



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
 ABRIL 2024

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	29,706	35,806,278.02	5,457	11,047,183.91	3,906	6,335,367.03	4,670	4,644,659.38	5,399	4,218,788.92	834	1,174,546.83	39,011	46,360,433.97	10,961	16,866,390.12	49,972	63,226,824.09
Pérdidas Parciales	23,822	23,191,420.52	3,399	8,068,039.14	1,160	2,630,837.86	184	464,714.72	190	493,673.80	31	169,277.33	25,172	26,315,932.18	3,614	8,702,031.19	28,786	35,017,963.37
Colisión o Vuelco	22,857	22,167,150.52	3,376	8,009,095.19	1,160	2,630,837.86	184	464,714.72	190	493,673.80	31	169,277.33	24,207	25,291,662.18	3,591	8,643,087.24	27,798	33,934,749.42
Robo	125	75,694.53	6	599.69	0	-	0	-	0	-	0	-	125	75,694.53	6	599.69	131	76,294.22
Incendio	2	4,107.40	9	4,160.23	0	-	0	-	0	-	0	-	2	4,107.40	9	4,160.23	11	8,267.63
Inundación	1	2,990.65	0	-	0	-	0	-	0	-	0	-	1	2,990.65	0	-	1	2,990.65
Comprensivo	837	941,477.42	8	54,184.03	0	-	0	-	0	-	0	-	837	941,477.42	8	54,184.03	845	995,661.45
Gastos Médicos	67	16,123.82	4	200.00	102	78,659.85	14	954.74	25	-	5	102,815.92	194	94,783.67	23	103,970.66	217	198,754.33
Pérdida Total	798	5,080,872.10	152	978,811.00	18	122,924.30	3	61,890.00	0	-	0	-	816	5,203,796.40	155	1,040,701.00	971	6,244,497.40
Colisión o Vuelco	745	4,823,143.57	141	856,306.67	18	122,924.30	3	61,890.00	0	-	0	-	763	4,946,067.87	144	918,196.67	907	5,864,264.54
Robo	30	145,405.19	3	20,203.93	0	-	0	-	0	-	0	-	30	145,405.19	3	20,203.93	33	165,609.12
Inundación	5	13,135.69	0	-	0	-	0	-	0	-	0	-	5	13,135.69	0	-	5	13,135.69
Incendio	18	99,187.65	8	102,300.40	0	-	0	-	0	-	0	-	18	99,187.65	8	102,300.40	26	201,488.05
Responsabilidad Civil	5,019	4,553,112.98	1,902	1,534,377.05	2,626	2,038,549.89	4,469	3,690,562.38	5,184	3,698,876.34	798	862,305.31	12,829	10,290,539.21	7,169	6,087,244.74	19,998	16,377,783.95
Lesiones Corporales	171	408,675.65	81	136,939.48	41	67,299.48	106	203,394.28	162	176,190.89	79	148,825.63	374	652,166.02	266	489,159.39	640	1,141,325.41
Muerte	1	1,390.00	2	(19,608.85)	1	10,000.00	0	-	0	-	0	-	2	11,390.00	2	(19,608.85)	4	(8,218.85)
Daños a la propiedad	4,847	4,143,047.33	1,819	1,417,046.42	2,584	1,961,250.41	4,363	3,487,168.10	5,022	3,522,685.45	719	713,479.68	12,453	9,626,983.19	6,901	5,617,694.20	19,354	15,244,677.39
Otros Gastos		2,964,748.60		465,756.72		1,464,395.13		426,537.54		26,238.78		40,148.27		4,455,382.51		932,442.53		5,387,825.04

Distribución de Siniestros por Tipo de Cobertura	59%	57%	11%	17%	8%	10%	9%	7%	11%	7%	2%	2%	78%	73%	22%	27%	100%	100%
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	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	3.1%	4.8%	9.9%	17.3%
Muerte	0.0%	0.0%	0.0%	0.0%
Daños a la propiedad	96.9%	95.2%	90.1%	82.7%

	TOTAL SINIESTROS 2018	
	%casos	%monto
	Responsabilidad Civil	100.0%
Lesiones Corporales	3.2%	7.0%
Muerte	0.0%	-0.1%
Daños a la propiedad	96.8%	93.1%

