

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 31 DE ENERO 2026
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	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
1	Vida Individual	420,182	247,426	172,756	69.8%	397,763	231,694	166,069	71.7%	17,757,714.19	16,514,657.29	1,243,056.90	7.5%	6,701,248.25	2,296,892.71	4,404,355.54	191.8%
2	- Primer año	133,547	60,378	73,169	121.2%	121,808	56,766	65,042	114.6%	2,522,010.11	3,423,115.78	(901,105.67)	-26.3%	638,770.09	914,429.08	(275,658.99)	-30.1%
3	- Renovación	286,635	187,048	99,587	53.2%	275,955	174,928	101,027	57.8%	15,235,704.08	13,091,541.51	2,144,162.57	16.4%	6,062,478.16	1,382,463.63	4,680,014.53	338.5%
4	Accidentes Personales	461,328	434,396	26,932	6.2%	253,848	218,059	35,789	16.4%	2,853,271.83	2,729,404.96	123,866.87	4.5%	1,160,775.16	789,838.15	370,937.01	47.0%
5	- Individual	234,295	206,807	27,488	13.3%	211,016	183,993	27,023	14.7%	1,004,803.56	857,387.73	147,415.83	17.2%	259,227.79	219,472.84	39,754.95	18.1%
6	- Grupo	219,125	227,589	(8,464)	-3.7%	42,757	34,066	8,691	25.5%	1,712,863.64	1,872,017.23	(159,153.59)	-8.5%	894,238.11	570,365.31	323,872.80	56.8%
7	- Invalidez	7,908	-	7,908	0.0%	75	-	75	0.0%	135,604.63	-	135,604.63	0.0%	7,309.26	-	7,309.26	0.0%
8	Salud	442,289	458,577	(16,288)	-3.6%	164,205	166,205	(2,000)	-1.2%	51,825,518.81	49,144,001.38	2,681,517.43	5.5%	33,369,501.21	29,514,304.52	3,855,196.69	13.1%
9	- Individual	183,425	173,616	9,809	5.6%	141,134	130,007	11,127	8.6%	26,395,397.73	24,685,690.56	1,709,707.17	6.9%	18,386,485.22	16,288,424.60	2,098,060.62	12.9%
10	- Grupo	258,864	284,961	(26,097)	-9.2%	23,071	36,198	(13,127)	-36.3%	25,430,121.08	24,458,310.82	971,810.26	4.0%	14,983,015.99	13,225,879.92	1,757,136.07	13.3%
11	Colectivos de Vida	1,013,230	1,155,511	(142,281)	-12.3%	11,530	127,816	(116,286)	-91.0%	24,836,689.89	23,983,126.36	853,563.53	3.6%	6,539,619.65	7,138,865.51	(599,245.86)	-8.4%
12	- Colectivo de vida	511,509	592,918	(81,409)	-13.7%	10,230	84,631	(74,401)	-87.9%	8,847,298.11	8,314,522.75	532,775.36	6.4%	3,541,655.45	2,576,820.56	964,834.89	37.4%
13	- Colectivo de deudores	501,721	562,593	(60,872)	-10.8%	1,300	43,185	(41,885)	-97.0%	15,989,391.78	15,668,603.61	320,788.17	2.0%	2,997,964.20	4,562,044.95	(1,564,080.75)	-34.3%
14	Incendio y Líneas Aliadas	524,389	506,663	17,726	3.5%	376,565	360,141	16,424	4.6%	17,479,820.22	16,745,471.66	734,348.56	4.4%	2,389,592.67	2,232,892.87	156,699.80	7.0%
15	- Residencial	434,530	420,139	14,391	3.4%	338,709	324,845	13,864	4.3%	8,362,815.50	7,531,105.37	831,710.13	11.0%	966,077.79	1,493,341.94	(527,264.15)	-35.3%
16	- Comercial	89,439	86,111	3,328	3.9%	37,483	34,930	2,553	7.3%	9,072,110.92	9,209,938.68	(137,827.76)	-1.5%	1,388,981.06	731,529.31	657,451.75	89.9%
17	- Industrial	420	413	7	1.7%	373	366	7	1.9%	44,893.80	4,427.61	40,466.19	914.0%	34,533.82	8,021.62	26,512.20	330.5%
18	Vida Industrial	80	14	66	471.4%	21	14	7	50.0%	-	-	-	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	Multirriesgo	36,405	35,018	1,387	4.0%	34,283	33,190	1,093	3.3%	516,963.18	595,502.90	(78,539.72)	-13.2%	194,648.44	191,777.28	2,871.16	1.5%
23	- Residencial	27,859	26,643	1,216	4.6%	26,938	25,986	952	3.7%	270,291.79	309,771.08	(39,479.29)	-12.7%	67,836.01	127,831.26	(59,995.25)	-46.9%
24	- Comercial e Industrial	8,546	8,375	171	2.0%	7,345	7,204	141	2.0%	246,671.39	285,731.82	(39,060.43)	-13.7%	126,812.43	63,946.02	62,866.41	98.3%
25	Transporte de Carga	41,213	42,135	(922)	-2.2%	36,206	35,644	562	1.6%	2,422,024.91	3,321,085.74	(899,060.83)	-27.1%	191,238.30	143,345.56	47,892.74	33.4%
26	- Terrestre	29,784	29,413	371	1.3%	28,606	28,277	329	1.2%	944,296.34	1,679,460.35	(735,164.01)	-43.8%	117,147.14	112,612.43	4,534.71	4.0%
27	- Marítimo	11,345	12,665	(1,320)	-10.4%	7,516	7,310	206	2.8%	1,454,121.22	1,619,912.78	(165,791.56)	-10.2%	73,609.40	30,733.13	42,876.27	139.5%
28	- Aéreo	84	57	27	47.4%	84	57	27	47.4%	23,607.35	21,712.61	1,894.74	8.7%	481.76	-	481.76	0.0%
29	Casco	2,647	2,281	366	16.0%	2,040	1,802	238	13.2%	3,719,604.46	2,037,212.93	1,682,391.53	82.6%	416,097.50	1,991,938.37	(1,575,840.87)	-79.1%
30	- Marítimo	2,137	1,812	325	17.9%	1,685	1,451	234	16.1%	2,959,082.06	984,823.90	1,974,258.16	200.5%	223,769.61	1,804,438.37	(1,580,668.76)	-87.6%
31	- Aéreo	510	469	41	8.7%	355	351	4	1.1%	760,522.40	1,052,389.03	(291,866.63)	-27.7%	192,327.89	187,500.00	4,827.89	2.6%
32	Automóvil	1,121,448	1,049,352	72,096	6.9%	999,202	944,890	54,312	5.7%	32,454,362.39	30,783,258.67	1,671,103.72	5.4%	21,353,043.42	17,956,477.81	3,396,565.61	18.9%
33	- Particular	901,496	-	901,496	0.0%	847,287	-	847,287	0.0%	26,174,509.44	-	26,174,509.44	0.0%	18,125,900.43	-	18,125,900.43	0.0%
34	- Comercial	219,952	-	219,952	0.0%	151,915	-	151,915	0.0%	6,279,852.95	-	6,279,852.95	0.0%	3,227,142.99	-	3,227,142.99	0.0%
35	Ramos Técnicos	12,640	12,209	431	3.5%	9,617	9,351	266	2.8%	2,931,089.52	3,621,551.33	(690,461.81)	-19.1%	184,665.52	943,627.61	(758,962.09)	-80.4%
