



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE DICIEMBRE 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			
	DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
Vida Individual	251,953	251,771	182	0.1%	242,396	242,109	287	0.1%	168,272,955.93	162,761,511.64	5,511,444.29	3.4%	74,573,015.56	52,871,323.35	21,701,692.21	41.0%
Accidentes Personales	332,066	378,531	(46,465)	-12.3%	142,415	137,279	5,136	3.7%	20,421,725.37	18,680,448.84	1,741,276.53	9.3%	4,418,536.63	3,387,116.02	1,031,420.61	30.5%
Salud	406,897	381,741	25,156	6.6%	125,112	103,774	21,338	20.6%	371,333,259.08	341,647,605.58	29,685,653.50	8.7%	290,794,553.04	207,267,843.73	83,526,709.31	40.3%
Colectivos de Vida	1,006,128	956,964	49,164	5.1%	80,501	69,607	10,894	15.7%	241,864,986.51	235,599,617.05	6,265,369.46	2.7%	131,095,459.96	78,104,868.97	52,990,590.99	67.8%
Incendio y Líneas Aliadas (*)	468,726	416,357	52,369	12.6%	322,284	272,473	49,811	18.3%	164,757,040.66	157,475,408.23	7,281,632.43	4.6%	44,003,707.53	29,050,463.70	14,953,243.83	51.5%
Multiriesgo	30,762	28,454	2,308	8.1%	29,007	26,727	2,280	8.5%	6,762,766.81	6,177,353.87	585,412.94	9.5%	2,115,910.19	2,111,304.46	4,605.73	0.2%
Transporte de Carga	39,882	37,174	2,708	7.3%	33,425	32,677	748	2.3%	25,405,183.32	21,708,647.46	3,696,535.86	17.0%	6,049,600.02	4,306,419.78	1,743,180.24	40.5%
Casco	1,898	1,594	304	19.1%	1,259	1,063	196	18.4%	31,175,169.08	33,927,598.36	(2,752,429.28)	-8.1%	4,829,063.57	8,309,196.43	(3,480,132.86)	-41.9%
Automóvil	951,208	911,457	39,751	4.4%	866,767	825,626	41,141	5.0%	278,082,315.10	262,432,171.64	15,650,143.46	6.0%	165,950,442.56	137,499,390.88	28,451,051.68	20.7%
Ramos Técnicos	13,226	13,274	(48)	-0.4%	8,750	8,918	(168)	-1.9%	36,908,512.01	18,981,843.95	17,926,668.06	94.4%	5,293,721.21	5,092,774.30	200,946.91	3.9%
Responsabilidad Civil	17,772	17,956	(184)	-1.0%	16,397	16,910	(513)	-3.0%	43,096,927.80	37,022,515.97	6,074,411.83	16.4%	7,771,613.01	5,819,470.70	1,952,142.31	33.5%
Robo	4,261	4,297	(36)	-0.8%	3,662	3,723	(61)	-1.6%	2,478,058.28	2,805,451.00	(327,392.72)	-11.7%	1,351,793.18	827,761.51	524,031.67	63.3%
Fianzas	75,485	67,817	7,668	11.3%	70,497	66,064	4,433	6.7%	106,330,997.80	121,336,500.54	(15,005,502.74)	-12.4%	48,843,378.53	63,845,516.95	(15,002,138.42)	-23.5%
Otros	64,670	70,823	(6,153)	-8.7%	7,812	7,790	22	0.3%	114,284,671.52	96,715,251.96	17,569,419.56	18.2%	24,306,034.50	17,389,886.16	6,916,148.34	39.8%
<b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,664,934</b>	<b>3,538,210</b>	<b>126,724</b>	<b>3.6%</b>	<b>1,950,284</b>	<b>1,814,740</b>	<b>135,544</b>	<b>7.5%</b>	<b>1,611,174,569.27</b>	<b>1,517,271,926.09</b>	<b>93,902,643.18</b>	<b>6.2%</b>	<b>811,396,829.49</b>	<b>615,883,336.94</b>	<b>195,513,492.55</b>	<b>31.7%</b>
Ramos de Personas	1,997,044	1,969,007	28,037	1.4%	590,424	552,769	37,655	6.8%	801,892,926.89	758,689,183.11	43,203,743.78	5.7%	500,881,565.19	341,631,152.07	159,250,413.12	46.6%
Ramos Generales	1,667,890	1,569,203	98,687	6.3%	1,359,860	1,261,971	97,889	7.8%	809,281,642.38	758,582,742.98	50,698,899.40	6.7%	310,515,264.30	274,252,184.87	36,263,079.43	13.2%
<b>Totales</b>	<b>3,664,934</b>	<b>3,538,210</b>	<b>126,724</b>	<b>3.6%</b>	<b>1,950,284</b>	<b>1,814,740</b>	<b>135,544</b>	<b>7.5%</b>	<b>\$1,611,174,569.27</b>	<b>\$1,517,271,926.09</b>	<b>93,902,643.18</b>	<b>6.2%</b>	<b>\$811,396,829.49</b>	<b>\$615,883,336.94</b>	<b>195,513,492.55</b>	<b>31.7%</b>



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

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS				
	DICIEMBRE		VARIACIÓN		DICIEMBRE		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>	251,953	251,771	182	0.1%	242,396	242,109	287	0.1%	168,272,955.93	162,761,511.64	5,511,444.29	3.4%	74,573,015.56	52,871,323.35	21,701,692.21	41.0%
2	- Primer año	78,296	74,990	3,306	4.4%	76,101	71,298	4,803	6.7%	21,438,100.32	19,408,803.08	2,029,297.24	10.5%	24,414,514.69	7,768,968.37	16,645,546.32	214.3%
3	- ReDICación	173,657	176,781	(3,124)	-1.8%	166,295	170,811	(4,516)	-2.6%	146,834,855.61	143,352,708.56	3,482,147.05	2.4%	50,158,500.87	45,102,354.98	5,056,145.89	11.2%
4	<b>Accidentes Personales</b>	332,066	378,531	(46,465)	-12.3%	142,415	137,279	5,136	3.7%	20,421,725.37	18,680,448.84	1,741,276.53	9.3%	4,418,536.63	3,387,116.02	1,031,420.61	30.5%
5	- Individual	146,266	136,347	9,919	7.3%	125,831	115,785	10,046	8.7%	9,652,961.50	7,813,577.77	1,839,383.73	23.5%	1,202,879.94	1,335,715.16	(132,835.22)	-9.9%
6	- Grupo	185,800	242,184	(56,384)	-23.3%	16,584	21,494	(4,910)	-22.8%	10,768,763.87	10,866,871.07	(98,107.20)	-0.9%	3,215,656.69	2,051,400.86	1,164,255.83	56.8%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	406,897	381,741	25,156	6.6%	125,112	103,774	21,338	20.6%	371,333,259.08	341,647,605.58	29,685,653.50	8.7%	290,794,553.04	207,267,843.73	83,526,709.31	40.3%
9	- Individual	142,347	117,974	24,373	20.7%	112,815	96,578	16,237	16.8%	206,115,718.34	175,728,706.19	30,387,012.15	17.3%	146,083,060.38	94,751,184.74	51,331,875.64	54.2%
10	- Grupo	264,550	263,767	783	0.3%	12,297	7,196	5,101	70.9%	165,217,540.74	165,918,899.39	(701,358.65)	-0.4%	144,711,492.66	112,516,658.99	32,194,833.67	28.6%
11	<b>Colectivos de Vida</b>	1,006,128	956,964	49,164	5.1%	80,501	69,607	10,894	15.7%	241,864,986.51	235,599,617.05	6,265,369.46	2.7%	131,095,459.96	78,104,868.97	52,990,590.99	67.8%
12	- Colectivo de vida	463,732	-	463,732	0.0%	9,353	-	9,353	0.0%	41,379,156.57	-	41,379,156.57	0.0%	28,342,757.95	-	28,342,757.95	0.0%
13	- Colectivo de deudores	542,396	-	542,396	0.0%	71,148	-	71,148	0.0%	101,968,522.45	-	101,968,522.45	0.0%	46,885,964.08	-	46,885,964.08	0.0%
14	<b>Incendio y Líneas Aliadas (*)</b>	468,726	416,357	52,369	12.6%	322,284	272,473	49,811	18.3%	164,757,040.66	157,475,408.23	7,281,632.43	4.6%	44,003,707.53	29,050,463.70	14,953,243.83	51.5%
15	- Residencial	378,402	326,653	51,749	15.8%	282,648	232,250	50,398	21.7%	79,615,103.38	75,575,808.13	4,039,295.25	5.3%	19,579,044.08	13,773,788.59	5,805,255.49	42.1%
16	- Comercial	89,793	89,200	593	0.7%	39,179	39,793	(614)	-1.5%	83,177,666.16	80,461,048.63	2,716,617.53	3.4%	24,372,733.32	15,047,484.88	9,325,248.44	62.0%
17	- Industrial	531	504	27	5.4%	457	430	27	6.3%	1,964,271.12	1,438,551.47	525,719.65	36.5%	51,930.13	229,190.23	(177,260.10)	-77.3%
18	<b>Vida Industrial</b>	32	43	(11)	-25.6%	32	45	(13)	-28.9%	10,933.37	17,084.44	(6,151.07)	-36.0%	-	-	-	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>Multirisgo</b>	30,762	28,454	2,308	8.1%	29,007	26,727	2,280	8.5%	6,762,766.81	6,177,353.87	585,412.94	9.5%	2,115,910.19	2,111,304.46	4,605.73	0.2%
23	- Residencial	22,982	21,415	1,567	7.3%	22,436	20,789	1,647	7.9%	3,123,096.14	3,063,351.57	59,744.56	2.0%	1,200,602.56	1,229,651.80	(29,049.24)	-2.4%
24	- Comercial e Industrial	7,780	7,039	741	10.5%	6,571	5,938	633	10.7%	3,639,670.67	3,114,002.30	525,668.37	16.9%	915,307.63	881,652.66	33,654.97	3.8%
25	<b>Transporte de Carga</b>	39,882	37,174	2,708	7.3%	33,425	32,677	748	2.3%	25,405,183.32	21,708,647.46	3,696,535.86	17.0%	6,049,600.02	4,306,419.78	1,743,180.24	40.5%
26	- Terrestre	27,463	26,211	1,252	4.8%	26,211	25,571	640	2.5%	15,785,413.61	14,394,249.65	1,391,163.96	9.7%	2,539,568.74	2,175,416.09	364,152.65	16.7%
27	- ABRítimo	12,396	10,945	1,451	13.3%	7,191	7,088	103	1.5%	9,435,722.77	7,242,293.50	2,193,429.27	30.3%	3,399,490.69	2,027,935.33	1,371,555.36	67.6%
28	- Aéreo	23	18	5	27.8%	23	18	5	27.8%	184,046.94	72,104.31	111,942.63	155.3%	110,540.59	103,068.36	7,472.23	7.2%
29	<b>Casco</b>	1,898	1,594	304	19.1%	1,259	1,063	196	18.4%	31,175,169.08	33,927,598.36	(2,752,429.28)	-8.1%	4,829,063.57	8,309,196.43	(3,480,132.86)	-41.9%
30	- ABRítimo	1,536	1,238	298	24.1%	1,036	849	187	22.0%	15,960,276.04	14,530,661.73	1,429,614.31	9.8%	4,551,554.33	7,155,007.78	(2,603,453.45)	-36.4%
31	- Aéreo	362	356	6	1.7%	223	214	9	4.2%	15,214,893.04	19,396,936.63	(4,182,043.59)	-21.6%	277,509.24	1,154,188.65	(876,679.41)	-76.0%



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Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS				
	DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN		
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	
32	Automóvil	951,208	911,457	39,751	4.4%	866,767	825,626	41,141	5.0%	278,082,315.10	262,432,171.64	15,650,143.46	6.0%	165,950,442.56	137,499,390.88	28,451,051.68	20.7%
33	Ramos Técnicos	13,226	13,274	(48)	-0.4%	8,750	8,918	(168)	-1.9%	36,908,512.01	18,981,843.95	17,926,668.06	94.4%	5,293,721.21	5,092,774.30	200,946.91	3.9%
34	- TRC - TRM	3,144	3,083	61	2.0%	2,017	1,885	132	7.0%	29,362,026.74	12,614,312.72	16,747,714.03	132.8%	2,302,365.99	3,083,663.51	(781,297.52)	-25.3%
35	- Equipo Electrónico	4,413	4,368	45	1.0%	3,117	3,214	(97)	-3.0%	1,723,152.42	1,872,609.73	(149,457.31)	-8.0%	954,868.59	699,009.85	255,858.74	36.6%
36	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	20,470.44	(20,470.44)	-100.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,399	1,448	(49)	-3.4%	855	955	(100)	-10.5%	1,139,467.53	851,043.67	288,423.86	33.9%	291,147.13	330,080.41	(38,933.28)	-11.8%
38	- Equipo Pesado	3,413	3,518	(105)	-3.0%	1,929	2,032	(103)	-5.1%	4,683,831.99	3,620,078.62	1,063,753.37	29.4%	1,745,339.50	980,020.53	765,318.97	78.1%
39	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	33.33	3,328.77	(3,295.44)	-99.0%	-	-	-	0.0%
40	Riesgos Diversos	86,631	92,993	(6,362)	-6.8%	27,799	28,338	(539)	-1.9%	159,848,724.23	136,526,134.49	23,322,589.74	17.1%	33,429,440.69	24,037,118.37	9,392,322.32	39.1%
41	- Responsabilidad Civil	17,772	17,956	(184)	-1.0%	16,397	16,910	(513)	-3.0%	43,096,927.80	37,022,515.97	6,074,411.83	16.4%	7,771,613.01	5,819,470.70	1,952,142.31	33.5%
42	- Robo	4,261	4,297	(36)	-0.8%	3,662	3,723	(61)	-1.6%	2,478,058.28	2,805,451.00	(327,392.72)	-11.7%	1,351,793.18	827,761.51	524,031.67	63.3%
43	- Fidelidad y DDD	1,160	1,170	(10)	-0.9%	1,135	1,157	(22)	-1.9%	14,706,310.80	13,932,346.78	773,964.02	5.6%	3,205,040.45	1,657,146.18	1,547,894.27	93.4%
44	- BBB	29	27	2	7.4%	26	23	3	13.0%	5,496,882.38	4,128,935.10	1,367,947.28	33.1%	312,350.81	1,030,289.55	(717,938.74)	-69.7%
45	- Otros	63,409	69,543	(6,134)	-8.8%	6,579	6,525	54	0.8%	94,070,544.97	78,636,885.64	15,433,659.33	19.6%	20,788,643.24	14,702,450.43	6,086,192.81	41.4%
46	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	75,485	67,817	7,668	11.3%	70,497	66,064	4,433	6.7%	106,330,997.80	121,336,500.54	(15,005,502.74)	-12.4%	48,843,378.53	63,845,516.95	(15,002,138.42)	-23.5%
48	- Oferta y Cumplimiento	34,322	31,898	2,424	7.6%	33,969	31,492	2,477	7.9%	28,015,749.46	42,215,018.10	(14,199,268.64)	-33.6%	8,757,830.66	11,776,082.56	(3,018,251.90)	-25.6%
49	- Otras	41,163	35,919	5,244	14.6%	36,528	34,572	1,956	5.7%	78,315,248.34	79,121,482.44	(806,234.10)	-1.0%	40,085,547.87	52,069,434.39	(11,983,886.52)	-23.0%
50	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>3,664,934</b>	<b>3,538,210</b>	<b>126,724</b>	<b>3.6%</b>	<b>1,950,284</b>	<b>1,814,740</b>	<b>135,544</b>	<b>7.5%</b>	<b>1,611,174,569.27</b>	<b>1,517,271,926.09</b>	<b>93,902,643.18</b>	<b>6.2%</b>	<b>811,396,829.49</b>	<b>615,883,336.94</b>	<b>195,513,492.55</b>	<b>31.7%</b>
Ramos de Personas		1,997,044	1,969,007	28,037	1.4%	590,424	552,769	37,655	6.8%	801,892,926.89	758,689,183.11	43,203,743.78	5.7%	500,881,565.19	341,631,152.07	159,250,413.12	46.6%
Ramos Generales		1,667,890	1,569,203	98,687	6.3%	1,359,860	1,261,971	97,889	7.8%	809,281,642.38	758,582,742.98	50,698,899.40	6.7%	310,515,264.30	274,252,184.87	36,263,079.43	13.2%
<b>Totales</b>		<b>3,664,934</b>	<b>3,538,210</b>	<b>126,724</b>	<b>3.6%</b>	<b>1,950,284</b>	<b>1,814,740</b>	<b>135,544</b>	<b>7.5%</b>	<b>\$1,611,174,569.27</b>	<b>\$1,517,271,926.09</b>	<b>93,902,643.18</b>	<b>6.2%</b>	<b>\$811,396,829.49</b>	<b>\$615,883,336.94</b>	<b>195,513,492.55</b>	<b>31.7%</b>



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

DICIEMBRE 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 DICIEMBRE				SINIESTROS PAGADOS EN DICIEMBRE				
	DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	
1	Vida Individual	251,953	251,771	182	0.1%	242,396	242,109	287	0.1%	19,584,829.12	17,609,060.45	1,975,768.67	11.2%	5,020,857.57	5,992,396.60	(971,539.03)	-16.2%
2	- Primer año	78,296	74,990	3,306	4.4%	76,101	71,298	4,803	6.7%	4,390,977.12	2,459,418.89	1,931,558.23	78.5%	1,715,340.55	1,376,676.76	338,663.79	24.6%
