



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 31 DE AGOSTO 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			
	AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
Vida Individual	342,180	245,416	96,764	39.4%	329,548	231,558	97,990	42.3%	128,435,351.54	120,002,380.31	8,432,971.23	7.0%	33,594,168.11	32,261,041.75	1,333,126.36	4.1%
Accidentes Personales	763,778	718,620	45,158	6.3%	241,482	208,550	32,932	15.8%	23,780,254.68	21,206,228.65	2,574,026.03	12.1%	6,363,047.66	5,715,179.32	647,868.34	11.3%
Salud	415,198	448,791	(33,593)	-7.5%	169,891	163,262	6,629	4.1%	368,364,719.73	343,528,652.10	24,836,067.63	7.2%	246,438,122.95	237,000,215.62	9,437,907.33	4.0%
Colectivos de Vida	1,012,297	1,161,275	(148,978)	-12.8%	53,047	117,531	(64,484)	-54.9%	187,076,182.65	180,463,871.21	6,612,311.44	3.7%	67,044,232.22	56,488,167.02	10,556,065.20	18.7%
Incendio y Líneas Aliadas	517,777	500,575	17,202	3.4%	369,200	354,290	14,910	4.2%	154,226,050.30	141,953,909.88	12,272,140.42	8.6%	26,536,921.22	46,031,948.36	(19,495,027.14)	-42.4%
Vida Industrial	16	14	2	14.3%	16	14	2	14.3%	2,725.42	(1,915.02)	4,640.44	-242.3%	-	-	-	0.0%
Multiriesgo	35,772	35,053	719	2.1%	33,700	33,155	545	1.6%	5,114,227.33	5,808,235.17	(694,007.84)	-11.9%	2,110,811.70	4,818,338.80	(2,707,527.10)	-56.2%
Transporte de Carga	41,193	41,881	(688)	-1.6%	36,164	35,389	775	2.2%	23,001,780.90	23,475,908.83	(474,127.93)	-2.0%	2,719,574.61	2,671,463.26	48,111.35	1.8%
Casco	2,544	2,282	262	11.5%	1,944	1,798	146	8.1%	25,653,634.15	31,070,065.31	(5,416,431.16)	-17.4%	28,484,912.16	6,514,228.38	21,970,683.78	337.3%
Automóvil	1,088,905	1,021,303	67,602	6.6%	979,886	917,526	62,360	6.8%	222,796,618.42	206,336,211.53	16,460,406.89	8.0%	150,670,659.01	134,543,560.53	16,127,098.48	12.0%
Ramos Técnicos	12,491	12,292	199	1.6%	9,564	9,343	221	2.4%	22,703,586.86	18,205,876.91	4,497,709.95	24.7%	4,821,845.56	2,630,483.10	2,191,362.46	83.3%
Riesgos Diversos	109,923	98,482	11,441	11.6%	32,113	30,338	1,775	5.9%	123,590,484.79	122,998,287.62	592,197.17	0.5%	26,112,863.64	26,375,071.71	(262,208.07)	-1.0%
Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
Fianzas	98,456	93,877	4,579	4.9%	96,871	92,717	4,154	4.5%	85,009,264.91	92,209,162.71	(7,199,897.80)	-7.8%	39,418,980.82	42,160,012.61	(2,741,031.79)	-6.5%
TOTAL LOCAL Y EXTERIOR	4,440,570	4,379,901	60,669	1.4%	2,353,466	2,195,511	157,955	7.2%	1,369,754,881.68	1,307,256,875.21	62,498,006.47	4.8%	634,316,139.66	597,209,710.46	37,106,429.20	6.2%

Ramos de Personas	2,533,453	2,574,102	(40,649)	-1.6%	793,968	720,901	73,067	10.1%	707,656,508.60	665,201,132.27	42,455,376.33	6.4%	353,439,570.94	331,464,603.71	21,974,967.23	6.6%
Ramos Generales	1,907,117	1,805,799	101,318	5.6%	1,559,498	1,474,610	84,888	5.8%	662,098,373.08	642,055,742.94	20,042,630.14	3.1%	280,876,568.72	265,745,106.75	15,131,461.97	5.7%

Totales	4,440,570	4,379,901	60,669	1.4%	2,353,466	2,195,511	157,955	7.2%	\$1,369,754,881.68	\$1,307,256,875.21	62,498,006.47	4.8%	\$634,316,139.66	\$597,209,710.46	37,106,429.20	6.2%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 31 DE AGOSTO 2025

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

