



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
CONSOLIDADO 2023

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	25,064	28,087,771.21	3,420	8,161,119.74	2,395	4,901,029.35	1,197	3,189,484.02	1,891	2,414,064.79	780	1,863,671.88	29,350	35,402,865.35	5,397	13,214,275.64	34,747	48,617,140.99
Pérdidas Parciales	21,452	17,600,926.93	2,664	5,605,781.81	1,142	1,960,373.37	401	894,874.34	203	450,651.69	0	-	22,797	20,011,951.99	3,065	6,500,656.15	25,862	26,512,608.14
Colisión o Vuelco	20,228	16,514,239.47	2,652	5,579,608.86	1,142	1,960,373.37	401	894,874.34	203	450,651.69	0	-	21,573	18,925,264.53	3,053	6,474,483.20	24,626	25,399,747.73
Robo	36	48,329.77	7	24,152.48	0	-	0	-	0	-	0	-	36	48,329.77	7	24,152.48	43	72,482.25
Incendio	3	10,603.84	0	-	0	-	0	-	0	-	0	-	3	10,603.84	0	-	3	10,603.84
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	1,185	1,027,753.85	5	2,020.47	0	-	0	-	0	-	0	-	1,185	1,027,753.85	5	2,020.47	1,190	1,029,774.32
Gastos Médicos	56	23,181.11	2	1,140.95	81	37,214.98	14	-	1	99.36	3	202.83	138	60,495.45	19	1,343.78	157	61,839.23
Pérdida Total	706	4,692,519.99	70	748,994.23	8	21,632.88	3	2,324.75	0	-	0	-	714	4,714,152.87	73	751,318.98	787	5,465,471.85
Colisión o Vuelco	678	4,492,988.91	64	596,407.26	8	21,632.88	3	2,324.75	0	-	0	-	686	4,514,621.79	67	598,732.01	753	5,113,353.80
Robo	20	140,252.63	4	57,083.43	0	-	0	-	0	-	0	-	20	140,252.63	4	57,083.43	24	197,336.06
Inundación	1	8,766.08	0	-	0	-	0	-	0	-	0	-	1	8,766.08	0	-	1	8,766.08
Incendio	7	50,512.37	2	95,503.54	0	-	0	-	0	-	0	-	7	50,512.37	2	95,503.54	9	146,015.91
Responsabilidad Civil	2,850	3,575,009.45	684	1,514,274.38	1,164	1,323,311.56	779	2,046,292.12	1,687	1,958,555.52	777	1,805,973.22	5,701	6,856,876.53	2,240	5,366,539.72	7,941	12,223,416.25
Lesiones Corporales	85	170,887.59	23	234,182.11	39	119,511.13	39	89,319.57	38	68,037.63	37	226,869.00	162	358,436.35	99	550,370.68	261	908,807.03
Muerte	0	5,000.00	1	5,000.00	0	96,879.08	2	282,981.65	0	84,362.69	0	234,423.01	0	186,241.77	3	522,404.66	3	708,646.43
Daños a la propiedad	2,765	3,399,121.86	660	1,275,092.27	1,125	1,106,921.35	738	1,673,990.90	1,649	1,806,155.20	740	1,344,681.21	5,539	6,312,198.41	2,138	4,293,764.38	7,677	10,605,962.79
Otros Gastos		2,196,133.73		290,928.37		1,558,496.56		245,992.81		4,758.22		57,495.83		3,759,388.51		594,417.01		4,353,805.52
Distribución de Siniestros por Tipo de Cobertura	72%	58%	10%	17%	7%	10%	3%	7%	5%	5%	2%	4%	84%	73%	16%	27%	100%	100%

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	2.3%	3.5%	4.8%	12.6%
Muerte	0.0%	4.3%	0.0%	13.0%
Daños a la propiedad	97.7%	92.2%	95.2%	74.5%

TOTAL SINIESTROS 2018		
%casos	%monto	
Responsabilidad Civil	100.0%	100.0%
Lesiones Corporales	3.3%	7.4%
Muerte	0.0%	5.8%
Daños a la propiedad	96.7%	86.8%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
ENERO 2022

