140.81	9.8%	325,186,579.36	325,848,736.07	(662,156.71)	-0.2%
Colectivos de Vida	1,168,834	1,071,377	97,457	9.1%	124,105	101,920	22,185	21.8%	242,533,022.70	233,587,916.10	8,945,106.60	3.8%	78,401,362.87	73,840,795.41	4,560,567.46	6.2%
Incendio y Líneas Aliadas (*)	505,034	485,846	19,188	3.9%	358,187	339,220	18,967	5.6%	176,666,782.66	163,979,226.21	12,687,556.45	7.7%	64,966,436.74	100,402,829.44	(35,436,392.70)	-35.3%
Multiriesgo	35,130	34,573	557	1.6%	33,258	32,768	490	1.5%	7,632,243.58	7,643,074.69	(10,831.11)	-0.1%	5,920,143.12	3,299,436.63	2,620,706.49	79.4%
Transporte de Carga	42,009	41,219	790	1.9%	35,463	34,914	549	1.6%	29,003,637.04	28,425,156.18	578,480.86	2.0%	4,634,507.80	4,761,436.02	(126,928.22)	-2.7%
Casco	2,326	2,087	239	11.5%	1,843	1,599	244	15.3%	43,052,860.15	38,220,636.91	4,832,223.24	12.6%	15,777,871.13	20,195,905.87	(4,418,034.74)	-21.9%
Automóvil	1,040,366	989,226	51,140	5.2%	937,806	863,492	74,314	8.6%	286,471,990.21	268,730,964.90	17,741,025.31	6.6%	187,396,991.91	182,757,342.25	4,639,649.66	2.5%
Ramos Técnicos	12,238	12,392	(154)	-1.2%	9,267	9,504	(237)	-2.5%	23,837,977.04	29,644,198.10	(5,806,221.06)	-19.6%	3,215,651.26	4,041,771.33	(826,120.07)	-20.4%
Responsabilidad Civil	18,765	17,701	1,064	6.0%	17,856	16,752	1,104	6.6%	46,058,908.56	61,255,140.22	(15,196,231.66)	-24.8%	11,914,134.41	9,449,230.86	2,464,903.55	26.1%
Robo	4,259	4,217	42	1.0%	3,680	3,638	42	1.2%	2,261,729.90	2,106,544.48	155,185.42	7.4%	972,892.09	838,016.54	134,875.55	16.1%
Fianzas	96,066	92,578	3,488	3.8%	94,709	90,257	4,452	4.9%	119,861,934.69	115,818,584.27	4,043,350.42	3.5%	55,354,167.81	97,088,115.48	(41,733,947.67)	-43.0%
Otros	79,022	68,878	10,144	14.7%	9,459	8,667	792	9.1%	115,383,219.41	117,267,504.01	(1,884,284.60)	-1.6%	24,346,546.26	24,152,283.17	194,263.09	0.8%
TOTAL LOCAL Y EXTERIOR	4,444,257	4,111,146	333,111	8.1%	2,240,113	2,086,927	153,186	7.3%	1,757,588,228.91	1,680,125,083.78	77,463,145.13	4.6%	828,296,993.82	893,239,631.38	(64,942,637.56)	-7.3%
Ramos de Personas	2,609,042	2,362,429	246,613	10.4%	738,585	686,116	52,469	7.6%	907,356,945.67	847,034,053.81	60,322,891.86	7.1%	453,797,651.29	446,253,263.79	7,544,387.50	1.7%
Ramos Generales	1,835,215	1,748,717	86,498	4.9%	1,501,528	1,400,811	100,717	7.2%	850,231,283.24	833,091,029.97	17,140,253.27	2.1%	374,499,342.53	446,986,367.59	(72,487,025.06)	-16.2%
Totales	4,444,257	4,111,146	333,111	8.1%	2,240,113	2,086,927	153,186	7.3%	\$1,757,588,228.91	\$1,680,125,083.78	77,463,145.13	4.6%	\$828,296,993.82	\$893,239,631.38	(64,942,637.56)	-7.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE NOVIEMBRE 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			
	NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
1 Vida Individual	247,514	251,766	(4,252)	-1.7%	232,239	239,003	(6,764)	-2.8%	167,351,573.29	159,525,054.79	7,826,518.50	4.9%	41,442,299.74	38,714,251.27	2,728,048.47	7.0%
2 - Primer año	60,312	57,372	2,940	5.1%	56,944	55,416	1,528	2.8%	22,390,313.22	21,366,219.57	1,024,093.65	4.8%	11,131,205.40	11,742,672.13	(611,466.73)	-5.2%
3 - Renovación	187,202	194,394	(7,192)	-3.7%	175,295	183,587	(8,292)	-4.5%	144,961,260.07	138,158,835.22	6,802,424.85	4.9%	30,311,094.34	26,971,579.14	3,339,515.20	12.4%
4 Accidentes Personales	732,463	600,075	132,388	22.1%	216,446	186,166	30,280	16.3%	27,529,454.98	25,828,329.03	1,701,125.95	6.6%	8,767,409.32	7,849,481.04	917,928.28	11.7%
5 - Individual	205,734	185,474	20,260	10.9%	182,680	162,862	19,818	12.2%	10,011,346.70	10,141,287.42	(129,940.72)	-1.3%	2,784,746.97	2,498,594.65	286,152.32	11.5%
6 - Grupo	526,729	414,601	112,128	27.0%	33,766	23,304	10,462	44.9%	17,518,108.28	15,687,041.61	1,831,066.67	11.7%	5,982,662.35	5,350,886.39	631,775.96	11.8%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	460,231	439,211	21,020	4.8%	165,795	159,027	6,768	4.3%	469,942,894.70	428,092,753.89	41,850,140.81	9.8%	325,186,579.36	325,848,736.07	(662,156.71)	-0.2%
9 - Individual	173,281	169,296	3,985	2.4%	129,913	124,349	5,564	4.5%	261,713,687.19	237,272,793.67	24,440,893.52	10.3%	176,502,587.69	180,734,990.76	(4,232,403.07)	-2.3%
10 - Grupo	286,950	269,915	17,035	6.3%	35,882	34,678	1,204	3.5%	208,229,207.51	190,819,960.22	17,409,247.29	9.1%	148,683,991.67	145,113,745.31	3,570,246.36	2.5%
11 Colectivos de Vida	1,168,834	1,071,377	97,457	9.1%	124,105	101,920	22,185	21.8%	242,533,022.70	233,587,916.10	8,945,106.60	3.8%	78,401,362.87	73,840,795.41	4,560,567.46	6.2%
12 - Colectivo de vida	593,381	502,980	90,401	18.0%	80,927	9,501	71,426	751.8%	78,780,317.33	74,296,087.54	4,484,229.79	6.0%	33,100,070.69	34,247,033.52	(1,146,962.83)	-3.3%
13 - Colectivo de deudores	575,453	568,397	7,056	1.2%	43,178	92,419	(49,241)	-53.3%	163,752,705.37	159,291,828.56	4,460,876.81	2.8%	45,301,292.18	39,593,761.89	5,707,530.29	14.4%
14 Incendio y Líneas Aliadas (*)	505,034	485,846	19,188	3.9%	358,187	339,220	18,967	5.6%	176,666,782.66	163,979,226.21	12,687,556.45	7.7%	64,966,436.74	100,402,829.44	(35,436,392.70)	-35.3%
