



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE SEPTIEMBRE 2026

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

RESUMEN COMPARATIVOS

| Ramos de Seguros <b>TOTAL</b> | UNIDADES ASEGURADAS |                  |               |             | POLIZAS VIGENTES |                  |               |             | PRIMAS SUSCRITAS        |                         |                      |             | SINIESTROS PAGADOS    |                       |                      |             |
|-------------------------------|---------------------|------------------|---------------|-------------|------------------|------------------|---------------|-------------|-------------------------|-------------------------|----------------------|-------------|-----------------------|-----------------------|----------------------|-------------|
|                               | SEPTIEMBRE          |                  | VARIACIÓN     |             | SEPTIEMBRE       |                  | VARIACIÓN     |             | ACUMULADOS              |                         | VARIACIÓN            |             | ACUMULADOS            |                       | VARIACIÓN            |             |
|                               | 2026                | 2025             | Absoluta      | Porcentual  | 2026             | 2025             | Absoluta      | Porcentual  | 2026                    | 2025                    | Absoluta             | Porcentual  | 2026                  | 2025                  | Absoluta             | Porcentual  |
| Vida Individual               | 433,107             | 388,245          | 44,862        | 11.6%       | 420,663          | 374,825          | 45,838        | 12.2%       | 162,343,740.87          | 146,438,712.78          | 15,905,028.09        | 10.9%       | 48,319,542.73         | 39,014,167.26         | 9,305,375.47         | 23.9%       |
| Accidentes Personales         | 764,743             | 769,524          | (4,781)       | -0.6%       | 245,955          | 244,979          | 976           | 0.4%        | 29,281,978.06           | 26,293,754.75           | 2,988,223.31         | 11.4%       | 9,048,898.82          | 7,345,516.98          | 1,703,381.84         | 23.2%       |
| Salud                         | 476,780             | 469,551          | 7,229         | 1.5%        | 162,549          | 170,750          | (8,201)       | -4.8%       | 447,732,821.25          | 412,596,705.65          | 35,136,115.60        | 8.5%        | 292,046,597.96        | 282,403,317.98        | 9,643,279.98         | 3.4%        |
| Colectivos de Vida            | 983,499             | 1,023,555        | (40,056)      | -3.9%       | 9,935            | 11,247           | (1,312)       | -11.7%      | 209,833,106.97          | 208,879,699.90          | 953,407.07           | 0.5%        | 65,775,634.19         | 75,963,169.43         | (10,187,535.24)      | -13.4%      |
| Incendio y Líneas Aliadas     | 526,393             | 518,024          | 8,369         | 1.6%        | 370,961          | 371,000          | (39)          | 0.0%        | 166,264,382.03          | 166,500,946.95          | (236,564.92)         | -0.1%       | 33,457,389.18         | 28,723,209.20         | 4,734,179.98         | 16.5%       |
| Vida Industrial               | 20                  | 16               | 4             | 25.0%       | 20               | 16               | 4             | 25.0%       | (501.47)                | 2,884.37                | (3,385.84)           | -117.4%     | -                     | -                     | -                    | 0.0%        |
| Multirisgo                    | 37,783              | 35,819           | 1,964         | 5.5%        | 35,610           | 33,921           | 1,689         | 5.0%        | 4,899,419.07            | 5,861,327.49            | (961,908.42)         | -16.4%      | 2,136,418.75          | 2,291,959.38          | (155,540.63)         | -6.8%       |
| Transporte de Carga           | 32,001              | 41,233           | (9,232)       | -22.4%      | 26,749           | 36,239           | (9,490)       | -26.2%      | 23,459,625.78           | 25,482,047.66           | (2,022,421.88)       | -7.9%       | 3,999,003.11          | 3,051,551.43          | 947,451.68           | 31.0%       |
| Casco                         | 2,383               | 2,453            | (70)          | -2.9%       | 1,751            | 1,950            | (199)         | -10.2%      | 34,691,353.49           | 29,972,066.65           | 4,719,286.84         | 15.7%       | 14,637,351.19         | 28,535,142.92         | (13,897,791.73)      | -48.7%      |
| Automóvil                     | 1,180,413           | 1,091,433        | 88,980        | 8.2%        | 1,045,535        | 981,029          | 64,506        | 6.6%        | 272,414,054.61          | 249,976,934.43          | 22,437,120.18        | 9.0%        | 194,082,779.24        | 170,667,496.30        | 23,415,282.94        | 13.7%       |
| Ramos Técnicos                | 11,736              | 12,238           | (502)         | -4.1%       | 9,053            | 9,604            | (551)         | -5.7%       | 22,010,894.86           | 29,959,383.10           | (7,948,488.24)       | -26.5%      | 3,112,836.70          | 6,725,051.05          | (3,612,214.35)       | -53.7%      |
| Riesgos Diversos              | 94,245              | 111,043          | (16,798)      | -15.1%      | 32,744           | 32,355           | 389           | 1.2%        | 142,911,605.91          | 138,574,465.38          | 4,337,140.53         | 3.1%        | 34,980,033.84         | 29,655,043.56         | 5,324,990.28         | 18.0%       |
| Titulos de Propiedad          | 40                  | 40               | -             | 0.0%        | 40               | 40               | -             | 0.0%        | -                       | -                       | -                    | 0.0%        | -                     | -                     | -                    | 0.0%        |
| Fianzas                       | 41,722              | 97,994           | (56,272)      | -57.4%      | 41,722           | 97,142           | (55,420)      | -57.1%      | 99,333,941.89           | 95,090,912.29           | 4,243,029.60         | 4.5%        | 36,111,750.22         | 41,822,766.74         | (5,711,016.52)       | -13.7%      |
| <b>TOTAL LOCAL Y EXTERIOR</b> | <b>4,584,865</b>    | <b>4,561,168</b> | <b>23,697</b> | <b>0.5%</b> | <b>2,403,287</b> | <b>2,365,097</b> | <b>38,190</b> | <b>1.6%</b> | <b>1,615,176,423.32</b> | <b>1,535,629,841.40</b> | <b>79,546,581.92</b> | <b>5.2%</b> | <b>737,708,235.93</b> | <b>716,198,392.23</b> | <b>21,509,843.70</b> | <b>3.0%</b> |

|                   |           |           |        |      |           |           |        |      |                |                |               |      |                |                |               |      |
|-------------------|-----------|-----------|--------|------|-----------|-----------|--------|------|----------------|----------------|---------------|------|----------------|----------------|---------------|------|
| Ramos de Personas | 2,658,129 | 2,650,875 | 7,254  | 0.3% | 839,102   | 801,801   | 37,301 | 4.7% | 849,191,647.15 | 794,208,873.08 | 54,982,774.07 | 6.9% | 415,190,673.70 | 404,726,171.65 | 10,464,502.05 | 2.6% |
| Ramos Generales   | 1,926,736 | 1,910,293 | 16,443 | 0.9% | 1,564,185 | 1,563,296 | 889    | 0.1% | 765,984,776.17 | 741,420,968.32 | 24,563,807.85 | 3.3% | 322,517,562.23 | 311,472,220.58 | 11,045,341.65 | 3.5% |

|         |           |           |        |      |           |           |        |      |                    |                    |               |      |                  |                  |               |      |
|---------|-----------|-----------|--------|------|-----------|-----------|--------|------|--------------------|--------------------|---------------|------|------------------|------------------|---------------|------|
| Totales | 4,584,865 | 4,561,168 | 23,697 | 0.5% | 2,403,287 | 2,365,097 | 38,190 | 1.6% | \$1,615,176,423.32 | \$1,535,629,841.40 | 79,546,581.92 | 5.2% | \$737,708,235.93 | \$716,198,392.23 | 21,509,843.70 | 3.0% |
|---------|-----------|-----------|--------|------|-----------|-----------|--------|------|--------------------|--------------------|---------------|------|------------------|------------------|---------------|------|



