



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE OCTUBRE 2023**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**  
**RESUMEN COMPARATIVOS**

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
<b>Vida Individual</b>	252,994	254,755	(1,761)	-0.7%	240,122	240,633	(511)	-0.2%	144,746,863.85	136,542,587.43	8,204,276.42	6.0%	37,398,379.19	44,243,267.43	(6,844,888.24)	-15.5%
<b>Accidentes Personales</b>	594,227	508,314	85,913	16.9%	185,289	163,754	21,535	13.2%	23,061,160.89	21,586,316.42	1,474,844.47	6.8%	6,761,285.33	5,299,142.26	1,462,143.07	27.6%
<b>Salud</b>	437,159	418,187	18,972	4.5%	158,850	140,205	18,645	13.3%	388,717,057.78	347,843,438.33	40,873,619.45	11.8%	290,807,856.55	262,113,272.00	28,694,584.55	10.9%
<b>Colectivos de Vida</b>	1,069,449	1,038,909	30,540	2.9%	101,045	90,173	10,872	12.1%	213,079,020.26	207,262,924.47	5,816,095.79	2.8%	67,204,759.20	80,085,542.71	(12,880,783.51)	-16.1%
<b>Incendio y Líneas Aliadas (*)</b>	483,545	462,109	21,436	4.6%	337,268	315,387	21,881	6.9%	156,036,727.29	137,540,549.25	18,496,178.04	13.4%	97,782,440.00	42,189,325.65	55,593,114.35	131.8%
<b>Multirisgo</b>	34,536	32,907	1,629	5.0%	32,746	30,902	1,844	6.0%	7,110,207.81	6,617,936.98	492,270.83	7.4%	2,978,327.85	2,814,204.13	164,123.72	5.8%
<b>Transporte de Carga</b>	41,104	40,935	169	0.4%	34,801	34,105	696	2.0%	26,212,082.69	24,425,573.92	1,786,508.77	7.3%	4,193,438.48	6,150,484.94	(1,957,046.46)	-31.8%
<b>Casco</b>	2,049	1,972	77	3.9%	1,562	1,443	119	8.2%	35,931,249.47	29,866,234.57	6,065,014.90	20.3%	20,067,107.51	5,513,326.62	14,553,780.89	264.0%
<b>Automóvil</b>	990,133	958,902	31,231	3.3%	864,990	834,152	30,838	3.7%	245,648,869.04	225,180,734.87	20,468,134.17	9.1%	167,954,879.46	155,885,048.60	12,069,830.86	7.7%
<b>Ramos Técnicos</b>	12,362	13,152	(790)	-6.0%	9,526	9,078	448	4.9%	25,977,255.79	19,241,684.82	6,735,570.97	35.0%	3,372,168.53	2,712,498.01	659,670.52	24.3%
<b>Responsabilidad Civil</b>	17,628	17,301	327	1.9%	16,696	16,143	553	3.4%	57,813,926.20	36,015,763.22	21,798,162.98	60.5%	8,862,586.70	5,749,308.14	3,113,278.56	54.2%
<b>Robo</b>	4,212	4,214	(2)	0.0%	3,634	3,611	23	0.6%	1,730,974.33	1,769,308.45	(38,334.12)	-2.2%	727,575.92	545,450.75	182,125.17	33.4%
<b>Fianzas</b>	92,195	84,303	7,892	9.4%	89,914	81,150	8,764	10.8%	106,229,544.38	96,433,933.26	9,795,611.12	10.2%	93,455,061.60	46,204,697.10	47,250,364.50	102.3%
<b>Otros</b>	68,305	63,891	4,414	6.9%	8,673	8,145	528	6.5%	106,085,955.67	91,568,284.96	14,517,670.71	15.9%	20,887,948.54	17,314,078.05	3,573,870.49	20.6%
<b>TOTAL LOCAL Y EXTERIOR</b>	<b>4,099,898</b>	<b>3,899,851</b>	<b>200,047</b>	<b>5.1%</b>	<b>2,085,116</b>	<b>1,968,881</b>	<b>116,235</b>	<b>5.9%</b>	<b>1,538,380,895.45</b>	<b>1,381,895,270.96</b>	<b>156,485,624.50</b>	<b>11.3%</b>	<b>822,453,814.86</b>	<b>676,819,646.40</b>	<b>145,634,168.46</b>	<b>21.5%</b>
<b>Ramos de Personas</b>	<b>2,353,829</b>	<b>2,220,165</b>	<b>133,664</b>	<b>6.0%</b>	<b>685,306</b>	<b>634,765</b>	<b>50,541</b>	<b>8.0%</b>	<b>769,604,102.78</b>	<b>713,235,266.65</b>	<b>56,368,836.13</b>	<b>7.9%</b>	<b>402,172,280.27</b>	<b>391,741,224.40</b>	<b>10,431,055.87</b>	<b>2.7%</b>
<b>Ramos Generales</b>	<b>1,746,069</b>	<b>1,679,686</b>	<b>66,383</b>	<b>4.0%</b>	<b>1,399,810</b>	<b>1,334,116</b>	<b>65,694</b>	<b>4.9%</b>	<b>768,776,792.67</b>	<b>668,660,004.31</b>	<b>100,116,788.36</b>	<b>15.0%</b>	<b>420,281,534.59</b>	<b>285,078,422.00</b>	<b>135,203,112.59</b>	<b>47.4%</b>
<b>Totales</b>	<b>4,099,898</b>	<b>3,899,851</b>	<b>200,047</b>	<b>5.1%</b>	<b>2,085,116</b>	<b>1,968,881</b>	<b>116,235</b>	<b>5.9%</b>	<b>\$1,538,380,895.45</b>	<b>\$1,381,895,270.96</b>	<b>156,485,624.50</b>	<b>11.3%</b>	<b>\$822,453,814.86</b>	<b>\$676,819,646.40</b>	<b>145,634,168.46</b>	<b>21.5%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 31 DE OCTUBRE 2023**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
1 <b>Vida Individual</b>	252,994	254,755	(1,761)	-0.7%	240,122	240,633	(511)	-0.2%	144,746,863.85	136,542,587.43	8,204,276.42	6.0%	37,398,379.19	44,243,267.43	(6,844,888.24)	-15.5%
2 - Primer año	57,644	83,281	(25,637)	-30.8%	55,688	80,834	(25,146)	-31.1%	19,405,379.97	19,332,691.48	72,688.49	0.4%	11,069,741.41	16,120,308.20	(5,050,566.79)	-31.3%
3 - Renovación	195,350	171,474	23,876	13.9%	184,434	159,799	24,635	15.4%	125,341,483.88	117,209,895.95	8,131,587.93	6.9%	26,328,637.78	28,122,959.23	(1,794,321.45)	-6.4%
4 <b>Accidentes Personales</b>	594,227	508,314	85,913	16.9%	185,289	163,754	21,535	13.2%	23,061,160.89	21,586,316.42	1,474,844.47	6.8%	6,761,285.33	5,299,142.26	1,462,143.07	27.6%
5 - Individual	185,662	163,434	22,228	13.6%	162,975	142,743	20,232	14.2%	9,550,870.86	9,890,782.45	(339,911.59)	-3.4%	2,215,399.60	1,453,362.03	762,037.57	52.4%
6 - Grupo	408,565	344,880	63,685	18.5%	22,314	21,011	1,303	6.2%	13,510,290.03	11,695,533.97	1,814,756.06	15.5%	4,545,885.73	3,845,780.23	700,105.50	18.2%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	437,159	418,187	18,972	4.5%	158,850	140,205	18,645	13.3%	388,717,057.78	347,843,438.33	40,873,619.45	11.8%	290,807,856.55	262,113,272.00	28,694,584.55	10.9%
9 - Individual	168,671	160,586	8,085	5.0%	124,079	117,192	6,887	5.9%	214,311,626.55	185,469,150.78	28,842,475.77	15.6%	158,386,391.55	132,428,958.20	25,957,433.35	19.6%
10 - Grupo	268,488	257,601	10,887	4.2%	34,771	23,013	11,758	51.1%	174,405,431.23	162,374,287.55	12,031,143.68	7.4%	132,421,465.00	129,684,313.80	2,737,151.20	2.1%
11 <b>Colectivos de Vida</b>	1,069,449	1,038,909	30,540	2.9%	101,045	90,173	10,872	12.1%	213,079,020.26	207,262,924.47	5,816,095.79	2.8%	67,204,759.20	80,085,542.71	(12,880,783.51)	-16.1%
12 - Colectivo de vida	501,079	458,091	42,988	9.4%	9,446	9,906	(460)	-4.6%	68,192,389.17	58,481,157.24	9,711,231.93	16.6%	32,417,016.96	30,023,612.80	2,393,404.16	8.0%
13 - Colectivo de deudores	568,370	580,818	(12,448)	-2.1%	91,599	80,267	11,332	14.1%	144,886,631.09	148,781,767.24	(3,895,136.15)	-2.6%	37,448,767.61	50,061,929.91	(12,613,162.30)	-25.2%
14 <b>Incendio y Líneas Aliadas (*)</b>	483,545	462,109	21,436	4.6%	337,268	315,387	21,881	6.9%	156,036,727.29	137,540,549.25	18,496,178.04	13.4%	97,782,440.00	42,189,325.65	55,593,114.35	131.8%
15 - Residencial	399,066	377,176	21,890	5.8%	304,117	281,297	22,820	8.1%	71,681,797.24	65,641,082.77	6,040,714.47	9.2%	39,234,200.67	19,239,376.21	19,994,824.47	103.9%
16 - Comercial	84,050	84,499	(449)	-0.5%	32,777	33,713	(936)	-2.8%	82,812,662.17	70,718,087.13	12,094,575.04	17.1%	58,537,969.94	22,826,429.27	35,711,540.67	156.4%
17 - Industrial	429	434	(5)	-1.2%	374	377	(3)	-0.8%	1,542,267.88	1,181,379.35	360,888.53	30.5%	7,753.94	123,520.18	(115,766.24)	-93.7%
18 <b>Vida Industrial</b>	17	24	(7)	-29.2%	17	24	(7)	-29.2%	1,195.22	13,118.05	(11,922.83)	-90.9%	-	-	-	0.0%
19 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 <b>Multirisgo</b>	34,536	32,907	1,629	5.0%	32,746	30,902	1,844	6.0%	7,110,207.81	6,617,936.98	492,270.83	7.4%	2,978,327.85	2,814,204.13	164,123.72	5.8%
23 - Residencial	26,254	24,580	1,674	6.8%	25,712	23,925	1,787	7.5%	3,197,453.86	2,957,073.88	240,379.98	8.1%	1,732,087.76	1,563,462.59	168,625.17	10.8%
24 - Comercial e Industrial	8,282	8,327	(45)	-0.5%	7,034	6,977	57	0.8%	3,912,753.95	3,660,863.10	251,890.85	6.9%	1,246,240.09	1,250,741.54	(4,501.45)	-0.4%
25 <b>Transporte de Carga</b>	41,104	40,935	169	0.4%	34,801	34,105	696	2.0%	26,212,082.69	24,425,573.92	1,786,508.77	7.3%	4,193,438.48	6,150,484.94	(1,957,046.46)	-31.8%
26 - Terrestre	28,398	28,216	182	0.6%	27,450	26,787	663	2.5%	17,846,913.67	16,486,556.33	1,360,357.34	8.3%	2,047,139.90	4,972,328.11	(2,925,188.21)	-58.8%
27 - Marítimo	12,670	12,694	(24)	-0.2%	7,315	7,293	22	0.3%	8,132,865.12	7,759,837.35	373,027.77	4.8%	2,131,354.51	985,665.51	1,145,689.00	116.2%
28 - Aéreo	36	25	11	44.0%	36	25	11	44.0%	232,303.90	179,180.24	53,123.66	29.6%	14,944.07	192,491.32	(177,547.25)	-92.2%
29 <b>Casco</b>	2,049	1,972	77	3.9%	1,562	1,443	119	8.2%	35,931,249.47	29,866,234.57	6,065,014.90	20.3%	20,067,107.51	5,513,326.62	14,553,780.89	264.0%
30 - Marítimo	1,653	1,616	37	2.3%	1,288	1,212	76	6.3%	17,244,263.10	14,135,537.00	3,108,726.10	22.0%	11,593,550.43	4,213,765.10	7,379,785.33	175.1%
31 - Aéreo	396	356	40	11.2%	274	231	43	18.6%	18,686,986.37	15,730,697.57	2,956,288.80	18.8%	8,473,557.08	1,299,561.52	7,173,995.56	552.0%



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Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
32 <b>Automóvil</b>	990,133	958,902	31,231	3.3%	864,990	834,152	30,838	3.7%	245,648,869.04	225,180,734.87	20,468,134.17	9.1%	167,954,879.46	155,885,048.60	12,069,830.86	7.7%
33 <b>Ramos Técnicos</b>	12,362	13,152	(790)	-6.0%	9,526	9,078	448	4.9%	25,977,255.79	19,241,684.82	6,735,570.97	35.0%	3,372,168.53	2,712,498.01	659,670.52	24.3%
34 - TRC - TRM	2,991	3,623	(632)	-17.4%	2,957	2,512	445	17.7%	21,311,451.20	15,157,903.77	6,153,547.43	40.6%	1,573,572.01	1,070,107.94	503,464.07	47.0%
35 - Equipo Electrónico	4,245	4,213	32	0.8%	3,041	3,027	14	0.5%	1,176,379.71	1,087,714.36	88,665.35	8.2%	500,489.02	351,689.36	148,799.66	42.3%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	10,235.22	10,235.22	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,266	1,337	(71)	-5.3%	860	873	(13)	-1.5%	1,381,655.83	1,080,864.12	300,791.71	27.8%	800,978.88	454,254.53	346,724.35	76.3%
38 - Equipo Pesado	3,004	3,123	(119)	-3.8%	1,837	1,835	2	0.1%	2,097,500.50	1,904,934.02	192,566.48	10.1%	497,128.62	836,446.18	(339,317.56)	-40.6%
39 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	33.33	33.33	-	0.0%	-	-	-	0.0%
40 <b>Riesgos Diversos</b>	90,088	85,342	4,746	5.6%	28,946	27,835	1,111	4.0%	165,629,660.98	129,340,238.58	36,289,422.40	28.1%	30,478,111.16	23,608,836.94	6,869,274.22	29.1%
41 - Responsabilidad Civil	17,628	17,301	327	1.9%	16,696	16,143	553	3.4%	57,813,926.20	36,015,763.22	21,798,162.98	60.5%	8,862,586.70	5,749,308.14	3,113,278.56	54.2%
42 - Robo	4,212	4,214	(2)	0.0%	3,634	3,611	23	0.6%	1,730,974.33	1,769,308.45	(38,334.12)	-2.2%	727,575.92	545,450.75	182,125.17	33.4%
43 - Fidelidad y DDD	1,247	1,214	33	2.7%	1,229	1,187	42	3.5%	10,063,433.90	9,927,439.87	135,994.03	1.4%	1,677,464.27	1,320,968.90	356,495.37	27.0%
44 - BBB	25	29	(4)	-13.8%	22	26	(4)	-15.4%	4,384,352.72	4,569,703.36	(185,350.64)	-4.1%	4,477,933.58	426,505.98	4,051,427.60	949.9%
45 - Otros	66,976	62,584	4,392	7.0%	7,365	6,868	497	7.2%	91,636,973.83	77,058,023.68	14,578,950.15	18.9%	14,732,550.69	15,566,603.17	(834,052.48)	-5.4%
46 <b>Titulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 <b>Fianzas</b>	92,195	84,303	7,892	9.4%	89,914	81,150	8,764	10.8%	106,229,544.38	96,433,933.26	9,795,611.12	10.2%	93,455,061.60	46,204,697.10	47,250,364.50	102.3%
48 - Oferta y Cumplimiento	42,438	39,082	3,356	8.6%	42,244	38,894	3,350	8.6%	51,377,493.71	56,463,791.79	(5,086,298.08)	-9.0%	49,984,413.09	27,230,829.10	22,753,583.99	83.6%
49 - Otras	49,757	45,221	4,536	10.0%	47,670	42,256	5,414	12.8%	54,852,050.67	39,970,141.47	14,881,909.20	37.2%	43,470,648.51	18,973,868.00	24,496,780.51	129.1%
50 <b>TOTAL LOCAL Y EXTERIOR</b>	<b>4,099,898</b>	<b>3,899,851</b>	<b>200,047</b>	<b>5.1%</b>	<b>2,085,116</b>	<b>1,968,881</b>	<b>116,235</b>	<b>5.9%</b>	<b>1,538,380,895.45</b>	<b>1,381,895,270.96</b>	<b>156,485,624.50</b>	<b>11.3%</b>	<b>822,453,814.86</b>	<b>676,819,646.40</b>	<b>145,634,168.46</b>	<b>21.5%</b>
<b>Vida</b>	<b>2,353,829</b>	<b>2,220,165</b>	<b>133,664</b>	<b>6.0%</b>	<b>685,306</b>	<b>634,765</b>	<b>50,541</b>	<b>8.0%</b>	<b>769,604,102.78</b>	<b>713,235,266.65</b>	<b>56,368,836.13</b>	<b>7.9%</b>	<b>402,172,280.27</b>	<b>391,741,224.40</b>	<b>10,431,055.87</b>	<b>2.7%</b>
<b>General</b>	<b>1,746,069</b>	<b>1,679,686</b>	<b>66,383</b>	<b>4.0%</b>	<b>1,399,810</b>	<b>1,334,116</b>	<b>65,694</b>	<b>5%</b>	<b>768,776,792.67</b>	<b>668,660,004.31</b>	<b>100,116,788.36</b>	<b>15.0%</b>	<b>420,281,534.59</b>	<b>285,078,422.00</b>	<b>135,203,112.59</b>	<b>47.4%</b>
