

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE MARZO 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			
	MARZO		VARIACIÓN		MARZO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
Vida Individual	426,060	246,857	179,203	72.6%	402,863	231,914	170,949	73.7%	52,568,259.27	46,506,988.46	6,061,270.81	13.0%	18,644,872.39	7,803,048.78	10,841,823.61	138.9%
Accidentes Personales	653,432	641,648	11,784	1.8%	259,580	223,889	35,691	15.9%	11,291,136.03	9,626,104.53	1,665,031.50	17.3%	3,329,808.74	2,159,931.54	1,169,877.20	54.2%
Salud	453,111	463,086	(9,975)	-2.2%	166,403	167,341	(938)	-0.6%	148,242,253.64	136,088,333.21	12,153,920.43	8.9%	94,817,887.73	89,394,338.48	5,423,549.25	6.1%
Colectivos de Vida	1,005,284	1,140,876	(135,592)	-11.9%	11,936	132,162	(120,226)	-91.0%	70,120,829.54	70,971,396.54	(850,567.00)	-1.2%	23,285,716.42	21,971,565.64	1,314,150.78	6.0%
Incendio y Líneas Aliadas	529,082	509,286	19,796	3.9%	379,012	362,342	16,670	4.6%	46,494,651.54	43,467,768.33	3,026,883.21	7.0%	4,677,752.52	14,754,821.50	(10,077,068.98)	-68.3%
Vida Industrial	20	13	7	53.8%	20	13	7	53.8%	-	-	-	0.0%	-	-	-	0.0%
Multirisgo	36,697	35,021	1,676	4.8%	34,549	33,063	1,486	4.5%	1,584,866.74	1,672,775.23	(87,908.49)	-5.3%	528,586.57	596,763.76	(68,177.19)	-11.4%
Transporte de Carga	40,774	40,744	30	0.1%	35,751	35,799	(48)	-0.1%	7,883,956.73	7,780,819.11	103,137.62	1.3%	887,138.17	652,502.18	234,635.99	36.0%
Casco	2,720	2,338	382	16.3%	2,085	1,844	241	13.1%	13,401,360.19	9,339,425.83	4,061,934.36	43.5%	1,040,364.20	16,265,843.74	(15,225,479.54)	-93.6%
Automóvil	1,117,916	1,061,593	56,323	5.3%	1,010,484	957,331	53,153	5.6%	95,344,865.16	87,843,797.78	7,501,067.38	8.5%	63,784,754.66	53,803,845.01	9,980,909.65	18.6%
Ramos Técnicos	12,123	12,322	(199)	-1.6%	9,744	9,494	250	2.6%	7,873,394.63	8,776,105.86	(902,711.23)	-10.3%	1,484,272.54	2,146,813.90	(662,541.36)	-30.9%
Riesgos Diversos	115,725	103,005	12,720	12.3%	33,503	31,088	2,415	7.8%	41,862,826.37	36,405,855.20	5,456,971.17	15.0%	5,138,721.15	5,200,804.92	(62,083.77)	-1.2%
Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
Fianzas	98,027	94,659	3,368	3.6%	97,171	93,264	3,907	4.2%	40,669,667.31	33,457,514.33	7,212,152.98	21.6%	13,971,435.07	19,278,904.47	(5,307,469.40)	-27.5%
<b>TOTAL LOCAL Y EXTERIOR</b>	<b>4,491,011</b>	<b>4,351,488</b>	<b>139,523</b>	<b>3.2%</b>	<b>2,443,141</b>	<b>2,279,584</b>	<b>163,557</b>	<b>7.2%</b>	<b>537,338,067.15</b>	<b>491,936,884.41</b>	<b>45,401,182.74</b>	<b>9.2%</b>	<b>231,591,310.16</b>	<b>234,029,183.92</b>	<b>(2,437,873.76)</b>	<b>-1.0%</b>
<b>Ramos de Personas</b>	<b>2,537,887</b>	<b>2,492,467</b>	<b>45,420</b>	<b>1.8%</b>	<b>840,782</b>	<b>755,306</b>	<b>85,476</b>	<b>11.3%</b>	<b>282,222,478.48</b>	<b>263,192,822.74</b>	<b>19,029,655.74</b>	<b>7.2%</b>	<b>140,078,285.28</b>	<b>121,328,884.44</b>	<b>18,749,400.84</b>	<b>15.5%</b>
<b>Ramos Generales</b>	<b>1,953,124</b>	<b>1,859,021</b>	<b>94,103</b>	<b>5.1%</b>	<b>1,602,359</b>	<b>1,524,278</b>	<b>78,081</b>	<b>5.1%</b>	<b>255,115,588.67</b>	<b>228,744,061.67</b>	<b>26,371,527.00</b>	<b>11.5%</b>	<b>91,513,024.88</b>	<b>112,700,299.48</b>	<b>(21,187,274.60)</b>	<b>-18.8%</b>
<b>Totales</b>	<b>4,491,011</b>	<b>4,351,488</b>	<b>139,523</b>	<b>3.2%</b>	<b>2,443,141</b>	<b>2,279,584</b>	<b>163,557</b>	<b>7.2%</b>	<b>\$537,338,067.15</b>	<b>\$491,936,884.41</b>	<b>45,401,182.74</b>	<b>9.2%</b>	<b>\$231,591,310.16</b>	<b>\$234,029,183.92</b>	<b>(2,437,873.76)</b>	<b>-1.0%</b>

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**RESUMEN COMPARATIVOS**

COMPAÑÍAS DE SEGUROS	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	MARZO		VARIACIÓN		MARZO		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.	41,228	29,955	11,273	37.6%	26,860	24,740	2,120	8.6%	9,885,063.12	8,368,226	1,516,837.34	18.1%	2,236,544.75	2,328,732	-92,187.66	-4.0%
Aliado Seguros, S.A.	44,677	121,100	-76,423	-63.1%	14,122	12,390	1,732	14.0%	11,943,892.58	8,999,503	2,944,390.07	32.7%	1,469,544.59	1,649,392	-179,847.24	-10.9%
Aseguradora Ancon, S.A.	161,000	149,700	11,300	7.5%	80,497	74,315	6,182	8.3%	19,321,864.99	17,117,783	2,204,081.76	12.9%	8,119,096.41	10,240,399	-2,121,302.12	-20.7%
Aseguradora Global, S.A.	223,149	208,323	14,826	7.1%	44,657	45,775	-1,118	-2.4%	8,840,526.11	8,201,700	638,826.49	7.8%	2,768,690.58	2,533,498	235,192.56	9.3%
ASSA Compañía de Seguros, S.A.	761,987	749,059	12,928	1.7%	375,097	353,768	21,329	6.0%	116,159,929.68	111,396,113	4,763,817.14	4.3%	38,663,954.46	42,416,322	-3,752,367.54	-8.8%
Banesco Seguros, S.A.	47,747	51,209	-3,462	-6.8%	19,263	18,914	349	1.8%	5,649,238.90	4,809,890	839,348.72	17.5%	1,233,545.33	1,300,586	-67,040.93	-5.2%
CHUBB Seguros Panamá S. A.	38,763	38,060	703	1.8%	2,207	1,557	650	41.7%	3,443,163.16	3,090,193	352,970.28	11.4%	286,002.71	310,843	-24,840.70	-8.0%
Compañía Internacional de Seguros, S.A.	543,305	437,236	106,069	24.3%	399,069	375,480	23,589	6.3%	89,026,320.71	69,441,885	19,584,435.55	28.2%	36,882,967.90	33,319,750	3,563,217.76	10.7%
General de Seguros, S.A.	288,655	231,923	56,732	24.5%	286,330	229,586	56,744	24.7%	22,734,712.64	20,838,596	1,896,117.02	9.1%	3,581,093.45	3,661,815	-80,721.74	-2.2%
MAPFRE Panamá S.A.	264,605	366,198	-101,593	-27.7%	127,354	143,704	-16,350	-11.4%	62,817,980.46	67,316,142	-4,498,161.30	-6.7%	40,979,726.90	52,638,756	-11,659,029.46	-22.1%
Mercantil Seguros y Reaseguros, S.A.	52,832	38,749	14,083	36.3%	35,536	22,783	12,753	56.0%	22,631,675.54	17,801,451	4,830,224.26	27.1%	10,190,749.90	11,739,791	-1,549,040.72	-13.2%
Multibank Seguros, S.A.	160,490	147,418	13,072	8.9%	43,051	34,917	8,134	23.3%	9,200,524.76	8,129,771	1,070,753.69	13.2%	1,659,898.58	2,468,545	-808,646.32	-32.8%
Optima Compañía de Seguros, S.A.	103,897	95,038	8,859	9.3%	27,745	27,896	-151	-0.5%	9,169,340.41	7,524,749	1,644,591.02	21.9%	3,089,157.54	2,551,467	537,690.05	21.1%
Pan American Life Insurande de Panamá, S.A.	423,766	433,211	-9,445	-2.2%	53,881	51,791	2,090	4.0%	48,950,322.52	46,817,094	2,133,228.34	4.6%	24,054,518.94	20,270,645	3,783,874.31	18.7%
SAGICOR Panamá, S. A.	49,794	31,488	18,306	58.1%	1,884	1,808	76	4.2%	1,636,903.62	931,887	705,016.19	75.7%	770,463.17	695,176	75,287.21	10.8%
Seguros FEDPA, S. A.	753,857	719,257	34,600	4.8%	417,332	417,370	-38	0.0%	21,309,909.27	20,987,404	322,505.01	1.5%	11,792,905.25	9,451,309	2,341,596.02	24.8%
