



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 28 DE FEBRERO 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			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
Vida Individual	247,226	247,586	(360)	-0.1%	231,731	236,018	(4,287)	-1.8%	31,275,669.41	29,667,636.99	1,608,032.42	5.4%	4,402,534.13	6,260,103.36	(1,857,569.23)	-29.7%
Accidentes Personales	435,950	425,084	10,866	2.6%	221,390	191,557	29,833	15.6%	5,070,802.30	4,372,784.47	698,017.83	16.0%	1,581,520.38	1,316,660.52	264,859.86	20.1%
Salud	459,876	429,586	30,290	7.1%	166,999	160,603	6,396	4.0%	92,172,365.14	83,821,618.89	8,350,746.25	10.0%	59,374,875.62	51,715,048.87	7,659,826.75	14.8%
Colectivos de Vida	1,137,680	1,073,775	63,905	6.0%	130,020	106,513	23,507	22.1%	46,876,763.20	44,168,133.28	2,708,629.92	6.1%	15,058,011.71	13,048,418.28	2,009,593.43	15.4%
Incendio y Líneas Aliadas (*)	507,846	490,093	17,753	3.6%	361,070	343,869	17,201	5.0%	31,113,959.93	28,177,852.05	2,936,107.88	10.4%	5,900,591.52	7,045,451.24	(1,144,859.72)	-16.2%
Multiriesgo	34,961	34,560	401	1.2%	32,936	32,875	61	0.2%	1,027,478.93	1,347,548.64	(320,069.71)	-23.8%	512,154.60	657,321.26	(145,166.66)	-22.1%
Transporte de Carga	42,250	41,194	1,056	2.6%	35,772	34,877	895	2.6%	4,938,048.90	6,211,963.26	(1,273,914.36)	-20.5%	283,986.13	615,983.57	(331,997.44)	-53.9%
Casco	2,278	2,122	156	7.4%	1,796	1,636	160	9.8%	4,600,975.58	3,045,641.15	1,555,334.43	51.1%	2,151,481.88	1,537,820.78	613,661.10	39.9%
Automóvil	1,055,230	1,011,616	43,614	4.3%	952,356	883,672	68,684	7.8%	58,074,648.24	51,433,069.68	6,641,578.56	12.9%	36,675,756.59	30,533,420.87	6,142,335.72	20.1%
Ramos Técnicos	12,172	12,312	(140)	-1.1%	9,384	9,352	32	0.3%	5,753,489.86	3,874,710.08	1,878,779.78	48.5%	1,230,807.33	437,573.32	793,234.01	181.3%
Responsabilidad Civil	18,750	17,866	884	4.9%	17,836	16,911	925	5.5%	8,807,397.50	21,866,633.40	(13,059,235.90)	-59.7%	1,397,132.70	1,845,934.97	(448,802.27)	-24.3%
Robo	4,183	4,225	(42)	-1.0%	3,601	3,644	(43)	-1.2%	5,486,050.47	562,033.43	4,924,017.04	876.1%	71,584.52	295,602.98	(224,018.46)	-75.8%
Fianzas	94,689	91,410	3,279	3.6%	93,296	88,811	4,485	5.1%	22,458,210.26	20,988,112.16	1,470,098.10	7.0%	15,641,144.01	10,113,520.35	5,527,623.66	54.7%
Otros	80,293	69,662	10,631	15.3%	9,331	8,819	512	5.8%	8,736,403.70	(559,467.55)	9,295,871.25	-1661.6%	1,890,624.14	3,445,447.04	(1,554,822.90)	-45.1%
TOTAL LOCAL Y EXTERIOR	4,133,384	3,951,091	182,293	4.6%	2,267,518	2,119,157	148,361	7.0%	326,392,263.42	298,978,269.93	27,413,993.49	9.2%	146,172,205.26	128,868,307.41	17,303,897.85	13.4%

Ramos de Personas	2,280,732	2,176,031	104,701	4.8%	750,140	694,691	55,449	8.0%	175,395,600.05	162,030,173.63	13,365,426.42	8.2%	80,416,941.84	72,340,231.03	8,076,710.81	11.2%
Ramos Generales	1,852,652	1,775,060	77,592	4.4%	1,517,378	1,424,466	92,912	6.5%	150,996,663.37	136,948,096.30	14,048,567.07	10.3%	65,755,263.42	56,528,076.38	9,227,187.04	16.3%

