SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 31 DE JULIO 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			
	JULIO		VARIACIÓN		JULIO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
Vida Individual	338,263	245,840	92,423	37.6%	325,819	233,201	92,618	39.7%	111,574,986.37	105,070,005.83	6,504,980.54	6.2%	23,828,394.15	25,978,339.66	(2,149,945.51)	-8.3%
Accidentes Personales	755,648	709,668	45,980	6.5%	237,851	205,672	32,179	15.6%	20,877,989.92	18,949,428.61	1,928,561.31	10.2%	5,436,650.85	4,923,342.06	513,308.79	10.4%
Salud	466,132	446,600	19,532	4.4%	169,215	162,608	6,607	4.1%	320,241,523.30	301,188,390.69	19,053,132.61	6.3%	215,357,928.07	206,031,724.58	9,326,203.49	4.5%
Colectivos de Vida	1,054,819	1,134,055	(79,236)	-7.0%	52,628	115,209	(62,581)	-54.3%	163,704,345.05	158,287,118.31	5,417,226.74	3.4%	58,420,138.88	49,467,316.97	8,952,821.91	18.1%
Incendio y Líneas Aliadas (*)	514,186	499,268	14,918	3.0%	367,711	352,915	14,796	4.2%	142,412,348.83	131,380,359.28	11,031,989.55	8.4%	24,716,599.05	40,051,808.34	(15,335,209.29)	-38.3%
Multiriesgo	35,478	34,979	499	1.4%	33,605	33,115	490	1.5%	4,448,190.91	5,042,101.27	(593,910.36)	-11.8%	1,721,563.15	1,886,416.83	(164,853.68)	-8.7%
Transporte de Carga	41,355	41,528	(173)	-0.4%	36,378	35,256	1,122	3.2%	21,303,016.82	21,068,308.98	234,707.84	1.1%	2,095,880.80	2,353,376.53	(257,495.73)	-10.9%
Casco	2,432	2,170	262	12.1%	1,936	1,684	252	15.0%	24,275,587.64	25,766,284.19	(1,490,696.55)	-5.8%	28,421,414.39	6,284,751.12	22,136,663.27	352.2%
Automóvil	1,079,642	1,017,923	61,719	6.1%	973,134	914,604	58,530	6.4%	194,245,096.96	179,300,500.73	14,944,596.23	8.3%	130,915,478.33	116,062,385.35	14,853,092.98	12.8%
Ramos Técnicos	12,282	12,337	(55)	-0.4%	9,555	9,374	181	1.9%	19,847,135.13	16,892,624.47	2,954,510.66	17.5%	4,579,075.20	2,445,499.80	2,133,575.40	87.2%
Responsabilidad Civil	19,407	18,251	1,156	6.3%	18,646	17,330	1,316	7.6%	29,396,130.21	108,896,729.23	(79,500,599.02)	-73.0%	4,670,325.97	6,388,544.24	(1,718,218.27)	-26.9%
Robo	4,280	4,247	33	0.8%	3,691	3,658	33	0.9%	1,392,317.46	1,485,531.49	(93,214.03)	-6.3%	288,162.04	842,926.12	(554,764.08)	-65.8%
Fianzas	97,444	93,518	3,926	4.2%	96,386	92,220	4,166	4.5%	73,773,613.58	83,303,089.66	(9,529,476.08)	-11.4%	36,582,846.67	38,333,483.61	(1,750,636.94)	-4.6%
Otros	84,746	75,127	9,619	12.8%	9,737	9,185	552	6.0%	79,332,410.77	(1,486,968.30)	80,819,379.07	-5435.2%	14,821,464.31	14,130,187.84	691,276.47	4.9%
TOTAL LOCAL Y EXTERIOR	**4,506,114**	**4,335,511**	**170,603**	**3.9%**	**2,336,292**	**2,186,031**	**150,261**	**6.9%**	**1,206,824,692.95**	**1,155,143,504.44**	**51,681,188.51**	**4.5%**	**551,855,921.86**	**515,180,103.05**	**36,675,818.81**	**7.1%**

Ramos de Personas	**2,614,862**	**2,536,163**	**78,699**	**3.1%**	**785,513**	**716,690**	**68,823**	**9.6%**	**616,398,844.64**	**583,494,943.44**	**32,903,901.20**	**5.6%**	**303,043,111.95**	**286,400,723.27**	**16,642,388.68**	**5.8%**
Ramos Generales	**1,891,252**	**1,799,348**	**91,904**	**5.1%**	**1,550,779**	**1,469,341**	**81,438**	**5.5%**	**590,425,848.31**	**571,648,561.00**	**18,777,287.31**	**3.3%**	**248,812,809.91**	**228,779,379.78**	**20,033,430.13**	**8.8%**

Totales	**4,506,114**	**4,335,511**	**170,603**	**3.9%**	**2,336,292**	**2,186,031**	**150,261**	**6.9%**	**$1,206,824,692.95**	**$1,155,143,504.44**	**51,681,188.51**	**4.5%**	**$551,855,921.86**	**$515,180,103.05**	**36,675,818.81**	**7.1%**

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE JULIO 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			
		JULIO		VARIACIÓN		JULIO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	**Vida Individual**	338,263	245,840	92,423	37.6%	325,819	233,201	92,618	39.7%	111,574,986.37	104,543,983.63	7,031,002.74	6.7%	23,828,394.15	23,842,658.16	(14,264.01)	-0.1%
2	- Primer año	83,613	57,480	26,133	45.5%	82,408	55,210	27,198	49.3%	17,259,715.54	13,878,200.23	3,381,515.31	24.4%	7,788,330.16	7,286,375.06	501,955.10	6.9%
3	- Renovación	254,650	188,360	66,290	35.2%	243,411	177,991	65,420	36.8%	94,315,270.83	90,665,783.40	3,649,487.43	4.0%	16,040,063.99	16,556,283.10	(516,219.11)	-3.1%
4	**Accidentes Personales**	755,648	709,668	45,980	6.5%	237,851	205,672	32,179	15.6%	20,877,989.92	19,235,356.56	1,642,633.36	8.5%	5,436,650.85	5,041,495.66	395,155.19	7.8%
5	- Individual	220,422	198,213	22,209	11.2%	197,397	175,397	22,000	12.5%	7,156,831.55	6,736,784.70	420,046.85	6.2%	1,141,848.49	1,685,150.64	(543,302.15)	-32.2%
6	- Grupo	535,226	511,455	23,771	4.6%	40,454	30,275	10,179	33.6%	13,721,158.37	12,498,571.86	1,222,586.51	9.8%	4,294,802.36	3,356,345.02	938,457.34	28.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	**Salud**	466,132	446,600	19,532	4.4%	169,215	162,608	6,607	4.1%	320,241,523.30	303,846,154.20	16,395,369.10	5.4%	215,357,928.07	204,564,612.40	10,793,315.67	5.3%
9	- Individual	177,161	171,956	5,205	3.0%	133,652	126,750	6,902	5.4%	179,396,682.69	164,956,142.22	14,440,540.47	8.8%	117,458,588.27	109,706,271.70	7,752,316.57	7.1%
10	- Grupo	288,971	-	288,971	0.0%	35,563	35,858	(295)	-0.8%	140,844,840.61	138,890,011.98	1,954,828.63	1.4%	97,899,339.80	94,858,340.70	3,040,999.10	3.2%
11	**Colectivos de Vida**	1,054,819	1,134,055	(79,236)	-7.0%	52,628	115,209	(62,581)	-54.3%	163,704,345.05	157,805,482.52	5,898,862.53	3.7%	58,420,138.88	49,974,002.32	8,446,136.56	16.9%
12	- Colectivo de vida	507,283	565,915	(58,632)	-10.4%	9,410	72,038	(62,628)	-86.9%	52,433,011.64	50,024,819.92	2,408,191.72	4.8%	28,058,744.42	22,537,522.60	5,521,221.82	24.5%
13	- Colectivo de deudores	547,536	568,140	(20,604)	-3.6%	43,218	43,171	47	0.1%	111,271,333.41	107,780,662.60	3,490,670.81	3.2%	30,361,394.46	27,436,479.72	2,924,914.74	10.7%
14	**Incendio y Líneas Aliadas (*)**	514,186	499,268	14,918	3.0%	367,711	352,915	14,796	4.2%	142,412,348.83	162,666,279.27	(20,253,930.44)	-12.5%	24,716,599.05	42,558,954.52	(17,842,355.47)	-41.9%
15	- Residencial	426,244	413,919	12,325	3.0%	330,873	318,668	12,205	3.8%	48,387,614.86	55,304,197.21	(6,916,582.35)	-12.5%	12,783,969.28	9,373,510.69	3,410,458.59	36.4%
16	- Comercial	87,516	84,932	2,584	3.0%	36,460	33,878	2,582	7.6%	91,723,510.61	105,803,513.72	(14,080,003.11)	-13.3%	11,922,734.14	33,119,728.43	(21,196,994.30)	-64.0%
17	- Industrial	426	417	9	2.2%	378	369	9	2.4%	2,301,223.36	1,558,568.34	742,655.02	47.6%	9,895.64	65,715.40	(55,819.76)	-84.9%
18	**Vida Industrial**	16	15	1	6.7%	16	15	1	6.7%	2,725.42	1,164.63	1,560.79	134.0%	-	-	-	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**	35,478	34,979	499	1.4%	33,605	33,115	490	1.5%	4,448,190.91	5,076,074.24	(627,883.33)	-12.4%	1,721,563.15	2,038,582.97	(317,019.82)	-15.6%
23	- Residencial	27,175	26,542	633	2.4%	26,364	25,921	443	1.7%	2,368,339.97	2,420,723.41	(52,383.44)	-2.2%	835,385.12	1,084,124.29	(248,739.18)	-22.9%
24	- Comercial e Industrial	8,303	8,437	(134)	-1.6%	7,241	7,194	47	0.7%	2,079,850.94	2,655,350.83	(575,499.89)	-21.7%	886,178.03	954,458.68	(68,280.64)	-7.2%
25	**Transporte de Carga**	41,355	41,528	(173)	-0.4%	36,378	35,256	1,122	3.2%	21,303,016.82	21,290,599.13	12,417.69	0.1%	2,095,880.80	2,420,324.29	(324,443.49)	-13.4%
26	- Terrestre	30,022	28,827	1,195	4.1%	28,874	27,910	964	3.5%	11,779,360.86	14,743,588.90	(2,964,228.04)	-20.1%	1,246,552.04	2,022,147.37	(775,595.33)	-38.4%
27	- Marítimo	11,251	12,654	(1,403)	-11.1%	7,422	7,299	123	1.7%	9,301,122.96	6,424,881.62	2,876,241.34	44.8%	847,138.02	394,356.36	452,781.66	114.8%
28	- Aéreo	82	47	35	74.5%	82	47	35	74.5%	222,533.00	122,128.61	100,404.39	82.2%	2,190.74	3,820.56	(1,629.82)	-42.7%
29	**Casco**	2,432	2,170	262	12.1%	1,936	1,684	252	15.0%	24,275,587.64	31,014,617.57	(6,739,029.93)	-21.7%	28,421,414.39	7,788,909.65	20,632,504.74	264.9%
30	- Marítimo	1,952	1,722	230	13.4%	1,577	1,356	221	16.3%	9,583,584.13	10,439,985.41	(856,401.28)	-8.2%	4,027,088.36	6,639,282.74	(2,612,194.38)	-39.3%
31	- Aéreo	480	448	32	7.1%	359	328	31	9.5%	14,692,003.51	20,574,632.16	(5,882,628.65)	-28.6%	24,394,326.03	1,149,626.91	23,244,699.12	2021.9%