RESUMEN COMPARATIVOS

COMPAÑÍAS DE SEGUROS	UNIDADES / ASEGURADOS				POLIZAS VIGENTES				PRIMAS SUSCRITAS				SINIESTROS PAGADOS			
	2025	2024	Abs	%	2025	2024	Abs	%	2025	2024	Abs	%	2025	2024	Abs	%
Acerta Compañía de Seguros, S.A.	35,452	30,862	4,590	14.9%	25,059	25,812	-753	-2.9%	23,104,574.20	22,634,510	470,064.41	2.1%	6,258,947.26	6,075,268	183,678.89	3.0%
Aliado Seguros, S.A.	164,524	151,358	13,166	8.7%	13,034	11,702	1,332	11.4%	27,149,654.76	24,656,399	2,493,255.81	10.1%	3,588,843.32	2,783,685	805,158.64	28.9%
Aseguradora Ancon, S.A.	159,142	186,288	-27,146	-14.6%	75,279	77,936	-2,657	-3.4%	44,222,575.62	42,977,516	1,245,059.36	2.9%	23,328,930.24	22,329,665	999,265.37	4.5%
Aseguradora Global, S.A.	215,483	202,676	12,807	6.3%	45,148	47,601	-2,453	-5.2%	23,077,135.99	22,035,757	1,041,379.14	4.7%	7,291,622.78	9,032,274	-1,740,651.58	-19.3%
ASSA Compañía de Seguros, S.A.	753,419	745,222	8,197	1.1%	363,559	350,950	12,609	3.6%	318,273,775.97	297,423,213	20,850,562.77	7.0%	124,036,860.67	126,566,518	-2,529,657.05	-2.0%
Banesco Seguros, S.A.	49,565	51,900	-2,335	-4.5%	20,665	19,017	1,648	8.7%	13,503,139.46	14,616,476	-1,113,336.86	-7.6%	2,913,823.48	3,963,707	-1,049,883.89	-26.5%
CHUBB Seguros Panamá S. A.	38,232	37,967	265	0.7%	1,709	1,465	244	16.7%	11,162,432.17	9,668,631	1,493,801.26	15.4%	1,524,163.37	1,303,634	220,529.16	16.9%
Compañía Internacional de Seguros, S.A.	428,798	426,400	2,398	0.6%	385,715	362,243	23,472	6.5%	213,921,106.28	205,492,440	8,428,666.65	4.1%	101,804,796.46	100,617,311	1,187,485.88	1.2%
General de Seguros, S.A.	259,375	205,776	53,599	26.0%	257,061	203,442	53,619	26.4%	53,970,667.31	47,962,256	6,008,411.39	12.5%	11,790,619.23	8,173,339	3,617,280.11	44.3%
MAPFRE Panamá S.A.	264,438	370,994	-106,556	-28.7%	131,431	152,742	-21,311	-14.0%	168,887,652.47	173,674,415	-4,786,762.19	-2.8%	114,379,692.51	113,559,496	820,196.36	0.7%
Mercantil Seguros y Reaseguros, S.A.	44,038	38,039	5,999	15.8%	27,993	21,860	6,133	28.1%	49,214,419.39	41,497,861	7,716,558.76	18.6%	29,116,652.10	25,890,295	3,226,357.41	12.5%
Multibank Seguros Panamá	153,291	143,217	10,074	7.0%	38,099	34,902	3,197	9.2%	21,585,712.18	21,009,598	576,113.73	2.7%	5,935,401.31	5,072,743	862,658.43	17.0%
Optima Compañía de Seguros, S.A.	100,926	96,490	4,436	4.6%	27,877	26,993	884	3.3%	23,575,359.67	18,639,752	4,935,607.99	26.5%	7,060,148.42	6,657,199	402,948.98	6.1%
Pan American Life Insurande de Panamá, S	429,188	438,748	-9,560	-2.2%	52,602	50,987	1,615	3.2%	119,633,546.54	109,898,127	9,735,419.15	8.9%	58,606,655.28	54,934,750	3,671,905.61	6.7%
SAGICOR Panamá, S. A.	72,266	59,830	12,436	20.8%	1,813	1,750	63	3.6%	3,156,684.59	2,578,061	578,623.71	22.4%	1,546,668.09	1,788,328	-241,659.88	-13.5%
Seguros FEDPA, S. A.	744,111	712,349	31,762	4.5%	424,053	385,323	38,730	10.1%	52,105,084.17	49,433,819	2,671,265.22	5.4%	27,071,462.95	20,790,616	6,280,847.02	30.2%
Seguros Suramericana, S.A.	400,270	376,445	23,825	6.3%	372,356	346,785	25,571	7.4%	104,637,582.83	106,876,563	-2,238,980.45	-2.1%	60,390,383.99	48,361,233	12,029,151.11	24.9%
Vivir Compañía de Seguros, S. A.	25,733	23,225	2,508	10.8%	9,021	8,626	395	4.6%	10,551,255.20	9,359,402	1,191,853.08	12.7%	7,663,596.69	5,714,679	1,948,917.34	34.1%
