



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE SEPTIEMBRE 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			
	SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
Vida Individual	388,245	245,763	142,482	58.0%	374,825	231,712	143,113	61.8%	146,438,712.78	135,267,927.11	11,170,785.67	8.3%	39,014,167.26	34,804,993.18	4,209,174.08	12.1%
Accidentes Personales	769,524	723,312	46,212	6.4%	244,979	211,169	33,810	16.0%	26,293,754.75	23,379,922.05	2,913,832.70	12.5%	7,345,516.98	6,633,431.03	712,085.95	10.7%
Salud	469,551	448,801	20,750	4.6%	170,750	163,328	7,422	4.5%	412,596,705.65	383,240,999.73	29,355,705.92	7.7%	282,403,317.98	265,860,047.58	16,543,270.40	6.2%
Colectivos de Vida	1,023,555	1,167,277	(143,722)	-12.3%	11,247	120,060	(108,813)	-90.6%	208,879,699.90	199,294,518.98	9,585,180.92	4.8%	75,963,169.43	64,548,398.02	11,414,771.41	17.7%
Incendio y Líneas Aliadas	518,024	502,391	15,633	3.1%	371,000	355,637	15,363	4.3%	166,500,946.95	154,384,306.69	12,116,640.26	7.8%	28,723,209.20	49,066,520.29	(20,343,311.09)	-41.5%
Vida Industrial	16	14	2	14.3%	16	14	2	14.3%	2,884.37	(1,352.64)	4,237.01	-313.2%	-	-	-	0.0%
Multiriesgo	35,819	35,077	742	2.1%	33,921	33,179	742	2.2%	5,861,327.49	6,503,911.46	(642,583.97)	-9.9%	2,291,959.38	5,305,082.41	(3,013,123.03)	-56.8%
Transporte de Carga	41,233	41,948	(715)	-1.7%	36,239	35,450	789	2.2%	25,482,047.66	25,709,283.67	(227,236.01)	-0.9%	3,051,551.43	3,798,783.55	(747,232.12)	-19.7%
Casco	2,453	2,299	154	6.7%	1,950	1,816	134	7.4%	29,972,066.65	37,159,409.44	(7,187,342.79)	-19.3%	28,535,142.92	8,843,511.58	19,691,631.34	222.7%
Automóvil	1,091,433	1,023,977	67,456	6.6%	981,029	921,521	59,508	6.5%	249,976,934.43	232,979,878.52	16,997,055.91	7.3%	170,667,496.30	152,284,144.15	18,383,352.15	12.1%
Ramos Técnicos	12,238	12,234	4	0.0%	9,604	9,327	277	3.0%	29,959,383.10	19,529,847.35	10,429,535.75	53.4%	6,725,051.05	2,798,296.88	3,926,754.17	140.3%
Riesgos Diversos	111,043	99,212	11,831	11.9%	32,355	30,585	1,770	5.8%	138,574,465.38	136,546,205.04	2,028,260.34	1.5%	29,655,043.56	28,781,701.47	873,342.09	3.0%
Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
Fianzas	97,994	94,615	3,379	3.6%	97,142	93,392	3,750	4.0%	95,090,912.29	99,641,561.38	(4,550,649.09)	-4.6%	41,822,766.74	46,573,099.50	(4,750,332.76)	-10.2%
TOTAL LOCAL Y EXTERIOR	4,561,168	4,396,960	164,208	3.7%	2,365,097	2,207,230	157,867	7.2%	1,535,629,841.40	1,453,636,418.78	81,993,422.62	5.6%	716,198,392.23	669,298,009.64	46,900,382.59	7.0%

Ramos de Personas	2,650,875	2,585,153	65,722	2.5%	801,801	726,269	75,532	10.4%	794,208,873.08	741,183,367.87	53,025,505.21	7.2%	404,726,171.65	371,846,869.81	32,879,301.84	8.8%
Ramos Generales	1,910,293	1,811,807	98,486	5.4%	1,563,296	1,480,961	82,335	5.6%	741,420,968.32	712,453,050.91	28,967,917.41	4.1%	311,472,220.58	297,451,139.83	14,021,080.75	4.7%

Totales	4,561,168	4,396,960	164,208	3.7%	2,365,097	2,207,230	157,867	7.2%	\$1,535,629,841.40	\$1,453,636,418.78	81,993,422.62	5.6%	\$716,198,392.23	\$669,298,009.64	46,900,382.59	7.0%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE SEPTIEMBRE 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.	32,313	30,827	1,486	4.8%	25,357	25,806	-449	-1.7%	25,775,137.43	25,189,215	585,922.08	2.3%	7,096,868.81	7,420,943	-324,073.77	-4.4%