Fuente: Información suministradas por las Aseguradoras

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE JULIO 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			
		JULIO		VARIACIÓN		JULIO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	**Automóvil**	1,079,642	1,017,923	61,719	6.1%	973,134	914,604	58,530	6.4%	194,245,096.96	178,547,213.00	15,697,883.96	8.8%	130,915,478.33	115,740,355.63	15,175,122.70	13.1%
33	**Ramos Técnicos**	12,282	12,337	(55)	-0.4%	9,555	9,374	181	1.9%	19,847,135.13	13,889,828.37	5,957,306.76	42.9%	4,579,075.20	2,407,318.61	2,171,756.59	90.2%
34	- TRC - TRM	3,124	2,972	152	5.1%	3,092	2,922	170	5.8%	15,728,695.71	11,300,313.16	4,428,382.55	39.2%	2,998,820.46	1,626,776.56	1,372,043.90	84.3%
35	- Equipo Eléctronico	4,197	4,316	(119)	-2.8%	2,963	3,031	(68)	-2.2%	895,491.69	918,804.95	(23,313.26)	-2.5%	396,253.58	262,217.07	134,036.51	51.1%
36	- Caldera y Maquinaria	858	854	4	0.5%	833	829	4	0.5%	413,070.76	10,746.98	402,323.78	3743.6%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,077	1,117	(40)	-3.6%	814	808	6	0.7%	1,572,442.18	1,298,061.20	274,380.98	21.1%	689,999.24	117,956.08	572,043.16	485.0%
38	- Equipo Pesado	3,023	3,076	(53)	-1.7%	1,850	1,782	68	3.8%	1,237,401.46	361,902.08	875,499.38	241.9%	494,001.92	400,368.90	93,633.02	23.4%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	33.33	-	33.33	0.0%	-	-	-	0.0%
40	**Riesgos Diversos**	108,377	97,570	10,807	11.1%	32,018	30,118	1,900	6.3%	110,118,133.02	123,518,090.27	(13,399,957.25)	-10.8%	19,779,952.32	21,907,681.46	(2,127,729.14)	-9.7%
41	- Responsabilidad Civil	19,407	18,251	1,156	6.3%	18,646	17,330	1,316	7.6%	29,396,130.21	29,463,971.44	(67,841.23)	-0.2%	4,670,325.97	4,918,532.04	(248,206.07)	-5.0%
42	- Robo	4,280	4,247	33	0.8%	3,691	3,658	33	0.9%	1,392,317.46	1,557,069.39	(164,751.93)	-10.6%	288,162.04	903,861.41	(615,699.37)	-68.1%
43	- Fidelidad y DDD	1,238	1,256	(18)	-1.4%	1,221	1,241	(20)	-1.6%	9,100,723.59	7,767,489.98	1,333,233.61	17.2%	1,594,643.79	1,498,480.31	96,163.48	6.4%
44	- BBB	24	23	1	4.3%	15	16	(1)	-6.3%	1,115,994.34	1,545,510.91	(429,516.57)	-27.8%	11,590.10	648,054.27	(636,464.17)	-98.2%
45	- Otros	83,428	73,793	9,635	13.1%	8,445	7,873	572	7.3%	69,112,967.42	83,184,048.55	(14,071,081.13)	-16.9%	13,215,230.42	13,938,753.43	(723,523.01)	-5.2%
46	**Titulos de Propiedad**	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	**Fianzas**	97,444	93,518	3,926	4.2%	96,386	92,220	4,166	4.5%	73,773,613.58	94,878,012.54	(21,104,398.96)	-22.2%	36,582,846.67	35,849,827.83	733,018.84	2.0%
48	- Oferta y Cumplimiento	43,168	42,756	412	1.0%	42,980	42,567	413	1.0%	33,801,607.27	57,010,279.72	(23,208,672.45)	-40.7%	20,601,048.28	9,872,792.83	10,728,255.45	108.7%
49	- Otras	54,276	50,762	3,514	6.9%	53,406	49,653	3,753	7.6%	39,972,006.31	37,867,732.82	2,104,273.49	5.6%	15,981,798.39	25,977,035.00	(9,995,236.61)	-38.5%
50	**TOTAL LOCAL Y EXTERIOR**	**4,506,114**	**4,335,511**	**170,603**	**3.9%**	**2,336,292**	**2,186,031**	**150,261**	**6.9%**	**1,206,824,692.95**	**1,216,312,855.93**	**(9,488,162.98)**	**-0.8%**	**551,855,921.86**	**514,134,723.50**	**37,721,198.36**	**7.3%**
	Vida	**2,614,862**	**2,536,163**	**78,699**	**3.1%**	**785,513**	**716,690**	**68,823**	**9.6%**	**616,398,844.64**	**585,430,976.91**	**30,967,867.73**	**5.3%**	**303,043,111.95**	**283,422,768.54**	**19,620,343.41**	**6.9%**
	General	**1,891,252**	**1,799,348**	**91,904**	**5.1%**	**1,550,779**	**1,469,341**	**81,438**	**6%**	**590,425,848.31**	**630,881,879.02**	**(40,456,030.71)**	**-6.4%**	**248,812,809.91**	**230,711,954.96**	**18,100,854.95**	**7.8%**
	Totales	**4,506,114**	**4,335,511**	**170,603**	**3.9%**	**2,336,292**	**2,186,031**	**150,261**	**6.9%**	**$1,206,824,692.95**	**$1,216,312,855.93**	**(9,488,162.98)**	**-0.8%**	**$551,855,921.86**	**$514,134,723.50**	**37,721,198.36**	**7.3%**