15 - Residencial	418,505	401,343	17,162	4.3%	323,248	306,134	17,114	5.6%	77,986,776.89	76,385,095.76	1,601,681.13	2.1%	26,528,731.80	40,635,102.02	(14,106,370.22)	-34.7%
16 - Comercial	86,113	84,075	2,038	2.4%	34,571	32,712	1,859	5.7%	96,552,038.91	86,058,886.71	10,493,152.20	12.2%	38,355,411.60	59,757,458.03	(21,402,046.43)	-35.8%
17 - Industrial	416	428	(12)	-2.8%	368	374	(6)	-1.6%	2,127,966.86	1,535,243.74	592,723.12	38.6%	82,293.34	10,269.39	72,023.95	701.3%
18 Vida Industrial	14	17	(3)	-17.6%	14	17	(3)	-17.6%	(1,723.33)	1,195.22	(2,918.55)	-244.2%	-	-	-	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	35,130	34,573	557	1.6%	33,258	32,768	490	1.5%	7,632,243.58	7,643,074.69	(10,831.11)	-0.1%	5,920,143.12	3,299,436.63	2,620,706.49	79.4%
23 - Residencial	26,646	26,259	387	1.5%	25,996	25,717	279	1.1%	3,636,541.66	3,460,494.83	176,046.83	5.1%	1,356,044.03	1,921,618.65	(565,574.62)	-29.4%
24 - Comercial e Industrial	8,484	8,314	170	2.0%	7,262	7,051	211	3.0%	3,995,701.92	4,182,579.86	(186,877.94)	-4.5%	4,564,099.09	1,377,817.98	3,186,281.11	231.3%
25 Transporte de Carga	42,009	41,219	790	1.9%	35,463	34,914	549	1.6%	29,003,637.04	28,425,156.18	578,480.86	2.0%	4,634,507.80	4,761,436.02	(126,928.22)	-2.7%
26 - Terrestre	29,293	28,502	791	2.8%	28,102	27,552	550	2.0%	20,045,401.02	18,830,421.30	1,214,979.72	6.5%	3,644,526.38	2,409,641.51	1,234,884.87	51.2%
27 - Marítimo	12,667	12,680	(13)	-0.1%	7,312	7,325	(13)	-0.2%	8,700,744.19	9,346,765.46	(646,021.27)	-6.9%	983,361.47	2,336,502.30	(1,353,140.83)	-57.9%
28 - Aéreo	49	37	12	32.4%	49	37	12	32.4%	257,491.83	247,969.42	9,522.41	3.8%	6,619.95	15,292.21	(8,672.26)	-56.7%
29 Casco	2,326	2,087	239	11.5%	1,843	1,599	244	15.3%	43,052,860.15	38,220,636.91	4,832,223.24	12.6%	15,777,871.13	20,195,905.87	(4,418,034.74)	-21.9%
30 - Marítimo	1,856	1,682	174	10.3%	1,493	1,316	177	13.4%	22,862,896.28	19,022,460.14	3,840,436.14	20.2%	14,478,711.74	11,720,366.51	2,758,345.23	23.5%
31 - Aéreo	470	405	65	16.0%	350	283	67	23.7%	20,189,963.87	19,198,176.77	991,787.10	5.2%	1,299,159.39	8,475,539.36	(7,176,379.97)	-84.7%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE NOVIEMBRE 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			
	NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32 Automóvil	1,040,366	989,226	51,140	5.2%	937,806	863,492	74,314	8.6%	286,471,990.21	268,730,964.90	17,741,025.31	6.6%	187,396,991.91	182,757,342.25	4,639,649.66	2.5%
33 Ramos Técnicos	12,238	12,392	(154)	-1.2%	9,267	9,504	(237)	-2.5%	23,837,977.04	29,644,198.10	(5,806,221.06)	-19.6%	3,215,651.26	4,041,771.33	(826,120.07)	-20.4%
34 - TRC - TRM	2,945	2,966	(21)	-0.7%	2,892	2,934	(42)	-1.4%	18,533,694.27	22,926,454.08	(4,392,759.81)	-19.2%	1,935,539.58	2,019,645.10	(84,105.52)	-4.2%
35 - Equipo Electrónico	4,266	4,281	(15)	-0.4%	3,002	3,055	(53)	-1.7%	1,464,557.52	1,238,501.15	226,056.37	18.3%	456,301.15	609,465.47	(153,164.32)	-25.1%
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	1,110	1,270	(160)	-12.6%	789	851	(62)	-7.3%	2,182,030.00	1,422,345.28	759,684.72	53.4%	328,551.96	827,801.23	(499,249.27)	-60.3%
38 - Equipo Pesado	3,060	3,019	41	1.4%	1,752	1,833	(81)	-4.4%	1,646,612.05	4,046,629.04	(2,400,016.99)	-59.3%	495,258.57	584,859.53	(89,600.96)	-15.3%
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	101,992	90,739	11,253	12.4%	30,941	29,000	1,941	6.7%	163,705,581.20	180,627,993.49	(16,922,412.29)	-9.4%	37,233,572.77	34,439,530.57	2,794,042.20	8.1%
41 - Responsabilidad Civil	18,765	17,701	1,064	6.0%	17,856	16,752	1,104	6.6%	46,058,908.56	61,255,140.22	(15,196,231.66)	-24.8%	11,914,134.41	9,449,230.86	2,464,903.55	26.1%
42 - Robo	4,259	4,217	42	1.0%	3,680	3,638	42	1.2%	2,261,729.90	2,106,544.48	155,185.42	7.4%	972,892.09	838,016.54	134,875.55	16.1%
43 - Fidelidad y DDD	1,263	1,256	7	0.6%	1,248	1,238	10	0.8%	12,956,778.36	11,066,535.08	1,890,243.28	17.1%	2,035,361.56	1,778,043.16	257,318.40	14.5%
44 - BBB	20	24	(4)	-16.7%	12	21	(9)	-42.9%	2,582,045.07	4,464,619.76	(1,882,574.69)	-42.2%	715,665.89	4,477,933.58	(3,762,267.69)	-84.0%
45 - Otros	77,685	67,541	10,144	15.0%	8,145	7,351	794	10.8%	99,846,119.31	101,735,153.95	(1,889,034.64)	-1.9%	21,595,518.81	17,896,306.43	3,699,212.38	20.7%
46 Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	96,066	92,578	3,488	3.8%	94,709	90,257	4,452	4.9%	119,861,934.69	115,818,584.27	4,043,350.42	3.5%	55,354,167.81	97,088,115.48	(41,733,947.67)	-43.0%
48 - Oferta y Cumplimiento	43,519	42,483	1,036	2.4%	43,323	42,295	1,028	2.4%	60,264,476.56	55,186,857.29	5,077,619.27	9.2%	17,101,395.45	50,968,745.80	(33,867,350.35)	-66.4%
49 - Otras	52,547	50,095	2,452	4.9%	51,386	47,962	3,424	7.1%	59,597,458.13	60,631,726.98	(1,034,268.85)	-1.7%	38,252,772.36	46,119,369.68	(7,866,597.32)	-17.1%
50 TOTAL LOCAL Y EXTERIOR	4,444,257	4,111,146	333,111	8.1%	2,240,113	2,086,927	153,186	7.3%	1,757,588,228.91	1,680,125,083.78	77,463,145.13	4.6%	828,296,993.82	893,239,631.38	(64,942,637.56)	-7.3%
