



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
FEBRERO 2025

SINIESTROS PAGADOS DEL MES	PAGOS A ASEGURADOS				PAGOS A TERCEROS				SEGURO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATTT)				TOTAL DE SINIESTROS PAGADOS				GRAN TOTAL	
	PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL			
	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto
Total de Siniestros Pagados	14,730	23,784,920.62	2,031	4,061,913.85	2,006	3,017,269.21	2,677	2,975,965.01	3,613	2,680,713.06	61	154,974.84	20,349	29,482,902.89	4,769	7,192,853.70	25,118	36,675,756.59
Pérdidas Parciales	11,635	16,753,451.45	848	2,094,510.74	541	975,927.07	71	223,337.28	92	265,792.49	15	87,244.74	12,268	17,995,171.01	934	2,405,092.76	13,202	20,400,263.77
Colisión o Vuelco	10,992	16,146,047.01	842	2,083,874.01	541	975,927.07	71	223,337.28	92	265,792.49	15	87,244.74	11,625	17,387,766.57	928	2,394,456.03	12,553	19,782,222.60
Robo	84	81,606.30	3	7,766.06	0	-	0	-	0	-	0	-	84	81,606.30	3	7,766.06	87	89,372.36
Incendio	6	4,833.76	0	38.52	0	-	0	-	0	-	0	-	6	4,833.76	0	38.52	6	4,872.28
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	553	520,964.38	3	2,832.15	0	-	0	-	0	-	0	-	553	520,964.38	3	2,832.15	556	523,796.53
Gastos Médicos	30	5,975.75	6	267.00	46	21,016.59	9	25,371.81	0	-	0	-	76	26,992.34	15	25,638.81	91	52,631.15
Pérdida Total	415	3,028,333.79	96	600,739.90	14	119,489.37	3	11,458.76	0	-	0	-	429	3,147,823.16	99	612,198.66	528	3,760,021.82
Colisión o Vuelco	378	2,785,003.25	91	571,049.00	14	119,489.37	3	11,458.76	0	-	0	-	392	2,904,492.62	94	582,507.76	486	3,487,000.38
Robo	26	189,004.26	4	14,465.98	0	-	0	-	0	-	0	-	26	189,004.26	4	14,465.98	30	203,470.24
Inundación	4	24,067.22	0	-	0	-	0	-	0	-	0	-	4	24,067.22	0	-	4	24,067.22
Incendio	7	30,259.06	1	15,224.92	0	-	0	-	0	-	0	-	7	30,259.06	1	15,224.92	8	45,483.98
Responsabilidad Civil	2,650	2,324,152.01	1,081	1,108,105.66	1,405	1,224,343.90	2,594	2,456,839.14	3,521	2,406,630.32	46	67,730.10	7,576	5,955,126.23	3,721	3,632,674.90	11,297	9,587,801.13
Lesiones Corporales	56	306,982.55	65	256,687.99	48	106,118.46	60	371,083.07	58	54,583.53	2	5,137.37	162	467,684.54	127	632,908.43	289	1,100,592.97
Muerte	1	25,000.00	1	-	0	-	0	-	0	-	0	-	1	25,000.00	1	-	2	25,000.00
Daños a la propiedad	2,593	1,992,169.46	1,015	851,417.67	1,357	1,118,225.44	2,534	2,085,756.07	3,463	2,352,046.79	44	62,592.73	7,413	5,462,441.69	3,593	2,994,331.93	11,006	8,456,773.62
Otros Gastos		1,673,007.62		258,290.55		676,492.28		258,958.02		8,290.25		-		2,357,790.15		517,248.57		2,875,038.72

Distribución de Siniestros por Tipo de Cobertura	59%	65%	8%	11%	8%	8%	11%	8%	14%	7%	0%	0%	81%	80%	19%	20%	100%	100%
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SEGURO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATTT)				
PARTICULAR		COMERCIAL		
	# casos	Monto	# casos	Monto
Responsabilidad Civil	100.0%	100.0%	100.0%	100.0%
Lesiones Corporales	1.6%	2.3%	4.3%	7.6%
Muerte	0.0%	0.0%	0.0%	0.0%
Daños a la propiedad	98.4%	97.7%	95.7%	92.4%

TOTAL SINIESTROS 2018		
	%casos	%monto
Responsabilidad Civil	100.0%	100.0%
Lesiones Corporales	2.6%	11.5%
Muerte	0.0%	0.3%
Daños a la propiedad	97.4%	88.2%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
ENERO 2025