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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 JULIO				SINIESTROS PAGADOS EN JULIO			
	Ramos de Seguros TOTAL	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	**Vida Individual**	338,263	245,840	92,423	37.6%	325,819	233,201	92,618	39.7%	16,409,400.61	15,167,295.69	1,242,104.92	8.2%	3,535,928.55	5,846,025.75	(2,310,097.20)	-39.5%
2	- Primer año	83,613	57,480	26,133	45.5%	82,408	55,210	27,198	49.3%	2,504,689.47	2,090,927.99	413,761.48	19.8%	946,923.85	781,762.92	165,160.93	21.1%
3	- Renovación	254,650	188,360	66,290	35.2%	243,411	177,991	65,420	36.8%	13,904,711.14	13,076,367.70	828,343.44	6.3%	2,589,004.70	5,064,262.83	(2,475,258.13)	-48.9%
4	**Accidentes Personales**	755,648	709,668	45,980	6.5%	237,851	205,672	32,179	15.6%	2,414,351.12	2,260,140.95	154,210.17	6.8%	835,245.78	953,016.56	(117,770.78)	-12.4%
5	- Individual	220,422	198,213	22,209	11.2%	197,397	175,397	22,000	12.5%	1,027,227.94	912,630.49	114,597.45	12.6%	110,985.94	356,551.23	(245,565.29)	-68.9%
6	- Grupo	535,226	511,455	23,771	4.6%	40,454	30,275	10,179	33.6%	1,387,123.18	1,347,510.46	39,612.72	2.9%	724,259.84	596,465.33	127,794.51	21.4%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	**Salud**	466,132	446,600	19,532	4.4%	169,215	162,608	6,607	4.1%	50,478,339.92	47,791,560.47	2,686,779.45	5.6%	34,054,260.29	33,340,740.72	713,519.57	2.1%
9	- Individual	177,161	171,956	5,205	3.0%	133,652	126,750	6,902	5.4%	26,599,153.07	23,916,833.96	2,682,319.11	11.2%	17,419,396.08	18,810,765.19	(1,391,369.11)	-7.4%
10	- Grupo	-	274,644	(274,644)	-100.0%	35,563	35,858	(295)	-0.8%	23,879,186.85	23,874,726.51	4,460.34	0.0%	16,634,864.21	14,529,975.53	2,104,888.68	14.5%
11	**Colectivos de Vida**	1,054,819	1,134,055	(79,236)	-7.0%	52,628	115,209	(62,581)	-54.3%	24,457,695.86	24,796,762.93	(339,067.07)	-1.4%	9,106,852.58	8,737,766.95	369,085.63	4.2%
12	- Colectivo de vida	507,283	565,915	(58,632)	-10.4%	9,410	72,038	(62,628)	-86.9%	7,734,819.90	9,039,075.64	(1,304,255.74)	-14.4%	4,594,730.78	3,379,197.66	1,215,533.12	36.0%
13	- Colectivo de deudores	547,536	568,140	(20,604)	-3.6%	43,218	43,171	47	0.1%	16,722,875.96	15,757,687.29	965,188.67	6.1%	4,512,121.80	5,358,569.29	(846,447.49)	-15.8%
14	**Incendio y Líneas Aliadas (*)**	514,186	499,268	14,918	3.0%	367,711	352,915	14,796	4.2%	17,957,092.27	18,967,161.58	(1,010,069.31)	-5.3%	1,968,732.21	5,861,741.92	(3,893,009.71)	-66.4%
15	- Residencial	426,244	413,919	12,325	3.0%	330,873	318,668	12,205	3.8%	8,427,446.22	8,658,109.43	(230,663.21)	-2.7%	1,160,287.87	3,958,055.79	(2,797,767.92)	-70.7%
16	- Comercial	87,516	84,932	2,584	3.0%	36,460	33,878	2,582	7.6%	8,480,041.28	9,731,828.38	(1,251,787.10)	-12.9%	807,597.82	1,870,115.49	(1,062,517.67)	-56.8%
17	- Industrial	426	417	9	2.2%	378	369	9	2.4%	1,049,604.77	577,223.77	472,381.00	81.8%	846.52	33,570.64	(32,724.12)	-97.5%
18	**Vida Industrial**	16	15	1	6.7%	16	15	1	6.7%	2,346.44	2,432.31	(85.87)	-3.5%	-	-	-	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**	35,478	34,979	499	1.4%	33,605	33,115	490	1.5%	716,541.94	851,148.72	(134,606.78)	-15.8%	326,694.42	307,709.25	18,985.17	6.2%
23	- Residencial	27,175	26,542	633	2.4%	26,364	25,921	443	1.7%	352,405.12	308,197.33	44,207.79	14.3%	128,762.76	124,253.33	4,509.43	3.6%
24	- Comercial e Industrial	8,303	8,437	(134)	-1.6%	7,241	7,194	47	0.7%	364,136.82	542,951.39	(178,814.57)	-32.9%	197,931.66	183,455.92	14,475.74	7.9%
25	**Transporte de Carga**	41,355	41,528	(173)	-0.4%	36,378	35,256	1,122	3.2%	4,993,949.32	4,281,864.20	712,085.12	16.6%	359,181.71	282,265.02	76,916.69	27.2%
26	- Terrestre	30,022	28,827	1,195	4.1%	28,874	27,910	964	3.5%	2,965,413.06	3,057,338.65	(91,925.59)	-3.0%	226,649.04	181,604.31	45,044.73	24.8%
27	- Marítimo	11,251	12,654	(1,403)	-11.1%	7,422	7,299	123	1.7%	1,991,679.38	1,203,422.14	788,257.24	65.5%	132,532.67	100,394.24	32,138.43	32.0%
28	- Aéreo	82	47	35	74.5%	82	47	35	74.5%	36,856.88	21,103.41	15,753.47	74.6%	-	266.47	(266.47)	-100.0%
29	**Casco**	2,432	2,170	262	12.1%	1,936	1,684	252	15.0%	2,155,508.17	2,891,855.20	(736,347.03)	-25.5%	658,210.15	207,149.38	451,060.77	217.7%
30	- Marítimo	1,952	1,722	230	13.4%	1,577	1,356	221	16.3%	1,185,587.95	2,491,783.61	(1,306,195.66)	-52.4%	439,217.77	205,249.38	233,968.39	114.0%
31	- Aéreo	480	448	32	7.1%	359	328	31	9.5%	969,920.22	400,071.59	569,848.63	142.4%	218,992.38	1,900.00	217,092.38	11425.9%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JULIO 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 JULIO				SINIESTROS PAGADOS EN JULIO			
	Ramos de Seguros TOTAL	JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN		JULIO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	**Automóvil**	1,079,642	1,017,923	61,719	6.1%	973,134	914,604	58,530	6.4%	26,671,654.67	23,144,582.04	3,527,072.63	15.2%	21,307,155.14	18,500,608.74	2,806,546.40	15.2%
33	**Ramos Técnicos**	12,282	12,337	(55)	-0.4%	9,555	9,374	181	1.9%	3,785,895.28	1,270,284.55	2,515,610.73	198.0%	636,337.43	522,210.29	114,127.14	21.9%
34	- TRC - TRM	3,124	2,972	152	5.1%	3,092	2,922	170	5.8%	3,319,392.98	935,396.24	2,383,996.74	254.9%	583,799.88	421,552.50	162,247.38	38.5%
35	- Equipo Eléctronico	4,197	4,316	(119)	-2.8%	2,963	3,031	(68)	-2.2%	105,496.64	96,485.64	9,011.00	9.3%	39,840.16	27,040.58	12,799.58	47.3%
36	- Caldera y Maquinaria	858	854	4	0.5%	833	829	4	0.5%	1,621.44	-	1,621.44	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,077	1,117	(40)	-3.6%	814	808	6	0.7%	217,257.36	123,512.27	93,745.09	75.9%	5,659.28	36,570.14	(30,910.86)	-84.5%
38	- Equipo Pesado	3,023	3,076	(53)	-1.7%	1,850	1,782	68	3.8%	142,126.86	114,890.40	27,236.46	23.7%	7,038.11	37,047.07	(30,008.96)	-81.0%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40	**Riesgos Diversos**	108,377	97,570	10,807	11.1%	32,018	30,118	1,900	6.3%	19,245,530.02	19,608,461.71	(362,931.69)	-1.9%	1,370,239.56	2,242,902.67	(872,663.11)	-38.9%
41	- Responsabilidad Civil	19,407	18,251	1,156	6.3%	18,646	17,330	1,316	7.6%	4,444,669.31	5,032,436.75	(587,767.44)	-11.7%	661,050.88	1,086,211.50	(425,160.62)	-39.1%
42	- Robo	4,280	4,247	33	0.8%	3,691	3,658	33	0.9%	154,809.92	195,543.76	(40,733.84)	-20.8%	81,028.34	268,822.99	(187,794.65)	-69.9%
43	- Fidelidad y DDD	1,238	1,256	(18)	-1.4%	1,221	1,241	(20)	-1.6%	1,302,700.67	1,075,076.60	227,624.07	21.2%	209,850.44	206,526.93	3,323.51	1.6%
44	- BBB	24	23	1	4.3%	15	16	(1)	-6.3%	558,386.08	647,256.20	(88,870.12)	-13.7%	-	106,060.49	(106,060.49)	-100.0%
45	- Otros	83,428	73,793	9,635	13.1%	8,445	7,873	572	7.3%	12,784,964.04	12,658,148.40	126,815.64	1.0%	418,309.90	575,280.76	(156,970.86)	-27.3%
46	**Titulos de Propiedad**	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	**Fianzas**	97,444	93,518	3,926	4.2%	96,386	92,220	4,166	4.5%	7,692,248.24	8,505,001.09	(812,752.85)	-9.6%	3,616,210.95	4,355,036.24	(738,825.29)	-17.0%
48	- Oferta y Cumplimiento	43,168	42,756	412	1.0%	42,980	42,567	413	1.0%	3,171,255.10	3,837,555.14	(666,300.04)	-17.4%	653,595.34	936,448.69	(282,853.35)	-30.2%
49	- Otras	54,276	50,762	3,514	6.9%	53,406	49,653	3,753	7.6%	4,520,993.14	4,667,445.95	(146,452.81)	-3.1%	2,962,615.61	3,418,587.55	(455,971.94)	-13.3%
50	**TOTAL TOTAL Y EXTERIOR**	**4,506,114**	**4,335,511**	**170,603**	**3.9%**	**2,336,292**	**2,186,031**	**150,261**	**6.9%**	**176,980,553.86**	**169,538,551.44**	**7,442,002.42**	**4.4%**	**77,775,048.77**	**81,157,173.49**	**(3,382,124.72)**	**-4.2%**