Totales	4,133,384	3,951,091	182,293	4.6%	2,267,518	2,119,157	148,361	7.0%	\$326,392,263.42	\$298,978,269.93	27,413,993.49	9.2%	\$146,172,205.26	\$128,868,307.41	17,303,897.85	13.4%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 28 DE FEBRERO 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			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	247,226	249,220	(1,994)	-0.8%	231,731	236,240	(4,509)	-1.9%	31,275,669.41	29,667,636.99	1,608,032.42	5.4%	4,402,534.13	6,260,103.36	(1,857,569.23)	-29.7%
2	- Primer año	59,834	57,852	1,982	3.4%	56,658	55,836	822	1.5%	5,486,050.47	4,090,407.96	1,395,642.51	34.1%	1,474,682.35	1,206,310.50	268,371.85	22.2%
3	- Renovación	187,392	191,368	(3,976)	-2.1%	175,073	180,404	(5,331)	-3.0%	25,789,618.94	25,577,229.03	212,389.91	0.8%	2,927,851.78	5,053,792.86	(2,125,941.08)	-42.1%
4	Accidentes Personales	435,950	420,438	15,512	3.7%	221,390	189,050	32,340	17.1%	5,070,802.30	4,372,784.47	698,017.83	16.0%	1,581,520.38	1,316,660.52	264,859.86	20.1%
5	- Individual	209,409	187,582	21,827	11.6%	186,464	165,102	21,362	12.9%	1,725,202.81	1,571,917.64	153,285.17	9.8%	407,831.56	427,529.80	(19,698.24)	-4.6%
6	- Grupo	226,541	232,856	(6,315)	-2.7%	34,926	23,948	10,978	45.8%	3,345,599.49	2,800,866.83	544,732.66	19.4%	1,173,688.82	889,130.72	284,558.10	32.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	459,876	444,012	15,864	3.6%	166,999	159,885	7,114	4.4%	92,172,365.14	83,821,618.89	8,350,746.25	10.0%	59,374,875.62	51,715,048.87	7,659,826.75	14.8%
9	- Individual	174,207	169,567	4,640	2.7%	130,599	124,607	5,992	4.8%	48,926,534.19	44,930,902.60	3,995,631.59	8.9%	33,257,055.16	28,606,223.90	4,650,831.26	16.3%
10	- Grupo	285,669	-	285,669	0.0%	36,400	35,278	1,122	3.2%	43,245,830.95	38,890,716.29	4,355,114.66	11.2%	26,117,820.46	23,108,824.97	3,008,995.49	13.0%
11	Colectivos de Vida	1,137,680	1,075,872	61,808	5.7%	130,020	104,686	25,334	24.2%	46,876,763.20	44,168,133.28	2,708,629.92	6.1%	15,058,011.71	13,048,418.28	2,009,593.43	15.4%
12	- Colectivo de vida	596,885	498,380	98,505	19.8%	86,807	9,591	77,216	805.1%	15,568,851.92	14,143,724.77	1,425,127.15	10.1%	5,828,546.92	5,122,205.64	706,341.28	13.8%
13	- Colectivo de deudores	540,795	577,492	(36,697)	-6.4%	43,213	95,095	(51,882)	-54.6%	31,307,911.28	30,024,408.51	1,283,502.77	4.3%	9,229,464.79	7,926,212.64	1,303,252.15	16.4%
14	Incendio y Líneas Aliadas (*)	507,846	488,227	19,619	4.0%	361,070	342,326	18,744	5.5%	31,113,959.93	28,177,852.05	2,936,107.88	10.4%	5,900,591.52	7,045,451.24	(1,144,859.72)	-16.2%
15	- Residencial	421,108	404,516	16,592	4.1%	325,630	309,375	16,255	5.3%	12,594,078.64	12,409,826.81	184,251.83	1.5%	4,642,073.62	1,585,754.08	3,056,319.54	192.7%
16	- Comercial	86,335	83,286	3,049	3.7%	35,083	32,578	2,505	7.7%	18,430,685.11	15,674,076.56	2,756,608.55	17.6%	1,250,496.28	5,447,918.40	(4,197,422.12)	-77.0%
17	- Industrial	403	425	(22)	-5.2%	357	373	(16)	-4.3%	89,196.18	93,948.68	(4,752.50)	-5.1%	8,021.62	11,778.76	(3,757.14)	-31.9%
18	Vida Industrial	13	17	(4)	-23.5%	13	17	(4)	-23.5%	-	2,565.88	(2,565.88)	-100.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multiriesgo	34,961	34,598	363	1.0%	32,936	32,831	105	0.3%	1,027,478.93	1,347,548.64	(320,069.71)	-23.8%	512,154.60	657,321.26	(145,166.66)	-22.1%
23	- Residencial	26,607	26,292	315	1.2%	25,797	25,749	48	0.2%	588,687.82	634,643.87	(45,956.05)	-7.2%	224,517.59	276,052.89	(51,535.30)	-18.7%
24	- Comercial e Industrial	8,354	8,306	48	0.6%	7,139	7,082	57	0.8%	438,791.11	712,904.77	(274,113.66)	-38.5%	287,637.01	381,268.37	(93,631.36)	-24.6%
25	Transporte de Carga	42,250	41,191	1,059	2.6%	35,772	34,879	893	2.6%	4,938,048.90	6,211,963.26	(1,273,914.36)	-20.5%	283,986.13	615,983.57	(331,997.44)	-53.9%
26	- Terrestre	29,510	28,516	994	3.5%	28,387	27,559	828	3.0%	2,902,304.05	5,114,613.47	(2,212,309.42)	-43.3%	189,644.16	470,271.08	(280,626.92)	-59.7%