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE SEPTIEMBRE 2026

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

RESUMEN COMPARATIVOS

| COMPAÑÍAS DE SEGUROS                        | UNIDADES ASEGURADAS |           |           |            | POLIZAS VIGENTES |           |           |            | PRIMAS SUSCRITAS   |                    |                 |            | SINIESTROS PAGADOS |                  |                 |            |
|---------------------------------------------|---------------------|-----------|-----------|------------|------------------|-----------|-----------|------------|--------------------|--------------------|-----------------|------------|--------------------|------------------|-----------------|------------|
|                                             | SEPTIEMBRE          |           | VARIACIÓN |            | SEPTIEMBRE       |           | VARIACIÓN |            | ACUMULADOS         |                    | VARIACIÓN       |            | ACUMULADOS         |                  | VARIACIÓN       |            |
|                                             | 2026                | 2025      | Absoluta  | Porcentual | 2026             | 2025      | Absoluta  | Porcentual | 2026               | 2025               | Absoluta        | Porcentual | 2026               | 2025             | Absoluta        | Porcentual |
| Acerta Compañía de Seguros, S.A.            | 43,146              | 32,313    | 10,833    | 33.5%      | 28,556           | 25,357    | 3,199     | 12.6%      | 31,547,876.63      | 25,775,137         | 5,772,739.20    | 22.4%      | 8,585,296.89       | 7,096,869        | 1,488,428.08    | 21.0%      |
| Aliado Seguros, S.A.                        | 52,034              | 165,774   | -113,740  | -68.6%     | 15,993           | 13,228    | 2,765     | 20.9%      | 33,859,104.27      | 31,101,635         | 2,757,469.36    | 8.9%       | 4,888,482.85       | 5,215,553        | -327,069.97     | -6.3%      |
| Aseguradora Ancon, S.A.                     | 197,204             | 158,978   | 38,226    | 24.0%      | 89,258           | 75,746    | 13,512    | 17.8%      | 57,791,986.95      | 49,752,830         | 8,039,156.72    | 16.2%      | 26,823,399.94      | 26,366,202       | 457,197.46      | 1.7%       |
| Aseguradora Global, S.A.                    | 228,725             | 216,336   | 12,389    | 5.7%       | 46,052           | 44,950    | 1,102     | 2.5%       | 27,940,725.41      | 26,314,047         | 1,626,678.83    | 6.2%       | 9,216,926.40       | 8,304,212        | 912,714.42      | 11.0%      |
| ASSA Compañía de Seguros, S.A.              | 757,626             | 755,116   | 2,510     | 0.3%       | 372,760          | 364,451   | 8,309     | 2.3%       | 362,576,106.75     | 353,488,963        | 9,087,143.30    | 2.6%       | 126,140,239.53     | 141,069,287      | -14,929,047.29  | -10.6%     |
| Banesco Seguros, S.A.                       | 52,478              | 48,741    | 3,737     | 7.7%       | 19,955           | 19,766    | 189       | 1.0%       | 17,479,231.33      | 15,073,787         | 2,405,443.84    | 16.0%      | 3,633,819.17       | 3,289,666        | 344,153.36      | 10.5%      |
| CHUBB Seguros Panamá S. A.                  | 38,883              | 38,275    | 608       | 1.6%       | 2,336            | 1,745     | 591       | 33.9%      | 12,009,676.06      | 12,961,924         | -952,248.06     | -7.3%      | 5,487,256.23       | 1,577,905        | 3,909,351.41    | 247.8%     |
| Compañía Internacional de Seguros, S.A.     | 516,600             | 532,882   | -16,282   | -3.1%      | 324,418          | 386,574   | -62,156   | -16.1%     | 270,877,742.75     | 239,715,906        | 31,161,836.33   | 13.0%      | 134,246,283.29     | 111,915,769      | 22,330,514.54   | 20.0%      |
| General de Seguros, S.A.                    | 313,651             | 264,965   | 48,686    | 18.4%      | 311,121          | 262,586   | 48,535    | 18.5%      | 67,082,078.50      | 62,203,935         | 4,878,143.47    | 7.8%       | 11,876,899.18      | 12,955,605       | -1,078,705.94   | -8.3%      |
| MAPFRE Panamá S.A.                          | 263,906             | 264,898   | -992      | -0.4%      | 124,840          | 130,383   | -5,543    | -4.3%      | 182,698,271.15     | 188,680,811        | -5,982,539.44   | -3.2%      | 106,114,320.67     | 130,410,257      | -24,295,935.90  | -18.6%     |
| Mercantil Seguros y Reaseguros, S.A.        | 68,794              | 46,078    | 22,716    | 49.3%      | 48,183           | 29,910    | 18,273    | 61.1%      | 70,208,807.76      | 55,581,288         | 14,627,519.47   | 26.3%      | 42,545,341.09      | 32,780,056       | 9,765,285.01    | 29.8%      |
| Multibank Seguros, S.A.                     | 95,089              | 154,583   | -59,494   | -38.5%     | 36,121           | 38,642    | -2,521    | -6.5%      | 18,805,292.58      | 23,929,456         | -5,124,163.43   | -21.4%     | 4,112,746.88       | 6,415,613        | -2,302,865.91   | -35.9%     |
| Optima Compañía de Seguros, S.A.            | 104,597             | 101,207   | 3,390     | 3.3%       | 26,613           | 27,664    | -1,051    | -3.8%      | 27,400,162.16      | 26,287,235         | 1,112,927.28    | 4.2%       | 9,551,652.58       | 7,895,910        | 1,655,742.78    | 21.0%      |
| Pan American Life Insurande de Panamá, S.A. | 436,618             | 433,611   | 3,007     | 0.7%       | 55,506           | 52,821    | 2,685     | 5.1%       | 140,644,723.10     | 133,893,803        | 6,750,920.03    | 5.0%       | 72,413,443.73      | 65,836,306       | 6,577,137.28    | 10.0%      |
| SAGICOR Panamá, S. A.                       | 78,844              | 72,520    | 6,324     | 8.7%       | 2,225            | 1,838     | 387       | 21.1%      | 4,617,412.10       | 3,663,542          | 953,870.56      | 26.0%      | 2,329,004.02       | 1,937,248        | 391,756.03      | 20.2%      |
| Seguros FEDPA, S. A.                        | 813,037             | 743,851   | 69,186    | 9.3%       | 431,791          | 424,145   | 7,646     | 1.8%       | 62,803,349.90      | 58,411,092         | 4,392,257.93    | 7.5%       | 37,689,857.34      | 31,175,450       | 6,514,407.43    | 20.9%      |
| Seguros Suramericana, S.A.                  | 344,119             | 401,610   | -57,491   | -14.3%     | 338,526          | 373,696   | -35,170   | -9.4%      | 107,333,935.24     | 118,105,907        | -10,771,972.12  | -9.1%      | 74,821,034.11      | 68,614,864       | 6,206,170.09    | 9.0%       |
| UniVivir, S. A.                             | 27,567              | 25,927    | 1,640     | 6.3%       | 8,867            | 9,038     | -171      | -1.9%      | 12,100,525.92      | 11,880,659         | 219,867.15      | 1.9%       | 8,458,604.81       | 8,355,269        | 103,335.89      | 1.2%       |
| Worldwide Medical Assurance                 | 31,801              | 28,883    | 2,918     | 10.1%      | 21,588           | 19,066    | 2,522     | 13.2%      | 50,339,606.82      | 46,112,887         | 4,226,720.21    | 9.2%       | 28,204,017.75      | 29,578,446       | -1,374,428.46   | -4.6%      |
| SUB-TOTAL (APADEA)                          | 4,464,719           | 4,486,548 | -21,829   | -0.5%      | 2,304,709        | 2,301,606 | 3,103     | 0.1%       | 1,558,116,615.38   | 1,482,934,845      | 75,181,770.63   | 5.1%       | 717,138,626.46     | 700,790,486      | 16,348,140.31   | 2.3%       |
| BUPA Panamá S.A.                            | 4,553               | 4,262     | 291       | 6.8%       | 2,161            | 1,982     | 179       | 9.0%       | 13,022,538.45      | 11,890,400         | 1,132,138.48    | 9.5%       | 7,876,042.15       | 6,354,360        | 1,521,682.05    | 23.9%      |
| Interamericana de Fianzas y Seguros, S.A.   | 21,691              | 14,360    | 7,331     | 51.1%      | 9,377            | 8,311     | 1,066     | 12.8%      | 14,950,077.42      | 18,877,851         | -3,927,773.36   | -20.8%     | 396,365.83         | 1,030,438        | -634,071.97     | -61.5%     |
| La Regional de Seguros, S.A.                | 93,902              | 55,998    | 37,904    | 67.7%      | 87,040           | 53,198    | 33,842    | 63.6%      | 29,087,192.07      | 21,926,746         | 7,160,446.17    | 32.7%      | 12,297,201.49      | 8,023,108        | 4,274,093.31    | 53.3%      |
| SUB-TOTAL (No Agremiados)                   | 120,146             | 74,620    | 45,526    | 61.0%      | 98,578           | 63,491    | 35,087    | 55.3%      | 57,059,807.94      | 52,694,997         | 4,364,811.29    | 8.3%       | 20,569,609.47      | 15,407,906       | 5,161,703.39    | 33.5%      |
| TOTALES                                     | 4,584,865           | 4,561,168 | 23,697    | 0.5%       | 2,403,287        | 2,365,097 | 38,190    | 1.6%       | \$1,615,176,423.32 | \$1,535,629,841.40 | \$79,546,581.92 | 5.2%       | \$737,708,235.93   | \$716,198,392.23 | \$21,509,843.70 | 3.0%       |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE SEPTIEMBRE 2026