Worldwide Medical Assurance	28,624	26,847	1,777	6.6%	18,861	16,891	1,970	11.7%	41,322,491.19	37,431,327	3,891,163.87	10.4%	26,124,229.48	23,585,811	2,538,418.48	10.8%
SUB-TOTAL (APADEA)	4,366,875	4,324,633	42,242	1.0%	2,291,335	2,147,027	144,308	6.7%	1,323,054,849.99	1,257,866,123	65,188,726.80	5.2%	620,433,497.63	587,200,551	33,232,946.39	5.7%
BUPA Panamá S.A.	4,313	4,126	187	4.5%	1,999	1,874	125	6.7%	10,776,354.85	9,228,790	1,547,564.74	16.8%	5,649,458.93	4,661,657	987,801.53	21.2%
Interamericana de Fianzas y Seguros, S.A.	14,154	9,591	4,563	47.6%	8,156	6,799	1,357	20.0%	16,126,557.58	26,013,708	-9,887,149.92	-38.0%	969,665.36	102,587	867,078.53	845.2%
La Regional de Seguros, C.A.	55,228	41,551	13,677	32.9%	51,976	39,811	12,165	30.6%	19,797,119.26	14,148,254	5,648,864.85	39.9%	7,263,517.74	5,244,915	2,018,602.75	38.5%
SUB-TOTAL (No Agremiados)	73,695	55,268	18,427	33.3%	62,131	48,484	13,647	28.1%	46,700,031.69	49,390,752	-2,690,720.33	-5.4%	13,882,642.03	10,009,159	3,873,482.81	38.7%
TOTALES	4,440,570	4,379,901	60,669	1.4%	2,353,466	2,195,511	157,955	7.2%	\$1,369,754,881.68	\$1,307,256,875.21	\$62,498,006.47	4.8%	\$634,316,139.66	\$597,209,710.46	\$37,106,429.20	6.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE AGOSTO 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			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	342,180	245,416	96,764	39.4%	329,548	231,558	97,990	42.3%	128,435,351.54	120,002,380.31	8,432,971.23	7.0%	33,594,168.11	32,261,041.75	1,333,126.36	4.1%
2	- Primer año	87,818	58,332	29,486	50.5%	86,486	55,324	31,162	56.3%	19,961,833.73	15,851,541.65	4,110,292.08	25.9%	13,002,603.44	8,228,889.54	4,773,713.90	58.0%
3	- Renovación	254,362	187,084	67,278	36.0%	243,062	176,234	66,828	37.9%	108,473,517.81	104,150,838.66	4,322,679.15	4.2%	20,591,564.67	24,032,152.21	(3,440,587.54)	-14.3%
4	Accidentes Personales	763,778	718,620	45,158	6.3%	241,482	208,550	32,932	15.8%	23,780,254.68	21,206,228.65	2,574,026.03	12.1%	6,363,047.66	5,715,179.32	647,868.34	11.3%
5	- Individual	223,051	200,596	22,455	11.2%	200,097	177,445	22,652	12.8%	8,218,460.36	7,709,487.71	508,972.65	6.6%	1,316,804.52	1,885,494.64	(568,690.12)	-30.2%
6	- Grupo	540,727	518,024	22,703	4.4%	41,385	31,105	10,280	33.0%	15,561,794.32	13,496,740.94	2,065,053.38	15.3%	5,046,243.14	3,829,684.68	1,216,558.46	31.8%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	0.00	0.00	-	0.0%
8	Salud	415,198	448,791	(33,593)	-7.5%	169,891	163,262	6,629	4.1%	368,364,719.73	343,528,652.10	24,836,067.63	7.2%	246,438,122.95	237,000,215.62	9,437,907.33	4.0%
9	- Individual	174,567	172,598	1,969	1.1%	134,482	127,089	7,393	5.8%	206,429,387.03	189,340,809.64	17,088,577.39	9.0%	134,582,682.53	127,750,201.38	6,832,481.15	5.3%
10	- Grupo	240,631	276,193	(35,562)	-12.9%	35,409	36,173	(764)	-2.1%	161,935,332.70	154,187,842.46	7,747,490.24	5.0%	111,855,440.42	109,250,014.24	2,605,426.18	2.4%
11	Colectivos de Vida	1,012,297	1,161,275	(148,978)	-12.8%	53,047	117,531	(64,484)	-54.9%	187,076,182.65	180,463,871.21	6,612,311.44	3.7%	67,044,232.22	56,488,167.02	10,556,065.20	18.7%
