



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 31 DE DICIEMBRE 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			
	DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
Vida Individual	396,634	247,241	149,393	60.4%	385,200	232,116	153,084	66.0%	208,320,252.01	188,002,394.72	20,317,857.29	10.8%	52,949,558.64	44,170,315.91	8,779,242.73	19.9%
Accidentes Personales	620,190	572,518	47,672	8.3%	252,109	216,437	35,672	16.5%	34,361,885.43	30,095,035.27	4,266,850.16	14.2%	10,104,701.76	9,693,343.64	411,358.12	4.2%
Salud	461,686	458,844	2,842	0.6%	175,167	165,837	9,330	5.6%	557,964,141.73	517,031,359.30	40,932,782.43	7.9%	370,478,830.29	355,321,529.01	15,157,301.28	4.3%
Colectivos de Vida	1,011,057	1,163,913	(152,856)	-13.1%	11,556	125,745	(114,189)	-90.8%	277,595,351.43	267,040,057.64	10,555,293.79	4.0%	94,043,528.59	85,086,710.66	8,956,817.93	10.5%
Incendio y Líneas Aliadas	525,208	505,889	19,319	3.8%	375,364	359,113	16,251	4.5%	220,364,375.38	203,977,691.53	16,386,683.85	8.0%	44,512,176.20	67,549,023.12	(23,036,846.92)	-34.1%
Vida Industrial	80	14	66	471.4%	21	14	7	50.0%	3,134.64	(1,723.33)	4,857.97	-281.9%	-	-	-	0.0%
Multiriesgo	36,404	35,071	1,333	3.8%	34,170	33,218	952	2.9%	7,619,146.66	8,273,417.26	(654,270.60)	-7.9%	2,978,183.31	6,167,726.82	(3,189,543.51)	-51.7%
Transporte de Carga	41,172	42,050	(878)	-2.1%	36,162	35,507	655	1.8%	32,515,899.55	33,159,106.54	(643,206.99)	-1.9%	4,237,249.93	5,133,873.85	(896,623.92)	-17.5%
Casco	2,700	2,370	330	13.9%	2,078	1,887	191	10.1%	40,613,034.96	47,315,452.04	(6,702,417.08)	-14.2%	30,697,885.74	16,944,951.04	13,752,934.70	81.2%
Automóvil	1,114,007	1,043,461	70,546	6.8%	1,001,291	940,179	61,112	6.5%	352,401,586.61	325,766,992.58	26,634,594.03	8.2%	229,985,205.28	204,234,296.77	25,750,908.51	12.6%
Ramos Técnicos	12,630	12,255	375	3.1%	9,632	9,312	320	3.4%	52,223,128.90	26,234,074.42	25,989,054.48	99.1%	8,438,962.13	3,423,553.70	5,015,408.43	146.5%
Riesgos Diversos	113,565	101,594	11,971	11.8%	32,725	31,257	1,468	4.7%	197,479,224.46	189,339,870.69	8,139,353.77	4.3%	40,919,206.38	39,167,805.10	1,751,401.28	4.5%
Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	-	-	-	0.0%	-	-	-	0.0%
Fianzas	98,366	95,669	2,697	2.8%	97,515	94,315	3,200	3.4%	124,384,786.53	129,260,865.36	(4,876,078.83)	-3.8%	54,287,608.49	57,901,935.42	(3,614,326.93)	-6.2%
TOTAL LOCAL Y EXTERIOR	4,433,739	4,280,929	152,810	3.6%	2,413,030	2,244,977	168,053	7.5%	2,105,845,948.29	1,965,494,594.02	140,351,354.27	7.1%	943,633,096.74	894,795,065.04	48,838,031.70	5.5%

Ramos de Personas	2,489,567	2,442,516	47,051	1.9%	824,032	740,135	83,897	11.3%	1,078,241,630.60	1,002,168,846.93	76,072,783.67	7.6%	527,576,619.28	494,271,899.22	33,304,720.06	6.7%
Ramos Generales	1,944,172	1,838,413	105,759	5.8%	1,588,998	1,504,842	84,156	5.6%	1,027,604,317.69	963,325,747.09	64,278,570.60	6.7%	416,056,477.46	400,523,165.82	15,533,311.64	3.9%

Totales	4,433,739	4,280,929	152,810	3.6%	2,413,030	2,244,977	168,053	7.5%	\$2,105,845,948.29	\$1,965,494,594.02	140,351,354.27	7.1%	\$943,633,096.74	\$894,795,065.04	48,838,031.70	5.5%