Seguros Suramericana, S.A.	383,153	392,022	-8,869	-2.3%	377,583	363,888	13,695	3.8%	36,083,118.17	39,437,270	-3,354,151.37	-8.5%	27,145,082.93	19,251,372	7,893,711.27	41.0%
UniVivir, S. A.	24,245	24,983	-738	-3.0%	9,081	8,753	328	3.7%	3,944,258.82	3,976,894	-32,635.09	-0.8%	2,386,143.46	2,524,140	-137,996.32	-5.5%
Worldwide Medical Assurance	30,791	27,512	3,279	11.9%	20,677	17,852	2,825	15.8%	15,986,512.65	14,780,709	1,205,803.53	8.2%	8,871,224.72	9,231,484	-360,259.43	-3.9%
<b>SUB-TOTAL (APADEA)</b>	<b>4,397,941</b>	<b>4,292,441</b>	<b>105,500</b>	<b>2.5%</b>	<b>2,362,226</b>	<b>2,227,287</b>	<b>134,939</b>	<b>6.1%</b>	<b>518,735,258.11</b>	<b>479,967,259</b>	<b>38,767,998.65</b>	<b>8.1%</b>	<b>226,181,311.57</b>	<b>228,584,023</b>	<b>-2,402,711.00</b>	<b>-1.1%</b>
BUPA Panamá S.A.	4,392	4,274	118	2.8%	2,081	1,986	95	4.8%	3,473,801.97	3,562,372	-88,570.13	-2.5%	2,161,983.98	2,071,869	90,115.09	4.3%
Interamericana de Fianzas y Seguros, S.A.	15,237	10,204	5,033	49.3%	9,048	7,845	1,203	15.3%	5,596,402.85	2,647,555	2,948,847.95	111.4%	60,892.06	882,511	-821,618.69	-93.1%
La Regional de Seguros, S.A.	73,441	44,569	28,872	64.8%	69,786	42,466	27,320	64.3%	9,532,604.22	5,759,698	3,772,906.27	65.5%	3,187,122.55	2,490,782	696,340.84	28.0%
<b>SUB-TOTAL (No Agremiados)</b>	<b>93,070</b>	<b>59,047</b>	<b>34,023</b>	<b>57.6%</b>	<b>80,915</b>	<b>52,297</b>	<b>28,618</b>	<b>54.7%</b>	<b>18,602,809.04</b>	<b>11,969,625</b>	<b>6,633,184.09</b>	<b>55.4%</b>	<b>5,409,998.59</b>	<b>5,445,161</b>	<b>-35,162.76</b>	<b>-0.6%</b>
<b>TOTALES</b>	<b>4,491,011</b>	<b>4,351,488</b>	<b>139,523</b>	<b>3.2%</b>	<b>2,443,141</b>	<b>2,279,584</b>	<b>163,557</b>	<b>7.2%</b>	<b>\$537,338,067.15</b>	<b>\$491,936,884.41</b>	<b>\$45,401,182.74</b>	<b>9.2%</b>	<b>\$231,591,310.16</b>	<b>\$234,029,183.92</b>	<b>(\$2,437,873.76)</b>	<b>-1.0%</b>

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Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
		MARZO		VARIACIÓN		MARZO		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>	426,060	246,857	179,203	72.6%	402,863	231,914	170,949	73.7%	52,568,259.27	46,506,988.46	6,061,270.81	13.0%	18,644,872.39	7,803,048.78	10,841,823.61	138.9%
2	- Primer año	129,256	56,244	73,012	129.8%	127,311	55,130	72,181	130.9%	7,108,248.62	7,572,977.21	(464,728.59)	-6.1%	1,826,166.90	3,665,649.87	(1,839,482.97)	-50.2%
3	- Renovación	296,804	190,613	106,191	55.7%	275,552	176,784	98,768	55.9%	45,460,010.65	38,934,011.25	6,525,999.40	16.8%	16,818,705.49	4,137,398.91	12,681,306.58	306.5%
4	<b>Accidentes Personales</b>	653,432	641,648	11,784	1.8%	259,580	223,889	35,691	15.9%	11,291,136.03	9,626,104.53	1,665,031.50	17.3%	3,329,808.74	2,159,931.54	1,169,877.20	54.2%
5	- Individual	238,430	210,201	28,229	13.4%	214,322	187,328	26,994	14.4%	3,338,850.18	2,757,792.74	581,057.44	21.1%	1,002,106.22	513,258.06	488,848.16	95.2%
6	- Grupo	407,058	431,447	(24,389)	-5.7%	45,147	36,561	8,586	23.5%	7,497,999.40	6,868,311.79	629,687.61	9.2%	2,290,987.77	1,646,673.48	644,314.29	39.1%
7	- Invalidez	7,944	-	7,944	0.0%	111	-	111	0.0%	454,286.45	-	454,286.45	0.0%	36,714.75	-	36,714.75	0.0%
8	<b>Salud</b>	453,111	463,086	(9,975)	-2.2%	166,403	167,341	(938)	-0.6%	148,242,253.64	136,088,333.21	12,153,920.43	8.9%	94,817,887.73	89,394,338.48	5,423,549.25	6.1%
9	- Individual	186,334	174,559	11,775	6.7%	143,405	131,004	12,401	9.5%	84,019,310.91	74,896,848.26	9,122,462.65	12.2%	51,971,224.10	50,093,424.59	1,877,799.51	3.7%
10	- Grupo	266,777	288,527	(21,750)	-7.5%	22,998	36,337	(13,339)	-36.7%	64,222,942.73	61,191,484.95	3,031,457.78	5.0%	42,846,663.63	39,300,913.89	3,545,749.74	9.0%
11	<b>Colectivos de Vida</b>	1,005,284	1,140,876	(135,592)	-11.9%	11,936	132,162	(120,226)	-91.0%	70,120,829.54	70,971,396.54	(850,567.00)	-1.2%	23,285,716.42	21,971,565.64	1,314,150.78	6.0%
12	- Colectivo de vida	508,607	596,704	(88,097)	-14.8%	10,621	88,797	(78,176)	-88.0%	22,570,209.72	24,255,617.93	(1,685,408.21)	-6.9%	10,606,637.83	9,164,718.48	1,441,919.35	15.7%
13	- Colectivo de deudores	496,677	544,172	(47,495)	-8.7%	1,315	43,365	(42,050)	-97.0%	47,550,619.82	46,715,778.61	834,841.21	1.8%	12,679,078.59	12,806,847.16	(127,768.57)	-1.0%
14	<b>Incendio y Líneas Aliadas</b>	529,082	509,286	19,796	3.9%	379,012	362,342	16,670	4.6%	46,494,651.54	43,467,768.33	3,026,883.21	7.0%	4,677,752.52	14,754,821.50	(10,077,068.98)	-68.3%
15	- Residencial	436,969	422,187	14,782	3.5%	340,894	326,611	14,283	4.4%	21,308,811.54	19,575,690.72	1,733,120.82	8.9%	2,241,819.03	5,627,212.92	(3,385,393.89)	-60.2%
16	- Comercial	91,699	86,686	5,013	5.8%	37,751	35,364	2,387	6.7%	24,742,507.36	23,288,688.50	1,453,818.86	6.2%	2,382,487.89	9,119,046.16	(6,736,558.27)	-73.9%
17	- Industrial	414	413	1	0.2%	367	367	-	0.0%	443,332.64	603,389.11	(160,056.47)	-26.5%	53,445.60	8,562.42	44,883.18	524.2%
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>Multiriesgo</b>	36,697	35,021	1,676	4.8%	34,549	33,063	1,486	4.5%	1,584,866.74	1,672,775.23	(87,908.49)	-5.3%	528,586.57	596,763.76	(68,177.19)	-11.4%
23	- Residencial	28,127	26,733	1,394	5.2%	27,185	25,922	1,263	4.9%	834,455.97	956,828.69	(122,372.72)	-12.8%	281,944.41	278,009.69	3,934.72	1.4%
24	- Comercial e Industrial	8,570	8,288	282	3.4%	7,364	7,141	223	3.1%	750,410.77	715,946.54	34,464.23	4.8%	246,642.16	318,754.07	(72,111.91)	-22.6%
25	<b>Transporte de Carga</b>	40,774	40,744	30	0.1%	35,751	35,799	(48)	-0.1%	7,883,956.73	7,780,819.11	103,137.62	1.3%	887,138.17	652,502.18	234,635.99	36.0%
26	- Terrestre	29,252	29,518	(266)	-0.9%	28,059	28,402	(343)	-1.2%	3,362,266.65	4,970,492.54	(1,608,225.89)	-32.4%	486,196.19	362,903.69	123,292.50	34.0%
27	- Marítimo	11,438	11,165	273	2.4%	7,608	7,336	272	3.7%	4,477,148.14	2,727,812.01	1,749,336.13	64.1%	398,976.57	289,428.67	109,547.90	37.8%
28	- Aéreo	84	61	23	37.7%	84	61	23	37.7%	44,541.94	82,514.56	(37,972.62)	-46.0%	1,965.41	169.82	1,795.59	1057.3%
29	<b>Casco</b>	2,720	2,338	382	16.3%	2,085	1,844	241	13.1%	13,401,360.19	9,339,425.83	4,061,934.36	43.5%	1,040,364.20	16,265,843.74	(15,225,479.54)	-93.6%
30	- Marítimo	2,220	1,880	340	18.1%	1,736	1,503	233	15.5%	8,696,425.93	5,035,388.17	3,661,037.76	72.7%	382,997.76	2,465,803.62	(2,082,805.86)	-84.5%
31	- Aéreo	500	458	42	9.2%	349	341	8	2.3%	4,704,934.26	4,304,037.66	400,896.60	9.3%	657,366.44	13,800,040.12	(13,142,673.68)	-95.2%
32	<b>Automóvil</b>	1,117,916	1,061,593	56,323	5.3%	1,010,484	957,331	53,153	5.6%	95,344,865.16	87,843,797.78	7,501,067.38	8.5%	63,784,754.66	53,803,845.01	9,980,909.65	18.6%