12	- Colectivo de vida	461,829	589,910	(128,081)	-21.7%	9,778	74,382	(64,604)	-86.9%	60,190,162.07	58,330,678.42	1,859,483.65	3.2%	32,120,221.63	24,518,296.49	7,601,925.14	31.0%
13	- Colectivo de deudores	550,468	571,365	(20,897)	-3.7%	43,269	43,149	120	0.3%	126,886,020.58	122,133,192.79	4,752,827.79	3.9%	34,924,010.59	31,969,870.53	2,954,140.06	9.2%
14	Incendio y Líneas Aliadas	517,777	500,575	17,202	3.4%	369,200	354,290	14,910	4.2%	154,226,050.30	141,953,909.88	12,272,140.42	8.6%	26,536,921.22	46,031,948.36	(19,495,027.14)	-42.4%
15	- Residencial	428,109	415,199	12,910	3.1%	332,197	319,866	12,331	3.9%	55,656,425.87	58,783,272.16	(3,126,846.29)	-5.3%	13,630,317.70	11,347,079.40	2,283,238.30	20.1%
16	- Comercial	89,238	84,958	4,280	5.0%	36,621	34,053	2,568	7.5%	95,986,839.03	81,506,079.93	14,480,759.10	17.8%	12,896,707.88	34,608,849.09	(21,712,141.21)	-62.7%
17	- Industrial	430	418	12	2.9%	382	371	11	3.0%	2,582,785.40	1,664,557.79	918,227.61	55.2%	9,895.64	76,019.87	(66,124.23)	-87.0%
18	Vida Industrial	16	14	2	14.3%	16	14	2	14.3%	2,725.42	-1,915.02	4,640.44	0.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
22	Multirisgo	35,772	35,053	719	2.1%	33,700	33,155	545	1.6%	5,114,227.33	5,808,235.17	(694,007.84)	-11.9%	2,110,811.70	4,818,338.80	(2,707,527.10)	-56.2%
23	- Residencial	27,384	26,595	789	3.0%	26,448	25,944	504	1.9%	2,819,421.69	2,699,585.12	119,836.57	4.4%	1,098,312.14	1,019,743.89	78,568.25	7.7%
24	- Comercial e Industrial	8,388	8,458	(70)	-0.8%	7,252	7,211	41	0.6%	2,294,805.64	3,108,650.05	(813,844.41)	-26.2%	1,012,499.56	3,798,594.91	(2,786,095.35)	-73.3%
25	Transporte de Carga	41,193	41,881	(688)	-1.6%	36,164	35,389	775	2.2%	23,001,780.90	23,475,908.83	(474,127.93)	-2.0%	2,719,574.61	2,671,463.26	48,111.35	1.8%
26	- Terrestre	29,820	29,171	649	2.2%	28,621	28,034	587	2.1%	12,533,442.35	16,445,540.36	(3,912,098.01)	-23.8%	1,674,264.43	2,089,735.48	(415,471.05)	-19.9%
27	- Marítimo	11,288	12,663	(1,375)	-10.9%	7,458	7,308	150	2.1%	10,196,466.26	6,857,250.57	3,339,215.69	48.7%	1,043,119.44	578,388.72	464,730.72	80.3%
28	- Aéreo	85	47	38	80.9%	85	47	38	80.9%	271,872.29	173,117.90	98,754.39	57.0%	2,190.74	3,339.06	(1,148.32)	-34.4%
29	Casco	2,544	2,282	262	11.5%	1,944	1,798	146	8.1%	25,653,634.15	31,070,065.31	(5,416,431.16)	-17.4%	28,484,912.16	6,514,228.38	21,970,683.78	337.3%
30	- Marítimo	2,035	1,829	206	11.3%	1,580	1,465	115	7.8%	10,566,125.50	14,905,449.60	(4,339,324.10)	-29.1%	4,090,236.13	5,364,601.47	(1,274,365.34)	-23.8%
31	- Aéreo	509	453	56	12.4%	364	333	31	9.3%	15,087,508.65	16,164,615.71	(1,077,107.06)	-6.7%	24,394,676.03	1,149,626.91	23,245,049.12	2022.0%
32	Automóvil	1,088,905	1,021,303	67,602	6.6%	979,886	917,526	62,360	6.8%	222,796,618.42	206,336,211.53	16,460,406.89	8.0%	150,670,659.01	134,543,560.53	16,127,098.48	12.0%
33	Ramos Técnicos	12,491	12,292	199	1.6%	9,564	9,343	221	2.4%	22,703,586.86	18,205,876.91	4,497,709.95	24.7%	4,821,845.56	2,630,483.10	2,191,362.46	83.3%
34	- TRC - TRM	3,138	2,950	188	6.4%	3,101	2,909	192	6.6%	17,861,243.65	14,316,059.30	3,545,184.35	24.8%	3,106,665.69	1,681,468.83	1,425,196.86	84.8%
35	- Equipo Electrónico	4,195	4,299	(104)	-2.4%	2,973	3,014	(41)	-1.4%	1,079,285.91	1,193,972.78	(114,686.87)	-9.6%	440,085.37	315,377.62	124,707.75	39.5%
