



apandea

Asociación Panameña de Aseguradores



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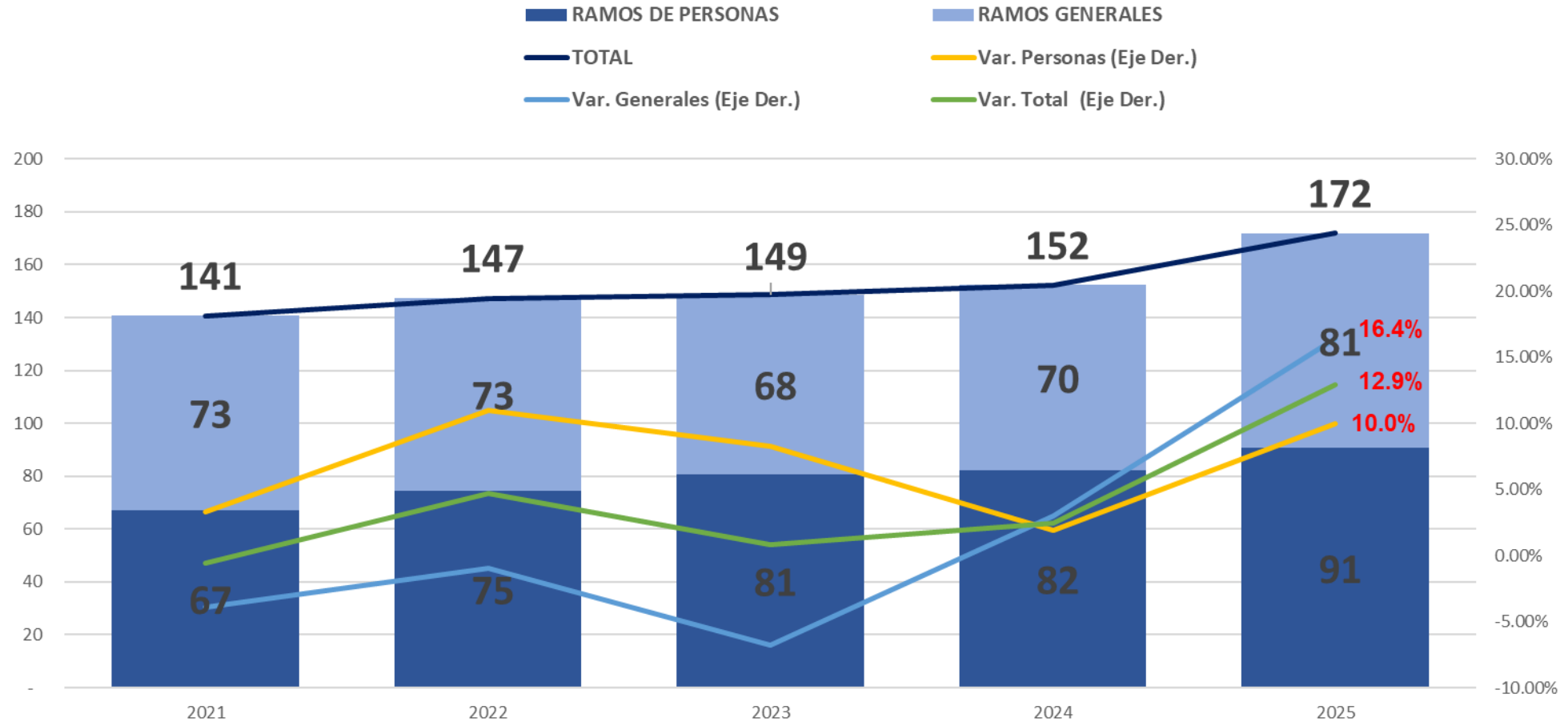
Cifras Estadísticas – al 31 de enero de 2025

Cifras Definitivas



Comparativo a enero 2021, 2022, 2023, 2024 y 2025

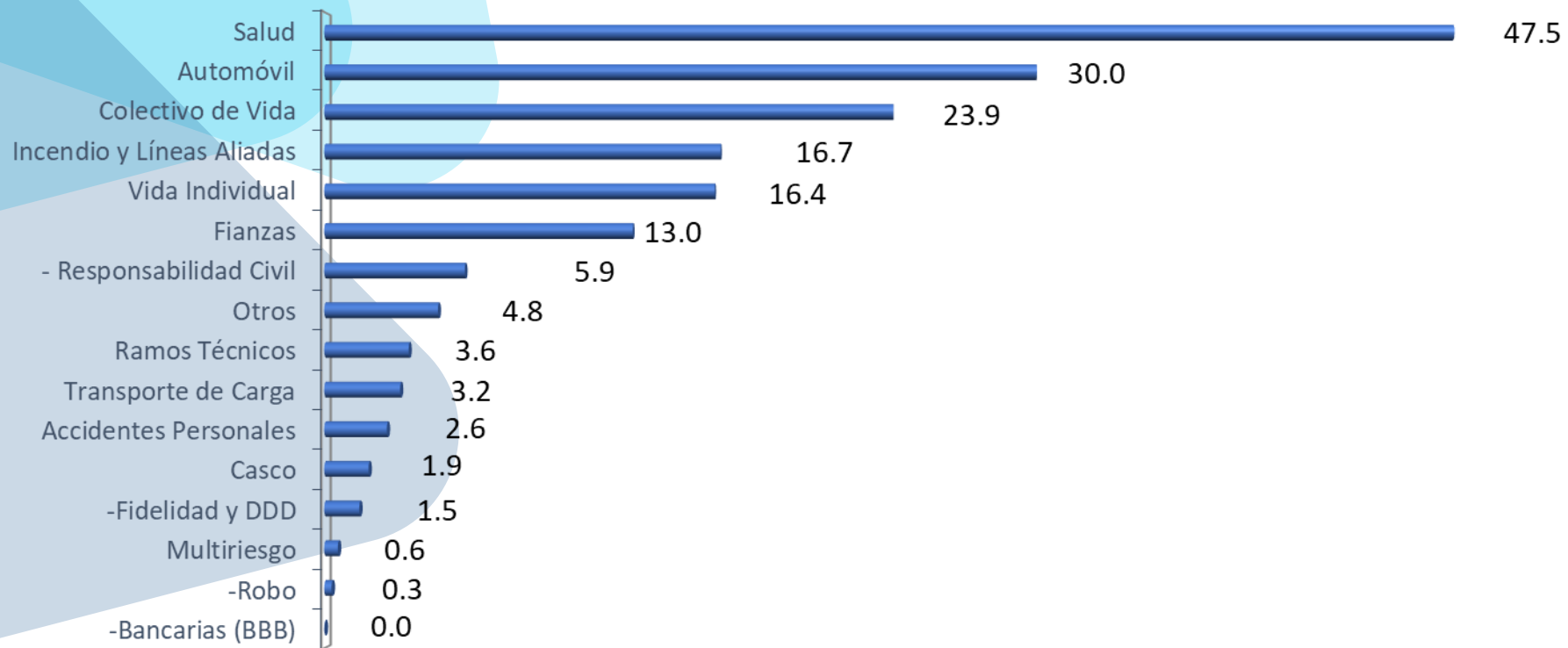
Evolución de la Prima Suscrita – todos los ramos



Primas del Mercado

Al 31 de enero de 2025 (en millones)

