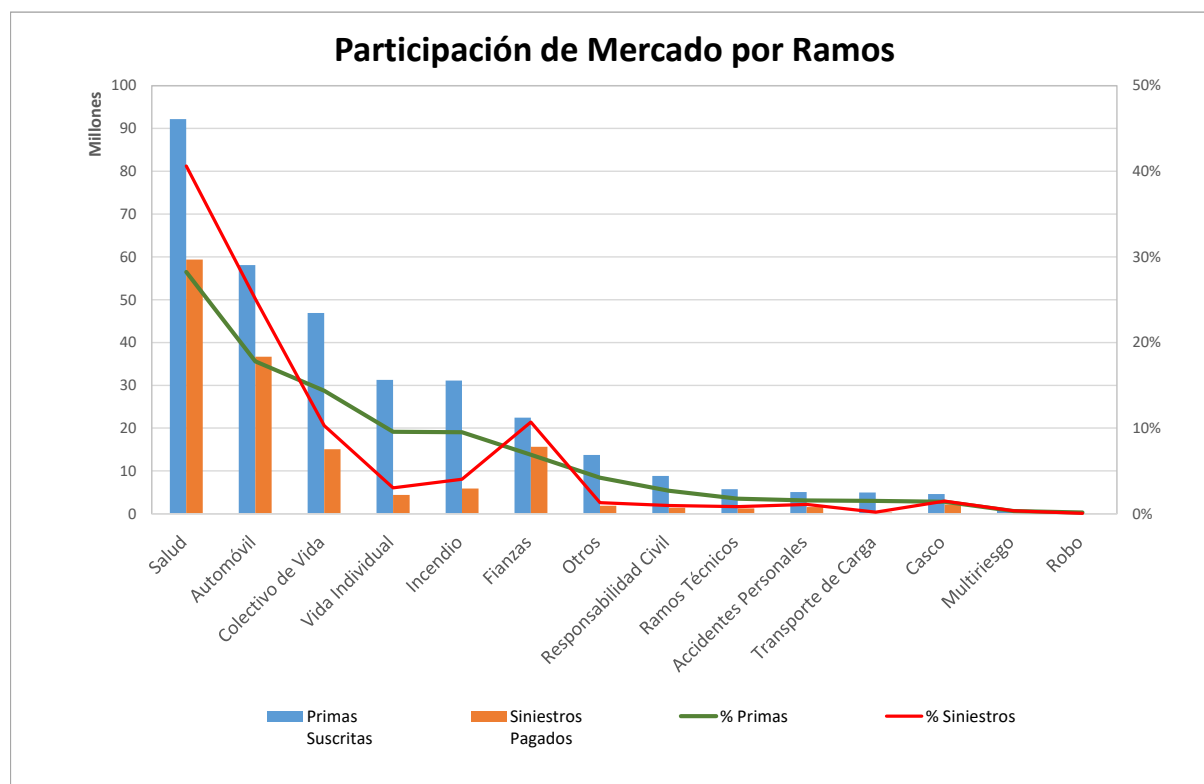


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 28 DE FEBRERO DE 2025

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	92,172,365.14	28.2%	1	59,374,875.62	40.6%	64.4%
2	Automóvil	58,074,648.24	17.8%	2	36,675,756.59	25.1%	63.2%
3	Colectivo de Vida	46,876,763.20	14.4%	4	15,058,011.71	10.3%	32.1%
4	Vida Individual	31,275,669.41	9.6%	6	4,402,534.13	3.0%	14.1%
5	Incendio	31,113,959.93	9.5%	5	5,900,591.52	4.0%	19.0%
6	Fianzas	22,458,210.26	6.9%	3	15,641,144.01	10.7%	69.6%
7	Otros	13,747,249.84	4.2%	8	1,890,624.14	1.3%	13.8%
8	Responsabilidad Civil	8,807,397.50	2.7%	10	1,397,132.70	1.0%	15.9%
9	Ramos Técnicos	5,753,489.86	1.8%	11	1,230,807.33	0.8%	21.4%
10	Accidentes Personales	5,070,802.30	1.6%	9	1,581,520.38	1.1%	31.2%
11	Transporte de Carga	4,938,048.90	1.5%	13	283,986.13	0.2%	5.8%
12	Casco	4,600,975.58	1.4%	7	2,151,481.88	1.5%	46.8%
13	Multirisgo	1,027,478.93	0.3%	12	512,154.60	0.4%	49.8%
14	Robo	475,204.33	0.1%	14	71,584.52	0.0%	15.1%
TOTAL		\$326,392,263.42	100%		\$146,172,205.26	100%	44.8%



Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

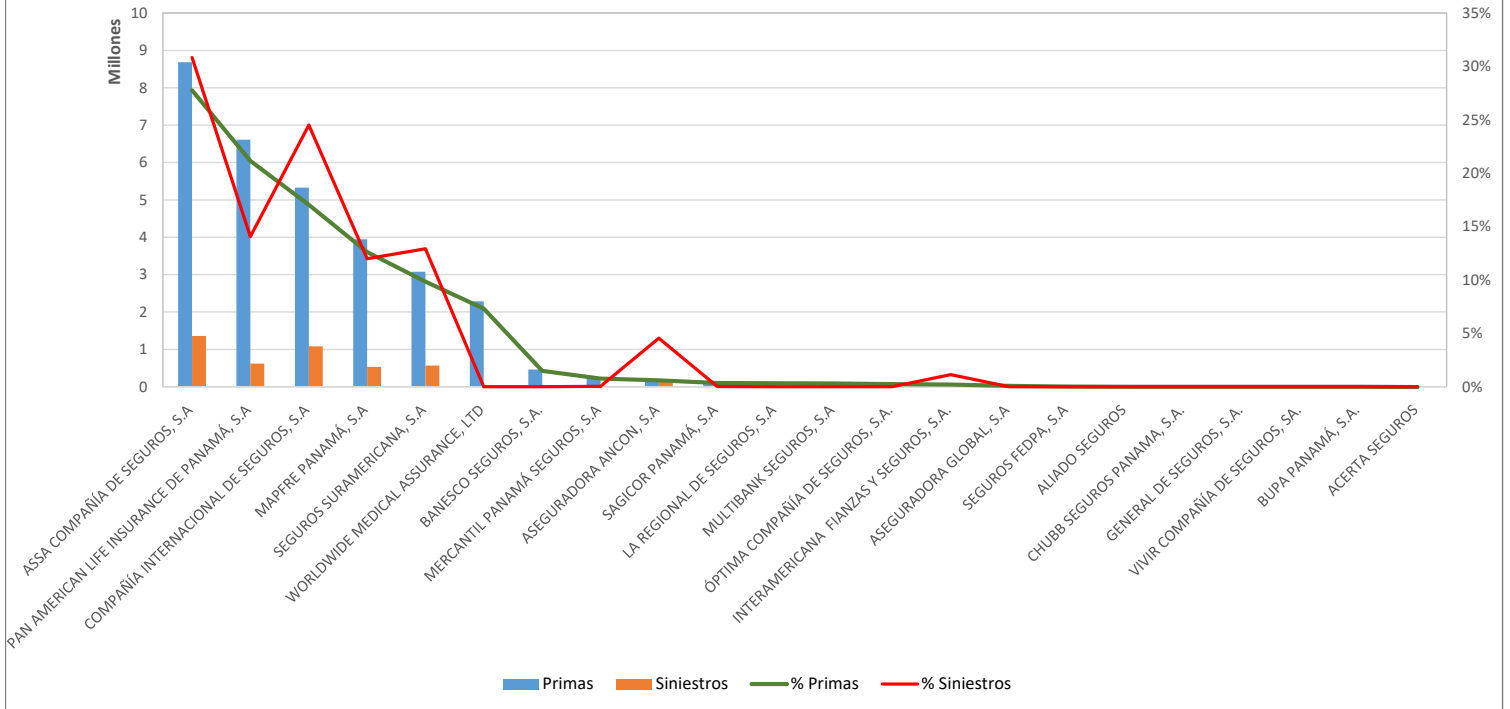


VIDA INDIVIDUAL

AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,681,562.77	27.8%	1	1,357,256.64	30.8%	15.6%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	6,612,793.52	21.1%	3	618,623.71	14.1%	9.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,327,887.93	17.0%	2	1,078,784.49	24.5%	20.2%
4	MAPFRE PANAMÁ, S.A	3,943,536.72	12.6%	5	527,519.09	12.0%	13.4%
5	SEGUROS SURAMERICANA, S.A	3,076,814.30	9.8%	4	568,492.83	12.9%	18.5%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	2,285,929.86	7.3%	10	0.00	0.0%	0.0%
7	BANESCO SEGUROS, S.A.	461,059.84	1.5%	11	0.00	0.0%	0.0%
8	MERCANTIL PANAMÁ SEGUROS, S.A	237,518.78	0.8%	8	1,357.37	0.0%	0.6%
9	ASEGURADORA ANCON, S.A	188,765.76	0.6%	6	200,000.00	4.5%	106.0%
10	SAGICOR PANAMÁ, S.A	110,974.30	0.4%	9	500.00	0.0%	0.5%
11	LA REGIONAL DE SEGUROS, S.A	99,017.75	0.3%	12	0.00	0.0%	0.0%
12	MULTIBANK SEGUROS, S.A	92,645.67	0.3%	13	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	75,705.73	0.2%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	62,680.75	0.2%	7	50,000.00	1.1%	79.8%
15	ASEGURADORA GLOBAL, S.A	25,141.19	0.1%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	4,454.10	0.0%	16	0.00	0.0%	0.0%
17	ALIADO SEGUROS	0.00	0.0%	17	0.00	0.0%	0.0%
18	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	18	0.00	0.0%	0.0%
19	GENERAL DE SEGUROS, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	ACERTA SEGUROS	-10,819.56	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$31,275,669.41	100%		\$4,402,534.13	100%	14.1%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

