



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 31 DE OCTUBRE 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			
	OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
Vida Individual	392,955	246,883	146,072	59.2%	379,246	232,291	146,955	63.3%	165,125,806.36	151,357,367.29	13,768,439.07	9.1%	44,130,559.54	38,297,664.63	5,832,894.91	15.2%
Accidentes Personales	774,988	579,910	195,078	33.6%	249,307	162,839	86,468	53.1%	29,315,348.04	25,446,156.18	3,869,191.86	15.2%	8,351,065.17	7,743,096.07	607,969.10	7.9%
Salud	473,666	459,149	14,517	3.2%	172,139	165,786	6,353	3.8%	459,750,221.62	427,442,937.24	32,307,284.38	7.6%	312,302,478.11	297,033,966.20	15,268,511.91	5.1%
Colectivos de Vida	1,017,755	942,635	75,120	8.0%	11,439	119,903	(108,464)	-90.5%	232,034,353.76	220,429,499.98	11,604,853.78	5.3%	83,242,377.25	72,787,768.02	10,454,609.23	14.4%
Incendio y Líneas Aliadas	518,754	501,743	17,011	3.4%	372,427	355,241	17,186	4.8%	183,396,447.37	166,814,036.64	16,582,410.73	9.9%	33,103,257.31	62,922,216.93	(29,818,959.62)	-47.4%
Vida Industrial	21	14	7	50.0%	21	14	7	50.0%	3,134.64	(1,723.33)	4,857.97	-281.9%	-	-	-	0.0%
Multiriesgo	35,978	34,853	1,125	3.2%	34,040	32,967	1,073	3.3%	6,491,833.81	7,061,711.80	(569,877.99)	-8.1%	2,548,033.60	5,615,465.66	(3,067,432.06)	-54.6%
Transporte de Carga	41,284	41,431	(147)	-0.4%	36,303	34,916	1,387	4.0%	27,317,061.68	26,943,932.31	373,129.37	1.4%	3,666,251.91	4,282,256.44	(616,004.53)	-14.4%
Casco	2,474	2,292	182	7.9%	1,969	1,811	158	8.7%	31,518,182.08	40,201,755.29	(8,683,573.21)	-21.6%	30,567,763.18	15,494,648.43	15,073,114.75	97.3%
Automóvil	1,103,357	690,611	412,746	59.8%	993,570	595,089	398,481	67.0%	285,693,407.64	257,918,703.21	27,774,704.43	10.8%	192,573,558.58	168,333,593.55	24,239,965.03	14.4%
Ramos Técnicos	12,358	12,163	195	1.6%	9,611	9,195	416	4.5%	44,958,251.46	21,766,048.72	23,192,202.74	106.6%	6,940,220.89	2,958,744.62	3,981,476.27	134.6%
Riesgos Diversos	112,877	100,299	12,578	12.5%	32,613	30,526	2,087	6.8%	162,219,956.76	148,883,235.69	13,336,721.07	9.0%	31,081,130.36	31,386,724.51	(305,594.15)	-1.0%
Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
Fianzas	98,342	95,229	3,113	3.3%	97,486	93,934	3,552	3.8%	104,006,979.16	108,628,619.59	(4,621,640.43)	-4.3%	48,196,250.76	51,463,966.00	(3,267,715.24)	-6.3%
TOTAL LOCAL Y EXTERIOR	4,584,849	3,707,252	877,597	23.7%	2,390,211	1,834,552	555,659	30.3%	1,731,830,984.38	1,602,892,280.61	128,938,703.77	8.0%	796,702,946.66	758,320,111.06	38,382,835.60	5.1%

Ramos de Personas	2,659,364	2,228,577	430,787	19.3%	812,131	680,819	131,312	19.3%	886,225,729.78	824,675,960.69	61,549,769.09	7.5%	448,026,480.07	415,862,494.92	32,163,985.15	7.7%
Ramos Generales	1,925,485	1,478,675	446,810	30.2%	1,578,080	1,153,733	424,347	36.8%	845,605,254.60	778,216,319.92	67,388,934.68	8.7%	348,676,466.59	342,457,616.14	6,218,850.45	1.8%

Totales	4,584,849	3,707,252	877,597	23.7%	2,390,211	1,834,552	555,659	30.3%	\$1,731,830,984.38	\$1,602,892,280.61	128,938,703.77	8.0%	\$796,702,946.66	\$758,320,111.06	38,382,835.60	5.1%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 31 DE OCTUBRE 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.	31,920	31,037	883	2.8%	25,677	26,013	-336	-1.3%	28,725,260.24	27,974,710	750,550.08	2.7%	7,937,882.09	8,127,796	-189,914.30	-2.3%
