



apandea

Asociación Panameña de Aseguradores



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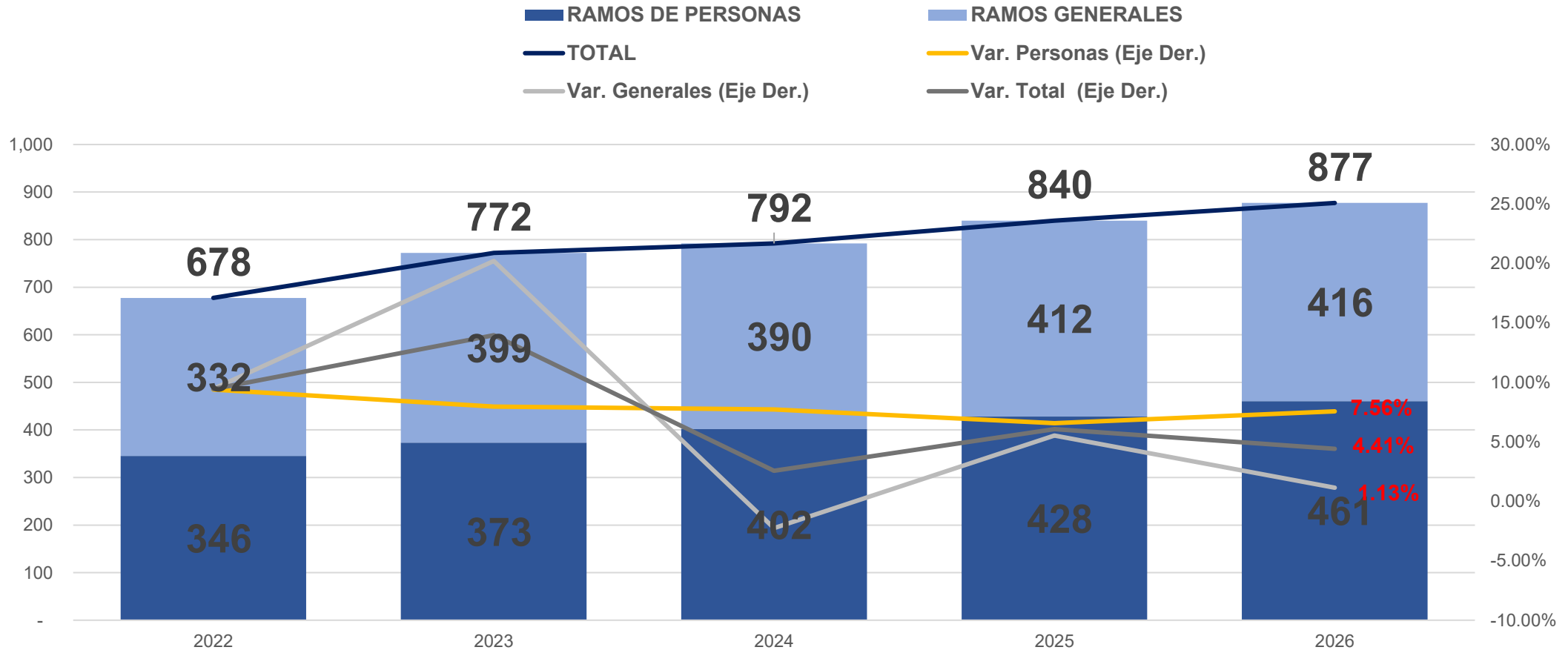
# Cifras Estadísticas – al 31 de mayo de 2026

## **Cifras Definitivas**



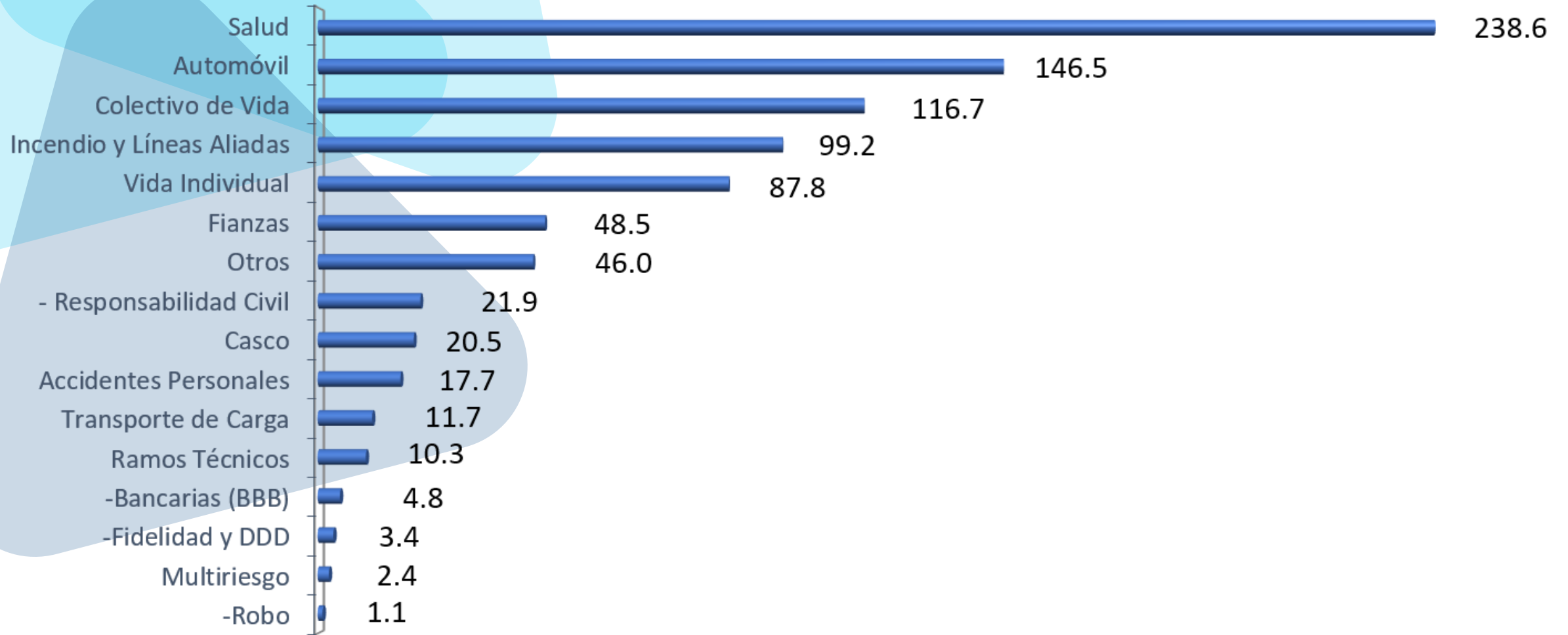
# Comparativo a mayo 2022, 2023, 2024, 2025 y 2026

## Evolución de la Prima Suscrita – todos los ramos



# Primas del Mercado

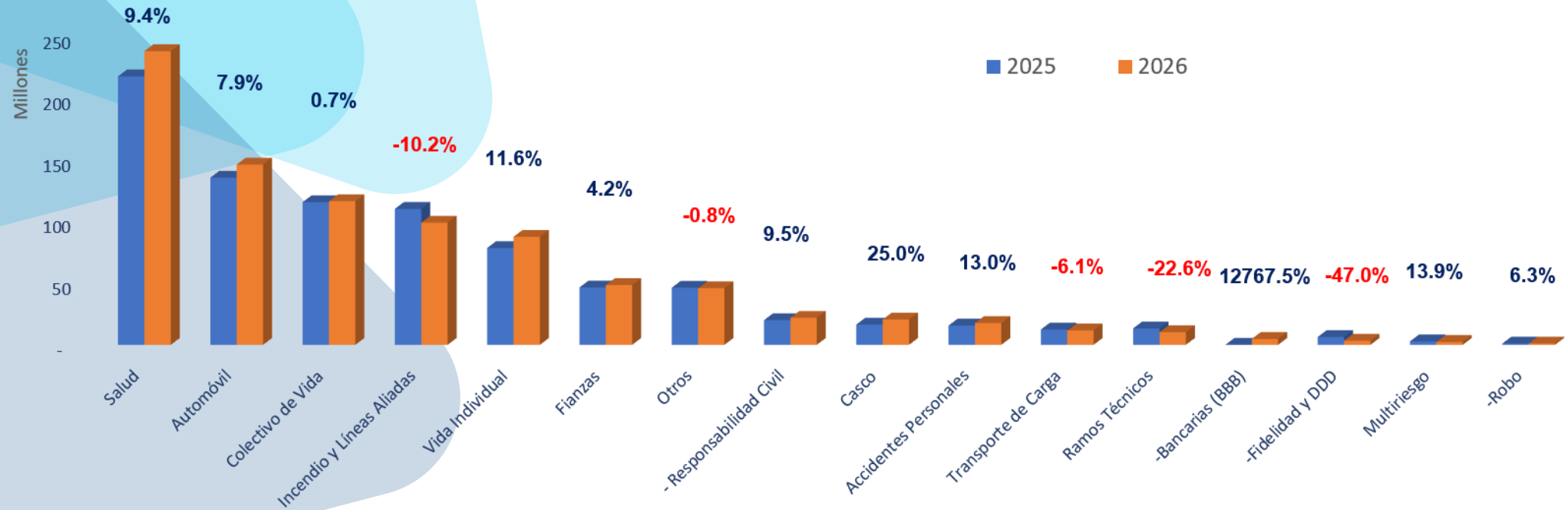
Al 31 de mayo de 2026 (en millones)



