



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE ABRIL 2025

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

RESUMEN COMPARATIVOS

Ramos de Seguros TOTAL	UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
Vida Individual	325,257	248,740	76,517	30.8%	312,935	235,131	77,804	33.1%	62,331,044.19	59,223,987.80	3,107,056.39	5.2%	12,484,562.24	11,830,184.51	654,377.73	5.5%
Accidentes Personales	724,148	637,025	87,123	13.7%	226,696	197,757	28,939	14.6%	12,725,136.98	11,609,116.84	1,116,020.14	9.6%	2,874,526.79	2,580,924.99	293,601.80	11.4%
Salud	465,601	433,280	32,321	7.5%	167,645	161,517	6,128	3.8%	182,392,703.45	168,311,604.30	14,081,099.15	8.4%	119,372,419.25	109,841,687.92	9,530,731.33	8.7%
Colectivos de Vida	1,063,326	1,106,611	(43,285)	-3.9%	53,561	110,362	(56,801)	-51.5%	93,122,587.65	88,216,168.79	4,906,418.86	5.6%	29,997,429.20	27,016,998.48	2,980,430.72	11.0%
Incendio y Líneas Aliadas (*)	509,445	494,046	15,399	3.1%	363,376	347,650	15,726	4.5%	93,389,471.30	86,394,272.28	6,995,199.02	8.1%	16,485,831.66	28,915,537.12	(12,429,705.46)	-43.0%
Multiriesgo	35,172	34,719	453	1.3%	33,229	33,019	210	0.6%	2,311,807.11	2,711,860.77	(400,053.66)	-14.8%	730,829.75	1,217,292.57	(486,462.82)	-40.0%
Transporte de Carga	40,697	41,347	(650)	-1.6%	35,759	35,052	707	2.0%	10,298,229.69	12,178,828.74	(1,880,599.05)	-15.4%	1,005,939.08	1,117,649.82	(111,710.74)	-10.0%
Casco	2,394	2,153	241	11.2%	1,900	1,669	231	13.8%	11,522,011.46	14,876,257.72	(3,354,246.26)	-22.5%	26,660,832.31	4,116,662.73	22,544,169.58	547.6%
Automóvil	1,059,021	1,010,183	48,838	4.8%	958,033	890,921	67,112	7.5%	114,086,608.51	104,581,118.62	9,505,489.89	9.1%	72,541,977.23	63,226,824.09	9,315,153.14	14.7%
Ramos Técnicos	12,285	12,184	101	0.8%	9,486	9,338	148	1.6%	11,430,483.77	7,945,484.60	3,484,999.17	43.9%	2,684,202.21	1,215,861.57	1,468,340.64	120.8%
Responsabilidad Civil	18,867	17,990	877	4.9%	18,109	17,075	1,034	6.1%	17,341,513.91	65,122,635.16	(47,781,121.25)	-73.4%	2,278,749.72	2,722,629.81	(443,880.09)	-16.3%
Robo	4,254	4,237	17	0.4%	3,670	3,653	17	0.5%	852,618.77	915,476.92	(62,858.15)	-6.9%	164,813.38	422,164.72	(257,351.34)	-61.0%
Fianzas	95,873	92,227	3,646	4.0%	94,478	90,517	3,961	4.4%	43,383,248.03	56,154,557.32	(12,771,309.29)	-22.7%	24,624,616.03	22,828,004.76	1,796,611.27	7.9%
Otros	82,068	75,113	6,955	9.3%	9,606	9,074	532	5.9%	46,895,584.49	(913,064.85)	47,808,649.34	-5236.1%	7,916,518.95	7,607,422.04	309,096.91	4.1%
TOTAL LOCAL Y EXTERIOR	4,438,408	4,209,855	228,553	5.4%	2,288,483	2,142,735	145,748	6.8%	702,083,049.31	677,328,305.01	24,754,744.30	3.7%	319,823,247.80	284,659,845.13	35,163,402.67	12.4%

Ramos de Personas	2,578,332	2,425,656	152,676	6.3%	760,837	704,767	56,070	8.0%	350,571,472.27	327,360,877.73	23,210,594.54	7.1%	164,728,937.48	151,269,795.90	13,459,141.58	8.9%
Ramos Generales	1,860,076	1,784,199	75,877	4.3%	1,527,646	1,437,968	89,678	6.2%	351,511,577.04	349,967,427.28	1,544,149.76	0.4%	155,094,310.32	133,390,049.23	21,704,261.09	16.3%

Totales	4,438,408	4,209,855	228,553	5.4%	2,288,483	2,142,735	145,748	6.8%	\$702,083,049.31	\$677,328,305.01	24,754,744.30	3.7%	\$319,823,247.80	\$284,659,845.13	35,163,402.67	12.4%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE ABRIL 2025