36	- TRC - TRM	3,286	2,961	325	11.0%	3,249	2,903	346	11.9%	2,007,251.51	2,843,168.54	(835,917.03)	-29.4%	(4,118.15)	675,877.65	(679,995.80)	-100.6%
37	- Equipo Electrónico	4,208	4,208	-	0.0%	2,916	2,971	(55)	-1.9%	375,302.94	161,017.98	214,284.96	133.1%	57,669.70	19,777.05	37,892.65	191.6%
38	- Caldera y Maquinaria	860	854	6	0.7%	835	829	6	0.7%	151,770.99	10,746.98	141,024.01	1312.2%	-	-	-	0.0%

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Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
39	- Rotura de Maquinaria	1,137	1,135	2	0.2%	789	809	(20)	-2.5%	211,639.81	414,288.99	(202,649.18)	-48.9%	116,328.61	244,161.10	(127,832.49)	-52.4%
40	- Equipo Pesado	3,146	3,048	98	3.2%	1,825	1,836	(11)	-0.6%	185,124.27	192,328.84	(7,204.57)	-3.7%	14,785.36	3,811.81	10,973.55	287.9%
41	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
42	Riesgos Diversos	112,290	102,362	9,928	9.7%	32,497	30,605	1,892	6.2%	14,301,426.19	12,797,612.60	1,503,813.59	11.8%	2,019,756.73	1,401,767.14	617,989.59	44.1%
43	- Responsabilidad Civil	19,506	18,618	888	4.8%	18,745	17,710	1,035	5.8%	6,191,136.20	6,034,253.90	156,882.30	2.6%	1,085,475.28	371,934.28	713,541.00	191.8%
44	- Robo	3,884	4,197	(313)	-7.5%	3,292	3,614	(322)	-8.9%	376,199.15	305,574.80	70,624.35	23.1%	92,267.44	30,556.65	61,710.79	202.0%
45	- Fidelidad y DDD	1,113	1,212	(99)	-8.2%	1,059	1,198	(139)	-11.6%	1,695,621.38	1,472,285.07	223,336.31	15.2%	266,117.60	440,941.55	(174,823.95)	-39.6%
46	- Fraude Tarjeta de Crédito	77,622	-	77,622	0.0%	16	-	16	0.0%	1,604,078.41	-	1,604,078.41	0.0%	228,294.92	-	228,294.92	0.0%
47	- BBB	66	21	45	214.3%	57	13	44	338.5%	323,092.37	12,080.55	311,011.82	2574.5%	-	-	-	0.0%
48	- Agrícola y Pecuario	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
49	- Otros	10,099	78,314	(68,215)	-87.1%	9,328	8,070	1,258	15.6%	4,111,298.68	4,973,418.28	(862,119.60)	-17.3%	347,601.49	558,334.66	(210,733.17)	-37.7%
50	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
51	Fianzas	98,523	95,373	3,150	3.3%	97,649	93,973	3,676	3.9%	16,272,984.32	13,511,637.61	2,761,346.71	20.4%	1,935,156.84	4,451,535.28	(2,516,378.44)	-56.5%
52	- Oferta y Cumplimiento	-	42,716	(42,716)	-100.0%	-	42,513	(42,513)	-100.0%	-	7,993,076.04	(7,993,076.04)	-100.0%	-	3,536,168.02	(3,536,168.02)	-100.0%
53	- Propuesta (Oferta)	1,005	-	1,005	0.0%	1,005	-	1,005	0.0%	14,768.01	-	14,768.01	0.0%	-	-	-	0.0%
54	- Cumplimiento de Obras y Servicios	44,074	-	44,074	0.0%	43,886	-	43,886	0.0%	7,060,187.15	-	7,060,187.15	0.0%	421,412.63	-	421,412.63	0.0%
55	- Suministros	312	-	312	0.0%	312	-	312	0.0%	62,209.77	-	62,209.77	0.0%	-	-	-	0.0%
56	- Crédito (primer requerimiento)	926	-	926	0.0%	902	-	902	0.0%	148,179.01	-	148,179.01	0.0%	-	-	-	0.0%
57	- Judiciales	1,104	-	1,104	0.0%	1,104	-	1,104	0.0%	301,432.82	-	301,432.82	0.0%	4,080.23	-	4,080.23	0.0%
58	- Fidelidad	27	-	27	0.0%	27	-	27	0.0%	22,255.73	-	22,255.73	0.0%	-	-	-	0.0%
59	- Otras Fianzas	51,075	52,657	(1,582)	-3.0%	50,413	51,460	(1,047)	-2.0%	8,663,951.83	5,518,561.57	3,145,390.26	57.0%	1,509,663.98	915,367.26	594,296.72	64.9%
TOTAL LOCAL Y EXTERIOR		4,286,704	4,141,357	145,347	3.5%	2,415,466	2,253,424	162,042	7.2%	187,371,469.91	175,784,523.43	11,586,946.48	6.6%	76,455,343.69	69,053,262.81	7,402,080.88	10.7%
Vida		2,337,029	2,295,910	41,119	1.8%	827,346	743,774	83,572	11.2%	97,273,194.72	92,371,189.99	4,902,004.73	5.3%	47,771,144.27	39,739,900.89	8,031,243.38	20.2%
General		1,949,675	1,845,447	104,228	5.6%	1,588,120	1,509,650	78,470	5%	90,098,275.19	83,413,333.44	6,684,941.75	8.0%	28,684,199.42	29,313,361.92	(629,162.50)	-2.1%
Totales		4,286,704	4,141,357	145,347	3.5%	2,415,466	2,253,424	162,042	7.2%	\$187,371,469.91	\$175,784,523.43	11,586,946.48	6.6%	\$76,455,343.69	\$69,053,262.81	7,402,080.88	10.7%

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Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS DEVENGADAS				SINIESTROS INCURRIDOS			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
1	Vida Individual	420,182	247,426	172,756	69.8%	397,763	231,694	166,069	71.7%	4,891,631.24	8,598,080.69	(3,706,449.45)	-43.1%	5,307,308.39	3,132,588.89	2,174,719.50	69.4%
2	- Primer año	133,547	60,378	73,169	121.2%	121,808	56,766	65,042	114.6%	2,799,035.00	4,529,053.71	(1,730,018.71)	-38.2%	1,162,372.41	952,346.78	210,025.63	22.1%
3	- Renovación	286,635	187,048	99,587	53.2%	275,955	174,928	101,027	57.8%	2,092,596.24	4,069,026.98	(1,976,430.74)	-48.6%	4,144,935.98	2,180,242.11	1,964,693.87	90.1%
4	Accidentes Personales	461,328	434,396	26,932	6.2%	253,848	218,059	35,789	16.4%	2,190,301.00	2,095,015.26	95,285.74	4.5%	966,591.09	751,553.75	215,037.34	28.6%
5	- Individual	234,295	206,807	27,488	13.3%	211,016	183,993	27,023	14.7%	1,025,535.45	888,395.39	137,140.06	15.4%	251,058.59	278,692.10	(27,633.51)	-9.9%
6	- Grupo	219,125	227,589	(8,464)	-3.7%	42,757	34,066	8,691	25.5%	1,114,896.04	1,206,619.87	(91,723.83)	-7.6%	717,001.66	472,861.65	244,140.01	51.6%