Ramos de Personas	**2,614,862**	**2,536,163**	**78,699**	**3.1%**	**785,513**	**716,690**	**68,823**	**9.6%**	**93,759,787.51**	**90,015,760.04**	**3,744,027.47**	**4.2%**	**47,532,287.20**	**48,877,549.98**	**(1,345,262.78)**	**-2.8%**
Ramos Generales	**1,891,252**	**1,799,348**	**91,904**	**5.1%**	**1,550,779**	**1,469,341**	**81,438**	**5.5%**	**83,220,766.35**	**79,522,791.40**	**3,697,974.95**	**4.7%**	**30,242,761.57**	**32,279,623.51**	**(2,036,861.94)**	**-6.3%**

Totales	**4,506,114**	**4,335,511**	**170,603**	**3.9%**	**2,336,292**	**2,186,031**	**150,261**	**6.9%**	**$176,980,553.86**	**$169,538,551.44**	**7,442,002.42**	**4.4%**	**$77,775,048.77**	**$81,157,173.49**	**(3,382,124.72)**	**-4.2%**

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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 JUNIO				SINIESTROS PAGADOS EN JUNIO			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	**Vida Individual**	333,684	246,456	87,228	35.4%	322,189	234,568	87,621	37.4%	16,037,476.52	15,374,632.01	662,844.51	4.3%	4,190,690.26	3,101,728.45	1,088,961.81	35.1%
2	- Primer año	79,837	57,400	22,437	39.1%	79,547	55,198	24,349	44.1%	2,120,594.06	1,934,161.58	186,432.48	9.6%	1,008,441.68	934,165.45	74,276.23	8.0%
3	- Renovación	253,847	189,056	64,791	34.3%	242,642	179,370	63,272	35.3%	13,916,882.46	13,440,470.43	476,412.03	3.5%	3,182,248.58	2,167,563.00	1,014,685.58	46.8%
4	**Accidentes Personales**	737,273	692,651	44,622	6.4%	233,760	203,190	30,570	15.0%	2,645,859.84	2,547,298.69	98,561.15	3.9%	722,152.46	745,765.83	(23,613.37)	-3.2%
5	- Individual	217,123	196,890	20,233	10.3%	194,291	173,685	20,606	11.9%	1,321,583.24	1,369,337.97	(47,754.73)	-3.5%	239,770.46	201,945.34	37,825.12	18.7%
6	- Grupo	520,150	495,761	24,389	4.9%	39,469	29,505	9,964	33.8%	1,324,276.60	1,177,960.72	146,315.88	12.4%	482,382.00	543,820.49	(61,438.49)	-11.3%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	**Salud**	457,536	445,877	11,659	2.6%	168,606	162,210	6,396	3.9%	44,096,361.09	44,522,150.46	(425,789.37)	-1.0%	31,509,088.33	31,024,049.84	485,038.49	1.6%
9	- Individual	176,306	171,935	4,371	2.5%	132,848	126,656	6,192	4.9%	26,646,216.06	24,503,544.25	2,142,671.81	8.7%	16,766,792.63	15,155,840.94	1,610,951.69	10.6%
10	- Grupo	-	273,942	(273,942)	-100.0%	35,758	35,554	204	0.6%	17,450,145.03	20,018,606.21	(2,568,461.18)	-12.8%	14,742,295.70	15,868,208.90	(1,125,913.20)	-7.1%
11	**Colectivos de Vida**	1,012,860	1,124,395	(111,535)	-9.9%	53,689	114,171	(60,482)	-53.0%	23,139,511.87	22,553,124.17	586,387.70	2.6%	9,508,471.09	7,321,131.88	2,187,339.21	29.9%
12	- Colectivo de vida	464,857	577,835			10,542	70,982			7,126,996.72	7,411,772.71			5,120,556.17	3,465,096.05		
13	- Colectivo de deudores	548,003	546,560			43,147	43,189			16,012,515.15	15,141,351.46			4,387,914.92	3,856,035.83		
14	**Incendio y Líneas Aliadas (*)**	513,000	497,660	15,340	3.1%	365,847	351,271	14,576	4.1%	13,328,171.18	13,936,870.82	(608,699.64)	-4.4%	1,507,067.49	1,385,779.83	121,287.66	8.8%
15	- Residencial	424,665	412,648	12,017	2.9%	329,226	317,265	11,961	3.8%	5,191,918.05	7,376,984.55	(2,185,066.50)	-29.6%	967,457.18	1,105,409.52	(137,952.34)	-12.5%
16	- Comercial	87,917	84,578	3,339	3.9%	36,251	33,631	2,620	7.8%	7,993,120.43	6,396,247.80	1,596,872.63	25.0%	539,610.31	267,879.93	271,730.38	101.4%
17	- Industrial	418	434	(16)	-3.7%	370	375	(5)	-1.3%	143,132.70	163,638.47	(20,505.77)	-12.5%	-	12,490.38	(12,490.38)	-100.0%
18	**Vida Industrial**	14	16	(2)	-12.5%	14	16	(2)	-12.5%	194.06	(3,525.94)	3,720.00	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**	35,346	34,931	415	1.2%	33,463	33,114	349	1.1%	798,789.79	868,984.12	(70,194.33)	-8.1%	409,393.98	154,870.53	254,523.45	164.3%
23	- Residencial	27,060	26,542	518	2.0%	26,249	25,949	300	1.2%	385,324.17	404,361.29	(19,037.12)	-4.7%	186,614.01	71,316.64	115,297.37	161.7%
24	- Comercial e Industrial	8,286	8,389	(103)	-1.2%	7,214	7,165	49	0.7%	413,465.62	464,622.83	(51,157.21)	-11.0%	222,779.97	83,553.89	139,226.08	166.6%
25	**Transporte de Carga**	40,827	41,421	(594)	-1.4%	35,880	35,129	751	2.1%	2,760,952.23	2,350,624.11	410,328.12	17.5%	218,487.25	754,286.96	(535,799.71)	-71.0%
26	- Terrestre	29,497	28,723	774	2.7%	28,379	27,786	593	2.1%	1,084,059.34	1,977,199.56	(893,140.22)	-45.2%	115,642.31	714,090.79	(598,448.48)	-83.8%
27	- Marítimo	11,251	12,653	(1,402)	-11.1%	7,422	7,298	124	1.7%	1,633,774.79	343,228.61	1,290,546.18	376.0%	102,801.29	40,196.17	62,605.12	155.7%
28	- Aéreo	79	45	34	75.6%	79	45	34	75.6%	43,118.10	30,195.94	12,922.16	42.8%	43.65	-	43.65	0.0%
29	**Casco**	2,419	2,166	253	11.7%	1,928	1,682	246	14.6%	4,363,515.00	5,736,550.83	(1,373,035.83)	-23.9%	1,058,699.62	1,329,392.25	(270,692.63)	-20.4%
30	- Marítimo	1,946	1,710	236	13.8%	1,573	1,347	226	16.8%	9,302.10	1,874,939.08	(1,865,636.98)	-99.5%	1,028,699.62	1,322,278.68	(293,579.06)	-22.2%
31	- Aéreo	473	456	17	3.7%	355	335	20	6.0%	4,354,212.90	3,861,611.75	492,601.15	12.8%	30,000.00	7,113.57	22,886.43	321.7%