<b>Totales</b>	<b>4,099,898</b>	<b>3,899,851</b>	<b>200,047</b>	<b>5.1%</b>	<b>2,085,116</b>	<b>1,968,881</b>	<b>116,235</b>	<b>5.9%</b>	<b>\$1,538,380,895.45</b>	<b>\$1,381,895,270.96</b>	<b>156,485,624.50</b>	<b>11.3%</b>	<b>\$822,453,814.86</b>	<b>\$676,819,646.40</b>	<b>145,634,168.46</b>	<b>21.5%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**OCTUBRE 2023 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN OCTUBRE				SINIESTROS PAGADOS EN OCTUBRE			
	OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
1 <b>Vida Individual</b>	252,994	254,755	(1,761)	-0.7%	240,122	240,633	(511)	-0.2%	14,495,246.86	14,102,164.12	393,082.74	2.8%	2,829,506.50	4,362,115.03	(1,532,608.53)	-35.1%
2 - Primer año	57,644	83,281	(25,637)	-30.8%	-	80,834	(80,834)	-100.0%	1,395,766.74	1,799,779.48	(404,012.74)	-22.4%	1,198,344.36	2,140,394.53	(942,050.17)	-44.0%
3 - Renovación	195,350	171,474	23,876	13.9%	184,434	159,799	24,635	15.4%	13,099,480.12	12,302,384.64	797,095.48	6.5%	1,631,162.14	2,221,720.50	(590,558.36)	-26.6%
4 <b>Accidentes Personales</b>	594,227	508,314	85,913	16.9%	185,289	163,754	21,535	13.2%	2,019,592.99	1,779,529.71	240,063.28	13.5%	974,046.07	500,724.50	473,321.57	94.5%
5 - Individual	185,662	163,434	22,228	13.6%	162,975	142,743	20,232	14.2%	893,745.03	957,717.95	(63,972.92)	-6.7%	368,325.80	157,761.98	210,563.82	133.5%
6 - Grupo	408,565	344,880	63,685	18.5%	22,314	21,011	1,303	6.2%	1,125,847.96	821,811.76	304,036.20	37.0%	605,720.27	342,962.52	262,757.75	76.6%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	437,159	418,187	18,972	4.5%	158,850	140,205	18,645	13.3%	41,964,561.88	36,079,101.50	5,885,460.38	16.3%	29,861,041.89	27,236,194.34	2,624,847.55	9.6%
9 - Individual	168,671	160,586	8,085	5.0%	124,079	117,192	6,887	5.9%	21,966,923.20	18,604,496.52	3,362,426.68	18.1%	16,248,123.90	14,650,836.66	1,597,287.24	10.9%
10 - Grupo	268,488	257,601	10,887	4.2%	34,771	23,013	11,758	51.1%	19,997,638.68	17,474,604.98	2,523,033.70	14.4%	13,612,917.99	12,585,357.68	1,027,560.31	8.2%
11 <b>Colectivos de Vida</b>	1,069,449	1,038,909	30,540	2.9%	101,045	90,173	10,872	12.1%	22,181,990.07	21,809,588.95	372,401.12	1.7%	6,598,821.55	7,566,564.03	(967,742.48)	-12.8%
12 - Colectivo de vida	501,079	458,091	-	0.0%	9,446	9,906	(460)	-4.6%	6,377,380.93	6,309,564.89	-	0.0%	2,860,641.74	3,818,242.28	(957,600.54)	-25.1%
13 - Colectivo de deudores	568,370	580,818	-	0.0%	91,599	80,267	11,332	14.1%	15,804,609.14	15,500,024.06	-	0.0%	3,738,179.81	3,748,321.75	(10,141.94)	-0.3%
14 <b>Incendio y Líneas Aliadas (*)</b>	483,545	462,109	21,436	4.6%	337,268	315,387	21,881	6.9%	14,028,474.10	12,122,370.10	1,906,104.00	15.7%	24,043,170.63	3,933,259.51	20,109,911.12	511.3%
15 - Residencial	399,066	377,176	21,890	5.8%	304,117	281,297	22,820	8.1%	8,660,673.81	6,789,404.37	1,871,269.44	27.6%	21,903,248.05	2,849,562.65	19,053,685.40	668.7%
16 - Comercial	84,050	84,499	(449)	-0.5%	32,777	33,713	(936)	-2.8%	5,201,030.47	5,166,898.48	34,131.99	0.7%	2,137,407.13	1,059,670.73	1,077,736.40	101.7%
17 - Industrial	429	434	(5)	-1.2%	374	377	(3)	-0.8%	166,769.82	166,067.25	702.57	0.4%	-	24,026.13	(24,026.13)	-100.0%
18 <b>Vida Industrial</b>	17	24	(7)	-29.2%	17	24	(7)	-29.2%	92.82	(494.46)	587.28	0.0%	-	-	-	0.0%
19 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 <b>Multiriesgo</b>	34,536	32,907	1,629	5.0%	32,746	30,902	1,844	6.0%	649,491.76	576,978.25	72,513.51	12.6%	426,773.78	425,433.98	1,339.80	0.3%
23 - Residencial	26,254	24,580	1,674	6.8%	25,712	23,925	1,787	7.5%	306,991.01	382,568.70	(75,577.69)	-19.8%	162,676.11	291,035.20	(128,359.09)	-44.1%
24 - Comercial e Industrial	8,282	8,327	(45)	-0.5%	7,034	6,977	57	0.8%	342,500.75	194,409.55	148,091.20	76.2%	264,097.67	134,398.78	129,698.89	96.5%
25 <b>Transporte de Carga</b>	41,104	40,935	169	0.4%	34,801	34,105	696	2.0%	1,376,456.69	2,048,236.65	(671,779.96)	-32.8%	391,182.05	1,315,914.86	(924,732.81)	-70.3%
26 - Terrestre	28,398	28,216	182	0.6%	27,450	26,787	663	2.5%	535,465.40	1,619,188.27	(1,083,722.87)	-66.9%	170,448.21	1,247,161.18	(1,076,712.97)	-86.3%
27 - Marítimo	12,670	12,694	(24)	-0.2%	7,315	7,293	22	0.3%	811,010.02	407,634.48	403,375.54	99.0%	211,995.01	68,753.68	143,241.33	208.3%
28 - Aéreo	36	25	11	44.0%	36	25	11	44.0%	29,981.27	21,413.90	8,567.37	40.0%	8,738.83	-	8,738.83	0.0%
29 <b>Casco</b>	2,049	1,972	77	3.9%	1,562	1,443	119	8.2%	2,479,895.35	2,872,930.41	(393,035.06)	-13.7%	136,222.95	441,361.12	(305,138.17)	-69.1%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**OCTUBRE 2023 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN OCTUBRE				SINIESTROS PAGADOS EN OCTUBRE				
	OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
30	- Marítimo	1,653	1,616	37	2.3%	1,288	1,212	76	6.3%	1,747,921.69	2,146,558.70	(398,637.01)	-18.6%	57,006.58	430,067.47	(373,060.89)	-86.7%
31	- Aéreo	396	356	40	11.2%	274	231	43	18.6%	731,973.66	726,371.71	5,601.95	0.8%	79,216.37	11,293.65	67,922.72	601.4%
32	<b>Automóvil</b>	990,133	958,902	31,231	3.3%	864,990	834,152	30,838	3.7%	28,666,797.26	29,405,321.68	(738,524.42)	-2.5%	16,755,697.62	16,422,469.44	333,228.18	2.0%
33	<b>Ramos Técnicos</b>	12,362	13,152	(790)	-6.0%	9,526	9,078	448	4.9%	1,438,328.60	1,003,739.16	434,589.44	43.3%	999,788.48	331,546.06	668,242.42	201.6%
34	- TRC - TRM	2,991	3,623	(632)	-17.4%	2,957	2,512	445	17.7%	787,957.10	602,047.58	185,909.52	30.9%	556,723.65	49,213.23	507,510.42	1031.2%
35	- Equipo Electrónico	4,245	4,213	32	0.8%	3,041	3,027	14	0.5%	146,281.56	133,140.84	13,140.72	9.9%	16,300.08	57,567.08	(41,267.00)	-71.7%
36	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,266	1,337	(71)	-5.3%	860	873	(13)	-1.5%	312,885.26	77,978.73	234,906.53	301.2%	423,189.61	16,651.20	406,538.41	2441.5%
38	- Equipo Pesado	3,004	3,123	(119)	-3.8%	1,837	1,835	2	0.1%	191,204.68	190,572.01	632.67	0.3%	3,575.14	208,114.55	(204,539.41)	-98.3%
39	- Vidrios	2	2	-	0.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40	<b>Riesgos Diversos</b>	90,088	85,342	4,746	5.6%	28,946	27,835	1,111	4.0%	11,925,130.83	9,404,901.71	2,520,229.12	26.8%	1,325,956.27	1,278,519.40	47,436.87	3.7%
41	- Responsabilidad Civil	17,628	17,301	327	1.9%	16,696	16,143	553	3.4%	4,464,508.63	2,706,265.31	1,758,243.32	65.0%	403,941.51	826,208.84	(422,267.33)	-51.1%
42	- Robo	4,212	4,214	(2)	0.0%	3,634	3,611	23	0.6%	153,361.44	203,204.92	(49,843.48)	-24.5%	6,604.21	59,966.09	(53,361.88)	-89.0%
43	- Fidelidad y DDD	1,247	1,214	33	2.7%	1,229	1,187	42	3.5%	951,650.19	967,839.62	(16,189.43)	-1.7%	183,045.90	154,257.66	28,788.24	18.7%
44	- BBB	25	29	(4)	-13.8%	22	26	(4)	-15.4%	277,197.43	80,120.49	197,076.94	246.0%	321.00	-	321.00	0.0%
45	- Otros	66,976	62,584	4,392	7.0%	7,365	6,868	497	7.2%	6,078,413.14	5,447,471.37	630,941.77	11.6%	732,043.65	238,086.81	493,956.84	207.5%
46	<b>Títulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	<b>Fianzas</b>	92,195	84,303	7,892	9.4%	89,914	81,150	8,764	10.8%	10,288,217.79	8,237,039.79	2,051,178.00	24.9%	6,952,619.75	4,705,824.64	2,246,795.11	47.7%
48	- Oferta y Cumplimiento	42,438	39,082	3,356	8.6%	42,244	38,894	3,350	8.6%	2,970,279.23	5,377,208.48	(2,406,929.25)	-44.8%	1,791,219.55	3,662,544.01	693,410.34	18.9%
49	- Otras	49,757	45,221	4,536	10.0%	47,670	42,256	5,414	12.8%	7,317,938.56	2,859,831.31	4,458,107.25	155.9%	5,161,400.20	1,043,280.63	907,577.74	87.0%
50	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>4,099,898</b>	<b>3,899,851</b>	<b>200,047</b>	<b>5.1%</b>	<b>2,085,116</b>	<b>1,968,881</b>	<b>116,235</b>	<b>5.9%</b>	<b>151,514,277.00</b>	<b>139,441,407.57</b>	<b>12,072,869.43</b>	<b>8.7%</b>	<b>91,294,827.54</b>	<b>68,519,926.91</b>	<b>22,774,900.63</b>	<b>33.2%</b>
	<b>Ramos de Personas</b>	<b>2,353,829</b>	<b>2,220,165</b>	<b>133,664</b>	<b>6.0%</b>	<b>685,306</b>	<b>634,765</b>	<b>50,541</b>	<b>8.0%</b>	<b>80,661,391.80</b>	<b>73,770,384.28</b>	<b>6,891,007.52</b>	<b>9.3%</b>	<b>40,263,416.01</b>	<b>39,665,597.90</b>	<b>597,818.11</b>	<b>1.5%</b>
	<b>Ramos Generales</b>	<b>1,746,069</b>	<b>1,679,686</b>	<b>66,383</b>	<b>4.0%</b>	<b>1,399,810</b>	<b>1,334,116</b>	<b>65,694</b>	<b>4.9%</b>	<b>70,852,885.20</b>	<b>65,671,023.29</b>	<b>5,181,861.91</b>	<b>7.9%</b>	<b>51,031,411.53</b>	<b>28,854,329.01</b>	<b>22,177,082.52</b>	<b>76.9%</b>
	<b>Totales</b>	<b>4,099,898</b>	<b>3,899,851</b>	<b>200,047</b>	<b>5.1%</b>	<b>2,085,116</b>	<b>1,968,881</b>	<b>116,235</b>	<b>5.9%</b>	<b>\$151,514,277.00</b>	<b>\$139,441,407.57</b>	<b>12,072,869.43</b>	<b>8.7%</b>	<b>\$91,294,827.54</b>	<b>\$68,519,926.91</b>	<b>22,774,900.63</b>	<b>33.2%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**SEPTIEMBRE 2023 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN SEPTIEMBRE				SINIESTROS PAGADOS EN SEPTIEMBRE			
	SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
1 <b>Vida Individual</b>	256,508	253,866	2,642	1.0%	243,631	239,796	3,835	1.6%	15,067,865.87	14,665,808.95	402,056.92	2.7%	3,139,064.32	4,960,652.36	(1,821,588.04)	-36.7%
2 - Primer año	57,838	82,147	(24,309)	-29.6%	-	79,696	(79,696)	-100.0%	2,106,591.49	2,454,830.74	(348,239.25)	-14.2%	1,278,062.16	1,276,259.07	1,803.09	0.1%
3 - Renovación	198,670	171,719	26,951	15.7%	187,749	160,100	27,649	17.3%	12,961,274.38	12,210,978.21	750,296.17	6.1%	1,861,002.16	3,684,393.29	(1,823,391.13)	-49.5%
4 <b>Accidentes Personales</b>	589,742	503,958	85,784	17.0%	183,416	161,018	22,398	13.9%	2,166,163.82	2,549,500.98	(383,337.16)	-15.0%	900,825.69	662,500.13	238,325.56	36.0%
5 - Individual	183,444	161,523	21,921	13.6%	161,873	140,733	21,140	15.0%	941,035.66	1,016,620.97	(75,585.31)	-7.4%	279,277.49	197,250.74	82,026.75	41.6%
6 - Grupo	406,298	342,435	63,863	18.6%	21,543	20,285	1,258	6.2%	1,225,128.16	1,532,880.01	(307,751.85)	-20.1%	621,548.20	465,249.39	156,298.81	33.6%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	436,277	416,759	19,518	4.7%	157,726	138,005	19,721	14.3%	35,767,202.80	32,764,959.60	3,002,243.20	9.2%	29,482,129.15	25,247,730.74	4,234,398.41	16.8%
9 - Individual	168,432	159,780	8,652	5.4%	123,488	116,598	6,890	5.9%	20,945,518.06	18,794,689.88	2,150,828.18	11.4%	16,523,693.29	12,921,739.38	3,601,953.91	27.9%
10 - Grupo	267,845	256,979	10,866	4.2%	34,238	21,407	12,831	59.9%	14,821,684.74	13,970,269.72	851,415.02	6.1%	12,958,435.86	12,325,991.36	632,444.50	5.1%
11 <b>Colectivos de Vida</b>	1,065,916	1,033,105	32,811	3.2%	99,531	89,401	10,130	11.3%	20,820,514.14	19,812,864.58	1,007,649.56	5.1%	7,017,580.13	9,066,273.42	(2,048,693.29)	-22.6%
12 - Colectivo de vida	499,748	455,619	-	0.0%	9,389	9,871	-	0.0%	6,090,231.72	4,609,474.40	-	0.0%	3,107,838.03	4,934,341.35	-	0.0%
13 - Colectivo de deudores	566,168	577,486	-	0.0%	90,142	79,530	-	0.0%	14,730,282.42	15,203,390.18	-	0.0%	3,909,742.10	4,131,932.07	-	0.0%
14 <b>Incendio y Líneas Aliadas (*)</b>	482,189	460,392	21,797	4.7%	335,705	313,836	21,869	7.0%	10,496,211.14	8,250,467.43	2,245,743.71	27.2%	5,061,145.89	3,194,318.62	1,866,827.27	58.4%
15 - Residencial	397,612	375,581	22,031	5.9%	302,554	279,793	22,761	8.1%	6,317,826.62	3,765,122.70	2,552,703.92	67.8%	1,668,941.03	1,712,872.75	(43,931.72)	-2.6%
16 - Comercial	84,146	84,373	(227)	-0.3%	32,775	33,667	(892)	-2.6%	4,104,865.80	4,426,904.33	(322,038.53)	-7.3%	3,392,204.86	1,477,537.90	1,914,666.96	129.6%
17 - Industrial	431	438	(7)	-1.6%	376	376	-	0.0%	73,518.72	58,440.40	15,078.32	25.8%	-	3,907.97	(3,907.97)	-100.0%
18 <b>Vida Industrial</b>	16	26	(10)	-38.5%	16	26	(10)	-38.5%	443.75	635.16	(191.41)	-30.1%	-	-	-	0.0%
19 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 <b>Multiriesgo</b>	34,482	32,732	1,750	5.3%	32,692	30,726	1,966	6.4%	741,756.03	625,875.19	115,880.84	18.5%	360,789.67	571,878.02	(211,088.35)	-36.9%
23 - Residencial	26,209	24,444	1,765	7.2%	25,671	23,771	1,900	8.0%	313,773.68	261,093.76	52,679.92	20.2%	129,705.54	359,287.24	(229,581.70)	-63.9%
