

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 28 DE FEBRERO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**  
**RESUMEN COMPARATIVOS**

Ramos de Seguros <b>TOTAL</b>	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
Vida Individual	420,076	247,226	172,850	69.9%	399,504	231,731	167,773	72.4%	34,507,061.08	31,275,669.41	3,231,391.67	10.3%	12,389,630.06	4,402,534.13	7,987,095.93	181.4%
Accidentes Personales	492,458	435,950	56,508	13.0%	255,386	221,390	33,996	15.4%	5,618,837.95	5,070,802.30	548,035.65	10.8%	2,519,862.94	1,581,520.38	938,342.56	59.3%
Salud	444,972	459,876	(14,904)	-3.2%	165,026	166,999	(1,973)	-1.2%	98,600,655.04	92,172,365.14	6,428,289.90	7.0%	62,627,229.25	59,374,875.62	3,252,353.63	5.5%
Colectivos de Vida	1,012,680	1,137,680	(125,000)	-11.0%	11,693	130,020	(118,327)	-91.0%	47,380,248.87	46,876,763.20	503,485.67	1.1%	15,475,609.38	15,058,011.71	417,597.67	2.8%
Incendio y Líneas Aliadas	527,189	507,846	19,343	3.8%	377,565	361,070	16,495	4.6%	33,417,500.07	31,113,959.93	2,303,540.14	7.4%	3,390,127.99	5,900,591.52	(2,510,463.53)	-42.5%
Vida Industrial	20	13	7	53.8%	20	13	7	53.8%	-	-	-	0.0%	-	-	-	0.0%
Multirisgo	36,546	34,961	1,585	4.5%	34,399	32,936	1,463	4.4%	1,023,740.39	1,027,478.93	(3,738.54)	-0.4%	343,909.92	512,154.60	(168,244.68)	-32.9%
Transporte de Carga	41,339	42,250	(911)	-2.2%	36,317	35,772	545	1.5%	5,111,311.23	4,938,048.90	173,262.33	3.5%	319,671.96	283,986.13	35,685.83	12.6%
Casco	2,641	2,278	363	15.9%	2,041	1,796	245	13.6%	9,391,317.74	4,600,975.58	4,790,342.16	104.1%	856,968.31	2,151,481.88	(1,294,513.57)	-60.2%
Automóvil	1,124,818	1,055,230	69,588	6.6%	1,002,141	952,356	49,785	5.2%	62,228,359.31	58,074,648.24	4,153,711.07	7.2%	40,395,981.31	36,675,756.59	3,720,224.72	10.1%
Ramos Técnicos	12,347	12,172	175	1.4%	9,656	9,384	272	2.9%	5,403,803.86	5,753,489.86	(349,686.00)	-6.1%	255,579.63	1,230,807.33	(975,227.70)	-79.2%
Riesgos Diversos	115,256	103,173	12,083	11.7%	32,676	30,715	1,961	6.4%	27,472,859.08	23,029,851.67	4,443,007.41	19.3%	3,389,841.09	3,359,341.36	30,499.73	0.9%
Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
Fianzas	98,625	94,689	3,936	4.2%	97,775	93,296	4,479	4.8%	29,089,989.33	22,458,210.26	6,631,779.07	29.5%	10,092,780.90	15,641,144.01	(5,548,363.11)	-35.5%
<b>TOTAL LOCAL Y EXTERIOR</b>	<b>4,329,007</b>	<b>4,133,384</b>	<b>195,623</b>	<b>4.7%</b>	<b>2,424,239</b>	<b>2,267,518</b>	<b>156,721</b>	<b>6.9%</b>	<b>359,245,683.95</b>	<b>326,392,263.42</b>	<b>32,853,420.53</b>	<b>10.1%</b>	<b>152,057,192.74</b>	<b>146,172,205.26</b>	<b>5,884,987.48</b>	<b>4.0%</b>
<b>Ramos de Personas</b>	<b>2,370,186</b>	<b>2,280,732</b>	<b>89,454</b>	<b>3.9%</b>	<b>831,609</b>	<b>750,140</b>	<b>81,469</b>	<b>10.9%</b>	<b>186,106,802.94</b>	<b>175,395,600.05</b>	<b>10,711,202.89</b>	<b>6.1%</b>	<b>93,012,331.63</b>	<b>80,416,941.84</b>	<b>12,595,389.79</b>	<b>15.7%</b>
<b>Ramos Generales</b>	<b>1,958,821</b>	<b>1,852,652</b>	<b>106,169</b>	<b>5.7%</b>	<b>1,592,630</b>	<b>1,517,378</b>	<b>75,252</b>	<b>5.0%</b>	<b>173,138,881.01</b>	<b>150,996,663.37</b>	<b>22,142,217.64</b>	<b>14.7%</b>	<b>59,044,861.11</b>	<b>65,755,263.42</b>	<b>(6,710,402.31)</b>	<b>-10.2%</b>
<b>Totales</b>	<b>4,329,007</b>	<b>4,133,384</b>	<b>195,623</b>	<b>4.7%</b>	<b>2,424,239</b>	<b>2,267,518</b>	<b>156,721</b>	<b>6.9%</b>	<b>\$359,245,683.95</b>	<b>\$326,392,263.42</b>	<b>32,853,420.53</b>	<b>10.1%</b>	<b>\$152,057,192.74</b>	<b>\$146,172,205.26</b>	<b>5,884,987.48</b>	<b>4.0%</b>

SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 28 DE FEBRERO 2026

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

RESUMEN COMPARATIVOS

COMPAÑÍAS DE SEGUROS	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
Acerta Compañía de Seguros, S.A.	39,575	30,132	9,443	31.3%	26,268	24,870	1,398	5.6%	6,320,841.12	5,670,342	650,498.77	11.5%	1,508,367.52	1,552,393	-44,025.45	-2.8%
Aliado Seguros, S.A.	40,304	39,105	1,199	3.1%	13,763	12,236	1,527	12.5%	9,777,533.34	6,860,954	2,916,579.19	42.5%	861,897.27	1,390,604	-528,707.10	-38.0%
Aseguradora Ancon, S.A.	132,861	125,986	6,875	5.5%	78,776	74,623	4,153	5.6%	12,311,641.23	9,571,728	2,739,913.55	28.6%	5,091,818.85	5,798,669	-706,849.95	-12.2%
Aseguradora Global, S.A.	222,352	208,598	13,754	6.6%	44,636	46,151	-1,515	-3.3%	5,417,813.95	5,512,963	-95,149.11	-1.7%	1,810,593.01	1,703,388	107,204.92	6.3%
ASSA Compañía de Seguros, S.A.	759,825	748,332	11,493	1.5%	372,887	352,466	20,421	5.8%	78,462,907.52	78,447,390	15,517.41	0.0%	24,631,602.55	25,912,193	-1,280,590.33	-4.9%
Banesco Seguros, S.A.	48,204	51,291	-3,087	-6.0%	19,014	18,875	139	0.7%	3,791,964.47	2,991,560	800,404.09	26.8%	839,040.92	1,069,201	-230,159.98	-21.5%
CHUBB Seguros Panamá S. A.	38,584	38,061	523	1.4%	2,046	1,558	488	31.3%	3,292,222.56	2,372,409	919,813.94	38.8%	166,988.08	200,767	-33,778.99	-16.8%
Compañía Internacional de Seguros, S.A.	541,157	437,024	104,133	23.8%	395,601	375,943	19,658	5.2%	61,728,709.76	46,203,516	15,525,194.04	33.6%	23,468,339.54	26,156,913	-2,688,573.64	-10.3%
General de Seguros, S.A.	285,006	228,039	56,967	25.0%	282,808	225,765	57,043	25.3%	15,388,698.37	14,342,443	1,046,255.51	7.3%	2,170,838.81	2,738,718	-567,878.81	-20.7%
MAPFRE Panamá S.A.	255,791	364,703	-108,912	-29.9%	125,800	145,046	-19,246	-13.3%	41,243,077.88	42,895,249	-1,652,171.15	-3.9%	29,617,251.19	24,458,575	5,158,676.10	21.1%
Mercantil Seguros y Reaseguros, S.A.	50,778	38,873	11,905	30.6%	33,738	22,804	10,934	47.9%	13,785,087.92	11,395,122	2,389,965.67	21.0%	6,461,182.24	7,880,134	-1,418,951.60	-18.0%
Multibank Seguros, S.A.	160,710	144,615	16,095	11.1%	42,358	34,220	8,138	23.8%	5,967,888.10	4,536,376	1,431,512.58	31.6%	924,332.07	2,040,681	-1,116,348.73	-54.7%
Optima Compañía de Seguros, S.A.	102,797	94,898	7,899	8.3%	27,245	27,915	-670	-2.4%	5,752,971.36	4,455,649	1,297,322.39	29.1%	2,206,581.88	1,700,323	506,258.72	29.8%
Pan American Life Insurande de Panamá, S.A.	416,945	432,479	-15,534	-3.6%	53,550	51,599	1,951	3.8%	32,852,626.98	31,422,243	1,430,383.81	4.6%	15,997,691.82	13,518,213	2,479,478.82	18.3%
SAGICOR Panamá, S. A.	23,848	11,432	12,416	108.6%	1,797	1,785	12	0.7%	967,436.34	568,751	398,685.67	70.1%	453,945.86	370,579	83,367.15	22.5%
Seguros FEDPA, S. A.	662,783	639,103	23,680	3.7%	421,987	413,026	8,961	2.2%	13,805,232.94	13,960,210	-154,977.26	-1.1%	7,601,428.20	6,196,962	1,404,465.83	22.7%
