



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTROS DE AUTOMOVIL
MARZO 2025

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	21,290	35,107,367.91	2,903	5,937,771.13	2,880	4,340,194.27	3,986	4,213,783.33	5,366	3,995,679.83	85	209,048.54	29,536	43,443,242.01	6,974	10,360,603.00	36,510	53,803,845.01
Pérdidas Parciales	17,019	25,044,345.53	1,276	3,108,996.15	787	1,491,131.42	103	311,915.49	135	386,992.68	22	126,975.27	17,941	26,922,469.63	1,401	3,547,886.91	19,342	30,470,356.54
Colisión o Vuelco	16,044	24,223,005.73	1,265	3,088,834.25	787	1,491,131.42	103	311,915.49	135	386,992.68	22	126,975.27	16,966	26,101,129.83	1,390	3,527,725.01	18,356	29,628,854.84
Robo	126	113,431.08	5	15,991.23	0	-	0	-	0	-	0	-	126	113,431.08	5	15,991.23	131	129,422.31
Incendio	6	5,199.26	1	38.52	0	-	0	-	0	-	0	-	6	5,199.26	1	38.52	7	5,237.78
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	843	702,709.46	5	4,132.15	0	-	0	-	0	-	0	-	843	702,709.46	5	4,132.15	848	706,841.61
Gastos Médicos	35	12,430.95	6	267.00	75	33,227.11	11	25,371.81	0	-	0	-	110	45,658.06	17	25,638.81	127	71,296.87
Pérdida Total	611	4,425,846.86	109	905,447.65	24	168,387.38	3	11,458.76	0	-	0	-	635	4,594,234.24	112	916,906.41	747	5,511,140.65
Colisión o Vuelco	563	4,119,532.18	103	863,334.10	24	168,387.38	3	11,458.76	0	-	0	-	587	4,287,919.56	106	874,792.86	693	5,162,712.42
Robo	35	231,798.09	4	17,418.80	0	-	0	-	0	-	0	-	35	231,798.09	4	17,418.80	39	249,216.89
Inundación	6	38,429.25	0	-	0	-	0	-	0	-	0	-	6	38,429.25	0	-	6	38,429.25
Incendio	7	36,087.34	2	24,694.75	0	-	0	-	0	-	0	-	7	36,087.34	2	24,694.75	9	60,782.09
Responsabilidad Civil	3,625	3,198,241.13	1,512	1,526,479.02	1,994	1,712,413.74	3,869	3,530,458.95	5,231	3,600,396.90	63	82,073.27	10,850	8,511,051.77	5,444	5,139,011.24	16,294	13,650,063.01
Lesiones Corporales	86	379,279.23	118	288,971.30	63	117,727.77	93	516,030.19	86	81,010.11	3	5,618.39	306	597,986.08	242	821,667.53	548	1,419,653.61
Muerte	1	25,000.00	1	-	0	-	0	-	0	-	0	-	1	25,000.00	1	-	2	25,000.00
Daños a la propiedad	3,538	2,793,961.90	1,393	1,237,507.72	1,931	1,594,685.97	3,776	3,014,428.76	5,145	3,519,386.79	60	76,454.88	10,614	7,908,034.66	5,229	4,322,956.82	15,843	12,230,991.48
Otros Gastos		2,426,503.44		396,581.31		935,034.62		334,578.32		8,290.25		-		3,369,828.31		731,159.63		4,100,987.94
Distribución de Siniestros por Tipo de Cobertura	58%	65%	8%	11%	8%	8%	11%	8%	15%	7%	0%	0%	81%	81%	19%	19%	100%	100%

SEGURO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATTT)				
PARTICULAR		COMERCIAL		
# casos	Monto	# casos	Monto	
Responsabilidad Civil	100.0%	100.0%	100.0%	100.0%
Lesiones Corporales	1.6%	2.3%	4.8%	6.8%
Muerte	0.0%	0.0%	0.0%	0.0%
Daños a la propiedad	98.4%	97.7%	95.2%	93.2%

TOTAL SINIESTROS 2025		
%casos	%monto	
Responsabilidad Civil	100.0%	100.0%
Lesiones Corporales	3.4%	10.4%
Muerte	0.0%	0.2%
Daños a la propiedad	97.2%	89.6%

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 (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	6,980	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