# Variación en Primas del Mercado

Al 31 de mayo de 2026

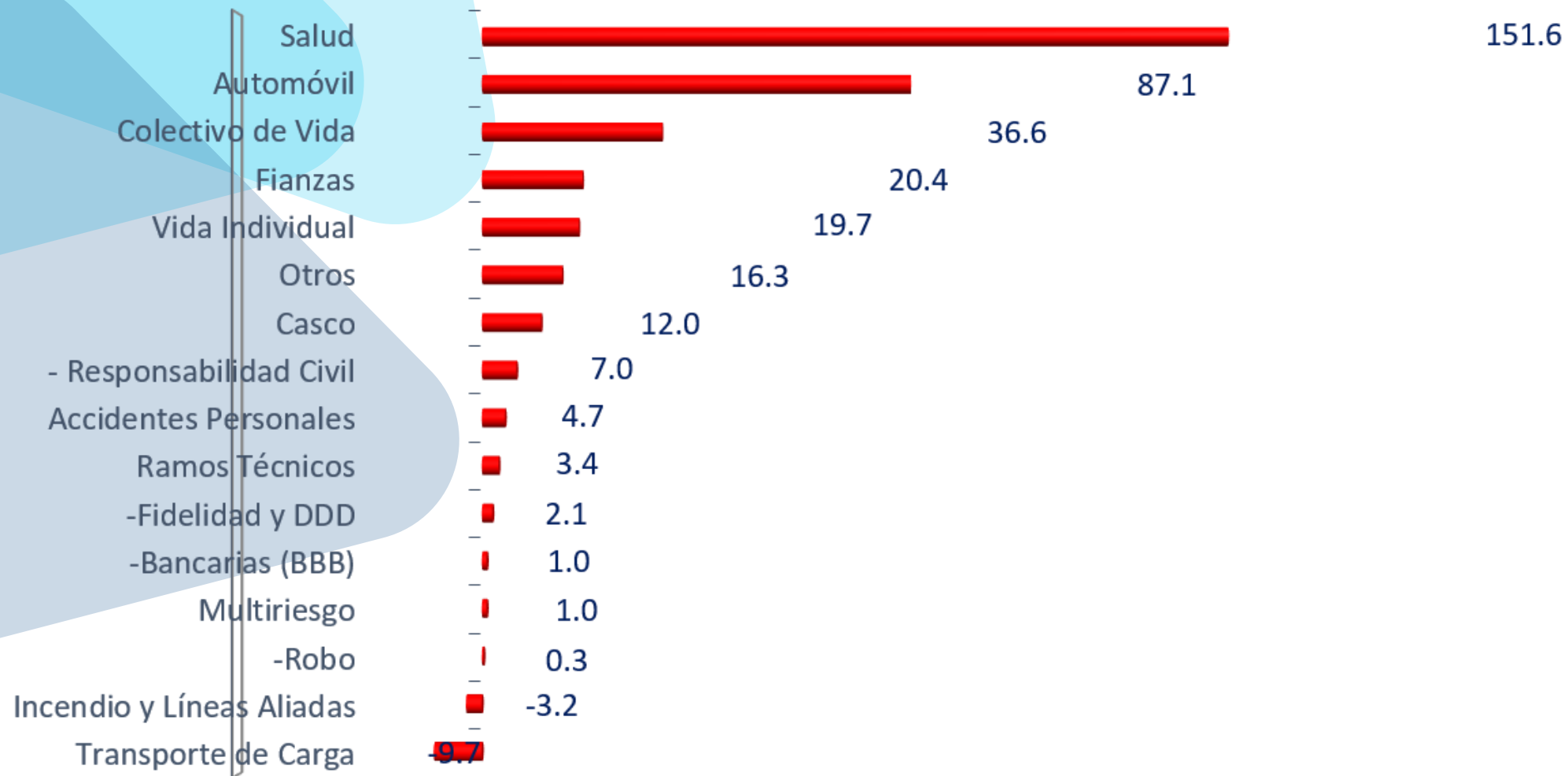
5



# Siniestros del Mercado

Al 31 de mayo de 2026

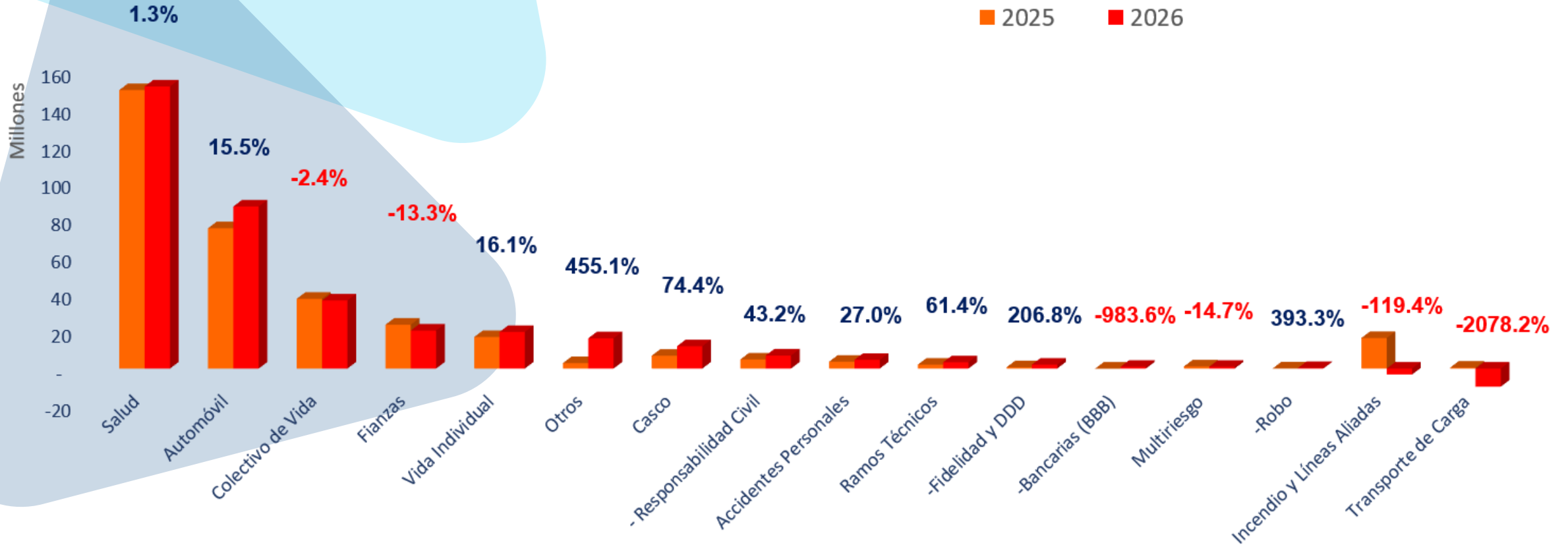
6



# Variación en Siniestros del Mercado

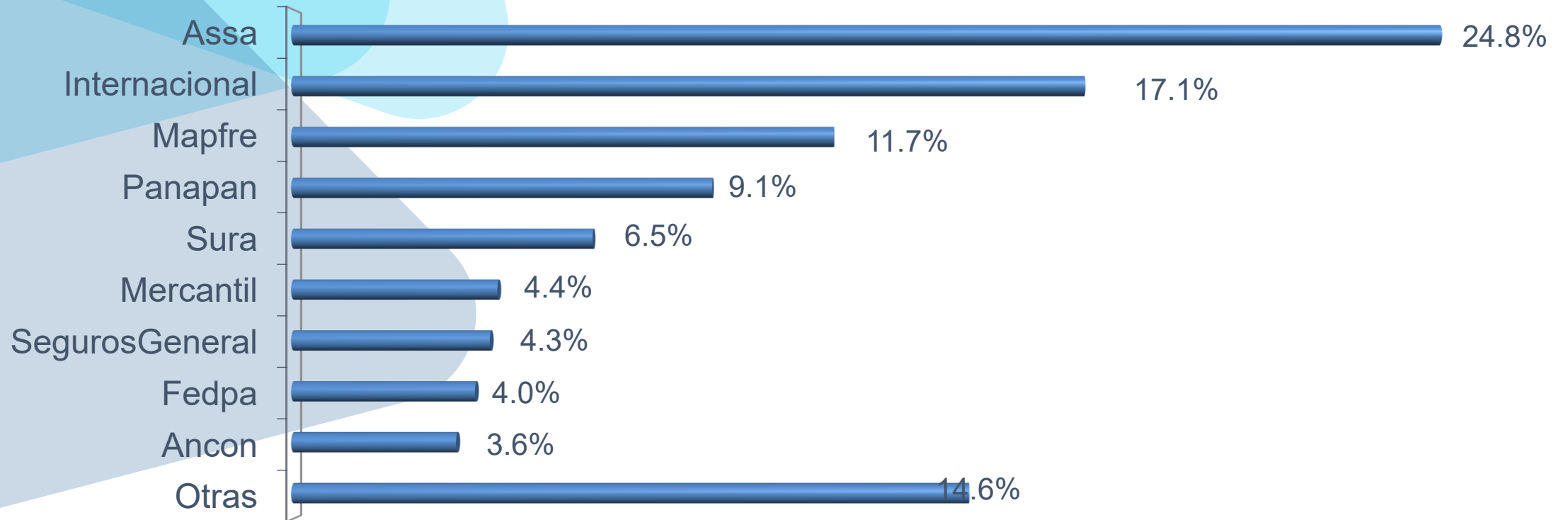
Al 31 de mayo de 2026 (en millones)

7



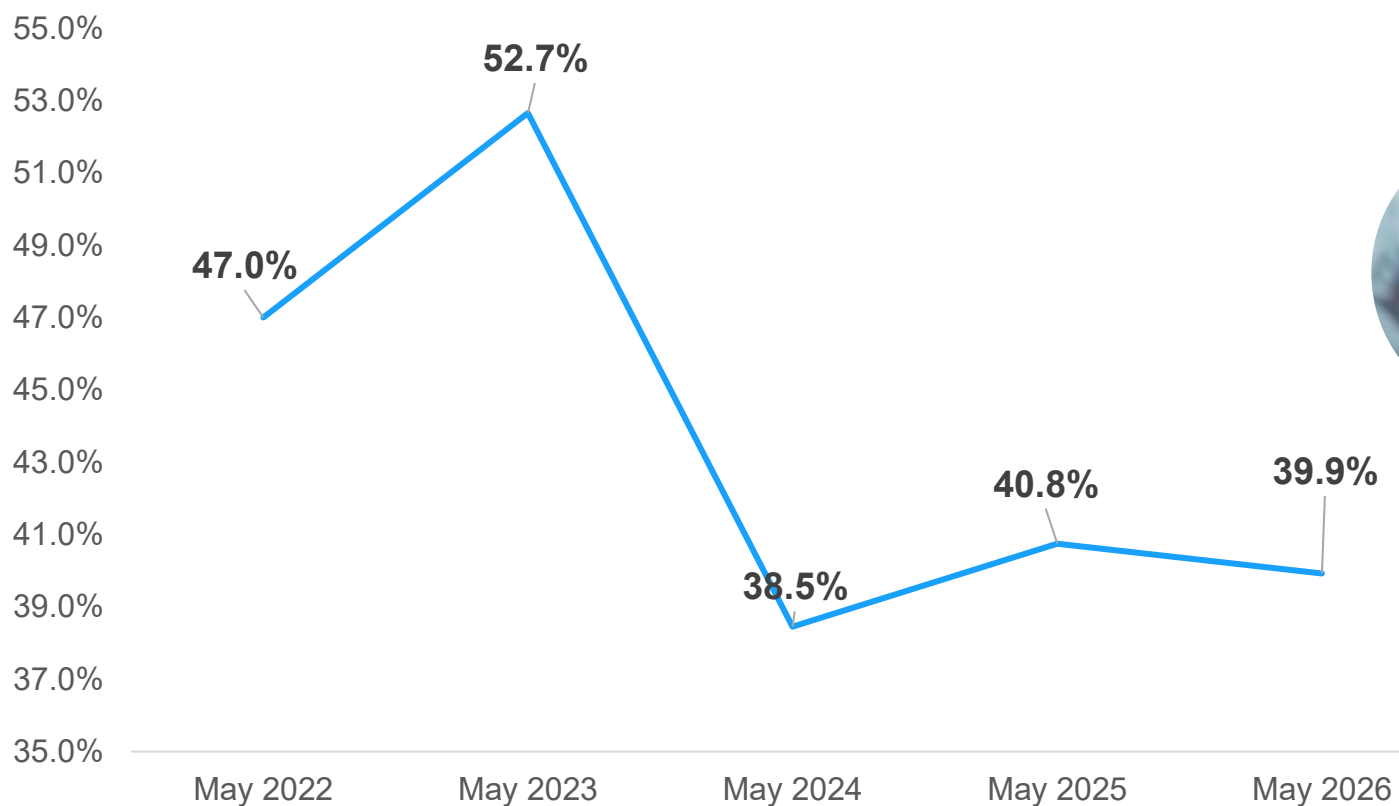
## Participación en el Mercado

Al 31 de mayo de 2026



## Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Siniestralidad Acumulada – todos los ramos

### % Siniestralidad



# Comparativo a mayo 2025 y 2026

## Cifras Acumuladas – Cifras por Zona

2025						
	PANAMÁ	CHIRIQUÍ	COLÓN / ZLC	RESTO DE LA REPÚBLICA	EXTERIOR	TOTAL
Primas Suscritas (*)	726,281	19,603	12,156	37,431	44,541	840,012
Siniestros Incurridos (*)	312,979	(4,865)	2,968	12,560	18,698	342,342
<b>% Siniestralidad</b>	<b>43.09%</b>	<b>-24.82%</b>	<b>24.42%</b>	<b>33.56%</b>	<b>41.98%</b>	<b>40.75%</b>

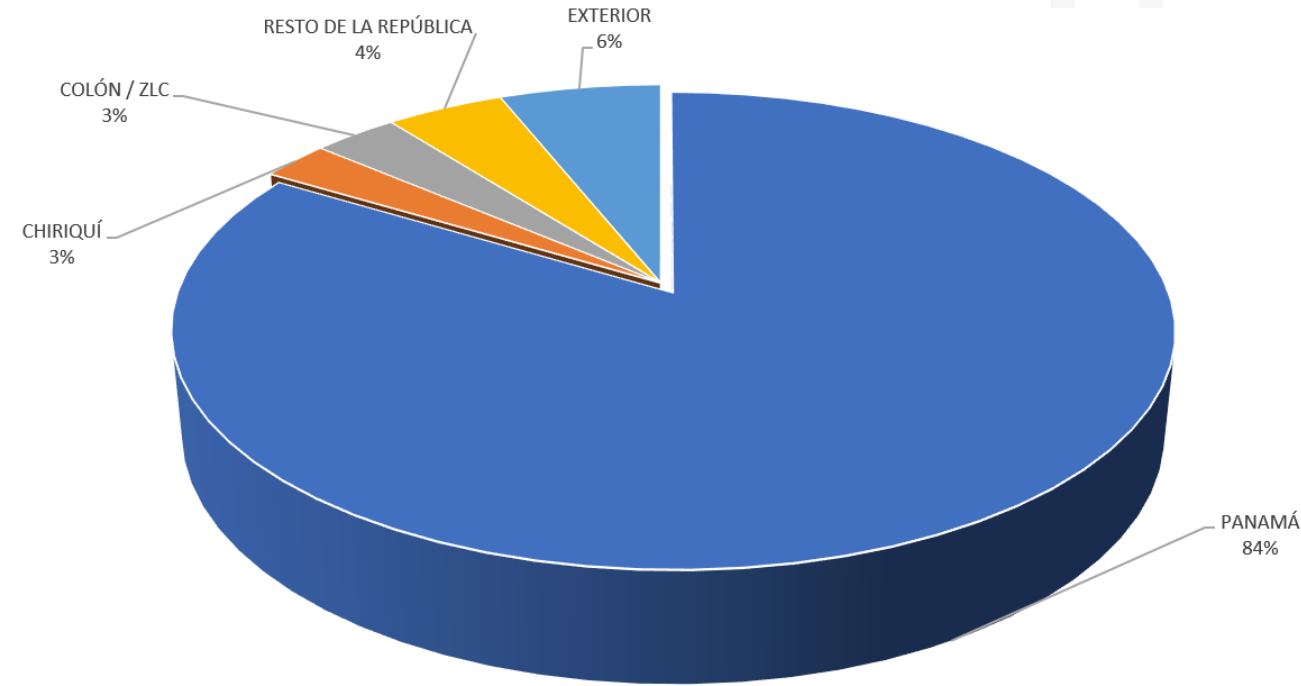
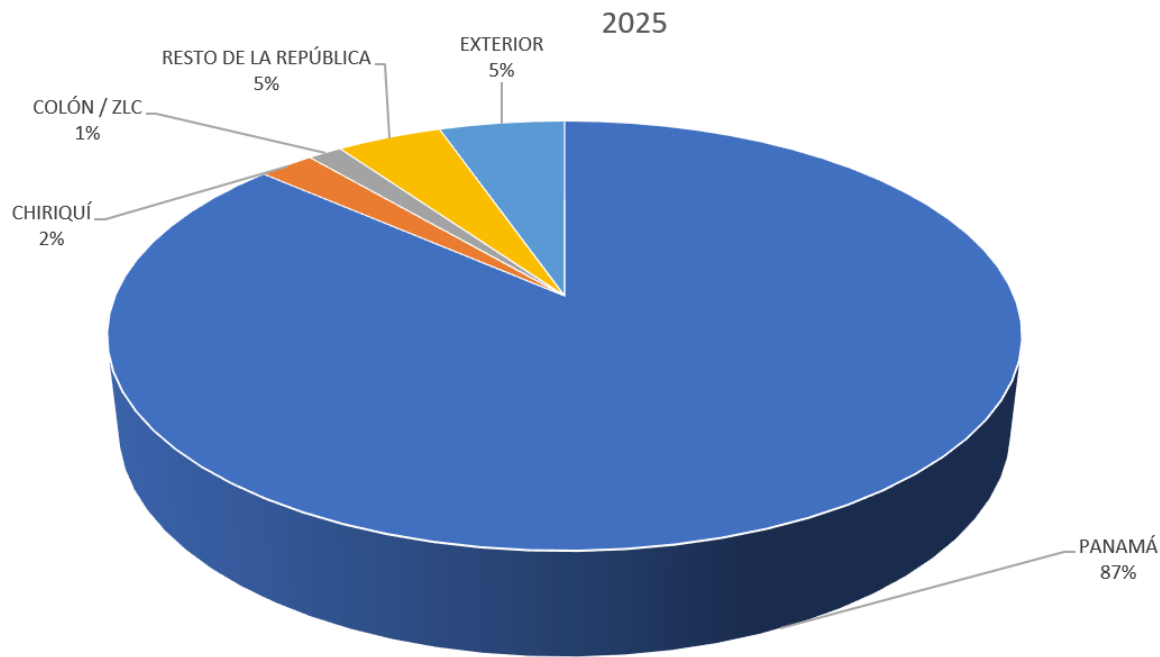
2026						
	PANAMÁ	CHIRIQUÍ	COLÓN / ZLC	RESTO DE LA REPÚBLICA	EXTERIOR	TOTAL
Primas Suscritas (*)	733,040	23,008	28,290	39,251	53,481	877,070
Siniestros Incurridos (*)	276,241	10,973	4,503	13,421	36,314	350,220
<b>% Siniestralidad</b>	<b>37.68%</b>	<b>47.69%</b>	<b>15.92%</b>	<b>34.19%</b>	<b>67.90%</b>	<b>39.93%</b>

2026 vs. 2025						
	PANAMÁ	CHIRIQUÍ	COLÓN / ZLC	RESTO DE LA REPÚBLICA	EXTERIOR	TOTAL
Primas Suscritas (*)	0.93%	17.37%	132.73%	4.86%	20.07%	4.41%
Siniestros Incurridos	-11.74%	-325.57%	51.69%	6.86%	94.21%	2.30%
<b>% Siniestralidad</b>	<b>-5.41%</b>	<b>72.51%</b>	<b>-8.50%</b>	<b>0.64%</b>	<b>25.92%</b>	<b>-0.82%</b>

(\*) Cifras en Miles

# Comparativo a mayo 2025 y 2026

## Cifras Acumuladas – Por Zona



Estadísticas no contienen cifras de GENERAL DE SEGUROS, S.A.

(\*) Cifras en Miles

## Comparativo a mayo 2022, 2023, 2024, 2025 y 2026

### Cifras Acumuladas – todos los ramos

Concepto	may 2022	may 2023	may 2024	may 2025	may 2026	2023 Vs 2022	2024 Vs 2023	2025 Vs 2024	2026 Vs 2025
Prima Suscrita (*)	677,578	772,198	792,012	840,012	877,070	14.0%	2.6%	6.1%	4.4%
Unidades Vigentes	3,764,328	3,951,276	4,207,464	4,381,567	4,436,806	5.0%	6.5%	4.1%	1.3%
Casos	379,009	496,725	424,575	481,000	492,025	31.1%	-14.5%	13.3%	2.3%
Siniestro Incurrido (*)	318,509	406,688	304,580	342,342	350,220	27.7%	-25.1%	12.4%	2.3%
% Siniestralidad	47.0%	52.7%	38.5%	40.8%	39.9%	5.7%	-14.2%	2.3%	-0.8%
Frecuencia	24.2%	30.2%	24.2%	26.3%	26.6%	6.0%	-6.0%	2.1%	0.3%