Seguros Suramericana, S.A.	403,342	390,859	12,483	3.2%	375,132	361,199	13,933	3.9%	23,233,452.55	25,093,331	-1,859,878.67	-7.4%	17,183,109.93	11,818,690	5,364,419.98	45.4%
UniVivir, S. A.	24,346	24,770	-424	-1.7%	9,114	8,762	352	4.0%	2,640,179.30	2,561,342	78,837.06	3.1%	1,471,941.29	1,625,664	-153,722.90	-9.5%
Worldwide Medical Assurance	30,624	27,565	3,059	11.1%	20,533	17,814	2,719	15.3%	10,884,906.20	10,108,332	776,574.61	7.7%	5,933,325.82	5,912,788	20,537.72	0.3%
<b>SUB-TOTAL (APADEA)</b>	<b>4,239,832</b>	<b>4,075,865</b>	<b>163,967</b>	<b>4.0%</b>	<b>2,347,053</b>	<b>2,216,657</b>	<b>130,396</b>	<b>5.9%</b>	<b>347,625,191.89</b>	<b>318,969,910</b>	<b>28,655,282.10</b>	<b>9.0%</b>	<b>148,400,276.85</b>	<b>142,045,455</b>	<b>6,354,821.76</b>	<b>4.5%</b>
BUPA Panamá S.A.	4,276	4,172	104	2.5%	2,022	1,941	81	4.2%	2,125,682.41	2,335,956	-210,273.73	-9.0%	1,403,504.58	1,283,384	120,120.78	9.4%
Interamericana de Fianzas y Seguros, S.A.	15,270	10,086	5,184	51.4%	9,091	7,714	1,377	17.9%	3,399,114.90	1,315,440	2,083,674.54	158.4%	32,475.23	876,686	-844,210.80	-96.3%
La Regional de Seguros, S.A.	69,629	43,261	26,368	61.0%	66,073	41,206	24,867	60.3%	6,095,694.75	3,770,957	2,324,737.62	61.6%	2,220,936.08	1,966,680	254,255.74	12.9%
<b>SUB-TOTAL (No Agremiados)</b>	<b>89,175</b>	<b>57,519</b>	<b>31,656</b>	<b>55.0%</b>	<b>77,186</b>	<b>50,861</b>	<b>26,325</b>	<b>51.8%</b>	<b>11,620,492.06</b>	<b>7,422,354</b>	<b>4,198,138.43</b>	<b>56.6%</b>	<b>3,656,915.89</b>	<b>4,126,750</b>	<b>-469,834.28</b>	<b>-11.4%</b>
<b>TOTALES</b>	<b>4,329,007</b>	<b>4,133,384</b>	<b>195,623</b>	<b>4.7%</b>	<b>2,424,239</b>	<b>2,267,518</b>	<b>156,721</b>	<b>6.9%</b>	<b>\$359,245,683.95</b>	<b>\$326,392,263.42</b>	<b>\$32,853,420.53</b>	<b>10.1%</b>	<b>\$152,057,192.74</b>	<b>\$146,172,205.26</b>	<b>\$5,884,987.48</b>	<b>4.0%</b>

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

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
1	<b>Vida Individual</b>	420,076	247,226	172,850	69.9%	399,504	231,731	167,773	72.4%	34,507,061.08	31,275,669.41	3,231,391.67	10.3%	12,389,630.06	4,402,534.13	7,987,095.93	181.4%
2	- Primer año	125,661	59,834	65,827	110.0%	123,631	56,658	66,973	118.2%	4,597,217.09	5,486,050.47	(888,833.38)	-16.2%	1,265,606.29	1,474,682.35	(209,076.06)	-14.2%
3	- Renovación	294,415	187,392	107,023	57.1%	275,873	175,073	100,800	57.6%	29,909,843.99	25,789,618.94	4,120,225.05	16.0%	11,124,023.77	2,927,851.78	8,196,171.99	279.9%
4	<b>Accidentes Personales</b>	492,458	435,950	56,508	13.0%	255,386	221,390	33,996	15.4%	5,618,837.95	5,070,802.30	548,035.65	10.8%	2,519,862.94	1,581,520.38	938,342.56	59.3%
5	- Individual	235,855	209,409	26,446	12.6%	212,133	186,464	25,669	13.8%	2,122,983.32	1,725,202.81	397,780.51	23.1%	820,855.17	407,831.56	413,023.61	101.3%
6	- Grupo	248,692	226,541	22,151	9.8%	43,175	34,926	8,249	23.6%	3,220,294.02	3,345,599.49	(125,305.47)	-3.7%	1,666,657.26	1,173,688.82	492,968.44	42.0%
7	- Invalidez	7,911	-	7,911	0.0%	78	-	78	0.0%	275,560.61	-	275,560.61	0.0%	32,350.51	-	32,350.51	0.0%
8	<b>Salud</b>	444,972	459,876	(14,904)	-3.2%	165,026	166,999	(1,973)	-1.2%	98,600,655.04	92,172,365.14	6,428,289.90	7.0%	62,627,229.25	59,374,875.62	3,252,353.63	5.5%
9	- Individual	184,676	174,207	10,469	6.0%	141,987	130,599	11,388	8.7%	54,319,200.63	48,926,534.19	5,392,666.44	11.0%	34,491,891.38	33,257,055.16	1,234,836.22	3.7%
10	- Grupo	260,296	285,669	(25,373)	-8.9%	23,039	36,400	(13,361)	-36.7%	44,281,454.41	43,245,830.95	1,035,623.46	2.4%	28,135,337.87	26,117,820.46	2,017,517.41	7.7%
11	<b>Colectivos de Vida</b>	1,012,680	1,137,680	(125,000)	-11.0%	11,693	130,020	(118,327)	-91.0%	47,380,248.87	46,876,763.20	503,485.67	1.1%	15,475,609.38	15,058,011.71	417,597.67	2.8%
12	- Colectivo de vida	511,105	596,885	(85,780)	-14.4%	10,384	86,807	(76,423)	-88.0%	15,542,184.82	15,568,851.92	(26,667.10)	-0.2%	6,855,452.07	5,828,546.92	1,026,905.15	17.6%
13	- Colectivo de deudores	501,575	540,795	(39,220)	-7.3%	1,309	43,213	(41,904)	-97.0%	31,838,064.05	31,307,911.28	530,152.77	1.7%	8,620,157.31	9,229,464.79	(609,307.48)	-6.6%
14	<b>Incendio y Líneas Aliadas</b>	527,189	507,846	19,343	3.8%	377,565	361,070	16,495	4.6%	33,417,500.07	31,113,959.93	2,303,540.14	7.4%	3,390,127.99	5,900,591.52	(2,510,463.53)	-42.5%
15	- Residencial	435,177	421,108	14,069	3.3%	339,497	325,630	13,867	4.3%	13,694,975.44	12,594,078.64	1,100,896.80	8.7%	1,470,180.06	4,642,073.62	(3,171,893.56)	-68.3%
16	- Comercial	91,594	86,335	5,259	6.1%	37,696	35,083	2,613	7.4%	19,486,515.43	18,430,685.11	1,055,830.32	5.7%	1,885,192.62	1,250,496.28	634,696.34	50.8%
17	- Industrial	418	403	15	3.7%	372	357	15	4.2%	236,009.20	89,196.18	146,813.02	164.6%	34,755.31	8,021.62	26,733.69	333.3%
18	<b>Vida Industrial</b>	20	13	7	53.8%	20	13	7	53.8%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	<b>Multirriesgo</b>	36,546	34,961	1,585	4.5%	34,399	32,936	1,463	4.4%	1,023,740.39	1,027,478.93	(3,738.54)	-0.4%	343,909.92	512,154.60	(168,244.68)	-32.9%
23	- Residencial	27,955	26,607	1,348	5.1%	27,041	25,797	1,244	4.8%	536,941.90	588,687.82	(51,745.92)	-8.8%	172,605.35	224,517.59	(51,912.24)	-23.1%
24	- Comercial e Industrial	8,591	8,354	237	2.8%	7,358	7,139	219	3.1%	486,798.49	438,791.11	48,007.38	10.9%	171,304.57	287,637.01	(116,332.44)	-40.4%
25	<b>Transporte de Carga</b>	41,339	42,250	(911)	-2.2%	36,317	35,772	545	1.5%	5,111,311.23	4,938,048.90	173,262.33	3.5%	319,671.96	283,986.13	35,685.83	12.6%
26	- Terrestre	29,872	29,510	362	1.2%	28,680	28,387	293	1.0%	1,938,002.21	2,902,304.05	(964,301.84)	-33.2%	148,295.69	189,644.16	(41,348.47)	-21.8%
27	- Marítimo	11,381	12,679	(1,298)	-10.2%	7,551	7,324	227	3.1%	3,141,481.85	1,973,210.28	1,168,271.57	59.2%	170,852.95	94,341.97	76,510.98	81.1%
28	- Aéreo	86	61	25	41.0%	86	61	25	41.0%	31,827.17	62,534.57	(30,707.40)	-49.1%	523.32	-	523.32	0.0%
29	<b>Casco</b>	2,641	2,278	363	15.9%	2,041	1,796	245	13.6%	9,391,317.74	4,600,975.58	4,790,342.16	104.1%	856,968.31	2,151,481.88	(1,294,513.57)	-60.2%
30	- Marítimo	2,135	1,817	318	17.5%	1,685	1,456	229	15.7%	8,121,236.55	2,891,470.59	5,229,765.96	180.9%	285,031.87	1,818,981.88	(1,533,950.01)	-84.3%
31	- Aéreo	506	461	45	9.8%	356	340	16	4.7%	1,270,081.19	1,709,504.99	(439,423.80)	-25.7%	571,936.44	332,500.00	239,436.44	72.0%
32	<b>Automóvil</b>	1,124,818	1,055,230	69,588	6.6%	1,002,141	952,356	49,785	5.2%	62,228,359.31	58,074,648.24	4,153,711.07	7.2%	40,395,981.31	36,675,756.59	3,720,224.72	10.1%