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SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 31 DE DICIEMBRE 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.	40,413	30,842	9,571	31.0%	25,901	25,544	357	1.4%	35,979,508.35	33,164,152	2,815,356.48	8.5%	9,612,681.64	9,418,939	193,742.71	2.1%
Aliado Seguros, S.A.	39,796	38,657	1,139	2.9%	13,332	11,965	1,367	11.4%	37,593,422.70	33,237,048	4,356,374.36	13.1%	6,401,814.50	4,539,283	1,862,531.60	41.0%
Aseguradora Ancon, S.A.	132,497	142,371	-9,874	-6.9%	79,282	77,137	2,145	2.8%	67,336,000.59	66,060,799	1,275,201.85	1.9%	33,977,264.71	32,455,271	1,521,993.95	4.7%
Aseguradora Global, S.A.	220,422	206,381	14,041	6.8%	44,909	46,634	-1,725	-3.7%	35,213,759.33	34,057,733	1,156,026.31	3.4%	10,195,193.64	12,185,762	-1,990,568.82	-16.3%
ASSA Compañía de Seguros, S.A.	756,904	748,632	8,272	1.1%	370,817	353,398	17,419	4.9%	495,107,693.72	439,123,295	55,984,399.22	12.7%	181,736,317.21	177,143,841	4,592,476.64	2.6%
Banesco Seguros, S.A.	44,943	51,625	-6,682	-12.9%	18,360	19,329	-969	-5.0%	20,096,925.16	21,533,991	-1,437,065.70	-6.7%	4,622,452.42	7,035,907	-2,413,454.44	-34.3%
CHUBB Seguros Panamá S. A.	38,364	37,960	404	1.1%	1,838	1,458	380	26.1%	17,054,595.03	12,743,797	4,310,797.90	33.8%	1,850,031.74	1,806,916	43,115.34	2.4%
Compañía Internacional de Seguros, S.A.	540,257	435,215	105,042	24.1%	394,892	371,550	23,342	6.3%	338,939,806.01	321,667,772	17,272,033.80	5.4%	149,906,128.81	159,171,703	-9,265,574.08	-5.8%
General de Seguros, S.A.	278,379	220,169	58,210	26.4%	276,206	217,890	58,316	26.8%	83,094,202.52	73,664,647	9,429,555.43	12.8%	16,900,414.86	13,283,209	3,617,206.09	27.2%
MAPFRE Panamá S.A.	255,966	361,278	-105,312	-29.1%	128,631	146,548	-17,917	-12.2%	252,454,253.86	260,544,266	-8,090,011.93	-3.1%	162,549,690.88	161,172,656	1,377,034.83	0.9%
Mercantil Seguros y Reaseguros, S.A.	49,940	38,745	11,195	28.9%	33,249	22,524	10,725	47.6%	79,588,486.97	64,888,726	14,699,761.30	22.7%	45,223,207.67	40,718,516	4,504,691.87	11.1%
Multibank Seguros Panamá	158,245	145,335	12,910	8.9%	41,184	34,875	6,309	18.1%	33,204,292.60	30,177,979	3,026,313.75	10.0%	9,310,607.85	16,283,362	-6,972,754.22	-42.8%
Optima Compañía de Seguros, S.A.	102,807	92,687	10,120	10.9%	27,070	28,007	-937	-3.3%	36,219,496.83	30,029,038	6,190,458.95	20.6%	10,470,328.42	10,678,544	-208,215.24	-1.9%
Pan American Life Insurande de Panamá, S	418,717	456,397	-37,680	-8.3%	53,489	51,584	1,905	3.7%	179,042,014.52	163,501,010	15,541,004.22	9.5%	85,772,764.01	79,954,026	5,818,738.06	7.3%
SAGICOR Panamá, S. A.	74,959	61,248	13,711	22.4%	1,913	1,795	118	6.6%	5,002,668.60	3,778,554	1,224,114.52	32.4%	2,863,293.68	2,724,234	139,059.82	5.1%
Seguros FEDPA, S .A.	744,683	722,042	22,641	3.1%	430,965	404,546	26,419	6.5%	77,052,096.65	73,476,337	3,575,759.48	4.9%	41,894,575.01	33,591,561	8,303,014.04	24.7%
Seguros Suramericana, S.A.	402,360	384,914	17,446	4.5%	374,168	355,254	18,914	5.3%	164,017,885.83	166,809,006	-2,791,120.61	-1.7%	97,173,566.96	71,788,019	25,385,547.71	35.4%
Vivir Compañía de Seguros, S. A.	24,607	24,343	264	1.1%	9,048	8,742	306	3.5%	15,890,981.62	14,405,814	1,485,167.40	10.3%	11,210,818.46	9,488,397	1,722,421.84	18.2%
Worldwide Medical Assurance	30,485	27,204	3,281	12.1%	20,345	17,485	2,860	16.4%	61,980,266.73	55,848,559	6,131,708.00	11.0%	40,042,027.75	35,902,329	4,139,698.72	11.5%
