



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADÍSTICA SINIESTOS DE AUTOMOVIL
CONSOLIDADO 2022

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	27,734	26,102,000.18	5,330	5,602,303.75	6,312	6,865,082.40	1,499	3,372,719.11	1,006	1,526,689.22	276	727,527.79	35,052	34,493,771.80	7,105	9,702,550.64	42,157	44,196,322.44
Pérdidas Parciales	24,197	16,557,095.64	4,341	3,333,634.02	4,374	2,940,293.32	196	437,184.82	221	304,603.88	36	99,984.34	28,792	19,801,992.83	4,573	3,870,803.17	33,365	23,672,796.01
Colisión o Vuelco	22,395	15,385,100.84	4,319	3,258,413.06	4,374	2,940,293.32	196	437,184.82	221	304,603.88	36	99,984.34	26,990	18,629,998.03	4,551	3,795,582.21	31,541	22,425,580.25
Robo	219	503,702.02	4	2,370.26	0	-	0	-	0	-	0	-	219	503,702.02	4	2,370.26	223	506,072.28
Incendio	1	7,870.63	1	20,441.10	0	-	0	-	0	-	0	-	1	7,870.63	1	20,441.10	2	28,311.73
Inundación	1	864.85	0	-	0	-	0	-	0	-	0	-	1	864.85	0	-	1	864.85
Comprensivo	1,581	659,557.30	17	52,409.60	0	-	0	-	0	-	0	-	1,581	659,557.30	17	52,409.60	1,598	711,966.90
Gastos Médicos	66	39,027.50	1	145.25	62	30,904.37	12	2,948.77	4	18,958.68	12	11,280.53	132	88,890.55	25	14,374.55	157	103,265.10
Pérdida Total	892	4,649,745.25	103	724,167.08	4	42,154.08	4	10,694.87	0	-	0	-	896	4,691,899.33	107	734,861.95	1,003	5,426,761.28
Colisión o Vuelco	862	4,443,320.79	97	666,877.20	4	42,154.08	4	10,694.87	0	-	0	-	866	4,485,474.87	101	677,572.07	967	5,163,046.94
Robo	18	151,889.60	0	749.69	0	-	0	-	0	-	0	-	18	151,889.60	0	749.69	18	152,639.29
Inundación	9	36,224.12	0	-	0	-	0	-	0	-	0	-	9	36,224.12	0	-	9	36,224.12
Incendio	3	18,310.74	6	56,540.19	0	-	0	-	0	-	0	-	3	18,310.74	6	56,540.19	9	74,850.93
Responsabilidad Civil	2,579	3,171,823.61	885	1,188,073.39	1,872	2,411,285.99	1,287	2,656,844.85	781	1,201,054.06	228	616,062.92	5,232	6,784,163.66	2,400	4,460,981.16	7,632	11,245,144.82
Lesiones Corporales	86	207,803.81	40	157,801.17	48	117,327.95	49	110,122.20	7	23,911.24	8	6,604.70	141	349,043.00	97	274,528.07	238	623,571.07
Muerte	0	-	1	-	0	-	1	5,000.00	0	-	0	-	0	-	2	5,000.00	2	5,000.00
Daños a la propiedad	2,493	2,964,019.80	844	1,030,272.22	1,824	2,293,958.04	1,237	2,541,722.65	774	1,177,142.82	220	609,458.22	5,091	6,435,120.66	2,301	4,181,453.09	7,392	10,616,573.75
Otros Gastos		1,684,308.18		356,284.01		1,440,444.64		265,045.80		2,072.60		200.00		3,126,825.42		621,529.81		3,748,355.23

Distribución de Siniestros por Tipo de Cobertura	66%	59%	13%	13%	15%	16%	4%	8%	2%	3%	1%	2%	83%	78%	17%	22%	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	0.9%	2.0%	3.5%	1.1%
Muerte	0.0%	0.0%	0.0%	0.0%
Daños a la propiedad	99.1%	98.0%	96.5%	98.9%

	TOTAL SINIESTROS 2018	
	%casos	%monto
Responsabilidad Civil	100.0%	100.0%
Lesiones Corporales	3.1%	5.5%
Muerte	0.0%	0.0%
Daños a la propiedad	96.9%	94.4%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
ENERO 2022