33	- Particular	902,309	-	902,309	0.0%	851,403	-	851,403	0.0%	50,069,794.18	-	50,069,794.18	0.0%	34,449,396.45	-	34,449,396.45	0.0%
34	- Comercial	222,509	-	222,509	0.0%	150,738	-	150,738	0.0%	12,158,565.13	-	12,158,565.13	0.0%	5,946,584.86	-	5,946,584.86	0.0%
35	<b>Ramos Técnicos</b>	12,347	12,172	175	1.4%	9,656	9,384	272	2.9%	5,403,803.86	5,753,489.86	(349,686.00)	-6.1%	255,579.63	1,230,807.33	(975,227.70)	-79.2%
36	- TRC - TRM	3,325	2,997	328	10.9%	3,291	2,960	331	11.2%	4,250,710.15	4,440,455.40	(189,745.25)	-4.3%	8,139.27	712,841.98	(704,702.71)	-98.9%
37	- Equipo Electrónico	4,101	4,200	(99)	-2.4%	2,901	2,962	(61)	-2.1%	512,828.23	355,616.50	157,211.73	44.2%	72,080.61	178,661.55	(106,580.94)	-59.7%
38	- Caldera y Maquinaria	860	854	6	0.7%	835	829	6	0.7%	(88,837.03)	10,746.98	(99,584.01)	-926.6%	-	-	-	0.0%

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 28 DE FEBRERO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
		FEBRERO		VARIACIÓN		FEBRERO		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	1,086	1,111	(25)	-2.3%	806	786	20	2.5%	412,296.15	628,748.91	(216,452.76)	-34.4%	135,381.80	321,374.66	(185,992.86)	-57.9%
40	- Equipo Pesado	2,972	3,007	(35)	-1.2%	1,820	1,844	(24)	-1.3%	316,806.36	317,922.07	(1,115.71)	-0.4%	39,977.95	17,929.14	22,048.81	123.0%
41	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
42	<b>Riesgos Diversos</b>	115,256	103,173	12,083	11.7%	32,676	30,715	1,961	6.4%	27,472,859.08	23,029,851.67	4,443,007.41	19.3%	3,389,841.09	3,359,341.36	30,499.73	0.9%
43	- Responsabilidad Civil	19,566	18,750	816	4.4%	18,814	17,836	978	5.5%	11,075,102.80	8,807,397.50	2,267,705.30	25.7%	1,621,988.88	1,397,132.70	224,856.18	16.1%
44	- Robo	3,866	4,183	(317)	-7.6%	3,279	3,601	(322)	-8.9%	531,400.30	475,204.33	56,195.97	11.8%	136,882.36	71,584.52	65,297.84	91.2%
45	- Fidelidad y DDD	1,082	1,204	(122)	-10.1%	1,066	1,190	(124)	-10.4%	3,072,184.49	2,701,866.10	370,318.39	13.7%	542,768.13	360,528.57	182,239.56	50.5%
46	- Fraude Tarjeta de Crédito	80,467	-	80,467	0.0%	19	-	19	0.0%	3,714,321.00	-	3,714,321.00	0.0%	474,754.76	-	474,754.76	0.0%
47	- BBB	66	22	44	200.0%	57	14	43	307.1%	419,630.16	33,366.75	386,263.41	1157.6%	3,903.57	-	3,903.57	0.0%
48	- Agrícola y Pecuario	-	-	-	0.0%	-	-	-	0.0%	1,813.22	-	1,813.22	0.0%	-	-	-	0.0%
49	- Otros	10,209	79,014	(68,805)	-87.1%	9,441	8,074	1,367	16.9%	8,658,407.11	11,012,016.99	(2,353,609.88)	-21.4%	609,543.39	1,530,095.57	(920,552.18)	-60.2%
50	<b>Titulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
51	<b>Fianzas</b>	98,625	94,689	3,936	4.2%	97,775	93,296	4,479	4.8%	29,089,989.33	22,458,210.26	6,631,779.07	29.5%	10,092,780.90	15,641,144.01	(5,548,363.11)	-35.5%
52	- Oferta y Cumplimiento	-	42,487	(42,487)	-100.0%	-	42,296	(42,296)	-100.0%	-	10,424,736.18	(10,424,736.18)	-100.0%	-	12,900,775.73	(12,900,775.73)	-100.0%
53	- Propuesta (Oferta)	999	-	999	0.0%	999	-	999	0.0%	120,975.74	-	120,975.74	0.0%	430,936.65	-	430,936.65	0.0%
54	- Cumplimiento de Obras y Servicios	44,036	-	44,036	0.0%	43,848	-	43,848	0.0%	14,427,999.06	-	14,427,999.06	0.0%	747,708.53	-	747,708.53	0.0%
55	- Suministros	276	-	276	0.0%	276	-	276	0.0%	143,036.66	-	143,036.66	0.0%	702.19	-	702.19	0.0%
56	- Crédito (primer requerimiento)	1,002	-	1,002	0.0%	1,002	-	1,002	0.0%	173,131.25	-	173,131.25	0.0%	-	-	-	0.0%
57	- Judiciales	1,135	-	1,135	0.0%	1,135	-	1,135	0.0%	585,535.60	-	585,535.60	0.0%	4,080.23	-	4,080.23	0.0%
58	- Fidelidad	30	-	30	0.0%	30	-	30	0.0%	26,177.30	-	26,177.30	0.0%	-	-	-	0.0%
59	- Otras Fianzas	51,147	52,202	(1,055)	-2.0%	50,485	51,000	(515)	-1.0%	13,613,133.72	12,033,474.08	1,579,659.64	13.1%	8,909,353.30	2,740,368.28	6,168,985.02	225.1%
<b>TOTAL LOCAL Y EXTERIOR</b>		<b>4,329,007</b>	<b>4,133,384</b>	<b>195,623</b>	<b>4.7%</b>	<b>2,424,239</b>	<b>2,267,518</b>	<b>156,721</b>	<b>6.9%</b>	<b>359,245,683.95</b>	<b>326,392,263.42</b>	<b>32,853,420.53</b>	<b>10.1%</b>	<b>152,057,192.74</b>	<b>146,172,205.26</b>	<b>5,884,987.48</b>	<b>4.0%</b>
<b>Vida</b>		<b>2,370,186</b>	<b>2,280,732</b>	<b>89,454</b>	<b>3.9%</b>	<b>831,609</b>	<b>750,140</b>	<b>81,469</b>	<b>10.9%</b>	<b>186,106,802.94</b>	<b>175,395,600.05</b>	<b>10,711,202.89</b>	<b>6.1%</b>	<b>93,012,331.63</b>	<b>80,416,941.84</b>	<b>12,595,389.79</b>	<b>15.7%</b>
<b>General</b>		<b>1,958,821</b>	<b>1,852,652</b>	<b>106,169</b>	<b>5.7%</b>	<b>1,592,630</b>	<b>1,517,378</b>	<b>75,252</b>	<b>5%</b>	<b>173,138,881.01</b>	<b>150,996,663.37</b>	<b>22,142,217.64</b>	<b>14.7%</b>	<b>59,044,861.11</b>	<b>65,755,263.42</b>	<b>(6,710,402.31)</b>	<b>-10.2%</b>
<b>Totales</b>		<b>4,329,007</b>	<b>4,133,384</b>	<b>195,623</b>	<b>4.7%</b>	<b>2,424,239</b>	<b>2,267,518</b>	<b>156,721</b>	<b>6.9%</b>	<b>\$359,245,683.95</b>	<b>\$326,392,263.42</b>	<b>32,853,420.53</b>	<b>10.1%</b>	<b>\$152,057,192.74</b>	<b>\$146,172,205.26</b>	<b>5,884,987.48</b>	<b>4.0%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 28 DE FEBRERO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS DEVENGADAS				SINIESTROS INCURRIDOS			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
1	<b>Vida Individual</b>	420,076	247,226	172,850	69.9%	399,504	231,731	167,773	72.4%	11,394,728.01	17,572,776.54	(6,178,048.53)	-35.2%	9,323,713.21	6,378,617.05	2,945,096.16	46.2%
2	- Primer año	125,661	59,834	65,827	110.0%	123,631	56,658	66,973	118.2%	4,410,562.69	6,571,508.48	(2,160,945.79)	-32.9%	1,793,126.91	2,032,373.35	(239,246.44)	-11.8%
3	- Renovación	294,415	187,392	107,023	57.1%	275,873	175,073	100,800	57.6%	6,984,165.32	11,001,268.06	(4,017,102.74)	-36.5%	7,530,586.30	4,346,243.70	3,184,342.60	73.3%
4	<b>Accidentes Personales</b>	492,458	435,950	56,508	13.0%	255,386	221,390	33,996	15.4%	4,515,525.47	4,038,267.06	477,258.41	11.8%	1,889,633.46	1,589,347.45	300,286.01	18.9%
5	- Individual	235,855	209,409	26,446	12.6%	212,133	186,464	25,669	13.8%	2,122,604.69	1,692,289.36	430,315.33	25.4%	363,935.10	525,177.69	(161,242.59)	-30.7%
6	- Grupo	248,692	226,541	22,151	9.8%	43,175	34,926	8,249	23.6%	2,290,552.47	2,345,977.70	(55,425.23)	-2.4%	1,497,062.57	1,064,169.76	432,892.81	40.7%
7	- Invalidez	7,911	-	7,911	0.0%	78	-	78	0.0%	102,368.31	-	102,368.31	0.0%	28,635.79	-	28,635.79	0.0%
8	<b>Salud</b>	444,972	459,876	(14,904)	-3.2%	165,026	166,999	(1,973)	-1.2%	106,640,341.94	103,368,353.11	3,271,988.83	3.2%	97,724,737.69	94,127,341.89	3,597,395.80	3.8%