Fuente: Información suministradas por las Aseguradoras

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

JUNIO 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 JUNIO				SINIESTROS PAGADOS EN JUNIO			
		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN		JUNIO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	**Automóvil**	1,064,159	1,015,290	48,869	4.8%	959,218	908,192	51,026	5.6%	27,086,655.18	25,963,850.58	1,122,804.60	4.3%	18,538,869.36	16,628,978.14	1,909,891.22	11.5%
33	**Ramos Técnicos**	12,343	12,272	71	0.6%	9,493	9,362	131	1.4%	1,919,543.21	2,904,452.51	(984,909.30)	-33.9%	712,290.62	512,563.65	199,726.97	39.0%
34	- TRC - TRM	3,111	2,964	147	5.0%	3,072	2,920	152	5.2%	1,384,124.24	2,464,385.35	(1,080,261.11)	-43.8%	339,162.57	199,557.20	139,605.37	70.0%
35	- Equipo Eléctronico	4,171	4,297	(126)	-2.9%	2,950	3,015	(65)	-2.2%	117,495.60	156,992.19	(39,496.59)	-25.2%	49,864.06	51,043.81	(1,179.75)	-2.3%
36	- Caldera y Maquinaria	857	854	3	0.4%	832	829	3	0.4%	(6,443.79)	-	(6,443.79)	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,097	1,132	(35)	-3.1%	785	816	(31)	-3.8%	192,518.61	101,713.00	90,805.61	89.3%	180,495.94	3,941.48	176,554.46	4479.4%
38	- Equipo Pesado	3,104	3,023	81	2.7%	1,851	1,780	71	4.0%	231,848.55	181,361.97	50,486.58	27.8%	142,768.05	258,021.16	(115,253.11)	-44.7%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40	**Riesgos Diversos**	108,049	96,313	11,736	12.2%	31,754	30,032	1,722	5.7%	15,669,262.01	13,803,637.76	1,865,624.25	13.5%	6,386,636.36	4,970,087.13	1,416,549.23	28.5%
41	- Responsabilidad Civil	19,212	18,223	989	5.4%	18,447	17,312	1,135	6.6%	4,222,850.97	3,121,601.18	1,101,249.79	35.3%	1,269,602.19	697,485.44	572,116.75	82.0%
42	- Robo	4,269	4,240	29	0.7%	3,684	3,652	32	0.9%	232,966.67	270,106.51	(37,139.84)	-13.8%	11,994.70	131,889.09	(119,894.39)	-90.9%
43	- Fidelidad y DDD	1,246	1,247	(1)	-0.1%	1,232	1,232	-	0.0%	1,267,702.83	1,121,451.41	146,251.42	13.0%	217,296.29	286,430.61	(69,134.32)	-24.1%
44	- BBB	22	24	(2)	-8.3%	14	18	(4)	-22.2%	520,401.91	417,921.79	102,480.12	24.5%	877.50	30,008.11	(29,130.61)	-97.1%
45	- Otros	83,300	72,579	10,721	14.8%	8,377	7,818	559	7.2%	9,425,339.63	8,872,556.87	552,782.76	6.2%	4,886,865.68	3,824,273.88	1,062,591.80	27.8%
46	**Titulos de Propiedad**	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	**Fianzas**	96,823	93,167	3,656	3.9%	95,504	91,906	3,598	3.9%	12,737,279.94	6,924,510.07	5,812,769.87	83.9%	4,262,709.74	4,314,426.49	(51,716.75)	-1.2%
48	- Oferta y Cumplimiento	42,842	42,747	95	0.2%	42,633	42,559	74	0.2%	6,511,041.37	2,418,750.28	4,092,291.09	169.2%	1,574,527.79	853,654.72	720,873.07	84.4%
49	- Otras	53,981	50,420	3,561	7.1%	52,871	49,347	3,524	7.1%	6,226,238.57	4,505,759.79	1,720,478.78	38.2%	2,688,181.95	3,460,771.77	(772,589.82)	-22.3%
50	**TOTAL TOTAL Y EXTERIOR**	**4,414,373**	**4,302,655**	**111,718**	**2.6%**	**2,311,385**	**2,174,883**	**136,502**	**6.3%**	**164,583,571.92**	**157,483,160.19**	**7,100,411.73**	**4.5%**	**79,024,556.56**	**72,243,060.98**	**6,781,495.58**	**9.4%**

Ramos de Personas	**2,541,353**	**2,509,379**	**31,974**	**1.3%**	**778,244**	**714,139**	**64,105**	**9.0%**	**85,919,209.32**	**84,997,205.33**	**922,003.99**	**1.1%**	**45,930,402.14**	**42,192,676.00**	**3,737,726.14**	**8.9%**
Ramos Generales	**1,873,020**	**1,793,276**	**79,744**	**4.4%**	**1,533,141**	**1,460,744**	**72,397**	**5.0%**	**78,664,362.60**	**72,485,954.86**	**6,178,407.74**	**8.5%**	**33,094,154.42**	**30,050,384.98**	**3,043,769.44**	**10.1%**

Totales	**4,414,373**	**4,302,655**	**111,718**	**2.6%**	**2,311,385**	**2,174,883**	**136,502**	**6.3%**	**$164,583,571.92**	**$157,483,160.19**	**7,100,411.73**	**4.5%**	**$79,024,556.56**	**$72,243,060.98**	**6,781,495.58**	**9.4%**