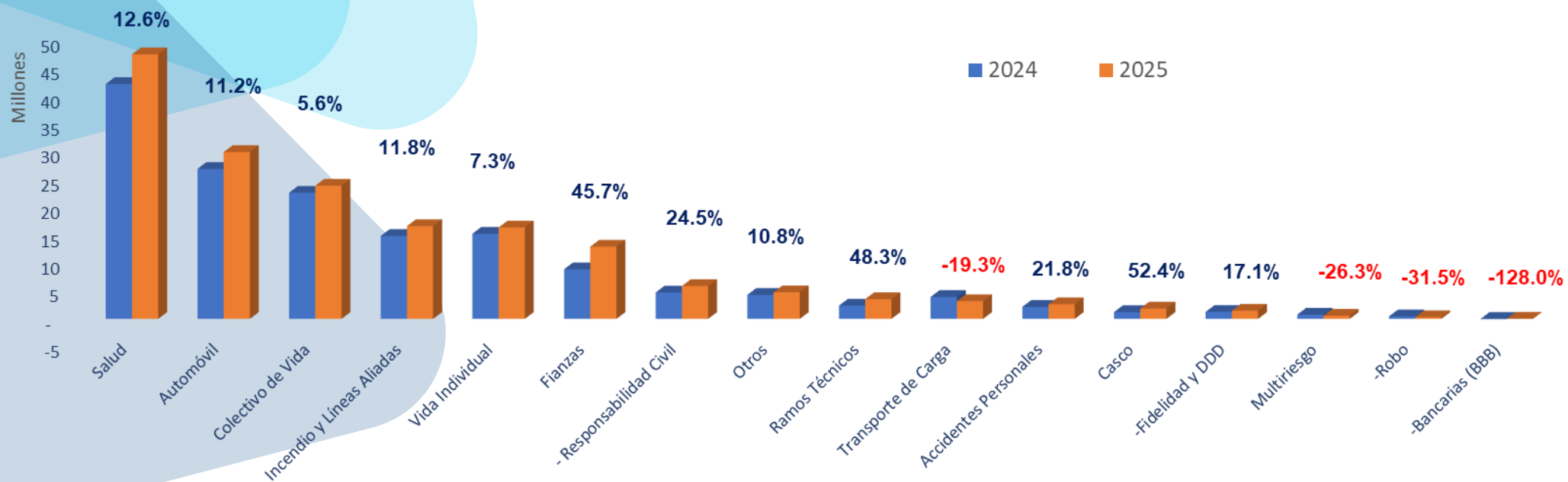
4



Variación en Primas del Mercado

Al 31 de enero de 2025

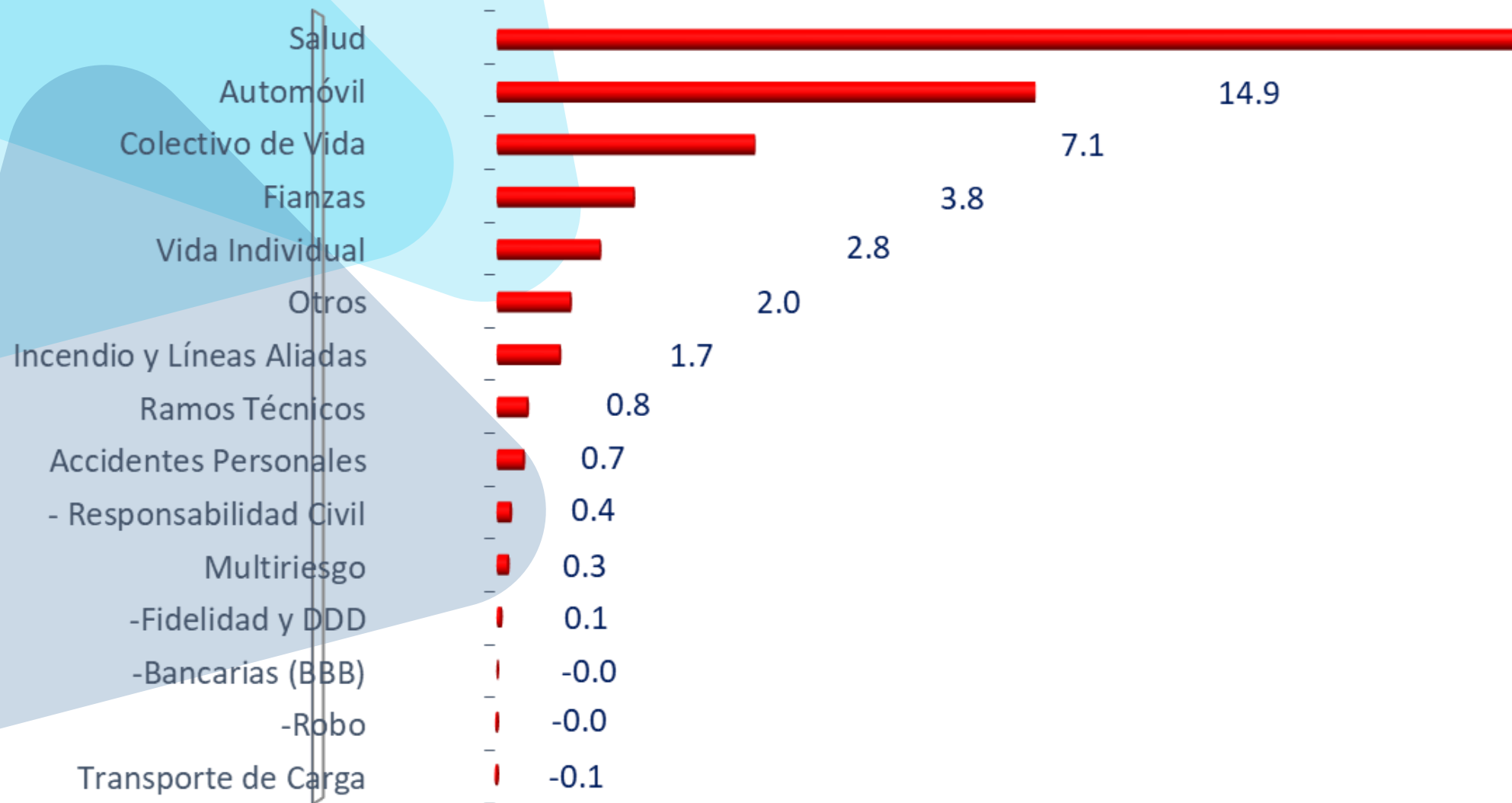
5



Siniestros del Mercado

Al 31 de enero de 2025

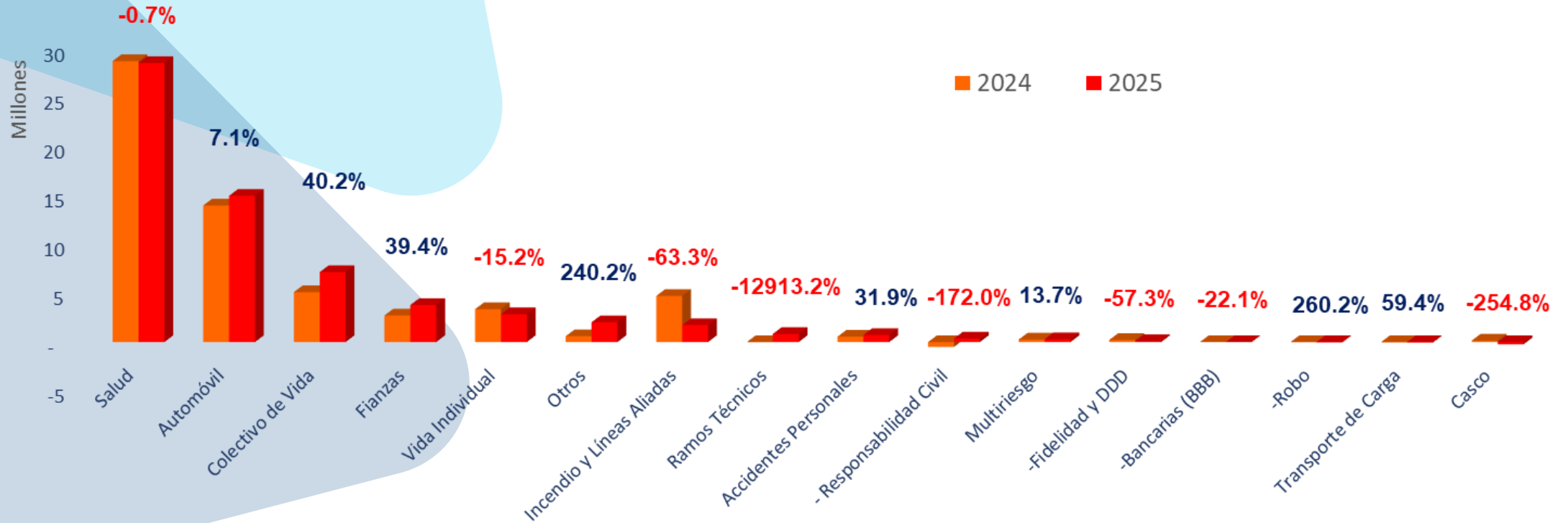
6
28.5



Variación en Siniestros del Mercado

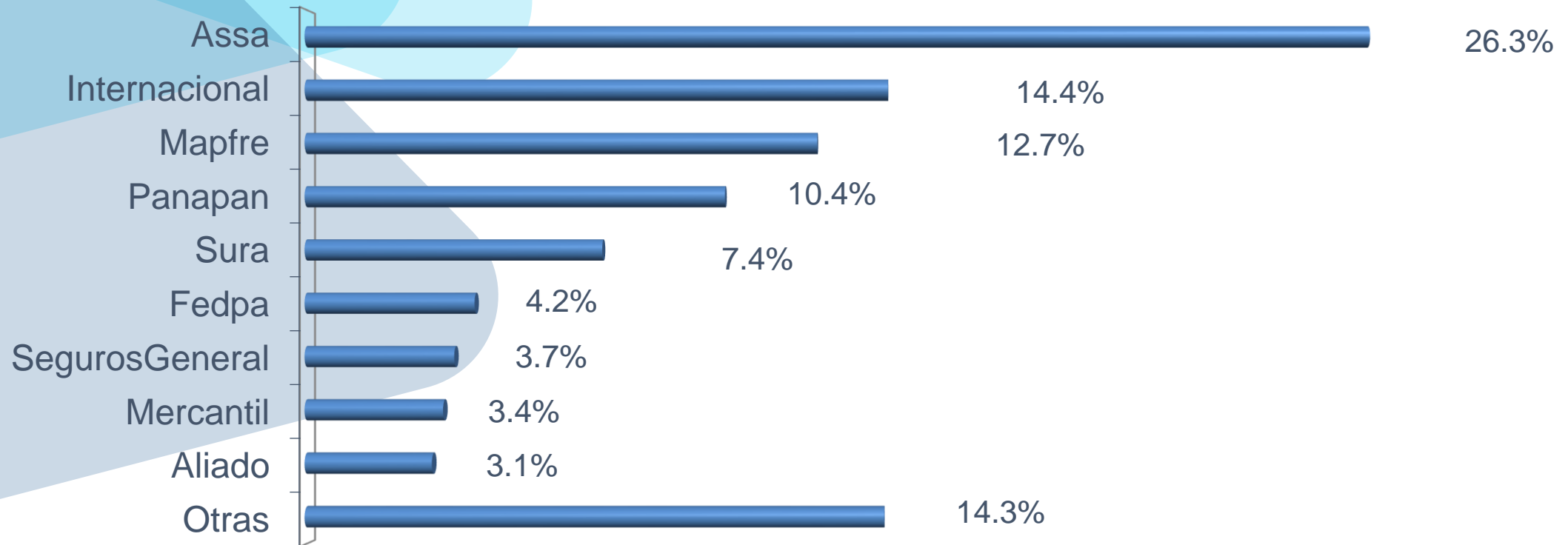
Al 31 de enero de 2025 (en millones)

7



Participación en el Mercado

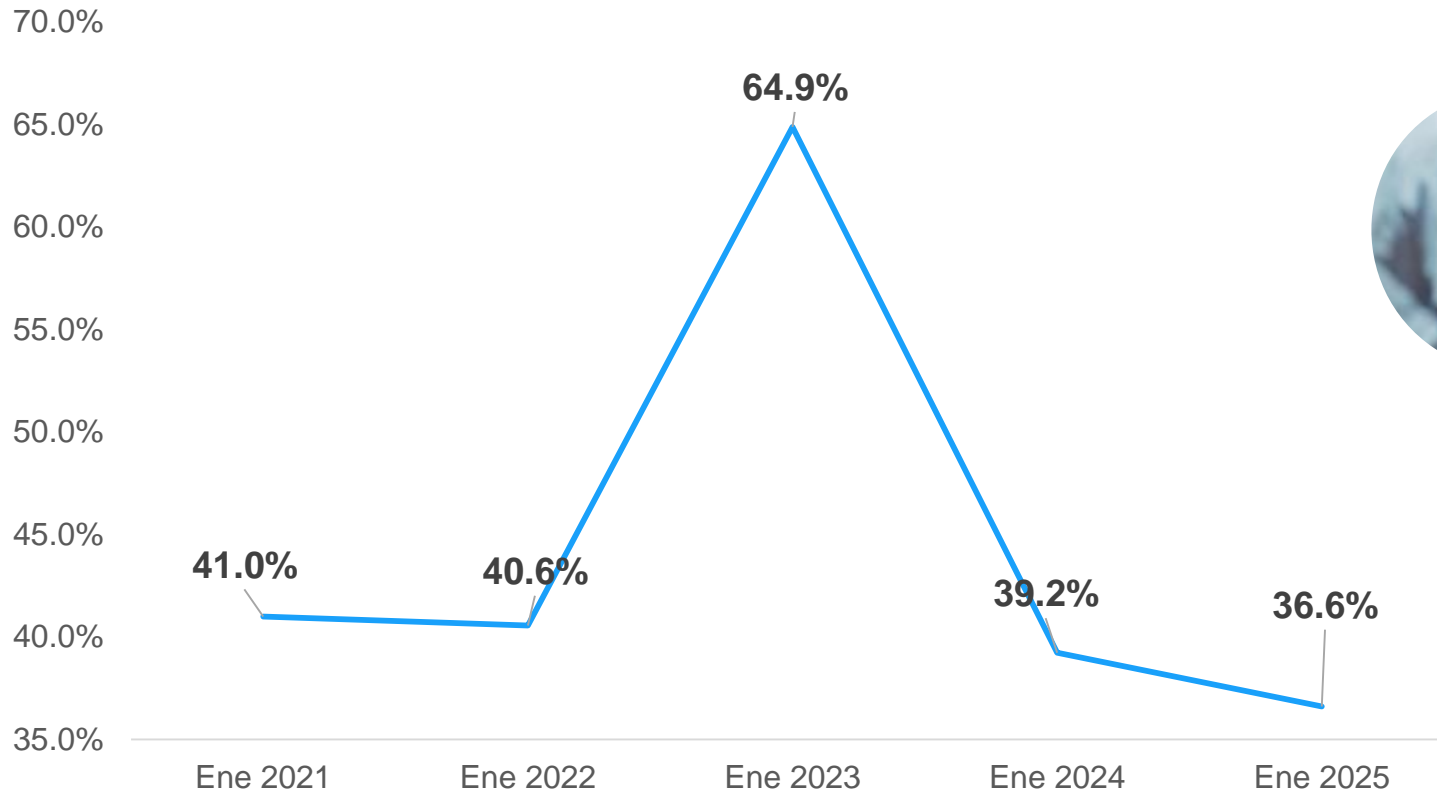
Al 31 de enero de 2025



Comparativo a enero 2021, 2022, 2023, 2024 y 2025

Siniestralidad Acumulada – todos los ramos

% Siniestralidad



Comparativo a enero 2024 y 2025

Cifras Acumuladas – Cifras por Zona

| 2024 | | | | | | |
|---------------------------|---------------|---------------|---------------|-----------------------|---------------|---------------|
| | PANAMÁ | CHIRIQUÍ | COLÓN / ZLC | RESTO DE LA REPÚBLICA | EXTERIOR | TOTAL |
| Primas Suscritas (*) | 130,416 | 6,584 | 3,420 | 7,224 | 4,577 | 152,220 |
| Siniestros Incurridos (*) | 44,934 | 1,929 | 838 | 9,002 | 3,012 | 59,716 |
| % Siniestralidad | 34.45% | 29.30% | 24.51% | 124.62% | 65.80% | 39.23% |

| 2025 | | | | | | |
|---------------------------|---------------|--------------|---------------|-----------------------|---------------|---------------|
| | PANAMÁ | CHIRIQUÍ | COLÓN / ZLC | RESTO DE LA REPÚBLICA | EXTERIOR | TOTAL |
| Primas Suscritas (*) | 150,907 | 4,976 | 3,396 | 7,222 | 5,363 | 171,864 |
| Siniestros Incurridos (*) | 55,748 | 478 | 767 | 2,151 | 3,777 | 62,922 |
| % Siniestralidad | 36.94% | 9.61% | 22.59% | 29.79% | 70.42% | 36.61% |

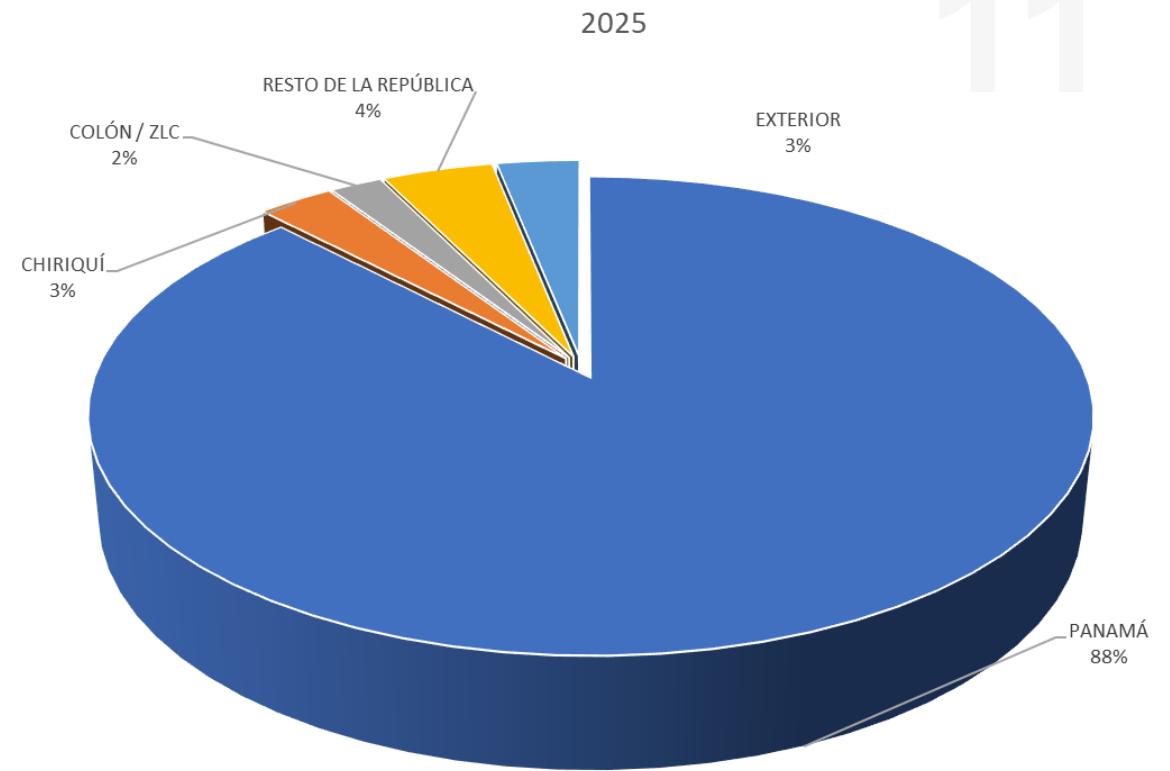
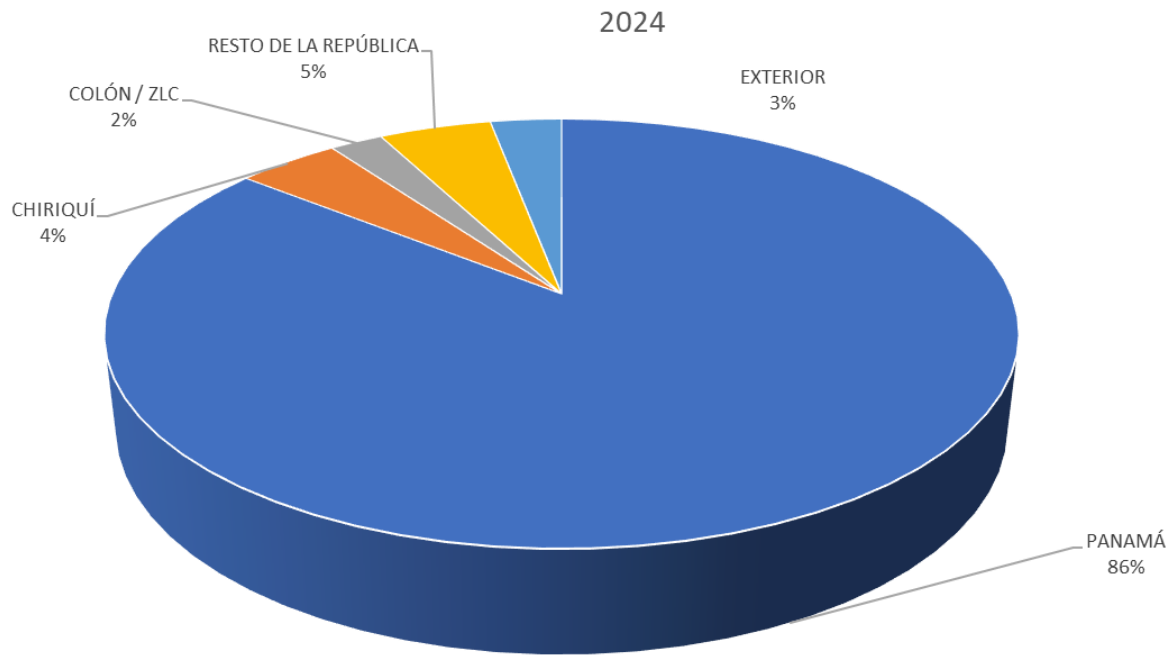
| 2025 vs. 2024 | | | | | | |
|-------------------------|--------------|----------------|---------------|-----------------------|--------------|---------------|
| | PANAMÁ | CHIRIQUÍ | COLÓN / ZLC | RESTO DE LA REPÚBLICA | EXTERIOR | TOTAL |
| Primas Suscritas (*) | 15.71% | -24.42% | -0.69% | -0.03% | 17.18% | 12.90% |
| Siniestros Incurridos | 24.07% | -75.21% | -8.45% | -76.10% | 25.41% | 5.37% |
| % Siniestralidad | 2.49% | -19.69% | -1.92% | -94.83% | 4.62% | -2.62% |

(*) Cifras en Miles



Comparativo a enero 2024 y 2025

Cifras Acumuladas – Por Zona



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

(*) Cifras en Miles

Comparativo a enero 2021, 2022, 2023, 2024 y 2025

Cifras Acumuladas – todos los ramos

| Concepto | ene 2021 | ene 2022 | ene 2023 | ene 2024 | ene 2025 | 2022 Vs 2021 | 2023 Vs 2022 | 2024 Vs 2023 | 2025 Vs 2024 |
|-------------------------|-----------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|--------------|
| Prima Suscrita (*) | 140,706 | 147,354 | 148,615 | 152,221 | 171,864 | 4.7% | 0.9% | 2.4% | 12.9% |
| Unidades Vigentes | 3,464,645 | 3,615,253 | 3,716,000 | 3,876,416 | 4,389,519 | 4.3% | 2.8% | 4.3% | 13.2% |
| Casos | 55,212 | 65,674 | 91,745 | 85,307 | 97,472 | 18.9% | 39.7% | -7.0% | 14.3% |
| Siniestro Incurrido (*) | 57,680 | 59,768 | 96,431 | 59,716 | 62,922 | 3.6% | 61.3% | -38.1% | 5.4% |
| % Siniestralidad | 41.0% | 40.6% | 64.9% | 39.2% | 36.6% | -0.4% | 24.3% | -25.7% | -2.6% |
| Frecuencia | 19.1% | 21.8% | 29.6% | 26.4% | 26.6% | 14.0% | 35.9% | -10.9% | 0.9% |



