



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA**  
**ESTADISTICA SINIESTOS DE AUTOMOVIL**  
**MARZO 2024**

SINIESTROS PAGADOS DEL MES	PAGOS A ASEGURADOS				PAGOS A TERCEROS				SEGUO 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		
<b>Total de Siniestros Pagados</b>	<b>22,332</b>	<b>25,833,607.38</b>	<b>4,159</b>	<b>7,933,532.47</b>	<b>2,881</b>	<b>4,742,497.11</b>	<b>3,550</b>	<b>3,371,039.03</b>	<b>4,034</b>	<b>3,067,603.16</b>	<b>593</b>	<b>894,600.28</b>	<b>29,247</b>	<b>33,643,707.65</b>	<b>8,302</b>	<b>12,199,171.78</b>	<b>37,549</b>	<b>45,842,879.43</b>
Pérdidas Parciales	18,122	16,917,027.69	2,842	5,782,976.33	879	2,123,162.35	138	317,916.78	136	366,439.21	21	119,797.43	19,137	19,406,629.25	3,001	6,220,690.54	22,138	25,627,319.79
Colisión o Vuelco	17,335	16,092,034.09	2,824	5,754,672.01	879	2,123,162.35	138	317,916.78	136	366,439.21	21	119,797.43	18,350	18,581,635.65	2,983	6,192,386.22	21,333	24,774,021.87
Robo	97	62,162.19	6	599.69	0	-	0	-	0	-	0	-	97	62,162.19	6	599.69	103	62,761.88
Incendio	2	4,107.40	6	(1,058.17)	0	-	0	-	0	-	0	-	2	4,107.40	6	(1,058.17)	8	3,049.23
Inundación	1	2,990.65	0	-	0	-	0	-	0	-	0	-	1	2,990.65	0	-	1	2,990.65
Comprensivo	687	755,733.36	6	28,762.80	0	-	0	-	0	-	0	-	687	755,733.36	6	28,762.80	693	784,496.16
Gastos Médicos	51	10,776.99	1	200.00	79	37,039.60	9	954.74	16	-	4	102,414.42	146	47,816.59	14	103,569.16	160	151,385.75
Pérdida Total	531	3,536,370.03	120	717,406.10	14	117,292.09	1	2,548.00	0	-	0	-	545	3,653,662.12	121	719,954.10	666	4,373,616.22
Colisión o Vuelco	489	3,390,227.97	110	597,114.94	14	117,292.09	1	2,548.00	0	-	0	-	503	3,507,520.06	111	599,662.94	614	4,107,183.00
Robo	22	78,922.90	2	18,422.48	0	-	0	-	0	-	0	-	22	78,922.90	2	18,422.48	24	97,345.38
Inundación	5	13,135.69	0	-	0	-	0	-	0	-	0	-	5	13,135.69	0	-	5	13,135.69
Incendio	15	54,083.47	8	101,868.68	0	-	0	-	0	-	0	-	15	54,083.47	8	101,868.68	23	155,952.15
<b>Responsabilidad Civil</b>	<b>3,628</b>	<b>3,320,513.58</b>	<b>1,196</b>	<b>1,091,428.60</b>	<b>1,909</b>	<b>1,387,679.98</b>	<b>3,402</b>	<b>2,733,667.58</b>	<b>3,882</b>	<b>2,675,373.82</b>	<b>568</b>	<b>635,836.81</b>	<b>9,419</b>	<b>7,383,567.38</b>	<b>5,166</b>	<b>4,460,932.99</b>	<b>14,585</b>	<b>11,844,500.37</b>
Lesiones Corporales	129	260,983.44	55	64,311.13	25	22,974.17	77	136,453.99	90	98,949.25	38	72,193.60	244	382,906.86	170	272,958.72	414	655,865.58
Muerte	0	-	2	(19,608.85)	1	10,000.00	0	-	0	-	0	-	1	10,000.00	2	(19,608.85)	3	(9,608.85)
Daños a la propiedad	3,499	3,059,530.14	1,139	1,046,726.32	1,883	1,354,705.81	3,325	2,597,213.59	3,792	2,576,424.57	530	563,643.21	9,174	6,990,660.52	4,994	4,207,583.12	14,168	11,198,243.64
Otros Gastos		2,048,919.09		341,521.44		1,077,323.09		315,951.93		25,790.13		36,551.62		3,152,032.31		694,024.99		3,846,057.30