27	- Marítimo	12,679	12,635	44	0.3%	7,324	7,280	44	0.6%	1,973,210.28	1,067,305.76	905,904.52	84.9%	94,341.97	143,121.40	(48,779.43)	-34.1%
28	- Aéreo	61	40	21	52.5%	61	40	21	52.5%	62,534.57	30,044.03	32,490.54	108.1%	-	2,591.09	(2,591.09)	-100.0%
29	Casco	2,278	2,047	231	11.3%	1,796	1,562	234	15.0%	4,600,975.58	3,045,641.15	1,555,334.43	51.1%	2,151,481.88	1,537,820.78	613,661.10	39.9%
30	- Marítimo	1,817	1,629	188	11.5%	1,456	1,263	193	15.3%	2,891,470.59	1,170,341.07	1,721,129.52	147.1%	1,818,981.88	397,207.44	1,421,774.44	357.9%
31	- Aéreo	461	418	43	10.3%	340	299	41	13.7%	1,709,504.99	1,875,300.08	(165,795.09)	-8.8%	332,500.00	1,140,613.34	(808,113.34)	-70.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 28 DE FEBRERO 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			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	Automóvil	1,055,230	995,095	60,135	6.0%	952,356	874,412	77,944	8.9%	58,074,648.24	51,433,069.68	6,641,578.56	12.9%	36,675,756.59	30,533,420.87	6,142,335.72	20.1%
33	Ramos Técnicos	12,172	12,159	13	0.1%	9,384	9,315	69	0.7%	5,753,489.86	3,874,710.08	1,878,779.78	48.5%	1,230,807.33	437,573.32	793,234.01	181.3%
34	- TRC - TRM	2,997	2,895	102	3.5%	2,960	2,858	102	3.6%	4,440,455.40	2,450,598.21	1,989,857.19	81.2%	712,841.98	288,582.46	424,259.52	147.0%
35	- Equipo Electrónico	4,200	4,247	(47)	-1.1%	2,962	3,013	(51)	-1.7%	355,616.50	414,951.45	(59,334.95)	-14.3%	178,661.55	83,545.80	95,115.75	113.8%
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	1,111	1,238	(127)	-10.3%	786	823	(37)	-4.5%	628,748.91	692,804.19	(64,055.28)	-9.2%	321,374.66	60,346.12	261,028.54	432.6%
38	- Equipo Pesado	3,007	2,923	84	2.9%	1,844	1,790	54	3.0%	317,922.07	305,609.25	12,312.82	4.0%	17,929.14	5,098.94	12,830.20	251.6%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	103,173	90,807	12,366	13.6%	30,715	28,626	2,089	7.3%	23,029,851.67	21,866,633.40	1,163,218.27	5.3%	3,359,341.36	5,586,984.99	(2,227,643.63)	-39.9%
41	- Responsabilidad Civil	18,750	17,532	1,218	6.9%	17,836	16,598	1,238	7.5%	8,807,397.50	8,269,469.48	537,928.02	6.5%	1,397,132.70	1,845,934.97	(448,802.27)	-24.3%
42	- Robo	4,183	4,130	53	1.3%	3,601	3,550	51	1.4%	475,204.33	562,033.43	(86,829.10)	-15.4%	71,584.52	295,602.98	(224,018.46)	-75.8%
43	- Fidelidad y DDD	1,204	1,215	(11)	-0.9%	1,190	1,198	(8)	-0.7%	2,701,866.10	2,280,496.54	421,369.56	18.5%	360,528.57	308,092.48	52,436.09	17.0%
44	- BBB	22	24	(2)	-8.3%	14	21	(7)	-33.3%	33,366.75	(43,214.80)	76,581.55	0.0%	-	511,584.42	(511,584.42)	-100.0%
45	- Otros	79,014	67,906	11,108	16.4%	8,074	7,259	815	11.2%	11,012,016.99	10,797,848.75	214,168.24	2.0%	1,530,095.57	2,625,770.14	(1,095,674.57)	-41.7%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	94,689	91,646	3,043	3.3%	93,296	89,061	4,235	4.8%	22,458,210.26	20,988,112.16	1,470,098.10	7.0%	15,641,144.01	10,113,520.35	5,527,623.66	54.7%
48	- Oferta y Cumplimiento	42,487	41,648	839	2.0%	42,296	41,460	836	2.0%	10,424,736.18	9,920,700.53	504,035.65	5.1%	12,900,775.73	1,225,017.30	11,675,758.43	953.1%
49	- Otras	52,202	49,998	2,204	4.4%	51,000	47,601	3,399	7.1%	12,033,474.08	11,067,411.63	966,062.45	8.7%	2,740,368.28	8,888,503.05	(6,148,134.77)	-69.2%
50	TOTAL LOCAL Y EXTERIOR	4,133,384	3,945,369	188,015	4.8%	2,267,518	2,102,930	164,588	7.8%	326,392,263.42	298,978,269.93	27,413,993.49	9.2%	146,172,205.26	128,868,307.41	17,303,897.85	13.4%
Vida		2,280,732	2,189,542	91,190	4.2%	750,140	689,861	60,279	8.7%	175,395,600.05	162,030,173.63	13,365,426.42	8.2%	80,416,941.84	72,340,231.03	8,076,710.81	11.2%
General		1,852,652	1,755,827	96,825	5.5%	1,517,378	1,413,069	104,309	7%	150,996,663.37	136,948,096.30	14,048,567.07	10.3%	65,755,263.42	56,528,076.38	9,227,187.04	16.3%
Totales		4,133,384	3,945,369	188,015	4.8%	2,267,518	2,102,930	164,588	7.8%	\$326,392,263.42	\$298,978,269.93	27,413,993.49	9.2%	\$146,172,205.26	\$128,868,307.41	17,303,897.85	13.4%