9	- Individual	184,676	174,207	10,469	6.0%	141,987	130,599	11,388	8.7%	73,144,258.69	70,770,466.56	2,373,792.13	3.4%	63,097,600.49	61,721,314.93	1,376,285.56	2.2%
10	- Grupo	260,296	285,669	(25,373)	-8.9%	23,039	36,400	(13,361)	-36.7%	33,496,083.25	32,597,886.55	898,196.70	2.8%	34,627,137.20	32,406,026.96	2,221,110.24	6.9%
11	<b>Colectivos de Vida</b>	1,012,680	1,137,680	(125,000)	-11.0%	11,693	130,020	(118,327)	-91.0%	32,071,222.47	27,439,106.35	4,632,116.12	16.9%	19,011,334.07	21,665,448.33	(2,654,114.26)	-12.3%
12	- Colectivo de vida	511,105	596,885	(85,780)	-14.4%	10,384	86,807	(76,423)	-88.0%	13,763,310.05	13,264,127.52	499,182.53	3.8%	6,750,141.94	13,592,784.52	(6,842,642.58)	-50.3%
13	- Colectivo de deudores	501,575	540,795	(39,220)	-7.3%	1,309	43,213	(41,904)	-97.0%	18,307,912.42	14,174,978.83	4,132,933.59	29.2%	12,261,192.13	8,072,663.81	4,188,528.32	51.9%
14	<b>Incendio y Líneas Aliadas</b>	527,189	507,846	19,343	3.8%	377,565	361,070	16,495	4.6%	10,231,885.96	8,438,914.07	1,792,971.89	21.2%	2,527,901.58	6,842,009.37	(4,314,107.79)	-63.1%
15	- Residencial	435,177	421,108	14,069	3.3%	339,497	325,630	13,867	4.3%	5,439,094.73	5,242,400.89	196,693.84	3.8%	2,619,167.58	2,763,524.35	(144,356.77)	-5.2%
16	- Comercial	91,594	86,335	5,259	6.1%	37,696	35,083	2,613	7.4%	4,748,697.06	3,171,418.47	1,577,278.59	49.7%	1,553,314.76	4,099,962.12	(2,546,647.36)	-62.1%
17	- Industrial	418	403	15	3.7%	372	357	15	4.2%	44,094.17	25,094.71	18,999.46	75.7%	(1,644,580.76)	(21,477.10)	(1,623,103.66)	0.0%
18	<b>Vida Industrial</b>	20	13	7	53.8%	20	13	7	53.8%	180.44	182.03	(1.59)	-0.9%	-	-	-	0.0%
19	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	<b>Multirisgo</b>	36,546	34,961	1,585	4.5%	34,399	32,936	1,463	4.4%	875,216.47	750,696.38	124,520.09	16.6%	248,832.72	934,393.94	(685,561.22)	-73.4%
23	- Residencial	27,955	26,607	1,348	5.1%	27,041	25,797	1,244	4.8%	596,668.21	567,610.91	29,057.30	5.1%	131,844.61	168,658.76	(36,814.15)	-21.8%
24	- Comercial e Industrial	8,591	8,354	237	2.8%	7,358	7,139	219	3.1%	278,548.26	183,085.47	95,462.79	52.1%	116,988.11	765,735.18	(648,747.07)	-84.7%
25	<b>Transporte de Carga</b>	41,339	42,250	(911)	-2.2%	36,317	35,772	545	1.5%	3,031,246.13	2,147,280.83	883,965.30	41.2%	556,843.32	(592,011.57)	1,148,854.89	0.0%
26	- Terrestre	29,872	29,510	362	1.2%	28,680	28,387	293	1.0%	1,596,461.51	1,546,575.24	49,886.27	3.2%	522,764.73	(836,797.23)	1,359,561.96	0.0%
27	- Marítimo	11,381	12,679	(1,298)	-10.2%	7,551	7,324	227	3.1%	1,402,033.43	557,868.99	844,164.44	151.3%	33,737.03	244,610.66	(210,873.63)	-86.2%
28	- Aéreo	86	61	25	41.0%	86	61	25	41.0%	32,751.19	42,836.60	(10,085.41)	-23.5%	341.56	175.00	166.56	95.2%
29	<b>Casco</b>	2,641	2,278	363	15.9%	2,041	1,796	245	13.6%	1,587,764.78	1,396,393.66	191,371.12	13.7%	8,452,100.90	532,430.47	7,919,670.43	1487.5%
30	- Marítimo	2,135	1,817	318	17.5%	1,685	1,456	229	15.7%	948,243.17	820,475.08	127,768.09	15.6%	8,328,274.07	385,049.24	7,943,224.83	2062.9%
31	- Aéreo	506	461	45	9.8%	356	340	16	4.7%	639,521.61	575,918.58	63,603.03	11.0%	123,826.83	147,381.23	(23,554.40)	-16.0%
32	<b>Automóvil</b>	1,124,818	1,055,230	69,588	6.6%	1,002,141	952,356	49,785	5.2%	53,232,586.81	52,630,667.95	601,918.86	1.1%	38,102,549.79	34,513,035.24	3,589,514.55	10.4%
33	- Particular	902,309	-	902,309	0.0%	851,403	-	851,403	0.0%	45,560,396.76	-	45,560,396.76	0.0%	31,814,433.00	-	31,814,433.00	0.0%
34	- Comercial	222,509	-	222,509	0.0%	150,738	-	150,738	0.0%	7,672,190.05	-	7,672,190.05	0.0%	6,288,116.79	-	6,288,116.79	0.0%
35	<b>Ramos Técnicos</b>	12,347	12,172	175	1.4%	9,656	9,384	272	2.9%	850,302.77	1,333,941.17	(483,638.40)	-36.3%	674,775.45	4,446,479.03	(3,771,703.58)	-84.8%
36	- TRC - TRM	3,325	2,997	328	10.9%	3,291	2,960	331	11.2%	303,610.16	727,536.98	(423,926.82)	-58.3%	356,233.90	4,284,124.72	(3,927,890.82)	-91.7%
37	- Equipo Electrónico	4,101	4,200	(99)	-2.4%	2,901	2,962	(61)	-2.1%	104,904.19	70,321.17	34,583.02	49.2%	141,148.21	291,038.28	(149,890.07)	-51.5%
38	- Caldera y Maquinaria	860	854	6	0.7%	835	829	6	0.7%	376.65	(4,432.67)	4,809.32	0.0%	-	-	-	0.0%

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 28 DE FEBRERO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS DEVENGADAS				SINIESTROS INCURRIDOS			
		FEBRERO		VARIACIÓN		FEBRERO		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	1,086	1,111	(25)	-2.3%	806	786	20	2.5%	150,355.20	188,191.57	(37,836.37)	-20.1%	106,457.13	(113,764.33)	220,221.46	0.0%
40	- Equipo Pesado	2,972	3,007	(35)	-1.2%	1,820	1,844	(24)	-1.3%	291,019.56	352,284.14	(61,264.58)	-17.4%	70,936.21	(14,919.64)	85,855.85	0.0%
41	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	37.01	39.98	(2.97)	-7.4%	-	-	-	0.0%
42	<b>Riesgos Diversos</b>	115,256	103,173	12,083	11.7%	32,676	30,715	1,961	6.4%	13,019,093.51	11,428,143.79	1,590,949.72	13.9%	14,766,428.95	4,390,752.66	10,375,676.29	236.3%
43	- Responsabilidad Civil	19,566	18,750	816	4.4%	18,814	17,836	978	5.5%	3,805,127.10	2,940,342.20	864,784.90	29.4%	2,904,006.04	1,009,010.12	1,894,995.92	187.8%
44	- Robo	3,866	4,183	(317)	-7.6%	3,279	3,601	(322)	-8.9%	425,983.14	358,181.45	67,801.69	18.9%	(27,470.28)	65,815.22	(93,285.50)	-141.7%
45	- Fidelidad y DDD	1,082	1,204	(122)	-10.1%	1,066	1,190	(124)	-10.4%	421,705.71	394,679.79	27,025.92	6.8%	1,949,008.87	25,149.93	1,923,858.94	7649.6%
46	- Fraude Tarjeta de Crédito	80,467	-	80,467	0.0%	19	-	19	0.0%	711,076.82	-	711,076.82	0.0%	1,190,373.43	-	1,190,373.43	0.0%
47	- BBB	66	22	44	200.0%	57	14	43	307.1%	226,506.90	(715.60)	227,222.50	0.0%	(70,687.26)	(1,221.00)	(69,466.26)	0.0%
48	- Agrícola y Pecuario	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
49	- Otros	10,209	79,014	(68,805)	-87.1%	9,441	8,074	1,367	16.9%	7,428,693.84	7,735,655.95	(306,962.11)	-4.0%	8,821,198.15	3,291,998.39	5,529,199.76	168.0%
50	<b>Titulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
51	<b>Fianzas</b>	98,625	94,689	3,936	4.2%	97,775	93,296	4,479	4.8%	13,711,975.41	10,277,382.37	3,434,593.04	33.4%	11,497,495.89	15,076,394.26	(3,578,898.37)	-23.7%
52	- Oferta y Cumplimiento	-	42,487	(42,487)	-100.0%	-	42,296	(42,296)	-100.0%	-	2,758,735.27	(2,758,735.27)	-100.0%	-	12,213,419.70	(12,213,419.70)	-100.0%
53	- Propuesta (Oferta)	999	-	999	0.0%	999	-	999	0.0%	84,525.48	-	84,525.48	0.0%	65,276.05	-	65,276.05	0.0%
54	- Cumplimiento de Obras y Servicios	44,036	-	44,036	0.0%	43,848	-	43,848	0.0%	9,559,869.84	-	9,559,869.84	0.0%	1,986,820.80	-	1,986,820.80	0.0%