36	- Caldera y Maquinaria	858	854	4	0.5%	833	829	4	0.5%	413,241.32	10,746.98	402,494.34	3745.2%	0.00	-	-	0.0%
37	- Rotura de Maquinaria	1,131	1,108	23	2.1%	801	803	(2)	-0.2%	1,863,881.31	1,554,074.26	309,807.05	19.9%	691,012.70	204,423.72	486,588.98	238.0%
38	- Equipo Pesado	3,166	3,078	88	2.9%	1,853	1,785	68	3.8%	1,485,598.45	1,130,687.37	354,911.08	31.4%	584,081.80	429,212.93	154,868.87	36.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE AGOSTO 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			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
39	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	336.22	336.22	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	109,923	98,482	11,441	11.6%	32,113	30,338	1,775	5.9%	123,590,484.79	122,998,287.62	592,197.17	0.5%	26,112,863.64	26,375,071.71	(262,208.07)	-1.0%
41	- Responsabilidad Civil	19,489	18,370	1,119	6.1%	18,728	17,450	1,278	7.3%	33,021,758.80	33,688,554.91	(666,796.11)	-2.0%	5,455,349.64	7,453,935.80	(1,998,586.16)	-26.8%
42	- Robo	4,282	4,251	31	0.7%	3,692	3,661	31	0.8%	1,518,624.44	1,600,930.02	(82,305.58)	-5.1%	345,901.34	867,579.81	(521,678.47)	-60.1%
43	- Fidelidad y DDD	1,245	1,258	(13)	-1.0%	1,230	1,243	(13)	-1.0%	10,446,333.66	8,848,584.41	1,597,749.25	18.1%	1,797,673.71	1,515,989.21	281,684.50	18.6%
44	- BBB	24	22	2	9.1%	15	15	-	0.0%	1,071,201.73	1,666,028.22	(594,826.49)	-35.7%	11,590.10	655,744.27	(644,154.17)	-98.2%
45	- Otros	84,883	74,581	10,302	13.8%	8,448	7,969	479	6.0%	77,532,566.16	77,194,190.06	338,376.10	0.4%	18,502,348.85	15,881,822.62	2,620,526.23	16.5%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
47	Fianzas	98,456	93,877	4,579	4.9%	96,871	92,717	4,154	4.5%	85,009,264.91	92,209,162.71	(7,199,897.80)	-7.8%	39,418,980.82	42,160,012.61	(2,741,031.79)	-6.5%
48	- Oferta y Cumplimiento	44,091	42,973	1,118	2.6%	43,168	42,781	387	0.9%	40,954,707.60	50,055,079.09	(9,100,371.49)	-18.2%	20,787,091.44	12,402,915.04	8,384,176.40	67.6%
49	- Otras	54,365	50,904	3,461	6.8%	53,703	49,936	3,767	7.5%	44,054,557.31	42,154,083.62	1,900,473.69	4.5%	18,631,889.38	29,757,097.57	(11,125,208.19)	-37.4%
50	TOTAL LOCAL Y EXTERIOR	4,440,570	4,379,901	60,669	1.4%	2,353,466	2,195,511	157,955	7.2%	1,369,754,881.68	1,307,256,875.21	62,498,006.47	4.8%	634,316,139.66	597,209,710.46	37,106,429.20	6.2%
Vida		2,533,453	2,574,102	(40,649)	-1.6%	793,968	720,901	73,067	10.1%	707,656,508.60	665,201,132.27	42,455,376.33	6.4%	353,439,570.94	331,464,603.71	21,974,967.23	6.6%
General		1,907,117	1,805,799	101,318	5.6%	1,559,498	1,474,610	84,888	6%	662,098,373.08	642,055,742.94	20,042,630.14	3.1%	280,876,568.72	265,745,106.75	15,131,461.97	5.7%
Totales		4,440,570	4,379,901	60,669	1.4%	2,353,466	2,195,511	157,955	7.2%	\$1,369,754,881.68	\$1,307,256,875.21	62,498,006.47	4.8%	\$634,316,139.66	\$597,209,710.46	37,106,429.20	6.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MES DE AGOSTO 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 DEL MES				SINIESTROS PAGADOS DEL MES			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	342,180	245,416	96,764	39.4%	329,548	231,558	97,990	42.3%	16,860,365.17	14,932,374.48	1,927,990.69	12.9%	9,765,773.96	6,282,702.09	3,483,071.87	55.4%
