SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 31 DE MARZO 2025

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

RESUMEN COMPARATIVOS

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
Vida Individual	246,857	248,098	(1,241)	-0.5%	231,914	236,506	(4,592)	-1.9%	46,506,988.46	44,445,919.67	2,061,068.79	4.6%	4,402,534.13	8,765,465.06	(4,362,930.93)	-49.8%
Accidentes Personales	641,648	611,518	30,130	4.9%	223,889	194,683	29,206	15.0%	9,626,104.53	8,790,316.76	835,787.77	9.5%	1,586,774.21	1,819,136.71	(232,362.50)	-12.8%
Salud	463,086	433,141	29,945	6.9%	167,341	161,063	6,278	3.9%	136,088,333.21	125,090,765.33	10,997,567.88	8.8%	63,246,821.50	79,483,554.00	(16,236,732.50)	-20.4%
Colectivos de Vida	1,140,876	1,086,582	54,294	5.0%	132,162	108,236	23,926	22.1%	70,971,396.54	65,976,742.16	4,994,654.38	7.6%	15,058,105.21	20,118,893.47	(5,060,788.26)	-25.2%
Incendio y Líneas Aliadas (*)	509,286	491,555	17,731	3.6%	362,342	345,347	16,995	4.9%	43,467,768.33	43,026,297.69	441,470.64	1.0%	5,900,591.52	22,519,641.47	(16,619,049.95)	-73.8%
Multiriesgo	35,021	34,644	377	1.1%	33,063	32,912	151	0.5%	1,672,775.23	2,067,780.14	(395,004.91)	-19.1%	512,154.60	858,581.95	(346,427.35)	-40.3%
Transporte de Carga	40,744	41,237	(493)	-1.2%	35,799	34,950	849	2.4%	7,780,819.11	9,699,546.66	(1,918,727.55)	-19.8%	300,351.75	851,527.33	(551,175.58)	-64.7%
Casco	2,338	2,143	195	9.1%	1,844	1,655	189	11.4%	9,339,425.83	7,366,303.90	1,973,121.93	26.8%	2,151,481.88	1,980,957.44	170,524.44	8.6%
Automóvil	1,061,593	1,014,417	47,176	4.7%	957,331	885,995	71,336	8.1%	87,843,797.78	79,723,456.86	8,120,340.92	10.2%	36,675,756.59	45,842,879.43	(9,167,122.84)	-20.0%
Ramos Técnicos	12,322	12,178	144	1.2%	9,494	9,321	173	1.9%	8,776,105.86	6,175,877.89	2,600,227.97	42.1%	1,230,807.33	1,059,178.47	171,628.86	16.2%
Responsabilidad Civil	18,737	17,900	837	4.7%	17,993	16,985	1,008	5.9%	12,723,607.12	40,139,279.52	(27,415,672.40)	-68.3%	1,397,132.70	2,310,424.52	(913,291.82)	-39.5%
Robo	4,235	4,242	(7)	-0.2%	3,653	3,660	(7)	-0.2%	684,010.40	739,534.72	(55,524.32)	-7.5%	71,584.52	341,180.11	(269,595.59)	-79.0%
Fianzas	94,659	91,487	3,172	3.5%	93,264	89,169	4,095	4.6%	33,457,514.33	32,860,613.26	596,901.07	1.8%	15,641,144.01	18,475,644.42	(2,834,500.41)	-15.3%
Otros	80,086	70,698	9,388	13.3%	9,495	8,986	509	5.7%	22,998,237.68	(736,968.84)	23,735,206.52	-3220.7%	85,853,943.97	4,158,136.85	81,695,807.12	1964.7%
TOTAL LOCAL Y EXTERIOR	**4,351,488**	**4,159,840**	**191,648**	**4.6%**	**2,279,584**	**2,129,468**	**150,116**	**7.0%**	**491,936,884.41**	**465,365,465.72**	**26,571,418.69**	**5.7%**	**234,029,183.92**	**208,585,201.23**	**25,443,982.69**	**12.2%**

Ramos de Personas	**2,492,467**	**2,379,339**	**113,128**	**4.8%**	**755,306**	**700,488**	**54,818**	**7.8%**	**263,192,822.74**	**244,303,743.92**	**18,889,078.82**	**7.7%**	**84,294,235.05**	**110,187,049.24**	**(25,892,814.19)**	**-23.5%**
Ramos Generales	**1,859,021**	**1,780,501**	**78,520**	**4.4%**	**1,524,278**	**1,428,980**	**95,298**	**6.7%**	**228,744,061.67**	**221,061,721.80**	**7,682,339.87**	**3.5%**	**149,734,948.87**	**98,398,151.99**	**51,336,796.88**	**52.2%**

Totales	**4,351,488**	**4,159,840**	**191,648**	**4.6%**	**2,279,584**	**2,129,468**	**150,116**	**7.0%**	**$491,936,884.41**	**$465,365,465.72**	**26,571,418.69**	**5.7%**	**$234,029,183.92**	**$208,585,201.23**	**25,443,982.69**	**12.2%**