SUB-TOTAL (APADEA)	4,354,744	4,226,045	128,699	3.0%	2,345,599	2,196,265	149,334	6.8%	2,034,868,357.62	1,898,712,523	136,155,834.73	7.2%	921,713,180.22	879,342,474	42,370,706.42	4.8%
BUPA Panamá S.A.	4,277	3,919	358	9.1%	2,003	1,807	196	10.8%	16,475,753.48	14,328,442	2,147,311.75	15.0%	9,115,662.10	7,580,081	1,535,581.08	20.3%
Interamericana de Fianzas y Seguros, S.A.	14,807	9,229	5,578	60.4%	8,707	7,105	1,602	22.5%	25,050,946.76	30,389,652	-5,338,704.87	-17.6%	1,527,801.49	118,283	1,409,518.95	1191.7%
La Regional de Seguros, C.A.	59,911	41,736	18,175	43.5%	56,721	39,800	16,921	42.5%	29,450,890.43	22,063,978	7,386,912.66	33.5%	11,276,452.93	7,754,228	3,522,225.25	45.4%
SUB-TOTAL (No Agremiados)	78,995	54,884	24,111	43.9%	67,431	48,712	18,719	38.4%	70,977,590.67	66,782,071	4,195,519.54	6.3%	21,919,916.52	15,452,591	6,467,325.28	41.9%
TOTALES	4,433,739	4,280,929	152,810	3.6%	2,413,030	2,244,977	168,053	7.5%	\$2,105,845,948.29	\$1,965,494,594.02	\$140,351,354.27	7.1%	\$943,633,096.74	\$894,795,065.04	\$48,838,031.70	5.5%



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RESUMEN ACUMULADOS AL 31 DE DICIEMBRE 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			
		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	396,634	247,241	149,393	60.4%	385,200	232,116	153,084	66.0%	208,320,252.01	188,002,394.72	20,317,857.29	10.8%	52,949,558.64	44,170,315.91	8,779,242.73	19.9%
2	- Primer año	110,423	60,826	49,597	81.5%	108,452	57,339	51,113	89.1%	34,040,047.72	27,019,227.75	7,020,819.97	26.0%	19,210,606.71	12,870,899.63	6,339,707.08	49.3%
3	- Renovación	286,211	186,415	99,796	53.5%	276,748	174,777	101,971	58.3%	174,280,204.29	160,983,166.97	13,297,037.32	8.3%	33,738,951.93	31,299,416.28	2,439,535.65	7.8%
4	Accidentes Personales	620,190	572,518	47,672	8.3%	252,109	216,437	35,672	16.5%	34,361,885.43	30,095,035.27	4,266,850.16	14.2%	10,104,701.76	9,693,343.64	411,358.12	4.2%
5	- Individual	232,597	205,379	27,218	13.3%	209,348	182,612	26,736	14.6%	12,193,571.50	10,781,928.17	1,411,643.33	13.1%	2,004,856.72	3,006,234.63	(1,001,377.91)	-33.3%
6	- Grupo	387,593	367,139	20,454	5.6%	42,761	33,825	8,936	26.4%	22,168,313.93	19,313,107.10	2,855,206.83	14.8%	8,099,845.04	6,687,109.01	1,412,736.03	21.1%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	0.00	0.00	-	0.0%
8	Salud	461,686	458,844	2,842	0.6%	175,167	165,837	9,330	5.6%	557,964,141.73	517,031,359.30	40,932,782.43	7.9%	370,478,830.29	355,321,529.01	15,157,301.28	4.3%
9	- Individual	182,793	173,355	9,438	5.4%	140,571	129,977	10,594	8.2%	315,483,011.76	287,744,589.88	27,738,421.88	9.6%	200,299,396.15	193,927,482.33	6,371,913.82	3.3%
10	- Grupo	278,893	285,489	(6,596)	-2.3%	34,596	35,860	(1,264)	-3.5%	242,481,129.97	229,286,769.42	13,194,360.55	5.8%	170,179,434.14	161,394,046.68	8,785,387.46	5.4%
11	Colectivos de Vida	1,011,057	1,163,913	(152,856)	-13.1%	11,556	125,745	(114,189)	-90.8%	277,595,351.43	267,040,057.64	10,555,293.79	4.0%	94,043,528.59	85,086,710.66	8,956,817.93	10.5%
12	- Colectivo de vida	512,063	595,811	(83,748)	-14.1%	10,255	82,565	(72,310)	-87.6%	88,388,972.30	87,692,470.93	696,501.37	0.8%	44,646,520.41	35,655,683.08	8,990,837.33	25.2%