Aliado Seguros, S.A.	167,237	154,541	12,696	8.2%	13,477	12,106	1,371	11.3%	33,103,008.91	27,388,450	5,714,558.58	20.9%	5,663,645.45	3,732,850	1,930,795.00	51.7%
Aseguradora Ancon, S.A.	159,914	176,156	-16,242	-9.2%	76,815	77,286	-471	-0.6%	55,473,403.83	55,051,029	422,374.68	0.8%	29,060,628.83	27,778,093	1,282,535.54	4.6%
Aseguradora Global, S.A.	217,843	204,901	12,942	6.3%	44,879	46,904	-2,025	-4.3%	29,083,495.56	28,211,724	871,771.99	3.1%	8,772,789.41	10,655,319	-1,882,529.81	-17.7%
ASSA Compañía de Seguros, S.A.	757,377	746,591	10,786	1.4%	366,967	352,190	14,777	4.2%	412,057,829.73	356,882,657	55,175,172.87	15.5%	156,333,868.23	153,032,595	3,301,273.14	2.2%
Banesco Seguros, S.A.	47,235	51,006	-3,771	-7.4%	19,135	19,552	-417	-2.1%	16,711,744.79	17,854,711	-1,142,965.87	-6.4%	3,776,488.12	5,134,441	-1,357,952.48	-26.4%
CHUBB Seguros Panamá S. A.	38,320	38,021	299	0.8%	1,794	1,519	275	18.1%	14,688,579.41	11,239,698	3,448,881.00	30.7%	1,696,627.34	1,567,090	129,537.18	8.3%
Compañía Internacional de Seguros, S.A.	538,001	432,473	105,528	24.4%	391,641	369,869	21,772	5.9%	268,194,068.88	253,825,064	14,369,004.85	5.7%	127,044,349.83	136,139,967	-9,095,616.72	-6.7%
General de Seguros, S.A.	271,147	214,267	56,880	26.5%	268,848	212,019	56,829	26.8%	69,601,395.86	61,236,565	8,364,831.03	13.7%	14,172,954.06	10,538,646	3,634,307.69	34.5%
MAPFRE Panamá S.A.	265,423	368,782	-103,359	-28.0%	130,675	150,920	-20,245	-13.4%	209,291,489.24	215,053,682	-5,762,192.76	-2.7%	142,565,615.48	140,648,459	1,917,156.88	1.4%
Mercantil Seguros y Reaseguros, S.A.	47,820	38,349	9,471	24.7%	31,551	22,122	9,429	42.6%	62,041,612.05	52,147,065	9,894,546.57	19.0%	36,505,770.48	32,424,132	4,081,638.75	12.6%
Multibank Seguros Panamá	155,250	144,997	10,253	7.1%	39,323	35,486	3,837	10.8%	26,577,917.75	26,207,711	370,206.83	1.4%	7,322,593.05	14,961,196	-7,638,603.37	-51.1%
Optima Compañía de Seguros, S.A.	101,535	97,877	3,658	3.7%	27,612	27,826	-214	-0.8%	29,175,186.32	23,357,599	5,817,587.48	24.9%	8,713,760.07	8,338,603	375,156.62	4.5%
Pan American Life Insurande de Panamá, S	429,154	458,421	-29,267	-6.4%	53,086	51,404	1,682	3.3%	149,819,382.45	136,854,935	12,964,447.39	9.5%	73,257,649.71	67,779,535	5,478,115.19	8.1%
SAGICOR Panamá, S. A.	73,323	61,223	12,100	19.8%	1,887	1,777	110	6.2%	4,122,182.71	3,180,781	941,402.08	29.6%	2,238,621.14	2,269,236	-30,615.04	-1.3%
Seguros FEDPA, S .A.	745,670	-	745,670	#iDIV/0i	426,786	-	426,786	#iDIV/0i	65,412,100.40	55,642,115	9,769,984.97	17.6%	34,872,431.02	24,071,684	10,800,747.11	44.9%
Seguros Suramericana, S.A.	403,224	384,726	18,498	4.8%	375,310	355,066	20,244	5.7%	134,209,313.07	134,781,331	-572,018.18	-0.4%	76,588,534.85	61,206,388	15,382,146.88	25.1%
Vivir Compañía de Seguros, S. A.	27,131	23,766	3,365	14.2%	9,073	8,682	391	4.5%	13,288,987.26	11,858,832	1,430,155.58	12.1%	9,446,465.39	7,708,108	1,738,357.20	22.6%
Worldwide Medical Assurance	29,168	27,211	1,957	7.2%	19,337	17,275	2,062	11.9%	51,265,809.49	46,457,222	4,808,587.60	10.4%	32,840,888.10	29,413,774	3,427,114.18	11.7%