24 - Comercial e Industrial	8,273	8,288	(15)	-0.2%	7,021	6,955	66	0.9%	427,982.35	364,781.43	63,200.92	17.3%	231,084.13	212,590.78	18,493.35	8.7%
25 <b>Transporte de Carga</b>	41,080	40,805	275	0.7%	34,735	33,939	796	2.3%	2,434,639.67	2,370,370.40	64,269.27	2.7%	445,599.67	511,879.56	(66,279.89)	-12.9%
26 - Terrestre	28,379	28,111	268	1.0%	27,390	26,647	743	2.8%	1,643,566.29	1,851,520.36	(207,954.07)	-11.2%	254,203.33	395,562.87	(141,359.54)	-35.7%
27 - Marítimo	12,654	12,670	(16)	-0.1%	7,298	7,268	30	0.4%	755,590.66	489,554.28	266,036.38	54.3%	190,146.34	116,316.69	73,829.65	63.5%
28 - Aéreo	47	24	23	95.8%	47	24	23	95.8%	35,482.72	29,295.76	6,186.96	21.1%	1,250.00	-	1,250.00	0.0%
29 <b>Casco</b>	2,039	1,967	72	3.7%	1,549	1,436	113	7.9%	5,708,939.33	2,206,168.46	3,502,770.87	158.8%	279,445.64	470,361.30	(190,915.66)	-40.6%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**SEPTIEMBRE 2023 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN SEPTIEMBRE				SINIESTROS PAGADOS EN SEPTIEMBRE			
	SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
30 - Marítimo	1,649	1,606	43	2.7%	1,283	1,203	80	6.7%	3,138,564.64	299,836.13	2,838,728.51	946.8%	122,246.51	401,457.70	(279,211.19)	-69.5%
31 - Aéreo	390	361	29	8.0%	266	233	33	14.2%	2,570,374.69	1,906,332.33	664,042.36	34.8%	157,199.13	68,903.60	88,295.53	128.1%
32 <b>Automóvil</b>	991,564	942,513	49,051	5.2%	860,964	830,735	30,229	3.6%	26,319,252.58	23,577,213.60	2,742,038.98	11.6%	17,132,108.55	15,295,092.98	1,837,015.57	12.0%
33 <b>Ramos Técnicos</b>	12,319	13,177	(858)	-6.5%	9,488	9,069	419	4.6%	2,353,370.27	2,498,001.84	(144,631.57)	-5.8%	109,634.28	819,371.93	(709,737.65)	-86.6%
34 - TRC - TRM	2,957	3,549	(592)	-16.7%	2,908	2,438	470	19.3%	2,052,800.95	2,236,806.71	(184,005.76)	-8.2%	(2,187.89)	527,838.58	(530,026.47)	-100.4%
35 - Equipo Electrónico	4,234	4,277	(43)	-1.0%	3,040	3,049	(9)	-0.3%	90,827.47	54,891.48	35,935.99	65.5%	42,421.53	(14,967.92)	57,389.45	0.0%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,279	1,385	(106)	-7.7%	868	915	(47)	-5.1%	46,682.01	73,222.31	(26,540.30)	-36.2%	50,509.89	61,261.05	(10,751.16)	-17.5%
38 - Equipo Pesado	2,993	3,110	(117)	-3.8%	1,841	1,836	5	0.3%	163,059.84	133,081.34	29,978.50	22.5%	18,890.75	245,240.22	(226,349.47)	-92.3%
39 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 <b>Riesgos Diversos</b>	89,098	85,593	3,505	4.1%	28,824	27,740	1,084	3.9%	12,294,661.07	10,284,634.02	2,010,027.05	19.5%	2,751,391.02	937,537.08	1,813,853.94	193.5%
41 - Responsabilidad Civil	17,592	17,255	337	2.0%	16,623	16,118	505	3.1%	4,478,980.95	4,097,451.53	381,529.42	9.3%	2,202,234.83	365,070.26	1,837,164.57	503.2%
42 - Robo	4,198	4,214	(16)	-0.4%	3,620	3,611	9	0.2%	237,156.15	145,153.29	92,002.86	63.4%	51,486.63	47,434.15	4,052.48	8.5%
43 - Fidelidad y DDD	1,244	1,207	37	3.1%	1,226	1,181	45	3.8%	1,017,861.70	945,352.37	72,509.33	7.7%	128,854.91	137,514.48	(8,659.57)	-6.3%
44 - BBB	24	29	(5)	-17.2%	21	26	(5)	-19.2%	464,126.30	574,303.54	(110,177.24)	-19.2%	23,449.03	(3,711.35)	27,160.38	0.0%
45 - Otros	66,040	62,888	3,152	5.0%	7,334	6,804	530	7.8%	6,096,535.97	4,522,373.29	1,574,162.68	34.8%	345,365.62	391,229.54	(45,863.92)	-11.7%
46 <b>Títulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 <b>Fianzas</b>	92,156	84,529	7,627	9.0%	88,790	80,187	8,603	10.7%	8,536,645.90	9,044,697.76	(508,051.86)	-5.6%	3,166,171.26	3,480,146.53	(313,975.27)	-9.0%
48 - Oferta y Cumplimiento	42,067	38,580	3,487	9.0%	41,879	38,392	3,487	9.1%	3,125,152.16	5,398,213.53	(2,273,061.37)	-42.1%	379,278.19	3,313,613.23	(2,934,335.04)	-88.6%
49 - Otras	50,089	45,949	4,140	9.0%	46,911	41,795	5,116	12.2%	5,411,493.74	3,646,484.23	1,765,009.51	48.4%	2,786,893.07	166,533.30	2,620,359.77	1573.5%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>4,093,426</b>	<b>3,869,462</b>	<b>223,964</b>	<b>5.8%</b>	<b>2,077,107</b>	<b>1,955,954</b>	<b>121,153</b>	<b>6.2%</b>	<b>142,707,666.37</b>	<b>128,651,197.97</b>	<b>14,056,468.40</b>	<b>10.9%</b>	<b>69,845,885.27</b>	<b>65,217,742.67</b>	<b>4,628,142.60</b>	<b>7.1%</b>
<b>Ramos de Personas</b>	<b>2,348,443</b>	<b>2,207,688</b>	<b>140,755</b>	<b>6.4%</b>	<b>684,304</b>	<b>628,220</b>	<b>56,084</b>	<b>8.9%</b>	<b>73,821,746.63</b>	<b>69,793,134.11</b>	<b>4,028,612.52</b>	<b>5.8%</b>	<b>40,539,599.29</b>	<b>39,937,156.65</b>	<b>602,442.64</b>	<b>1.5%</b>
<b>Ramos Generales</b>	<b>1,744,983</b>	<b>1,661,774</b>	<b>83,209</b>	<b>5.0%</b>	<b>1,392,803</b>	<b>1,327,734</b>	<b>65,069</b>	<b>4.9%</b>	<b>68,885,919.74</b>	<b>58,858,063.86</b>	<b>10,027,855.88</b>	<b>17.0%</b>	<b>29,306,285.98</b>	<b>25,280,586.02</b>	<b>4,025,699.96</b>	<b>15.9%</b>
<b>Totales</b>	<b>4,093,426</b>	<b>3,869,462</b>	<b>223,964</b>	<b>5.8%</b>	<b>2,077,107</b>	<b>1,955,954</b>	<b>121,153</b>	<b>6.2%</b>	<b>\$142,707,666.37</b>	<b>\$128,651,197.97</b>	<b>14,056,468.40</b>	<b>10.9%</b>	<b>\$69,845,885.27</b>	<b>\$65,217,742.67</b>	<b>4,628,142.60</b>	<b>7.1%</b>





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**AGOSTO 2023 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN AGOSTO				SINIESTROS PAGADOS EN AGOSTO			
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
1 <b>Vida Individual</b>	256,614	252,620	3,994	1.6%	243,706	238,597	5,109	2.1%	14,682,206.55	14,118,887.09	563,319.46	4.0%	3,353,685.14	4,326,213.79	(972,528.65)	-22.5%
2 - Primer año	55,271	80,772	(25,501)	-31.6%	-	78,312	(78,312)	-100.0%	2,139,605.98	1,946,855.11	192,750.87	9.9%	1,044,997.15	1,221,592.66	(176,595.51)	-14.5%
3 - Renovación	201,343	171,848	29,495	17.2%	190,382	160,285	30,097	18.8%	12,542,600.57	12,172,031.98	370,568.59	3.0%	2,308,687.99	3,104,621.13	(795,933.14)	-25.6%
4 <b>Accidentes Personales</b>	586,190	494,432	91,758	18.6%	182,218	158,790	23,428	14.8%	2,107,514.06	1,919,495.84	188,018.22	9.8%	793,165.56	626,797.81	166,367.75	26.5%
5 - Individual	181,886	158,895	22,991	14.5%	160,490	138,264	22,226	16.1%	968,930.36	974,373.68	(5,443.32)	-0.6%	232,687.19	271,229.95	(38,542.76)	-14.2%
6 - Grupo	404,304	335,537	68,767	20.5%	21,728	20,526	1,202	5.9%	1,138,583.70	945,122.16	193,461.54	20.5%	560,478.37	355,567.86	204,910.51	57.6%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	435,402	418,986	16,416	3.9%	157,036	136,020	21,016	15.5%	38,192,838.08	34,023,860.41	4,168,977.67	12.3%	32,473,924.91	29,888,022.22	2,585,902.69	8.7%
9 - Individual	168,336	158,988	9,348	5.9%	123,284	116,003	7,281	6.3%	22,728,208.52	19,267,146.50	3,461,062.02	18.0%	17,741,903.62	15,140,089.36	2,601,814.26	17.2%
10 - Grupo	267,066	259,998	7,068	2.7%	33,752	20,017	13,735	68.6%	15,464,629.56	14,756,713.91	707,915.65	4.8%	14,732,021.29	14,747,932.86	(15,911.57)	-0.1%
11 <b>Colectivos de Vida</b>	1,063,601	1,032,187	31,414	3.0%	98,627	88,049	10,578	12.0%	21,107,638.01	19,948,580.30	1,159,057.71	5.8%	7,485,233.08	5,483,139.60	2,002,093.48	36.5%
12 - Colectivo de vida	498,677	457,283	-	0.0%	9,472	9,778	(306)	-3.1%	6,875,366.16	5,225,400.38	-	0.0%	3,672,758.01	2,469,557.53	-	0.0%
13 - Colectivo de deudores	564,924	574,904	-	0.0%	89,155	78,271	10,884	13.9%	14,232,271.85	14,723,179.92	-	0.0%	3,812,475.07	3,013,582.07	-	0.0%
14 <b>Incendio y Líneas Aliadas (*)</b>	480,972	467,241	13,731	2.9%	334,484	320,833	13,651	4.3%	12,967,851.54	10,980,963.43	1,986,888.11	18.1%	4,759,081.51	4,198,932.95	560,148.56	13.3%
15 - Residencial	395,807	379,991	15,816	4.2%	300,743	284,260	16,483	5.8%	9,113,757.92	7,569,253.25	1,544,504.67	20.4%	3,223,885.15	2,442,502.64	781,382.51	32.0%
16 - Comercial	84,743	86,818	(2,075)	-2.4%	33,365	36,203	(2,838)	-7.8%	3,202,917.46	3,364,887.49	(161,970.03)	-4.8%	1,535,196.36	1,756,430.31	(221,233.95)	-12.6%
17 - Industrial	422	432	(10)	-2.3%	376	370	6	1.6%	651,176.16	46,822.69	604,353.47	1290.7%	-	-	-	0.0%
18 <b>Vida Industrial</b>	15	26	(11)	-42.3%	15	26	(11)	-42.3%	-	(452.68)	452.68	0.0%	-	-	-	0.0%
19 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 <b>Multiriesgo</b>	34,434	32,515	1,919	5.9%	32,627	30,507	2,120	6.9%	732,550.08	644,068.49	88,481.59	13.7%	243,752.87	309,855.05	(66,102.18)	-21.3%
23 - Residencial	26,161	24,254	1,907	7.9%	25,617	23,581	2,036	8.6%	363,005.41	324,972.82	38,032.59	11.7%	155,837.77	220,634.86	(64,797.09)	-29.4%
24 - Comercial e Industrial	8,273	8,261	12	0.1%	7,010	6,926	84	1.2%	369,544.67	319,095.67	50,449.00	15.8%	87,915.10	89,220.19	(1,305.09)	-1.5%
25 <b>Transporte de Carga</b>	41,018	40,681	337	0.8%	34,631	33,723	908	2.7%	1,762,280.42	1,524,440.41	237,840.01	15.6%	396,364.76	518,815.95	(122,451.19)	-23.6%
26 - Terrestre	28,264	27,990	274	1.0%	27,271	26,447	824	3.1%	1,079,204.94	1,168,412.04	(89,207.10)	-7.6%	329,391.23	269,210.06	60,181.17	22.4%
27 - Marítimo	12,718	12,670	48	0.4%	7,324	7,255	69	1.0%	663,297.47	344,395.77	318,901.70	92.6%	63,330.45	124,079.22	(60,748.77)	-49.0%
28 - Aéreo	36	21	15	71.4%	36	21	15	71.4%	19,778.01	11,632.60	8,145.41	70.0%	3,643.08	125,526.67	(121,883.59)	-97.1%
29 <b>Casco</b>	2,032	1,953	79	4.0%	1,539	1,421	118	8.3%	1,754,763.31	2,092,590.03	(337,826.72)	-16.1%	264,770.22	2,782,784.73	(2,518,014.51)	-90.5%





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**AGOSTO 2023 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN AGOSTO				SINIESTROS PAGADOS EN AGOSTO			
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
30 - Marítimo	1,638	1,590	48	3.0%	1,272	1,186	86	7.3%	1,297,166.20	1,590,175.72	(293,009.52)	-18.4%	199,558.85	2,782,784.73	(2,583,225.88)	-92.8%
31 - Aéreo	394	363	31	8.5%	267	235	32	13.6%	457,597.11	502,414.31	(44,817.20)	-8.9%	65,211.37	-	65,211.37	0.0%
32 Automóvil	991,708	945,299	46,409	4.9%	853,973	838,690	15,283	1.8%	26,037,038.70	23,354,515.20	2,682,523.50	11.5%	17,777,751.62	16,222,133.78	1,555,617.84	9.6%
33 Ramos Técnicos	13,348	13,194	154	1.2%	9,434	9,017	417	4.6%	1,912,803.04	1,738,034.44	174,768.60	10.1%	170,426.48	287,742.39	(117,315.91)	-40.8%
34 - TRC - TRM	3,992	3,508	484	13.8%	2,856	2,389	467	19.5%	1,514,299.64	1,386,830.57	127,469.07	9.2%	5,590.37	17,445.89	(11,855.52)	-68.0%
35 - Equipo Electrónico	4,224	4,283	(59)	-1.4%	3,031	3,048	(17)	-0.6%	96,468.76	64,465.74	32,003.02	49.6%	140,862.96	20,011.78	120,851.18	603.9%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,284	1,366	(82)	-6.0%	874	909	(35)	-3.9%	51,593.18	43,884.81	7,708.37	17.6%	16,057.10	43,466.38	(27,409.28)	-63.1%
38 - Equipo Pesado	2,992	3,181	(189)	-5.9%	1,842	1,840	2	0.1%	250,441.46	242,853.32	7,588.14	3.1%	7,916.05	206,818.34	(198,902.29)	-96.2%
39 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	88,760	85,889	2,871	3.3%	28,834	27,677	1,157	4.2%	14,311,999.90	13,072,532.97	1,239,466.93	9.5%	4,055,112.89	3,743,148.20	311,964.69	8.3%
41 - Responsabilidad Civil	17,874	17,227	647	3.8%	16,634	16,074	560	3.5%	3,733,219.64	3,403,767.92	329,451.72	9.7%	436,103.33	454,593.13	(18,489.80)	-4.1%
42 - Robo	4,202	4,213	(11)	-0.3%	3,624	3,607	17	0.5%	118,516.30	196,836.34	(78,320.04)	-39.8%	211,568.62	39,882.87	171,685.75	430.5%
43 - Fidelidad y DDD	1,250	1,204	46	3.8%	1,232	1,177	55	4.7%	1,029,256.66	931,344.53	97,912.13	10.5%	163,523.53	34,692.71	128,830.82	371.3%
44 - BBB	25	30	(5)	-16.7%	22	27	(5)	-18.5%	452,747.90	429,733.56	23,014.34	5.4%	365,374.31	1,686.25	363,688.06	21567.9%
45 - Otros	65,409	63,215	2,194	3.5%	7,322	6,792	530	7.8%	8,978,259.40	8,110,850.62	867,408.78	10.7%	2,878,543.10	3,212,293.24	(333,750.14)	-10.4%
46 Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	91,124	83,492	7,632	9.1%	87,832	78,981	8,851	11.2%	13,700,300.29	10,929,458.60	2,770,841.69	25.4%	2,481,419.66	5,237,705.79	(2,756,286.13)	-52.6%
48 - Oferta y Cumplimiento	41,876	37,958	3,918	10.3%	41,688	37,770	3,918	10.4%	6,842,615.63	8,084,699.32	(1,242,083.69)	-15.4%	266,040.05	2,547,013.21	(2,280,973.16)	-89.6%