2	- Primer año	87,818	58,332	29,486	50.5%	86,486	55,324	31,162	56.3%	2,702,118.19	1,994,594.83	707,523.36	35.5%	5,214,273.28	708,623.72	4,505,649.56	635.8%
3	- Renovación	254,362	187,084	67,278	36.0%	243,062	176,234	66,828	37.9%	14,158,246.98	12,937,779.65	1,220,467.33	9.4%	4,551,500.68	5,574,078.37	(1,022,577.69)	-18.3%
4	Accidentes Personales	763,778	718,620	45,158	6.3%	241,482	208,550	32,932	15.8%	2,902,264.76	2,256,800.04	645,464.72	28.6%	926,396.81	791,837.26	134,559.55	17.0%
5	- Individual	223,051	200,596	22,455	11.2%	200,097	177,445	22,652	12.8%	1,061,628.81	905,849.89	155,778.92	17.2%	174,956.03	190,893.09	(15,937.06)	-8.3%
6	- Grupo	540,727	518,024	22,703	4.4%	41,385	31,105	10,280	33.0%	1,840,635.95	1,350,950.15	489,685.80	36.2%	751,440.78	600,944.17	150,496.61	25.0%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	0.00	0.00	-	0.0%
8	Salud	415,198	448,791	(33,593)	-7.5%	169,891	163,262	6,629	4.1%	48,123,196.43	42,340,261.41	5,782,935.02	13.7%	31,080,194.88	30,968,491.04	111,703.84	0.4%
9	- Individual	174,567	172,598	1,969	1.1%	134,482	127,089	7,393	5.8%	27,032,704.34	24,666,816.84	2,365,887.50	9.6%	17,124,094.26	17,302,561.90	(178,467.64)	-1.0%
10	- Grupo	240,631	276,193	(35,562)	-12.9%	35,409	36,173	(764)	-2.1%	21,090,492.09	17,673,444.57	3,417,047.52	19.3%	13,956,100.62	13,665,929.14	290,171.48	2.1%
11	Colectivos de Vida	1,012,297	1,161,275	(148,978)	-12.8%	53,047	117,531	(64,484)	-54.9%	23,371,837.60	22,176,752.90	1,195,084.70	5.4%	8,624,093.34	7,020,850.05	1,603,243.29	22.8%
12	- Colectivo de vida	461,829	589,910	(128,081)	-21.7%	9,778	74,382	(64,604)	-86.9%	7,757,150.43	7,088,448.62	668,701.81	9.4%	4,061,477.21	2,746,334.95	1,315,142.26	47.9%
13	- Colectivo de deudores	550,468	571,365	(20,897)	-3.7%	43,269	43,149	120	0.3%	15,614,687.17	15,088,304.28	526,382.89	3.5%	4,562,616.13	4,274,515.10	288,101.03	6.7%
14	Incendio y Líneas Aliadas	517,777	500,575	17,202	3.4%	369,200	354,290	14,910	4.2%	11,813,701.47	10,573,550.60	1,240,150.87	11.7%	1,820,322.17	5,980,140.01	(4,159,817.84)	-69.6%
15	- Residencial	428,109	415,199	12,910	3.1%	332,197	319,866	12,331	3.9%	7,268,811.01	6,314,234.98	954,576.03	15.1%	846,348.42	965,272.61	(118,924.19)	-12.3%
16	- Comercial	89,238	84,958	4,280	5.0%	36,621	34,053	2,568	7.5%	4,263,328.42	3,985,429.03	277,899.39	7.0%	973,973.75	5,014,468.85	(4,040,495.10)	-80.6%
17	- Industrial	430	418	12	2.9%	382	371	11	3.0%	281,562.04	273,886.59	7,675.45	2.8%	0.00	398.55	(398.55)	-100.0%
18	Vida Industrial	16	14	2	14.3%	16	14	2	14.3%	0.00	-478.21	478.21	0.0%	-	-	-	0.0%
19	Anualidades	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
20	Rentas Vitalicias	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
21	Pérdida de Ingresos	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
22	Multirisgo	35,772	35,053	719	2.1%	33,700	33,155	545	1.6%	666,036.42	766,133.90	(100,097.48)	-13.1%	389,248.55	2,931,921.97	(2,542,673.42)	-86.7%
23	- Residencial	27,384	26,595	789	3.0%	26,448	25,944	504	1.9%	451,081.72	387,937.21	63,144.51	16.3%	262,927.03	115,251.23	147,675.80	128.1%