3	- Renovación	173,657	176,781	(3,124)	-1.8%	166,295	170,811	(4,516)	-2.6%	15,193,852.00	15,149,641.56	44,210.44	0.3%	3,305,517.02	4,615,719.84	(1,310,202.82)	-28.4%
4	Accidentes Personales	332,066	378,531	(46,465)	-12.3%	142,415	137,279	5,136	3.7%	2,276,295.32	1,843,609.25	432,686.07	23.5%	691,039.79	318,073.82	372,965.97	117.3%
5	- Individual	146,266	136,347	9,919	7.3%	125,831	115,785	10,046	8.7%	829,779.22	587,546.32	242,232.90	41.2%	87,106.64	155,867.37	(68,760.73)	-44.1%
6	- Grupo	185,800	242,184	(56,384)	-23.3%	16,584	21,494	(4,910)	-22.8%	1,446,516.10	1,256,062.93	190,453.17	15.2%	603,933.15	162,206.45	441,726.70	272.3%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	406,897	381,741	25,156	6.6%	125,112	103,774	21,338	20.6%	37,015,717.10	30,939,541.13	6,076,175.97	19.6%	27,952,160.09	20,410,824.92	7,541,335.17	36.9%
9	- Individual	142,347	117,974	24,373	20.7%	112,815	96,578	16,237	16.8%	19,048,557.74	16,582,138.56	2,466,419.18	14.9%	15,551,589.15	10,254,104.72	5,297,484.43	51.7%
10	- Grupo	264,550	263,767	783	0.3%	12,297	7,196	5,101	70.9%	17,967,159.36	14,357,402.57	3,609,756.79	25.1%	12,400,570.94	10,156,720.20	2,243,850.74	22.1%
11	Colectivos de Vida	1,006,128	956,964	49,164	5.1%	80,501	69,607	10,894	15.7%	21,713,931.74	21,050,878.22	663,053.52	3.1%	11,129,192.19	11,047,570.82	81,621.37	0.7%
12	- Colectivo de vida	463,732	-	-	0.0%	9,353	-	9,353	0.0%	6,417,864.28	-	-	0.0%	3,240,254.80	-	3,240,254.80	0.0%
13	- Colectivo de deudores	542,396	-	-	0.0%	71,148	-	71,148	0.0%	15,296,067.46	-	-	0.0%	7,888,937.39	-	7,888,937.39	0.0%
14	Incendio y Líneas Aliadas (*)	468,726	416,357	52,369	12.6%	322,284	272,473	49,811	18.3%	30,985,701.41	24,345,802.19	6,639,899.22	27.3%	5,080,069.20	3,035,864.82	2,044,204.38	67.3%
15	- Residencial	378,402	326,653	51,749	15.8%	282,648	232,250	50,398	21.7%	15,393,112.15	10,560,693.95	4,832,418.20	45.8%	835,291.01	636,257.65	199,033.36	31.3%
16	- Comercial	89,793	89,200	593	0.7%	39,179	39,793	(614)	-1.5%	15,098,038.22	13,438,178.02	1,659,860.20	12.4%	4,244,172.69	2,399,607.17	1,844,565.52	76.9%
17	- Industrial	531	504	27	5.4%	457	430	27	6.3%	494,551.04	346,930.22	147,620.82	42.6%	605.50	-	605.50	0.0%
18	Vida Industrial	32	43	(11)	-25.6%	32	45	(13)	-28.9%	908.51	724.54	183.97	25.4%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multirisgo	30,762	28,454	2,308	8.1%	29,007	26,727	2,280	8.5%	725,938.19	653,806.27	72,131.92	11.0%	184,780.22	140,237.22	44,543.00	31.8%
23	- Residencial	22,982	21,415	1,567	7.3%	22,436	20,789	1,647	7.9%	345,222.61	369,215.41	(23,992.79)	-6.5%	87,374.31	92,067.12	(4,692.81)	-5.1%
24	- Comercial e Industrial	7,780	7,039	741	10.5%	6,571	5,938	633	10.7%	380,715.58	284,590.86	96,124.71	33.8%	97,405.91	48,170.10	49,235.81	102.2%
25	Transporte de Carga	39,882	37,174	2,708	7.3%	33,425	32,677	748	2.3%	3,732,475.34	2,753,304.64	979,170.70	35.6%	663,206.79	491,403.53	171,803.26	35.0%
26	- Terrestre	27,463	26,211	1,252	4.8%	26,211	25,571	640	2.5%	2,263,616.60	1,867,067.41	396,549.19	21.2%	284,689.64	318,378.31	(33,688.67)	-10.6%
27	- Marítimo	12,396	10,945	1,451	13.3%	7,191	7,088	103	1.5%	1,453,415.08	883,963.03	569,452.05	64.4%	378,517.15	173,025.22	205,491.93	118.8%
28	- Aéreo	23	18	5	27.8%	23	18	5	27.8%	15,443.66	2,274.20	13,169.46	579.1%	-	-	-	0.0%
29	Casco	1,898	1,594	304	19.1%	1,259	1,063	196	18.4%	4,452,916.17	4,147,448.30	305,467.87	7.4%	380,112.99	3,028,918.11	(2,648,805.12)	-87.5%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**DICIEMBRE 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 DICIEMBRE				SINIESTROS PAGADOS EN DICIEMBRE			
	DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
30 - Marítimo	1,536	1,238	298	24.1%	1,036	849	187	22.0%	2,093,052.13	1,966,579.81	126,472.32	6.4%	376,938.52	2,778,530.11	(2,401,591.59)	-86.4%
31 - Aéreo	362	356	6	1.7%	223	214	9	4.2%	2,359,864.04	2,180,868.49	178,995.55	8.2%	3,174.47	250,388.00	(247,213.53)	-98.7%
32 Automóvil	951,208	911,457	39,751	4.4%	866,767	825,626	41,141	5.0%	36,999,254.82	36,961,735.12	37,519.70	0.1%	16,292,126.46	14,818,574.11	1,473,552.35	9.9%
33 Ramos Técnicos	13,226	13,274	(48)	-0.4%	8,750	8,918	(168)	-1.9%	11,214,797.85	5,980,964.23	5,233,833.62	87.5%	476,124.09	2,084,658.96	(1,608,534.87)	-77.2%
34 - TRC - TRM	3,144	3,083	61	2.0%	2,017	1,885	132	7.0%	8,730,623.86	3,468,149.32	5,262,474.55	151.7%	22,748.64	1,913,014.48	(1,890,265.84)	-98.8%
35 - Equipo Electrónico	4,413	4,368	45	1.0%	3,117	3,214	(97)	-3.0%	477,314.33	672,225.29	(194,910.96)	-29.0%	126,456.03	129,372.58	(2,916.55)	-2.3%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	10,235.22	(10,235.22)	-100.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,399	1,448	(49)	-3.4%	855	955	(100)	-10.5%	283,341.12	89,650.87	193,690.25	216.0%	69,723.05	4,432.86	65,290.19	1472.9%
38 - Equipo Pesado	3,413	3,518	(105)	-3.0%	1,929	2,032	(103)	-5.1%	1,723,518.54	1,740,703.53	(17,184.99)	-1.0%	257,196.37	37,839.04	219,357.33	579.7%
39 - Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	86,631	92,993	(6,362)	-6.8%	27,799	28,338	(539)	-1.9%	16,317,871.13	26,773,843.88	(10,455,972.75)	-39.1%	2,555,805.56	4,147,267.71	(1,591,462.15)	-38.4%
41 - Responsabilidad Civil	17,772	17,956	(184)	-1.0%	16,397	16,910	(513)	-3.0%	7,881,056.62	3,049,320.67	4,831,735.95	158.5%	573,641.08	450,559.93	123,081.15	27.3%
42 - Robo	4,261	4,297	(36)	-0.8%	3,662	3,723	(61)	-1.6%	510,125.38	553,733.96	(43,608.58)	-7.9%	41,914.42	164,220.47	(122,306.05)	-74.5%
43 - Fidelidad y DDD	1,160	1,170	(10)	-0.9%	1,135	1,157	(22)	-1.9%	2,253,256.55	1,690,072.76	563,183.79	33.3%	1,365,260.44	214,284.84	1,150,975.60	537.1%
44 - BBB	29	27	2	7.4%	26	23	3	13.0%	305,566.74	469,163.41	(163,596.67)	-34.9%	3,845.31	42,000.90	(38,155.59)	-90.8%
45 - Otros	63,409	69,543	(6,134)	-8.8%	6,579	6,525	54	0.8%	5,367,865.84	21,011,553.08	(15,643,687.24)	-74.5%	571,144.31	3,276,201.57	(2,705,057.26)	-82.6%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	75,485	67,817	7,668	11.3%	70,497	66,064	4,433	6.7%	5,129,647.11	7,619,174.87	(2,489,527.76)	-32.7%	6,805,817.91	6,747,305.77	58,512.14	0.9%
48 - Oferta y Cumplimiento	34,322	31,898	2,424	7.6%	33,969	31,492	2,477	7.9%	(566,216.56)	127,452.47	(693,669.03)	-544.3%	4,793,199.53	308,424.99	7,137,947.78	2314.3%
49 - Otras	41,163	35,919	5,244	14.6%	36,528	34,572	1,956	5.7%	5,695,863.67	7,491,722.40	(1,795,858.73)	-24.0%	2,012,618.38	6,438,880.78	15,267,702.55	237.1%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,664,934</b>	<b>3,538,210</b>	<b>126,724</b>	<b>3.6%</b>	<b>1,950,284</b>	<b>1,814,740</b>	<b>135,544</b>	<b>7.5%</b>	<b>190,150,283.81</b>	<b>180,679,893.09</b>	<b>9,470,390.72</b>	<b>5.2%</b>	<b>77,231,292.86</b>	<b>72,263,096.39</b>	<b>4,968,196.47</b>	<b>6.9%</b>
<b>Ramos de Personas</b>	<b>1,997,044</b>	<b>1,969,007</b>	<b>28,037</b>	<b>1.4%</b>	<b>590,424</b>	<b>552,769</b>	<b>37,655</b>	<b>6.8%</b>	<b>80,590,773.28</b>	<b>71,443,089.05</b>	<b>9,147,684.23</b>	<b>12.8%</b>	<b>44,793,249.64</b>	<b>37,768,866.16</b>	<b>7,024,383.48</b>	<b>18.6%</b>
<b>Ramos Generales</b>	<b>1,667,890</b>	<b>1,569,203</b>	<b>98,687</b>	<b>6.3%</b>	<b>1,359,860</b>	<b>1,261,971</b>	<b>97,889</b>	<b>7.8%</b>	<b>109,559,510.53</b>	<b>109,236,804.04</b>	<b>322,706.49</b>	<b>0.3%</b>	<b>32,438,043.22</b>	<b>34,494,230.23</b>	<b>(2,056,187.01)</b>	<b>-6.0%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**NOVIEMBRE 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 NOVIEMBRE				SINIESTROS PAGADOS EN NOVIEMBRE			
		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN	
		2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1	<b>Vida Individual</b>	252,243	253,874	(1,631)	-0.6%	242,715	244,241	(1,526)	-0.6%	14,172,816.92	12,359,283.68	1,813,533.24	14.7%	4,771,318.65	3,571,333.28	1,199,985.37	33.6%
2	- Primer año	78,259	82,041	(3,782)	-4.6%	76,066	78,350	(2,284)	-2.9%	1,635,503.31	1,300,946.66	334,556.65	25.7%	1,378,825.40	1,321,392.89	57,432.51	4.3%
3	- Renovación	173,984	171,833	2,151	1.3%	166,649	165,891	758	0.5%	12,537,313.61	11,058,337.02	1,478,976.59	13.4%	3,392,493.25	2,249,940.39	1,142,552.86	50.8%
4	<b>Accidentes Personales</b>	370,808	413,923	(43,115)	-10.4%	143,604	137,017	6,587	4.8%	1,578,300.45	2,130,913.34	(552,612.89)	-25.9%	460,900.51	400,852.70	60,047.81	15.0%
5	- Individual	147,634	135,208	12,426	9.2%	126,993	114,746	12,247	10.7%	635,317.73	625,537.01	9,780.72	1.6%	58,972.31	125,760.33	(66,788.02)	-53.1%
6	- Grupo	223,174	278,715	(55,541)	-19.9%	16,611	22,271	(5,660)	-25.4%	942,982.72	1,505,376.33	(562,393.61)	-37.4%	401,928.20	275,092.37	126,835.83	46.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	402,867	380,427	22,440	5.9%	123,716	102,746	20,970	20.4%	31,101,856.66	28,549,427.76	2,552,428.90	8.9%	18,651,221.98	17,432,798.79	1,218,423.19	7.0%
9	- Individual	138,521	116,506	22,015	18.9%	112,220	95,419	16,801	17.6%	17,977,109.26	14,691,772.80	3,285,336.46	22.4%	8,730,892.95	8,010,563.19	720,329.76	9.0%
10	- Grupo	264,346	263,921	425	0.2%	11,496	7,327	4,169	56.9%	13,124,747.40	13,857,654.96	(732,907.56)	-5.3%	9,920,329.03	9,422,235.60	498,093.43	5.3%
11	<b>Colectivos de Vida</b>	1,000,762	950,387	50,375	5.3%	80,042	69,536	10,506	15.1%	19,492,947.04	19,471,974.88	20,972.16	0.1%	9,600,797.11	9,250,566.00	350,231.11	3.8%
12	- Colectivo de vida	461,887	-	-	0.0%	9,422	-	9,422	0.0%	4,142,274.82	-	-	0.0%	3,535,011.67	-	3,535,011.67	0.0%
13	- Colectivo de deudores	538,875	-	-	0.0%	70,620	-	70,620	0.0%	15,350,672.22	-	-	0.0%	6,065,785.44	-	6,065,785.44	0.0%
14	<b>Incendio y Líneas Aliadas (*)</b>	471,612	415,839	55,773	13.4%	325,488	272,058	53,430	19.6%	7,919,200.48	8,400,956.06	(481,755.58)	-5.7%	2,446,365.04	1,034,213.85	1,412,151.19	136.5%
15	- Residencial	380,592	326,149	54,443	16.7%	285,068	231,838	53,230	23.0%	4,711,741.75	4,771,507.35	(59,765.60)	-1.3%	1,208,976.26	739,217.19	469,759.07	63.5%
16	- Comercial	90,577	89,280	1,297	1.5%	40,051	39,877	174	0.4%	3,192,786.92	3,622,936.94	(430,150.02)	-11.9%	1,237,388.78	294,996.66	942,392.12	319.5%
17	- Industrial	443	410	33	8.0%	369	343	26	7.6%	14,671.81	6,511.76	8,160.04	125.3%	-	-	-	0.0%
18	<b>Vida Industrial</b>	32	43	(11)	-25.6%	32	43	(11)	-25.6%	(239.62)	(204.89)	(34.73)	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>	30,846	28,386	2,460	8.7%	29,066	26,651	2,415	9.1%	442,149.38	322,550.31	119,599.07	37.1%	97,610.37	130,553.05	(32,942.68)	-25.2%
23	- Residencial	23,077	21,329	1,748	8.2%	22,532	20,706	1,826	8.8%	168,435.56	168,710.13	(274.57)	-0.2%	55,422.48	20,658.50	34,763.98	168.3%
24	- Comercial e Industrial	7,769	7,057	712	10.1%	6,534	5,945	589	9.9%	273,713.82	153,840.18	119,873.64	77.9%	42,187.89	109,894.55	(67,706.66)	-61.6%
25	<b>Transporte de Carga</b>	39,905	37,166	2,739	7.4%	33,406	32,795	611	1.9%	1,391,139.71	893,002.17	498,137.54	55.8%	1,136,246.72	130,522.34	1,005,724.38	770.5%
26	- Terrestre	27,478	26,124	1,354	5.2%	26,186	25,610	576	2.2%	727,388.70	625,210.31	102,178.39	16.3%	174,729.02	58,898.48	115,830.54	196.7%
27	- Marítimo	12,404	10,967	1,437	13.1%	7,197	7,110	87	1.2%	655,596.58	263,288.87	392,307.71	149.0%	961,545.41	70,353.99	891,191.42	1266.7%
28	- Aéreo	23	75	(52)	-69.3%	23	75	(52)	-69.3%	8,154.43	4,502.99	3,651.44	81.1%	(27.71)	1,269.87	(1,297.58)	-102.2%
29	<b>Casco</b>	1,804	1,538	266	17.3%	1,157	1,026	131	12.8%	2,393,100.70	2,396,511.40	(3,410.70)	-0.1%	114,939.77	465,067.75	(350,127.98)	-75.3%
30	- Marítimo	1,435	1,189	246	20.7%	927	818	109	13.3%	1,880,936.26	1,503,065.60	377,870.66	25.1%	39,036.20	433,914.37	(394,878.17)	-91.0%
31	- Aéreo	369	349	20	5.7%	230	208	22	10.6%	512,164.44	893,445.80	(381,281.36)	-42.7%	75,903.57	31,153.38	44,750.19	143.6%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**NOVIEMBRE 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 NOVIEMBRE				SINIESTROS PAGADOS EN NOVIEMBRE			
	NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN		NOVIEMBRE		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
32 Automóvil	959,359	906,389	52,970	5.8%	872,344	810,925	61,419	7.6%	21,848,006.84	20,897,873.00	950,133.84	4.5%	13,042,720.29	9,985,263.04	3,057,457.25	30.6%
33 Ramos Técnicos	13,449	13,306	143	1.1%	8,880	8,955	(75)	-0.8%	1,128,690.90	2,571,654.04	(1,442,963.14)	-56.1%	2,487,120.64	285,120.70	2,201,999.94	772.3%
34 - TRC - TRM	3,317	3,078	239	7.8%	2,052	1,887	165	8.7%	640,780.44	2,228,441.96	(1,587,661.52)	-71.2%	1,345,063.94	48,465.71	1,296,598.23	2675.3%