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE MARZO 2025

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			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	**Vida Individual**	246,857	248,098	(1,241)	-0.5%	231,914	236,506	(4,592)	-1.9%	46,506,988.46	44,445,919.67	2,061,068.79	4.6%	7,803,048.78	8,765,465.06	(962,416.28)	-11.0%
2	- Primer año	56,244	57,577	(1,333)	-2.3%	55,130	55,625	(495)	-0.9%	7,572,977.21	5,890,410.38	1,682,566.83	28.6%	3,665,649.87	3,284,069.61	381,580.26	11.6%
3	- Renovación	190,613	190,521	92	0.0%	176,784	180,881	(4,097)	-2.3%	38,934,011.25	38,555,509.29	378,501.96	1.0%	4,137,398.91	5,481,395.45	(1,343,996.54)	-24.5%
4	**Accidentes Personales**	641,648	611,518	30,130	4.9%	223,889	194,683	29,206	15.0%	9,626,104.53	8,790,316.76	835,787.77	9.5%	2,159,931.54	1,819,136.71	340,794.83	18.7%
5	- Individual	210,201	190,714	19,487	10.2%	187,328	168,226	19,102	11.4%	2,757,792.74	2,545,917.34	211,875.40	8.3%	513,258.06	647,605.05	(134,346.99)	-20.7%
6	- Grupo	431,447	420,804	10,643	2.5%	36,561	26,457	10,104	38.2%	6,868,311.79	6,244,399.42	623,912.37	10.0%	1,646,673.48	1,171,531.66	475,141.82	40.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	**Salud**	463,086	433,141	29,945	6.9%	167,341	161,063	6,278	3.9%	136,088,333.21	125,090,765.33	10,997,567.88	8.8%	89,394,338.48	79,483,554.00	9,910,784.48	12.5%
9	- Individual	174,559	170,495	4,064	2.4%	131,004	125,424	5,580	4.4%	74,896,848.26	68,817,152.23	6,079,696.03	8.8%	50,093,424.59	43,749,600.85	6,343,823.74	14.5%
10	- Grupo	288,527	-	288,527	0.0%	36,337	35,639	698	2.0%	61,191,484.95	56,273,613.10	4,917,871.85	8.7%	39,300,913.89	35,733,953.15	3,566,960.74	10.0%
11	**Colectivos de Vida**	1,140,876	1,086,582	54,294	5.0%	132,162	108,236	23,926	22.1%	70,971,396.54	65,976,742.16	4,994,654.38	7.6%	21,971,565.64	20,118,893.47	1,852,672.17	9.2%
12	- Colectivo de vida	596,704	502,089	94,615	18.8%	-	-	-	0.0%	24,255,617.93	20,530,994.87	3,724,623.06	18.1%	9,164,718.48	8,693,073.81	471,644.67	5.4%
13	- Colectivo de deudores	544,172	584,493	(40,321)	-6.9%	-	-	-	0.0%	46,715,778.61	45,445,747.29	1,270,031.32	2.8%	12,806,847.16	11,425,819.66	1,381,027.50	12.1%
14	**Incendio y Líneas Aliadas (*)**	509,286	491,555	17,731	3.6%	362,342	345,347	16,995	4.9%	43,467,768.33	43,026,297.69	441,470.64	1.0%	14,754,821.50	22,519,641.47	(7,764,819.97)	-34.5%
15	- Residencial	422,187	407,274	14,913	3.7%	326,611	312,048	14,563	4.7%	19,575,690.72	19,576,560.39	(869.67)	0.0%	5,627,212.92	2,230,314.88	3,396,898.04	152.3%
16	- Comercial	86,686	83,849	2,837	3.4%	35,364	32,926	2,438	7.4%	23,288,688.50	23,160,503.72	128,184.78	0.6%	9,119,046.16	20,269,570.83	(11,150,524.67)	-55.0%
17	- Industrial	413	432	(19)	-4.4%	367	373	(6)	-1.6%	603,389.11	289,233.58	314,155.53	108.6%	8,562.42	19,755.76	(11,193.34)	-56.7%
18	**Vida Industrial**	13	17	(4)	-23.5%	13	17	(4)	-23.5%	-	2,565.88	(2,565.88)	-100.0%	-	-	-	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	**Multiriesgo**	35,021	34,644	377	1.1%	33,063	32,912	151	0.5%	1,672,775.23	2,067,780.14	(395,004.91)	-19.1%	596,763.76	858,581.95	(261,818.19)	-30.5%
23	- Residencial	26,733	26,326	407	1.5%	25,922	25,846	76	0.3%	956,828.69	966,107.61	(9,278.92)	-1.0%	278,009.69	380,682.46	(102,672.77)	-27.0%
24	- Comercial e Industrial	8,288	8,318	(30)	-0.4%	7,141	7,066	75	1.1%	715,946.54	1,101,672.53	(385,725.99)	-35.0%	318,754.07	477,899.49	(159,145.42)	-33.3%
25	**Transporte de Carga**	40,744	41,237	(493)	-1.2%	35,799	34,950	849	2.4%	7,780,819.11	9,699,546.66	(1,918,727.55)	-19.8%	652,502.18	851,527.33	(199,025.15)	-23.4%
26	- Terrestre	29,518	28,583	935	3.3%	28,402	27,651	751	2.7%	4,970,492.54	7,879,719.83	(2,909,227.29)	-36.9%	362,903.69	657,892.23	(294,988.54)	-44.8%
27	- Marítimo	11,165	12,616	(1,451)	-11.5%	7,336	7,261	75	1.0%	2,727,812.01	1,768,006.77	959,805.24	54.3%	289,428.67	191,044.01	98,384.66	51.5%
28	- Aéreo	61	38	23	60.5%	61	38	23	60.5%	82,514.56	51,820.06	30,694.50	59.2%	169.82	2,591.09	(2,421.27)	-93.4%
29	**Casco**	2,338	2,143	195	9.1%	1,844	1,655	189	11.4%	9,339,425.83	7,366,303.90	1,973,121.93	26.8%	16,265,843.74	1,980,957.44	14,284,886.30	721.1%
30	- Marítimo	1,880	1,705	175	10.3%	1,503	1,337	166	12.4%	5,035,388.17	2,957,963.92	2,077,424.25	70.2%	2,465,803.62	840,344.10	1,625,459.52	193.4%
31	- Aéreo	458	438	20	4.6%	341	318	23	7.2%	4,304,037.66	4,408,339.98	(104,302.32)	-2.4%	13,800,040.12	1,140,613.34	12,659,426.78	1109.9%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE MARZO 2025

