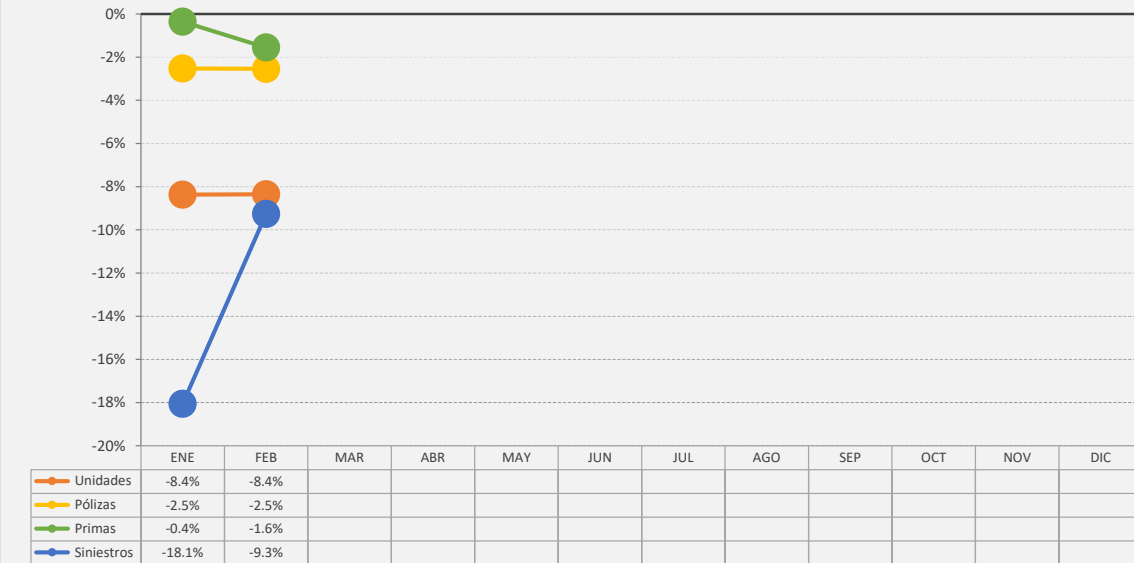


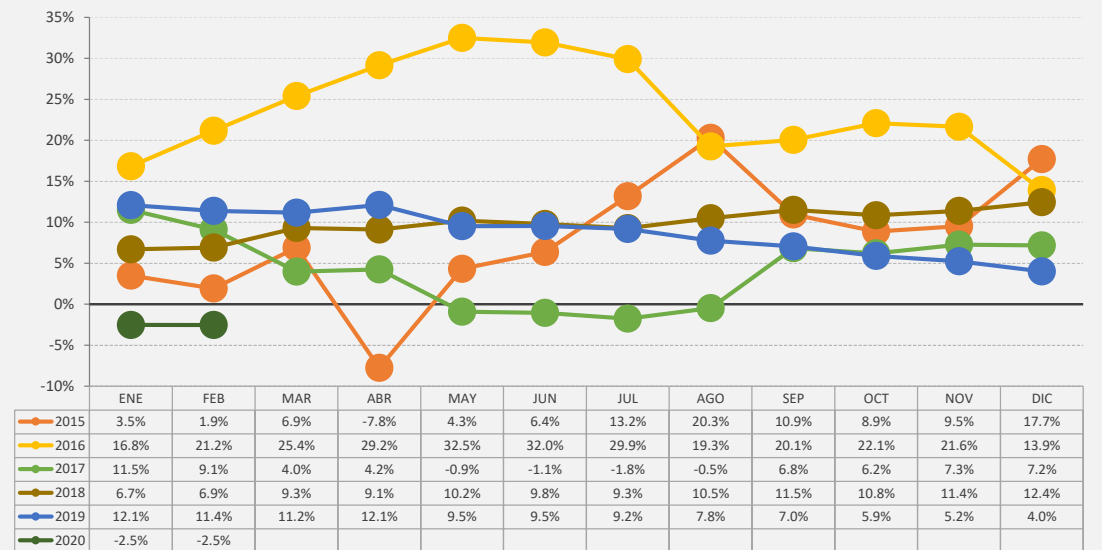
# Superintendencia de Seguros y Reaseguros de Panamá

## HISTORICOS DE CRECIMIENTO

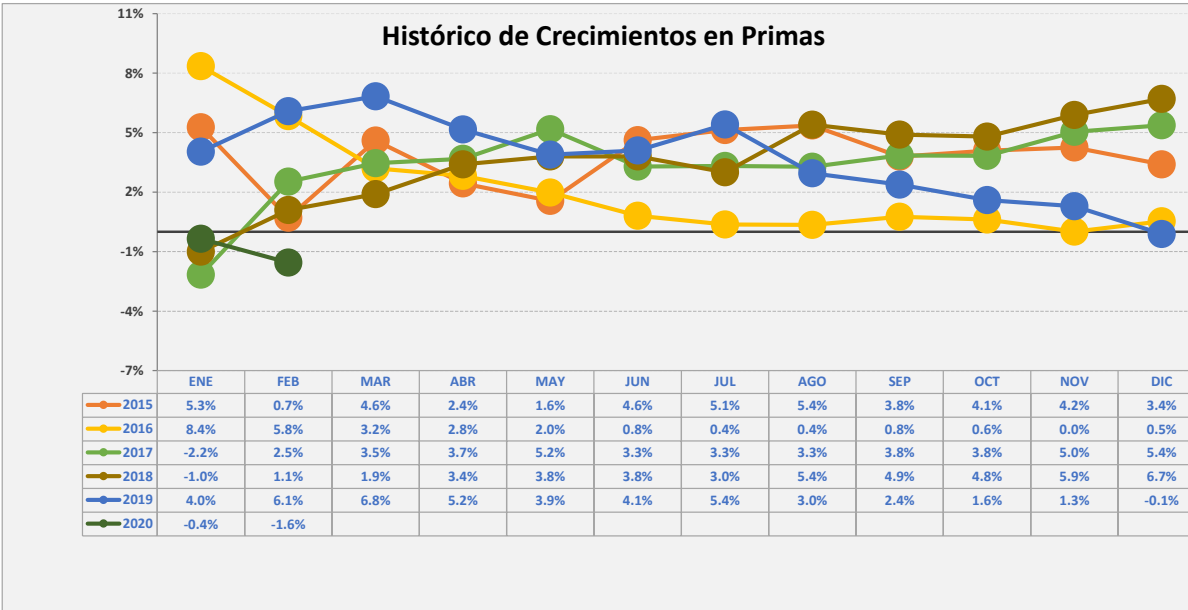
### Crecimientos Acumulados 2020



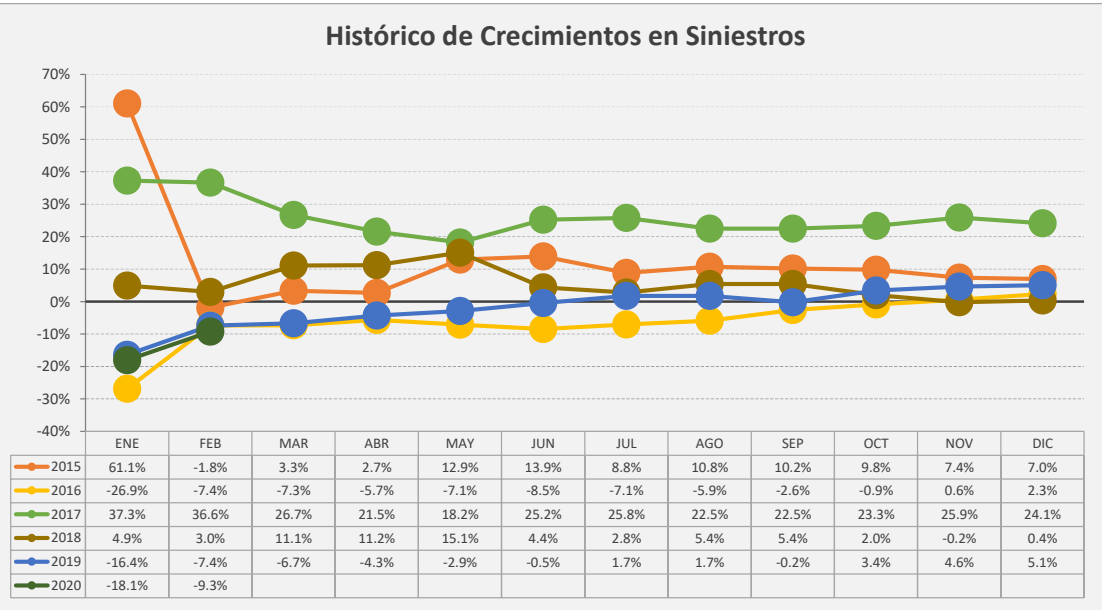
### Histórico de Crecimientos en Pólizas



### Histórico de Crecimientos en Primas



### Histórico de Crecimientos en Siniestros





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 28 DE FEBRERO 2021**  
**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			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
<b>Vida Individual</b>	250,882	262,473	(11,591)	-4.4%	242,426	254,466	(12,040)	-4.7%	26,129,322.71	27,978,377.70	(1,849,054.99)	-6.6%	10,366,590.12	5,763,296.97	4,603,293.15	79.9%
<b>Accidentes Personales</b>	343,606	417,292	(73,686)	-17.7%	135,576	155,840	(20,264)	-13.0%	2,451,846.46	3,933,940.62	(1,482,094.16)	-37.7%	378,878.37	1,208,027.01	(829,148.64)	-68.6%
<b>Salud</b>	379,326	435,254	(55,928)	-12.8%	105,362	99,578	5,784	5.8%	61,258,237.25	59,003,109.80	2,255,127.45	3.8%	37,906,495.81	39,938,646.92	(2,032,151.11)	-5.1%
<b>Colectivos de Vida</b>	945,316	1,078,106	(132,790)	-12.3%	70,814	72,593	(1,779)	-2.5%	40,100,591.69	40,222,158.15	(121,566.46)	-0.3%	15,691,094.09	9,946,825.91	5,744,268.18	57.7%
<b>Incendio y Líneas Aliadas (*)</b>	416,455	417,612	(1,157)	-0.3%	272,902	274,461	(1,559)	-0.6%	39,525,089.50	36,687,437.62	2,837,651.88	7.7%	7,204,897.47	5,937,235.73	1,267,661.74	21.4%
<b>Multirisgo</b>	28,580	27,963	617	2.2%	26,901	26,271	630	2.4%	957,191.99	1,143,207.03	(186,015.04)	-16.3%	211,260.77	615,504.67	(404,243.90)	-65.7%
<b>Transporte de Carga</b>	37,107	37,318	(211)	-0.6%	32,643	32,648	(5)	0.0%	4,165,847.50	5,185,775.50	(1,019,928.00)	-19.7%	258,552.62	876,753.69	(618,201.07)	-70.5%
<b>Casco</b>	1,902	1,552	350	22.6%	1,006	1,042	(36)	-3.5%	2,693,392.60	2,852,002.17	(158,609.57)	-5.6%	1,214,035.32	967,630.94	246,404.38	25.5%
<b>Automóvil</b>	916,048	941,486	(25,438)	-2.7%	827,741	837,376	(9,635)	-1.2%	43,682,024.89	46,864,303.51	(3,182,278.62)	-6.8%	21,800,495.49	32,563,801.23	(10,763,305.74)	-33.1%
<b>Ramos Técnicos</b>	13,051	14,516	(1,465)	-10.1%	8,729	9,908	(1,179)	-11.9%	3,032,689.81	2,732,598.41	300,091.40	11.0%	481,738.38	480,726.43	1,011.95	0.2%
<b>Responsabilidad Civil</b>	17,764	19,464	(1,700)	-8.7%	16,738	18,363	(1,625)	-8.8%	5,874,339.86	6,580,852.00	(706,512.14)	-10.7%	961,923.68	924,230.49	37,693.19	4.1%
<b>Robo</b>	4,214	4,333	(119)	-2.7%	3,635	3,756	(121)	-3.2%	425,868.66	768,042.46	(342,173.80)	-44.6%	138,682.96	292,418.00	(153,735.04)	-52.6%
<b>Fianzas</b>	66,914	72,282	(5,368)	-7.4%	64,920	69,981	(5,061)	-7.2%	20,635,894.21	24,530,425.75	(3,894,531.54)	-15.9%	9,714,066.20	17,602,232.89	(7,888,166.69)	-44.8%
<b>Otros</b>	68,184	77,698	(9,514)	-12.2%	7,522	7,974	(452)	-5.7%	14,785,077.92	11,431,835.51	3,353,242.41	29.3%	2,743,885.18	3,085,692.24	(341,807.06)	-11.1%
<b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,489,349</b>	<b>3,807,349</b>	<b>(318,000)</b>	<b>-8.4%</b>	<b>1,816,915</b>	<b>1,864,257</b>	<b>(47,342)</b>	<b>-2.5%</b>	<b>265,717,415.05</b>	<b>269,914,066.23</b>	<b>(4,196,651.18)</b>	<b>-1.6%</b>	<b>109,072,596.46</b>	<b>120,203,023.12</b>	<b>(11,130,426.66)</b>	<b>-9.3%</b>
<b>Ramos de Personas</b>	<b>1,919,130</b>	<b>2,193,125</b>	<b>(273,995)</b>	<b>-12.5%</b>	<b>554,178</b>	<b>582,477</b>	<b>(28,299)</b>	<b>-4.9%</b>	<b>129,939,998.11</b>	<b>131,137,586.27</b>	<b>(1,197,588.16)</b>	<b>-0.9%</b>	<b>64,343,058.39</b>	<b>56,856,796.81</b>	<b>7,486,261.58</b>	<b>13.2%</b>
<b>Ramos Generales</b>	<b>1,570,219</b>	<b>1,614,224</b>	<b>(44,005)</b>	<b>-2.7%</b>	<b>1,262,737</b>	<b>1,281,780</b>	<b>(19,043)</b>	<b>-1.5%</b>	<b>135,777,416.94</b>	<b>138,776,479.96</b>	<b>(2,999,063.02)</b>	<b>-2.2%</b>	<b>44,729,538.07</b>	<b>63,346,226.31</b>	<b>(18,616,688.24)</b>	<b>-29.4%</b>