Distribución de Siniestros por Tipo de Cobertura	59%	56%	11%	17%	8%	10%	9%	7%	11%	7%	2%	2%	78%	73%	22%	27%	100%	100%
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	SEGUO 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	2.3%	3.7%	6.7%	11.4%
Muerte	0.0%	0.0%	0.0%	0.0%
Daños a la propiedad	97.7%	96.3%	93.3%	88.6%

	TOTAL SINIESTROS 2018	
	%casos	%monto
	Responsabilidad Civil	100.0%
Lesiones Corporales	2.8%	5.5%
Muerte	0.0%	-0.1%
Daños a la propiedad	97.1%	94.5%

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA**  
**ESTADISTICA SINIESTOS DE AUTOMOVIL**  
**ENERO 2024**

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		
<b>Total de Siniestros Pagados</b>	<b>7,558</b>	<b>8,287,384.79</b>	<b>1,782</b>	<b>2,652,332.27</b>	<b>1,022</b>	<b>2,177,411.64</b>	<b>1,150</b>	<b>1,133,424.75</b>	<b>1,335</b>	<b>1,031,558.83</b>	<b>191</b>	<b>305,657.61</b>	<b>9,915</b>	<b>11,496,355.26</b>	<b>3,123</b>	<b>4,091,414.63</b>	<b>13,038</b>	<b>15,587,769.89</b>
Pérdidas Parciales	6,157	5,311,035.99	1,290	1,823,476.40	305	1,251,918.31	44	95,824.20	44	126,980.69	7	41,680.62	6,506	6,689,934.99	1,341	1,960,981.22	7,847	8,650,916.21
Colisión o Vuelco	5,950	5,017,929.82	1,283	1,818,119.17	305	1,251,918.31	44	95,824.20	44	126,980.69	7	41,680.62	6,299	6,396,828.82	1,334	1,955,623.99	7,633	8,352,452.81
Robo	31	16,279.63	2	451.38	0	-	0	-	0	-	0	-	31	16,279.63	2	451.38	33	16,731.01
Incendio	1	1,251.50	4	2,605.85	0	-	0	-	0	-	0	-	1	1,251.50	4	2,605.85	5	3,857.35
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	175	275,575.04	1	2,300.00	0	-	0	-	0	-	0	-	175	275,575.04	1	2,300.00	176	277,875.04
Gastos Médicos	22	1,256.42	1	200.00	31	12,595.48	5	(86.00)	16	-	2	101,900.55	69	13,851.90	8	102,014.55	77	115,866.45
Pérdida Total	188	1,270,469.04	46	261,208.91	4	38,540.54	0	-	0	-	0	-	192	1,309,009.58	46	261,208.91	238	1,570,218.49
Colisión o Vuelco	174	1,215,099.52	42	233,808.01	4	38,540.54	0	-	0	-	0	-	178	1,253,640.06	42	233,808.01	220	1,487,448.07
Robo	6	32,651.64	1	10,611.80	0	-	0	-	0	-	0	-	6	32,651.64	1	10,611.80	7	43,263.44
Inundación	5	13,135.69	0	-	0	-	0	-	0	-	0	-	5	13,135.69	0	-	5	13,135.69
Incendio	3	9,582.19	3	16,789.10	0	-	0	-	0	-	0	-	3	9,582.19	3	16,789.10	6	26,371.29
Responsabilidad Civil	1,191	993,952.81	445	417,629.99	682	488,140.04	1,101	915,792.72	1,275	880,241.61	182	159,187.14	3,148	2,362,334.46	1,728	1,492,609.85	4,876	3,854,944.31
Lesiones Corporales	43	90,232.20	21	23,484.39	6	8,201.52	31	91,605.60	31	37,018.82	6	3,887.37	80	135,452.54	58	118,977.36	138	254,429.90
Muerte	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Daños a la propiedad	1,148	903,720.61	424	394,145.60	676	479,938.52	1,070	824,187.12	1,244	843,222.79	176	155,299.77	3,068	2,226,881.92	1,670	1,373,632.49	4,738	3,600,514.41
Otros Gastos		710,670.53		149,816.97		386,217.27		121,893.83		24,336.53		2,889.30		1,121,224.33		274,600.10		1,395,824.43