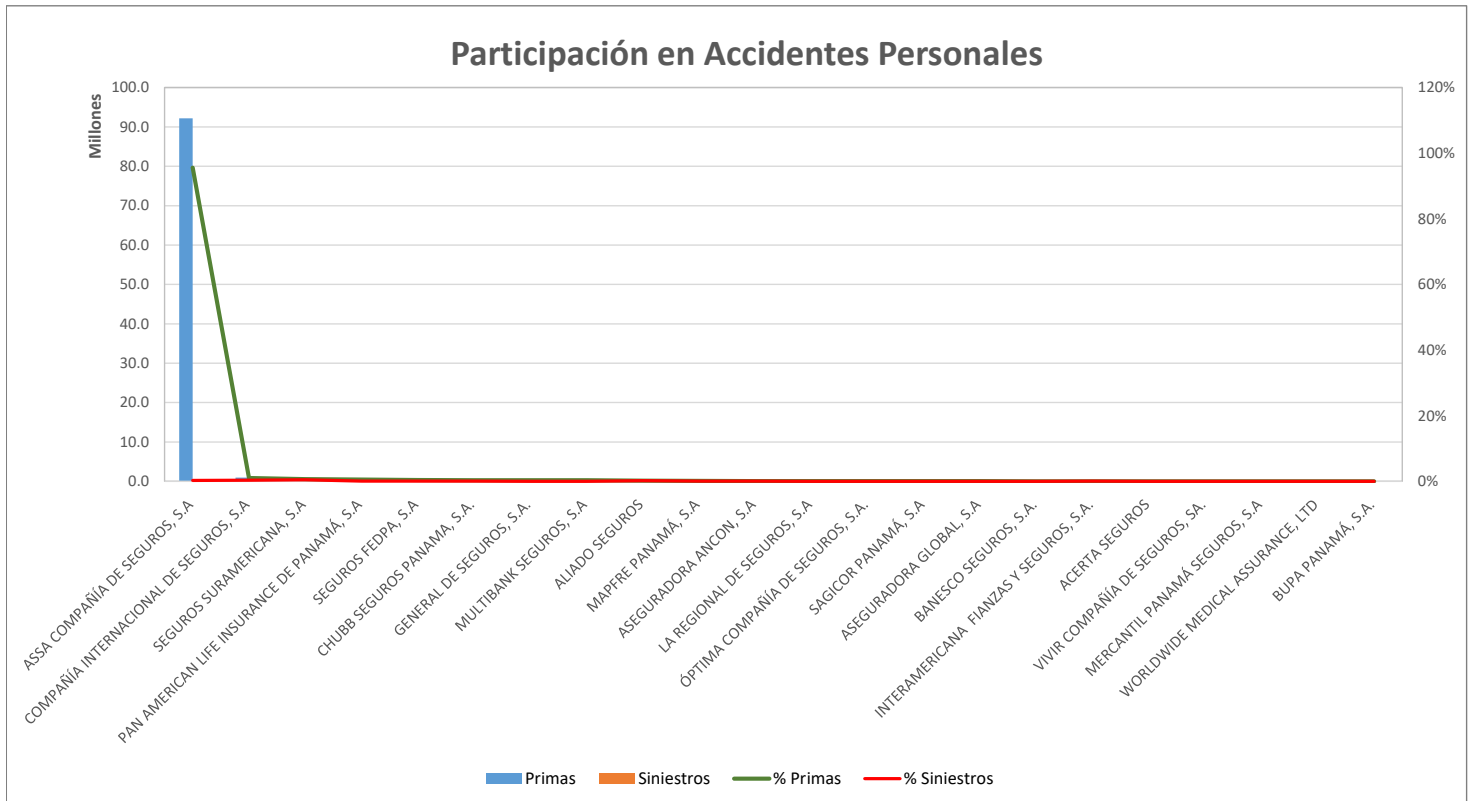
Participación de Mercado por Productos



ACCIDENTES PERSONALES

AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	92,172,365.14	95.6%	3	250,239.49	0.3%	0.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	953,815.83	1.0%	2	293,555.21	0.3%	30.8%
3	SEGUROS SURAMERICANA, S.A	676,255.74	0.7%	1	452,489.10	0.5%	66.9%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	518,304.09	0.5%	6	87,916.34	0.1%	17.0%
5	SEGUROS FEDPA, S.A	372,208.51	0.4%	5	92,522.41	0.1%	24.9%
6	CHUBB SEGUROS PANAMA, S.A.	313,484.26	0.3%	7	71,422.02	0.1%	22.8%
7	GENERAL DE SEGUROS, S.A.	309,056.79	0.3%	10	22,996.50	0.0%	7.4%
8	MULTIBANK SEGUROS, S.A	297,241.19	0.3%	16	47.46	0.0%	0.0%
9	ALIADO SEGUROS	188,199.40	0.2%	4	167,725.52	0.2%	89.1%
10	MAPFRE PANAMÁ, S.A	146,320.85	0.2%	9	41,978.39	0.0%	28.7%
11	ASEGURADORA ANCON, S.A	94,138.98	0.1%	8	43,509.54	0.0%	46.2%
12	LA REGIONAL DE SEGUROS, S.A	93,888.66	0.1%	18	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	85,416.91	0.1%	12	17,932.40	0.0%	21.0%
14	SAGICOR PANAMÁ, S.A	84,209.90	0.1%	11	21,203.70	0.0%	25.2%
15	ASEGURADORA GLOBAL, S.A	57,797.25	0.1%	19	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	28,174.55	0.0%	20	0.00	0.0%	0.0%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	21,396.91	0.0%	15	561.04	0.0%	2.6%
18	ACERTA SEGUROS	13,612.86	0.0%	13	13,518.85	0.0%	99.3%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	1,745.97	0.0%	14	3,888.96	0.0%	222.7%
20	MERCANTIL PANAMÁ SEGUROS, S.A	1,617.14	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	13.45	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$96,429,251	100%		\$1,581,520.38	100%	1.6%



Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

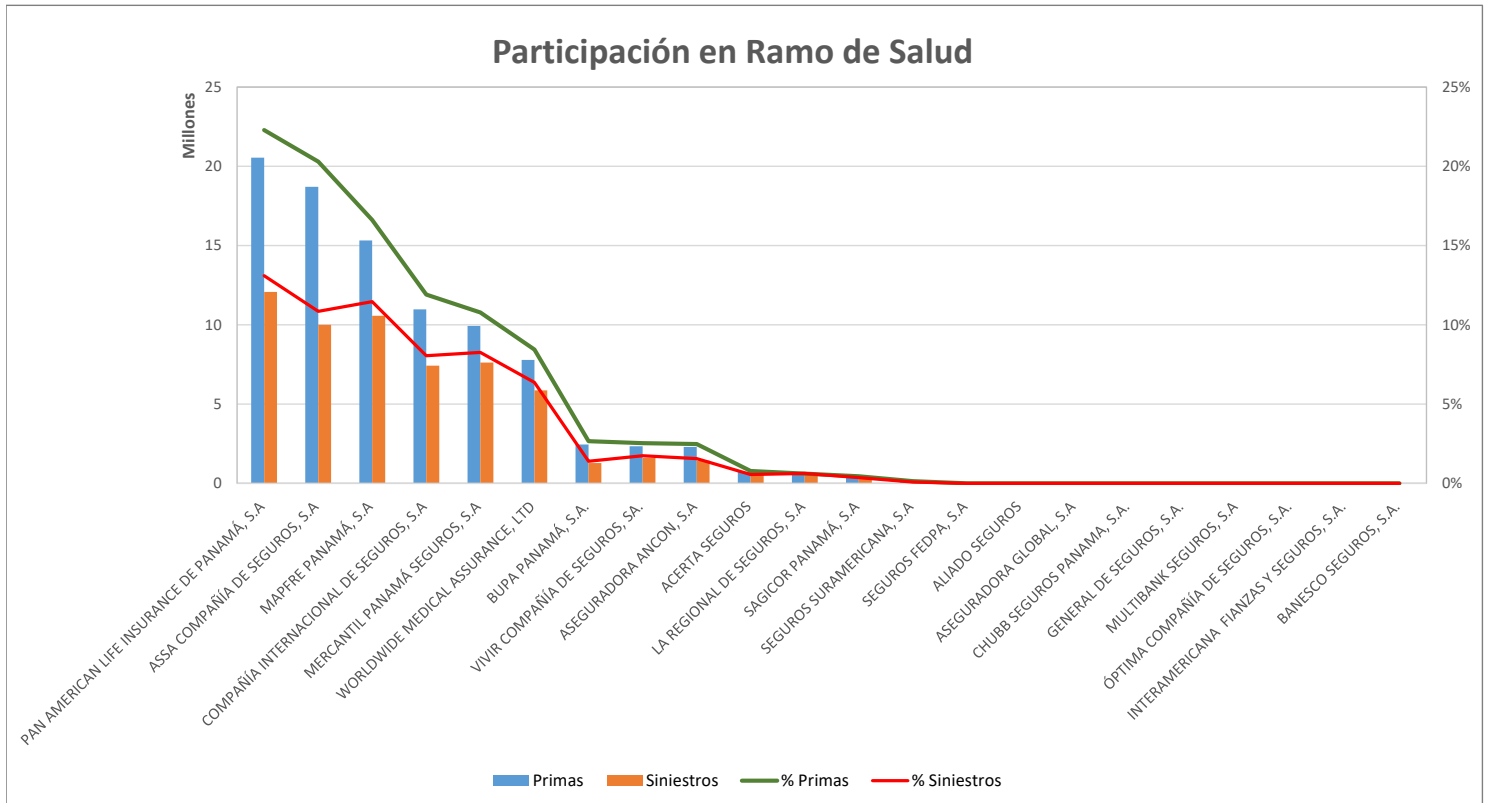


SALUD

AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	20,543,711.32	22.3%	1	12,073,611.10	13.1%	58.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	18,712,746.88	20.3%	3	10,001,235.53	10.9%	53.4%
3	MAPFRE PANAMÁ, S.A	15,320,072.72	16.6%	2	10,568,447.13	11.5%	69.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,972,119.61	11.9%	5	7,421,212.84	8.1%	67.6%
5	MERCANTIL PANAMÁ SEGUROS, S.A	9,931,866.66	10.8%	4	7,612,344.00	8.3%	76.6%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	7,782,692.00	8.4%	6	5,861,172.56	6.4%	75.3%
7	BUPA PANAMÁ, S.A.	2,452,843.86	2.7%	9	1,283,383.80	1.4%	52.3%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	2,335,956.14	2.5%	7	1,602,302.62	1.7%	68.6%
9	ASEGURADORA ANCON, S.A	2,291,151.36	2.5%	8	1,438,482.11	1.6%	62.8%
10	ACERTA SEGUROS	720,902.25	0.8%	11	515,073.38	0.6%	71.4%
11	LA REGIONAL DE SEGUROS, S.A	564,655.53	0.6%	10	581,059.14	0.6%	102.9%
12	SAGICOR PANAMÁ, S.A	413,581.11	0.4%	12	334,633.89	0.4%	80.9%
13	SEGUROS SURAMERICANA, S.A	125,238.34	0.1%	13	78,406.80	0.1%	62.6%
14	SEGUROS FEDPA, S.A	4,827.36	0.0%	14	3,510.72	0.0%	72.7%
15	ALIADO SEGUROS	0.00	0.0%	15	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	GENERAL DE SEGUROS, S.A.	0.00	0.0%	18	0.00	0.0%	0.0%
19	MULTIBANK SEGUROS, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	BANESCO SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$92,172,365.14	100%		\$59,374,875.62	100%	64.4%

Participación en Ramo de Salud



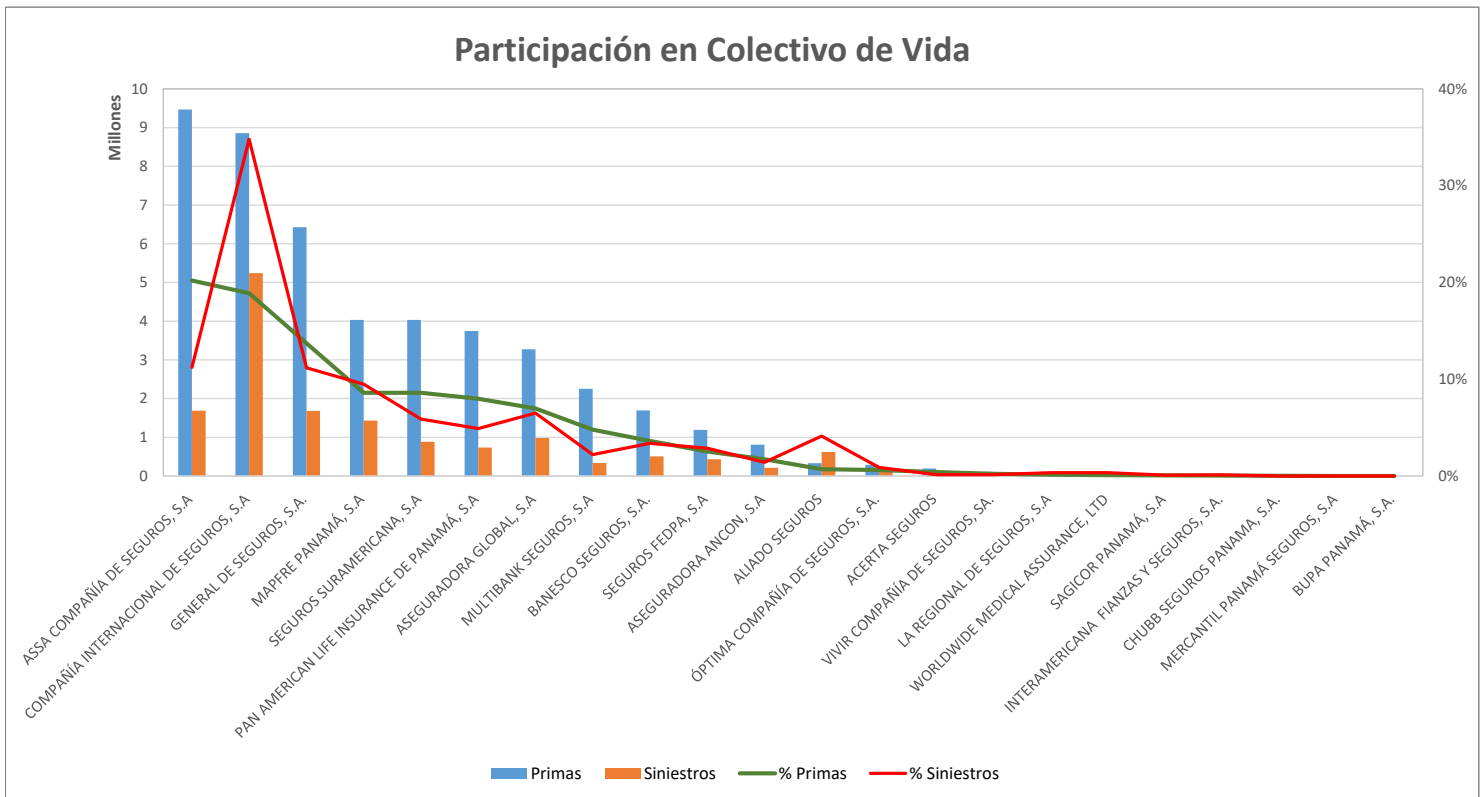
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



COLECTIVO DE VIDA AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,467,291.18	20.2%	2	1,689,464.91	11.2%	17.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,855,174.29	18.9%	1	5,238,654.06	34.8%	59.2%
3	GENERAL DE SEGUROS, S.A.	6,427,974.80	13.7%	3	1,682,577.96	11.2%	26.2%
4	MAPFRE PANAMÁ, S.A	4,034,423.81	8.6%	4	1,430,513.92	9.5%	35.5%
5	SEGUROS SURAMERICANA, S.A	4,033,160.82	8.6%	6	886,558.95	5.9%	22.0%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	3,747,434.24	8.0%	7	738,061.85	4.9%	19.7%
7	ASEGURADORA GLOBAL, S.A	3,274,986.31	7.0%	5	979,111.68	6.5%	29.9%
8	MULTIBANK SEGUROS, S.A	2,249,786.25	4.8%	11	334,448.75	2.2%	14.9%
9	BANESCO SEGUROS, S.A.	1,695,669.46	3.6%	9	507,977.00	3.4%	30.0%
10	SEGUROS FEDPA, S.A	1,189,429.62	2.5%	10	431,714.75	2.9%	36.3%
11	ASEGURADORA ANCON, S.A	810,181.38	1.7%	12	212,166.11	1.4%	26.2%
12	ALIADO SEGUROS	328,604.11	0.7%	8	621,293.45	4.1%	189.1%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	290,448.67	0.6%	13	132,713.05	0.9%	45.7%
14	ACERTA SEGUROS	195,185.27	0.4%	16	20,367.63	0.1%	10.4%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	106,752.41	0.2%	17	19,472.61	0.1%	18.2%
16	LA REGIONAL DE SEGUROS, S.A	62,174.63	0.1%	15	50,193.52	0.3%	80.7%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	39,709.73	0.1%	14	51,602.09	0.3%	129.9%
18	SAGICOR PANAMÁ, S.A	30,582.40	0.1%	19	14,241.12	0.1%	46.6%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	22,640.28	0.0%	18	15,589.99	0.1%	68.9%
20	CHUBB SEGUROS PANAMA, S.A.	15,153.54	0.0%	20	1,288.31	0.0%	8.5%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$46,876,763.20	100%		\$15,058,011.71	100%	32.1%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