Vida	2,609,042	2,362,429	246,613	10.4%	738,585	686,116	52,469	7.6%	907,356,945.67	847,034,053.81	60,322,891.86	7.1%	453,797,651.29	446,253,263.79	7,544,387.50	1.7%
General	1,835,215	1,748,717	86,498	4.9%	1,501,528	1,400,811	100,717	7%	850,231,283.24	833,091,029.97	17,140,253.27	2.1%	374,499,342.53	446,986,367.59	(72,487,025.06)	-16.2%
Totales	4,444,257	4,111,146	333,111	8.1%	2,240,113	2,086,927	153,186	7.3%	\$1,757,588,228.91	\$1,680,125,083.78	77,463,145.13	4.6%	\$828,296,993.82	\$893,239,631.38	(64,942,637.56)	-7.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

NOVIEMBRE 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 NOVIEMBRE				SINIESTROS PAGADOS EN NOVIEMBRE			
		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN	
		2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
1	Vida Individual	247,514	251,766	(4,252)	-1.7%	232,239	239,003	(6,764)	-2.8%	15,991,206.22	14,778,190.94	1,213,015.28	8.2%	3,144,635.11	1,315,872.08	1,828,763.03	139.0%
2	- Primer año	60,312	57,372	2,940	5.1%	56,944	55,416	1,528	2.8%	2,088,295.76	1,960,839.60	127,456.16	6.5%	1,133,305.98	672,930.72	460,375.26	68.4%
3	- Renovación	187,202	194,394	(7,192)	-3.7%	175,295	183,587	(8,292)	-4.5%	13,902,910.46	12,817,351.34	1,085,559.12	8.5%	2,011,329.13	642,941.36	1,368,387.77	212.8%
4	Accidentes Personales	732,463	600,075	132,388	22.1%	216,446	186,166	30,280	16.3%	1,819,522.43	2,767,168.14	(947,645.71)	-34.2%	947,677.35	1,088,195.71	(140,518.36)	-12.9%
5	- Individual	205,734	185,474	20,260	10.9%	182,680	162,862	19,818	12.2%	618,235.50	590,416.56	27,818.94	4.7%	206,187.66	283,195.05	(77,007.39)	-27.2%
6	- Grupo	526,729	414,601	112,128	27.0%	33,766	23,304	10,462	44.9%	1,201,286.93	2,176,751.58	(975,464.65)	-44.8%	741,489.69	805,000.66	(63,510.97)	-7.9%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	460,231	439,211	21,020	4.8%	165,795	159,027	6,768	4.3%	42,492,523.36	39,375,696.11	3,116,827.25	7.9%	28,149,175.55	35,040,879.52	(6,891,703.97)	-19.7%
9	- Individual	173,281	169,296	3,985	2.4%	129,913	124,349	5,564	4.5%	24,872,425.18	22,961,167.12	1,911,258.06	8.3%	16,004,220.95	22,348,599.21	(6,344,378.26)	-28.4%
10	- Grupo	286,950	269,915	17,035	6.3%	35,882	34,678	1,204	3.5%	17,620,098.18	16,414,528.99	1,205,569.19	7.3%	12,144,954.60	12,692,280.31	(547,325.71)	-4.3%
11	Colectivos de Vida	1,168,834	1,071,377	97,457	9.1%	124,105	101,920	22,185	21.8%	21,312,359.10	20,508,895.84	803,463.26	3.9%	5,039,084.10	6,636,036.21	(1,596,952.11)	-24.1%
12	- Colectivo de vida	593,381	502,980	-	0.0%	80,927	9,501	71,426	751.8%	6,660,982.34	6,103,698.37	-	0.0%	2,215,403.72	3,361,809.48	(1,146,405.76)	-34.1%
13	- Colectivo de deudores	575,453	568,397	-	0.0%	43,178	92,419	(49,241)	-53.3%	14,651,376.76	14,405,197.47	-	0.0%	2,823,680.38	3,274,226.73	(450,546.35)	-13.8%
14	Incendio y Líneas Aliadas (*)	505,034	485,846	19,188	3.9%	358,187	339,220	18,967	5.6%	9,631,634.50	7,942,498.92	1,689,135.58	21.3%	2,044,219.82	2,620,389.44	(576,169.62)	-22.0%
15	- Residencial	418,505	401,343	17,162	4.3%	323,248	306,134	17,114	5.6%	5,819,760.89	4,703,298.52	1,116,462.37	23.7%	1,588,634.34	1,400,901.35	187,732.99	13.4%
16	- Comercial	86,113	84,075	2,038	2.4%	34,571	32,712	1,859	5.7%	3,781,039.27	3,246,224.54	534,814.73	16.5%	449,312.01	1,219,488.09	(770,176.08)	-63.2%
17	- Industrial	416	428	(12)	-2.8%	368	374	(6)	-1.6%	30,834.34	(7,024.14)	37,858.48	0.0%	6,273.47	-	6,273.47	0.0%
18	Vida Industrial	14	17	(3)	-17.6%	14	17	(3)	-17.6%	-	-	-	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	35,130	34,573	557	1.6%	33,258	32,768	490	1.5%	532,065.86	532,866.88	(801.02)	-0.2%	304,677.46	321,108.78	(16,431.32)	-5.1%
23	- Residencial	26,646	26,259	387	1.5%	25,996	25,717	279	1.1%	253,113.00	263,040.97	(9,927.97)	-3.8%	79,650.53	189,530.89	(109,880.36)	-58.0%
24	- Comercial e Industrial	8,484	8,314	170	2.0%	7,262	7,051	211	3.0%	278,952.86	269,825.91	9,126.95	3.4%	225,026.93	131,577.89	93,449.04	71.0%
25	Transporte de Carga	42,009	41,219	790	1.9%	35,463	34,914	549	1.6%	1,966,968.25	2,213,073.49	(246,105.24)	-11.1%	351,541.86	567,997.54	(216,455.68)	-38.1%
26	- Terrestre	29,293	28,502	791	2.8%	28,102	27,552	550	2.0%	1,584,421.94	983,507.63	600,914.31	61.1%	145,527.73	362,501.61	(216,973.88)	-59.9%
27	- Marítimo	12,667	12,680	(13)	-0.1%	7,312	7,325	(13)	-0.2%	357,697.67	1,213,900.34	(856,202.67)	-70.5%	205,693.13	205,147.79	545.34	0.3%
28	- Aéreo	49	37	12	32.4%	49	37	12	32.4%	24,848.64	15,665.52	9,183.12	58.6%	321.00	348.14	(27.14)	-7.8%
29	Casco	2,326	2,087	239	11.5%	1,843	1,599	244	15.3%	2,851,104.86	2,289,387.44	561,717.42	24.5%	283,222.70	128,798.36	154,424.34	119.9%
30	- Marítimo	1,856	1,682	174	10.3%	1,493	1,316	177	13.4%	2,178,660.76	1,778,197.04	400,463.72	22.5%	182,128.86	126,816.08	55,312.78	43.6%
31	- Aéreo	470	405	65	16.0%	350	283	67	23.7%	672,444.10	511,190.40	161,253.70	31.5%	101,093.84	1,982.28	99,111.56	4999.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

NOVIEMBRE 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 NOVIEMBRE				SINIESTROS PAGADOS EN NOVIEMBRE			