SUB-TOTAL (APADEA)	4,506,692	3,654,345	852,347	23.3%	2,323,873	1,788,016	535,857	30.0%	1,672,842,767.95	1,545,205,881	127,636,886.77	8.3%	778,811,562.65	745,527,913	33,283,649.64	4.5%
BUPA Panamá S.A.	4,255	4,192	63	1.5%	1,969	1,931	38	2.0%	12,762,025.78	11,275,055	1,486,971.08	13.2%	7,494,362.77	5,989,687	1,504,675.40	25.1%
Interamericana de Fianzas y Seguros, S.A.	14,606	9,107	5,499	60.4%	8,579	6,852	1,727	25.2%	21,414,973.50	28,335,580	-6,920,606.89	-24.4%	1,044,369.48	113,010	931,359.60	824.1%
La Regional de Seguros, C.A.	59,296	39,608	19,688	49.7%	55,790	37,753	18,037	47.8%	24,811,217.15	18,075,764	6,735,452.81	37.3%	9,352,651.76	6,689,501	2,663,150.96	39.8%
SUB-TOTAL (No Agremiados)	78,157	52,907	25,250	47.7%	66,338	46,536	19,802	42.6%	58,988,216.43	57,686,399	1,301,817.00	2.3%	17,891,384.01	12,792,198	5,099,185.96	39.9%
TOTALES	4,584,849	3,707,252	877,597	23.7%	2,390,211	1,834,552	555,659	30.3%	\$1,731,830,984.38	\$1,602,892,280.61	\$128,938,703.77	8.0%	\$796,702,946.66	\$758,320,111.06	\$38,382,835.60	5.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

ACUMULADO AL 31 DE OCTUBRE 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			
		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	392,955	246,883	146,072	59.2%	379,246	232,291	146,955	63.3%	165,125,806.36	151,357,367.29	13,768,439.07	9.1%	44,130,559.54	38,297,664.63	5,832,894.91	15.2%
2	- Primer año	104,392	59,790	44,602	74.6%	102,565	56,507	46,058	81.5%	26,047,761.07	20,301,823.14	5,745,937.93	28.3%	17,023,287.94	9,997,899.42	7,025,388.52	70.3%
3	- Renovación	288,563	187,093	101,470	54.2%	276,681	175,784	100,897	57.4%	139,078,045.29	131,055,544.15	8,022,501.14	6.1%	27,107,271.60	28,299,765.21	(1,192,493.61)	-4.2%
4	Accidentes Personales	774,988	579,910	195,078	33.6%	249,307	162,839	86,468	53.1%	29,315,348.04	25,446,156.18	3,869,191.86	15.2%	8,351,065.17	7,743,096.07	607,969.10	7.9%
5	- Individual	230,566	147,157	83,409	56.7%	207,316	130,337	76,979	59.1%	10,415,919.40	9,191,879.33	1,224,040.07	13.3%	1,647,279.77	2,501,923.41	(854,643.64)	-34.2%
6	- Grupo	544,422	432,753	111,669	25.8%	41,991	32,502	9,489	29.2%	18,899,428.64	16,254,276.85	2,645,151.79	16.3%	6,703,785.40	5,241,172.66	1,462,612.74	27.9%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	0.00	0.00	-	0.0%
8	Salud	473,666	459,149	14,517	3.2%	172,139	165,786	6,353	3.8%	459,750,221.62	427,442,937.24	32,307,284.38	7.6%	312,302,478.11	297,033,966.20	15,268,511.91	5.1%
9	- Individual	181,287	173,051	8,236	4.8%	137,229	129,717	7,512	5.8%	259,271,544.37	236,841,262.01	22,430,282.36	9.5%	168,672,280.96	160,494,929.13	8,177,351.83	5.1%
10	- Grupo	292,379	286,098	6,281	2.2%	34,910	36,069	(1,159)	-3.2%	200,478,677.25	190,601,675.23	9,877,002.02	5.2%	143,630,197.15	136,539,037.07	7,091,160.08	5.2%
11	Colectivos de Vida	1,017,755	942,635	75,120	8.0%	11,439	119,903	(108,464)	-90.5%	232,034,353.76	220,429,499.98	11,604,853.78	5.3%	83,242,377.25	72,787,768.02	10,454,609.23	14.4%
12	- Colectivo de vida	515,242	465,608	49,634	10.7%	10,149	76,740	(66,591)	-86.8%	73,819,661.06	71,639,579.81	2,180,081.25	3.0%	40,067,261.74	30,473,784.13	9,593,477.61	31.5%