<b>Totales</b>	<b>3,489,349</b>	<b>3,807,349</b>	<b>(318,000)</b>	<b>-8.4%</b>	<b>1,816,915</b>	<b>1,864,257</b>	<b>(47,342)</b>	<b>-2.5%</b>	<b>\$265,717,415.05</b>	<b>\$269,914,066.23</b>	<b>(4,196,651.18)</b>	<b>-1.6%</b>	<b>\$109,072,596.46</b>	<b>\$120,203,023.12</b>	<b>(11,130,426.66)</b>	<b>-9.3%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**ACUMULADO AL 28 DE FEBRERO 2021**

**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			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 <b>Vida Individual</b>	250,882	262,473	(11,591)	-4.4%	242,426	254,466	(12,040)	-4.7%	26,129,322.71	27,978,377.70	(1,849,054.99)	-6.6%	10,366,590.12	5,763,296.97	4,603,293.15	79.9%
2 - Primer año	74,913	87,314	(12,401)	-14.2%	72,711	83,722	(11,011)	-13.2%	2,188,117.40	4,117,241.15	(1,929,123.75)	-46.9%	3,907,332.82	1,171,725.01	2,735,607.81	233.5%
3 - Renovación	175,969	175,159	810	0.5%	169,715	170,744	(1,029)	-0.6%	23,941,205.31	23,861,136.55	80,068.76	0.3%	6,459,257.30	4,591,571.96	1,867,685.34	40.7%
4 <b>Accidentes Personales</b>	343,606	417,292	(73,686)	-17.7%	135,576	155,840	(20,264)	-13.0%	2,451,846.46	3,933,940.62	(1,482,094.16)	-37.7%	378,878.37	1,208,027.01	(829,148.64)	-68.6%
5 - Individual	136,222	142,030	(5,808)	-4.1%	115,818	122,836	(7,018)	-5.7%	1,010,719.73	1,682,180.44	(671,460.71)	-39.9%	31,458.44	479,816.33	(448,357.89)	-93.4%
6 - Grupo	207,384	275,262	(67,878)	-24.7%	19,758	33,004	(13,246)	-40.1%	1,441,126.73	2,251,760.18	(810,633.45)	-36.0%	347,419.93	728,210.68	(380,790.75)	-52.3%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	379,326	435,254	(55,928)	-12.8%	105,362	99,578	5,784	5.8%	61,258,237.25	59,003,109.80	2,255,127.45	3.8%	37,906,495.81	39,938,646.92	(2,032,151.11)	-5.1%
9 - Individual	119,753	112,908	6,845	6.1%	98,333	92,279	6,054	6.6%	30,430,340.79	28,024,486.85	2,405,853.94	8.6%	18,436,978.37	19,117,005.42	(680,027.05)	-3.6%
10 - Grupo	259,573	322,346	(62,773)	-19.5%	7,029	7,299	(270)	-3.7%	30,827,896.46	30,978,622.95	(150,726.49)	-0.5%	19,469,517.44	20,821,641.50	(1,352,124.06)	-6.5%
11 <b>Colectivos de Vida</b>	945,316	1,078,106	(132,790)	-12.3%	70,814	72,593	(1,779)	-2.5%	40,100,591.69	40,222,158.15	(121,566.46)	-0.3%	15,691,094.09	9,946,825.91	5,744,268.18	57.7%
12 <b>Incendio y Líneas Aliadas (*)</b>	416,455	417,612	(1,157)	-0.3%	272,902	274,461	(1,559)	-0.6%	39,525,089.50	36,687,437.62	2,837,651.88	7.7%	7,204,897.47	5,937,235.73	1,267,661.74	21.4%
13 - Residencial	327,486	326,677	809	0.2%	233,187	232,350	837	0.4%	11,699,375.30	10,150,547.56	1,548,827.74	15.3%	3,641,721.82	3,200,552.33	441,169.49	13.8%
14 - Comercial	88,506	90,430	(1,924)	-2.1%	39,321	41,700	(2,379)	-5.7%	27,690,391.70	26,339,530.26	1,350,861.44	5.1%	3,563,076.18	2,736,324.95	826,751.23	30.2%
15 - Industrial	463	505	(42)	-8.3%	394	411	(17)	-4.1%	135,322.50	197,359.80	(62,037.30)	-31.4%	99.47	358.45	(258.98)	-72.2%
16 <b>Vida Industrial</b>	44	11	33	300.0%	44	11	33	300.0%	(712.99)	-	(712.99)	0.0%	-	-	-	0.0%
17 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Multiriesgo</b>	28,580	27,963	617	2.2%	26,901	26,271	630	2.4%	957,191.99	1,143,207.03	(186,015.04)	-16.3%	211,260.77	615,504.67	(404,243.90)	-65.7%
21 - Residencial	21,488	20,930	558	2.7%	20,946	20,306	640	3.2%	449,428.87	547,201.73	(97,772.86)	-17.9%	149,814.22	549,037.95	(399,223.73)	-72.7%
22 - Comercial e Industrial	7,092	7,033	59	0.8%	5,955	5,965	(10)	-0.2%	507,763.12	596,005.30	(88,242.18)	-14.8%	61,446.55	66,466.72	(5,020.17)	-7.6%
23 <b>Transporte de Carga</b>	37,107	37,318	(211)	-0.6%	32,643	32,648	(5)	0.0%	4,165,847.50	5,185,775.50	(1,019,928.00)	-19.7%	258,552.62	876,753.69	(618,201.07)	-70.5%
24 - Terrestre	26,139	26,044	95	0.4%	25,532	25,277	255	1.0%	2,629,387.67	3,317,670.90	(688,283.23)	-20.7%	178,243.50	342,885.20	(164,641.70)	-48.0%
