



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 31 DE ENERO 2020
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)
RESUMEN COMPARATIVOS

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual
Vida Individual	263,562	258,866	4,696	1.8%	253,823	249,714	4,109	1.6%	14,271,181.94	13,902,104.51	369,077.43	2.7%	3,432,793.25	2,055,855.27	1,376,937.98	67.0%
Accidentes Personales	417,874	409,870	8,004	2.0%	154,140	143,809	10,331	7.2%	1,726,740.17	2,090,599.25	(363,859.08)	-17.4%	794,647.72	476,265.04	318,382.68	66.8%
Salud	434,533	444,794	(10,261)	-2.3%	98,795	92,917	5,878	6.3%	30,088,333.83	28,032,216.87	2,056,116.96	7.3%	21,821,122.50	19,963,767.27	1,857,355.23	9.3%
Colectivos de Vida	1,081,686	1,002,237	79,449	7.9%	71,280	55,465	15,815	28.5%	19,621,270.61	17,740,336.63	1,880,933.98	10.6%	5,554,732.75	4,956,247.38	598,485.37	12.1%
Incendio y Líneas Aliadas (*)	417,205	429,820	(12,615)	-2.9%	272,143	256,009	16,134	6.3%	27,176,779.21	20,321,398.73	6,855,380.48	33.7%	4,671,726.19	1,634,846.49	3,036,879.70	185.8%
Multiriesgo	27,706	26,771	935	3.5%	26,104	25,265	839	3.3%	617,949.11	538,447.12	79,501.99	14.8%	90,919.92	112,288.84	(21,368.92)	-19.0%
Transporte de Carga	37,200	36,630	570	1.6%	32,521	32,169	352	1.1%	3,161,427.86	2,856,637.91	304,789.95	10.7%	576,736.70	448,126.44	128,610.26	28.7%
Casco	1,538	1,571	(33)	-2.1%	1,026	1,067	(41)	-3.8%	1,761,768.26	2,289,754.30	(527,986.04)	-23.1%	442,045.19	309,422.26	132,622.93	42.9%
Automóvil	939,870	903,959	35,911	4.0%	834,139	803,138	31,001	3.9%	25,497,433.53	26,939,091.83	(1,441,658.30)	-5.4%	17,189,833.12	14,977,015.29	2,212,817.83	14.8%
Ramos Técnicos	14,338	13,971	367	2.6%	9,823	10,347	(524)	-5.1%	1,585,465.47	2,040,498.70	(455,033.23)	-22.3%	152,610.05	153,970.41	(1,360.36)	-0.9%
Responsabilidad Civil	19,310	19,247	63	0.3%	18,140	18,033	107	0.6%	3,945,630.97	3,895,896.61	49,734.36	1.3%	302,829.32	393,805.35	(90,976.03)	-23.1%
Robo	4,276	4,345	(69)	-1.6%	3,689	3,761	(72)	-1.9%	567,632.65	1,483,533.76	(915,901.11)	-61.7%	239,734.08	40,898.73	198,835.35	486.2%
Fianzas	71,755	66,147	5,608	8.5%	69,428	64,028	5,400	8.4%	6,808,887.63	6,541,743.40	267,144.23	4.1%	4,775,983.24	4,335,268.50	440,714.74	10.2%
Otros	77,014	68,498	8,516	12.4%	7,693	8,274	(581)	-7.0%	6,144,672.26	5,807,176.45	337,495.81	5.8%	1,436,360.00	977,159.11	459,200.89	47.0%
TOTAL LOCAL Y EXTERIOR	3,807,867	3,686,726	121,141	3.3%	1,852,744	1,763,996	88,748	5.0%	142,975,173.50	134,479,436.07	8,495,737.43	6.3%	61,482,074.03	50,834,936.38	10,647,137.65	20.9%