7	- Invalidez	7,908	-	7,908	0.0%	75	-	75	0.0%	49,869.51	-	49,869.51	0.0%	(1,469.16)	-	(1,469.16)	0.0%
8	Salud	442,289	458,577	(16,288)	-3.6%	164,205	166,205	(2,000)	-1.2%	55,771,689.84	52,482,166.11	3,289,523.73	6.3%	51,812,909.25	47,413,646.01	4,399,263.24	9.3%
9	- Individual	183,425	173,616	9,809	5.6%	141,134	130,007	11,127	8.6%	38,604,957.01	35,605,574.14	2,999,382.87	8.4%	34,620,653.52	31,005,066.25	3,615,587.27	11.7%
10	- Grupo	258,864	284,961	(26,097)	-9.2%	23,071	36,198	(13,127)	-36.3%	17,166,732.83	16,876,591.97	290,140.86	1.7%	17,192,255.73	16,408,579.76	783,675.97	4.8%
11	Colectivos de Vida	1,013,230	1,155,511	(142,281)	-12.3%	11,530	127,816	(116,286)	-91.0%	16,343,876.69	13,215,022.75	3,128,853.94	23.7%	10,091,988.91	10,486,087.02	(394,098.11)	-3.8%
12	- Colectivo de vida	511,509	592,918	(81,409)	-13.7%	10,230	84,631	(74,401)	-87.9%	7,258,464.56	6,779,557.67	478,906.89	7.1%	3,729,954.42	6,542,063.32	(2,812,108.90)	-43.0%
13	- Colectivo de deudores	501,721	562,593	(60,872)	-10.8%	1,300	43,185	(41,885)	-97.0%	9,085,412.13	6,435,465.08	2,649,947.05	41.2%	6,362,034.49	3,944,023.70	2,418,010.79	61.3%
14	Incendio y Líneas Aliadas	524,389	506,663	17,726	3.5%	376,565	360,141	16,424	4.6%	5,346,963.58	4,697,660.08	649,303.50	13.8%	749,191.54	3,525,436.04	(2,776,244.50)	-78.7%
15	- Residencial	434,530	420,139	14,391	3.4%	338,709	324,845	13,864	4.3%	2,899,116.35	2,667,388.54	231,727.81	8.7%	948,088.24	1,101,113.09	(153,024.85)	-13.9%
16	- Comercial	89,439	86,111	3,328	3.9%	37,483	34,930	2,553	7.3%	2,428,400.11	2,026,845.66	401,554.45	19.8%	1,451,713.27	2,437,806.15	(986,092.88)	-40.5%
17	- Industrial	420	413	7	1.7%	373	366	7	1.9%	19,447.12	3,425.88	16,021.24	467.7%	(1,650,609.97)	(13,483.20)	(1,637,126.77)	0.0%
18	Vida Industrial	80	14	66	471.4%	21	14	7	50.0%	-	-	-	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	Multirriesgo	36,405	35,018	1,387	4.0%	34,283	33,190	1,093	3.3%	432,506.57	324,240.75	108,265.82	33.4%	110,830.85	335,247.59	(224,416.74)	-66.9%
23	- Residencial	27,859	26,643	1,216	4.6%	26,938	25,986	952	3.7%	305,919.65	298,831.54	7,088.11	2.4%	69,801.52	121,867.63	(52,066.11)	-42.7%
24	- Comercial e Industrial	8,546	8,375	171	2.0%	7,345	7,204	141	2.0%	126,586.92	25,409.21	101,177.71	398.2%	41,029.33	213,379.96	(172,350.63)	-80.8%
25	Transporte de Carga	41,213	42,135	(922)	-2.2%	36,206	35,644	562	1.6%	1,400,503.86	1,155,257.19	245,246.67	21.2%	411,101.50	110,783.04	300,318.46	271.1%
26	- Terrestre	29,784	29,413	371	1.3%	28,606	28,277	329	1.2%	862,092.15	771,569.10	90,523.05	11.7%	348,730.39	(14,066.34)	362,796.73	0.0%
27	- Marítimo	11,345	12,665	(1,320)	-10.4%	7,516	7,310	206	2.8%	521,474.04	373,372.40	148,101.64	39.7%	62,371.11	124,674.38	(62,303.27)	-50.0%
28	- Aéreo	84	57	27	47.4%	84	57	27	47.4%	16,937.67	10,315.69	6,621.98	64.2%	-	175.00	(175.00)	-100.0%
29	Casco	2,647	2,281	366	16.0%	2,040	1,802	238	13.2%	639,280.75	595,498.35	43,782.40	7.4%	(94,141.77)	(242,373.20)	148,231.43	0.0%
30	- Marítimo	2,137	1,812	325	17.9%	1,685	1,451	234	16.1%	429,804.29	400,558.05	29,246.24	7.3%	(102,660.21)	(391,372.20)	288,711.99	0.0%
31	- Aéreo	510	469	41	8.7%	355	351	4	1.1%	209,476.46	194,940.30	14,536.16	7.5%	8,518.44	148,999.00	(140,480.56)	-94.3%
32	Automóvil	1,121,448	1,049,352	72,096	6.9%	999,202	944,890	54,312	5.7%	26,608,174.87	26,424,585.35	183,589.52	0.7%	19,199,886.71	16,917,229.17	2,282,657.54	13.5%
33	- Particular	901,496	-	901,496	0.0%	847,287	-	847,287	0.0%	22,932,608.04	-	22,932,608.04	0.0%	15,817,529.03	-	15,817,529.03	0.0%
34	- Comercial	219,952	-	219,952	0.0%	151,915	-	151,915	0.0%	3,675,566.83	-	3,675,566.83	0.0%	3,382,357.68	-	3,382,357.68	0.0%
35	Ramos Técnicos	12,640	12,209	431	3.5%	9,617	9,351	266	2.8%	554,928.53	807,921.81	(252,993.28)	-31.3%	177,497.08	2,465,071.14	(2,287,574.06)	-92.8%
36	- TRC - TRM	3,286	2,961	325	11.0%	3,249	2,903	346	11.9%	289,866.92	523,710.29	(233,843.37)	-44.7%	69,748.24	2,457,718.30	(2,387,970.06)	-97.2%
37	- Equipo Electrónico	4,208	4,208	-	0.0%	2,916	2,971	(55)	-1.9%	19,045.35	41,003.96	(21,958.61)	-53.6%	58,864.46	123,810.38	(64,945.92)	-52.5%
38	- Caldera y Maquinaria	860	854	6	0.7%	835	829	6	0.7%	90.34	(4,509.71)	4,600.05	0.0%	-	-	-	0.0%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
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Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS DEVENGADAS				SINIESTROS INCURRIDOS			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
39	- Rotura de Maquinaria	1,137	1,135	2	0.2%	789	809	(20)	-2.5%	77,340.74	115,607.94	(38,267.20)	-33.1%	52,955.02	(96,637.61)	149,592.63	0.0%
40	- Equipo Pesado	3,146	3,048	98	3.2%	1,825	1,836	(11)	-0.6%	168,567.39	132,088.37	36,479.02	27.6%	(4,070.64)	(19,819.93)	15,749.29	0.0%
41	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	17.79	20.96	(3.17)	-15.1%	-	-	-	0.0%