25 - Marítimo	10,950	11,196	(246)	-2.2%	7,093	7,293	(200)	-2.7%	1,502,521.57	1,832,917.39	(330,395.82)	-18.0%	76,141.36	519,435.56	(443,294.20)	-85.3%
26 - Aéreo	18	78	(60)	-76.9%	18	78	(60)	-76.9%	33,938.26	35,187.21	(1,248.95)	-3.5%	4,167.76	14,432.93	(10,265.17)	-71.1%
27 <b>Casco</b>	1,902	1,552	350	22.6%	1,006	1,042	(36)	-3.5%	2,693,392.60	2,852,002.17	(158,609.57)	-5.6%	1,214,035.32	967,630.94	246,404.38	25.5%
28 - Marítimo	1,547	1,183	364	30.8%	791	824	(33)	-4.0%	1,530,169.70	1,389,163.98	141,005.72	10.2%	1,203,326.36	935,065.28	268,261.08	28.7%
29 - Aéreo	355	369	(14)	-3.8%	215	218	(3)	-1.4%	1,163,222.90	1,462,838.19	(299,615.29)	-20.5%	6,446,683.12	32,565.66	6,414,117.46	19696.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**ACUMULADO AL 28 DE FEBRERO 2021**

**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			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
30 Automóvil	916,048	941,486	(25,438)	-2.7%	827,741	837,376	(9,635)	-1.2%	43,682,024.89	46,864,303.51	(3,182,278.62)	-6.8%	21,800,495.49	32,563,801.23	(10,763,305.74)	-33.1%
31 Ramos Técnicos	13,051	14,516	(1,465)	-10.1%	8,729	9,908	(1,179)	-11.9%	3,032,689.81	2,732,598.41	300,091.40	11.0%	481,738.38	480,726.43	1,011.95	0.2%
32 - TRC - TRM	3,099	3,459	(360)	-10.4%	1,884	2,325	(441)	-19.0%	2,170,078.42	1,768,858.48	401,219.94	22.7%	343,650.81	275,106.22	68,544.59	24.9%
33 - Equipo Electrónico	4,247	4,555	(308)	-6.8%	3,125	3,392	(267)	-7.9%	377,407.73	411,067.67	(33,659.94)	-8.2%	93,536.41	64,983.41	28,553.00	43.9%
34 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
35 - Rotura de Maquinaria	1,475	1,590	(115)	-7.2%	916	1,041	(125)	-12.0%	184,946.66	134,483.16	50,463.50	37.5%	12,028.43	29,071.09	(17,042.66)	-58.6%
36 - Equipo Pesado	3,374	4,056	(682)	-16.8%	1,973	2,318	(345)	-14.9%	300,407.00	418,196.60	(117,789.60)	-28.2%	32,522.73	111,565.71	(79,042.98)	-70.8%
37 - Vidrios	2	4	(2)	-50.0%	2	4	(2)	-50.0%	(150.00)	(7.50)	(142.50)	0.0%	-	-	-	0.0%
38 Riesgos Diversos	90,078	101,444	(11,366)	-11.2%	27,811	30,042	(2,231)	-7.4%	21,085,999.43	18,780,729.97	2,305,269.46	12.3%	3,844,491.82	4,302,340.73	(457,848.91)	-10.6%
39 - Responsabilidad Civil	17,764	19,464	(1,700)	-8.7%	16,738	18,363	(1,625)	-8.8%	5,874,339.86	6,580,852.00	(706,512.14)	-10.7%	961,923.68	924,230.49	37,693.19	4.1%
40 - Robo	4,214	4,333	(119)	-2.7%	3,635	3,756	(121)	-3.2%	425,868.66	768,042.46	(342,173.80)	-44.6%	138,682.96	292,418.00	(153,735.04)	-52.6%
41 - Fidelidad y DDD	1,150	1,173	(23)	-2.0%	1,135	1,163	(28)	-2.4%	2,841,395.55	2,323,401.99	517,993.56	22.3%	403,797.50	151,198.07	252,599.43	167.1%
42 - BBB	27	30	(3)	-10.0%	23	29	(6)	-20.7%	(242.91)	171,785.79	(172,028.70)	-100.1%	3,874.74	1,667.88	2,206.86	132.3%
43 - Otros	66,923	76,444	(9,521)	-12.5%	6,280	6,731	(451)	-6.7%	11,944,638.27	8,936,647.73	3,007,990.54	33.7%	2,336,212.94	2,932,826.29	(596,613.35)	-20.3%
44 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	66,914	72,282	(5,368)	-7.4%	64,920	69,981	(5,061)	-7.2%	20,635,894.21	24,530,425.75	(3,894,531.54)	-15.9%	9,714,066.20	17,602,232.89	(7,888,166.69)	-44.8%
46 - Oferta y Cumplimiento	31,368	32,103	(735)	-2.3%	31,048	31,420	(372)	-1.2%	3,694,958.59	13,209,843.52	(9,514,884.93)	-72.0%	637,930.27	2,411,077.41	(1,773,147.14)	-73.5%
47 - Otras	35,546	40,179	(4,633)	-11.5%	33,872	38,561	(4,689)	-12.2%	16,940,935.62	11,320,582.23	5,620,353.39	49.6%	9,076,135.93	15,191,155.48	(6,115,019.55)	-40.3%
48 <b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,489,349</b>	<b>3,807,349</b>	<b>(318,000)</b>	<b>-8.4%</b>	<b>1,816,915</b>	<b>1,864,257</b>	<b>(47,342)</b>	<b>-2.5%</b>	<b>265,717,415.05</b>	<b>269,914,066.23</b>	<b>(4,196,651.18)</b>	<b>-1.6%</b>	<b>109,072,596.46</b>	<b>120,203,023.12</b>	<b>(11,130,426.66)</b>	<b>-9.3%</b>