Ramos de Personas	2,197,655	2,115,767	81,888	3.9%	578,038	541,905	36,133	6.7%	65,707,526.55	61,765,257.26	3,942,269.29	6.4%	31,603,296.22	27,452,134.96	4,151,161.26	15.1%
Ramos Generales	1,610,212	1,570,959	39,253	2.5%	1,274,706	1,222,091	52,615	4.3%	77,267,646.95	72,714,178.81	4,553,468.14	6.3%	29,878,777.81	23,382,801.42	6,495,976.39	27.8%
Totales	3,807,867	3,686,726	121,141	3.3%	1,852,744	1,763,996	88,748	5.0%	\$142,975,173.50	\$134,479,436.07	8,495,737.43	6.3%	\$61,482,074.03	\$50,834,936.38	10,647,137.65	20.9%

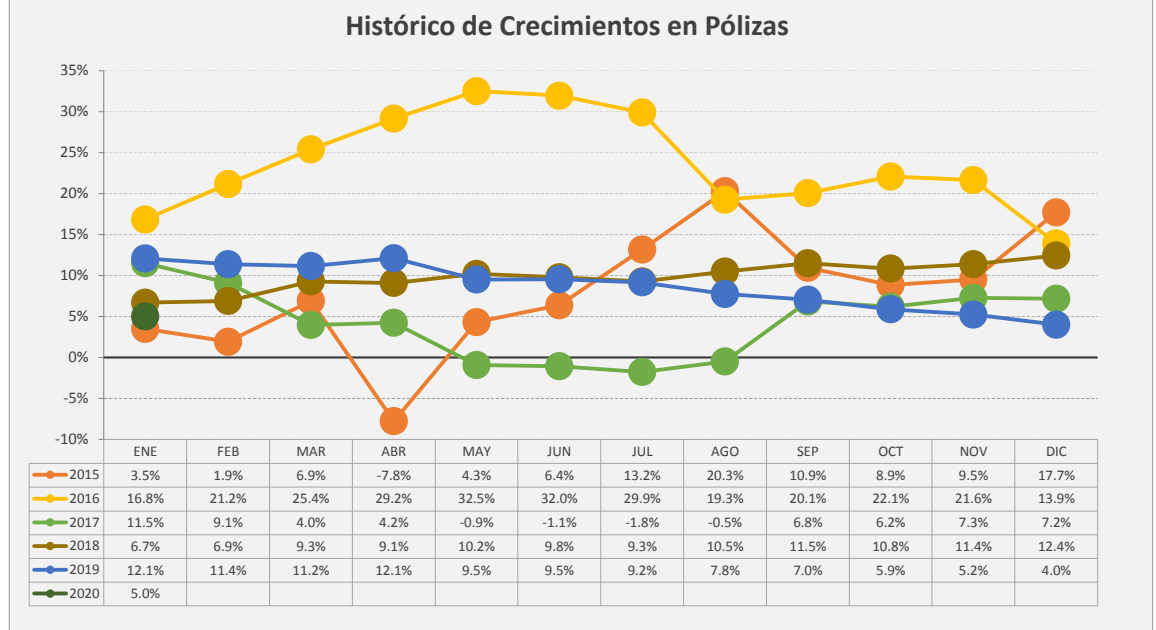
Superintendencia de Seguros y Reaseguros de Panamá

HISTORICOS DE CRECIMIENTO

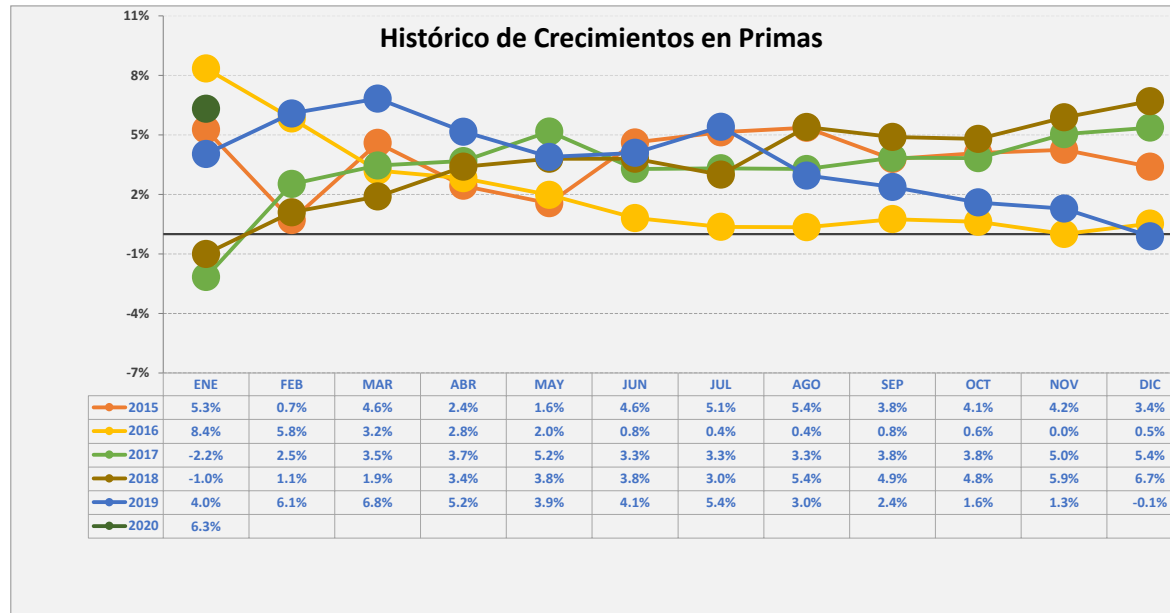
Crecimientos Acumulados 2019



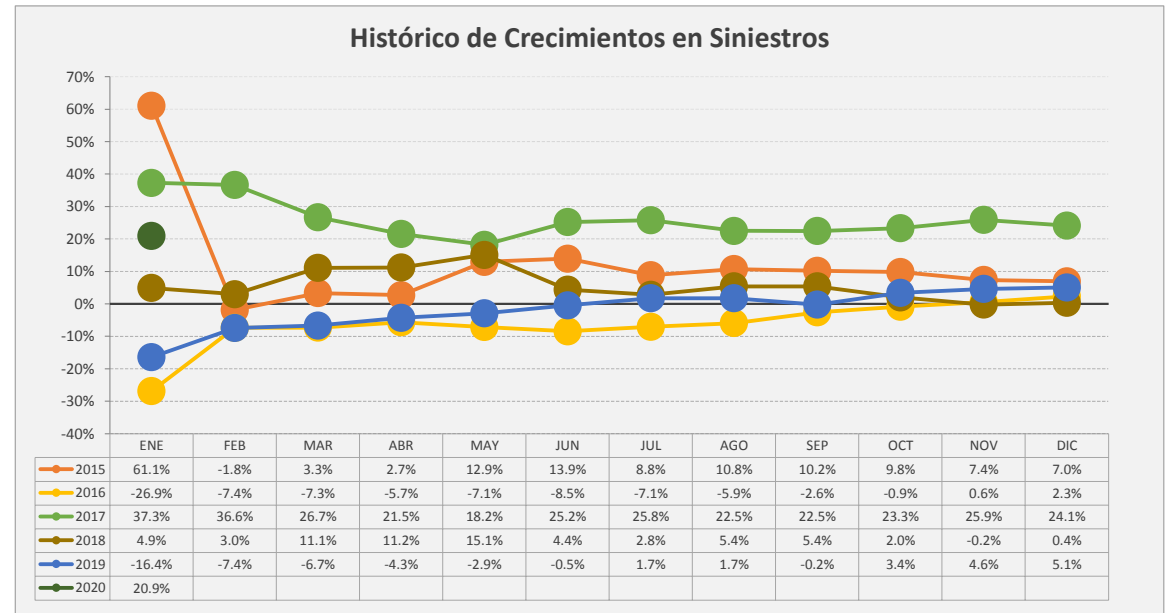
Histórico de Crecimientos en Pólizas



Histórico de Crecimientos en Primas



Histórico de Crecimientos en Siniestros





SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE ENERO 2020
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS				
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN		
	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	
1	Vida Individual	263,562	258,866	4,696	1.8%	253,823	249,714	4,109	1.6%	14,271,181.94	13,902,104.51	369,077.43	2.7%	3,432,793.25	2,055,855.27	1,376,937.98	67.0%
2	- Primer año	87,102	70,526	16,576	23.5%	83,482	67,887	15,595	23.0%	2,256,411.17	2,340,917.37	(84,506.20)	-3.6%	558,570.11	1,104,291.97	(545,721.86)	-49.4%
3	- Renovación	176,460	188,340	(11,880)	-6.3%	170,341	181,827	(11,486)	-6.3%	12,014,770.77	11,561,187.14	453,583.63	3.9%	2,874,223.14	951,563.30	1,922,659.84	202.1%
4	Accidentes Personales	417,874	409,870	8,004	2.0%	154,140	143,809	10,331	7.2%	1,726,740.17	2,090,599.25	(363,859.08)	-17.4%	794,647.72	476,265.04	318,382.68	66.8%
5	- Individual	140,051	120,740	19,311	16.0%	120,692	98,976	21,716	21.9%	623,978.80	1,047,329.84	(423,351.04)	-40.4%	347,076.78	123,057.69	224,019.09	182.0%
6	- Grupo	277,823	289,130	(11,307)	-3.9%	33,448	44,833	(11,385)	-25.4%	1,102,761.37	1,043,269.41	59,491.96	5.7%	447,570.94	353,207.35	94,363.59	26.7%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	434,533	444,794	(10,261)	-2.3%	98,795	92,917	5,878	6.3%	30,088,333.83	28,032,216.87	2,056,116.96	7.3%	21,821,122.50	19,963,767.27	1,857,355.23	9.3%
9	- Individual	112,328	105,009	7,319	7.0%	91,502	84,394	7,108	8.4%	14,123,308.69	12,728,903.58	1,394,405.11	11.0%	10,296,838.54	8,604,772.17	1,692,066.37	19.7%
10	- Grupo	322,205	339,785	(17,580)	-5.2%	7,293	8,523	(1,230)	-14.4%	15,965,025.14	15,303,313.29	661,711.85	4.3%	11,524,283.96	11,358,995.10	165,288.86	1.5%