35 - Equipo Electrónico	4,384	4,339	45	1.0%	3,158	3,202	(44)	-1.4%	99,728.93	103,157.10	(3,428.17)	-3.3%	45,101.29	3,946.68	41,154.61	1042.8%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,426	1,469	(43)	-2.9%	878	972	(94)	-9.7%	166,136.63	102,872.97	63,263.66	61.5%	19,464.65	194,407.33	(174,942.68)	-90.0%
38 - Equipo Pesado	3,465	3,563	(98)	-2.8%	1,960	2,062	(102)	-4.9%	222,044.90	137,182.01	84,862.89	61.9%	1,077,490.76	38,300.98	1,039,189.78	2713.2%
39 - Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	88,702	94,950	(6,248)	-6.6%	28,301	28,290	11	0.0%	15,711,173.78	11,548,569.07	4,162,604.71	36.0%	4,892,358.38	1,099,442.82	3,792,915.56	345.0%
41 - Responsabilidad Civil	18,265	17,884	381	2.1%	16,788	16,861	(73)	-0.4%	4,703,559.40	7,290,374.36	(2,586,814.96)	-35.5%	1,417,757.40	179,951.19	1,237,806.21	687.9%
42 - Robo	4,315	4,305	10	0.2%	3,723	3,731	(8)	-0.2%	365,533.99	294,712.25	70,821.74	24.0%	486,153.17	17,511.69	468,641.48	2676.2%
43 - Fidelidad y DDD	1,251	1,205	46	3.8%	1,230	1,193	37	3.1%	1,117,815.49	1,128,944.40	(11,128.91)	-1.0%	130,107.21	160,330.80	(30,223.59)	-18.9%
44 - BBB	31	25	6	24.0%	28	21	7	33.3%	471,688.55	78,330.99	393,357.56	502.2%	2,660.29	1,765.50	894.79	50.7%
45 - Otros	64,840	71,531	(6,691)	-9.4%	6,532	6,484	48	0.7%	9,052,576.35	2,756,207.07	6,296,369.28	228.4%	2,855,680.31	739,883.64	2,115,796.67	286.0%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	75,174	68,421	6,753	9.9%	70,544	66,880	3,664	5.5%	13,909,466.11	6,651,288.73	7,258,177.38	109.1%	1,856,600.68	1,938,187.81	(81,587.13)	-4.2%
48 - Oferta y Cumplimiento	34,705	32,318	2,387	7.4%	34,371	31,939	2,432	7.6%	4,169,022.66	2,216,740.76	1,952,281.90	88.1%	505,497.45	975,486.75	11,037,799.92	1131.5%
49 - Otras	40,469	36,103	4,366	12.1%	36,173	34,941	1,232	3.5%	9,740,443.45	4,434,547.97	5,305,895.48	119.6%	1,351,103.23	962,701.06	15,460,771.23	1606.0%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,707,603</b>	<b>3,564,689</b>	<b>142,914</b>	<b>4.0%</b>	<b>1,959,335</b>	<b>1,801,203</b>	<b>158,132</b>	<b>8.8%</b>	<b>131,088,609.35</b>	<b>116,193,799.55</b>	<b>14,894,809.80</b>	<b>12.8%</b>	<b>59,558,200.14</b>	<b>45,723,922.13</b>	<b>13,834,278.01</b>	<b>30.3%</b>
<b>Ramos de Personas</b>	<b>2,026,680</b>	<b>1,998,611</b>	<b>28,069</b>	<b>1.4%</b>	<b>590,077</b>	<b>553,540</b>	<b>36,537</b>	<b>6.6%</b>	<b>66,345,921.07</b>	<b>62,511,599.66</b>	<b>3,834,321.41</b>	<b>6.1%</b>	<b>33,484,238.25</b>	<b>30,655,550.77</b>	<b>2,828,687.48</b>	<b>9.2%</b>
<b>Ramos Generales</b>	<b>1,680,923</b>	<b>1,566,078</b>	<b>114,845</b>	<b>7.3%</b>	<b>1,369,258</b>	<b>1,247,663</b>	<b>121,595</b>	<b>9.7%</b>	<b>64,742,688.28</b>	<b>53,682,199.89</b>	<b>11,060,488.39</b>	<b>20.6%</b>	<b>26,073,961.89</b>	<b>15,068,371.36</b>	<b>11,005,590.53</b>	<b>73.0%</b>
<b>Totales</b>	<b>3,707,603</b>	<b>3,564,689</b>	<b>142,914</b>	<b>4.0%</b>	<b>1,959,335</b>	<b>1,801,203</b>	<b>158,132</b>	<b>8.8%</b>	<b>\$131,088,609.35</b>	<b>\$116,193,799.55</b>	<b>14,894,809.80</b>	<b>12.8%</b>	<b>\$59,558,200.14</b>	<b>\$45,723,922.13</b>	<b>13,834,278.01</b>	<b>30.3%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**OCTUBRE 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 OCTUBRE				SINIESTROS PAGADOS EN OCTUBRE			
	OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 <b>Vida Individual</b>	252,724	255,555	(2,831)	-1.1%	243,123	245,418	(2,295)	-0.9%	14,477,540.31	13,420,348.88	1,057,191.43	7.9%	7,002,008.39	16,613,006.81	(9,610,998.42)	-57.9%
2 - Primer año	78,278	82,385	(4,107)	-5.0%	75,727	78,725	(2,998)	-3.8%	2,862,570.48	1,138,891.95	1,723,678.53	151.3%	1,166,138.36	1,202,174.02	(36,035.66)	-3.0%
3 - Renovación	174,446	173,170	1,276	0.7%	167,396	166,693	703	0.4%	11,614,969.83	12,281,456.93	(666,487.10)	-5.4%	5,835,870.03	15,410,832.79	(9,574,962.76)	-62.1%
4 <b>Accidentes Personales</b>	375,059	423,421	(48,362)	-11.4%	144,832	137,929	6,903	5.0%	1,409,385.30	1,231,694.46	177,690.84	14.4%	514,986.18	48,018.06	466,968.12	972.5%
5 - Individual	148,854	134,769	14,085	10.5%	128,034	114,486	13,548	11.8%	858,130.23	656,273.04	201,857.19	30.8%	193,502.43	23,548.94	169,953.49	721.7%
6 - Grupo	226,205	288,652	(62,447)	-21.6%	16,798	23,443	(6,645)	-28.3%	551,255.07	575,421.42	(24,166.35)	-4.2%	321,483.75	24,469.12	297,014.63	1213.8%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	406,419	380,116	26,303	6.9%	123,110	102,451	20,659	20.2%	31,930,365.89	30,377,937.91	1,552,427.98	5.1%	31,567,619.68	17,457,195.86	14,110,423.82	80.8%
9 - Individual	141,912	115,576	26,336	22.8%	111,900	95,035	16,865	17.7%	17,482,811.47	15,124,514.21	2,358,297.26	15.6%	18,448,545.96	7,737,125.54	10,711,420.42	138.4%
10 - Grupo	264,507	264,540	(33)	0.0%	11,210	7,416	3,794	51.2%	14,447,554.42	15,253,423.70	(805,869.28)	-5.3%	13,119,073.72	9,720,070.32	3,399,003.40	35.0%
11 <b>Colectivos de Vida</b>	993,108	961,426	31,682	3.3%	79,336	73,167	6,169	8.4%	20,461,256.38	19,404,932.20	1,056,324.18	5.4%	10,111,585.01	8,415,614.43	1,695,970.58	20.2%
12 - Colectivo de vida	454,541	-	-	0.0%	9,365	-	9,365	0.0%	6,105,231.96	-	-	0.0%	4,178,524.51	-	4,178,524.51	0.0%
13 - Colectivo de deudores	538,567	-	-	0.0%	69,971	-	69,971	0.0%	14,356,024.42	-	-	0.0%	5,933,060.50	-	5,933,060.50	0.0%
14 <b>Incendio y Líneas Aliadas (*)</b>	471,091	416,551	54,540	13.1%	325,032	272,942	52,090	19.1%	11,534,285.92	11,841,967.43	(307,681.51)	-2.6%	1,176,826.74	5,297,423.48	(4,120,596.74)	-77.8%
15 - Residencial	380,115	326,590	53,525	16.4%	284,582	232,336	52,246	22.5%	6,349,680.94	6,934,334.55	(584,653.60)	-8.4%	521,382.25	2,451,641.07	(1,930,258.82)	-78.7%
16 - Comercial	90,531	89,484	1,047	1.2%	40,079	40,197	(118)	-0.3%	4,980,997.08	4,630,925.86	350,071.22	7.6%	655,418.38	2,845,782.41	(2,190,364.03)	-77.0%
17 - Industrial	445	477	(32)	-6.7%	371	409	(38)	-9.3%	203,607.90	276,707.02	(73,099.12)	-26.4%	26.11	-	26.11	0.0%
18 <b>Vida Industrial</b>	32	45	(13)	-28.9%	32	45	(13)	-28.9%	2,298.14	(224.19)	2,522.33	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>	30,784	28,282	2,502	8.8%	29,025	26,543	2,482	9.4%	556,843.48	480,119.59	76,723.89	16.0%	209,917.13	346,356.48	(136,439.35)	-39.4%
23 - Residencial	23,060	21,239	1,821	8.6%	22,514	20,615	1,899	9.2%	278,797.26	240,436.33	38,360.93	16.0%	108,179.42	209,811.71	(101,632.29)	-48.4%
24 - Comercial e Industrial	7,724	7,043	681	9.7%	6,511	5,928	583	9.8%	278,046.22	239,683.26	38,362.96	16.0%	101,737.71	136,544.77	(34,807.06)	-25.5%
25 <b>Transporte de Carga</b>	39,791	37,416	2,375	6.3%	33,484	33,079	405	1.2%	1,348,071.38	1,206,285.45	141,785.93	11.8%	465,680.54	247,145.46	218,535.08	88.4%
26 - Terrestre	27,447	26,174	1,273	4.9%	26,262	25,689	573	2.2%	667,211.70	631,716.00	35,495.70	5.6%	85,086.57	88,590.12	(3,503.55)	-4.0%
27 - Marítimo	12,321	11,167	1,154	10.3%	7,199	7,315	(116)	-1.6%	659,739.56	579,775.99	79,963.57	13.8%	380,593.97	157,634.96	222,959.01	141.4%
28 - Aéreo	23	75	(52)	-69.3%	23	75	(52)	-69.3%	21,120.12	(5,206.54)	26,326.66	0.0%	-	920.38	(920.38)	-100.0%
29 <b>Casco</b>	1,814	1,571	243	15.5%	1,172	1,069	103	9.6%	1,505,722.73	1,594,824.09	(89,101.36)	-5.6%	153,261.88	1,106,975.55	(953,713.67)	-86.2%





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**OCTUBRE 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 OCTUBRE				SINIESTROS PAGADOS EN OCTUBRE			
	OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
30 - Marítimo	1,438	1,224	214	17.5%	935	862	73	8.5%	1,003,923.52	604,021.81	399,901.71	66.2%	151,008.46	1,106,975.55	(955,967.09)	-86.4%
31 - Aéreo	376	347	29	8.4%	237	207	30	14.5%	501,799.21	990,802.28	(489,003.07)	-49.4%	2,253.42	-	2,253.42	0.0%
32 Automóvil	959,378	899,471	59,907	6.7%	874,824	807,746	67,078	8.3%	27,333,041.38	27,381,156.82	(48,115.44)	-0.2%	14,915,958.40	13,066,196.81	1,849,761.59	14.2%
33 Ramos Técnicos	13,519	13,579	(60)	-0.4%	8,958	9,273	(315)	-3.4%	935,700.28	1,610,046.80	(674,346.52)	-41.9%	218,571.43	254,083.24	(35,511.81)	-14.0%
34 - TRC - TRM	3,319	3,375	(56)	-1.7%	2,048	2,187	(139)	-6.4%	547,600.91	1,254,853.62	(707,252.71)	-56.4%	62,508.26	81,715.99	(19,207.73)	-23.5%
35 - Equipo Electrónico	4,416	4,372	44	1.0%	3,181	3,221	(40)	-1.2%	118,191.06	123,991.11	(5,800.05)	-4.7%	40,946.44	12,694.04	28,252.40	222.6%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,460	1,459	1	0.1%	910	964	(54)	-5.6%	92,154.30	44,709.78	47,444.52	106.1%	94,569.44	41,955.68	52,613.76	125.4%
38 - Equipo Pesado	3,467	3,516	(49)	-1.4%	1,987	2,069	(82)	-4.0%	177,754.01	186,492.29	(8,738.28)	-4.7%	20,547.29	117,717.53	(97,170.24)	-82.5%
39 - Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	89,076	96,200	(7,124)	-7.4%	28,358	28,867	(509)	-1.8%	17,980,317.13	7,780,602.71	10,199,714.42	131.1%	1,158,607.46	1,703,849.58	(545,242.12)	-32.0%
41 - Responsabilidad Civil	18,249	18,378	(129)	-0.7%	16,868	17,368	(500)	-2.9%	3,198,464.31	2,719,206.47	479,257.84	17.6%	600,616.37	317,529.03	283,087.34	89.2%
42 - Robo	4,329	4,294	35	0.8%	3,741	3,724	17	0.5%	161,231.30	181,818.93	(20,587.63)	-11.3%	40,045.95	13,974.28	26,071.67	186.6%
43 - Fidelidad y DDD	1,257	1,190	67	5.6%	1,239	1,179	60	5.1%	1,009,860.05	1,033,176.91	(23,316.86)	-2.3%	120,061.20	126,081.44	(6,020.24)	-4.8%
44 - BBB	33	25	8	32.0%	30	21	9	42.9%	229,873.11	782,037.53	(552,164.42)	-70.6%	-	443,824.96	(443,824.96)	-100.0%
45 - Otros	65,208	72,313	(7,105)	-9.8%	6,480	6,575	(95)	-1.4%	13,380,888.36	3,064,362.87	10,316,525.49	336.7%	397,883.94	802,439.87	(404,555.93)	-50.4%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	73,934	72,936	998	1.4%	70,482	71,152	(670)	-0.9%	10,218,909.73	9,445,542.59	773,367.14	8.2%	4,124,380.59	4,088,827.28	35,553.31	0.9%
48 - Oferta y Cumplimiento	34,655	34,683	(28)	-0.1%	34,308	34,057	251	0.7%	1,733,891.44	3,492,954.22	(1,759,062.78)	-50.4%	715,042.48	493,433.69	6,872,612.61	1392.8%
49 - Otras	39,279	38,253	1,026	2.7%	36,174	37,095	(921)	-2.5%	8,485,018.29	5,952,588.37	2,532,429.92	42.5%	3,409,338.11	3,595,393.59	22,368,681.01	622.1%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,706,769</b>	<b>3,586,609</b>	<b>120,160</b>	<b>3.4%</b>	<b>1,961,808</b>	<b>1,809,721</b>	<b>152,087</b>	<b>8.4%</b>	<b>139,693,738.05</b>	<b>125,775,234.74</b>	<b>13,918,503.31</b>	<b>11.1%</b>	<b>71,619,403.43</b>	<b>68,644,693.04</b>	<b>2,974,710.39</b>	<b>4.3%</b>
<b>Ramos de Personas</b>	<b>2,027,310</b>	<b>2,020,518</b>	<b>6,792</b>	<b>0.3%</b>	<b>590,401</b>	<b>558,965</b>	<b>31,436</b>	<b>5.6%</b>	<b>68,278,547.88</b>	<b>64,434,913.45</b>	<b>3,843,634.43</b>	<b>6.0%</b>	<b>49,196,199.26</b>	<b>42,533,835.16</b>	<b>6,662,364.10</b>	<b>15.7%</b>
<b>Ramos Generales</b>	<b>1,679,459</b>	<b>1,566,091</b>	<b>113,368</b>	<b>7.2%</b>	<b>1,371,407</b>	<b>1,250,756</b>	<b>120,651</b>	<b>9.6%</b>	<b>71,415,190.17</b>	<b>61,340,321.29</b>	<b>10,074,868.88</b>	<b>16.4%</b>	<b>22,423,204.17</b>	<b>26,110,857.88</b>	<b>(3,687,653.71)</b>	<b>-14.1%</b>
<b>Totales</b>	<b>3,706,769</b>	<b>3,586,609</b>	<b>120,160</b>	<b>3.4%</b>	<b>1,961,808</b>	<b>1,809,721</b>	<b>152,087</b>	<b>8.4%</b>	<b>\$139,693,738.05</b>	<b>\$125,775,234.74</b>	<b>13,918,503.31</b>	<b>11.1%</b>	<b>\$71,619,403.43</b>	<b>\$68,644,693.04</b>	<b>2,974,710.39</b>	<b>4.3%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**SEPTIEMBRE 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				PÓLIZAS VIGENTES				PRIMAS SUSCRITAS EN SEPTIEMBRE				SINIESTROS PAGADOS EN SEPTIEMBRE			
	SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 <b>Vida Individual</b>	257,782	259,164	(1,382)	-0.5%	246,940	249,239	(2,299)	-0.9%	13,566,525.67	12,456,647.38	1,109,878.29	8.9%	5,873,107.39	5,274,895.49	598,211.90	11.3%
2 - Primer año	79,943	82,599	(2,656)	-3.2%	77,386	78,892	(1,506)	-1.9%	1,605,051.08	1,333,852.00	271,199.08	20.3%	1,430,574.28	495,123.35	935,450.93	188.9%
3 - Renovación	177,839	176,565	1,274	0.7%	169,554	170,347	(793)	-0.5%	11,961,474.59	11,122,795.38	838,679.21	7.5%	4,442,533.11	4,779,772.14	(337,239.03)	-7.1%
4 <b>Accidentes Personales</b>	387,824	422,645	(34,821)	-8.2%	147,040	138,186	8,854	6.4%	1,812,791.08	1,397,400.33	415,390.75	29.7%	389,471.78	270,030.99	119,440.79	44.2%
5 - Individual	149,555	133,615	15,940	11.9%	129,280	113,665	15,615	13.7%	905,846.16	554,310.31	351,535.85	63.4%	100,695.57	136,294.87	(35,599.30)	-26.1%
6 - Grupo	238,269	289,030	(50,761)	-17.6%	17,760	24,521	(6,761)	-27.6%	906,944.92	843,090.02	63,854.90	7.6%	288,776.21	133,736.12	155,040.09	115.9%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	402,318	380,145	22,173	5.8%	121,327	101,716	19,611	19.3%	30,568,653.83	25,961,752.57	4,606,901.26	17.7%	21,894,594.84	16,723,448.03	5,171,146.81	30.9%