Aliado Seguros, S.A.	165,774	152,510	13,264	8.7%	13,228	11,867	1,361	11.5%	31,101,634.91	27,388,450	3,713,184.58	13.6%	5,215,552.82	3,437,169	1,778,383.79	51.7%
Aseguradora Ancon, S.A.	158,978	184,887	-25,909	-14.0%	75,746	77,538	-1,792	-2.3%	49,752,830.23	48,177,448	1,575,381.88	3.3%	26,366,202.48	24,882,139	1,484,063.18	6.0%
Aseguradora Global, S.A.	216,336	203,405	12,931	6.4%	44,950	47,171	-2,221	-4.7%	26,314,046.58	25,133,564	1,180,482.23	4.7%	8,304,211.98	9,800,847	-1,496,634.63	-15.3%
ASSA Compañía de Seguros, S.A.	755,116	745,612	9,504	1.3%	364,451	351,351	13,100	3.7%	353,488,963.45	325,413,984	28,074,979.26	8.6%	141,069,286.82	139,256,345	1,812,942.32	1.3%
Banesco Seguros, S.A.	48,741	52,043	-3,302	-6.3%	19,766	19,146	620	3.2%	15,073,787.49	16,496,245	-1,422,457.77	-8.6%	3,289,665.81	4,710,465	-1,420,799.30	-30.2%
CHUBB Seguros Panamá S. A.	38,275	37,985	290	0.8%	1,745	1,483	262	17.7%	12,961,924.12	10,470,450	2,491,474.31	23.8%	1,577,904.82	1,402,220	175,685.20	12.5%
Compañía Internacional de Seguros, S.A.	532,882	428,400	104,482	24.4%	386,574	362,982	23,592	6.5%	239,715,906.42	230,118,537	9,597,369.09	4.2%	111,915,768.75	111,701,029	214,740.24	0.2%
General de Seguros, S.A.	264,965	210,121	54,844	26.1%	262,586	207,813	54,773	26.4%	62,203,935.03	55,191,049	7,012,886.48	12.7%	12,955,605.12	9,551,839	3,403,765.80	35.6%
MAPFRE Panamá S.A.	264,898	370,467	-105,569	-28.5%	130,383	152,360	-21,977	-14.4%	188,680,810.59	192,399,945	-3,719,134.26	-1.9%	130,410,256.57	126,723,304	3,686,952.91	2.9%
Mercantil Seguros y Reaseguros, S.A.	46,078	37,884	8,194	21.6%	29,910	21,928	7,982	36.4%	55,581,288.29	46,679,392	8,901,896.03	19.1%	32,780,056.08	29,614,363	3,165,692.88	10.7%
Multibank Seguros Panamá	154,583	143,844	10,739	7.5%	38,642	35,128	3,514	10.0%	23,929,456.01	23,566,848	362,608.24	1.5%	6,415,612.79	7,882,687	-1,467,073.77	-18.6%
Optima Compañía de Seguros, S.A.	101,207	96,802	4,405	4.6%	27,664	27,264	400	1.5%	26,287,234.88	20,691,853	5,595,381.85	27.0%	7,895,909.80	7,717,329	178,580.52	2.3%
Pan American Life Insurande de Panamá, S	433,611	444,672	-11,061	-2.5%	52,821	51,308	1,513	2.9%	133,893,803.07	122,305,972	11,587,830.75	9.5%	65,836,306.45	60,764,732	5,071,574.47	8.3%
SAGICOR Panamá, S. A.	72,520	60,082	12,438	20.7%	1,838	1,767	71	4.0%	3,663,541.54	2,877,849	785,692.81	27.3%	1,937,247.99	1,966,670	-29,422.12	-1.5%
Seguros FEDPA, S .A.	743,851	715,213	28,638	4.0%	424,145	390,878	33,267	8.5%	58,411,091.97	55,642,115	2,768,976.54	5.0%	31,175,449.91	24,071,684	7,103,766.00	29.5%
Seguros Suramericana, S.A.	401,610	378,232	23,378	6.2%	373,696	348,572	25,124	7.2%	118,105,907.36	120,667,349	-2,561,441.49	-2.1%	68,614,864.02	54,350,810	14,264,054.11	26.2%
Vivir Compañía de Seguros, S. A.	25,927	23,659	2,268	9.6%	9,038	8,659	379	4.4%	11,880,658.77	10,613,739	1,266,919.71	11.9%	8,355,268.92	6,627,218	1,728,050.59	26.1%