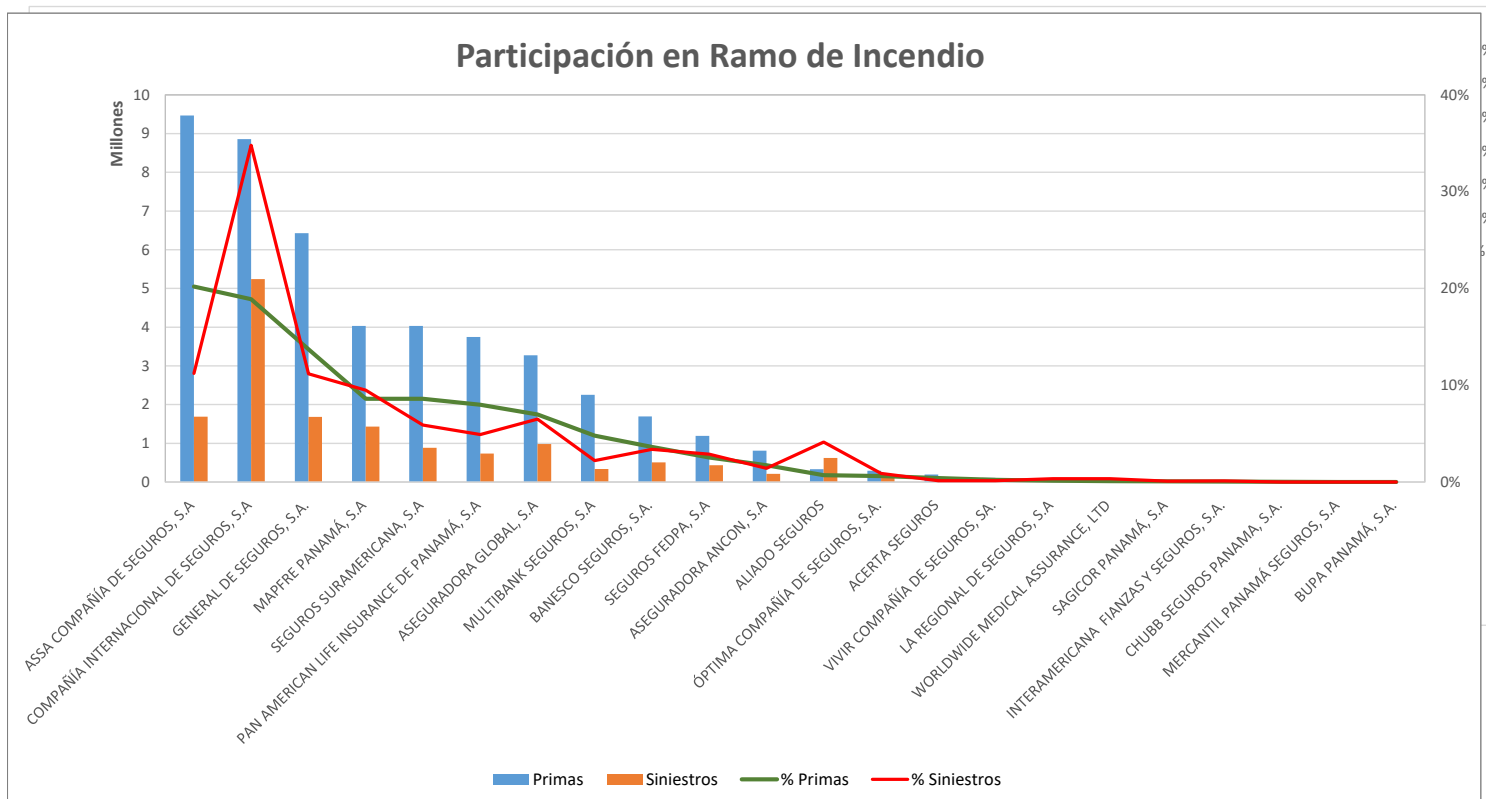


INCENDIO

AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	11,267,278.57	36.2%	2	1,022,397.32	17.3%	9.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,916,423.98	15.8%	1	2,934,264.39	49.7%	59.7%
3	SEGUROS SURAMERICANA, S.A	3,609,912.36	11.6%	3	831,470.15	14.1%	23.0%
4	MAPFRE PANAMÁ, S.A	3,584,110.01	11.5%	9	64,495.15	1.1%	1.8%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,325,630.80	4.3%	5	309,429.17	5.2%	23.3%
6	GENERAL DE SEGUROS, S.A.	1,243,650.46	4.0%	4	363,506.10	6.2%	29.2%
7	ALIADO SEGUROS	1,226,652.98	3.9%	13	8,288.41	0.1%	0.7%
8	ACERTA SEGUROS	939,889.33	3.0%	7	97,038.41	1.6%	10.3%
9	CHUBB SEGUROS PANAMA, S.A.	854,791.28	2.7%	8	67,542.81	1.1%	7.9%
10	ASEGURADORA ANCON, S.A	619,613.75	2.0%	6	156,234.88	2.6%	25.2%
11	ASEGURADORA GLOBAL, S.A	489,912.43	1.6%	10	15,521.01	0.3%	3.2%
12	MULTIBANK SEGUROS, S.A	314,624.20	1.0%	12	11,898.75	0.2%	3.8%
13	BANESCO SEGUROS, S.A.	302,877.03	1.0%	15	1,611.29	0.0%	0.5%
14	SEGUROS FEDPA, S.A	174,280.41	0.6%	11	12,190.93	0.2%	7.0%
15	LA REGIONAL DE SEGUROS, S.A	127,695.11	0.4%	14	4,372.00	0.1%	3.4%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	68,291.07	0.2%	16	330.75	0.0%	0.5%
17	MERCANTIL PANAMÁ SEGUROS, S.A	48,326.16	0.2%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$31,113,959.93	100%		\$5,900,591.52	100%	19.0%

Participación en Ramo de Incendio



Superintendencia de Seguros y Reaseguros de Panamá

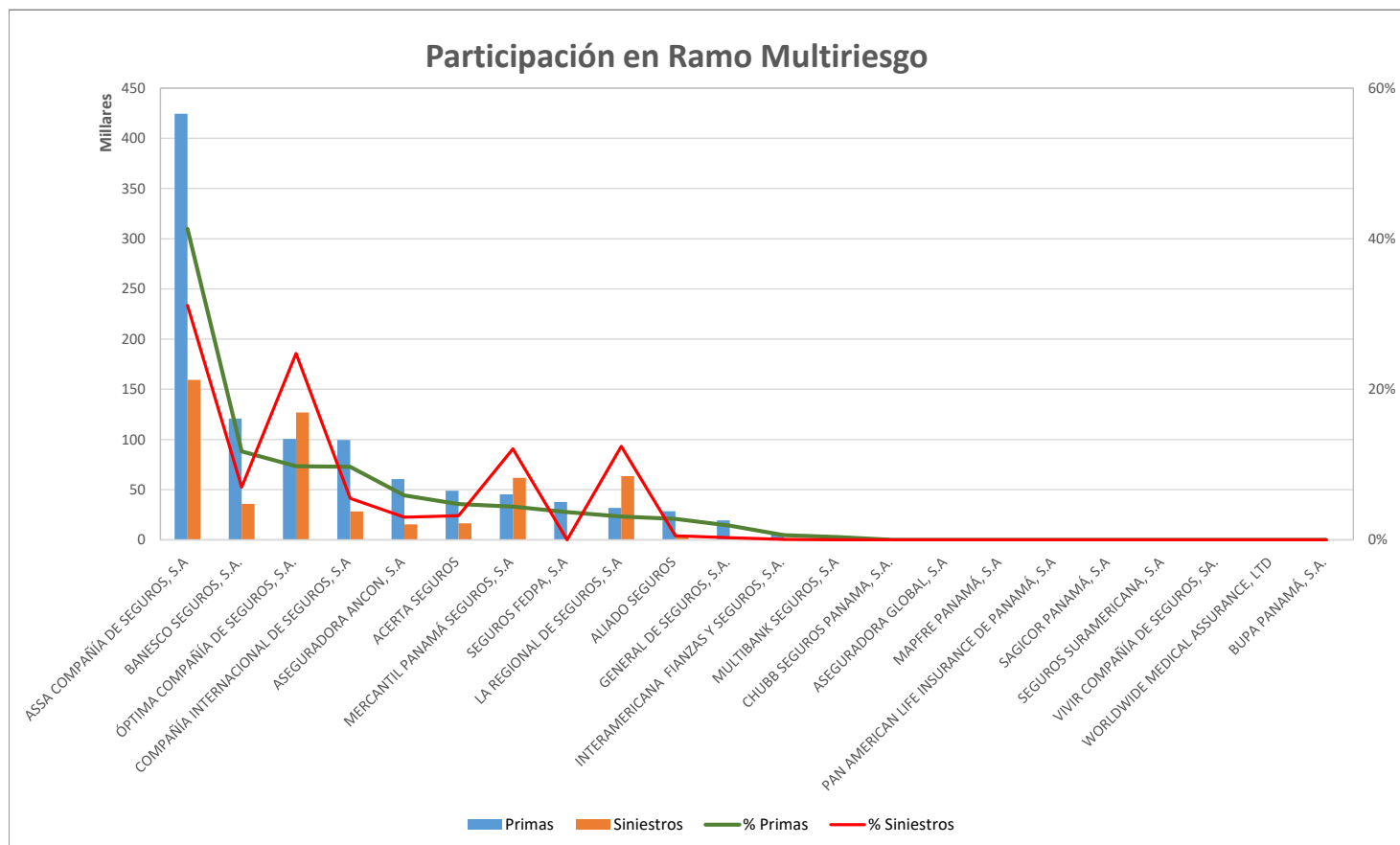
Participación de Mercado por Productos



MULTIRIESGO AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	424,436.30	41.3%	1	159,451.39	31.1%	37.6%
2	BANESCO SEGUROS, S.A.	120,703.46	11.7%	5	35,910.25	7.0%	29.8%
3	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	100,652.14	9.8%	2	126,812.38	24.8%	126.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	99,608.01	9.7%	6	28,224.62	5.5%	28.3%
5	ASEGURADORA ANCON, S.A	60,559.61	5.9%	8	15,360.43	3.0%	25.4%
6	ACERTA SEGUROS	48,862.73	4.8%	7	16,434.50	3.2%	33.6%
7	MERCANTIL PANAMÁ SEGUROS, S.A	45,250.83	4.4%	4	61,869.12	12.1%	136.7%
8	SEGUROS FEDPA, S.A	37,756.08	3.7%	13	0.00	0.0%	0.0%
9	LA REGIONAL DE SEGUROS, S.A	31,747.22	3.1%	3	63,563.05	12.4%	200.2%
10	ALIADO SEGUROS	28,549.74	2.8%	9	2,767.58	0.5%	9.7%
11	GENERAL DE SEGUROS, S.A.	19,354.78	1.9%	10	1,394.06	0.3%	7.2%
12	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	6,330.88	0.6%	11	353.10	0.1%	5.6%
13	MULTIBANK SEGUROS, S.A	3,667.15	0.4%	12	14.12	0.0%	0.4%
14	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	14	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	MAPFRE PANAMÁ, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SEGUROS SURAMERICANA, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
		\$1,027,478.93	100%		\$512,154.60	100%	49.8%