9 - Individual	137,588	114,747	22,841	19.9%	111,176	94,298	16,878	17.9%	17,166,525.66	14,951,285.61	2,215,240.05	14.8%	10,138,349.36	6,796,735.09	3,341,614.27	49.2%
10 - Grupo	264,730	265,398	(668)	-0.3%	10,151	7,418	2,733	36.8%	13,402,128.17	11,010,466.96	2,391,661.21	21.7%	11,756,245.48	9,926,712.94	1,829,532.54	18.4%
11 <b>Colectivos de Vida</b>	987,536	945,271	42,265	4.5%	80,176	72,869	7,307	10.0%	20,109,739.06	18,790,599.73	1,319,139.33	7.0%	10,808,812.42	10,429,493.60	379,318.82	3.6%
12 - Colectivo de vida	454,627	-	-	0.0%	11,040	-	-	0.0%	6,168,216.96	-	-	0.0%	4,311,934.01	-	-	0.0%
13 - Colectivo de deudores	532,909	-	-	0.0%	69,136	-	-	0.0%	13,941,522.10	-	-	0.0%	6,496,878.41	-	-	0.0%
14 <b>Incendio y Líneas Aliadas (*)</b>	473,361	443,631	29,730	6.7%	328,828	272,468	56,360	20.7%	9,261,197.80	9,935,499.67	(674,301.87)	-6.8%	2,951,483.12	2,632,847.00	318,636.12	12.1%
15 - Residencial	383,026	353,436	29,590	8.4%	287,572	231,683	55,889	24.1%	4,434,790.86	5,656,055.12	(1,221,264.26)	-21.6%	1,645,103.54	1,323,828.12	321,275.42	24.3%
16 - Comercial	89,895	89,716	179	0.2%	40,889	40,374	515	1.3%	4,702,891.04	4,195,591.31	507,299.73	12.1%	1,305,901.22	1,309,018.88	(3,117.66)	-0.2%
17 - Industrial	440	479	(39)	-8.1%	367	411	(44)	-10.7%	123,515.90	83,853.24	39,662.66	47.3%	478.35	-	478.35	0.0%
18 <b>Vida Industrial</b>	32	57	(25)	-43.9%	32	57	(25)	-43.9%	211.95	(738.20)	950.15	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>	30,628	28,143	2,485	8.8%	28,883	26,443	2,440	9.2%	627,932.10	440,117.07	187,815.03	42.7%	314,043.98	170,212.49	143,831.49	84.5%
23 - Residencial	22,964	21,140	1,824	8.6%	22,420	20,516	1,904	9.3%	305,903.45	253,043.89	52,859.56	20.9%	103,814.34	68,465.00	35,349.34	51.6%
24 - Comercial e Industrial	7,664	7,003	661	9.4%	6,463	5,927	536	9.0%	322,028.65	187,073.18	134,955.47	72.1%	210,229.64	101,747.49	108,482.15	106.6%
25 <b>Transporte de Carga</b>	37,707	37,483	224	0.6%	33,434	33,121	313	0.9%	1,671,096.05	1,236,911.60	434,184.45	35.1%	617,080.57	125,475.24	491,605.33	391.8%
26 - Terrestre	26,641	26,242	399	1.5%	26,227	25,726	501	1.9%	1,041,364.08	993,809.64	47,554.44	4.8%	138,798.99	55,098.50	83,700.49	151.9%
27 - Marítimo	11,043	11,164	(121)	-1.1%	7,184	7,318	(134)	-1.8%	618,065.72	237,793.01	380,272.71	159.9%	477,600.33	69,841.74	407,758.59	583.8%
28 - Aéreo	23	77	(54)	-70.1%	23	77	(54)	-70.1%	11,666.25	5,308.95	6,357.30	119.7%	681.25	535.00	146.25	27.3%
29 <b>Casco</b>	1,806	1,547	259	16.7%	1,172	1,044	128	12.3%	2,855,623.08	2,672,939.44	182,683.64	6.8%	49,982.77	101,501.03	(51,518.26)	-50.8%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**SEPTIEMBRE 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 SEPTIEMBRE				SINIESTROS PAGADOS EN SEPTIEMBRE			
	SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
30 - Marítimo	1,437	1,207	230	19.1%	936	843	93	11.0%	442,667.30	463,760.02	(21,092.72)	-4.5%	49,982.77	55,410.53	(5,427.76)	-9.8%
31 - Aéreo	369	340	29	8.5%	236	201	35	17.4%	2,412,955.78	2,209,179.42	203,776.36	9.2%	-	46,090.50	(46,090.50)	-100.0%
32 <b>Automóvil</b>	975,322	894,173	81,149	9.1%	894,277	798,954	95,323	11.9%	23,091,616.60	22,537,534.32	554,082.28	2.5%	14,998,063.64	12,291,888.71	2,706,174.93	22.0%
33 <b>Ramos Técnicos</b>	13,886	13,675	211	1.5%	9,125	9,256	(131)	-1.4%	1,992,042.24	(626,169.78)	2,618,212.02	0.0%	335,717.58	505,663.64	(169,946.06)	-33.6%
34 - TRC - TRM	3,250	3,284	(34)	-1.0%	2,039	2,114	(75)	-3.5%	1,740,228.98	(906,970.08)	2,647,199.06	0.0%	6,557.10	387,291.44	(380,734.34)	-98.3%
35 - Equipo Electrónico	4,495	4,402	93	2.1%	3,245	3,251	(6)	-0.2%	41,808.67	78,704.11	(36,895.44)	-46.9%	275,109.39	23,426.38	251,683.01	1074.4%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,616	1,512	104	6.9%	944	977	(33)	-3.4%	49,876.69	43,226.82	6,649.87	15.4%	14,728.40	9,678.53	5,049.87	52.2%
38 - Equipo Pesado	3,668	3,620	48	1.3%	2,065	2,082	(17)	-0.8%	160,127.90	158,864.27	1,263.63	0.8%	39,322.69	85,267.29	(45,944.60)	-53.9%
39 - Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	5.10	(5.10)	-100.0%	-	-	-	0.0%
40 <b>Riesgos Diversos</b>	88,731	98,030	(9,299)	-9.5%	28,554	28,851	(297)	-1.0%	9,475,646.37	6,449,417.29	3,026,229.08	46.9%	1,348,324.19	866,572.71	481,751.48	55.6%
41 - Responsabilidad Civil	18,353	18,415	(62)	-0.3%	17,251	17,351	(100)	-0.6%	3,697,106.89	2,626,279.08	1,070,827.81	40.8%	505,470.48	485,136.69	20,333.79	4.2%
42 - Robo	4,357	4,300	57	1.3%	3,773	3,726	47	1.3%	133,708.34	108,189.91	25,518.43	23.6%	167,649.41	71,976.91	95,672.50	132.9%
43 - Fidelidad y DDD	1,251	1,183	68	5.7%	1,237	1,172	65	5.5%	1,023,849.52	1,031,208.53	(7,359.01)	-0.7%	137,795.71	13,814.80	123,980.91	897.4%
44 - BBB	33	24	9	37.5%	29	20	9	45.0%	560,571.14	416,240.35	144,330.79	34.7%	3,632.43	62,864.25	(59,231.82)	-94.2%
45 - Otros	64,737	74,108	(9,371)	-12.6%	6,264	6,582	(318)	-4.8%	4,060,410.48	2,267,499.42	1,792,911.06	79.1%	533,776.16	232,780.06	300,996.10	129.3%
46 <b>Títulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 <b>Fianzas</b>	73,101	73,012	89	0.1%	69,914	71,022	(1,108)	-1.6%	6,276,547.18	9,521,936.76	(3,245,389.58)	-34.1%	4,043,076.78	8,680,916.63	(4,637,839.85)	-53.4%
48 - Oferta y Cumplimiento	34,519	34,573	(54)	-0.2%	34,025	33,829	196	0.6%	1,834,773.15	2,537,672.85	(702,899.70)	-27.7%	284,359.42	4,946,263.19	(4,661,903.77)	-94.3%
49 - Otras	38,582	38,439	143	0.4%	35,889	37,193	(1,304)	-3.5%	4,441,774.03	6,984,263.91	(2,542,489.88)	-36.4%	3,758,717.36	3,734,653.44	24,063.92	0.6%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,730,074</b>	<b>3,597,016</b>	<b>133,058</b>	<b>3.7%</b>	<b>1,989,742</b>	<b>1,803,266</b>	<b>186,476</b>	<b>10.3%</b>	<b>121,309,623.01</b>	<b>110,773,848.18</b>	<b>10,535,774.83</b>	<b>9.5%</b>	<b>63,623,759.06</b>	<b>58,072,945.56</b>	<b>5,550,813.50</b>	<b>9.6%</b>
<b>Ramos de Personas</b>	<b>2,035,460</b>	<b>2,007,225</b>	<b>28,235</b>	<b>1.4%</b>	<b>595,483</b>	<b>562,010</b>	<b>33,473</b>	<b>6.0%</b>	<b>66,057,709.64</b>	<b>58,606,400.01</b>	<b>7,451,309.63</b>	<b>12.7%</b>	<b>38,965,986.43</b>	<b>32,697,868.11</b>	<b>6,268,118.32</b>	<b>19.2%</b>
<b>Ramos Generales</b>	<b>1,694,614</b>	<b>1,589,791</b>	<b>104,823</b>	<b>6.6%</b>	<b>1,394,259</b>	<b>1,241,256</b>	<b>153,003</b>	<b>12.3%</b>	<b>55,251,913.37</b>	<b>52,167,448.17</b>	<b>3,084,465.20</b>	<b>5.9%</b>	<b>24,657,772.63</b>	<b>25,375,077.45</b>	<b>(717,304.82)</b>	<b>-2.8%</b>
<b>Totales</b>	<b>3,730,074</b>	<b>3,597,016</b>	<b>133,058</b>	<b>3.7%</b>	<b>1,989,742</b>	<b>1,803,266</b>	<b>186,476</b>	<b>10.3%</b>	<b>\$121,309,623.01</b>	<b>\$110,773,848.18</b>	<b>10,535,774.83</b>	<b>9.5%</b>	<b>\$63,623,759.06</b>	<b>\$58,072,945.56</b>	<b>5,550,813.50</b>	<b>9.6%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**AGOSTO 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 AGOSTO				SINIESTROS PAGADOS EN AGOSTO			
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 <b>Vida Individual</b>	255,725	260,986	(5,261)	-2.0%	246,647	251,373	(4,726)	-1.9%	14,296,483.57	12,753,479.81	1,543,003.76	12.1%	6,914,983.47	1,917,923.87	4,997,059.60	260.5%
2 - Primer año	79,510	83,054	(3,544)	-4.3%	76,864	79,329	(2,465)	-3.1%	1,704,366.98	1,340,505.22	363,861.76	27.1%	2,881,050.66	477,850.81	2,403,199.85	502.9%
3 - Renovación	176,215	177,932	(1,717)	-1.0%	169,783	172,044	(2,261)	-1.3%	12,592,116.59	11,412,974.59	1,179,142.00	10.3%	4,033,932.81	1,440,073.06	2,593,859.75	180.1%
4 <b>Accidentes Personales</b>	383,691	422,253	(38,562)	-9.1%	147,463	139,128	8,335	6.0%	1,934,484.02	1,239,555.36	694,928.66	56.1%	250,364.09	238,684.08	11,680.01	4.9%
5 - Individual	149,258	133,053	16,205	12.2%	129,075	113,179	15,896	14.0%	889,863.67	465,560.91	424,302.76	91.1%	73,235.39	154,700.28	(81,464.89)	-52.7%
6 - Grupo	234,433	289,200	(54,767)	-18.9%	18,388	25,949	(7,561)	-29.1%	1,044,620.35	773,994.45	270,625.90	35.0%	177,128.70	83,983.80	93,144.90	110.9%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	400,242	379,229	21,013	5.5%	119,931	101,173	18,758	18.5%	29,977,216.87	27,889,538.56	2,087,678.31	7.5%	32,167,941.48	14,686,314.97	17,481,626.51	119.0%
9 - Individual	138,598	114,049	24,549	21.5%	110,434	93,748	16,686	17.8%	17,781,270.24	15,287,068.65	2,494,201.59	16.3%	16,857,995.51	6,109,748.71	10,748,246.80	175.9%
10 - Grupo	261,644	265,180	(3,536)	-1.3%	9,497	7,425	2,072	27.9%	12,195,946.63	12,602,469.91	(406,523.28)	-3.2%	15,309,945.97	8,576,566.26	6,733,379.71	78.5%
11 <b>Colectivos de Vida</b>	975,168	947,638	27,530	2.9%	79,840	72,455	7,385	10.2%	20,328,886.99	19,595,352.15	733,534.84	3.7%	9,314,612.59	7,836,836.88	1,477,775.71	18.9%
12 - Colectivo de vida	454,604	-	-	0.0%	11,372	-	-	0.0%	5,691,601.75	-	-	0.0%	3,344,555.46	-	-	0.0%
13 - Colectivo de deudores	520,564	-	-	0.0%	68,468	-	-	0.0%	14,637,285.24	-	-	0.0%	5,970,057.13	-	-	0.0%
14 <b>Incendio y Líneas Aliadas (*)</b>	475,140	416,178	58,962	14.2%	329,289	272,344	56,945	20.9%	11,170,848.42	14,175,612.85	(3,004,764.43)	-21.2%	10,550,748.97	2,429,753.45	8,120,995.52	334.2%
15 - Residencial	382,909	325,814	57,095	17.5%	287,499	231,447	56,052	24.2%	7,251,252.91	10,799,181.95	(3,547,929.04)	-32.9%	2,574,183.95	715,962.23	1,858,221.72	259.5%
16 - Comercial	91,795	89,881	1,914	2.1%	41,427	40,487	940	2.3%	3,482,917.97	3,372,287.68	110,630.29	3.3%	7,928,071.10	1,691,436.10	6,236,635.00	368.7%
17 - Industrial	436	483	(47)	-9.7%	363	410	(47)	-11.5%	436,677.54	4,143.22	432,534.32	10439.6%	48,493.92	22,355.12	26,138.80	116.9%
18 <b>Vida Industrial</b>	30	56	(26)	-46.4%	30	56	(26)	-46.4%	1,026.65	55.51	971.14	1749.5%	-	-	-	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>	30,513	28,007	2,506	8.9%	28,734	26,318	2,416	9.2%	571,414.05	475,445.63	95,968.42	20.2%	148,554.78	113,152.01	35,402.77	31.3%
23 - Residencial	22,903	20,998	1,905	9.1%	22,307	20,375	1,932	9.5%	275,482.19	229,836.74	45,645.45	19.9%	63,101.30	70,194.83	(7,093.53)	-10.1%
24 - Comercial e Industrial	7,610	7,009	601	8.6%	6,427	5,943	484	8.1%	295,931.86	245,608.89	50,322.97	20.5%	85,453.48	42,957.18	42,496.30	98.9%
25 <b>Transporte de Carga</b>	39,342	37,544	1,798	4.8%	33,314	33,133	181	0.5%	1,335,616.90	1,048,673.68	286,943.22	27.4%	471,402.56	285,604.52	185,798.04	65.1%
26 - Terrestre	27,184	26,318	866	3.3%	26,109	25,754	355	1.4%	788,202.53	704,998.17	83,204.36	11.8%	396,443.86	149,107.30	247,336.56	165.9%
27 - Marítimo	12,134	11,151	983	8.8%	7,181	7,304	(123)	-1.7%	534,467.43	339,585.42	194,882.01	57.4%	74,798.20	84,280.61	(9,482.41)	-11.3%
28 - Aéreo	24	75	(51)	-68.0%	24	75	(51)	-68.0%	12,946.94	4,090.09	8,856.85	216.5%	160.50	52,216.61	(52,056.11)	-99.7%
29 <b>Casco</b>	1,813	1,535	278	18.1%	1,172	1,041	131	12.6%	2,818,478.95	856,723.73	1,961,755.22	229.0%	462,408.19	263,998.84	198,409.35	75.2%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**AGOSTO 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 AGOSTO				SINIESTROS PAGADOS EN AGOSTO				
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	
30	- Marítimo	1,445	1,203	242	20.1%	940	845	95	11.2%	1,999,822.37	811,010.87	1,188,811.50	146.6%	432,704.42	150,264.20	282,440.22	188.0%
31	- Aéreo	368	332	36	10.8%	232	196	36	18.4%	818,656.58	45,712.86	772,943.72	1690.9%	29,703.77	113,734.64	(84,030.87)	-73.9%
32	<b>Automóvil</b>	983,301	882,828	100,473	11.4%	905,357	788,530	116,827	14.8%	22,347,107.56	20,043,505.43	2,303,602.13	11.5%	14,984,776.55	11,415,054.27	3,569,722.28	31.3%
33	<b>Ramos Técnicos</b>	13,872	13,692	180	1.3%	9,232	9,266	(34)	-0.4%	2,988,418.63	923,960.25	2,064,458.38	223.4%	89,954.51	283,059.22	(193,104.71)	-68.2%
34	- TRC - TRM	3,226	3,206	20	0.6%	2,024	2,052	(28)	-1.4%	2,826,196.16	620,241.80	2,205,954.36	355.7%	4,674.47	134,697.32	(130,022.85)	-96.5%
35	- Equipo Electrónico	4,512	4,434	78	1.8%	3,290	3,285	5	0.2%	81,468.59	125,022.56	(43,553.97)	-34.8%	66,791.81	110,337.66	(43,545.85)	-39.5%
36	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,530	1,519	11	0.7%	982	979	3	0.3%	18,684.04	23,456.94	(4,772.90)	-20.3%	18,488.23	35,076.41	(16,588.18)	-47.3%
38	- Equipo Pesado	3,747	3,676	71	1.9%	2,104	2,118	(14)	-0.7%	62,069.84	155,238.95	(93,169.11)	-60.0%	-	2,947.83	(2,947.83)	-100.0%
39	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40	<b>Riesgos Diversos</b>	89,992	98,994	(9,002)	-9.1%	29,277	28,810	467	1.6%	15,866,520.75	6,275,305.39	9,591,215.36	152.8%	4,128,487.74	1,250,781.32	2,877,706.42	230.1%