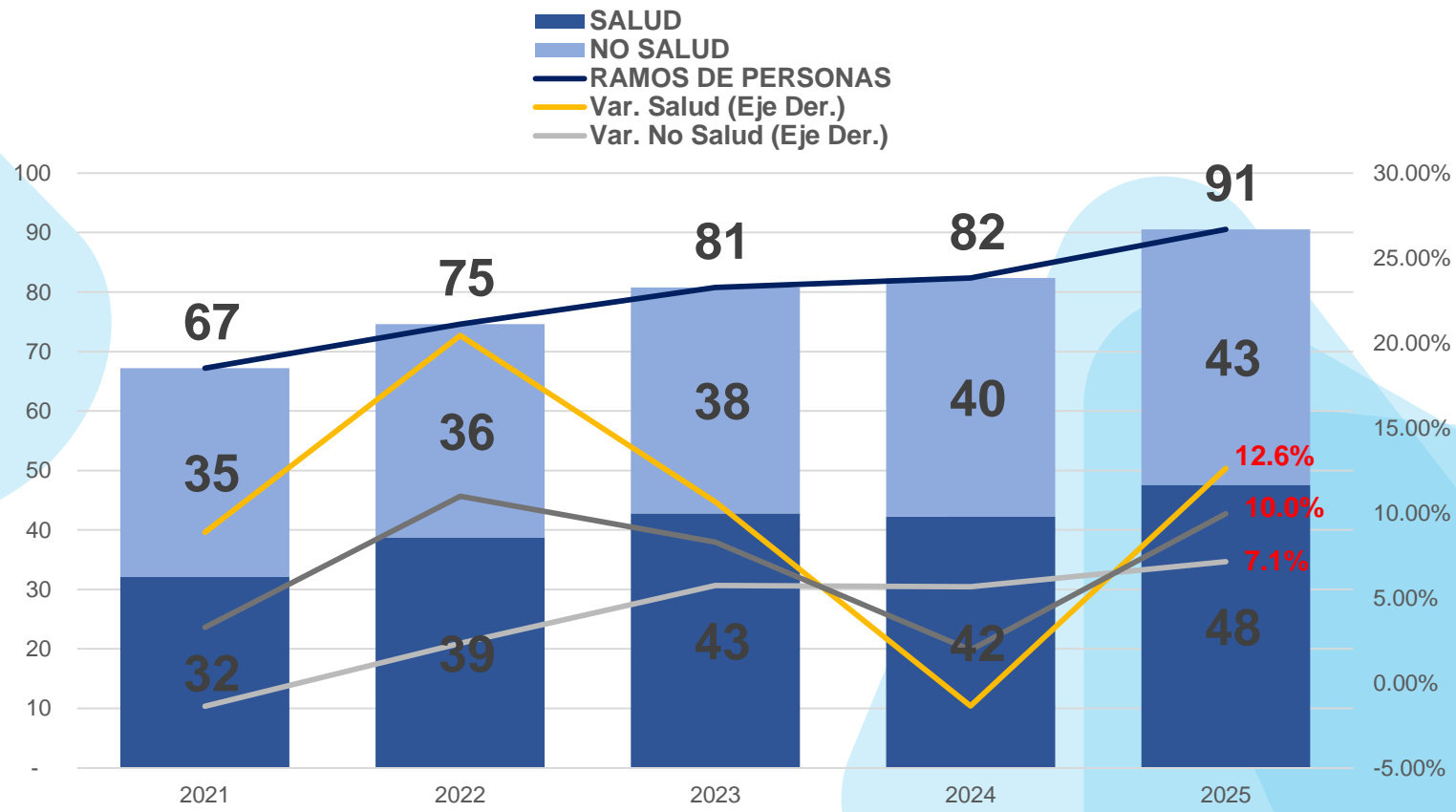
Asociación Panameña de Aseguradores

Cifras Estadísticas – Al 31 de enero de 2025

Personas

Comparativo a enero 2021, 2022, 2023, 2024 y 2025

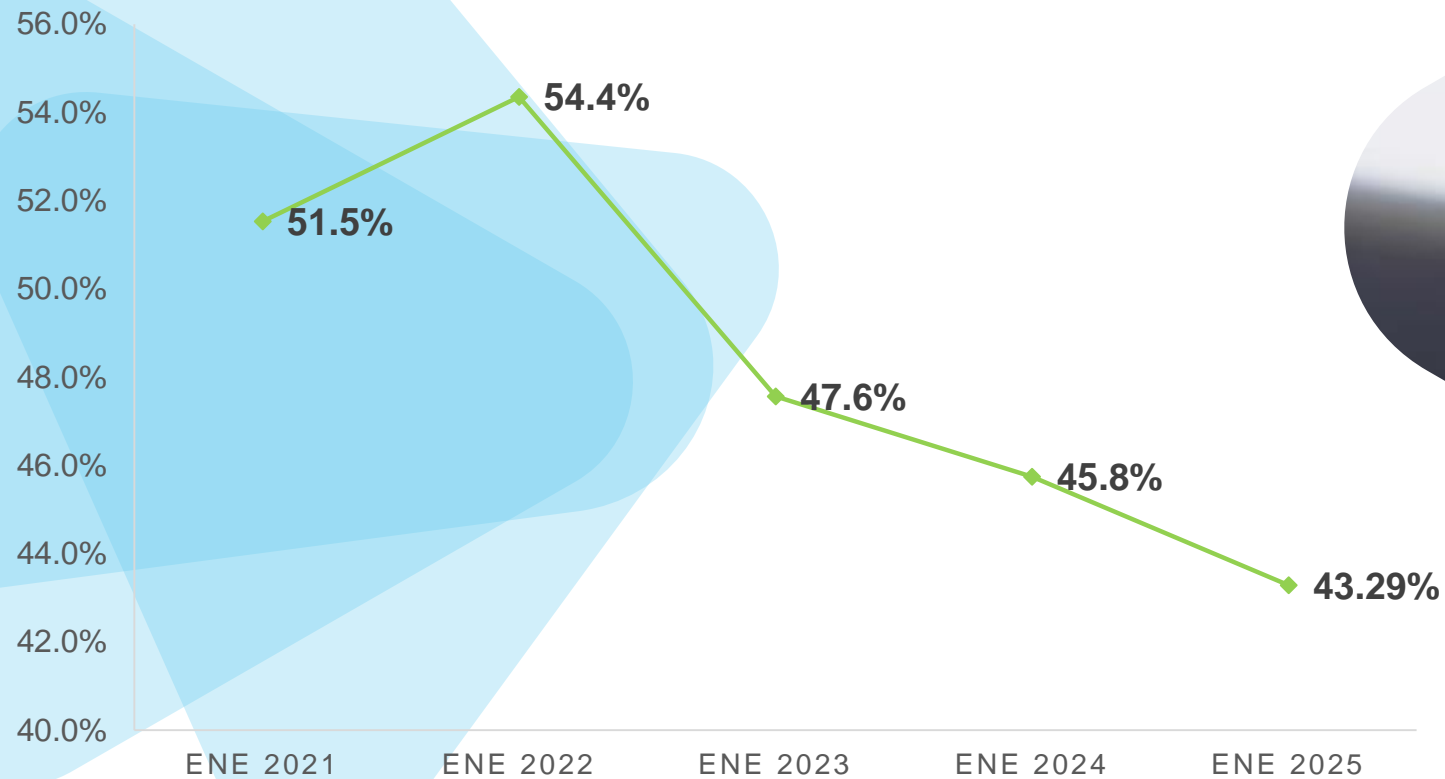
Cifras Acumuladas – ramos de personas.



Comparativo a enero 2021, 2022, 2023, 2024 y 2025

Siniestralidad Acumulada – Ramos de Personas.

% SINIESTRALIDAD



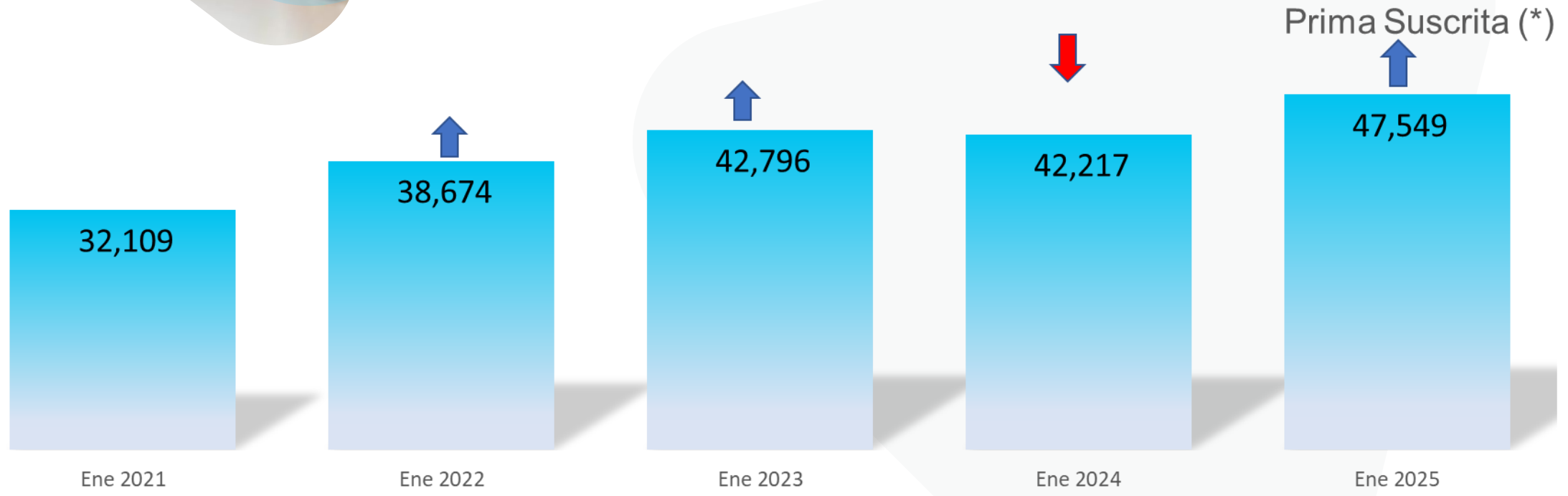
Comparativo a enero 2021, 2022, 2023, 2024 y 2025

Cifras Acumuladas – Ramos de Personas

| Concepto | ene 2021 | ene 2022 | ene 2023 | ene 2024 | ene 2025 | 2022 Vs 2021 | 2023 Vs 2022 | 2024 Vs 2023 | 2025 Vs 2024 |
|-------------------------|-----------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|--------------|
| Prima Suscrita (*) | 67,228 | 74,610 | 80,792 | 82,364 | 90,560 | 11.0% | 8.3% | 1.9% | 10.0% |
| Personas Aseguradas | 1,919,916 | 1,964,101 | 2,038,575 | 2,172,847 | 2,552,660 | 2.3% | 3.8% | 6.6% | 17.5% |
| Casos | 46,516 | 53,286 | 74,920 | 69,891 | 77,357 | 14.6% | 40.6% | -6.7% | 10.7% |
| Siniestro Incurrido (*) | 34,644 | 40,555 | 38,431 | 37,682 | 39,201 | 17.1% | -5.2% | -1.9% | 4.0% |
| % Siniestralidad | 51.5% | 54.4% | 47.6% | 45.8% | 43.29% | 2.8% | -6.8% | -1.8% | -2.5% |
| Siniestro Promedio | 745 | 761 | 513 | 539 | 507 | 2.2% | -32.6% | 5.1% | -6.0% |
| Frecuencia | 29.1% | 32.6% | 44.1% | 38.6% | 36.4% | 12.0% | 35.5% | -12.5% | -5.8% |

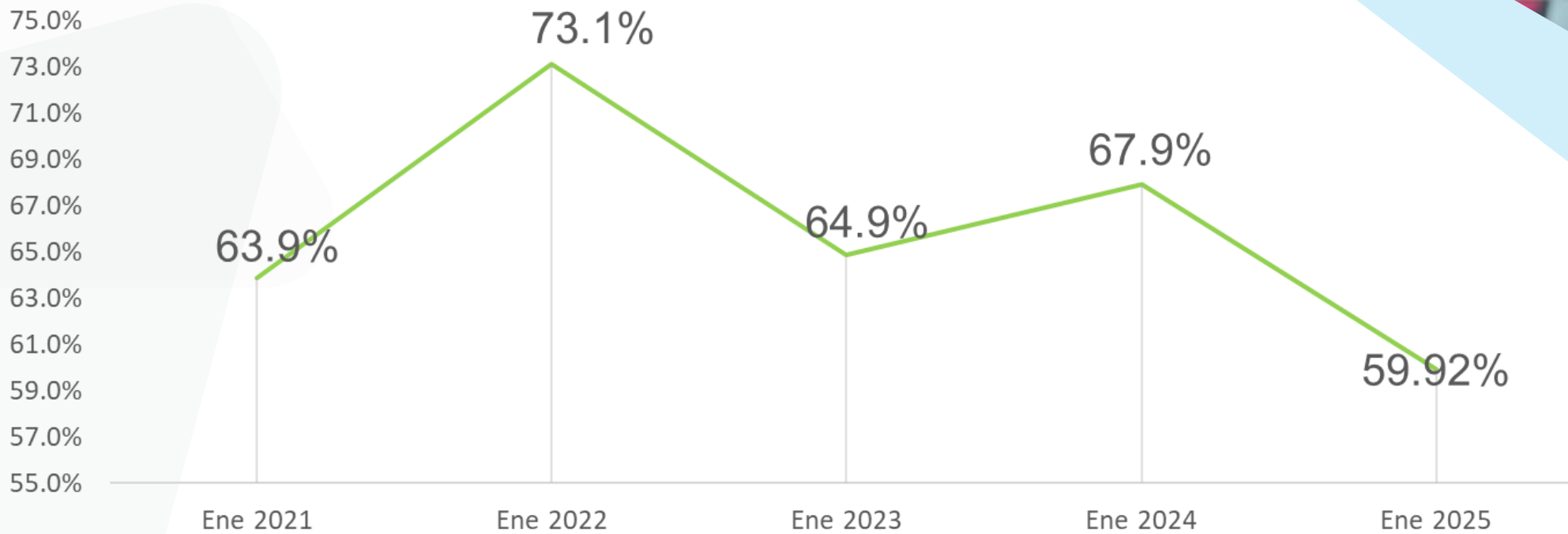


Comparativo a enero 2021, 2022, 2023, 2024 y 2025 Cifras Acumuladas – Ramo de Salud



▶ Comparativo a enero **2021, 2022, 2023, 2024 y 2025**
Siniestralidad Acumulada – Ramo de Salud

% Siniestralidad



Comparativo a enero 2021, 2022, 2023, 2024 y 2025

Cifras Acumuladas – Ramos de Personas sin Salud

| Concepto | ene 2021 | ene 2022 | ene 2023 | ene 2024 | ene 2025 | 2022 Vs 2021 | 2023 Vs 2022 | 2024 Vs 2023 | 2025 Vs 2024 |
|----------------------------------|-----------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|--------------|
| Prima Suscrita (*) | 35,119 | 35,935 | 37,996 | 40,147 | 43,011 | 2.3% | 5.7% | 5.7% | 7.1% |
| Personas Aseguradas | 1,545,069 | 1,564,235 | 1,623,074 | 1,738,409 | 1,834,540 | | 3.8% | 7.1% | 5.5% |
| Prima Media por Asegurado | | | 281 | 277 | 281 | | | -1.4% | 1.5% |
| Casos | 1,274 | 1,780 | 1,861 | 2,236 | 2,418 | 39.7% | 4.6% | 20.2% | 8.1% |
| Siniestro Incurrido (*) | 14,140 | 12,277 | 10,656 | 8,997 | 10,710 | -13.2% | -13.2% | -15.6% | 19.0% |
| % Siniestralidad | 40.3% | 34.2% | 28.0% | 22.4% | 24.9% | -6.1% | -6.1% | -5.6% | 2.5% |
| Siniestro Promedio | 11,099 | 6,897 | 5,726 | 4,024 | 4,429 | -37.9% | -17.0% | -29.7% | 10.1% |
| Frecuencia | 1.0% | 1.4% | 1.4% | 1.5% | 1.6% | | 0.8% | 12.2% | 2.5% |
| Prima Pura | 110 | 94 | 79 | 62 | 70 | | -16.4% | -21.2% | 12.8% |