Participación en Ramo Multiriesgo

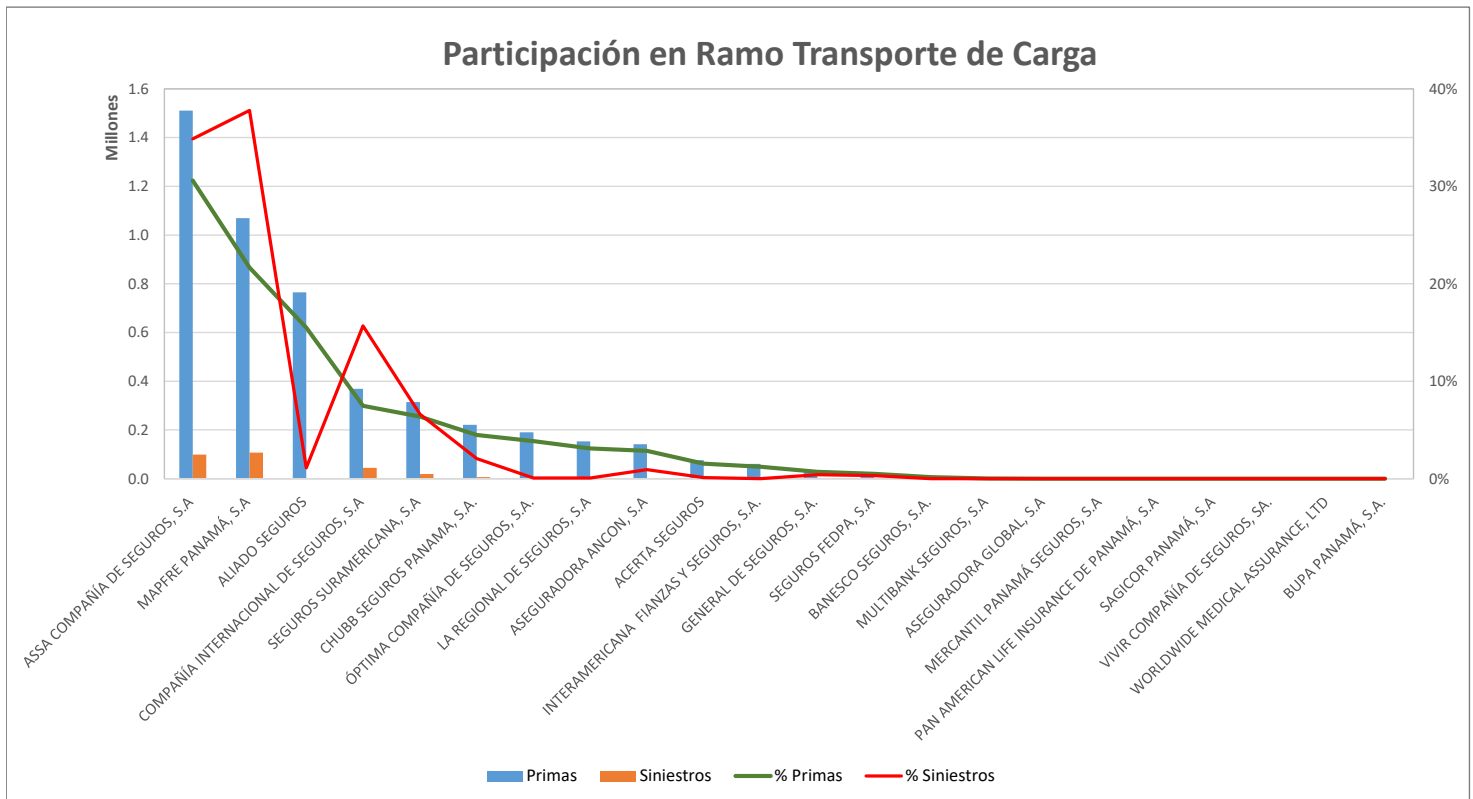


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,510,545.98	30.6%	2	98,994.97	34.9%	6.6%
2	MAPFRE PANAMÁ, S.A	1,069,653.23	21.7%	1	107,305.58	37.8%	10.0%
3	ALIADO SEGUROS	764,922.43	15.5%	6	3,123.10	1.1%	0.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	368,636.17	7.5%	3	44,510.29	15.7%	12.1%
5	SEGUROS SURAMERICANA, S.A	314,172.27	6.4%	4	18,764.69	6.6%	6.0%
6	CHUBB SEGUROS PANAMA, S.A.	221,050.89	4.5%	5	5,855.23	2.1%	2.6%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	189,945.55	3.8%	12	159.53	0.1%	0.1%
8	LA REGIONAL DE SEGUROS, S.A	153,453.64	3.1%	11	206.18	0.1%	0.1%
9	ASEGURADORA ANCON, S.A	141,086.71	2.9%	7	2,656.25	0.9%	1.9%
10	ACERTA SEGUROS	75,922.56	1.5%	10	334.62	0.1%	0.4%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	60,891.79	1.2%	13	0.00	0.0%	0.0%
12	GENERAL DE SEGUROS, S.A.	34,704.29	0.7%	8	1,167.81	0.4%	3.4%
13	SEGUROS FEDPA, S.A	24,313.11	0.5%	9	907.88	0.3%	3.7%
14	BANESCO SEGUROS, S.A.	7,484.91	0.2%	14	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	1,265.37	0.0%	15	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$4,938,048.90	100%		\$283,986.13	100%	5.8%

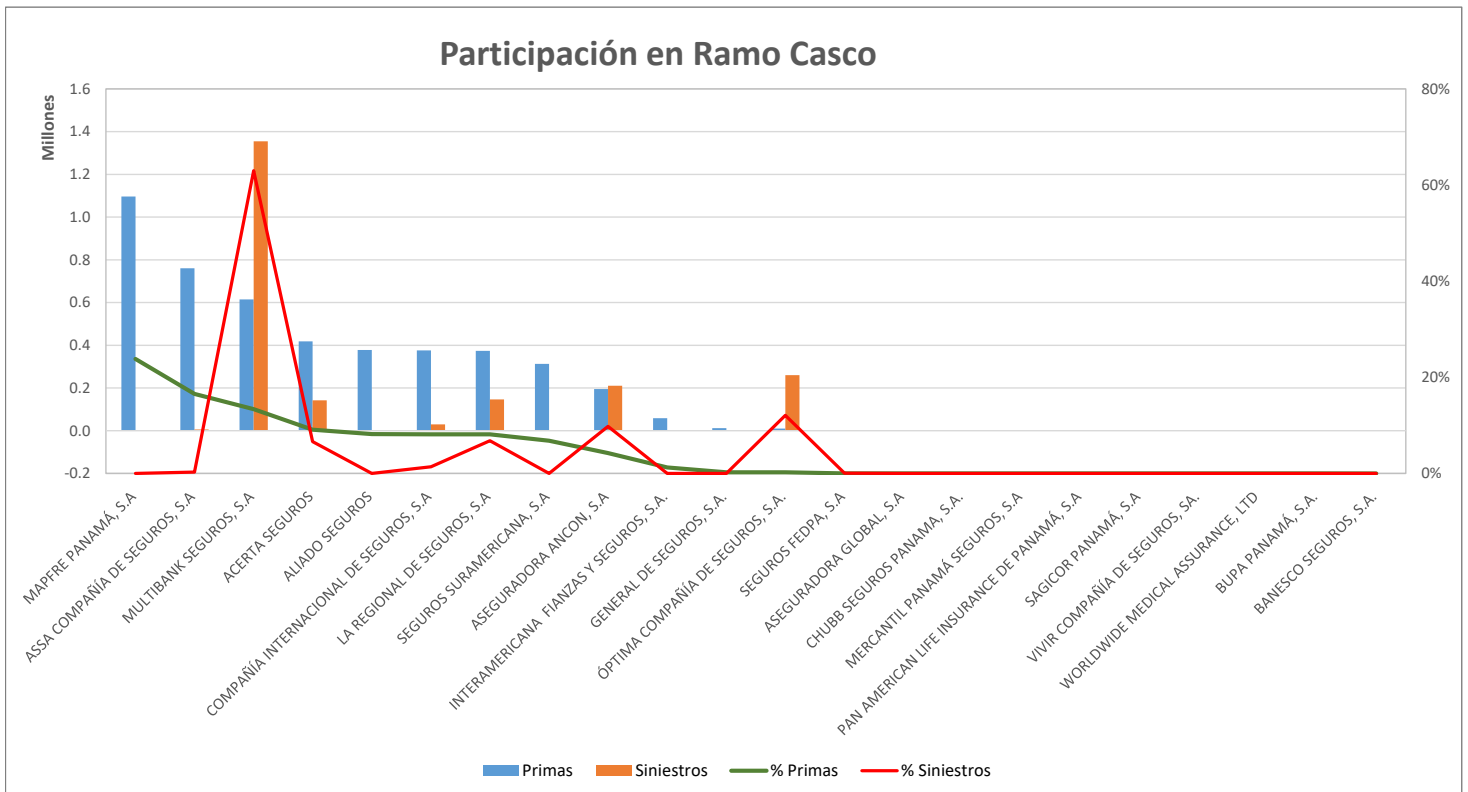


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE CASCO AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	1,095,888.43	23.8%	9	0.00	0.0%	0.0%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	760,693.23	16.5%	7	6,236.01	0.3%	0.8%
3	MULTIBANK SEGUROS, S.A	614,504.64	13.4%	1	1,354,850.00	63.0%	220.5%
4	ACERTA SEGUROS	418,274.06	9.1%	5	142,447.27	6.6%	34.1%
5	ALIADO SEGUROS	377,322.35	8.2%	10	0.00	0.0%	0.0%
6	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	375,259.02	8.2%	6	29,788.58	1.4%	7.9%
7	LA REGIONAL DE SEGUROS, S.A	373,235.50	8.1%	4	146,027.30	6.8%	39.1%
8	SEGUROS SURAMERICANA, S.A	312,489.04	6.8%	11	0.00	0.0%	0.0%
9	ASEGURADORA ANCON, S.A	194,620.43	4.2%	3	210,767.50	9.8%	108.3%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	58,050.41	1.3%	12	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	11,524.09	0.3%	13	0.00	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	9,790.00	0.2%	2	260,357.76	12.1%	2659.4%
13	SEGUROS FEDPA, S.A	0.00	0.0%	8	1,007.46	0.0%	#¡DIV/0!
14	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
15	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	15	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	BANESCO SEGUROS, S.A.	-675.62	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$4,600,975.58	100%		\$2,151,481.88	100%	46.8%