41	- Responsabilidad Civil	18,991	18,421	570	3.1%	17,766	17,344	422	2.4%	2,971,321.42	2,131,953.87	839,367.55	39.4%	570,394.56	814,050.27	(243,655.71)	-29.9%
42	- Robo	4,389	4,309	80	1.9%	3,803	3,738	65	1.7%	160,610.90	139,813.43	20,797.47	14.9%	75,818.53	4,381.43	71,437.10	1630.5%
43	- Fidelidad y DDD	1,261	1,184	77	6.5%	1,245	1,173	72	6.1%	1,000,373.74	1,057,901.22	(57,527.48)	-5.4%	93,296.23	17,406.25	75,889.98	436.0%
44	- BBB	34	26	8	30.8%	31	22	9	40.9%	36,564.91	(97,747.84)	134,312.75	0.0%	288,373.66	517.61	287,856.05	55612.5%
45	- Otros	65,317	75,054	(9,737)	-13.0%	6,432	6,533	(101)	-1.5%	11,697,649.78	3,043,384.71	8,654,265.07	284.4%	3,100,604.76	414,425.76	2,686,179.00	648.2%
46	<b>Titulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	<b>Fianzas</b>	72,681	73,062	(381)	-0.5%	69,037	70,727	(1,690)	-2.4%	7,920,945.99	7,798,584.96	122,361.03	1.6%	3,492,736.15	2,600,648.38	892,087.77	34.3%
48	- Oferta y Cumplimiento	33,864	34,083	(219)	-0.6%	33,481	33,064	417	1.3%	1,967,734.04	2,040,097.50	(72,363.46)	-3.5%	208,390.48	230,505.90	(22,115.42)	-9.6%
49	- Otras	38,817	38,979	(162)	-0.4%	35,556	37,663	(2,107)	-5.6%	5,953,211.95	5,758,487.46	194,724.49	3.4%	3,284,345.67	2,370,142.48	914,203.19	38.6%
50	<b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,721,550</b>	<b>3,562,042</b>	<b>159,508</b>	<b>4.5%</b>	<b>1,999,363</b>	<b>1,794,394</b>	<b>204,969</b>	<b>11.4%</b>	<b>131,557,449.35</b>	<b>113,075,793.31</b>	<b>18,481,656.04</b>	<b>16.3%</b>	<b>82,976,971.08</b>	<b>43,321,811.81</b>	<b>39,655,159.27</b>	<b>91.5%</b>
	<b>Ramos de Personas</b>	<b>2,014,826</b>	<b>2,010,106</b>	<b>4,720</b>	<b>0.2%</b>	<b>593,881</b>	<b>564,129</b>	<b>29,752</b>	<b>5.3%</b>	<b>66,537,071.45</b>	<b>61,477,925.88</b>	<b>5,059,145.57</b>	<b>8.2%</b>	<b>48,647,901.63</b>	<b>24,679,759.80</b>	<b>23,968,141.83</b>	<b>97.1%</b>
	<b>Ramos Generales</b>	<b>1,706,724</b>	<b>1,551,936</b>	<b>154,788</b>	<b>10.0%</b>	<b>1,405,482</b>	<b>1,230,265</b>	<b>175,217</b>	<b>14.2%</b>	<b>65,020,377.90</b>	<b>51,597,867.43</b>	<b>13,422,510.47</b>	<b>26.0%</b>	<b>34,329,069.45</b>	<b>18,642,052.01</b>	<b>15,687,017.44</b>	<b>84.1%</b>
	<b>Totales</b>	<b>3,721,550</b>	<b>3,562,042</b>	<b>159,508</b>	<b>4.5%</b>	<b>1,999,363</b>	<b>1,794,394</b>	<b>204,969</b>	<b>11.4%</b>	<b>\$131,557,449.35</b>	<b>\$113,075,793.31</b>	<b>18,481,656.04</b>	<b>16.3%</b>	<b>\$82,976,971.08</b>	<b>\$43,321,811.81</b>	<b>39,655,159.27</b>	<b>91.5%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JULIO 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 JULIO				SINIESTROS PAGADOS EN JULIO			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 <b>Vida Individual</b>	254,998	262,176	(7,178)	-2.7%	245,946	252,291	(6,345)	-2.5%	13,552,823.83	13,462,172.56	90,651.27	0.7%	9,165,448.17	2,072,853.07	7,092,595.10	342.2%
2 - Primer año	77,615	83,485	(5,870)	-7.0%	75,221	79,748	(4,527)	-5.7%	1,624,664.92	1,451,816.20	172,848.72	11.9%	1,832,870.82	400,136.02	1,432,734.80	358.1%
3 - Renovación	177,383	178,691	(1,308)	-0.7%	170,725	172,543	(1,818)	-1.1%	11,928,158.91	12,010,356.36	(82,197.45)	-0.7%	7,332,577.35	1,672,717.05	5,659,860.30	338.4%
4 <b>Accidentes Personales</b>	385,079	439,225	(54,146)	-12.3%	146,249	141,571	4,678	3.3%	1,602,855.42	840,675.38	762,180.04	90.7%	231,936.06	114,540.69	117,395.37	102.5%
5 - Individual	147,632	134,021	13,611	10.2%	127,279	114,224	13,055	11.4%	964,206.58	410,287.50	553,919.08	135.0%	44,914.26	21,017.34	23,896.92	113.7%
6 - Grupo	237,447	305,204	(67,757)	-22.2%	18,970	27,347	(8,377)	-30.6%	638,648.84	430,387.88	208,260.96	48.4%	187,021.80	93,523.35	93,498.45	100.0%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	397,009	432,177	(35,168)	-8.1%	118,231	100,324	17,907	17.8%	32,021,863.54	30,509,758.90	1,512,104.64	5.0%	28,878,154.90	15,530,576.00	13,347,578.90	85.9%
9 - Individual	137,763	113,294	24,469	21.6%	109,321	92,918	16,403	17.7%	17,584,504.80	15,552,545.55	2,031,959.25	13.1%	13,231,555.83	7,241,771.96	5,989,783.87	82.7%
10 - Grupo	259,246	318,883	(59,637)	-18.7%	8,910	7,406	1,504	20.3%	14,437,358.74	14,957,213.35	(519,854.61)	-3.5%	15,646,599.07	8,288,804.04	7,357,795.03	88.8%
11 <b>Colectivos de Vida</b>	966,302	1,069,261	(102,959)	-9.6%	77,346	72,480	4,866	6.7%	20,411,405.47	19,712,593.60	698,811.87	3.5%	9,128,652.36	4,317,758.85	4,810,893.51	111.4%
12 - Colectivo de vida	441,086	-	-	0.0%	10,037	-	-	0.0%	6,726,338.33	-	-	-	4,122,256.54	-	-	-
13 - Colectivo de deudores	525,216	-	-	0.0%	67,309	-	-	0.0%	13,685,067.14	-	-	-	5,006,395.82	-	-	-
14 <b>Incendio y Líneas Aliadas (*)</b>	472,321	416,996	55,325	13.3%	327,002	272,894	54,108	19.8%	14,340,192.52	10,538,089.84	3,802,102.68	36.1%	7,284,183.11	1,933,830.69	5,350,352.42	276.7%
15 - Residencial	380,567	326,197	54,370	16.7%	285,413	231,767	53,646	23.1%	7,647,947.27	6,183,410.91	1,464,536.36	23.7%	5,495,522.88	1,396,395.32	4,099,127.56	293.6%
16 - Comercial	91,321	90,309	1,012	1.1%	41,229	40,715	514	1.3%	6,639,392.45	4,373,829.94	2,265,562.51	51.8%	1,787,130.87	497,708.24	1,289,422.63	259.1%
17 - Industrial	433	490	(57)	-11.6%	360	412	(52)	-12.6%	52,852.80	(19,151.01)	72,003.81	0.0%	1,529.36	39,727.13	(38,197.77)	-96.2%
18 <b>Vida Industrial</b>	81	56	25	44.6%	81	56	25	44.6%	8,466.47	11,494.93	(3,028.46)	-26.3%	-	-	-	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>	30,317	27,992	2,325	8.3%	28,599	26,298	2,301	8.7%	709,698.43	645,784.79	63,913.64	9.9%	184,967.31	283,585.00	(98,617.69)	-34.8%
23 - Residencial	22,757	20,933	1,824	8.7%	22,215	20,310	1,905	9.4%	325,757.14	265,532.93	60,224.21	22.7%	108,190.48	65,571.89	42,618.59	65.0%
24 - Comercial e Industrial	7,560	7,059	501	7.1%	6,384	5,988	396	6.6%	383,941.29	380,251.86	3,689.43	1.0%	76,776.83	218,013.11	(141,236.28)	-64.8%
25 <b>Transporte de Carga</b>	39,024	36,984	2,040	5.5%	33,287	32,694	593	1.8%	3,521,457.07	2,539,877.90	981,579.17	38.6%	514,640.50	614,098.61	(99,458.11)	-16.2%
26 - Terrestre	27,039	25,769	1,270	4.9%	26,097	25,326	771	3.0%	2,745,056.91	2,199,806.35	545,250.56	24.8%	399,210.51	586,419.09	(187,208.58)	-31.9%
27 - Marítimo	11,963	11,140	823	7.4%	7,168	7,293	(125)	-1.7%	751,351.86	348,818.41	402,533.45	115.4%	114,846.74	27,360.39	87,486.35	319.8%
28 - Aéreo	22	75	(53)	-70.7%	22	75	(53)	-70.7%	25,048.30	(8,746.86)	33,795.16	0.0%	583.25	319.13	264.12	82.8%
29 <b>Casco</b>	1,784	1,538	246	16.0%	1,158	1,043	115	11.0%	1,843,661.88	1,745,254.96	98,406.92	5.6%	101,972.46	553,257.43	(451,284.97)	-81.6%
30 - Marítimo	1,418	1,201	217	18.1%	929	844	85	10.1%	903,643.67	641,823.30	261,820.37	40.8%	70,918.22	130,672.47	(59,754.25)	-45.7%
31 - Aéreo	366	337	29	8.6%	229	199	30	15.1%	940,018.21	1,103,431.66	(163,413.45)	-14.8%	31,054.24	422,584.96	(391,530.72)	-92.7%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JULIO 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 JULIO				SINIESTROS PAGADOS EN JULIO			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
32 Automóvil	975,549	885,322	90,227	10.2%	903,091	787,073	116,018	14.7%	22,108,272.15	19,064,479.91	3,043,792.24	16.0%	15,031,165.09	10,862,724.49	4,168,440.60	38.4%
33 Ramos Técnicos	13,941	13,695	246	1.8%	9,258	9,317	(59)	-0.6%	7,901,926.07	1,263,489.08	6,638,436.99	525.4%	125,254.22	507,951.60	(382,697.38)	-75.3%
34 - TRC - TRM	3,225	3,131	94	3.0%	2,031	2,053	(22)	-1.1%	6,472,614.79	905,578.27	5,567,036.52	614.7%	17,670.68	127,319.37	(109,648.69)	-86.1%
35 - Equipo Electrónico	4,482	4,442	40	0.9%	3,301	3,296	5	0.2%	83,772.16	89,633.46	(5,861.30)	-6.5%	27,604.68	131,029.48	(103,424.80)	-78.9%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,588	1,528	60	3.9%	986	988	(2)	-0.2%	61,597.75	40,713.66	20,884.09	51.3%	26,311.27	3,192.36	23,118.91	724.2%
38 - Equipo Pesado	3,789	3,737	52	1.4%	2,108	2,148	(40)	-1.9%	1,283,941.37	227,563.69	1,056,377.68	464.2%	53,667.59	246,410.39	(192,742.80)	-78.2%
39 - Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 Riesgos Diversos	90,475	100,112	(9,637)	-9.6%	29,785	29,042	743	2.6%	11,227,050.39	11,433,928.53	(206,878.14)	-1.8%	1,173,366.25	1,022,185.30	151,180.95	14.8%
41 - Responsabilidad Civil	19,010	18,557	453	2.4%	17,815	17,488	327	1.9%	3,000,092.18	3,032,873.33	(32,781.15)	-1.1%	477,521.30	792,677.57	(315,156.27)	-39.8%
42 - Robo	4,395	4,320	75	1.7%	3,808	3,750	58	1.5%	117,184.36	95,285.82	21,898.54	23.0%	132,687.97	33,447.94	99,240.03	296.7%
43 - Fidelidad y DDD	1,260	1,191	69	5.8%	1,243	1,182	61	5.2%	1,132,999.29	1,083,453.11	49,546.18	4.6%	127,534.60	47,401.94	80,132.66	169.0%
44 - BBB	35	27	8	29.6%	32	23	9	39.1%	1,600,306.11	690,035.04	910,271.07	131.9%	493.54	460.10	33.44	7.3%
45 - Otros	65,775	76,017	(10,242)	-13.5%	6,887	6,599	288	4.4%	5,376,468.45	6,532,281.23	(1,155,812.78)	-17.7%	435,128.84	148,197.75	286,931.09	193.6%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	71,247	72,614	(1,367)	-1.9%	68,437	70,291	(1,854)	-2.6%	7,141,204.64	8,009,454.12	(868,249.48)	-10.8%	3,446,228.66	7,743,860.33	(4,297,631.67)	-55.5%
48 - Oferta y Cumplimiento	33,506	33,461	45	0.1%	33,140	32,453	687	2.1%	3,011,580.87	3,471,247.49	(459,666.62)	-13.2%	505,540.00	1,303,665.96	(798,125.96)	-61.2%
49 - Otras	37,741	39,153	(1,412)	-3.6%	35,297	37,838	(2,541)	-6.7%	4,129,623.77	4,538,206.63	(408,582.86)	-9.0%	2,940,688.66	6,440,194.37	(3,499,505.71)	-54.3%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,698,167</b>	<b>3,758,188</b>	<b>(60,021)</b>	<b>-1.6%</b>	<b>1,988,510</b>	<b>1,795,414</b>	<b>193,096</b>	<b>10.8%</b>	<b>136,390,877.88</b>	<b>119,777,054.50</b>	<b>16,613,823.38</b>	<b>13.9%</b>	<b>75,265,969.09</b>	<b>45,557,222.06</b>	<b>29,708,747.03</b>	<b>65.2%</b>
<b>Ramos de Personas</b>	<b>2,003,388</b>	<b>2,202,839</b>	<b>(199,451)</b>	<b>-9.1%</b>	<b>587,772</b>	<b>566,666</b>	<b>21,106</b>	<b>3.7%</b>	<b>67,588,948.26</b>	<b>64,525,200.44</b>	<b>3,063,747.82</b>	<b>4.7%</b>	<b>47,404,191.49</b>	<b>22,035,728.61</b>	<b>25,368,462.88</b>	<b>115.1%</b>
<b>Ramos Generales</b>	<b>1,694,779</b>	<b>1,555,349</b>	<b>139,430</b>	<b>9.0%</b>	<b>1,400,738</b>	<b>1,228,748</b>	<b>171,990</b>	<b>14.0%</b>	<b>68,801,929.62</b>	<b>55,251,854.06</b>	<b>13,550,075.56</b>	<b>24.5%</b>	<b>27,861,777.60</b>	<b>23,521,493.45</b>	<b>4,340,284.15</b>	<b>18.5%</b>
<b>Totales</b>	<b>3,698,167</b>	<b>3,758,188</b>	<b>(60,021)</b>	<b>-1.6%</b>	<b>1,988,510</b>	<b>1,795,414</b>	<b>193,096</b>	<b>10.8%</b>	<b>\$136,390,877.88</b>	<b>\$119,777,054.50</b>	<b>16,613,823.38</b>	<b>13.9%</b>	<b>\$75,265,969.09</b>	<b>\$45,557,222.06</b>	<b>29,708,747.03</b>	<b>65.2%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JUNIO 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 JUNIO				SINIESTROS PAGADOS EN JUNIO			
	JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 <b>Vida Individual</b>	251,341	262,327	(10,986)	-4.2%	242,253	252,711	(10,458)	-4.1%	13,743,322.16	13,655,626.73	87,695.43	0.6%	5,561,907.97	2,119,303.88	3,442,604.09	162.4%
2 - Primer año	77,494	84,034	(6,540)	-7.8%	74,960	80,284	(5,324)	-6.6%	1,470,528.00	1,524,623.16	(54,095.16)	-3.5%	2,110,825.70	342,909.85	1,767,915.85	515.6%
3 - Renovación	173,847	178,293	(4,446)	-2.5%	167,293	172,427	(5,134)	-3.0%	12,272,794.16	12,131,003.57	141,790.59	1.2%	3,451,082.27	1,776,394.03	1,674,688.24	94.3%
4 <b>Accidentes Personales</b>	413,834	453,159	(39,325)	-8.7%	143,240	145,476	(2,236)	-1.5%	2,371,017.33	1,018,311.95	1,352,705.38	132.8%	365,184.42	167,717.64	197,466.78	117.7%
5 - Individual	144,934	136,363	8,571	6.3%	124,508	116,520	7,988	6.9%	953,876.48	534,987.26	418,889.22	78.3%	94,721.23	48,417.74	46,303.49	95.6%
6 - Grupo	268,900	316,796	(47,896)	-15.1%	18,732	28,956	(10,224)	-35.3%	1,417,140.85	483,324.69	933,816.16	193.2%	270,463.19	119,299.90	151,163.29	126.7%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	395,619	433,723	(38,104)	-8.8%	114,868	99,531	15,337	15.4%	32,180,087.68	27,623,080.95	4,557,006.73	16.5%	27,310,211.46	15,142,135.94	12,168,075.52	80.4%
9 - Individual	135,841	112,393	23,448	20.9%	106,851	92,121	14,730	16.0%	18,009,872.34	14,455,181.54	3,554,690.80	24.6%	13,148,254.04	7,065,834.67	6,082,419.37	86.1%
10 - Grupo	259,778	321,330	(61,552)	-19.2%	8,017	7,410	607	8.2%	14,170,215.34	13,167,899.41	1,002,315.93	7.6%	14,161,957.42	8,076,301.27	6,085,656.15	75.4%
11 <b>Colectivos de Vida</b>	983,314	1,074,872	(91,558)	-8.5%	76,058	72,545	3,513	4.8%	20,829,512.34	19,254,116.59	1,575,395.75	8.2%	15,135,070.35	5,367,686.81	9,767,383.54	182.0%
12 - Colectivo de vida	543,413	-	-	0.0%	9,638	-	-	0.0%	6,127,628.47	-	-	0.0%	5,610,220.96	-	-	0.0%