		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN	
		2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32	Automóvil	1,040,366	989,226	51,140	5.2%	937,806	863,492	74,314	8.6%	22,675,112.37	23,082,095.86	(406,983.49)	-1.8%	16,367,665.97	14,802,462.79	1,565,203.18	10.6%
33	Ramos Técnicos	12,238	12,392	(154)	-1.2%	9,267	9,504	(237)	-2.5%	1,985,442.69	3,666,942.31	(1,681,499.62)	-45.9%	256,724.74	669,602.80	(412,878.06)	-61.7%
34	- TRC - TRM	2,945	2,966	(21)	-0.7%	2,892	2,934	(42)	-1.4%	1,674,631.94	1,615,002.88	59,629.06	3.7%	65,535.37	446,073.09	(380,537.72)	-85.3%
35	- Equipo Electrónico	4,266	4,281	(15)	-0.4%	3,002	3,055	(53)	-1.7%	49,646.89	62,121.44	(12,474.55)	-20.1%	38,001.69	108,976.45	(70,974.76)	-65.1%
36	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,110	1,270	(160)	-12.6%	789	851	(62)	-7.3%	111,840.89	40,689.45	71,151.44	174.9%	109,992.36	26,822.35	83,170.01	310.1%
38	- Equipo Pesado	3,060	3,019	41	1.4%	1,752	1,833	(81)	-4.4%	149,322.97	1,949,128.54	(1,799,805.57)	-92.3%	43,195.32	87,730.91	(44,535.59)	-50.8%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	101,992	90,739	11,253	12.4%	30,941	29,000	1,941	6.7%	14,733,440.07	14,998,332.51	(264,892.44)	-1.8%	5,846,589.75	3,961,419.41	1,885,170.34	47.6%
41	- Responsabilidad Civil	18,765	17,701	1,064	6.0%	17,856	16,752	1,104	6.6%	4,228,414.05	3,441,214.02	787,200.03	22.9%	1,924,988.25	586,644.16	1,338,344.09	228.1%
42	- Robo	4,259	4,217	42	1.0%	3,680	3,638	42	1.2%	335,935.61	375,570.15	(39,634.54)	-10.6%	32,550.96	110,440.62	(77,889.66)	-70.5%
43	- Fidelidad y DDD	1,263	1,256	7	0.6%	1,248	1,238	10	0.8%	1,866,034.35	1,003,101.18	862,933.17	86.0%	172,464.74	100,578.89	71,885.85	71.5%
44	- BBB	20	24	(4)	-16.7%	12	21	(9)	-42.9%	227,126.50	80,267.04	146,859.46	183.0%	-	-	-	0.0%
45	- Otros	77,685	67,541	10,144	15.0%	8,145	7,351	794	10.8%	8,075,929.56	10,098,180.12	(2,022,250.56)	-20.0%	3,716,585.80	3,163,755.74	552,830.06	17.5%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	96,066	92,578	3,488	3.8%	94,709	90,257	4,452	4.9%	10,792,897.69	9,589,039.89	1,203,857.80	12.6%	3,890,201.81	3,633,053.88	257,147.93	7.1%
48	- Oferta y Cumplimiento	43,519	42,483	1,036	2.4%	43,323	42,295	1,028	2.4%	4,153,201.51	3,809,363.58	343,837.93	9.0%	3,539,431.82	984,332.71	(8,157,335.99)	-828.7%
49	- Otras	52,547	50,095	2,452	4.9%	51,386	47,962	3,424	7.1%	6,639,696.18	5,779,676.31	860,019.87	14.9%	350,769.99	2,648,721.17	(5,241,122.33)	-197.9%
50	TOTAL TOTAL Y EXTERIOR	4,444,257	4,111,146	333,111	8.1%	2,240,113	2,086,927	153,186	7.3%	146,784,277.40	141,744,188.33	5,040,089.07	3.6%	66,625,416.22	70,785,816.52	(4,160,400.30)	-5.9%
Ramos de Personas		2,609,042	2,362,429	246,613	10.4%	738,585	686,116	52,469	7.6%	81,615,611.11	77,429,951.03	4,185,660.08	5.4%	37,280,572.11	44,080,983.52	(6,800,411.41)	-15.4%
Ramos Generales		1,835,215	1,748,717	86,498	4.9%	1,501,528	1,400,811	100,717	7.2%	65,168,666.29	64,314,237.30	854,428.99	1.3%	29,344,844.11	26,704,833.00	2,640,011.11	9.9%
Totales		4,444,257	4,111,146	333,111	8.1%	2,240,113	2,086,927	153,186	7.3%	\$146,784,277.40	\$141,744,188.33	5,040,089.07	3.6%	\$66,625,416.22	\$70,785,816.52	(4,160,400.30)	-5.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

OCTUBRE 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 OCTUBRE				SINIESTROS PAGADOS EN OCTUBRE			
	OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
1 Vida Individual	247,051	252,994	(5,943)	-2.3%	232,459	240,122	(7,663)	-3.2%	16,092,439.96	14,495,246.86	1,597,193.10	11.0%	3,492,671.45	2,829,506.50	663,164.95	23.4%
2 - Primer año	59,881	57,644	2,237	3.9%	56,598	55,688	910	1.6%	2,460,096.58	1,395,766.74	1,064,329.84	76.3%	903,632.64	1,198,344.36	(294,711.72)	-24.6%
3 - Renovación	187,170	195,350	(8,180)	-4.2%	175,861	184,434	(8,573)	-4.6%	13,632,343.38	13,099,480.12	532,863.26	4.1%	2,589,038.81	1,631,162.14	957,876.67	58.7%
4 Accidentes Personales	726,407	594,227	132,180	22.2%	214,398	185,289	29,109	15.7%	2,330,010.50	2,019,592.99	310,417.51	15.4%	1,186,300.94	974,046.07	212,254.87	21.8%
5 - Individual	204,565	185,662	18,903	10.2%	181,339	162,975	18,364	11.3%	858,324.88	893,745.03	(35,420.15)	-4.0%	443,455.49	368,325.80	75,129.69	20.4%
6 - Grupo	521,842	408,565	113,277	27.7%	33,059	22,314	10,745	48.2%	1,471,685.62	1,125,847.96	345,837.66	30.7%	742,845.45	605,720.27	137,125.18	22.6%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	459,324	437,159	22,165	5.1%	165,787	158,850	6,937	4.4%	44,209,371.61	41,964,561.88	2,244,809.73	5.3%	31,177,356.23	29,861,041.89	1,316,314.34	4.4%
9 - Individual	173,051	168,671	4,380	2.6%	129,717	124,079	5,638	4.5%	24,102,153.72	21,966,923.20	2,135,230.52	9.7%	16,698,174.10	16,248,123.90	450,050.20	2.8%
10 - Grupo	286,273	268,488	17,785	6.6%	36,070	34,771	1,299	3.7%	20,107,217.89	19,997,638.68	109,579.21	0.5%	14,479,182.13	13,612,917.99	866,264.14	6.4%
11 Colectivos de Vida	1,166,297	1,069,449	96,848	9.1%	122,206	101,045	21,161	20.9%	21,926,144.62	22,181,990.07	(255,845.45)	-1.2%	8,813,880.75	6,598,821.55	2,215,059.20	33.6%