13	- Colectivo de deudores	498,994	568,102	(69,108)	-12.2%	1,301	43,180	(41,879)	-97.0%	189,206,379.13	179,347,586.71	9,858,792.42	5.5%	49,397,008.18	49,431,027.58	(34,019.40)	-0.1%
14	Incendio y Líneas Aliadas	525,208	505,889	19,319	3.8%	375,364	359,113	16,251	4.5%	220,364,375.38	203,977,691.53	16,386,683.85	8.0%	44,512,176.20	67,549,023.12	(23,036,846.92)	-34.1%
15	- Residencial	433,296	419,164	14,132	3.4%	337,305	323,827	13,478	4.2%	87,508,769.14	89,622,409.97	(2,113,640.83)	-2.4%	27,119,335.04	27,239,611.32	(120,276.28)	-0.4%
16	- Comercial	91,386	86,204	5,182	6.0%	37,580	34,812	2,768	8.0%	129,617,985.64	111,749,794.87	17,868,190.77	16.0%	16,838,850.52	40,227,118.46	(23,388,267.94)	-58.1%
17	- Industrial	526	521	5	1.0%	479	474	5	1.1%	3,237,620.60	2,605,486.69	632,133.91	24.3%	553,990.64	82,293.34	471,697.30	573.2%
18	Vida Industrial	80	14	66	471.4%	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	36,404	35,071	1,333	3.8%	34,170	33,218	952	2.9%	7,619,146.66	8,273,417.26	(654,270.60)	-7.9%	2,978,183.31	6,167,726.82	(3,189,543.51)	-51.7%
23	- Residencial	27,800	26,666	1,134	4.3%	26,831	26,011	820	3.2%	4,147,115.26	4,028,745.19	118,370.07	2.9%	1,614,602.51	1,484,756.45	129,846.06	8.7%
24	- Comercial e Industrial	8,604	8,405	199	2.4%	7,339	7,207	132	1.8%	3,472,031.40	4,244,672.07	(772,640.67)	-18.2%	1,363,580.80	4,682,970.37	(3,319,389.57)	-70.9%
25	Transporte de Carga	41,172	42,050	(878)	-2.1%	36,162	35,507	655	1.8%	32,515,899.55	33,159,106.54	(643,206.99)	-1.9%	4,237,249.93	5,133,873.85	(896,623.92)	-17.5%
26	- Terrestre	29,788	29,338	450	1.5%	28,607	28,150	457	1.6%	17,714,597.06	23,289,170.54	(5,574,573.48)	-23.9%	2,869,362.42	4,035,860.05	(1,166,497.63)	-28.9%
27	- Marítimo	11,298	12,658	(1,360)	-10.7%	7,469	7,303	166	2.3%	14,418,700.54	9,584,459.41	4,834,241.13	50.4%	1,359,487.13	1,091,393.85	268,093.28	24.6%
28	- Aéreo	86	54	32	59.3%	86	54	32	59.3%	382,601.95	285,476.59	97,125.36	34.0%	8,400.38	6,619.95	1,780.43	26.9%
29	Casco	2,700	2,370	330	13.9%	2,078	1,887	191	10.1%	40,613,034.96	47,315,452.04	(6,702,417.08)	-14.2%	30,697,885.74	16,944,951.04	13,752,934.70	81.2%
30	- Marítimo	2,183	1,898	285	15.0%	1,718	1,535	183	11.9%	20,181,224.10	24,473,219.81	(4,291,995.71)	-17.5%	4,525,243.09	15,370,411.33	(10,845,168.24)	-70.6%
31	- Aéreo	517	472	45	9.5%	360	352	8	2.3%	20,431,810.86	22,842,232.23	(2,410,421.37)	-10.6%	26,172,642.65	1,574,539.71	24,598,102.94	1562.2%
32	Automóvil	1,114,007	1,043,461	70,546	6.8%	1,001,291	940,179	61,112	6.5%	352,401,586.61	325,766,992.58	26,634,594.03	8.2%	229,985,205.28	204,234,296.77	25,750,908.51	12.6%
33	Ramos Técnicos	12,630	12,255	375	3.1%	9,632	9,312	320	3.4%	52,223,128.90	26,234,074.42	25,989,054.48	99.1%	8,438,962.13	3,423,553.70	5,015,408.43	146.5%
34	- TRC - TRM	3,217	2,918	299	10.2%	3,181	2,863	318	11.1%	45,092,993.54	19,931,353.38	25,161,640.16	126.2%	4,973,145.94	2,045,618.04	2,927,527.90	143.1%
35	- Equipo Electrónico	4,246	4,276	(30)	-0.7%	2,991	3,036	(45)	-1.5%	1,751,812.10	1,826,663.85	(74,851.75)	-4.1%	1,727,108.59	485,794.52	1,241,314.07	255.5%
36	- Caldera y Maquinaria	859	854	5	0.6%	834	829	5	0.6%	421,001.74	10,746.98	410,254.76	3817.4%	0.00	-	-	0.0%