42	Riesgos Diversos	112,290	102,362	9,928	9.7%	32,497	30,605	1,892	6.2%	6,274,094.94	5,971,981.54	302,113.40	5.1%	3,289,810.11	2,930,464.28	359,345.83	12.3%
43	- Responsabilidad Civil	19,506	18,618	888	4.8%	18,745	17,710	1,035	5.8%	1,956,463.85	1,723,911.83	232,552.02	13.5%	2,195,959.10	456,819.35	1,739,139.75	380.7%
44	- Robo	3,884	4,197	(313)	-7.5%	3,292	3,614	(322)	-8.9%	248,104.10	188,382.26	59,721.84	31.7%	(14,846.38)	(3,020.37)	(11,826.01)	0.0%
45	- Fidelidad y DDD	1,113	1,212	(99)	-8.2%	1,059	1,198	(139)	-11.6%	226,456.33	212,483.22	13,973.11	6.6%	223,404.17	123,040.08	100,364.09	81.6%
46	- Fraude Tarjeta de Crédito	77,622	-	77,622	0.0%	16	-	16	0.0%	201,267.45	-	201,267.45	0.0%	572,572.75	-	572,572.75	0.0%
47	- BBB	66	21	45	214.3%	57	13	44	338.5%	96,105.46	(376.00)	96,481.46	0.0%	(165,012.56)	(1,221.00)	(163,791.56)	0.0%
48	- Agrícola y Pecuario	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
49	- Otros	10,099	78,314	(68,215)	-87.1%	9,328	8,070	1,258	15.6%	3,545,697.75	3,847,580.23	(301,882.48)	-7.8%	477,733.03	2,354,846.22	(1,877,113.19)	-79.7%
50	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
51	Fianzas	98,523	95,373	3,150	3.3%	97,649	93,973	3,676	3.9%	8,667,172.31	4,553,705.49	4,113,466.82	90.3%	7,916,052.68	2,999,343.49	4,916,709.19	163.9%
52	- Oferta y Cumplimiento	-	42,716	(42,716)	-100.0%	-	42,513	(42,513)	-100.0%	-	1,431,148.62	(1,431,148.62)	-100.0%	-	1,989,853.57	(1,989,853.57)	-100.0%
53	- Propuesta (Oferta)	1,005	-	1,005	0.0%	1,005	-	1,005	0.0%	29,480.34	-	29,480.34	0.0%	50,624.15	-	50,624.15	0.0%
54	- Cumplimiento de Obras y Servicios	44,074	-	44,074	0.0%	43,886	-	43,886	0.0%	8,253,623.68	-	8,253,623.68	0.0%	6,222,015.81	-	6,222,015.81	0.0%
55	- Suministros	312	-	312	0.0%	312	-	312	0.0%	8,544.44	-	8,544.44	0.0%	60.40	-	60.40	0.0%
56	- Crédito (primer requerimiento)	926	-	926	0.0%	902	-	902	0.0%	10,443.30	-	10,443.30	0.0%	(500.00)	-	(500.00)	0.0%
57	- Judiciales	1,104	-	1,104	0.0%	1,104	-	1,104	0.0%	73,657.35	-	73,657.35	0.0%	3,713.85	-	3,713.85	0.0%
58	- Fidelidad	27	-	27	0.0%	27	-	27	0.0%	3,136.84	-	3,136.84	0.0%	-	-	-	0.0%
59	- Otras Fianzas	51,075	52,657	(1,582)	-3.0%	50,413	51,460	(1,047)	-2.0%	288,286.36	3,122,556.87	(2,834,270.51)	-90.8%	1,640,138.47	1,009,489.92	630,648.55	62.5%
60	TOTAL LOCAL Y EXTERIOR	4,286,704	4,141,357	145,347	3.5%	2,415,466	2,253,424	162,042	7.2%	129,121,124.18	120,921,135.37	8,199,988.81	6.8%	99,939,026.34	90,825,077.22	9,113,949.12	10.0%
Vida		2,337,029	2,295,910	41,119	1.8%	827,346	743,774	83,572	11.2%	79,197,498.77	76,390,284.81	2,807,213.96	3.7%	68,178,797.64	61,783,875.67	6,394,921.97	10.4%
General		1,949,675	1,845,447	104,228	5.6%	1,588,120	1,509,650	78,470	5%	49,923,625.41	44,530,850.56	5,392,774.85	12.1%	31,760,228.70	29,041,201.55	2,719,027.15	9.4%
Totales		4,286,704	4,141,357	145,347	3.5%	2,415,466	2,253,424	162,042	7.2%	\$129,121,124.18	\$120,921,135.37	8,199,988.81	6.8%	\$99,939,026.34	\$90,825,077.22	9,113,949.12	10.0%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 31 DE ENERO 2026
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS DEVENGADAS				SINIESTROS INCURRIDOS			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
1	Acerta Compañía de Seguros, S.A.	39,309	30,468	8,841	29.0%	26,218	25,221	997	4.0%	1,496,258.90	1,145,085.21	351,173.69	30.7%	780,947.62	633,292.61	147,655.01	23.3%
2	Aliado Seguros, S.A.	40,267	39,582	685	1.7%	13,583	12,040	1,543	12.8%	888,513.62	791,066.77	97,446.85	12.3%	272,835.36	415,034.60	(142,199.24)	-34.3%
3	Aseguradora Ancon, S.A.	124,820	126,116	(1,296)	-1.0%	78,507	75,154	3,353	4.5%	1,492,637.27	1,065,422.06	427,215.21	40.1%	1,286,557.63	2,432,351.28	(1,145,793.65)	-47.1%
4	Aseguradora Global, S.A.	221,620	207,805	13,815	6.6%	44,721	46,424	(1,703)	-3.7%	1,831,562.22	1,671,564.86	159,997.36	9.6%	1,192,672.27	1,059,379.72	133,292.55	12.6%
5	ASSA Compañía de Seguros, S.A.	760,480	749,019	11,461	1.5%	371,051	353,275	17,776	5.0%	19,837,011.43	20,177,310.80	(340,299.37)	-1.7%	11,903,883.01	11,451,126.82	452,756.19	4.0%
6	Banesco Seguros, S.A.	43,169	48,201	(5,032)	-10.4%	18,654	19,100	(446)	-2.3%	1,749,643.38	1,367,403.29	382,240.09	28.0%	290,426.53	205,120.61	85,305.92	41.6%
7	CHUBB Seguros Panamá S. A.	38,537	38,008	529	1.4%	1,999	1,505	494	32.8%	2,502,386.38	1,625,688.68	876,697.70	53.9%	666,106.36	1,326,706.62	(660,600.26)	-49.8%
8	Compañía Internacional de Seguros, S.A.	541,579	433,294	108,285	25.0%	394,940	372,463	22,477	6.0%	13,638,741.83	15,017,240.67	(1,378,498.84)	-9.2%	12,439,808.18	7,118,889.18	5,320,919.00	74.7%
9	General de Seguros, S.A.	281,853	224,040	57,813	25.8%	279,652	221,764	57,888	26.1%	5,198,771.22	4,619,041.40	579,729.82	12.6%	7,193,308.16	7,852,886.69	(659,578.53)	-8.4%
10	MAPFRE Panamá S.A.	253,058	364,492	(111,434)	-30.6%	127,138	145,892	(18,754)	-12.9%	17,854,313.33	16,114,357.26	1,739,956.07	10.8%	14,295,785.37	14,302,069.59	(6,284.22)	0.0%