33	- Particular	894,620	-	894,620	0.0%	860,602	-	860,602	0.0%	76,849,866.41	-	76,849,866.41	0.0%	54,554,861.60	-	54,554,861.60	0.0%
34	- Comercial	223,296	-	223,296	0.0%	149,882	-	149,882	0.0%	18,494,998.75	-	18,494,998.75	0.0%	9,229,893.06	-	9,229,893.06	0.0%
35	<b>Ramos Técnicos</b>	12,123	12,322	(199)	-1.6%	9,744	9,494	250	2.6%	7,873,394.63	8,776,105.86	(902,711.23)	-10.3%	1,484,272.54	2,146,813.90	(662,541.36)	-30.9%
36	- TRC - TRM	3,388	3,066	322	10.5%	3,354	3,029	325	10.7%	6,232,939.84	6,866,341.11	(633,401.27)	-9.2%	581,475.97	1,518,465.22	(936,989.25)	-61.7%
37	- Equipo Electrónico	4,103	4,207	(104)	-2.5%	2,872	2,975	(103)	-3.5%	563,828.31	428,875.12	134,953.19	31.5%	562,043.28	213,509.73	348,533.55	163.2%
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 31 DE MARZO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS SUSCRITAS Y SINIESTROS PAGADOS DE SEGURO DIRECTO**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
		MARZO		VARIACIÓN		MARZO		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	1,108	1,127	(19)	-1.7%	833	795	38	4.8%	729,025.80	855,550.13	(126,524.33)	-14.8%	177,712.78	366,798.37	(189,085.59)	-51.6%
40	- Equipo Pesado	2,661	3,065	(404)	-13.2%	1,847	1,863	(16)	-0.9%	436,437.71	614,592.52	(178,154.81)	-29.0%	163,040.51	48,040.58	114,999.93	239.4%
41	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
42	<b>Riesgos Diversos</b>	115,725	103,005	12,720	12.3%	33,503	31,088	2,415	7.8%	41,862,826.37	36,405,855.20	5,456,971.17	15.0%	5,138,721.15	5,200,804.92	(62,083.77)	-1.2%
43	- Responsabilidad Civil	19,974	18,737	1,237	6.6%	19,213	17,993	1,220	6.8%	14,905,267.56	12,723,607.12	2,181,660.44	17.1%	2,321,333.77	1,776,990.43	544,343.34	30.6%
44	- Robo	3,943	4,235	(292)	-6.9%	3,356	3,653	(297)	-8.1%	765,982.13	684,010.40	81,971.73	12.0%	155,688.85	130,982.43	24,706.42	18.9%
45	- Fidelidad y DDD	1,099	1,223	(124)	-10.1%	1,083	1,207	(124)	-10.3%	3,264,493.03	4,099,565.59	(835,072.56)	-20.4%	665,485.33	566,326.51	99,158.82	17.5%
46	- Fraude Tarjeta de Crédito	80,082	-	80,082	0.0%	20	-	20	0.0%	5,908,169.56	-	5,908,169.56	0.0%	748,328.54	-	748,328.54	0.0%
47	- BBB	66	22	44	200.0%	57	14	43	307.1%	1,761,998.60	(22,843.65)	1,784,842.25	0.0%	278,817.60	10,712.60	268,105.00	2502.7%
48	- Agrícola y Pecuario	-	-	-	0.0%	-	-	-	0.0%	1,813.22	-	1,813.22	0.0%	-	-	-	0.0%
49	- Otros	10,561	78,788	(68,227)	-86.6%	9,774	8,221	1,553	18.9%	15,255,102.27	18,921,515.74	(3,666,413.47)	-19.4%	969,067.06	2,715,792.95	(1,746,725.89)	-64.3%
50	<b>Titulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
51	<b>Fianzas</b>	98,027	94,659	3,368	3.6%	97,171	93,264	3,907	4.2%	40,669,667.31	33,457,514.33	7,212,152.98	21.6%	13,971,435.07	19,278,904.47	(5,307,469.40)	-27.5%
52	- Oferta y Cumplimiento	-	42,359	(42,359)	-100.0%	-	42,163	(42,163)	-100.0%	-	13,576,918.83	(13,576,918.83)	-100.0%	-	16,438,461.02	(16,438,461.02)	-100.0%
53	- Propuesta (Oferta)	983	-	983	0.0%	980	-	980	0.0%	264,080.35	-	264,080.35	0.0%	432,274.15	-	432,274.15	0.0%
54	- Cumplimiento de Obras y Servicios	43,889	-	43,889	0.0%	43,701	-	43,701	0.0%	20,801,379.08	-	20,801,379.08	0.0%	1,197,410.82	-	1,197,410.82	0.0%
55	- Suministros	256	-	256	0.0%	255	-	255	0.0%	287,611.16	-	287,611.16	0.0%	13,175.93	-	13,175.93	0.0%
56	- Crédito (primer requerimiento)	1,165	-	1,165	0.0%	1,165	-	1,165	0.0%	599,014.09	-	599,014.09	0.0%	600.00	-	600.00	0.0%
57	- Judiciales	1,118	-	1,118	0.0%	1,117	-	1,117	0.0%	631,458.74	-	631,458.74	0.0%	4,080.23	-	4,080.23	0.0%
58	- Fidelidad	33	-	33	0.0%	33	-	33	0.0%	29,755.15	-	29,755.15	0.0%	-	-	-	0.0%
59	- Otras Fianzas	50,583	52,300	(1,717)	-3.3%	49,920	51,101	(1,181)	-2.3%	18,056,368.74	19,880,595.50	(1,824,226.76)	-9.2%	12,323,893.94	2,840,443.45	9,483,450.49	333.9%
<b>TOTAL LOCAL Y EXTERIOR</b>		<b>4,491,011</b>	<b>4,351,488</b>	<b>139,523</b>	<b>3.2%</b>	<b>2,443,141</b>	<b>2,279,584</b>	<b>163,557</b>	<b>7.2%</b>	<b>537,338,067.15</b>	<b>491,936,884.41</b>	<b>45,401,182.74</b>	<b>9.2%</b>	<b>231,591,310.16</b>	<b>234,029,183.92</b>	<b>(2,437,873.76)</b>	<b>-1.0%</b>
<b>Vida</b>		<b>2,537,887</b>	<b>2,492,467</b>	<b>45,420</b>	<b>1.8%</b>	<b>840,782</b>	<b>755,306</b>	<b>85,476</b>	<b>11.3%</b>	<b>282,222,478.48</b>	<b>263,192,822.74</b>	<b>19,029,655.74</b>	<b>7.2%</b>	<b>140,078,285.28</b>	<b>121,328,884.44</b>	<b>18,749,400.84</b>	<b>15.5%</b>
<b>General</b>		<b>1,953,124</b>	<b>1,859,021</b>	<b>94,103</b>	<b>5.1%</b>	<b>1,602,359</b>	<b>1,524,278</b>	<b>78,081</b>	<b>5%</b>	<b>255,115,588.67</b>	<b>228,744,061.67</b>	<b>26,371,527.00</b>	<b>11.5%</b>	<b>91,513,024.88</b>	<b>112,700,299.48</b>	<b>(21,187,274.60)</b>	<b>-18.8%</b>
<b>Totales</b>		<b>4,491,011</b>	<b>4,351,488</b>	<b>139,523</b>	<b>3.2%</b>	<b>2,443,141</b>	<b>2,279,584</b>	<b>163,557</b>	<b>7.2%</b>	<b>\$537,338,067.15</b>	<b>\$491,936,884.41</b>	<b>45,401,182.74</b>	<b>9.2%</b>	<b>\$231,591,310.16</b>	<b>\$234,029,183.92</b>	<b>(2,437,873.76)</b>	<b>-1.0%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE MARZO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS DEVENGADAS Y SINIESTROS INCURRIDOS**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS DEVENGADAS				SINIESTROS INCURRIDOS			
		MARZO		VARIACIÓN		MARZO		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>	426,060	246,857	179,203	72.6%	402,863	231,914	170,949	73.7%	20,508,532.05	27,622,765.48	(7,114,233.43)	-25.8%	16,947,246.93	12,364,141.31	4,583,105.62	37.1%
2	- Primer año	129,256	56,244	73,012	129.8%	127,311	55,130	72,181	130.9%	6,747,551.61	8,326,455.22	(1,578,903.61)	-19.0%	2,144,453.69	6,183,434.65	(4,038,980.96)	-65.3%
3	- Renovación	296,804	190,613	106,191	55.7%	275,552	176,784	98,768	55.9%	13,760,980.44	19,296,310.26	(5,535,329.82)	-28.7%	14,802,793.24	6,180,706.66	8,622,086.58	139.5%
4	<b>Accidentes Personales</b>	653,432	641,648	11,784	1.8%	259,580	223,889	35,691	15.9%	7,833,111.03	6,894,262.94	938,848.09	13.6%	2,759,035.91	2,356,305.32	402,730.59	17.1%
5	- Individual	238,430	210,201	28,229	13.4%	214,322	187,328	26,994	14.4%	3,169,878.96	2,667,361.30	502,517.66	18.8%	725,612.21	739,508.02	(13,895.81)	-1.9%
6	- Grupo	407,058	431,447	(24,389)	-5.7%	45,147	36,561	8,586	23.5%	4,500,605.25	4,226,901.64	273,703.61	6.5%	2,005,233.27	1,616,797.30	388,435.97	24.0%
7	- Invalidez	7,944	-	7,944	0.0%	111	-	111	0.0%	162,626.82	-	162,626.82	0.0%	28,190.43	-	28,190.43	0.0%