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	1.2%	25,797	25,809	(12)	0.0%	278,916.74	265,225.93	13,690.81	5.2%	96,686.33	126,823.97	(30,137.64)	-23.8%
25	- Comercial e Industrial	8,354	8,273	81	1.0%	7,139	7,066	73	1.0%	153,059.29	284,411.58	(131,352.29)	-46.2%	223,690.99	158,831.74	64,859.25	40.8%
26	Transporte de Carga	42,250	41,194	1,056	2.6%	35,772	34,877	895	2.6%	1,616,963.16	2,249,623.64	(632,660.48)	-28.1%	140,640.57	335,095.43	(194,454.86)	-58.0%
27	- Terrestre	29,510	28,545	965	3.4%	28,387	27,583	804	2.9%	1,222,843.70	1,649,145.55	(426,301.85)	-25.8%	77,031.73	276,862.85	(199,831.12)	-72.2%
28	- Marítimo	12,679	12,611	68	0.5%	7,324	7,256	68	0.9%	353,297.50	581,740.38	(228,442.88)	-39.3%	63,608.84	55,641.49	7,967.35	14.3%
29	- Aéreo	61	38	23	60.5%	61	38	23	60.5%	40,821.96	18,737.71	22,084.25	117.9%	-	2,591.09	(2,591.09)	-100.0%
30	Casco	2,278	2,122	156	7.4%	1,796	1,636	160	9.8%	2,563,762.65	1,560,602.67	1,003,159.98	64.3%	159,543.51	1,458,869.16	(1,299,325.65)	-89.1%
31	- Marítimo	1,817	1,690	127	7.5%	1,456	1,324	132	10.0%	1,906,646.69	840,088.25	1,066,558.44	127.0%	14,543.51	333,475.68	(318,932.17)	-95.6%
32	- Aéreo	461	432	29	6.7%	340	312	28	9.0%	657,115.96	720,514.42	(63,398.46)	-8.8%	145,000.00	1,125,393.48	(980,393.48)	-87.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2025 (Cifras en Balboas)