<b>Ramos de Personas</b>	<b>1,919,130</b>	<b>2,193,125</b>	<b>(273,995)</b>	<b>-12.5%</b>	<b>554,178</b>	<b>582,477</b>	<b>(28,299)</b>	<b>-4.9%</b>	<b>129,939,998.11</b>	<b>131,137,586.27</b>	<b>(1,197,588.16)</b>	<b>-0.9%</b>	<b>64,343,058.39</b>	<b>56,856,796.81</b>	<b>7,486,261.58</b>	<b>13.2%</b>
<b>Ramos Generales</b>	<b>1,570,219</b>	<b>1,614,224</b>	<b>(44,005)</b>	<b>-2.7%</b>	<b>1,262,737</b>	<b>1,281,780</b>	<b>(19,043)</b>	<b>-1.5%</b>	<b>135,777,416.94</b>	<b>138,776,479.96</b>	<b>(2,999,063.02)</b>	<b>-2.2%</b>	<b>44,729,538.07</b>	<b>63,346,226.31</b>	<b>(18,616,688.24)</b>	<b>-29.4%</b>
<b>Totales</b>	<b>3,489,349</b>	<b>3,807,349</b>	<b>(318,000)</b>	<b>-8.4%</b>	<b>1,816,915</b>	<b>1,864,257</b>	<b>(47,342)</b>	<b>-2.5%</b>	<b>\$265,717,415.05</b>	<b>\$269,914,066.23</b>	<b>(4,196,651.18)</b>	<b>-1.6%</b>	<b>\$109,072,596.46</b>	<b>\$120,203,023.12</b>	<b>(11,130,426.66)</b>	<b>-9.3%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**FEBRERO 2021 (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	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 <b>Vida Individual</b>	250,882	262,473	(11,591)	-4.4%	242,426	254,466	(12,040)	-4.7%	12,930,501.33	13,707,195.76	(776,694.43)	-5.7%	6,446,683.12	2,330,503.72	4,116,179.40	176.6%
2 - Primer año	74,913	87,314	(12,401)	-14.2%	72,711	83,722	(11,011)	-13.2%	1,089,418.68	1,860,829.98	(771,411.30)	-41.5%	1,760,890.66	613,154.90	1,147,735.76	187.2%
3 - Renovación	175,969	175,159	810	0.5%	169,715	170,744	(1,029)	-0.6%	11,841,082.65	11,846,365.78	(5,283.13)	0.0%	4,685,792.46	1,717,348.82	2,968,443.64	172.9%
4 <b>Accidentes Personales</b>	343,606	417,292	(73,686)	-17.7%	135,576	155,840	(20,264)	-13.0%	1,136,077.68	2,207,200.45	(1,071,122.77)	-48.5%	265,400.85	413,379.29	(147,978.44)	-35.8%
5 - Individual	136,222	142,030	(5,808)	-4.1%	115,818	122,836	(7,018)	-5.7%	529,549.49	1,058,201.64	(528,652.15)	-50.0%	(9,218.16)	132,739.55	(141,957.71)	-106.9%
6 - Grupo	207,384	275,262	(67,878)	-24.7%	19,758	33,004	(13,246)	-40.1%	606,528.19	1,148,998.81	(542,470.62)	-47.2%	274,619.01	280,639.74	(6,020.73)	-2.1%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	379,326	435,254	(55,928)	-12.8%	105,362	99,578	5,784	5.8%	28,536,692.11	28,914,775.97	(378,083.86)	-1.3%	16,479,976.27	18,117,524.42	(1,637,548.15)	-9.0%
9 - Individual	119,753	112,908	6,845	6.1%	98,333	92,279	6,054	6.6%	15,345,225.13	13,901,178.16	1,444,046.97	10.4%	8,988,785.12	8,820,166.88	168,618.24	1.9%
10 - Grupo	259,573	322,346	(62,773)	-19.5%	7,029	7,299	(270)	-3.7%	13,191,466.98	15,013,597.81	(1,822,130.83)	-12.1%	7,491,191.15	9,297,357.54	(1,806,166.39)	-19.4%
11 <b>Colectivos de Vida</b>	945,316	1,078,106	(132,790)	-12.3%	70,814	72,593	(1,779)	-2.5%	19,376,479.41	20,600,887.54	(1,224,408.13)	-5.9%	9,071,420.95	4,392,093.16	4,679,327.79	106.5%
12 <b>Incendio y Líneas Aliadas (*)</b>	416,455	417,612	(1,157)	-0.3%	272,902	274,461	(1,559)	-0.6%	10,230,336.80	9,510,658.41	719,678.39	7.6%	3,786,692.36	1,265,509.54	2,521,182.82	199.2%
13 - Residencial	327,486	326,677	809	0.2%	233,187	232,350	837	0.4%	4,662,867.83	4,628,652.69	34,215.14	0.7%	2,396,343.28	893,614.21	1,502,729.07	168.2%
14 - Comercial	88,506	90,430	(1,924)	-2.1%	39,321	41,700	(2,379)	-5.7%	5,527,869.07	4,829,213.64	698,655.43	14.5%	1,390,349.08	371,536.88	1,018,812.20	274.2%
15 - Industrial	463	505	(42)	-8.3%	394	411	(17)	-4.1%	39,599.90	52,792.08	(13,192.18)	-25.0%	-	358.45	(358.45)	-100.0%
16 <b>Vida Industrial</b>	44	11	33	300.0%	44	11	33	300.0%	400.14	-	400.14	0.0%	-	-	-	0.0%
17 <b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18 <b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19 <b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20 <b>Multiriesgo</b>	28,580	27,963	617	2.2%	26,901	26,271	630	2.4%	363,584.35	525,257.92	(161,673.57)	-30.8%	133,740.44	524,584.75	(390,844.31)	-74.5%
21 - Residencial	21,488	20,930	558	2.7%	20,946	20,306	640	3.2%	206,812.16	232,296.66	(25,484.50)	-11.0%	99,774.02	487,649.61	(387,875.59)	-79.5%
