



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

SINIESTROS PAGADOS DEL MES	PAGOS A ASEGURADOS				PAGOS A TERCEROS				SEGUO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATT)				TOTAL DE SINIESTROS PAGADOS				GRAN TOTAL	
	PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		# casos	Monto
	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto		
Total de Siniestros Pagados	15,089	17,241,074.74	2,895	5,240,964.17	1,795	3,419,941.24	2,316	2,139,038.50	2,633	1,965,913.67	353	526,488.55	19,517	22,626,929.65	5,564	7,906,491.22	25,081	30,533,420.87
Pérdidas Parciales	12,325	11,558,712.17	2,015	3,688,142.82	529	1,641,356.99	95	179,791.52	88	237,321.63	14	77,415.39	12,942	13,437,390.79	2,124	3,945,349.73	15,066	17,382,740.52
Colisión o Vuelco	11,733	10,919,794.92	2,004	3,686,188.64	529	1,641,356.99	95	179,791.52	88	237,321.63	14	77,415.39	12,350	12,798,473.54	2,113	3,943,395.55	14,463	16,741,869.09
Robo	58	41,214.29	5	541.91	0	-	0	-	0	-	0	-	58	41,214.29	5	541.91	63	41,756.20
Incendio	2	3,559.56	5	(1,387.73)	0	-	0	-	0	-	0	-	2	3,559.56	5	(1,387.73)	7	2,171.83
Inundación	1	2,990.65	0	-	0	-	0	-	0	-	0	-	1	2,990.65	0	-	1	2,990.65
Comprensivo	531	591,152.75	1	2,800.00	0	-	0	-	0	-	0	-	531	591,152.75	1	2,800.00	532	593,952.75
Gastos Médicos	38	2,181.95	1	200.00	61	26,644.99	5	(86.00)	16	-	2	101,900.55	115	28,826.94	8	102,014.55	123	130,841.49
Pérdida Total	372	2,363,495.19	84	556,462.69	10	115,284.18	0	-	0	-	0	-	382	2,478,779.37	84	556,462.69	466	3,035,242.06
Colisión o Vuelco	340	2,269,112.58	77	442,842.17	10	115,284.18	0	-	0	-	0	-	350	2,384,396.76	77	442,842.17	427	2,827,238.93
Robo	14	46,590.64	2	18,422.48	0	-	0	-	0	-	0	-	14	46,590.64	2	18,422.48	16	65,013.12
Inundación	5	13,135.69	0	-	0	-	0	-	0	-	0	-	5	13,135.69	0	-	5	13,135.69
Incendio	13	34,656.28	5	95,198.04	0	-	0	-	0	-	0	-	13	34,656.28	5	95,198.04	18	129,854.32
Responsabilidad Civil	2,354	1,979,309.80	795	726,629.34	1,195	921,482.79	2,216	1,767,692.51	2,529	1,704,041.51	337	344,084.31	6,078	4,604,834.10	3,348	2,838,406.16	9,426	7,443,240.26
Lesiones Corporales	81	165,392.77	31	33,315.27	14	11,325.82	47	102,215.20	45	47,538.05	24	42,589.40	140	224,256.64	102	178,119.87	242	402,376.51
Muerte	0	-	1	(24,608.85)	1	10,000.00	0	-	0	-	0	-	1	10,000.00	1	(24,608.85)	2	(14,608.85)
Daños a la propiedad	2,273	1,813,917.03	763	717,922.92	1,180	900,156.97	2,169	1,665,477.31	2,484	1,656,503.46	313	301,494.91	5,937	4,370,577.46	3,245	2,684,895.14	9,182	7,055,472.60
Otros Gastos		1,337,375.63		269,529.32		715,172.29		191,640.47		24,550.53		3,088.30		2,077,098.45		464,258.09		2,541,356.54