11	Colectivos de Vida	1,081,686	1,002,237	79,449	7.9%	71,280	55,465	15,815	28.5%	19,621,270.61	17,740,336.63	1,880,933.98	10.6%	5,554,732.75	4,956,247.38	598,485.37	12.1%
12	Incendio y Líneas Aliadas (*)	417,205	429,820	(12,615)	-2.9%	272,143	256,009	16,134	6.3%	27,176,779.21	20,321,398.73	6,855,380.48	33.7%	4,671,726.19	1,634,846.49	3,036,879.70	185.8%
13	- Residencial	324,772	307,631	17,141	5.6%	230,477	198,382	32,095	16.2%	5,521,894.87	5,630,491.37	(108,596.50)	-1.9%	2,306,938.12	1,370,933.76	936,004.36	68.3%
14	- Comercial	91,933	121,803	(29,870)	-24.5%	41,260	57,317	(16,057)	-28.0%	21,510,316.62	14,593,257.35	6,917,059.27	47.4%	2,364,788.07	262,153.73	2,102,634.34	802.1%
15	- Industrial	500	386	114	29.5%	406	310	96	31.0%	144,567.72	97,650.01	46,917.71	48.0%	-	1,759.00	(1,759.00)	-100.0%
16	Vida Industrial	11	25	(14)	-56.0%	11	25	(14)	-56.0%	-	-	-	0.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	27,706	26,771	935	3.5%	26,104	25,265	839	3.3%	617,949.11	538,447.12	79,501.99	14.8%	90,919.92	112,288.84	(21,368.92)	-19.0%
21	- Residencial	20,816	20,188	628	3.1%	20,248	19,574	674	3.4%	314,905.07	363,753.64	(48,848.57)	-13.4%	61,388.34	66,143.94	(4,755.60)	-7.2%
22	- Comercial e Industrial	6,890	6,583	307	4.7%	5,856	5,691	165	2.9%	303,044.04	174,693.48	128,350.56	73.5%	29,531.58	46,144.90	(16,613.32)	-36.0%
23	Transporte de Carga	37,200	36,630	570	1.6%	32,521	32,169	352	1.1%	3,161,427.86	2,856,637.91	304,789.95	10.7%	576,736.70	448,126.44	128,610.26	28.7%
24	- Terrestre	25,939	25,301	638	2.5%	25,167	24,740	427	1.7%	2,282,481.75	2,404,691.89	(122,210.14)	-5.1%	276,263.04	256,768.59	19,494.45	7.6%
25	- Marítimo	11,194	11,267	(73)	-0.6%	7,287	7,367	(80)	-1.1%	849,388.68	424,096.64	425,292.04	100.3%	287,049.84	101,151.33	185,898.51	183.8%
26	- Aéreo	67	62	5	8.1%	67	62	5	8.1%	29,557.43	27,849.38	1,708.05	6.1%	13,423.82	90,206.52	(76,782.70)	-85.1%
27	Casco	1,538	1,571	(33)	-2.1%	1,026	1,067	(41)	-3.8%	1,761,768.26	2,289,754.30	(527,986.04)	-23.1%	442,045.19	309,422.26	132,622.93	42.9%
28	- Marítimo	1,172	1,227	(55)	-4.5%	813	870	(57)	-6.6%	655,447.31	553,691.56	101,755.75	18.4%	404,479.53	309,422.26	95,057.27	30.7%
29	- Aéreo	366	344	22	6.4%	213	197	16	8.1%	1,106,320.95	1,736,062.74	(629,741.79)	-36.3%	37,565.66	-	37,565.66	0.0%



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ACUMULADO AL 31 DE ENERO 2020
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS				
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN		