8	<b>Salud</b>	453,111	463,086	(9,975)	-2.2%	166,403	167,341	(938)	-0.6%	162,702,102.44	155,200,335.56	7,501,766.88	4.8%	144,446,086.88	139,942,675.81	4,503,411.07	3.2%
9	- Individual	186,334	174,559	11,775	6.7%	143,405	131,004	12,401	9.5%	112,431,052.77	106,797,090.69	5,633,962.08	5.3%	92,545,636.95	90,826,104.62	1,719,532.33	1.9%
10	- Grupo	266,777	288,527	(21,750)	-7.5%	22,998	36,337	(13,339)	-36.7%	50,271,049.67	48,403,244.87	1,867,804.80	3.9%	51,900,449.93	49,116,571.19	2,783,878.74	5.7%
11	<b>Colectivos de Vida</b>	1,005,284	1,140,876	(135,592)	-11.9%	11,936	132,162	(120,226)	-91.0%	47,041,277.05	42,723,053.02	4,318,224.03	10.1%	27,596,531.12	32,667,326.74	(5,070,795.62)	-15.5%
12	- Colectivo de vida	508,607	596,704	(88,097)	-14.8%	10,621	88,797	(78,176)	-88.0%	20,267,124.74	21,501,727.86	(1,234,603.12)	-5.7%	9,923,168.45	20,176,684.62	(10,253,516.17)	-50.8%
13	- Colectivo de deudores	496,677	544,172	(47,495)	-8.7%	1,315	43,365	(42,050)	-97.0%	26,774,152.31	21,221,325.16	5,552,827.15	26.2%	17,673,362.67	12,490,642.12	5,182,720.55	41.5%
14	<b>Incendio y Líneas Aliadas</b>	529,082	509,286	19,796	3.9%	379,012	362,342	16,670	4.6%	17,513,494.56	13,385,658.90	4,127,835.66	30.8%	5,453,247.03	26,704,665.85	(21,251,418.82)	-79.6%
15	- Residencial	436,969	422,187	14,782	3.5%	340,894	326,611	14,283	4.4%	9,553,277.70	8,460,838.48	1,092,439.22	12.9%	4,718,051.07	21,801,198.35	(17,083,147.28)	-78.4%
16	- Comercial	91,699	86,686	5,013	5.8%	37,751	35,364	2,387	6.7%	7,877,302.98	4,870,522.76	3,006,780.22	61.7%	2,364,474.82	4,932,020.06	(2,567,545.24)	-52.1%
17	- Industrial	414	413	1	0.2%	367	367	-	0.0%	82,913.88	54,297.66	28,616.22	52.7%	(1,629,278.86)	(28,552.56)	(1,600,726.30)	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>Multiriesgo</b>	36,697	35,021	1,676	4.8%	34,549	33,063	1,486	4.5%	1,388,556.60	1,267,221.58	121,335.02	9.6%	611,323.55	839,345.34	(228,021.79)	-27.2%
23	- Residencial	28,127	26,733	1,394	5.2%	27,185	25,922	1,263	4.9%	927,587.22	888,174.42	39,412.80	4.4%	234,867.56	298,595.28	(63,727.72)	-21.3%
24	- Comercial e Industrial	8,570	8,288	282	3.4%	7,364	7,141	223	3.1%	460,969.38	379,047.16	81,922.22	21.6%	376,455.99	540,750.06	(164,294.07)	-30.4%
25	<b>Transporte de Carga</b>	40,774	40,744	30	0.1%	35,751	35,799	(48)	-0.1%	4,449,912.72	3,533,671.77	916,240.95	25.9%	1,656,303.72	(339,826.20)	1,996,129.92	0.0%
26	- Terrestre	29,252	29,518	(266)	-0.9%	28,059	28,402	(343)	-1.2%	2,483,273.17	2,516,032.23	(32,759.06)	-1.3%	1,371,510.29	(674,150.36)	2,045,660.65	0.0%
27	- Marítimo	11,438	11,165	273	2.4%	7,608	7,336	272	3.7%	1,922,553.50	958,708.34	963,845.16	100.5%	281,563.08	333,979.34	(52,416.26)	-15.7%
28	- Aéreo	84	61	23	37.7%	84	61	23	37.7%	44,086.05	58,931.20	(14,845.15)	-25.2%	3,230.35	344.82	2,885.53	836.8%
29	<b>Casco</b>	2,720	2,338	382	16.3%	2,085	1,844	241	13.1%	2,798,084.32	2,437,133.88	360,950.44	14.8%	8,289,665.05	123,839.18	8,165,825.87	6593.9%
30	- Marítimo	2,220	1,880	340	18.1%	1,736	1,503	233	15.5%	1,308,553.18	1,280,003.73	28,549.45	2.2%	8,166,605.38	997,374.24	7,169,231.14	718.8%
31	- Aéreo	500	458	42	9.2%	349	341	8	2.3%	1,489,531.14	1,157,130.15	332,400.99	28.7%	123,059.67	(873,535.06)	996,594.73	0.0%
32	<b>Automóvil</b>	1,117,916	1,061,593	56,323	5.3%	1,010,484	957,331	53,153	5.6%	78,263,185.59	82,619,958.11	(4,356,772.52)	-5.3%	58,290,804.26	48,843,635.80	9,447,168.46	19.3%
33	- Particular	894,620	-	894,620	0.0%	860,602	-	860,602	0.0%	66,114,924.89	-	66,114,924.89	0.0%	49,235,938.30	-	49,235,938.30	0.0%
34	- Comercial	223,296	-	223,296	0.0%	149,882	-	149,882	0.0%	12,148,260.70	-	12,148,260.70	0.0%	9,054,865.96	-	9,054,865.96	0.0%
35	<b>Ramos Técnicos</b>	12,123	12,322	(199)	-1.6%	9,744	9,494	250	2.6%	1,587,726.21	2,063,194.51	(475,468.30)	-23.0%	1,508,016.29	7,128,582.43	(5,620,566.14)	-78.8%
36	- TRC - TRM	3,388	3,066	322	10.5%	3,354	3,029	325	10.7%	729,682.58	1,126,306.48	(396,623.90)	-35.2%	291,338.65	6,514,941.82	(6,223,603.17)	-95.5%
37	- Equipo Electrónico	4,103	4,207	(104)	-2.5%	2,872	2,975	(103)	-3.5%	157,850.66	149,839.72	8,010.94	5.3%	710,320.45	377,737.28	332,583.17	88.0%
38	- Caldera y Maquinaria	860	854	6	0.7%	835	829	6	0.7%	476.15	(4,293.15)	4,769.30	0.0%	-	-	-	0.0%

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE MARZO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS DEVENGADAS Y SINIESTROS INCURRIDOS**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS DEVENGADAS				SINIESTROS INCURRIDOS			
		MARZO		VARIACIÓN		MARZO		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	1,108	1,127	(19)	-1.7%	833	795	38	4.8%	281,872.75	244,952.40	36,920.35	15.1%	160,482.82	206,015.72	(45,532.90)	-22.1%
40	- Equipo Pesado	2,661	3,065	(404)	-13.2%	1,847	1,863	(16)	-0.9%	417,786.24	546,328.05	(128,541.81)	-23.5%	345,874.37	29,887.61	315,986.76	1057.3%
41	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	57.83	61.01	(3.18)	-5.2%	-	-	-	0.0%
42	<b>Riesgos Diversos</b>	115,725	103,005	12,720	12.3%	33,503	31,088	2,415	7.8%	20,205,478.81	17,673,524.00	2,531,954.81	14.3%	17,971,738.53	7,880,217.20	10,091,521.33	128.1%
43	- Responsabilidad Civil	19,974	18,737	1,237	6.6%	19,213	17,993	1,220	6.8%	6,116,001.53	4,853,575.50	1,262,426.03	26.0%	4,179,691.38	2,412,004.05	1,767,687.33	73.3%
44	- Robo	3,943	4,235	(292)	-6.9%	3,356	3,653	(297)	-8.1%	659,595.92	520,339.53	139,256.39	26.8%	(31,119.37)	135,023.05	(166,142.42)	-123.0%
45	- Fidelidad y DDD	1,099	1,223	(124)	-10.1%	1,083	1,207	(124)	-10.3%	645,950.25	591,183.81	54,766.44	9.3%	1,969,471.46	178,724.68	1,790,746.78	1002.0%
46	- Fraude Tarjeta de Crédito	80,082	-	80,082	0.0%	20	-	20	0.0%	1,062,275.22	-	1,062,275.22	0.0%	1,872,989.85	-	1,872,989.85	0.0%
47	- BBB	66	22	44	200.0%	57	14	43	307.1%	428,957.56	(1,091.60)	430,049.16	0.0%	92,883.74	9,491.60	83,392.14	878.6%
48	- Agrícola y Pecuario	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
49	- Otros	10,561	78,788	(68,227)	-86.6%	9,774	8,221	1,553	18.9%	11,292,698.33	11,709,516.76	(416,818.43)	-3.6%	9,887,821.47	5,144,973.82	4,742,847.65	92.2%
50	<b>Titulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	950.00	(950.00)	-100.0%
51	<b>Fianzas</b>	98,027	94,659	3,368	3.6%	97,171	93,264	3,907	4.2%	18,094,582.07	17,514,574.41	580,007.66	3.3%	15,210,171.30	19,732,831.08	(4,522,659.78)	-22.9%
52	- Oferta y Cumplimiento	-	42,359	(42,359)	-100.0%	-	42,163	(42,163)	-100.0%	-	9,030,734.69	(9,030,734.69)	-100.0%	-	16,607,477.40	(16,607,477.40)	-100.0%