Worldwide Medical Assurance	28,883	26,950	1,933	7.2%	19,066	17,067	1,999	11.7%	46,112,886.61	41,735,635	4,377,251.57	10.5%	29,578,446.21	26,260,164	3,318,282.67	12.6%
SUB-TOTAL (APADEA)	4,486,548	4,343,595	142,953	3.3%	2,301,606	2,160,088	141,518	6.6%	1,482,934,844.75	1,400,759,641	82,175,203.89	5.9%	700,790,486.15	658,141,955	42,648,531.09	6.5%
BUPA Panamá S.A.	4,262	4,153	109	2.6%	1,982	1,907	75	3.9%	11,890,399.97	10,234,420	1,655,979.90	16.2%	6,354,360.10	5,279,485	1,074,875.04	20.4%
Interamericana de Fianzas y Seguros, S.A.	14,360	8,943	5,417	60.6%	8,311	6,833	1,478	21.6%	18,877,850.78	26,615,042	-7,737,191.34	-29.1%	1,030,437.80	107,869	922,568.95	855.3%
La Regional de Seguros, C.A.	55,998	40,269	15,729	39.1%	53,198	38,402	14,796	38.5%	21,926,745.90	16,027,316	5,899,430.17	36.8%	8,023,108.18	5,768,701	2,254,407.51	39.1%
SUB-TOTAL (No Agremiados)	74,620	53,365	21,255	39.8%	63,491	47,142	16,349	34.7%	52,694,996.65	52,876,778	-181,781.27	-0.3%	15,407,906.08	11,156,055	4,251,851.50	38.1%
TOTALES	4,561,168	4,396,960	164,208	3.7%	2,365,097	2,207,230	157,867	7.2%	\$1,535,629,841.40	\$1,453,636,418.78	\$81,993,422.62	5.6%	\$716,198,392.23	\$669,298,009.64	\$46,900,382.59	7.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE SEPTIEMBRE 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			
		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	388,245	245,763	142,482	58.0%	374,825	231,712	143,113	61.8%	146,438,712.78	135,267,927.11	11,170,785.67	8.3%	39,014,167.26	34,804,993.18	4,209,174.08	12.1%
2	- Primer año	90,449	58,416	32,033	54.8%	88,982	55,274	33,708	61.0%	22,973,378.74	17,841,920.88	5,131,457.86	28.8%	15,831,319.84	9,094,266.78	6,737,053.06	74.1%
3	- Renovación	297,796	187,347	110,449	59.0%	285,843	176,438	109,405	62.0%	123,465,334.04	117,426,006.23	6,039,327.81	5.1%	23,182,847.42	25,710,726.40	(2,527,878.98)	-9.8%
4	Accidentes Personales	769,524	723,312	46,212	6.4%	244,979	211,169	33,810	16.0%	26,293,754.75	23,379,922.05	2,913,832.70	12.5%	7,345,516.98	6,633,431.03	712,085.95	10.7%
5	- Individual	226,448	201,960	24,488	12.1%	203,347	179,080	24,267	13.6%	9,295,466.83	8,534,786.32	760,680.51	8.9%	1,491,767.84	2,135,103.82	(643,335.98)	-30.1%
6	- Grupo	543,076	521,352	21,724	4.2%	41,632	32,089	9,543	29.7%	16,998,287.92	14,845,135.73	2,153,152.19	14.5%	5,853,749.14	4,498,327.21	1,355,421.93	30.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	0.00	0.00	-	0.0%
8	Salud	469,551	448,801	20,750	4.6%	170,750	163,328	7,422	4.5%	412,596,705.65	383,240,999.73	29,355,705.92	7.7%	282,403,317.98	265,860,047.58	16,543,270.40	6.2%
9	- Individual	179,775	172,234	7,541	4.4%	135,623	127,099	8,524	6.7%	232,616,632.61	212,739,108.29	19,877,524.32	9.3%	152,164,991.88	143,800,192.64	8,364,799.24	5.8%
10	- Grupo	289,776	276,567	13,209	4.8%	35,127	36,229	(1,102)	-3.0%	179,980,073.04	170,501,891.44	9,478,181.60	5.6%	130,238,326.10	122,059,854.94	8,178,471.16	6.7%
11	Colectivos de Vida	1,023,555	1,167,277	(143,722)	-12.3%	11,247	120,060	(108,813)	-90.6%	208,879,699.90	199,294,518.98	9,585,180.92	4.8%	75,963,169.43	64,548,398.02	11,414,771.41	17.7%