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS SUSCRITAS Y SINIESTROS PAGADOS DE SEGURO DIRECTO

| Ramos de Seguros <b>TOTAL</b> |                           | UNIDADES ASEGURADAS |           |           |            | POLIZAS VIGENTES |         |           |            | PRIMAS SUSCRITAS |                |                |            | SINIESTROS PAGADOS |                |                 |            |
|-------------------------------|---------------------------|---------------------|-----------|-----------|------------|------------------|---------|-----------|------------|------------------|----------------|----------------|------------|--------------------|----------------|-----------------|------------|
|                               |                           | SEPTIEMBRE          |           | VARIACIÓN |            | SEPTIEMBRE       |         | VARIACIÓN |            | ACUMULADOS       |                | VARIACIÓN      |            | ACUMULADOS         |                | VARIACIÓN       |            |
|                               |                           | 2026                | 2025      | Absoluta  | Porcentual | 2026             | 2025    | Absoluta  | Porcentual | 2026             | 2025           | Absoluta       | Porcentual | 2026               | 2025           | Absoluta        | Porcentual |
| 1                             | Vida Individual           | 433,107             | 388,245   | 44,862    | 11.6%      | 420,663          | 374,825 | 45,838    | 12.2%      | 162,343,740.87   | 146,438,712.78 | 15,905,028.09  | 10.9%      | 48,319,542.73      | 39,014,167.26  | 9,305,375.47    | 23.9%      |
| 2                             | - Primer año              | 133,596             | 90,449    | 43,147    | 47.7%      | 133,587          | 88,982  | 44,605    | 50.1%      | 23,666,324.62    | 22,973,378.74  | 692,945.88     | 3.0%       | 11,643,394.37      | 15,831,319.84  | (4,187,925.47)  | -26.5%     |
| 3                             | - Renovación              | 299,511             | 297,796   | 1,715     | 0.6%       | 287,076          | 285,843 | 1,233     | 0.4%       | 138,677,416.25   | 123,465,334.04 | 15,212,082.21  | 12.3%      | 36,676,148.36      | 23,182,847.42  | 13,493,300.94   | 58.2%      |
| 4                             | Accidentes Personales     | 764,743             | 769,524   | (4,781)   | -0.6%      | 245,955          | 244,979 | 976       | 0.4%       | 29,281,978.06    | 26,293,754.75  | 2,988,223.31   | 11.4%      | 9,048,898.82       | 7,345,516.98   | 1,703,381.84    | 23.2%      |
| 5                             | - Individual              | 236,162             | 226,448   | 9,714     | 4.3%       | 210,812          | 203,347 | 7,465     | 3.7%       | 10,266,989.30    | 9,295,466.83   | 971,522.47     | 10.5%      | 2,480,219.46       | 1,491,767.84   | 988,451.62      | 66.3%      |
| 6                             | - Grupo                   | 520,634             | 543,076   | (22,442)  | -4.1%      | 35,028           | 41,632  | (6,604)   | -15.9%     | 17,724,748.89    | 16,998,287.92  | 726,460.97     | 4.3%       | 6,423,184.85       | 5,853,749.14   | 569,435.71      | 9.7%       |
| 7                             | - Invalidez               | 7,947               | -         | 7,947     | 0.0%       | 115              | -       | 115       | 0.0%       | 1,290,239.87     | -              | 1,290,239.87   | 0.0%       | 145,494.51         | -              | 145,494.51      | 0.0%       |
| 8                             | Salud                     | 476,780             | 469,551   | 7,229     | 1.5%       | 162,549          | 170,750 | (8,201)   | -4.8%      | 447,732,821.25   | 412,596,705.65 | 35,136,115.60  | 8.5%       | 292,046,597.96     | 282,403,317.98 | 9,643,279.98    | 3.4%       |
| 9                             | - Individual              | 199,345             | 179,775   | 19,570    | 10.9%      | 144,796          | 135,623 | 9,173     | 6.8%       | 259,837,010.81   | 232,616,632.61 | 27,220,378.20  | 11.7%      | 159,853,163.72     | 152,164,991.88 | 7,688,171.84    | 5.1%       |
| 10                            | - Grupo                   | 277,435             | 289,776   | (12,341)  | -4.3%      | 17,753           | 35,127  | (17,374)  | -49.5%     | 187,895,810.44   | 179,980,073.04 | 7,915,737.40   | 4.4%       | 132,193,434.24     | 130,238,326.10 | 1,955,108.14    | 1.5%       |
| 11                            | Colectivos de Vida        | 983,499             | 1,023,555 | (40,056)  | -3.9%      | 9,935            | 11,247  | (1,312)   | -11.7%     | 209,833,106.97   | 208,879,699.90 | 953,407.07     | 0.5%       | 65,775,634.19      | 75,963,169.43  | (10,187,535.24) | -13.4%     |
| 12                            | - Colectivo de vida       | 507,648             | 514,793   | (7,145)   | -1.4%      | 8,741            | 9,959   | (1,218)   | -12.2%     | 64,035,946.50    | 66,863,316.36  | (2,827,369.86) | -4.2%      | 28,926,034.08      | 36,683,022.11  | (7,756,988.03)  | -21.1%     |
| 13                            | - Colectivo de deudores   | 475,851             | 508,762   | (32,911)  | -6.5%      | 1,194            | 1,288   | (94)      | -7.3%      | 145,797,160.47   | 142,016,383.54 | 3,780,776.93   | 2.7%       | 36,849,600.11      | 39,280,147.32  | (2,430,547.21)  | -6.2%      |
| 14                            | Incendio y Líneas Aliadas | 526,393             | 518,024   | 8,369     | 1.6%       | 370,961          | 371,000 | (39)      | 0.0%       | 166,264,382.03   | 166,500,946.95 | (236,564.92)   | -0.1%      | 33,457,389.18      | 28,723,209.20  | 4,734,179.98    | 16.5%      |
| 15                            | - Residencial             | 430,999             | 429,155   | 1,844     | 0.4%       | 335,050          | 333,666 | 1,384     | 0.4%       | 64,951,341.59    | 62,174,734.47  | 2,776,607.12   | 4.5%       | 21,415,239.50      | 14,724,697.96  | 6,690,541.54    | 45.4%      |
| 16                            | - Comercial               | 94,998              | 88,441    | 6,557     | 7.4%       | 35,560           | 36,953  | (1,393)   | -3.8%      | 100,252,801.15   | 101,710,077.83 | (1,457,276.68) | -1.4%      | 11,971,926.94      | 13,838,615.60  | (1,866,688.66)  | -13.5%     |
| 17                            | - Industrial              | 396                 | 428       | (32)      | -7.5%      | 351              | 381     | (30)      | -7.9%      | 1,060,239.29     | 2,616,134.65   | (1,555,895.36) | -59.5%     | 70,222.74          | 159,895.64     | (89,672.90)     | -56.1%     |
| 18                            | Vida Industrial           | 20                  | 16        | 4         | 25.0%      | 20               | 16      | 4         | 25.0%      | (501.47)         | 2,884.37       | (3,385.84)     | -117.4%    | -                  | -              | -               | 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               | 37,783              | 35,819    | 1,964     | 5.5%       | 35,610           | 33,921  | 1,689     | 5.0%       | 4,899,419.07     | 5,861,327.49   | (961,908.42)   | -16.4%     | 2,136,418.75       | 2,291,959.38   | (155,540.63)    | -6.8%      |
| 23                            | - Residencial             | 29,142              | 27,454    | 1,688     | 6.1%       | 28,197           | 26,640  | 1,557     | 5.8%       | 2,734,377.83     | 3,208,780.19   | (474,402.36)   | -14.8%     | 829,941.02         | 1,178,007.78   | (348,066.76)    | -29.5%     |
| 24                            | - Comercial e Industrial  | 8,641               | 8,365     | 276       | 3.3%       | 7,413            | 7,281   | 132       | 1.8%       | 2,165,041.24     | 2,652,547.30   | (487,506.06)   | -18.4%     | 1,306,477.73       | 1,113,951.60   | 192,526.13      | 17.3%      |
| 25                            | Transporte de Carga       | 32,001              | 41,233    | (9,232)   | -22.4%     | 26,749           | 36,239  | (9,490)   | -26.2%     | 23,459,625.78    | 25,482,047.66  | (2,022,421.88) | -7.9%      | 3,999,003.11       | 3,051,551.43   | 947,451.68      | 31.0%      |
| 26                            | - Terrestre               | 20,754              | 29,833    | (9,079)   | -30.4%     | 19,334           | 28,672  | (9,338)   | -32.6%     | 10,729,216.62    | 13,971,902.42  | (3,242,685.80) | -23.2%     | 1,821,325.87       | 1,895,137.97   | (73,812.10)     | -3.9%      |
| 27                            | - Marítimo                | 11,179              | 11,316    | (137)     | -1.2%      | 7,350            | 7,483   | (133)     | -1.8%      | 12,466,283.37    | 11,207,273.30  | 1,259,010.07   | 11.2%      | 2,067,118.15       | 1,154,222.72   | 912,895.43      | 79.1%      |
| 28                            | - Aéreo                   | 68                  | 84        | (16)      | -19.0%     | 65               | 84      | (19)      | -22.6%     | 264,125.79       | 302,871.94     | (38,746.15)    | -12.8%     | 110,559.09         | 2,190.74       | 108,368.35      | 4946.7%    |
| 29                            | Casco                     | 2,383               | 2,453     | (70)      | -2.9%      | 1,751            | 1,950   | (199)     | -10.2%     | 34,691,353.49    | 29,972,066.65  | 4,719,286.84   | 15.7%      | 14,637,351.19      | 28,535,142.92  | (13,897,791.73) | -48.7%     |
| 30                            | - Marítimo                | 1,944               | 1,971     | (27)      | -1.4%      | 1,471            | 1,589   | (118)     | -7.4%      | 18,670,773.36    | 12,589,254.96  | 6,081,518.40   | 48.3%      | 12,783,770.27      | 4,099,628.19   | 8,684,142.08    | 211.8%     |
| 31                            | - Aéreo                   | 439                 | 482       | (43)      | -8.9%      | 280              | 361     | (81)      | -22.4%     | 16,020,580.13    | 17,382,811.69  | (1,362,231.56) | -7.8%      | 1,853,580.92       | 24,435,514.73  | (22,581,933.81) | -92.4%     |
| 32                            | Automóvil                 | 1,180,413           | 1,091,433 | 88,980    | 8.2%       | 1,045,535        | 981,029 | 64,506    | 6.6%       | 272,414,054.61   | 249,976,934.43 | 22,437,120.18  | 9.0%       | 194,082,779.24     | 170,667,496.30 | 23,415,282.94   | 13.7%      |
| 33                            | - Particular              | 927,589             | -         | 927,589   | 0.0%       | 879,110          | -       | 879,110   | 0.0%       | 215,105,585.85   | -              | 215,105,585.85 | 0.0%       | 163,533,026.24     | -              | 163,533,026.24  | 0.0%       |
| 34                            | - Comercial               | 252,824             | -         | 252,824   | 0.0%       | 166,425          | -       | 166,425   | 0.0%       | 57,308,468.76    | -              | 57,308,468.76  | 0.0%       | 30,549,753.00      | -              | 30,549,753.00   | 0.0%       |
| 35                            | Ramos Técnicos            | 11,736              | 12,238    | (502)     | -4.1%      | 9,053            | 9,604   | (551)     | -5.7%      | 22,010,894.86    | 29,959,383.10  | (7,948,488.24) | -26.5%     | 3,112,836.70       | 6,725,051.05   | (3,612,214.35)  | -53.7%     |
| 36                            | - TRC - TRM               | 2,378               | 3,176     | (798)     | -25.1%     | 2,342            | 3,136   | (794)     | -25.3%     | 17,251,389.21    | 24,772,989.48  | (7,521,600.27) | -30.4%     | 837,416.77         | 4,898,421.99   | (4,061,005.22)  | -82.9%     |
| 37                            | - Equipo Electrónico      | 4,118               | 4,190     | (72)      | -1.7%      | 2,912            | 2,989   | (77)      | -2.6%      | 1,333,360.34     | 1,189,583.59   | 143,776.75     | 12.1%      | 1,337,571.52       | 478,818.01     | 858,753.51      | 179.3%     |
| 38                            | - Caldera y Maquinaria    | 861                 | 858       | 3         | 0.3%       | 836              | 833     | 3         | 0.4%       | (83,038.05)      | 413,706.79     | (496,744.84)   | -120.1%    | -                  | -              | -               | 0.0%       |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE SEPTIEMBRE 2026