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

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	325,257	248,740	76,517	30.8%	312,935	235,131	77,804	33.1%	62,331,044.19	59,223,987.80	3,107,056.39	5.2%	12,484,562.24	11,830,184.51	654,377.73	5.5%
2	- Primer año	71,854	57,183	14,671	25.7%	70,649	55,225	15,424	27.9%	10,056,325.07	7,871,760.52	2,184,564.55	27.8%	4,655,485.49	4,427,258.15	228,227.34	5.2%
3	- Renovación	253,403	191,557	61,846	32.3%	242,286	179,906	62,380	34.7%	52,274,719.12	51,352,227.28	922,491.84	1.8%	7,829,076.75	7,402,926.36	426,150.39	5.8%
4	Accidentes Personales	724,148	637,025	87,123	13.7%	226,696	197,757	28,939	14.6%	12,725,136.98	11,609,116.84	1,116,020.14	9.6%	2,874,526.79	2,580,924.99	293,601.80	11.4%
5	- Individual	211,835	193,175	18,660	9.7%	188,968	170,128	18,840	11.1%	3,691,879.42	3,500,366.79	191,512.63	5.5%	666,588.31	887,129.56	(220,541.25)	-24.9%
6	- Grupo	512,313	443,850	68,463	15.4%	37,728	27,629	10,099	36.6%	9,033,257.56	8,108,750.05	924,507.51	11.4%	2,207,938.48	1,693,795.43	514,143.05	30.4%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	465,601	433,280	32,321	7.5%	167,645	161,517	6,128	3.8%	182,392,703.45	168,311,604.30	14,081,099.15	8.4%	119,372,419.25	109,841,687.92	9,530,731.33	8.7%
9	- Individual	174,725	171,132	3,593	2.1%	131,489	125,875	5,614	4.5%	100,748,414.27	92,676,458.12	8,071,956.15	8.7%	66,800,112.94	59,744,633.21	7,055,479.73	11.8%
10	- Grupo	290,876	-	290,876	0.0%	36,156	35,642	514	1.4%	81,644,289.18	75,635,146.18	6,009,143.00	7.9%	52,572,306.31	50,097,054.71	2,475,251.60	4.9%
11	Colectivos de Vida	1,063,326	1,106,611	(43,285)	-3.9%	53,561	110,362	(56,801)	-51.5%	93,122,587.65	88,216,168.79	4,906,418.86	5.6%	29,997,429.20	27,016,998.48	2,980,430.72	11.0%
12	- Colectivo de vida	517,670	504,913	12,757	2.5%	10,276	9,846	430	4.4%	30,175,899.15	27,052,483.22	3,123,415.93	11.5%	12,656,128.07	12,193,151.35	462,976.72	3.8%
13	- Colectivo de deudores	545,656	601,698	(56,042)	-9.3%	43,285	100,516	(57,231)	-56.9%	62,946,688.50	61,163,685.57	1,783,002.93	2.9%	17,341,301.13	14,823,847.13	2,517,454.00	17.0%
14	Incendio y Líneas Aliadas (*)	509,445	494,046	15,399	3.1%	363,376	347,650	15,726	4.5%	93,389,471.30	86,394,272.28	6,995,199.02	8.1%	16,485,831.66	28,915,537.12	(12,429,705.46)	-43.0%
15	- Residencial	423,258	409,435	13,823	3.4%	327,732	314,104	13,628	4.3%	28,150,501.83	29,422,831.81	(1,272,329.98)	-4.3%	6,938,692.64	3,270,180.13	3,668,512.51	112.2%
16	- Comercial	85,775	84,179	1,596	1.9%	35,278	33,173	2,105	6.3%	64,266,158.48	56,417,970.63	7,848,187.85	13.9%	9,538,157.40	25,625,651.92	(16,087,494.52)	-62.8%
17	- Industrial	412	432	(20)	-4.6%	366	373	(7)	-1.9%	972,810.99	553,469.84	419,341.15	75.8%	8,981.62	19,705.07	(10,723.45)	-54.4%
18	Vida Industrial	13	17	(4)	-23.5%	13	17	(4)	-23.5%	115.43	2,412.07	(2,296.64)	-95.2%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multiriesgo	35,172	34,719	453	1.3%	33,229	33,019	210	0.6%	2,311,807.11	2,711,860.77	(400,053.66)	-14.8%	730,829.75	1,217,292.57	(486,462.82)	-40.0%
23	- Residencial	26,834	26,385	449	1.7%	26,030	25,905	125	0.5%	1,333,402.17	1,337,136.20	(3,734.03)	-0.3%	358,455.62	634,618.39	(276,162.77)	-43.5%
24	- Comercial e Industrial	8,338	8,334	4	0.0%	7,199	7,114	85	1.2%	978,404.94	1,374,724.57	(396,319.63)	-28.8%	372,374.13	582,674.18	(210,300.05)	-36.1%
25	Transporte de Carga	40,697	41,347	(650)	-1.6%	35,759	35,052	707	2.0%	10,298,229.69	12,178,828.74	(1,880,599.05)	-15.4%	1,005,939.08	1,117,649.82	(111,710.74)	-10.0%
26	- Terrestre	29,416	28,678	738	2.6%	28,307	27,738	569	2.1%	6,413,437.10	8,794,385.26	(2,380,948.16)	-27.1%	620,586.03	892,172.25	(271,586.22)	-30.4%
27	- Marítimo	11,217	12,625	(1,408)	-11.2%	7,388	7,270	118	1.6%	3,768,963.77	3,323,118.82	445,844.95	13.4%	384,719.92	222,404.98	162,314.94	73.0%
28	- Aéreo	64	44	20	45.5%	64	44	20	45.5%	115,828.82	61,324.66	54,504.16	88.9%	633.13	3,072.59	(2,439.46)	-79.4%
29	Casco	2,394	2,153	241	11.2%	1,900	1,669	231	13.8%	11,522,011.46	14,876,257.72	(3,354,246.26)	-22.5%	26,660,832.31	4,116,662.73	22,544,169.58	547.6%
30	- Marítimo	1,933	1,709	224	13.1%	1,557	1,345	212	15.8%	6,885,838.72	4,515,613.32	2,370,225.40	52.5%	2,520,670.65	2,976,049.39	(455,378.74)	-15.3%
31	- Aéreo	461	444	17	3.8%	343	324	19	5.9%	4,636,172.74	10,360,644.40	(5,724,471.66)	-55.3%	24,140,161.66	1,140,613.34	22,999,548.32	2016.4%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE ABRIL 2025

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

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	Automóvil	1,059,021	1,010,183	48,838	4.8%	958,033	890,921	67,112	7.5%	114,086,608.51	104,581,118.62	9,505,489.89	9.1%	72,541,977.23	63,226,824.09	9,315,153.14	14.7%
33	Ramos Técnicos	12,285	12,184	101	0.8%	9,486	9,338	148	1.6%	11,430,483.77	7,945,484.60	3,484,999.17	43.9%	2,684,202.21	1,215,861.57	1,468,340.64	120.8%
34	- TRC - TRM	3,115	2,961	154	5.2%	3,079	2,910	169	5.8%	9,122,601.37	6,030,759.00	3,091,842.37	51.3%	1,838,017.25	922,411.49	915,605.76	99.3%
35	- Equipo Electrónico	4,175	4,283	(108)	-2.5%	2,955	3,031	(76)	-2.5%	539,448.27	589,145.42	(49,697.15)	-8.4%	225,476.08	137,863.60	87,612.48	63.6%
36	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	10,746.98	10,746.98	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,085	1,143	(58)	-5.1%	768	808	(40)	-5.0%	996,256.38	1,000,407.22	(4,150.84)	-0.4%	434,877.32	71,354.63	363,522.69	509.5%
38	- Equipo Pesado	3,053	2,941	112	3.8%	1,852	1,758	94	5.3%	761,430.77	314,425.98	447,004.79	142.2%	185,831.56	84,231.85	101,599.71	120.6%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	105,136	97,283	7,853	8.1%	31,332	29,745	1,587	5.3%	65,089,601.74	65,122,635.16	(33,033.42)	-0.1%	10,360,082.05	10,752,216.57	(392,134.52)	-3.6%
41	- Responsabilidad Civil	18,867	17,990	877	4.9%	18,109	17,075	1,034	6.1%	17,341,513.91	17,021,513.07	320,000.84	1.9%	2,278,749.72	2,722,629.81	(443,880.09)	-16.3%
42	- Robo	4,254	4,237	17	0.4%	3,670	3,653	17	0.5%	852,618.77	915,476.92	(62,858.15)	-6.9%	164,813.38	422,164.72	(257,351.34)	-61.0%
43	- Fidelidad y DDD	1,251	1,276	(25)	-2.0%	1,236	1,259	(23)	-1.8%	5,317,744.75	4,537,486.21	780,258.54	17.2%	1,039,279.86	704,127.29	335,152.57	47.6%
44	- BBB	22	24	(2)	-8.3%	14	21	(7)	-33.3%	(22,843.65)	218,559.06	(241,402.71)	-110.5%	10,712.60	511,985.67	(501,273.07)	-97.9%
45	- Otros	80,742	73,756	6,986	9.5%	8,303	7,737	566	7.3%	41,600,567.96	42,429,599.90	(829,031.94)	-2.0%	6,866,526.49	6,391,309.08	475,217.41	7.4%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	95,873	92,227	3,646	4.0%	94,478	90,517	3,961	4.4%	43,383,248.03	56,154,557.32	(12,771,309.29)	-22.7%	24,624,616.03	22,828,004.76	1,796,611.27	7.9%
48	- Oferta y Cumplimiento	42,392	42,038	354	0.8%	42,201	41,838	363	0.9%	18,773,623.06	32,610,273.89	(13,836,650.83)	-42.4%	17,657,776.81	6,525,513.98	11,132,262.83	170.6%
49	- Otras	53,481	50,189	3,292	6.6%	52,277	48,679	3,598	7.4%	24,609,624.97	23,544,283.43	1,065,341.54	4.5%	6,966,839.22	16,302,490.78	(9,335,651.56)	-57.3%
50	TOTAL LOCAL Y EXTERIOR	4,438,408	4,209,855	228,553	5.4%	2,288,483	2,142,735	145,748	6.8%	702,083,049.31	677,328,305.01	24,754,744.30	3.7%	319,823,247.80	284,659,845.13	35,163,402.67	12.4%

Vida	2,578,332	2,425,656	152,676	6.3%	760,837	704,767	56,070	8.0%	350,571,472.27	327,360,877.73	23,210,594.54	7.1%	164,728,937.48	151,269,795.90	13,459,141.58	8.9%
General	1,860,076	1,784,199	75,877	4.3%	1,527,646	1,437,968	89,678	6%	351,511,577.04	349,967,427.28	1,544,149.76	0.4%	155,094,310.32	133,390,049.23	21,704,261.09	16.3%