37	- Rotura de Maquinaria	1,136	1,195	(59)	-4.9%	797	869	(72)	-8.3%	2,843,623.16	2,580,331.53	263,291.63	10.2%	899,651.88	374,515.68	525,136.20	140.2%
38	- Equipo Pesado	3,169	3,009	160	5.3%	1,826	1,712	114	6.7%	2,113,362.14	1,884,642.46	228,719.68	12.1%	839,055.72	517,625.46	321,430.26	62.1%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 31 DE DICIEMBRE 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			
		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		ACUMULADOS		VARIACIÓN		ACUMULADOS		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
39	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	336.22	336.22	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	113,565	101,594	11,971	11.8%	32,725	31,257	1,468	4.7%	197,479,224.46	189,339,870.69	8,139,353.77	4.3%	40,919,206.38	39,167,805.10	1,751,401.28	4.5%
41	- Responsabilidad Civil	19,604	18,779	825	4.4%	18,841	17,869	972	5.4%	66,013,836.25	61,199,037.12	4,814,799.13	7.9%	8,537,924.60	12,900,472.49	(4,362,547.89)	-33.8%
42	- Robo	3,925	4,326	(401)	-9.3%	3,344	3,746	(402)	-10.7%	2,819,162.02	2,810,572.05	8,589.97	0.3%	684,952.23	1,020,685.97	(335,733.74)	-32.9%
43	- Fidelidad y DDD	1,124	1,249	(125)	-10.0%	1,070	1,234	(164)	-13.3%	16,447,387.59	14,510,460.31	1,936,927.28	13.3%	3,020,828.57	2,177,238.57	843,590.00	38.7%
44	- BBB	21	22	(1)	-4.5%	12	13	(1)	-7.7%	2,375,304.64	3,502,562.81	(1,127,258.17)	-32.2%	12,748.31	715,665.89	(702,917.58)	-98.2%
45	- Otros	88,891	77,218	11,673	15.1%	9,458	8,395	1,063	12.7%	109,823,533.96	107,317,238.40	2,506,295.56	2.3%	28,662,752.67	22,353,742.18	6,309,010.49	28.2%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
47	Fianzas	98,366	95,669	2,697	2.8%	97,515	94,315	3,200	3.4%	124,384,786.53	129,260,865.36	(4,876,078.83)	-3.8%	54,287,608.49	57,901,935.42	(3,614,326.93)	-6.2%
48	- Oferta y Cumplimiento	43,855	42,983	872	2.0%	43,666	42,783	883	2.1%	63,085,720.52	65,161,145.19	(2,075,424.67)	-3.2%	23,544,407.90	19,391,660.47	4,152,747.43	21.4%
49	- Otras	54,511	52,686	1,825	3.5%	53,849	51,532	2,317	4.5%	61,299,066.01	64,099,720.17	(2,800,654.16)	-4.4%	30,743,200.59	38,510,274.95	(7,767,074.36)	-20.2%
50	TOTAL LOCAL Y EXTERIOR	4,433,739	4,280,929	152,810	3.6%	2,413,030	2,244,977	168,053	7.5%	2,105,845,948.29	1,965,494,594.02	140,351,354.27	7.1%	943,633,096.74	894,795,065.04	48,838,031.70	5.5%
Vida		2,489,567	2,442,516	47,051	1.9%	824,032	740,135	83,897	11.3%	1,078,241,630.60	1,002,168,846.93	76,072,783.67	7.6%	527,576,619.28	494,271,899.22	33,304,720.06	6.7%
General		1,944,172	1,838,413	105,759	5.8%	1,588,998	1,504,842	84,156	6%	1,027,604,317.69	963,325,747.09	64,278,570.60	6.7%	416,056,477.46	400,523,165.82	15,533,311.64	3.9%
Totales		4,433,739	4,280,929	152,810	3.6%	2,413,030	2,244,977	168,053	7.5%	\$2,105,845,948.29	\$1,965,494,594.02	140,351,354.27	7.1%	\$943,633,096.74	\$894,795,065.04	48,838,031.70	5.5%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 31 DE DICIEMBRE 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			
		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
1	Vida Individual	396,634	247,241	149,393	60.4%	385,200	232,116	153,084	66.0%	24,859,715.79	20,650,821.43	4,208,894.36	20.4%	5,006,173.55	2,728,016.17	2,278,157.38	83.5%