13	- Colectivo de deudores	502,513	477,027	25,486	5.3%	1,290	43,163	(41,873)	-97.0%	158,214,692.70	148,789,920.17	9,424,772.53	6.3%	43,175,115.51	42,313,983.89	861,131.62	2.0%
14	Incendio y Líneas Aliadas	518,754	501,743	17,011	3.4%	372,427	355,241	17,186	4.8%	183,396,447.37	166,814,036.64	16,582,410.73	9.9%	33,103,257.31	62,922,216.93	(29,818,959.62)	-47.4%
15	- Residencial	430,258	415,308	14,950	3.6%	334,846	320,439	14,407	4.5%	71,303,313.26	72,113,958.23	(810,644.97)	-1.1%	18,198,847.92	24,940,097.47	(6,741,249.55)	-27.0%
16	- Comercial	88,070	86,015	2,055	2.4%	37,201	34,430	2,771	8.0%	109,328,539.07	92,602,945.89	16,725,593.18	18.1%	14,742,988.38	37,906,099.59	(23,163,111.21)	-61.1%
17	- Industrial	426	420	6	1.4%	380	372	8	2.2%	2,764,595.04	2,097,132.52	667,462.52	31.8%	161,421.01	76,019.87	85,401.14	112.3%
18	Vida Industrial	21	14	7	50.0%	21	14	7	50.0%	3,134.64	-1,723.33	4,857.97	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	Multiriesgo	35,978	34,853	1,125	3.2%	34,040	32,967	1,073	3.3%	6,491,833.81	7,061,711.80	(569,877.99)	-8.1%	2,548,033.60	5,615,465.66	(3,067,432.06)	-54.6%
23	- Residencial	27,536	26,521	1,015	3.8%	26,717	25,868	849	3.3%	3,502,837.01	3,377,060.87	125,776.14	3.7%	1,335,907.36	1,276,393.50	59,513.86	4.7%
24	- Comercial e Industrial	8,442	8,332	110	1.3%	7,323	7,099	224	3.2%	2,988,996.80	3,684,650.93	(695,654.13)	-18.9%	1,212,126.24	4,339,072.16	(3,126,945.92)	-72.1%
25	Transporte de Carga	41,284	41,431	(147)	-0.4%	36,303	34,916	1,387	4.0%	27,317,061.68	26,943,932.31	373,129.37	1.4%	3,666,251.91	4,282,256.44	(616,004.53)	-14.4%
26	- Terrestre	29,883	28,728	1,155	4.0%	28,731	27,568	1,163	4.2%	14,888,292.55	18,368,242.60	(3,479,950.05)	-18.9%	2,420,637.50	3,498,998.65	(1,078,361.15)	-30.8%
27	- Marítimo	11,314	12,654	(1,340)	-10.6%	7,485	7,299	186	2.5%	12,103,619.13	8,343,046.52	3,760,572.61	45.1%	1,237,232.30	776,958.84	460,273.46	59.2%
28	- Aéreo	87	49	38	77.6%	87	49	38	77.6%	325,150.00	232,643.19	92,506.81	39.8%	8,382.11	6,298.95	2,083.16	33.1%
29	Casco	2,474	2,292	182	7.9%	1,969	1,811	158	8.7%	31,518,182.08	40,201,755.29	(8,683,573.21)	-21.6%	30,567,763.18	15,494,648.43	15,073,114.75	97.3%
30	- Marítimo	1,978	1,835	143	7.8%	1,600	1,474	126	8.5%	14,743,695.17	20,684,235.52	(5,940,540.35)	-28.7%	4,406,581.55	14,296,582.88	(9,890,001.33)	-69.2%
31	- Aéreo	496	457	39	8.5%	369	337	32	9.5%	16,774,486.91	19,517,519.77	(2,743,032.86)	-14.1%	26,161,181.63	1,198,065.55	24,963,116.08	2083.6%
32	Automóvil	1,103,357	690,611	412,746	59.8%	993,570	595,089	398,481	67.0%	285,693,407.64	257,918,703.21	27,774,704.43	10.8%	192,573,558.58	168,333,593.55	24,239,965.03	14.4%
33	Ramos Técnicos	12,358	12,163	195	1.6%	9,611	9,195	416	4.5%	44,958,251.46	21,766,048.72	23,192,202.74	106.6%	6,940,220.89	2,958,744.62	3,981,476.27	134.6%
34	- TRC - TRM	3,208	2,945	263	8.9%	3,180	2,891	289	10.0%	39,269,442.66	16,786,164.97	22,483,277.69	133.9%	4,907,263.55	1,870,004.21	3,037,259.34	162.4%
35	- Equipo Electrónico	4,204	4,227	(23)	-0.5%	2,959	2,967	(8)	-0.3%	1,332,028.00	1,414,896.29	(82,868.29)	-5.9%	566,320.53	418,117.56	148,202.97	35.4%