55	- Suministros	276	-	276	0.0%	276	-	276	0.0%	10,832.52	-	10,832.52	0.0%	(41.63)	-	(41.63)	0.0%
56	- Crédito (primer requerimiento)	1,002	-	1,002	0.0%	1,002	-	1,002	0.0%	18,738.50	-	18,738.50	0.0%	(500.00)	-	(500.00)	0.0%
57	- Judiciales	1,135	-	1,135	0.0%	1,135	-	1,135	0.0%	295,430.01	-	295,430.01	0.0%	3,713.85	-	3,713.85	0.0%
58	- Fidelidad	30	-	30	0.0%	30	-	30	0.0%	4,009.03	-	4,009.03	0.0%	42,321.77	-	42,321.77	0.0%
59	- Otras Fianzas	51,147	52,202	(1,055)	-2.0%	50,485	51,000	(515)	-1.0%	3,738,570.03	7,518,647.10	(3,780,077.07)	-50.3%	9,399,905.05	2,862,974.56	6,536,930.49	228.3%
60	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>4,329,007</b>	<b>4,133,384</b>	<b>195,623</b>	<b>4.7%</b>	<b>2,424,239</b>	<b>2,267,518</b>	<b>156,721</b>	<b>6.9%</b>	<b>251,162,070.17</b>	<b>240,822,105.31</b>	<b>10,339,964.86</b>	<b>4.3%</b>	<b>204,776,347.03</b>	<b>189,904,238.12</b>	<b>14,872,108.91</b>	<b>7.8%</b>
<b>Vida</b>		<b>2,370,186</b>	<b>2,280,732</b>	<b>89,454</b>	<b>3.9%</b>	<b>831,609</b>	<b>750,140</b>	<b>81,469</b>	<b>10.9%</b>	<b>154,621,817.89</b>	<b>152,418,503.06</b>	<b>2,203,314.83</b>	<b>1.4%</b>	<b>127,949,418.43</b>	<b>123,760,754.72</b>	<b>4,188,663.71</b>	<b>3.4%</b>
<b>General</b>		<b>1,958,821</b>	<b>1,852,652</b>	<b>106,169</b>	<b>5.7%</b>	<b>1,592,630</b>	<b>1,517,378</b>	<b>75,252</b>	<b>5%</b>	<b>96,540,252.28</b>	<b>88,403,602.25</b>	<b>8,136,650.03</b>	<b>9.2%</b>	<b>76,826,928.60</b>	<b>66,143,483.40</b>	<b>10,683,445.20</b>	<b>16.2%</b>
<b>Totales</b>		<b>4,329,007</b>	<b>4,133,384</b>	<b>195,623</b>	<b>4.7%</b>	<b>2,424,239</b>	<b>2,267,518</b>	<b>156,721</b>	<b>6.9%</b>	<b>\$251,162,070.17</b>	<b>\$240,822,105.31</b>	<b>10,339,964.86</b>	<b>4.3%</b>	<b>\$204,776,347.03</b>	<b>\$189,904,238.12</b>	<b>14,872,108.91</b>	<b>7.8%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 28 DE FEBRERO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS DEVENGADAS				SINIESTROS INCURRIDOS			
		FEBRERO		VARIACIÓN		FEBRERO		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.	39,575	30,132	9,443	31.3%	26,268	24,870	1,398	5.6%	2,830,416.75	2,285,527.30	544,889.45	23.8%	1,375,349.50	1,218,252.78	157,096.72	12.9%
2	Aliado Seguros, S.A.	40,304	39,105	1,199	3.1%	13,763	12,236	1,527	12.5%	1,756,255.97	1,498,992.92	257,263.05	17.2%	705,122.84	1,367,028.71	(661,905.87)	-48.4%
3	Aseguradora Ancon, S.A.	132,861	125,986	6,875	5.5%	78,776	74,623	4,153	5.6%	2,927,070.45	2,094,916.34	832,154.11	39.7%	3,322,391.16	4,638,948.86	(1,316,557.70)	-28.4%
4	Aseguradora Global, S.A.	222,352	208,598	13,754	6.6%	44,636	46,151	(1,515)	-3.3%	3,579,632.39	3,374,178.72	205,453.67	6.1%	1,844,804.10	1,978,213.88	(133,409.78)	-6.7%
5	ASSA Compañía de Seguros, S.A.	759,825	748,332	11,493	1.5%	372,887	352,466	20,421	5.8%	39,307,745.78	38,435,121.57	872,624.21	2.3%	29,830,165.02	23,694,689.18	6,135,475.84	25.9%
6	Banesco Seguros, S.A.	48,204	51,291	(3,087)	-6.0%	19,014	18,875	139	0.7%	3,404,702.08	2,866,231.37	538,470.71	18.8%	693,078.00	541,200.74	151,877.26	28.1%
7	CHUBB Seguros Panamá S. A.	38,584	38,061	523	1.4%	2,046	1,558	488	31.3%	4,825,832.07	2,000,790.10	2,825,041.97	141.2%	720,288.80	1,394,161.97	(673,873.17)	-48.3%
8	Compañía Internacional de Seguros, S.A.	541,157	437,024	104,133	23.8%	395,601	375,943	19,658	5.2%	30,849,812.80	30,816,712.55	33,100.25	0.1%	30,414,627.92	23,721,996.14	6,692,631.78	28.2%
9	General de Seguros, S.A.	285,006	228,039	56,967	25.0%	282,808	225,765	57,043	25.3%	10,150,406.85	8,995,766.83	1,154,640.02	12.8%	14,760,134.84	15,726,176.23	(966,041.39)	-6.1%
10	MAPFRE Panamá S.A.	255,791	364,703	(108,912)	-29.9%	125,800	145,046	(19,246)	-13.3%	30,512,110.24	32,723,624.58	(2,211,514.34)	-6.8%	25,608,962.97	27,016,981.52	(1,408,018.55)	-5.2%
11	Mercantil Seguros y Reaseguros, S.A.	50,778	38,873	11,905	30.6%	33,738	22,804	10,934	47.9%	39,688,602.42	39,453,611.93	234,990.49	0.6%	33,794,118.30	32,658,183.70	1,135,934.60	3.5%
12	Multibank Seguros, S.A.	160,710	144,615	16,095	11.1%	42,358	34,220	8,138	23.8%	3,916,290.31	3,390,777.92	525,512.39	15.5%	962,923.89	974,913.67	(11,989.78)	-1.2%
13	Optima Compañía de Seguros, S.A.	102,797	94,898	7,899	8.3%	27,245	27,915	(670)	-2.4%	3,184,897.28	2,405,694.77	779,202.51	32.4%	1,908,167.70	1,463,160.90	445,006.80	30.4%
14	Pan American Life Insurande de Panamá, S.A.	416,945	432,479	(15,534)	-3.6%	53,550	51,599	1,951	3.8%	24,806,926.33	21,963,268.59	2,843,657.74	12.9%	14,007,330.36	12,388,642.90	1,618,687.46	13.1%
15	SAGICOR Panamá, S. A.	23,848	11,432	12,416	108.6%	1,797	1,785	12	0.7%	967,436.34	568,750.67	398,685.67	70.1%	636,287.64	527,656.90	108,630.74	20.6%
16	Seguros FEDPA, S. A.	662,783	639,103	23,680	3.7%	421,987	413,026	8,961	2.2%	12,455,634.67	12,954,630.73	(498,996.06)	-3.9%	7,163,494.24	6,340,788.58	822,705.66	13.0%
17	Seguros Suramericana, S.A.	403,342	390,859	12,483	3.2%	375,132	361,199	13,933	3.9%	17,474,556.44	20,631,246.46	(3,156,690.02)	-15.3%	13,733,964.22	13,090,377.40	643,586.82	4.9%
18	UniVivir, S. A.	24,346	24,770	(424)	-1.7%	9,114	8,762	352	4.0%	2,601,883.91	2,534,917.73	66,966.18	2.6%	1,899,375.75	2,256,649.90	(357,274.15)	-15.8%
19	Worldwide Medical Assurance	30,624	27,565	3,059	11.1%	20,533	17,814	2,719	15.3%	4,694,986.22	4,539,203.39	155,782.83	3.4%	17,407,647.50	16,489,699.23	917,948.27	5.6%
<b>SUB-TOTAL (APADEA)</b>		<b>4,239,832</b>	<b>4,075,865</b>	<b>163,967</b>	<b>4.0%</b>	<b>2,347,053</b>	<b>2,216,657</b>	<b>130,396</b>	<b>5.9%</b>	<b>239,935,199.30</b>	<b>233,533,964.47</b>	<b>6,401,234.83</b>	<b>2.7%</b>	<b>200,788,234.75</b>	<b>187,487,723.19</b>	<b>13,300,511.56</b>	<b>7.1%</b>
20	BUPA Panamá S.A.	4,276	4,172	104	2.5%	2,022	1,941	81	4.2%	2,723,198.08	2,517,731.90	205,466.18	8.2%	1,237,206.97	1,305,940.88	(68,733.91)	-5.3%
21	Interamericana de Fianzas y Seguros, S.A.	15,270	10,086	5,184	51.4%	9,091	7,714	1,377	17.9%	413,513.09	106,459.00	307,054.09	288.4%	130,681.00	(501,336.94)	632,017.94	-126.1%
22	La Regional de Seguros, S.A.	69,629	43,261	26,368	61.0%	66,073	41,206	24,867	60.3%	8,090,159.70	4,663,949.94	3,426,209.76	73.5%	2,620,224.31	1,611,910.99	1,008,313.32	62.6%
<b>SUB-TOTAL (No Agremiados)</b>		<b>89,175</b>	<b>57,519</b>	<b>31,656</b>	<b>55.0%</b>	<b>77,186</b>	<b>50,861</b>	<b>26,325</b>	<b>51.8%</b>	<b>11,226,870.87</b>	<b>7,288,140.84</b>	<b>3,938,730.03</b>	<b>54.0%</b>	<b>3,988,112.28</b>	<b>2,416,514.93</b>	<b>1,571,597.35</b>	<b>65.0%</b>