(*) Cifras en Miles



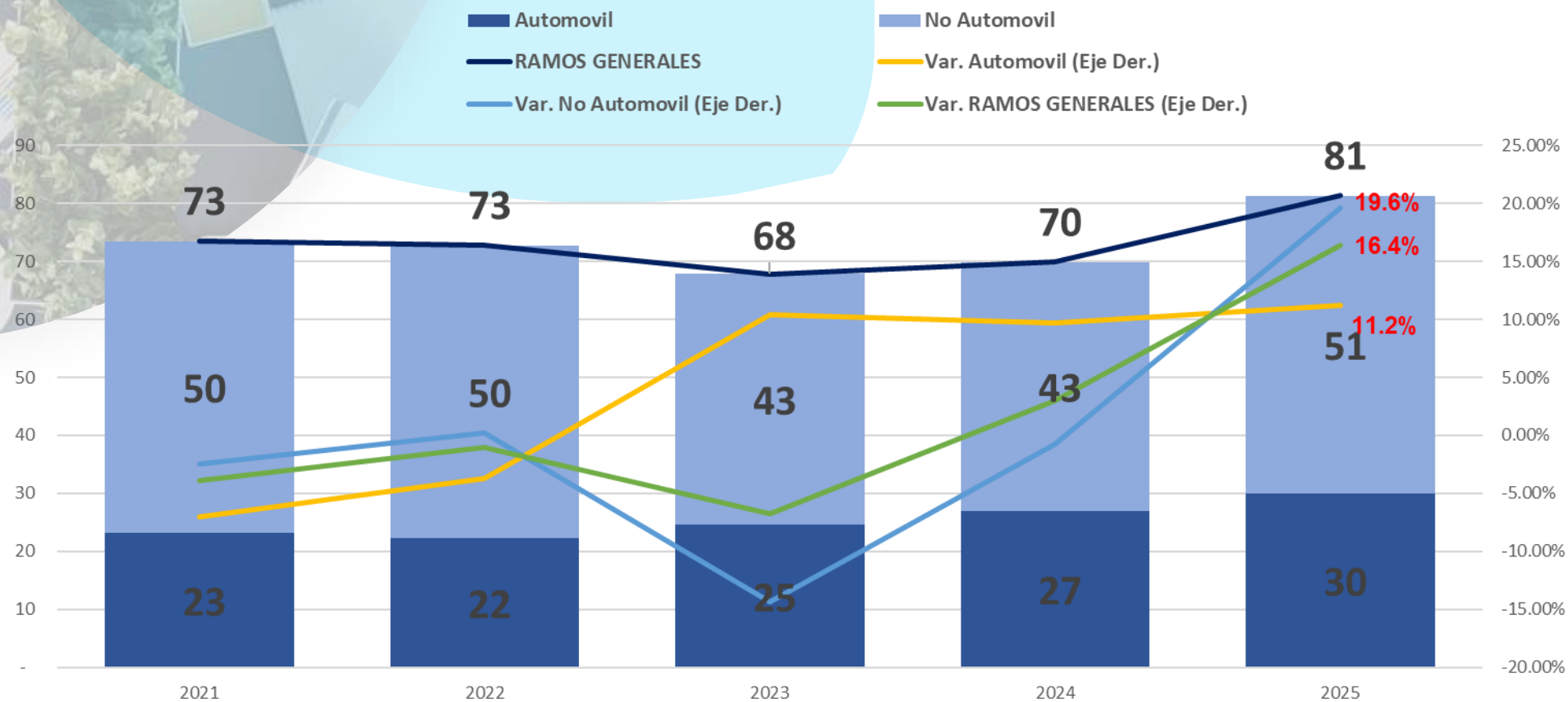
Asociación Panameña de Aseguradores

Cifras Estadísticas – Al 31 de enero de 2024

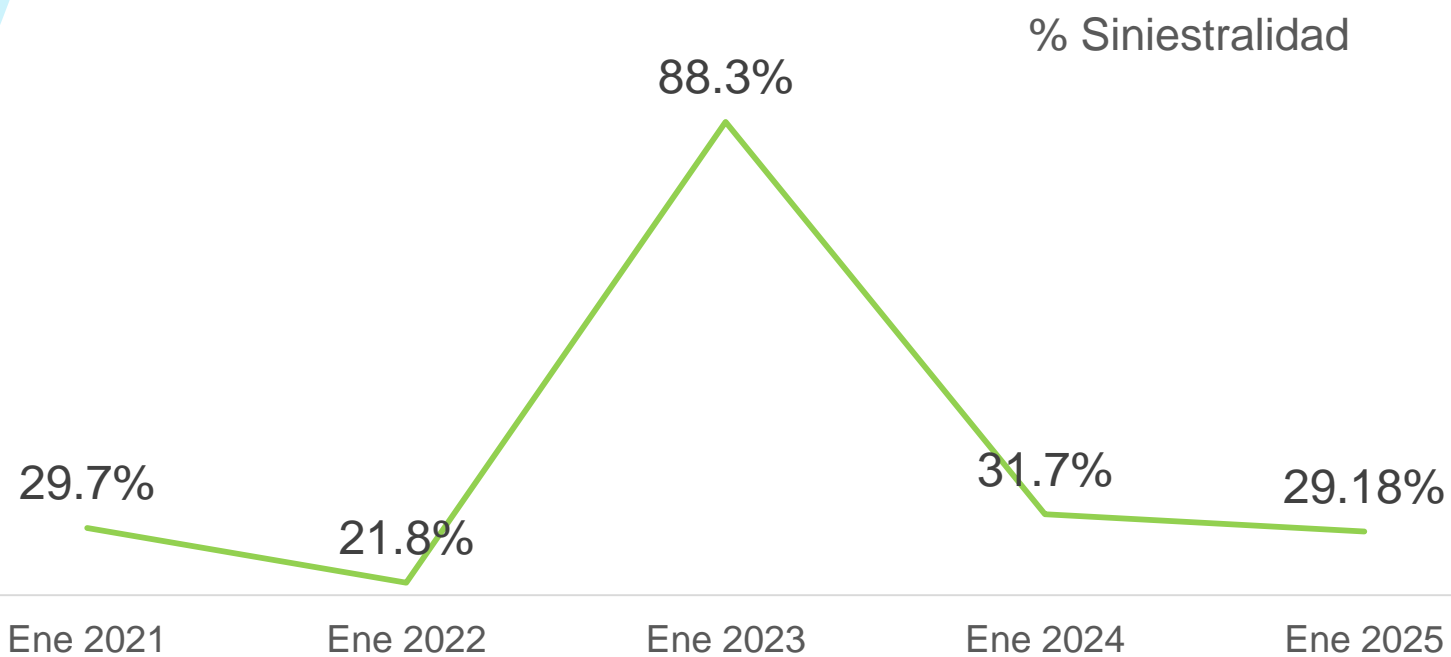
Ramos Generales



Comparativo a enero 2021, 2022, 2023, 2024 y 2025 Cifras Acumuladas – Ramos Generales



Comparativo a enero **2021, 2022, 2023, 2024 y 2025**
Cifras Acumuladas – Ramos Generales



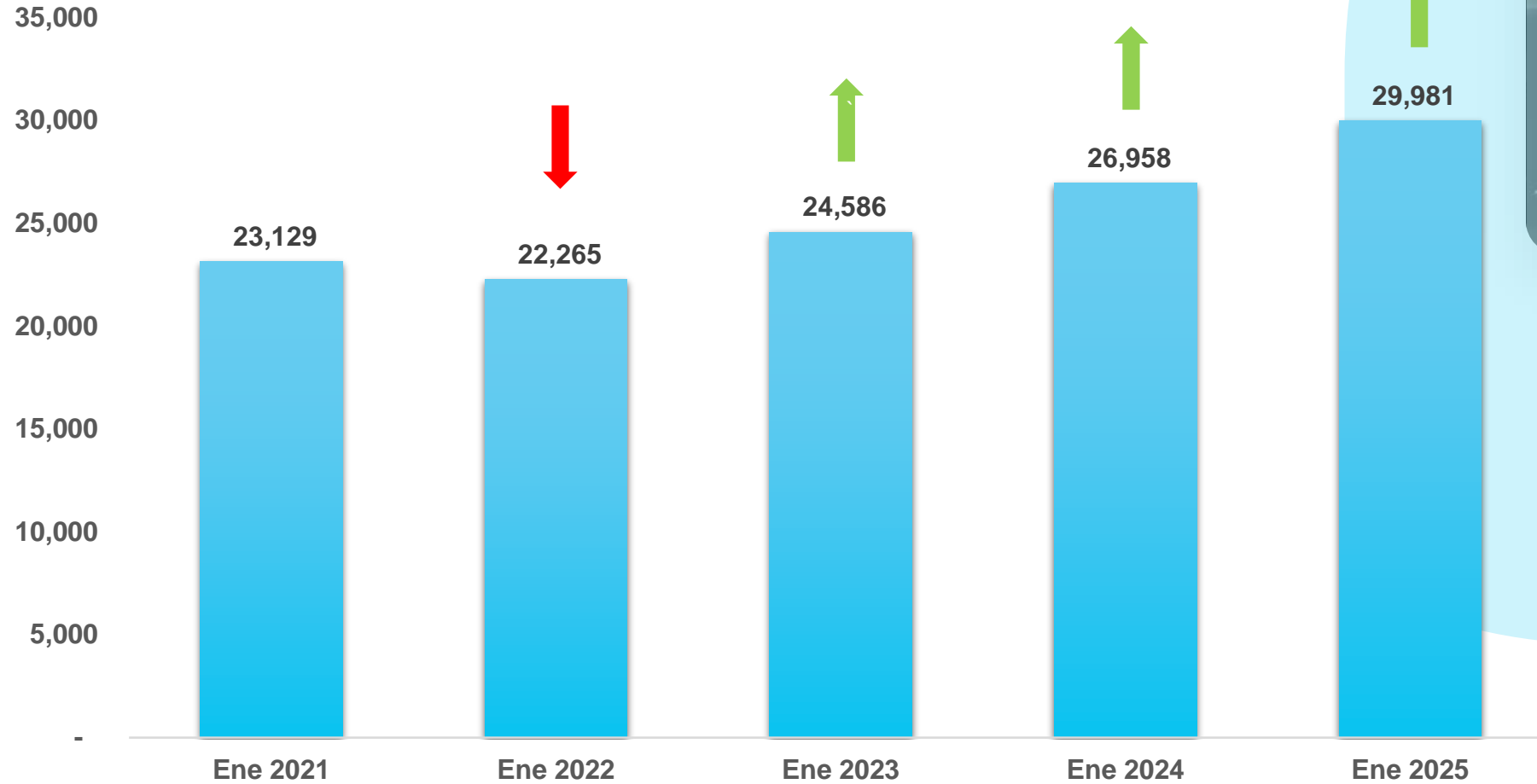
Comparativo a enero 2021, 2022, 2023, 2024 y 2025 Cifras Acumuladas – Ramos Generales

| Concepto | ene 2021 | ene 2022 | ene 2023 | ene 2024 | ene 2025 | 2022 Vs 2021 | 2023 Vs 2022 | 2024 Vs 2023 | 2025 Vs 2024 |
|-------------------------|-----------|-----------|-----------|-----------|-----------|--------------|--------------|--------------|--------------|
| Prima Suscrita (*) | 67,623 | 68,011 | 61,639 | 60,943 | 68,319 | 0.6% | -9.4% | -1.1% | 12.1% |
| Unidades Vigentes | 1,478,654 | 1,577,275 | 1,595,306 | 1,616,989 | 1,592,550 | | 1.1% | 1.4% | -1.5% |
| Casos | 8,683 | 12,374 | 16,813 | 15,406 | 20,076 | 42.5% | 35.9% | -8.4% | 30.3% |
| Siniestro Incurrido (*) | 20,091 | 14,816 | 54,412 | 19,319 | 19,935 | -26.3% | 267.3% | -64.5% | 3.2% |
| % Siniestralidad | 29.7% | 21.8% | 88.3% | 31.7% | 29.18% | -7.9% | 66.5% | -56.6% | -2.5% |
| Frecuencia | 7.0% | 9.4% | 12.6% | 11.4% | 15.1% | | 34.3% | -9.6% | 32.3% |

Comparativo a enero 2021, 2022, 2023, 2024 y 2025

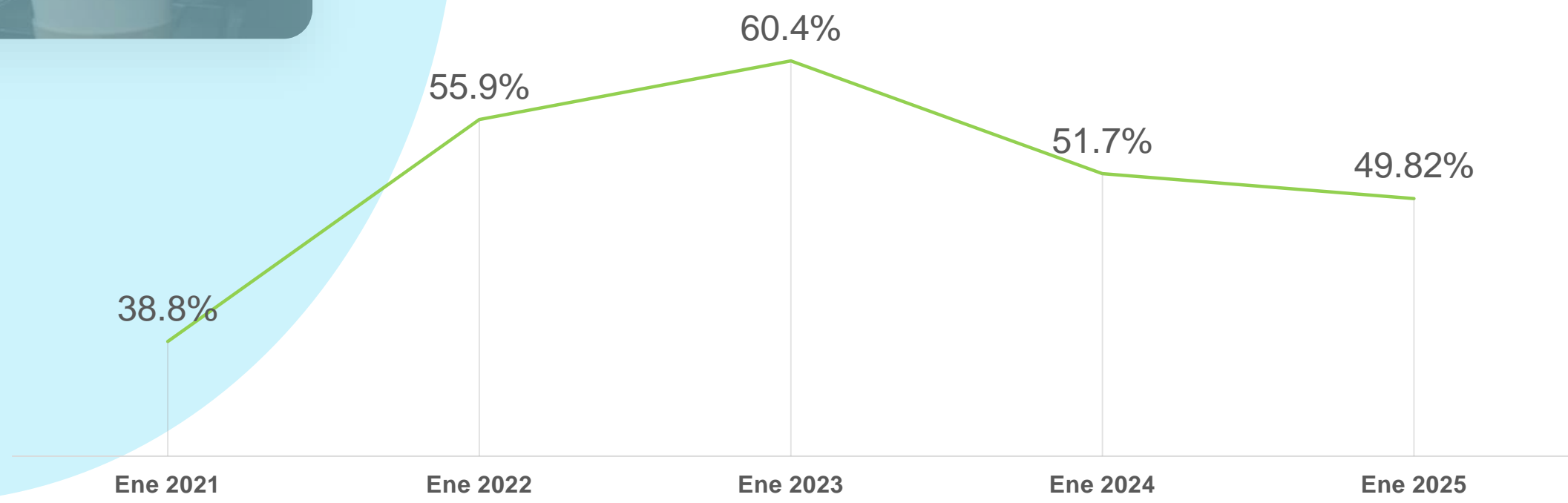
Cifras Acumuladas – Ramo de Automóvil

Prima Suscrita (*)



Comparativo a enero 2021, 2022, 2023, 2024 y 2025 Cifras Acumuladas – Ramo de Automóvil

% Siniestralidad



Comparativo a enero 2021, 2022, 2023, 2024 y 2025 Cifras Acumuladas – Ramo Automóvil



| Concepto | ene 2021 | ene 2022 | ene 2023 | ene 2024 | ene 2025 | 2022 Vs 2021 | 2023 Vs 2022 | 2024 Vs 2023 | 2025 Vs 2024 |
|---------------------------|----------|----------|----------|----------|-----------|--------------|--------------|--------------|--------------|
| Poliza Suscrita (*) | 23,129 | 22,265 | 24,586 | 26,958 | 29,981 | -3.7% | 10.4% | 9.7% | 11.2% |
| Personas Aseguradas | 892,748 | 938,399 | 962,270 | 951,910 | 1,013,207 | | 2.5% | -1.1% | 6.4% |
| Prima Media por Asegurado | | 285 | 307 | 340 | 355 | | 7.7% | 10.8% | 4.5% |
| Casos | 7,985 | 11,550 | 15,678 | 13,669 | 18,305 | 44.6% | 35.7% | -12.8% | 33.9% |
| Siniestro Incurrido (*) | 8,982 | 12,444 | 14,849 | 13,944 | 14,936 | 38.6% | 19.3% | -6.1% | 7.1% |
| % Siniestralidad | 38.8% | 55.9% | 60.4% | 51.7% | 49.82% | 17.1% | 4.5% | -8.7% | -1.9% |
| Siniestro Promedio | 1,125 | 1,077 | 947 | 1,020 | 816 | -4.2% | -12.1% | 7.7% | -20.0% |
| Frecuencia | 10.7% | 14.8% | 19.6% | 17.2% | 21.7% | | 32.4% | -11.9% | 25.8% |