	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	
30	Automóvil	939,870	903,959	35,911	4.0%	834,139	803,138	31,001	3.9%	25,497,433.53	26,939,091.83	(1,441,658.30)	-5.4%	17,189,833.12	14,977,015.29	2,212,817.83	14.8%
31	Ramos Técnicos	14,338	13,971	367	2.6%	9,823	10,347	(524)	-5.1%	1,585,465.47	2,040,498.70	(455,033.23)	-22.3%	152,610.05	153,970.41	(1,360.36)	-0.9%
32	- TRC - TRM	3,418	2,229	1,189	53.3%	2,262	1,989	273	13.7%	1,100,737.52	1,512,039.00	(411,301.48)	-27.2%	13,868.54	24,392.37	(10,523.83)	-43.1%
33	- Equipo Electrónico	4,568	4,957	(389)	-7.8%	3,382	3,786	(404)	-10.7%	165,311.35	124,387.70	40,923.65	32.9%	52,894.68	12,898.43	39,996.25	310.1%
34	- Caldera y Maquinaria	852	830	22	2.7%	828	827	1	0.1%	-	91,697.73	(91,697.73)	-100.0%	-	-	-	0.0%
35	- Rotura de Maquinaria	1,582	2,049	(467)	-22.8%	1,035	1,252	(217)	-17.3%	62,012.25	80,764.73	(18,752.48)	-23.2%	29,071.09	60,284.14	(31,213.05)	-51.8%
36	- Equipo Pesado	3,911	3,896	15	0.4%	2,309	2,484	(175)	-7.0%	257,411.85	231,551.52	25,860.33	11.2%	56,775.74	56,395.47	380.27	0.7%
37	- Vidrios	7	10	(3)	-30.0%	7	9	(2)	-22.2%	(7.50)	58.02	(65.52)	-112.9%	-	-	-	0.0%
38	Riesgos Diversos	100,549	91,973	8,576	9.3%	29,471	29,951	(480)	-1.6%	10,657,935.88	11,186,606.82	(528,670.94)	-4.7%	1,978,923.40	1,411,863.19	567,060.21	40.2%
39	- Responsabilidad Civil	19,310	19,247	63	0.3%	18,140	18,033	107	0.6%	3,945,630.97	3,895,896.61	49,734.36	1.3%	302,829.32	393,805.35	(90,976.03)	-23.1%
40	- Robo	4,276	4,345	(69)	-1.6%	3,689	3,761	(72)	-1.9%	567,632.65	1,483,533.76	(915,901.11)	-61.7%	239,734.08	40,898.73	198,835.35	486.2%
41	- Fidelidad y DDD	1,125	1,131	(6)	-0.5%	1,112	1,115	(3)	-0.3%	1,291,138.76	335,994.12	955,144.64	284.3%	46,797.92	456,529.47	(409,731.55)	-89.7%
42	- BBB	29	31	(2)	-6.5%	28	30	(2)	-6.7%	176,406.64	36,396.51	140,010.13	384.7%	1,322.80	1,044.59	278.21	26.6%
43	- Otros	75,809	67,219	8,590	12.8%	6,502	7,012	(510)	-7.3%	4,677,126.86	5,434,785.82	(757,658.96)	-13.9%	1,388,239.28	519,585.05	868,654.23	167.2%
44	Titulos de Propiedad	40	92	(52)	-56.5%	40	92	(52)	-56.5%	-	-	-	0.0%	-	-	-	0.0%
45	Fianzas	71,755	66,147	5,608	8.5%	69,428	64,028	5,400	8.4%	6,808,887.63	6,541,743.40	267,144.23	4.1%	4,775,983.24	4,335,268.50	440,714.74	10.2%
46	- Oferta y Cumplimiento	31,464	25,423	6,041	23.8%	30,812	24,833	5,979	24.1%	1,994,110.94	3,273,940.69	(1,279,829.75)	-39.1%	933,882.02	3,237,732.55	(2,303,850.53)	-71.2%
47	- Otras	40,291	40,724	(433)	-1.1%	38,616	39,195	(579)	-1.5%	4,814,776.69	3,267,802.71	1,546,973.98	47.3%	3,842,101.22	1,097,535.95	2,744,565.27	250.1%