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS SUSCRITAS Y SINIESTROS PAGADOS DE SEGURO DIRECTO

| Ramos de Seguros <b>TOTAL</b> |                                     | UNIDADES ASEGURADAS |           |           |            | POLIZAS VIGENTES |           |           |            | PRIMAS SUSCRITAS |                  |                 |            | SINIESTROS PAGADOS |                |                 |            |
|-------------------------------|-------------------------------------|---------------------|-----------|-----------|------------|------------------|-----------|-----------|------------|------------------|------------------|-----------------|------------|--------------------|----------------|-----------------|------------|
|                               |                                     | SEPTIEMBRE          |           | VARIACIÓN |            | SEPTIEMBRE       |           | VARIACIÓN |            | ACUMULADOS       |                  | VARIACIÓN       |            | ACUMULADOS         |                | VARIACIÓN       |            |
|                               |                                     | 2026                | 2025      | Absoluta  | Porcentual | 2026             | 2025      | Absoluta  | Porcentual | 2026             | 2025             | Absoluta        | Porcentual | 2026               | 2025           | Absoluta        | Porcentual |
| 39                            | - Rotura de Maquinaria              | 1,338               | 1,081     | 257       | 23.8%      | 1,017            | 801       | 216       | 27.0%      | 2,072,803.57     | 2,010,986.95     | 61,816.62       | 3.1%       | 365,000.77         | 709,491.38     | (344,490.61)    | -48.6%     |
| 40                            | - Equipo Pesado                     | 3,039               | 2,930     | 109       | 3.7%       | 1,944            | 1,842     | 102       | 5.5%       | 1,436,076.90     | 1,571,780.07     | (135,703.17)    | -8.6%      | 572,847.64         | 638,319.67     | (65,472.03)     | -10.3%     |
| 41                            | - Vidrios                           | 2                   | 3         | (1)       | -33.3%     | 2                | 3         | (1)       | -33.3%     | 302.89           | 336.22           | (33.33)         | -9.9%      | -                  | -              | -               | 0.0%       |
| 42                            | <b>Riesgos Diversos</b>             | 94,245              | 111,043   | (16,798)  | -15.1%     | 32,744           | 32,355    | 389       | 1.2%       | 142,911,605.91   | 138,574,465.38   | 4,337,140.53    | 3.1%       | 34,980,033.84      | 29,655,043.56  | 5,324,990.28    | 18.0%      |
| 43                            | - Responsabilidad Civil             | 18,522              | 19,615    | (1,093)   | -5.6%      | 17,899           | 18,847    | (948)     | -5.0%      | 42,818,695.88    | 38,677,597.32    | 4,141,098.56    | 10.7%      | 7,882,826.21       | 6,653,435.08   | 1,229,391.13    | 18.5%      |
| 44                            | - Robo                              | 3,735               | 4,289     | (554)     | -12.9%     | 3,143            | 3,699     | (556)     | -15.0%     | 2,380,419.45     | 1,667,279.41     | 713,140.04      | 42.8%      | 785,674.58         | 394,380.95     | 391,293.63      | 99.2%      |
| 45                            | - Fidelidad y DDD                   | 974                 | 1,244     | (270)     | -21.7%     | 925              | 1,229     | (304)     | -24.7%     | 4,337,048.22     | 11,716,792.23    | (7,379,744.01)  | -63.0%     | 1,219,096.03       | 2,017,450.50   | (798,354.47)    | -39.6%     |
| 46                            | - Fraude Tarjeta de Crédito         | 58,751              | -         | 58,751    | 0.0%       | 22               | -         | 22        | 0.0%       | 16,690,542.18    | -                | 16,690,542.18   | 0.0%       | 2,731,808.51       | -              | 2,731,808.51    | 0.0%       |
| 47                            | - BBB                               | 68                  | 24        | 44        | 183.3%     | 63               | 15        | 48        | 320.0%     | 14,912,530.07    | 1,204,201.73     | 13,708,328.34   | 1138.4%    | 5,071,601.67       | 11,936.10      | 5,059,665.57    | 42389.6%   |
| 48                            | - Agrícola y Pecuario               | 10                  | -         | 10        | 0.0%       | 10               | -         | 10        | 0.0%       | 244,765.72       | -                | 244,765.72      | 0.0%       | -                  | -              | -               | 0.0%       |
| 49                            | - Otros                             | 12,185              | 85,871    | (73,686)  | -85.8%     | 10,682           | 8,565     | 2,117     | 24.7%      | 61,527,604.39    | 85,308,594.69    | (23,780,990.30) | -27.9%     | 17,289,026.84      | 20,577,840.93  | (3,288,814.09)  | -16.0%     |
| 50                            | <b>Titulos de Propiedad</b>         | 40                  | 40        | -         | 0.0%       | 40               | 40        | -         | 0.0%       | -                | -                | -               | 0.0%       | -                  | -              | -               | 0.0%       |
| 51                            | <b>Fianzas</b>                      | 41,722              | 97,994    | (56,272)  | -57.4%     | 41,722           | 97,142    | (55,420)  | -57.1%     | 99,333,941.89    | 95,090,912.29    | 4,243,029.60    | 4.5%       | 36,111,750.22      | 41,822,766.74  | (5,711,016.52)  | -13.7%     |
| 52                            | - Oferta y Cumplimiento             | -                   | 43,504    | (43,504)  | -100.0%    | -                | 43,314    | (43,314)  | -100.0%    | -                | 45,449,169.26    | (45,449,169.26) | -100.0%    | -                  | 20,843,154.99  | (20,843,154.99) | -100.0%    |
| 53                            | - Propuesta (Oferta)                | 1,427               | -         | 1,427     | 0.0%       | 1,427            | -         | 1,427     | 0.0%       | 596,638.34       | -                | 596,638.34      | 0.0%       | 1,220,579.52       | -              | 1,220,579.52    | 0.0%       |
| 54                            | - Cumplimiento de Obras y Servicios | 18,208              | -         | 18,208    | 0.0%       | 18,208           | -         | 18,208    | 0.0%       | 41,968,834.40    | -                | 41,968,834.40   | 0.0%       | 4,943,044.69       | -              | 4,943,044.69    | 0.0%       |
| 55                            | - Suministros                       | 1,753               | -         | 1,753     | 0.0%       | 1,753            | -         | 1,753     | 0.0%       | 1,346,957.45     | -                | 1,346,957.45    | 0.0%       | 32,635.93          | -              | 32,635.93       | 0.0%       |
| 56                            | - Crédito (primer requerimiento)    | 1,749               | -         | 1,749     | 0.0%       | 1,749            | -         | 1,749     | 0.0%       | 2,702,198.42     | -                | 2,702,198.42    | 0.0%       | 8,582.03           | -              | 8,582.03        | 0.0%       |
| 57                            | - Judiciales                        | 9,102               | -         | 9,102     | 0.0%       | 9,102            | -         | 9,102     | 0.0%       | 2,407,578.59     | -                | 2,407,578.59    | 0.0%       | 712,284.92         | -              | 712,284.92      | 0.0%       |
| 58                            | - Fidelidad                         | 37                  | -         | 37        | 0.0%       | 37               | -         | 37        | 0.0%       | 37,058.44        | -                | 37,058.44       | 0.0%       | -                  | -              | -               | 0.0%       |
| 59                            | - Otras Fianzas                     | 9,446               | 54,490    | (45,044)  | -82.7%     | 9,446            | 53,828    | (44,382)  | -82.5%     | 50,274,676.25    | 49,641,743.03    | 632,933.22      | 1.3%       | 29,194,623.13      | 20,979,611.75  | 8,215,011.38    | 39.2%      |
| TOTAL LOCAL Y EXTERIOR        |                                     | 4,584,865           | 4,561,168 | 23,697    | 0.5%       | 2,403,287        | 2,365,097 | 38,190    | 1.6%       | 1,615,176,423.32 | 1,535,629,841.40 | 79,546,581.92   | 5.2%       | 737,708,235.93     | 716,198,392.23 | 21,509,843.70   | 3.0%       |