Fuente: Información suministradas por las Aseguradoras

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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 MAYO				SINIESTROS PAGADOS EN MAYO			
	Ramos de Seguros TOTAL	MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	**Vida Individual**	329,678	246,632	83,046	33.7%	317,247	235,057	82,190	35.0%	16,797,065.05	14,778,068.13	2,018,996.92	13.7%	3,617,213.10	3,064,719.45	552,493.65	18.0%
2	- Primer año	76,287	57,353	18,934	33.0%	74,995	55,331	19,664	35.5%	2,578,106.94	1,981,350.14	596,756.80	30.1%	1,177,479.14	1,143,188.54	34,290.60	3.0%
3	- Renovación	253,391	189,279	64,112	33.9%	242,252	179,726	62,526	34.8%	14,218,958.11	12,796,717.99	1,422,240.12	11.1%	2,439,733.96	1,921,530.91	518,203.05	27.0%
4	**Accidentes Personales**	722,920	677,081	45,839	6.8%	230,660	200,634	30,026	15.0%	3,092,641.98	2,818,800.08	273,841.90	9.7%	1,004,725.82	761,788.28	242,937.54	31.9%
5	- Individual	214,958	195,175	19,783	10.1%	192,021	171,984	20,037	11.7%	1,116,140.95	954,449.45	161,691.50	16.9%	124,503.78	239,524.51	(115,020.73)	-48.0%
6	- Grupo	507,962	481,906	26,056	5.4%	38,639	28,650	9,989	34.9%	1,976,501.03	1,864,350.63	112,150.40	6.0%	880,222.04	522,263.77	357,958.27	68.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	**Salud**	464,000	440,393	23,607	5.4%	168,152	162,110	6,042	3.7%	43,274,118.84	43,220,838.97	53,279.87	0.1%	30,422,160.20	30,358,133.92	64,026.28	0.2%
9	- Individual	175,825	171,642	4,183	2.4%	131,994	126,459	5,535	4.4%	25,402,899.29	23,859,305.89	1,543,593.40	6.5%	16,472,286.62	15,995,032.36	477,254.26	3.0%
10	- Grupo	-	268,751	(268,751)	-100.0%	36,158	35,651	507	1.4%	17,871,219.55	19,361,533.08	(1,490,313.53)	-7.7%	13,949,873.58	14,363,101.56	(413,227.98)	-2.9%
11	**Colectivos de Vida**	1,060,604	1,115,955	(55,351)	-5.0%	53,668	112,209	(58,541)	-52.2%	22,984,549.67	22,239,426.63	745,123.04	3.4%	9,807,386.01	6,898,105.01	2,909,281.00	42.2%
14	**Incendio y Líneas Aliadas (*)**	511,563	496,572	14,991	3.0%	364,453	349,543	14,910	4.3%	17,737,614.08	43,367,974.59	(25,630,360.51)	-59.1%	4,754,967.69	6,395,895.65	(1,640,927.96)	-25.7%
15	- Residencial	424,078	411,131	12,947	3.1%	328,572	315,777	12,795	4.1%	6,617,748.76	9,846,271.42	(3,228,522.66)	-32.8%	3,717,531.59	1,039,865.25	2,677,666.34	257.5%
16	- Comercial	87,071	85,008	2,063	2.4%	35,513	33,392	2,121	6.4%	10,984,190.42	33,257,466.91	(22,273,276.49)	-67.0%	1,037,368.60	5,356,081.09	(4,318,712.49)	-80.6%
17	- Industrial	414	433	(19)	-4.4%	368	374	(6)	-1.6%	135,674.90	264,236.26	(128,561.36)	-48.7%	67.50	(50.69)	118.19	0.0%
18	**Vida Industrial**	13	17	(4)	-23.5%	13	17	(4)	-23.5%	69.49	(153.81)	223.30	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**	35,265	34,848	417	1.2%	33,339	33,050	289	0.9%	621,052.07	644,080.63	(23,028.56)	-3.6%	254,645.00	358,710.62	(104,065.62)	-29.0%
23	- Residencial	26,899	26,503	396	1.5%	26,093	25,915	178	0.7%	297,208.51	371,028.59	(73,820.08)	-19.9%	161,552.72	253,935.93	(92,383.21)	-36.4%
24	- Comercial e Industrial	8,366	8,345	21	0.3%	7,246	7,135	111	1.6%	323,843.56	273,052.04	50,791.52	18.6%	93,092.28	104,774.69	(11,682.41)	-11.2%
25	**Transporte de Carga**	40,807	41,407	(600)	-1.4%	35,853	35,121	732	2.1%	3,249,885.58	2,479,282.08	770,603.50	31.1%	512,272.76	266,122.49	246,150.27	92.5%
26	- Terrestre	29,486	28,707	779	2.7%	28,361	27,776	585	2.1%	1,316,451.36	914,665.43	401,785.93	43.9%	283,674.66	234,280.02	49,394.64	21.1%
27	- Marítimo	11,249	12,655	(1,406)	-11.1%	7,420	7,300	120	1.6%	1,906,705.02	1,555,112.05	351,592.97	22.6%	227,084.14	31,360.97	195,723.17	624.1%
28	- Aéreo	72	45	27	60.0%	72	45	27	60.0%	26,729.20	9,504.60	17,224.60	181.2%	1,513.96	481.50	1,032.46	214.4%
29	**Casco**	2,404	2,153	251	11.7%	1,913	1,670	243	14.6%	6,234,553.01	7,509,953.82	(1,275,400.81)	-17.0%	43,672.31	2,135,705.29	(2,092,032.98)	-98.0%
30	- Marítimo	1,935	1,705	230	13.5%	1,562	1,342	220	16.4%	1,502,855.36	1,557,649.40	(54,794.04)	-3.5%	38,500.32	2,135,705.29	(2,097,204.97)	-98.2%
31	- Aéreo	469	448	21	4.7%	351	328	23	7.0%	4,731,697.65	5,952,304.42	(1,220,606.77)	-20.5%	5,171.99	-	5,171.99	0.0%

Fuente: Información suministradas por las Aseguradoras

08/26/2025 1:29 p. m.

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MAYO 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 MAYO				SINIESTROS PAGADOS EN MAYO			
		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN		MAYO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	**Automóvil**	1,063,903	1,014,330	49,573	4.9%	958,931	894,200	64,731	7.2%	26,400,178.60	24,857,661.76	1,542,516.84	6.2%	18,527,476.60	17,383,944.66	1,143,531.94	6.6%
33	**Ramos Técnicos**	12,331	12,204	127	1.0%	9,502	9,367	135	1.4%	2,711,212.87	1,769,606.71	941,606.16	53.2%	546,244.94	156,683.10	389,561.84	248.6%
34	- TRC - TRM	3,107	2,961	146	4.9%	3,065	2,920	145	5.0%	1,902,577.12	1,869,772.57	32,804.55	1.8%	237,840.76	83,255.37	154,585.39	185.7%
35	- Equipo Eléctronico	4,181	4,289	(108)	-2.5%	2,960	3,035	(75)	-2.5%	133,051.18	76,181.70	56,869.48	74.6%	81,073.28	46,269.08	34,804.20	75.2%
36	- Caldera y Maquinaria	857	854	3	0.4%	832	829	3	0.4%	407,146.13	-	407,146.13	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,106	1,130	(24)	-2.1%	789	811	(22)	-2.7%	166,409.83	72,428.71	93,981.12	129.8%	68,966.70	6,089.83	62,876.87	1032.5%
38	- Equipo Pesado	3,077	2,968	109	3.7%	1,853	1,770	83	4.7%	101,995.28	(248,776.27)	350,771.55	0.0%	158,364.20	21,068.82	137,295.38	651.7%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	33.33	-	33.33	0.0%	-	-	-	0.0%
40	**Riesgos Diversos**	110,835	95,101	15,734	16.5%	31,604	29,978	1,626	5.4%	10,113,739.25	24,983,355.64	(14,869,616.39)	-59.5%	1,662,994.35	3,942,475.09	(2,279,480.74)	-57.8%
41	- Responsabilidad Civil	19,058	18,177	881	4.8%	18,302	17,264	1,038	6.0%	3,387,096.02	4,288,420.44	(901,324.42)	-21.0%	460,923.18	412,205.29	48,717.89	11.8%
42	- Robo	4,262	4,237	25	0.6%	3,677	3,650	27	0.7%	151,922.10	175,942.20	(24,020.10)	-13.7%	30,325.62	80,984.61	(50,658.99)	-62.6%
43	- Fidelidad y DDD	1,250	1,260	(10)	-0.8%	1,236	1,243	(7)	-0.6%	1,212,575.34	1,033,475.76	179,099.58	17.3%	128,217.20	301,395.48	(173,178.28)	-57.5%
44	- BBB	22	24	(2)	-8.3%	14	19	(5)	-26.3%	60,050.00	261,773.86	(201,723.86)	-77.1%	-	-	-	0.0%
45	- Otros	86,243	71,403	14,840	20.8%	8,375	7,802	573	7.3%	5,302,095.79	19,223,743.38	(13,921,647.59)	-72.4%	1,043,528.35	3,147,889.71	(2,104,361.36)	-66.8%
46	**Titulos de Propiedad**	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	**Fianzas**	96,088	92,850	3,238	3.5%	94,696	91,384	3,312	3.6%	9,960,837.37	23,293,944.06	(13,333,106.69)	-57.2%	4,079,309.95	4,352,360.34	(273,050.39)	-6.3%
48	- Oferta y Cumplimiento	42,467	42,476	(9)	0.0%	42,279	42,284	(5)	0.0%	5,345,687.74	18,143,700.41	(12,798,012.67)	-70.5%	715,148.34	1,557,175.44	(842,027.10)	-54.1%
49	- Otras	53,621	50,374	3,247	6.4%	52,417	49,100	3,317	6.8%	4,615,149.63	5,150,243.65	(535,094.02)	-10.4%	3,364,161.61	2,795,184.90	568,976.71	20.4%
50	**TOTAL TOTAL Y EXTERIOR**	**4,450,451**	**4,269,583**	**180,868**	**4.2%**	**2,300,071**	**2,154,380**	**145,691**	**6.8%**	**163,177,517.86**	**211,962,839.29**	**(48,785,321.43)**	**-23.0%**	**75,233,068.73**	**76,074,643.90**	**(841,575.17)**	**-1.1%**