Totales	4,438,408	4,209,855	228,553	5.4%	2,288,483	2,142,735	145,748	6.8%	\$702,083,049.31	\$677,328,305.01	24,754,744.30	3.7%	\$319,823,247.80	\$284,659,845.13	35,163,402.67	12.4%
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SUPFRINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2025 (Cifras En Balboas)

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

Ramos de Seguros TOTAL		UNIDADES ASSEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	325,257	248,740	76,517	30.8%	312,935	235,131	77,804	33.1%	15,824,055.73	14,778,068.13	1,045,987.60	7.1%	4,681,513.46	3,064,719.45	1,616,794.01	52.8%
2	- Primer año	71,854	57,183	14,671	25.7%	70,649	55,225	15,424	27.9%	2,483,347.86	1,981,350.14	501,997.72	25.3%	989,835.62	1,143,188.54	(153,352.92)	-13.4%
3	- Renovación	253,403	191,557	61,846	32.3%	242,286	179,906	62,380	34.7%	13,340,707.87	12,796,717.99	543,989.88	4.3%	3,691,677.84	1,921,530.91	1,770,146.93	92.1%
4	Accidentes Personales	724,148	637,025	87,123	13.7%	226,696	197,757	28,939	14.6%	3,099,032.45	2,818,800.08	280,232.37	9.9%	714,595.25	761,788.28	(47,193.03)	-6.2%
5	- Individual	211,835	193,175	18,660	9.7%	188,968	170,128	18,840	11.1%	934,086.68	954,449.45	(20,362.77)	-2.1%	153,330.25	239,524.51	(86,194.26)	-36.0%
6	- Grupo	512,313	443,850	68,463	15.4%	37,728	27,629	10,099	36.6%	2,164,945.77	1,864,350.63	300,595.14	16.1%	561,265.00	522,263.77	39,001.23	7.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	465,601	433,280	32,321	7.5%	167,645	161,517	6,128	3.8%	46,304,370.24	43,220,838.97	3,083,531.27	7.1%	29,978,080.77	30,358,133.92	(380,053.15)	-1.3%
9	- Individual	174,725	171,132	3,593	2.1%	131,489	125,875	5,614	4.5%	25,851,566.01	23,859,305.89	1,992,260.12	8.4%	16,706,688.35	15,995,032.36	711,655.99	4.4%
10	- Grupo	-	262,148	(262,148)	-100.0%	36,156	35,642	514	1.4%	20,452,804.23	19,361,533.08	1,091,271.15	5.6%	13,271,392.42	14,363,101.56	(1,091,709.14)	-7.6%
11	Colectivos de Vida	1,063,326	1,106,611	(43,285)	-3.9%	53,561	110,362	(56,801)	-51.5%	22,151,191.11	22,239,426.63	(88,235.52)	-0.4%	8,025,863.56	6,898,105.01	1,127,758.55	16.3%
12	- Colectivo de vida	517,670	504,913			10,276	9,846			5,920,281.22	6,521,488.35			3,491,409.59	3,500,077.54		
13	- Colectivo de deudores	545,656	601,698			43,285	100,516			16,230,909.89	15,717,938.28			4,534,453.97	3,398,027.47		
14	Incendio y Líneas Aliadas (*)	509,445	494,046	15,399	3.1%	363,376	347,650	15,726	4.5%	49,921,702.97	43,367,974.59	6,553,728.38	15.1%	1,731,010.16	6,395,895.65	(4,664,885.49)	-72.9%
15	- Residencial	423,258	409,435	13,823	3.4%	327,732	314,104	13,628	4.3%	8,574,811.11	9,846,271.42	(1,271,460.31)	-12.9%	1,311,479.72	1,039,865.25	271,614.47	26.1%
16	- Comercial	85,775	84,179	1,596	1.9%	35,278	33,173	2,105	6.3%	40,977,469.98	33,257,466.91	7,720,003.07	23.2%	419,111.24	5,356,081.09	(4,936,969.85)	-92.2%
17	- Industrial	412	432	(20)	-4.6%	366	373	(7)	-1.9%	369,421.88	264,236.26	105,185.62	39.8%	419.20	(50.69)	469.89	0.0%
18	Vida Industrial	13	17	(4)	-23.5%	13	17	(4)	-23.5%	115.43	(153.81)	269.24	0.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multiriesgo	35,172	34,719	453	1.3%	33,229	33,019	210	0.6%	639,031.88	644,080.63	(5,048.75)	-0.8%	134,065.99	358,710.62	(224,644.63)	-62.6%
23	- Residencial	26,834	26,385	449	1.7%	26,030	25,905	125	0.5%	376,573.48	371,028.59	5,544.89	1.5%	80,445.93	253,935.93	(173,490.00)	-68.3%
24	- Comercial e Industrial	8,338	8,334	4	0.0%	7,199	7,114	85	1.2%	262,458.40	273,052.04	(10,593.64)	-3.9%	53,620.06	104,774.69	(51,154.63)	-48.8%
25	Transporte de Carga	40,697	41,347	(650)	-1.6%	35,759	35,052	707	2.0%	2,517,410.58	2,479,282.08	38,128.50	1.5%	353,436.90	266,122.49	87,314.41	32.8%
26	- Terrestre	29,416	28,678	738	2.6%	28,307	27,738	569	2.1%	1,442,944.56	914,665.43	528,279.13	57.8%	257,682.34	234,280.02	23,402.32	10.0%
27	- Marítimo	11,217	12,625	(1,408)	-11.2%	7,388	7,270	118	1.6%	1,041,151.76	1,555,112.05	(513,960.29)	-33.0%	95,291.25	31,360.97	63,930.28	203.9%
28	- Aéreo	64	44	20	45.5%	64	44	20	45.5%	33,314.26	9,504.60	23,809.66	250.5%	463.31	481.50	(18.19)	-3.8%
29	Casco	2,394	2,153	241	11.2%	1,900	1,669	231	13.8%	2,182,585.63	7,509,953.82	(5,327,368.19)	-70.9%	10,394,988.57	2,135,705.29	8,259,283.28	386.7%
30	- Marítimo	1,933	1,709	224	13.1%	1,557	1,345	212	15.8%	1,850,450.55	1,557,649.40	292,801.15	18.8%	54,867.03	2,135,705.29	(2,080,838.26)	-97.4%
31	- Aéreo	461	444	17	3.8%	343	324	19	5.9%	332,135.08	5,952,304.42	(5,620,169.34)	-94.4%	10,340,121.54	-	10,340,121.54	0.0%



SUPFRINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ABRIL 2025 (Cifras En Balboas)