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			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	**Automóvil**	1,061,593	1,014,417	47,176	4.7%	957,331	885,995	71,336	8.1%	87,843,797.78	79,723,456.86	8,120,340.92	10.2%	53,803,845.01	45,842,879.43	7,960,965.58	17.4%
33	**Ramos Técnicos**	12,322	12,178	144	1.2%	9,494	9,321	173	1.9%	8,776,105.86	6,175,877.89	2,600,227.97	42.1%	2,146,813.90	1,059,178.47	1,087,635.43	102.7%
34	- TRC - TRM	3,066	2,921	145	5.0%	3,029	2,878	151	5.2%	6,866,341.11	4,160,986.43	2,705,354.68	65.0%	1,518,465.22	839,156.12	679,309.10	81.0%
35	- Equipo Eléctronico	4,207	4,280	(73)	-1.7%	2,975	3,023	(48)	-1.6%	428,875.12	512,963.72	(84,088.60)	-16.4%	213,509.73	91,594.52	121,915.21	133.1%
36	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	10,746.98	10,746.98	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,127	1,147	(20)	-1.7%	795	806	(11)	-1.4%	855,550.13	927,978.51	(72,428.38)	-7.8%	366,798.37	65,264.80	301,533.57	462.0%
38	- Equipo Pesado	3,065	2,974	91	3.1%	1,863	1,783	80	4.5%	614,592.52	563,202.25	51,390.27	9.1%	48,040.58	63,163.03	(15,122.45)	-23.9%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40	**Riesgos Diversos**	103,005	92,783	10,222	11.0%	31,088	29,574	1,514	5.1%	36,405,855.20	40,139,279.52	(3,733,424.32)	-9.3%	5,200,804.92	6,809,741.48	(1,608,936.56)	-23.6%
41	- Responsabilidad Civil	18,737	17,900	837	4.7%	17,993	16,985	1,008	5.9%	12,723,607.12	12,733,092.63	(9,485.51)	-0.1%	1,776,990.43	2,310,424.52	(533,434.09)	-23.1%
42	- Robo	4,235	4,242	(7)	-0.2%	3,653	3,660	(7)	-0.2%	684,010.40	739,534.72	(55,524.32)	-7.5%	130,982.43	341,180.11	(210,197.68)	-61.6%
43	- Fidelidad y DDD	1,223	1,281	(58)	-4.5%	1,207	1,264	(57)	-4.5%	4,099,565.59	3,504,010.45	595,555.14	17.0%	566,326.51	402,731.81	163,594.70	40.6%
44	- BBB	22	24	(2)	-8.3%	14	21	(7)	-33.3%	(22,843.65)	(43,214.80)	20,371.15	0.0%	10,712.60	511,985.67	(501,273.07)	-97.9%
45	- Otros	78,788	69,336	9,452	13.6%	8,221	7,644	577	7.5%	18,921,515.74	23,205,856.52	(4,284,340.78)	-18.5%	2,715,792.95	3,243,419.37	(527,626.42)	-16.3%
46	**Titulos de Propiedad**	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	**Fianzas**	94,659	91,487	3,172	3.5%	93,264	89,169	4,095	4.6%	33,457,514.33	32,860,613.26	596,901.07	1.8%	19,278,904.47	18,475,644.42	803,260.05	4.3%
48	- Oferta y Cumplimiento	42,359	41,547	812	2.0%	42,163	41,359	804	1.9%	13,576,918.83	14,466,573.48	(889,654.65)	-6.1%	16,438,461.02	4,968,338.54	11,470,122.48	230.9%
49	- Otras	52,300	49,940	2,360	4.7%	51,101	47,810	3,291	6.9%	19,880,595.50	18,394,039.78	1,486,555.72	8.1%	2,840,443.45	13,507,305.88	(10,666,862.43)	-79.0%
50	**TOTAL LOCAL Y EXTERIOR**	**4,351,488**	**4,159,840**	**191,648**	**4.6%**	**2,279,584**	**2,129,468**	**150,116**	**7.0%**	**491,936,884.41**	**465,365,465.72**	**26,571,418.69**	**5.7%**	**234,029,183.92**	**208,585,201.23**	**25,443,982.69**	**12.2%**

Vida	**2,492,467**	**2,379,339**	**113,128**	**4.8%**	**755,306**	**700,488**	**54,818**	**7.8%**	**263,192,822.74**	**244,303,743.92**	**18,889,078.82**	**7.7%**	**121,328,884.44**	**110,187,049.24**	**11,141,835.20**	**10.1%**
General	**1,859,021**	**1,780,501**	**78,520**	**4.4%**	**1,524,278**	**1,428,980**	**95,298**	**7%**	**228,744,061.67**	**221,061,721.80**	**7,682,339.87**	**3.5%**	**112,700,299.48**	**98,398,151.99**	**14,302,147.49**	**14.5%**

Totales	**4,351,488**	**4,159,840**	**191,648**	**4.6%**	**2,279,584**	**2,129,468**	**150,116**	**7.0%**	**$491,936,884.41**	**$465,365,465.72**	**26,571,418.69**	**5.7%**	**$234,029,183.92**	**$208,585,201.23**	**25,443,982.69**	**12.2%**

Fuente: Información suministradas por las Aseguradoras

04/30/2025 1:55 p. m.