49 - Otras	49,248	45,534	3,714	8.2%	46,144	41,211	4,933	12.0%	6,857,684.66	2,844,759.28	4,012,925.38	141.1%	2,215,379.61	2,690,692.58	(475,312.97)	-17.7%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>4,085,258</b>	<b>3,868,555</b>	<b>216,703</b>	<b>5.6%</b>	<b>2,064,996</b>	<b>1,962,371</b>	<b>102,625</b>	<b>5.2%</b>	<b>149,269,783.98</b>	<b>134,346,974.53</b>	<b>14,922,809.45</b>	<b>11.1%</b>	<b>74,254,688.70</b>	<b>73,625,292.26</b>	<b>629,396.44</b>	<b>0.9%</b>
<b>Ramos de Personas</b>	<b>2,341,807</b>	<b>2,198,225</b>	<b>143,582</b>	<b>6.5%</b>	<b>681,587</b>	<b>621,456</b>	<b>60,131</b>	<b>9.7%</b>	<b>76,090,196.70</b>	<b>70,010,823.64</b>	<b>6,079,373.06</b>	<b>8.7%</b>	<b>44,106,008.69</b>	<b>40,324,173.42</b>	<b>3,781,835.27</b>	<b>9.4%</b>
<b>Ramos Generales</b>	<b>1,743,451</b>	<b>1,670,330</b>	<b>73,121</b>	<b>4.4%</b>	<b>1,383,409</b>	<b>1,340,915</b>	<b>42,494</b>	<b>3.2%</b>	<b>73,179,587.28</b>	<b>64,336,150.89</b>	<b>8,843,436.39</b>	<b>13.7%</b>	<b>30,148,680.01</b>	<b>33,301,118.84</b>	<b>(3,152,438.83)</b>	<b>-9.5%</b>
<b>Totales</b>	<b>4,085,258</b>	<b>3,868,555</b>	<b>216,703</b>	<b>5.6%</b>	<b>2,064,996</b>	<b>1,962,371</b>	<b>102,625</b>	<b>5.2%</b>	<b>\$149,269,783.98</b>	<b>\$134,346,974.53</b>	<b>14,922,809.45</b>	<b>11.1%</b>	<b>\$74,254,688.70</b>	<b>\$73,625,292.26</b>	<b>629,396.44</b>	<b>0.9%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JULIO 2023 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN JULIO				SINIESTROS PAGADOS EN JULIO			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
1 <b>Vida Individual</b>	256,361	251,526	4,835	1.9%	243,420	237,580	5,840	2.5%	14,369,007.59	14,084,560.52	284,447.07	2.0%	5,284,207.48	4,957,524.46	326,683.02	6.6%
2 - Primer año	54,530	79,254	(24,724)	-31.2%	-	76,770	(76,770)	-100.0%	2,214,210.73	2,871,086.83	(656,876.10)	-22.9%	421,057.78	1,489,313.59	(1,068,255.81)	-71.7%
3 - Renovación	201,831	172,272	29,559	17.2%	190,838	160,810	30,028	18.7%	12,154,796.86	11,213,473.69	941,323.17	8.4%	4,863,149.70	3,468,210.87	1,394,938.83	40.2%
4 <b>Accidentes Personales</b>	577,748	485,040	92,708	19.1%	180,308	156,400	23,908	15.3%	2,053,594.10	1,769,533.22	284,060.88	16.1%	599,947.21	649,285.36	(49,338.15)	-7.6%
5 - Individual	177,928	156,909	21,019	13.4%	157,385	136,291	21,094	15.5%	855,456.36	863,652.37	(8,196.01)	-0.9%	189,354.48	171,762.75	17,591.73	10.2%
6 - Grupo	399,820	328,131	71,689	21.8%	22,923	20,109	2,814	14.0%	1,198,137.74	905,880.85	292,256.89	32.3%	410,592.73	477,522.61	(66,929.88)	-14.0%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	433,407	421,753	11,654	2.8%	155,220	133,816	21,404	16.0%	43,037,590.21	39,494,355.93	3,543,234.28	9.0%	31,051,655.61	26,870,951.68	4,180,703.93	15.6%
9 - Individual	166,613	158,010	8,603	5.4%	122,110	115,079	7,031	6.1%	22,205,329.41	18,939,105.00	3,266,224.41	17.2%	16,962,267.10	13,793,066.47	3,169,200.63	23.0%
10 - Grupo	266,794	263,743	3,051	1.2%	33,110	18,737	14,373	76.7%	20,832,260.80	20,555,250.93	277,009.87	1.3%	14,089,388.51	13,077,885.21	1,011,503.30	7.7%
11 <b>Colectivos de Vida</b>	1,056,161	1,030,214	25,947	2.5%	97,042	86,946	10,096	11.6%	22,651,086.24	22,285,482.50	365,603.74	1.6%	7,499,480.31	8,610,254.85	(1,110,774.54)	-12.9%
12 - Colectivo de vida	494,585	457,854	-	0.0%	9,475	9,691	(216)	-2.2%	7,636,015.06	6,293,569.38	-	0.0%	3,094,790.99	2,335,103.83	-	0.0%
13 - Colectivo de deudores	561,576	572,360	-	0.0%	87,567	77,255	10,312	13.3%	15,015,071.18	15,991,913.13	-	0.0%	4,404,689.32	6,275,151.02	-	0.0%
14 <b>Incendio y Líneas Aliadas (*)</b>	479,400	464,744	14,656	3.2%	333,173	318,522	14,651	4.6%	17,135,901.07	15,604,111.40	1,531,789.67	9.8%	16,764,943.93	6,683,674.49	10,081,269.44	150.8%
15 - Residencial	394,041	377,734	16,307	4.3%	299,060	282,045	17,015	6.0%	9,300,059.03	8,052,816.16	1,247,242.87	15.5%	2,757,963.63	4,502,379.98	(1,744,416.35)	-38.7%
16 - Comercial	84,931	86,579	(1,648)	-1.9%	33,740	36,108	(2,368)	-6.6%	7,775,189.56	7,143,773.74	631,415.82	8.8%	14,006,980.30	2,116,724.81	11,890,255.49	561.7%
17 - Industrial	428	431	(3)	-0.7%	373	369	4	1.1%	60,652.48	407,521.50	(346,869.02)	-85.1%	-	64,569.70	(64,569.70)	-100.0%
18 <b>Vida Industrial</b>	15	26	(11)	-42.3%	15	26	(11)	-42.3%	1,767.82	1,467.34	300.48	20.5%	-	-	-	0.0%
19 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 <b>Multiriesgo</b>	34,235	32,311	1,924	6.0%	32,445	30,309	2,136	7.0%	704,795.58	995,345.66	(290,550.08)	-29.2%	212,589.24	106,985.26	105,603.98	98.7%
23 - Residencial	26,025	24,072	1,953	8.1%	25,484	23,398	2,086	8.9%	326,459.46	299,720.62	26,738.84	8.9%	148,372.13	57,888.27	90,483.86	156.3%
24 - Comercial e Industrial	8,210	8,239	(29)	-0.4%	6,961	6,911	50	0.7%	378,336.12	695,625.04	(317,288.92)	-45.6%	64,217.11	49,096.99	15,120.12	30.8%
25 <b>Transporte de Carga</b>	41,029	40,703	326	0.8%	34,641	33,738	903	2.7%	4,369,795.38	3,654,404.11	715,391.27	19.6%	1,017,076.96	151,802.69	865,274.27	570.0%
26 - Terrestre	28,305	28,027	278	1.0%	27,311	26,470	841	3.2%	3,434,713.93	2,951,705.23	483,008.70	16.4%	264,714.12	137,947.77	126,766.35	91.9%
27 - Marítimo	12,692	12,657	35	0.3%	7,298	7,249	49	0.7%	922,224.94	689,779.66	232,445.28	33.7%	751,612.84	11,927.63	739,685.21	6201.4%
28 - Aéreo	32	19	13	68.4%	32	19	13	68.4%	12,856.51	12,919.22	(62.71)	-0.5%	750.00	1,927.29	(1,177.29)	-61.1%
29 <b>Casco</b>	2,003	1,947	56	2.9%	1,514	1,414	100	7.1%	2,025,471.22	1,415,874.07	609,597.15	43.1%	1,061,411.87	135,049.51	926,362.36	685.9%
30 - Marítimo	1,625	1,583	42	2.7%	1,259	1,181	78	6.6%	1,928,510.32	666,489.10	1,262,021.22	189.4%	1,061,411.87	48,972.45	1,012,439.42	2067.4%
31 - Aéreo	378	364	14	3.8%	255	233	22	9.4%	96,960.90	749,384.97	(652,424.07)	-87.1%	-	86,077.06	(86,077.06)	-100.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JULIO 2023 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN JULIO				SINIESTROS PAGADOS EN JULIO			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
32 Automóvil	1,003,898	939,308	64,590	6.9%	864,099	834,094	30,005	3.6%	22,263,030.00	20,473,840.56	1,789,189.44	8.7%	17,184,222.07	15,038,208.11	2,146,013.96	14.3%
33 Ramos Técnicos	13,529	13,210	319	2.4%	9,605	8,989	616	6.9%	2,572,933.39	2,754,563.63	(181,630.24)	-6.6%	304,711.41	216,149.52	88,561.89	41.0%
34 - TRC - TRM	3,970	3,477	493	14.2%	2,840	2,368	472	19.9%	2,312,476.92	2,507,801.96	(195,325.04)	-7.8%	39,358.74	573.93	38,784.81	6757.8%
35 - Equipo Electrónico	4,274	4,280	(6)	-0.1%	3,072	3,046	26	0.9%	90,643.37	81,944.19	8,699.18	10.6%	75,431.98	12,644.74	62,787.24	496.5%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,331	1,369	(38)	-2.8%	924	905	19	2.1%	71,384.27	43,998.06	27,386.21	62.2%	143,306.22	167,859.96	(24,553.74)	-14.6%
38 - Equipo Pesado	3,098	3,228	(130)	-4.0%	1,938	1,839	99	5.4%	98,428.83	120,819.42	(22,390.59)	-18.5%	46,614.47	35,070.89	11,543.58	32.9%
39 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	88,794	84,929	3,865	4.6%	29,096	27,509	1,587	5.8%	14,656,953.97	23,033,605.72	(8,376,651.75)	-36.4%	1,192,945.75	4,478,324.85	(3,285,379.10)	-73.4%
41 - Responsabilidad Civil	18,187	17,181	1,006	5.9%	16,953	16,021	932	5.8%	4,511,857.99	4,401,468.50	110,389.49	2.5%	631,871.62	1,033,569.40	(401,697.78)	-38.9%
42 - Robo	4,221	4,157	64	1.5%	3,644	3,551	93	2.6%	129,447.51	187,187.46	(57,739.95)	-30.8%	5,747.13	170,275.80	(164,528.67)	-96.6%
43 - Fidelidad y DDD	1,241	1,199	42	3.5%	1,223	1,173	50	4.3%	945,287.42	1,013,570.28	(68,282.86)	-6.7%	142,533.04	89,803.92	52,729.12	58.7%
44 - BBB	24	29	(5)	-17.2%	21	26	(5)	-19.2%	555,179.25	1,112,303.84	(557,124.59)	-50.1%	3,317.00	13,700.00	(10,383.00)	-75.8%
45 - Otros	65,121	62,363	2,758	4.4%	7,255	6,738	517	7.7%	8,515,181.80	16,319,075.64	(7,803,893.84)	-47.8%	409,476.96	3,170,975.73	(2,761,498.77)	-87.1%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	90,445	82,469	7,976	9.7%	86,971	77,979	8,992	11.5%	12,678,197.06	9,302,754.44	3,375,442.62	36.3%	42,035,936.37	3,517,653.62	38,518,282.75	1095.0%
48 - Oferta y Cumplimiento	41,163	37,652	3,511	9.3%	40,975	37,464	3,511	9.4%	5,621,818.40	6,192,437.05	(570,618.65)	-9.2%	39,404,152.23	2,237,798.81	37,166,353.42	1660.8%
49 - Otras	49,282	44,817	4,465	10.0%	45,996	40,515	5,481	13.5%	7,056,378.66	3,110,317.39	3,946,061.27	126.9%	2,631,784.14	1,279,854.81	1,351,929.33	105.6%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>4,077,065</b>	<b>3,848,220</b>	<b>228,845</b>	<b>5.9%</b>	<b>2,067,589</b>	<b>1,947,362</b>	<b>120,227</b>	<b>6.2%</b>	<b>158,520,123.63</b>	<b>154,869,899.10</b>	<b>3,650,224.53</b>	<b>2.4%</b>	<b>124,209,128.21</b>	<b>71,415,864.40</b>	<b>52,793,263.81</b>	<b>73.9%</b>
<b>Ramos de Personas</b>	<b>2,323,677</b>	<b>2,188,533</b>	<b>135,144</b>	<b>6.2%</b>	<b>675,990</b>	<b>614,742</b>	<b>61,248</b>	<b>10.0%</b>	<b>82,111,278.14</b>	<b>77,633,932.17</b>	<b>4,477,345.97</b>	<b>5.8%</b>	<b>44,435,290.61</b>	<b>41,088,016.35</b>	<b>3,347,274.26</b>	<b>8.1%</b>
<b>Ramos Generales</b>	<b>1,753,388</b>	<b>1,659,687</b>	<b>93,701</b>	<b>5.6%</b>	<b>1,391,599</b>	<b>1,332,620</b>	<b>58,979</b>	<b>4.4%</b>	<b>76,408,845.49</b>	<b>77,235,966.93</b>	<b>(827,121.44)</b>	<b>-1.1%</b>	<b>79,773,837.60</b>	<b>30,327,848.05</b>	<b>49,445,989.55</b>	<b>163.0%</b>
<b>Totales</b>	<b>4,077,065</b>	<b>3,848,220</b>	<b>228,845</b>	<b>5.9%</b>	<b>2,067,589</b>	<b>1,947,362</b>	<b>120,227</b>	<b>6.2%</b>	<b>\$158,520,123.63</b>	<b>\$154,869,899.10</b>	<b>3,650,224.53</b>	<b>2.4%</b>	<b>\$124,209,128.21</b>	<b>\$71,415,864.40</b>	<b>52,793,263.81</b>	<b>73.9%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JUNIO 2023 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN JUNIO				SINIESTROS PAGADOS EN JUNIO			
	JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
1 <b>Vida Individual</b>	256,834	250,045	6,789	2.7%	243,774	239,802	3,972	1.7%	14,329,103.31	13,653,595.72	675,507.59	4.9%	2,243,277.12	7,924,887.85	(5,681,610.73)	-71.7%
2 - Primer año	56,578	79,510	(22,932)	-28.8%	-	76,852	(76,852)	-100.0%	1,808,709.56	1,763,662.63	45,046.93	2.6%	912,930.09	2,061,110.20	(1,148,180.11)	-55.7%
3 - Renovación	200,256	170,535	29,721	17.4%	189,143	162,950	26,193	16.1%	12,520,393.75	11,889,933.09	630,460.66	5.3%	1,330,347.03	5,863,777.65	(4,533,430.62)	-77.3%
4 <b>Accidentes Personales</b>	564,496	475,886	88,610	18.6%	178,354	155,232	23,122	14.9%	2,450,113.18	2,121,912.07	328,201.11	15.5%	710,643.61	613,230.25	97,413.36	15.9%
5 - Individual	176,519	155,809	20,710	13.3%	155,651	135,140	20,511	15.2%	1,183,866.42	1,051,569.13	132,297.29	12.6%	184,312.47	282,865.26	(98,552.79)	-34.8%
6 - Grupo	387,977	320,077	67,900	21.2%	22,703	20,092	2,611	13.0%	1,266,246.76	1,070,342.94	195,903.82	18.3%	526,331.14	330,364.99	195,966.15	59.3%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	430,580	409,098	21,482	5.3%	153,513	131,876	21,637	16.4%	39,615,389.30	34,417,753.82	5,197,635.48	15.1%	29,609,555.15	26,451,602.65	3,157,952.50	11.9%
9 - Individual	165,575	149,674	15,901	10.6%	121,395	114,381	7,014	6.1%	26,306,185.88	19,668,891.87	6,637,294.01	33.7%	17,499,939.90	13,094,981.25	4,404,958.65	33.6%
10 - Grupo	265,005	259,424	5,581	2.2%	32,118	17,495	14,623	83.6%	13,309,203.42	14,748,861.95	(1,439,658.53)	-9.8%	12,109,615.25	13,356,621.40	(1,247,006.15)	-9.3%
11 <b>Colectivos de Vida</b>	1,023,394	1,005,490	17,904	1.8%	97,260	86,438	10,822	12.5%	21,726,252.71	20,572,284.66	1,153,968.05	5.6%	5,476,509.93	8,200,864.75	(2,724,354.82)	-33.2%
12 - Colectivo de vida	463,183	456,014	-	0.0%	10,609	9,689	920	9.5%	6,813,497.12	5,376,885.19	-	0.0%	2,913,312.28	2,568,436.23	-	0.0%
13 - Colectivo de deudores	560,211	549,476	-	0.0%	86,651	76,749	9,902	12.9%	14,912,755.59	15,195,399.47	-	0.0%	2,563,197.65	5,632,428.52	-	0.0%
14 <b>Incendio y Líneas Aliadas (*)</b>	477,214	462,765	14,449	3.1%	331,128	316,610	14,518	4.6%	13,245,201.65	12,429,434.84	815,766.81	6.6%	18,109,015.17	4,219,305.32	13,889,709.85	329.2%
15 - Residencial	391,795	375,903	15,892	4.2%	296,926	280,333	16,593	5.9%	6,843,583.21	5,070,598.43	1,772,984.78	35.0%	4,606,708.71	1,336,072.80	3,270,635.91	244.8%