12 - Colectivo de vida	592,149	501,079	-	0.0%	78,974	9,446	69,528	736.1%	6,780,234.81	6,377,380.93	-	0.0%	2,959,152.57	2,860,641.74	98,510.83	3.4%
13 - Colectivo de deudores	574,148	568,370	-	0.0%	43,232	91,599	(48,367)	-52.8%	15,145,909.81	15,804,609.14	-	0.0%	5,854,728.18	3,738,179.81	2,116,548.37	56.6%
14 Incendio y Líneas Aliadas (*)	504,264	483,545	20,719	4.3%	357,385	337,268	20,117	6.0%	12,650,841.47	14,028,474.10	(1,377,632.63)	-9.8%	13,855,696.64	24,043,170.63	(10,187,473.99)	-42.4%
15 - Residencial	417,829	399,066	18,763	4.7%	322,583	304,117	18,466	6.1%	6,218,120.97	8,660,673.81	(2,442,552.84)	-28.2%	12,464,694.02	21,903,248.05	(9,438,554.03)	-43.1%
16 - Comercial	86,015	84,050	1,965	2.3%	34,430	32,777	1,653	5.0%	6,039,936.10	5,201,030.47	838,905.63	16.1%	1,391,002.62	2,137,407.13	(746,404.51)	-34.9%
17 - Industrial	420	429	(9)	-2.1%	372	374	(2)	-0.5%	392,784.40	166,769.82	226,014.58	135.5%	-	2,515.45	(2,515.45)	-100.0%
18 Vida Industrial	14	17	(3)	-17.6%	14	17	(3)	-17.6%	(370.69)	92.82	(463.51)	-499.4%	-	-	-	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	35,096	34,536	560	1.6%	33,209	32,746	463	1.4%	596,266.26	649,491.76	(53,225.50)	-8.2%	310,383.25	426,773.78	(116,390.53)	-27.3%
23 - Residencial	26,613	26,254	359	1.4%	25,960	25,712	248	1.0%	291,374.72	306,991.01	(15,616.29)	-5.1%	149,211.32	162,676.11	(13,464.79)	-8.3%
24 - Comercial e Industrial	8,483	8,282	201	2.4%	7,249	7,034	215	3.1%	304,891.54	342,500.75	(37,609.21)	-11.0%	161,171.93	264,097.67	(102,925.74)	-39.0%
25 Transporte de Carga	42,007	41,104	903	2.2%	35,483	34,801	682	2.0%	1,327,385.12	1,376,456.69	(49,071.57)	-3.6%	484,182.39	391,182.05	93,000.34	23.8%
26 - Terrestre	29,304	28,398	906	3.2%	28,135	27,450	685	2.5%	620,736.25	535,465.40	85,270.85	15.9%	376,061.43	170,448.21	205,613.22	120.6%
27 - Marítimo	12,654	12,670	(16)	-0.1%	7,299	7,315	(16)	-0.2%	662,606.55	811,010.02	(148,403.47)	-18.3%	108,120.96	211,995.01	(103,874.05)	-49.0%
28 - Aéreo	49	36	13	36.1%	49	36	13	36.1%	44,042.32	29,981.27	14,061.05	46.9%	-	8,738.83	(8,738.83)	-100.0%
29 Casco	2,294	2,049	245	12.0%	1,813	1,562	251	16.1%	3,042,345.85	2,479,895.35	562,450.50	22.7%	6,651,136.85	136,222.95	6,514,913.90	4782.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

OCTUBRE 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 OCTUBRE				SINIESTROS PAGADOS EN OCTUBRE			
	OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
30 - Marítimo	1,837	1,653	184	11.1%	1,476	1,288	188	14.6%	2,117,885.99	1,747,921.69	369,964.30	21.2%	6,634,673.10	57,006.58	6,577,666.52	11538.4%
31 - Aéreo	457	396	61	15.4%	337	274	63	23.0%	924,459.86	731,973.66	192,486.20	26.3%	16,463.75	79,216.37	(62,752.62)	-79.2%
32 Automóvil	1,039,039	990,133	48,906	4.9%	936,424	864,990	71,434	8.3%	30,816,999.32	28,666,797.26	2,150,202.06	7.5%	18,745,181.79	16,755,697.62	1,989,484.17	11.9%
33 Ramos Técnicos	12,274	12,362	(88)	-0.7%	9,294	9,526	(232)	-2.4%	2,322,687.00	1,438,328.60	884,358.40	61.5%	160,629.64	999,788.48	(839,158.84)	-83.9%
34 - TRC - TRM	2,945	2,991	(46)	-1.5%	2,891	2,957	(66)	-2.2%	1,550,864.97	787,957.10	762,907.87	96.8%	141,685.49	556,723.65	(415,038.16)	-74.6%
35 - Equipo Electrónico	4,265	4,245	20	0.5%	2,998	3,041	(43)	-1.4%	156,158.60	146,281.56	9,877.04	6.8%	12,017.94	16,300.08	(4,282.14)	-26.3%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,116	1,266	(150)	-11.8%	803	860	(57)	-6.6%	390,942.79	312,885.26	78,057.53	24.9%	4,657.75	423,189.61	(418,531.86)	-98.9%
38 - Equipo Pesado	3,091	3,004	87	2.9%	1,770	1,837	(67)	-3.6%	224,720.64	191,204.68	33,515.96	17.5%	2,268.46	3,575.14	(1,306.68)	-36.5%
39 - Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	100,630	90,088	10,542	11.7%	30,846	28,946	1,900	6.6%	12,425,936.09	11,925,130.83	500,805.26	4.2%	2,605,281.54	1,325,956.27	1,279,325.27	96.5%
41 - Responsabilidad Civil	18,722	17,628	1,094	6.2%	17,806	16,696	1,110	6.6%	2,903,232.53	4,464,508.63	(1,561,276.10)	-35.0%	1,598,699.65	403,941.51	1,194,758.14	295.8%
42 - Robo	4,252	4,212	40	0.9%	3,674	3,634	40	1.1%	175,430.25	153,361.44	22,068.81	14.4%	51,883.55	6,604.21	45,279.34	685.6%
43 - Fidelidad y DDD	1,259	1,247	12	1.0%	1,244	1,229	15	1.2%	1,142,801.07	951,650.19	191,150.88	20.1%	155,489.39	183,045.90	(27,556.51)	-15.1%
44 - BBB	22	25	(3)	-12.0%	14	22	(8)	-36.4%	-	277,197.43	(277,197.43)	-100.0%	59,921.62	321.00	59,600.62	18567.2%
45 - Otros	76,375	66,976	9,399	14.0%	8,108	7,365	743	10.1%	8,204,472.24	6,078,413.14	2,126,059.10	35.0%	739,287.33	732,043.65	7,243.68	1.0%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	95,484	92,195	3,289	3.6%	94,189	89,914	4,275	4.8%	9,427,475.62	10,288,217.79	(860,742.17)	-8.4%	4,890,866.50	6,952,619.75	(2,061,753.25)	-29.7%
48 - Oferta y Cumplimiento	43,356	42,438	918	2.2%	43,162	42,244	918	2.2%	3,584,887.76	2,970,279.23	614,608.53	20.7%	1,108,919.28	1,791,219.55	10,219,496.91	570.5%
49 - Otras	52,128	49,757	2,371	4.8%	51,027	47,670	3,357	7.0%	5,842,587.86	7,317,938.56	(1,475,350.70)	-20.2%	3,781,947.22	5,161,400.20	4,265,322.58	82.6%