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	8,351	8,520,560.80	975	2,464,794.32	1,042	1,975,317.69	580	1,283,812.25	646	823,152.22	254	582,111.80	10,039	11,319,030.71	1,809	4,330,718.37	11,848	15,649,749.08
Pérdidas Parciales	7,074	5,293,405.79	739	1,565,593.47	552	997,743.33	296	693,156.46	65	155,334.44	0	-	7,691	6,446,483.56	1,035	2,258,749.93	8,726	8,705,233.49
Colisión o Vuelco	6,431	4,856,832.19	733	1,549,924.71	552	997,743.33	296	693,156.46	65	155,334.44	0	-	7,048	6,009,909.96	1,029	2,243,081.17	8,077	8,252,991.13
Robo	10	4,315.20	4	15,252.61	0	-	0	-	0	-	0	-	10	4,315.20	4	15,252.61	14	19,567.81
Incendio	0	1,000.00	0	-	0	-	0	-	0	-	0	-	0	1,000.00	0	-	0	1,000.00
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	633	431,258.40	2	416.15	0	-	0	-	0	-	0	-	633	431,258.40	2	416.15	635	431,674.55
Gastos Médicos	20	3,997.99	0	-	26	8,662.60	4	-	0	-	0	-	46	12,660.59	4	-	50	12,660.59
Pérdida Total	228	1,336,766.81	17	161,918.97	4	13,589.87	0	-	0	-	0	-	232	1,350,356.68	17	161,918.97	249	1,512,275.65
Colisión o Vuelco	225	1,325,568.49	16	161,786.97	4	13,589.87	0	-	0	-	0	-	229	1,339,158.36	16	161,786.97	245	1,500,945.33
Robo	2	215.60	1	132.00	0	-	0	-	0	-	0	-	2	215.60	1	132.00	3	347.60
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Incendio	1	10,982.72	0	-	0	-	0	-	0	-	0	-	1	10,982.72	0	-	1	10,982.72
Responsabilidad Civil	1,029	1,198,571.59	219	637,088.54	460	449,130.81	280	566,600.31	581	666,648.69	254	559,154.59	2,070	2,314,351.09	753	1,762,843.44	2,823	4,077,194.53
Lesiones Corporales	33	41,087.76	6	203,282.51	16	30,032.10	17	52,135.30	14	45,074.41	11	48,781.00	63	116,194.27	34	304,198.81	97	420,393.08
Muerte	0	-	0	-	0	96,879.08	1	277,981.65	0	84,362.69	0	234,423.01	0	181,241.77	1	512,404.66	1	693,646.43
Daños a la propiedad	996	1,157,483.83	213	433,806.03	444	322,219.63	262	236,483.36	567	537,211.59	243	275,950.58	2,007	2,016,915.05	718	946,239.97	2,725	2,963,155.02
Otros Gastos		687,818.62		100,193.34		506,191.08		24,055.48		1,169.09		22,957.21		1,195,178.79		147,206.03		1,342,384.82

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
FEBRERO 2022

SINIESTROS PAGADOS DEL MES	PAGOS A ASEGURADOS				PAGOS A TERCEROS				SEGURO OBLIGATORIO BÁSICO DE ACCIDENTES DE TRANSITO (ATTT)				TOTAL DE SINIESTROS PAGADOS				GRAN TOTAL	
	PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		PARTICULAR		COMERCIAL		# casos	Monto
	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto	# casos	Monto		
Total de Siniestros Pagados	7,943	8,824,169.55	1,141	2,543,447.24	689	1,432,335.51	314	937,138.89	592	730,915.52	235	685,007.70	9,224	10,987,420.58	1,690	4,165,593.83	10,914	15,153,014.41
Pérdidas Parciales	6,860	5,698,796.46	882	1,778,058.56	317	561,390.08	36	86,215.45	58	136,507.12	0	-	7,235	6,396,693.66	918	1,864,274.01	8,153	8,260,967.67
Colisión o Vuelco	6,541	5,433,036.27	880	1,777,087.56	317	561,390.08	36	86,215.45	58	136,507.12	0	-	6,916	6,130,933.47	916	1,863,303.01	7,832	7,994,236.48
Robo	8	12,234.15	2	971.00	0	-	0	-	0	-	0	-	8	12,234.15	2	971.00	10	13,205.15
Incendio	1	325.65	0	-	0	-	0	-	0	-	0	-	1	325.65	0	-	1	325.65
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	310	253,200.39	0	-	0	-	0	-	0	-	0	-	310	253,200.39	0	-	310	253,200.39
Gastos Médicos	20	14,221.52	1	146.20	31	15,842.28	5	-	1	99.36	0	-	52	30,163.16	6	146.20	58	30,309.36
Pérdida Total	247	1,450,783.95	22	237,602.44	0	-	1	2,330.00	0	-	0	-	247	1,450,783.95	23	239,932.44	270	1,690,716.39
Colisión o Vuelco	232	1,381,169.63	21	195,476.49	0	-	1	2,330.00	0	-	0	-	232	1,381,169.63	22	197,806.49	254	1,578,976.12
Robo	11	45,759.05	1	42,125.95	0	-	0	-	0	-	0	-	11	45,759.05	1	42,125.95	12	87,885.00
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Incendio	4	23,855.27	0	-	0	-	0	-	0	-	0	-	4	23,855.27	0	-	4	23,855.27
Responsabilidad Civil	816	981,778.41	236	460,230.26	341	400,656.37	272	743,794.31	533	593,610.23	235	667,297.04	1,690	1,976,045.01	743	1,871,321.61	2,433	3,847,366.62
Lesiones Corporales	26	24,890.55	6	12,516.04	8	10,065.54	8	12,916.98	8	13,030.04	15	165,753.42	42	47,986.13	29	191,186.44	71	239,172.57
Muerte	0	5,000.00	0	-	0	-	0	-	0	-	0	-	0	5,000.00	0	-	0	5,000.00
Daños a la propiedad	790	951,887.86	230	447,714.22	333	390,590.83	264	730,877.33	525	580,580.19	220	501,543.62	1,648	1,923,058.88	714	1,680,135.17	2,362	3,603,194.05
Otros Gastos		678,589.21		67,409.78		454,446.78		104,799.13		698.81		17,710.66		1,133,734.80		189,919.57		1,323,654.37