48	TOTAL LOCAL Y EXTERIOR	3,807,867	3,686,726	121,141	3.3%	1,852,744	1,763,996	88,748	5.0%	142,975,173.50	134,479,436.07	8,495,737.43	6.317%	61,482,074.03	50,834,936.38	10,647,137.65	20.9%
Ramos de Personas		2,197,655	2,115,767	81,888	3.9%	578,038	541,905	36,133	6.7%	65,707,526.55	61,765,257.26	3,942,269.29	6.4%	31,603,296.22	27,452,134.96	4,151,161.26	15.1%
Ramos Generales		1,610,212	1,570,959	39,253	2.5%	1,274,706	1,222,091	52,615	4.3%	77,267,646.95	72,714,178.81	4,553,468.14	6.3%	29,878,777.81	23,382,801.42	6,495,976.39	27.8%
Totales		3,807,867	3,686,726	121,141	3.3%	1,852,744	1,763,996	88,748	5.0%	\$142,975,173.50	\$134,479,436.07	8,495,737.43	6.3%	\$61,482,074.03	\$50,834,936.38	10,647,137.65	20.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2020 (Cifras en Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual
1 Vida Individual	263,562	258,866	4,696	1.8%	253,823	249,714	4,109	1.6%	14,271,181.94	13,902,104.51	369,077.43	2.7%	3,432,793.25	2,055,855.27	1,376,937.98	67.0%
2 - Primer año	87,102	70,526	16,576	23.5%	83,482	67,887	15,595	23.0%	2,256,411.17	2,340,917.37	(84,506.20)	-3.6%	558,570.11	1,104,291.97	(545,721.86)	-49.4%
3 - Renovación	176,460	188,340	(11,880)	-6.3%	170,341	181,827	(11,486)	-6.3%	12,014,770.77	11,561,187.14	453,583.63	3.9%	2,874,223.14	951,563.30	1,922,659.84	202.1%
4 Accidentes Personales	417,874	409,870	8,004	2.0%	154,140	143,809	10,331	7.2%	1,726,740.17	2,090,599.25	(363,859.08)	-17.4%	794,647.72	476,265.04	318,382.68	66.8%
5 - Individual	140,051	120,740	19,311	16.0%	120,692	98,976	21,716	21.9%	623,978.80	1,047,329.84	(423,351.04)	-40.4%	347,076.78	123,057.69	224,019.09	182.0%
6 - Grupo	277,823	289,130	(11,307)	-3.9%	33,448	44,833	(11,385)	-25.4%	1,102,761.37	1,043,269.41	59,491.96	5.7%	447,570.94	353,207.35	94,363.59	26.7%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 Salud	434,533	444,794	(10,261)	-2.3%	98,795	92,917	5,878	6.3%	30,088,333.83	28,032,216.87	2,056,116.96	7.3%	21,821,122.50	19,963,767.27	1,857,355.23	9.3%
9 - Individual	112,328	105,009	7,319	7.0%	91,502	84,394	7,108	8.4%	14,123,308.69	12,728,903.58	1,394,405.11	11.0%	10,296,838.54	8,604,772.17	1,692,066.37	19.7%
10 - Grupo	322,205	339,785	(17,580)	-5.2%	7,293	8,523	(1,230)	-14.4%	15,965,025.14	15,303,313.29	661,711.85	4.3%	11,524,283.96	11,358,995.10	165,288.86	1.5%
11 Colectivos de Vida	1,081,686	1,002,237	79,449	7.9%	71,280	55,465	15,815	28.5%	19,621,270.61	17,740,336.63	1,880,933.98	10.6%	5,554,732.75	4,956,247.38	598,485.37	12.1%