50 TOTAL TOTAL Y EXTERIOR	4,430,221	4,099,898	330,323	8.1%	2,233,547	2,085,116	148,431	7.1%	157,167,532.73	151,514,277.00	5,653,255.73	3.7%	92,373,567.97	91,294,827.54	1,078,740.43	1.2%
Ramos de Personas	2,599,079	2,353,829	245,250	10.4%	734,850	685,306	49,544	7.2%	84,557,966.69	80,661,391.80	3,896,574.89	4.8%	44,670,209.37	40,263,416.01	4,406,793.36	10.9%
Ramos Generales	1,831,142	1,746,069	85,073	4.9%	1,498,697	1,399,810	98,887	7.1%	72,609,566.04	70,852,885.20	1,756,680.84	2.5%	47,703,358.60	51,031,411.53	(3,328,052.93)	-6.5%
Totales	4,430,221	4,099,898	330,323	8.1%	2,233,547	2,085,116	148,431	7.1%	\$157,167,532.73	\$151,514,277.00	5,653,255.73	3.7%	\$92,373,567.97	\$91,294,827.54	1,078,740.43	1.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

SEPTIEMBRE 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 SEPTIEMBRE				SINIESTROS PAGADOS EN SEPTIEMBRE			
	SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
1 Vida Individual	245,763	256,508	(10,745)	-4.2%	231,712	243,631	(11,919)	-4.9%	15,265,546.80	15,067,865.87	197,680.93	1.3%	2,543,951.43	3,139,064.32	(595,112.89)	-19.0%
2 - Primer año	58,416	57,838	578	1.0%	55,274	55,882	(608)	-1.1%	1,990,379.23	2,106,591.49	(116,212.26)	-5.5%	865,377.24	1,278,062.16	(412,684.92)	-32.3%
3 - Renovación	187,347	198,670	(11,323)	-5.7%	176,438	187,749	(11,311)	-6.0%	13,275,167.57	12,961,274.38	313,893.19	2.4%	1,678,574.19	1,861,002.16	(182,427.97)	-9.8%
4 Accidentes Personales	723,312	589,742	133,570	22.6%	211,169	183,416	27,753	15.1%	2,173,693.40	2,166,163.82	7,529.58	0.3%	918,251.71	900,825.69	17,426.02	1.9%
5 - Individual	201,960	183,444	18,516	10.1%	179,080	161,873	17,207	10.6%	825,298.61	941,035.66	(115,737.05)	-12.3%	249,609.18	279,277.49	(29,668.31)	-10.6%
6 - Grupo	521,352	406,298	115,054	28.3%	32,089	21,543	10,546	49.0%	1,348,394.79	1,225,128.16	123,266.63	10.1%	668,642.53	621,548.20	47,094.33	7.6%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	448,801	436,277	12,524	2.9%	163,328	157,726	5,602	3.6%	39,712,347.63	35,767,202.80	3,945,144.83	11.0%	28,859,831.96	29,482,129.15	(622,297.19)	-2.1%
9 - Individual	172,234	168,432	3,802	2.3%	127,099	123,488	3,611	2.9%	23,398,298.65	20,945,518.06	2,452,780.59	11.7%	16,049,991.26	16,523,693.29	(473,702.03)	-2.9%
10 - Grupo	276,567	267,845	8,722	3.3%	36,229	34,238	1,991	5.8%	16,314,048.98	14,821,684.74	1,492,364.24	10.1%	12,809,840.70	12,958,435.86	(148,595.16)	-1.1%
11 Colectivos de Vida	1,167,277	1,065,916	101,361	9.5%	120,060	99,531	20,529	20.6%	18,830,647.77	20,820,514.14	(1,989,866.37)	-9.6%	8,060,231.00	7,017,580.13	1,042,650.87	14.9%
12 - Colectivo de vida	594,076	499,748	-	0.0%	76,885	9,389	-	0.0%	7,008,421.76	6,090,231.72	-	0.0%	3,407,217.91	3,107,838.03	-	0.0%
13 - Colectivo de deudores	573,201	566,168	-	0.0%	43,175	90,142	-	0.0%	11,822,226.01	14,730,282.42	-	0.0%	4,653,013.09	3,909,742.10	-	0.0%
14 Incendio y Líneas Aliadas (*)	502,391	482,189	20,202	4.2%	355,637	335,705	19,932	5.9%	12,430,396.81	10,496,211.14	1,934,185.67	18.4%	3,034,571.93	5,061,145.89	(2,026,573.96)	-40.0%
15 - Residencial	416,336	397,612	18,724	4.7%	321,070	302,554	18,516	6.1%	7,165,622.87	6,317,826.62	847,796.25	13.4%	1,128,324.05	1,668,941.03	(540,616.98)	-32.4%
16 - Comercial	85,637	84,146	1,491	1.8%	34,196	32,775	1,421	4.3%	5,224,983.61	4,104,865.80	1,120,117.81	27.3%	1,906,247.88	3,392,204.86	(1,485,956.98)	-43.8%
17 - Industrial	418	431	(13)	-3.0%	371	376	(5)	-1.3%	39,790.33	73,518.72	(33,728.39)	-45.9%	-	-	-	0.0%
18 Vida Industrial	14	16	(2)	-12.5%	14	16	(2)	-12.5%	562.38	443.75	118.63	26.7%	-	-	-	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 Multiriesgo	35,077	34,482	595	1.7%	33,179	32,692	487	1.5%	695,676.29	741,756.03	(46,079.74)	-6.2%	486,743.61	360,789.67	125,953.94	34.9%
23 - Residencial	26,609	26,209	400	1.5%	25,955	25,671	284	1.1%	392,468.82	313,773.68	78,695.14	25.1%	107,438.29	129,705.54	(22,267.25)	-17.2%
24 - Comercial e Industrial	8,468	8,273	195	2.4%	7,224	7,021	203	2.9%	303,207.47	427,982.35	(124,774.88)	-29.2%	379,305.32	231,084.13	148,221.19	64.1%
25 Transporte de Carga	41,948	41,080	868	2.1%	35,450	34,735	715	2.1%	2,233,374.84	2,434,639.67	(201,264.83)	-8.3%	1,127,320.29	445,599.67	681,720.62	153.0%
26 - Terrestre	29,241	28,379	862	3.0%	28,098	27,390	708	2.6%	1,394,702.47	1,643,566.29	(248,863.82)	-15.1%	1,033,201.74	254,203.33	778,998.41	306.4%
27 - Marítimo	12,661	12,654	7	0.1%	7,306	7,298	8	0.1%	823,189.40	755,590.66	67,598.74	8.9%	91,158.66	190,146.34	(98,987.68)	-52.1%
28 - Aéreo	46	47	(1)	-2.1%	46	47	(1)	-2.1%	15,482.97	35,482.72	(19,999.75)	-56.4%	2,959.89	1,250.00	1,709.89	136.8%
29 Casco	2,299	2,039	260	12.8%	1,816	1,549	267	17.2%	6,089,344.13	5,708,939.33	380,404.80	6.7%	2,329,283.20	279,445.64	2,049,837.56	733.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

SEPTIEMBRE 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 SEPTIEMBRE				SINIESTROS PAGADOS EN SEPTIEMBRE			
	SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