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

Ramos de Seguros TOTAL		UNIDADES ASSEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ABRIL				SINIESTROS PAGADOS EN ABRIL			
		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN		ABRIL		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	Automóvil	1,059,021	1,010,183	48,838	4.8%	958,033	890,921	67,112	7.5%	26,242,810.73	24,857,661.76	1,385,148.97	5.6%	18,738,132.22	17,383,944.66	1,354,187.56	7.8%
33	Ramos Técnicos	12,285	12,184	101	0.8%	9,486	9,338	148	1.6%	2,654,377.91	1,769,606.71	884,771.20	50.0%	537,388.31	156,683.10	380,705.21	243.0%
34	- TRC - TRM	3,115	2,961	154	5.2%	3,079	2,910	169	5.8%	2,256,260.26	1,869,772.57	386,487.69	20.7%	319,552.03	83,255.37	236,296.66	283.8%
35	- Equipo Electrónico	4,175	4,283	(108)	-2.5%	2,955	3,031	(76)	-2.5%	110,573.15	76,181.70	34,391.45	45.1%	11,966.35	46,269.08	(34,302.73)	-74.1%
36	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,085	1,143	(58)	-5.1%	768	808	(40)	-5.0%	140,706.25	72,428.71	68,277.54	94.3%	68,078.95	6,089.83	61,989.12	1017.9%
38	- Equipo Pesado	3,053	2,941	112	3.8%	1,852	1,758	94	5.3%	146,838.25	(248,776.27)	395,614.52	0.0%	137,790.98	21,068.82	116,722.16	554.0%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	105,136	97,283	7,853	8.1%	31,332	29,745	1,587	5.3%	28,683,746.54	24,983,355.64	3,700,390.90	14.8%	5,159,277.13	3,942,475.09	1,216,802.04	30.9%
41	- Responsabilidad Civil	18,867	17,990	877	4.9%	18,109	17,075	1,034	6.1%	4,617,906.79	4,288,420.44	329,486.35	7.7%	501,759.29	412,205.29	89,554.00	21.7%
42	- Robo	4,254	4,237	17	0.4%	3,670	3,653	17	0.5%	168,608.37	175,942.20	(7,333.83)	-4.2%	33,830.95	80,984.61	(47,153.66)	-58.2%
43	- Fidelidad y DDD	1,251	1,276	(25)	-2.0%	1,236	1,259	(23)	-1.8%	1,218,179.16	1,033,475.76	184,703.40	17.9%	472,953.35	301,395.48	171,557.87	56.9%
44	- BBB	22	24	(2)	-8.3%	14	21	(7)	-33.3%	-	261,773.86	(261,773.86)	-100.0%	-	-	-	0.0%
45	- Otros	80,742	73,756	6,986	9.5%	8,303	7,737	566	7.3%	22,679,052.22	19,223,743.38	3,455,308.84	18.0%	4,150,733.54	3,147,889.71	1,002,843.83	31.9%
46	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	95,873	92,227	3,646	4.0%	94,478	90,517	3,961	4.4%	9,925,733.70	23,293,944.06	(13,368,210.36)	-57.4%	5,345,711.56	4,352,360.34	993,351.22	22.8%
48	- Oferta y Cumplimiento	42,392	42,038	354	0.8%	42,201	41,838	363	0.9%	5,196,704.23	18,143,700.41	(12,946,996.18)	-71.4%	1,219,315.79	1,557,175.44	(337,859.65)	-21.7%
49	- Otras	53,481	50,189	3,292	6.6%	52,277	48,679	3,598	7.4%	4,729,029.47	5,150,243.65	(421,214.18)	-8.2%	4,126,395.77	2,795,184.90	1,331,210.87	47.6%
50	TOTAL TOTAL Y EXTERIOR	4,438,408	4,209,855	228,553	5.4%	2,288,483	2,142,735	145,748	6.8%	210,146,164.90	211,962,839.29	(1,816,674.39)	-0.9%	85,794,063.88	76,074,643.90	9,719,419.98	12.8%
Ramos de Personas		2,578,332	2,425,656	152,676	6.3%	760,837	704,767	56,070	8.0%	87,378,649.53	83,057,133.81	4,321,515.72	5.2%	43,400,053.04	41,082,746.66	2,317,306.38	5.6%
Ramos Generales		1,860,076	1,784,199	75,877	4.3%	1,527,646	1,437,968	89,678	6.2%	122,767,515.37	128,905,705.48	(6,138,190.11)	-4.8%	42,394,010.84	34,991,897.24	7,402,113.60	21.2%
Totales		4,438,408	4,209,855	228,553	5.4%	2,288,483	2,142,735	145,748	6.8%	\$210,146,164.90	\$211,962,839.29	(1,816,674.39)	-0.9%	\$85,794,063.88	\$76,074,643.90	9,719,419.98	12.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2025 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN MARZO				SINIESTROS PAGAÑEOS EN MARZO			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	246,857	248,098	(1,241)	-0.5%	231,914	236,506	(4,592)	-1.9%	15,231,319.05	14,778,282.68	453,036.37	3.1%	3,400,514.65	2,505,361.70	895,152.95	35.7%
2	- Primer año	56,244	57,577	(1,333)	-2.3%	55,130	55,625	(495)	-0.9%	2,086,926.74	1,800,002.42	286,924.32	15.9%	2,190,967.52	2,077,759.11	113,208.41	5.4%
3	- Renovación	190,613	190,521	92	0.0%	176,784	180,881	(4,097)	-2.3%	13,144,392.31	12,978,280.26	166,112.05	1.3%	1,209,547.13	427,602.59	781,944.54	182.9%
4	Accidentes Personales	641,648	611,518	30,130	4.9%	223,889	194,683	29,206	15.0%	4,555,302.23	4,417,532.29	137,769.94	3.1%	578,411.16	502,476.19	75,934.97	15.1%
5	- Individual	210,201	190,714	19,487	10.2%	187,328	168,226	19,102	11.4%	1,032,589.93	973,999.70	58,590.23	6.0%	105,426.50	220,075.25	(114,648.75)	-52.1%
6	- Grupo	431,447	420,804	10,643	2.5%	36,561	26,457	10,104	38.2%	3,522,712.30	3,443,532.59	79,179.71	2.3%	472,984.66	282,400.94	190,583.72	67.5%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
8	Salud	463,086	433,141	29,945	6.9%	167,341	161,063	6,278	3.9%	43,915,968.07	41,269,146.44	2,646,821.63	6.4%	30,019,462.86	27,768,505.13	2,250,957.73	8.1%
9	- Individual	174,559	170,495	4,064	2.4%	131,004	125,424	5,580	4.4%	25,970,314.07	23,886,249.63	2,084,064.44	8.7%	16,836,369.43	15,143,376.95	1,692,992.48	11.2%