53	- Propuesta (Oferta)	983	-	983	0.0%	980	-	980	0.0%	81,925.04	-	81,925.04	0.0%	55,057.40	-	55,057.40	0.0%
54	- Cumplimiento de Obras y Servicios	43,889	-	43,889	0.0%	43,701	-	43,701	0.0%	13,054,470.33	-	13,054,470.33	0.0%	3,544,378.32	-	3,544,378.32	0.0%
55	- Suministros	256	-	256	0.0%	255	-	255	0.0%	10,438.41	-	10,438.41	0.0%	(1,084,089.99)	-	(1,084,089.99)	0.0%
56	- Crédito (primer requerimiento)	1,165	-	1,165	0.0%	1,165	-	1,165	0.0%	(6,473.79)	-	(6,473.79)	0.0%	100.00	-	100.00	0.0%
57	- Judiciales	1,118	-	1,118	0.0%	1,117	-	1,117	0.0%	339,336.01	-	339,336.01	0.0%	3,910.51	-	3,910.51	0.0%
58	- Fidelidad	33	-	33	0.0%	33	-	33	0.0%	8,437.64	-	8,437.64	0.0%	42,321.77	-	42,321.77	0.0%
59	- Otras Fianzas	50,583	52,300	(1,717)	-3.3%	49,920	51,101	(1,181)	-2.3%	4,606,448.43	8,483,839.72	(3,877,391.29)	-45.7%	12,648,493.29	3,125,353.68	9,523,139.61	304.7%
60	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>4,491,011</b>	<b>4,351,488</b>	<b>139,523</b>	<b>3.2%</b>	<b>2,443,141</b>	<b>2,279,584</b>	<b>163,557</b>	<b>7.2%</b>	<b>382,386,223.89</b>	<b>372,935,536.19</b>	<b>9,450,687.70</b>	<b>2.5%</b>	<b>300,740,170.57</b>	<b>298,244,689.86</b>	<b>2,495,480.71</b>	<b>0.8%</b>
<b>Vida</b>		<b>2,537,887</b>	<b>2,492,467</b>	<b>45,420</b>	<b>1.8%</b>	<b>840,782</b>	<b>755,306</b>	<b>85,476</b>	<b>11.3%</b>	<b>238,085,022.57</b>	<b>232,440,417.00</b>	<b>5,644,605.57</b>	<b>2.4%</b>	<b>191,748,900.84</b>	<b>187,330,449.18</b>	<b>4,418,451.66</b>	<b>2.4%</b>
<b>General</b>		<b>1,953,124</b>	<b>1,859,021</b>	<b>94,103</b>	<b>5.1%</b>	<b>1,602,359</b>	<b>1,524,278</b>	<b>78,081</b>	<b>5%</b>	<b>144,301,201.32</b>	<b>140,495,119.19</b>	<b>3,806,082.13</b>	<b>2.7%</b>	<b>108,991,269.73</b>	<b>110,914,240.68</b>	<b>(1,922,970.95)</b>	<b>-1.7%</b>
<b>Totales</b>		<b>4,491,011</b>	<b>4,351,488</b>	<b>139,523</b>	<b>3.2%</b>	<b>2,443,141</b>	<b>2,279,584</b>	<b>163,557</b>	<b>7.2%</b>	<b>\$382,386,223.89</b>	<b>\$372,935,536.19</b>	<b>9,450,687.70</b>	<b>2.5%</b>	<b>\$300,740,170.57</b>	<b>\$298,244,689.86</b>	<b>2,495,480.71</b>	<b>0.8%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE MARZO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS DEVENGADAS Y SINIESTROS INCURRIDOS**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS DEVENGADAS				SINIESTROS INCURRIDOS			
		MARZO		VARIACIÓN		MARZO		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.	41,228	29,955	11,273	37.6%	26,860	24,740	2,120	8.6%	4,317,369.19	3,443,530.12	873,839.07	25.4%	2,073,112.50	1,709,268.04	363,844.46	21.3%
2	Aliado Seguros, S.A.	44,677	121,100	(76,423)	-63.1%	14,122	12,390	1,732	14.0%	2,550,311.41	2,365,195.85	185,115.56	7.8%	1,323,713.96	1,181,637.86	142,076.10	12.0%
3	Aseguradora Ancon, S.A.	161,000	149,700	11,300	7.5%	80,497	74,315	6,182	8.3%	4,506,011.15	3,430,711.32	1,075,299.83	31.3%	6,049,224.40	6,602,911.38	(553,686.98)	-8.4%
4	Aseguradora Global, S.A.	223,149	208,323	14,826	7.1%	44,657	45,775	(1,118)	-2.4%	5,274,753.68	5,159,638.87	115,114.81	2.2%	2,746,717.15	2,763,066.14	(16,348.99)	-0.6%
5	ASSA Compañía de Seguros, S.A.	761,987	749,059	12,928	1.7%	375,097	353,768	21,329	6.0%	59,263,348.60	57,079,836.60	2,183,512.00	3.8%	41,994,056.98	35,074,208.12	6,919,848.86	19.7%
6	Banesco Seguros, S.A.	47,747	51,209	(3,462)	-6.8%	19,263	18,914	349	1.8%	5,106,006.69	4,568,634.37	537,372.32	11.8%	1,048,771.39	795,805.59	252,965.80	31.8%
7	CHUBB Seguros Panamá S. A.	38,763	38,060	703	1.8%	2,207	1,557	650	41.7%	7,315,042.88	3,104,277.47	4,210,765.41	135.6%	2,599,549.26	2,455,574.82	143,974.44	5.9%
8	Compañía Internacional de Seguros, S.A.	543,305	437,236	106,069	24.3%	399,069	375,480	23,589	6.3%	47,686,411.36	47,891,072.44	(204,661.08)	-0.4%	41,137,401.44	52,906,760.33	(11,769,358.89)	-22.2%
9	General de Seguros, S.A.	288,655	231,923	56,732	24.5%	286,330	229,586	56,744	24.7%	15,419,261.63	13,643,969.58	1,775,292.05	13.0%	22,564,893.58	23,299,270.52	(734,376.94)	-3.2%
10	MAPFRE Panamá S.A.	264,605	366,198	(101,593)	-27.7%	127,354	143,704	(16,350)	-11.4%	44,274,940.29	52,217,137.14	(7,942,196.85)	-15.2%	36,080,843.46	41,383,635.24	(5,302,791.78)	-12.8%
11	Mercantil Seguros y Reaseguros, S.A.	52,832	38,749	14,083	36.3%	35,536	22,783	12,753	56.0%	60,351,975.31	58,744,914.88	1,607,060.43	2.7%	50,969,002.40	49,099,084.97	1,869,917.43	3.8%
12	Multibank Seguros, S.A.	160,490	147,418	13,072	8.9%	43,051	34,917	8,134	23.3%	5,708,185.48	5,165,519.15	542,666.33	10.5%	698,625.06	1,371,889.87	(673,264.81)	-49.1%
13	Optima Compañía de Seguros, S.A.	103,897	95,038	8,859	9.3%	27,745	27,896	(151)	-0.5%	4,984,914.80	3,850,266.77	1,134,648.03	29.5%	2,686,541.67	2,038,969.34	647,572.33	31.8%
14	Pan American Life Insurande de Panamá, S.A.	423,766	433,211	(9,445)	-2.2%	53,881	51,791	2,090	4.0%	37,285,806.56	34,994,327.99	2,291,478.57	6.5%	22,854,221.92	19,182,905.86	3,671,316.06	19.1%
15	SAGICOR Panamá, S. A.	49,794	31,488	18,306	58.1%	1,884	1,808	76	4.2%	1,636,903.62	931,887.43	705,016.19	75.7%	1,032,169.84	770,257.67	261,912.17	34.0%
16	Seguros FEDPA, S. A.	753,857	719,257	34,600	4.8%	417,332	417,370	(38)	0.0%	19,671,584.53	19,751,374.53	(79,790.00)	-0.4%	11,036,609.52	9,592,810.51	1,443,799.01	15.1%
17	Seguros Suramericana, S.A.	383,153	392,022	(8,869)	-2.3%	377,583	363,888	13,695	3.8%	24,419,128.57	31,912,159.78	(7,493,031.21)	-23.5%	21,721,302.35	17,020,172.91	4,701,129.44	27.6%
18	UniVivir, S. A.	24,245	24,983	(738)	-3.0%	9,081	8,753	328	3.7%	3,894,960.70	3,698,582.34	196,378.36	5.3%	2,778,830.64	2,980,851.73	(202,021.09)	-6.8%
19	Worldwide Medical Assurance	30,791	27,512	3,279	11.9%	20,677	17,852	2,825	15.8%	6,865,890.93	6,603,725.06	262,165.87	4.0%	23,364,299.34	24,111,193.63	(746,894.29)	-3.1%
<b>SUB-TOTAL (APADEA)</b>		<b>4,397,941</b>	<b>4,292,441</b>	<b>105,500</b>	<b>2.5%</b>	<b>2,362,226</b>	<b>2,227,287</b>	<b>134,939</b>	<b>6.1%</b>	<b>360,532,807.38</b>	<b>358,556,761.69</b>	<b>1,976,045.69</b>	<b>0.6%</b>	<b>294,759,886.86</b>	<b>294,340,274.53</b>	<b>419,612.33</b>	<b>0.1%</b>
20	BUPA Panamá S.A.	4,392	4,274	118	2.8%	2,081	1,986	95	4.8%	4,196,155.99	3,850,647.29	345,508.70	9.0%	2,252,217.33	2,210,127.70	42,089.63	1.9%
21	Interamericana de Fianzas y Seguros, S.A.	15,237	10,204	5,033	49.3%	9,048	7,845	1,203	15.3%	1,396,917.98	310,174.25	1,086,743.73	350.4%	165,177.55	(476,282.89)	641,460.44	-134.7%
22	La Regional de Seguros, S.A.	73,441	44,569	28,872	64.8%	69,786	42,466	27,320	64.3%	16,260,342.54	10,217,952.96	6,042,389.58	59.1%	3,562,888.83	2,170,570.52	1,392,318.31	64.1%