12 Incendio y Líneas Aliadas (*)	417,205	429,820	(12,615)	-2.9%	272,143	256,009	16,134	6.3%	27,176,779.21	20,321,398.73	6,855,380.48	33.7%	4,671,726.19	1,634,846.49	3,036,879.70	185.8%
13 - Residencial	324,772	307,631	17,141	5.6%	230,477	198,382	32,095	16.2%	5,521,894.87	5,630,491.37	(108,596.50)	-1.9%	2,306,938.12	1,370,933.76	936,004.36	68.3%
14 - Comercial	91,933	121,803	(29,870)	-24.5%	41,260	57,317	(16,057)	-28.0%	21,510,316.62	14,593,257.35	6,917,059.27	47.4%	2,364,788.07	262,153.73	2,102,634.34	802.1%
15 - Industrial	500	386	114	29.5%	406	310	96	31.0%	144,567.72	97,650.01	46,917.71	48.0%	-	1,759.00	(1,759.00)	-100.0%
16 Vida Industrial	11	25	(14)	-56.0%	11	25	(14)	-56.0%	-	-	-	0.0%	-	-	-	0.0%
17 Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18 Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19 Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 Multiriesgo	27,706	26,771	935	3.5%	26,104	25,265	839	3.3%	617,949.11	538,447.12	79,501.99	14.8%	90,919.92	112,288.84	(21,368.92)	-19.0%
21 - Residencial	20,816	20,188	628	3.1%	20,248	19,574	674	3.4%	314,905.07	363,753.64	(48,848.57)	-13.4%	61,388.34	66,143.94	(4,755.60)	-7.2%
22 - Comercial e Industrial	6,890	6,583	307	4.7%	5,856	5,691	165	2.9%	303,044.04	174,693.48	128,350.56	73.5%	29,531.58	46,144.90	(16,613.32)	-36.0%
23 Transporte de Carga	37,200	36,630	570	1.6%	32,521	32,169	352	1.1%	3,161,427.86	2,856,637.91	304,789.95	10.7%	576,736.70	448,126.44	128,610.26	28.7%
24 - Terrestre	25,939	25,301	638	2.5%	25,167	24,740	427	1.7%	2,282,481.75	2,404,691.89	(122,210.14)	-5.1%	276,263.04	256,768.59	19,494.45	7.6%
25 - Marítimo	11,194	11,267	(73)	-0.6%	7,287	7,367	(80)	-1.1%	849,388.68	424,096.64	425,292.04	100.3%	287,049.84	101,151.33	185,898.51	183.8%
26 - Aéreo	67	62	5	8.1%	67	62	5	8.1%	29,557.43	27,849.38	1,708.05	6.1%	13,423.82	90,206.52	(76,782.70)	-85.1%
27 Casco	1,538	1,571	(33)	-2.1%	1,026	1,067	(41)	-3.8%	1,761,768.26	2,289,754.30	(527,986.04)	-23.1%	442,045.19	309,422.26	132,622.93	42.9%
28 - Marítimo	1,172	1,227	(55)	-4.5%	813	870	(57)	-6.6%	655,447.31	553,691.56	101,755.75	18.4%	404,479.53	309,422.26	95,057.27	30.7%
29 - Aéreo	366	344	22	6.4%	213	197	16	8.1%	1,106,320.95	1,736,062.74	(629,741.79)	-36.3%	37,565.66	-	37,565.66	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2020 (Cifras en Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual	2020	2019	Absoluta	Porcentual
30 Automóvil	939,870	903,959	35,911	4.0%	834,139	803,138	31,001	3.9%	25,497,433.53	26,939,091.83	(1,441,658.30)	-5.4%	17,189,833.12	14,977,015.29	2,212,817.83	14.8%