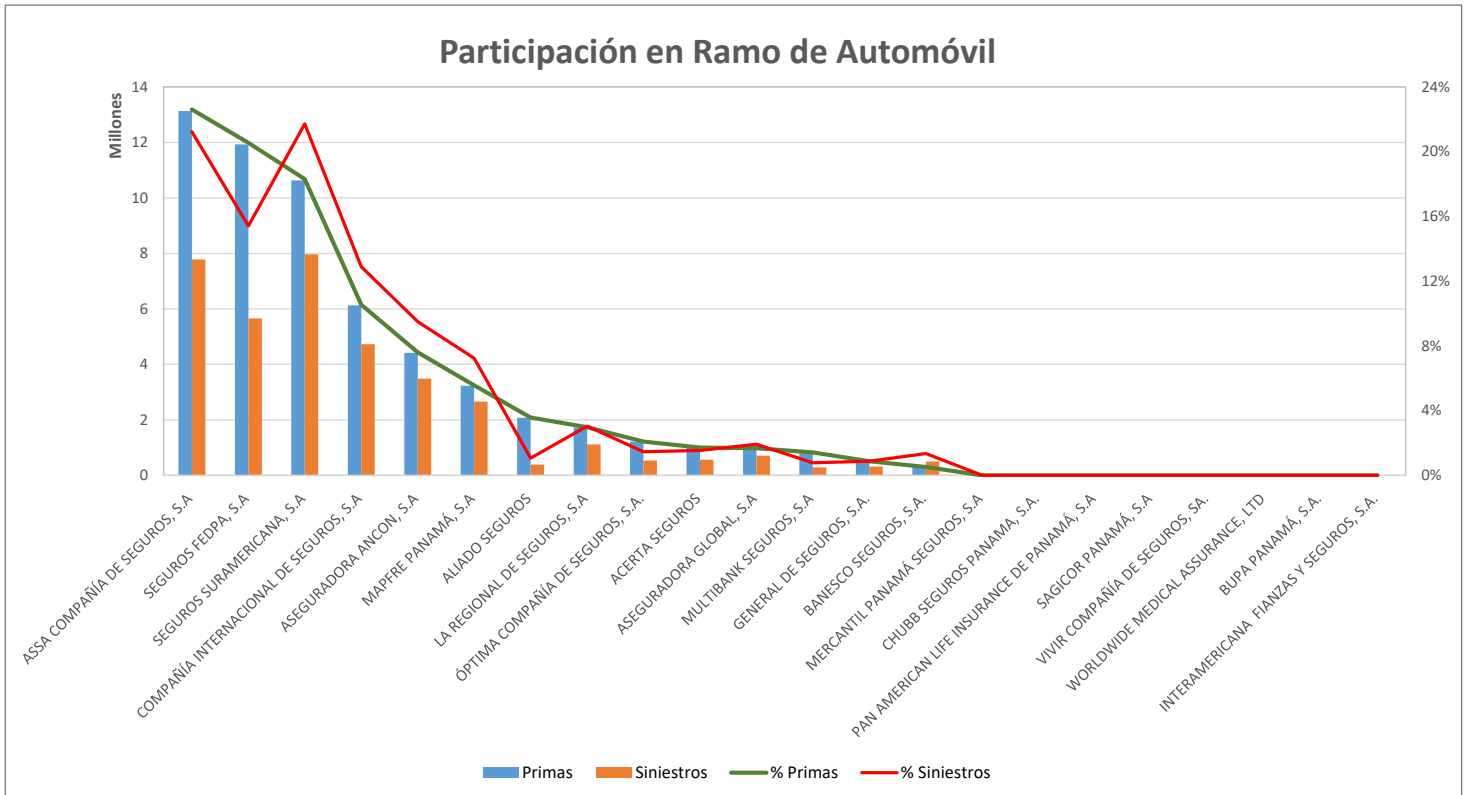
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	13,127,408.97	22.6%	2	7,781,829.94	21.2%	59.3%
2	SEGUROS FEDPA, S.A	11,931,085.14	20.5%	3	5,654,520.57	15.4%	47.4%
3	SEGUROS SURAMERICANA, S.A	10,628,048.70	18.3%	1	7,963,736.22	21.7%	74.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,125,164.43	10.5%	4	4,727,580.96	12.9%	77.2%
5	ASEGURADORA ANCON, S.A	4,413,464.90	7.6%	5	3,482,168.72	9.5%	78.9%
6	MAPFRE PANAMÁ, S.A	3,234,095.93	5.6%	6	2,657,193.74	7.2%	82.2%
7	ALIADO SEGUROS	2,075,772.90	3.6%	12	391,120.91	1.1%	18.8%
8	LA REGIONAL DE SEGUROS, S.A	1,725,675.40	3.0%	7	1,114,176.99	3.0%	64.6%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,214,480.63	2.1%	10	534,412.90	1.5%	44.0%
10	ACERTA SEGUROS	998,345.84	1.7%	9	564,681.70	1.5%	56.6%
11	ASEGURADORA GLOBAL, S.A	971,513.31	1.7%	8	704,103.40	1.9%	72.5%
12	MULTIBANK SEGUROS, S.A	820,800.72	1.4%	14	284,279.74	0.8%	34.6%
13	GENERAL DE SEGUROS, S.A.	508,642.33	0.9%	13	318,591.49	0.9%	62.6%
14	BANESCO SEGUROS, S.A.	300,149.04	0.5%	11	497,359.31	1.4%	165.7%
15	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$58,074,648.24	100%		\$36,675,756.59	100%	63.2%



Superintendencia de Seguros y Reaseguros de Panamá

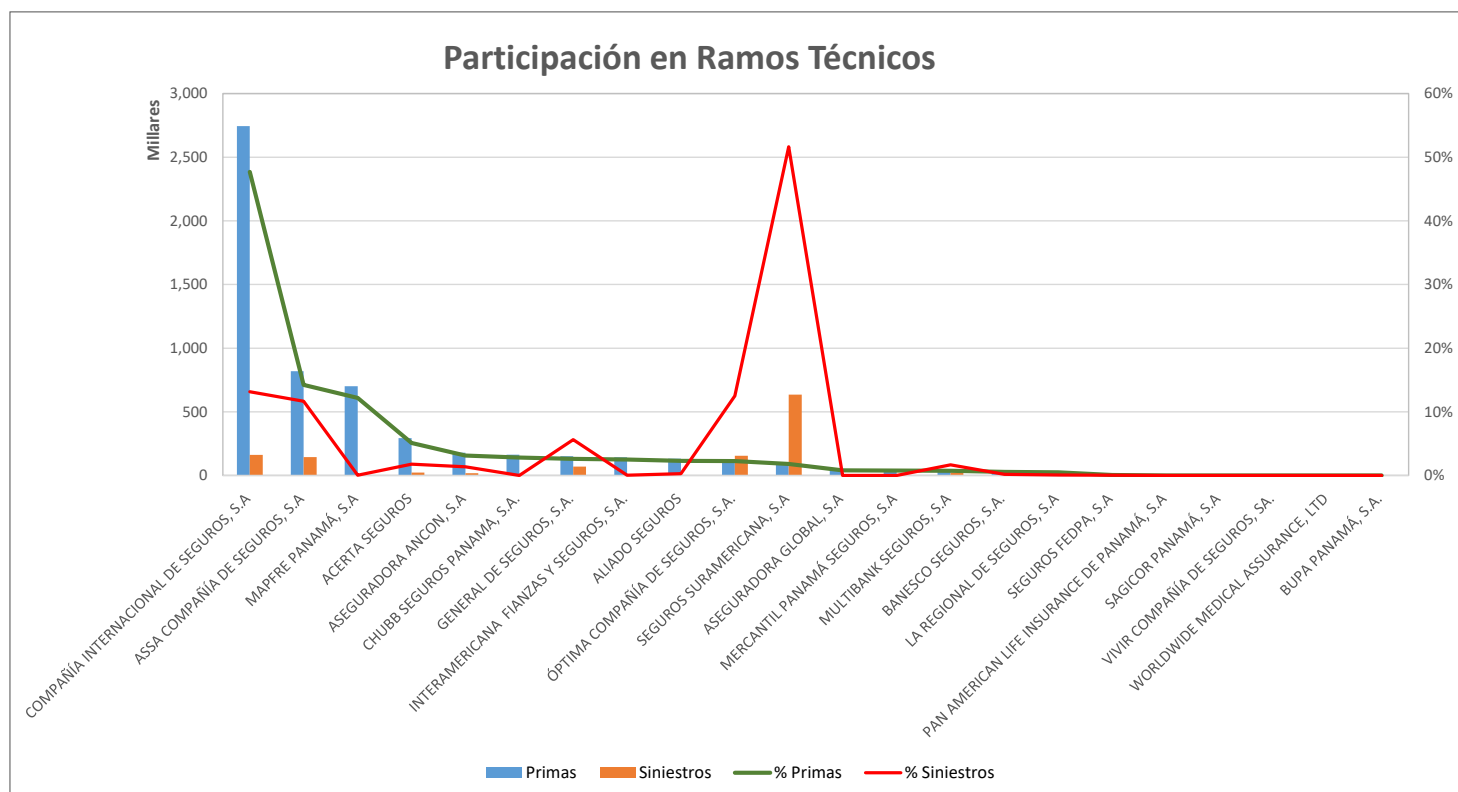
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,743,882.07	47.7%	2	162,053.32	13.2%	5.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	818,438.48	14.2%	4	143,674.23	11.7%	17.6%
3	MAPFRE PANAMÁ, S.A	700,490.35	12.2%	13	422.32	0.0%	0.1%
4	ACERTA SEGUROS	293,098.56	5.1%	6	21,871.45	1.8%	7.5%
5	ASEGURADORA ANCON, S.A	179,061.05	3.1%	8	16,859.22	1.4%	9.4%
6	CHUBB SEGUROS PANAMA, S.A.	162,436.38	2.8%	15	0.00	0.0%	0.0%
7	GENERAL DE SEGUROS, S.A.	150,175.86	2.6%	5	68,985.97	5.6%	45.9%
8	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	143,046.81	2.5%	14	365.50	0.0%	0.3%
9	ALIADO SEGUROS	132,398.85	2.3%	9	3,249.00	0.3%	2.5%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	129,157.34	2.2%	3	153,765.00	12.5%	119.1%
11	SEGUROS SURAMERICANA, S.A	104,079.15	1.8%	1	635,561.23	51.6%	610.7%
12	ASEGURADORA GLOBAL, S.A	45,193.88	0.8%	16	0.00	0.0%	0.0%
13	MERCANTIL PANAMÁ SEGUROS, S.A	44,750.46	0.8%	17	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	42,868.16	0.7%	7	20,346.49	1.7%	47.5%
15	BANESCO SEGUROS, S.A.	32,930.44	0.6%	10	2,055.20	0.2%	6.2%
16	LA REGIONAL DE SEGUROS, S.A	28,261.54	0.5%	11	1,073.09	0.1%	3.8%
17	SEGUROS FEDPA, S.A	3,220.48	0.1%	12	525.31	0.0%	16.3%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$5,753,489.86	100%		\$1,230,807.33	100%	21.4%