<b>SUB-TOTAL (No Agremiados)</b>		<b>93,070</b>	<b>59,047</b>	<b>34,023</b>	<b>57.6%</b>	<b>80,915</b>	<b>52,297</b>	<b>28,618</b>	<b>54.7%</b>	<b>21,853,416.51</b>	<b>14,378,774.50</b>	<b>7,474,642.01</b>	<b>52.0%</b>	<b>5,980,283.71</b>	<b>3,904,415.33</b>	<b>2,075,868.38</b>	<b>53.2%</b>
<b>TOTALES</b>		<b>4,491,011</b>	<b>4,351,488</b>	<b>139,523</b>	<b>3.2%</b>	<b>2,443,141</b>	<b>2,279,584</b>	<b>163,557</b>	<b>7.2%</b>	<b>\$382,386,223.89</b>	<b>\$372,935,536.19</b>	<b>9,450,687.70</b>	<b>2.5%</b>	<b>\$300,740,170.57</b>	<b>\$298,244,689.86</b>	<b>2,495,480.71</b>	<b>0.8%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE MARZO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS SUSCRITAS Y SINIESTROS PAGADOS DE SEGURO DIRECTO DEL MES**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS DEL MES				SINIESTROS PAGADOS DEL MES			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
1	<b>Vida Individual</b>	426,060	246,857	179,203	72.6%	402,863	231,914	170,949	73.7%	18,061,198.19	15,231,319.05	2,829,879.14	18.6%	6,255,242.33	3,400,514.65	2,854,727.68	83.9%
2	- Primer año	129,256	56,244	73,012	129.8%	127,311	55,130	72,181	130.9%	2,511,031.53	2,086,926.74	424,104.79	20.3%	560,560.61	2,190,967.52	(1,630,406.91)	-74.4%
3	- Renovación	296,804	190,613	106,191	55.7%	275,552	176,784	98,768	55.9%	15,550,166.66	13,144,392.31	2,405,774.35	18.3%	5,694,681.72	1,209,547.13	4,485,134.59	370.8%
4	<b>Accidentes Personales</b>	653,432	641,648	11,784	1.8%	259,580	223,889	35,691	15.9%	5,672,298.08	4,555,302.23	1,116,995.85	24.5%	809,945.80	578,411.16	231,534.64	40.0%
5	- Individual	238,430	210,201	28,229	13.4%	214,322	187,328	26,994	14.4%	1,215,866.86	1,032,589.93	183,276.93	17.7%	181,251.05	105,426.50	75,824.55	71.9%
6	- Grupo	407,058	431,447	(24,389)	-5.7%	45,147	36,561	8,586	23.5%	4,277,705.38	3,522,712.30	754,993.08	21.4%	624,330.51	472,984.66	151,345.85	32.0%
7	- Invalidez	7,944	-	7,944	0.0%	111	-	111	0.0%	178,725.84	-	178,725.84	0.0%	4,364.24	0.00	4,364.24	0.0%
8	<b>Salud</b>	453,111	463,086	(9,975)	-2.2%	166,403	167,341	(938)	-0.6%	49,641,598.60	43,915,968.07	5,725,630.53	13.0%	32,190,658.48	30,019,462.86	2,171,195.62	7.2%
9	- Individual	186,334	174,559	11,775	6.7%	143,405	131,004	12,401	9.5%	29,700,110.28	25,970,314.07	3,729,796.21	14.4%	17,479,332.72	16,836,369.43	642,963.29	3.8%
10	- Grupo	266,777	288,527	(21,750)	-7.5%	22,998	36,337	(13,339)	-36.7%	19,941,488.32	17,945,654.00	1,995,834.32	11.1%	14,711,325.76	13,183,093.43	1,528,232.33	11.6%
11	<b>Colectivos de Vida</b>	1,005,284	1,140,876	(135,592)	-11.9%	11,936	132,162	(120,226)	-91.0%	22,740,580.67	24,094,633.34	(1,354,052.67)	-5.6%	7,810,107.04	6,913,553.93	896,553.11	13.0%
12	- Colectivo de vida	508,607	596,704	(88,097)	-14.8%	10,621	88,797	(78,176)	-88.0%	7,028,024.90	8,686,766.01	(1,658,741.11)	-19.1%	3,751,185.76	3,336,171.56	415,014.20	12.4%
13	- Colectivo de deudores	496,677	544,172	(47,495)	-8.7%	1,315	43,365	(42,050)	-97.0%	15,712,555.77	15,407,867.33	304,688.44	2.0%	4,058,921.28	3,577,382.37	481,538.91	13.5%
14	<b>Incendio y Líneas Aliadas</b>	529,082	509,286	19,796	3.9%	379,012	362,342	16,670	4.6%	13,077,151.47	12,353,808.40	723,343.07	5.9%	1,287,624.53	8,854,229.98	(7,566,605.45)	-85.5%
15	- Residencial	436,969	422,187	14,782	3.5%	340,894	326,611	14,283	4.4%	7,613,836.10	6,981,612.08	632,224.02	9.1%	771,638.97	985,139.30	(213,500.33)	-21.7%
16	- Comercial	91,699	86,686	5,013	5.8%	37,751	35,364	2,387	6.7%	5,255,991.93	4,858,003.39	397,988.54	8.2%	497,295.27	7,868,549.88	(7,371,254.61)	-93.7%
17	- Industrial	414	413	1	0.2%	367	367	-	0.0%	207,323.44	514,192.93	(306,869.49)	-59.7%	18,690.29	540.80	18,149.49	3356.0%
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>	36,697	35,021	1,676	4.8%	34,549	33,063	1,486	4.5%	561,126.35	645,296.30	(84,169.95)	-13.0%	184,676.65	84,609.16	100,067.49	118.3%
23	- Residencial	28,127	26,733	1,394	5.2%	27,185	25,922	1,263	4.9%	297,514.07	368,140.87	(70,626.80)	-19.2%	109,339.06	53,492.10	55,846.96	104.4%
24	- Comercial e Industrial	8,570	8,288	282	3.4%	7,364	7,141	223	3.1%	263,612.28	277,155.43	(13,543.15)	-4.9%	75,337.59	31,117.06	44,220.53	142.1%
25	<b>Transporte de Carga</b>	40,774	40,744	30	0.1%	35,751	35,799	(48)	-0.1%	2,772,645.50	2,842,770.21	(70,124.71)	-2.5%	567,466.21	368,516.05	198,950.16	54.0%
26	- Terrestre	29,252	29,518	(266)	-0.9%	28,059	28,402	(343)	-1.2%	1,424,264.44	2,068,188.49	(643,924.05)	-31.1%	337,900.50	173,259.53	164,640.97	95.0%
27	- Marítimo	11,438	11,165	273	2.4%	7,608	7,336	272	3.7%	1,335,666.29	754,601.73	581,064.56	77.0%	228,123.62	195,086.70	33,036.92	16.9%
28	- Aéreo	84	61	23	37.7%	84	61	23	37.7%	12,714.77	19,979.99	(7,265.22)	-36.4%	1,442.09	169.82	1,272.27	749.2%
29	<b>Casco</b>	2,720	2,338	382	16.3%	2,085	1,844	241	13.1%	4,010,042.45	4,738,450.25	(728,407.80)	-15.4%	183,395.89	14,114,361.86	(13,930,965.97)	-98.7%
30	- Marítimo	2,220	1,880	340	18.1%	1,736	1,503	233	15.5%	575,189.38	2,143,917.58	(1,568,728.20)	-73.2%	97,965.89	646,821.74	(548,855.85)	-84.9%
31	- Aéreo	500	458	42	9.2%	349	341	8	2.3%	3,434,853.07	2,594,532.67	840,320.40	32.4%	85,430.00	13,467,540.12	(13,382,110.12)	-99.4%
32	<b>Automóvil</b>	1,117,916	1,061,593	56,323	5.3%	1,010,484	957,331	53,153	5.6%	33,116,505.85	29,769,149.54	3,347,356.31	11.2%	23,388,773.35	17,128,088.42	6,260,684.93	36.6%
33	- Particular	894,620	-	894,620	0.0%	860,602	-	860,602	0.0%	26,780,072.23	-	26,780,072.23	0.0%	20,105,465.15	-	20,105,465.15	0.0%
34	- Comercial	223,296	-	223,296	0.0%	149,882	-	149,882	0.0%	6,336,433.62	-	6,336,433.62	0.0%	3,283,308.20	-	3,283,308.20	0.0%
35	<b>Ramos Técnicos</b>	12,123	12,322	(199)	-1.6%	9,744	9,494	250	2.6%	2,469,590.77	3,022,616.00	(553,025.23)	-18.3%	1,228,692.91	916,006.57	312,686.34	34.1%
36	- TRC - TRM	3,388	3,066	322	10.5%	3,354	3,029	325	10.7%	1,982,229.69	2,425,885.71	(443,656.02)	-18.3%	573,336.70	805,623.24	(232,286.54)	-28.8%
37	- Equipo Eléctrico	4,103	4,207	(104)	-2.5%	2,872	2,975	(103)	-3.5%	51,000.08	73,258.62	(22,258.54)	-30.4%	489,962.67	34,848.18	455,114.49	1306.0%
38	- Caldera y Maquinaria	860	854	6	0.7%	835	829	6	0.7%	-	-	-	0.0%	0.00	-	-	0.0%

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE MARZO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS SUSCRITAS Y SINIESTROS PAGADOS DE SEGURO DIRECTO DEL MES**

Ramos de Seguros <b>TOTAL</b>		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS DEL MES				SINIESTROS PAGADOS DEL MES			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