SINIESTROS PAGADOS DEL MES	PAGOS A ASEGURADOS				PAGOS A TERCEROS				SEGURO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATTT)				TOTAL DE SINIESTROS PAGADOS				GRAN TOTAL	
	PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		# casos	Monto
	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto		
Total de Siniestros Pagados	6,980	11,615,973.02	895	2,049,072.72	1,011	1,486,985.62	1,319	1,450,881.68	1,730	1,266,423.72	32	87,141.05	9,721	14,369,382.36	2,246	3,587,095.45	11,967	17,956,477.81
Pérdidas Parciales	5,553	8,053,519.96	407	1,082,999.04	269	451,042.14	29	109,571.46	43	139,075.04	7	45,650.52	5,865	8,643,637.14	443	1,238,221.02	6,308	9,881,858.16
Colisión o Vuelco	5,239	7,728,050.90	404	1,075,096.91	269	451,042.14	29	109,571.46	43	139,075.04	7	45,650.52	5,551	8,318,168.08	440	1,230,318.89	5,991	9,548,486.97
Robo	38	31,853.36	2	7,402.13	0	-	0	-	0	-	0	-	38	31,853.36	2	7,402.13	40	39,255.49
Incendio	4	3,778.57	0	-	0	-	0	-	0	-	0	-	4	3,778.57	0	-	4	3,778.57
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	272	289,837.13	1	500.00	0	-	0	-	0	-	0	-	272	289,837.13	1	500.00	273	290,337.13
Gastos Médicos	14	4,117.48	0	-	15	119.31	2	25,371.81	0	-	0	-	29	4,236.79	2	25,371.81	31	29,608.60
Pérdida Total	202	1,584,045.91	45	252,789.30	5	45,062.46	2	9,400.98	0	-	0	-	207	1,629,108.37	47	262,190.28	254	1,891,298.65
Colisión o Vuelco	191	1,467,137.10	42	223,626.40	5	45,062.46	2	9,400.98	0	-	0	-	196	1,512,199.56	44	233,027.38	240	1,745,226.94
Robo	5	74,978.93	3	14,085.98	0	-	0	-	0	-	0	-	5	74,978.93	3	14,085.98	8	89,064.91
Inundación	4	24,067.22	0	-	0	-	0	-	0	-	0	-	4	24,067.22	0	-	4	24,067.22
Incendio	2	17,862.66	0	15,076.92	0	-	0	-	0	-	0	-	2	17,862.66	0	15,076.92	2	32,939.58
Responsabilidad Civil	1,211	1,170,314.57	443	604,090.37	722	664,778.58	1,286	1,188,203.43	1,687	1,124,325.93	25	41,490.53	3,620	2,959,419.08	1,754	1,833,784.33	5,374	4,793,203.41
Lesiones Corporales	29	129,223.75	31	168,580.33	15	57,419.82	30	143,764.45	37	25,574.90	1	5,000.00	81	212,218.47	62	317,344.78	143	529,563.25
Muerte	1	25,000.00	1	-	0	-	0	-	0	-	0	-	1	25,000.00	1	-	2	25,000.00
Daños a la propiedad	1,181	1,016,090.82	411	435,510.04	707	607,358.76	1,256	1,044,438.98	1,650	1,098,751.03	24	36,490.53	3,538	2,722,200.61	1,691	1,516,439.55	5,229	4,238,640.16
Otros Gastos		803,975.10		109,194.01		325,983.13		118,334.00		3,022.75		-		1,132,980.98		227,528.01		1,360,508.99

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FEBRERO 2025

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	PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		# casos	Monto
	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto		
Total de Siniestros Pagados	7,750	12,168,947.60	1,136	2,012,841.13	995	1,530,283.59	1,358	1,525,083.33	1,883	1,414,289.34	29	67,833.79	10,628	15,113,520.53	2,523	3,605,758.25	13,151	18,719,278.78
Pérdidas Parciales	6,082	8,699,931.49	441	1,011,511.70	272	524,884.93	42	113,765.82	49	126,717.45	8	41,594.22	6,403	9,351,533.87	491	1,166,871.74	6,894	10,518,405.61
Colisión o Vuelco	5,753	8,417,996.11	438	1,008,777.10	272	524,884.93	42	113,765.82	49	126,717.45	8	41,594.22	6,074	9,069,598.49	488	1,164,137.14	6,562	10,233,735.63
Robo	46	49,752.94	1	363.93	0	-	0	-	0	-	0	-	46	49,752.94	1	363.93	47	50,116.87
Incendio	2	1,055.19	0	38.52	0	-	0	-	0	-	0	-	2	1,055.19	0	38.52	2	1,093.71
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	281	231,127.25	2	2,332.15	0	-	0	-	0	-	0	-	281	231,127.25	2	2,332.15	283	233,459.40
Gastos Médicos	16	1,858.27	6	267.00	31	20,897.28	7	-	0	-	0	-	47	22,755.55	13	267.00	60	23,022.55
Pérdida Total	213	1,444,287.88	51	347,950.60	9	74,426.91	1	2,057.78	0	-	0	-	222	1,518,714.79	52	350,008.38	274	1,868,723.17
Colisión o Vuelco	187	1,317,866.15	49	347,422.60	9	74,426.91	1	2,057.78	0	-	0	-	196	1,392,293.06	50	349,480.38	246	1,741,773.44
Robo	21	114,025.33	1	380.00	0	-	0	-	0	-	0	-	21	114,025.33	1	380.00	22	114,405.33
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Incendio	5	12,396.40	1	148.00	0	-	0	-	0	-	0	-	5	12,396.40	1	148.00	6	12,544.40
Responsabilidad Civil	1,439	1,153,837.44	638	504,015.29	683	559,565.32	1,308	1,268,635.71	1,834	1,282,304.39	21	26,239.57	3,956	2,995,707.15	1,967	1,798,890.57	5,923	4,794,597.72
Lesiones Corporales	27	177,758.80	34	88,107.66	33	48,698.64	30	227,318.62	21	29,008.63	1	137.37	81	255,466.07	65	315,563.65	146	571,029.72
Muerte	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Daños a la propiedad	1,412	976,078.64	604	415,907.63	650	510,866.68	1,278	1,041,317.09	1,813	1,253,295.76	20	26,102.20	3,875	2,740,241.08	1,902	1,477,892.38	5,777	4,218,133.46
Otros Gastos		869,032.52		149,096.54		350,509.15		140,624.02		5,267.50		-		1,224,809.17		289,720.56		1,514,529.73