SINIESTROS PAGADOS DEL MES	PAGOS A ASEGURADOS				PAGOS A TERCEROS				SEGURO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATTT)				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	11,053	7,570,261.73	3,262	2,003,074.97	3,095	2,264,695.68	478	957,985.44	324	508,886.75	68	231,597.40	14,472	10,343,844.15	3,808	3,192,657.82	18,280	13,536,501.97
Pérdidas Parciales	9,755	4,920,604.29	2,929	1,419,089.11	2,550	1,119,271.69	48	125,349.37	37	91,180.89	6	29,929.56	12,342	6,131,056.87	2,983	1,574,368.05	15,325	7,705,424.92
Colisión o Vuelco	8,469	4,663,047.85	2,926	1,414,536.55	2,550	1,119,271.69	48	125,349.37	37	91,180.89	6	29,929.56	11,056	5,873,500.43	2,980	1,569,815.49	14,036	7,443,315.91
Robo	13	13,861.90	1	-	0	-	0	-	0	-	0	-	13	13,861.90	1	-	14	13,861.90
Incendio	1	7,870.63	0	1,250.00	0	-	0	-	0	-	0	-	1	7,870.63	0	1,250.00	1	9,120.63
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	1,272	235,823.91	2	3,302.56	0	-	0	-	0	-	0	-	1,272	235,823.91	2	3,302.56	1,274	239,126.47
Gastos Médicos	39	16,926.06	0	-	31	3,238.72	3	(6.75)	0	-	2	1,422.49	70	20,164.78	5	1,415.74	75	21,580.52
Pérdida Total	374	1,230,668.33	44	129,122.13	2	23,500.00	1	8,892.77	0	-	0	-	376	1,254,168.33	45	138,014.90	421	1,392,183.23
Colisión o Vuelco	364	1,159,272.59	42	115,922.13	2	23,500.00	1	8,892.77	0	-	0	-	366	1,182,772.59	43	124,814.90	409	1,307,587.49
Robo	4	55,569.08	0	20.00	0	-	0	-	0	-	0	-	4	55,569.08	0	20.00	4	55,589.08
Inundación	6	9,510.08	0	-	0	-	0	-	0	-	0	-	6	9,510.08	0	-	6	9,510.08
Incendio	0	6,316.58	2	13,180.00	0	-	0	-	0	-	0	-	0	6,316.58	2	13,180.00	2	19,496.58
Responsabilidad Civil	885	853,284.02	289	332,203.81	512	676,965.01	426	757,858.26	287	415,849.49	60	200,245.35	1,684	1,946,098.52	775	1,290,307.42	2,459	3,236,405.94
Lesiones Corporales	28	52,874.00	11	20,813.85	18	24,658.93	25	17,438.52	2	6,783.00	2	1,241.74	48	84,315.93	38	39,494.11	86	123,810.04
Muerte	0	-	0	-	0	-	1	5,000.00	0	-	0	-	0	-	1	5,000.00	1	5,000.00
Daños a la propiedad	857	800,410.02	278	311,389.96	494	652,306.08	400	735,419.74	285	409,066.49	58	199,003.61	1,636	1,861,782.59	736	1,245,813.31	2,372	3,107,595.90
Otros Gastos		548,779.03		122,659.92		441,720.25		65,891.79		1,856.37		-		992,355.65		188,551.71		1,180,907.36

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
 FEBRERO 2022

SINIESTROS PAGADOS DEL MES	PAGOS A ASEGURADOS				PAGOS A TERCEROS				SEGURO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATTT)				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	6,798	8,266,838.34	777	1,949,904.30	1,879	2,720,745.03	460	1,342,729.42	249	480,292.70	85	239,400.54	8,926	11,467,876.08	1,322	3,532,034.27	10,248	14,999,910.35
Pérdidas Parciales	5,788	4,958,850.80	468	1,091,726.04	1,268	1,275,862.98	42	225,301.47	34	103,989.50	6	34,133.91	7,090	6,338,703.28	516	1,351,161.43	7,606	7,689,864.71
Colisión o Vuelco	5,623	4,646,643.17	463	1,065,284.68	1,268	1,275,862.98	42	225,301.47	34	103,989.50	6	34,133.91	6,925	6,026,495.65	511	1,324,720.07	7,436	7,351,215.72
Robo	19	138,511.00	3	2,370.26	0	-	0	-	0	-	0	-	19	138,511.00	3	2,370.26	22	140,881.26
Incendio	0	-	1	20,441.10	0	-	0	-	0	-	0	-	0	-	1	20,441.10	1	20,441.10
Inundación	1	864.85	0	-	0	-	0	-	0	-	0	-	1	864.85	0	-	1	864.85
Comprensivo	145	172,831.78	1	3,630.00	0	-	0	-	0	-	0	-	145	172,831.78	1	3,630.00	146	176,461.78
Gastos Médicos	11	5,471.52	1	145.25	10	5,227.52	4	2,955.52	2	9,479.34	5	4,929.02	23	20,178.38	10	8,029.79	33	28,208.17
Pérdida Total	231	1,619,938.08	23	304,685.51	2	18,654.08	1	45.00	0	-	0	-	233	1,638,592.16	24	304,730.51	257	1,943,322.67
Colisión o Vuelco	222	1,552,810.08	21	268,435.49	2	18,654.08	1	45.00	0	-	0	-	224	1,571,464.16	22	268,480.49	246	1,839,944.65
Robo	6	39,889.85	0	729.69	0	-	0	-	0	-	0	-	6	39,889.85	0	729.69	6	40,619.54
Inundación	1	15,324.99	0	-	0	-	0	-	0	-	0	-	1	15,324.99	0	-	1	15,324.99
Incendio	2	11,913.16	2	35,520.33	0	-	0	-	0	-	0	-	2	11,913.16	2	35,520.33	4	47,433.49
Responsabilidad Civil	768	1,085,315.17	285	432,532.54	599	941,746.69	413	1,024,682.10	213	366,763.86	74	200,337.61	1,580	2,393,825.72	772	1,657,552.25	2,352	4,051,377.97
Lesiones Corporales	21	59,427.15	14	61,417.89	17	79,213.86	10	34,144.80	1	3,491.58	4	5,137.00	39	142,132.59	28	100,699.69	67	242,832.28
Muerte	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Daños a la propiedad	747	1,025,888.02	271	371,114.65	582	862,532.83	403	990,537.30	212	363,272.28	70	195,200.61	1,541	2,251,693.13	744	1,556,852.56	2,285	3,808,545.69
	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Otros Gastos	0	597,262.78	0	120,814.96	0	479,253.76	0	89,745.33	0	60.00	0	-	0	1,076,576.54	0	210,560.29	0	1,287,136.83
	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
 MARZO 2022