10	- Grupo	-	262,646	(262,646)	-100.0%	36,337	35,639	698	2.0%	17,945,654.00	17,382,896.81	562,757.19	3.2%	13,183,093.43	12,625,128.18	557,965.25	4.4%
11	Colectivos de Vida	1,140,876	1,086,582	54,294	5.0%	132,162	108,236	23,926	22.1%	24,094,633.34	21,808,608.88	2,286,024.46	10.5%	6,913,553.93	7,070,475.19	(156,921.26)	-2.2%
14	Incendio y Líneas Aliadas (*)	509,286	491,555	17,731	3.6%	362,342	345,347	16,995	4.9%	12,353,808.40	14,848,445.64	(2,494,637.24)	-16.8%	8,854,229.98	15,474,190.23	(6,619,960.25)	-42.8%
15	- Residencial	422,187	407,274	14,913	3.7%	326,611	312,048	14,563	4.7%	6,981,612.08	7,166,733.58	(185,121.50)	-2.6%	985,139.30	644,560.80	340,578.50	52.8%
16	- Comercial	86,686	83,849	2,837	3.4%	35,364	32,926	2,438	7.4%	4,858,003.39	7,486,427.16	(2,628,423.77)	-35.1%	7,868,549.88	14,821,652.43	(6,953,102.55)	-46.9%
17	- Industrial	413	432	(19)	-4.4%	367	373	(6)	-1.6%	514,192.93	195,284.90	318,908.03	163.3%	540.80	7,977.00	(7,436.20)	-93.2%
18	Vida Industrial	13	17	(4)	-23.5%	13	17	(4)	-23.5%	-	-	-	0.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Multiriesgo	35,021	34,644	377	1.1%	33,063	32,912	151	0.5%	645,296.30	720,231.50	(74,935.20)	-10.4%	84,609.16	201,260.69	(116,651.53)	-58.0%
23	- Residencial	26,733	26,326	407	1.5%	25,922	25,846	76	0.3%	368,140.87	331,463.74	36,677.13	11.1%	53,492.10	104,629.57	(51,137.47)	-48.9%
24	- Comercial e Industrial	8,288	8,318	(30)	-0.4%	7,141	7,066	75	1.1%	277,155.43	388,767.76	(111,612.33)	-28.7%	31,117.06	96,631.12	(65,514.06)	-67.8%
25	Transporte de Carga	40,744	41,237	(493)	-1.2%	35,799	34,950	849	2.4%	2,842,770.21	3,487,583.40	(644,813.19)	-18.5%	368,516.05	235,543.76	132,972.29	56.5%
26	- Terrestre	29,518	28,583	935	3.3%	28,402	27,651	751	2.7%	2,068,188.49	2,765,106.36	(696,917.87)	-25.2%	173,259.53	187,621.15	(14,361.62)	-7.7%
27	- Marítimo	11,165	12,616	(1,451)	-11.5%	7,336	7,261	75	1.0%	754,601.73	700,701.01	53,900.72	7.7%	195,086.70	47,922.61	147,164.09	307.1%
28	- Aéreo	61	38	23	60.5%	61	38	23	60.5%	19,979.99	21,776.03	(1,796.04)	-8.2%	169.82	-	169.82	0.0%
29	Casco	2,338	2,143	195	9.1%	1,844	1,655	189	11.4%	4,738,450.25	4,320,662.75	417,787.50	9.7%	14,114,361.86	443,136.66	13,671,225.20	3085.1%
30	- Marítimo	1,880	1,705	175	10.3%	1,503	1,337	166	12.4%	2,143,917.58	1,787,622.85	356,294.73	19.9%	646,821.74	443,136.66	203,685.08	46.0%
31	- Aéreo	458	438	20	4.6%	341	318	23	7.2%	2,594,532.67	2,533,039.90	61,492.77	2.4%	13,467,540.12	-	13,467,540.12	0.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MARZO 2025 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN MARZO				SINIESTROS PAGAŞEOS EN MARZO			
		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN		MARZO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	Automóvil	1,061,593	1,014,417	47,176	4.7%	957,331	885,995	71,336	8.1%	29,769,149.54	28,290,387.18	1,478,762.36	5.2%	17,128,088.42	15,309,458.56	1,818,629.86	11.9%
33	Ramos Técnicos	12,322	12,178	144	1.2%	9,494	9,321	173	1.9%	3,022,616.00	2,301,167.81	721,448.19	31.4%	916,006.57	621,605.15	294,401.42	47.4%
34	- TRC - TRM	3,066	2,921	145	5.0%	3,029	2,878	151	5.2%	2,425,885.71	1,710,388.22	715,497.49	41.8%	805,623.24	550,573.66	255,049.58	46.3%
35	- Equipo Eléctronico	4,207	4,280	(73)	-1.7%	2,975	3,023	(48)	-1.6%	73,258.62	98,012.27	(24,753.65)	-25.3%	34,848.18	8,048.72	26,799.46	333.0%
36	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
37	- Rotura de Maquinaria	1,127	1,147	(20)	-1.7%	795	806	(11)	-1.4%	226,801.22	235,174.32	(8,373.10)	-3.6%	45,423.71	4,918.68	40,505.03	823.5%
38	- Equipo Pesado	3,065	2,974	91	3.1%	1,863	1,783	80	4.5%	296,670.45	257,593.00	39,077.45	15.2%	30,111.44	58,064.09	(27,952.65)	-48.1%
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	103,005	92,783	10,222	11.0%	31,088	29,574	1,514	5.1%	13,376,003.53	18,272,646.12	(4,896,642.59)	-26.8%	1,841,463.56	1,222,756.49	618,707.07	50.6%
41	- Responsabilidad Civil	18,737	17,900	837	4.7%	17,993	16,985	1,008	5.9%	3,916,209.62	4,463,623.15	(547,413.53)	-12.3%	379,857.73	464,489.55	(84,631.82)	-18.2%
42	- Robo	4,235	4,242	(7)	-0.2%	3,653	3,660	(7)	-0.2%	208,806.07	177,501.29	31,304.78	17.6%	59,397.91	45,577.13	13,820.78	30.3%
43	- Fidelidad y DDD	1,223	1,281	(58)	-4.5%	1,207	1,264	(57)	-4.5%	1,397,699.49	1,223,513.91	174,185.58	14.2%	205,797.94	94,639.33	111,158.61	117.5%
44	- BBB	22	24	(2)	-8.3%	14	21	(7)	-33.3%	(56,210.40)	-	(56,210.40)	0.0%	10,712.60	401.25	10,311.35	2569.8%
45	- Otros	78,788	69,336	9,452	13.6%	8,221	7,644	577	7.5%	7,909,498.75	12,408,007.77	(4,498,509.02)	-36.3%	1,185,697.38	617,649.23	568,048.15	92.0%
46	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
47	Fianzas	94,659	91,487	3,172	3.5%	93,264	89,169	4,095	4.6%	10,999,304.07	11,872,501.10	(873,197.03)	-7.4%	3,637,760.46	8,362,124.07	(4,724,363.61)	-56.5%
48	- Oferta y Cumplimiento	42,359	41,547	812	2.0%	42,163	41,359	804	1.9%	3,152,182.65	4,545,872.95	(1,393,690.30)	-30.7%	3,537,685.29	3,743,321.24	(205,635.95)	-5.5%