12	- Colectivo de vida	514,793	594,076	(79,283)	-13.3%	9,959	76,885	(66,926)	-87.0%	66,863,316.36	65,339,100.18	1,524,216.18	2.3%	36,683,022.11	27,925,514.40	8,757,507.71	31.4%
13	- Colectivo de deudores	508,762	573,201	(64,439)	-11.2%	1,288	43,175	(41,887)	-97.0%	142,016,383.54	133,955,418.80	8,060,964.74	6.0%	39,280,147.32	36,622,883.62	2,657,263.70	7.3%
14	Incendio y Líneas Aliadas	518,024	502,391	15,633	3.1%	371,000	355,637	15,363	4.3%	166,500,946.95	154,384,306.69	12,116,640.26	7.8%	28,723,209.20	49,066,520.29	(20,343,311.09)	-41.5%
15	- Residencial	429,155	416,336	12,819	3.1%	333,666	321,070	12,596	3.9%	62,174,734.47	65,948,895.03	(3,774,160.56)	-5.7%	14,724,697.96	12,475,403.45	2,249,294.51	18.0%
16	- Comercial	88,441	85,637	2,804	3.3%	36,953	34,196	2,757	8.1%	101,710,077.83	86,731,063.54	14,979,014.29	17.3%	13,838,615.60	36,515,096.97	(22,676,481.37)	-62.1%
17	- Industrial	428	418	10	2.4%	381	371	10	2.7%	2,616,134.65	1,704,348.12	911,786.53	53.5%	159,895.64	76,019.87	83,875.77	110.3%
18	Vida Industrial	16	14	2	14.3%	16	14	2	14.3%	2,884.37	-1,352.64	4,237.01	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	35,819	35,077	742	2.1%	33,921	33,179	742	2.2%	5,861,327.49	6,503,911.46	(642,583.97)	-9.9%	2,291,959.38	5,305,082.41	(3,013,123.03)	-56.8%
23	- Residencial	27,454	26,609	845	3.2%	26,640	25,955	685	2.6%	3,208,780.19	3,092,053.94	116,726.25	3.8%	1,178,007.78	1,127,182.18	50,825.60	4.5%
24	- Comercial e Industrial	8,365	8,468	(103)	-1.2%	7,281	7,224	57	0.8%	2,652,547.30	3,411,857.52	(759,310.22)	-22.3%	1,113,951.60	4,177,900.23	(3,063,948.63)	-73.3%
25	Transporte de Carga	41,233	41,948	(715)	-1.7%	36,239	35,450	789	2.2%	25,482,047.66	25,709,283.67	(227,236.01)	-0.9%	3,051,551.43	3,798,783.55	(747,232.12)	-19.7%
26	- Terrestre	29,833	29,241	592	2.0%	28,672	28,098	574	2.0%	13,971,902.42	17,840,242.83	(3,868,340.41)	-21.7%	1,895,137.97	3,122,937.22	(1,227,799.25)	-39.3%
27	- Marítimo	11,316	12,661	(1,345)	-10.6%	7,483	7,306	177	2.4%	11,207,273.30	7,680,439.97	3,526,833.33	45.9%	1,154,222.72	669,547.38	484,675.34	72.4%
28	- Aéreo	84	46	38	82.6%	84	46	38	82.6%	302,871.94	188,600.87	114,271.07	60.6%	2,190.74	6,298.95	(4,108.21)	-65.2%
29	Casco	2,453	2,299	154	6.7%	1,950	1,816	134	7.4%	29,972,066.65	37,159,409.44	(7,187,342.79)	-19.3%	28,535,142.92	8,843,511.58	19,691,631.34	222.7%
30	- Marítimo	1,971	1,840	131	7.1%	1,589	1,477	112	7.6%	12,589,254.96	18,566,349.53	(5,977,094.57)	-32.2%	4,099,628.19	7,661,909.78	(3,562,281.59)	-46.5%
31	- Aéreo	482	459	23	5.0%	361	339	22	6.5%	17,382,811.69	18,593,059.91	(1,210,248.22)	-6.5%	24,435,514.73	1,181,601.80	23,253,912.93	1968.0%
32	Automóvil	1,091,433	1,023,977	67,456	6.6%	981,029	921,521	59,508	6.5%	249,976,934.43	232,979,878.52	16,997,055.91	7.3%	170,667,496.30	152,284,144.15	18,383,352.15	12.1%
33	Ramos Técnicos	12,238	12,234	4	0.0%	9,604	9,327	277	3.0%	29,959,383.10	19,529,847.35	10,429,535.75	53.4%	6,725,051.05	2,798,296.88	3,926,754.17	140.3%
34	- TRC - TRM	3,176	2,942	234	8.0%	3,136	2,896	240	8.3%	24,772,989.48	15,308,197.36	9,464,792.12	61.8%	4,898,421.99	1,728,318.72	3,170,103.27	183.4%
35	- Equipo Electrónico	4,190	4,288	(98)	-2.3%	2,989	3,008	(19)	-0.6%	1,189,583.59	1,258,752.03	(69,168.44)	-5.5%	478,818.01	406,281.52	72,536.49	17.9%