24	- Comercial e Industrial	8,388	8,458	(70)	-0.8%	7,252	7,211	41	0.6%	214,954.70	378,196.69	(163,241.99)	-43.2%	126,321.52	2,816,670.74	(2,690,349.22)	-95.5%
25	Transporte de Carga	41,193	41,881	(688)	-1.6%	36,164	35,389	775	2.2%	1,698,764.08	2,407,599.85	(708,835.77)	-29.4%	623,693.81	318,086.73	305,607.08	96.1%
26	- Terrestre	29,820	29,171	649	2.2%	28,621	28,034	587	2.1%	754,081.49	1,029,988.38	(275,906.89)	-26.8%	427,712.39	193,510.51	234,201.88	121.0%
27	- Marítimo	11,288	12,663	(1,375)	-10.9%	7,458	7,308	150	2.1%	895,343.30	1,344,299.82	(448,956.52)	-33.4%	195,981.42	124,576.22	71,405.20	57.3%
28	- Aéreo	85	47	38	80.9%	85	47	38	80.9%	49,339.29	33,311.65	16,027.64	48.1%	0.00	-	-	0.0%
29	Casco	2,544	2,282	262	11.5%	1,944	1,798	146	8.1%	1,378,046.51	5,303,781.12	(3,925,734.61)	-74.0%	63,497.77	229,477.26	(165,979.49)	-72.3%
30	- Marítimo	2,035	1,829	206	11.3%	1,580	1,465	115	7.8%	982,541.37	5,121,501.00	(4,138,959.63)	-80.8%	63,147.77	229,477.26	(166,329.49)	-72.5%
31	- Aéreo	509	453	56	12.4%	364	333	31	9.3%	395,505.14	182,280.12	213,225.02	117.0%	350.00	-	350.00	0.0%
32	Automóvil	1,088,905	1,021,303	67,602	6.6%	979,886	917,526	62,360	6.8%	28,551,521.46	27,035,710.80	1,515,810.66	5.6%	19,755,180.68	18,481,175.18	1,274,005.50	6.9%
33	Ramos Técnicos	12,491	12,292	199	1.6%	9,564	9,343	221	2.4%	2,856,451.73	1,313,252.44	1,543,199.29	117.5%	242,770.36	184,983.30	57,787.06	31.2%
34	- TRC - TRM	3,138	2,950	188	6.4%	3,101	2,909	192	6.6%	2,132,547.94	690,062.39	1,442,485.55	209.0%	107,845.23	2,046.96	105,798.27	5168.6%
35	- Equipo Electrónico	4,195	4,299	(104)	-2.4%	2,973	3,014	(41)	-1.4%	183,794.22	185,739.71	(1,945.49)	-1.0%	43,831.79	82,239.85	(38,408.06)	-46.7%
36	- Caldera y Maquinaria	858	854	4	0.5%	833	829	4	0.5%	170.56	0.00	170.56	0.0%	0.00	-	-	0.0%
37	- Rotura de Maquinaria	1,131	1,108	23	2.1%	801	803	(2)	-0.2%	291,439.13	107,699.75	183,739.38	170.6%	1,013.46	61,218.02	(60,204.56)	-98.3%
38	- Equipo Pesado	3,166	3,078	88	2.9%	1,853	1,785	68	3.8%	248,196.99	329,447.70	(81,250.71)	-24.7%	90,079.88	39,478.47	50,601.41	128.2%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MES DE AGOSTO 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 DEL MES				SINIESTROS PAGADOS DEL MES			
		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN		AGOSTO		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
39	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	302.89	302.89	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	109,923	98,482	11,441	11.6%	32,113	30,338	1,775	5.9%	13,472,351.77	14,101,558.39	(629,206.62)	-4.5%	6,332,911.32	5,013,413.51	1,319,497.81	26.3%
41	- Responsabilidad Civil	19,489	18,370	1,119	6.1%	18,728	17,450	1,278	7.3%	3,625,628.59	5,405,303.17	(1,779,674.58)	-32.9%	785,023.67	1,065,391.56	(280,367.89)	-26.3%
42	- Robo	4,282	4,251	31	0.7%	3,692	3,661	31	0.8%	126,306.98	115,398.53	10,908.45	9.5%	57,739.30	24,653.69	33,085.61	134.2%
43	- Fidelidad y DDD	1,245	1,258	(13)	-1.0%	1,230	1,243	(13)	-1.0%	1,345,610.07	1,072,327.86	273,282.21	25.5%	203,029.92	136,005.04	67,024.88	49.3%
44	- BBB	24	22	2	9.1%	15	15	-	0.0%	-44,792.61	341,078.77	(385,871.38)	-113.1%	-	-	-	0.0%