2	- Primer año	110,423	60,826	49,597	81.5%	108,452	57,339	51,113	89.1%	4,902,785.38	4,628,914.53	273,870.85	5.9%	1,826,048.12	1,739,694.23	86,353.89	5.0%
3	- Renovación	286,211	186,415	99,796	53.5%	276,748	174,777	101,971	58.3%	19,956,930.41	16,021,906.90	3,935,023.51	24.6%	3,180,125.43	988,321.94	2,191,803.49	221.8%
4	Accidentes Personales	620,190	572,518	47,672	8.3%	252,109	216,437	35,672	16.5%	2,710,397.61	2,565,580.29	144,817.32	5.6%	1,019,351.66	925,934.32	93,417.34	10.1%
5	- Individual	232,597	205,379	27,218	13.3%	209,348	182,612	26,736	14.6%	971,475.29	770,581.47	200,893.82	26.1%	226,466.03	221,487.66	4,978.37	2.2%
6	- Grupo	387,593	367,139	20,454	5.6%	42,761	33,825	8,936	26.4%	1,738,922.32	1,794,998.82	(56,076.50)	-3.1%	792,885.63	704,446.66	88,438.97	12.6%
7	- Invalidez	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	-	0.0%	0.00	0.00	-	0.0%
8	Salud	461,686	458,844	2,842	0.6%	175,167	165,837	9,330	5.6%	52,222,631.00	47,088,464.60	5,134,166.40	10.9%	30,305,500.27	30,134,949.65	170,550.62	0.6%
9	- Individual	182,793	173,355	9,438	5.4%	140,571	129,977	10,594	8.2%	28,540,526.03	26,030,902.69	2,509,623.34	9.6%	16,316,407.12	17,424,894.64	(1,108,487.52)	-6.4%
10	- Grupo	278,893	285,489	(6,596)	-2.3%	34,596	35,860	(1,264)	-3.5%	23,682,104.97	21,057,561.91	2,624,543.06	12.5%	13,989,093.15	12,710,055.01	1,279,038.14	10.1%
11	Colectivos de Vida	1,011,057	1,163,913	(152,856)	-13.1%	11,556	125,745	(114,189)	-90.8%	24,006,018.53	24,507,034.94	(501,016.41)	-2.0%	5,448,630.35	6,685,347.79	(1,236,717.44)	-18.5%
12	- Colectivo de vida	512,063	595,811	(83,748)	-14.1%	10,255	82,565	(72,310)	-87.6%	8,162,635.88	8,912,153.60	(749,517.72)	-8.4%	2,278,766.95	2,555,612.39	(276,845.44)	-10.8%
13	- Colectivo de deudores	498,994	568,102	(69,108)	-12.2%	1,301	43,180	(41,879)	-97.0%	15,843,382.65	15,594,881.34	248,501.31	1.6%	3,169,863.40	4,129,735.40	(959,872.00)	-23.2%
14	Incendio y Líneas Aliadas	525,208	505,889	19,319	3.8%	375,364	359,113	16,251	4.5%	25,133,916.23	27,310,908.87	(2,176,992.64)	-8.0%	7,599,313.65	2,582,586.37	5,016,727.28	194.3%
15	- Residencial	433,296	419,164	14,132	3.4%	337,305	323,827	13,478	4.2%	8,486,846.21	11,635,633.08	(3,148,786.87)	-27.1%	6,908,238.52	710,879.51	6,197,359.01	871.8%
16	- Comercial	91,386	86,204	5,182	6.0%	37,580	34,812	2,768	8.0%	16,196,027.04	15,197,755.96	998,271.08	6.6%	691,075.13	1,871,706.86	(1,180,631.73)	-63.1%
17	- Industrial	526	521	5	1.0%	479	474	5	1.1%	451,042.98	477,519.83	(26,476.85)	-5.5%	0.00	0.00	-	0.0%
18	Vida Industrial	80	14	66	471.4%	21	14	7	50.0%	0.00	0.00	-	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	36,404	35,071	1,333	3.8%	34,170	33,218	952	2.9%	696,405.33	641,173.68	55,231.65	8.6%	248,639.11	247,583.70	1,055.41	0.4%
23	- Residencial	27,800	26,666	1,134	4.3%	26,831	26,011	820	3.2%	402,640.42	392,203.53	10,436.89	2.7%	171,590.31	128,712.42	42,877.89	33.3%
24	- Comercial e Industrial	8,604	8,405	199	2.4%	7,339	7,207	132	1.8%	293,764.91	248,970.15	44,794.76	18.0%	77,048.80	118,871.28	(41,822.48)	-35.2%
25	Transporte de Carga	41,172	42,050	(878)	-2.1%	36,162	35,507	655	1.8%	3,284,109.90	4,155,469.50	(871,359.60)	-21.0%	399,382.81	499,366.05	(99,983.24)	-20.0%