49	- Otras	52,300	49,940	2,360	4.7%	51,101	47,810	3,291	6.9%	7,847,121.42	7,326,628.15	520,493.27	7.1%	100,075.17	4,618,802.83	(4,518,727.66)	-97.8%
50	TOTAL TOTAL Y EXTERIOR	4,351,488	4,159,840	191,648	4.6%	2,279,584	2,129,468	150,116	7.0%	165,544,620.99	166,387,195.79	(842,574.80)	-0.5%	87,856,978.66	79,716,893.82	8,140,084.84	10.2%
Ramos de Personas		2,492,467	2,379,339	113,128	4.8%	755,306	700,488	54,818	7.8%	87,797,222.69	82,273,570.29	5,523,652.40	6.7%	40,911,942.60	37,846,818.21	3,065,124.39	8.1%
Ramos Generales		1,859,021	1,780,501	78,520	4.4%	1,524,278	1,428,980	95,298	6.7%	77,747,398.30	84,113,625.50	(6,366,227.20)	-7.6%	46,945,036.06	41,870,075.61	5,074,960.45	12.1%
Totales		4,351,488	4,159,840	191,648	4.6%	2,279,584	2,129,468	150,116	7.0%	165,544,620.99	166,387,195.79	(842,574.80)	-0.5%	87,856,978.66	79,716,893.82	8,140,084.84	10.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2025 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
2	Vida Individual	247,226	247,586	(360)	-0.1%	231,731	236,018	(4,287)	-1.8%	14,761,012.12	14,310,946.77	450,065.35	3.1%	2,105,641.42	3,192,065.58	(1,086,424.16)	-34.0%
3	- Primer año	59,834	57,602	2,232	3.9%	56,658	55,593	1,065	1.9%	2,062,934.69	1,683,745.11	379,189.58	22.5%	560,253.27	1,041,089.42	(480,836.15)	-46.2%
4	- Renovación	187,392	189,984	(2,592)	-1.4%	175,073	180,425	(5,352)	-3.0%	12,698,077.43	12,627,201.66	70,875.77	0.6%	1,545,388.15	2,150,976.16	(605,588.01)	-28.2%
5	Accidentes Personales	435,950	425,084	10,866	2.6%	221,390	191,557	29,833	15.6%	2,341,397.34	2,204,342.61	137,054.73	6.2%	791,682.23	726,589.35	65,092.88	9.0%
6	- Individual	209,409	189,114	20,295	10.7%	186,464	166,684	19,780	11.9%	867,815.08	807,298.37	60,516.71	7.5%	188,358.72	175,132.74	13,225.98	7.6%
7	- Grupo	226,541	235,970	(9,429)	-4.0%	34,926	24,873	10,053	40.4%	1,473,582.26	1,397,044.24	76,538.02	5.5%	603,323.51	551,456.61	51,866.90	9.4%
8	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
9	Salud	459,876	429,586	30,290	7.1%	166,999	160,603	6,396	4.0%	43,028,363.76	40,519,670.54	2,508,693.22	6.2%	29,860,571.10	24,451,514.10	5,409,057.00	22.1%
10	- Individual	174,207	169,985	4,222	2.5%	130,599	125,006	5,593	4.5%	24,240,843.63	22,770,383.69	1,470,459.94	6.5%	16,968,630.56	13,639,795.32	3,328,835.24	24.4%
11	- Grupo	-	259,601	(259,601)	-100.0%	36,400	35,597	803	2.3%	18,787,520.13	17,749,286.85	1,038,233.28	5.8%	12,891,940.54	10,811,718.78	2,080,221.76	19.2%
12	Colectivos de Vida	1,137,680	1,073,775	63,905	6.0%	130,020	106,513	23,507	22.1%	22,893,636.84	21,453,869.86	1,439,766.98	6.7%	7,919,146.20	6,962,931.17	956,215.03	13.7%
15	Incendio y Líneas Aliadas (*)	507,846	490,093	17,753	3.6%	361,070	343,869	17,201	5.0%	14,368,488.27	13,194,896.03	1,173,592.24	8.9%	3,667,698.65	1,769,413.84	1,898,284.81	107.3%
16	- Residencial	421,108	405,966	15,142	3.7%	325,630	310,733	14,897	4.8%	5,062,973.27	4,965,367.78	97,605.49	2.0%	3,148,731.68	691,132.41	2,457,599.27	355.6%
17	- Comercial	86,335	83,698	2,637	3.2%	35,083	32,765	2,318	7.1%	9,220,746.43	8,162,702.17	1,058,044.26	13.0%	518,966.97	1,078,281.43	(559,314.46)	-51.9%
18	- Industrial	403	429	(26)	-6.1%	357	371	(14)	-3.8%	84,768.57	66,826.08	17,942.49	26.8%	-	-	-	0.0%
19	Vida Industrial	13	17	(4)	-23.5%	13	17	(4)	-23.5%	-	2,565.88	(2,565.88)	-100.0%	-	-	-	0.0%
20	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
23	Multiriesgo	34,961	34,560	401	1.2%	32,936	32,875	61	0.2%	431,976.03	549,637.51	(117,661.48)	-21.4%	320,377.32	285,655.71	34,721.61	12.2%
24	- Residencial	26,607	26,287	320	1.2%	25,797	25,809	(12)	0.0%	278,916.74	265,225.93	13,690.81	5.2%	96,686.33	126,823.97	(30,137.64)	-23.8%
25	- Comercial e Industrial	8,354	8,273	81	1.0%	7,139	7,066	73	1.0%	153,059.29	284,411.58	(131,352.29)	-46.2%	223,690.99	158,831.74	64,859.25	40.8%
26	Transporte de Carga	42,250	41,194	1,056	2.6%	35,772	34,877	895	2.6%	1,616,963.16	2,249,623.64	(632,660.48)	-28.1%	140,640.57	335,095.43	(194,454.86)	-58.0%
27	- Terrestre	29,510	28,545	965	3.4%	28,387	27,583	804	2.9%	1,222,843.70	1,649,145.55	(426,301.85)	-25.8%	77,031.73	276,862.85	(199,831.12)	-72.2%
28	- Marítimo	12,679	12,611	68	0.5%	7,324	7,256	68	0.9%	353,297.50	581,740.38	(228,442.88)	-39.3%	63,608.84	55,641.49	7,967.35	14.3%
29	- Aéreo	61	38	23	60.5%	61	38	23	60.5%	40,821.96	18,737.71	22,084.25	117.9%	-	2,591.09	(2,591.09)	-100.0%
30	Casco	2,278	2,122	156	7.4%	1,796	1,636	160	9.8%	2,563,762.65	1,560,602.67	1,003,159.98	64.3%	159,543.51	1,458,869.16	(1,299,325.65)	-89.1%
31	- Marítimo	1,817	1,690	127	7.5%	1,456	1,324	132	10.0%	1,906,646.69	840,088.25	1,066,558.44	127.0%	14,543.51	333,475.68	(318,932.17)	-95.6%
32	- Aéreo	461	432	29	6.7%	340	312	28	9.0%	657,115.96	720,514.42	(63,398.46)	-8.8%	145,000.00	1,125,393.48	(980,393.48)	-87.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