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2025 (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 PAGA$EOS EN MARZO			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	**Vida Individual**	246,857	248,098	(1,241)	-0.5%	231,914	236,506	(4,592)	-1.9%	15,231,319.05	14,778,282.68	453,036.37	3.1%	3,400,514.65	2,505,361.70	895,152.95	35.7%
2	- Primer año	56,244	57,577	(1,333)	-2.3%	55,130	55,625	(495)	-0.9%	2,086,926.74	1,800,002.42	286,924.32	15.9%	2,190,967.52	2,077,759.11	113,208.41	5.4%
3	- Renovación	190,613	190,521	92	0.0%	176,784	180,881	(4,097)	-2.3%	13,144,392.31	12,978,280.26	166,112.05	1.3%	1,209,547.13	427,602.59	781,944.54	182.9%
4	**Accidentes Personales**	641,648	611,518	30,130	4.9%	223,889	194,683	29,206	15.0%	4,555,302.23	4,417,532.29	137,769.94	3.1%	578,411.16	502,476.19	75,934.97	15.1%
5	- Individual	210,201	190,714	19,487	10.2%	187,328	168,226	19,102	11.4%	1,032,589.93	973,999.70	58,590.23	6.0%	105,426.50	220,075.25	(114,648.75)	-52.1%
6	- Grupo	431,447	420,804	10,643	2.5%	36,561	26,457	10,104	38.2%	3,522,712.30	3,443,532.59	79,179.71	2.3%	472,984.66	282,400.94	190,583.72	67.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	**Salud**	463,086	433,141	29,945	6.9%	167,341	161,063	6,278	3.9%	43,915,968.07	41,269,146.44	2,646,821.63	6.4%	30,019,462.86	27,768,505.13	2,250,957.73	8.1%
9	- Individual	174,559	170,495	4,064	2.4%	131,004	125,424	5,580	4.4%	25,970,314.07	23,886,249.63	2,084,064.44	8.7%	16,836,369.43	15,143,376.95	1,692,992.48	11.2%
10	- Grupo	-	262,646	(262,646)	-100.0%	36,337	35,639	698	2.0%	17,945,654.00	17,382,896.81	562,757.19	3.2%	13,183,093.43	12,625,128.18	557,965.25	4.4%
11	**Colectivos de Vida**	1,140,876	1,086,582	54,294	5.0%	132,162	108,236	23,926	22.1%	24,094,633.34	21,808,608.88	2,286,024.46	10.5%	6,913,553.93	7,070,475.19	(156,921.26)	-2.2%
14	**Incendio y Líneas Aliadas (*)**	509,286	491,555	17,731	3.6%	362,342	345,347	16,995	4.9%	12,353,808.40	14,848,445.64	(2,494,637.24)	-16.8%	8,854,229.98	15,474,190.23	(6,619,960.25)	-42.8%
15	- Residencial	422,187	407,274	14,913	3.7%	326,611	312,048	14,563	4.7%	6,981,612.08	7,166,733.58	(185,121.50)	-2.6%	985,139.30	644,560.80	340,578.50	52.8%
16	- Comercial	86,686	83,849	2,837	3.4%	35,364	32,926	2,438	7.4%	4,858,003.39	7,486,427.16	(2,628,423.77)	-35.1%	7,868,549.88	14,821,652.43	(6,953,102.55)	-46.9%
17	- Industrial	413	432	(19)	-4.4%	367	373	(6)	-1.6%	514,192.93	195,284.90	318,908.03	163.3%	540.80	7,977.00	(7,436.20)	-93.2%
18	**Vida Industrial**	13	17	(4)	-23.5%	13	17	(4)	-23.5%	-	-	-	0.0%	-	-	-	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	**Multiriesgo**	35,021	34,644	377	1.1%	33,063	32,912	151	0.5%	645,296.30	720,231.50	(74,935.20)	-10.4%	84,609.16	201,260.69	(116,651.53)	-58.0%
23	- Residencial	26,733	26,326	407	1.5%	25,922	25,846	76	0.3%	368,140.87	331,463.74	36,677.13	11.1%	53,492.10	104,629.57	(51,137.47)	-48.9%
24	- Comercial e Industrial	8,288	8,318	(30)	-0.4%	7,141	7,066	75	1.1%	277,155.43	388,767.76	(111,612.33)	-28.7%	31,117.06	96,631.12	(65,514.06)	-67.8%
25	**Transporte de Carga**	40,744	41,237	(493)	-1.2%	35,799	34,950	849	2.4%	2,842,770.21	3,487,583.40	(644,813.19)	-18.5%	368,516.05	235,543.76	132,972.29	56.5%
26	- Terrestre	29,518	28,583	935	3.3%	28,402	27,651	751	2.7%	2,068,188.49	2,765,106.36	(696,917.87)	-25.2%	173,259.53	187,621.15	(14,361.62)	-7.7%
27	- Marítimo	11,165	12,616	(1,451)	-11.5%	7,336	7,261	75	1.0%	754,601.73	700,701.01	53,900.72	7.7%	195,086.70	47,922.61	147,164.09	307.1%
28	- Aéreo	61	38	23	60.5%	61	38	23	60.5%	19,979.99	21,776.03	(1,796.04)	-8.2%	169.82	-	169.82	0.0%
29	**Casco**	2,338	2,143	195	9.1%	1,844	1,655	189	11.4%	4,738,450.25	4,320,662.75	417,787.50	9.7%	14,114,361.86	443,136.66	13,671,225.20	3085.1%
30	- Marítimo	1,880	1,705	175	10.3%	1,503	1,337	166	12.4%	2,143,917.58	1,787,622.85	356,294.73	19.9%	646,821.74	443,136.66	203,685.08	46.0%
31	- Aéreo	458	438	20	4.6%	341	318	23	7.2%	2,594,532.67	2,533,039.90	61,492.77	2.4%	13,467,540.12	-	13,467,540.12	0.0%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2025 (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 PAGA$EOS EN MARZO			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	**Automóvil**	1,061,593	1,014,417	47,176	4.7%	957,331	885,995	71,336	8.1%	29,769,149.54	28,290,387.18	1,478,762.36	5.2%	17,128,088.42	15,309,458.56	1,818,629.86	11.9%
33	**Ramos Técnicos**	12,322	12,178	144	1.2%	9,494	9,321	173	1.9%	3,022,616.00	2,301,167.81	721,448.19	31.4%	916,006.57	621,605.15	294,401.42	47.4%
34	- TRC - TRM	3,066	2,921	145	5.0%	3,029	2,878	151	5.2%	2,425,885.71	1,710,388.22	715,497.49	41.8%	805,623.24	550,573.66	255,049.58	46.3%
35	- Equipo Eléctronico	4,207	4,280	(73)	-1.7%	2,975	3,023	(48)	-1.6%	73,258.62	98,012.27	(24,753.65)	-25.3%	34,848.18	8,048.72	26,799.46	333.0%
36	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,127	1,147	(20)	-1.7%	795	806	(11)	-1.4%	226,801.22	235,174.32	(8,373.10)	-3.6%	45,423.71	4,918.68	40,505.03	823.5%
38	- Equipo Pesado	3,065	2,974	91	3.1%	1,863	1,783	80	4.5%	296,670.45	257,593.00	39,077.45	15.2%	30,111.44	58,064.09	(27,952.65)	-48.1%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40	**Riesgos Diversos**	103,005	92,783	10,222	11.0%	31,088	29,574	1,514	5.1%	13,376,003.53	18,272,646.12	(4,896,642.59)	-26.8%	1,841,463.56	1,222,756.49	618,707.07	50.6%
41	- Responsabilidad Civil	18,737	17,900	837	4.7%	17,993	16,985	1,008	5.9%	3,916,209.62	4,463,623.15	(547,413.53)	-12.3%	379,857.73	464,489.55	(84,631.82)	-18.2%
42	- Robo	4,235	4,242	(7)	-0.2%	3,653	3,660	(7)	-0.2%	208,806.07	177,501.29	31,304.78	17.6%	59,397.91	45,577.13	13,820.78	30.3%
43	- Fidelidad y DDD	1,223	1,281	(58)	-4.5%	1,207	1,264	(57)	-4.5%	1,397,699.49	1,223,513.91	174,185.58	14.2%	205,797.94	94,639.33	111,158.61	117.5%
44	- BBB	22	24	(2)	-8.3%	14	21	(7)	-33.3%	(56,210.40)	-	(56,210.40)	0.0%	10,712.60	401.25	10,311.35	2569.8%
45	- Otros	78,788	69,336	9,452	13.6%	8,221	7,644	577	7.5%	7,909,498.75	12,408,007.77	(4,498,509.02)	-36.3%	1,185,697.38	617,649.23	568,048.15	92.0%
46	**Titulos de Propiedad**	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	**Fianzas**	94,659	91,487	3,172	3.5%	93,264	89,169	4,095	4.6%	10,999,304.07	11,872,501.10	(873,197.03)	-7.4%	3,637,760.46	8,362,124.07	(4,724,363.61)	-56.5%
48	- Oferta y Cumplimiento	42,359	41,547	812	2.0%	42,163	41,359	804	1.9%	3,152,182.65	4,545,872.95	(1,393,690.30)	-30.7%	3,537,685.29	3,743,321.24	(205,635.95)	-5.5%
49	- Otras	52,300	49,940	2,360	4.7%	51,101	47,810	3,291	6.9%	7,847,121.42	7,326,628.15	520,493.27	7.1%	100,075.17	4,618,802.83	(4,518,727.66)	-97.8%
50	**TOTAL TOTAL Y EXTERIOR**	**4,351,488**	**4,159,840**	**191,648**	**4.6%**	**2,279,584**	**2,129,468**	**150,116**	**7.0%**	**165,544,620.99**	**166,387,195.79**	**(842,574.80)**	**-0.5%**	**87,856,978.66**	**79,716,893.82**	**8,140,084.84**	**10.2%**

Ramos de Personas	**2,492,467**	**2,379,339**	**113,128**	**4.8%**	**755,306**	**700,488**	**54,818**	**7.8%**	**87,797,222.69**	**82,273,570.29**	**5,523,652.40**	**6.7%**	**40,911,942.60**	**37,846,818.21**	**3,065,124.39**	**8.1%**
Ramos Generales	**1,859,021**	**1,780,501**	**78,520**	**4.4%**	**1,524,278**	**1,428,980**	**95,298**	**6.7%**	**77,747,398.30**	**84,113,625.50**	**(6,366,227.20)**	**-7.6%**	**46,945,036.06**	**41,870,075.61**	**5,074,960.45**	**12.1%**

Totales	**4,351,488**	**4,159,840**	**191,648**	**4.6%**	**2,279,584**	**2,129,468**	**150,116**	**7.0%**	**$165,544,620.99**	**$166,387,195.79**	**(842,574.80)**	**-0.5%**	**$87,856,978.66**	**$79,716,893.82**	**8,140,084.84**	**10.2%**

Fuente: Información suministradas por las Aseguradoras

04/30/2025 1:55 p. m.