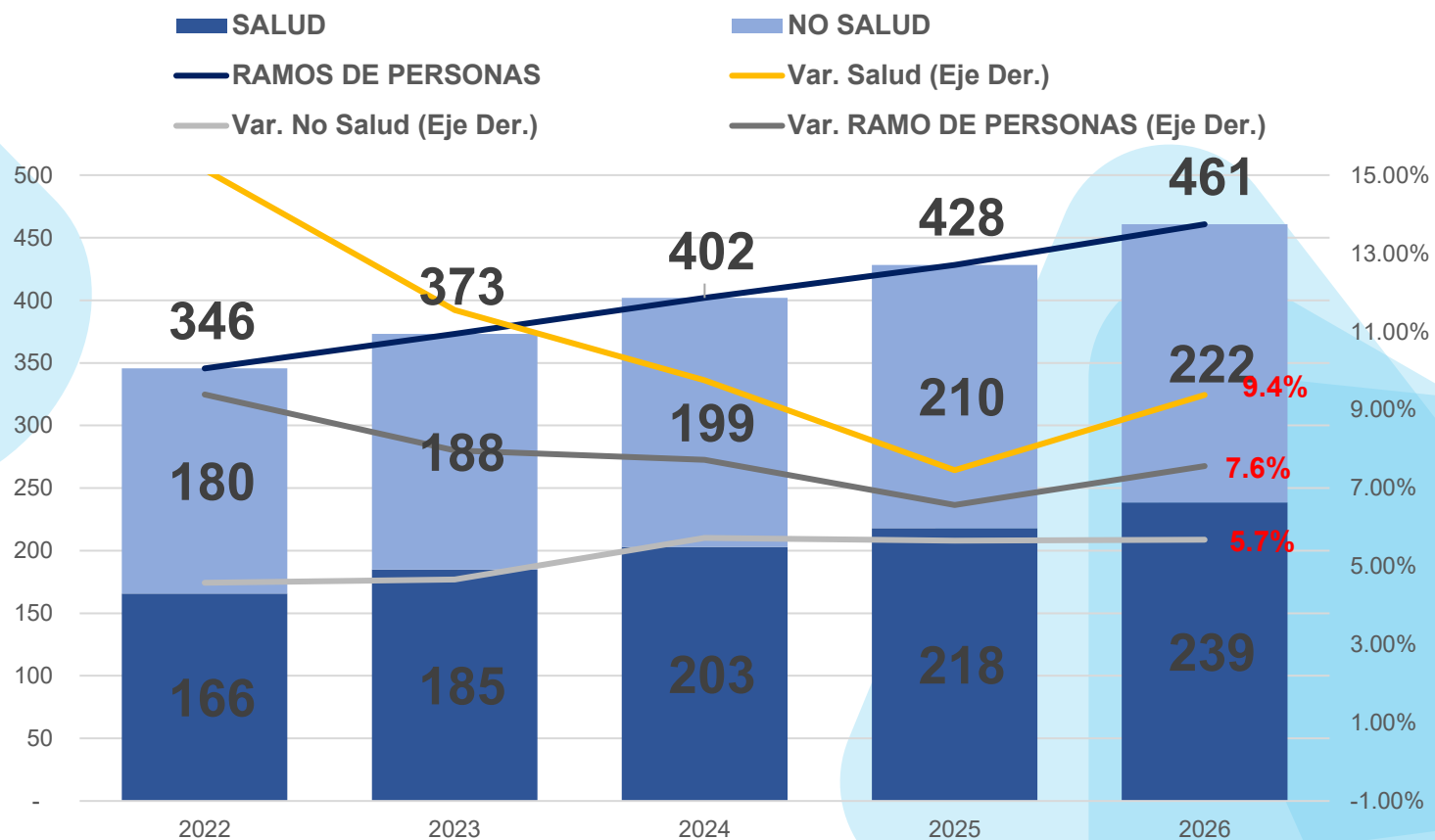
Asociación Panameña de Aseguradores

# Cifras Estadísticas – Al 31 de mayo de 2026

## Personas

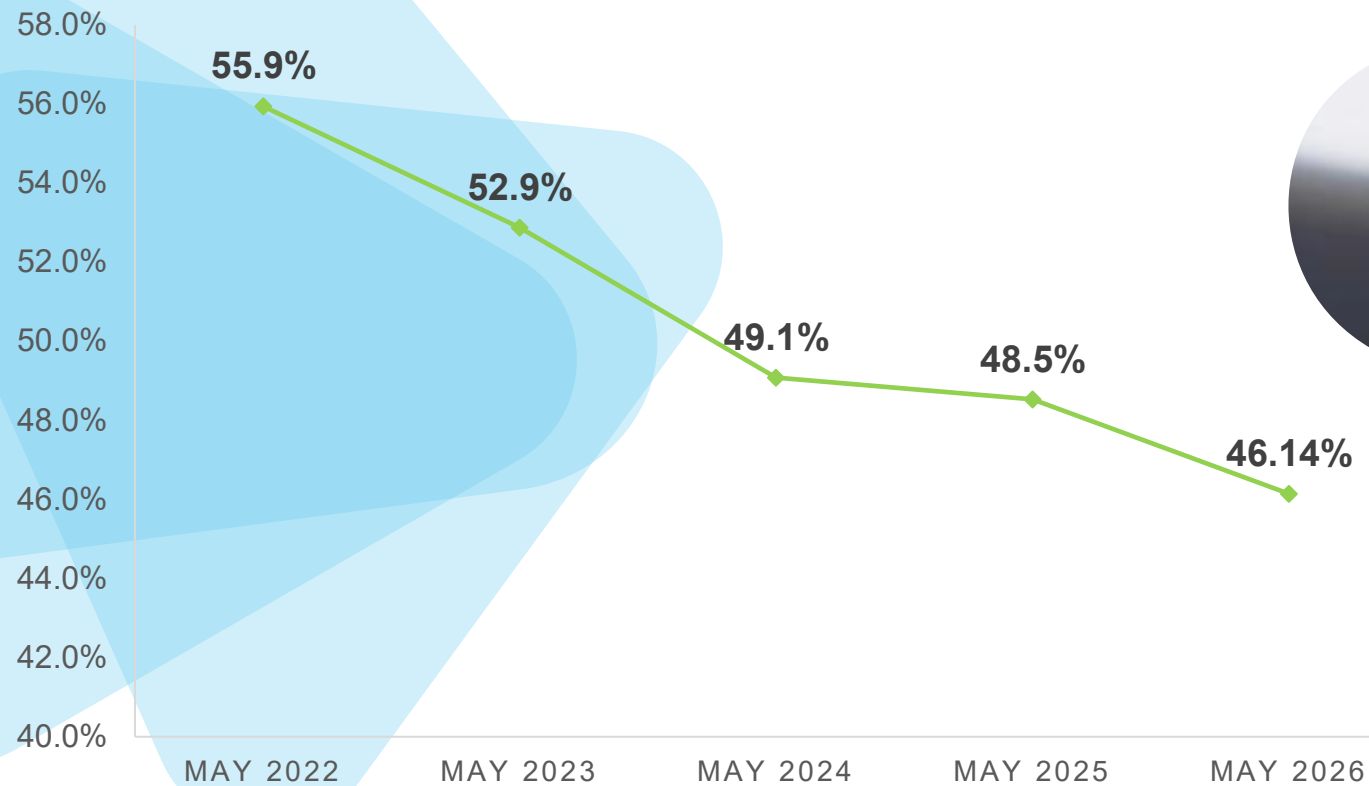
# Comparativo a mayo 2022, 2023, 2024, 2025 y 2026

## Cifras Acumuladas – ramos de personas.



# Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Siniestralidad Acumulada – Ramos de Personas.

## % SINIESTRALIDAD

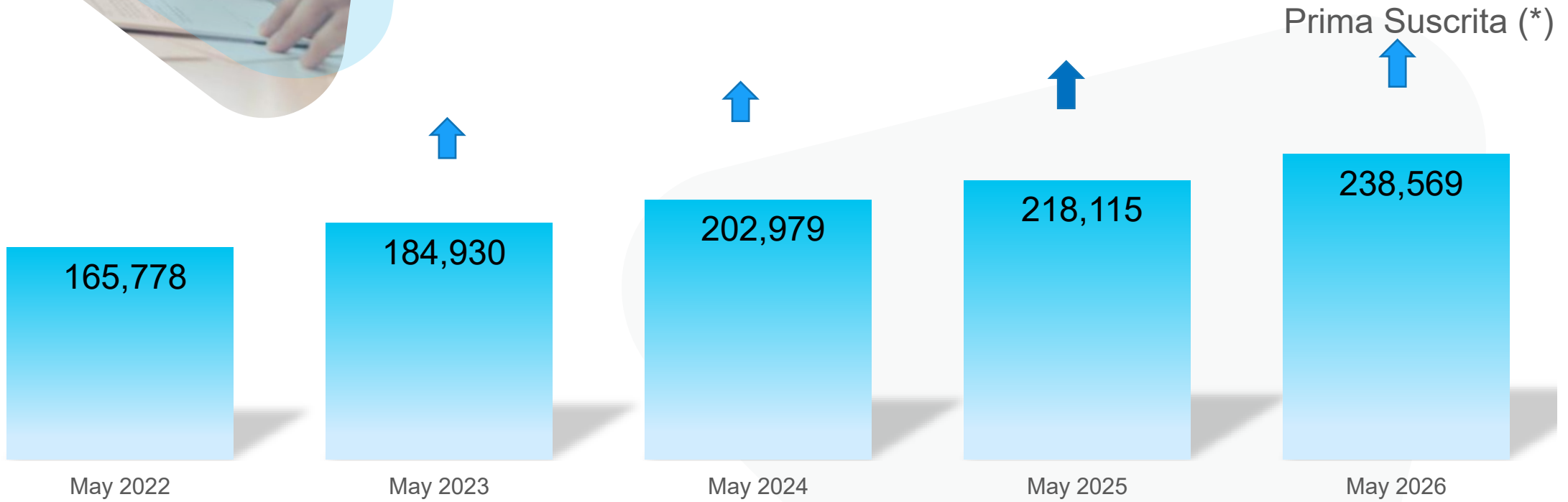


## Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Cifras Acumuladas – Ramos de Personas

Concepto	may 2022	may 2023	may 2024	may 2025	may 2026	2023 Vs 2022	2024 Vs 2023	2025 Vs 2024	2026 Vs 2025
<b>Prima Suscrita (*)</b>	<b>345,571</b>	<b>373,099</b>	<b>401,921</b>	<b>428,316</b>	<b>460,708</b>	<b>8.0%</b>	<b>7.7%</b>	<b>6.6%</b>	<b>7.6%</b>
<b>Personas Aseguradas</b>	<b>2,113,858</b>	<b>2,238,710</b>	<b>2,469,520</b>	<b>2,560,467</b>	<b>2,622,556</b>	<b>5.9%</b>	<b>10.3%</b>	<b>3.7%</b>	<b>2.4%</b>
<b>Casos</b>	<b>307,590</b>	<b>405,839</b>	<b>341,300</b>	<b>388,466</b>	<b>368,803</b>	<b>31.9%</b>	<b>-15.9%</b>	<b>13.8%</b>	<b>-5.1%</b>
<b>Siniestro Incurrido (*)</b>	<b>193,301</b>	<b>197,266</b>	<b>197,253</b>	<b>207,848</b>	<b>212,581</b>	<b>2.1%</b>	<b>0.0%</b>	<b>5.4%</b>	<b>2.3%</b>
<b>% Siniestralidad</b>	<b>55.9%</b>	<b>52.9%</b>	<b>49.1%</b>	<b>48.5%</b>	<b>46.14%</b>	<b>-3.1%</b>	<b>-3.8%</b>	<b>-0.6%</b>	<b>-2.4%</b>
<b>Siniestro Promedio</b>	<b>628</b>	<b>486</b>	<b>578</b>	<b>535</b>	<b>576</b>	<b>-22.7%</b>	<b>18.9%</b>	<b>-7.4%</b>	<b>7.7%</b>
<b>Frecuencia</b>	<b>34.9%</b>	<b>43.5%</b>	<b>33.2%</b>	<b>36.4%</b>	<b>33.8%</b>	<b>8.6%</b>	<b>-10.3%</b>	<b>3.2%</b>	<b>-2.7%</b>



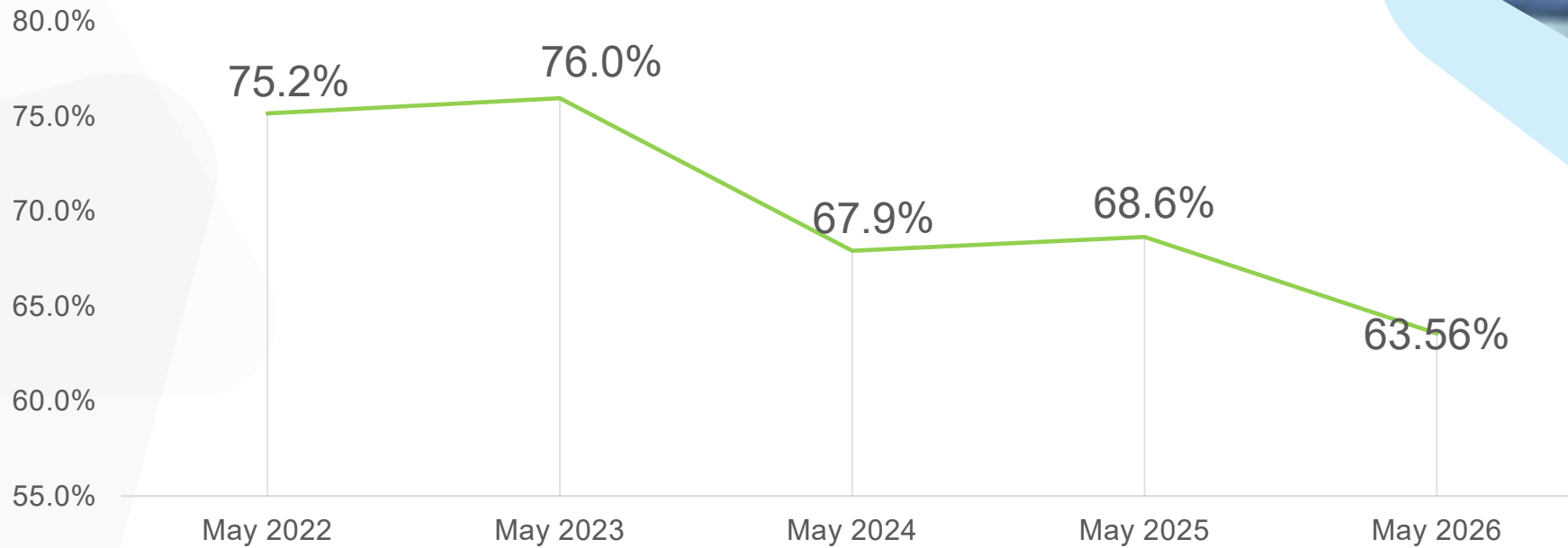
# Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Cifras Acumuladas – Ramo de Salud



## Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Siniestralidad Acumulada – Ramo de Salud



% Siniestralidad



# Comparativo a mayo 2022, 2023, 2024, 2025 y 2026

## Cifras Acumuladas – Ramos de Personas sin Salud

Concepto	may 2022	may 2023	may 2024	may 2025	may 2026	2023 Vs 2022	2024 Vs 2023	2025 Vs 2024	2026 Vs 2025
<b>Prima Suscrita (*)</b>	179,792	188,170	198,942	210,201	222,139	4.7%	5.7%	5.7%	5.7%
<b>Personas Aseguradas</b>	1,712,033	1,818,344	2,035,200	2,102,751	2,164,260	6.2%	11.9%	3.3%	2.9%
<b>Prima Media por Asegurado</b>	252	248	235	240	246	-1.5%	-5.5%	2.3%	2.7%
<b>Casos</b>	8,786	20,149	10,303	12,386	14,654	129.3%	-48.9%	20.2%	18.3%
<b>Siniestro Incurrido (*)</b>	68,714	56,806	59,383	58,134	60,939	-17.3%	4.5%	-2.1%	4.8%
<b>% Siniestralidad</b>	38.2%	30.2%	29.8%	27.7%	27.4%	-8.0%	-0.3%	-2.2%	-0.2%
<b>Siniestro Promedio</b>	7,821	2,819	5,764	4,694	4,159	-64.0%	104.4%	-18.6%	-11.4%
<b>Frecuencia</b>	1.2%	2.7%	1.2%	1.4%	1.6%	1.4%	-1.4%	0.2%	0.2%
<b>Prima Pura</b>	96	75	70	66	68	-22.2%	-6.6%	-5.2%	1.8%