SINIESTROS PAGADOS DEL MES	PAGOS A ASEGURADOS				PAGOS A TERCEROS				SEGURO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATTT)				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	9,883	10,264,900.10	1,291.00	1,649,324.47	1,338.00	1,879,641.69	561.00	1,072,004.24	433.00	537,509.77	123.00	256,529.85	11,654.00	12,682,051.56	1,975.00	2,977,858.56	13,629.00	15,659,910.12
Pérdidas Parciales	8,654	6,677,640.55	944.00	822,818.86	556.00	545,158.64	106.00	86,533.97	150.00	109,433.49	24.00	35,920.87	9,360.00	7,332,232.68	1,074.00	945,273.70	10,434.00	8,277,506.38
Colisión o Vuelco	8,303	6,075,409.82	930.00	778,591.82	556.00	545,158.64	106.00	86,533.97	150.00	109,433.49	24.00	35,920.87	9,009.00	6,730,001.95	1,060.00	901,046.66	10,069.00	7,631,048.61
Robo	187	351,329.12	-	-	-	-	-	-	-	-	-	-	187.00	351,329.12	-	-	187.00	351,329.12
Incendio	0	-	-	(1,250.00)	-	-	-	-	-	-	-	-	-	-	-	(1,250.00)	-	(1,250.00)
Inundación	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Comprensivo	164	250,901.61	14.00	45,477.04	-	-	-	-	-	-	-	-	164.00	250,901.61	14.00	45,477.04	178.00	296,378.65
Gastos Médicos	16	16,629.92	-	-	21.00	22,438.13	5.00	-	2.00	9,479.34	5.00	4,929.02	39.00	48,547.39	10.00	4,929.02	49.00	53,476.41
Pérdida Total	287	1,799,138.84	36.00	290,359.44	-	-	2.00	1,757.10	-	-	-	-	287.00	1,799,138.84	38.00	292,116.54	325.00	2,091,255.38
Colisión o Vuelco	276	1,731,238.12	34.00	282,519.58	-	-	2.00	1,757.10	-	-	-	-	276.00	1,731,238.12	36.00	284,276.68	312.00	2,015,514.80
Robo	8	56,430.67	-	-	-	-	-	-	-	-	-	-	8.00	56,430.67	-	-	8.00	56,430.67
Inundación	2	11,389.05	-	-	-	-	-	-	-	-	-	-	2.00	11,389.05	-	-	2.00	11,389.05
Incendio	1	81.00	2.00	7,839.86	-	-	-	-	-	-	-	-	1.00	81.00	2.00	7,839.86	3.00	7,920.86
Responsabilidad Civil	926	1,233,224.42	311.00	423,337.04	761.00	792,574.29	448.00	874,304.49	281.00	418,440.71	94.00	215,479.96	1,968.00	2,444,239.42	853.00	1,513,121.49	2,821.00	3,957,360.91
Lesiones Corporales	37	95,502.66	15.00	75,569.43	13.00	13,455.16	14.00	58,538.88	4.00	13,636.66	2.00	225.96	54.00	122,594.48	31.00	134,334.27	85.00	256,928.75
Muerte	0	-	1.00	-	-	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-
Daños a la propiedad	889	1,137,721.76	295.00	347,767.61	748.00	779,119.13	434.00	815,765.61	277.00	404,804.05	92.00	215,254.00	1,914.00	2,321,644.94	821.00	1,378,787.22	2,735.00	3,700,432.16
	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Otros Gastos	0	538,266.37	-	112,809.13	-	519,470.63	-	109,408.68	-	156.23	-	200.00	-	1,057,893.23	-	222,417.81	-	1,280,311.04
	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-