(*) Cifras en Miles

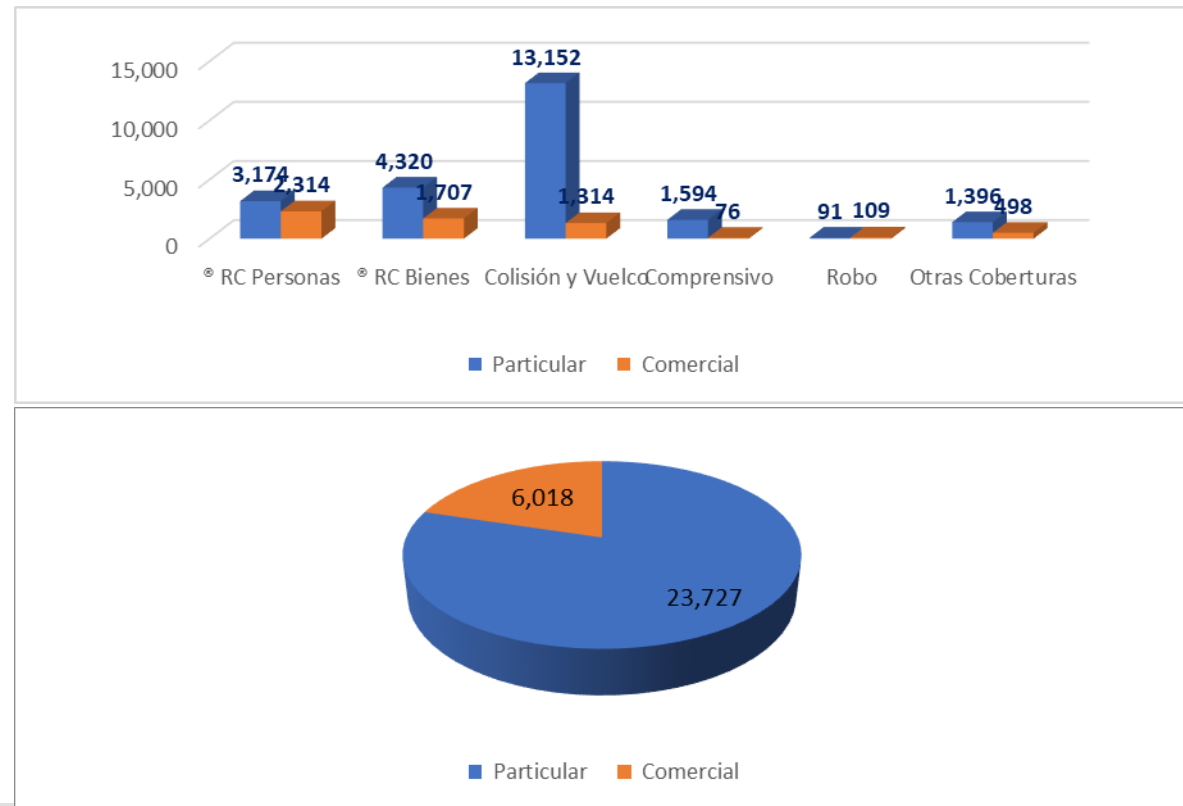
Comparativo a enero 2024 y 2025 Cifras Acumuladas – Automóvil por Cobertura

| | 2024 | | | 2025 | | | 2025 Vs 2024 | | |
|-------------------------------|---------------|--------------|---------------|---------------|--------------|---------------|--------------|------------|------------|
| | Particular | Comercial | Total | Particular | Comercial | Total | Particular | Comercial | Total |
| Primas Suscrita ® RC Personas | 2,923 | 1,269 | 4,192 | 3,174 | 2,314 | 5,487 | 9% | 82% | 31% |
| ® RC Bienes | 3,891 | 1,853 | 5,743 | 4,320 | 1,707 | 6,028 | 11% | -8% | 5% |
| Colisión y Vuelco | 11,873 | 1,309 | 13,182 | 13,152 | 1,314 | 14,467 | 11% | 0% | 10% |
| Compreensivo | 1,414 | 103 | 1,517 | 1,594 | 76 | 1,671 | 13% | -25% | 10% |
| Robo | 85 | 108 | 193 | 91 | 109 | 199 | 7% | 1% | 3% |
| Otras Coberturas | 1,596 | 507 | 2,104 | 1,396 | 498 | 1,894 | -13% | -2% | -10% |
| Total | 21,784 | 5,148 | 26,931 | 23,727 | 6,018 | 29,746 | 9% | 17% | 10% |

(*) Cifras en Miles



Comparativo a enero 2024 y 2025 Primas Suscritas – Automóvil por Cobertura



Comparativo a enero 2024 y 2025

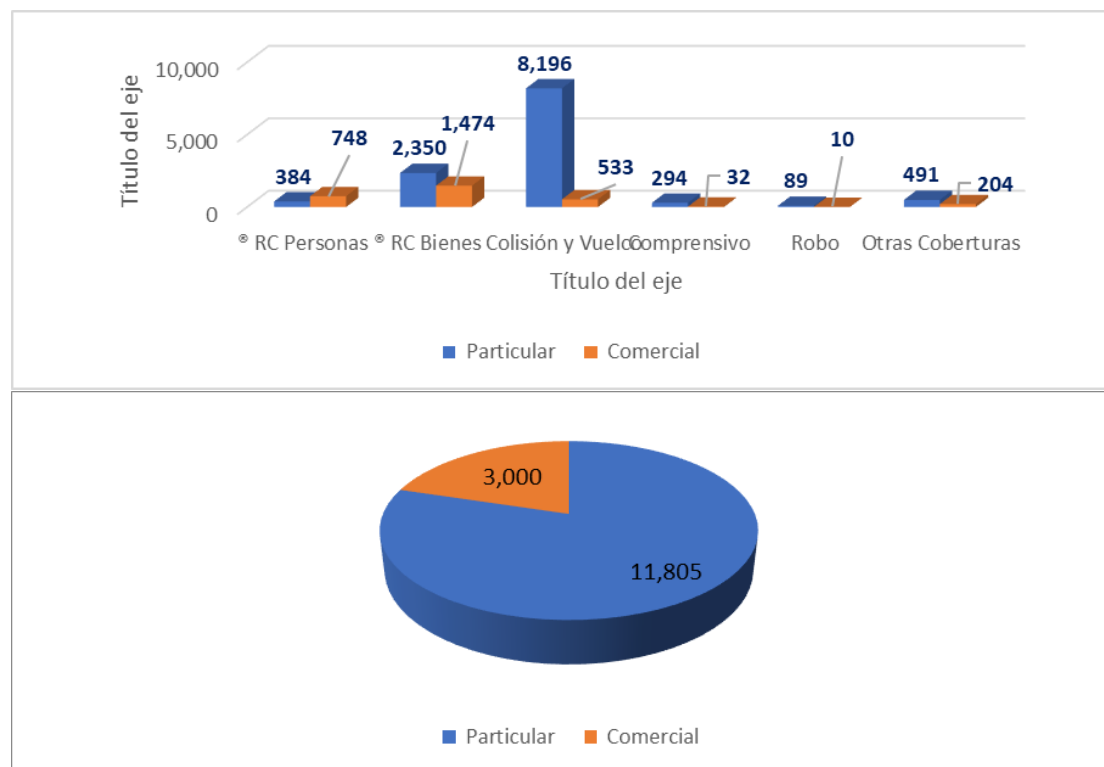
Cifras Acumuladas – Automóvil por Cobertura



| | 2024 | | | 2025 | | | 2025 Vs 2024 | | |
|------------------------------|---------------|--------------|---------------|---------------|--------------|---------------|--------------|-------------|------------|
| | Particular | Comercial | Total | Particular | Comercial | Total | Particular | Comercial | Total |
| Siniestros Incurridos | | | | | | | | | |
| ® RC Personas | 284 | 298 | 582 | 384 | 748 | 1,132 | 35% | 151% | 94% |
| ® RC Bienes | 2,972 | 1,614 | 4,586 | 2,350 | 1,474 | 3,824 | -21% | -9% | -17% |
| Colisión y Vuelco | 7,243 | 1,383 | 8,627 | 8,196 | 533 | 8,730 | 13% | -61% | 1% |
| Comprensivo | 343 | 69 | 412 | 294 | 32 | 326 | -14% | -54% | -21% |
| Robo | 66 | 21 | 87 | 89 | 10 | 98 | 34% | -53% | 14% |
| Otras Coberturas | 572 | 320 | 892 | 491 | 204 | 695 | -14% | -36% | -22% |
| Total | 11,480 | 3,706 | 15,186 | 11,805 | 3,000 | 14,805 | 3% | -19% | -3% |

(*) Cifras en Miles

Comparativo a enero 2024 y 2025 Siniestros Incurridos – Automóvil por Cobertura

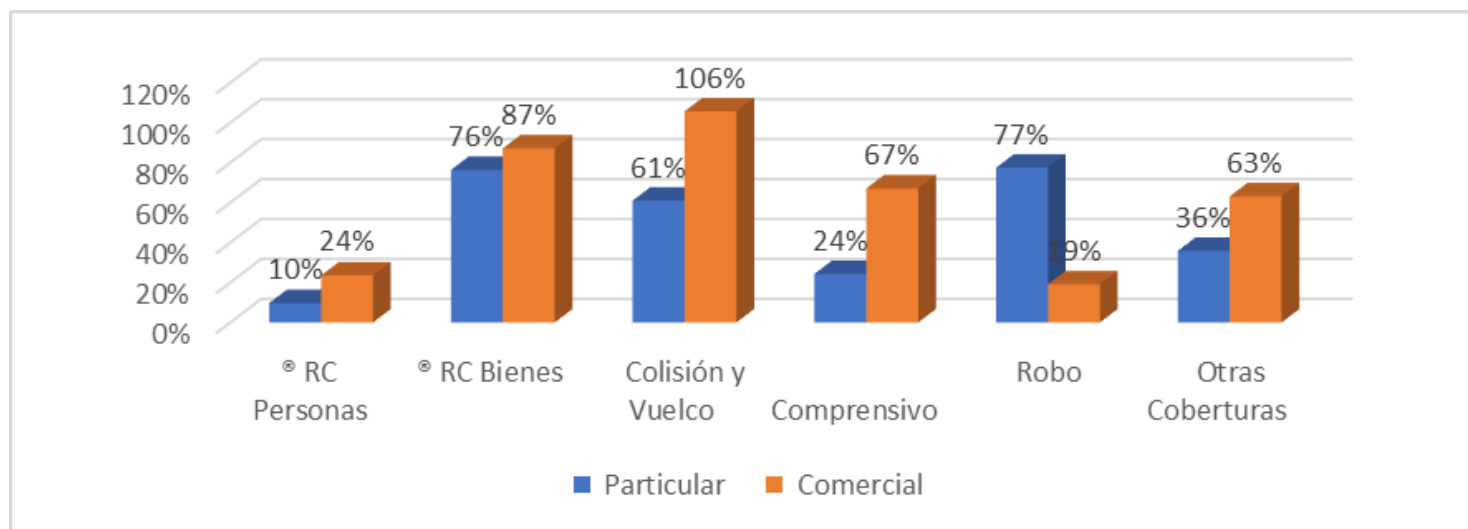


Comparativo a enero 2024 y 2025

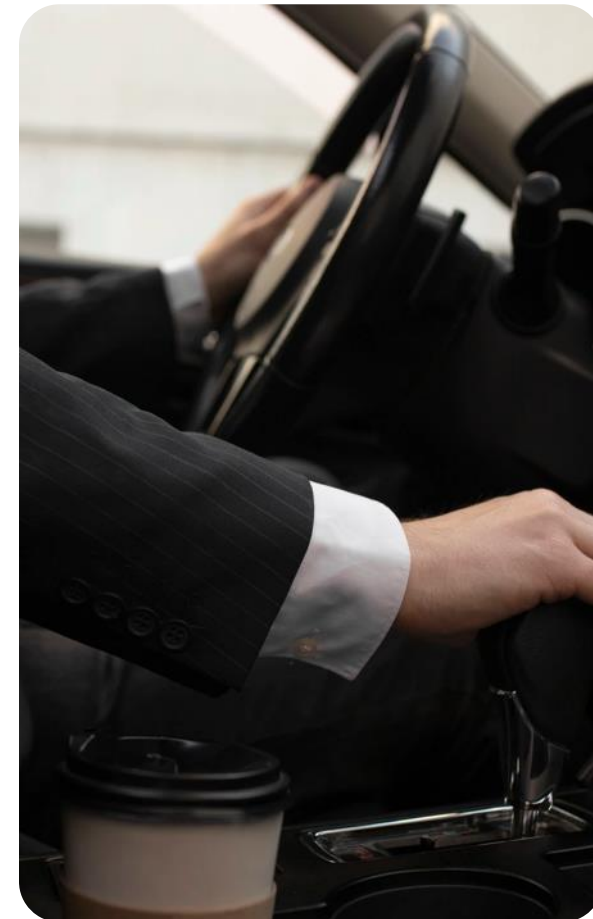
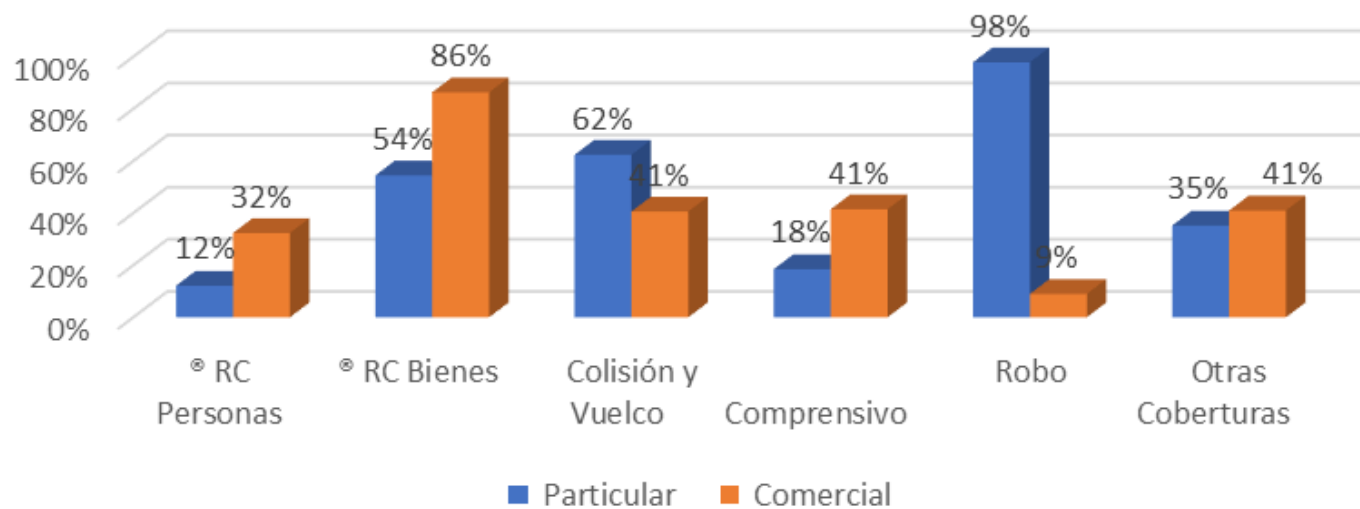
Cifras Acumuladas – Automóvil por Cobertura

| | 2024 | | | 2025 | | | 2025 vs 2024 | | |
|-------------------------------|------------|------------|------------|------------|------------|------------|--------------|-------------|------------|
| | Particular | Comercial | Total | Particular | Comercial | Total | Particular | Comercial | Total |
| % Siniestralidad® RC Personas | 10% | 24% | 14% | 12% | 32% | 21% | 2% | 9% | 7% |
| ® RC Bienes | 76% | 87% | 80% | 54% | 86% | 63% | -22% | -1% | -16% |
| Colisión y Vuelco | 61% | 106% | 65% | 62% | 41% | 60% | 1% | -65% | -5% |
| Comprensivo | 24% | 67% | 27% | 18% | 41% | 20% | -6% | -26% | -8% |
| Robo | 77% | 19% | 45% | 98% | 9% | 49% | 20% | -10% | 4% |
| Otras Coberturas | 36% | 63% | 42% | 35% | 41% | 37% | -1% | -22% | -6% |
| Total | 53% | 72% | 56% | 50% | 50% | 50% | -3% | -22% | -7% |

Comparativo a enero 2024 Siniestralidad– Automóvil por Cobertura



Comparativo a enero 2025 Siniestralidad– Automóvil por Cobertura



Comparativo a enero 2021, 2022, 2023, 2024 y 2025 Cifras Acumuladas – Ramos Generales sin Automóvil

| Concepto | ene 2021 | ene 2022 | ene 2023 | ene 2024 | ene 2025 | 2022 Vs 2021 | 2023 Vs 2022 | 2024 Vs 2023 | 2025 Vs 2024 |
|-------------------------|----------|----------|----------|----------|----------|--------------|--------------|--------------|--------------|
| Prima Suscrita (*) | 44,494 | 45,746 | 37,053 | 33,985 | 38,338 | 2.8% | -19.0% | -8.3% | 12.8% |
| Unidades Vigentes | 585,906 | 638,876 | 633,036 | 665,079 | 579,343 | | -0.9% | 5.1% | -12.9% |
| Prima Media por Unidad | | 859 | 702 | 613 | 794 | | -18.3% | -12.7% | 29.5% |
| Casos | 698 | 824 | 1,135 | 1,737 | 1,771 | 18.1% | 37.7% | 53.0% | 2.0% |
| Siniestro Incurrido (*) | 11,109 | 2,372 | 39,564 | 5,375 | 4,999 | -78.6% | 1567.9% | -86.4% | -7.0% |
| % Siniestralidad | 25.0% | 5.2% | 106.8% | 15.8% | 13.04% | -19.8% | 101.6% | -91.0% | -2.8% |
| Frecuencia | | 1.5% | 2.2% | 3.1% | 3.7% | | 39.0% | 45.7% | 17.0% |