36	- Caldera y Maquinaria	858	854	4	0.5%	833	829	4	0.5%	421,244.37	10,746.98	410,497.39	3819.7%	0.00	-	-	0.0%
37	- Rotura de Maquinaria	1,077	1,089	(12)	-1.1%	795	776	19	2.4%	2,155,176.12	2,063,117.14	92,058.98	4.5%	822,201.37	218,559.60	603,641.77	276.2%
38	- Equipo Pesado	3,008	3,046	(38)	-1.2%	1,841	1,730	111	6.4%	1,780,024.09	1,490,787.12	289,236.97	19.4%	644,435.44	452,063.25	192,372.19	42.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ
ACUMULADO AL 31 DE OCTUBRE 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			
		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	336.22	336.22	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	112,877	100,299	12,578	12.5%	32,613	30,526	2,087	6.8%	162,219,956.76	148,883,235.69	13,336,721.07	9.0%	31,081,130.36	31,386,724.51	(305,594.15)	-1.0%
41	- Responsabilidad Civil	19,668	18,475	1,193	6.5%	18,901	17,567	1,334	7.6%	55,507,881.71	41,769,071.87	13,738,809.84	32.9%	7,239,529.26	9,988,947.53	(2,749,418.27)	-27.5%
42	- Robo	4,276	4,241	35	0.8%	3,696	3,663	33	0.9%	1,843,204.31	1,925,853.18	(82,648.87)	-4.3%	480,580.70	940,281.26	(459,700.56)	-48.9%
43	- Fidelidad y DDD	1,234	1,186	48	4.0%	1,219	1,174	45	3.8%	13,040,476.87	11,090,738.30	1,949,738.57	17.6%	2,343,565.59	1,862,896.82	480,668.77	25.8%
44	- BBB	24	22	2	9.1%	15	14	1	7.1%	1,757,881.72	2,354,918.57	(597,036.85)	-25.4%	12,325.60	715,665.89	(703,340.29)	-98.3%
45	- Otros	87,675	76,375	11,300	14.8%	8,782	8,108	674	8.3%	90,070,512.15	91,742,653.77	(1,672,141.62)	-1.8%	21,005,129.21	17,878,933.01	3,126,196.20	17.5%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
47	Fianzas	98,342	95,229	3,113	3.3%	97,486	93,934	3,552	3.8%	104,006,979.16	108,628,619.59	(4,621,640.43)	-4.3%	48,196,250.76	51,463,966.00	(3,267,715.24)	-6.3%
48	- Oferta y Cumplimiento	43,778	43,246	532	1.2%	43,584	43,052	532	1.2%	50,149,261.92	55,851,392.42	(5,702,130.50)	-10.2%	23,394,158.23	13,561,963.63	9,832,194.60	72.5%
49	- Otras	54,564	51,983	2,581	5.0%	53,902	50,882	3,020	5.9%	53,857,717.24	52,777,227.17	1,080,490.07	2.0%	24,802,092.53	37,902,002.37	(13,099,909.84)	-34.6%
50	TOTAL LOCAL Y EXTERIOR	4,584,849	3,707,252	877,597	23.7%	2,390,211	1,834,552	555,659	30.3%	1,731,830,984.38	1,602,892,280.61	128,938,703.77	8.0%	796,702,946.66	758,320,111.06	38,382,835.60	5.1%
Vida		2,659,364	2,228,577	430,787	19.3%	812,131	680,819	131,312	19.3%	886,225,729.78	824,675,960.69	61,549,769.09	7.5%	448,026,480.07	415,862,494.92	32,163,985.15	7.7%
General		1,925,485	1,478,675	446,810	30.2%	1,578,080	1,153,733	424,347	37%	845,605,254.60	778,216,319.92	67,388,934.68	8.7%	348,676,466.59	342,457,616.14	6,218,850.45	1.8%
Totales		4,584,849	3,707,252	877,597	23.7%	2,390,211	1,834,552	555,659	30.3%	\$1,731,830,984.38	\$1,602,892,280.61	128,938,703.77	8.0%	\$796,702,946.66	\$758,320,111.06	38,382,835.60	5.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MES DE OCTUBRE 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			
		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	392,955	246,883	146,072	59.2%	379,246	232,291	146,955	63.3%	18,687,093.58	16,089,440.18	2,597,653.40	16.1%	5,116,392.28	3,492,671.45	1,623,720.83	46.5%