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2025 (Cifras en Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO			
Ramos de Seguros TOTAL		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
2	**Vida Individual**	247,226	247,586	(360)	-0.1%	231,731	236,018	(4,287)	-1.8%	14,761,012.12	14,310,946.77	450,065.35	3.1%	2,105,641.42	3,192,065.58	(1,086,424.16)	-34.0%
3	- Primer año	59,834	57,602	2,232	3.9%	56,658	55,593	1,065	1.9%	2,062,934.69	1,683,745.11	379,189.58	22.5%	560,253.27	1,041,089.42	(480,836.15)	-46.2%
4	- Renovación	187,392	189,984	(2,592)	-1.4%	175,073	180,425	(5,352)	-3.0%	12,698,077.43	12,627,201.66	70,875.77	0.6%	1,545,388.15	2,150,976.16	(605,588.01)	-28.2%
5	**Accidentes Personales**	435,950	425,084	10,866	2.6%	221,390	191,557	29,833	15.6%	2,341,397.34	2,204,342.61	137,054.73	6.2%	791,682.23	726,589.35	65,092.88	9.0%
6	- Individual	209,409	189,114	20,295	10.7%	186,464	166,684	19,780	11.9%	867,815.08	807,298.37	60,516.71	7.5%	188,358.72	175,132.74	13,225.98	7.6%
7	- Grupo	226,541	235,970	(9,429)	-4.0%	34,926	24,873	10,053	40.4%	1,473,582.26	1,397,044.24	76,538.02	5.5%	603,323.51	551,456.61	51,866.90	9.4%
8	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
9	**Salud**	459,876	429,586	30,290	7.1%	166,999	160,603	6,396	4.0%	43,028,363.76	40,519,670.54	2,508,693.22	6.2%	29,860,571.10	24,451,514.10	5,409,057.00	22.1%
10	- Individual	174,207	169,985	4,222	2.5%	130,599	125,006	5,593	4.5%	24,240,843.63	22,770,383.69	1,470,459.94	6.5%	16,968,630.56	13,639,795.32	3,328,835.24	24.4%
11	- Grupo	-	259,601	(259,601)	-100.0%	36,400	35,597	803	2.3%	18,787,520.13	17,749,286.85	1,038,233.28	5.8%	12,891,940.54	10,811,718.78	2,080,221.76	19.2%
12	**Colectivos de Vida**	1,137,680	1,073,775	63,905	6.0%	130,020	106,513	23,507	22.1%	22,893,636.84	21,453,869.86	1,439,766.98	6.7%	7,919,146.20	6,962,931.17	956,215.03	13.7%
15	**Incendio y Líneas Aliadas (*)**	507,846	490,093	17,753	3.6%	361,070	343,869	17,201	5.0%	14,368,488.27	13,194,896.03	1,173,592.24	8.9%	3,667,698.65	1,769,413.84	1,898,284.81	107.3%
16	- Residencial	421,108	405,966	15,142	3.7%	325,630	310,733	14,897	4.8%	5,062,973.27	4,965,367.78	97,605.49	2.0%	3,148,731.68	691,132.41	2,457,599.27	355.6%
17	- Comercial	86,335	83,698	2,637	3.2%	35,083	32,765	2,318	7.1%	9,220,746.43	8,162,702.17	1,058,044.26	13.0%	518,966.97	1,078,281.43	(559,314.46)	-51.9%
18	- Industrial	403	429	(26)	-6.1%	357	371	(14)	-3.8%	84,768.57	66,826.08	17,942.49	26.8%	-	-	-	0.0%
19	**Vida Industrial**	13	17	(4)	-23.5%	13	17	(4)	-23.5%	-	2,565.88	(2,565.88)	-100.0%	-	-	-	0.0%
20	**Anualidades**	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	**Rentas Vitalicias**	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	**Pérdida de Ingresos**	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
23	**Multiriesgo**	34,961	34,560	401	1.2%	32,936	32,875	61	0.2%	431,976.03	549,637.51	(117,661.48)	-21.4%	320,377.32	285,655.71	34,721.61	12.2%
24	- Residencial	26,607	26,287	320	1.2%	25,797	25,809	(12)	0.0%	278,916.74	265,225.93	13,690.81	5.2%	96,686.33	126,823.97	(30,137.64)	-23.8%
25	- Comercial e Industrial	8,354	8,273	81	1.0%	7,139	7,066	73	1.0%	153,059.29	284,411.58	(131,352.29)	-46.2%	223,690.99	158,831.74	64,859.25	40.8%
26	**Transporte de Carga**	42,250	41,194	1,056	2.6%	35,772	34,877	895	2.6%	1,616,963.16	2,249,623.64	(632,660.48)	-28.1%	140,640.57	335,095.43	(194,454.86)	-58.0%
27	- Terrestre	29,510	28,545	965	3.4%	28,387	27,583	804	2.9%	1,222,843.70	1,649,145.55	(426,301.85)	-25.8%	77,031.73	276,862.85	(199,831.12)	-72.2%
28	- Marítimo	12,679	12,611	68	0.5%	7,324	7,256	68	0.9%	353,297.50	581,740.38	(228,442.88)	-39.3%	63,608.84	55,641.49	7,967.35	14.3%
29	- Aéreo	61	38	23	60.5%	61	38	23	60.5%	40,821.96	18,737.71	22,084.25	117.9%	-	2,591.09	(2,591.09)	-100.0%
30	**Casco**	2,278	2,122	156	7.4%	1,796	1,636	160	9.8%	2,563,762.65	1,560,602.67	1,003,159.98	64.3%	159,543.51	1,458,869.16	(1,299,325.65)	-89.1%
31	- Marítimo	1,817	1,690	127	7.5%	1,456	1,324	132	10.0%	1,906,646.69	840,088.25	1,066,558.44	127.0%	14,543.51	333,475.68	(318,932.17)	-95.6%
32	- Aéreo	461	432	29	6.7%	340	312	28	9.0%	657,115.96	720,514.42	(63,398.46)	-8.8%	145,000.00	1,125,393.48	(980,393.48)	-87.1%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2025 (Cifras en Balboas)