22 - Comercial e Industrial	7,092	7,033	59	0.8%	5,955	5,965	(10)	-0.2%	156,772.19	292,961.26	(136,189.07)	-46.5%	33,966.42	36,935.14	(2,968.72)	-8.0%
23 <b>Transporte de Carga</b>	37,107	37,318	(211)	-0.6%	32,643	32,648	(5)	0.0%	1,646,471.50	2,024,347.64	(377,876.14)	-18.7%	159,860.71	300,016.99	(140,156.28)	-46.7%
24 - Terrestre	26,139	26,044	95	0.4%	25,532	25,277	255	1.0%	1,219,114.35	1,035,189.15	183,925.20	17.8%	88,247.38	66,622.16	21,625.22	32.5%
25 - Marítimo	10,950	11,196	(246)	-2.2%	7,093	7,293	(200)	-2.7%	418,009.31	983,528.71	(565,519.40)	-57.5%	71,516.03	232,385.72	(160,869.69)	-69.2%
26 - Aéreo	18	78	(60)	-76.9%	18	78	(60)	-76.9%	9,347.84	5,629.78	3,718.06	66.0%	97.30	1,009.11	(911.81)	-90.4%
27 <b>Casco</b>	1,902	1,552	350	22.6%	1,006	1,042	(36)	-3.5%	1,433,898.16	1,090,233.91	343,664.25	31.5%	155,941.54	525,585.75	(369,644.21)	-70.3%
28 - Marítimo	1,547	1,183	364	30.8%	791	824	(33)	-4.0%	942,022.61	733,716.67	208,305.94	28.4%	145,232.58	530,585.75	(385,353.17)	-72.6%
29 - Aéreo	355	369	(14)	-3.8%	215	218	(3)	-1.4%	491,875.55	356,517.24	135,358.31	38.0%	6,446,683.12	(5,000.00)	6,451,683.12	0.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**FEBRERO 2021 (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	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
30 <b>Automóvil</b>	916,048	941,486	(25,438)	-2.7%	827,741	837,376	(9,635)	-1.2%	20,250,134.52	21,366,869.98	(1,116,735.46)	-5.2%	11,807,346.17	15,373,968.11	(3,566,621.94)	-23.2%
31 <b>Ramos Técnicos</b>	13,051	14,516	(1,465)	-10.1%	8,729	9,908	(1,179)	-11.9%	1,287,470.62	1,147,132.94	140,337.68	12.2%	173,366.60	328,116.38	(154,749.78)	-47.2%
32 - TRC - TRM	3,099	3,459	(360)	-10.4%	1,884	2,325	(441)	-19.0%	935,011.35	668,120.96	266,890.39	39.9%	96,462.48	261,237.68	(164,775.20)	-63.1%
33 - Equipo Electrónico	4,247	4,555	(308)	-6.8%	3,125	3,392	(267)	-7.9%	185,392.69	245,756.32	(60,363.63)	-24.6%	46,718.83	12,088.73	34,630.10	286.5%
34 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
35 - Rotura de Maquinaria	1,475	1,590	(115)	-7.2%	916	1,041	(125)	-12.0%	94,884.00	72,470.91	22,413.09	30.9%	738.54	-	738.54	0.0%
36 - Equipo Pesado	3,374	4,056	(682)	-16.8%	1,973	2,318	(345)	-14.9%	72,182.58	160,784.75	(88,602.17)	-55.1%	29,446.75	54,789.97	(25,343.22)	-46.3%
37 - Vidrios	2	4	(2)	-50.0%	2	4	(2)	-50.0%	-	-	-	0.0%	-	-	-	0.0%
38 <b>Riesgos Diversos</b>	90,078	101,444	(11,366)	-11.2%	27,811	30,042	(2,231)	-7.4%	11,927,947.49	8,122,794.09	3,805,153.40	46.8%	2,903,491.91	2,323,417.33	580,074.58	25.0%
39 - Responsabilidad Civil	17,764	19,464	(1,700)	-8.7%	16,738	18,363	(1,625)	-8.8%	2,096,615.14	2,635,221.03	(538,605.89)	-20.4%	620,282.79	621,401.17	(1,118.38)	-0.2%
40 - Robo	4,214	4,333	(119)	-2.7%	3,635	3,756	(121)	-3.2%	194,013.73	200,409.81	(6,396.08)	-3.2%	109,094.06	52,683.92	56,410.14	107.1%
41 - Fidelidad y DDD	1,150	1,173	(23)	-2.0%	1,135	1,163	(28)	-2.4%	1,074,199.05	1,032,263.23	41,935.82	4.1%	134,706.14	104,400.15	30,305.99	29.0%
42 - BBB	27	30	(3)	-10.0%	23	29	(6)	-20.7%	(6,307.60)	(4,620.85)	(1,686.75)	0.0%	3,874.74	345.08	3,529.66	1022.9%
43 - Otros	66,923	76,444	(9,521)	-12.5%	6,280	6,731	(451)	-6.7%	8,569,427.17	4,259,520.87	4,309,906.30	101.2%	2,035,534.18	1,544,587.01	490,947.17	31.8%
44 <b>Titulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 <b>Fianzas</b>	66,914	72,282	(5,368)	-7.4%	64,920	69,981	(5,061)	-7.2%	14,131,721.55	17,721,538.12	(3,589,816.57)	-20.3%	7,309,988.51	12,826,249.65	(5,516,261.14)	-43.0%
46 - Oferta y Cumplimiento	31,368	32,103	(735)	-2.3%	31,048	31,420	(372)	-1.2%	1,921,259.03	11,215,732.58	(9,294,473.55)	-82.9%	233,335.65	1,477,195.39	(1,243,859.74)	-84.2%
47 - Otras	35,546	40,179	(4,633)	-11.5%	33,872	38,561	(4,689)	-12.2%	12,210,462.52	6,505,805.54	5,704,656.98	87.7%	7,076,652.86	11,349,054.26	(4,272,401.40)	-37.6%