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

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 Electrónico	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%



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																	
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 28 DE FEBRERO 2025
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2025	2024	Variación
				Porcentual
1	Vida Individual	0.14	0.21	-33.3%
2	- Primer año	0.27	0.29	-8.9%
3	- Renovación	0.11	0.20	-42.5%
4	Accidentes Personales	0.31	0.30	3.6%
5	- Individual	0.24	0.27	-13.1%
6	- Grupo	0.35	0.32	10.5%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.64	0.62	4.4%
9	- Individual	0.68	0.64	6.8%
10	- Grupo	0.60	0.59	1.6%
11	Colectivos de Vida	0.32	0.30	8.7%
12	- Colectivo de vida	0.37	0.36	3.4%
13	- Colectivo de deudores	0.29	0.26	11.7%
14	Incendio y Líneas Aliadas (*)	0.19	0.25	-24.2%
15	- Residencial	0.37	0.13	188.5%
16	- Comercial	0.07	0.35	-80.5%
17	- Industrial	0.09	0.13	-28.3%
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	0.50	0.49	2.2%
23	- Residencial	0.38	0.43	-12.3%
24	- Comercial e Industrial	0.66	0.53	22.6%
25	Transporte de Carga	0.06	0.10	-42.0%
26	- Terrestre	0.07	0.09	-28.9%
27	- Marítimo	0.05	0.13	-64.3%
28	- Aéreo	0.00	0.09	-100.0%
29	Casco	0.47	0.50	-7.4%
30	- Marítimo	0.63	0.34	85.4%
31	- Aéreo	0.19	0.61	-68.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 28 DE FEBRERO 2025
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2025	2024	Variación
				Porcentual
32	Automóvil	0.63	0.59	6.4%
33	Ramos Técnicos	0.21	0.11	89.4%
34	- TRC - TRM	0.16	0.12	36.3%
35	- Equipo Eléctrico	0.50	0.20	149.5%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.51	0.09	486.8%
38	- Equipo Pesado	0.06	0.02	238.0%
39	- Vidrios	0.00	0.00	0.0%
40	Riesgos Diversos	0.15	0.26	-42.9%
41	- Responsabilidad Civil	0.16	0.22	-28.9%
42	- Robo	0.15	0.53	-71.4%
43	- Fidelidad y DDD	0.13	0.14	-1.2%
44	- BBB	0.00	0.00	0.0%
45	- Otros	0.14	0.24	-42.9%
46	Titulos de Propiedad	0.00	0.00	0.0%
47	Fianzas	0.70	0.48	44.5%
48	- Oferta y Cumplimiento	1.24	0.12	902.2%
49	- Otras	0.23	0.80	-71.6%
50	TOTAL LOCAL Y EXTERIOR	0.45	0.43	3.9%

Vida	0.46	0.45	2.7%
General	0.44	0.41	5.5%

Totales	0.45	0.43	3.9%
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