31 Ramos Técnicos	14,338	13,971	367	2.6%	9,823	10,347	(524)	-5.1%	1,585,465.47	2,040,498.70	(455,033.23)	-22.3%	152,610.05	153,970.41	(1,360.36)	-0.9%
32 - TRC - TRM	3,418	2,229	1,189	53.3%	2,262	1,989	273	13.7%	1,100,737.52	1,512,039.00	(411,301.48)	-27.2%	13,868.54	24,392.37	(10,523.83)	-43.1%
33 - Equipo Electrónico	4,568	4,957	(389)	-7.8%	3,382	3,786	(404)	-10.7%	165,311.35	124,387.70	40,923.65	32.9%	52,894.68	12,898.43	39,996.25	310.1%
34 - Caldera y Maquinaria	852	830	22	2.7%	828	827	1	0.1%	-	91,697.73	(91,697.73)	-100.0%	-	-	-	0.0%
35 - Rotura de Maquinaria	1,582	2,049	(467)	-22.8%	1,035	1,252	(217)	-17.3%	62,012.25	80,764.73	(18,752.48)	-23.2%	29,071.09	60,284.14	(31,213.05)	-51.8%
36 - Equipo Pesado	3,911	3,896	15	0.4%	2,309	2,484	(175)	-7.0%	257,411.85	231,551.52	25,860.33	11.2%	56,775.74	56,395.47	380.27	0.7%
37 - Vidrios	7	10	(3)	-30.0%	7	9	(2)	-22.2%	(7.50)	58.02	(65.52)	-112.9%	-	-	-	0.0%
38 Riesgos Diversos	100,549	91,973	8,576	9.3%	29,471	29,951	(480)	-1.6%	10,657,935.88	11,186,606.82	(528,670.94)	-4.7%	1,978,923.40	1,411,863.19	567,060.21	40.2%
39 - Responsabilidad Civil	19,310	19,247	63	0.3%	18,140	18,033	107	0.6%	3,945,630.97	3,895,896.61	49,734.36	1.3%	302,829.32	393,805.35	(90,976.03)	-23.1%
40 - Robo	4,276	4,345	(69)	-1.6%	3,689	3,761	(72)	-1.9%	567,632.65	1,483,533.76	(915,901.11)	-61.7%	239,734.08	40,898.73	198,835.35	486.2%
41 - Fidelidad y DDD	1,125	1,131	(6)	-0.5%	1,112	1,115	(3)	-0.3%	1,291,138.76	335,994.12	955,144.64	284.3%	46,797.92	456,529.47	(409,731.55)	-89.7%
42 - BBB	29	31	(2)	-6.5%	28	30	(2)	-6.7%	176,406.64	36,396.51	140,010.13	384.7%	1,322.80	1,044.59	278.21	26.6%
43 - Otros	75,809	67,219	8,590	12.8%	6,502	7,012	(510)	-7.3%	4,677,126.86	5,434,785.82	(757,658.96)	-13.9%	1,388,239.28	519,585.05	868,654.23	167.2%
44 Títulos de Propiedad	40	92	(52)	-56.5%	40	92	(52)	-56.5%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	71,755	66,147	5,608	8.5%	69,428	64,028	5,400	8.4%	6,808,887.63	6,541,743.40	267,144.23	4.1%	4,775,983.24	4,335,268.50	440,714.74	10.2%
46 - Oferta y Cumplimiento	31,464	25,423	6,041	23.8%	30,812	24,833	5,979	24.1%	1,994,110.94	3,273,940.69	(1,279,829.75)	-39.1%	933,882.02	3,237,732.55	(2,303,850.53)	-71.2%
47 - Otras	40,291	40,724	(433)	-1.1%	38,616	39,195	(579)	-1.5%	4,814,776.69	3,267,802.71	1,546,973.98	47.3%	3,842,101.22	1,097,535.95	2,744,565.27	250.1%
48 TOTAL TOTAL Y EXTERIOR	3,807,867	3,686,726	121,141	3.3%	1,852,744	1,763,996	88,748	5.0%	142,975,173.50	134,479,436.07	8,495,737.43	6.317%	61,482,074.03	50,834,936.38	10,647,137.65	20.9%