(\*) Cifras en Miles

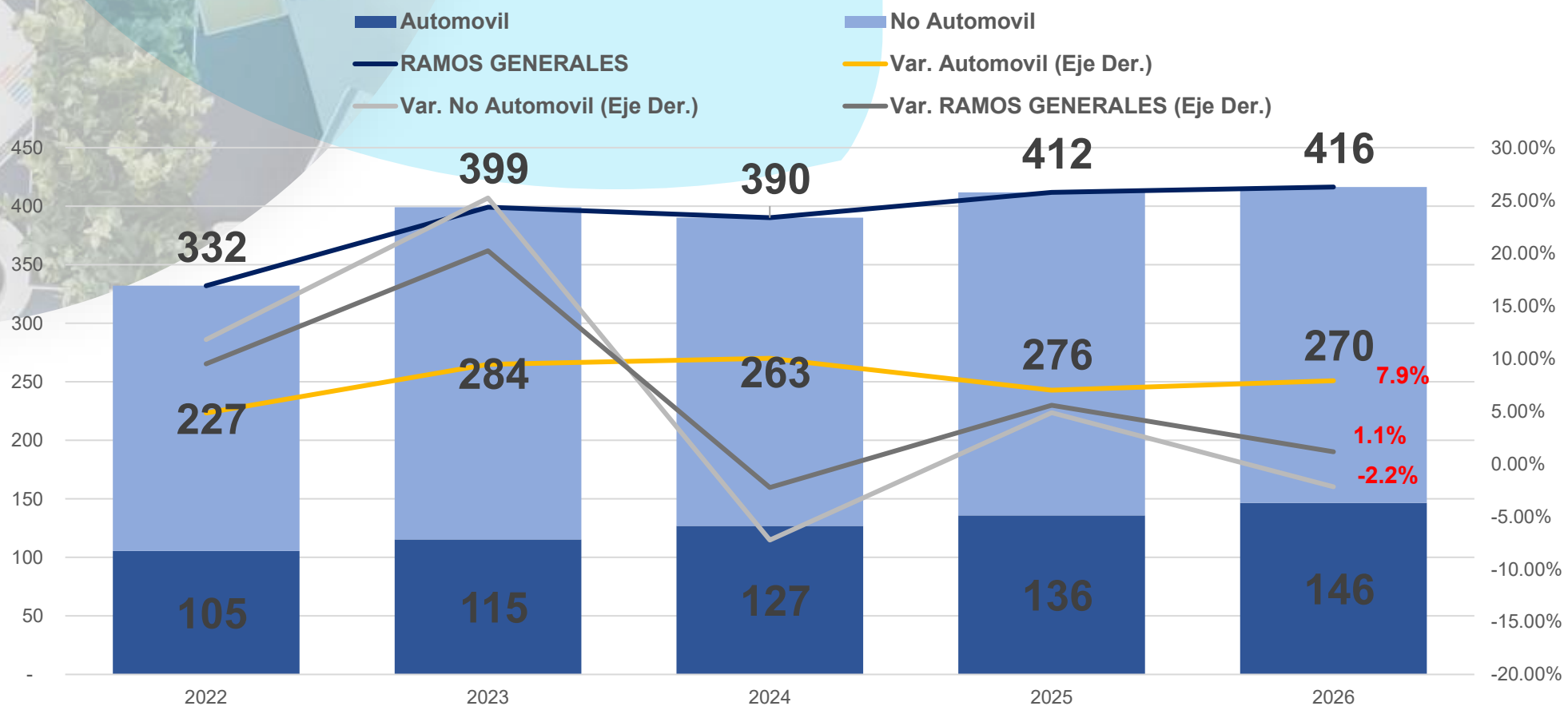


Asociación Panameña de Aseguradores

# Cifras Estadísticas – Al 31 de mayo de 2026

## Ramos Generales

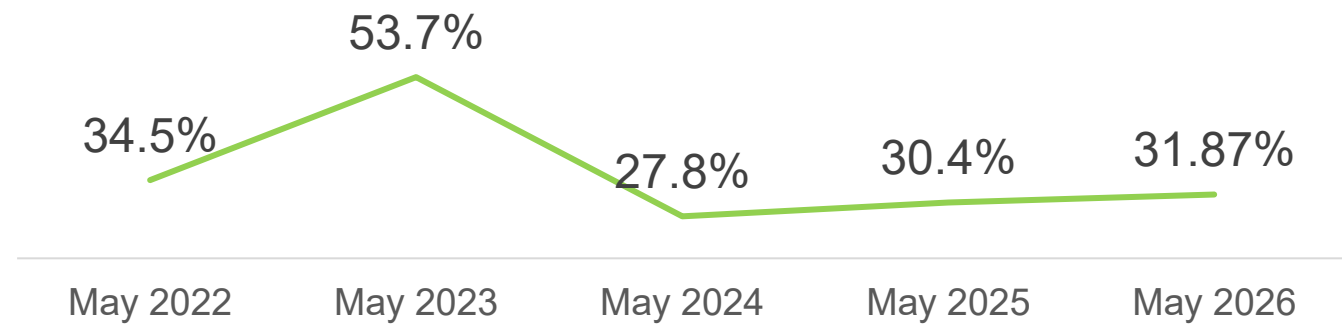
## Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Cifras Acumuladas – Ramos Generales



(\*) Cifras en Miles / Incluye Fianzas y Automóvil

## Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Cifras Acumuladas – Ramos Generales

% Siniestralidad

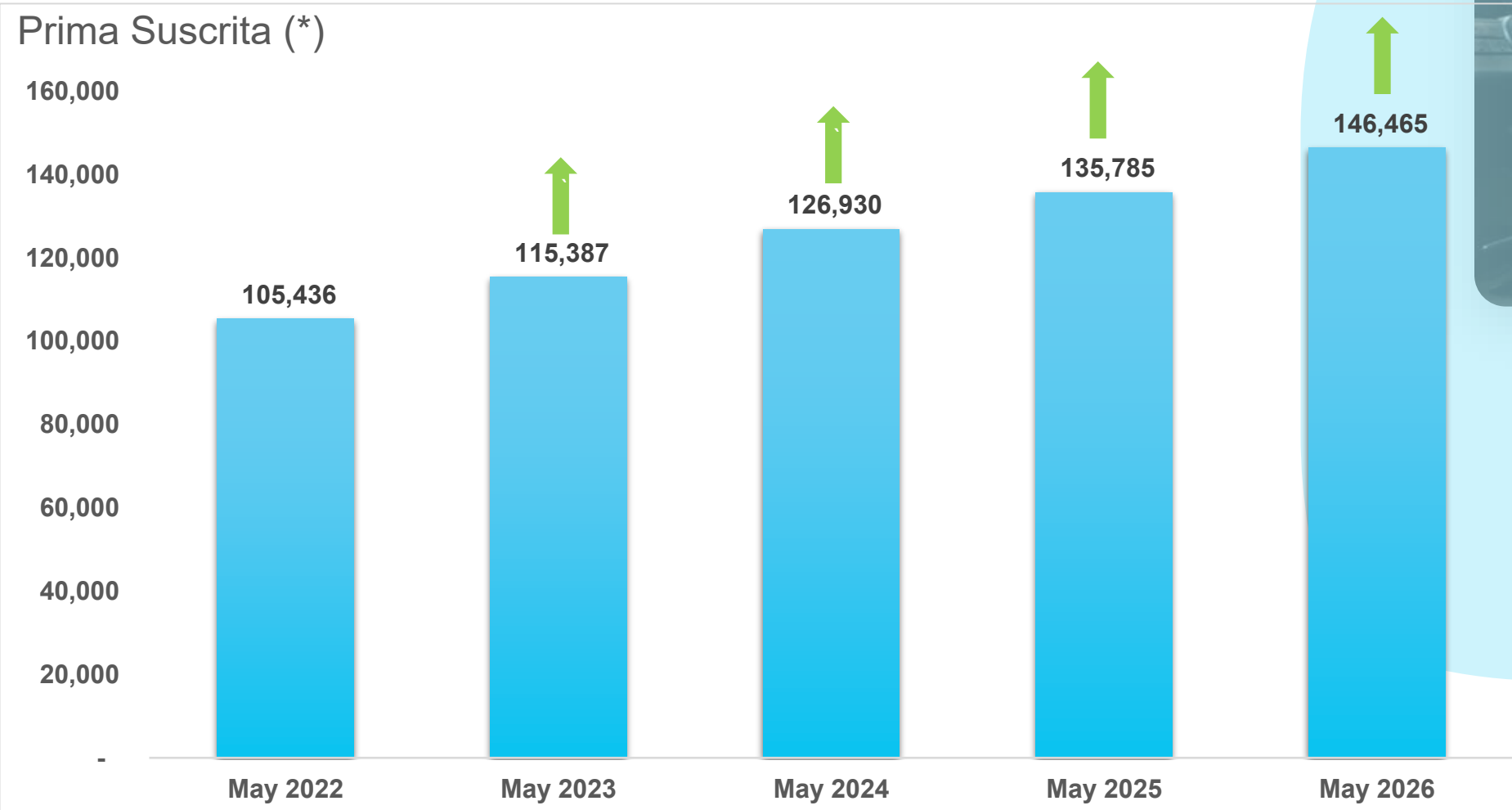


## Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Cifras Acumuladas – Ramos Generales

Concepto	mar2022	may 2023	may 2024	may 2025	may 2026	2023 Vs 2022	2024 Vs 2023	2025 Vs 2024	2026 Vs 2025
Prima Suscrita (*)	288,079	351,880	343,704	365,094	367,815	22.1%	-2.3%	6.2%	0.7%
Unidades Vigentes	1,571,598	1,627,255	1,650,488	1,730,376	1,777,193	3.5%	1.4%	4.8%	2.7%
Casos	71,290	90,805	83,083	92,400	123,064	27.4%	-8.5%	11.2%	33.2%
Siniestro Incurrido (*)	99,480	188,824	95,564	110,926	117,206	89.8%	-49.4%	16.1%	5.7%
% Siniestralidad	34.5%	53.7%	27.8%	30.4%	31.87%	55.4%	-25.9%	2.6%	1.5%
Frecuencia	10.9%	13.4%	12.1%	12.8%	16.6%	2.5%	-1.3%	0.7%	3.8%

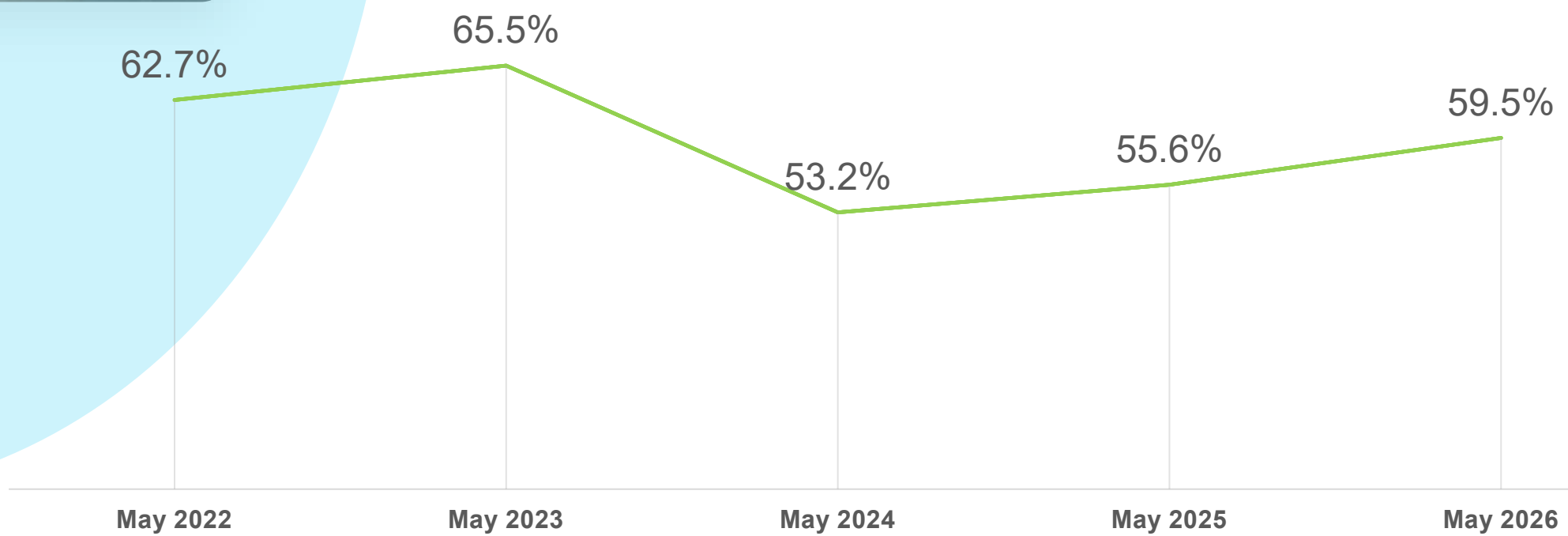
# Comparativo a mayo 2022, 2023, 2024, 2025 y 2026

## Cifras Acumuladas – Ramo de Automóvil



# Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Cifras Acumuladas – Ramo de Automóvil

% Siniestralidad



## Comparativo a mayo 2022, 2023, 2024, 2025 y 2026

### Cifras Acumuladas – Ramo Automóvil



Concepto	may 2022	may 2023	may 2024	may 2025	may 2026	2023 Vs 2022	2024 Vs 2023	2025 Vs 2024	2026 Vs 2025
Prima Suscrita (*)	105,436	115,387	126,930	135,785	146,465	9.4%	10.0%	7.0%	7.9%
Personas Aseguradas	936,931	976,982	972,461	1,022,286	1,048,765	4.3%	-0.5%	5.1%	2.6%
Prima Media por Asegurado	270	283	313	319	335	5.0%	10.5%	1.8%	5.1%
Casos	67,881	79,092	73,563	81,467	105,058	16.5%	-7.0%	10.7%	29.0%
Siniestro Incurrido (*)	66,063	75,627	67,562	75,436	87,121	14.5%	-10.7%	11.7%	15.5%
% Siniestralidad	62.7%	65.5%	53.2%	55.6%	59.5%	2.9%	-12.3%	2.3%	3.9%
Siniestro Promedio	973	956	918	926	829	-1.7%	-3.9%	0.8%	-10.4%
Frecuencia	17.4%	19.4%	18.2%	19.1%	24.0%	2.0%	-1.3%	1.0%	4.9%

(\*) Cifras en Miles

## Comparativo a mayo 2025 y 2026

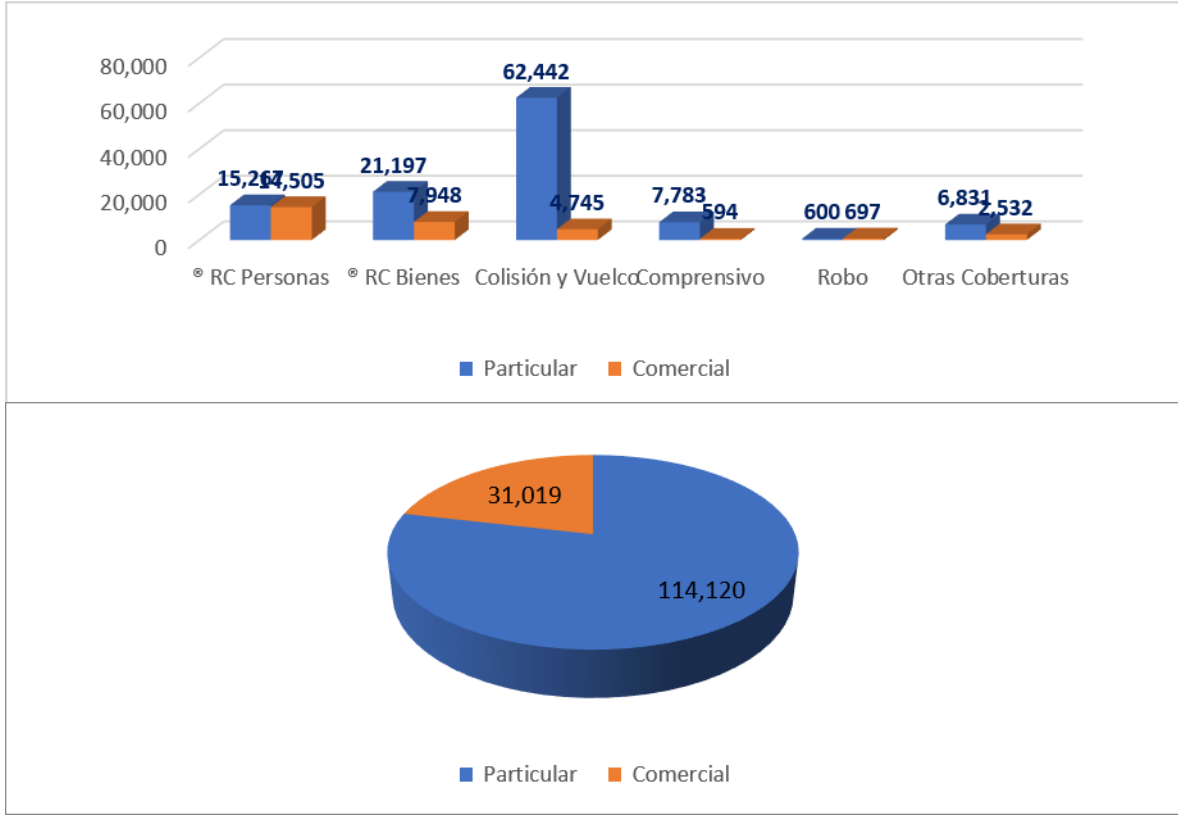
### Cifras Acumuladas – Automóvil por Cobertura

