



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 31 DE ENERO 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			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
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%
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%
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%
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%
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%
Multirisgo	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%
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%
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%
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%
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%
Responsabilidad Civil	18,618	17,532	1,086	6.2%	17,710	16,598	1,112	6.7%	6,034,253.90	11,013,228.47	(4,978,974.57)	-45.2%	371,934.28	1,032,249.14	(660,314.86)	-64.0%
Robo	4,197	4,130	67	1.6%	3,614	3,550	64	1.8%	3,423,115.78	445,431.46	2,977,684.32	668.5%	30,556.65	20,036.64	10,520.01	52.5%
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%
Otros	79,601	69,202	10,399	15.0%	9,335	8,535	800	9.4%	3,340,242.92	(445,431.46)	3,785,674.38	-849.9%	999,276.21	582,687.64	416,588.57	71.5%
TOTAL LOCAL Y EXTERIOR	4,141,357	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%

Ramos de Personas	2,295,910	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%
Ramos Generales	1,845,447	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%

Totales	4,141,357	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%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE ENERO 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				
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN		
	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	
1	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%
2	- 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%
3	- 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%
4	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%
5	- 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%
6	- 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%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	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%
9	- 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%
10	- Grupo	284,961	-	284,961	0.0%	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%
11	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%
12	- Colectivo de vida	592,918	498,380	94,538	19.0%	84,631	9,591	75,040	782.4%	8,314,522.75	7,686,398.23	628,124.52	8.2%	2,576,820.56	1,912,475.20	664,345.36	34.7%
13	- Colectivo de deudores	562,593	577,492	(14,899)	-2.6%	43,185	95,095	(51,910)	-54.6%	15,668,603.61	15,027,865.19	640,738.42	4.3%	4,562,044.95	4,173,011.91	389,033.04	9.3%
14	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%
15	- 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%
16	- 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%
17	- 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%
18	Vida Industrial	14	17	(3)	-17.6%	14	17	(3)	-17.6%	-	-	-	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	Multirisgo	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%
23	- 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%
24	- 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%
25	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%
26	- 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%
27	- 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%
28	- Aéreo	57	40	17	42.5%	57	40	17	42.5%	21,712.61	11,306.32	10,406.29	92.0%	-	-	-	0.0%
29	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%
30	- 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%
31	- 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%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE ENERO 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			
	ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32 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%
33 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%
34 - 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%
35 - Equipo Electrónico	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%
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	1,135	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%
38 - 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%
39 - Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40 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%
41 - 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%
42 - 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%
43 - 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%
44 - BBB	21	24	(3)	-12.5%	13	21	(8)	-38.1%	12,080.55	(43,214.80)	55,295.35	0.0%	-	-	-	0.0%
45 - 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%
46 Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47 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%
48 - 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%
49 - 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%
50 TOTAL LOCAL Y EXTERIOR	4,141,357	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	2,295,910	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	1,845,447	1,755,827	89,620	5.1%	1,509,650	1,413,069	96,581	7%	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%
Totales	4,141,357	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%



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	Multirisgo	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%



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 Electrónico	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 Títulos 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	0	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0.0%
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%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE ENERO 2025
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2025	2024	Variación Porcentual
1	Vida Individual	0.00	0.20	-100.0%
2	- Primer año	0.00	0.07	-100.0%
3	- Renovación	0.00	0.22	-100.0%
4	Accidentes Personales	0.00	0.27	-100.0%
5	- Individual	0.00	0.33	-100.0%
6	- Grupo	0.00	0.24	-100.0%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.00	0.63	-100.0%
9	- Individual	0.00	0.68	-100.0%
10	- Grupo	0.00	0.58	-100.0%
11	Colectivos de Vida	0.00	0.27	-100.0%
12	- Colectivo de vida	0.00	0.25	-100.0%
13	- Colectivo de deudores	0.00	0.28	-100.0%
14	Incendio y Líneas Aliadas (*)	0.00	0.35	-100.0%
15	- Residencial	0.00	0.12	-100.0%
16	- Comercial	0.00	0.58	-100.0%
17	- Industrial	0.00	0.43	-100.0%
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	0.00	0.47	-100.0%
23	- Residencial	0.00	0.40	-100.0%
24	- Comercial e Industrial	0.00	0.52	-100.0%
25	Transporte de Carga	0.00	0.07	-100.0%
26	- Terrestre	0.00	0.06	-100.0%
27	- Marítimo	0.00	0.18	-100.0%
28	- Aéreo	0.00	0.00	0.0%
29	Casco	0.00	0.05	-100.0%
30	- Marítimo	0.00	0.19	-100.0%
31	- Aéreo	0.00	0.01	-100.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE ENERO 2025
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2025	2024	Variación Porcentual
32	Automóvil	0.00	0.56	-100.0%
33	Ramos Técnicos	0.00	0.03	-100.0%
34	- TRC - TRM	0.00	0.02	-100.0%
35	- Equipo Eléctrico	0.00	0.07	-100.0%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.00	0.02	-100.0%
38	- Equipo Pesado	0.00	0.01	-100.0%
39	- Vidrios	0.00	0.00	0.0%
40	Riesgos Diversos	0.00	0.15	-100.0%
41	- Responsabilidad Civil	0.00	0.21	-100.0%
42	- Robo	0.00	0.04	-100.0%
43	- Fidelidad y DDD	0.00	0.12	-100.0%
44	- BBB	0.00	0.00	0.0%
45	- Otros	0.00	0.10	-100.0%
46	Titulos de Propiedad	0.00	0.00	0.0%
47	Fianzas	0.00	0.25	-100.0%
48	- Oferta y Cumplimiento	0.00	0.21	-100.0%
49	- Otras	0.00	0.31	-100.0%
50	TOTAL LOCAL Y EXTERIOR	0.39	0.40	-2.5%
Vida		0.43	0.44	-2.9%
General		0.35	0.36	-1.5%
Totales		0.39	0.40	-2.5%