|         |           |           |        |      |           |           |        |      |                |                |               |      |                |                |               |      |
|---------|-----------|-----------|--------|------|-----------|-----------|--------|------|----------------|----------------|---------------|------|----------------|----------------|---------------|------|
| Vida    | 2,658,129 | 2,650,875 | 7,254  | 0.3% | 839,102   | 801,801   | 37,301 | 4.7% | 849,191,647.15 | 794,208,873.08 | 54,982,774.07 | 6.9% | 415,190,673.70 | 404,726,171.65 | 10,464,502.05 | 2.6% |
| General | 1,926,736 | 1,910,293 | 16,443 | 0.9% | 1,564,185 | 1,563,296 | 889    | 0%   | 765,984,776.17 | 741,420,968.32 | 24,563,807.85 | 3.3% | 322,517,562.23 | 311,472,220.58 | 11,045,341.65 | 3.5% |

|         |           |           |        |      |           |           |        |      |                    |                    |               |      |                  |                  |               |      |
|---------|-----------|-----------|--------|------|-----------|-----------|--------|------|--------------------|--------------------|---------------|------|------------------|------------------|---------------|------|
| Totales | 4,584,865 | 4,561,168 | 23,697 | 0.5% | 2,403,287 | 2,365,097 | 38,190 | 1.6% | \$1,615,176,423.32 | \$1,535,629,841.40 | 79,546,581.92 | 5.2% | \$737,708,235.93 | \$716,198,392.23 | 21,509,843.70 | 3.0% |
|---------|-----------|-----------|--------|------|-----------|-----------|--------|------|--------------------|--------------------|---------------|------|------------------|------------------|---------------|------|



SUPERINTENDENCIA DE SEGUROS Y REASEGuros DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE SEPTIEMBRE 2026