2	- Primer año	104,392	59,790	44,602	74.6%	102,565	56,507	46,058	81.5%	3,074,382.33	2,459,902.26	614,480.07	25.0%	1,191,968.10	903,632.64	288,335.46	31.9%
3	- Renovación	288,563	187,093	101,470	54.2%	276,681	175,784	100,897	57.4%	15,612,711.25	13,629,537.92	1,983,173.33	14.6%	3,924,424.18	2,589,038.81	1,335,385.37	51.6%
4	Accidentes Personales	774,988	579,910	195,078	33.6%	249,307	162,839	86,468	53.1%	3,021,593.29	2,066,234.13	955,359.16	46.2%	1,005,548.19	1,109,665.04	(104,116.85)	-9.4%
5	- Individual	230,566	147,157	83,409	56.7%	207,316	130,337	76,979	59.1%	1,120,452.57	657,093.01	463,359.56	70.5%	155,511.93	366,819.59	(211,307.66)	-57.6%
6	- Grupo	544,422	432,753	111,669	25.8%	41,991	32,502	9,489	29.2%	1,901,140.72	1,409,141.12	491,999.60	34.9%	850,036.26	742,845.45	107,190.81	14.4%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	0.00	0.00	-	0.0%
8	Salud	473,666	459,149	14,517	3.2%	172,139	165,786	6,353	3.8%	47,153,515.97	44,201,937.51	2,951,578.46	6.7%	29,899,160.13	31,173,918.62	(1,274,758.49)	-4.1%
9	- Individual	181,287	173,051	8,236	4.8%	137,229	129,717	7,512	5.8%	26,654,911.76	24,102,153.72	2,552,758.04	10.6%	16,507,289.08	16,694,736.49	(187,447.41)	-1.1%
10	- Grupo	292,379	286,098	6,281	2.2%	34,910	36,069	(1,159)	-3.2%	20,498,604.21	20,099,783.79	398,820.42	2.0%	13,391,871.05	14,479,182.13	(1,087,311.08)	-7.5%
11	Colectivos de Vida	1,017,755	942,635	75,120	8.0%	11,439	119,903	(108,464)	-90.5%	23,154,653.86	21,134,981.00	2,019,672.86	9.6%	7,279,207.82	8,239,370.00	(960,162.18)	-11.7%
12	- Colectivo de vida	515,242	465,608	49,634	10.7%	10,149	76,740	(66,591)	-86.8%	6,956,344.70	6,300,479.63	655,865.07	10.4%	3,384,239.63	2,548,269.73	835,969.90	32.8%
13	- Colectivo de deudores	502,513	477,027	25,486	5.3%	1,290	43,163	(41,873)	-97.0%	16,198,309.16	14,834,501.37	1,363,807.79	9.2%	3,894,968.19	5,691,100.27	(1,796,132.08)	-31.6%
14	Incendio y Líneas Aliadas	518,754	501,743	17,011	3.4%	372,427	355,241	17,186	4.8%	16,895,500.42	12,429,729.95	4,465,770.47	35.9%	4,380,048.11	13,855,696.64	(9,475,648.53)	-68.4%
15	- Residencial	430,258	415,308	14,950	3.6%	334,846	320,439	14,407	4.5%	9,128,578.79	6,165,063.20	2,963,515.59	48.1%	3,474,149.96	12,464,694.02	(8,990,544.06)	-72.1%
16	- Comercial	88,070	86,015	2,055	2.4%	37,201	34,430	2,771	8.0%	7,618,461.24	5,871,882.35	1,746,578.89	29.7%	904,372.78	1,391,002.62	(486,629.84)	-35.0%
17	- Industrial	426	420	6	1.4%	380	372	8	2.2%	148,460.39	392,784.40	(244,324.01)	-62.2%	1,525.37	0.00	1,525.37	0.0%
18	Vida Industrial	21	14	7	50.0%	21	14	7	50.0%	250.27	-370.69	620.96	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	35,978	34,853	1,125	3.2%	34,040	32,967	1,073	3.3%	630,506.32	557,800.34	72,705.98	13.0%	256,074.22	310,383.25	(54,309.03)	-17.5%
23	- Residencial	27,536	26,521	1,015	3.8%	26,717	25,868	849	3.3%	294,056.82	285,006.93	9,049.89	3.2%	157,899.58	149,211.32	8,688.26	5.8%
24	- Comercial e Industrial	8,442	8,332	110	1.3%	7,323	7,099	224	3.2%	336,449.50	272,793.41	63,656.09	23.3%	98,174.64	161,171.93	(62,997.29)	-39.1%