13 - Colectivo de deudores	439,901	-	-	0.0%	66,420	-	-	0.0%	14,701,883.87	-	-	0.0%	9,524,849.39	-	-	0.0%
14 <b>Incendio y Líneas Aliadas (*)</b>	466,044	417,160	48,884	11.7%	321,006	273,153	47,853	17.5%	11,147,897.30	14,312,884.14	(3,164,986.84)	-22.1%	1,518,371.20	1,279,767.91	238,603.29	18.6%
15 - Residencial	375,570	325,922	49,648	15.2%	280,567	231,568	48,999	21.2%	5,393,228.99	5,520,682.54	(127,453.55)	-2.3%	740,793.79	496,126.07	244,667.72	49.3%
16 - Comercial	90,040	90,747	(707)	-0.8%	40,078	41,174	(1,096)	-2.7%	5,638,431.58	8,639,574.80	(3,001,143.22)	-34.7%	777,577.41	783,641.84	(6,064.43)	-0.8%
17 - Industrial	434	491	(57)	-11.6%	361	411	(50)	-12.2%	116,236.73	152,626.80	(36,390.07)	-23.8%	-	-	-	0.0%
18 <b>Vida Industrial</b>	54	46	8	17.4%	54	46	8	17.4%	(86.51)	1,764.88	(1,851.39)	-104.9%	-	-	-	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>	30,032	28,005	2,027	7.2%	28,304	26,325	1,979	7.5%	692,215.30	673,793.84	18,421.46	2.7%	134,631.87	108,424.99	26,206.88	24.2%
23 - Residencial	22,543	20,930	1,613	7.7%	22,002	20,310	1,692	8.3%	280,541.19	287,697.94	(7,156.75)	-2.5%	70,291.78	51,578.95	18,712.83	36.3%
24 - Comercial e Industrial	7,489	7,075	414	5.9%	6,302	6,015	287	4.8%	411,674.11	386,095.90	25,578.21	6.6%	64,340.09	56,846.04	7,494.05	13.2%
25 <b>Transporte de Carga</b>	37,657	37,178	479	1.3%	33,139	32,562	577	1.8%	2,648,314.18	2,406,783.20	241,530.98	10.0%	210,200.17	89,257.89	120,942.28	135.5%
26 - Terrestre	26,633	25,976	657	2.5%	25,974	25,207	767	3.0%	989,015.90	1,142,238.16	(153,222.26)	-13.4%	90,947.61	49,391.88	41,555.73	84.1%
27 - Marítimo	11,002	11,125	(123)	-1.1%	7,143	7,278	(135)	-1.9%	1,650,120.83	1,251,405.28	398,715.55	31.9%	119,741.06	39,738.71	80,002.35	201.3%
28 - Aéreo	22	77	(55)	-71.4%	22	77	(55)	-71.4%	9,177.45	13,139.76	(3,962.31)	-30.2%	(488.50)	127.30	(615.80)	-483.7%
29 <b>Casco</b>	1,692	1,545	147	9.5%	1,112	1,052	60	5.7%	4,326,213.09	3,518,145.86	808,067.23	23.0%	270,383.40	559,793.47	(289,410.07)	-51.7%
30 - Marítimo	1,337	1,205	132	11.0%	894	847	47	5.5%	1,902,766.54	1,909,698.28	(6,931.74)	-0.4%	148,793.88	557,281.05	(408,487.17)	-73.3%
31 - Aéreo	355	340	15	4.4%	218	205	13	6.3%	2,423,446.55	1,608,447.58	814,998.97	50.7%	121,589.52	2,512.42	119,077.10	4739.5%





**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**JUNIO 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 JUNIO				SINIESTROS PAGADOS EN JUNIO			
	JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
32 <b>Automóvil</b>	963,983	884,440	79,543	9.0%	886,628	787,357	99,271	12.6%	22,171,780.69	18,783,627.94	3,388,152.75	18.0%	14,395,261.15	7,341,809.74	7,053,451.41	96.1%
33 <b>Ramos Técnicos</b>	13,824	13,919	(95)	-0.7%	9,137	9,471	(334)	-3.5%	1,633,705.94	959,550.35	674,155.59	70.3%	263,406.88	91,904.90	171,501.98	186.6%
34 - TRC - TRM	3,237	3,252	(15)	-0.5%	2,009	2,108	(99)	-4.7%	1,200,055.95	576,214.10	623,841.85	108.3%	68,070.22	75,687.50	(7,617.28)	-10.1%
35 - Equipo Electrónico	4,451	4,482	(31)	-0.7%	3,278	3,333	(55)	-1.7%	102,961.21	167,421.36	(64,460.15)	-38.5%	21,702.98	8,516.07	13,186.91	154.8%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,557	1,537	20	1.3%	971	1,004	(33)	-3.3%	62,821.70	116,178.51	(53,356.81)	-45.9%	13,252.98	1,802.69	11,450.29	635.2%
38 - Equipo Pesado	3,722	3,791	(69)	-1.8%	2,047	2,194	(147)	-6.7%	267,867.08	99,736.38	168,130.70	168.6%	160,380.70	5,898.64	154,482.06	2618.9%
39 - Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
40 <b>Riesgos Diversos</b>	89,990	101,675	(11,685)	-11.5%	29,513	29,341	172	0.6%	13,400,764.05	11,548,250.35	1,852,513.70	16.0%	3,827,644.33	2,931,634.21	896,010.12	30.6%
41 - Responsabilidad Civil	18,797	18,837	(40)	-0.2%	17,631	17,781	(150)	-0.8%	2,989,057.00	2,586,275.44	402,781.56	15.6%	262,729.03	146,713.89	116,015.14	79.1%
42 - Robo	4,377	4,325	52	1.2%	3,791	3,754	37	1.0%	193,246.73	179,595.08	13,651.65	7.6%	36,349.14	40,585.20	(4,236.06)	-10.4%
43 - Fidelidad y DDD	1,256	1,194	62	5.2%	1,238	1,184	54	4.6%	1,086,996.15	1,358,359.46	(271,363.31)	-20.0%	269,697.80	175,547.99	94,149.81	53.6%
44 - BBB	36	27	9	33.3%	33	24	9	37.5%	550,768.35	530,271.43	20,496.92	3.9%	3,691.50	230.05	3,461.45	1504.7%
45 - Otros	65,524	77,292	(11,768)	-15.2%	6,820	6,598	222	3.4%	8,580,695.82	6,893,748.94	1,686,946.88	24.5%	3,255,176.86	2,568,557.08	686,619.78	26.7%
46 <b>Títulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 <b>Fianzas</b>	71,115	72,157	(1,042)	-1.4%	67,795	70,507	(2,712)	-3.8%	10,709,845.70	7,443,880.00	3,265,965.70	43.9%	4,501,462.45	2,775,957.25	1,725,505.20	62.2%
48 - Oferta y Cumplimiento	33,192	33,106	86	0.3%	32,847	32,305	542	1.7%	3,972,051.86	2,311,230.45	1,660,821.41	71.9%	467,167.02	183,370.74	283,796.28	154.8%
49 - Otras	37,923	39,051	(1,128)	-2.9%	34,948	38,151	(3,203)	-8.4%	6,737,793.84	5,132,649.55	1,605,144.29	31.3%	4,034,295.43	2,592,586.51	1,441,708.92	55.6%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,718,539</b>	<b>3,780,246</b>	<b>(61,707)</b>	<b>-1.6%</b>	<b>1,953,147</b>	<b>1,800,117</b>	<b>153,030</b>	<b>8.5%</b>	<b>135,854,589.25</b>	<b>121,199,816.78</b>	<b>14,654,772.47</b>	<b>12.1%</b>	<b>73,493,735.65</b>	<b>37,975,394.63</b>	<b>35,518,341.02</b>	<b>93.5%</b>
<b>Ramos de Personas</b>	<b>2,044,108</b>	<b>2,224,081</b>	<b>(179,973)</b>	<b>-8.1%</b>	<b>576,419</b>	<b>570,263</b>	<b>6,156</b>	<b>1.1%</b>	<b>69,123,939.51</b>	<b>61,551,136.22</b>	<b>7,572,803.29</b>	<b>12.3%</b>	<b>48,372,374.20</b>	<b>22,796,844.27</b>	<b>25,575,529.93</b>	<b>112.2%</b>
<b>Ramos Generales</b>	<b>1,674,431</b>	<b>1,556,165</b>	<b>118,266</b>	<b>7.6%</b>	<b>1,376,728</b>	<b>1,229,854</b>	<b>146,874</b>	<b>11.9%</b>	<b>66,730,649.74</b>	<b>59,648,680.56</b>	<b>7,081,969.18</b>	<b>11.9%</b>	<b>25,121,361.45</b>	<b>15,178,550.36</b>	<b>9,942,811.09</b>	<b>65.5%</b>
<b>Totales</b>	<b>3,718,539</b>	<b>3,780,246</b>	<b>(61,707)</b>	<b>-1.6%</b>	<b>1,953,147</b>	<b>1,800,117</b>	<b>153,030</b>	<b>8.5%</b>	<b>\$135,854,589.25</b>	<b>\$121,199,816.78</b>	<b>14,654,772.47</b>	<b>12.1%</b>	<b>\$73,493,735.65</b>	<b>\$37,975,394.63</b>	<b>35,518,341.02</b>	<b>93.5%</b>



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MAYO 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 MAYO				SINIESTROS PAGADOS EN MAYO			
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
1 <b>Vida Individual</b>	248,329	262,966	(14,637)	-5.6%	239,248	253,182	(13,934)	-5.5%	13,346,018.03	12,888,621.73	457,396.30	3.5%	6,730,686.60	4,779,632.69	1,951,053.91	40.8%
2 - Primer año	77,728	84,747	(7,019)	-8.3%	75,222	81,004	(5,782)	-7.1%	1,348,640.67	1,436,554.79	(87,914.12)	-6.1%	1,930,624.52	403,453.95	1,527,170.57	378.5%
3 - Renovación	170,601	178,219	(7,618)	-4.3%	164,026	172,178	(8,152)	-4.7%	11,997,377.36	11,452,066.94	545,310.42	4.8%	4,800,062.08	4,376,178.74	423,883.34	9.7%
4 <b>Accidentes Personales</b>	408,564	460,186	(51,622)	-11.2%	139,530	148,909	(9,379)	-6.3%	1,399,320.75	445,795.57	953,525.18	213.9%	384,254.88	150,699.82	233,555.06	155.0%
5 - Individual	141,575	138,152	3,423	2.5%	120,980	118,610	2,370	2.0%	910,149.59	339,100.91	571,048.68	168.4%	140,738.76	42,381.92	98,356.84	232.1%
6 - Grupo	266,989	322,034	(55,045)	-17.1%	18,550	30,299	(11,749)	-38.8%	489,171.16	106,694.66	382,476.50	358.5%	243,516.12	108,317.90	135,198.22	124.8%
7 - Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8 <b>Salud</b>	393,403	431,966	(38,563)	-8.9%	110,054	99,978	10,076	10.1%	28,859,181.12	26,127,460.65	2,731,720.47	10.5%	23,947,324.30	12,511,700.40	11,435,623.90	91.4%
9 - Individual	132,787	113,064	19,723	17.4%	102,628	92,564	10,064	10.9%	17,092,826.29	13,856,768.10	3,236,058.19	23.4%	11,043,253.50	5,549,459.59	5,493,793.91	99.0%
10 - Grupo	260,616	318,902	(58,286)	-18.3%	7,426	7,414	12	0.2%	11,766,354.83	12,270,692.55	(504,337.72)	-4.1%	12,904,070.80	6,962,240.81	5,941,829.99	85.3%
11 <b>Colectivos de Vida</b>	968,021	1,090,584	(122,563)	-11.2%	75,181	72,766	2,415	3.3%	21,190,966.96	19,025,381.24	2,165,585.72	11.4%	11,327,011.97	3,748,589.18	7,578,422.79	202.2%
14 <b>Incendio y Líneas Aliadas (*)</b>	457,736	417,555	40,181	9.6%	312,684	274,115	38,569	14.1%	9,942,215.45	10,527,312.48	(585,097.03)	-5.6%	1,996,997.25	1,834,755.43	162,241.82	8.8%
15 - Residencial	368,290	326,832	41,458	12.7%	273,101	232,471	40,630	17.5%	6,635,064.82	5,740,256.94	894,807.88	15.6%	448,293.21	1,446,051.21	(997,758.00)	-69.0%
16 - Comercial	89,016	90,236	(1,220)	-1.4%	39,226	41,237	(2,011)	-4.9%	3,128,127.18	4,615,537.83	(1,487,410.65)	-32.2%	1,548,309.91	251,110.83	1,297,199.08	516.6%
17 - Industrial	430	487	(57)	-11.7%	357	407	(50)	-12.3%	179,023.45	171,517.71	7,505.74	4.4%	394.13	137,593.39	(137,199.26)	-99.7%
18 <b>Vida Industrial</b>	54	46	8	17.4%	54	46	8	17.4%	487.09	497.18	(10.09)	-2.0%	-	-	-	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>	29,063	28,065	998	3.6%	27,326	26,384	942	3.6%	454,183.27	490,057.73	(35,874.46)	-7.3%	134,309.01	78,106.82	56,202.19	72.0%
23 - Residencial	21,780	20,926	854	4.1%	21,239	20,307	932	4.6%	196,182.18	242,471.73	(46,289.55)	-19.1%	90,874.49	18,514.56	72,359.93	390.8%
24 - Comercial e Industrial	7,283	7,139	144	2.0%	6,087	6,077	10	0.2%	258,001.09	247,586.00	10,415.09	4.2%	43,434.52	59,592.26	(16,157.74)	-27.1%
25 <b>Transporte de Carga</b>	39,539	37,250	2,289	6.1%	32,891	32,588	303	0.9%	1,844,088.03	1,395,105.05	448,982.98	32.2%	487,969.95	422,273.97	65,695.98	15.6%
26 - Terrestre	28,527	25,986	2,541	9.8%	25,742	25,229	513	2.0%	1,461,144.98	847,122.89	614,022.09	72.5%	293,541.89	344,155.31	(50,613.42)	-14.7%
27 - Marítimo	10,992	11,186	(194)	-1.7%	7,129	7,281	(152)	-2.1%	364,288.53	540,236.33	(175,947.80)	-32.6%	189,710.35	78,066.72	111,643.63	143.0%
28 - Aéreo	20	78	(58)	-74.4%	20	78	(58)	-74.4%	18,654.52	7,745.83	10,908.69	140.8%	4,717.71	51.94	4,665.77	8983.0%
29 <b>Casco</b>	1,653	1,518	135	8.9%	1,067	1,026	41	4.0%	7,989,376.74	8,890,960.17	(901,583.43)	-10.1%	154,354.36	92,504.62	61,849.74	66.9%
30 - Marítimo	1,296	1,177	119	10.1%	850	819	31	3.8%	1,635,648.59	2,645,960.34	(1,010,311.75)	-38.2%	154,184.96	38,365.84	115,819.12	301.9%
31 - Aéreo	357	341	16	4.7%	217	207	10	4.8%	6,353,728.15	6,244,999.83	108,728.32	1.7%	169.40	54,138.78	(53,969.38)	-99.7%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MAYO 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 MAYO				SINIESTROS PAGADOS EN MAYO			
	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
32 <b>Automóvil</b>	953,457	891,209	62,248	7.0%	862,218	782,474	79,744	10.2%	18,982,994.94	13,737,396.37	5,245,598.57	38.2%	13,704,339.28	4,691,709.54	9,012,629.74	192.1%
33 <b>Ramos Técnicos</b>	13,575	14,094	(519)	-3.7%	8,918	9,628	(710)	-7.4%	2,099,526.55	656,621.54	1,442,905.01	219.7%	137,514.18	43,772.33	93,741.85	214.2%
34 - TRC - TRM	3,226	3,340	(114)	-3.4%	1,998	2,201	(203)	-9.2%	1,696,306.86	596,344.99	1,099,961.87	184.5%	47,351.07	2,974.74	44,376.33	1491.8%
35 - Equipo Electrónico	4,313	4,501	(188)	-4.2%	3,141	3,348	(207)	-6.2%	147,833.84	(186,521.36)	334,355.20	0.0%	41,516.10	25,603.64	15,912.46	62.1%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,535	1,518	17	1.1%	952	1,007	(55)	-5.5%	83,813.82	129,782.31	(45,968.49)	-35.4%	12,214.23	-	12,214.23	0.0%
38 - Equipo Pesado	3,644	3,875	(231)	-6.0%	1,995	2,237	(242)	-10.8%	171,538.70	113,842.27	57,696.43	50.7%	36,432.78	15,193.95	21,238.83	139.8%
39 - Vidrios	3	6	(3)	-50.0%	3	6	(3)	-50.0%	33.33	3,173.33	(3,140.00)	-98.9%	-	-	-	0.0%
40 <b>Riesgos Diversos</b>	89,593	103,064	(13,471)	-13.1%	28,777	29,535	(758)	-2.6%	6,884,575.48	7,904,653.17	(1,020,077.69)	-12.9%	1,350,120.12	1,138,113.09	212,007.03	18.6%
41 - Responsabilidad Civil	18,364	19,080	(716)	-3.8%	17,199	17,982	(783)	-4.4%	2,475,929.02	1,581,143.62	894,785.40	56.6%	408,372.36	509,425.55	(101,053.19)	-19.8%
42 - Robo	4,313	4,308	5	0.1%	3,732	3,734	(2)	-0.1%	152,825.47	173,087.99	(20,262.52)	-11.7%	12,661.40	142,438.35	(129,776.95)	-91.1%
43 - Fidelidad y DDD	1,190	1,178	12	1.0%	1,175	1,166	9	0.8%	1,032,288.26	1,023,569.50	8,718.76	0.9%	215,072.22	42,889.40	172,182.82	401.5%
44 - BBB	31	25	6	24.0%	27	24	3	12.5%	10,874.27	64,077.30	(53,203.03)	-83.0%	3,745.00	37,500.00	(33,755.00)	-90.0%
45 - Otros	65,695	78,473	(12,778)	-16.3%	6,644	6,629	15	0.2%	3,212,658.46	5,062,774.76	(1,850,116.30)	-36.5%	710,269.14	405,859.79	304,409.35	75.0%
46 <b>Títulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 <b>Fianzas</b>	68,902	71,892	(2,990)	-4.2%	65,346	70,351	(5,005)	-7.1%	7,722,505.25	10,072,218.36	(2,349,713.11)	-23.3%	2,539,205.59	5,630,055.87	(3,090,850.28)	-54.9%