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS SUSCRITAS Y SINIESTROS PAGADOS DE SEGURO DIRECTO DEL MES

| Ramos de Seguros <b>TOTAL</b> |                           | UNIDADES ASEGURADAS |           |           |            | POLIZAS VIGENTES |         |           |            | PRIMAS SUSCRITAS DEL MES |               |                |            | SINIESTROS PAGADOS DEL MES |               |                |            |
|-------------------------------|---------------------------|---------------------|-----------|-----------|------------|------------------|---------|-----------|------------|--------------------------|---------------|----------------|------------|----------------------------|---------------|----------------|------------|
|                               |                           | SEPTIEMBRE          |           | VARIACIÓN |            | SEPTIEMBRE       |         | VARIACIÓN |            | SEPTIEMBRE               |               | VARIACIÓN      |            | SEPTIEMBRE                 |               | VARIACIÓN      |            |
|                               |                           | 2026                | 2025      | Absoluta  | Porcentual | 2026             | 2025    | Absoluta  | Porcentual | 2026                     | 2025          | Absoluta       | Porcentual | 2026                       | 2025          | Absoluta       | Porcentual |
| 1                             | Vida Individual           | 433,107             | 388,245   | 44,862    | 11.6%      | 420,663          | 374,825 | 45,838    | 12.2%      | 18,772,011.87            | 18,003,361.24 | 768,650.63     | 4.3%       | 4,816,224.13               | 5,419,999.15  | (603,775.02)   | -11.1%     |
| 2                             | - Primer año              | 133,596             | 90,449    | 43,147    | 47.7%      | 133,587          | 88,982  | 44,605    | 50.1%      | 3,231,827.32             | 3,011,545.01  | 220,282.31     | 7.3%       | 2,851,086.85               | 2,828,716.40  | 22,370.45      | 0.8%       |
| 3                             | - Renovación              | 299,511             | 297,796   | 1,715     | 0.6%       | 287,076          | 285,843 | 1,233     | 0.4%       | 15,540,184.55            | 14,991,816.23 | 548,368.32     | 3.7%       | 1,965,137.28               | 2,591,282.75  | (626,145.47)   | -24.2%     |
| 4                             | Accidentes Personales     | 764,743             | 769,524   | (4,781)   | -0.6%      | 245,955          | 244,979 | 976       | 0.4%       | 3,057,354.73             | 2,513,500.07  | 543,854.66     | 21.6%      | 895,055.99                 | 982,469.32    | (87,413.33)    | -8.9%      |
| 5                             | - Individual              | 236,162             | 226,448   | 9,714     | 4.3%       | 210,812          | 203,347 | 7,465     | 3.7%       | 968,016.49               | 1,077,006.47  | (108,989.98)   | -10.1%     | 223,929.21                 | 174,963.32    | 48,965.89      | 28.0%      |
| 6                             | - Grupo                   | 520,634             | 543,076   | (22,442)  | -4.1%      | 35,028           | 41,632  | (6,604)   | -15.9%     | 1,916,478.34             | 1,436,493.60  | 479,984.74     | 33.4%      | 642,095.08                 | 807,506.00    | (165,410.92)   | -20.5%     |
| 7                             | - Invalidez               | 7,947               | -         | 7,947     | 0.0%       | 115              | -       | 115       | 0.0%       | 172,859.90               | -             | 172,859.90     | 0.0%       | 29,031.70                  | 0.00          | 29,031.70      | 0.0%       |
| 8                             | Salud                     | 476,780             | 469,551   | 7,229     | 1.5%       | 162,549          | 170,750 | (8,201)   | -4.8%      | 47,010,398.47            | 44,231,985.92 | 2,778,412.55   | 6.3%       | 32,586,648.31              | 35,965,195.03 | (3,378,546.72) | -9.4%      |
| 9                             | - Individual              | 199,345             | 179,775   | 19,570    | 10.9%      | 144,796          | 135,623 | 9,173     | 6.8%       | 28,739,560.77            | 26,187,245.58 | 2,552,315.19   | 9.7%       | 18,820,753.80              | 17,582,309.35 | 1,238,444.45   | 7.0%       |
| 10                            | - Grupo                   | 277,435             | 289,776   | (12,341)  | -4.3%      | 17,753           | 35,127  | (17,374)  | -49.5%     | 18,270,837.70            | 18,044,740.34 | 226,097.36     | 1.3%       | 13,765,894.51              | 18,382,885.68 | (4,616,991.17) | -25.1%     |
| 11                            | Colectivos de Vida        | 983,499             | 1,023,555 | (40,056)  | -3.9%      | 9,935            | 11,247  | (1,312)   | -11.7%     | 22,985,357.25            | 21,803,517.25 | 1,181,840.00   | 5.4%       | 7,265,896.03               | 8,918,937.21  | (1,653,041.18) | -18.5%     |
| 12                            | - Colectivo de vida       | 507,648             | 514,793   | (7,145)   | -1.4%      | 8,741            | 9,959   | (1,218)   | -12.2%     | 6,836,821.07             | 6,673,154.29  | 163,666.78     | 2.5%       | 3,358,962.42               | 4,562,800.48  | (1,203,838.06) | -26.4%     |
| 13                            | - Colectivo de deudores   | 475,851             | 508,762   | (32,911)  | -6.5%      | 1,194            | 1,288   | (94)      | -7.3%      | 16,148,536.18            | 15,130,362.96 | 1,018,173.22   | 6.7%       | 3,906,933.61               | 4,356,136.73  | (449,203.12)   | -10.3%     |
| 14                            | Incendio y Líneas Aliadas | 526,393             | 518,024   | 8,369     | 1.6%       | 370,961          | 371,000 | (39)      | 0.0%       | 12,562,273.66            | 12,274,896.65 | 287,377.01     | 2.3%       | 3,892,744.99               | 2,186,287.98  | 1,706,457.01   | 78.1%      |
| 15                            | - Residencial             | 430,999             | 429,155   | 1,844     | 0.4%       | 335,050          | 333,666 | 1,384     | 0.4%       | 5,207,843.09             | 6,518,308.60  | (1,310,465.51) | -20.1%     | 2,723,807.69               | 1,094,380.26  | 1,629,427.43   | 148.9%     |
| 16                            | - Comercial               | 94,998              | 88,441    | 6,557     | 7.4%       | 35,560           | 36,953  | (1,393)   | -3.8%      | 7,303,349.38             | 5,723,238.80  | 1,580,110.58   | 27.6%      | 1,166,840.30               | 941,907.72    | 224,932.58     | 23.9%      |
| 17                            | - Industrial              | 396                 | 428       | (32)      | -7.5%      | 351              | 381     | (30)      | -7.9%      | 51,081.19                | 33,349.25     | 17,731.94      | 53.2%      | 2,097.00                   | 150,000.00    | (147,903.00)   | -98.6%     |
| 18                            | Vida Industrial           | 20                  | 16        | 4         | 25.0%      | 20               | 16      | 4         | 25.0%      | (501.47)                 | 158.95        | (660.42)       | -415.5%    | -                          | -             | -              | 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                            | Multirisgo                | 37,783              | 35,819    | 1,964     | 5.5%       | 35,610           | 33,921  | 1,689     | 5.0%       | 614,513.57               | 747,100.16    | (132,586.59)   | -17.7%     | 207,755.50                 | 181,147.68    | 26,607.82      | 14.7%      |
| 23                            | - Residencial             | 29,142              | 27,454    | 1,688     | 6.1%       | 28,197           | 26,640  | 1,557     | 5.8%       | 335,836.22               | 389,358.50    | (53,522.28)    | -13.7%     | 125,569.04                 | 79,695.64     | 45,873.40      | 57.6%      |
| 24                            | - Comercial e Industrial  | 8,641               | 8,365     | 276       | 3.3%       | 7,413            | 7,281   | 132       | 1.8%       | 278,677.35               | 357,741.66    | (79,064.31)    | -22.1%     | 82,186.46                  | 101,452.04    | (19,265.58)    | -19.0%     |
| 25                            | Transporte de Carga       | 32,001              | 41,233    | (9,232)   | -22.4%     | 26,749           | 36,239  | (9,490)   | -26.2%     | 2,253,301.76             | 2,480,266.76  | (226,965.00)   | -9.2%      | 292,763.04                 | 331,976.82    | (39,213.78)    | -11.8%     |
| 26                            | - Terrestre               | 20,754              | 29,833    | (9,079)   | -30.4%     | 19,334           | 28,672  | (9,338)   | -32.6%     | 1,190,805.26             | 1,438,460.07  | (247,654.81)   | -17.2%     | 116,326.40                 | 220,873.54    | (104,547.14)   | -47.3%     |
| 27                            | - Marítimo                | 11,179              | 11,316    | (137)     | -1.2%      | 7,350            | 7,483   | (133)     | -1.8%      | 1,043,546.85             | 1,010,807.04  | 32,739.81      | 3.2%       | 176,436.64                 | 111,103.28    | 65,333.36      | 58.8%      |
| 28                            | - Aéreo                   | 68                  | 84        | (16)      | -19.0%     | 65               | 84      | (19)      | -22.6%     | 18,949.65                | 30,999.65     | (12,050.00)    | -38.9%     | 0.00                       | -             | -              | 0.0%       |
| 29                            | Casco                     | 2,383               | 2,453     | (70)      | -2.9%      | 1,751            | 1,950   | (199)     | -10.2%     | 3,833,963.11             | 4,318,432.50  | (484,469.39)   | -11.2%     | 82,676.40                  | 50,230.76     | 32,445.64      | 64.6%      |
| 30                            | - Marítimo                | 1,944               | 1,971     | (27)      | -1.4%      | 1,471            | 1,589   | (118)     | -7.4%      | 1,654,287.82             | 2,023,129.46  | (368,841.64)   | -18.2%     | 82,676.40                  | 9,392.06      | 73,284.34      | 780.3%     |
| 31                            | - Aéreo                   | 439                 | 482       | (43)      | -8.9%      | 280              | 361     | (81)      | -22.4%     | 2,179,675.29             | 2,295,303.04  | (115,627.75)   | -5.0%      | 0.00                       | 40,838.70     | (40,838.70)    | -100.0%    |
| 32                            | Automóvil                 | 1,180,413           | 1,091,433 | 88,980    | 8.2%       | 1,045,535        | 981,029 | 64,506    | 6.6%       | 29,324,997.96            | 27,180,316.01 | 2,144,681.95   | 7.9%       | 21,074,883.12              | 19,996,837.29 | 1,078,045.83   | 5.4%       |
| 33                            | - Particular              | 927,589             | -         | 927,589   | 0.0%       | 879,110          | -       | 879,110   | 0.0%       | 23,775,512.32            | -             | 23,775,512.32  | 0.0%       | 16,960,382.47              | -             | 16,960,382.47  | 0.0%       |
| 34                            | - Comercial               | 252,824             | -         | 252,824   | 0.0%       | 166,425          | -       | 166,425   | 0.0%       | 5,549,485.64             | -             | 5,549,485.64   | 0.0%       | 4,114,500.65               | -             | 4,114,500.65   | 0.0%       |
| 35                            | Ramos Técnicos            | 11,736              | 12,238    | (502)     | -4.1%      | 9,053            | 9,604   | (551)     | -5.7%      | 3,439,047.86             | 7,255,796.24  | (3,816,748.38) | -52.6%     | 121,415.93                 | 1,903,205.49  | (1,781,789.56) | -93.6%     |
| 36                            | - TRC - TRM               | 2,378               | 3,176     | (798)     | -25.1%     | 2,342            | 3,136   | (794)     | -25.3%     | 3,082,044.83             | 6,911,745.83  | (3,829,701.00) | -55.4%     | 11,862.79                  | 1,791,756.30  | (1,779,893.51) | -99.3%     |
| 37                            | - Equipo Electrónico      | 4,118               | 4,190     | (72)      | -1.7%      | 2,912            | 2,989   | (77)      | -2.6%      | 115,823.16               | 110,297.68    | 5,525.48       | 5.0%       | 72,850.84                  | 38,732.64     | 34,118.20      | 88.1%      |
| 38                            | - Caldera y Maquinaria    | 861                 | 858       | 3         | 0.3%       | 836              | 833     | 3         | 0.4%       | -                        | 465.47        | (465.47)       | -100.0%    | 0.00                       | -             | -              | 0.0%       |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ  
RESUMEN ACUMULADOS AL 30 DE SEPTIEMBRE 2026  
COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS SUSCRITAS Y SINIESTROS PAGADOS DE SEGURO DIRECTO DEL MES