	Unidades 2025	Unidades 2024	Absoluta	Porcentual	Pólizas 2025	Pólizas 2024	Absoluta	Porcentual	Primas 2025	Primas 2024	Absoluta	Porcentual	Siniestros 2025	Siniestros 2024	Absoluta	Porcentual
Ramos de Personas	**2,577,202**	**2,480,061**	**97,141**	**3.9%**	**769,727**	**710,010**	**59,717**	**8.4%**	**86,148,375.54**	**83,057,133.81**	**3,091,241.73**	**3.7%**	**44,851,485.13**	**41,082,746.66**	**3,768,738.47**	**9.2%**
Ramos Generales	**1,873,249**	**1,789,522**	**83,727**	**4.7%**	**1,530,344**	**1,444,370**	**85,974**	**6.0%**	**77,029,142.32**	**128,905,705.48**	**(51,876,563.16)**	**-40.2%**	**30,381,583.60**	**34,991,897.24**	**(4,610,313.64)**	**-13.2%**

Totales	**4,450,451**	**4,269,583**	**180,868**	**4.2%**	**2,300,071**	**2,154,380**	**145,691**	**6.8%**	**$163,177,517.86**	**$211,962,839.29**	**(48,785,321.43)**	**-23.0%**	**$75,233,068.73**	**$76,074,643.90**	**(841,575.17)**	**-1.1%**

SUPFRINTFNDFNCIA DF SFGUROS Y RFASFGUROS DF PANAMÁ

ABRIL 2025 (Cifras Fn Balboas)

COMPARATIVO DF POBLACIÓN, PÓLIZAS, PRIMAS Y SINIFSTROS DF SFGURO DIRFCTO TOTALFS (LOCAL Y FXTFRIOR)

SSRP

	Ramos de Seguros TOTAL	UNIDADES ASFGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	**Vida Individual**	325,257	248,740	76,517	30.8%	312,935	235,131	77,804	33.1%	15,824,055.73	14,778,068.13	1,045,987.60	7.1%	4,681,513.46	3,064,719.45	1,616,794.01	52.8%
2	- Primer año	71,854	57,183	14,671	25.7%	70,649	55,225	15,424	27.9%	2,483,347.86	1,981,350.14	501,997.72	25.3%	989,835.62	1,143,188.54	(153,352.92)	-13.4%
3	- Renovación	253,403	191,557	61,846	32.3%	242,286	179,906	62,380	34.7%	13,340,707.87	12,796,717.99	543,989.88	4.3%	3,691,677.84	1,921,530.91	1,770,146.93	92.1%
4	**Accidentes Personales**	724,148	637,025	87,123	13.7%	226,696	197,757	28,939	14.6%	3,099,032.45	2,818,800.08	280,232.37	9.9%	714,595.25	761,788.28	(47,193.03)	-6.2%
5	- Individual	211,835	193,175	18,660	9.7%	188,968	170,128	18,840	11.1%	934,086.68	954,449.45	(20,362.77)	-2.1%	153,330.25	239,524.51	(86,194.26)	-36.0%
6	- Grupo	512,313	443,850	68,463	15.4%	37,728	27,629	10,099	36.6%	2,164,945.77	1,864,350.63	300,595.14	16.1%	561,265.00	522,263.77	39,001.23	7.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	**Salud**	465,601	433,280	32,321	7.5%	167,645	161,517	6,128	3.8%	46,304,370.24	43,220,838.97	3,083,531.27	7.1%	29,978,080.77	30,358,133.92	(380,053.15)	-1.3%
9	- Individual	174,725	171,132	3,593	2.1%	131,489	125,875	5,614	4.5%	25,851,566.01	23,859,305.89	1,992,260.12	8.4%	16,706,688.35	15,995,032.36	711,655.99	4.4%
10	- Grupo	-	262,148	(262,148)	-100.0%	36,156	35,642	514	1.4%	20,452,804.23	19,361,533.08	1,091,271.15	5.6%	13,271,392.42	14,363,101.56	(1,091,709.14)	-7.6%
11	**Colectivos de Vida**	1,063,326	1,106,611	(43,285)	-3.9%	53,561	110,362	(56,801)	-51.5%	22,151,191.11	22,239,426.63	(88,235.52)	-0.4%	8,025,863.56	6,898,105.01	1,127,758.55	16.3%
12	- Colectivo de vida	517,670	504,913			10,276	9,846			5,920,281.22	6,521,488.35			3,491,409.59	3,500,077.54		
13	- Colectivo de deudores	545,656	601,698			43,285	100,516			16,230,909.89	15,717,938.28			4,534,453.97	3,398,027.47		
14	**Incendio y Líneas Aliadas (*)**	509,445	494,046	15,399	3.1%	363,376	347,650	15,726	4.5%	49,921,702.97	43,367,974.59	6,553,728.38	15.1%	1,731,010.16	6,395,895.65	(4,664,885.49)	-72.9%
15	- Residencial	423,258	409,435	13,823	3.4%	327,732	314,104	13,628	4.3%	8,574,811.11	9,846,271.42	(1,271,460.31)	-12.9%	1,311,479.72	1,039,865.25	271,614.47	26.1%
16	- Comercial	85,775	84,179	1,596	1.9%	35,278	33,173	2,105	6.3%	40,977,469.98	33,257,466.91	7,720,003.07	23.2%	419,111.24	5,356,081.09	(4,936,969.85)	-92.2%
17	- Industrial	412	432	(20)	-4.6%	366	373	(7)	-1.9%	369,421.88	264,236.26	105,185.62	39.8%	419.20	(50.69)	469.89	0.0%
18	**Vida Industrial**	13	17	(4)	-23.5%	13	17	(4)	-23.5%	115.43	(153.81)	269.24	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**	35,172	34,719	453	1.3%	33,229	33,019	210	0.6%	639,031.88	644,080.63	(5,048.75)	-0.8%	134,065.99	358,710.62	(224,644.63)	-62.6%
23	- Residencial	26,834	26,385	449	1.7%	26,030	25,905	125	0.5%	376,573.48	371,028.59	5,544.89	1.5%	80,445.93	253,935.93	(173,490.00)	-68.3%
24	- Comercial e Industrial	8,338	8,334	4	0.0%	7,199	7,114	85	1.2%	262,458.40	273,052.04	(10,593.64)	-3.9%	53,620.06	104,774.69	(51,154.63)	-48.8%
25	**Transporte de Carga**	40,697	41,347	(650)	-1.6%	35,759	35,052	707	2.0%	2,517,410.58	2,479,282.08	38,128.50	1.5%	353,436.90	266,122.49	87,314.41	32.8%
26	- Terrestre	29,416	28,678	738	2.6%	28,307	27,738	569	2.1%	1,442,944.56	914,665.43	528,279.13	57.8%	257,682.34	234,280.02	23,402.32	10.0%
27	- Marítimo	11,217	12,625	(1,408)	-11.2%	7,388	7,270	118	1.6%	1,041,151.76	1,555,112.05	(513,960.29)	-33.0%	95,291.25	31,360.97	63,930.28	203.9%
28	- Aéreo	64	44	20	45.5%	64	44	20	45.5%	33,314.26	9,504.60	23,809.66	250.5%	463.31	481.50	(18.19)	-3.8%
29	**Casco**	2,394	2,153	241	11.2%	1,900	1,669	231	13.8%	2,182,585.63	7,509,953.82	(5,327,368.19)	-70.9%	10,394,988.57	2,135,705.29	8,259,283.28	386.7%
30	- Marítimo	1,933	1,709	224	13.1%	1,557	1,345	212	15.8%	1,850,450.55	1,557,649.40	292,801.15	18.8%	54,867.03	2,135,705.29	(2,080,838.26)	-97.4%
31	- Aéreo	461	444	17	3.8%	343	324	19	5.9%	332,135.08	5,952,304.42	(5,620,169.34)	-94.4%	10,340,121.54	-	10,340,121.54	0.0%

SUPFRINTFNDFNCIA DF SFGUROS Y RFASFGUROS DF PANAMÁ

ABRIL 2025 (Cifras Fn Balboas)

COMPARATIVO DF POBLACIÓN, PÓLIZAS, PRIMAS Y SINIFSTROS DF SFGURO DIRFCTO TOTALFS (LOCAL Y FXTFRIOR)