11	Mercantil Seguros y Reaseguros, S.A.	49,995	38,873	11,122	28.6%	33,284	22,649	10,635	47.0%	21,777,232.35	19,899,239.84	1,877,992.51	9.4%	17,071,052.60	16,476,292.50	594,760.10	3.6%
12	Multibank Seguros, S.A.	157,260	144,442	12,818	8.9%	41,731	33,939	7,792	23.0%	1,785,373.71	1,733,518.93	51,854.78	3.0%	203,261.96	693,871.14	(490,609.18)	-70.7%
13	Optima Compañía de Seguros, S.A.	104,744	94,767	9,977	10.5%	26,999	27,978	(979)	-3.5%	1,547,581.40	1,214,453.20	333,128.20	27.4%	1,117,869.79	780,202.57	337,667.22	43.3%
14	Pan American Life Insurande de Panamá, S.A.	421,137	455,492	(34,355)	-7.5%	53,298	51,332	1,966	3.8%	13,681,580.03	10,983,767.79	2,697,812.24	24.6%	7,537,151.78	6,229,888.55	1,307,263.23	21.0%
15	SAGICOR Panamá, S. A.	17,732	14,702	3,030	20.6%	1,800	1,781	19	1.1%	465,480.58	285,478.58	180,002.00	63.1%	560,853.54	200,229.58	360,623.96	180.1%
16	Seguros FEDPA, S. A.	648,595	636,555	12,040	1.9%	424,587	409,364	15,223	3.7%	5,939,838.03	6,562,670.31	(622,832.28)	-9.5%	3,478,787.40	2,998,124.37	480,663.03	16.0%
17	Seguros Suramericana, S.A.	403,194	387,352	15,842	4.1%	375,002	357,692	17,310	4.8%	9,108,341.92	10,358,297.37	(1,249,955.45)	-12.1%	6,909,753.53	6,264,218.11	645,535.42	10.3%
18	UniVivir, S. A.	24,462	24,672	(210)	-0.9%	9,075	8,699	376	4.3%	1,303,530.78	1,278,155.98	25,374.80	2.0%	971,583.04	1,099,969.76	(128,386.72)	-11.7%
19	Worldwide Medical Assurance	30,585	27,316	3,269	12.0%	20,460	17,602	2,858	16.2%	2,777,111.49	2,495,639.18	281,472.31	11.3%	9,666,693.43	8,566,728.31	1,099,965.12	12.8%
SUB-TOTAL (APADEA)		4,202,396	4,085,196	117,200	2.9%	2,342,699	2,203,874	138,825	6.3%	124,875,909.87	118,405,402.18	6,470,507.69	5.5%	97,839,337.56	90,106,382.61	7,732,954.95	8.6%
20	BUPA Panamá S.A.	4,289	4,234	55	1.3%	2,012	1,962	50	2.5%	1,397,866.63	1,374,771.30	23,095.33	1.7%	712,943.11	496,898.19	216,044.92	43.5%
21	Interamericana de Fianzas y Seguros, S.A.	14,722	9,800	4,922	50.2%	8,907	7,462	1,445	19.4%	62,608.82	(12,870.80)	75,479.62	-586.4%	21,756.18	(754,712.80)	776,468.98	-102.9%
22	La Regional de Seguros, S.A.	65,297	42,127	23,170	55.0%	61,848	40,126	21,722	54.1%	2,784,738.86	1,153,832.69	1,630,906.17	141.3%	1,364,989.49	976,509.22	388,480.27	39.8%
SUB-TOTAL (No Agremiados)		84,308	56,161	28,147	50.1%	72,767	49,550	23,217	46.9%	4,245,214.31	2,515,733.19	1,729,481.12	68.7%	2,099,688.78	718,694.61	1,380,994.17	192.2%
TOTALES		4,286,704	4,141,357	145,347	3.5%	2,415,466	2,253,424	162,042	7.2%	\$129,121,124.18	\$120,921,135.37	8,199,988.81	6.8%	\$99,939,026.34	\$90,825,077.22	9,113,949.12	10.0%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
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COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS DEL MES				SINIESTROS PAGADOS DEL MES			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
1	Vida Individual	420,182	247,426	172,756	69.8%	397,763	231,694	166,069	71.7%	17,757,714.19	16,514,657.29	1,243,056.90	7.5%	6,701,248.25	2,296,892.71	4,404,355.54	191.8%
2	- Primer año	133,547	60,378	73,169	121.2%	121,808	56,766	65,042	114.6%	2,522,010.11	3,423,115.78	(901,105.67)	-26.3%	638,770.09	914,429.08	(275,658.99)	-30.1%
3	- Renovación	286,635	187,048	99,587	53.2%	275,955	174,928	101,027	57.8%	15,235,704.08	13,091,541.51	2,144,162.57	16.4%	6,062,478.16	1,382,463.63	4,680,014.53	338.5%
4	Accidentes Personales	461,328	434,396	26,932	6.2%	253,848	218,059	35,789	16.4%	2,853,271.83	2,729,404.96	123,866.87	4.5%	1,160,775.16	789,838.15	370,937.01	47.0%
5	- Individual	234,295	206,807	27,488	13.3%	211,016	183,993	27,023	14.7%	1,004,803.56	857,387.73	147,415.83	17.2%	259,227.79	219,472.84	39,754.95	18.1%
6	- Grupo	219,125	227,589	(8,464)	-3.7%	42,757	34,066	8,691	25.5%	1,712,863.64	1,872,017.23	(159,153.59)	-8.5%	894,238.11	570,365.31	323,872.80	56.8%
7	- Invalidez	7,908	-	7,908	0.0%	75	-	75	0.0%	135,604.63	-	135,604.63	0.0%	7,309.26	0.00	7,309.26	0.0%
8	Salud	442,289	458,577	(16,288)	-3.6%	164,205	166,205	(2,000)	-1.2%	51,825,518.81	49,144,001.38	2,681,517.43	5.5%	33,369,501.21	29,514,304.52	3,855,196.69	13.1%
9	- Individual	183,425	173,616	9,809	5.6%	141,134	130,007	11,127	8.6%	26,395,397.73	24,685,690.56	1,709,707.17	6.9%	18,386,485.22	16,288,424.60	2,098,060.62	12.9%
10	- Grupo	258,864	284,961	(26,097)	-9.2%	23,071	36,198	(13,127)	-36.3%	25,430,121.08	24,458,310.82	971,810.26	4.0%	14,983,015.99	13,225,879.92	1,757,136.07	13.3%
11	Colectivos de Vida	1,013,230	1,155,511	(142,281)	-12.3%	11,530	127,816	(116,286)	-91.0%	24,836,689.89	23,983,126.36	853,563.53	3.6%	6,539,619.65	7,138,865.51	(599,245.86)	-8.4%
12	- Colectivo de vida	511,509	592,918	(81,409)	-13.7%	10,230	84,631	(74,401)	-87.9%	8,847,298.11	8,314,522.75	532,775.36	6.4%	3,541,655.45	2,576,820.56	964,834.89	37.4%
13	- Colectivo de deudores	501,721	562,593	(60,872)	-10.8%	1,300	43,185	(41,885)	-97.0%	15,989,391.78	15,668,603.61	320,788.17	2.0%	2,997,964.20	4,562,044.95	(1,564,080.75)	-34.3%