<b>TOTALES</b>		<b>4,329,007</b>	<b>4,133,384</b>	<b>195,623</b>	<b>4.7%</b>	<b>2,424,239</b>	<b>2,267,518</b>	<b>156,721</b>	<b>6.9%</b>	<b>\$251,162,070.17</b>	<b>\$240,822,105.31</b>	<b>10,339,964.86</b>	<b>4.3%</b>	<b>\$204,776,347.03</b>	<b>\$189,904,238.12</b>	<b>14,872,108.91</b>	<b>7.8%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 28 DE FEBRERO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS DEL MES				SINIESTROS PAGADOS DEL MES			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
1	<b>Vida Individual</b>	420,076	247,226	172,850	69.9%	399,504	231,731	167,773	72.4%	16,749,346.89	14,761,012.12	1,988,334.77	13.5%	5,688,381.81	2,105,641.42	3,582,740.39	170.1%
2	- Primer año	125,661	59,834	65,827	110.0%	123,631	56,658	66,973	118.2%	2,075,206.98	2,062,934.69	12,272.29	0.6%	626,836.20	560,253.27	66,582.93	11.9%
3	- Renovación	294,415	187,392	107,023	57.1%	275,873	175,073	100,800	57.6%	14,674,139.91	12,698,077.43	1,976,062.48	15.6%	5,061,545.61	1,545,388.15	3,516,157.46	227.5%
4	<b>Accidentes Personales</b>	492,458	435,950	56,508	13.0%	255,386	221,390	33,996	15.4%	2,765,566.12	2,341,397.34	424,168.78	18.1%	1,359,087.78	791,682.23	567,405.55	71.7%
5	- Individual	235,855	209,409	26,446	12.6%	212,133	186,464	25,669	13.8%	1,118,179.76	867,815.08	250,364.68	28.9%	561,627.38	188,358.72	373,268.66	198.2%
6	- Grupo	248,692	226,541	22,151	9.8%	43,175	34,926	8,249	23.6%	1,507,430.38	1,473,582.26	33,848.12	2.3%	772,419.15	603,323.51	169,095.64	28.0%
7	- Invalidez	7,911	-	7,911	0.0%	78	-	78	0.0%	139,955.98	-	139,955.98	0.0%	25,041.25	0.00	25,041.25	0.0%
8	<b>Salud</b>	444,972	459,876	(14,904)	-3.2%	165,026	166,999	(1,973)	-1.2%	46,775,136.23	43,028,363.76	3,746,772.47	8.7%	29,257,728.04	29,860,571.10	(602,843.06)	-2.0%
9	- Individual	184,676	174,207	10,469	6.0%	141,987	130,599	11,388	8.7%	27,923,802.90	24,240,843.63	3,682,959.27	15.2%	16,105,406.16	16,968,630.56	(863,224.40)	-5.1%
10	- Grupo	260,296	285,669	(25,373)	-8.9%	23,039	36,400	(13,361)	-36.7%	18,851,333.33	18,787,520.13	63,813.20	0.3%	13,152,321.88	12,891,940.54	260,381.34	2.0%
11	<b>Colectivos de Vida</b>	1,012,680	1,137,680	(125,000)	-11.0%	11,693	130,020	(118,327)	-91.0%	22,543,558.98	22,893,636.84	(350,077.86)	-1.5%	8,935,989.73	7,919,146.20	1,016,843.53	12.8%
12	- Colectivo de vida	511,105	596,885	(85,780)	-14.4%	10,384	86,807	(76,423)	-88.0%	6,694,886.71	7,254,329.17	(559,442.46)	-7.7%	3,313,796.62	3,251,726.36	62,070.26	1.9%
13	- Colectivo de deudores	501,575	540,795	(39,220)	-7.3%	1,309	43,213	(41,904)	-97.0%	15,848,672.27	15,639,307.67	209,364.60	1.3%	5,622,193.11	4,667,419.84	954,773.27	20.5%
14	<b>Incendio y Líneas Aliadas</b>	527,189	507,846	19,343	3.8%	377,565	361,070	16,495	4.6%	15,937,679.85	14,368,488.27	1,569,191.58	10.9%	1,000,535.32	3,667,698.65	(2,667,163.33)	-72.7%
15	- Residencial	435,177	421,108	14,069	3.3%	339,497	325,630	13,867	4.3%	5,332,159.94	5,062,973.27	269,186.67	5.3%	504,102.27	3,148,731.68	(2,644,629.41)	-84.0%
16	- Comercial	91,594	86,335	5,259	6.1%	37,696	35,083	2,613	7.4%	10,414,404.51	9,220,746.43	1,193,658.08	12.9%	496,211.56	518,966.97	(22,755.41)	-4.4%
17	- Industrial	418	403	15	3.7%	372	357	15	4.2%	191,115.40	84,768.57	106,346.83	125.5%	221.49	0.00	221.49	0.0%
18	<b>Vida Industrial</b>	20	13	7	53.8%	20	13	7	53.8%	-	-	-	0.0%	-	-	-	0.0%
19	<b>Anualidades</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	<b>Rentas Vitalicias</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	<b>Pérdida de Ingresos</b>	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	<b>Multirisgo</b>	36,546	34,961	1,585	4.5%	34,399	32,936	1,463	4.4%	506,777.21	431,976.03	74,801.18	17.3%	149,261.48	320,377.32	(171,115.84)	-53.4%
23	- Residencial	27,955	26,607	1,348	5.1%	27,041	25,797	1,244	4.8%	266,650.11	278,916.74	(12,266.63)	-4.4%	104,769.34	96,686.33	8,083.01	8.4%
24	- Comercial e Industrial	8,591	8,354	237	2.8%	7,358	7,139	219	3.1%	240,127.10	153,059.29	87,067.81	56.9%	44,492.14	223,690.99	(179,198.85)	-80.1%
25	<b>Transporte de Carga</b>	41,339	42,250	(911)	-2.2%	36,317	35,772	545	1.5%	2,689,286.32	1,616,963.16	1,072,323.16	66.3%	128,433.66	140,640.57	(12,206.91)	-8.7%
26	- Terrestre	29,872	29,510	362	1.2%	28,680	28,387	293	1.0%	993,705.87	1,222,843.70	(229,137.83)	-18.7%	31,148.55	77,031.73	(45,883.18)	-59.6%
27	- Marítimo	11,381	12,679	(1,298)	-10.2%	7,551	7,324	227	3.1%	1,687,360.63	353,297.50	1,334,063.13	377.6%	97,243.55	63,608.84	33,634.71	52.9%
28	- Aéreo	86	61	25	41.0%	86	61	25	41.0%	8,219.82	40,821.96	(32,602.14)	-79.9%	41.56	-	41.56	0.0%
29	<b>Casco</b>	2,641	2,278	363	15.9%	2,041	1,796	245	13.6%	5,671,713.28	2,563,762.65	3,107,950.63	121.2%	440,870.81	159,543.51	281,327.30	176.3%
30	- Marítimo	2,135	1,817	318	17.5%	1,685	1,456	229	15.7%	5,162,154.49	1,906,646.69	3,255,507.80	170.7%	61,262.26	14,543.51	46,718.75	321.2%
31	- Aéreo	506	461	45	9.8%	356	340	16	4.7%	509,558.79	657,115.96	(147,557.17)	-22.5%	379,608.55	145,000.00	234,608.55	161.8%
32	<b>Automóvil</b>	1,124,818	1,055,230	69,588	6.6%	1,002,141	952,356	49,785	5.2%	29,773,996.92	27,291,389.57	2,482,607.35	9.1%	19,042,937.89	18,719,278.78	323,659.11	1.7%
33	- Particular	902,309	-	902,309	0.0%	851,403	-	851,403	0.0%	23,895,284.74	-	23,895,284.74	0.0%	16,323,496.02	-	16,323,496.02	0.0%
34	- Comercial	222,509	-	222,509	0.0%	150,738	-	150,738	0.0%	5,878,712.18	-	5,878,712.18	0.0%	2,719,441.87	-	2,719,441.87	0.0%
35	<b>Ramos Técnicos</b>	12,347	12,172	175	1.4%	9,656	9,384	272	2.9%	2,472,714.34	2,131,938.53	340,775.81	16.0%	70,914.11	287,179.72	(216,265.61)	-75.3%
36	- TRC - TRM	3,325	2,997	328	10.9%	3,291	2,960	331	11.2%	2,243,458.64	1,597,286.86	646,171.78	40.5%	12,257.42	36,964.33	(24,706.91)	-66.8%
37	- Equipo Electrónico	4,101	4,200	(99)	-2.4%	2,901	2,962	(61)	-2.1%	137,525.29	194,598.52	(57,073.23)	-29.3%	14,410.91	158,884.50	(144,473.59)	-90.9%
38	- Caldera y Maquinaria	860	854	6	0.7%	835	829	6	0.7%	(240,608.02)	-	(240,608.02)	0.0%	0.00	-	-	0.0%

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 28 DE FEBRERO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS DEL MES				SINIESTROS PAGADOS DEL MES			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
39	- Rotura de Maquinaria	1,086	1,111	(25)	-2.3%	806	786	20	2.5%	200,656.34	214,459.92	(13,803.58)	-6.4%	19,053.19	77,213.56	(58,160.37)	-75.3%