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA**  
**ESTADISTICA SINIESTOS DE AUTOMOVIL**  
 FEBRERO 2024

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		
<b>Total de Siniestros Pagados</b>	<b>7,531</b>	<b>8,953,689.95</b>	<b>1,113</b>	<b>2,588,631.90</b>	<b>773</b>	<b>1,242,529.60</b>	<b>1,166</b>	<b>1,005,613.75</b>	<b>1,298</b>	<b>934,354.84</b>	<b>162</b>	<b>220,830.94</b>	<b>9,602</b>	<b>11,130,574.39</b>	<b>2,441</b>	<b>3,815,076.59</b>	<b>12,043</b>	<b>14,945,650.98</b>
Pérdidas Parciales	6,168	6,247,676.18	725	1,864,666.42	224	389,438.68	51	83,967.32	44	110,340.94	7	35,734.77	6,436	6,747,455.80	783	1,984,368.51	7,219	8,731,824.31
Colisión o Vuelco	5,783	5,901,865.10	721	1,868,069.47	224	389,438.68	51	83,967.32	44	110,340.94	7	35,734.77	6,051	6,401,644.72	779	1,987,771.56	6,830	8,389,416.28
Robo	27	24,934.66	3	90.53	0	-	0	-	0	-	0	-	27	24,934.66	3	90.53	30	25,025.19
Incendio	1	2,308.06	1	(3,993.58)	0	-	0	-	0	-	0	-	1	2,308.06	1	(3,993.58)	2	(1,685.52)
Inundación	1	2,990.65	0	-	0	-	0	-	0	-	0	-	1	2,990.65	0	-	1	2,990.65
Comprensivo	356	315,577.71	0	500.00	0	-	0	-	0	-	0	-	356	315,577.71	0	500.00	356	316,077.71
Gastos Médicos	16	925.53	0	-	30	14,049.51	0	-	0	-	0	-	46	14,975.04	0	-	46	14,975.04
Pérdida Total	184	1,093,026.15	38	295,253.78	6	76,743.64	0	-	0	-	0	-	190	1,169,769.79	38	295,253.78	228	1,465,023.57
Colisión o Vuelco	166	1,054,013.06	35	209,034.16	6	76,743.64	0	-	0	-	0	-	172	1,130,756.70	35	209,034.16	207	1,339,790.86
Robo	8	13,939.00	1	7,810.68	0	-	0	-	0	-	0	-	8	13,939.00	1	7,810.68	9	21,749.68
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Incendio	10	25,074.09	2	78,408.94	0	-	0	-	0	-	0	-	10	25,074.09	2	78,408.94	12	103,483.03
Responsabilidad Civil	1,163	985,356.99	350	308,999.35	513	433,342.75	1,115	851,899.79	1,254	823,799.90	155	184,897.17	2,930	2,242,499.64	1,620	1,345,796.31	4,550	3,588,295.95
Lesiones Corporales	38	75,160.57	10	9,830.88	8	3,124.30	16	10,609.60	14	10,519.23	18	38,702.03	60	88,804.10	44	59,142.51	104	147,946.61
Muerte	0	-	1	(24,608.85)	1	10,000.00	0	-	0	-	0	-	1	10,000.00	1	(24,608.85)	2	(14,608.85)
Daños a la propiedad	1,125	910,196.42	339	323,777.32	504	420,218.45	1,099	841,290.19	1,240	813,280.67	137	146,195.14	2,869	2,143,695.54	1,575	1,311,262.65	4,444	3,454,958.19
Otros Gastos		626,705.10		119,712.35		328,955.02		69,746.64		214.00		199.00		955,874.12		189,657.99		1,145,532.11