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMA
ESTADISTICA SINIESTOS DE AUTOMOVIL
FEBRERO 2022

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	8,770	10,743,040.86	1,304	3,152,878.18	664	1,493,376.15	303	968,532.88	653	859,997.05	291	596,552.38	10,087	13,096,414.06	1,898	4,717,963.44	11,985	17,814,377.50
Pérdidas Parciales	7,518	6,608,724.68	1,043	2,262,129.78	273	401,239.96	69	115,502.43	80	158,810.13	0	-	7,871	7,168,774.77	1,112	2,377,632.21	8,983	9,546,406.98
Colisión o Vuelco	7,256	6,224,371.01	1,039	2,252,596.59	273	401,239.96	69	115,502.43	80	158,810.13	0	-	7,609	6,784,421.10	1,108	2,368,099.02	8,717	9,152,520.12
Robo	18	31,780.42	1	7,928.87	0	-	0	-	0	-	0	-	18	31,780.42	1	7,928.87	19	39,709.29
Incendio	2	9,278.19	0	-	0	-	0	-	0	-	0	-	2	9,278.19	0	-	2	9,278.19
Inundación	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comprensivo	242	343,295.06	3	1,604.32	0	-	0	-	0	-	0	-	242	343,295.06	3	1,604.32	245	344,899.38
Gastos Médicos	16	4,961.60	1	994.75	24	12,710.10	5	-	0	-	3	202.83	40	17,671.70	9	1,197.58	49	18,869.28
Pérdida Total	231	1,904,969.23	31	349,472.82	4	8,043.01	2	(5.25)	0	-	0	-	235	1,913,012.24	33	349,467.57	268	2,262,479.81
Colisión o Vuelco	221	1,786,250.79	27	239,143.80	4	8,043.01	2	(5.25)	0	-	0	-	225	1,794,293.80	29	239,138.55	254	2,033,432.35
Robo	7	94,277.98	2	14,825.48	0	-	0	-	0	-	0	-	7	94,277.98	2	14,825.48	9	109,103.46
Inundación	1	8,766.08	0	-	0	-	0	-	0	-	0	-	1	8,766.08	0	-	1	8,766.08
Incendio	2	15,674.38	2	95,503.54	0	-	0	-	0	-	0	-	2	15,674.38	2	95,503.54	4	111,177.92
Responsabilidad Civil	1,005	1,394,659.45	229	416,955.58	363	473,524.38	227	735,897.50	573	698,296.60	288	579,521.59	1,941	2,566,480.43	744	1,732,374.67	2,685	4,298,855.10
Lesiones Corporales	26	104,909.28	11	18,383.56	15	79,413.49	14	24,267.29	16	9,933.18	11	12,334.58	57	194,255.95	36	54,985.43	93	249,241.38
Muerte	0	-	1	5,000.00	0	-	1	5,000.00	0	-	0	-	0	-	2	10,000.00	2	10,000.00
Daños a la propiedad	979	1,289,750.17	217	393,572.02	348	394,110.89	212	706,630.21	557	688,363.42	277	567,187.01	1,884	2,372,224.48	706	1,667,389.24	2,590	4,039,613.72
Otros Gastos		829,725.90		123,325.25		597,858.70		117,138.20		2,890.32		16,827.96		1,430,474.92		257,291.41		1,687,766.33