16 - Comercial	84,992	86,434	(1,442)	-1.7%	33,830	35,911	(2,081)	-5.8%	6,252,483.65	7,223,176.23	(970,692.58)	-13.4%	13,496,045.96	2,883,232.52	10,612,813.44	368.1%
17 - Industrial	427	428	(1)	-0.2%	372	366	6	1.6%	149,134.79	135,660.18	13,474.61	9.9%	6,260.50	-	6,260.50	0.0%
18 <b>Vida Industrial</b>	18	26	(8)	-30.8%	18	26	(8)	-30.8%	(28.84)	191.54	(220.38)	-115.1%	-	-	-	0.0%
19 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22 <b>Multiriesgo</b>	34,270	32,073	2,197	6.8%	32,432	30,107	2,325	7.7%	848,758.01	796,317.38	52,440.63	6.6%	297,745.54	242,826.05	54,919.49	22.6%
23 - Residencial	25,940	23,897	2,043	8.5%	25,397	23,229	2,168	9.3%	407,132.41	360,796.27	46,336.14	12.8%	168,990.38	134,483.41	34,506.97	25.7%
24 - Comercial e Industrial	8,330	8,176	154	1.9%	7,035	6,878	157	2.3%	441,625.60	435,521.11	6,104.49	1.4%	128,755.16	108,342.64	20,412.52	18.8%
25 <b>Transporte de Carga</b>	41,081	40,528	553	1.4%	34,599	33,493	1,106	3.3%	2,768,712.98	2,598,449.22	170,263.76	6.6%	363,730.68	299,446.83	64,283.85	21.5%
26 - Terrestre	28,344	27,856	488	1.8%	27,221	26,237	984	3.8%	1,121,052.21	997,073.00	123,979.21	12.4%	233,709.08	152,718.93	80,990.15	53.0%
27 - Marítimo	12,707	12,652	55	0.4%	7,348	7,236	112	1.5%	1,618,797.93	1,565,130.48	53,667.45	3.4%	130,021.60	135,691.40	(5,669.80)	-4.2%
28 - Aéreo	30	20	10	50.0%	30	20	10	50.0%	28,862.84	36,245.74	(7,382.90)	-20.4%	-	11,036.50	(11,036.50)	-100.0%
29 <b>Casco</b>	1,995	1,941	54	2.8%	1,511	1,406	105	7.5%	4,163,487.39	3,999,480.91	164,006.48	4.1%	6,346,688.04	155,442.26	6,191,245.78	3983.0%
30 - Marítimo	1,623	1,574	49	3.1%	1,260	1,172	88	7.5%	803,110.25	1,521,475.72	(718,365.47)	-47.2%	646,688.04	156,654.20	490,033.84	312.8%
31 - Aéreo	372	367	5	1.4%	251	234	17	7.3%	3,360,377.14	2,478,005.19	882,371.95	35.6%	5,700,000.00	(1,211.94)	5,701,211.94	0.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JUNIO 2023 (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 JUNIO				SINIESTROS PAGADOS EN JUNIO			
	JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
32 Automóvil	1,000,878	939,039	61,839	6.6%	858,300	835,563	22,737	2.7%	24,238,460.34	21,723,905.89	2,514,554.45	11.6%	17,484,656.06	16,561,248.05	923,408.01	5.6%
33 Ramos Técnicos	13,566	13,284	282	2.1%	9,551	8,928	623	7.0%	2,247,596.92	2,423,410.92	(175,814.00)	-7.3%	173,822.90	191,042.34	(17,219.44)	-9.0%
34 - TRC - TRM	3,936	3,460	476	13.8%	2,804	2,340	464	19.8%	1,734,894.56	1,904,177.75	(169,283.19)	-8.9%	22,795.54	58,857.14	(36,061.60)	-61.3%
35 - Equipo Electrónico	4,273	4,291	(18)	-0.4%	3,069	3,044	25	0.8%	123,305.71	158,740.76	(35,435.05)	-22.3%	34,273.39	89,741.70	(55,468.31)	-61.8%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,376	1,395	(19)	-1.4%	915	874	41	4.7%	77,736.59	52,329.47	25,407.12	48.6%	51,045.76	26,503.33	24,542.43	92.6%
38 - Equipo Pesado	3,125	3,282	(157)	-4.8%	1,932	1,839	93	5.1%	311,660.06	308,312.94	3,347.12	1.1%	65,708.21	15,940.17	49,768.04	312.2%
39 - Vidrios	2	2	-	0.0%	2	2	-	0.0%	-	(150.00)	150.00	0.0%	-	-	-	0.0%
40 Riesgos Diversos	88,224	84,918	3,306	3.9%	29,232	27,344	1,888	6.9%	13,338,457.45	9,090,219.32	4,248,238.13	46.7%	3,237,675.68	1,295,785.53	1,941,890.15	149.9%
41 - Responsabilidad Civil	18,164	17,099	1,065	6.2%	17,118	15,895	1,223	7.7%	5,399,810.87	3,597,340.43	1,802,470.44	50.1%	2,355,828.04	788,714.44	1,567,113.60	198.7%
42 - Robo	4,228	4,153	75	1.8%	3,652	3,547	105	3.0%	250,734.96	238,438.50	12,296.46	5.2%	109,867.35	17,401.39	92,465.96	531.4%
43 - Fidelidad y DDD	1,247	1,189	58	4.9%	1,229	1,157	72	6.2%	1,014,210.80	1,037,319.31	(23,108.51)	-2.2%	290,797.54	168,972.09	121,825.45	72.1%
44 - BBB	25	30	(5)	-16.7%	22	27	(5)	-18.5%	949,870.93	549,957.11	399,913.82	72.7%	4,747.74	96,749.96	(92,002.22)	-95.1%
45 - Otros	64,560	62,447	2,113	3.4%	7,211	6,718	493	7.3%	5,723,829.89	3,667,163.97	2,056,665.92	56.1%	476,435.01	223,947.65	252,487.36	112.7%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	89,652	81,766	7,886	9.6%	86,315	75,952	10,363	13.6%	6,624,105.50	12,683,317.78	(6,059,212.28)	-47.8%	5,974,948.07	2,259,054.71	3,715,893.36	164.5%
48 - Oferta y Cumplimiento	40,831	37,302	3,529	9.5%	40,643	36,983	3,660	9.9%	6,090,380.74	5,703,357.89	387,022.85	6.8%	3,057,958.79	2,108,957.54	949,001.25	45.0%
49 - Otras	48,821	44,464	4,357	9.8%	45,672	38,969	6,703	17.2%	533,724.76	6,979,959.89	(6,446,235.13)	-92.4%	2,916,989.28	150,097.17	2,766,892.11	1843.4%
50 TOTAL TOTAL Y EXTERIOR	4,022,242	3,796,899	225,343	5.9%	2,056,027	1,942,817	113,210	5.8%	145,595,609.90	136,510,274.07	9,085,335.83	6.7%	90,028,267.95	68,414,736.59	21,613,531.36	31.6%
Ramos de Personas	2,275,304	2,140,519	134,785	6.3%	672,901	613,348	59,553	9.7%	78,120,858.50	70,765,546.27	7,355,312.23	10.4%	38,039,985.81	43,190,585.50	(5,150,599.69)	-11.9%
Ramos Generales	1,746,938	1,656,380	90,558	5.5%	1,383,126	1,329,469	53,657	4.0%	67,474,751.40	65,744,727.80	1,730,023.60	2.6%	51,988,282.14	25,224,151.09	26,764,131.05	106.1%
Totales	4,022,242	3,796,899	225,343	5.9%	2,056,027	1,942,817	113,210	5.8%	\$145,595,609.90	\$136,510,274.07	9,085,335.83	6.7%	\$90,028,267.95	\$68,414,736.59	21,613,531.36	31.6%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MAYO 2023 (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 MAYO				SINIESTROS PAGADOS EN MAYO				
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
1	<b>Vida Individual</b>	257,500	249,119	8,381	3.4%	244,438	239,470	4,968	2.1%	15,739,344.65	13,857,886.33	1,881,458.32	13.6%	6,959,355.68	3,691,784.72	3,267,570.96	88.5%
2	- Primer año	56,774	79,112	(22,338)	-28.2%	-	76,639	(76,639)	-100.0%	2,339,047.79	1,751,363.77	587,684.02	33.6%	1,879,828.40	2,235,278.99	(355,450.59)	-15.9%
3	- Renovación	200,726	170,007	30,719	18.1%	189,813	162,831	26,982	16.6%	13,400,296.86	12,106,522.56	1,293,774.30	10.7%	5,079,527.28	1,456,505.73	3,623,021.55	248.7%
4	<b>Accidentes Personales</b>	552,464	463,218	89,246	19.3%	176,952	153,011	23,941	15.6%	1,923,775.44	1,813,759.59	110,015.85	6.1%	652,560.16	493,335.65	159,224.51	32.3%
5	- Individual	174,977	154,064	20,913	13.6%	154,417	133,684	20,733	15.5%	694,889.05	774,003.88	(79,114.83)	-10.2%	223,154.67	86,295.65	136,859.02	158.6%
6	- Grupo	377,487	309,154	68,333	22.1%	22,535	19,327	3,208	16.6%	1,228,886.39	1,039,755.71	189,130.68	18.2%	429,405.49	407,040.00	22,365.49	5.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	427,111	408,918	18,193	4.4%	152,030	131,051	20,979	16.0%	37,270,669.47	33,950,100.99	3,320,568.48	9.8%	28,982,616.01	28,596,606.53	386,009.48	1.3%
9	- Individual	163,943	148,728	15,215	10.2%	120,452	114,699	5,753	5.0%	20,512,596.02	18,572,524.17	1,940,071.85	10.4%	14,703,003.03	13,505,737.04	1,197,265.99	8.9%
10	- Grupo	263,168	260,190	2,978	1.1%	31,578	16,352	15,226	93.1%	16,758,073.45	15,377,576.82	1,380,496.63	9.0%	14,279,612.98	15,090,869.49	(811,256.51)	-5.4%
11	<b>Colectivos de Vida</b>	1,016,225	1,003,525	12,700	1.3%	95,875	85,512	10,363	12.1%	21,360,078.80	20,477,716.23	882,362.57	4.3%	6,658,328.72	8,259,404.73	(1,601,076.01)	-19.4%
12	- Colectivo de vida	458,648	454,181	4,467	1.0%	10,611	9,618	993	10.3%	7,152,699.86	5,751,260.70	1,401,439.16	24.4%	2,816,495.68	2,744,552.09	71,943.59	2.6%
13	- Colectivo de deudores	557,577	549,344	8,233	1.5%	85,264	75,894	9,370	12.3%	14,207,378.94	14,726,455.53	(519,076.59)	-3.5%	3,841,833.04	5,514,852.64	(1,673,019.60)	-30.3%
14	<b>Incendio y Líneas Aliadas (*)</b>	475,086	463,759	11,327	2.4%	328,798	319,431	9,367	2.9%	16,948,141.46	9,021,995.86	7,926,145.60	87.9%	2,718,412.58	10,744,732.29	(8,026,320.21)	-74.7%
15	- Residencial	389,702	378,005	11,697	3.1%	294,635	282,455	12,180	4.3%	5,796,284.70	5,508,581.27	287,703.43	5.2%	1,069,437.59	890,407.59	179,030.00	20.1%
16	- Comercial	84,949	85,335	(386)	-0.5%	33,788	36,616	(2,828)	-7.7%	10,968,799.31	3,385,293.23	7,583,506.08	224.0%	1,648,820.80	9,854,325.20	(8,205,504.40)	-83.3%
17	- Industrial	435	419	16	3.8%	375	360	15	4.2%	183,057.45	128,121.36	54,936.09	42.9%	154.19	-	154.19	0.0%
18	<b>Vida Industrial</b>	18	26	(8)	-30.8%	18	26	(8)	-30.8%	144.57	682.64	(538.07)	-78.8%	-	-	-	0.0%
19	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	<b>Multirisgo</b>	34,518	31,930	2,588	8.1%	32,410	29,938	2,472	8.3%	661,371.05	582,664.69	78,706.36	13.5%	294,734.40	276,244.82	18,489.58	6.7%
23	- Residencial	25,864	23,743	2,121	8.9%	25,319	23,096	2,223	9.6%	293,471.89	228,587.24	64,884.65	28.4%	198,439.15	145,749.23	52,689.92	36.2%
24	- Comercial e Industrial	8,654	8,187	467	5.7%	7,091	6,842	249	3.6%	367,899.16	354,077.45	13,821.71	3.9%	96,295.25	130,495.59	(34,200.34)	-26.2%
25	<b>Transporte de Carga</b>	41,011	40,725	286	0.7%	34,538	33,644	894	2.7%	3,081,152.31	2,674,666.52	406,485.79	15.2%	437,104.38	448,384.57	(11,280.19)	-2.5%
26	- Terrestre	28,276	28,067	209	0.7%	27,162	26,411	751	2.8%	1,932,977.60	2,224,665.44	(291,687.84)	-13.1%	165,055.06	258,914.74	(93,859.68)	-36.3%
27	- Marítimo	12,705	12,642	63	0.5%	7,346	7,217	129	1.8%	1,117,237.84	432,300.67	684,937.17	158.4%	272,049.32	185,419.60	86,629.72	46.7%
28	- Aéreo	30	16	14	87.5%	30	16	14	87.5%	30,936.87	17,700.41	13,236.46	74.8%	-	4,050.23	(4,050.23)	-100.0%
29	<b>Casco</b>	1,994	1,854	140	7.6%	1,510	1,311	199	15.2%	3,533,457.10	4,724,193.00	(1,190,735.90)	-25.2%	103,770.66	1,132,513.92	(1,028,743.26)	-90.8%
30	- Marítimo	1,630	1,481	149	10.1%	1,267	1,079	188	17.4%	2,898,184.12	3,995,960.93	(1,097,776.81)	-27.5%	91,403.87	203,318.29	(111,914.42)	-55.0%
31	- Aéreo	364	373	(9)	-2.4%	243	232	11	4.7%	635,272.98	728,232.07	(92,959.09)	-12.8%	12,366.79	929,195.63	(916,828.84)	-98.7%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MAYO 2023 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN MAYO				SINIESTROS PAGADOS EN MAYO			
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
32 <b>Automóvil</b>	1,001,495	947,447	54,048	5.7%	856,333	846,989	9,344	1.1%	23,149,272.61	19,804,865.77	3,344,406.84	16.9%	17,568,118.47	16,887,728.11	680,390.36	4.0%
33 <b>Ramos Técnicos</b>	13,517	13,294	223	1.7%	9,512	8,922	590	6.6%	1,807,241.46	1,597,722.15	209,519.31	13.1%	136,320.71	226,147.08	(89,826.37)	-39.7%
34 - TRC - TRM	3,911	3,400	511	15.0%	2,784	2,270	514	22.6%	1,361,473.67	1,251,456.22	110,017.45	8.8%	80,257.25	81,669.64	(1,412.39)	-1.7%
35 - Equipo Electrónico	4,260	4,262	(2)	0.0%	3,061	3,033	28	0.9%	130,656.02	98,432.81	32,223.21	32.7%	51,075.32	4,089.20	46,986.12	1149.0%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	10,235.22	-	10,235.22	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,374	1,405	(31)	-2.2%	916	878	38	4.3%	104,249.39	108,636.16	(4,386.77)	-4.0%	22,878.92	54,845.70	(31,966.78)	-58.3%
38 - Equipo Pesado	3,116	3,370	(254)	-7.5%	1,920	1,909	11	0.6%	200,593.83	139,163.63	61,430.20	44.1%	(17,890.78)	85,542.54	(103,433.32)	-120.9%
39 - Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	33.33	33.33	-	0.0%	-	-	-	0.0%
40 <b>Riesgos Diversos</b>	87,536	85,628	1,908	2.2%	29,180	27,500	1,680	6.1%	15,471,609.21	13,647,713.01	1,823,896.20	13.4%	5,922,498.89	4,862,321.90	1,060,176.99	21.8%
41 - Responsabilidad Civil	18,057	17,340	717	4.1%	17,070	16,100	970	6.0%	2,499,393.95	2,905,719.52	(406,325.57)	-14.0%	942,721.86	523,183.34	419,538.52	80.2%
42 - Robo	4,236	4,181	55	1.3%	3,660	3,575	85	2.4%	158,312.56	153,760.09	4,552.47	3.0%	156,260.32	52,326.94	103,933.38	198.6%
43 - Fidelidad y DDD	1,267	1,157	110	9.5%	1,249	1,129	120	10.6%	972,955.29	939,292.86	33,662.43	3.6%	165,868.76	150,004.04	15,864.72	10.6%
44 - BBB	27	31	(4)	-12.9%	24	28	(4)	-14.3%	432,574.31	(8,024.19)	440,598.50	0.0%	4,226.50	-	4,226.50	0.0%
45 - Otros	63,949	62,919	1,030	1.6%	7,177	6,668	509	7.6%	11,408,373.10	9,656,964.73	1,751,408.37	18.1%	4,653,421.45	4,136,807.58	516,613.87	12.5%
46 <b>Títulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 <b>Fianzas</b>	89,127	80,861	8,266	10.2%	85,191	75,204	9,987	13.3%	14,144,290.93	12,785,578.69	1,358,712.24	10.6%	5,588,322.18	4,734,164.54	854,157.64	18.0%