25	Transporte de Carga	41,284	41,431	(147)	-0.4%	36,303	34,916	1,387	4.0%	1,835,014.02	1,234,648.64	600,365.38	48.6%	614,700.48	483,472.89	131,227.59	27.1%
26	- Terrestre	29,883	28,728	1,155	4.0%	28,731	27,568	1,163	4.2%	916,390.13	527,999.77	388,390.36	73.6%	525,499.53	376,061.43	149,438.10	39.7%
27	- Marítimo	11,314	12,654	(1,340)	-10.6%	7,485	7,299	186	2.5%	896,345.83	662,606.55	233,739.28	35.3%	83,009.58	107,411.46	(24,401.88)	-22.7%
28	- Aéreo	87	49	38	77.6%	87	49	38	77.6%	22,278.06	44,042.32	(21,764.26)	-49.4%	6,191.37	-	6,191.37	0.0%
29	Casco	2,474	2,292	182	7.9%	1,969	1,811	158	8.7%	1,546,115.43	3,042,345.85	(1,496,230.42)	-49.2%	2,032,620.26	6,651,136.85	(4,618,516.59)	-69.4%
30	- Marítimo	1,978	1,835	143	7.8%	1,600	1,474	126	8.5%	2,154,440.21	2,117,885.99	36,554.22	1.7%	306,953.36	6,634,673.10	(6,327,719.74)	-95.4%
31	- Aéreo	496	457	39	8.5%	369	337	32	9.5%	-608,324.78	924,459.86	(1,532,784.64)	-165.8%	1,725,666.90	16,463.75	1,709,203.15	10381.6%
32	Automóvil	1,103,357	690,611	412,746	59.8%	993,570	595,089	398,481	67.0%	35,716,473.21	24,938,824.69	10,777,648.52	43.2%	21,906,062.28	16,049,449.40	5,856,612.88	36.5%
33	Ramos Técnicos	12,358	12,163	195	1.6%	9,611	9,195	416	4.5%	14,998,868.36	2,236,201.37	12,762,666.99	570.7%	215,169.84	160,447.74	54,722.10	34.1%
34	- TRC - TRM	3,208	2,945	263	8.9%	3,180	2,891	289	10.0%	14,496,453.18	1,477,967.61	13,018,485.57	880.8%	8,841.56	141,685.49	(132,843.93)	-93.8%
35	- Equipo Electrónico	4,204	4,227	(23)	-0.5%	2,959	2,967	(8)	-0.3%	142,444.41	156,144.26	(13,699.85)	-8.8%	87,502.52	11,836.04	75,666.48	639.3%
36	- Caldera y Maquinaria	858	854	4	0.5%	833	829	4	0.5%	7,537.58	0.00	7,537.58	0.0%	0.00	-	-	0.0%
37	- Rotura de Maquinaria	1,077	1,089	(12)	-1.1%	795	776	19	2.4%	144,189.17	383,870.82	(239,681.65)	-62.4%	112,709.99	4,657.75	108,052.24	2319.8%
38	- Equipo Pesado	3,008	3,046	(38)	-1.2%	1,841	1,730	111	6.4%	208,244.02	218,218.68	(9,974.66)	-4.6%	6,115.77	2,268.46	3,847.31	169.6%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

MES DE OCTUBRE 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			
		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN		OCTUBRE		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
39	- Vidrios	3	2	1	50.0%	3	2	1	50.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	112,877	100,299	12,578	12.5%	32,613	30,526	2,087	6.8%	23,645,491.38	12,337,030.65	11,308,460.73	91.7%	1,426,086.80	2,605,023.04	(1,178,936.24)	-45.3%
41	- Responsabilidad Civil	19,668	18,475	1,193	6.5%	18,901	17,567	1,334	7.6%	16,830,284.39	2,841,809.89	13,988,474.50	492.2%	586,094.18	1,598,501.02	(1,012,406.84)	-63.3%
42	- Robo	4,276	4,241	35	0.8%	3,696	3,663	33	0.9%	175,924.90	175,489.14	435.76	0.2%	86,199.75	51,823.68	34,376.07	66.3%
43	- Fidelidad y DDD	1,234	1,186	48	4.0%	1,219	1,174	45	3.8%	1,323,684.64	1,142,795.36	180,889.28	15.8%	326,115.09	155,489.39	170,625.70	109.7%
44	- BBB	24	22	2	9.1%	15	14	1	7.1%	553,679.99	0.00	553,679.99	0.0%	389.50	59,921.62	(59,532.12)	-99.3%
45	- Otros	87,675	76,375	11,300	14.8%	8,782	8,108	674	8.3%	4,761,917.46	8,176,936.26	(3,415,018.80)	-41.8%	427,288.28	739,287.33	(311,999.05)	-42.2%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