30 - Marítimo	1,840	1,649	191	11.6%	1,477	1,283	194	15.1%	3,660,899.93	3,138,564.64	522,335.29	16.6%	2,297,308.31	122,246.51	2,175,061.80	1779.2%
31 - Aéreo	459	390	69	17.7%	339	266	73	27.4%	2,428,444.20	2,570,374.69	(141,930.49)	-5.5%	31,974.89	157,199.13	(125,224.24)	-79.7%
32 Automóvil	1,023,977	991,564	32,413	3.3%	921,521	860,964	60,557	7.0%	26,643,666.99	26,319,252.58	324,414.41	1.2%	17,740,583.62	17,132,108.55	608,475.07	3.6%
33 Ramos Técnicos	12,234	12,319	(85)	-0.7%	9,327	9,488	(161)	-1.7%	1,323,970.44	2,353,370.27	(1,029,399.83)	-43.7%	167,813.78	109,634.28	58,179.50	53.1%
34 - TRC - TRM	2,942	2,957	(15)	-0.5%	2,896	2,908	(12)	-0.4%	992,138.06	2,052,800.95	(1,060,662.89)	-51.7%	46,849.89	(2,187.89)	49,037.78	0.0%
35 - Equipo Electrónico	4,288	4,234	54	1.3%	3,008	3,040	(32)	-1.1%	64,779.25	90,827.47	(26,048.22)	-28.7%	90,903.90	42,421.53	48,482.37	114.3%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,101	1,279	(178)	-13.9%	794	868	(74)	-8.5%	125,172.06	46,682.01	78,490.05	168.1%	9,478.13	50,509.89	(41,031.76)	-81.2%
38 - Equipo Pesado	3,046	2,993	53	1.8%	1,797	1,841	(44)	-2.4%	141,881.07	163,059.84	(21,178.77)	-13.0%	20,581.86	18,890.75	1,691.11	9.0%
39 - Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	99,212	89,098	10,114	11.4%	30,585	28,824	1,761	6.1%	13,547,917.42	12,294,661.07	1,253,256.35	10.2%	2,406,629.76	2,751,391.02	(344,761.26)	-12.5%
41 - Responsabilidad Civil	18,536	17,592	944	5.4%	17,623	16,623	1,000	6.0%	5,238,707.07	4,478,980.95	759,726.12	17.0%	936,510.71	2,202,234.83	(1,265,724.12)	-57.5%
42 - Robo	4,255	4,198	57	1.4%	3,665	3,620	45	1.2%	149,434.02	237,156.15	(87,722.13)	-37.0%	20,877.77	51,486.63	(30,608.86)	-59.5%
43 - Fidelidad y DDD	1,256	1,244	12	1.0%	1,241	1,226	15	1.2%	1,099,358.53	1,017,861.70	81,496.83	8.0%	191,418.22	128,854.91	62,563.31	48.6%
44 - BBB	22	24	(2)	-8.3%	14	21	(7)	-33.3%	688,890.35	464,126.30	224,764.05	48.4%	-	23,449.03	(23,449.03)	-100.0%
45 - Otros	75,143	66,040	9,103	13.8%	8,042	7,334	708	9.7%	6,371,527.45	6,096,535.97	274,991.48	4.5%	1,257,823.06	345,365.62	912,457.44	264.2%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	94,615	92,156	2,459	2.7%	93,392	88,790	4,602	5.2%	7,432,398.67	8,536,645.90	(1,104,247.23)	-12.9%	4,413,086.89	3,166,171.26	1,246,915.63	39.4%
48 - Oferta y Cumplimiento	43,117	42,067	1,050	2.5%	42,922	41,879	1,043	2.5%	2,471,308.20	3,125,152.16	(653,843.96)	-20.9%	50,129.31	379,278.19	(329,148.88)	-86.8%
49 - Otras	51,498	50,089	1,409	2.8%	50,470	46,911	3,559	7.6%	4,961,090.47	5,411,493.74	(450,403.27)	-8.3%	4,362,957.58	2,786,893.07	1,576,064.51	56.6%
50 TOTAL TOTAL Y EXTERIOR	4,396,960	4,093,426	303,534	7.4%	2,207,230	2,077,107	130,123	6.3%	146,379,543.57	142,707,666.37	3,671,877.20	2.6%	72,088,299.18	69,845,885.27	2,242,413.91	3.2%
Ramos de Personas	2,585,153	2,348,443	236,710	10.1%	726,269	684,304	41,965	6.1%	75,982,235.60	73,821,746.63	2,160,488.97	2.9%	40,382,266.10	40,539,599.29	(157,333.19)	-0.4%
Ramos Generales	1,811,807	1,744,983	66,824	3.8%	1,480,961	1,392,803	88,158	6.3%	70,397,307.97	68,885,919.74	1,511,388.23	2.2%	31,706,033.08	29,306,285.98	2,399,747.10	8.2%
Totales	4,396,960	4,093,426	303,534	7.4%	2,207,230	2,077,107	130,123	6.3%	\$146,379,543.57	\$142,707,666.37	3,671,877.20	2.6%	\$72,088,299.18	\$69,845,885.27	2,242,413.91	3.2%



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 A 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 PAGAŞEOS EN MARZO				
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	
1	Vida Individual	247,514	257,211	(9,697)	-3.8%	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	732,463	53,367	679,096	1272.5%	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 (*)	1,337	469,532	(468,195)	-99.7%	345,347	323,382	21,965	6.8%	14,848,445.64	10,801,211.49	4,047,234.15	37.5%	15,474,190.23	5,226,906.43	10,247,283.80	196.0%
15	- Residencial	425	384,884	(384,459)	-99.9%	312,048	289,804	22,244	7.7%	7,166,733.58	5,786,619.40	1,380,114.18	23.9%	644,560.80	1,314,590.62	(670,029.82)	-51.0%
16	- Comercial	44	84,216	(84,172)	-99.9%	32,926	33,207	(281)	-0.8%	7,486,427.16	4,923,765.79	2,562,661.37	52.0%	14,821,652.43	3,910,976.56	10,910,675.87	279.0%
17	- Industrial	-	432	(432)	-100.0%	373	371	2	0.5%	195,284.90	90,826.30	104,458.60	115.0%	7,977.00	1,339.25	6,637.75	495.6%
18	Vida Industrial	-	22	(22)	-100.0%	17	22	(5)	-22.7%	-	(27.83)	27.83	0.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	28,874	-	28,874	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	21,660	-	21,660	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multiriesgo	7,214	34,063	(26,849)	-78.8%	32,912	32,020	892	2.8%	720,231.50	804,642.64	(84,411.14)	-10.5%	201,260.69	374,792.26	(173,531.57)	-46.3%
23	- Residencial	37,247	25,612	11,635	45.4%	25,846	24,949	897	3.6%	331,463.74	237,988.60	93,475.14	39.3%	104,629.57	272,520.48	(167,890.91)	-61.6%
24	- Comercial e Industrial	26,256	8,451	17,805	210.7%	7,066	7,071	(5)	-0.1%	388,767.76	566,654.04	(177,886.28)	-31.4%	96,631.12	102,271.78	(5,640.66)	-5.5%