14	Incendio y Líneas Aliadas	524,389	506,663	17,726	3.5%	376,565	360,141	16,424	4.6%	17,479,820.22	16,745,471.66	734,348.56	4.4%	2,389,592.67	2,232,892.87	156,699.80	7.0%
15	- Residencial	434,530	420,139	14,391	3.4%	338,709	324,845	13,864	4.3%	8,362,815.50	7,531,105.37	831,710.13	11.0%	966,077.79	1,493,341.94	(527,264.15)	-35.3%
16	- Comercial	89,439	86,111	3,328	3.9%	37,483	34,930	2,553	7.3%	9,072,110.92	9,209,938.68	(137,827.76)	-1.5%	1,388,981.06	731,529.31	657,451.75	89.9%
17	- Industrial	420	413	7	1.7%	373	366	7	1.9%	44,893.80	4,427.61	40,466.19	914.0%	34,533.82	8,021.62	26,512.20	330.5%
18	Vida Industrial	80	14	66	471.4%	21	14	7	50.0%	-	-	-	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	36,405	35,018	1,387	4.0%	34,283	33,190	1,093	3.3%	516,963.18	595,502.90	(78,539.72)	-13.2%	194,648.44	191,777.28	2,871.16	1.5%
23	- Residencial	27,859	26,643	1,216	4.6%	26,938	25,986	952	3.7%	270,291.79	309,771.08	(39,479.29)	-12.7%	67,836.01	127,831.26	(59,995.25)	-46.9%
24	- Comercial e Industrial	8,546	8,375	171	2.0%	7,345	7,204	141	2.0%	246,671.39	285,731.82	(39,060.43)	-13.7%	126,812.43	63,946.02	62,866.41	98.3%
25	Transporte de Carga	41,213	42,135	(922)	-2.2%	36,206	35,644	562	1.6%	2,422,024.91	3,321,085.74	(899,060.83)	-27.1%	191,238.30	143,345.56	47,892.74	33.4%
26	- Terrestre	29,784	29,413	371	1.3%	28,606	28,277	329	1.2%	944,296.34	1,679,460.35	(735,164.01)	-43.8%	117,147.14	112,612.43	4,534.71	4.0%
27	- Marítimo	11,345	12,665	(1,320)	-10.4%	7,516	7,310	206	2.8%	1,454,121.22	1,619,912.78	(165,791.56)	-10.2%	73,609.40	30,733.13	42,876.27	139.5%
28	- Aéreo	84	57	27	47.4%	84	57	27	47.4%	23,607.35	21,712.61	1,894.74	8.7%	481.76	-	481.76	0.0%
29	Casco	2,647	2,281	366	16.0%	2,040	1,802	238	13.2%	3,719,604.46	2,037,212.93	1,682,391.53	82.6%	416,097.50	1,991,938.37	(1,575,840.87)	-79.1%
30	- Marítimo	2,137	1,812	325	17.9%	1,685	1,451	234	16.1%	2,959,082.06	984,823.90	1,974,258.16	200.5%	223,769.61	1,804,438.37	(1,580,668.76)	-87.6%
31	- Aéreo	510	469	41	8.7%	355	351	4	1.1%	760,522.40	1,052,389.03	(291,866.63)	-27.7%	192,327.89	187,500.00	4,827.89	2.6%
32	Automóvil	1,121,448	1,049,352	72,096	6.9%	999,202	944,890	54,312	5.7%	32,454,362.39	30,783,258.67	1,671,103.72	5.4%	21,353,043.42	17,956,477.81	3,396,565.61	18.9%
33	- Particular	901,496	-	901,496	0.0%	847,287	-	847,287	0.0%	26,174,509.44	-	26,174,509.44	0.0%	18,125,900.43	-	18,125,900.43	0.0%
34	- Comercial	219,952	-	219,952	0.0%	151,915	-	151,915	0.0%	6,279,852.95	-	6,279,852.95	0.0%	3,227,142.99	-	3,227,142.99	0.0%
35	Ramos Técnicos	12,640	12,209	431	3.5%	9,617	9,351	266	2.8%	2,931,089.52	3,621,551.33	(690,461.81)	-19.1%	184,665.52	943,627.61	(758,962.09)	-80.4%
36	- TRC - TRM	3,286	2,961	325	11.0%	3,249	2,903	346	11.9%	2,007,251.51	2,843,168.54	(835,917.03)	-29.4%	-4,118.15	675,877.65	(679,995.80)	-100.6%
37	- Equipo Electrónico	4,208	4,208	-	0.0%	2,916	2,971	(55)	-1.9%	375,302.94	161,017.98	214,284.96	133.1%	57,669.70	19,777.05	37,892.65	191.6%
38	- Caldera y Maquinaria	860	854	6	0.7%	835	829	6	0.7%	151,770.99	10,746.98	141,024.01	1312.2%	0.00	-	-	0.0%

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Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS DEL MES				SINIESTROS PAGADOS DEL MES			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
39	- Rotura de Maquinaria	1,137	1,135	2	0.2%	789	809	(20)	-2.5%	211,639.81	414,288.99	(202,649.18)	-48.9%	116,328.61	244,161.10	(127,832.49)	-52.4%
40	- Equipo Pesado	3,146	3,048	98	3.2%	1,825	1,836	(11)	-0.6%	185,124.27	192,328.84	(7,204.57)	-3.7%	14,785.36	3,811.81	10,973.55	287.9%
41	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
42	Riesgos Diversos	112,290	102,362	9,928	9.7%	32,497	30,605	1,892	6.2%	14,301,426.19	12,797,612.60	1,503,813.59	11.8%	2,019,756.73	1,401,767.14	617,989.59	44.1%
43	- Responsabilidad Civil	19,506	18,618	888	4.8%	18,745	17,710	1,035	5.8%	6,191,136.20	6,034,253.90	156,882.30	2.6%	1,085,475.28	371,934.28	713,541.00	191.8%
44	- Robo	3,884	4,197	(313)	-7.5%	3,292	3,614	(322)	-8.9%	376,199.15	305,574.80	70,624.35	23.1%	92,267.44	30,556.65	61,710.79	202.0%
45	- Fidelidad y DDD	1,113	1,212	(99)	-8.2%	1,059	1,198	(139)	-11.6%	1,695,621.38	1,472,285.07	223,336.31	15.2%	266,117.60	440,941.55	(174,823.95)	-39.6%
46	- Fraude Tarjeta de Crédito	77,622	-	77,622	0.0%	16	-	16	0.0%	1,604,078.41	-	1,604,078.41	0.0%	228,294.92	-	228,294.92	0.0%
47	- BBB	66	21	45	214.3%	57	13	44	338.5%	323,092.37	12,080.55	311,011.82	2574.5%	-	-	-	0.0%
48	- Agrícola y Pecuario	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
49	- Otros	10,099	78,314	(68,215)	-87.1%	9,328	8,070	1,258	15.6%	4,111,298.68	4,973,418.28	(862,119.60)	-17.3%	347,601.49	558,334.66	(210,733.17)	-37.7%
50	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
51	Fianzas	98,523	95,373	3,150	3.3%	97,649	93,973	3,676	3.9%	16,272,984.32	13,511,637.61	2,761,346.71	20.4%	1,935,156.84	4,451,535.28	(2,516,378.44)	-56.5%
52	- Oferta y Cumplimiento	-	42,716	(42,716)	-100.0%	-	42,513	(42,513)	-100.0%	-	7,993,076.04	(7,993,076.04)	-100.0%	-	3,536,168.02	(3,536,168.02)	-100.0%