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO			
Ramos de Seguros TOTAL		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
33	**Automóvil**	1,055,230	1,011,616	43,614	4.3%	952,356	883,672	68,684	7.8%	27,291,389.57	23,782,486.58	3,508,902.99	14.8%	18,719,278.78	14,945,650.98	3,773,627.80	25.2%
34	**Ramos Técnicos**	12,172	12,312	(140)	-1.1%	9,384	9,352	32	0.3%	2,131,938.53	1,442,379.86	689,558.67	47.8%	287,179.72	371,011.57	(83,831.85)	-22.6%
35	- TRC - TRM	2,997	2,929	68	2.3%	2,960	2,885	75	2.6%	1,597,286.86	848,475.69	748,811.17	88.3%	36,964.33	251,764.46	(214,800.13)	-85.3%
36	- Equipo Eléctronico	4,200	4,297	(97)	-2.3%	2,962	3,029	(67)	-2.2%	194,598.52	158,440.03	36,158.49	22.8%	158,884.50	65,378.50	93,506.00	143.0%
37	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
38	- Rotura de Maquinaria	1,111	1,215	(104)	-8.6%	786	818	(32)	-3.9%	214,459.92	311,177.96	(96,718.04)	-31.1%	77,213.56	50,847.63	26,365.93	51.9%
39	- Equipo Pesado	3,007	3,015	(8)	-0.3%	1,844	1,789	55	3.1%	125,593.23	124,286.18	1,307.05	1.1%	14,117.33	3,020.98	11,096.35	367.3%
40	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
41	**Riesgos Diversos**	103,173	91,696	11,477	12.5%	30,715	29,317	1,398	4.8%	10,232,239.07	10,853,404.93	(621,165.86)	-5.7%	1,957,574.22	3,952,011.57	(1,994,437.35)	-50.5%
42	- Responsabilidad Civil	18,750	17,866	884	4.9%	17,836	16,911	925	5.5%	2,773,143.60	3,397,983.79	(624,840.19)	-18.4%	1,025,198.42	813,685.83	211,512.59	26.0%
43	- Robo	4,183	4,225	(42)	-1.0%	3,601	3,644	(43)	-1.2%	169,629.53	116,601.97	53,027.56	45.5%	41,027.87	275,566.34	(234,538.47)	-85.1%
44	- Fidelidad y DDD	1,204	1,286	(82)	-6.4%	1,190	1,269	(79)	-6.2%	1,229,581.03	1,022,983.58	206,597.45	20.2%	(80,412.98)	155,991.22	(236,404.20)	-151.5%
45	- BBB	22	24	(2)	-8.3%	14	21	(7)	-33.3%	21,286.20	-	21,286.20	0.0%	-	511,584.42	(511,584.42)	-100.0%
46	- Otros	79,014	68,295	10,719	15.7%	8,074	7,472	602	8.1%	6,038,598.71	6,315,835.59	(277,236.88)	-4.4%	971,760.91	2,195,183.76	(1,223,422.85)	-55.7%
47	**Titulos de Propiedad**	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48	**Fianzas**	94,689	91,410	3,279	3.6%	93,296	88,811	4,485	5.1%	8,946,572.65	10,783,817.49	(1,837,244.84)	-17.0%	11,189,608.73	7,525,918.38	3,663,690.35	48.7%
49	- Oferta y Cumplimiento	42,487	41,520	967	2.3%	42,296	41,332	964	2.3%	2,431,660.14	4,264,288.22	(1,832,628.08)	-43.0%	9,364,607.71	57,865.22	9,306,742.49	16083.5%
50	- Otras	52,202	49,890	2,312	4.6%	51,000	47,479	3,521	7.4%	6,514,912.51	6,519,529.27	(4,616.76)	-0.1%	1,825,001.02	7,468,053.16	(5,643,052.14)	-75.6%
51	**TOTAL TOTAL**	**4,133,384**	**3,951,091**	**182,293**	**4.6%**	**2,267,518**	**2,119,157**	**148,361**	**7.0%**	**150,607,739.99**	**142,908,244.37**	**7,699,495.62**	**5.4%**	**77,118,942.45**	**65,976,726.84**	**11,142,215.61**	**16.9%**
		0															
Vida		**2,280,732**	**2,176,031**	**104,701**	**4.8%**	**750,140**	**694,691**	**55,449**	**8.0%**	**83,024,410.06**	**78,488,829.78**	**4,535,580.28**	**5.8%**	**40,677,040.95**	**35,333,100.20**	**5,343,940.75**	**15.1%**
General		**1,852,652**	**1,775,060**	**77,592**	**4.4%**	**1,517,378**	**1,424,466**	**92,912**	**6.5%**	**67,583,329.93**	**64,419,414.59**	**3,163,915.34**	**4.9%**	**36,441,901.50**	**30,643,626.64**	**5,798,274.86**	**18.9%**
		-															
Totales		**4,133,384**	**3,951,091**	**182,293**	**4.6%**	**2,267,518**	**2,119,157**	**148,361**	**7.0%**	**$150,607,739.99**	**$142,908,244.37**	**7,699,495.62**	**5.4%**	**$77,118,942.45**	**$65,976,726.84**	**11,142,215.61**	**16.9%**

