



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
ENERO 2025

SINIESTROS PAGADOS DEL MES	PAGOS A ASEGURADOS				PAGOS A TERCEROS				SEGURO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATT)				TOTAL DE SINIESTROS PAGADOS				GRAN TOTAL	
	PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		# casos	Monto
	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto		
Total de Siniestros Pagados	6,980	11,615,973.02	895	2,049,072.72	1,011	1,486,985.62	1,319	1,450,881.68	1,730	1,266,423.72	32	87,141.05	9,721	14,369,382.36	2,246	3,587,095.45	11,967	17,956,477.81
Pérdidas Parciales	5,553	8,053,519.96	407	1,082,999.04	269	451,042.14	29	109,571.46	43	139,075.04	7	45,650.52	5,865	8,643,637.14	443	1,238,221.02	6,308	9,881,858.16
Colisión o Vuelco	5,239	7,728,050.90	404	1,075,096.91	269	451,042.14	29	109,571.46	43	139,075.04	7	45,650.52	5,551	8,318,168.08	440	1,230,318.89	5,991	9,548,486.97
Robo	38	31,853.36	2	7,402.13	0	-	0	-	0	-	0	-	38	31,853.36	2	7,402.13	40	39,255.49
Incendio	4	3,778.57	0	-	0	-	0	-	0	-	0	-	4	3,778.57	0	-	4	3,778.57
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	272	289,837.13	1	500.00	0	-	0	-	0	-	0	-	272	289,837.13	1	500.00	273	290,337.13
Gastos Médicos	14	4,117.48	0	-	15	119.31	2	25,371.81	0	-	0	-	29	4,236.79	2	25,371.81	31	29,608.60
Pérdida Total	202	1,584,045.91	45	252,789.30	5	45,062.46	2	9,400.98	0	-	0	-	207	1,629,108.37	47	262,190.28	254	1,891,298.65
Colisión o Vuelco	191	1,467,137.10	42	223,626.40	5	45,062.46	2	9,400.98	0	-	0	-	196	1,512,199.56	44	233,027.38	240	1,745,226.94
Robo	5	74,978.93	3	14,085.98	0	-	0	-	0	-	0	-	5	74,978.93	3	14,085.98	8	89,064.91
Inundación	4	24,067.22	0	-	0	-	0	-	0	-	0	-	4	24,067.22	0	-	4	24,067.22
Incendio	2	17,862.66	0	15,076.92	0	-	0	-	0	-	0	-	2	17,862.66	0	15,076.92	2	32,939.58
Responsabilidad Civil	1,211	1,170,314.57	443	604,090.37	722	664,778.58	1,286	1,188,203.43	1,687	1,124,325.93	25	41,490.53	3,620	2,959,419.08	1,754	1,833,784.33	5,374	4,793,203.41
Lesiones Corporales	29	129,223.75	31	168,580.33	15	57,419.82	30	143,764.45	37	25,574.90	1	5,000.00	81	212,218.47	62	317,344.78	143	529,563.25
Muerte	1	25,000.00	1	-	0	-	0	-	0	-	0	-	1	25,000.00	1	-	2	25,000.00
Daños a la propiedad	1,181	1,016,090.82	411	435,510.04	707	607,358.76	1,256	1,044,438.98	1,650	1,098,751.03	24	36,490.53	3,538	2,722,200.61	1,691	1,516,439.55	5,229	4,238,640.16
Otros Gastos		803,975.10		109,194.01		325,983.13		118,334.00		3,022.75		-		1,132,980.98		227,528.01		1,360,508.99

Distribución de Siniestros por Tipo de Cobertura	58%	65%	7%	11%	8%	8%	11%	8%	14%	7%	0%	0%	81%	80%	19%	20%	100%	100%

	SEGURO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATT)			
	PARTICULAR		COMERCIAL	
	# casos	Monto	# casos	Monto
Responsabilidad Civil	100.0%	100.0%	100.0%	100.0%
Lesiones Corporales	2.2%	2.3%	4.0%	12.1%
Muerte	0.0%	0.0%	0.0%	0.0%
Daños a la propiedad	97.8%	97.7%	96.0%	87.9%

	TOTAL SINIESTROS 2018	
	%casos	%monto
	Responsabilidad Civil	100.0%
Lesiones Corporales	2.7%	11.0%
Muerte	0.0%	0.5%
Daños a la propiedad	97.3%	88.4%

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	PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		# casos	Monto
	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto		
Total de Siniestros Pagados	6,980	11,615,973.02	895	2,049,072.72	1,011	1,486,985.62	1,319	1,450,881.68	1,730	1,266,423.72	32	87,141.05	9,721	14,369,382.36	2,246	3,587,095.45	11,967	17,956,477.81
Pérdidas Parciales	5,553	8,053,519.96	407	1,082,999.04	269	451,042.14	29	109,571.46	43	139,075.04	7	45,650.52	5,865	8,643,637.14	443	1,238,221.02	6,308	9,881,858.16
Colisión o Vuelco	5,239	7,728,050.90	404	1,075,096.91	269	451,042.14	29	109,571.46	43	139,075.04	7	45,650.52	5,551	8,318,168.08	440	1,230,318.89	5,991	9,548,486.97
Robo	38	31,853.36	2	7,402.13	0	-	0	-	0	-	0	-	38	31,853.36	2	7,402.13	40	39,255.49
Incendio	4	3,778.57	0	-	0	-	0	-	0	-	0	-	4	3,778.57	0	-	4	3,778.57
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	272	289,837.13	1	500.00	0	-	0	-	0	-	0	-	272	289,837.13	1	500.00	273	290,337.13
Gastos Médicos	14	4,117.48	0	-	15	119.31	2	25,371.81	0	-	0	-	29	4,236.79	2	25,371.81	31	29,608.60
Pérdida Total	202	1,584,045.91	45	252,789.30	5	45,062.46	2	9,400.98	0	-	0	-	207	1,629,108.37	47	262,190.28	254	1,891,298.65
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Robo	5	74,978.93	3	14,085.98	0	-	0	-	0	-	0	-	5	74,978.93	3	14,085.98	8	89,064.91
Inundación	4	24,067.22	0	-	0	-	0	-	0	-	0	-	4	24,067.22	0	-	4	24,067.22
Incendio	2	17,862.66	0	15,076.92	0	-	0	-	0	-	0	-	2	17,862.66	0	15,076.92	2	32,939.58
Responsabilidad Civil	1,211	1,170,314.57	443	604,090.37	722	664,778.58	1,286	1,188,203.43	1,687	1,124,325.93	25	41,490.53	3,620	2,959,419.08	1,754	1,833,784.33	5,374	4,793,203.41
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Muerte	1	25,000.00	1	-	0	-	0	-	0	-	0	-	1	25,000.00	1	-	2	25,000.00
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