FEBRERO 2025 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN FEBRERO				SINIESTROS PAGADOS EN FEBRERO			
		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN		FEBRERO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
33	Automóvil	1,055,230	1,011,616	43,614	4.3%	952,356	883,672	68,684	7.8%	27,291,389.57	23,782,486.58	3,508,902.99	14.8%	18,719,278.78	14,945,650.98	3,773,627.80	25.2%
34	Ramos Técnicos	12,172	12,312	(140)	-1.1%	9,384	9,352	32	0.3%	2,131,938.53	1,442,379.86	689,558.67	47.8%	287,179.72	371,011.57	(83,831.85)	-22.6%
35	- TRC - TRM	2,997	2,929	68	2.3%	2,960	2,885	75	2.6%	1,597,286.86	848,475.69	748,811.17	88.3%	36,964.33	251,764.46	(214,800.13)	-85.3%
36	- Equipo Electrónico	4,200	4,297	(97)	-2.3%	2,962	3,029	(67)	-2.2%	194,598.52	158,440.03	36,158.49	22.8%	158,884.50	65,378.50	93,506.00	143.0%
37	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
38	- Rotura de Maquinaria	1,111	1,215	(104)	-8.6%	786	818	(32)	-3.9%	214,459.92	311,177.96	(96,718.04)	-31.1%	77,213.56	50,847.63	26,365.93	51.9%
39	- Equipo Pesado	3,007	3,015	(8)	-0.3%	1,844	1,789	55	3.1%	125,593.23	124,286.18	1,307.05	1.1%	14,117.33	3,020.98	11,096.35	367.3%
40	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
41	Riesgos Diversos	103,173	91,696	11,477	12.5%	30,715	29,317	1,398	4.8%	10,232,239.07	10,853,404.93	(621,165.86)	-5.7%	1,957,574.22	3,952,011.57	(1,994,437.35)	-50.5%
42	- Responsabilidad Civil	18,750	17,866	884	4.9%	17,836	16,911	925	5.5%	2,773,143.60	3,397,983.79	(624,840.19)	-18.4%	1,025,198.42	813,685.83	211,512.59	26.0%
43	- Robo	4,183	4,225	(42)	-1.0%	3,601	3,644	(43)	-1.2%	169,629.53	116,601.97	53,027.56	45.5%	41,027.87	275,566.34	(234,538.47)	-85.1%
44	- Fidelidad y DDD	1,204	1,286	(82)	-6.4%	1,190	1,269	(79)	-6.2%	1,229,581.03	1,022,983.58	206,597.45	20.2%	(80,412.98)	155,991.22	(236,404.20)	-151.5%
45	- BBB	22	24	(2)	-8.3%	14	21	(7)	-33.3%	21,286.20	-	21,286.20	0.0%	-	511,584.42	(511,584.42)	-100.0%
46	- Otros	79,014	68,295	10,719	15.7%	8,074	7,472	602	8.1%	6,038,598.71	6,315,835.59	(277,236.88)	-4.4%	971,760.91	2,195,183.76	(1,223,422.85)	-55.7%
47	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48	Fianzas	94,689	91,410	3,279	3.6%	93,296	88,811	4,485	5.1%	8,946,572.65	10,783,817.49	(1,837,244.84)	-17.0%	11,189,608.73	7,525,918.38	3,663,690.35	48.7%
49	- Oferta y Cumplimiento	42,487	41,520	967	2.3%	42,296	41,332	964	2.3%	2,431,660.14	4,264,288.22	(1,832,628.08)	-43.0%	9,364,607.71	57,865.22	9,306,742.49	16083.5%
50	- Otras	52,202	49,890	2,312	4.6%	51,000	47,479	3,521	7.4%	6,514,912.51	6,519,529.27	(4,616.76)	-0.1%	1,825,001.02	7,468,053.16	(5,643,052.14)	-75.6%
51	TOTAL TOTAL	4,133,384	3,951,091	182,293	4.6%	2,267,518	2,119,157	148,361	7.0%	150,607,739.99	142,908,244.37	7,699,495.62	5.4%	77,118,942.45	65,976,726.84	11,142,215.61	16.9%
0																	
Vida		2,280,732	2,176,031	104,701	4.8%	750,140	694,691	55,449	8.0%	83,024,410.06	78,488,829.78	4,535,580.28	5.8%	40,677,040.95	35,333,100.20	5,343,940.75	15.1%
General		1,852,652	1,775,060	77,592	4.4%	1,517,378	1,424,466	92,912	6.5%	67,583,329.93	64,419,414.59	3,163,915.34	4.9%	36,441,901.50	30,643,626.64	5,798,274.86	18.9%
-																	
Totales		4,133,384	3,951,091	182,293	4.6%	2,267,518	2,119,157	148,361	7.0%	\$150,607,739.99	\$142,908,244.37	7,699,495.62	5.4%	\$77,118,942.45	\$65,976,726.84	11,142,215.61	16.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2025 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
2	Vida Individual	247,426	249,220	(1,794)	-0.7%	231,694	236,240	(4,546)	-1.9%	16,514,657.29	15,356,690.22	1,157,967.07	7.5%	2,296,892.71	3,068,037.78	(771,145.07)	-25.1%
3	- Primer año	60,378	57,852	2,526	4.4%	56,766	55,836	930	1.7%	3,423,115.78	2,406,662.85	1,016,452.93	42.2%	914,429.08	165,221.08	749,208.00	453.5%
4	- Renovación	187,048	191,368	(4,320)	-2.3%	174,928	180,404	(5,476)	-3.0%	13,091,541.51	12,950,027.37	141,514.14	1.1%	1,382,463.63	2,902,816.70	(1,520,353.07)	-52.4%
5	Accidentes Personales	434,396	420,438	13,958	3.3%	218,059	189,050	29,009	15.3%	2,729,404.96	2,168,441.86	560,963.10	25.9%	789,838.15	590,071.17	199,766.98	33.9%
6	- Individual	206,807	187,582	19,225	10.2%	183,993	165,102	18,891	11.4%	857,387.73	764,619.27	92,768.46	12.1%	219,472.84	252,397.06	(32,924.22)	-13.0%
7	- Grupo	227,589	232,856	(5,267)	-2.3%	34,066	23,948	10,118	42.2%	1,872,017.23	1,403,822.59	468,194.64	33.4%	570,365.31	337,674.11	232,691.20	68.9%
8	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
9	Salud	458,577	444,012	14,565	3.3%	166,205	159,885	6,320	4.0%	49,144,001.38	43,301,948.35	5,842,053.03	13.5%	29,514,304.52	27,263,534.77	2,250,769.75	8.3%
10	- Individual	173,616	169,567	4,049	2.4%	130,007	124,607	5,400	4.3%	24,685,690.56	22,160,518.91	2,525,171.65	11.4%	16,288,424.60	14,966,428.58	1,321,996.02	8.8%
11	- Grupo	-	274,445	(274,445)	-100.0%	36,198	35,278	920	2.6%	24,458,310.82	21,141,429.44	3,316,881.38	15.7%	13,225,879.92	12,297,106.19	928,773.73	7.6%
12	Colectivos de Vida	1,155,511	1,075,872	79,639	7.4%	127,816	104,686	23,130	22.1%	23,983,126.36	22,714,263.42	1,268,862.94	5.6%	7,138,865.51	6,085,487.11	1,053,378.40	17.3%
13	- Colectivo de vida	592,918	498,380			84,631	9,591			8,314,522.75	7,686,398.23			2,576,820.56	1,912,475.20		
14	- Colectivo de deudores	562,593	577,492			43,185	95,095			15,668,603.61	15,027,865.19			4,562,044.95	4,173,011.91		
15	Incendio y Líneas Aliadas (*)	506,663	488,227	18,436	3.8%	360,141	342,326	17,815	5.2%	16,745,471.66	14,982,956.02	1,762,515.64	11.8%	2,232,892.87	5,276,037.40	(3,043,144.53)	-57.7%
16	- Residencial	420,139	404,516	15,623	3.9%	324,845	309,375	15,470	5.0%	7,531,105.37	7,444,459.03	86,646.34	1.2%	1,493,341.94	894,621.67	598,720.27	66.9%
17	- Comercial	86,111	83,286	2,825	3.4%	34,930	32,578	2,352	7.2%	9,209,938.68	7,511,374.39	1,698,564.29	22.6%	731,529.31	4,369,636.97	(3,638,107.66)	-83.3%
18	- Industrial	413	425	(12)	-2.8%	366	373	(7)	-1.9%	4,427.61	27,122.60	(22,694.99)	-83.7%	8,021.62	11,778.76	(3,757.14)	-31.9%
19	Vida Industrial	14	17	(3)	-17.6%	14	17	(3)	-17.6%	-	-	-	0.0%	-	-	-	0.0%
20	Anualidades	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
21	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
22	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
23	Multiriesgo	35,018	34,598	420	1.2%	33,190	32,831	359	1.1%	595,502.90	797,911.13	(202,408.23)	-25.4%	191,777.28	371,665.55	(179,888.27)	-48.4%
24	- Residencial	26,643	26,292	351	1.3%	25,986	25,749	237	0.9%	309,771.08	369,417.94	(59,646.86)	-16.1%	127,831.26	149,228.92	(21,397.66)	-14.3%
25	- Comercial e Industrial	8,375	8,306	69	0.8%	7,204	7,082	122	1.7%	285,731.82	428,493.19	(142,761.37)	-33.3%	63,946.02	222,436.63	(158,490.61)	-71.3%
26	Transporte de Carga	42,135	41,191	944	2.3%	35,644	34,879	765	2.2%	3,321,085.74	3,962,339.62	(641,253.88)	-16.2%	143,345.56	280,888.14	(137,542.58)	-49.0%
27	- Terrestre	29,413	28,516	897	3.1%	28,277	27,559	718	2.6%	1,679,460.35	3,465,467.92	(1,786,007.57)	-51.5%	112,612.43	193,408.23	(80,795.80)	-41.8%
28	- Marítimo	12,665	12,635	30	0.2%	7,310	7,280	30	0.4%	1,619,912.78	485,565.38	1,134,347.40	233.6%	30,733.13	87,479.91	(56,746.78)	-64.9%
29	- Aéreo	57	40	17	42.5%	57	40	17	42.5%	21,712.61	11,306.32	10,406.29	92.0%	-	-	-	0.0%
30	Casco	2,281	2,047	234	11.4%	1,802	1,562	240	15.4%	2,037,212.93	1,485,038.48	552,174.45	37.2%	1,991,938.37	78,951.62	1,912,986.75	2423.0%
31	- Marítimo	1,812	1,629	183	11.2%	1,451	1,263	188	14.9%	984,823.90	330,252.82	654,571.08	198.2%	1,804,438.37	63,731.76	1,740,706.61	2731.3%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ENERO 2025 (Cifras en Balboas)