48 - Oferta y Cumplimiento	40,160	36,703	3,457	9.4%	39,965	36,379	3,586	9.9%	4,426,836.16	8,477,907.51	(4,051,071.35)	-47.8%	2,220,797.20	4,480,095.20	(2,259,298.00)	-50.4%
49 - Otras	48,967	44,158	4,809	10.9%	45,226	38,825	6,401	16.5%	9,717,454.77	4,307,671.18	5,409,783.59	125.6%	3,367,524.98	254,069.34	3,113,455.64	1225.4%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,997,642</b>	<b>3,790,344</b>	<b>207,298</b>	<b>5.5%</b>	<b>2,046,825</b>	<b>1,952,049</b>	<b>94,776</b>	<b>4.9%</b>	<b>155,090,549.06</b>	<b>134,939,545.47</b>	<b>20,151,003.59</b>	<b>14.9%</b>	<b>76,022,142.84</b>	<b>80,353,369.36</b>	<b>(4,331,226.52)</b>	<b>-5.4%</b>
<b>Ramos de Personas</b>	<b>2,253,300</b>	<b>2,124,780</b>	<b>128,520</b>	<b>6.0%</b>	<b>669,295</b>	<b>609,044</b>	<b>60,251</b>	<b>9.9%</b>	<b>76,293,868.36</b>	<b>70,099,463.14</b>	<b>6,194,405.22</b>	<b>8.8%</b>	<b>43,252,860.57</b>	<b>41,041,131.63</b>	<b>2,211,728.94</b>	<b>5.4%</b>
<b>Ramos Generales</b>	<b>1,744,342</b>	<b>1,665,564</b>	<b>78,778</b>	<b>4.7%</b>	<b>1,377,530</b>	<b>1,343,005</b>	<b>34,525</b>	<b>2.6%</b>	<b>78,796,680.70</b>	<b>64,840,082.33</b>	<b>13,956,598.37</b>	<b>21.5%</b>	<b>32,769,282.27</b>	<b>39,312,237.73</b>	<b>(6,542,955.46)</b>	<b>-16.6%</b>
<b>Totales</b>	<b>3,997,642</b>	<b>3,790,344</b>	<b>207,298</b>	<b>5.5%</b>	<b>2,046,825</b>	<b>1,952,049</b>	<b>94,776</b>	<b>4.9%</b>	<b>\$155,090,549.06</b>	<b>\$134,939,545.47</b>	<b>20,151,003.59</b>	<b>14.9%</b>	<b>\$76,022,142.84</b>	<b>\$80,353,369.36</b>	<b>(4,331,226.52)</b>	<b>-5.4%</b>





SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2023 (Cifras Fn Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASSEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL				
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
1	<b>Vida Individual</b>	257,164	249,091	8,073	3.2%	244,055	239,429	4,626	1.9%	14,009,790.59	12,817,679.68	1,192,110.91	9.3%	2,730,746.67	2,909,301.12	(178,554.45)	-6.1%
2	- Primer año	55,666	79,142	(23,476)	-29.7%	-	76,648	(76,648)	-100.0%	1,924,062.60	1,610,277.17	313,785.43	19.5%	1,244,177.78	404,116.50	840,061.28	207.9%
3	- Renovación	201,498	169,949	31,549	18.6%	190,557	162,781	27,776	17.1%	12,085,727.99	11,207,402.51	878,325.48	7.8%	1,486,568.89	2,505,184.62	(1,018,615.73)	-40.7%
4	<b>Accidentes Personales</b>	512,970	452,293	60,677	13.4%	175,693	151,056	24,637	16.3%	2,361,133.77	2,333,455.94	27,677.83	1.2%	535,936.98	516,029.55	19,907.43	3.9%
5	- Individual	173,970	152,728	21,242	13.9%	153,521	132,253	21,268	16.1%	1,021,738.24	1,103,539.30	(81,801.06)	-7.4%	137,115.56	87,122.06	49,993.50	57.4%
6	- Grupo	339,000	299,565	39,435	13.2%	22,172	18,803	3,369	17.9%	1,339,395.53	1,229,916.64	109,478.89	8.9%	398,821.42	428,907.49	(30,086.07)	-7.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	426,320	405,039	21,281	5.3%	150,208	129,728	20,480	15.8%	37,833,489.02	34,044,705.56	3,788,783.46	11.1%	28,221,533.62	22,730,797.62	5,490,736.00	24.2%
9	- Individual	163,534	147,946	15,588	10.5%	119,824	114,296	5,528	4.8%	20,243,883.55	18,542,591.19	1,701,292.36	9.2%	14,841,462.61	11,037,868.96	3,803,593.65	34.5%
10	- Grupo	262,786	257,093	5,693	2.2%	30,384	15,432	14,952	96.9%	17,589,605.47	15,502,114.37	2,087,491.10	13.5%	13,380,071.01	11,692,928.66	1,687,142.35	14.4%
11	<b>Colectivos de Vida</b>	1,009,965	1,014,391	(4,426)	-0.4%	94,695	84,632	10,063	11.9%	20,893,051.85	19,980,957.93	912,093.92	4.6%	6,780,556.40	10,476,468.75	(3,695,912.35)	-35.3%
12	- Colectivo de vida	455,356	465,566	(10,210)	-2.2%	10,499	9,572	927	9.7%	6,370,712.61	5,059,520.25	1,311,192.36	25.9%	3,282,057.61	1,985,141.30	1,296,916.31	65.3%
13	- Colectivo de deudores	554,609	548,825	5,784	1.1%	84,196	75,060	9,136	12.2%	14,522,339.24	14,921,437.68	(399,098.44)	-2.7%	3,498,498.79	8,491,327.45	(4,992,828.66)	-58.8%
14	<b>Incendio y Líneas Aliadas (*)</b>	471,327	466,771	4,556	1.0%	325,142	321,489	3,653	1.1%	30,911,166.48	12,314,060.13	18,597,106.35	151.0%	3,071,360.48	1,279,221.61	1,792,138.87	140.1%
15	- Residencial	386,654	379,421	7,233	1.9%	291,544	283,880	7,664	2.7%	8,631,459.41	9,032,842.31	(401,382.90)	-4.4%	1,076,520.85	754,600.85	321,920.00	42.7%
16	- Comercial	84,235	86,936	(2,701)	-3.1%	33,221	37,254	(4,033)	-10.8%	22,166,912.47	3,262,049.84	18,904,862.63	579.5%	1,994,839.63	524,620.76	1,470,218.87	280.2%
17	- Industrial	438	414	24	5.8%	377	355	22	6.2%	112,794.60	19,167.98	93,626.62	488.5%	-	-	-	0.0%
18	<b>Vida Industrial</b>	19	28	(9)	-32.1%	19	28	(9)	-32.1%	(531.23)	4,566.22	(5,097.45)	-111.6%	-	-	-	0.0%
19	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	<b>Multirisgo</b>	34,326	31,741	2,585	8.1%	32,195	29,758	2,437	8.2%	646,145.48	595,454.17	50,691.31	8.5%	201,292.80	234,174.56	(32,881.76)	-14.0%
23	- Residencial	25,675	23,624	2,051	8.7%	25,108	22,979	2,129	9.3%	315,770.61	288,745.78	27,024.83	9.4%	106,434.33	103,548.02	2,886.31	2.8%
24	- Comercial e Industrial	8,651	8,117	534	6.6%	7,087	6,779	308	4.5%	330,374.87	306,708.39	23,666.48	7.7%	94,858.47	130,626.54	(35,768.07)	-27.4%
25	<b>Transporte de Carga</b>	41,022	40,681	341	0.8%	34,458	33,644	814	2.4%	2,137,791.00	2,227,507.32	(89,716.32)	-4.0%	308,205.69	744,212.89	(436,007.20)	-58.6%
26	- Terrestre	28,317	28,025	292	1.0%	27,143	26,408	735	2.8%	1,244,162.68	1,240,653.43	3,509.25	0.3%	212,201.84	688,343.74	(476,141.90)	-69.2%
27	- Marítimo	12,677	12,639	38	0.3%	7,287	7,219	68	0.9%	881,671.67	964,290.38	(82,618.71)	-8.6%	96,003.85	54,391.42	41,612.43	76.5%
28	- Aéreo	28	17	11	64.7%	28	17	11	64.7%	11,956.65	22,563.51	(10,606.86)	-47.0%	-	1,477.73	(1,477.73)	-100.0%
29	<b>Casco</b>	1,993	1,831	162	8.8%	1,515	1,292	223	17.3%	8,745,466.24	6,627,235.12	2,118,231.12	32.0%	1,132,816.60	147,639.82	985,176.78	667.3%
30	- Marítimo	1,631	1,461	170	11.6%	1,274	1,060	214	20.2%	969,282.93	1,081,910.06	(112,627.13)	-10.4%	1,132,816.60	24,130.14	1,108,686.46	4594.6%
31	- Aéreo	362	370	(8)	-2.2%	241	232	9	3.9%	7,776,183.31	5,545,325.06	2,230,858.25	40.2%	-	123,509.68	(123,509.68)	-100.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2023 (Cifras Fn Balboas)

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

Ramos de Seguros TOTAL	UNIDADES ASFGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
32 Automóvil	997,733	950,018	47,715	5.0%	851,854	852,862	(1,008)	-0.1%	20,971,702.15	19,621,273.72	1,350,428.43	6.9%	15,435,184.08	15,261,845.69	173,338.39	1.1%
33 Ramos Técnicos	13,210	13,272	(62)	-0.5%	9,379	8,930	449	5.0%	2,378,317.51	1,342,787.41	1,035,530.10	77.1%	889,895.25	157,722.98	732,172.27	464.2%
34 - TRC - TRM	3,824	3,368	456	13.5%	2,689	2,248	441	19.6%	2,084,057.41	884,667.43	1,199,389.98	135.6%	710,068.98	161,371.38	548,697.60	340.0%
35 - Equipo Electrónico	4,246	4,282	(36)	-0.8%	3,057	3,056	1	0.0%	99,136.49	138,935.06	(39,798.57)	-28.6%	53,344.65	27,584.02	25,760.63	93.4%
36 - Caldera y Maquinaria	852	854	(2)	-0.2%	828	829	(1)	-0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,324	1,417	(93)	-6.6%	910	887	23	2.6%	89,274.30	83,455.87	5,818.43	7.0%	19,521.23	34,754.97	(15,233.74)	-43.8%
38 - Equipo Pesado	2,962	3,348	(386)	-11.5%	1,893	1,907	(14)	-0.7%	105,849.31	235,729.05	(129,879.74)	-55.1%	106,960.39	(65,987.39)	172,947.78	0.0%
39 - Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	85,745	85,869	(124)	-0.1%	28,957	27,695	1,262	4.6%	18,670,924.70	18,089,734.79	581,189.91	3.2%	4,026,082.62	3,851,725.05	174,357.57	4.5%
41 - Responsabilidad Civil	17,992	17,539	453	2.6%	16,987	16,313	674	4.1%	5,760,302.70	4,510,219.23	1,250,083.47	27.7%	588,715.58	536,348.69	52,366.89	9.8%
42 - Robo	4,236	4,199	37	0.9%	3,655	3,592	63	1.8%	164,879.50	145,897.88	18,981.62	13.0%	67,442.98	45,146.22	22,296.76	49.4%
43 - Fidelidad y DDD	1,261	1,167	94	8.1%	1,248	1,139	109	9.6%	940,918.31	956,285.07	(15,366.76)	-1.6%	139,512.41	103,138.93	36,373.48	35.3%
44 - BBB	26	31	(5)	-16.1%	23	28	(5)	-17.9%	807,575.18	1,778,871.06	(971,295.88)	-54.6%	-	296,354.89	(296,354.89)	-100.0%
45 - Otros	62,230	62,933	(703)	-1.1%	7,044	6,623	421	6.4%	10,997,249.01	10,698,461.55	298,787.46	2.8%	3,230,411.65	2,870,736.32	359,675.33	12.5%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	87,323	79,840	7,483	9.4%	83,815	74,318	9,497	12.8%	14,261,456.99	7,448,459.38	6,812,997.61	91.5%	11,743,645.34	3,287,675.38	8,455,969.96	257.2%
48 - Oferta y Cumplimiento	39,466	35,947	3,519	9.8%	39,278	35,649	3,629	10.2%	8,418,353.69	5,024,007.93	3,394,345.76	67.6%	838,781.09	2,767,394.53	(1,928,613.44)	-69.7%
49 - Otras	47,857	43,893	3,964	9.0%	44,537	38,669	5,868	15.2%	5,843,103.30	2,424,451.45	3,418,651.85	141.0%	10,904,864.25	520,280.85	10,384,583.40	1996.0%
50 TOTAL TOTAL Y EXTERIOR	3,939,157	3,790,905	148,252	3.9%	2,032,025	1,954,901	77,124	3.9%	173,819,904.55	137,447,877.37	36,372,027.18	26.5%	75,077,256.53	61,596,815.02	13,480,441.51	21.9%
Ramos de Personas	2,206,419	2,120,814	85,605	4.0%	664,651	604,845	59,806	9.9%	75,097,465.23	69,176,799.11	5,920,666.12	8.6%	38,268,773.67	36,632,597.04	1,636,176.63	4.5%
Ramos Generales	1,732,738	1,670,091	62,647	3.8%	1,367,374	1,350,056	17,318	1.3%	98,722,439.32	68,271,078.26	30,451,361.06	44.6%	36,808,482.86	24,964,217.98	11,844,264.88	47.4%
Totales	3,939,157	3,790,905	148,252	3.9%	2,032,025	1,954,901	77,124	3.9%	\$173,819,904.55	\$137,447,877.37	36,372,027.18	26.5%	\$75,077,256.53	\$61,596,815.02	13,480,441.51	21.9%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MARZO 2023 (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 MARZO				SINIESTROS PAGAÑOS EN MARZO				
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
1	<b>Vida Individual</b>	257,211	248,999	8,212	3.3%	244,000	239,337	4,663	1.9%	14,703,558.47	13,496,369.14	1,207,189.33	8.9%	4,602,117.24	4,485,571.40	116,545.84	2.6%
2	- Primer año	53,367	79,273	(25,906)	-32.7%	-	76,793	(76,793)	-100.0%	2,094,745.21	2,552,167.11	(457,421.90)	-17.9%	1,216,912.94	2,887,986.32	(1,671,073.38)	-57.9%
3	- Renovación	203,844	169,726	34,118	20.1%	192,904	162,544	30,360	18.7%	12,608,813.26	10,944,202.03	1,664,611.23	15.2%	3,385,204.30	1,597,585.08	1,787,619.22	111.9%
4	<b>Accidentes Personales</b>	498,117	423,541	74,576	17.6%	174,194	149,009	25,185	16.9%	4,097,861.71	3,759,975.34	337,886.37	9.0%	513,915.62	171,583.13	342,332.49	199.5%
5	- Individual	171,747	151,738	20,009	13.2%	152,070	131,006	21,064	16.1%	1,366,958.12	1,582,185.55	(215,227.43)	-13.6%	137,455.72	39,140.96	98,314.76	251.2%
6	- Grupo	326,370	271,803	54,567	20.1%	22,124	18,003	4,121	22.9%	2,730,903.59	2,177,789.79	553,113.80	25.4%	376,459.90	132,442.17	244,017.73	184.2%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	427,085	407,514	19,571	4.8%	148,886	128,974	19,912	15.4%	35,170,321.91	31,230,591.21	3,939,730.70	12.6%	30,691,388.29	25,118,418.97	5,572,969.32	22.2%
9	- Individual	163,357	146,835	16,522	11.3%	119,591	114,677	4,914	4.3%	20,731,465.05	18,685,535.73	2,045,929.32	10.9%	16,099,830.44	12,814,254.83	3,285,575.61	25.6%
10	- Grupo	263,728	260,679	3,049	1.2%	29,295	14,297	14,998	104.9%	14,438,856.86	12,545,055.48	1,893,801.38	15.1%	14,591,557.85	12,304,164.14	2,287,393.71	18.6%
11	<b>Colectivos de Vida</b>	1,026,115	1,024,898	1,217	0.1%	93,613	83,799	9,814	11.7%	19,640,136.78	20,436,563.14	(796,426.36)	-3.9%	7,301,296.63	7,502,385.91	(201,089.28)	-2.7%
12	- Colectivo de vida	454,599	474,792	(20,193)	-4.3%	-	9,544	(9,544)	-100.0%	5,927,087.99	5,883,103.42	43,984.57	0.7%	2,937,507.66	3,870,353.92	(932,846.26)	-24.1%
13	- Colectivo de deudores	571,516	550,106	21,410	3.9%	-	74,255	(74,255)	-100.0%	13,713,048.79	14,553,459.72	(840,410.93)	-5.8%	4,363,788.97	3,632,031.99	731,756.98	20.1%
14	<b>Incendio y Líneas Aliadas (*)</b>	469,532	469,899	(367)	-0.1%	323,382	324,060	(678)	-0.2%	10,801,211.49	11,717,441.62	(916,230.13)	-7.8%	5,226,906.43	5,254,332.85	(27,426.42)	-0.5%
15	- Residencial	384,884	380,981	3,903	1.0%	289,804	285,374	4,430	1.6%	5,786,619.40	6,678,014.69	(891,395.29)	-13.3%	1,314,590.62	3,588,137.95	(2,273,547.33)	-63.4%