Distribución de Siniestros por Tipo de Cobertura	60%	56%	12%	17%	7%	11%	9%	7%	10%	6%	1%	2%	78%	74%	22%	26%	100%	100%
---	-----	-----	-----	-----	----	-----	----	----	-----	----	----	----	-----	-----	-----	-----	------	------

	SEGUO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATT)			
	PARTICULAR		COMERCIAL	
	# casos	Monto	# casos	Monto
Responsabilidad Civil	100.0%	100.0%	100.0%	100.0%
Lesiones Corporales	1.8%	2.8%	7.1%	12.4%
Muerte	0.0%	0.0%	0.0%	0.0%
Daños a la propiedad	98.2%	97.2%	92.9%	87.6%

	TOTAL SINIESTROS 2018	
	%casos	%monto
Responsabilidad Civil	100.0%	100.0%
Lesiones Corporales	2.6%	5.4%
Muerte	0.0%	-0.2%
Daños a la propiedad	97.4%	94.8%

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

SINIESTROS PAGADOS DEL MES	PAGOS A ASEGURADOS				PAGOS A TERCEROS				SEGURO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATTT)				TOTAL DE SINIESTROS PAGADOS				GRAN TOTAL	
	PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		# casos	Monto
	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto		
Total de Siniestros Pagados	7,558	8,287,384.79	1,782	2,652,332.27	1,022	2,177,411.64	1,150	1,133,424.75	1,335	1,031,558.83	191	305,657.61	9,915	11,496,355.26	3,123	4,091,414.63	13,038	15,587,769.89
Pérdidas Parciales	6,157	5,311,035.99	1,290	1,823,476.40	305	1,251,918.31	44	95,824.20	44	126,980.69	7	41,680.62	6,506	6,689,934.99	1,341	1,960,981.22	7,847	8,650,916.21
Colisión o Vuelco	5,950	5,017,929.82	1,283	1,818,119.17	305	1,251,918.31	44	95,824.20	44	126,980.69	7	41,680.62	6,299	6,396,828.82	1,334	1,955,623.99	7,633	8,352,452.81
Robo	31	16,279.63	2	451.38	0	-	0	-	0	-	0	-	31	16,279.63	2	451.38	33	16,731.01
Incendio	1	1,251.50	4	2,605.85	0	-	0	-	0	-	0	-	1	1,251.50	4	2,605.85	5	3,857.35
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	175	275,575.04	1	2,300.00	0	-	0	-	0	-	0	-	175	275,575.04	1	2,300.00	176	277,875.04
Gastos Médicos	22	1,256.42	1	200.00	31	12,595.48	5	(86.00)	16	-	2	101,900.55	69	13,851.90	8	102,014.55	77	115,866.45
Pérdida Total	188	1,270,469.04	46	261,208.91	4	38,540.54	0	-	0	-	0	-	192	1,309,009.58	46	261,208.91	238	1,570,218.49
Colisión o Vuelco	174	1,215,099.52	42	233,808.01	4	38,540.54	0	-	0	-	0	-	178	1,253,640.06	42	233,808.01	220	1,487,448.07
Robo	6	32,651.64	1	10,611.80	0	-	0	-	0	-	0	-	6	32,651.64	1	10,611.80	7	43,263.44
Inundación	5	13,135.69	0	-	0	-	0	-	0	-	0	-	5	13,135.69	0	-	5	13,135.69
Incendio	3	9,582.19	3	16,789.10	0	-	0	-	0	-	0	-	3	9,582.19	3	16,789.10	6	26,371.29
Responsabilidad Civil	1,191	993,952.81	445	417,629.99	682	488,140.04	1,101	915,792.72	1,275	880,241.61	182	159,187.14	3,148	2,362,334.46	1,728	1,492,609.85	4,876	3,854,944.31
Lesiones Corporales	43	90,232.20	21	23,484.39	6	8,201.52	31	91,605.60	31	37,018.82	6	3,887.37	80	135,452.54	58	118,977.36	138	254,429.90
Muerte	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Daños a la propiedad	1,148	903,720.61	424	394,145.60	676	479,938.52	1,070	824,187.12	1,244	843,222.79	176	155,299.77	3,068	2,226,881.92	1,670	1,373,632.49	4,738	3,600,514.41
Otros Gastos		710,670.53		149,816.97		386,217.27		121,893.83		24,336.53		2,889.30		1,121,224.33		274,600.10		1,395,824.43