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

Ramos de Seguros TOTAL		UNIDADES ASEGURADAS				POLIZAS VIGENTES				PRIMAS SUSCRITAS EN ENERO				SINIESTROS PAGADOS EN ENERO			
		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN		ENERO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
32	- Aéreo	469	418	51	12.2%	351	299	52	17.4%	1,052,389.03	1,154,785.66	(102,396.63)	-8.9%	187,500.00	15,219.86	172,280.14	1131.9%
33	Automóvil	1,049,352	995,095	54,257	5.5%	944,890	874,412	70,478	8.1%	30,783,258.67	27,650,583.10	3,132,675.57	11.3%	17,956,477.81	15,587,769.89	2,368,707.92	15.2%
34	Ramos Técnicos	12,209	12,159	50	0.4%	9,351	9,315	36	0.4%	3,621,551.33	2,432,330.22	1,189,221.11	48.9%	943,627.61	66,561.75	877,065.86	1317.7%
35	- TRC - TRM	2,961	2,895	66	2.3%	2,903	2,858	45	1.6%	2,843,168.54	1,602,122.52	1,241,046.02	77.5%	675,877.65	36,818.00	639,059.65	1735.7%
36	- Equipo Electrónico	4,208	4,247	(39)	-0.9%	2,971	3,013	(42)	-1.4%	161,017.98	256,511.42	(95,493.44)	-37.2%	19,777.05	18,167.30	1,609.75	8.9%
37	- Caldera y Maquinaria	854	854	-	0.0%	829	829	-	0.0%	10,746.98	10,746.98	-	0.0%	-	-	-	0.0%
38	- Rotura de Maquinaria	1,135	1,238	(103)	-8.3%	809	823	(14)	-1.7%	414,288.99	381,626.23	32,662.76	8.6%	244,161.10	9,498.49	234,662.61	2470.5%
39	- Equipo Pesado	3,048	2,923	125	4.3%	1,836	1,790	46	2.6%	192,328.84	181,323.07	11,005.77	6.1%	3,811.81	2,077.96	1,733.85	83.4%
40	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	-	-	-	0.0%	-	-	-	0.0%
41	Riesgos Diversos	102,362	90,807	11,555	12.7%	30,605	28,626	1,979	6.9%	12,797,612.60	11,013,228.47	1,784,384.13	16.2%	1,401,767.14	1,634,973.42	(233,206.28)	-14.3%
42	- Responsabilidad Civil	18,618	17,532	1,086	6.2%	17,710	16,598	1,112	6.7%	6,034,253.90	4,871,485.69	1,162,768.21	23.9%	371,934.28	1,032,249.14	(660,314.86)	-64.0%
43	- Robo	4,197	4,130	67	1.6%	3,614	3,550	64	1.8%	305,574.80	445,431.46	(139,856.66)	-31.4%	30,556.65	20,036.64	10,520.01	52.5%
44	- Fidelidad y DDD	1,212	1,215	(3)	-0.2%	1,198	1,198	-	0.0%	1,472,285.07	1,257,512.96	214,772.11	17.1%	440,941.55	152,101.26	288,840.29	189.9%
45	- BBB	21	24	(3)	-12.5%	13	21	(8)	-38.1%	12,080.55	(43,214.80)	55,295.35	0.0%	-	-	-	0.0%
46	- Otros	78,314	67,906	10,408	15.3%	8,070	7,259	811	11.2%	4,973,418.28	4,482,013.16	491,405.12	11.0%	558,334.66	430,586.38	127,748.28	29.7%
47	Títulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
48	Fianzas	95,373	91,646	3,727	4.1%	93,973	89,061	4,912	5.5%	13,511,637.61	10,204,294.67	3,307,342.94	32.4%	4,451,535.28	2,587,601.97	1,863,933.31	72.0%
49	- Oferta y Cumplimiento	42,716	41,648	1,068	2.6%	42,513	41,460	1,053	2.5%	7,993,076.04	5,656,412.31	2,336,663.73	41.3%	3,536,168.02	1,167,152.08	2,369,015.94	203.0%
50	- Otras	52,657	49,998	2,659	5.3%	51,460	47,601	3,859	8.1%	5,518,561.57	4,547,882.36	970,679.21	21.3%	915,367.26	1,420,449.89	(505,082.63)	-35.6%
51	TOTAL TOTAL	2,253,424	3,945,369	195,988	5.0%	2,253,424	2,102,930	150,494	7.2%	175,784,523.43	156,070,025.56	19,714,497.87	12.6%	69,053,262.81	62,891,580.57	6,161,682.24	9.8%
		-															
Vida		743,774	2,189,542	106,368	4.9%	743,774	689,861	53,913	7.8%	92,371,189.99	83,541,343.85	8,829,846.14	10.6%	39,739,900.89	37,007,130.83	2,732,770.06	7.4%
General		1,509,650	1,755,827	89,620	5.1%	1,509,650	1,413,069	96,581	6.8%	83,413,333.44	72,528,681.71	10,884,651.73	15.0%	29,313,361.92	25,884,449.74	3,428,912.18	13.2%
0																	
Totales		2,253,424	3,945,369	195,988	5.0%	2,253,424	2,102,930	150,494	7.2%	175,784,523.43	\$156,070,025.56	19,714,497.87	12.6%	69,053,262.81	\$62,891,580.57	6,161,682.24	9.8%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE ABRIL 2025
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2025	2024	Variación
				Porcentual
1	Vida Individual	0.20	0.20	0.3%
2	- Primer año	0.46	0.56	-17.7%
3	- Renovación	0.15	0.14	3.9%
4	Accidentes Personales	0.23	0.22	1.6%
5	- Individual	0.18	0.25	-28.8%
6	- Grupo	0.24	0.21	17.0%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.65	0.65	0.3%
9	- Individual	0.66	0.64	2.9%
10	- Grupo	0.64	0.66	-2.8%
11	Colectivos de Vida	0.32	0.31	5.2%
12	- Colectivo de vida	0.42	0.45	-6.9%
13	- Colectivo de deudores	0.28	0.24	13.7%
14	Incendio y Líneas Aliadas (*)	0.18	0.33	-47.3%
15	- Residencial	0.25	0.11	121.8%
16	- Comercial	0.15	0.45	-67.3%
17	- Industrial	0.01	0.04	-74.1%
18	Vida Industrial	0.00	0.00	0.0%
19	Anualidades	0.00	0.00	0.0%
20	Rentas Vitalicias	0.00	0.00	0.0%
21	Pérdida de Ingresos	0.00	0.00	0.0%
22	Multiriesgo	0.32	0.45	-29.6%
23	- Residencial	0.27	0.47	-43.4%
24	- Comercial e Industrial	0.38	0.42	-10.2%
25	Transporte de Carga	0.10	0.09	6.4%
26	- Terrestre	0.10	0.10	-4.6%
27	- Marítimo	0.10	0.07	52.5%
28	- Aéreo	0.01	0.05	-89.1%
29	Casco	2.31	0.28	736.2%
30	- Marítimo	0.37	0.66	-44.5%
31	- Aéreo	5.21	0.11	4629.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 30 DE ABRIL 2025
COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2025	2024	Variación
				Porcentual
32	Automóvil	0.64	0.60	5.2%
33	Ramos Técnicos	0.23	0.15	53.5%
34	- TRC - TRM	0.20	0.15	31.7%
35	- Equipo Eléctrico	0.42	0.23	78.6%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.44	0.07	512.0%
38	- Equipo Pesado	0.24	0.27	-8.9%
39	- Vidrios	0.00	0.00	0.0%
40	Riesgos Diversos	0.16	0.17	-3.6%
41	- Responsabilidad Civil	0.13	0.16	-17.8%
42	- Robo	0.19	0.46	-58.1%
43	- Fidelidad y DDD	0.20	0.16	25.9%
44	- BBB	0.00	2.34	-100.0%
45	- Otros	0.17	0.15	9.6%
46	Titulos de Propiedad	0.00	0.00	0.0%
47	Fianzas	0.57	0.41	39.6%
48	- Oferta y Cumplimiento	0.94	0.20	370.0%
49	- Otras	0.28	0.69	-59.1%
50	TOTAL LOCAL Y EXTERIOR	0.46	0.42	8.4%

Vida	0.47	0.46	1.7%
General	0.44	0.38	15.8%

Totales	0.46	0.42	8.4%
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