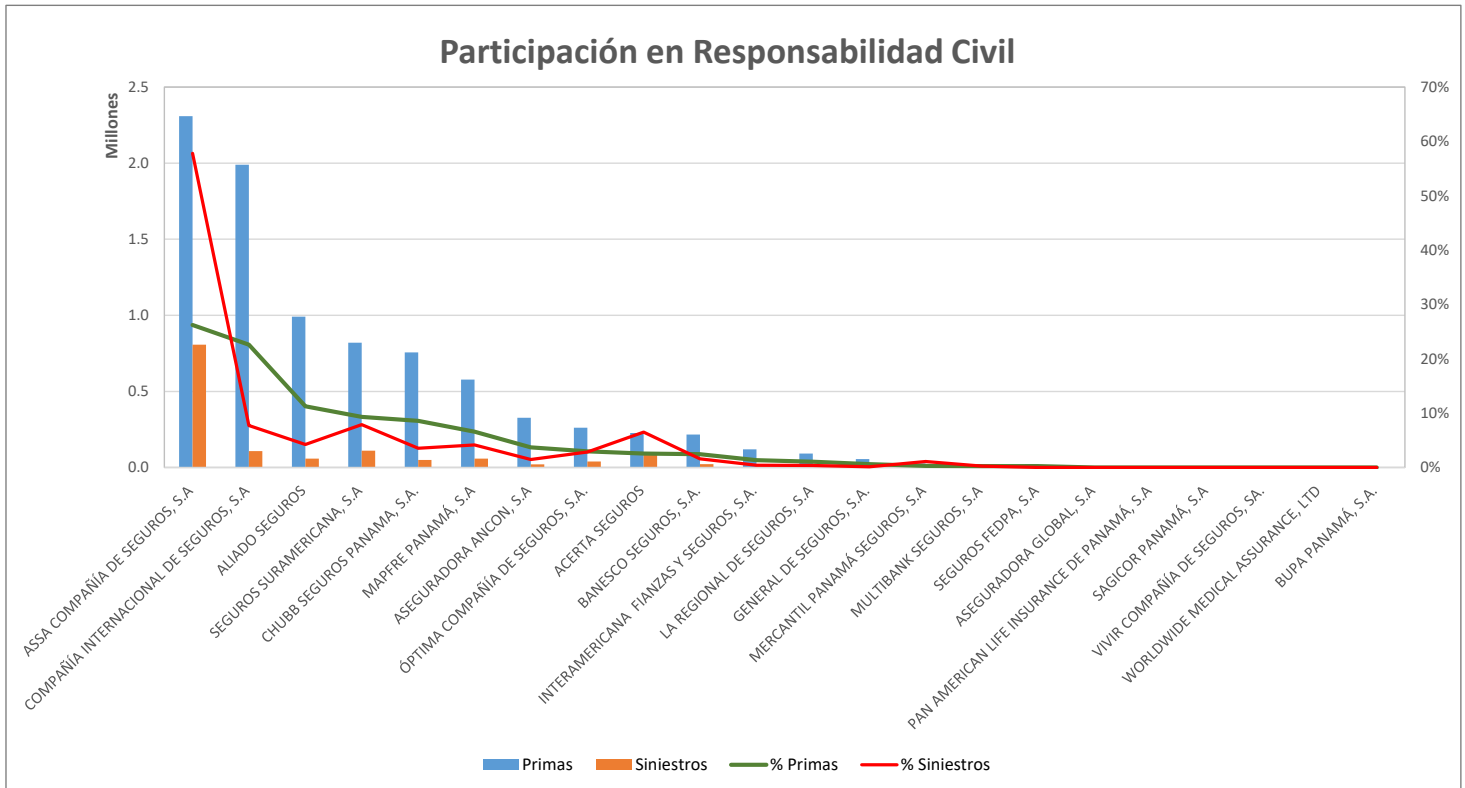


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RESPONSABILIDAD CIVIL AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,309,074.01	26.2%	1	807,583.91	57.8%	35.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,989,791.21	22.6%	3	107,990.65	7.7%	5.4%
3	ALIADO SEGUROS	990,870.14	11.3%	5	58,830.36	4.2%	5.9%
4	SEGUROS SURAMERICANA, S.A	820,500.87	9.3%	2	110,344.93	7.9%	13.4%
5	CHUBB SEGUROS PANAMA, S.A.	755,509.97	8.6%	7	49,279.65	3.5%	6.5%
6	MAPFRE PANAMÁ, S.A	578,244.20	6.6%	6	58,032.38	4.2%	10.0%
7	ASEGURADORA ANCON, S.A	326,364.44	3.7%	10	20,464.04	1.5%	6.3%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	261,392.69	3.0%	8	39,834.67	2.9%	15.2%
9	ACERTA SEGUROS	226,533.70	2.6%	4	91,139.40	6.5%	40.2%
10	BANESCO SEGUROS, S.A.	216,108.13	2.5%	9	21,949.40	1.6%	10.2%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	119,198.42	1.4%	12	5,726.85	0.4%	4.8%
12	LA REGIONAL DE SEGUROS, S.A	91,828.17	1.0%	13	4,996.01	0.4%	5.4%
13	GENERAL DE SEGUROS, S.A.	55,567.14	0.6%	15	1,754.36	0.1%	3.2%
14	MERCANTIL PANAMÁ SEGUROS, S.A	26,223.23	0.3%	11	15,535.00	1.1%	59.2%
15	MULTIBANK SEGUROS, S.A	20,267.25	0.2%	14	3,608.75	0.3%	17.8%
16	SEGUROS FEDPA, S.A	19,923.93	0.2%	16	62.34	0.0%	0.3%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$8,807,397.50	100%		\$1,397,132.70	100%	15.9%