36	- Caldera y Maquinaria	858	854	4	0.5%	833	829	4	0.5%	413,706.79	10,746.98	402,959.81	3749.5%	0.00	-	-	0.0%
37	- Rotura de Maquinaria	1,081	1,101	(20)	-1.8%	801	794	7	0.9%	2,010,986.95	1,679,246.32	331,740.63	19.8%	709,491.38	213,901.85	495,589.53	231.7%
38	- Equipo Pesado	2,930	3,046	(116)	-3.8%	1,842	1,797	45	2.5%	1,571,780.07	1,272,568.44	299,211.63	23.5%	638,319.67	449,794.79	188,524.88	41.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 30 DE SEPTIEMBRE 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			
		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		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	111,043	99,212	11,831	11.9%	32,355	30,585	1,770	5.8%	138,574,465.38	136,546,205.04	2,028,260.34	1.5%	29,655,043.56	28,781,701.47	873,342.09	3.0%
41	- Responsabilidad Civil	19,615	18,536	1,079	5.8%	18,847	17,623	1,224	6.9%	38,677,597.32	38,927,261.98	(249,664.66)	-0.6%	6,653,435.08	8,390,446.51	(1,737,011.43)	-20.7%
42	- Robo	4,289	4,255	34	0.8%	3,699	3,665	34	0.9%	1,667,279.41	1,750,364.04	(83,084.63)	-4.7%	394,380.95	888,457.58	(494,076.63)	-55.6%
43	- Fidelidad y DDD	1,244	1,256	(12)	-1.0%	1,229	1,241	(12)	-1.0%	11,716,792.23	9,947,942.94	1,768,849.29	17.8%	2,017,450.50	1,707,407.43	310,043.07	18.2%
44	- BBB	24	22	2	9.1%	15	14	1	7.1%	1,204,201.73	2,354,918.57	(1,150,716.84)	-48.9%	11,936.10	655,744.27	(643,808.17)	-98.2%
45	- Otros	85,871	75,143	10,728	14.3%	8,565	8,042	523	6.5%	85,308,594.69	83,565,717.51	1,742,877.18	2.1%	20,577,840.93	17,139,645.68	3,438,195.25	20.1%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
47	Fianzas	97,994	94,615	3,379	3.6%	97,142	93,392	3,750	4.0%	95,090,912.29	99,641,561.38	(4,550,649.09)	-4.6%	41,822,766.74	46,573,099.50	(4,750,332.76)	-10.2%
48	- Oferta y Cumplimiento	43,504	43,117	387	0.9%	43,314	42,922	392	0.9%	45,449,169.26	52,526,387.29	(7,077,218.03)	-13.5%	20,843,154.99	12,453,044.35	8,390,110.64	67.4%
49	- Otras	54,490	51,498	2,992	5.8%	53,828	50,470	3,358	6.7%	49,641,743.03	47,115,174.09	2,526,568.94	5.4%	20,979,611.75	34,120,055.15	(13,140,443.40)	-38.5%
50	TOTAL LOCAL Y EXTERIOR	4,561,168	4,396,960	164,208	3.7%	2,365,097	2,207,230	157,867	7.2%	1,535,629,841.40	1,453,636,418.78	81,993,422.62	5.6%	716,198,392.23	669,298,009.64	46,900,382.59	7.0%
Vida		2,650,875	2,585,153	65,722	2.5%	801,801	726,269	75,532	10.4%	794,208,873.08	741,183,367.87	53,025,505.21	7.2%	404,726,171.65	371,846,869.81	32,879,301.84	8.8%
General		1,910,293	1,811,807	98,486	5.4%	1,563,296	1,480,961	82,335	6%	741,420,968.32	712,453,050.91	28,967,917.41	4.1%	311,472,220.58	297,451,139.83	14,021,080.75	4.7%
Totales		4,561,168	4,396,960	164,208	3.7%	2,365,097	2,207,230	157,867	7.2%	\$1,535,629,841.40	\$1,453,636,418.78	81,993,422.62	5.6%	\$716,198,392.23	\$669,298,009.64	46,900,382.59	7.0%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MES DE SEPTIEMBRE 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			
		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	388,245	245,763	142,482	58.0%	374,825	231,712	143,113	61.8%	18,003,361.24	15,265,546.80	2,737,814.44	17.9%	5,419,999.15	2,543,951.43	2,876,047.72	113.1%