16	- Comercial	84,216	88,482	(4,266)	-4.8%	33,207	38,322	(5,115)	-13.3%	4,923,765.79	4,873,949.24	49,816.55	1.0%	3,910,976.56	1,640,658.38	2,270,318.18	138.4%
17	- Industrial	432	436	(4)	-0.9%	371	364	7	1.9%	90,826.30	165,477.69	(74,651.39)	-45.1%	1,339.25	25,536.52	(24,197.27)	-94.8%
18	<b>Vida Industrial</b>	22	16	6	37.5%	22	16	6	37.5%	(27.83)	670.34	(698.17)	-104.2%	-	-	-	0.0%
19	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	<b>Multirisgo</b>	34,063	31,514	2,549	8.1%	32,020	29,560	2,460	8.3%	804,642.64	585,567.52	219,075.12	37.4%	374,792.26	267,435.65	107,356.61	40.1%
23	- Residencial	25,612	23,488	2,124	9.0%	24,949	22,843	2,106	9.2%	237,988.60	282,305.93	(44,317.33)	-15.7%	272,520.48	86,837.77	185,682.71	213.8%
24	- Comercial e Industrial	8,451	8,026	425	5.3%	7,071	6,717	354	5.3%	566,654.04	303,261.59	263,392.45	86.9%	102,271.78	180,597.88	(78,326.10)	-43.4%
25	<b>Transporte de Carga</b>	40,936	40,552	384	0.9%	34,376	33,507	869	2.6%	4,128,208.35	3,034,594.45	1,093,613.90	36.0%	273,566.23	266,457.29	7,108.94	2.7%
26	- Terrestre	28,246	27,943	303	1.1%	27,077	26,287	790	3.0%	3,480,866.13	1,891,147.37	1,589,718.76	84.1%	114,423.96	188,049.74	(73,625.78)	-39.2%
27	- Marítimo	12,663	12,594	69	0.5%	7,272	7,205	67	0.9%	634,626.21	1,136,307.54	(501,681.33)	-44.2%	159,142.27	78,407.55	80,734.72	103.0%
28	- Aéreo	27	15	12	80.0%	27	15	12	80.0%	12,716.01	7,139.54	5,576.47	78.1%	-	-	-	0.0%
29	<b>Casco</b>	1,959	1,818	141	7.8%	1,481	1,269	212	16.7%	3,291,972.64	1,636,235.94	1,655,736.70	101.2%	8,535,995.79	96,624.19	8,439,371.60	8734.2%
30	- Marítimo	1,603	1,450	153	10.6%	1,246	1,040	206	19.8%	1,204,591.37	(156,346.07)	1,360,937.44	0.0%	6,853,978.07	70,795.05	6,783,183.02	9581.4%
31	- Aéreo	356	368	(12)	-3.3%	235	229	6	2.6%	2,087,381.27	1,792,582.01	294,799.26	16.4%	1,682,017.72	25,829.14	1,656,188.58	6412.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2023 (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 MARZO				SINIESTROS PAGAŞEOS EN MARZO			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
32 Automóvil	986,933	951,712	35,221	3.7%	844,835	859,562	(14,727)	-1.7%	26,013,460.78	23,134,507.79	2,878,952.99	12.4%	17,814,377.50	15,659,910.12	2,154,467.38	13.8%
33 Ramos Técnicos	13,172	13,230	(58)	-0.4%	9,336	8,895	441	5.0%	1,590,722.60	2,097,695.08	(506,972.48)	-24.2%	291,772.99	289,916.64	1,856.35	0.6%
34 - TRC - TRM	3,795	3,348	447	13.4%	2,671	2,225	446	20.0%	1,204,051.79	1,654,412.26	(450,360.47)	-27.2%	16,648.03	138,516.71	(121,868.68)	-88.0%
35 - Equipo Electrónico	4,243	4,281	(38)	-0.9%	3,052	3,053	(1)	0.0%	81,881.23	94,085.32	(12,204.09)	-13.0%	59,118.36	96,213.33	(37,094.97)	-38.6%
36 - Caldera y Maquinaria	852	854	(2)	-0.2%	828	829	(1)	-0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,326	1,365	(39)	-2.9%	904	888	16	1.8%	71,843.57	99,214.05	(27,370.48)	-27.6%	10,684.12	25,746.64	(15,062.52)	-58.5%
38 - Equipo Pesado	2,954	3,379	(425)	-12.6%	1,879	1,897	(18)	-0.9%	232,946.01	249,983.45	(17,037.44)	-6.8%	205,322.48	29,439.96	175,882.52	597.4%
39 - Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	85,822	85,969	(147)	-0.2%	28,774	27,835	939	3.4%	35,260,218.68	15,672,955.01	19,587,263.67	125.0%	1,017,989.30	870,250.88	147,738.42	17.0%
41 - Responsabilidad Civil	17,861	17,741	120	0.7%	16,873	16,518	355	2.1%	9,837,520.00	3,925,065.98	5,912,454.02	150.6%	374,557.42	356,156.84	18,400.58	5.2%
42 - Robo	4,243	4,225	18	0.4%	3,662	3,617	45	1.2%	145,650.57	184,219.26	(38,568.69)	-20.9%	19,040.19	62,281.72	(43,241.53)	-69.4%
43 - Fidelidad y DDD	1,255	1,163	92	7.9%	1,240	1,135	105	9.3%	1,036,549.50	1,050,270.28	(13,720.78)	-1.3%	67,886.19	154,843.22	(86,957.03)	-56.2%
44 - BBB	28	30	(2)	-6.7%	25	27	(2)	-7.4%	452,154.05	17,902.95	434,251.10	2425.6%	65,786.00	21,405.23	44,380.77	207.3%
45 - Otros	62,435	62,810	(375)	-0.6%	6,974	6,538	436	6.7%	23,788,344.56	10,495,496.54	13,292,848.02	126.7%	490,719.50	275,563.87	215,155.63	78.1%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	85,421	78,590	6,831	8.7%	82,620	72,900	9,720	13.3%	10,058,284.82	11,123,046.65	(1,064,761.83)	-9.6%	4,317,301.73	6,132,806.64	(1,815,504.91)	-29.6%
48 - Oferta y Cumplimiento	38,882	35,178	3,704	10.5%	38,694	34,852	3,842	11.0%	5,510,784.41	7,345,157.45	(1,834,373.04)	-25.0%	102,952.14	3,403,528.96	(3,300,576.82)	-97.0%
49 - Otras	46,539	43,412	3,127	7.2%	43,926	38,048	5,878	15.4%	4,547,500.41	3,777,889.20	769,611.21	20.4%	4,214,349.59	2,729,277.68	1,485,071.91	54.4%
50 TOTAL TOTAL Y EXTERIOR	3,926,428	3,778,292	148,136	3.9%	2,017,579	1,958,763	58,816	3.0%	165,560,573.04	137,926,213.23	27,634,359.81	20.0%	80,961,420.01	66,115,693.67	14,845,726.34	22.5%
Ramos de Personas	2,208,528	2,104,952	103,576	4.9%	660,693	601,119	59,574	9.9%	73,611,878.87	68,923,498.83	4,688,380.04	6.8%	43,108,717.78	37,277,959.41	5,830,758.37	15.6%
Ramos Generales	1,717,900	1,673,340	44,560	2.7%	1,356,886	1,357,644	(758)	-0.1%	91,948,694.17	69,002,714.40	22,945,979.77	33.3%	37,852,702.23	28,837,734.26	9,014,967.97	31.3%
Totales	3,926,428	3,778,292	148,136	3.9%	2,017,579	1,958,763	58,816	3.0%	\$165,560,573.04	\$137,926,213.23	27,634,359.81	20.0%	\$80,961,420.01	\$66,115,693.67	14,845,726.34	22.5%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**FEBRERO 2023 (Cifras en Balboas)**

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

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO				
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
1	<b>Vida Individual</b>	257,724	252,191	5,533	2.2%	244,510	242,639	1,871	0.8%	13,561,760.75	12,951,624.23	610,136.52	4.7%	2,698,769.59	3,189,225.79	(490,456.20)	-15.4%
2	- Primer año	53,204	79,018	(25,814)	-32.7%	50,936	76,537	(25,601)	-33.4%	1,657,359.16	1,524,782.42	132,576.74	8.7%	1,279,071.44	1,635,021.00	(355,949.56)	-21.8%
3	- Renovación	204,520	173,173	31,347	18.1%	193,574	166,102	27,472	16.5%	11,904,401.59	11,426,841.81	477,559.78	4.2%	1,419,698.15	1,554,204.79	(134,506.64)	-8.7%
4	<b>Accidentes Personales</b>	359,896	310,693	49,203	15.8%	170,964	145,703	25,261	17.3%	1,842,446.19	1,835,056.97	7,389.22	0.4%	450,694.46	468,502.80	(17,808.34)	-3.8%
5	- Individual	170,099	149,485	20,614	13.8%	149,964	128,587	21,377	16.6%	862,761.24	880,474.04	(17,712.80)	-2.0%	191,850.10	67,349.63	124,500.47	184.9%
6	- Grupo	189,797	161,208	28,589	17.7%	21,000	17,116	3,884	22.7%	979,684.95	954,582.93	25,102.02	2.6%	258,844.36	401,153.17	(142,308.81)	-35.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	423,847	404,978	18,869	4.7%	147,180	127,398	19,782	15.5%	35,853,227.43	32,287,219.47	3,566,007.96	11.0%	23,373,503.71	26,307,446.25	(2,933,942.54)	-11.2%
9	- Individual	162,463	145,188	17,275	11.9%	119,134	113,828	5,306	4.7%	19,603,842.03	17,661,483.93	1,942,358.10	11.0%	13,171,907.07	14,013,838.90	(841,931.83)	-6.0%
10	- Grupo	261,384	259,790	1,594	0.6%	28,046	13,570	14,476	106.7%	16,249,385.40	14,625,735.54	1,623,649.86	11.1%	10,201,596.64	12,293,607.35	(2,092,010.71)	-17.0%
11	<b>Colectivos de Vida</b>	1,017,890	1,013,960	3,930	-1.4%	92,400	82,637	9,763	11.8%	20,433,438.61	20,441,821.86	(8,383.25)	0.0%	4,862,963.54	6,054,338.89	(1,191,375.35)	-19.7%
12	- Colectivo de vida	458,199	472,609	(14,410)	5.6%	10,190	9,425	765	8.1%	6,726,420.12	5,785,540.32	940,879.80	16.3%	3,865,807.48	2,709,755.93	1,156,051.55	42.7%
13	- Colectivo de deudores	567,711	541,351	26,360	-0.9%	81,359	73,212	8,147	11.1%	13,707,018.49	14,656,281.54	(949,263.05)	-6.5%	3,658,181.43	3,344,582.96	313,598.47	9.4%
14	<b>Incendio y Líneas Aliadas (*)</b>	466,950	471,680	(4,730)	-1.0%	321,119	325,890	(4,771)	-1.5%	11,831,232.68	15,830,999.47	(3,999,766.79)	-25.3%	16,747,944.76	1,413,334.10	15,334,610.66	1085.0%
15	- Residencial	382,788	381,968	820	0.2%	287,729	286,465	1,264	0.4%	4,380,240.56	6,037,928.78	(1,657,688.22)	-27.5%	822,969.18	547,375.25	275,593.93	50.3%
16	- Comercial	83,721	89,276	(5,555)	-6.2%	33,012	39,062	(6,050)	-15.5%	7,393,774.96	9,797,783.46	(2,404,008.50)	-24.5%	15,924,975.58	860,694.36	15,064,281.22	1750.2%
17	- Industrial	441	436	5	1.1%	378	363	15	4.1%	57,217.16	(4,712.77)	61,929.93	0.0%	-	5,264.49	(5,264.49)	-100.0%
18	<b>Vida Industrial</b>	23	24	(1)	-4.2%	23	24	(1)	-4.2%	(665.84)	2,653.86	(3,319.70)	-125.1%	-	-	-	0.0%
19	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	<b>Multirisgo</b>	33,799	31,143	2,656	8.5%	31,767	29,348	2,419	8.2%	577,068.27	584,115.51	(7,047.24)	-1.2%	217,866.94	240,719.56	(22,852.62)	-9.5%
23	- Residencial	25,410	23,236	2,174	9.4%	24,745	22,688	2,057	9.1%	314,874.79	250,189.14	64,685.65	25.9%	136,719.61	75,593.73	61,125.88	80.9%
24	- Comercial e Industrial	8,389	7,907	482	6.1%	7,022	6,660	362	5.4%	262,193.48	333,926.37	(71,732.89)	-21.5%	81,147.33	165,125.83	(83,978.50)	-50.9%
25	<b>Transporte de Carga</b>	40,898	40,368	530	1.3%	34,332	33,429	903	2.7%	1,688,610.46	1,625,848.21	62,762.25	3.9%	202,884.99	1,319,296.79	(1,116,411.80)	-84.6%
26	- Terrestre	28,211	27,853	358	1.3%	27,036	26,218	818	3.1%	1,249,066.58	1,252,262.92	(3,196.34)	-0.3%	138,060.29	1,170,417.12	(1,032,356.83)	-88.2%
27	- Marítimo	12,660	12,497	163	1.3%	7,269	7,193	76	1.1%	405,300.69	365,503.28	39,797.41	10.9%	64,824.70	148,612.17	(83,787.47)	-56.4%
28	- Aéreo	27	18	9	50.0%	27	18	9	50.0%	34,243.19	8,082.01	26,161.18	323.7%	-	267.50	(267.50)	-100.0%
29	<b>Casco</b>	1,913	1,816	97	5.3%	1,429	1,259	170	13.5%	957,612.13	2,975,819.72	(2,018,207.59)	-67.8%	1,509,239.39	82,325.25	1,426,914.14	1733.3%
30	- Marítimo	1,561	1,438	123	8.6%	1,203	1,025	178	17.4%	877,183.29	2,333,323.35	(1,456,140.06)	-62.4%	1,399,763.22	26,360.55	1,373,402.67	5210.1%
31	- Aéreo	352	378	(26)	-6.9%	226	234	(8)	-3.4%	80,428.84	642,496.37	(562,067.53)	-87.5%	109,476.17	55,964.70	53,511.47	95.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2023 (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 FEBRERO				SINIESTROS PAGADOS EN FEBRERO				
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
32	Automóvil	983,207	957,574	25,633	2.7%	838,003	869,408	(31,405)	-3.6%	22,929,726.79	21,604,681.93	1,325,044.86	6.1%	15,153,014.41	14,999,910.35	153,104.06	1.0%
33	Ramos Técnicos	13,046	13,312	(266)	-2.0%	9,268	8,879	389	4.4%	6,899,023.23	2,206,914.43	4,692,108.80	212.6%	135,970.37	114,044.76	21,925.61	19.2%
34	- TRC - TRM	3,730	3,294	436	13.2%	2,603	2,183	420	19.2%	6,152,125.79	1,743,659.63	4,408,466.16	252.8%	76,651.70	15,201.51	61,450.19	404.2%
35	- Equipo Electrónico	4,185	4,309	(124)	-2.9%	3,053	3,080	(27)	-0.9%	168,718.56	190,554.21	(21,835.65)	-11.5%	6,073.69	16,182.82	(10,109.13)	-62.5%
36	- Caldera y Maquinaria	852	854	(2)	-0.2%	828	829	(1)	-0.1%	-	10,235.22	(10,235.22)	-100.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,332	1,437	(105)	-7.3%	906	888	18	2.0%	208,985.71	116,878.13	92,107.58	78.8%	20,660.63	11,176.72	9,483.91	84.9%
38	- Equipo Pesado	2,945	3,415	(470)	-13.8%	1,876	1,896	(20)	-1.1%	369,193.17	145,437.24	223,755.93	153.9%	32,584.35	71,483.71	(38,899.36)	-54.4%
39	- Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	-	150.00	(150.00)	-100.0%	-	-	-	0.0%
40	Riesgos Diversos	84,881	85,734	(853)	-1.0%	28,437	27,500	937	3.4%	18,938,290.32	6,459,389.85	12,478,900.47	193.2%	5,343,508.95	891,469.80	4,452,039.15	499.4%
41	- Responsabilidad Civil	17,661	17,641	20	0.1%	16,680	16,421	259	1.6%	12,364,858.64	2,703,110.29	9,661,748.35	357.4%	280,314.36	389,043.94	(108,729.58)	-27.9%
42	- Robo	4,239	4,213	26	0.6%	3,658	3,604	54	1.5%	140,897.43	110,279.98	30,617.45	27.8%	49,771.11	26,860.94	22,910.17	85.3%
43	- Fidelidad y DDD	1,250	1,180	70	5.9%	1,235	1,150	85	7.4%	991,945.19	976,872.00	15,073.19	1.5%	282,265.30	166,079.26	116,186.04	70.0%
44	- BBB	28	29	(1)	-3.4%	25	26	(1)	-3.8%	-	-	-	0.0%	4,010,712.00	321.00	4,010,391.00	1249343.0%
45	- Otros	61,703	62,671	(968)	-1.5%	6,839	6,299	540	8.6%	5,440,589.06	2,669,127.58	2,771,461.48	103.8%	720,446.18	309,164.66	411,281.52	133.0%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	84,158	76,475	7,683	10.0%	81,185	71,582	9,603	13.4%	8,076,201.36	9,607,051.07	(1,530,849.71)	-15.9%	8,180,522.31	6,387,244.69	1,793,277.62	28.1%