45	- Otros	84,883	74,581	10,302	13.8%	8,448	7,969	479	6.0%	8,419,598.74	7,167,450.06	1,252,148.68	17.5%	5,287,118.43	3,787,363.22	1,499,755.21	39.6%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
47	Fianzas	98,456	93,877	4,579	4.9%	96,871	92,717	4,154	4.5%	11,235,651.33	8,906,073.05	2,329,578.28	26.2%	2,836,134.15	3,826,529.00	(990,394.85)	-25.9%
48	- Oferta y Cumplimiento	44,091	42,973	1,118	2.6%	43,168	42,781	387	0.9%	7,153,100.33	4,492,585.50	2,660,514.83	59.2%	186,043.16	1,471,796.75	(1,285,753.59)	-87.4%
49	- Otras	54,365	50,904	3,461	6.8%	53,703	49,936	3,767	7.5%	4,082,551.00	4,413,487.55	(330,936.55)	-7.5%	2,650,090.99	2,354,732.25	295,358.74	12.5%
50	TOTAL LOCAL Y EXTERIOR	4,440,570	4,379,901	60,669	1.4%	2,353,466	2,195,511	157,955	7.2%	162,930,188.73	152,113,370.77	10,816,817.96	7.1%	82,460,217.80	82,029,607.40	430,610.40	0.5%
Vida		2,533,453	2,574,102	(40,649)	-1.6%	793,968	720,901	73,067	10.1%	91,257,663.96	81,706,188.83	9,551,475.13	11.7%	50,396,458.99	45,063,880.44	5,332,578.55	11.8%
General		1,907,117	1,805,799	101,318	5.6%	1,559,498	1,474,610	84,888	6%	71,672,524.77	70,407,181.94	1,265,342.83	1.8%	32,063,758.81	36,965,726.96	(4,901,968.15)	-13.3%
Totales		4,440,570	4,379,901	60,669	1.4%	2,353,466	2,195,511	157,955	7.2%	\$162,930,188.73	\$152,113,370.77	10,816,817.96	7.1%	\$82,460,217.80	\$82,029,607.40	430,610.40	0.5%



ACUMULADO AL 31 DE AGOSTO 2025

COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2025	2024	Variación
				Porcentual
1	Vida Individual	0.26	0.27	-2.7%
2	- Primer año	0.65	0.52	25.5%
3	- Renovación	0.19	0.23	-17.7%
4	Accidentes Personales	0.27	0.27	-0.7%
5	- Individual	0.16	0.24	-34.5%
6	- Grupo	0.32	0.28	14.3%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.67	0.69	-3.0%
9	- Individual	0.65	0.67	-3.4%
10	- Grupo	0.69	0.71	-2.5%
11	Colectivos de Vida	0.36	0.31	14.5%
12	- Colectivo de vida	0.53	0.42	27.0%
13	- Colectivo de deudores	0.28	0.26	5.1%
14	Incendio y Líneas Aliadas (*)	0.17	0.32	-46.9%
15	- Residencial	0.24	0.19	26.9%
16	- Comercial	0.13	0.42	-68.4%
17	- Industrial	0.00	0.05	-91.6%
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	0.41	0.83	-50.2%
23	- Residencial	0.39	0.38	3.1%
24	- Comercial e Industrial	0.44	1.22	-63.9%
25	Transporte de Carga	0.12	0.11	3.9%
26	- Terrestre	0.13	0.13	5.1%
27	- Marítimo	0.10	0.08	21.3%
28	- Aéreo	0.01	0.02	-58.2%
29	Casco	1.11	0.21	429.6%
30	- Marítimo	0.39	0.36	7.6%
31	- Aéreo	1.62	0.07	2173.5%
32	Automóvil	0.68	0.65	3.7%
33	Ramos Técnicos	0.21	0.14	47.0%
34	- TRC - TRM	0.17	0.12	48.1%
35	- Equipo Electrónico	0.41	0.26	54.4%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.37	0.13	181.8%
38	- Equipo Pesado	0.39	0.38	3.6%
39	- Vidrios	0.00	0.00	0.0%
40	Riesgos Diversos	0.21	0.21	-1.5%
41	- Responsabilidad Civil	0.17	0.22	-25.3%
42	- Robo	0.23	0.54	-58.0%
43	- Fidelidad y DDD	0.17	0.17	0.4%
44	- BBB	0.01	0.39	-97.3%
45	- Otros	0.24	0.21	16.0%
46	Titulos de Propiedad	0.00	0.00	0.0%
47	Fianzas	0.46	0.46	1.4%
48	- Oferta y Cumplimiento	0.51	0.25	104.8%
49	- Otras	0.42	0.71	-40.1%
50	TOTAL LOCAL Y EXTERIOR	0.46	0.46	1.4%

Vida	0.50	0.50	0.2%
General	0.42	0.41	2.5%

Totales	0.46	0.46	1.4%
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