2	- Primer año	90,449	58,416	32,033	54.8%	88,982	55,274	33,708	61.0%	3,011,545.01	1,990,379.23	1,021,165.78	51.3%	2,828,716.40	865,377.24	1,963,339.16	226.9%
3	- Renovación	297,796	187,347	110,449	59.0%	285,843	176,438	109,405	62.0%	14,991,816.23	13,275,167.57	1,716,648.66	12.9%	2,591,282.75	1,678,574.19	912,708.56	54.4%
4	Accidentes Personales	769,524	723,312	46,212	6.4%	244,979	211,169	33,810	16.0%	2,513,500.07	2,173,693.40	339,806.67	15.6%	982,469.32	918,251.71	64,217.61	7.0%
5	- Individual	226,448	201,960	24,488	12.1%	203,347	179,080	24,267	13.6%	1,077,006.47	825,298.61	251,707.86	30.5%	174,963.32	249,609.18	(74,645.86)	-29.9%
6	- Grupo	543,076	521,352	21,724	4.2%	41,632	32,089	9,543	29.7%	1,436,493.60	1,348,394.79	88,098.81	6.5%	807,506.00	668,642.53	138,863.47	20.8%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	0.00	0.00	-	0.0%
8	Salud	469,551	448,801	20,750	4.6%	170,750	163,328	7,422	4.5%	44,231,985.92	39,712,347.63	4,519,638.29	11.4%	35,965,195.03	28,859,831.96	7,105,363.07	24.6%
9	- Individual	179,775	172,234	7,541	4.4%	135,623	127,099	8,524	6.7%	26,187,245.58	23,398,298.65	2,788,946.93	11.9%	17,582,309.35	16,049,991.26	1,532,318.09	9.5%
10	- Grupo	289,776	276,567	13,209	4.8%	35,127	36,229	(1,102)	-3.0%	18,044,740.34	16,314,048.98	1,730,691.36	10.6%	18,382,885.68	12,809,840.70	5,573,044.98	43.5%
11	Colectivos de Vida	1,023,555	1,167,277	(143,722)	-12.3%	11,247	120,060	(108,813)	-90.6%	21,803,517.25	18,830,647.77	2,972,869.48	15.8%	8,918,937.21	8,060,231.00	858,706.21	10.7%
12	- Colectivo de vida	514,793	594,076	(79,283)	-13.3%	9,959	76,885	(66,926)	-87.0%	6,673,154.29	7,008,421.76	(335,267.47)	-4.8%	4,562,800.48	3,407,217.91	1,155,582.57	33.9%
13	- Colectivo de deudores	508,762	573,201	(64,439)	-11.2%	1,288	43,175	(41,887)	-97.0%	15,130,362.96	11,822,226.01	3,308,136.95	28.0%	4,356,136.73	4,653,013.09	(296,876.36)	-6.4%
14	Incendio y Líneas Aliadas	518,024	502,391	15,633	3.1%	371,000	355,637	15,363	4.3%	12,274,896.65	12,430,396.81	(155,500.16)	-1.3%	2,186,287.98	3,034,571.93	(848,283.95)	-28.0%
15	- Residencial	429,155	416,336	12,819	3.1%	333,666	321,070	12,596	3.9%	6,518,308.60	7,165,622.87	(647,314.27)	-9.0%	1,094,380.26	1,128,324.05	(33,943.79)	-3.0%
16	- Comercial	88,441	85,637	2,804	3.3%	36,953	34,196	2,757	8.1%	5,723,238.80	5,224,983.61	498,255.19	9.5%	941,907.72	1,906,247.88	(964,340.16)	-50.6%
17	- Industrial	428	418	10	2.4%	381	371	10	2.7%	33,349.25	39,790.33	(6,441.08)	-16.2%	150,000.00	0.00	150,000.00	0.0%
18	Vida Industrial	16	14	2	14.3%	16	14	2	14.3%	158.95	562.38	(403.43)	-71.7%	-	-	-	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	35,819	35,077	742	2.1%	33,921	33,179	742	2.2%	747,100.16	695,676.29	51,423.87	7.4%	181,147.68	486,743.61	(305,595.93)	-62.8%
23	- Residencial	27,454	26,609	845	3.2%	26,640	25,955	685	2.6%	389,358.50	392,468.82	(3,110.32)	-0.8%	79,695.64	107,438.29	(27,742.65)	-25.8%
24	- Comercial e Industrial	8,365	8,468	(103)	-1.2%	7,281	7,224	57	0.8%	357,741.66	303,207.47	54,534.19	18.0%	101,452.04	379,305.32	(277,853.28)	-73.3%