40	- Equipo Pesado	2,972	3,007	(35)	-1.2%	1,820	1,844	(24)	-1.3%	131,682.09	125,593.23	6,088.86	4.8%	25,192.59	14,117.33	11,075.26	78.5%
41	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
42	<b>Riesgos Diversos</b>	115,256	103,173	12,083	11.7%	32,676	30,715	1,961	6.4%	13,171,432.89	10,232,239.07	2,939,193.82	28.7%	1,370,084.36	1,957,574.22	(587,489.86)	-30.0%
43	- Responsabilidad Civil	19,566	18,750	816	4.4%	18,814	17,836	978	5.5%	4,883,966.60	2,773,143.60	2,110,823.00	76.1%	536,513.60	1,025,198.42	(488,684.82)	-47.7%
44	- Robo	3,866	4,183	(317)	-7.6%	3,279	3,601	(322)	-8.9%	155,201.15	169,629.53	(14,428.38)	-8.5%	44,614.92	41,027.87	3,587.05	8.7%
45	- Fidelidad y DDD	1,082	1,204	(122)	-10.1%	1,066	1,190	(124)	-10.4%	1,376,563.11	1,229,581.03	146,982.08	12.0%	276,650.53	(80,412.98)	357,063.51	0.0%
46	- Fraude Tarjeta de Crédito	80,467	-	80,467	0.0%	19	-	19	0.0%	2,110,242.59	-	2,110,242.59	0.0%	246,459.84	-	246,459.84	0.0%
47	- BBB	66	22	44	200.0%	57	14	43	307.1%	96,537.79	21,286.20	75,251.59	353.5%	3,903.57	-	3,903.57	0.0%
48	- Agrícola y Pecuario	-	-	-	0.0%	-	-	-	0.0%	1,813.22	-	1,813.22	0.0%	-	-	-	0.0%
49	- Otros	10,209	79,014	(68,805)	-87.1%	9,441	8,074	1,367	16.9%	4,547,108.43	6,038,598.71	(1,491,490.28)	-24.7%	261,941.90	971,760.91	(709,819.01)	-73.0%
50	<b>Títulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
51	<b>Fianzas</b>	98,625	94,689	3,936	4.2%	97,775	93,296	4,479	4.8%	12,817,005.01	8,946,572.65	3,870,432.36	43.3%	8,157,624.06	11,189,608.73	(3,031,984.67)	-27.1%
52	- Oferta y Cumplimiento	-	42,487	(42,487)	-100.0%	-	42,296	(42,296)	-100.0%	-	2,431,660.14	(2,431,660.14)	-100.0%	-	9,364,607.71	(9,364,607.71)	-100.0%
53	- Propuesta (Oferta)	999	-	999	0.0%	999	-	999	0.0%	106,207.73	-	106,207.73	0.0%	430,936.65	-	430,936.65	0.0%
54	- Cumplimiento de Obras y Servicios	44,036	-	44,036	0.0%	43,848	-	43,848	0.0%	7,367,811.91	-	7,367,811.91	0.0%	326,295.90	-	326,295.90	0.0%
55	- Suministros	276	-	276	0.0%	276	-	276	0.0%	80,826.89	-	80,826.89	0.0%	702.19	-	702.19	0.0%
56	- Crédito (primer requerimiento)	1,002	-	1,002	0.0%	1,002	-	1,002	0.0%	24,952.24	-	24,952.24	0.0%	-	-	-	0.0%
57	- Judiciales	1,135	-	1,135	0.0%	1,135	-	1,135	0.0%	284,102.78	-	284,102.78	0.0%	-	-	-	0.0%
58	- Fidelidad	30	-	30	0.0%	30	-	30	0.0%	3,921.57	-	3,921.57	0.0%	-	-	-	0.0%
59	- Otras Fianzas	51,147	52,202	(1,055)	-2.0%	50,485	51,000	(515)	-1.0%	4,949,181.89	6,514,912.51	(1,565,730.62)	-24.0%	7,399,689.32	1,825,001.02	5,574,688.30	305.5%
60	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>4,329,007</b>	<b>4,133,384</b>	<b>195,623</b>	<b>4.7%</b>	<b>2,424,239</b>	<b>2,267,518</b>	<b>156,721</b>	<b>6.9%</b>	<b>171,874,214.04</b>	<b>150,607,739.99</b>	<b>21,266,474.05</b>	<b>14.1%</b>	<b>75,601,849.05</b>	<b>77,118,942.45</b>	<b>(1,517,093.40)</b>	<b>-2.0%</b>
<b>Vida</b>		<b>2,370,186</b>	<b>2,280,732</b>	<b>89,454</b>	<b>3.9%</b>	<b>831,609</b>	<b>750,140</b>	<b>81,469</b>	<b>10.9%</b>	<b>88,833,608.22</b>	<b>83,024,410.06</b>	<b>5,809,198.16</b>	<b>7.0%</b>	<b>45,241,187.36</b>	<b>40,677,040.95</b>	<b>4,564,146.41</b>	<b>11.2%</b>
<b>General</b>		<b>1,958,821</b>	<b>1,852,652</b>	<b>106,169</b>	<b>5.7%</b>	<b>1,592,630</b>	<b>1,517,378</b>	<b>75,252</b>	<b>5%</b>	<b>83,040,605.82</b>	<b>67,583,329.93</b>	<b>15,457,275.89</b>	<b>22.9%</b>	<b>30,360,661.69</b>	<b>36,441,901.50</b>	<b>(6,081,239.81)</b>	<b>-16.7%</b>
<b>Totales</b>		<b>4,329,007</b>	<b>4,133,384</b>	<b>195,623</b>	<b>4.7%</b>	<b>2,424,239</b>	<b>2,267,518</b>	<b>156,721</b>	<b>6.9%</b>	<b>\$171,874,214.04</b>	<b>\$150,607,739.99</b>	<b>21,266,474.05</b>	<b>14.1%</b>	<b>\$75,601,849.05</b>	<b>\$77,118,942.45</b>	<b>(1,517,093.40)</b>	<b>-2.0%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 28 DE FEBRERO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS Y SINIESTROS DE SEGURO DIRECTO TOTALES (LOCAL Y EXTERIOR)**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS DEL MES				SINIESTROS PAGADOS DEL MES			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
1	Acerta Compañía de Seguros, S.A.	39,575	30,132	9,443	31.3%	26,268	24,870	1,398	5.6%	3,466,158.25	3,059,100.90	407,057.35	13.3%	618,342.66	730,861.76	(112,519.10)	-15.4%
2	Aliado Seguros, S.A.	40,304	39,105	1,199	3.1%	13,763	12,236	1,527	12.5%	3,861,890.07	1,452,952.66	2,408,937.41	165.8%	292,189.99	1,033,826.78	(741,636.79)	-71.7%
3	Aseguradora Ancon, S.A.	132,861	125,986	6,875	5.5%	78,776	74,623	4,153	5.6%	6,848,144.22	4,728,844.57	2,119,299.65	44.8%	2,170,710.59	2,667,600.99	(496,890.40)	-18.6%
4	Aseguradora Global, S.A.	222,352	208,598	13,754	6.6%	44,636	46,151	-1,515	-3.3%	2,771,913.08	2,650,533.83	121,379.25	4.6%	1,044,033.43	785,911.38	258,122.05	32.8%
5	ASSA Compañía de Seguros, S.A.	759,825	748,332	11,493	1.5%	372,887	352,466	20,421	5.8%	36,367,815.20	33,177,152.95	3,190,662.25	9.6%	11,424,284.87	13,613,393.78	(2,189,108.91)	-16.1%
6	Banesco Seguros, S.A.	48,204	51,291	-3,087	-6.0%	19,014	18,875	139	0.7%	1,856,275.90	1,485,484.25	370,791.65	25.0%	565,802.77	513,308.44	52,494.33	10.2%
7	CHUBB Seguros Panamá S. A.	38,584	38,061	523	1.4%	2,046	1,558	488	31.3%	1,835,214.02	635,261.53	1,199,952.49	188.9%	129,798.90	168,484.04	(38,685.14)	-23.0%
8	Compañía Internacional de Seguros, S.A.	541,157	437,024	104,133	23.8%	395,601	375,943	19,658	5.2%	32,209,375.74	21,411,625.09	10,797,750.65	50.4%	11,576,295.03	12,859,374.54	(1,283,079.51)	-10.0%
9	General de Seguros, S.A.	285,006	228,039	56,967	25.0%	282,808	225,765	57,043	25.3%	8,315,815.86	7,983,845.72	331,970.14	4.2%	1,158,499.95	1,653,819.67	(495,319.72)	-30.0%
10	MAPFRE Panamá S.A.	255,791	364,703	-108,912	-29.9%	125,800	145,046	-19,246	-13.3%	17,314,920.80	21,112,648.28	(3,797,727.48)	-18.0%	14,822,918.69	15,564,707.79	(741,789.10)	-4.8%
11	Mercantil Seguros y Reaseguros, S.A.	50,778	38,873	11,905	30.6%	33,738	22,804	10,934	47.9%	7,351,272.97	5,510,962.25	1,840,310.72	33.4%	3,197,766.22	4,471,674.62	(1,273,908.40)	-28.5%
12	Multibank Seguros, S.A.	160,710	144,615	16,095	11.1%	42,358	34,220	8,138	23.8%	2,693,528.84	2,080,621.19	612,907.65	29.5%	513,260.95	396,841.05	116,419.90	29.3%
13	Optima Compañía de Seguros, S.A.	102,797	94,898	7,899	8.3%	27,245	27,915	-670	-2.4%	2,453,948.73	2,196,847.79	257,100.94	11.7%	1,044,698.97	829,570.80	215,128.17	25.9%
14	Pan American Life Insurande de Panamá, S.A.	416,945	432,479	-15,534	-3.6%	53,550	51,599	1,951	3.8%	13,978,342.45	13,560,101.28	418,241.17	3.1%	8,315,635.45	5,952,509.80	2,363,125.65	39.7%