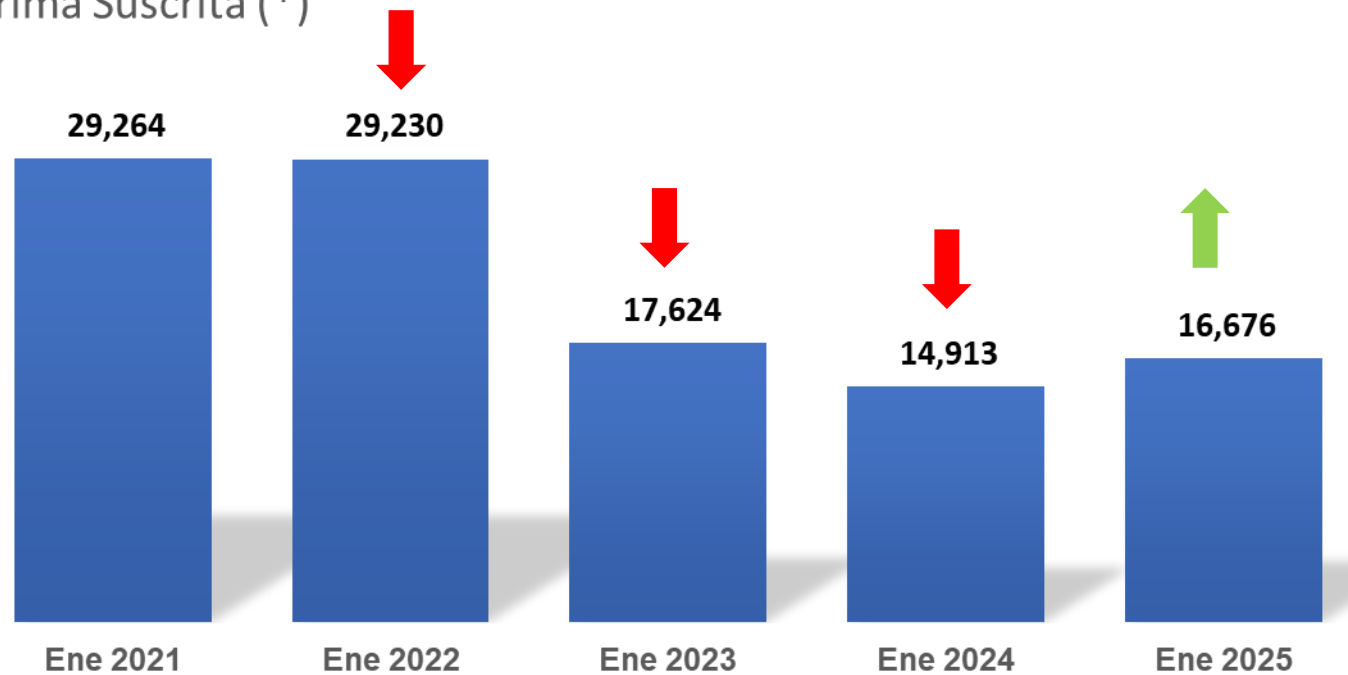
Asociación Panameña de Aseguradores

Cifras Estadísticas – Al 31 de enero 2025

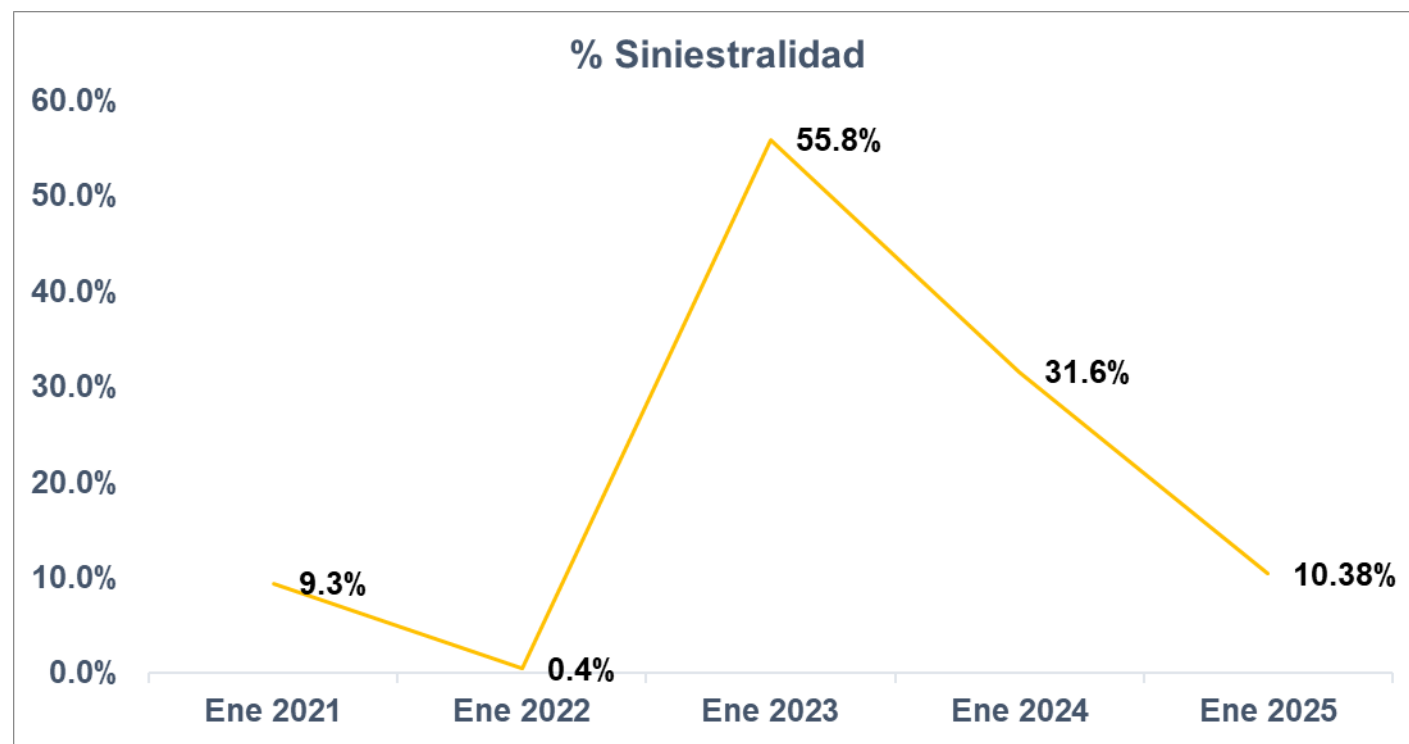
Incendio

Comparativo a enero **2021, 2022, 2023, 2024 y 2025**
Cifras Acumuladas – Ramo de Incendio

Prima Suscrita (*)



Comparativo a enero **2021, 2022, 2023, 2024 y 2025**
Cifras Acumuladas – Ramo de Incendio



Comparativo a enero 2021, 2022, 2023, 2024 y 2025 Cifras Acumuladas – Ramo de Incendio

| Concepto | ene 2021 | ene 2022 | ene 2023 | ene 2024 | ene 2025 | 2022 Vs 2021 | 2023 Vs 2022 | 2024 Vs 2023 | 2025 Vs 2024 |
|-------------------------|----------|----------|----------|----------|----------|-----------------|-----------------|-----------------|-----------------|
| Prima Suscrita (*) | 29,264 | 29,230 | 17,624 | 14,913 | 16,676 | -0.1% | -39.7% | -15.4% | 11.8% |
| Unidades Vigentes | 415,276 | 468,913 | 463,722 | 486,510 | 358,725 | | -1.1% | 4.9% | -26.3% |
| Casos | 272 | 273 | 137 | 357 | 402 | 0.4% | -49.8% | 160.6% | 12.6% |
| Siniestro Incurrido (*) | 2,732 | 125 | 9,835 | 4,709 | 1,730 | -95.4% | 7786.1% | -52.1% | -63.3% |
| % Siniestralidad | 9.3% | 0.4% | 55.8% | 31.6% | 10.38% | -8.9% | 55.4% | -24.2% | -21.2% |



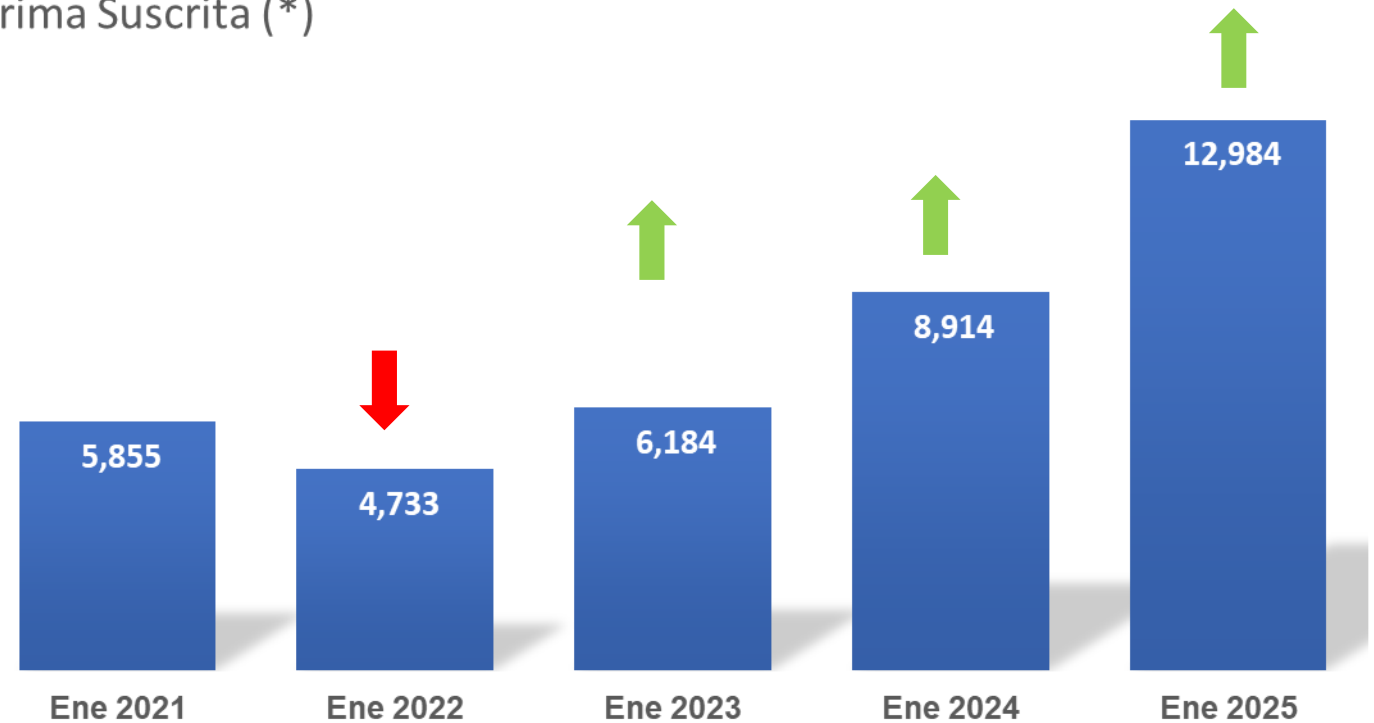
Asociación Panameña de Aseguradores

Cifras Estadísticas – Al 31 de enero de 2025

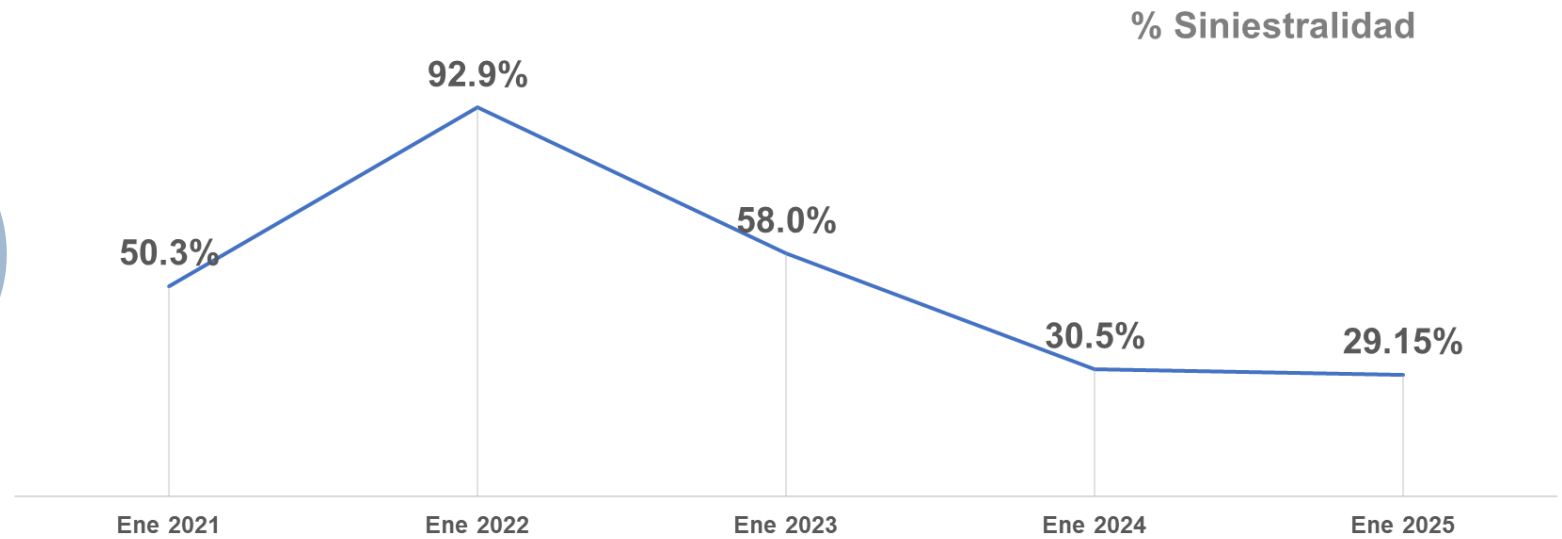
Fianzas

Comparativo a enero **2021, 2022, 2023, 2024 y 2025**
Cifras Acumuladas – Ramo de Fianzas

Prima Suscrita (*)



Comparativo a enero **2021, 2022, 2023, 2024 y 2025**
Cifras Acumuladas – Ramo de Fianzas



Comparativo a enero 2021, 2022, 2023, 2024 y 2025 Cifras Acumuladas – Ramo de Fianzas

