

17 de mayo de 2019

## Perdidas Mínimas Esperadas del Sismo en Panamá

**Por lo pronto,  
pocos heridos  
y daños físicos  
limitados**

El 12 de mayo de 2019 a las 1:24pm hora local, la región de Panamá cercana a la frontera con Costa Rica fue impactada por un sismo de magnitud 6.1, informó el Servicio Geológico de Estados Unidos. El sismo, originado a una profundidad de 19 kilómetros y con epicentro a 48 kilómetros del noroeste de la ciudad litoral David, fue desencadenado por la falla tectónica Paso Canoas, la cual se encuentra activa desde hace más de un siglo. Medios locales informaron que el temblor logró percibirse en zonas céntricas de Panamá, seguido de varias réplicas de menor magnitud.

Hasta este momento, se han reportado algunas personas heridas, así como daños y afectaciones a viviendas, comercios e instalaciones deportivas. Los daños a la infraestructura han sido menores y limitados a las provincias más cercanas al epicentro (Chiriquí y Bocas del Toro), donde se concentra una baja penetración del seguro.

AM Best no espera mayores pérdidas derivadas del terremoto. Si bien todavía es demasiado pronto para medir las pérdidas totales derivadas de este evento, AM Best espera que las pérdidas netas después de reaseguro impacten marginalmente los resultados, debido a que la retención de riesgos catastróficos se mantiene conservadora. A finales de 2018 las reservas catastróficas y de previsión para desviaciones estadísticas se situaron en USD155 millones, representando alrededor del 13% del capital ajustado. AM Best continuara evaluando el impacto de este evento, incluyendo el impacto en los balances de los aseguradores calificados. Actualmente no se espera ninguna acción de calificación en las compañías de seguros panameñas calificadas por AM Best.

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