39	- Rotura de Maquinaria	1,108	1,127	(19)	-1.7%	833	795	38	4.8%	316,729.65	226,801.22	89,928.43	39.7%	42,330.98	45,423.71	(3,092.73)	-6.8%
40	- Equipo Pesado	2,661	3,065	(404)	-13.2%	1,847	1,863	(16)	-0.9%	119,631.35	296,670.45	(177,039.10)	-59.7%	123,062.56	30,111.44	92,951.12	308.7%
41	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
42	<b>Riesgos Diversos</b>	115,725	103,005	12,720	12.3%	33,503	31,088	2,415	7.8%	14,389,967.29	13,376,003.53	1,013,963.76	7.6%	1,748,880.06	1,841,463.56	(92,583.50)	-5.0%
43	- Responsabilidad Civil	19,974	18,737	1,237	6.6%	19,213	17,993	1,220	6.8%	3,830,164.76	3,916,209.62	(86,044.86)	-2.2%	699,344.89	379,857.73	319,487.16	84.1%
44	- Robo	3,943	4,235	(292)	-6.9%	3,356	3,653	(297)	-8.1%	234,581.83	208,806.07	25,775.76	12.3%	18,806.49	59,397.91	(40,591.42)	-68.3%
45	- Fidelidad y DDD	1,099	1,223	(124)	-10.1%	1,083	1,207	(124)	-10.3%	192,308.54	1,397,699.49	(1,205,390.95)	-86.2%	122,717.20	205,797.94	(83,080.74)	-40.4%
46	- Fraude Tarjeta de Crédito	80,082	-	80,082	0.0%	20	-	20	0.0%	2,193,848.56	-	2,193,848.56	0.0%	273,573.78	-	273,573.78	0.0%
47	- BBB	66	22	44	200.0%	57	14	43	307.1%	1,342,368.44	(56,210.40)	1,398,578.84	0.0%	274,914.03	10,712.60	264,201.43	2466.3%
48	- Agrícola y Pecuario	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
49	- Otros	10,561	78,788	(68,227)	-86.6%	9,774	8,221	1,553	18.9%	6,596,695.16	7,909,498.75	(1,312,803.59)	-16.6%	359,523.67	1,185,697.38	(826,173.71)	-69.7%
50	<b>Títulos de Propiedad</b>	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
51	<b>Fianzas</b>	98,027	94,659	3,368	3.6%	97,171	93,264	3,907	4.2%	11,579,677.98	10,999,304.07	580,373.91	5.3%	3,878,654.17	3,637,760.46	240,893.71	6.6%
52	- Oferta y Cumplimiento	-	42,359	(42,359)	-100.0%	-	42,163	(42,163)	-100.0%	-	3,152,182.65	(3,152,182.65)	-100.0%	-	3,537,685.29	(3,537,685.29)	-100.0%
53	- Propuesta (Oferta)	983	-	983	0.0%	980	-	980	0.0%	143,104.61	-	143,104.61	0.0%	1,337.50	-	1,337.50	0.0%
54	- Cumplimiento de Obras y Servicios	43,889	-	43,889	0.0%	43,701	-	43,701	0.0%	6,373,380.02	-	6,373,380.02	0.0%	449,702.29	-	449,702.29	0.0%
55	- Suministros	256	-	256	0.0%	255	-	255	0.0%	144,574.50	-	144,574.50	0.0%	12,473.74	-	12,473.74	0.0%
56	- Crédito (primer requerimiento)	1,165	-	1,165	0.0%	1,165	-	1,165	0.0%	425,882.84	-	425,882.84	0.0%	600.00	-	600.00	0.0%
57	- Judiciales	1,118	-	1,118	0.0%	1,117	-	1,117	0.0%	45,923.14	-	45,923.14	0.0%	-	-	-	0.0%
58	- Fidelidad	33	-	33	0.0%	33	-	33	0.0%	3,577.85	-	3,577.85	0.0%	-	-	-	0.0%
59	- Otras Fianzas	50,583	52,300	(1,717)	-3.3%	49,920	51,101	(1,181)	-2.3%	4,443,235.02	7,847,121.42	(3,403,886.40)	-43.4%	3,414,540.64	100,075.17	3,314,465.47	3312.0%
60	<b>TOTAL LOCAL Y EXTERIOR</b>	<b>4,491,011</b>	<b>4,351,488</b>	<b>139,523</b>	<b>3.2%</b>	<b>2,443,141</b>	<b>2,279,584</b>	<b>163,557</b>	<b>7.2%</b>	<b>178,092,383.20</b>	<b>165,544,620.99</b>	<b>12,547,762.21</b>	<b>7.6%</b>	<b>79,534,117.42</b>	<b>87,856,978.66</b>	<b>(8,322,861.24)</b>	<b>-9.5%</b>
<b>Vida</b>		<b>2,537,887</b>	<b>2,492,467</b>	<b>45,420</b>	<b>1.8%</b>	<b>840,782</b>	<b>755,306</b>	<b>85,476</b>	<b>11.3%</b>	<b>96,115,675.54</b>	<b>87,797,222.69</b>	<b>8,318,452.85</b>	<b>9.5%</b>	<b>47,065,953.65</b>	<b>40,911,942.60</b>	<b>6,154,011.05</b>	<b>15.0%</b>
<b>General</b>		<b>1,953,124</b>	<b>1,859,021</b>	<b>94,103</b>	<b>5.1%</b>	<b>1,602,359</b>	<b>1,524,278</b>	<b>78,081</b>	<b>5%</b>	<b>81,976,707.66</b>	<b>77,747,398.30</b>	<b>4,229,309.36</b>	<b>5.4%</b>	<b>32,468,163.77</b>	<b>46,945,036.06</b>	<b>(14,476,872.29)</b>	<b>-30.8%</b>
<b>Totales</b>		<b>4,491,011</b>	<b>4,351,488</b>	<b>139,523</b>	<b>3.2%</b>	<b>2,443,141</b>	<b>2,279,584</b>	<b>163,557</b>	<b>7.2%</b>	<b>\$178,092,383.20</b>	<b>\$165,544,620.99</b>	<b>12,547,762.21</b>	<b>7.6%</b>	<b>\$79,534,117.42</b>	<b>\$87,856,978.66</b>	<b>(8,322,861.24)</b>	<b>-9.5%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE MARZO 2026**  
**COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS SUSCRITAS Y SINIESTROS PAGADOS DE SEGURO DIRECTO DEL MES**

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS DEL MES				SINIESTROS PAGADOS DEL MES			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual	2026	2025	Absoluta	Porcentual
1	Acerta Compañía de Seguros, S.A.	41,228	29,955	11,273	37.6%	26,860	24,740	2,120	8.6%	3,564,222.00	2,697,883.43	866,338.57	32.1%	728,177.23	776,339.44	(48,162.21)	-6.2%
2	Aliado Seguros, S.A.	44,677	121,100	-76,423	-63.1%	14,122	12,390	1,732	14.0%	2,166,359.24	2,138,548.36	27,810.88	1.3%	607,647.32	258,787.46	348,859.86	134.8%
3	Aseguradora Ancon, S.A.	161,000	149,700	11,300	7.5%	80,497	74,315	6,182	8.3%	7,010,223.76	7,546,055.55	(535,831.79)	-7.1%	3,027,277.56	4,441,729.73	(1,414,452.17)	-31.8%
4	Aseguradora Global, S.A.	223,149	208,323	14,826	7.1%	44,657	45,775	-1,118	-2.4%	3,422,712.16	2,688,736.56	733,975.60	27.3%	958,097.57	830,109.93	127,987.64	15.4%
5	ASSA Compañía de Seguros, S.A.	761,987	749,059	12,928	1.7%	375,097	353,768	21,329	6.0%	37,697,022.16	32,948,722.43	4,748,299.73	14.4%	14,032,351.91	16,504,129.12	(2,471,777.21)	-15.0%
6	Banesco Seguros, S.A.	47,747	51,209	-3,462	-6.8%	19,263	18,914	349	1.8%	1,857,274.43	1,818,329.80	38,944.63	2.1%	394,504.41	231,385.36	163,119.05	70.5%
7	CHUBB Seguros Panamá S. A.	38,763	38,060	703	1.8%	2,207	1,557	650	41.7%	150,940.60	717,784.26	(566,843.66)	-79.0%	119,014.63	110,076.34	8,938.29	8.1%
8	Compañía Internacional de Seguros, S.A.	543,305	437,236	106,069	24.3%	399,069	375,480	23,589	6.3%	27,297,610.95	23,238,369.44	4,059,241.51	17.5%	13,414,628.36	7,162,836.96	6,251,791.40	87.3%
9	General de Seguros, S.A.	288,655	231,923	56,732	24.5%	286,330	229,586	56,744	24.7%	7,346,014.27	6,496,152.76	849,861.51	13.1%	1,410,254.64	923,097.57	487,157.07	52.8%
10	MAPFRE Panamá S.A.	264,605	366,198	-101,593	-27.7%	127,354	143,704	-16,350	-11.4%	21,574,902.58	24,420,892.73	(2,845,990.15)	-11.7%	11,362,475.71	28,180,181.27	(16,817,705.56)	-59.7%
11	Mercantil Seguros y Reaseguros, S.A.	52,832	38,749	14,083	36.3%	35,536	22,783	12,753	56.0%	8,846,587.62	6,406,329.03	2,440,258.59	38.1%	3,729,567.66	3,859,656.78	(130,089.12)	-3.4%
12	Multibank Seguros, S.A.	160,490	147,418	13,072	8.9%	43,051	34,917	8,134	23.3%	3,232,636.66	3,593,395.55	(360,758.89)	-10.0%	735,566.51	427,864.10	307,702.41	71.9%