48 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,489,349</b>	<b>3,807,349</b>	<b>(318,000)</b>	<b>-8.4%</b>	<b>1,816,915</b>	<b>1,864,257</b>	<b>(47,342)</b>	<b>-2.5%</b>	<b>123,251,715.66</b>	<b>126,938,892.73</b>	<b>(3,687,177.07)</b>	<b>-2.9%</b>	<b>58,693,909.43</b>	<b>58,720,949.09</b>	<b>(27,039.66)</b>	<b>0.0%</b>
<b>Ramos de Personas</b>	<b>1,919,130</b>	<b>2,193,125</b>	<b>(273,995)</b>	<b>-12.5%</b>	<b>554,178</b>	<b>582,477</b>	<b>(28,299)</b>	<b>-4.9%</b>	<b>61,979,750.53</b>	<b>65,430,059.72</b>	<b>(3,450,309.19)</b>	<b>-5.3%</b>	<b>32,263,481.19</b>	<b>25,253,500.59</b>	<b>7,009,980.60</b>	<b>27.8%</b>
<b>Ramos Generales</b>	<b>1,570,219</b>	<b>1,614,224</b>	<b>(44,005)</b>	<b>-2.7%</b>	<b>1,262,737</b>	<b>1,281,780</b>	<b>(19,043)</b>	<b>-1.5%</b>	<b>61,271,965.13</b>	<b>61,508,833.01</b>	<b>(236,867.88)</b>	<b>-0.4%</b>	<b>26,430,428.24</b>	<b>33,467,448.50</b>	<b>(7,037,020.26)</b>	<b>-21.0%</b>
<b>Totales</b>	<b>3,489,349</b>	<b>3,807,349</b>	<b>(318,000)</b>	<b>-8.4%</b>	<b>1,816,915</b>	<b>1,864,257</b>	<b>(47,342)</b>	<b>-2.5%</b>	<b>\$123,251,715.66</b>	<b>\$126,938,892.73</b>	<b>(3,687,177.07)</b>	<b>-2.9%</b>	<b>\$58,693,909.43</b>	<b>\$58,720,949.09</b>	<b>(27,039.66)</b>	<b>0.0%</b>



## SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2021 (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		
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	
1	Vida Individual	248,967	263,562	(14,595)	-5.5%	242,239	253,823	(11,584)	-4.6%	13,198,821.38	14,271,181.94	(1,072,360.56)	-7.5%	3,919,907.00	3,432,793.25	487,113.75	14.2%
2	- Primer año	74,816	87,102	(12,286)	-14.1%	72,168	83,482	(11,314)	-13.6%	1,098,698.72	2,256,411.17	(1,157,712.45)	-51.3%	2,146,442.16	558,570.11	1,587,872.05	284.3%
3	- Renovación	174,151	176,460	(2,309)	-1.3%	170,071	170,341	(270)	-0.2%	12,100,122.66	12,014,770.77	85,351.89	0.7%	1,773,464.84	2,874,223.14	(1,100,758.30)	-38.3%
4	Accidentes Personales	343,657	417,874	(74,217)	-17.8%	136,040	154,140	(18,100)	-11.7%	1,315,768.78	1,726,740.17	(410,971.39)	-23.8%	113,477.52	794,647.72	(681,170.20)	-85.7%
5	- Individual	136,118	140,051	(3,933)	-2.8%	115,613	120,692	(5,079)	-4.2%	481,170.24	623,978.80	(142,808.56)	-22.9%	40,676.60	347,076.78	(306,400.18)	-88.3%
6	- Grupo	207,539	277,823	(70,284)	-25.3%	20,427	33,448	(13,021)	-38.9%	834,598.54	1,102,761.37	(268,162.83)	-24.3%	72,800.92	447,570.94	(374,770.02)	-83.7%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	378,041	434,533	(56,492)	-13.0%	104,512	98,795	5,717	5.8%	32,721,545.14	30,088,333.83	2,633,211.31	8.8%	21,426,519.54	21,821,122.50	(394,602.96)	-1.8%
9	- Individual	118,679	112,328	6,351	5.7%	97,374	91,502	5,872	6.4%	15,085,115.66	14,123,308.69	961,806.97	6.8%	9,448,193.25	10,296,838.54	(848,645.29)	-8.2%
10	- Grupo	259,362	322,205	(62,843)	-19.5%	7,138	7,293	(155)	-2.1%	17,636,429.48	15,965,025.14	1,671,404.34	10.5%	11,978,326.29	11,524,283.96	454,042.33	3.9%
11	Colectivos de Vida	956,430	1,081,686	(125,256)	-11.6%	70,065	71,280	(1,215)	-1.7%	20,724,112.28	19,621,270.61	1,102,841.67	5.6%	6,619,673.14	5,554,732.75	1,064,940.39	19.2%
12	Incendio y Líneas Aliadas (*)	415,963	417,205	(1,242)	-0.3%	272,503	272,143	360	0.1%	29,294,752.70	27,176,779.21	2,117,973.49	7.8%	3,418,205.11	4,671,726.19	(1,253,521.08)	-26.8%
13	- Residencial	326,749	324,772	1,977	0.6%	232,526	230,477	2,049	0.9%	7,036,507.47	5,521,894.87	1,514,612.60	27.4%	1,245,378.54	2,306,938.12	(1,061,559.58)	-46.0%
14	- Comercial	88,769	91,933	(3,164)	-3.4%	39,602	41,260	(1,658)	-4.0%	22,162,522.63	21,510,316.62	652,206.01	3.0%	2,172,727.10	2,364,788.07	(192,060.97)	-8.1%
15	- Industrial	445	500	(55)	-11.0%	375	406	(31)	-7.6%	95,722.60	144,567.72	(48,845.12)	-33.8%	99.47	-	99.47	0.0%
16	Vida Industrial	42	11	31	281.8%	42	11	31	281.8%	(1,113.13)	-	(1,113.13)	0.0%	-	-	-	0.0%
17	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
18	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