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA**  
**ESTADISTICA SINIESTOS DE AUTOMOVIL**  
 MARZO 2024

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		
<b>Total de Siniestros Pagados</b>	<b>7,243</b>	<b>8,592,532.64</b>	<b>1,264</b>	<b>2,692,568.30</b>	<b>1,086</b>	<b>1,322,555.87</b>	<b>1,234</b>	<b>1,232,000.53</b>	<b>1,401</b>	<b>1,101,689.49</b>	<b>240</b>	<b>368,111.73</b>	<b>9,730</b>	<b>11,016,778.00</b>	<b>2,738</b>	<b>4,292,680.56</b>	<b>12,468</b>	<b>15,309,458.56</b>
Pérdidas Parciales	5,797	5,358,315.52	827	2,094,833.51	350	481,805.36	43	138,125.26	48	129,117.58	7	42,382.04	6,195	5,969,238.46	877	2,275,340.81	7,072	8,244,579.27
Colisión o Vuelco	5,602	5,172,239.17	820	2,068,483.37	350	481,805.36	43	138,125.26	48	129,117.58	7	42,382.04	6,000	5,783,162.11	870	2,248,990.67	6,870	8,032,152.78
Robo	39	20,947.90	1	57.78	0	-	0	-	0	-	0	-	39	20,947.90	1	57.78	40	21,005.68
Incendio	0	547.84	1	329.56	0	-	0	-	0	-	0	-	0	547.84	1	329.56	1	877.40
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	156	164,580.61	5	25,962.80	0	-	0	-	0	-	0	-	156	164,580.61	5	25,962.80	161	190,543.41
Gastos Médicos	13	8,595.04	0	-	18	10,394.61	4	1,040.74	0	-	2	513.87	31	18,989.65	6	1,554.61	37	20,544.26
Pérdida Total	159	1,172,874.84	36	160,943.41	4	2,007.91	1	2,548.00	0	-	0	-	163	1,174,882.75	37	163,491.41	200	1,338,374.16
Colisión o Vuelco	149	1,121,115.39	33	154,272.77	4	2,007.91	1	2,548.00	0	-	0	-	153	1,123,123.30	34	156,820.77	187	1,279,944.07
Robo	8	32,332.26	0	-	0	-	0	-	0	-	0	-	8	32,332.26	0	-	8	32,332.26
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Incendio	2	19,427.19	3	6,670.64	0	-	0	-	0	-	0	-	2	19,427.19	3	6,670.64	5	26,097.83
Responsabilidad Civil	1,274	1,341,203.78	401	364,799.26	714	466,197.19	1,186	965,975.07	1,353	971,332.31	231	291,752.50	3,341	2,778,733.28	1,818	1,622,526.83	5,159	4,401,260.11
Lesiones Corporales	48	95,590.67	24	30,995.86	11	11,648.35	30	34,238.79	45	51,411.20	14	29,604.20	104	158,650.22	68	94,838.85	172	253,489.07
Muerte	0	-	1	5,000.00	0	-	0	-	0	-	0	-	0	-	1	5,000.00	1	5,000.00
Daños a la propiedad	1,226	1,245,613.11	376	328,803.40	703	454,548.84	1,156	931,736.28	1,308	919,921.11	217	262,148.30	3,237	2,620,083.06	1,749	1,522,687.98	4,986	4,142,771.04
Otros Gastos		711,543.46		71,992.12		362,150.80		124,311.46		1,239.60		33,463.32		1,074,933.86		229,766.90		1,304,700.76