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2025 (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	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
2	**Vida Individual**	247,426	249,220	(1,794)	-0.7%	231,694	236,240	(4,546)	-1.9%	16,514,657.29	15,356,690.22	1,157,967.07	7.5%	2,296,892.71	3,068,037.78	(771,145.07)	-25.1%
3	- Primer año	60,378	57,852	2,526	4.4%	56,766	55,836	930	1.7%	3,423,115.78	2,406,662.85	1,016,452.93	42.2%	914,429.08	165,221.08	749,208.00	453.5%
4	- Renovación	187,048	191,368	(4,320)	-2.3%	174,928	180,404	(5,476)	-3.0%	13,091,541.51	12,950,027.37	141,514.14	1.1%	1,382,463.63	2,902,816.70	(1,520,353.07)	-52.4%
5	**Accidentes Personales**	434,396	420,438	13,958	3.3%	218,059	189,050	29,009	15.3%	2,729,404.96	2,168,441.86	560,963.10	25.9%	789,838.15	590,071.17	199,766.98	33.9%
6	- Individual	206,807	187,582	19,225	10.2%	183,993	165,102	18,891	11.4%	857,387.73	764,619.27	92,768.46	12.1%	219,472.84	252,397.06	(32,924.22)	-13.0%
7	- Grupo	227,589	232,856	(5,267)	-2.3%	34,066	23,948	10,118	42.2%	1,872,017.23	1,403,822.59	468,194.64	33.4%	570,365.31	337,674.11	232,691.20	68.9%
8	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
9	**Salud**	458,577	444,012	14,565	3.3%	166,205	159,885	6,320	4.0%	49,144,001.38	43,301,948.35	5,842,053.03	13.5%	29,514,304.52	27,263,534.77	2,250,769.75	8.3%
10	- Individual	173,616	169,567	4,049	2.4%	130,007	124,607	5,400	4.3%	24,685,690.56	22,160,518.91	2,525,171.65	11.4%	16,288,424.60	14,966,428.58	1,321,996.02	8.8%
11	- Grupo	-	274,445	(274,445)	-100.0%	36,198	35,278	920	2.6%	24,458,310.82	21,141,429.44	3,316,881.38	15.7%	13,225,879.92	12,297,106.19	928,773.73	7.6%
12	**Colectivos de Vida**	1,155,511	1,075,872	79,639	7.4%	127,816	104,686	23,130	22.1%	23,983,126.36	22,714,263.42	1,268,862.94	5.6%	7,138,865.51	6,085,487.11	1,053,378.40	17.3%
13	- Colectivo de vida	592,918	498,380			84,631	9,591			8,314,522.75	7,686,398.23			2,576,820.56	1,912,475.20		
14	- Colectivo de deudores	562,593	577,492			43,185	95,095			15,668,603.61	15,027,865.19			4,562,044.95	4,173,011.91		
15	**Incendio y Líneas Aliadas (*)**	506,663	488,227	18,436	3.8%	360,141	342,326	17,815	5.2%	16,745,471.66	14,982,956.02	1,762,515.64	11.8%	2,232,892.87	5,276,037.40	(3,043,144.53)	-57.7%
16	- Residencial	420,139	404,516	15,623	3.9%	324,845	309,375	15,470	5.0%	7,531,105.37	7,444,459.03	86,646.34	1.2%	1,493,341.94	894,621.67	598,720.27	66.9%
17	- Comercial	86,111	83,286	2,825	3.4%	34,930	32,578	2,352	7.2%	9,209,938.68	7,511,374.39	1,698,564.29	22.6%	731,529.31	4,369,636.97	(3,638,107.66)	-83.3%
18	- Industrial	413	425	(12)	-2.8%	366	373	(7)	-1.9%	4,427.61	27,122.60	(22,694.99)	-83.7%	8,021.62	11,778.76	(3,757.14)	-31.9%
19	**Vida Industrial**	14	17	(3)	-17.6%	14	17	(3)	-17.6%	-	-	-	0.0%	-	-	-	0.0%
20	**Anualidades**	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	**Rentas Vitalicias**	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	**Pérdida de Ingresos**	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
23	**Multiriesgo**	35,018	34,598	420	1.2%	33,190	32,831	359	1.1%	595,502.90	797,911.13	(202,408.23)	-25.4%	191,777.28	371,665.55	(179,888.27)	-48.4%
24	- Residencial	26,643	26,292	351	1.3%	25,986	25,749	237	0.9%	309,771.08	369,417.94	(59,646.86)	-16.1%	127,831.26	149,228.92	(21,397.66)	-14.3%
25	- Comercial e Industrial	8,375	8,306	69	0.8%	7,204	7,082	122	1.7%	285,731.82	428,493.19	(142,761.37)	-33.3%	63,946.02	222,436.63	(158,490.61)	-71.3%
26	**Transporte de Carga**	42,135	41,191	944	2.3%	35,644	34,879	765	2.2%	3,321,085.74	3,962,339.62	(641,253.88)	-16.2%	143,345.56	280,888.14	(137,542.58)	-49.0%
27	**- Terrestre**	29,413	28,516	897	3.1%	28,277	27,559	718	2.6%	1,679,460.35	3,465,467.92	(1,786,007.57)	-51.5%	112,612.43	193,408.23	(80,795.80)	-41.8%
28	- Marítimo	12,665	12,635	30	0.2%	7,310	7,280	30	0.4%	1,619,912.78	485,565.38	1,134,347.40	233.6%	30,733.13	87,479.91	(56,746.78)	-64.9%
29	- Aéreo	57	40	17	42.5%	57	40	17	42.5%	21,712.61	11,306.32	10,406.29	92.0%	-	-	-	0.0%
30	**Casco**	2,281	2,047	234	11.4%	1,802	1,562	240	15.4%	2,037,212.93	1,485,038.48	552,174.45	37.2%	1,991,938.37	78,951.62	1,912,986.75	2423.0%
31	- Marítimo	1,812	1,629	183	11.2%	1,451	1,263	188	14.9%	984,823.90	330,252.82	654,571.08	198.2%	1,804,438.37	63,731.76	1,740,706.61	2731.3%

Fuente: Información suministradas por las Aseguradoras

04/30/2025 1:55 p. m.