	2025			2026			2026 Vs 2024		
	Particular	Comercial	Total	Particular	Comercial	Total	Particular	Comercial	Total
Primas Suscrita ® RC Personas	14,908	10,287	25,196	15,267	14,505	29,771	2%	41%	18%
® RC Bienes	20,971	8,535	29,506	21,197	7,948	29,145	1%	-7%	-1%
Colisión y Vuelco	56,299	5,597	61,895	62,442	4,745	67,186	11%	-15%	9%
Compreensivo	7,543	420	7,963	7,783	594	8,377	3%	41%	5%
Robo	495	697	1,192	600	697	1,297	21%	0%	9%
Otras Coberturas	6,446	2,321	8,766	6,831	2,532	9,363	6%	9%	7%
<b>Total</b>	<b>106,662</b>	<b>27,857</b>	<b>134,519</b>	<b>114,120</b>	<b>31,019</b>	<b>145,139</b>	<b>7%</b>	<b>11%</b>	<b>8%</b>

(\*) Cifras en Miles



## Comparativo a mayo 2025 y 2026 Primas Suscritas – Automóvil por Cobertura



# Comparativo a mayo 2025 y 2026

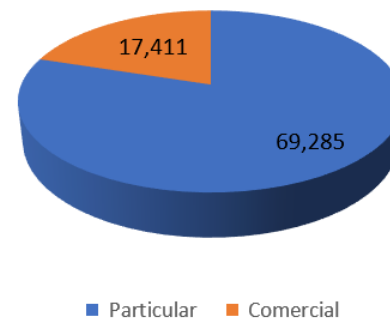
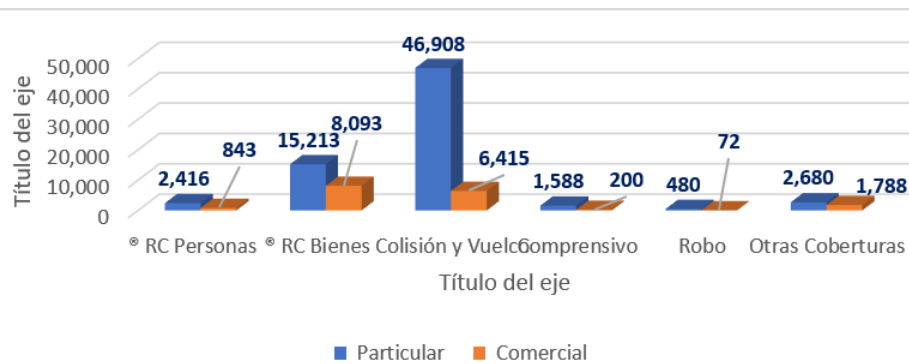
## Cifras Acumuladas – Automóvil por Cobertura



	2025			2026			2026 Vs 2024		
	Particular	Comercial	Total	Particular	Comercial	Total	Particular	Comercial	Total
<b>Siniestros Incurridos</b>									
® RC Personas	2,146	2,324	4,470	2,416	843	3,259	13%	-64%	-27%
® RC Bienes	12,494	6,978	19,473	15,213	8,093	23,306	22%	16%	20%
Colisión y Vuelco	41,156	5,918	47,074	46,908	6,415	53,322	14%	8%	13%
Comprensivo	1,578	209	1,787	1,588	200	1,789	1%	-4%	0%
Robo	665	97	763	480	72	552	-28%	-26%	-28%
Otras Coberturas	-121	1,345	1,224	2,680	1,788	4,468	-2322%	33%	265%
<b>Total</b>	<b>57,919</b>	<b>16,872</b>	<b>74,791</b>	<b>69,285</b>	<b>17,411</b>	<b>86,695</b>	<b>20%</b>	<b>3%</b>	<b>16%</b>

(\*) Cifras en Miles

## Comparativo a mayo 2025 y 2026 Siniestros Incurridos – Automóvil por Cobertura

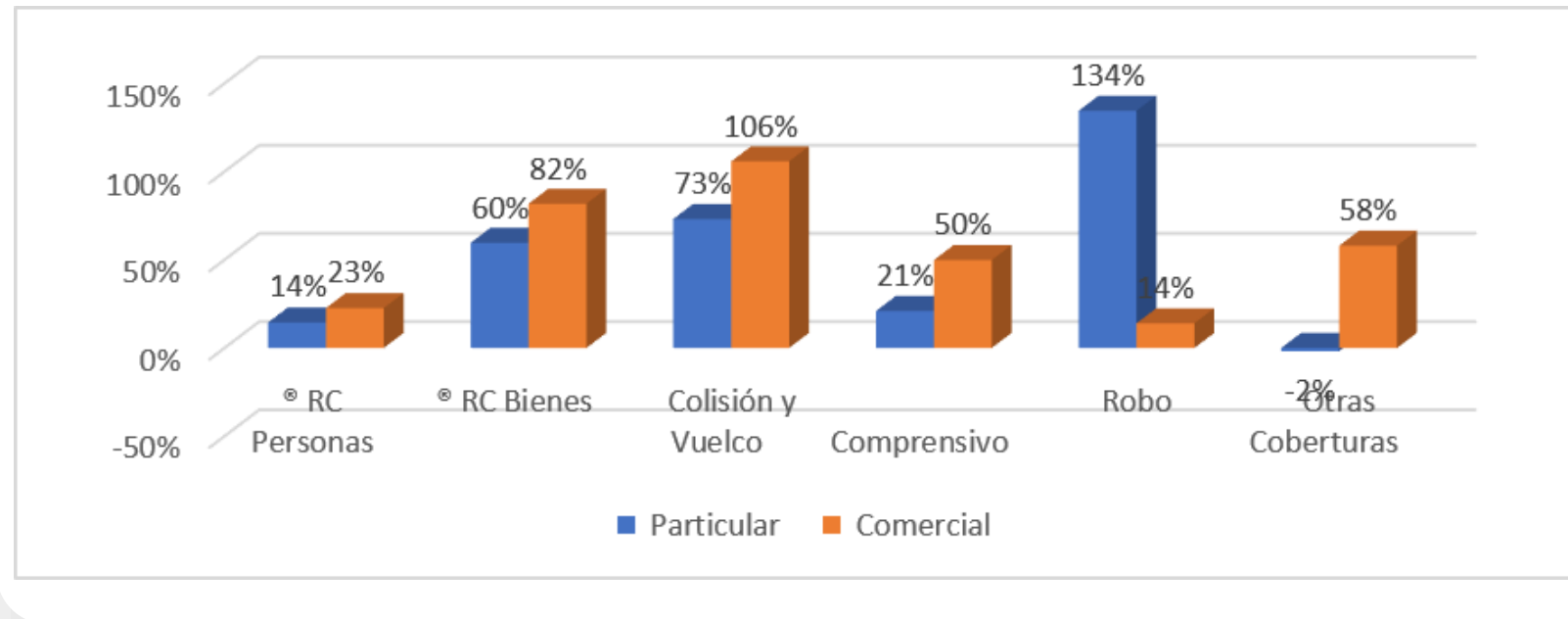


# Comparativo a mayo 2025 y 2026

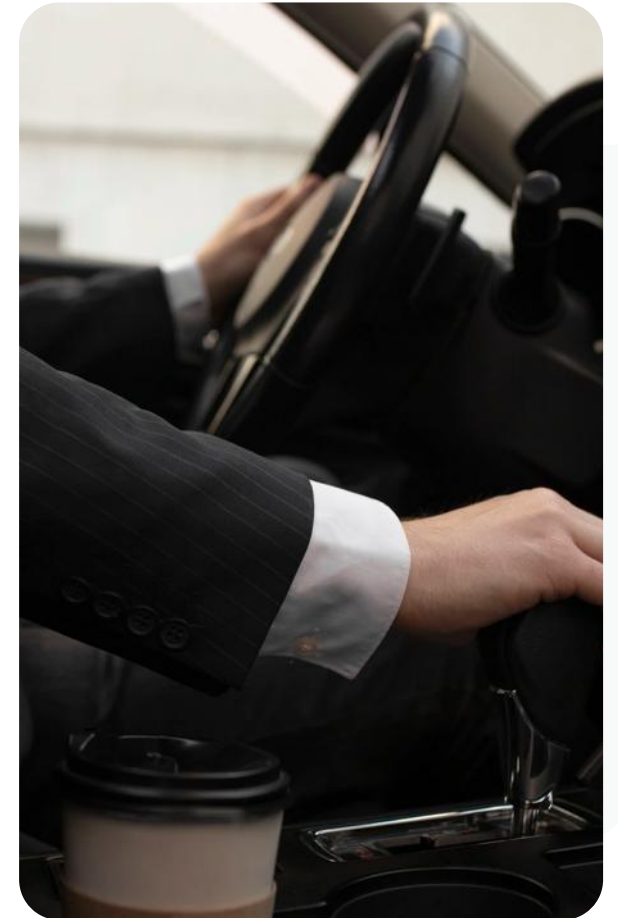
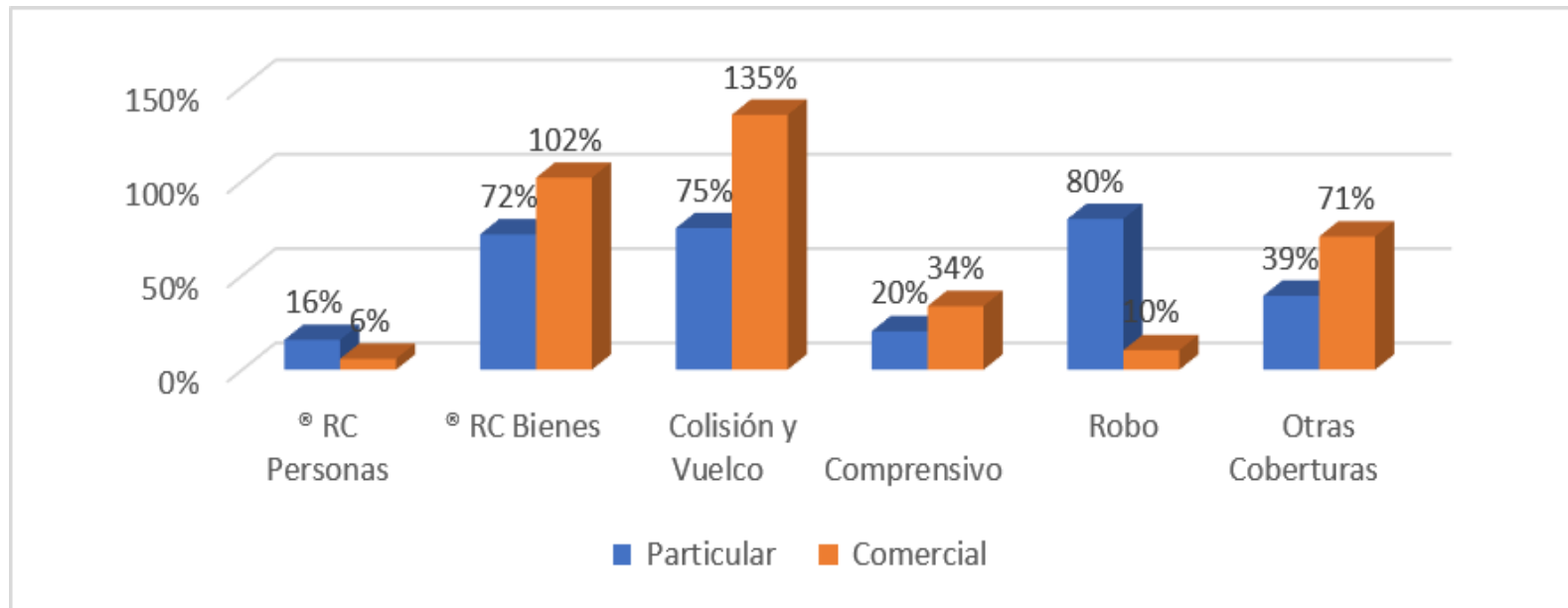
## Cifras Acumuladas – Automóvil por Cobertura

	2025			2026			2026 vs 2024		
	Particular	Comercial	Total	Particular	Comercial	Total	Particular	Comercial	Total
% Siniestralidad ® RC Personas	14%	23%	18%	16%	6%	11%	1%	-17%	-7%
® RC Bienes	60%	82%	66%	72%	102%	80%	12%	20%	14%
Colisión y Vuelco	73%	106%	76%	75%	135%	79%	2%	29%	3%
Comprensivo	21%	50%	22%	20%	34%	21%	-1%	-16%	-1%
Robo	134%	14%	64%	80%	10%	43%	-54%	-4%	-21%
Otras Coberturas	-2%	58%	14%	39%	71%	48%	41%	13%	34%
<b>Total</b>	<b>54%</b>	<b>61%</b>	<b>56%</b>	<b>61%</b>	<b>56%</b>	<b>60%</b>	<b>6%</b>	<b>-4%</b>	<b>4%</b>

## Comparativo a mayo 2025 Siniestralidad– Automóvil por Cobertura



## Comparativo a mayo 2026 Siniestralidad– Automóvil por Cobertura



## Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Cifras Acumuladas – Ramos Generales sin Automóvil

Concepto	may 2022	may 2023	may 2024	may 2025	may 2026	2023 Vs 2022	2024 Vs 2023	2025 Vs 2024	2026 Vs 2025
<b>Prima Suscrita (*)</b>	182,643	236,493	216,773	229,309	221,350	29.5%	-8.3%	5.8%	-3.5%
<b>Unidades Vigentes</b>	634,667	650,273	678,027	708,090	728,428	2.5%	4.3%	4.4%	2.9%
<b>Prima Media por Unidad</b>	691	873	767	777	729	26.4%	-12.1%	1.3%	-6.2%
<b>Casos</b>	3,409	11,713	9,520	10,933	18,006	243.6%	-18.7%	14.8%	64.7%
<b>Siniestro Incurrido (*)</b>	33,417	113,198	28,003	35,490	30,085	238.7%	-75.3%	26.7%	-15.2%
<b>% Siniestralidad</b>	18.3%	47.9%	12.9%	15.5%	13.59%	161.6%	-34.9%	2.6%	-1.9%
<b>Frecuencia</b>	1.3%	4.3%	3.4%	3.7%	5.9%	3.0%	-1.0%	0.3%	2.2%