53	- Propuesta (Oferta)	1,005	-	1,005	0.0%	1,005	-	1,005	0.0%	14,768.01	-	14,768.01	0.0%	-	-	-	0.0%
54	- Cumplimiento de Obras y Servicios	44,074	-	44,074	0.0%	43,886	-	43,886	0.0%	7,060,187.15	-	7,060,187.15	0.0%	421,412.63	-	421,412.63	0.0%
55	- Suministros	312	-	312	0.0%	312	-	312	0.0%	62,209.77	-	62,209.77	0.0%	-	-	-	0.0%
56	- Crédito (primer requerimiento)	926	-	926	0.0%	902	-	902	0.0%	148,179.01	-	148,179.01	0.0%	-	-	-	0.0%
57	- Judiciales	1,104	-	1,104	0.0%	1,104	-	1,104	0.0%	301,432.82	-	301,432.82	0.0%	4,080.23	-	4,080.23	0.0%
58	- Fidelidad	27	-	27	0.0%	27	-	27	0.0%	22,255.73	-	22,255.73	0.0%	-	-	-	0.0%
59	- Otras Fianzas	51,075	52,657	(1,582)	-3.0%	50,413	51,460	(1,047)	-2.0%	8,663,951.83	5,518,561.57	3,145,390.26	57.0%	1,509,663.98	915,367.26	594,296.72	64.9%
60	TOTAL LOCAL Y EXTERIOR	4,286,704	4,141,357	145,347	3.5%	2,415,466	2,253,424	162,042	7.2%	187,371,469.91	175,784,523.43	11,586,946.48	6.6%	76,455,343.69	69,053,262.81	7,402,080.88	10.7%
Vida		2,337,029	2,295,910	41,119	1.8%	827,346	743,774	83,572	11.2%	97,273,194.72	92,371,189.99	4,902,004.73	5.3%	47,771,144.27	39,739,900.89	8,031,243.38	20.2%
General		1,949,675	1,845,447	104,228	5.6%	1,588,120	1,509,650	78,470	5%	90,098,275.19	83,413,333.44	6,684,941.75	8.0%	28,684,199.42	29,313,361.92	(629,162.50)	-2.1%
Totales		4,286,704	4,141,357	145,347	3.5%	2,415,466	2,253,424	162,042	7.2%	\$187,371,469.91	\$175,784,523.43	11,586,946.48	6.6%	\$76,455,343.69	\$69,053,262.81	7,402,080.88	10.7%

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Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS DEL MES				SINIESTROS PAGADOS DEL MES			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
1	Acerta Compañía de Seguros, S.A.	39,309	30,468	8,841	29.0%	26,218	25,221	997	4.0%	2,854,682.87	2,611,241.45	243,441.42	9.3%	890,024.86	821,531.21	68,493.65	8.3%
2	Aliado Seguros, S.A.	40,267	39,582	685	1.7%	13,583	12,040	1,543	12.8%	5,915,643.27	5,408,001.49	507,641.78	9.4%	569,707.28	356,777.59	212,929.69	59.7%
3	Aseguradora Ancon, S.A.	124,820	126,116	-1,296	-1.0%	78,507	75,154	3,353	4.5%	5,463,497.01	4,842,883.11	620,613.90	12.8%	2,921,108.26	3,131,067.81	(209,959.55)	-6.7%
4	Aseguradora Global, S.A.	221,620	207,805	13,815	6.6%	44,721	46,424	-1,703	-3.7%	2,645,900.87	2,862,429.23	(216,528.36)	-7.6%	766,559.58	917,476.71	(150,917.13)	-16.4%
5	ASSA Compañía de Seguros, S.A.	760,480	749,019	11,461	1.5%	371,051	353,275	17,776	5.0%	42,095,092.32	45,270,237.16	(3,175,144.84)	-7.0%	13,207,317.68	12,298,799.10	908,518.58	7.4%
6	Banesco Seguros, S.A.	43,169	48,201	-5,032	-10.4%	18,654	19,100	-446	-2.3%	1,935,688.57	1,506,076.13	429,612.44	28.5%	273,238.15	555,892.46	(282,654.31)	-50.8%
7	CHUBB Seguros Panamá S. A.	38,537	38,008	529	1.4%	1,999	1,505	494	32.8%	1,457,008.54	1,737,147.09	(280,138.55)	-16.1%	37,189.18	32,283.03	4,906.15	15.2%
8	Compañía Internacional de Seguros, S.A.	541,579	433,294	108,285	25.0%	394,940	372,463	22,477	6.0%	29,519,334.02	24,791,890.63	4,727,443.39	19.1%	11,892,044.51	13,297,538.64	(1,405,494.13)	-10.6%
9	General de Seguros, S.A.	281,853	224,040	57,813	25.8%	279,652	221,764	57,888	26.1%	7,072,882.51	6,358,597.14	714,285.37	11.2%	1,012,338.86	1,084,897.95	(72,559.09)	-6.7%
10	MAPFRE Panamá S.A.	253,058	364,492	-111,434	-30.6%	127,138	145,892	-18,754	-12.9%	23,928,157.08	21,782,600.75	2,145,556.33	9.8%	14,794,332.50	8,893,867.30	5,900,465.20	66.3%
11	Mercantil Seguros y Reaseguros, S.A.	49,995	38,873	11,122	28.6%	33,284	22,649	10,635	47.0%	6,433,814.95	5,884,160.00	549,654.95	9.3%	3,263,416.02	3,408,459.22	(145,043.20)	-4.3%
12	Multibank Seguros, S.A.	157,260	144,442	12,818	8.9%	41,731	33,939	7,792	23.0%	3,274,359.26	2,455,754.33	818,604.93	33.3%	411,071.12	1,643,839.75	(1,232,768.63)	-75.0%
13	Optima Compañía de Seguros, S.A.	104,744	94,767	9,977	10.5%	26,999	27,978	-979	-3.5%	3,299,022.63	2,258,801.18	1,040,221.45	46.1%	1,161,882.91	870,752.36	291,130.55	33.4%
14	Pan American Life Insurande de Panamá, S.A.	421,137	455,492	-34,355	-7.5%	53,298	51,332	1,966	3.8%	18,874,284.53	17,862,141.89	1,012,142.64	5.7%	7,682,056.37	7,565,703.20	116,353.17	1.5%
15	SAGICOR Panamá, S. A.	17,732	14,702	3,030	20.6%	1,800	1,781	19	1.1%	465,480.58	285,478.58	180,002.00	63.1%	307,004.79	198,867.26	108,137.53	54.4%
16	Seguros FEDPA, S. A.	648,595	636,555	12,040	1.9%	424,587	409,364	15,223	3.7%	6,930,315.53	7,223,014.32	(292,698.79)	-4.1%	3,758,316.37	2,914,287.89	844,028.48	29.0%
17	Seguros Suramericana, S.A.	403,194	387,352	15,842	4.1%	375,002	357,692	17,310	4.8%	12,489,085.32	12,648,308.46	(159,223.14)	-1.3%	8,149,661.20	5,834,008.90	2,315,652.30	39.7%
18	UniVivir, S. A.	24,462	24,672	-210	-0.9%	9,075	8,699	376	4.3%	1,327,179.46	1,276,052.48	51,126.98	4.0%	802,034.66	858,909.37	(56,874.71)	-6.6%
19	Worldwide Medical Assurance	30,585	27,316	3,269	12.0%	20,460	17,602	2,858	16.2%	5,235,489.48	4,799,187.93	436,301.55	9.1%	2,886,578.28	2,762,029.08	124,549.20	4.5%