| Ramos de Seguros <b>TOTAL</b> |                                     | UNIDADES ASEGURADAS |                  |               |             | POLIZAS VIGENTES |                  |               |             | PRIMAS SUSCRITAS DEL MES |                         |                       |              | SINIESTROS PAGADOS DEL MES |                        |                       |               |
|-------------------------------|-------------------------------------|---------------------|------------------|---------------|-------------|------------------|------------------|---------------|-------------|--------------------------|-------------------------|-----------------------|--------------|----------------------------|------------------------|-----------------------|---------------|
|                               |                                     | SEPTIEMBRE          |                  | VARIACIÓN     |             | SEPTIEMBRE       |                  | VARIACIÓN     |             | SEPTIEMBRE               |                         | VARIACIÓN             |              | SEPTIEMBRE                 |                        | VARIACIÓN             |               |
|                               |                                     | 2026                | 2025             | Absoluta      | Porcentual  | 2026             | 2025             | Absoluta      | Porcentual  | 2026                     | 2025                    | Absoluta              | Porcentual   | 2026                       | 2025                   | Absoluta              | Porcentual    |
| 39                            | - Rotura de Maquinaria              | 1,338               | 1,081            | 257           | 23.8%       | 1,017            | 801              | 216           | 27.0%       | 70,465.10                | 147,105.64              | (76,640.54)           | -52.1%       | 29,967.63                  | 18,478.68              | 11,488.95             | 62.2%         |
| 40                            | - Equipo Pesado                     | 3,039               | 2,930            | 109           | 3.7%        | 1,944            | 1,842            | 102           | 5.5%        | 170,714.77               | 86,181.62               | 84,533.15             | 98.1%        | 6,734.67                   | 54,237.87              | (47,503.20)           | -87.6%        |
| 41                            | - Vidrios                           | 2                   | 3                | (1)           | -33.3%      | 2                | 3                | (1)           | -33.3%      | -                        | -                       | -                     | 0.0%         | -                          | -                      | -                     | 0.0%          |
| 42                            | <b>Riesgos Diversos</b>             | 94,245              | 111,043          | (16,798)      | -15.1%      | 32,744           | 32,355           | 389           | 1.2%        | 14,640,161.38            | 14,983,980.59           | (343,819.21)          | -2.3%        | 2,269,601.40               | 3,542,179.92           | (1,272,578.52)        | -35.9%        |
| 43                            | - Responsabilidad Civil             | 18,522              | 19,615           | (1,093)       | -5.6%       | 17,899           | 18,847           | (948)         | -5.0%       | 6,232,722.47             | 5,655,838.52            | 576,883.95            | 10.2%        | 809,882.45                 | 1,198,085.44           | (388,202.99)          | -32.4%        |
| 44                            | - Robo                              | 3,735               | 4,289            | (554)         | -12.9%      | 3,143            | 3,699            | (556)         | -15.0%      | 220,493.50               | 148,654.97              | 71,838.53             | 48.3%        | 46,686.82                  | 48,479.61              | (1,792.79)            | -3.7%         |
| 45                            | - Fidelidad y DDD                   | 974                 | 1,244            | (270)         | -21.7%      | 925              | 1,229            | (304)         | -24.7%      | 162,265.04               | 1,270,458.57            | (1,108,193.53)        | -87.2%       | 55,580.32                  | 219,776.79             | (164,196.47)          | -74.7%        |
| 46                            | - Fraude Tarjeta de Crédito         | 58,751              | -                | 58,751        | 0.0%        | 22               | -                | 22            | 0.0%        | 1,734,963.44             | -                       | 1,734,963.44          | 0.0%         | 164,507.08                 | -                      | 164,507.08            | 0.0%          |
| 47                            | - BBB                               | 68                  | 24               | 44            | 183.3%      | 63               | 15               | 48            | 320.0%      | 2,056,749.95             | 133,000.00              | 1,923,749.95          | 1446.4%      | 470,901.65                 | 346.00                 | 470,555.65            | 135998.7%     |
| 48                            | - Agrícola y Pecuario               | 10                  | -                | 10            | 0.0%        | 10               | -                | 10            | 0.0%        | (16,500.00)              | -                       | (16,500.00)           | 0.0%         | -                          | -                      | -                     | 0.0%          |
| 49                            | - Otros                             | 12,185              | 85,871           | (73,686)      | -85.8%      | 10,682           | 8,565            | 2,117         | 24.7%       | 4,249,466.98             | 7,776,028.53            | (3,526,561.55)        | -45.4%       | 722,043.08                 | 2,075,492.08           | (1,353,449.00)        | -65.2%        |
| 50                            | <b>Títulos de Propiedad</b>         | 40                  | 40               | -             | 0.0%        | 40               | 40               | -             | 0.0%        | -                        | -                       | -                     | 0.0%         | -                          | -                      | -                     | 0.0%          |
| 51                            | <b>Fianzas</b>                      | 41,722              | 97,994           | (56,272)      | -57.4%      | 41,722           | 97,142           | (55,420)      | -57.1%      | 5,947,104.58             | 10,081,647.38           | (4,134,542.80)        | -41.0%       | 4,427,237.42               | 2,403,785.92           | 2,023,451.50          | 84.2%         |
| 52                            | - Oferta y Cumplimiento             | -                   | 43,504           | (43,504)      | -100.0%     | -                | 43,314           | (43,314)      | -100.0%     | -                        | 4,494,461.66            | (4,494,461.66)        | -100.0%      | -                          | 56,063.55              | (56,063.55)           | -100.0%       |
| 53                            | - Propuesta (Oferta)                | 1,427               | -                | 1,427         | 0.0%        | 1,427            | -                | 1,427         | 0.0%        | 28,621.14                | -                       | 28,621.14             | 0.0%         | 247,039.22                 | -                      | 247,039.22            | 0.0%          |
| 54                            | - Cumplimiento de Obras y Servicios | 18,208              | -                | 18,208        | 0.0%        | 18,208           | -                | 18,208        | 0.0%        | 4,131,877.39             | -                       | 4,131,877.39          | 0.0%         | 660,425.21                 | -                      | 660,425.21            | 0.0%          |
| 55                            | - Suministros                       | 1,753               | -                | 1,753         | 0.0%        | 1,753            | -                | 1,753         | 0.0%        | 187,745.33               | -                       | 187,745.33            | 0.0%         | -                          | -                      | -                     | 0.0%          |
| 56                            | - Crédito (primer requerimiento)    | 1,749               | -                | 1,749         | 0.0%        | 1,749            | -                | 1,749         | 0.0%        | 392,940.92               | -                       | 392,940.92            | 0.0%         | -                          | -                      | -                     | 0.0%          |
| 57                            | - Judiciales                        | 9,102               | -                | 9,102         | 0.0%        | 9,102            | -                | 9,102         | 0.0%        | 78,239.97                | -                       | 78,239.97             | 0.0%         | 356,462.51                 | -                      | 356,462.51            | 0.0%          |
| 58                            | - Fidelidad                         | 37                  | -                | 37            | 0.0%        | 37               | -                | 37            | 0.0%        | 500.00                   | -                       | 500.00                | 0.0%         | -                          | -                      | -                     | 0.0%          |
| 59                            | - Otras Fianzas                     | 9,446               | 54,490           | (45,044)      | -82.7%      | 9,446            | 53,828           | (44,382)      | -82.5%      | 1,127,179.83             | 5,587,185.72            | (4,460,005.89)        | -79.8%       | 3,163,310.48               | 2,347,722.37           | 815,588.11            | 34.7%         |
| 60                            | <b>TOTAL LOCAL Y EXTERIOR</b>       | <b>4,584,865</b>    | <b>4,561,168</b> | <b>23,697</b> | <b>0.5%</b> | <b>2,403,287</b> | <b>2,365,097</b> | <b>38,190</b> | <b>1.6%</b> | <b>164,439,984.73</b>    | <b>165,874,959.72</b>   | <b>(1,434,974.99)</b> | <b>-0.9%</b> | <b>77,932,902.26</b>       | <b>81,882,252.57</b>   | <b>(3,949,350.31)</b> | <b>-4.8%</b>  |
|                               |                                     |                     |                  |               |             |                  |                  |               |             |                          |                         |                       |              |                            |                        |                       |               |
| <b>Vida</b>                   |                                     | <b>2,658,129</b>    | <b>2,650,875</b> | <b>7,254</b>  | <b>0.3%</b> | <b>839,102</b>   | <b>801,801</b>   | <b>37,301</b> | <b>4.7%</b> | <b>91,825,122.32</b>     | <b>86,552,364.48</b>    | <b>5,272,757.84</b>   | <b>6.1%</b>  | <b>45,563,824.46</b>       | <b>51,286,600.71</b>   | <b>(5,722,776.25)</b> | <b>-11.2%</b> |
| <b>General</b>                |                                     | <b>1,926,736</b>    | <b>1,910,293</b> | <b>16,443</b> | <b>0.9%</b> | <b>1,564,185</b> | <b>1,563,296</b> | <b>889</b>    | <b>0%</b>   | <b>72,614,862.41</b>     | <b>79,322,595.24</b>    | <b>(6,707,732.83)</b> | <b>-8.5%</b> | <b>32,369,077.80</b>       | <b>30,595,651.86</b>   | <b>1,773,425.94</b>   | <b>5.8%</b>   |
|                               |                                     |                     |                  |               |             |                  |                  |               |             |                          |                         |                       |              |                            |                        |                       |               |
| <b>Totales</b>                |                                     | <b>4,584,865</b>    | <b>4,561,168</b> | <b>23,697</b> | <b>0.5%</b> | <b>2,403,287</b> | <b>2,365,097</b> | <b>38,190</b> | <b>1.6%</b> | <b>\$164,439,984.73</b>  | <b>\$165,874,959.72</b> | <b>(1,434,974.99)</b> | <b>-0.9%</b> | <b>\$77,932,902.26</b>     | <b>\$81,882,252.57</b> | <b>(3,949,350.31)</b> | <b>-4.8%</b>  |