Ramos de Personas	2,197,655	2,115,767	81,888	3.9%	578,038	541,905	36,133	6.7%	65,707,526.55	61,765,257.26	3,942,269.29	6.4%	31,603,296.22	27,452,134.96	4,151,161.26	15.1%
Ramos Generales	1,610,212	1,570,959	39,253	2.5%	1,274,706	1,222,091	52,615	4.3%	77,267,646.95	72,714,178.81	4,553,468.14	6.3%	29,878,777.81	23,382,801.42	6,495,976.39	27.8%
Totales	3,807,867	3,686,726	121,141	3.3%	1,852,744	1,763,996	88,748	5.0%	\$142,975,173.50	\$134,479,436.07	8,495,737.43	6.3%	\$61,482,074.03	\$50,834,936.38	10,647,137.65	20.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE ENERO 2020

COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2020	2019	Variación Porcentual
1	Vida Individual	0.24	0.15	62.7%
2	- Primer año	0.25	0.47	-47.5%
3	- Renovación	0.24	0.08	190.6%
4	Accidentes Personales	0.46	0.23	102.0%
5	- Individual	0.56	0.12	373.4%
6	- Grupo	0.41	0.34	19.9%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.73	0.71	1.8%
9	- Individual	0.73	0.68	7.8%
10	- Grupo	0.72	0.74	-2.7%
11	Colectivos de Vida	0.28	0.28	1.3%
12	Incendio y Líneas Aliadas (*)	0.17	0.08	113.7%
13	- Residencial	0.42	0.24	71.6%
14	- Comercial	0.11	0.02	512.0%
15	- Industrial	0.00	0.02	-100.0%
16	Vida Industrial	0.00	0.00	0.0%
17	Anualidades	0.00	0.00	0.0%
18	Rentas Vitalicias	0.00	0.00	0.0%
19	Pérdida de Ingresos	0.00	0.00	0.0%
20	Multirisgo	0.15	0.21	-29.4%
21	- Residencial	0.19	0.18	7.2%
22	- Comercial e Industrial	0.10	0.26	-63.1%
23	Transporte de Carga	0.18	0.16	16.3%
24	- Terrestre	0.12	0.11	13.4%
25	- Marítimo	0.34	0.24	41.7%
26	- Aéreo	0.45	3.24	-86.0%
27	Casco	0.25	0.14	85.7%
28	- Marítimo	0.62	0.56	10.4%
29	- Aéreo	0.03	0.00	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE ENERO 2020

COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2020	2019	Variación Porcentual
30	Automóvil	0.67	0.56	21.3%
31	Ramos Técnicos	0.10	0.08	27.6%
32	- TRC - TRM	0.01	0.02	-21.9%
33	- Equipo Electrónico	0.32	0.10	208.6%
34	- Caldera y Maquinaria	0.00	0.00	0.0%
35	- Rotura de Maquinaria	0.47	0.75	-37.2%
36	- Equipo Pesado	0.22	0.24	-9.4%
37	- Vidrios	0.00	0.00	0.0%
38	Riesgos Diversos	0.19	0.13	47.1%
39	- Responsabilidad Civil	0.08	0.10	-24.1%
40	- Robo	0.42	0.03	1432.0%
41	- Fidelidad y DDD	0.04	1.36	-97.3%
42	- BBB	0.01	0.03	-73.9%
43	- Otros	0.30	0.10	210.5%
44	Titulos de Propiedad	0.00	0.00	0.0%
45	Fianzas	0.70	0.66	5.8%
46	- Oferta y Cumplimiento	0.47	0.99	-52.6%
47	- Otras	0.80	0.34	137.6%
48	TOTAL LOCAL Y EXTERIOR	0.43	0.38	13.8%
Vida		0.48	0.44	8.2%
General		0.39	0.32	20.3%
Totales		0.43	0.38	13.8%