		UNIDADES ASFGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL			
Ramos de Seguros TOTAL		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	**Automóvil**	1,059,021	1,010,183	48,838	4.8%	958,033	890,921	67,112	7.5%	26,242,810.73	24,857,661.76	1,385,148.97	5.6%	18,738,132.22	17,383,944.66	1,354,187.56	7.8%
33	**Ramos Técnicos**	12,285	12,184	101	0.8%	9,486	9,338	148	1.6%	2,654,377.91	1,769,606.71	884,771.20	50.0%	537,388.31	156,683.10	380,705.21	243.0%
34	- TRC - TRM	3,115	2,961	154	5.2%	3,079	2,910	169	5.8%	2,256,260.26	1,869,772.57	386,487.69	20.7%	319,552.03	83,255.37	236,296.66	283.8%
35	- Equipo Eléctronico	4,175	4,283	(108)	-2.5%	2,955	3,031	(76)	-2.5%	110,573.15	76,181.70	34,391.45	45.1%	11,966.35	46,269.08	(34,302.73)	-74.1%
36	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,085	1,143	(58)	-5.1%	768	808	(40)	-5.0%	140,706.25	72,428.71	68,277.54	94.3%	68,078.95	6,089.83	61,989.12	1017.9%
38	- Equipo Pesado	3,053	2,941	112	3.8%	1,852	1,758	94	5.3%	146,838.25	(248,776.27)	395,614.52	0.0%	137,790.98	21,068.82	116,722.16	554.0%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40	**Riesgos Diversos**	105,136	97,283	7,853	8.1%	31,332	29,745	1,587	5.3%	28,683,746.54	24,983,355.64	3,700,390.90	14.8%	5,159,277.13	3,942,475.09	1,216,802.04	30.9%
41	- Responsabilidad Civil	18,867	17,990	877	4.9%	18,109	17,075	1,034	6.1%	4,617,906.79	4,288,420.44	329,486.35	7.7%	501,759.29	412,205.29	89,554.00	21.7%
42	- Robo	4,254	4,237	17	0.4%	3,670	3,653	17	0.5%	168,608.37	175,942.20	(7,333.83)	-4.2%	33,830.95	80,984.61	(47,153.66)	-58.2%
43	- Fidelidad y DDD	1,251	1,276	(25)	-2.0%	1,236	1,259	(23)	-1.8%	1,218,179.16	1,033,475.76	184,703.40	17.9%	472,953.35	301,395.48	171,557.87	56.9%
44	- BBB	22	24	(2)	-8.3%	14	21	(7)	-33.3%	-	261,773.86	(261,773.86)	-100.0%	-	-	-	0.0%
45	- Otros	80,742	73,756	6,986	9.5%	8,303	7,737	566	7.3%	22,679,052.22	19,223,743.38	3,455,308.84	18.0%	4,150,733.54	3,147,889.71	1,002,843.83	31.9%
46	**Titulos de Propiedad**	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	**Fianzas**	95,873	92,227	3,646	4.0%	94,478	90,517	3,961	4.4%	9,925,733.70	23,293,944.06	(13,368,210.36)	-57.4%	5,345,711.56	4,352,360.34	993,351.22	22.8%
48	- Oferta y Cumplimiento	42,392	42,038	354	0.8%	42,201	41,838	363	0.9%	5,196,704.23	18,143,700.41	(12,946,996.18)	-71.4%	1,219,315.79	1,557,175.44	(337,859.65)	-21.7%
49	- Otras	53,481	50,189	3,292	6.6%	52,277	48,679	3,598	7.4%	4,729,029.47	5,150,243.65	(421,214.18)	-8.2%	4,126,395.77	2,795,184.90	1,331,210.87	47.6%
50	**TOTAL TOTAL Y EXTERIOR**	**4,438,408**	**4,209,855**	**228,553**	**5.4%**	**2,288,483**	**2,142,735**	**145,748**	**6.8%**	**210,146,164.90**	**211,962,839.29**	**(1,816,674.39)**	**-0.9%**	**85,794,063.88**	**76,074,643.90**	**9,719,419.98**	**12.8%**

Ramos de Personas	**2,578,332**	**2,425,656**	**152,676**	**6.3%**	**760,837**	**704,767**	**56,070**	**8.0%**	**87,378,649.53**	**83,057,133.81**	**4,321,515.72**	**5.2%**	**43,400,053.04**	**41,082,746.66**	**2,317,306.38**	**5.6%**
Ramos Generales	**1,860,076**	**1,784,199**	**75,877**	**4.3%**	**1,527,646**	**1,437,968**	**89,678**	**6.2%**	**122,767,515.37**	**128,905,705.48**	**(6,138,190.11)**	**-4.8%**	**42,394,010.84**	**34,991,897.24**	**7,402,113.60**	**21.2%**

Totales	**4,438,408**	**4,209,855**	**228,553**	**5.4%**	**2,288,483**	**2,142,735**	**145,748**	**6.8%**	**$210,146,164.90**	**$211,962,839.29**	**(1,816,674.39)**	**-0.9%**	**$85,794,063.88**	**$76,074,643.90**	**9,719,419.98**	**12.8%**

Fuente: Información suministradas por las Aseguradoras

08/26/2025 1:29 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%

Fuente: Información suministradas por las Aseguradoras

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)

		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN MARZO				SINIESTROS PAGA$EOS EN MARZO			
Ramos de Seguros TOTAL		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%**

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)

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO			
		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		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%

Fuente: Información suministradas por las Aseguradoras

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)

	Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO			
		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

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%**

SSRP

ACUMULADO AL 31 DE JULIO 2025

COMPARATIVO SINESTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINESTRALIDAD ACUMULADA		
		2025	2024	Variación Porcentual
1	**Vida Individual**	0.21	0.23	-6.4%
2	- Primer año	0.45	0.53	-14.1%
3	- Renovación	0.17	0.18	-6.9%
4	**Accidentes Personales**	0.26	0.26	-0.6%
5	- Individual	0.16	0.25	-36.2%
6	- Grupo	0.31	0.27	16.6%
7	- Invalidez	0.00	0.00	0.0%
8	**Salud**	0.67	0.67	-0.1%
9	- Individual	0.65	0.67	-1.6%
10	- Grupo	0.70	0.68	1.8%
11	**Colectivos de Vida**	0.36	0.32	12.7%
12	- Colectivo de vida	0.54	0.45	18.8%
13	- Colectivo de deudores	0.27	0.25	7.2%
14	**Incendio y Líneas Aliadas (*)**	0.17	0.26	-33.7%
15	- Residencial	0.26	0.17	55.9%
16	- Comercial	0.13	0.31	-58.5%
17	- Industrial	0.00	0.04	-89.8%
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**	0.39	0.40	-3.6%
23	- Residencial	0.35	0.45	-21.2%
24	- Comercial e Industrial	0.43	0.36	18.5%
25	**Transporte de Carga**	0.10	0.11	-13.5%
26	- Terrestre	0.11	0.14	-22.8%
27	- Marítimo	0.09	0.06	48.4%
28	- Aéreo	0.01	0.03	-68.5%
29	**Casco**	1.17	0.25	366.2%
30	- Marítimo	0.42	0.64	-33.9%
31	- Aéreo	1.66	0.06	2871.5%

Fuente: Información suministradas por las Aseguradoras

08/26/2025 1:29 p. m.

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE JULIO 2025

COMPARATIVO SINESTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINESTRALIDAD ACUMULADA 2025	2024	Variación Porcentual
32	**Automóvil**	0.67	0.65	4.0%
33	**Ramos Técnicos**	0.23	0.17	33.1%
34	- TRC - TRM	0.19	0.14	32.4%
35	- Equipo Eléctronico	0.44	0.29	55.1%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.44	0.09	382.9%
38	- Equipo Pesado	0.40	1.11	-63.9%
39	- Vidrios	0.00	0.00	0.0%
40	**Riesgos Diversos**	0.18	0.18	1.3%
41	- Responsabilidad Civil	0.16	0.17	-4.8%
42	- Robo	0.21	0.58	-64.3%
43	- Fidelidad y DDD	0.18	0.19	-9.2%
44	- BBB	0.01	0.42	-97.5%
45	- Otros	0.19	0.17	14.1%
46	**Titulos de Propiedad**	0.00	0.00	0.0%
47	**Fianzas**	0.50	0.38	31.2%
48	- Oferta y Cumplimiento	0.61	0.17	251.9%
49	- Otras	0.40	0.69	-41.7%
50	**TOTAL LOCAL Y EXTERIOR**	**0.46**	**0.42**	**8.2%**

Vida	**0.49**	**0.48**	**1.6%**
General	**0.42**	**0.37**	**15.2%**

Totales	**0.46**	**0.42**	**8.2%**

Fuente: Información suministradas por las Aseguradoras

08/26/2025 1:29 p. m.