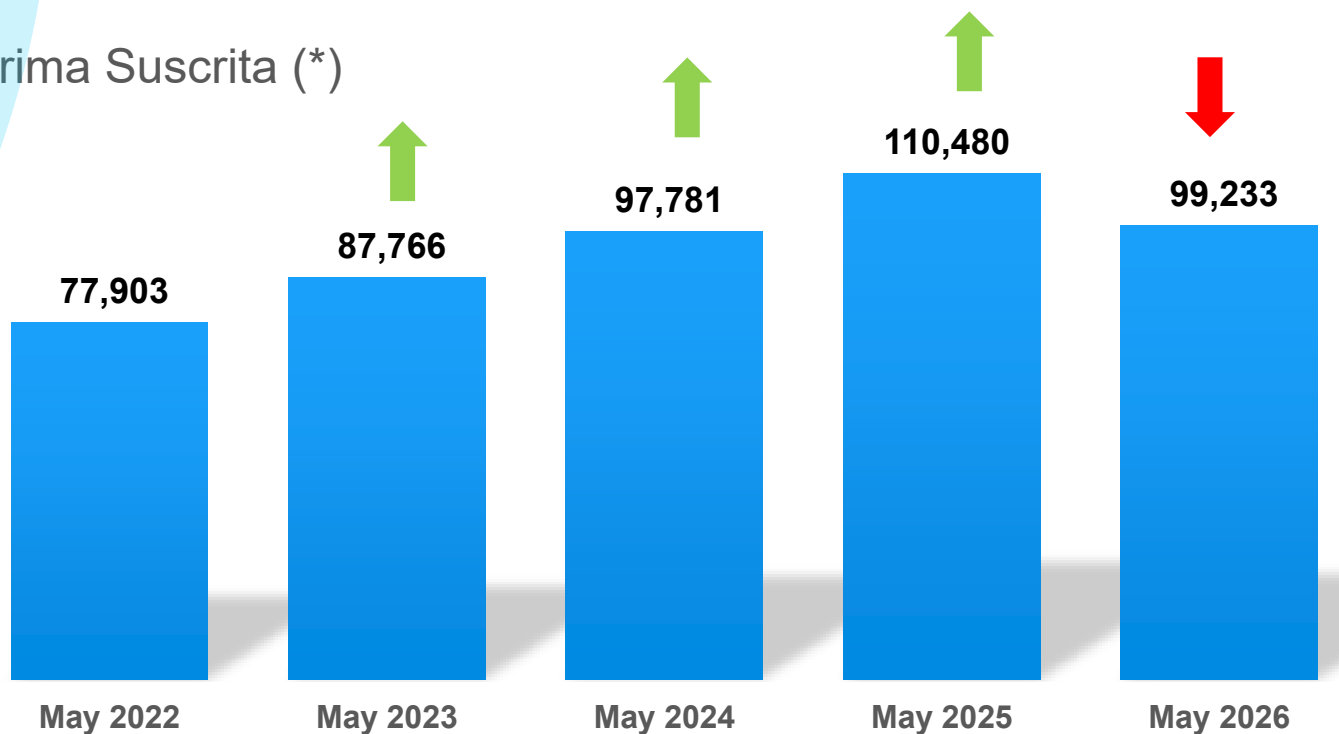
Asociación Panameña de Aseguradores

# Cifras Estadísticas – Al 31 de mayo 2026

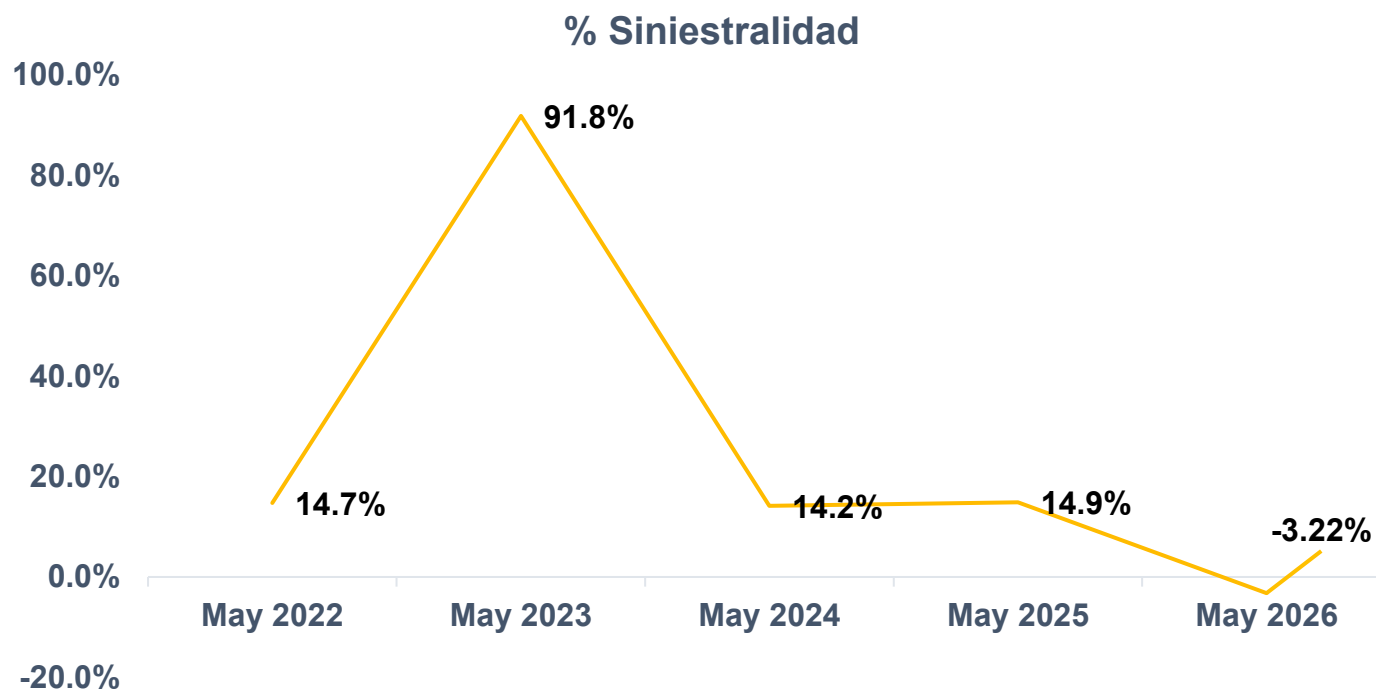
## Incendio

Comparativo a mayo 2022, 2023, 2024, 2025 y 2026  
Cifras Acumuladas – Ramo de Incendio

Prima Suscrita (\*)



## Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Cifras Acumuladas – Ramo de Incendio



## Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Cifras Acumuladas – Ramo de Incendio

Concepto	may 2022	may 2023	may 2024	may 2025	may 2026	2023 Vs 2022	2024 Vs 2023	2025 Vs 2024	2026 Vs 2025
Prima Suscrita (*)	77,903	87,766	97,781	110,480	99,233	12.7%	11.4%	13.0%	-10.2%
Unidades Vigentes	2,336,522	2,340,917	494,735	509,454	530,066	0.2%	-78.9%	3.0%	4.0%
Casos	1,092	1,421	1,750	2,024	2,685	30.1%	23.2%	15.7%	32.7%
Siniestro Incurrido (*)	11,477	80,544	13,869	16,433	(3,194)	601.8%	-82.8%	18.5%	-119.4%
% Siniestralidad	14.7%	91.8%	14.2%	14.9%	-3.22%	77.0%	-77.6%	0.7%	-18.1%



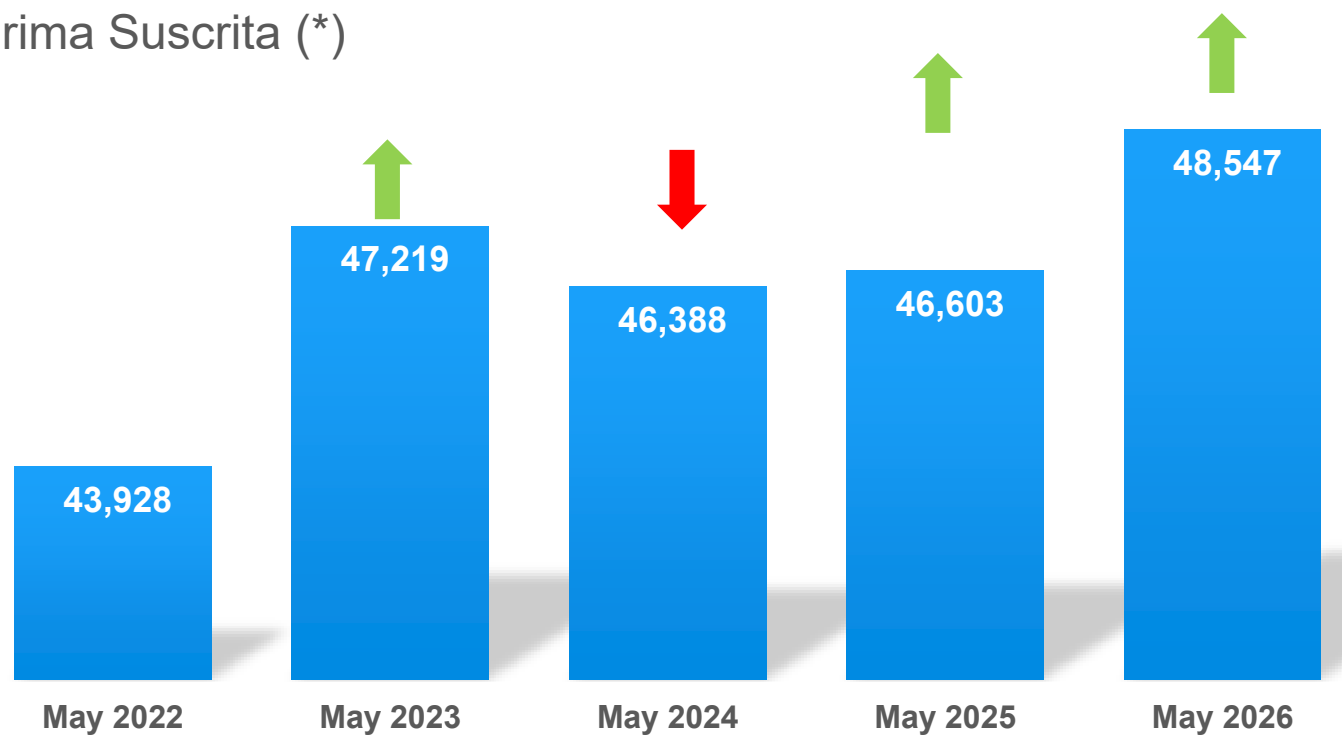
Asociación Panameña de Aseguradores

# Cifras Estadísticas – Al 31 de mayo de 2026

## Fianzas

Comparativo a mayo **2022, 2023, 2024, 2025 y 2026**  
Cifras Acumuladas – Ramo de Fianzas

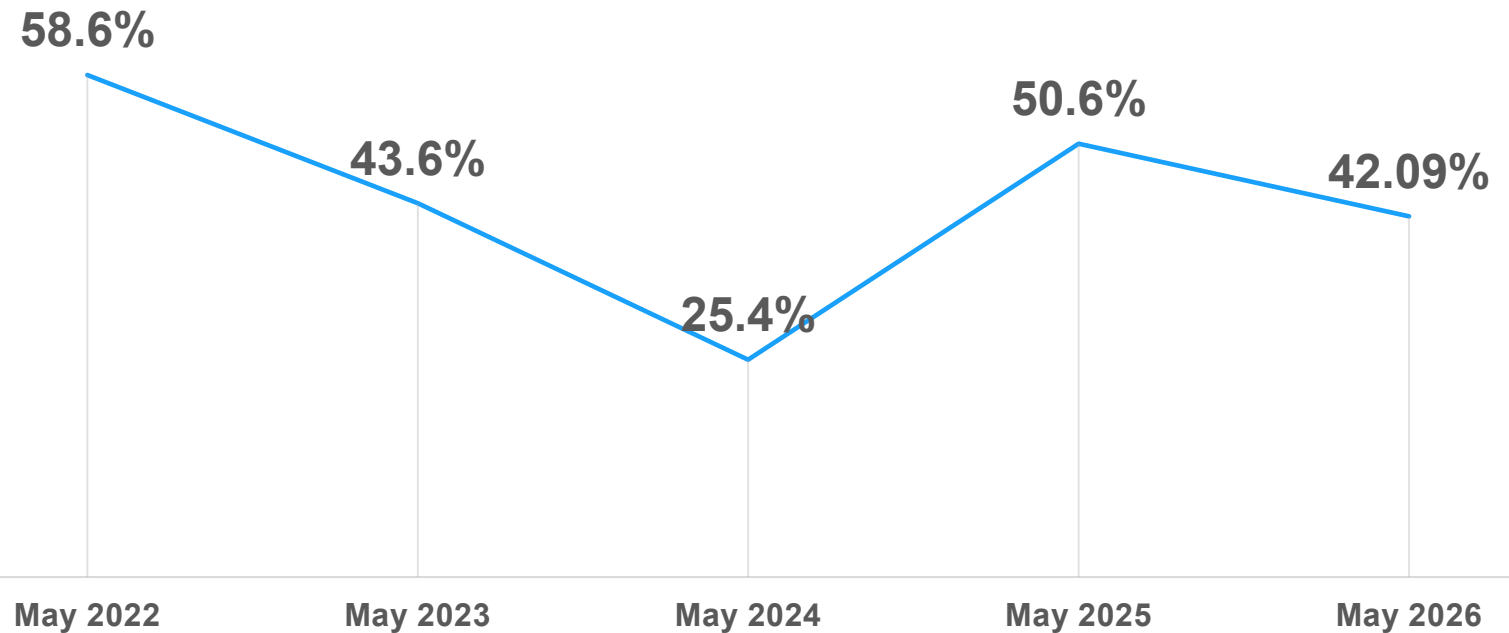
Prima Suscrita (\*)



### Comparativo a mayo 2022, 2023, 2024, 2025 y 2026

Cifras Acumuladas – Ramo de Fianzas

% Siniestralidad



## Comparativo a mayo 2022, 2023, 2024, 2025 y 2026 Cifras Acumuladas – Ramo de Fianzas

Concepto	may 2022	may 2023	may 2024	may 2025	may 2026	2023 Vs 2022	2024 Vs 2023	2025 Vs 2024	2026 Vs 2025
Prima Suscrita (*)	43,928	47,219	46,388	46,603	48,547	7.5%	-1.8%	0.5%	4.2%
Unidades Vigentes	382,412	418,040	87,456	90,724	37,057	9.3%	-79.1%	3.7%	-59.2%
Casos	129	81	192	134	158	-37.2%	137.0%	-30.2%	17.9%
Siniestro Incurrido (*)	25,728	20,597	11,763	23,567	20,433	-19.9%	-42.9%	100.4%	-13.3%
% Siniestralidad	58.6%	43.6%	25.4%	50.6%	42.09%	-14.9%	-18.3%	25.2%	-8.5%

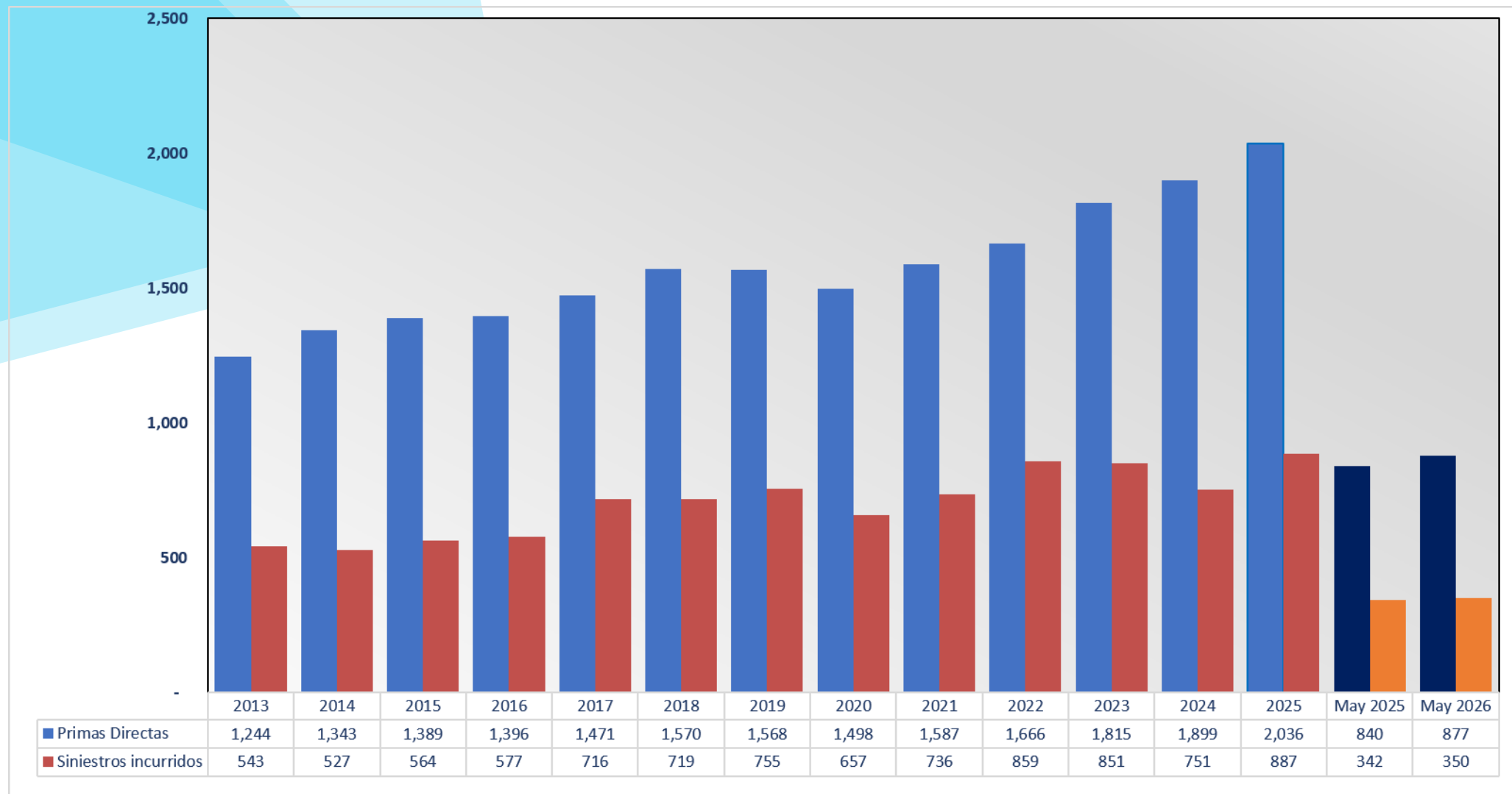
## Febrero 2026

### Cifras Acumuladas – Productividad

Total colaboradores Mercado Asegurador	3,092	
Población de Panamá	4.3 Millones	
% Población Activa	48.70%	
Población Activa de Panamá	2.09 Millones	
Aporte del Mercado Asegurador al PIB	2.41%	
	Monto	Por Colaborador
Póliza Vigentes	2,313,341	736
Primas Suscritas	877,070,152	278,966