48 - Oferta y Cumplimiento	32,961	32,918	43	0.1%	32,602	32,225	377	1.2%	2,359,924.91	1,061,280.17	1,298,644.74	122.4%	233,399.53	150,360.90	83,038.63	55.2%
49 - Otras	35,941	38,974	(3,033)	-7.8%	32,744	38,126	(5,382)	-14.1%	5,362,580.34	9,010,938.19	(3,648,357.85)	-40.5%	2,305,806.06	5,479,694.97	(3,173,888.91)	-57.9%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,671,929</b>	<b>3,810,435</b>	<b>(138,506)</b>	<b>-3.6%</b>	<b>1,903,334</b>	<b>1,801,022</b>	<b>102,312</b>	<b>5.7%</b>	<b>120,715,439.66</b>	<b>112,162,081.24</b>	<b>8,553,358.42</b>	<b>7.6%</b>	<b>62,894,087.49</b>	<b>35,121,913.76</b>	<b>27,772,173.73</b>	<b>79.1%</b>
<b>Ramos de Personas</b>	<b>2,018,317</b>	<b>2,245,702</b>	<b>(227,385)</b>	<b>-10.1%</b>	<b>564,013</b>	<b>574,835</b>	<b>(10,822)</b>	<b>-1.9%</b>	<b>64,795,486.86</b>	<b>58,487,259.19</b>	<b>6,308,227.67</b>	<b>10.8%</b>	<b>42,389,277.75</b>	<b>21,190,622.09</b>	<b>21,198,655.66</b>	<b>100.0%</b>
<b>Ramos Generales</b>	<b>1,653,612</b>	<b>1,564,733</b>	<b>88,879</b>	<b>5.7%</b>	<b>1,339,321</b>	<b>1,226,187</b>	<b>113,134</b>	<b>9.2%</b>	<b>55,919,952.80</b>	<b>53,674,822.05</b>	<b>2,245,130.75</b>	<b>4.2%</b>	<b>20,504,809.74</b>	<b>13,931,291.67</b>	<b>6,573,518.07</b>	<b>47.2%</b>
<b>Totales</b>	<b>3,671,929</b>	<b>3,810,435</b>	<b>(138,506)</b>	<b>-3.6%</b>	<b>1,903,334</b>	<b>1,801,022</b>	<b>102,312</b>	<b>5.7%</b>	<b>\$120,715,439.66</b>	<b>\$112,162,081.24</b>	<b>8,553,358.42</b>	<b>7.6%</b>	<b>\$62,894,087.49</b>	<b>\$35,121,913.76</b>	<b>27,772,173.73</b>	<b>79.1%</b>



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2021 (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		
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	
1	<b>Vida Individual</b>	257,650	263,997	(6,347)	-2.4%	240,358	254,432	(14,074)	-5.5%	11,954,303.43	12,223,573.44	(269,270.01)	-2.2%	5,160,919.63	2,458,660.61	2,702,259.02	109.9%
2	- Primer año	76,589	86,186	(9,597)	-11.1%	73,984	82,419	(8,435)	-10.2%	1,173,625.87	1,440,043.44	(266,417.57)	-18.5%	1,777,566.55	453,406.99	1,324,159.56	292.0%
3	- Renovación	181,061	177,811	3,250	1.8%	166,374	172,013	(5,639)	-3.3%	10,780,677.56	10,783,530.00	(2,852.44)	0.0%	3,383,353.08	2,005,253.62	1,378,099.46	68.7%
4	<b>Accidentes Personales</b>	407,998	468,432	(60,434)	-12.9%	138,278	153,312	(15,034)	-9.8%	1,974,984.87	1,437,657.66	537,327.21	37.4%	267,481.37	186,885.36	80,596.01	43.1%
5	- Individual	143,236	141,242	1,994	1.4%	119,310	121,687	(2,377)	-2.0%	919,879.93	710,710.41	209,169.52	29.4%	93,600.92	67,632.73	25,968.19	38.4%
6	- Grupo	264,762	327,190	(62,428)	-19.1%	18,968	31,625	(12,657)	-40.0%	1,055,104.94	726,947.25	328,157.69	45.1%	173,880.45	119,252.63	54,627.82	45.8%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	390,433	432,922	(42,489)	-9.8%	108,340	100,067	8,273	8.3%	28,844,668.90	28,789,265.08	55,403.82	0.2%	21,290,646.74	16,530,898.13	4,759,748.61	28.8%
9	- Individual	130,638	113,046	17,592	15.6%	101,331	92,627	8,704	9.4%	17,008,494.09	13,962,821.47	3,045,672.62	21.8%	10,071,082.85	7,463,855.45	2,607,227.40	34.9%
10	- Grupo	259,795	319,876	(60,081)	-18.8%	7,009	7,440	(431)	-5.8%	11,836,174.81	14,826,443.61	(2,990,268.80)	-20.2%	11,219,563.89	9,067,042.68	2,152,521.21	23.7%
11	<b>Colectivos de Vida</b>	960,527	1,088,381	(127,854)	-11.7%	73,648	73,122	526	0.7%	17,983,211.05	19,651,594.60	(1,668,383.55)	-8.5%	13,440,171.55	3,763,156.15	9,677,015.40	257.2%
14	<b>Incendio y Líneas Aliadas (*)</b>	419,905	418,131	1,774	0.4%	275,223	274,948	275	0.1%	8,778,439.35	7,312,225.34	1,466,214.01	20.1%	2,113,784.73	968,507.96	1,145,276.77	118.3%
15	- Residencial	330,769	327,437	3,332	1.0%	235,736	233,066	2,670	1.1%	5,038,657.05	3,718,901.72	1,319,755.33	35.5%	1,765,623.02	739,020.48	1,026,602.54	138.9%
16	- Comercial	88,711	90,213	(1,502)	-1.7%	39,129	41,481	(2,352)	-5.7%	3,661,427.28	3,504,637.45	156,789.83	4.5%	348,161.71	229,487.48	118,674.23	51.7%
17	- Industrial	425	481	(56)	-11.6%	358	401	(43)	-10.7%	78,355.02	88,686.17	(10,331.15)	-11.6%	-	-	-	0.0%
18	<b>Vida Industrial</b>	44	41	3	7.3%	44	41	3	7.3%	(933.63)	797.78	(1,731.41)	-217.0%	-	-	-	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>	28,874	28,100	774	2.8%	27,144	26,421	723	2.7%	544,715.29	437,870.00	106,845.29	24.4%	323,437.72	30,301.93	293,135.79	967.4%
23	- Residencial	21,660	20,953	707	3.4%	21,120	20,328	792	3.9%	247,728.37	255,756.90	(8,028.53)	-3.1%	254,525.37	19,710.20	234,815.17	1191.3%
24	- Comercial e Industrial	7,214	7,147	67	0.9%	6,024	6,093	(69)	-1.1%	296,986.92	182,113.10	114,873.82	63.1%	68,912.35	10,591.73	58,320.62	550.6%
25	<b>Transporte de Carga</b>	37,247	37,307	(60)	-0.2%	32,778	32,659	119	0.4%	1,806,572.18	1,406,069.33	400,502.85	28.5%	702,589.30	845,420.62	(142,831.32)	-16.9%
26	- Terrestre	26,256	26,035	221	0.8%	25,640	25,294	346	1.4%	1,280,442.13	1,039,648.71	240,793.42	23.2%	260,650.07	67,608.68	193,041.39	285.5%
27	- Marítimo	10,973	11,193	(220)	-2.0%	7,120	7,286	(166)	-2.3%	505,634.57	363,208.69	142,425.88	39.2%	341,192.90	744,616.74	(403,423.84)	-54.2%
28	- Aéreo	18	79	(61)	-77.2%	18	79	(61)	-77.2%	20,495.48	3,211.93	17,283.55	538.1%	100,746.33	33,195.20	67,551.13	203.5%
29	<b>Casco</b>	1,605	1,514	91	6.0%	1,073	1,023	50	4.9%	(3,878,353.88)	1,361,534.00	(5,239,887.88)	-384.9%	443,840.54	244,407.32	199,433.22	81.6%
30	- Marítimo	1,249	1,172	77	6.6%	857	813	44	5.4%	407,929.52	1,062,688.26	(654,758.74)	-61.6%	440,888.65	70,726.32	370,162.33	523.4%
31	- Aéreo	356	342	14	4.1%	216	210	6	2.9%	(4,286,283.40)	298,845.74	(4,585,129.14)	-1534.3%	2,951.89	173,681.00	(170,729.11)	-98.3%



SUPFRINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2021 (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	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
32 Automóvil	946,639	907,171	39,468	4.4%	854,950	801,357	53,593	6.7%	18,413,945.42	14,535,908.66	3,878,036.76	26.7%	13,454,086.28	5,693,828.76	7,760,257.52	136.3%
33 Ramos Técnicos	13,337	14,304	(967)	-6.8%	8,885	9,795	(910)	-9.3%	790,237.70	1,545,696.75	(755,459.05)	-48.9%	524,134.66	197,004.82	327,129.84	166.1%
34 - TRC - TRM	3,072	3,434	(362)	-10.5%	1,964	2,288	(324)	-14.2%	584,192.14	1,218,350.28	(634,158.14)	-52.1%	378,161.91	32,702.80	345,459.11	1056.4%
35 - Equipo Electrónico	4,286	4,545	(259)	-5.7%	3,138	3,381	(243)	-7.2%	96,668.05	117,591.15	(20,923.10)	-17.8%	131,051.50	155,467.06	(24,415.56)	-15.7%
36 - Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	10,235.22	(10,235.22)	-100.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,515	1,535	(20)	-1.3%	956	1,015	(59)	-5.8%	24,106.85	95,191.62	(71,084.77)	-74.7%	5,126.87	8,332.33	(3,205.46)	-38.5%
38 - Equipo Pesado	3,607	3,931	(324)	-8.2%	1,995	2,277	(282)	-12.4%	85,270.66	104,328.64	(19,057.98)	-18.3%	9,794.38	502.63	9,291.75	1848.6%
39 - Vidrios	3	5	(2)	-40.0%	3	5	(2)	-40.0%	-	(0.16)	0.16	0.0%	-	-	-	0.0%
40 Riesgos Diversos	89,367	103,681	(14,314)	-13.8%	28,594	29,818	(1,224)	-4.1%	23,488,697.80	19,141,618.62	4,347,079.18	22.7%	6,611,858.99	3,594,913.70	3,016,945.29	83.9%
41 - Responsabilidad Civil	18,259	19,308	(1,049)	-5.4%	17,097	18,199	(1,102)	-6.1%	3,827,045.44	2,904,317.05	922,728.39	31.8%	1,304,998.13	604,576.44	700,421.69	115.9%
42 - Robo	4,308	4,319	(11)	-0.3%	3,729	3,745	(16)	-0.4%	89,832.61	143,379.13	(53,546.52)	-37.3%	64,040.37	14,293.34	49,747.03	348.0%
43 - Fidelidad y DDD	1,188	1,180	8	0.7%	1,173	1,168	5	0.4%	1,057,210.97	1,098,577.27	(41,366.30)	-3.8%	135,060.70	357,399.71	(222,339.01)	-62.2%
44 - BBB	30	26	4	15.4%	26	25	1	4.0%	1,705,925.06	887,347.26	818,577.80	92.2%	-	345.08	(345.08)	-100.0%
45 - Otros	65,582	78,848	(13,266)	-16.8%	6,569	6,681	(112)	-1.7%	16,808,683.72	14,107,997.91	2,700,685.81	19.1%	5,107,759.79	2,618,299.13	2,489,460.66	95.1%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	68,122	71,872	(3,750)	-5.2%	65,540	70,332	(4,792)	-6.8%	7,848,104.17	6,049,789.72	1,798,314.45	29.7%	2,920,496.95	2,643,162.22	277,334.73	10.5%
48 - Oferta y Cumplimiento	32,230	32,608	(378)	-1.2%	31,962	31,916	46	0.1%	2,005,773.06	1,482,251.12	523,521.94	35.3%	132,345.51	290,014.86	(157,669.35)	-54.4%
49 - Otras	35,892	39,264	(3,372)	-8.6%	33,578	38,416	(4,838)	-12.6%	5,842,331.11	4,567,538.60	1,274,792.51	27.9%	2,788,151.44	2,353,147.36	435,004.08	18.5%
50 TOTAL TOTAL Y EXTERIOR	3,621,788	3,835,893	(214,105)	-5.6%	1,854,895	1,827,367	27,528	1.5%	118,548,592.65	113,893,600.98	4,654,991.67	4.1%	67,253,448.46	37,157,147.58	30,096,300.88	81.0%
Ramos de Personas	2,016,608	2,253,732	(237,124)	-10.5%	560,624	580,933	(20,309)	-3.5%	60,757,168.25	62,102,090.78	(1,344,922.53)	-2.2%	40,159,219.29	22,939,600.25	17,219,619.04	75.1%
Ramos Generales	1,605,180	1,582,161	23,019	1.5%	1,294,271	1,246,434	47,837	3.8%	57,791,424.40	51,791,510.20	5,999,914.20	11.6%	27,094,229.17	14,217,547.33	12,876,681.84	90.6%
Totales	3,621,788	3,835,893	(214,105)	-5.6%	1,854,895	1,827,367	27,528	1.5%	118,548,592.65	113,893,600.98	4,654,991.67	4.1%	67,253,448.46	37,157,147.58	30,096,300.88	81.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MARZO 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 MARZO				SINIESTROS PAGAÑOS EN MARZO				
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	
1	<b>Vida Individual</b>	250,172	263,625	(13,453)	-5.1%	241,739	255,094	(13,355)	-5.2%	13,448,970.18	13,954,319.28	(505,349.10)	-3.6%	8,005,187.60	2,308,020.08	5,697,167.52	246.8%
2	- Primer año	75,140	87,554	(12,414)	-14.2%	72,938	83,777	(10,839)	-12.9%	1,434,054.49	1,864,909.62	(430,855.13)	-23.1%	4,283,365.03	124,118.72	4,159,246.31	3351.0%
3	- Renovación	175,032	176,071	(1,039)	-0.6%	168,801	171,317	(2,516)	-1.5%	12,014,915.69	12,089,409.66	(74,493.97)	-0.6%	3,721,822.57	2,183,901.36	1,537,921.21	70.4%
4	<b>Accidentes Personales</b>	394,782	483,376	(88,594)	-18.3%	137,000	156,250	(19,250)	-12.3%	1,610,444.37	3,160,894.92	(1,550,450.55)	-49.1%	484,039.18	283,585.85	200,453.33	70.7%
5	- Individual	137,872	142,942	(5,070)	-3.5%	117,646	123,812	(6,166)	-5.0%	775,192.18	1,247,083.66	(471,891.48)	-37.8%	283,933.99	80,277.31	203,656.68	253.7%
6	- Grupo	256,910	340,434	(83,524)	-24.5%	19,354	32,438	(13,084)	-40.3%	835,252.19	1,913,811.26	(1,078,559.07)	-56.4%	200,105.19	203,308.54	(3,203.35)	-1.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	<b>Salud</b>	381,424	436,191	(54,767)	-12.6%	107,038	99,928	7,110	7.1%	27,575,410.24	25,876,732.27	1,698,677.97	6.6%	19,228,181.76	20,903,303.77	(1,675,122.01)	-8.0%
9	- Individual	121,436	113,114	8,322	7.4%	100,079	92,486	7,593	8.2%	16,533,405.66	13,240,122.85	3,293,282.81	24.9%	10,424,562.86	9,404,980.40	1,019,582.46	10.8%
10	- Grupo	259,988	323,077	(63,089)	-19.5%	6,959	7,442	(483)	-6.5%	11,042,004.58	12,636,609.42	(1,594,604.84)	-12.6%	8,803,618.90	11,498,323.37	(2,694,704.47)	-23.4%
11	<b>Colectivos de Vida</b>	957,913	1,089,618	(131,705)	-12.1%	72,130	73,570	(1,440)	-2.0%	19,242,537.79	19,420,035.69	(177,497.90)	-0.9%	15,408,460.32	3,980,770.34	11,427,689.98	287.1%
14	<b>Incendio y Líneas Aliadas (*)</b>	418,413	419,033	(620)	-0.1%	273,660	275,662	(2,002)	-0.7%	10,151,972.51	9,397,620.61	754,351.90	8.0%	1,679,980.70	2,666,263.38	(986,282.68)	-37.0%
15	- Residencial	329,445	327,863	1,582	0.5%	234,313	233,501	812	0.3%	5,060,251.34	5,540,235.54	(479,984.20)	-8.7%	702,152.34	628,736.92	73,415.42	11.7%
16	- Comercial	88,551	90,671	(2,120)	-2.3%	38,997	41,756	(2,759)	-6.6%	4,962,264.73	3,728,018.53	1,234,246.20	33.1%	977,525.08	2,008,370.32	(1,030,845.24)	-51.3%
17	- Industrial	417	499	(82)	-16.4%	350	405	(55)	-13.6%	129,456.44	129,366.54	89.90	0.1%	303.28	29,156.14	(28,852.86)	-99.0%
18	<b>Vida Industrial</b>	45	26	19	73.1%	45	26	19	73.1%	(492.69)	2,916.90	(3,409.59)	-116.9%	-	-	-	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>Multiriesgo</b>	28,765	28,082	683	2.4%	27,086	26,405	681	2.6%	480,485.33	414,601.61	65,883.72	15.9%	172,397.03	94,869.80	77,527.23	81.7%
23	- Residencial	21,672	20,973	699	3.3%	21,130	20,347	783	3.8%	249,617.32	203,447.84	46,169.48	22.7%	109,014.39	64,041.09	44,973.30	70.2%
24	- Comercial e Industrial	7,093	7,109	(16)	-0.2%	5,956	6,058	(102)	-1.7%	230,868.01	211,153.77	19,714.24	9.3%	63,382.64	30,828.71	32,553.93	105.6%
25	<b>Transporte de Carga</b>	37,288	37,366	(78)	-0.2%	32,717	32,720	(3)	0.0%	1,940,504.98	1,636,858.94	303,646.04	18.6%	522,030.30	178,463.91	343,566.39	192.5%