25	Transporte de Carga	10,973	40,936	(29,963)	-73.2%	34,950	34,376	574	1.7%	3,487,583.40	4,128,208.35	(640,624.95)	-15.5%	235,543.76	273,566.23	(38,022.47)	-13.9%
26	- Terrestre	18	28,246	(28,228)	-99.9%	27,651	27,077	574	2.1%	2,765,106.36	3,480,866.13	(715,759.77)	-20.6%	187,621.15	114,423.96	73,197.19	64.0%
27	- Marítimo	1,605	12,663	(11,058)	-87.3%	7,261	7,272	(11)	-0.2%	700,701.01	634,626.21	66,074.80	10.4%	47,922.61	159,142.27	(111,219.66)	-69.9%
28	- Aéreo	1,249	27	1,222	4525.9%	38	27	11	40.7%	21,776.03	12,716.01	9,060.02	71.2%	-	-	-	0.0%
29	Casco	356	1,959	(1,603)	-81.8%	1,655	1,481	174	11.7%	4,320,662.75	3,291,972.64	1,028,690.11	31.2%	443,136.66	8,535,995.79	(8,092,859.13)	-94.8%
30	- Marítimo	946,639	1,603	945,036	58954.2%	1,337	1,246	91	7.3%	1,787,622.85	1,204,591.37	583,031.48	48.4%	443,136.66	6,853,978.07	(6,410,841.41)	-93.5%
31	- Aéreo	13,337	356	12,981	3646.3%	318	235	83	35.3%	2,533,039.90	2,087,381.27	445,658.63	21.4%	-	1,682,017.72	(1,682,017.72)	-100.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2024 (Cifras en Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN MARZO				SINIESTROS PAGAÑOS EN MARZO			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual	2024	2023	Absoluta	Porcentual
32 Automóvil	3,072	986,933	(983,861)	-99.7%	885,995	844,835	41,160	4.9%	28,290,387.18	26,013,460.78	2,276,926.40	8.8%	15,309,458.56	17,814,377.50	(2,504,918.94)	-14.1%
33 Ramos Técnicos	4,286	13,172	(8,886)	-67.5%	9,321	9,336	(15)	-0.2%	2,301,167.81	1,590,722.60	710,445.21	44.7%	621,605.15	291,772.99	329,832.16	113.0%
34 - TRC - TRM	854	3,795	(2,941)	-77.5%	2,878	2,671	207	7.7%	1,710,388.22	1,204,051.79	506,336.43	42.1%	550,573.66	16,648.03	533,925.63	3207.1%
35 - Equipo 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	2,199,349	3,926,428	(1,727,079)	-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	2,049,147	2,208,528	(159,381)	-7.2%	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	150,202	1,717,900	(1,567,698)	-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	2,199,349	3,926,428	(1,727,079)	-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	247,514	257,724	(10,210)	-4.0%	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	732,463	53,204	679,259	1276.7%	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 (*)	1,337	466,950	(465,613)	-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	2,205,036	3,768,272	(1,563,236)	-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		2,054,834	2,059,357	(4,523)	-0.2%	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		150,202	1,708,915	(1,558,713)	-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		2,205,036	3,768,272	(1,563,236)	-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 30 DE NOVIEMBRE 2024
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2024	2023	Variación Porcentual
1	Vida Individual	248740.00	0.24	102495133.2%
2	- Primer año	76589.00	0.55	13935547.5%
3	- Renovación	181061.00	0.20	92746330.4%
4	Accidentes Personales	407998.00	0.30	134249623.4%
5	- Individual	143236.00	0.25	58136478.7%
6	- Grupo	264762.00	0.34	77619423.3%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	390433.00	0.76	51294111.0%
9	- Individual	130638.00	0.76	17150338.4%
10	- Grupo	259795.00	0.76	34162116.3%
11	Colectivos de Vida	960527.00	0.32	303852938.2%
12	- Colectivo de vida	419905.00	0.46	91094793.3%
13	- Colectivo de deudores	330769.00	0.25	133073385.1%
14	Incendio y Líneas Aliadas (*)	88711.00	0.61	14488297.6%
15	- Residencial	425.00	0.53	79790.7%
16	- Comercial	44.00	0.69	6236.6%
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	0.43	1671007.7%
23	- Residencial	37247.00	0.56	6707425.0%
24	- Comercial e Industrial	26256.00	0.33	7970315.4%
25	Transporte de Carga	10973.00	0.17	6550638.8%
26	- Terrestre	18.00	0.13	13966.3%
27	- Marítimo	1605.00	0.25	641951.9%
28	- Aéreo	1249.00	0.06	2025204.4%
29	Casco	356.00	0.53	67272.8%
30	- Marítimo	946639.00	0.62	153641875.5%
31	- Aéreo	13337.00	0.44	3020900.5%



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

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2024	2023	Variación Porcentual
32	Automóvil	3072.00	0.68	451614.6%
33	Ramos Técnicos	4286.00	0.14	3143448.3%
34	- TRC - TRM	854.00	0.09	969337.2%
35	- Equipo Electrónico	1515.00	0.49	307764.7%
36	- Caldera y Maquinaria	3607.00	0.00	0.0%
37	- Rotura de Maquinaria	3.00	0.58	415.5%
38	- Equipo Pesado	89367.00	0.14	61832712.6%
39	- Vidrios	18259.00	0.00	0.0%
40	Riesgos Diversos	4308.00	0.19	2259354.1%
41	- Responsabilidad Civil	1188.00	0.15	770027.3%
42	- Robo	30.00	0.40	7441.2%
43	- Fidelidad y DDD	65582.00	0.16	40818116.3%
44	- BBB	40.00	1.00	3888.1%
45	- Otros	68122.00	0.18	38725221.3%
46	Titulos de Propiedad	32230.00	0.00	0.0%
47	Fianzas	35892.00	0.84	4281537.0%
48	- Oferta y Cumplimiento	3621788.00	0.92	392152177.5%
49	- Otras	0.00	0.76	-100.0%
50	TOTAL LOCAL Y EXTERIOR	0.47	0.53	-11.4%
Vida		0.50	0.53	-5.1%
General		0.44	0.54	-17.9%
Totales		0.47	0.53	-11.4%