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		
Total de Siniestros Pagados	7,558	8,287,384.79	1,782	2,652,332.27	1,022	2,177,411.64	1,150	1,133,424.75	1,335	1,031,558.83	191	305,657.61	9,915	11,496,355.26	3,123	4,091,414.63	13,038	15,587,769.89
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		
Total de Siniestros Pagados	7,531	8,953,689.95	1,113	2,588,631.90	773	1,242,529.60	1,166	1,005,613.75	1,298	934,354.84	162	220,830.94	9,602	11,130,574.39	2,441	3,815,076.59	12,043	14,945,650.98
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		
Total de Siniestros Pagados	7,243	8,592,532.64	1,264	2,692,568.30	1,086	1,322,555.87	1,234	1,232,000.53	1,401	1,101,689.49	240	368,111.73	9,730	11,016,778.00	2,738	4,292,680.56	12,468	15,309,458.56
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

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
 ABRIL 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		
Total de Siniestros Pagados	7,374	9,972,670.64	1,298	3,113,651.44	1,025	1,592,869.92	1,120	1,273,620.35	1,365	1,151,185.76	241	279,946.55	9,764	12,716,726.32	2,659	4,667,218.34	12,423	17,383,944.66
Pérdidas Parciales	5,700	6,274,392.83	557	2,285,062.81	281	507,675.51	46	146,797.94	54	127,234.59	10	49,479.90	6,035	6,909,302.93	613	2,481,340.65	6,648	9,390,643.58
Colisión o Vuelco	5,522	6,075,116.43	552	2,254,423.18	281	507,675.51	46	146,797.94	54	127,234.59	10	49,479.90	5,857	6,710,026.53	608	2,450,701.02	6,465	9,160,727.55
Robo	28	13,532.34	0	-	0	-	0	-	0	-	0	-	28	13,532.34	0	-	28	13,532.34
Incendio	0	-	3	5,218.40	0	-	0	-	0	-	0	-	0	-	3	5,218.40	3	5,218.40
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	150	185,744.06	2	25,421.23	0	-	0	-	0	-	0	-	150	185,744.06	2	25,421.23	152	211,165.29
Gastos Médicos	16	5,346.83	3	-	23	41,620.25	5	-	9	-	1	401.50	48	46,967.08	9	401.50	57	47,368.58
Pérdida Total	267	1,544,502.07	32	261,404.90	4	5,632.21	2	59,342.00	0	-	0	-	271	1,550,134.28	34	320,746.90	305	1,870,881.18
Colisión o Vuelco	256	1,432,915.60	31	259,191.73	4	5,632.21	2	59,342.00	0	-	0	-	260	1,438,547.81	33	318,533.73	293	1,757,081.54
Robo	8	66,482.29	1	1,781.45	0	-	0	-	0	-	0	-	8	66,482.29	1	1,781.45	9	68,263.74
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Incendio	3	45,104.18	0	431.72	0	-	0	-	0	-	0	-	3	45,104.18	0	431.72	3	45,535.90
Responsabilidad Civil	1,391	1,232,599.40	706	442,948.45	717	650,869.91	1,067	956,894.80	1,302	1,023,502.52	230	226,468.50	3,410	2,906,971.83	2,003	1,626,311.75	5,413	4,533,283.58
Lesiones Corporales	42	147,692.21	26	72,628.35	16	44,325.31	29	66,940.29	72	77,241.64	41	76,632.03	130	269,259.16	96	216,200.67	226	485,459.83
Muerte	1	1,390.00	0	-	0	-	0	-	0	-	0	-	1	1,390.00	0	-	1	1,390.00
Daños a la propiedad	1,348	1,083,517.19	680	370,320.10	701	606,544.60	1,038	889,954.51	1,230	946,260.88	189	149,836.47	3,279	2,636,322.67	1,907	1,410,111.08	5,186	4,046,433.75
Otros Gastos		915,829.51		124,235.28		387,072.04		110,585.61		448.65		3,596.65		1,303,350.20		238,417.54		1,541,767.74