26	- Terrestre	26,310	26,096	214	0.8%	25,592	25,353	239	0.9%	1,192,582.41	1,024,961.11	167,621.30	16.4%	237,227.08	114,883.22	122,343.86	106.5%
27	- Marítimo	10,961	11,191	(230)	-2.1%	7,108	7,288	(180)	-2.5%	740,521.04	601,301.08	139,219.96	23.2%	284,803.22	63,580.69	221,222.53	347.9%
28	- Aéreo	17	79	(62)	-78.5%	17	79	(62)	-78.5%	7,401.53	10,596.75	(3,195.22)	-30.2%	-	-	-	0.0%
29	<b>Casco</b>	2,042	1,545	497	32.2%	1,068	1,037	31	3.0%	4,175,037.02	3,891,254.24	283,782.78	7.3%	1,483,771.89	925,141.37	558,630.52	60.4%
30	- Marítimo	1,683	1,183	500	42.3%	854	825	29	3.5%	2,159,716.44	1,532,889.46	626,826.98	40.9%	1,483,771.89	897,802.06	585,969.83	65.3%
31	- Aéreo	359	362	(3)	-0.8%	214	212	2	0.9%	2,015,320.58	2,358,364.78	(343,044.20)	-14.5%	-	27,339.31	(27,339.31)	-100.0%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**

**MARZO 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 MARZO				SINIESTROS PAGAŞEOS EN MARZO			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual	2021	2020	Absoluta	Porcentual
32 Automóvil	928,405	931,614	(3,209)	-0.3%	842,198	827,581	14,617	1.8%	21,104,269.81	21,624,650.56	(520,380.75)	-2.4%	13,331,449.93	14,768,540.18	(1,437,090.25)	-9.7%
33 Ramos Técnicos	13,183	14,442	(1,259)	-8.7%	8,865	9,932	(1,067)	-10.7%	3,190,776.04	1,363,432.28	1,827,343.76	134.0%	154,184.64	358,828.46	(204,643.82)	-57.0%
34 - TRC - TRM	3,170	3,520	(350)	-9.9%	1,938	2,372	(434)	-18.3%	2,753,348.23	884,249.98	1,869,098.25	211.4%	5,908.90	4,687.94	1,220.96	26.0%
35 - Equipo Eléctrico	4,261	4,559	(298)	-6.5%	3,140	3,395	(255)	-7.5%	95,997.85	170,317.28	(74,319.43)	-43.6%	85,051.96	33,632.85	51,419.11	152.9%
36 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - Rotura de Maquinaria	1,505	1,541	(36)	-2.3%	969	1,020	(51)	-5.0%	111,987.97	30,777.03	81,210.94	263.9%	5,239.58	2,131.13	3,108.45	145.9%
38 - Equipo Pesado	3,390	3,966	(576)	-14.5%	1,986	2,313	(327)	-14.1%	229,291.99	277,929.99	(48,638.00)	-17.5%	57,984.20	318,376.54	(260,392.34)	-81.8%
39 - Vidrios	3	4	(1)	-25.0%	3	4	(1)	-25.0%	150.00	158.00	(8.00)	-5.1%	-	-	-	0.0%
40 Riesgos Diversos	89,419	103,136	(13,717)	-13.3%	28,245	30,124	(1,879)	-6.2%	8,410,107.92	8,889,215.51	(479,107.59)	-5.4%	2,538,375.85	1,980,017.20	558,358.65	28.2%
41 - Responsabilidad Civil	18,141	19,546	(1,405)	-7.2%	16,918	18,452	(1,534)	-8.3%	2,478,955.66	2,519,920.08	(40,964.42)	-1.6%	688,188.62	594,619.65	93,568.97	15.7%
42 - Robo	4,313	4,328	(15)	-0.3%	3,730	3,752	(22)	-0.6%	167,890.54	167,792.04	98.50	0.1%	155,789.86	32,513.90	123,275.96	379.1%
43 - Fidelidad y DDD	1,185	1,175	10	0.9%	1,170	1,162	8	0.7%	1,150,265.23	1,103,681.63	46,583.60	4.2%	207,356.84	350,790.94	(143,434.10)	-40.9%
44 - BBB	28	25	3	12.0%	24	25	(1)	-4.0%	24,987.05	137,393.84	(112,406.79)	-81.8%	2,034.34	439,113.22	(437,078.88)	-99.5%
45 - Otros	65,752	78,062	(12,310)	-15.8%	6,403	6,733	(330)	-4.9%	4,588,009.44	4,960,427.92	(372,418.48)	-7.5%	1,485,006.19	562,979.49	922,026.70	163.8%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 Fianzas	68,127	73,097	(4,970)	-6.8%	64,958	70,719	(5,761)	-8.1%	8,817,927.71	24,194,204.68	(15,376,276.97)	-63.6%	5,399,306.57	3,394,362.52	2,004,944.05	59.1%
48 - Oferta y Cumplimiento	31,491	32,692	(1,201)	-3.7%	31,166	31,957	(791)	-2.5%	3,832,255.44	10,264,247.55	(6,431,992.11)	-62.7%	274,958.97	483,478.17	(208,519.20)	-43.1%
49 - Otras	36,636	40,405	(3,769)	-9.3%	33,792	38,762	(4,970)	-12.8%	4,985,672.27	13,929,957.13	(8,944,284.86)	-64.2%	5,124,347.60	2,910,884.35	2,213,463.25	76.0%
50 <b>TOTAL TOTAL Y EXTERIOR</b>	<b>3,570,018</b>	<b>3,881,191</b>	<b>(311,173)</b>	<b>-8.0%</b>	<b>1,836,789</b>	<b>1,859,088</b>	<b>(22,299)</b>	<b>-1.2%</b>	<b>120,147,951.21</b>	<b>133,826,737.49</b>	<b>(13,678,786.28)</b>	<b>-10.2%</b>	<b>68,407,365.77</b>	<b>51,842,166.86</b>	<b>16,565,198.91</b>	<b>32.0%</b>
<b>Ramos de Personas</b>	<b>1,984,291</b>	<b>2,272,810</b>	<b>(288,519)</b>	<b>-12.7%</b>	<b>557,907</b>	<b>584,842</b>	<b>(26,935)</b>	<b>-4.6%</b>	<b>61,877,362.58</b>	<b>62,411,982.16</b>	<b>(534,619.58)</b>	<b>-0.9%</b>	<b>43,125,868.86</b>	<b>27,475,680.04</b>	<b>15,650,188.82</b>	<b>57.0%</b>
<b>Ramos Generales</b>	<b>1,585,727</b>	<b>1,608,381</b>	<b>(22,654)</b>	<b>-1.4%</b>	<b>1,278,882</b>	<b>1,274,246</b>	<b>4,636</b>	<b>0.4%</b>	<b>58,270,588.63</b>	<b>71,414,755.33</b>	<b>(13,144,166.70)</b>	<b>-18.4%</b>	<b>25,281,496.91</b>	<b>24,366,486.82</b>	<b>915,010.09</b>	<b>3.8%</b>
<b>Totales</b>	<b>3,570,018</b>	<b>3,881,191</b>	<b>(311,173)</b>	<b>-8.0%</b>	<b>1,836,789</b>	<b>1,859,088</b>	<b>(22,299)</b>	<b>-1.2%</b>	<b>\$120,147,951.21</b>	<b>\$133,826,737.49</b>	<b>(13,678,786.28)</b>	<b>-10.2%</b>	<b>\$68,407,365.77</b>	<b>\$51,842,166.86</b>	<b>16,565,198.91</b>	<b>32.0%</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%
14	<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%
15	- 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%
16	- 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%
17	- 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%
18	<b>Vida Industrial</b>	44	11	33	300.0%	44	11	33	300.0%	400.14	-	400.14	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>Multirisgo</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%
23	- 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%
24	- 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%
25	<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%
26	- 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%
27	- 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%
28	- 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%
29	<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%
30	- 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%
31	- Aéreo	355	369	(14)	-3.8%	215	218	(3)	-1.4%	491,875.55	356,517.24	135,358.31	38.0%	10,708.96	(5,000.00)	15,708.96	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	
32	<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%
33	<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%
34	- 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%
35	- 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%
36	- Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37	- 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%
38	- 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%
39	- Vidrios	2	4	(2)	-50.0%	2	4	(2)	-50.0%	-	-	-	0.0%	-	-	-	0.0%
40	<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%
41	- 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%
42	- 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%
43	- 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%
44	- 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%
45	- 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%
46	<b>Titulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	<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%
48	- 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%
49	- 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%
50	<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 <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
1 <b>Vida Individual</b>	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 <b>Accidentes Personales</b>	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 <b>Salud</b>	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 <b>Colectivos de Vida</b>	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%
14 <b>Incendio y Líneas Aliadas (*)</b>	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%
15 - 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%
16 - 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%
17 - 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%
18 <b>Vida Industrial</b>	42	11	31	281.8%	42	11	31	281.8%	(1,113.13)	-	(1,113.13)	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>	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%
23 - 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%
24 - 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%
25 <b>Transporte de Carga</b>	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%
26 - 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%
27 - 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%
28 - 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%
29 <b>Casco</b>	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%
30 - 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%
31 - 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 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
32 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%
33 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%
34 - 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%
35 - 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%
36 - Caldera y Maquinaria	854	852	2	0.2%	829	828	1	0.1%	-	-	-	0.0%	-	-	-	0.0%
37 - 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%
38 - 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%
39 - Vidrios	2	7	(5)	-71.4%	2	7	(5)	-71.4%	(150.00)	(7.50)	(142.50)	0.0%	-	-	-	0.0%
40 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%
41 - 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%
42 - 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%
43 - 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%
44 - 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%
45 - 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%
46 Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 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%
48 - 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%
49 - 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%
50 TOTAL TOTAL Y EXTERIOR	3,489,223	3,807,867	(318,644)	-8.4%	1,806,004	1,852,744	(46,740)	-2.5%	142,465,699.39	142,975,173.50	(509,474.11)	-0.356%	50,378,687.03	61,482,074.03	(11,103,387.00)	-18.1%
Ramos de Personas	1,927,095	2,197,655	(270,560)	-12.3%	552,856	578,038	(25,182)	-4.4%	67,960,247.58	65,707,526.55	2,252,721.03	3.4%	32,079,577.20	31,603,296.22	476,280.98	1.5%
Ramos Generales	1,562,128	1,610,212	(48,084)	-3.0%	1,253,148	1,274,706	(21,558)	-1.7%	74,505,451.81	77,267,646.95	(2,762,195.14)	-3.6%	18,299,109.83	29,878,777.81	(11,579,667.98)	-38.8%
Totales	3,489,223	3,807,867	(318,644)	-8.4%	1,806,004	1,852,744	(46,740)	-2.5%	\$142,465,699.39	\$142,975,173.50	(509,474.11)	-0.4%	\$50,378,687.03	\$61,482,074.03	(11,103,387.00)	-18.1%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 31 DE DICIEMBRE 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>	0.44	0.32	36.4%
2	- Primer año	1.14	0.40	184.5%
3	- Renovación	0.34	0.31	8.6%
4	<b>Accidentes Personales</b>	0.22	0.18	19.3%
5	- Individual	0.12	0.17	-27.1%
6	- Grupo	0.30	0.19	58.2%
7	- Invalidez	0.00	0.00	0.0%
8	<b>Salud</b>	0.78	0.61	29.1%
9	- Individual	0.71	0.54	31.4%
10	- Grupo	0.88	0.68	29.2%
11	<b>Colectivos de Vida</b>	0.54	0.33	63.5%
12	- Colectivo de vida	0.68	0.00	0.0%
13	- Colectivo de deudores	0.46	0.00	0.0%
14	<b>Incendio y Líneas Aliadas (*)</b>	0.27	0.18	44.8%
15	- Residencial	0.25	0.18	34.9%
16	- Comercial	0.29	0.19	56.7%
17	- Industrial	0.03	0.16	-83.4%
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>	0.31	0.34	-8.5%
23	- Residencial	0.38	0.40	-4.2%
24	- Comercial e Industrial	0.25	0.28	-11.2%
25	<b>Transporte de Carga</b>	0.24	0.20	20.0%
26	- Terrestre	0.16	0.15	6.5%
27	- Marítimo	0.36	0.28	28.7%
28	- Aéreo	0.60	1.43	-58.0%
29	<b>Casco</b>	0.15	0.24	-36.8%
30	- Marítimo	0.29	0.49	-42.1%
31	- Aéreo	0.02	0.06	-69.3%



**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**ACUMULADO AL 31 DE DICIEMBRE 2021**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2021	2020	Variación Porcentual
32	<b>Automóvil</b>	0.60	0.52	13.9%
33	<b>Ramos Técnicos</b>	0.14	0.27	-46.5%
34	- TRC - TRM	0.08	0.24	-67.9%
35	- Equipo Eléctrico	0.55	0.37	48.5%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.26	0.39	-34.1%
38	- Equipo Pesado	0.37	0.27	37.6%
39	- Vidrios	0.00	0.00	0.0%
40	<b>Riesgos Diversos</b>	0.21	0.18	18.8%
41	- Responsabilidad Civil	0.18	0.16	14.7%
42	- Robo	0.55	0.30	84.9%
43	- Fidelidad y DDD	0.22	0.12	83.2%
44	- BBB	0.06	0.25	-77.2%
45	- Otros	0.22	0.19	18.2%
46	<b>Titulos de Propiedad</b>	0.00	0.00	0.0%
47	<b>Fianzas</b>	0.46	0.53	-12.7%
48	- Oferta y Cumplimiento	0.31	0.28	12.1%
49	- Otras	0.51	0.66	-22.2%
50	<b>TOTAL LOCAL Y EXTERIOR</b>	0.50	0.41	24.1%
<b>Vida</b>		<b>0.62</b>	<b>0.45</b>	<b>38.7%</b>
<b>General</b>		<b>0.38</b>	<b>0.36</b>	<b>6.1%</b>
<b>Totales</b>		<b>0.50</b>	<b>0.41</b>	<b>24.1%</b>