SUB-TOTAL (APADEA)		4,202,396	4,085,196	117,200	2.9%	2,342,699	2,203,874	138,825	6.3%	181,216,918.80	171,864,003.35	9,352,915.45	5.4%	74,785,882.58	67,446,988.83	7,338,893.75	10.9%
20	BUPA Panamá S.A.	4,289	4,234	55	1.3%	2,012	1,962	50	2.5%	1,016,879.66	1,413,009.86	(396,130.20)	-28.0%	703,225.19	509,991.50	193,233.69	37.9%
21	Interamericana de Fianzas y Seguros, S.A.	14,722	9,800	4,922	50.2%	8,907	7,462	1,445	19.4%	1,686,117.63	625,363.42	1,060,754.21	169.6%	13,975.23	22,561.73	(8,586.50)	-38.1%
22	La Regional de Seguros, S.A.	65,297	42,127	23,170	55.0%	61,848	40,126	21,722	54.1%	3,451,553.82	1,882,146.80	1,569,407.02	83.4%	952,260.69	1,073,720.75	(121,460.06)	-11.3%
SUB-TOTAL (No Agremiados)		84,308	56,161	28,147	50.1%	72,767	49,550	23,217	46.9%	6,154,551.11	3,920,520.08	2,234,031.03	57.0%	1,669,461.11	1,606,273.98	63,187.13	3.9%
TOTALES		4,286,704	4,141,357	145,347	3.5%	2,415,466	2,253,424	162,042	7.2%	\$187,371,469.91	\$175,784,523.43	11,586,946.48	6.6%	\$76,455,343.69	\$69,053,262.81	7,402,080.88	10.7%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 31 DE ENERO 2026
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2026	2025	Variación Porcentual
1	Vida Individual	108.5%	36.4%	197.8%
2	- Primer año	41.5%	21.0%	97.5%
3	- Renovación	198.1%	53.6%	269.7%
4	Accidentes Personales	44.1%	35.9%	23.0%
5	- Individual	24.5%	31.4%	-22.0%
6	- Grupo	64.3%	39.2%	64.1%
7	- Invalidez	-2.9%	0.0%	0.0%
8	Salud	92.9%	90.3%	2.8%
9	- Individual	89.7%	87.1%	3.0%
10	- Grupo	100.1%	97.2%	3.0%
11	Colectivos de Vida	61.7%	79.3%	-22.2%
12	- Colectivo de vida	51.4%	96.5%	-46.7%
13	- Colectivo de deudores	70.0%	61.3%	14.3%
14	Incendio y Líneas Aliadas (*)	14.0%	75.0%	-81.3%
15	- Residencial	32.7%	41.3%	-20.8%
16	- Comercial	59.8%	120.3%	-50.3%
17	- Industrial	-8487.7%	-393.6%	-2056.6%
18	Vida Industrial	0.0%	0.0%	0.0%
19	Anualidades	0.0%	0.0%	0.0%
20	Rentas Vitalicias	0.0%	0.0%	0.0%
21	Pérdida de Ingresos	0.0%	0.0%	0.0%
22	Multiriesgo	25.6%	103.4%	-75.2%
23	- Residencial	22.8%	40.8%	-44.1%
24	- Comercial e Industrial	32.4%	839.8%	-96.1%
25	Transporte de Carga	29.4%	9.6%	206.1%
26	- Terrestre	40.5%	-1.8%	2318.9%
27	- Marítimo	12.0%	33.4%	-64.2%
28	- Aéreo	0.0%	1.7%	-100.0%
29	Casco	-14.7%	-40.7%	63.8%
30	- Marítimo	-23.9%	-97.7%	75.6%
31	- Aéreo	4.1%	76.4%	-94.7%
32	Automóvil	72.2%	64.0%	12.7%
33	- Particular	69.0%	0.0%	0.0%
34	- Comercial	92.0%	0.0%	0.0%
35	Ramos Técnicos	32.0%	305.1%	-89.5%
36	- TRC - TRM	24.1%	469.3%	-94.9%
37	- Equipo Eléctrico	309.1%	301.9%	2.4%
38	- Caldera y Maquinaria	0.0%	0.0%	0.0%
39	- Rotura de Maquinaria	68.5%	-83.6%	181.9%
40	- Equipo Pesado	-2.4%	-15.0%	83.9%
41	- Vidrios	0.0%	0.0%	0.0%
42	Riesgos Diversos	52.4%	49.1%	6.9%
43	- Responsabilidad Civil	112.2%	26.5%	323.6%
44	- Robo	-6.0%	-1.6%	-273.2%
45	- Fidelidad y DDD	98.7%	57.9%	70.4%
46	- Fraude Tarjeta de Crédito	284.5%	0.0%	0.0%
47	- BBB	-171.7%	0.0%	0.0%
48	- Agrícola y Pecuario	0.0%	0.0%	0.0%
49	- Otros	13.5%	61.2%	-78.0%
50	Titulos de Propiedad	0.0%	0.0%	0.0%
51	Fianzas	91.3%	65.9%	38.7%
52	- Oferta y Cumplimiento	0.0%	139.0%	-100.0%
53	- Propuesta (Oferta)	171.7%	0.0%	0.0%
54	- Cumplimiento de Obras y Servicios	75.4%	0.0%	0.0%
55	- Suministros	0.7%	0.0%	0.0%
56	- Crédito (primer requerimiento)	-4.8%	0.0%	0.0%
57	- Judiciales	5.0%	0.0%	0.0%
58	- Fidelidad	0.0%	0.0%	0.0%
59	- Otras Fianzas	568.9%	32.3%	1659.8%
TOTAL LOCAL Y EXTERIOR		77.4%	75.1%	3.0%
Vida		86.1%	80.9%	6.4%
General		63.6%	65.2%	-2.5%
Totales		77.4%	75.1%	3.0%

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
RESUMEN ACUMULADOS AL 31 DE ENERO 2026
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2026	2025	Variación
				Porcentual
1	Acerta Compañía de Seguros, S.A.	52.2%	55.3%	-5.6%
2	Aliado Seguros, S.A.	30.7%	52.5%	-41.5%
3	Aseguradora Ancon, S.A.	86.2%	228.3%	-62.2%
4	Aseguradora Global, S.A.	65.1%	63.4%	2.7%
5	ASSA Compañía de Seguros, S.A.	60.0%	56.8%	5.7%
6	Banesco Seguros, S.A.	16.6%	15.0%	10.7%
7	CHUBB Seguros Panamá S. A.	26.6%	81.6%	-67.4%
8	Compañía Internacional de Seguros, S.A.	91.2%	47.4%	92.4%
9	General de Seguros, S.A.	138.4%	170.0%	-18.6%
10	MAPFRE Panamá S.A.	80.1%	88.8%	-9.8%
11	Mercantil Seguros y Reaseguros, S.A.	78.4%	82.8%	-5.3%
12	Multibank Seguros, S.A.	11.4%	40.0%	-71.6%
13	Optima Compañía de Seguros, S.A.	72.2%	64.2%	12.4%
14	Pan American Life Insurande de Panamá, S.A.	55.1%	56.7%	-2.9%
15	SAGICOR Panamá, S. A.	120.5%	70.1%	71.8%
16	Seguros FEDPA, S. A.	58.6%	45.7%	28.2%
17	Seguros Suramericana, S.A.	75.9%	60.5%	25.4%
18	UniVivir, S. A.	74.5%	86.1%	-13.4%
19	Worldwide Medical Assurance	348.1%	343.3%	1.4%
SUB-TOTAL (APADEA)		78.3%	76.1%	3.0%
20	BUPA Panamá S.A.	51.0%	36.1%	41.1%
21	Interamericana de Fianzas y Seguros, S.A.	34.7%	0.0%	0.0%
22	La Regional de Seguros, S.A.	49.0%	84.6%	-42.1%
SUB-TOTAL (No Agremiados)		49.5%	28.6%	73.1%
TOTALES		77.4%	75.1%	3.0%