19	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Multiriesgo	28,575	27,706	869	3.1%	26,821	26,104	717	2.7%	593,607.64	617,949.11	(24,341.47)	-3.9%	77,520.33	90,919.92	(13,399.59)	-14.7%
21	- Residencial	21,473	20,816	657	3.2%	20,852	20,248	604	3.0%	242,616.71	314,905.07	(72,288.36)	-23.0%	50,040.20	61,388.34	(11,348.14)	-18.5%
22	- Comercial e Industrial	7,102	6,890	212	3.1%	5,969	5,856	113	1.9%	350,990.93	303,044.04	47,946.89	15.8%	27,480.13	29,531.58	(2,051.45)	-6.9%
23	Transporte de Carga	37,092	37,200	(108)	-0.3%	32,638	32,521	117	0.4%	2,519,376.00	3,161,427.86	(642,051.86)	-20.3%	98,691.91	576,736.70	(478,044.79)	-82.9%
24	- Terrestre	26,137	25,939	198	0.8%	25,536	25,167	369	1.5%	1,410,273.32	2,282,481.75	(872,208.43)	-38.2%	89,996.12	276,263.04	(186,266.92)	-67.4%
25	- Marítimo	10,938	11,194	(256)	-2.3%	7,085	7,287	(202)	-2.8%	1,084,512.26	849,388.68	235,123.58	27.7%	4,625.33	287,049.84	(282,424.51)	-98.4%
26	- Aéreo	17	67	(50)	-74.6%	17	67	(50)	-74.6%	24,590.42	29,557.43	(4,967.01)	-16.8%	4,070.46	13,423.82	(9,353.36)	-69.7%
27	Casco	1,508	1,538	(30)	-2.0%	1,002	1,026	(24)	-2.3%	1,259,494.44	1,761,768.26	(502,273.82)	-28.5%	1,058,093.78	442,045.19	616,048.59	139.4%
28	- Marítimo	1,153	1,172	(19)	-1.6%	787	813	(26)	-3.2%	588,147.09	655,447.31	(67,300.22)	-10.3%	1,058,093.78	404,479.53	653,614.25	161.6%
29	- Aéreo	355	366	(11)	-3.0%	215	213	2	0.9%	671,347.35	1,106,320.95	(434,973.60)	-39.3%	-	37,565.66	(37,565.66)	-100.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**ENERO 2021 (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 ENERO				SINIESTROS PAGADOS EN ENERO			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
30 Automóvil	907,556	939,870	(32,314)	-3.4%	818,290	834,139	(15,849)	-1.9%	23,431,890.37	25,497,433.53	(2,065,543.16)	-8.1%	9,993,149.32	17,189,833.12	(7,196,683.80)	-41.9%
31 Ramos Técnicos	13,094	14,338	(1,244)	-8.7%	8,778	9,823	(1,045)	-10.6%	1,745,219.19	1,585,465.47	159,753.72	10.1%	308,371.78	152,610.05	155,761.73	102.1%
32 - TRC - TRM	3,086	3,418	(332)	-9.7%	1,881	2,262	(381)	-16.8%	1,235,067.07	1,100,737.52	134,329.55	12.2%	247,188.33	13,868.54	233,319.79	1682.4%
33 - Equipo Electrónico	4,238	4,568	(330)	-7.2%	3,136	3,382	(246)	-7.3%	192,015.04	165,311.35	26,703.69	16.2%	46,817.58	52,894.68	(6,077.10)	-11.5%
34 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
35 - Rotura de Maquinaria	1,421	1,582	(161)	-10.2%	929	1,035	(106)	-10.2%	90,062.66	62,012.25	28,050.41	45.2%	11,289.89	29,071.09	(17,781.20)	-61.2%
36 - Equipo Pesado	3,493	3,911	(418)	-10.7%	2,001	2,309	(308)	-13.3%	228,224.42	257,411.85	(29,187.43)	-11.3%	3,075.98	56,775.74	(53,699.76)	-94.6%
37 - Vidrios	2	7	(5)	-71.4%	2	7	(5)	-71.4%	(150.00)	(7.50)	(142.50)	0.0%	-	-	-	0.0%
38 Riesgos Diversos	91,170	100,549	(9,379)	-9.3%	27,708	29,471	(1,763)	-6.0%	9,158,051.94	10,657,935.88	(1,499,883.94)	-14.1%	940,999.91	1,978,923.40	(1,037,923.49)	-52.4%
39 - Responsabilidad Civil	17,661	19,310	(1,649)	-8.5%	16,658	18,140	(1,482)	-8.2%	3,777,724.72	3,945,630.97	(167,906.25)	-4.3%	341,640.89	302,829.32	38,811.57	12.8%
40 - Robo	4,218	4,276	(58)	-1.4%	3,645	3,689	(44)	-1.2%	231,854.93	567,632.65	(335,777.72)	-59.2%	29,588.90	239,734.08	(210,145.18)	-87.7%
41 - Fidelidad y DDD	1,132	1,125	7	0.6%	1,120	1,112	8	0.7%	1,767,196.50	1,291,138.76	476,057.74	36.9%	269,091.36	46,797.92	222,293.44	475.0%
42 - BBB	27	29	(2)	-6.9%	23	28	(5)	-17.9%	6,064.69	176,406.64	(170,341.95)	-96.6%	-	1,322.80	(1,322.80)	-100.0%
43 - Otros	68,132	75,809	(7,677)	-10.1%	6,262	6,502	(240)	-3.7%	3,375,211.10	4,677,126.86	(1,301,915.76)	-27.8%	300,678.76	1,388,239.28	(1,087,560.52)	-78.3%
44 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
45 Fianzas	67,088	71,755	(4,667)	-6.5%	65,326	69,428	(4,102)	-5.9%	6,504,172.66	6,808,887.63	(304,714.97)	-4.5%	2,404,077.69	4,775,983.24	(2,371,905.55)	-49.7%