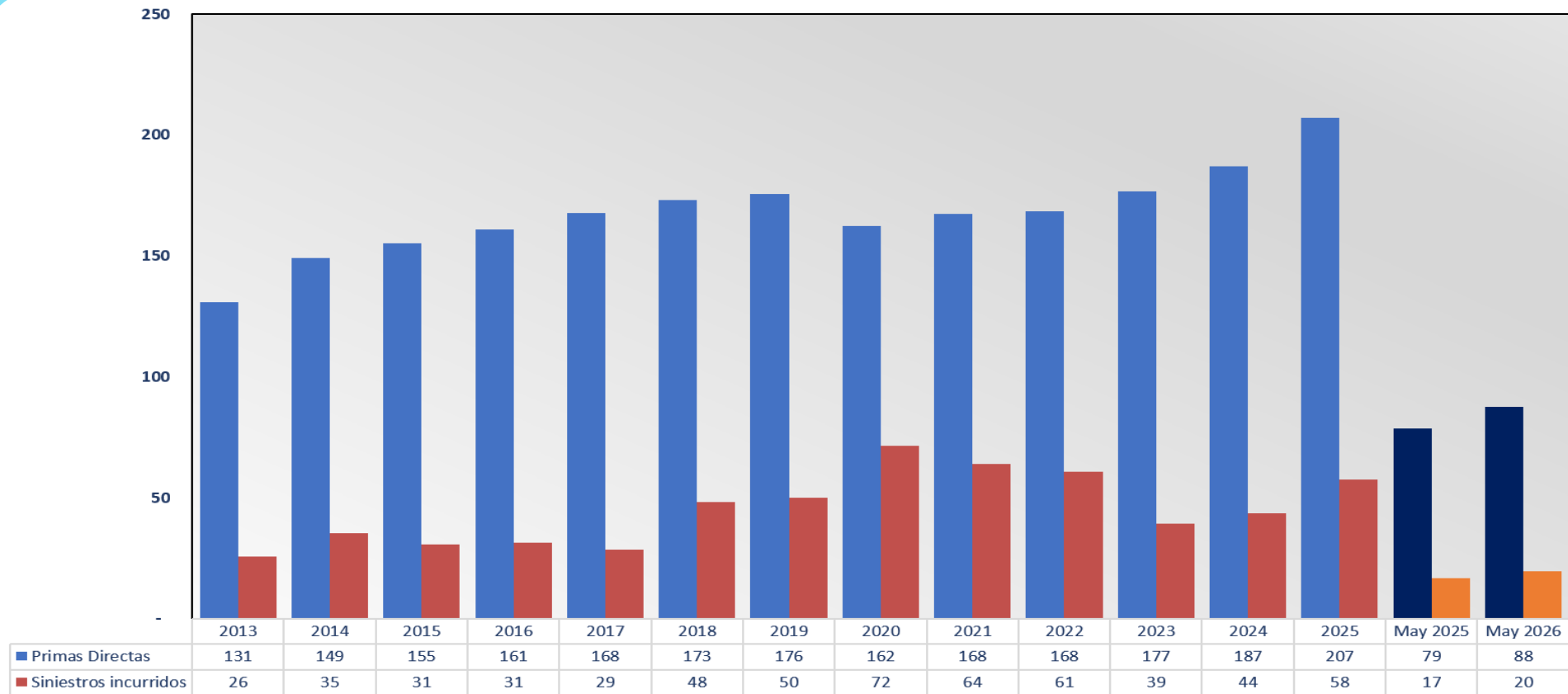
(\*) Cifras en Miles

[www.apadea.org](http://www.apadea.org)