25	Transporte de Carga	41,233	41,948	(715)	-1.7%	36,239	35,450	789	2.2%	2,480,266.76	2,233,374.84	246,891.92	11.1%	331,976.82	1,127,320.29	(795,343.47)	-70.6%
26	- Terrestre	29,833	29,241	592	2.0%	28,672	28,098	574	2.0%	1,438,460.07	1,394,702.47	43,757.60	3.1%	220,873.54	1,033,201.74	(812,328.20)	-78.6%
27	- Marítimo	11,316	12,661	(1,345)	-10.6%	7,483	7,306	177	2.4%	1,010,807.04	823,189.40	187,617.64	22.8%	111,103.28	91,158.66	19,944.62	21.9%
28	- Aéreo	84	46	38	82.6%	84	46	38	82.6%	30,999.65	15,482.97	15,516.68	100.2%	0.00	2,959.89	(2,959.89)	-100.0%
29	Casco	2,453	2,299	154	6.7%	1,950	1,816	134	7.4%	4,318,432.50	6,089,344.13	(1,770,911.63)	-29.1%	50,230.76	2,329,283.20	(2,279,052.44)	-97.8%
30	- Marítimo	1,971	1,840	131	7.1%	1,589	1,477	112	7.6%	2,023,129.46	3,660,899.93	(1,637,770.47)	-44.7%	9,392.06	2,297,308.31	(2,287,916.25)	-99.6%
31	- Aéreo	482	459	23	5.0%	361	339	22	6.5%	2,295,303.04	2,428,444.20	(133,141.16)	-5.5%	40,838.70	31,974.89	8,863.81	27.7%
32	Automóvil	1,091,433	1,023,977	67,456	6.6%	981,029	921,521	59,508	6.5%	27,180,316.01	26,643,666.99	536,649.02	2.0%	19,996,837.29	17,740,583.62	2,256,253.67	12.7%
33	Ramos Técnicos	12,238	12,234	4	0.0%	9,604	9,327	277	3.0%	7,255,796.24	1,323,970.44	5,931,825.80	448.0%	1,903,205.49	167,813.78	1,735,391.71	1034.1%
34	- TRC - TRM	3,176	2,942	234	8.0%	3,136	2,896	240	8.3%	6,911,745.83	992,138.06	5,919,607.77	596.7%	1,791,756.30	46,849.89	1,744,906.41	3724.5%
35	- Equipo Electrónico	4,190	4,288	(98)	-2.3%	2,989	3,008	(19)	-0.6%	110,297.68	64,779.25	45,518.43	70.3%	38,732.64	90,903.90	(52,171.26)	-57.4%
36	- Caldera y Maquinaria	858	854	4	0.5%	833	829	4	0.5%	465.47	0.00	465.47	0.0%	0.00	-	-	0.0%
37	- Rotura de Maquinaria	1,081	1,101	(20)	-1.8%	801	794	7	0.9%	147,105.64	125,172.06	21,933.58	17.5%	18,478.68	9,478.13	9,000.55	95.0%
38	- Equipo Pesado	2,930	3,046	(116)	-3.8%	1,842	1,797	45	2.5%	86,181.62	141,881.07	(55,699.45)	-39.3%	54,237.87	20,581.86	33,656.01	163.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MES DE SEPTIEMBRE 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			
		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		VARIACIÓN		SEPTIEMBRE		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%	0.00	0.00	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	111,043	99,212	11,831	11.9%	32,355	30,585	1,770	5.8%	14,983,980.59	13,547,917.42	1,436,063.17	10.6%	3,542,179.92	2,406,629.76	1,135,550.16	47.2%
41	- Responsabilidad Civil	19,615	18,536	1,079	5.8%	18,847	17,623	1,224	6.9%	5,655,838.52	5,238,707.07	417,131.45	8.0%	1,198,085.44	936,510.71	261,574.73	27.9%
42	- Robo	4,289	4,255	34	0.8%	3,699	3,665	34	0.9%	148,654.97	149,434.02	(779.05)	-0.5%	48,479.61	20,877.77	27,601.84	132.2%
43	- Fidelidad y DDD	1,244	1,256	(12)	-1.0%	1,229	1,241	(12)	-1.0%	1,270,458.57	1,099,358.53	171,100.04	15.6%	219,776.79	191,418.22	28,358.57	14.8%
44	- BBB	24	22	2	9.1%	15	14	1	7.1%	133,000.00	688,890.35	(555,890.35)	-80.7%	346.00	-	346.00	0.0%
45	- Otros	85,871	75,143	10,728	14.3%	8,565	8,042	523	6.5%	7,776,028.53	6,371,527.45	1,404,501.08	22.0%	2,075,492.08	1,257,823.06	817,669.02	65.0%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