46 - Oferta y Cumplimiento	31,408	31,464	(56)	-0.2%	30,993	30,812	181	0.6%	1,773,699.56	1,994,110.94	(220,411.38)	-11.1%	404,594.62	933,882.02	(529,287.40)	-56.7%
47 - Otras	35,680	40,291	(4,611)	-11.4%	34,333	38,616	(4,283)	-11.1%	4,730,473.10	4,814,776.69	(84,303.59)	-1.8%	1,999,483.07	3,842,101.22	(1,842,618.15)	-48.0%
48 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,489,223</b>	<b>3,807,867</b>	<b>(318,644)</b>	<b>-8.4%</b>	<b>1,806,004</b>	<b>1,852,744</b>	<b>(46,740)</b>	<b>-2.5%</b>	<b>142,465,699.39</b>	<b>142,975,173.50</b>	<b>(509,474.11)</b>	<b>-0.356%</b>	<b>50,378,687.03</b>	<b>61,482,074.03</b>	<b>(11,103,387.00)</b>	<b>-18.1%</b>
<b>Ramos de Personas</b>	<b>1,927,095</b>	<b>2,197,655</b>	<b>(270,560)</b>	<b>-12.3%</b>	<b>552,856</b>	<b>578,038</b>	<b>(25,182)</b>	<b>-4.4%</b>	<b>67,960,247.58</b>	<b>65,707,526.55</b>	<b>2,252,721.03</b>	<b>3.4%</b>	<b>32,079,577.20</b>	<b>31,603,296.22</b>	<b>476,280.98</b>	<b>1.5%</b>
<b>Ramos Generales</b>	<b>1,562,128</b>	<b>1,610,212</b>	<b>(48,084)</b>	<b>-3.0%</b>	<b>1,253,148</b>	<b>1,274,706</b>	<b>(21,558)</b>	<b>-1.7%</b>	<b>74,505,451.81</b>	<b>77,267,646.95</b>	<b>(2,762,195.14)</b>	<b>-3.6%</b>	<b>18,299,109.83</b>	<b>29,878,777.81</b>	<b>(11,579,667.98)</b>	<b>-38.8%</b>
<b>Totales</b>	<b>3,489,223</b>	<b>3,807,867</b>	<b>(318,644)</b>	<b>-8.4%</b>	<b>1,806,004</b>	<b>1,852,744</b>	<b>(46,740)</b>	<b>-2.5%</b>	<b>\$142,465,699.39</b>	<b>\$142,975,173.50</b>	<b>(509,474.11)</b>	<b>-0.4%</b>	<b>\$50,378,687.03</b>	<b>\$61,482,074.03</b>	<b>(11,103,387.00)</b>	<b>-18.1%</b>





SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 28 DE FEBRERO 2021

COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2021	2020	Variación Porcentual
1	<b>Vida Individual</b>	0.40	0.21	92.6%
2	- Primer año	1.79	0.28	527.5%
3	- Renovación	0.27	0.19	40.2%
4	<b>Accidentes Personales</b>	0.15	0.31	-49.7%
5	- Individual	0.03	0.29	-89.1%
6	- Grupo	0.24	0.32	-25.5%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.62	0.68	-8.6%
9	- Individual	0.61	0.68	-11.2%
10	- Grupo	0.63	0.67	-6.0%
11	<b>Colectivos de Vida</b>	0.39	0.25	58.2%
12	<b>Incendio y Líneas Aliadas (*)</b>	0.18	0.16	12.6%
13	- Residencial	0.31	0.32	-1.3%
14	- Comercial	0.13	0.10	23.9%
15	- Industrial	0.00	0.00	-59.5%
16	<b>Vida Industrial</b>	0.00	0.00	0.0%
17	<b>Anualidades</b>	0.00	0.00	0.0%
18	<b>Rentas Vitalicias</b>	0.00	0.00	0.0%
19	<b>Pérdida de Ingresos</b>	0.00	0.00	0.0%
20	<b>Multirisgo</b>	0.22	0.54	-59.0%
21	- Residencial	0.33	1.00	-66.8%
22	- Comercial e Industrial	0.12	0.11	8.5%
23	<b>Transporte de Carga</b>	0.06	0.17	-63.3%
24	- Terrestre	0.07	0.10	-34.4%
25	- Marítimo	0.05	0.28	-82.1%
26	- Aéreo	0.12	0.41	-70.1%
27	<b>Casco</b>	0.45	0.34	32.9%
28	- Marítimo	0.79	0.67	16.8%
29	- Aéreo	5.54	0.02	24794.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 28 DE FEBRERO 2021

COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2021	2020	Variación Porcentual
30	<b>Automóvil</b>	0.50	0.69	-28.2%
31	<b>Ramos Técnicos</b>	0.16	0.18	-9.7%
32	- TRC - TRM	0.16	0.16	1.8%
33	- Equipo Electrónico	0.25	0.16	56.8%
34	- Caldera y Maquinaria	0.00	0.00	0.0%
35	- Rotura de Maquinaria	0.07	0.22	-69.9%
36	- Equipo Pesado	0.11	0.27	-59.4%
37	- Vidrios	0.00	0.00	0.0%
38	<b>Riesgos Diversos</b>	0.18	0.23	-20.4%
39	- Responsabilidad Civil	0.16	0.14	16.6%
40	- Robo	0.33	0.38	-14.5%
41	- Fidelidad y DDD	0.14	0.07	118.4%
42	- BBB	0.00	0.01	-100.0%
43	- Otros	0.20	0.33	-40.4%
44	<b>Titulos de Propiedad</b>	0.00	0.00	0.0%
45	<b>Fianzas</b>	0.47	0.72	-34.4%
46	- Oferta y Cumplimiento	0.17	0.18	-5.4%
47	- Otras	0.54	1.34	-60.1%
<b>48</b>	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>0.41</b>	<b>0.45</b>	<b>-7.8%</b>
<b>Vida</b>		<b>0.50</b>	<b>0.43</b>	<b>14.2%</b>
<b>General</b>		<b>0.33</b>	<b>0.46</b>	<b>-27.8%</b>
<b>Totales</b>		<b>0.41</b>	<b>0.45</b>	<b>-7.8%</b>