



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
ABRIL 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	31,546	46,833,751.08	4,076	8,707,885.05	3,948	5,897,942.04	5,308	5,541,770.18	7,031	5,270,845.39	113	289,783.49	42,525	58,002,538.51	9,497	14,539,438.72	52,022	72,541,977.23
Pérdidas Parciales	25,990	33,572,211.72	1,986	4,991,188.67	1,142	2,004,685.54	138	407,839.29	190	515,414.37	31	169,128.89	27,322	36,092,311.63	2,155	5,568,156.85	29,477	41,660,468.48
Colisión o Vuelco	24,621	32,557,538.08	1,972	4,970,718.17	1,142	2,004,685.54	138	407,839.29	190	515,414.37	31	169,128.89	25,953	35,077,637.99	2,141	5,547,686.35	28,094	40,625,324.34
Robo	179	169,909.79	7	15,991.23	0	-	0	-	0	-	0	-	179	169,909.79	7	15,991.23	186	185,901.02
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	2,759.39	0	-	0	-	0	-	0	-	0	-	0	2,759.39	0	-	0	2,759.39
Comprensivo	1,184	836,805.20	6	4,440.75	0	-	0	-	0	-	0	-	1,184	836,805.20	6	4,440.75	1,190	841,245.95
Gastos Médicos	41	14,403.22	6	267.00	90	44,117.54	11	25,371.81	0	-	0	-	131	58,520.76	17	25,638.81	148	84,159.57
Pérdida Total	774	5,661,277.78	155	1,163,758.60	60	208,082.71	4	17,937.71	0	-	0	-	834	5,869,360.49	159	1,181,696.31	993	7,051,056.80
Colisión o Vuelco	720	5,286,998.35	148	1,101,742.83	60	208,082.71	4	17,937.71	0	-	0	-	780	5,495,081.06	152	1,119,680.54	932	6,614,761.60
Robo	41	288,862.09	5	27,996.66	0	-	0	-	0	-	0	-	41	288,862.09	5	27,996.66	46	316,858.75
Inundación	6	38,429.25	0	-	0	-	0	-	0	-	0	-	6	38,429.25	0	-	6	38,429.25
Incendio	7	46,988.09	2	34,019.11	0	-	0	-	0	-	0	-	7	46,988.09	2	34,019.11	9	81,007.20
Responsabilidad Civil	4,741	4,216,833.39	1,929	2,011,453.84	2,656	2,316,647.93	5,155	4,667,632.59	6,841	4,746,873.27	82	120,654.60	14,238	11,280,354.59	7,166	6,799,741.03	21,404	18,080,095.62
Lesiones Corporales	128	466,479.20	148	344,659.53	80	138,678.28	136	677,683.86	116	107,151.30	7	21,200.39	395	732,277.75	319	1,054,591.43	714	1,786,869.18
Muerte	2	25,000.00	1	-	0	-	0	5,000.00	0	-	0	-	2	25,000.00	1	5,000.00	3	30,000.00
Daños a la propiedad	4,611	3,725,354.19	1,780	1,666,794.31	2,576	2,177,969.65	5,019	3,984,948.73	6,725	4,639,721.97	75	99,454.21	13,912	10,543,045.81	6,874	5,745,762.71	20,786	16,288,808.52
Otros Gastos		3,369,024.97		541,216.94		1,324,408.32		422,988.78		8,557.75		-		4,701,991.04		964,205.72		5,666,196.76
Distribución de Siniestros por Tipo de Cobertura	61%	65%	8%	12%	8%	8%	10%	8%	14%	7%	0%	0%	82%	80%	18%	20%	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	1.7%	2.3%	8.5%	17.6%
Muerte	0.0%	0.0%	0.0%	0.0%
Daños a la propiedad	98.3%	97.7%	91.5%	82.4%

TOTAL SINIESTROS 2025		
%casos	%monto	
Responsabilidad Civil	100.0%	100.0%
Lesiones Corporales	3.3%	9.9%
Muerte	0.0%	0.2%
Daños a la propiedad	97.1%	90.1%

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

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
ABRIL 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	10,256	11,726,383.17	1,173	2,770,113.92	1,068	1,557,747.77	1,322	1,327,986.85	1,665	1,275,165.56	28	80,734.95	12,989	14,559,296.50	2,523	4,178,835.72	15,512	18,738,132.22
Pérdidas Parciales	8,971	8,527,866.19	710	1,882,192.52	355	513,554.12	35	95,923.80	55	128,421.69	9	42,153.62	9,381	9,169,842.00	754	2,020,269.94	10,135	11,190,111.94
Colisión o Vuelco	8,577	8,334,532.35	707	1,881,883.92	355	513,554.12	35	95,923.80	55	128,421.69	9	42,153.62	8,987	8,976,508.16	751	2,019,961.34	9,738	10,996,469.50
Robo	53	56,478.71	2	-	0	-	0	-	0	-	0	-	53	56,478.71	2	-	55	56,478.71
Incendio	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Inundación	0	2,759.39	0	-	0	-	0	-	0	-	0	-	0	2,759.39	0	-	0	2,759.39
Comprensivo	341	134,095.74	1	308.60	0	-	0	-	0	-	0	-	341	134,095.74	1	308.60	342	134,404.34
Gastos Médicos	6	1,972.27	0	-	15	10,890.43	0	-	0	-	0	-	21	12,862.70	0	-	21	12,862.70
Pérdida Total	163	1,235,430.92	46	258,310.95	36	39,695.33	1	6,478.95	0	-	0	-	199	1,275,126.25	47	264,789.90	246	1,539,916.15
Colisión o Vuelco	157	1,167,466.17	45	238,408.73	36	39,695.33	1	6,478.95	0	-	0	-	193	1,207,161.50	46	244,887.68	239	1,452,049.18
Robo	6	57,064.00	1	10,577.86	0	-	0	-	0	-	0	-	6	57,064.00	1	10,577.86	7	67,641.86
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Incendio	0	10,900.75	0	9,324.36	0	-	0	-	0	-	0	-	0	10,900.75	0	9,324.36	0	20,225.11
Responsabilidad Civil	1,116	1,018,592.26	417	484,974.82	662	604,234.19	1,286	1,137,173.64	1,610	1,146,476.37	19	38,581.33	3,388	2,769,302.82	1,722	1,660,729.79	5,110	4,430,032.61
Lesiones Corporales	42	87,199.97	30	55,688.23	17	20,950.51	43	161,653.67	30	26,141.19	4	15,582.00	89	134,291.67	77	232,923.90	166	367,215.57
Muerte	1	-	0	-	0	-	0	-	0	-	0	-	1	-	0	5,000.00	1	5,000.00
Daños a la propiedad	1,073	931,392.29	387	429,286.59	645	583,283.68	1,243	970,519.97	1,580	1,120,335.18	15	22,999.33	3,298	2,635,011.15	1,645	1,422,805.89	4,943	4,057,817.04
Otros Gastos		942,521.53		144,635.63		389,373.70		88,410.46		267.50		-		1,332,162.73		233,046.09		1,565,208.82