26	- Terrestre	29,788	29,338	450	1.5%	28,607	28,150	457	1.6%	1,497,026.91	3,243,769.52	(1,746,742.61)	-53.8%	322,583.30	391,333.67	(68,750.37)	-17.6%
27	- Marítimo	11,298	12,658	(1,360)	-10.7%	7,469	7,303	166	2.3%	1,757,842.68	883,715.22	874,127.46	98.9%	76,799.51	108,032.38	(31,232.87)	-28.9%
28	- Aéreo	86	54	32	59.3%	86	54	32	59.3%	29,240.31	27,984.76	1,255.55	4.5%	0.00	-	-	0.0%
29	Casco	2,700	2,370	330	13.9%	2,078	1,887	191	10.1%	6,085,188.59	4,262,591.89	1,822,596.70	42.8%	14,002.15	1,167,079.91	(1,153,077.76)	-98.8%
30	- Marítimo	2,183	1,898	285	15.0%	1,718	1,535	183	11.9%	3,350,605.56	1,610,323.53	1,740,282.03	108.1%	12,541.13	891,699.59	(879,158.46)	-98.6%
31	- Aéreo	517	472	45	9.5%	360	352	8	2.3%	2,734,583.03	2,652,268.36	82,314.67	3.1%	1,461.02	275,380.32	(273,919.30)	-99.5%
32	Automóvil	1,114,007	1,043,461	70,546	6.8%	1,001,291	940,179	61,112	6.5%	42,431,383.28	39,295,002.37	3,136,380.91	8.0%	20,003,603.21	16,837,304.86	3,166,298.35	18.8%
33	Ramos Técnicos	12,630	12,255	375	3.1%	9,632	9,312	320	3.4%	5,309,539.34	2,396,097.38	2,913,441.96	121.6%	1,369,862.36	207,902.44	1,161,959.92	558.9%
34	- TRC - TRM	3,217	2,918	299	10.2%	3,181	2,863	318	11.1%	4,353,994.25	1,397,659.11	2,956,335.14	211.5%	2,768.09	110,078.46	(107,310.37)	-97.5%
35	- Equipo Electrónico	4,246	4,276	(30)	-0.7%	2,991	3,036	(45)	-1.5%	343,640.12	362,106.33	(18,466.21)	-5.1%	1,138,362.58	29,493.37	1,108,869.21	3759.7%
36	- Caldera y Maquinaria	859	854	5	0.6%	834	829	5	0.6%	277.35	0.00	277.35	0.0%	0.00	-	-	0.0%
37	- Rotura de Maquinaria	1,136	1,195	(59)	-4.9%	797	869	(72)	-8.3%	452,220.71	398,301.53	53,919.18	13.5%	63,017.59	45,963.72	17,053.87	37.1%
38	- Equipo Pesado	3,169	3,009	160	5.3%	1,826	1,712	114	6.7%	159,406.91	238,030.41	(78,623.50)	-33.0%	165,714.10	22,366.89	143,347.21	640.9%



SUPERINTENDENCIA DE SEGUROS Y REASEGUROS DE PANAMÁ

RESUMEN ACUMULADOS AL 31 DE DICIEMBRE 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			
		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN		DICIEMBRE		VARIACIÓN	
		2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual	2025	2024	Absoluta	Porcentual
39	- Vidrios	3	3	-	0.0%	3	3	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
40	Riesgos Diversos	113,565	101,594	11,971	11.8%	32,725	31,257	1,468	4.7%	19,397,367.11	25,634,289.49	(6,236,922.38)	-24.3%	3,447,169.54	1,934,232.34	1,512,937.20	78.2%
41	- Responsabilidad Civil	19,604	18,779	825	4.4%	18,841	17,869	972	5.4%	6,912,713.92	15,140,128.56	(8,227,414.64)	-54.3%	759,226.01	986,338.08	(227,112.07)	-23.0%
42	- Robo	3,925	4,326	(401)	-9.3%	3,344	3,746	(402)	-10.7%	557,055.08	548,842.15	8,212.93	1.5%	22,961.63	47,793.88	(24,832.25)	-52.0%
43	- Fidelidad y DDD	1,124	1,249	(125)	-10.0%	1,070	1,234	(164)	-13.3%	1,902,117.78	1,553,681.95	348,435.83	22.4%	549,787.01	141,877.01	407,910.00	287.5%
44	- BBB	21	22	(1)	-4.5%	12	13	(1)	-7.7%	392,487.50	920,517.74	(528,030.24)	-57.4%	422.71	-	422.71	0.0%
45	- Otros	88,891	77,218	11,673	15.1%	9,458	8,395	1,063	12.7%	9,632,992.83	7,471,119.09	2,161,873.74	28.9%	2,114,772.18	758,223.37	1,356,548.81	178.9%
46	Titulos de Propiedad	40	40	-	0.0%	40	40	-	0.0%	0.00	0.00	-	0.0%	-	-	-	0.0%