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2025 (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	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	- Aéreo	469	418	51	12.2%	351	299	52	17.4%	1,052,389.03	1,154,785.66	(102,396.63)	-8.9%	187,500.00	15,219.86	172,280.14	1131.9%
33	**Automóvil**	1,049,352	995,095	54,257	5.5%	944,890	874,412	70,478	8.1%	30,783,258.67	27,650,583.10	3,132,675.57	11.3%	17,956,477.81	15,587,769.89	2,368,707.92	15.2%
34	**Ramos Técnicos**	12,209	12,159	50	0.4%	9,351	9,315	36	0.4%	3,621,551.33	2,432,330.22	1,189,221.11	48.9%	943,627.61	66,561.75	877,065.86	1317.7%
35	- TRC - TRM	2,961	2,895	66	2.3%	2,903	2,858	45	1.6%	2,843,168.54	1,602,122.52	1,241,046.02	77.5%	675,877.65	36,818.00	639,059.65	1735.7%
36	- Equipo Eléctronico	4,208	4,247	(39)	-0.9%	2,971	3,013	(42)	-1.4%	161,017.98	256,511.42	(95,493.44)	-37.2%	19,777.05	18,167.30	1,609.75	8.9%
37	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	10,746.98	10,746.98	-	0.0%	-	-	-	0.0%
38	- Rotura de Maquinaria	1,135	1,238	(103)	-8.3%	809	823	(14)	-1.7%	414,288.99	381,626.23	32,662.76	8.6%	244,161.10	9,498.49	234,662.61	2470.5%
39	- Equipo Pesado	3,048	2,923	125	4.3%	1,836	1,790	46	2.6%	192,328.84	181,323.07	11,005.77	6.1%	3,811.81	2,077.96	1,733.85	83.4%
40	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
41	**Riesgos Diversos**	102,362	90,807	11,555	12.7%	30,605	28,626	1,979	6.9%	12,797,612.60	11,013,228.47	1,784,384.13	16.2%	1,401,767.14	1,634,973.42	(233,206.28)	-14.3%
42	- Responsabilidad Civil	18,618	17,532	1,086	6.2%	17,710	16,598	1,112	6.7%	6,034,253.90	4,871,485.69	1,162,768.21	23.9%	371,934.28	1,032,249.14	(660,314.86)	-64.0%
43	- Robo	4,197	4,130	67	1.6%	3,614	3,550	64	1.8%	305,574.80	445,431.46	(139,856.66)	-31.4%	30,556.65	20,036.64	10,520.01	52.5%
44	- Fidelidad y DDD	1,212	1,215	(3)	-0.2%	1,198	1,198	-	0.0%	1,472,285.07	1,257,512.96	214,772.11	17.1%	440,941.55	152,101.26	288,840.29	189.9%
45	- BBB	21	24	(3)	-12.5%	13	21	(8)	-38.1%	12,080.55	(43,214.80)	55,295.35	0.0%	-	-	-	0.0%
46	- Otros	78,314	67,906	10,408	15.3%	8,070	7,259	811	11.2%	4,973,418.28	4,482,013.16	491,405.12	11.0%	558,334.66	430,586.38	127,748.28	29.7%
47	**Titulos de Propiedad**	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48	**Fianzas**	95,373	91,646	3,727	4.1%	93,973	89,061	4,912	5.5%	13,511,637.61	10,204,294.67	3,307,342.94	32.4%	4,451,535.28	2,587,601.97	1,863,933.31	72.0%
49	- Oferta y Cumplimiento	42,716	41,648	1,068	2.6%	42,513	41,460	1,053	2.5%	7,993,076.04	5,656,412.31	2,336,663.73	41.3%	3,536,168.02	1,167,152.08	2,369,015.94	203.0%
50	- Otras	52,657	49,998	2,659	**5.3%**	51,460	47,601	3,859	8.1%	**5,518,561.57**	4,547,882.36	970,679.21	21.3%	915,367.26	1,420,449.89	(505,082.63)	-35.6%
51	**TOTAL TOTAL**	**2,253,424**	**3,945,369**	**195,988**	**5.0%**	**2,253,424**	**2,102,930**	**150,494**	**7.2%**	**175,784,523.43**	**156,070,025.56**	**19,714,497.87**	**12.6%**	**69,053,262.81**	**62,891,580.57**	**6,161,682.24**	**9.8%**
		-															
	Vida	**743,774**	**2,189,542**	**106,368**	**4.9%**	**743,774**	**689,861**	**53,913**	**7.8%**	**92,371,189.99**	**83,541,343.85**	**8,829,846.14**	**10.6%**	**39,739,900.89**	**37,007,130.83**	**2,732,770.06**	**7.4%**
	General	**1,509,650**	**1,755,827**	**89,620**	**5.1%**	**1,509,650**	**1,413,069**	**96,581**	**6.8%**	**83,413,333.44**	**72,528,681.71**	**10,884,651.73**	**15.0%**	**29,313,361.92**	**25,884,449.74**	**3,428,912.18**	**13.2%**
		0															
	Totales	2,253,424	**3,945,369**	**195,988**	**5.0%**	**2,253,424**	**2,102,930**	**150,494**	**7.2%**	**175,784,523.43**	**$156,070,025.56**	**19,714,497.87**	**12.6%**	**69,053,262.81**	**$62,891,580.57**	**6,161,682.24**	**9.8%**

Fuente: Información suministradas por las Aseguradoras

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE MARZO 2025

COMPARATIVO SINESTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINESTRALIDAD ACUMULADA		
		2025	2024	Variación Porcentual
1	**Vida Individual**	0.17	0.20	-14.9%
2	- Primer año	0.48	0.56	-13.2%
3	- Renovación	0.11	0.14	-25.3%
4	**Accidentes Personales**	0.22	0.21	8.4%
5	- Individual	0.19	0.25	-26.8%
6	- Grupo	0.24	0.19	27.8%
7	- Invalidez	0.00	0.00	0.0%
8	**Salud**	0.66	0.64	3.4%
9	- Individual	0.67	0.64	5.2%
10	- Grupo	0.64	0.64	1.1%
11	**Colectivos de Vida**	0.31	0.30	1.5%
12	- Colectivo de vida	0.38	0.42	-10.8%
13	- Colectivo de deudores	0.27	0.25	9.0%
14	**Incendio y Líneas Aliadas (*)**	0.34	0.52	-35.1%
15	- Residencial	0.29	0.11	152.3%
16	- Comercial	0.39	0.88	-55.3%
17	- Industrial	0.01	0.07	-79.2%
18	**Vida Industrial**	0.00	0.00	0.0%
19	**Anualidades**	0.00	0.00	0.0%
20	**Rentas Vitalicias**	0.00	0.00	0.0%
21	**Pérdida de Ingresos**	0.00	0.00	0.0%
22	**Multiriesgo**	0.36	0.42	-14.1%
23	- Residencial	0.29	0.39	-26.3%
24	- Comercial e Industrial	0.45	0.43	2.6%
25	**Transporte de Carga**	0.08	0.09	-4.5%
26	- Terrestre	0.07	0.08	-12.6%
27	- Marítimo	0.11	0.11	-1.8%
28	- Aéreo	0.00	0.05	-95.9%
29	**Casco**	1.74	0.27	547.6%
30	- Marítimo	0.49	0.28	72.4%
31	- Aéreo	3.21	0.26	1139.2%

Fuente: Información suministradas por las Aseguradoras

04/30/2025 1:55 p. m.

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE MARZO 2025

COMPARATIVO SINESTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINESTRALIDAD ACUMULADA		
		2025	2024	Variación Porcentual
32	**Automóvil**	0.61	0.58	6.5%
33	**Ramos Técnicos**	0.24	0.17	42.6%
34	- TRC - TRM	0.22	0.20	9.7%
35	- Equipo Eléctronico	0.50	0.18	178.8%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.43	0.07	509.6%
38	- Equipo Pesado	0.08	0.11	-30.3%
39	- Vidrios	0.00	0.00	0.0%
40	**Riesgos Diversos**	0.14	0.17	-15.8%
41	- Responsabilidad Civil	0.14	0.18	-23.0%
42	- Robo	0.19	0.46	-58.5%
43	- Fidelidad y DDD	0.14	0.11	20.2%
44	- BBB	0.00	0.00	0.0%
45	- Otros	0.14	0.14	2.7%
46	**Titulos de Propiedad**	0.00	0.00	0.0%
47	**Fianzas**	0.58	0.56	2.5%
48	- Oferta y Cumplimiento	1.21	0.34	252.5%
49	- Otras	0.14	0.73	-80.5%
50	**TOTAL LOCAL Y EXTERIOR**	**0.48**	**0.45**	**6.1%**

Vida	**0.46**	**0.45**	**2.2%**
General	**0.49**	**0.45**	**10.7%**

Totales	**0.48**	**0.45**	**6.1%**