## Ramo de Vida Individual

### Primas y Siniestros

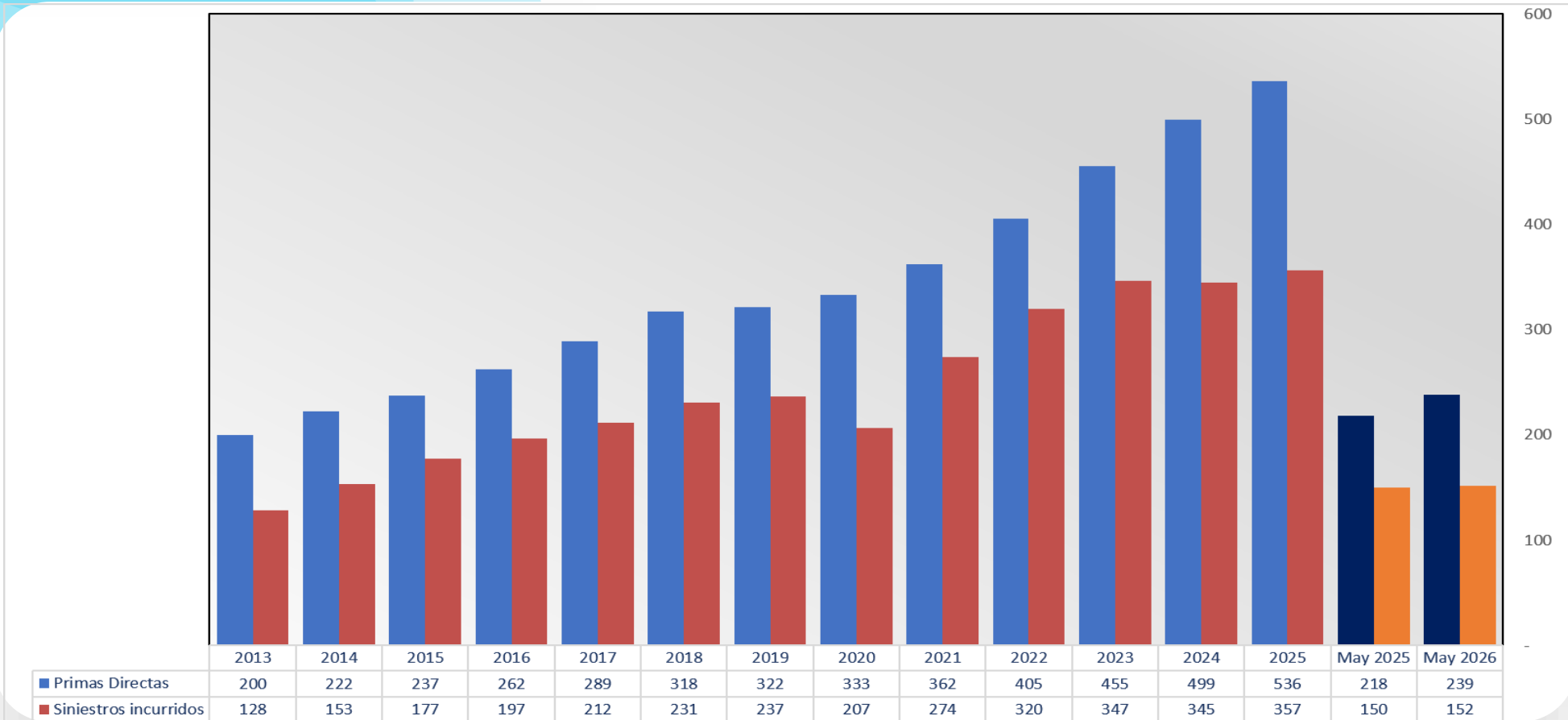


(\*) Cifras en Miles



## Ramo de Salud

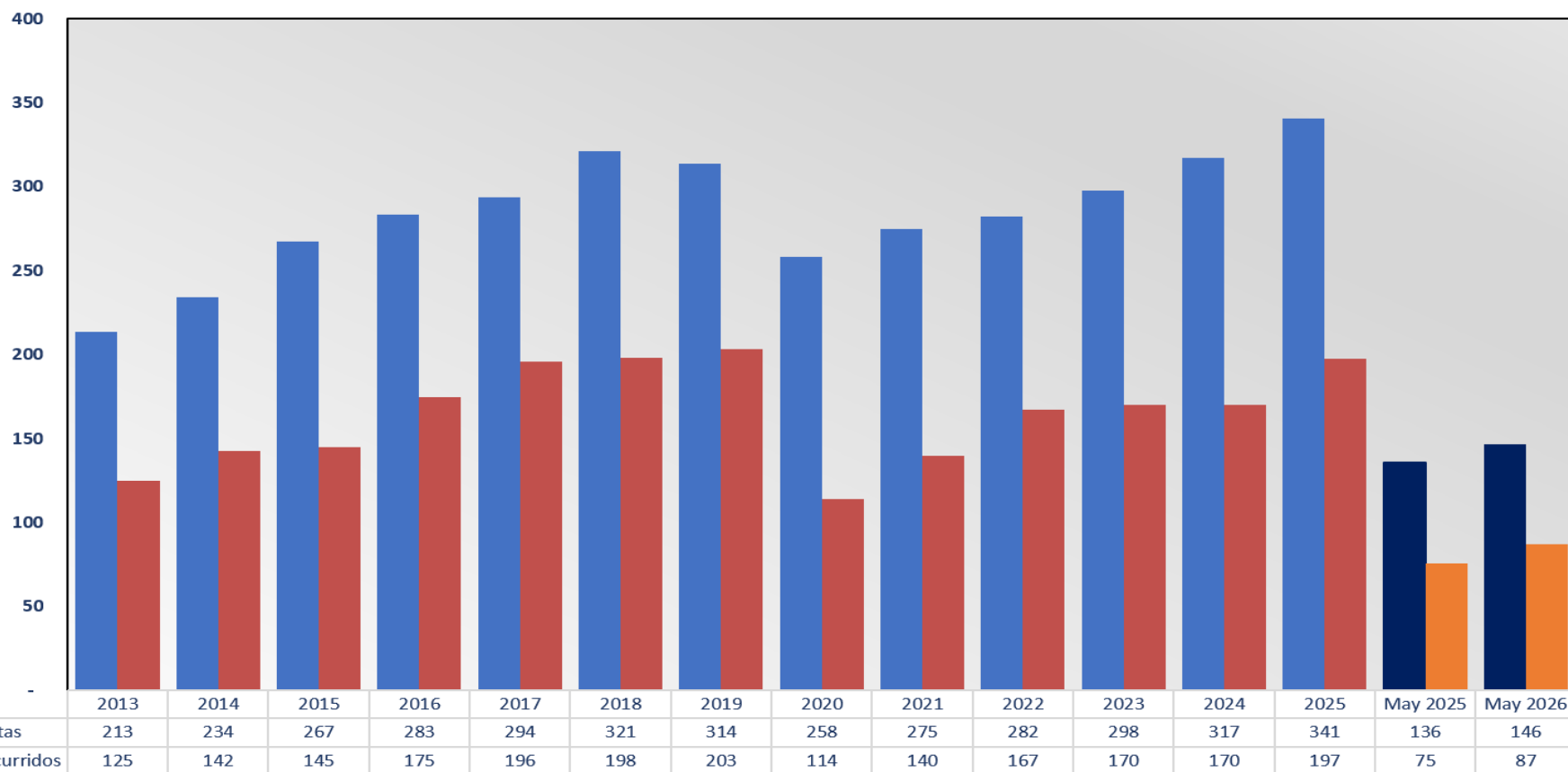
### Primas y Siniestros





## Ramo de Automóvil

### Primas y Siniestros



(\*) Cifras en Miles



## Ramo de Incendio

### Primas y Siniestros



(\*) Cifras en Miles

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# Evolución de Pólizas

## 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025 y 2026

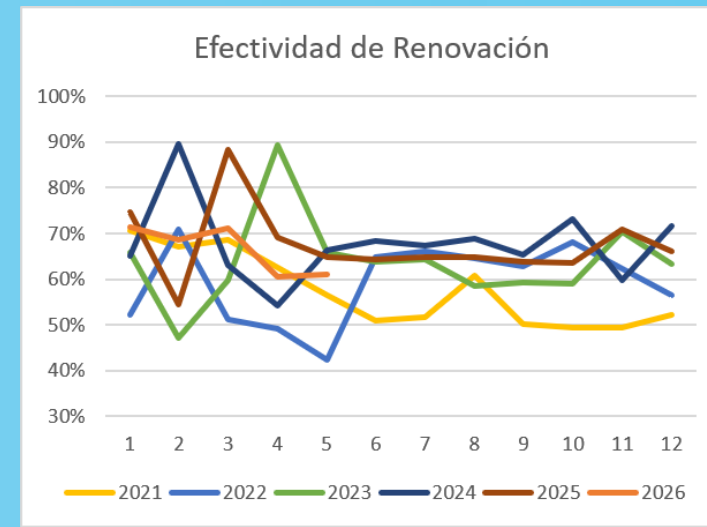
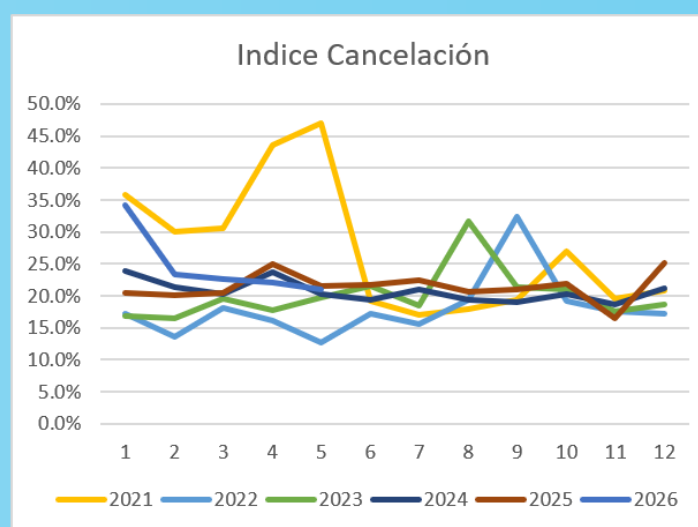
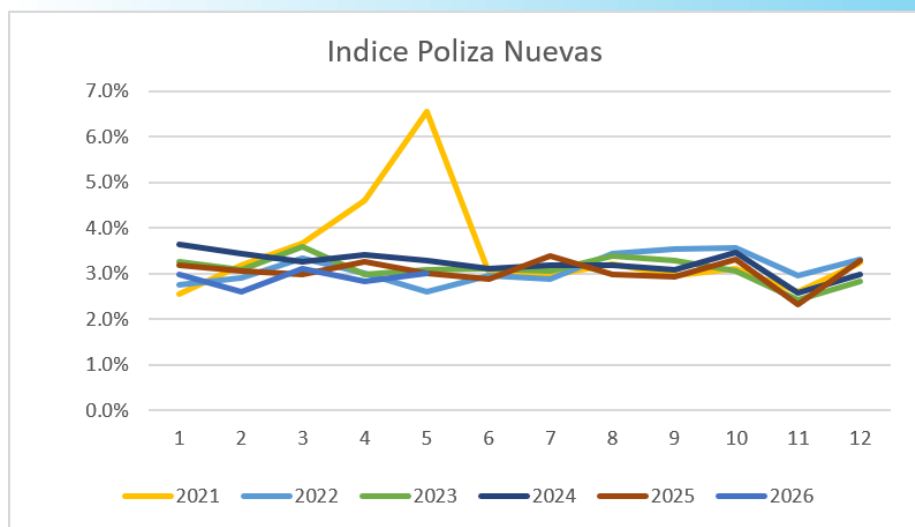
Año	Indice	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
2018	Indice Polizas Nuevas	3.8%	3.3%	3.7%	15.1%	3.3%	3.7%	3.3%	4.0%	4.0%	3.4%	2.9%	3.6%
2019		2.8%	2.9%	2.7%	3.0%	2.7%	2.6%	3.1%	3.2%	3.0%	3.7%	2.7%	3.2%
2020		3.1%	3.1%	2.3%	0.6%	1.2%	2.7%	2.7%	2.8%	3.2%	3.3%	2.5%	5.6%
2021		2.6%	3.2%	3.7%	4.6%	6.6%	3.0%	3.0%	3.2%	3.0%	3.1%	2.6%	3.2%
2022		2.8%	2.9%	3.3%	3.0%	2.6%	3.0%	2.9%	3.4%	3.5%	3.6%	3.0%	3.3%
2023		3.3%	3.1%	3.6%	3.0%	3.1%	3.1%	3.1%	3.4%	3.3%	3.1%	2.4%	2.8%
2024		3.6%	3.4%	3.3%	3.4%	3.3%	3.1%	3.2%	3.2%	3.1%	3.5%	2.6%	3.0%
2025		3.2%	3.0%	3.0%	3.3%	3.0%	2.9%	3.4%	3.0%	2.9%	3.3%	2.3%	3.3%
2026		3.0%	2.6%	3.1%	2.8%	3.0%							
2018	Indice Cancelación (Anualizado)	30.1%	26.6%	38.2%	30.2%	28.3%	27.4%	29.3%	28.6%	38.2%	28.1%	23.3%	25.8%
2019		30.4%	26.6%	24.7%	27.9%	26.7%	25.9%	42.0%	32.3%	31.1%	35.3%	26.5%	32.5%
2020		33.7%	27.5%	28.7%	25.0%	29.8%	31.4%	32.6%	33.2%	31.5%	35.4%	35.1%	57.1%
2021		35.8%	30.0%	30.5%	43.6%	47.1%	19.2%	17.1%	17.9%	19.3%	27.0%	19.5%	20.8%
2022		17.3%	13.5%	18.1%	16.1%	12.7%	17.2%	15.6%	19.3%	32.4%	19.1%	17.6%	17.2%
2023		16.9%	16.5%	19.6%	17.7%	19.8%	21.5%	18.5%	31.6%	21.4%	21.0%	17.5%	18.7%
2024		23.8%	21.3%	20.3%	23.7%	20.2%	19.4%	21.0%	19.4%	19.0%	20.3%	18.6%	21.1%
2025		20.4%	20.2%	20.5%	24.9%	21.5%	21.7%	22.4%	20.6%	21.0%	21.9%	16.5%	25.2%
2026		34.2%	23.4%	22.6%	22.0%	21.0%							
2019	Efectividad Renovación	68.5%	70.4%	78.1%	43.0%	73.1%	69.0%	75.8%	72.0%	67.6%	73.3%	73.0%	71.3%
2020		70.2%	69.9%	71.9%	59.8%	70.3%	71.7%	69.9%	53.5%	74.8%	72.3%	73.4%	51.3%
2021		70.7%	67.1%	68.7%	62.6%	56.5%	51.0%	51.5%	60.8%	50.0%	49.3%	49.4%	52.1%
2022		52.0%	70.9%	51.2%	49.1%	42.3%	64.7%	66.2%	64.5%	62.9%	68.1%	62.3%	56.5%
2023		65.8%	47.0%	59.6%	89.5%	65.7%	63.9%	64.2%	58.5%	59.2%	59.1%	70.5%	63.3%
2024		65.0%	89.6%	62.9%	54.2%	66.2%	68.2%	67.3%	68.8%	65.2%	73.3%	59.7%	71.6%
2025		74.6%	54.5%	88.2%	69.1%	64.9%	64.2%	64.8%	64.7%	63.8%	63.5%	70.9%	66.1%
2026		71.3%	68.5%	71.1%	60.5%	61.0%							

( ) Fuente: Reporte emitido para la Superintendencia



# Evolución de Pólizas

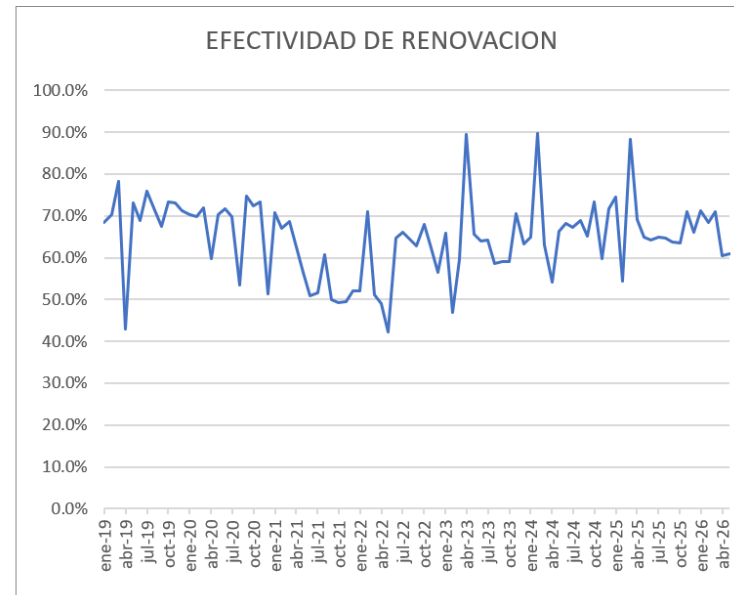
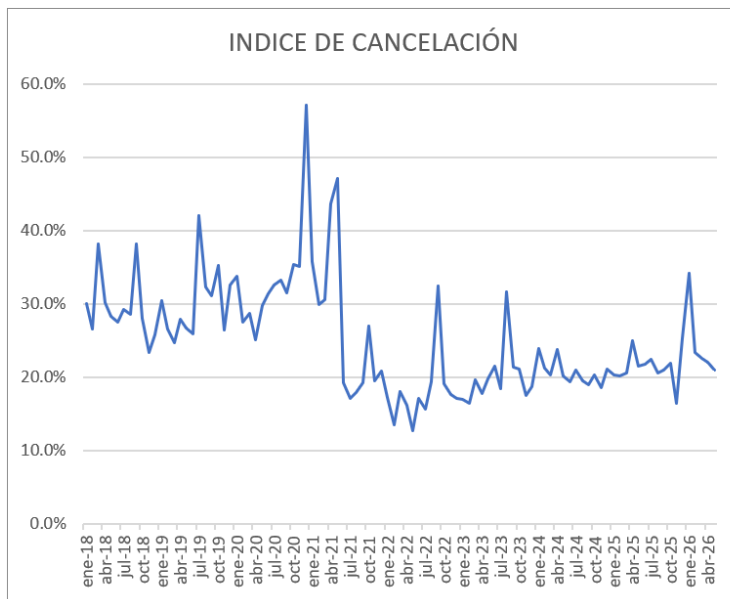
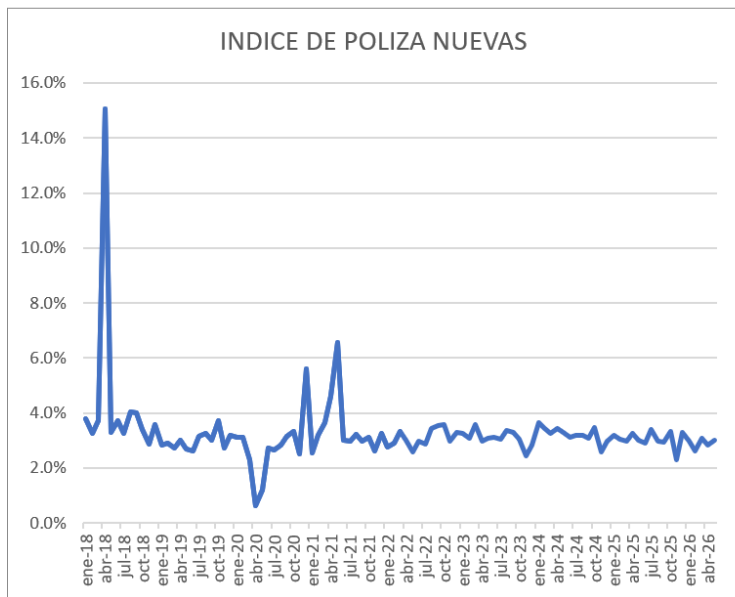
## 2019, 2020, 2021, 2022, 2023, 2024, 2025 y 2026



(\*) Fuente: Reporte emitido para la Superintendencia

# Evolución de Pólizas

## 2019, 2020, 2021, 2022, 2023, 2024, 2025 y 2026



# Pólizas Vigentes

## 2019, 2020, 2021, 2022, 2023, 2024, 2025 y 2026

	<b>Enero</b>	<b>Febrero</b>	<b>Marzo</b>	<b>Abril</b>	<b>Mayo</b>	<b>Junio</b>	<b>Julio</b>	<b>Agosto</b>	<b>Septiembre</b>	<b>Octubre</b>	<b>Noviembre</b>	<b>Diciembre</b>
2018	1,455,624	1,468,768	1,477,728	1,500,992	1,514,477	1,535,349	1,547,157	1,572,972	1,588,179	1,604,844	1,619,556	1,632,464
2019	1,684,918	1,696,604	1,707,832	1,719,211	1,727,145	1,735,198	1,728,813	1,738,471	1,745,650	1,759,033	1,768,245	1,776,870
2020	1,803,691	1,818,521	1,816,947	1,790,764	1,767,978	1,769,713	1,768,901	1,769,801	1,779,229	1,786,866	1,779,616	1,794,585
2021	1,786,830	1,797,754	1,818,128	1,835,846	1,884,254	1,932,840	1,968,164	1,991,341	1,969,641	1,942,500	1,940,561	1,931,118
2022	1,929,781	1,946,122	1,938,943	1,934,805	1,931,984	1,922,259	1,926,137	1,940,492	1,933,345	1,944,988	1,951,361	1,959,630
2023	1,954,061	1,964,092	1,971,646	1,986,526	1,998,542	2,009,760	2,014,965	2,023,033	2,016,364	2,024,489	2,027,918	2,025,862
2024	2,046,199	2,061,552	2,071,945	2,085,386	2,098,958	2,121,695	2,135,343	2,147,027	2,160,088	2,187,011	2,192,536	2,196,265
2025	2,203,874	2,216,657	2,227,287	2,234,988	2,245,067	2,254,604	2,276,675	2,291,335	2,301,606	2,323,854	2,328,616	2,348,927
2026	2,416,630	2,450,205	2,362,226	2,385,628	2,313,341							





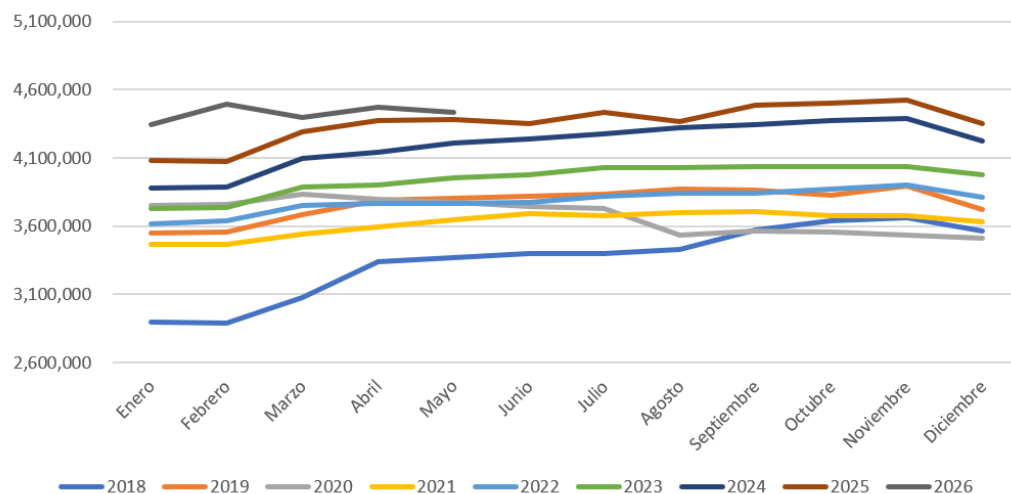
# Unidades Vigentes

## 2019, 2020, 2021, 2022, 2023, 2024, 2025 y 2026

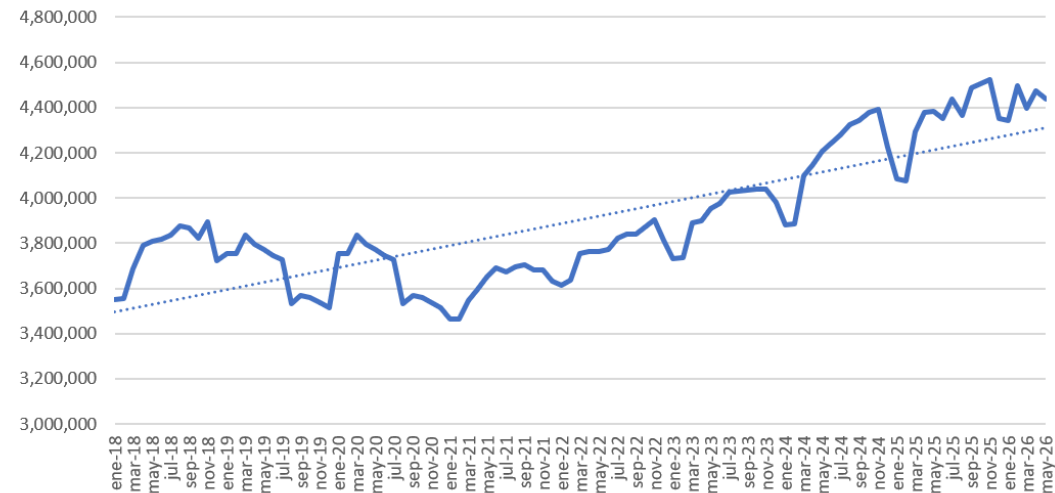
Año	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
2018	2,899,442	2,891,239	3,075,127	3,339,247	3,373,359	3,403,111	3,401,582	3,427,430	3,573,882	3,640,395	3,659,568	3,565,215
2019	3,550,877	3,557,075	3,686,590	3,790,815	3,806,459	3,817,231	3,837,535	3,875,068	3,867,445	3,823,481	3,895,455	3,722,751
2020	3,753,058	3,756,367	3,834,007	3,794,263	3,772,571	3,745,004	3,727,243	3,533,232	3,568,262	3,558,820	3,537,699	3,512,820
2021	3,463,521	3,464,759	3,545,324	3,597,828	3,648,091	3,692,166	3,674,803	3,697,176	3,705,696	3,680,397	3,680,692	3,633,328
2022	3,615,717	3,636,514	3,752,070	3,765,035	3,764,340	3,770,960	3,821,802	3,841,088	3,841,342	3,871,564	3,904,526	3,814,094
2023	3,733,387	3,734,406	3,888,447	3,899,722	3,955,552	3,976,779	4,027,538	4,031,521	4,035,574	4,037,395	4,037,395	3,978,249
2024	3,882,910	3,887,533	4,096,676	4,145,812	4,207,415	4,242,927	4,278,431	4,324,633	4,343,595	4,377,314	4,390,348	4,226,045
2025	4,085,196	4,075,865	4,292,441	4,377,652	4,384,074	4,351,908	4,435,777	4,366,872	4,486,548	4,505,738	4,524,948	4,353,558
2026	4,340,937	4,497,528	4,397,941	4,475,443	4,436,806							

## Unidades Vigentes 2019, 2020, 2021, 2022, 2023, 2024, 2025 y 2026

Evolución por año



Unidades por mes





# apadea

Asociación Panameña de Aseguradores