47	Fianzas	98,366	95,669	2,697	2.8%	97,515	94,315	3,200	3.4%	11,652,666.64	9,398,930.67	2,253,735.97	24.0%	3,550,946.38	2,547,767.61	1,003,178.77	39.4%
48	- Oferta y Cumplimiento	43,855	42,983	872	2.0%	43,666	42,783	883	2.1%	8,171,082.41	4,896,668.63	3,274,413.78	66.9%	23,389.13	2,290,265.02	(2,266,875.89)	-99.0%
49	- Otras	54,511	52,686	1,825	3.5%	53,849	51,532	2,317	4.5%	3,481,584.23	4,502,262.04	(1,020,677.81)	-22.7%	3,527,557.25	257,502.59	3,270,054.66	1269.9%
50	TOTAL LOCAL Y EXTERIOR	4,433,739	4,280,929	152,810	3.6%	2,413,030	2,244,977	168,053	7.5%	217,789,339.35	207,906,365.11	9,882,974.24	4.8%	78,412,575.04	66,498,071.21	11,914,503.83	17.9%
Vida		2,489,567	2,442,516	47,051	1.9%	824,032	740,135	83,897	11.3%	103,798,762.93	94,811,901.26	8,986,861.67	9.5%	41,779,655.83	40,474,247.93	1,305,407.90	3.2%
General		1,944,172	1,838,413	105,759	5.8%	1,588,998	1,504,842	84,156	6%	113,990,576.42	113,094,463.85	896,112.57	0.8%	36,632,919.21	26,023,823.28	10,609,095.93	40.8%
Totales		4,433,739	4,280,929	152,810	3.6%	2,413,030	2,244,977	168,053	7.5%	\$217,789,339.35	\$207,906,365.11	9,882,974.24	4.8%	\$78,412,575.04	\$66,498,071.21	11,914,503.83	17.9%



COMPARATIVO SINESTRALIDAD TOTAL (LOCAL Y EXTERIOR) SEGÚN RAMOS

Ramos de Seguros TOTAL		SINESTRALIDAD ACUMULADA		
		2025	2024	Variación
				Porcentual
1	Vida Individual	25.4%	23.5%	8.2%
2	- Primer año	56.4%	47.6%	18.5%
3	- Renovación	19.4%	19.4%	-0.4%
4	Accidentes Personales	29.4%	32.2%	-8.7%
5	- Individual	16.4%	27.9%	-41.0%
6	- Grupo	36.5%	34.6%	5.5%
7	- Invalidez	0.0%	0.0%	0.0%
8	Salud	66.4%	68.7%	-3.4%
9	- Individual	63.5%	67.4%	-5.8%
10	- Grupo	70.2%	70.4%	-0.3%
11	Colectivos de Vida	33.9%	31.9%	6.3%
12	- Colectivo de vida	50.5%	40.7%	24.2%
13	- Colectivo de deudores	26.1%	27.6%	-5.3%
14	Incendio y Líneas Aliadas (*)	20.2%	33.1%	-39.0%
15	- Residencial	31.0%	30.4%	2.0%
16	- Comercial	13.0%	36.0%	-63.9%
17	- Industrial	17.1%	3.2%	441.8%
18	Vida Industrial	0.0%	0.0%	0.0%
19	Anualidades	0.0%	0.0%	0.0%
20	Rentas Vitalicias	0.0%	0.0%	0.0%
21	Pérdida de Ingresos	0.0%	0.0%	0.0%
22	Multiriesgo	39.1%	74.5%	-47.6%
23	- Residencial	38.9%	36.9%	5.6%
24	- Comercial e Industrial	39.3%	110.3%	-64.4%
25	Transporte de Carga	13.0%	15.5%	-15.8%
26	- Terrestre	16.2%	17.3%	-6.5%
27	- Marítimo	9.4%	11.4%	-17.2%
28	- Aéreo	2.2%	2.3%	-5.3%
29	Casco	75.6%	35.8%	111.1%
30	- Marítimo	22.4%	62.8%	-64.3%
31	- Aéreo	128.1%	6.9%	1758.3%
32	Automóvil	65.3%	62.7%	4.1%
33	Ramos Técnicos	16.2%	13.1%	23.8%
34	- TRC - TRM	11.0%	10.3%	7.5%
35	- Equipo Electrónico	98.6%	26.6%	270.7%
36	- Caldera y Maquinaria	0.0%	0.0%	0.0%
37	- Rotura de Maquinaria	31.6%	14.5%	118.0%
38	- Equipo Pesado	39.7%	27.5%	44.6%
39	- Vidrios	0.0%	0.0%	0.0%
40	Riesgos Diversos	20.7%	20.7%	0.2%
41	- Responsabilidad Civil	12.9%	21.1%	-38.6%
42	- Robo	24.3%	36.3%	-33.1%
43	- Fidelidad y DDD	18.4%	15.0%	22.4%
44	- BBB	0.5%	20.4%	-97.4%
45	- Otros	26.1%	20.8%	25.3%
46	Titulos de Propiedad	0.0%	0.0%	0.0%
47	Fianzas	43.6%	44.8%	-2.6%
48	- Oferta y Cumplimiento	37.3%	29.8%	25.4%
49	- Otras	50.2%	60.1%	-16.5%
50	TOTAL LOCAL Y EXTERIOR	44.8%	45.5%	-1.6%

Vida	48.9%	49.3%	-0.8%
General	40.5%	41.6%	-2.6%

Totales	44.8%	45.5%	-1.6%
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