47	Fianzas	98,342	95,229	3,113	3.3%	97,486	93,934	3,552	3.8%	8,916,066.87	8,987,058.21	(70,991.34)	-0.8%	6,373,484.02	4,890,866.50	1,482,617.52	30.3%
48	- Oferta y Cumplimiento	43,778	43,246	532	1.2%	43,584	43,052	532	1.2%	4,700,092.66	3,325,005.13	1,375,087.53	41.4%	2,551,003.24	1,108,919.28	1,442,083.96	130.0%
49	- Otras	54,564	51,983	2,581	5.0%	53,902	50,882	3,020	5.9%	4,215,974.21	5,662,053.08	(1,446,078.87)	-25.5%	3,822,480.78	3,781,947.22	40,533.56	1.1%
50	TOTAL LOCAL Y EXTERIOR	4,584,849	3,707,252	877,597	23.7%	2,390,211	1,834,552	555,659	30.3%	196,201,142.98	149,255,861.83	46,945,281.15	31.5%	80,504,554.43	89,022,101.42	(8,517,546.99)	-9.6%
Vida		2,659,364	2,228,577	430,787	19.3%	812,131	680,819	131,312	19.3%	92,016,856.70	83,492,592.82	8,524,263.88	10.2%	43,300,308.42	44,015,625.11	(715,316.69)	-1.6%
General		1,925,485	1,478,675	446,810	30.2%	1,578,080	1,153,733	424,347	37%	104,184,286.28	65,763,269.01	38,421,017.27	58.4%	37,204,246.01	45,006,476.31	(7,802,230.30)	-17.3%
Totales		4,584,849	3,707,252	877,597	23.7%	2,390,211	1,834,552	555,659	30.3%	\$196,201,142.98	\$149,255,861.83	46,945,281.15	31.5%	\$80,504,554.43	\$89,022,101.42	(8,517,546.99)	-9.6%



ACUMULADO AL 31 DE OCTUBRE 2025

COMPARATIVO SINESTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINESTRALIDAD ACUMULADA		
		2025	2024	Variación
				Porcentual
1	Vida Individual	0.27	0.25	5.6%
2	- Primer año	0.65	0.49	32.7%
3	- Renovación	0.19	0.22	-9.7%
4	Accidentes Personales	0.28	0.30	-6.4%
5	- Individual	0.16	0.27	-41.9%
6	- Grupo	0.35	0.32	10.0%
7	- Invalidez	0.00	0.00	0.0%
8	Salud	0.68	0.69	-2.2%
9	- Individual	0.65	0.68	-4.0%
10	- Grupo	0.72	0.72	0.0%
11	Colectivos de Vida	0.36	0.33	8.6%
12	- Colectivo de vida	0.54	0.43	27.6%
13	- Colectivo de deudores	0.27	0.28	-4.0%
14	Incendio y Líneas Aliadas (*)	0.18	0.38	-52.1%
15	- Residencial	0.26	0.35	-26.2%
16	- Comercial	0.13	0.41	-67.1%
17	- Industrial	0.06	0.04	61.1%
18	Vida Industrial	0.00	0.00	0.0%
19	Anualidades	0.00	0.00	0.0%
20	Rentas Vitalicias	0.00	0.00	0.0%
21	Pérdida de Ingresos	0.00	0.00	0.0%
22	Multiriesgo	0.39	0.80	-50.6%
23	- Residencial	0.38	0.38	0.9%
24	- Comercial e Industrial	0.41	1.18	-65.6%
25	Transporte de Carga	0.13	0.16	-15.6%
26	- Terrestre	0.16	0.19	-14.6%
27	- Marítimo	0.10	0.09	9.8%
28	- Aéreo	0.03	0.03	-4.8%
29	Casco	0.97	0.39	151.6%
30	- Marítimo	0.30	0.69	-56.8%
31	- Aéreo	1.56	0.06	2440.7%
32	Automóvil	0.67	0.65	3.3%
33	Ramos Técnicos	0.15	0.14	13.6%
34	- TRC - TRM	0.12	0.11	12.2%
35	- Equipo Electrónico	0.43	0.30	43.9%
36	- Caldera y Maquinaria	0.00	0.00	0.0%
37	- Rotura de Maquinaria	0.38	0.11	260.1%
38	- Equipo Pesado	0.36	0.30	19.4%
39	- Vidrios	0.00	0.00	0.0%
40	Riesgos Diversos	0.19	0.21	-9.1%
41	- Responsabilidad Civil	0.13	0.24	-45.5%
42	- Robo	0.26	0.49	-46.6%
43	- Fidelidad y DDD	0.18	0.17	7.0%
44	- BBB	0.01	0.30	-97.7%
45	- Otros	0.23	0.19	19.7%
46	Titulos de Propiedad	0.00	0.00	0.0%
47	Fianzas	0.46	0.47	-2.2%
48	- Oferta y Cumplimiento	0.47	0.24	92.1%
49	- Otras	0.46	0.72	-35.9%
50	TOTAL LOCAL Y EXTERIOR	0.46	0.47	-2.8%

Vida	0.51	0.50	0.3%
General	0.41	0.44	-6.3%

Totales	0.46	0.47	-2.8%
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