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

SINIESTROS PAGADOS DEL MES	PAGOS A ASEGURADOS				PAGOS A TERCEROS				SEGURO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATTT)				TOTAL DE SINIESTROS PAGADOS				GRAN TOTAL	
	PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		# casos	Monto
	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto		
Total de Siniestros Pagados	7,531	8,953,689.95	1,113	2,588,631.90	773	1,242,529.60	1,166	1,005,613.75	1,298	934,354.84	162	220,830.94	9,602	11,130,574.39	2,441	3,815,076.59	12,043	14,945,650.98
Pérdidas Parciales	6,168	6,247,676.18	725	1,864,666.42	224	389,438.68	51	83,967.32	44	110,340.94	7	35,734.77	6,436	6,747,455.80	783	1,984,368.51	7,219	8,731,824.31
Colisión o Vuelco	5,783	5,901,865.10	721	1,868,069.47	224	389,438.68	51	83,967.32	44	110,340.94	7	35,734.77	6,051	6,401,644.72	779	1,987,771.56	6,830	8,389,416.28
Robo	27	24,934.66	3	90.53	0	-	0	-	0	-	0	-	27	24,934.66	3	90.53	30	25,025.19
Incendio	1	2,308.06	1	(3,993.58)	0	-	0	-	0	-	0	-	1	2,308.06	1	(3,993.58)	2	(1,685.52)
Inundación	1	2,990.65	0	-	0	-	0	-	0	-	0	-	1	2,990.65	0	-	1	2,990.65
Comprensivo	356	315,577.71	0	500.00	0	-	0	-	0	-	0	-	356	315,577.71	0	500.00	356	316,077.71
Gastos Médicos	16	925.53	0	-	30	14,049.51	0	-	0	-	0	-	46	14,975.04	0	-	46	14,975.04
Pérdida Total	184	1,093,026.15	38	295,253.78	6	76,743.64	0	-	0	-	0	-	190	1,169,769.79	38	295,253.78	228	1,465,023.57
Colisión o Vuelco	166	1,054,013.06	35	209,034.16	6	76,743.64	0	-	0	-	0	-	172	1,130,756.70	35	209,034.16	207	1,339,790.86
Robo	8	13,939.00	1	7,810.68	0	-	0	-	0	-	0	-	8	13,939.00	1	7,810.68	9	21,749.68
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Incendio	10	25,074.09	2	78,408.94	0	-	0	-	0	-	0	-	10	25,074.09	2	78,408.94	12	103,483.03
Responsabilidad Civil	1,163	985,356.99	350	308,999.35	513	433,342.75	1,115	851,899.79	1,254	823,799.90	155	184,897.17	2,930	2,242,499.64	1,620	1,345,796.31	4,550	3,588,295.95
Lesiones Corporales	38	75,160.57	10	9,830.88	8	3,124.30	16	10,609.60	14	10,519.23	18	38,702.03	60	88,804.10	44	59,142.51	104	147,946.61
Muerte	0	-	1	(24,608.85)	1	10,000.00	0	-	0	-	0	-	1	10,000.00	1	(24,608.85)	2	(14,608.85)
Daños a la propiedad	1,125	910,196.42	339	323,777.32	504	420,218.45	1,099	841,290.19	1,240	813,280.67	137	146,195.14	2,869	2,143,695.54	1,575	1,311,262.65	4,444	3,454,958.19
Otros Gastos		626,705.10		119,712.35		328,955.02		69,746.64		214.00		199.00		955,874.12		189,657.99		1,145,532.11