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 30 DE SEPTIEMBRE 2026

COMPARATIVO DE POBLACIÓN, PÓLIZAS, PRIMAS SUSCRITAS Y SINIESTROS PAGADOS DE SEGURO DIRECTO DEL MES

| Ramos de Seguros TOTAL    |                                             | UNIDADES ASEGURADAS |           |           |            | POLIZAS VIGENTES |           |           |            | PRIMAS SUSCRITAS DEL MES |                  |                |            | SINIESTROS PAGADOS DEL MES |                 |                |            |
|---------------------------|---------------------------------------------|---------------------|-----------|-----------|------------|------------------|-----------|-----------|------------|--------------------------|------------------|----------------|------------|----------------------------|-----------------|----------------|------------|
|                           |                                             | SEPTIEMBRE          |           | VARIACIÓN |            | SEPTIEMBRE       |           | VARIACIÓN |            | SEPTIEMBRE               |                  | VARIACIÓN      |            | SEPTIEMBRE                 |                 | VARIACIÓN      |            |
|                           |                                             | 2026                | 2025      | Absoluta  | Porcentual | 2026             | 2025      | Absoluta  | Porcentual | 2026                     | 2025             | Absoluta       | Porcentual | 2026                       | 2025            | Absoluta       | Porcentual |
| 1                         | Acerta Compañía de Seguros, S.A.            | 43,146              | 32,313    | 10,833    | 33.5%      | 28,556           | 25,357    | 3,199     | 12.6%      | 3,780,019.29             | 2,670,563.23     | 1,109,456.06   | 41.5%      | 1,267,724.97               | 837,921.55      | 429,803.42     | 51.3%      |
| 2                         | Aliado Seguros, S.A.                        | 52,034              | 165,774   | -113,740  | -68.6%     | 15,993           | 13,228    | 2,765     | 20.9%      | 3,585,040.23             | 3,951,980.15     | (366,939.92)   | -9.3%      | 619,052.92                 | 1,626,709.50    | (1,007,656.58) | -61.9%     |
| 3                         | Aseguradora Ancon, S.A.                     | 197,204             | 158,978   | 38,226    | 24.0%      | 89,258           | 75,746    | 13,512    | 17.8%      | 5,962,364.32             | 5,530,254.61     | 432,109.71     | 7.8%       | 2,312,270.68               | 3,037,272.24    | (725,001.56)   | -23.9%     |
| 4                         | Aseguradora Global, S.A.                    | 228,725             | 216,336   | 12,389    | 5.7%       | 46,052           | 44,950    | 1,102     | 2.5%       | 3,773,895.93             | 3,236,910.59     | 536,985.34     | 16.6%      | 839,150.49                 | 1,012,589.20    | (173,438.71)   | -17.1%     |
| 5                         | ASSA Compañía de Seguros, S.A.              | 757,626             | 755,116   | 2,510     | 0.3%       | 372,760          | 364,451   | 8,309     | 2.3%       | 34,518,451.02            | 35,215,187.48    | (696,736.46)   | -2.0%      | 15,073,370.27              | 17,032,426.15   | (1,959,055.88) | -11.5%     |
| 6                         | Banesco Seguros, S.A.                       | 52,478              | 48,741    | 3,737     | 7.7%       | 19,955           | 19,766    | 189       | 1.0%       | 2,014,090.24             | 1,570,648.03     | 443,442.21     | 28.2%      | 154,265.80                 | 375,842.33      | (221,576.53)   | -59.0%     |
| 7                         | CHUBB Seguros Panamá S. A.                  | 38,883              | 38,275    | 608       | 1.6%       | 2,336            | 1,745     | 591       | 33.9%      | 933,128.97               | 1,799,491.95     | (866,362.98)   | -48.1%     | 199,118.73                 | 53,741.45       | 145,377.28     | 270.5%     |
| 8                         | Compañía Internacional de Seguros, S.A.     | 516,600             | 532,882   | -16,282   | -3.1%      | 324,418          | 386,574   | -62,156   | -16.1%     | 27,160,162.36            | 25,794,800.14    | 1,365,362.22   | 5.3%       | 13,560,976.29              | 10,110,972.29   | 3,450,004.00   | 34.1%      |
| 9                         | General de Seguros, S.A.                    | 313,651             | 264,965   | 48,686    | 18.4%      | 311,121          | 262,586   | 48,535    | 18.5%      | 7,449,289.38             | 8,233,267.72     | (783,978.34)   | -9.5%      | 1,275,084.72               | 1,164,985.89    | 110,098.83     | 9.5%       |
| 10                        | MAPFRE Panamá S.A.                          | 263,906             | 264,898   | -992      | -0.4%      | 124,840          | 130,383   | -5,543    | -4.3%      | 15,404,495.57            | 19,793,158.12    | (4,388,662.55) | -22.2%     | 10,235,278.41              | 16,030,564.06   | (5,795,285.65) | -36.2%     |
| 11                        | Mercantil Seguros y Reaseguros, S.A.        | 68,794              | 46,078    | 22,716    | 49.3%      | 48,183           | 29,910    | 18,273    | 61.1%      | 8,063,420.81             | 6,366,868.90     | 1,696,551.91   | 26.6%      | 4,000,987.52               | 3,663,403.98    | 337,583.54     | 9.2%       |
| 12                        | Multibank Seguros, S.A.                     | 95,089              | 154,583   | -59,494   | -38.5%     | 36,121           | 38,642    | -2,521    | -6.5%      | 1,110,912.15             | 2,343,743.83     | (1,232,831.68) | -52.6%     | 188,475.06                 | 480,211.48      | (291,736.42)   | -60.8%     |
| 13                        | Optima Compañía de Seguros, S.A.            | 104,597             | 101,207   | 3,390     | 3.3%       | 26,613           | 27,664    | -1,051    | -3.8%      | 2,168,898.57             | 2,711,875.21     | (542,976.64)   | -20.0%     | 1,338,326.21               | 835,761.38      | 502,564.83     | 60.1%      |
| 14                        | Pan American Life Insurande de Panamá, S.A. | 436,618             | 433,611   | 3,007     | 0.7%       | 55,506           | 52,821    | 2,685     | 5.1%       | 15,477,754.11            | 14,260,256.53    | 1,217,497.58   | 8.5%       | 6,813,972.63               | 7,229,651.17    | (415,678.54)   | -5.7%      |
| 15                        | SAGICOR Panamá, S. A.                       | 78,844              | 72,520    | 6,324     | 8.7%       | 2,225            | 1,838     | 387       | 21.1%      | 459,841.60               | 506,856.95       | (47,015.35)    | -9.3%      | 317,857.59                 | 390,579.90      | (72,722.31)    | -18.6%     |
| 16                        | Seguros FEDPA, S. A.                        | 813,037             | 743,851   | 69,186    | 9.3%       | 431,791          | 424,145   | 7,646     | 1.8%       | 6,768,423.28             | 6,306,007.80     | 462,415.48     | 7.3%       | 4,548,078.14               | 4,103,986.96    | 444,091.18     | 10.8%      |
| 17                        | Seguros Suramericana, S.A.                  | 344,119             | 401,610   | -57,491   | -14.3%     | 338,526          | 373,696   | -35,170   | -9.4%      | 12,209,523.41            | 13,468,324.53    | (1,258,801.12) | -9.3%      | 8,173,442.29               | 8,224,480.03    | (51,037.74)    | -0.6%      |
| 18                        | UniVivir, S. A.                             | 27,567              | 25,927    | 1,640     | 6.3%       | 8,867            | 9,038     | -171      | -1.9%      | 1,386,444.80             | 1,329,403.57     | 57,041.23      | 4.3%       | 932,496.14                 | 691,672.23      | 240,823.91     | 34.8%      |
| 19                        | Worldwide Medical Assurance                 | 31,801              | 28,883    | 2,918     | 10.1%      | 21,588           | 19,066    | 2,522     | 13.2%      | 5,675,220.14             | 4,790,395.42     | 884,824.72     | 18.5%      | 3,110,327.76               | 3,454,216.73    | (343,888.97)   | -10.0%     |
| SUB-TOTAL (APADEA)        |                                             | 4,464,719           | 4,486,548 | -21,829   | -0.5%      | 2,304,709        | 2,301,606 | 3,103     | 0.1%       | 157,901,376.18           | 159,879,994.76   | (1,978,618.58) | -1.2%      | 74,960,256.62              | 80,356,988.52   | (5,396,731.90) | -6.7%      |
| 20                        | BUPA Panamá S.A.                            | 4,553               | 4,262     | 291       | 6.8%       | 2,161            | 1,982     | 179       | 9.0%       | 1,374,168.84             | 1,114,045.12     | 260,123.72     | 23.3%      | 1,516,782.75               | 704,901.17      | 811,881.58     | 115.2%     |
| 21                        | Interamericana de Fianzas y Seguros, S.A.   | 21,691              | 14,360    | 7,331     | 51.1%      | 9,377            | 8,311     | 1,066     | 12.8%      | 1,771,739.41             | 2,751,293.20     | (979,553.79)   | -35.6%     | 235,110.56                 | 60,772.44       | 174,338.12     | 286.9%     |
| 22                        | La Regional de Seguros, S.A.                | 93,902              | 55,998    | 37,904    | 67.7%      | 87,040           | 53,198    | 33,842    | 63.6%      | 3,392,700.30             | 2,129,626.64     | 1,263,073.66   | 59.3%      | 1,220,752.33               | 759,590.44      | 461,161.89     | 60.7%      |
| SUB-TOTAL (No Agremiados) |                                             | 120,146             | 74,620    | 45,526    | 61.0%      | 98,578           | 63,491    | 35,087    | 55.3%      | 6,538,608.55             | 5,994,964.96     | 543,643.59     | 9.1%       | 2,972,645.64               | 1,525,264.05    | 1,447,381.59   | 94.9%      |
| TOTALES                   |                                             | 4,584,865           | 4,561,168 | 23,697    | 0.5%       | 2,403,287        | 2,365,097 | 38,190    | 1.6%       | \$164,439,984.73         | \$165,874,959.72 | (1,434,974.99) | -0.9%      | \$77,932,902.26            | \$81,882,252.57 | (3,949,350.31) | -4.8%      |