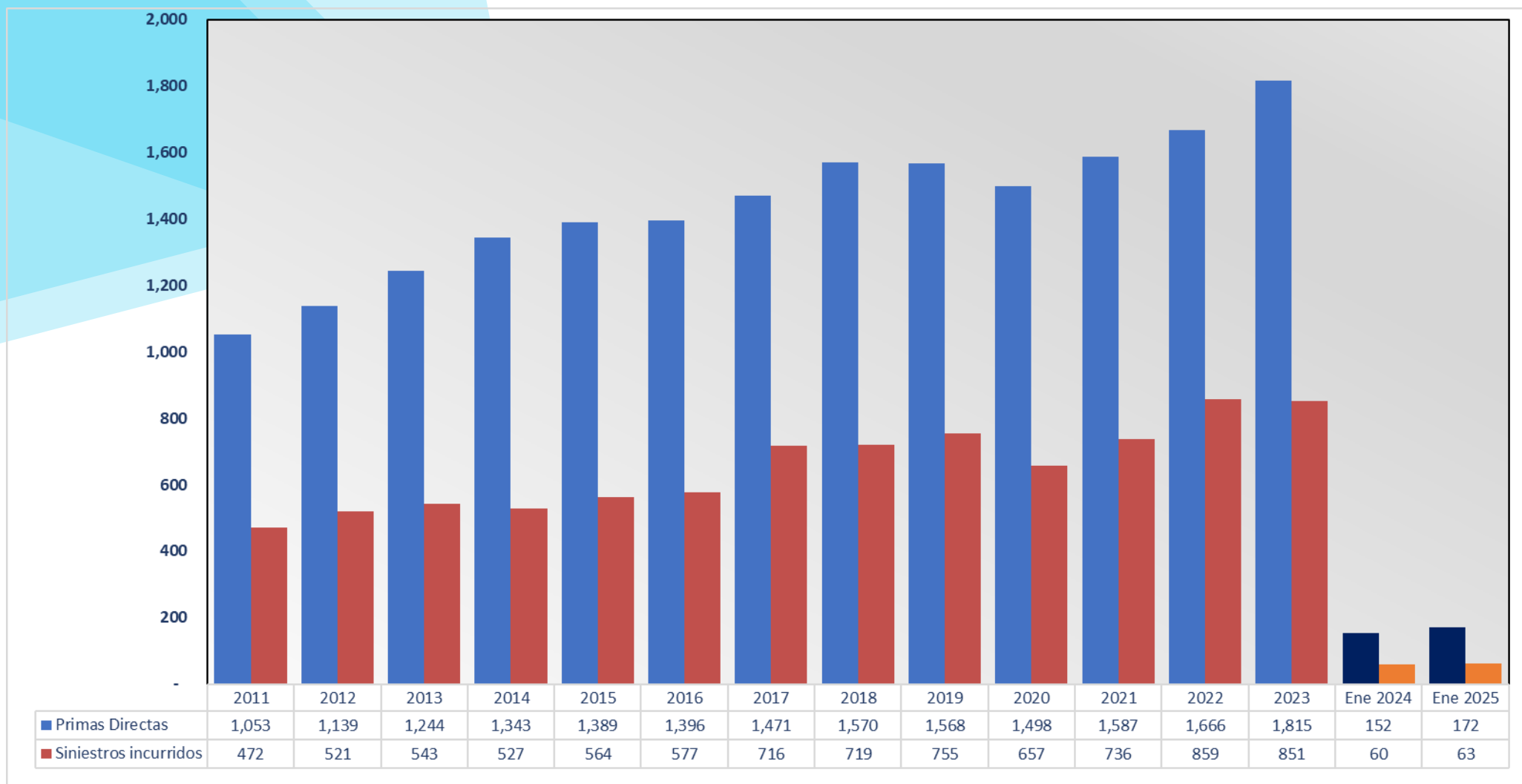
| Concepto | ene 2021 | ene 2022 | ene 2023 | ene 2024 | ene 2025 | 2022 Vs 2021 | 2023 Vs 2022 | 2024 Vs 2023 | 2025 Vs 2024 |
|-------------------------|----------|----------|----------|----------|----------|-----------------|-----------------|-----------------|-----------------|
| Prima Suscrita (*) | 5,855 | 4,733 | 6,184 | 8,914 | 12,984 | -19.1% | 30.6% | 44.1% | 45.7% |
| Unidades Vigentes | 66,075 | 73,877 | 82,119 | 86,580 | 244,309 | | 11.2% | 5.4% | 182.2% |
| Casos | 13 | 14 | 12 | 10 | 39 | 7.7% | -14.3% | -16.7% | 290.0% |
| Siniestro Incurrido (*) | 2,946 | 4,397 | 3,588 | 2,715 | 3,785 | 49.3% | -18.4% | -24.3% | 39.4% |
| % Siniestralidad | 50.3% | 92.9% | 58.0% | 30.5% | 29.15% | 42.6% | -34.9% | -27.6% | -1.3% |

Enero 2025

Cifras Acumuladas – Productividad

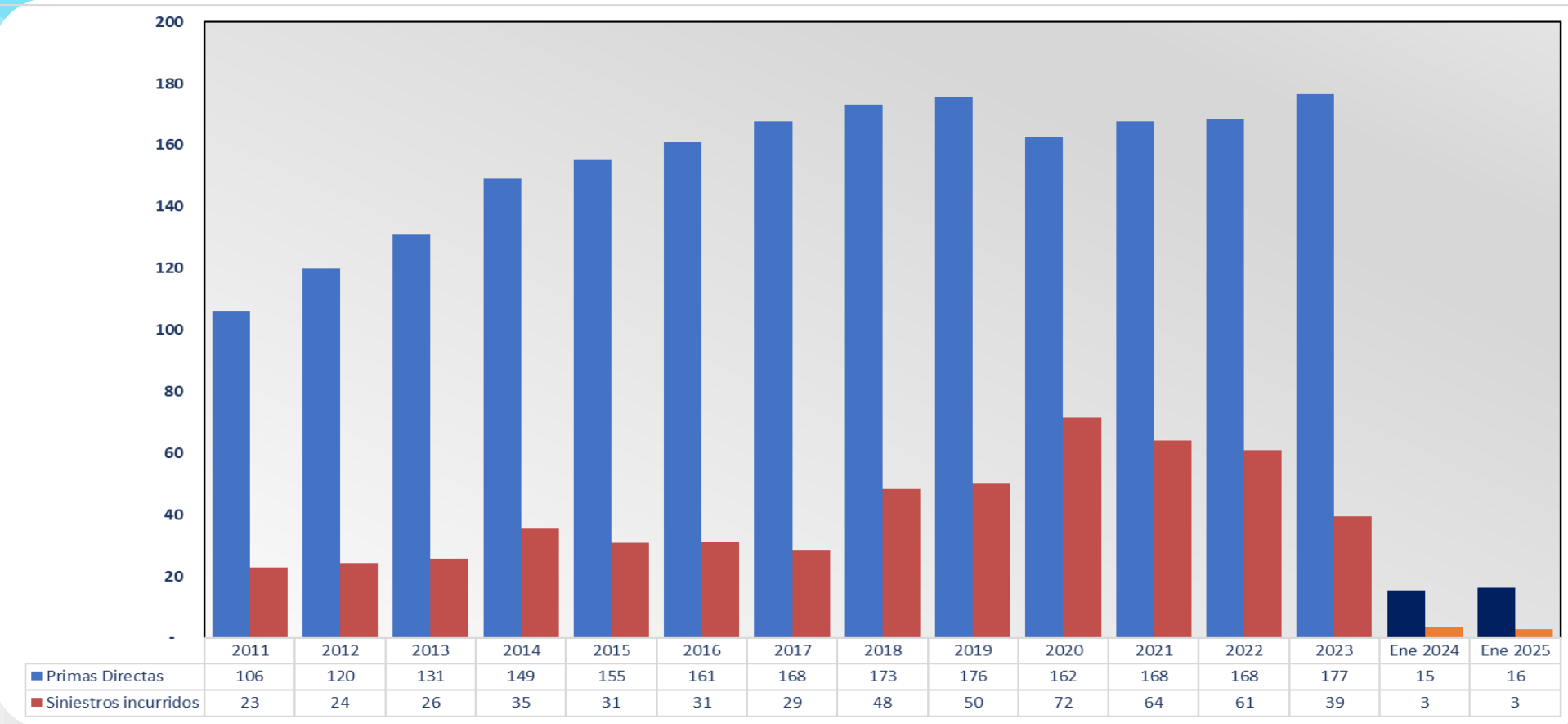


| | | |
|---|----------------------|------------------------|
| Total colaboradores Mercado Asegurador | 3,249 | |
| Población de Panamá | 4.3 Millones | |
| % Población Activa | 48.70% | |
| Población Activa de Panamá | 2.09 Millones | |
| Aporte del Mercado Asegurador al PIB | 2.41% | |
| | Monto | Por Colaborador |
| Póliza Vigentes | 2,208,061 | 684 |
| Primas Suscritas | 171,864,003 | 53,242 |



Ramo de Vida Individual

Primas y Siniestros

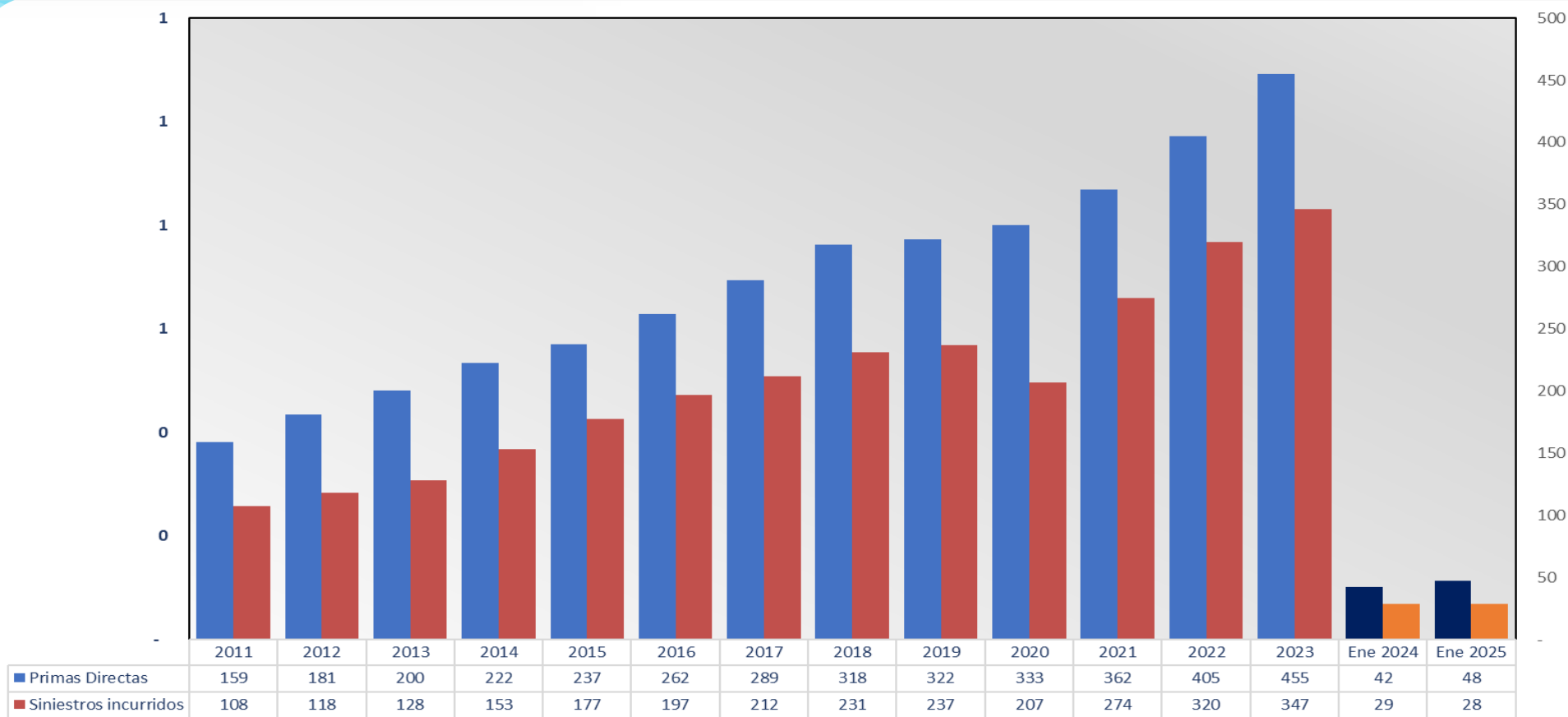


(*) Cifras en Miles



Ramo de Salud

Primas y Siniestros

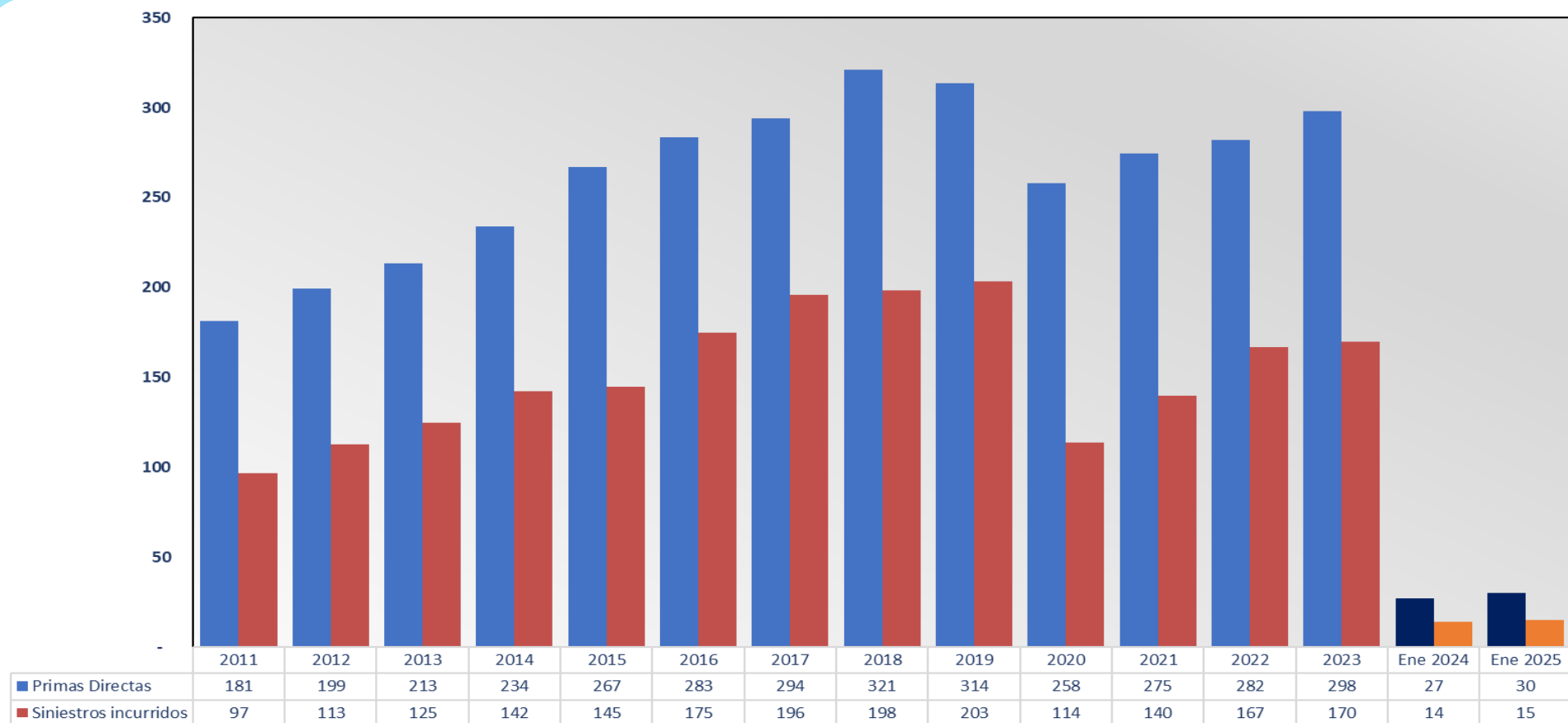


(*) Cifras en Miles



Ramo de Automóvil

Primas y Siniestros

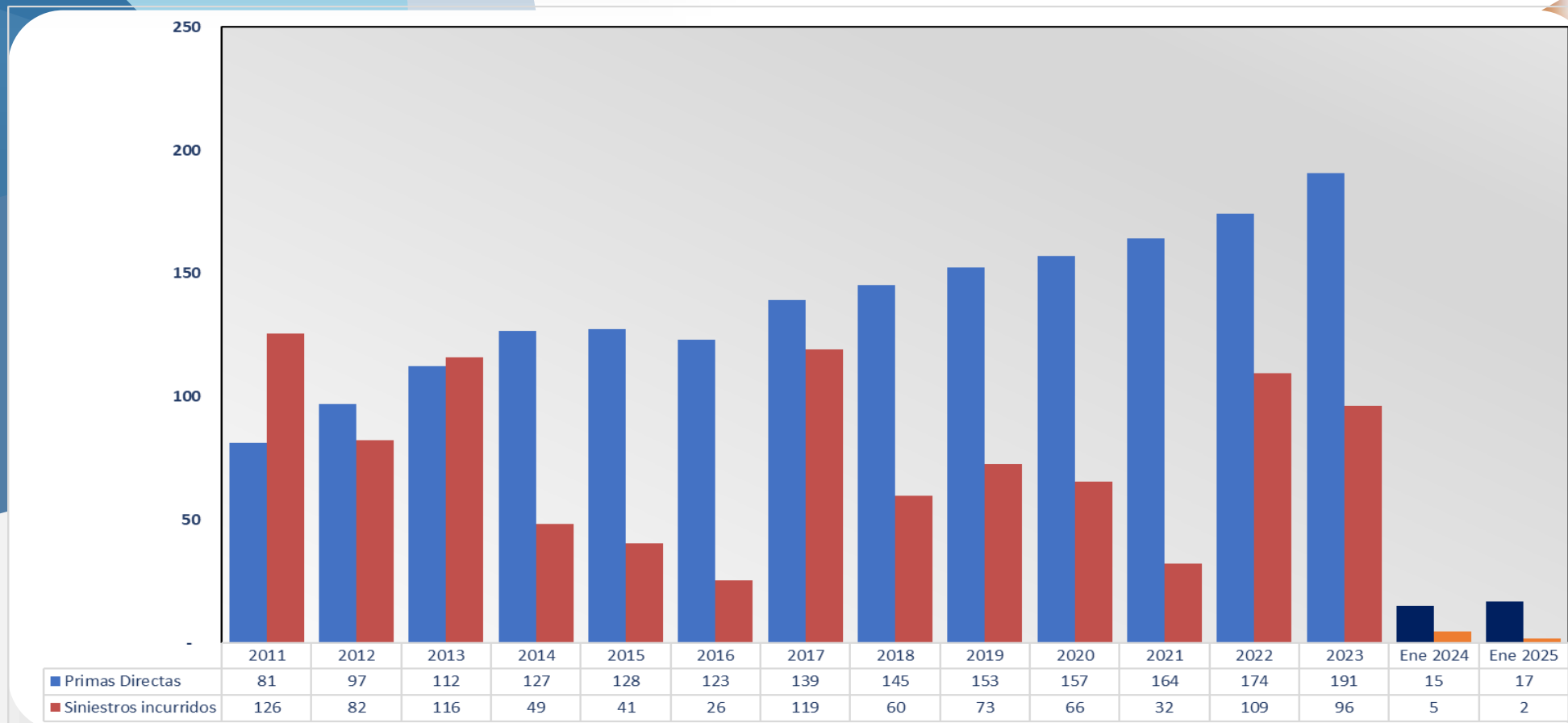


(*) Cifras en Miles



Ramo de Incendio

Primas y Siniestros



(*) Cifras en Miles

Evolución de Pólizas

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

| 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% | | | | | | | | | | | |
| 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% | | | | | | | | | | | |
| 2018 | Efectividad Renovacion | | | | | | | | | | | | |
| 2019 | | 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 | | 74.8% | | | | | | | | | | | |