48	- Oferta y Cumplimiento	38,119	34,458	3,661	10.6%	37,931	34,142	3,789	11.1%	3,251,640.62	2,025,122.71	1,226,517.91	60.6%	353,171.13	460,085.44	(106,914.31)	-23.2%
49	- Otras	46,039	42,017	4,022	9.6%	43,254	37,440	5,814	15.5%	4,824,560.74	7,581,928.36	(2,757,367.62)	-36.4%	7,827,351.18	5,927,159.25	1,900,191.93	32.1%
50	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,768,272</b>	<b>3,659,988</b>	<b>89,944</b>	<b>2.5%</b>	<b>2,000,657</b>	<b>1,965,736</b>	<b>34,921</b>	<b>1.8%</b>	<b>143,587,972.38</b>	<b>128,413,196.58</b>	<b>15,174,775.80</b>	<b>11.8%</b>	<b>78,876,883.42</b>	<b>61,467,859.03</b>	<b>17,409,024.39</b>	<b>28.3%</b>
Ramos de Personas		2,059,357	1,981,822	59,195	3.0%	655,054	598,377	56,677	9.5%	71,690,872.98	67,515,722.53	4,175,150.45	6.2%	31,385,931.30	36,019,513.73	(4,633,582.43)	-12.9%
Ramos Generales		1,708,915	1,678,166	30,749	1.8%	1,345,603	1,367,359	(21,756)	-1.6%	71,897,099.40	60,897,474.05	10,999,625.35	18.1%	47,490,952.12	25,448,345.30	22,042,606.82	86.6%
<b>Totales</b>		<b>3,768,272</b>	<b>3,659,988</b>	<b>89,944</b>	<b>2.5%</b>	<b>2,000,657</b>	<b>1,965,736</b>	<b>34,921</b>	<b>1.8%</b>	<b>\$143,587,972.38</b>	<b>\$128,413,196.58</b>	<b>15,174,775.80</b>	<b>11.8%</b>	<b>\$78,876,883.42</b>	<b>\$61,467,859.03</b>	<b>17,409,024.39</b>	<b>28.3%</b>



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2023 (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		
	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	
2	<b>Vida Individual</b>	257,774	251,676	6,098	2.4%	244,366	242,085	2,281	0.9%	13,788,979.21	12,794,011.65	994,967.56	7.8%	3,557,649.45	3,435,990.91	121,658.54	3.5%
3	- Primer año	52,947	78,569	(25,622)	-32.6%	50,505	76,097	(25,592)	-33.6%	1,725,280.71	1,057,886.22	667,394.49	63.1%	594,359.31	769,235.34	(174,876.03)	-22.7%
4	- Renovación	204,827	173,107	31,720	18.3%	193,861	165,988	27,873	16.8%	12,063,698.50	11,736,125.43	327,573.07	2.8%	2,963,290.14	2,666,755.57	296,534.57	11.1%
5	<b>Accidentes Personales</b>	358,860	304,550	54,310	17.8%	168,409	142,717	25,692	18.0%	2,038,965.63	1,704,096.76	334,868.87	19.7%	629,549.97	597,153.08	32,396.89	5.4%
6	- Individual	168,059	146,921	21,138	14.4%	147,567	126,329	21,238	16.8%	761,490.38	686,645.58	74,844.80	10.9%	271,866.12	92,583.05	179,283.07	193.6%
7	- Grupo	190,801	157,629	33,172	21.0%	20,842	16,388	4,454	27.2%	1,277,475.25	1,017,451.18	260,024.07	25.6%	357,683.85	504,570.03	(146,886.18)	-29.1%
8	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
9	<b>Salud</b>	422,550	406,998	15,552	3.8%	145,552	126,089	19,463	15.4%	44,011,767.68	39,550,789.84	4,460,977.84	11.3%	27,060,508.21	23,665,501.00	3,395,007.21	14.3%
10	- Individual	161,659	144,297	17,362	12.0%	118,652	113,185	5,467	4.8%	19,067,674.83	16,732,685.99	2,334,988.84	14.0%	14,594,260.59	11,456,545.35	3,137,715.24	27.4%
11	- Grupo	260,891	262,701	(1,810)	-0.7%	26,900	12,904	13,996	108.5%	24,944,092.85	22,818,103.85	2,125,989.00	9.3%	12,466,247.62	12,208,955.65	257,291.97	2.1%
12	<b>Colectivos de Vida</b>	1,025,910	1,013,610	12,300	1.2%	91,549	81,290	10,259	12.6%	22,264,833.05	21,497,064.32	767,768.73	3.6%	7,523,988.91	8,865,847.78	(1,341,858.87)	-15.1%
13	- Colectivo de vida	458,199	469,735	(11,536)	-2.5%	10,190	9,296	894	9.6%	8,222,977.60	8,186,838.31	36,139.29	0.4%	3,865,807.48	2,588,128.34	1,277,679.14	49.4%
14	- Colectivo de deudores	567,711	543,875	23,836	4.4%	81,359	71,994	9,365	13.0%	14,041,855.45	13,310,226.01	731,629.44	5.5%	3,658,181.43	6,277,719.44	(2,619,538.01)	-41.7%
15	<b>Incendio y Líneas Aliadas (*)</b>	465,275	469,956	(4,681)	-1.0%	319,576	324,055	(4,479)	-1.4%	17,671,335.68	29,268,704.97	(11,597,369.29)	-39.6%	1,280,458.62	1,268,213.41	12,245.21	1.0%
16	- Residencial	381,214	380,360	854	0.2%	286,196	284,785	1,411	0.5%	6,851,292.58	7,136,520.81	(285,228.23)	-4.0%	789,935.86	615,463.75	174,472.11	28.3%
17	- Comercial	83,614	89,162	(5,548)	-6.2%	32,999	38,910	(5,911)	-15.2%	10,822,922.70	22,073,371.09	(11,250,448.39)	-51.0%	490,522.76	652,534.29	(162,011.53)	-24.8%
18	- Industrial	447	434	13	3.0%	381	360	21	5.8%	(2,879.60)	58,813.07	(61,692.67)	-104.9%	-	215.37	(215.37)	-100.0%
19	<b>Vida Industrial</b>	24	32	(8)	-25.0%	24	32	(8)	-25.0%	-	3,198.09	(3,198.09)	-100.0%	-	-	-	0.0%
20	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
23	<b>Multirisgo</b>	33,623	30,983	2,640	8.5%	31,608	29,164	2,444	8.4%	743,628.91	631,550.12	112,078.79	17.7%	347,990.35	138,651.18	209,339.17	151.0%
24	- Residencial	25,232	23,105	2,127	9.2%	24,572	22,557	2,015	8.9%	317,986.00	278,093.63	39,892.37	14.3%	252,392.26	88,404.86	163,987.40	185.5%
25	- Comercial e Industrial	8,391	7,878	513	6.5%	7,036	6,607	429	6.5%	425,642.91	353,456.49	72,186.42	20.4%	95,598.09	50,246.32	45,351.77	90.3%
26	<b>Transporte de Carga</b>	40,719	40,215	504	1.3%	34,204	33,353	851	2.6%	2,464,435.43	2,667,056.63	(202,621.20)	-7.6%	357,723.07	574,273.51	(216,550.44)	-37.7%
27	- Terrestre	28,023	27,740	283	1.0%	26,899	26,156	743	2.8%	2,125,837.91	1,289,928.26	835,909.65	64.8%	164,932.78	464,001.95	(299,069.17)	-64.5%
28	- Marítimo	12,671	12,456	215	1.7%	7,280	7,178	102	1.4%	323,107.69	1,364,940.82	(1,041,833.13)	-76.3%	192,228.13	62,066.16	130,161.97	209.7%
29	- Aéreo	25	19	6	31.6%	25	19	6	31.6%	15,489.83	12,187.55	3,302.28	27.1%	562.16	48,205.40	(47,643.24)	-98.8%
30	<b>Casco</b>	1,895	1,792	103	5.7%	1,407	1,168	239	20.5%	3,270,184.76	1,315,706.91	1,954,477.85	148.5%	696,746.35	69,224.52	627,521.83	906.5%
31	- Marítimo	1,543	1,420	123	8.7%	1,181	939	242	25.8%	2,379,748.29	656,153.36	1,723,594.93	262.7%	28,676.82	69,224.52	(40,547.70)	-58.6%





SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2023 (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	
		2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual	2023	2022	Absoluta	Porcentual
32	- Aéreo	352	372	(20)	-5.4%	226	229	(3)	-1.3%	890,436.47	659,553.55	230,882.92	35.0%	668,069.53	-	668,069.53	0.0%
33	Automóvil	978,477	949,567	28,910	3.0%	837,183	863,269	(26,086)	-3.0%	25,060,127.83	22,480,608.73	2,579,519.10	11.5%	15,649,749.08	13,536,501.97	2,113,247.11	15.6%
34	Ramos Técnicos	12,878	12,874	4	0.0%	9,137	8,567	570	6.7%	2,776,918.77	1,578,815.76	1,198,103.01	75.9%	159,825.66	78,814.31	81,011.35	102.8%
35	- TRC - TRM	3,669	3,168	501	15.8%	2,547	2,044	503	24.6%	2,107,313.37	986,043.66	1,121,269.71	113.7%	67,665.64	19,419.93	48,245.71	248.4%
36	- Equipo Electrónico	4,145	4,264	(119)	-2.8%	3,014	3,011	3	0.1%	148,460.54	72,523.95	75,936.59	104.7%	21,587.06	42,622.61	(21,035.55)	-49.4%
37	- Caldera y Maquinaria	852	852	-	0.0%	828	828	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
38	- Rotura de Maquinaria	1,316	1,340	(24)	-1.8%	884	786	98	12.5%	347,021.55	381,266.53	(34,244.98)	-9.0%	43,125.40	11,988.58	31,136.82	259.7%
39	- Equipo Pesado	2,894	3,247	(353)	-10.9%	1,862	1,895	(33)	-1.7%	174,123.31	138,981.62	35,141.69	25.3%	27,447.56	4,783.19	22,664.37	473.8%
40	- Vidrios	2	3	(1)	-33.3%	2	3	(1)	-33.3%	-	-	-	0.0%	-	-	-	0.0%
41	Riesgos Diversos	84,185	85,302	(1,117)	-1.3%	27,722	26,898	824	3.1%	10,761,414.85	10,584,552.18	176,862.67	1.7%	1,604,949.79	1,399,754.25	205,195.54	14.7%
42	- Responsabilidad Civil	17,299	17,240	59	0.3%	16,297	15,997	300	1.9%	4,763,472.83	3,765,354.51	998,118.32	26.5%	646,298.15	476,419.26	169,878.89	35.7%
43	- Robo	4,181	4,145	36	0.9%	3,601	3,537	64	1.8%	232,017.91	204,330.73	27,687.18	13.6%	49,787.38	23,874.63	25,912.75	108.5%
44	- Fidelidad y DDD	1,182	1,121	61	5.4%	1,167	1,091	76	7.0%	1,162,798.84	1,109,293.55	53,505.29	4.8%	113,176.69	161,662.59	(48,485.90)	-30.0%
45	- BBB	28	29	(1)	-3.4%	25	26	(1)	-3.8%	(7,072.63)	34,535.00	(41,607.63)	-120.5%	-	-	-	0.0%
46	- Otros	61,495	62,767	(1,272)	-2.0%	6,632	6,247	385	6.2%	4,610,197.90	5,471,038.39	(860,840.49)	-15.7%	795,687.57	737,797.77	57,889.80	7.8%
47	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48	Fianzas	84,011	75,236	8,775	11.7%	80,950	70,363	10,587	15.0%	7,861,843.74	5,272,529.10	2,589,314.64	49.1%	3,014,174.93	6,462,420.56	(3,448,245.63)	-53.4%
49	- Oferta y Cumplimiento	38,238	34,037	4,201	12.3%	38,050	33,644	4,406	13.1%	5,119,632.67	2,835,679.92	2,283,952.75	80.5%	1,570,062.72	2,249,798.17	(679,735.45)	-30.2%
50	- Otras	45,773	41,199	4,574	11.1%	42,900	36,719	6,181	16.8%	2,742,211.07	2,436,849.18	305,361.89	12.5%	1,444,112.21	4,212,622.39	(2,768,510.18)	-65.7%
51	<b>TOTAL TOTAL</b>	<b>3,766,221</b>	<b>3,642,831</b>	<b>123,390</b>	<b>3.4%</b>	<b>1,991,727</b>	<b>1,949,090</b>	<b>42,637</b>	<b>2.2%</b>	<b>152,714,435.54</b>	<b>149,348,685.06</b>	<b>3,365,750.48</b>	<b>2.3%</b>	<b>61,883,314.39</b>	<b>60,092,346.48</b>	<b>1,790,967.91</b>	<b>3.0%</b>
<b>Vida</b>		<b>2,065,094</b>	<b>1,976,834</b>	<b>88,260</b>	<b>4.5%</b>	<b>649,876</b>	<b>592,181</b>	<b>57,695</b>	<b>9.7%</b>	<b>82,104,545.57</b>	<b>75,545,962.57</b>	<b>6,558,583.00</b>	<b>8.7%</b>	<b>38,771,696.54</b>	<b>36,564,492.77</b>	<b>2,207,203.77</b>	<b>6.0%</b>
<b>General</b>		<b>1,701,127</b>	<b>1,665,997</b>	<b>35,130</b>	<b>2.1%</b>	<b>1,341,851</b>	<b>1,356,909</b>	<b>(15,058)</b>	<b>-1.1%</b>	<b>70,609,889.97</b>	<b>73,802,722.49</b>	<b>(3,192,832.52)</b>	<b>-4.3%</b>	<b>23,111,617.85</b>	<b>23,527,853.71</b>	<b>(416,235.86)</b>	<b>-1.8%</b>
<b>Totales</b>		<b>3,766,221</b>	<b>3,642,831</b>	<b>123,390</b>	<b>3.4%</b>	<b>1,991,727</b>	<b>1,949,090</b>	<b>42,637</b>	<b>2.2%</b>	<b>152,714,435.54</b>	<b>149,348,685.06</b>	<b>3,365,750.48</b>	<b>2.3%</b>	<b>61,883,314.39</b>	<b>60,092,346.48</b>	<b>1,790,967.91</b>	<b>3.0%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 31 DE OCTUBRE 2023**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2023	2022	Variación Porcentual
1	<b>Vida Individual</b>	0.26	0.32	-20.3%
2	- Primer año	0.57	0.83	-31.6%
3	- Renovación	0.21	0.24	-12.5%
4	<b>Accidentes Personales</b>	0.29	0.25	19.4%
5	- Individual	0.23	0.15	57.9%
6	- Grupo	0.34	0.33	2.3%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.75	0.75	-0.7%
9	- Individual	0.74	0.71	3.5%
10	- Grupo	0.76	0.80	-4.9%
11	<b>Colectivos de Vida</b>	0.32	0.39	-18.4%
12	- Colectivo de vida	0.48	0.51	-7.4%
13	- Colectivo de deudores	0.26	0.34	-23.2%
14	<b>Incendio y Líneas Aliadas (*)</b>	0.63	0.31	104.3%
15	- Residencial	0.55	0.29	86.7%
16	- Comercial	0.71	0.32	119.0%
17	- Industrial	0.01	0.10	-95.2%
18	<b>Vida Industrial</b>	0.00	0.00	0.0%
19	<b>Anualidades</b>	0.00	0.00	0.0%
20	<b>Rentas Vitalicias</b>	0.00	0.00	0.0%
21	<b>Pérdida de Ingresos</b>	0.00	0.00	0.0%
22	<b>Multiriesgo</b>	0.42	0.43	-1.5%
23	- Residencial	0.54	0.53	2.5%
24	- Comercial e Industrial	0.32	0.34	-6.8%
25	<b>Transporte de Carga</b>	0.16	0.25	-36.5%
26	- Terrestre	0.11	0.30	-62.0%
27	- Marítimo	0.26	0.13	106.3%
28	- Aéreo	0.06	1.07	-94.0%
29	<b>Casco</b>	0.56	0.18	202.5%
30	- Marítimo	0.67	0.30	125.5%
31	- Aéreo	0.45	0.08	448.9%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 31 DE OCTUBRE 2023**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2023	2022	Variación Porcentual
32	<b>Automóvil</b>	0.68	0.69	-1.2%
33	<b>Ramos Técnicos</b>	0.13	0.14	-7.9%
34	- TRC - TRM	0.07	0.07	4.6%
35	- Equipo Eléctrico	0.43	0.32	31.6%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.58	0.42	37.9%
38	- Equipo Pesado	0.24	0.44	-46.0%
39	- Vidrios	0.00	0.00	0.0%
40	<b>Riesgos Diversos</b>	0.18	0.18	0.8%
41	- Responsabilidad Civil	0.15	0.16	-4.0%
42	- Robo	0.42	0.31	36.3%
43	- Fidelidad y DDD	0.17	0.13	25.3%
44	- BBB	1.02	0.09	994.3%
45	- Otros	0.16	0.20	-20.4%
46	<b>Titulos de Propiedad</b>	0.00	0.00	0.0%
47	<b>Fianzas</b>	0.88	0.48	83.6%
48	- Oferta y Cumplimiento	0.97	0.48	101.7%
49	- Otras	0.79	0.47	66.9%
50	<b>TOTAL LOCAL Y EXTERIOR</b>	0.53	0.49	9.2%
<b>Vida</b>		<b>0.52</b>	<b>0.55</b>	<b>-4.9%</b>
<b>General</b>		<b>0.55</b>	<b>0.43</b>	<b>28.2%</b>
<b>Totales</b>		<b>0.53</b>	<b>0.49</b>	<b>9.2%</b>