47	Fianzas	97,994	94,615	3,379	3.6%	97,142	93,392	3,750	4.0%	10,081,647.38	7,432,398.67	2,649,248.71	35.6%	2,403,785.92	4,413,086.89	(2,009,300.97)	-45.5%
48	- Oferta y Cumplimiento	43,504	43,117	387	0.9%	43,314	42,922	392	0.9%	4,494,461.66	2,471,308.20	2,023,153.46	81.9%	56,063.55	50,129.31	5,934.24	11.8%
49	- Otras	54,490	51,498	2,992	5.8%	53,828	50,470	3,358	6.7%	5,587,185.72	4,961,090.47	626,095.25	12.6%	2,347,722.37	4,362,957.58	(2,015,235.21)	-46.2%
50	TOTAL LOCAL Y EXTERIOR	4,561,168	4,396,960	164,208	3.7%	2,365,097	2,207,230	157,867	7.2%	165,874,959.72	146,379,543.57	19,495,416.15	13.3%	81,882,252.57	72,088,299.18	9,793,953.39	13.6%
Vida		2,650,875	2,585,153	65,722	2.5%	801,801	726,269	75,532	10.4%	86,552,364.48	75,982,235.60	10,570,128.88	13.9%	51,286,600.71	40,382,266.10	10,904,334.61	27.0%
General		1,910,293	1,811,807	98,486	5.4%	1,563,296	1,480,961	82,335	6%	79,322,595.24	70,397,307.97	8,925,287.27	12.7%	30,595,651.86	31,706,033.08	(1,110,381.22)	-3.5%
Totales		4,561,168	4,396,960	164,208	3.7%	2,365,097	2,207,230	157,867	7.2%	\$165,874,959.72	\$146,379,543.57	19,495,416.15	13.3%	\$81,882,252.57	\$72,088,299.18	9,793,953.39	13.6%



ACUMULADO AL 30 DE SEPTIEMBRE 2025

COMPARATIVO SINISTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINISTRALIDAD ACUMULADA		
		2025	2024	Variación
				Porcentual
1	Vida Individual	0.27	0.26	3.5%
2	- Primer año	0.69	0.51	35.2%
3	- Renovación	0.19	0.22	-14.2%
4	Accidentes Personales	0.28	0.28	-1.5%
5	- Individual	0.16	0.25	-35.8%
6	- Grupo	0.34	0.30	13.6%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.68	0.69	-1.3%
9	- Individual	0.65	0.68	-3.2%
10	- Grupo	0.72	0.72	1.1%
11	Colectivos de Vida	0.36	0.32	12.3%
12	- Colectivo de vida	0.55	0.43	28.4%
13	- Colectivo de deudores	0.28	0.27	1.2%
14	Incendio y Líneas Aliadas (*)	0.17	0.32	-45.7%
15	- Residencial	0.24	0.19	25.2%
16	- Comercial	0.14	0.42	-67.7%
17	- Industrial	0.06	0.04	37.0%
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	0.39	0.82	-52.1%
23	- Residencial	0.37	0.36	0.7%
24	- Comercial e Industrial	0.42	1.22	-65.7%
25	Transporte de Carga	0.12	0.15	-19.0%
26	- Terrestre	0.14	0.18	-22.5%
27	- Marítimo	0.10	0.09	18.1%
28	- Aéreo	0.01	0.03	-78.3%
29	Casco	0.95	0.24	300.0%
30	- Marítimo	0.33	0.41	-21.1%
31	- Aéreo	1.41	0.06	2112.0%
32	Automóvil	0.68	0.65	4.5%
33	Ramos Técnicos	0.22	0.14	56.7%
34	- TRC - TRM	0.20	0.11	75.1%
35	- Equipo Electrónico	0.40	0.32	24.7%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.35	0.13	177.0%
38	- Equipo Pesado	0.41	0.35	14.9%
39	- Vidrios	0.00	0.00	0.0%
40	Riesgos Diversos	0.21	0.21	1.5%
41	- Responsabilidad Civil	0.17	0.22	-20.2%
42	- Robo	0.24	0.51	-53.4%
43	- Fidelidad y DDD	0.17	0.17	0.3%
44	- BBB	0.01	0.28	-96.4%
45	- Otros	0.24	0.21	17.6%
46	Titulos de Propiedad	0.00	0.00	0.0%
47	Fianzas	0.44	0.47	-5.9%
48	- Oferta y Cumplimiento	0.46	0.24	93.4%
49	- Otras	0.42	0.72	-41.6%
50	TOTAL LOCAL Y EXTERIOR	0.47	0.46	1.3%

Vida	0.51	0.50	1.6%
General	0.42	0.42	0.6%

Totales	0.47	0.46	1.3%
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