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

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	7,750	12,168,947.60	1,136	2,012,841.13	995	1,530,283.59	1,358	1,525,083.33	1,883	1,414,289.34	29	67,833.79	10,628	15,113,520.53	2,523	3,605,758.25	13,151	18,719,278.78
Pérdidas Parciales	6,082	8,699,931.49	441	1,011,511.70	272	524,884.93	42	113,765.82	49	126,717.45	8	41,594.22	6,403	9,351,533.87	491	1,166,871.74	6,894	10,518,405.61
Colisión o Vuelco	5,753	8,417,996.11	438	1,008,777.10	272	524,884.93	42	113,765.82	49	126,717.45	8	41,594.22	6,074	9,069,598.49	488	1,164,137.14	6,562	10,233,735.63
Robo	46	49,752.94	1	363.93	0	-	0	-	0	-	0	-	46	49,752.94	1	363.93	47	50,116.87
Incendio	2	1,055.19	0	38.52	0	-	0	-	0	-	0	-	2	1,055.19	0	38.52	2	1,093.71
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	281	231,127.25	2	2,332.15	0	-	0	-	0	-	0	-	281	231,127.25	2	2,332.15	283	233,459.40
Gastos Médicos	16	1,858.27	6	267.00	31	20,897.28	7	-	0	-	0	-	47	22,755.55	13	267.00	60	23,022.55
Pérdida Total	213	1,444,287.88	51	347,950.60	9	74,426.91	1	2,057.78	0	-	0	-	222	1,518,714.79	52	350,008.38	274	1,868,723.17
Colisión o Vuelco	187	1,317,866.15	49	347,422.60	9	74,426.91	1	2,057.78	0	-	0	-	196	1,392,293.06	50	349,480.38	246	1,741,773.44
Robo	21	114,025.33	1	380.00	0	-	0	-	0	-	0	-	21	114,025.33	1	380.00	22	114,405.33
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Incendio	5	12,396.40	1	148.00	0	-	0	-	0	-	0	-	5	12,396.40	1	148.00	6	12,544.40
Responsabilidad Civil	1,439	1,153,837.44	638	504,015.29	683	559,565.32	1,308	1,268,635.71	1,834	1,282,304.39	21	26,239.57	3,956	2,995,707.15	1,967	1,798,890.57	5,923	4,794,597.72
Lesiones Corporales	27	177,758.80	34	88,107.66	33	48,698.64	30	227,318.62	21	29,008.63	1	137.37	81	255,466.07	65	315,563.65	146	571,029.72
Muerte	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Daños a la propiedad	1,412	976,078.64	604	415,907.63	650	510,866.68	1,278	1,041,317.09	1,813	1,253,295.76	20	26,102.20	3,875	2,740,241.08	1,902	1,477,892.38	5,777	4,218,133.46
Otros Gastos		869,032.52		149,096.54		350,509.15		140,624.02		5,267.50		-		1,224,809.17		289,720.56		1,514,529.73

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

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	6,560	11,322,447.29	872	1,875,857.28	874	1,322,925.06	1,309	1,237,818.32	1,753	1,314,966.77	24	54,073.70	9,187	13,960,339.12	2,205	3,167,749.30	11,392	17,128,088.42
Pérdidas Parciales	5,384	8,290,894.08	428	1,014,485.41	246	515,204.35	32	88,578.21	43	121,200.19	7	39,730.53	5,673	8,927,298.62	467	1,142,794.15	6,140	10,070,092.77
Colisión o Vuelco	5,052	8,076,958.72	423	1,004,960.24	246	515,204.35	32	88,578.21	43	121,200.19	7	39,730.53	5,341	8,713,363.26	462	1,133,268.98	5,803	9,846,632.24
Robo	42	31,824.78	2	8,225.17	0	-	0	-	0	-	0	-	42	31,824.78	2	8,225.17	44	40,049.95
Incendio	0	365.50	1	-	0	-	0	-	0	-	0	-	0	365.50	1	-	1	365.50
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	290	181,745.08	2	1,300.00	0	-	0	-	0	-	0	-	290	181,745.08	2	1,300.00	292	183,045.08
Gastos Médicos	5	6,455.20	0	-	29	12,210.52	2	-	0	-	0	-	34	18,665.72	2	-	36	18,665.72
Pérdida Total	196	1,397,513.07	13	304,707.75	10	48,898.01	0	-	0	-	0	-	206	1,446,411.08	13	304,707.75	219	1,751,118.83
Colisión o Vuelco	185	1,334,528.93	12	292,285.10	10	48,898.01	0	-	0	-	0	-	195	1,383,426.94	12	292,285.10	207	1,675,712.04
Robo	9	42,793.83	0	2,952.82	0	-	0	-	0	-	0	-	9	42,793.83	0	2,952.82	9	45,746.65
Inundación	2	14,362.03	0	-	0	-	0	-	0	-	0	-	2	14,362.03	0	-	2	14,362.03
Incendio	0	5,828.28	1	9,469.83	0	-	0	-	0	-	0	-	0	5,828.28	1	9,469.83	1	15,298.11
Responsabilidad Civil	975	874,089.12	431	418,373.36	589	488,069.84	1,275	1,073,619.81	1,710	1,193,766.58	17	14,343.17	3,274	2,555,925.54	1,723	1,506,336.34	4,997	4,062,261.88
Lesiones Corporales	30	72,296.68	53	32,283.31	15	11,609.31	33	144,947.12	28	26,426.58	1	481.02	144	130,301.54	115	188,759.10	259	319,060.64
Muerte	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Daños a la propiedad	945	801,792.44	378	386,090.05	574	476,460.53	1,242	928,672.69	1,682	1,167,340.00	16	13,862.15	3,201	2,445,592.97	1,636	1,328,624.89	4,837	3,774,217.86
Otros Gastos		753,495.82		138,290.76		258,542.34		75,620.30		-		-		1,012,038.16		213,911.06		1,225,949.22