15	SAGICOR Panamá, S. A.	23,848	11,432	12,416	108.6%	1,797	1,785	12	0.7%	501,955.76	283,272.09	218,683.67	77.2%	146,941.07	171,711.45	(24,770.38)	-14.4%
16	Seguros FEDPA, S. A.	662,783	639,103	23,680	3.7%	421,987	413,026	8,961	2.2%	6,874,917.41	6,737,195.88	137,721.53	2.0%	3,843,111.83	3,282,674.48	560,437.35	17.1%
17	Seguros Suramericana, S.A.	403,342	390,859	12,483	3.2%	375,132	361,199	13,933	3.9%	10,744,367.23	12,445,022.76	(1,700,655.53)	-13.7%	9,033,448.73	5,984,681.05	3,048,767.68	50.9%
18	UniVivir, S. A.	24,346	24,770	-424	-1.7%	9,114	8,762	352	4.0%	1,312,999.84	1,285,289.76	27,710.08	2.2%	669,906.63	766,754.82	(96,848.19)	-12.6%
19	Worldwide Medical Assurance	30,624	27,565	3,059	11.1%	20,533	17,814	2,719	15.3%	5,649,416.72	5,309,143.66	340,273.06	6.4%	3,046,747.54	3,150,759.02	(104,011.48)	-3.3%
<b>SUB-TOTAL (APADEA)</b>		<b>4,239,832</b>	<b>4,075,865</b>	<b>163,967</b>	<b>4.0%</b>	<b>2,347,053</b>	<b>2,216,657</b>	<b>130,396</b>	<b>5.9%</b>	<b>166,408,273.09</b>	<b>147,105,906.44</b>	<b>19,302,366.65</b>	<b>13.1%</b>	<b>73,614,394.27</b>	<b>74,598,466.26</b>	<b>(984,071.99)</b>	<b>-1.3%</b>
20	BUPA Panamá S.A.	4,276	4,172	104	2.5%	2,022	1,941	81	4.2%	1,108,802.75	922,946.28	185,856.47	20.1%	700,279.39	773,392.30	(73,112.91)	-9.5%
21	Interamericana de Fianzas y Seguros, S.A.	15,270	10,086	5,184	51.4%	9,091	7,714	1,377	17.9%	1,712,997.27	690,076.94	1,022,920.33	148.2%	18,500.00	854,124.30	(835,624.30)	-97.8%
22	La Regional de Seguros, S.A.	69,629	43,261	26,368	61.0%	66,073	41,206	24,867	60.3%	2,644,140.93	1,888,810.33	755,330.60	40.0%	1,268,675.39	892,959.59	375,715.80	42.1%
<b>SUB-TOTAL (No Agremiados)</b>		<b>89,175</b>	<b>57,519</b>	<b>31,656</b>	<b>55.0%</b>	<b>77,186</b>	<b>50,861</b>	<b>26,325</b>	<b>51.8%</b>	<b>5,465,940.95</b>	<b>3,501,833.55</b>	<b>1,964,107.40</b>	<b>56.1%</b>	<b>1,987,454.78</b>	<b>2,520,476.19</b>	<b>(533,021.41)</b>	<b>-21.1%</b>
<b>TOTALES</b>		<b>4,329,007</b>	<b>4,133,384</b>	<b>195,623</b>	<b>4.7%</b>	<b>2,424,239</b>	<b>2,267,518</b>	<b>156,721</b>	<b>6.9%</b>	<b>\$171,874,214.04</b>	<b>\$150,607,739.99</b>	<b>21,266,474.05</b>	<b>14.1%</b>	<b>\$75,601,849.05</b>	<b>\$77,118,942.45</b>	<b>(1,517,093.40)</b>	<b>-2.0%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 28 DE FEBRERO 2026**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2026	2025	Variación Porcentual
1	<b>Vida Individual</b>	81.8%	36.3%	125.4%
2	- Primer año	40.7%	30.9%	31.5%
3	- Renovación	107.8%	39.5%	172.9%
4	<b>Accidentes Personales</b>	41.8%	39.4%	6.3%
5	- Individual	17.1%	31.0%	-44.8%
6	- Grupo	65.4%	45.4%	44.1%
7	- Invalidez	28.0%	0.0%	0.0%
8	<b>Salud</b>	91.6%	91.1%	0.6%
9	- Individual	86.3%	87.2%	-1.1%
10	- Grupo	103.4%	99.4%	4.0%
11	<b>Colectivos de Vida</b>	59.3%	79.0%	-24.9%
12	- Colectivo de vida	49.0%	102.5%	-52.1%
13	- Colectivo de deudores	67.0%	57.0%	17.6%
14	<b>Incendio y Líneas Aliadas (*)</b>	24.7%	81.1%	-69.5%
15	- Residencial	48.2%	52.7%	-8.7%
16	- Comercial	32.7%	129.3%	-74.7%
17	- Industrial	-3729.7%	-85.6%	-4257.9%
18	<b>Vida Industrial</b>	0.0%	0.0%	0.0%
19	<b>Anualidades</b>	0.0%	0.0%	0.0%
20	<b>Rentas Vitalicias</b>	0.0%	0.0%	0.0%
21	<b>Pérdida de Ingresos</b>	0.0%	0.0%	0.0%
22	<b>Multiriesgo</b>	28.4%	124.5%	-77.2%
23	- Residencial	22.1%	29.7%	-25.6%
24	- Comercial e Industrial	42.0%	418.2%	-90.0%
25	<b>Transporte de Carga</b>	18.4%	-27.6%	166.6%
26	- Terrestre	32.7%	-54.1%	160.5%
27	- Marítimo	2.4%	43.8%	-94.5%
28	- Aéreo	1.0%	0.4%	155.3%
29	<b>Casco</b>	532.3%	38.1%	1296.1%
30	- Marítimo	878.3%	46.9%	1771.5%
31	- Aéreo	19.4%	25.6%	-24.3%
32	<b>Automóvil</b>	71.6%	65.6%	9.2%
33	- Particular	69.8%	0.0%	0.0%
34	- Comercial	82.0%	0.0%	0.0%
35	<b>Ramos Técnicos</b>	79.4%	333.3%	-76.2%
36	- TRC - TRM	117.3%	588.9%	-80.1%
37	- Equipo Electrónico	134.5%	413.9%	-67.5%
38	- Caldera y Maquinaria	0.0%	0.0%	0.0%
39	- Rotura de Maquinaria	70.8%	-60.5%	217.1%
40	- Equipo Pesado	24.4%	-4.2%	675.5%
41	- Vidrios	0.0%	0.0%	0.0%
42	<b>Riesgos Diversos</b>	113.4%	38.4%	195.2%
43	- Responsabilidad Civil	76.3%	34.3%	122.4%
44	- Robo	-6.4%	18.4%	-135.1%
45	- Fidelidad y DDD	462.2%	6.4%	7152.9%
46	- Fraude Tarjeta de Crédito	167.4%	0.0%	0.0%
47	- BBB	-31.2%	0.0%	0.0%
48	- Agrícola y Pecuario	0.0%	0.0%	0.0%
49	- Otros	118.7%	42.6%	179.0%
50	<b>Titulos de Propiedad</b>	0.0%	0.0%	0.0%
51	<b>Fianzas</b>	83.9%	146.7%	-42.8%
52	- Oferta y Cumplimiento	0.0%	442.7%	-100.0%
53	- Propuesta (Oferta)	77.2%	0.0%	0.0%
54	- Cumplimiento de Obras y Servicios	20.8%	0.0%	0.0%
55	- Suministros	-0.4%	0.0%	0.0%
56	- Crédito (primer requerimiento)	-2.7%	0.0%	0.0%
57	- Judiciales	1.3%	0.0%	0.0%
58	- Fidelidad	1055.7%	0.0%	0.0%
59	- Otras Fianzas	251.4%	38.1%	560.3%
<b>TOTAL LOCAL Y EXTERIOR</b>		<b>81.5%</b>	<b>78.9%</b>	<b>3.4%</b>
<b>Vida</b>		<b>82.7%</b>	<b>81.2%</b>	<b>1.9%</b>
<b>General</b>		<b>79.6%</b>	<b>74.8%</b>	<b>6.4%</b>
<b>Totales</b>		<b>81.5%</b>	<b>78.9%</b>	<b>3.4%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 28 DE FEBRERO 2026**  
**COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS**

Ramos de Seguros <b>TOTAL</b>		SINISTRALIDAD ACUMULADA		
		2026	2025	Variación
				Porcentual
1	Acerta Compañía de Seguros, S.A.	48.6%	53.3%	-8.8%
2	Aliado Seguros, S.A.	40.1%	91.2%	-56.0%
3	Aseguradora Ancon, S.A.	113.5%	221.4%	-48.7%
4	Aseguradora Global, S.A.	51.5%	58.6%	-12.1%
5	ASSA Compañía de Seguros, S.A.	75.9%	61.6%	23.1%
6	Banesco Seguros, S.A.	20.4%	18.9%	7.8%
7	CHUBB Seguros Panamá S. A.	14.9%	69.7%	-78.6%
8	Compañía Internacional de Seguros, S.A.	98.6%	77.0%	28.1%
9	General de Seguros, S.A.	145.4%	174.8%	-16.8%
10	MAPFRE Panamá S.A.	83.9%	82.6%	1.7%
11	Mercantil Seguros y Reaseguros, S.A.	85.1%	82.8%	2.9%
12	Multibank Seguros, S.A.	24.6%	28.8%	-14.5%
13	Optima Compañía de Seguros, S.A.	59.9%	60.8%	-1.5%
14	Pan American Life Insurande de Panamá, S.A.	56.5%	56.4%	0.1%
15	SAGICOR Panamá, S. A.	65.8%	92.8%	-29.1%
16	Seguros FEDPA, S. A.	57.5%	48.9%	17.5%
17	Seguros Suramericana, S.A.	78.6%	63.4%	23.9%
18	UniVivir, S. A.	73.0%	89.0%	-18.0%
19	Worldwide Medical Assurance	370.8%	363.3%	2.1%
<b>SUB-TOTAL (APADEA)</b>		83.7%	80.3%	4.2%
20	BUPA Panamá S.A.	45.4%	51.9%	-12.4%
21	Interamericana de Fianzas y Seguros, S.A.	31.6%	-470.9%	106.7%
22	La Regional de Seguros, S.A.	32.4%	34.6%	-6.3%
<b>SUB-TOTAL (No Agremiados)</b>		35.5%	33.2%	7.1%
<b>TOTALES</b>		<b>81.5%</b>	<b>78.9%</b>	<b>3.4%</b>