13	Optima Compañía de Seguros, S.A.	103,897	95,038	8,859	9.3%	27,745	27,896	-151	-0.5%	3,416,369.05	3,069,100.42	347,268.63	11.3%	882,575.66	851,144.33	31,431.33	3.7%
14	Pan American Life Insurande de Panamá, S.A.	423,766	433,211	-9,445	-2.2%	53,881	51,791	2,090	4.0%	16,097,695.54	15,394,851.01	702,844.53	4.6%	8,056,827.12	6,752,431.63	1,304,395.49	19.3%
15	SAGICOR Panamá, S. A.	49,794	31,488	18,306	58.1%	1,884	1,808	76	4.2%	669,467.28	363,136.76	306,330.52	84.4%	316,517.31	324,597.25	(8,079.94)	-2.5%
16	Seguros FEDPA, S. A.	753,857	719,257	34,600	4.8%	417,332	417,370	-38	0.0%	7,504,676.33	7,027,194.06	477,482.27	6.8%	4,191,477.05	3,254,346.86	937,130.19	28.8%
17	Seguros Suramericana, S.A.	383,153	392,022	-8,869	-2.3%	377,583	363,888	13,695	3.8%	12,849,665.62	14,343,938.32	(1,494,272.70)	-10.4%	9,961,973.00	7,432,681.71	2,529,291.29	34.0%
18	UniVivir, S. A.	24,245	24,983	-738	-3.0%	9,081	8,753	328	3.7%	1,304,079.52	1,415,551.67	(111,472.15)	-7.9%	914,202.17	898,475.59	15,726.58	1.8%
19	Worldwide Medical Assurance	30,791	27,512	3,279	11.9%	20,677	17,852	2,825	15.8%	5,101,606.45	4,672,377.53	429,228.92	9.2%	2,937,898.90	3,318,696.05	(380,797.15)	-11.5%
<b>SUB-TOTAL (APADEA)</b>		<b>4,397,941</b>	<b>4,292,441</b>	<b>105,500</b>	<b>2.5%</b>	<b>2,362,226</b>	<b>2,227,287</b>	<b>134,939</b>	<b>6.1%</b>	<b>171,110,066.22</b>	<b>160,997,349.67</b>	<b>10,112,716.55</b>	<b>6.3%</b>	<b>77,781,034.72</b>	<b>86,538,567.48</b>	<b>(8,757,532.76)</b>	<b>-10.1%</b>
20	BUPA Panamá S.A.	4,392	4,274	118	2.8%	2,081	1,986	95	4.8%	1,348,119.56	1,226,415.96	121,703.60	9.9%	758,479.40	788,485.09	(30,005.69)	-3.8%
21	Interamericana de Fianzas y Seguros, S.A.	15,237	10,204	5,033	49.3%	9,048	7,845	1,203	15.3%	2,197,287.95	1,332,114.54	865,173.41	64.9%	28,416.83	5,824.72	22,592.11	387.9%
22	La Regional de Seguros, S.A.	73,441	44,569	28,872	64.8%	69,786	42,466	27,320	64.3%	3,436,909.47	1,988,740.82	1,448,168.65	72.8%	966,186.47	524,101.37	442,085.10	84.4%
<b>SUB-TOTAL (No Agremiados)</b>		<b>93,070</b>	<b>59,047</b>	<b>34,023</b>	<b>57.6%</b>	<b>80,915</b>	<b>52,297</b>	<b>28,618</b>	<b>54.7%</b>	<b>6,982,316.98</b>	<b>4,547,271.32</b>	<b>2,435,045.66</b>	<b>53.5%</b>	<b>1,753,082.70</b>	<b>1,318,411.18</b>	<b>434,671.52</b>	<b>33.0%</b>
<b>TOTALES</b>		<b>4,491,011</b>	<b>4,351,488</b>	<b>139,523</b>	<b>3.2%</b>	<b>2,443,141</b>	<b>2,279,584</b>	<b>163,557</b>	<b>7.2%</b>	<b>\$178,092,383.20</b>	<b>\$165,544,620.99</b>	<b>12,547,762.21</b>	<b>7.6%</b>	<b>\$79,534,117.42</b>	<b>\$87,856,978.66</b>	<b>(8,322,861.24)</b>	<b>-9.5%</b>

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

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2026	2025	Variación Porcentual
1	<b>Vida Individual</b>	82.6%	44.8%	84.6%
2	- Primer año	31.8%	74.3%	-57.2%
3	- Renovación	107.6%	32.0%	235.8%
4	<b>Accidentes Personales</b>	35.2%	34.2%	3.1%
5	- Individual	22.9%	27.7%	-17.4%
6	- Grupo	44.6%	38.3%	16.5%
7	- Invalidez	17.3%	0.0%	0.0%
8	<b>Salud</b>	88.8%	90.2%	-1.5%
9	- Individual	82.3%	85.0%	-3.2%
10	- Grupo	103.2%	101.5%	1.7%
11	<b>Colectivos de Vida</b>	58.7%	76.5%	-23.3%
12	- Colectivo de vida	49.0%	93.8%	-47.8%
13	- Colectivo de deudores	66.0%	58.9%	12.1%
14	<b>Incendio y Líneas Aliadas (*)</b>	31.1%	199.5%	-84.4%
15	- Residencial	49.4%	257.7%	-80.8%
16	- Comercial	30.0%	101.3%	-70.4%
17	- Industrial	-1965.0%	-52.6%	-3636.8%
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>Multirisgo</b>	44.0%	66.2%	-33.5%
23	- Residencial	25.3%	33.6%	-24.7%
24	- Comercial e Industrial	81.7%	142.7%	-42.8%
25	<b>Transporte de Carga</b>	37.2%	-9.6%	487.0%
26	- Terrestre	55.2%	-26.8%	306.1%
27	- Marítimo	14.6%	34.8%	-58.0%
28	- Aéreo	7.3%	0.6%	1152.3%
29	<b>Casco</b>	296.3%	5.1%	5730.4%
30	- Marítimo	624.1%	77.9%	700.9%
31	- Aéreo	8.3%	-75.5%	110.9%
32	<b>Automóvil</b>	74.5%	59.1%	26.0%
33	- Particular	74.5%	0.0%	0.0%
34	- Comercial	74.5%	0.0%	0.0%
35	<b>Ramos Técnicos</b>	95.0%	345.5%	-72.5%
36	- TRC - TRM	39.9%	578.4%	-93.1%
37	- Equipo Eléctrico	450.0%	252.1%	78.5%
38	- Caldera y Maquinaria	0.0%	0.0%	0.0%
39	- Rotura de Maquinaria	56.9%	84.1%	-32.3%
40	- Equipo Pesado	82.8%	5.5%	1413.3%
41	- Vidrios	0.0%	0.0%	0.0%
42	<b>Riesgos Diversos</b>	88.9%	44.6%	99.5%
43	- Responsabilidad Civil	68.3%	49.7%	37.5%
44	- Robo	-4.7%	25.9%	-118.2%
45	- Fidelidad y DDD	304.9%	30.2%	908.5%
46	- Fraude Tarjeta de Crédito	176.3%	0.0%	0.0%
47	- BBB	21.7%	0.0%	0.0%
48	- Agrícola y Pecuario	0.0%	0.0%	0.0%
49	- Otros	87.6%	43.9%	99.3%
50	<b>Titulos de Propiedad</b>	0.0%	0.0%	0.0%
51	<b>Fianzas</b>	84.1%	112.7%	-25.4%
52	- Oferta y Cumplimiento	0.0%	183.9%	-100.0%
53	- Propuesta (Oferta)	67.2%	0.0%	0.0%
54	- Cumplimiento de Obras y Servicios	27.2%	0.0%	0.0%
55	- Suministros	-10385.6%	0.0%	0.0%
56	- Crédito (primer requerimiento)	0.0%	0.0%	0.0%
57	- Judiciales	1.2%	0.0%	0.0%
58	- Fidelidad	501.6%	0.0%	0.0%
59	- Otras Fianzas	274.6%	36.8%	645.4%
<b>TOTAL LOCAL Y EXTERIOR</b>		<b>78.6%</b>	<b>80.0%</b>	<b>-1.7%</b>
<b>Vida</b>		<b>80.5%</b>	<b>80.6%</b>	<b>-0.1%</b>
<b>General</b>		<b>75.5%</b>	<b>78.9%</b>	<b>-4.3%</b>
<b>Totales</b>		<b>78.6%</b>	<b>80.0%</b>	<b>-1.7%</b>

**SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ**  
**RESUMEN ACUMULADOS AL 31 DE MARZO 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.	48.0%	49.6%	-3.3%
2	Aliado Seguros, S.A.	51.9%	50.0%	3.9%
3	Aseguradora Ancon, S.A.	134.2%	192.5%	-30.2%
4	Aseguradora Global, S.A.	52.1%	53.6%	-2.8%
5	ASSA Compañía de Seguros, S.A.	70.9%	61.4%	15.3%
6	Banesco Seguros, S.A.	20.5%	17.4%	17.9%
7	CHUBB Seguros Panamá S. A.	35.5%	79.1%	-55.1%
8	Compañía Internacional de Seguros, S.A.	86.3%	110.5%	-21.9%
9	General de Seguros, S.A.	146.3%	170.8%	-14.3%
10	MAPFRE Panamá S.A.	81.5%	79.3%	2.8%
11	Mercantil Seguros y Reaseguros, S.A.	84.5%	83.6%	1.0%
12	Multibank Seguros, S.A.	12.2%	26.6%	-53.9%
13	Optima Compañía de Seguros, S.A.	53.9%	53.0%	1.8%
14	Pan American Life Insurande de Panamá, S.A.	61.3%	54.8%	11.8%
15	SAGICOR Panamá, S. A.	63.1%	82.7%	-23.7%
16	Seguros FEDPA, S .A.	56.1%	48.6%	15.5%
17	Seguros Suramericana, S.A.	89.0%	53.3%	66.8%
18	UniVivir, S. A.	71.3%	80.6%	-11.5%
19	Worldwide Medical Assurance	340.3%	365.1%	-6.8%
<b>SUB-TOTAL (APADEA)</b>		81.8%	82.1%	-0.4%
20	BUPA Panamá S.A.	53.7%	57.4%	-6.5%
21	Interamericana de Fianzas y Seguros, S.A.	11.8%	-153.6%	107.7%
22	La Regional de Seguros, S.A.	21.9%	21.2%	3.1%
<b>SUB-TOTAL (No Agremiados)</b>		27.4%	27.2%	0.8%
<b>TOTALES</b>		<b>78.6%</b>	<b>80.0%</b>	<b>-1.7%</b>