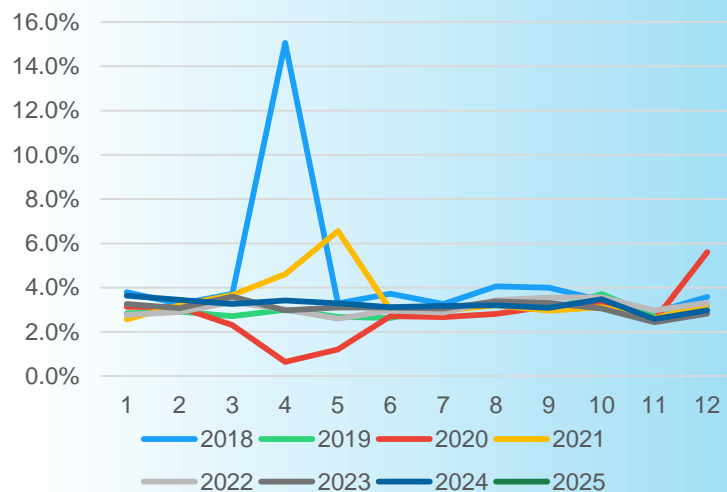
(*) Fuente: Reporte emitido para la Superintendencia

www.apadea.org

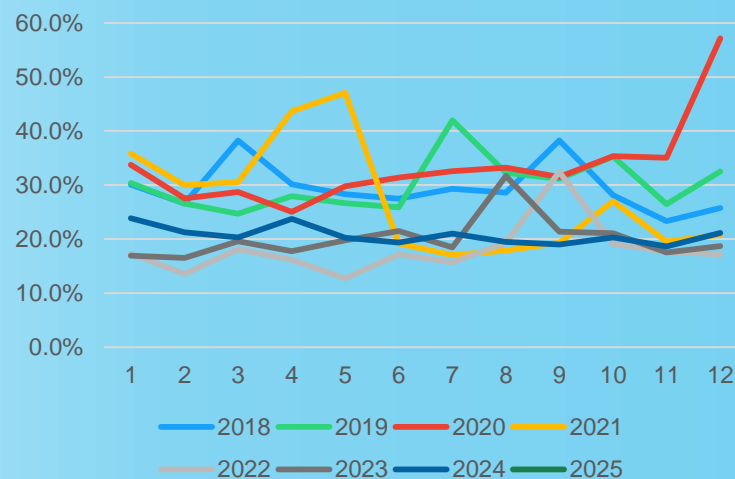


Evolución de Pólizas 2019, 2020, 2021, 2022, 2023, 2024 y 2025

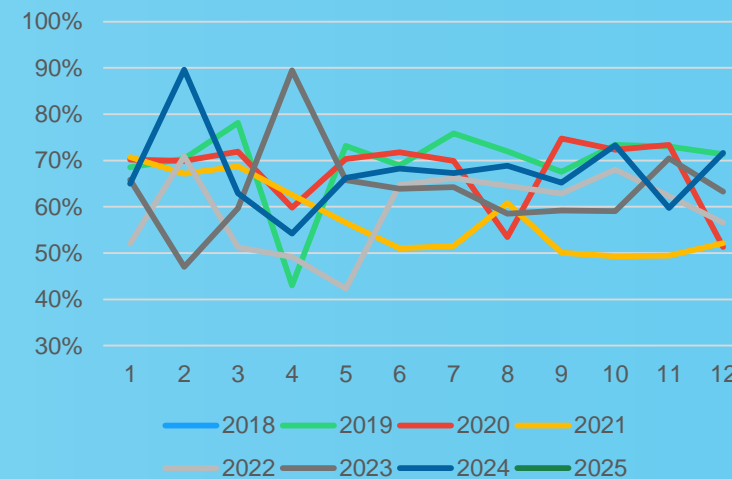
Indice Poliza Nuevas



Indice Cancelación



Efectividad de Renovación

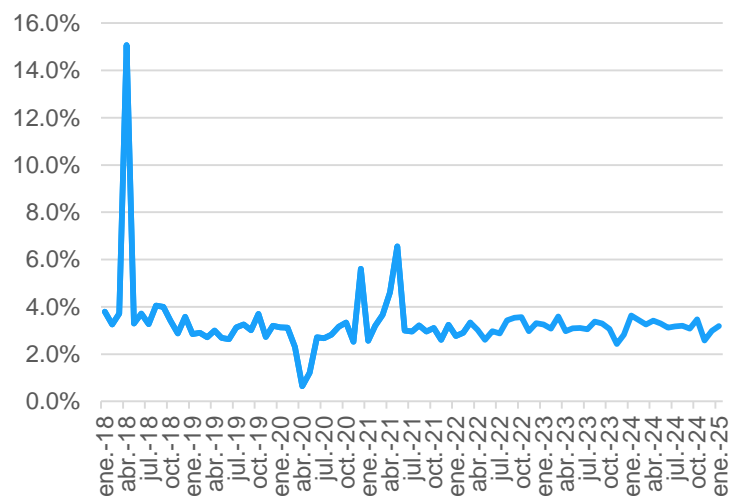


(*) Fuente: Reporte emitido para la Superintendencia

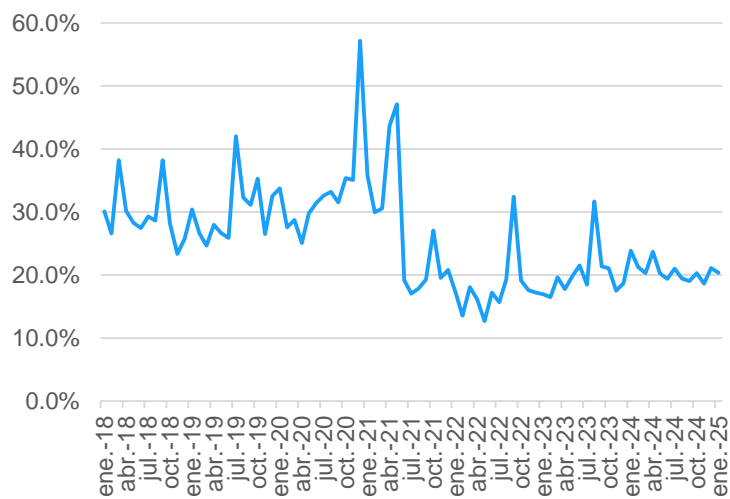
Evolución de Pólizas

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

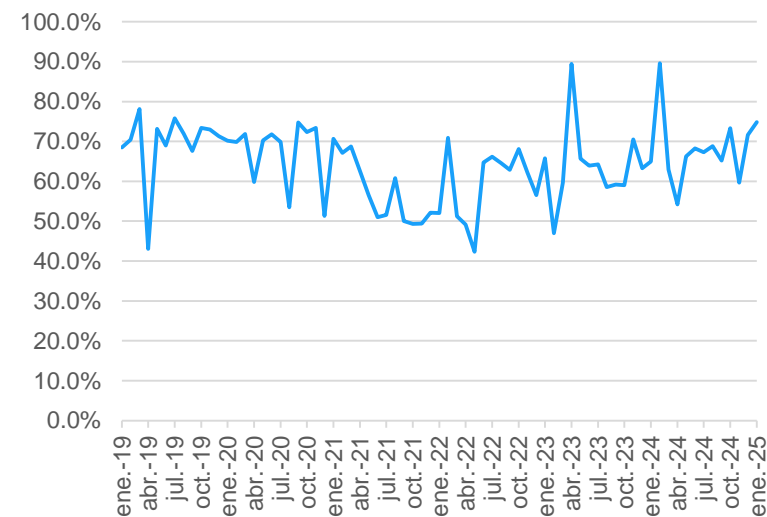
INDICE DE POLIZA NUEVAS



INDICE DE CANCELACIÓN



EFFECTIVIDAD DE RENOVACION



Pólizas Vigentes

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



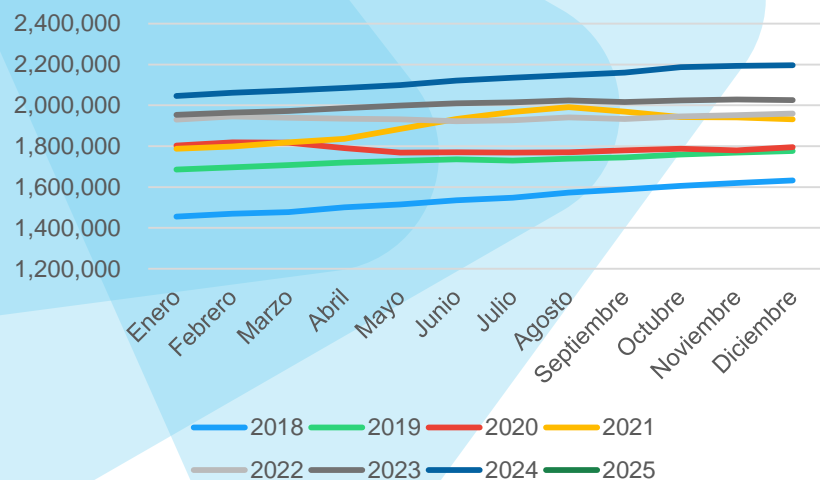
| Año | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
|------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|
| 2018 | 1,455,624 | 1,468,768 | 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 | 2,211,926 | | | | | | | | | | | |

Pólizas Vigentes

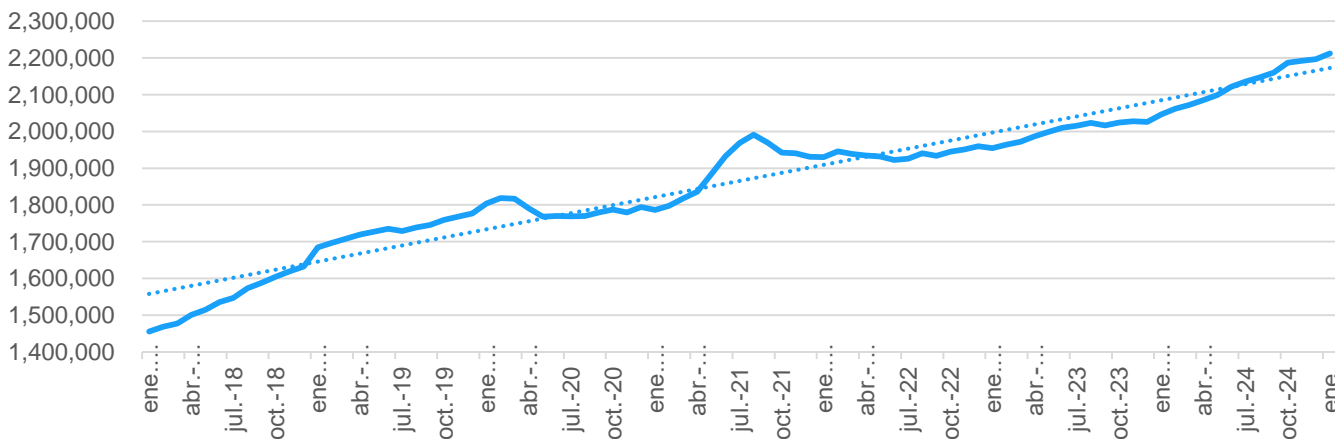
2019, 2020, 2021, 2022, 2023, 2024 y 2025



Evolucion por Año



Evolucion por mes



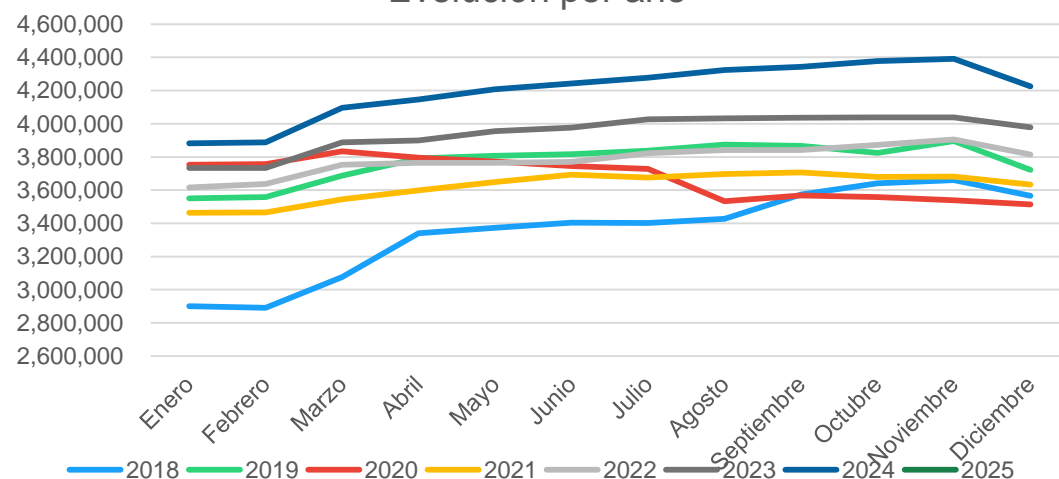
Unidades Vigentes

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

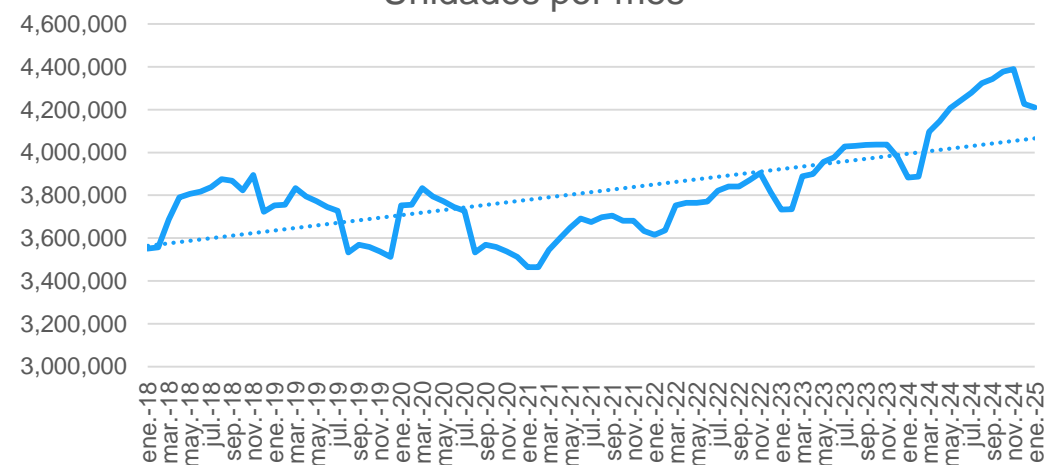
| Año | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
|------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|
| 2018 | 2,899,442 | 2,891,239 | 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 | 4,210,003 | | | | | | | | | | | |

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

Evolución por año



Unidades por mes





apadea

Asociación Panameña de Aseguradores