Superintendencia de Seguros y Reaseguros de Panamá

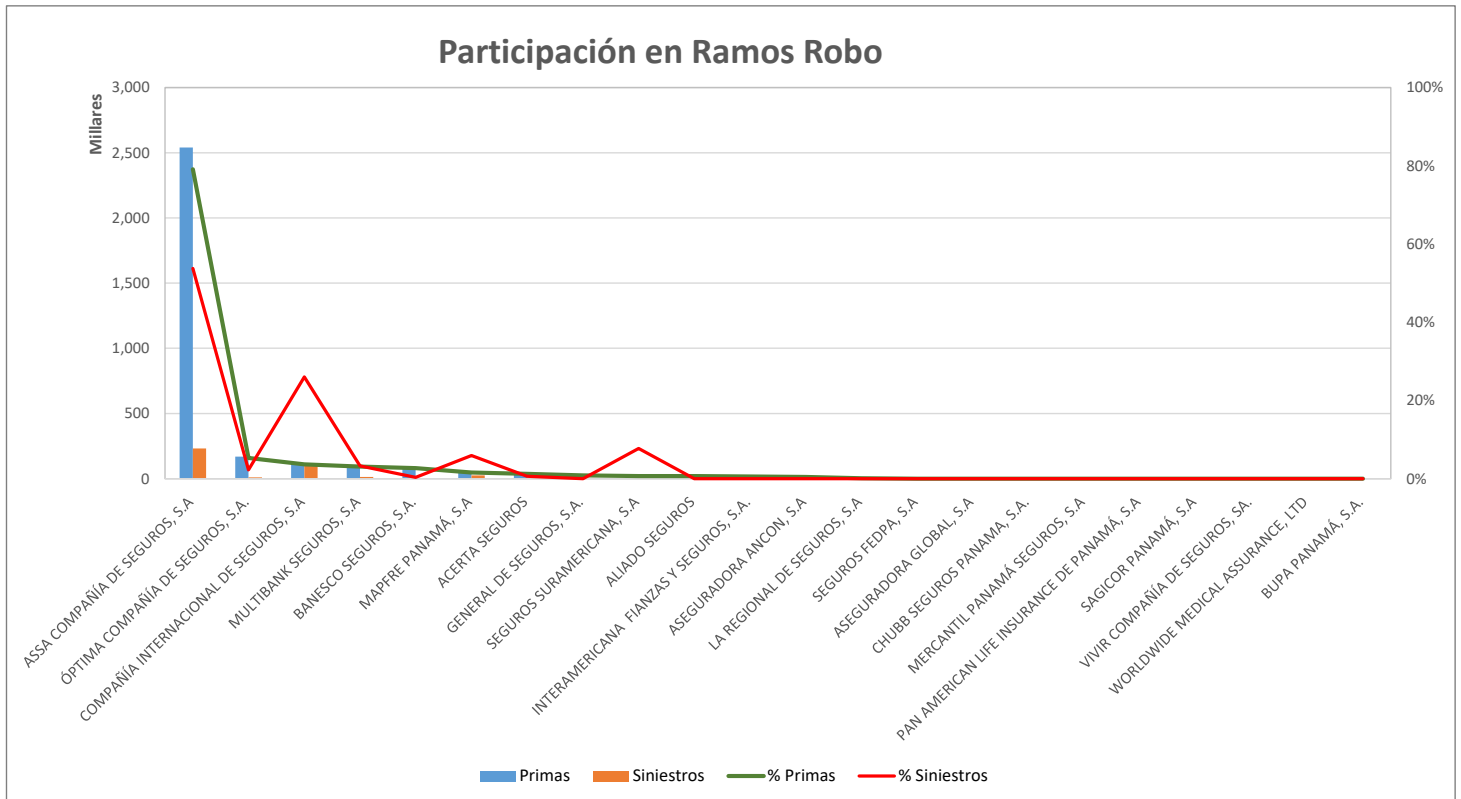
Participación de Mercado por Productos



RAMO DE ROBO

AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,539,618.39	79.1%	1	232,261.85	53.8%	9.1%
2	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	169,723.53	5.3%	6	9,845.00	2.3%	5.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	117,396.52	3.7%	2	112,403.28	26.0%	95.7%
4	MULTIBANK SEGUROS, S.A	99,156.54	3.1%	5	14,207.00	3.3%	14.3%
5	BANESCO SEGUROS, S.A.	87,237.46	2.7%	8	1,508.86	0.3%	1.7%
6	MAPFRE PANAMÁ, S.A	50,102.56	1.6%	4	25,641.61	5.9%	51.2%
7	ACERTA SEGUROS	40,611.29	1.3%	7	2,774.55	0.6%	6.8%
8	GENERAL DE SEGUROS, S.A.	27,852.18	0.9%	10	0.00	0.0%	0.0%
9	SEGUROS SURAMERICANA, S.A	22,494.70	0.7%	3	33,376.27	7.7%	148.4%
10	ALIADO SEGUROS	20,926.96	0.7%	9	94.67	0.0%	0.5%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	18,032.18	0.6%	11	0.00	0.0%	0.0%
12	ASEGURADORA ANCON, S.A	13,747.86	0.4%	12	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	3,537.01	0.1%	13	0.00	0.0%	0.0%
14	SEGUROS FEDPA, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$3,210,437.18	100%		\$432,113.09	100%	13.5%



Superintendencia de Seguros y Reaseguros de Panamá

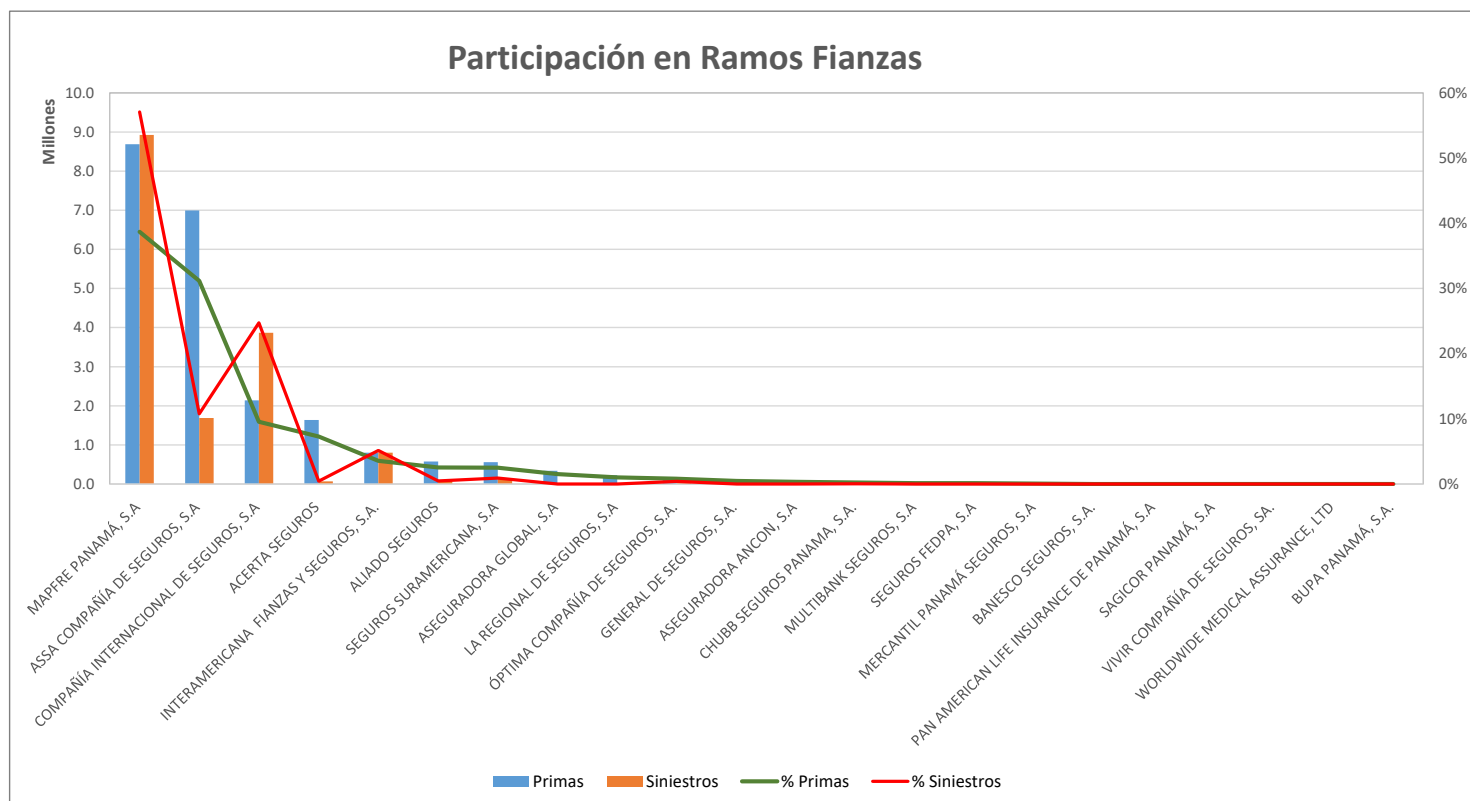
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	8,688,349.46	38.7%	1	8,927,455.51	57.1%	102.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	6,994,820.70	31.1%	3	1,687,115.74	10.8%	24.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,141,138.43	9.5%	2	3,869,451.11	24.7%	180.7%
4	ACERTA SEGUROS	1,635,455.81	7.3%	7	66,711.21	0.4%	4.1%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	800,078.95	3.6%	4	803,758.80	5.1%	100.5%
6	ALIADO SEGUROS	573,860.72	2.6%	6	75,569.76	0.5%	13.2%
7	SEGUROS SURAMERICANA, S.A	560,606.65	2.5%	5	140,991.17	0.9%	25.1%
8	ASEGURADORA GLOBAL, S.A	341,134.19	1.5%	10	0.00	0.0%	0.0%
9	LA REGIONAL DE SEGUROS, S.A	227,161.42	1.0%	11	0.00	0.0%	0.0%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	178,646.37	0.8%	8	64,711.66	0.4%	36.2%
11	GENERAL DE SEGUROS, S.A.	108,345.78	0.5%	12	0.00	0.0%	0.0%
12	ASEGURADORA ANCON, S.A	76,887.64	0.3%	13	0.00	0.0%	0.0%
13	CHUBB SEGUROS PANAMA, S.A.	49,982.30	0.2%	9	5,379.05	0.0%	10.8%
14	MULTIBANK SEGUROS, S.A	32,212.90	0.1%	14	0.00	0.0%	0.0%
15	SEGUROS FEDPA, S.A	28,987.93	0.1%	15	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	18,651.01	0.1%	16	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	1,890.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$22,458,210.26	100%		\$15,641,144.01	100%	69.6%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 28 DE FEBRERO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	GENERAL DE SEGUROS, S.A.	5,238,527.05	47.6%	2	277,743.37	18.2%	5.3%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	1,019,558.14	9.3%	1	674,450.95	44.1%	66.2%
3	MERCANTIL PANAMÁ SEGUROS, S.A	1,011,574.07	9.2%	3	189,028.35	12.4%	18.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,008,131.66	9.2%	4	108,439.38	7.1%	10.8%
5	SEGUROS SURAMERICANA, S.A	832,525.07	7.6%	5	98,497.61	6.4%	11.8%
6	ALIADO SEGUROS	518,671.83	4.7%	6	58,541.61	3.8%	11.3%
7	MAPFRE PANAMÁ, S.A	400,906.78	3.6%	8	49,570.27	3.2%	12.4%
8	ASEGURADORA GLOBAL, S.A	307,284.50	2.8%	10	4,652.00	0.3%	1.5%
9	MULTIBANK SEGUROS, S.A	263,242.94	2.4%	9	16,979.74	1.1%	6.5%
10	LA REGIONAL DE SEGUROS, S.A	200,992.48	1.8%	11	1,013.06	0.1%	0.5%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	126,843.52	1.2%	7	50,349.64	3.3%	39.7%
12	ASEGURADORA ANCON, S.A	54,888.55	0.5%	13	0.00	0.0%	0.0%
13	ACERTA SEGUROS	26,449.72	0.2%	14	0.00	0.0%	0.0%
14	BANESCO SEGUROS, S.A.	1,326.18	0.0%	12	829.59	0.1%	62.6%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,094.50	0.0%	15	0.00	0.0%	0.0%
16	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	16	0.00	0.0%	0.0%
17	VIVIR COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$11,012,016.99	100%		\$1,530,095.57	100%	13.9%

