

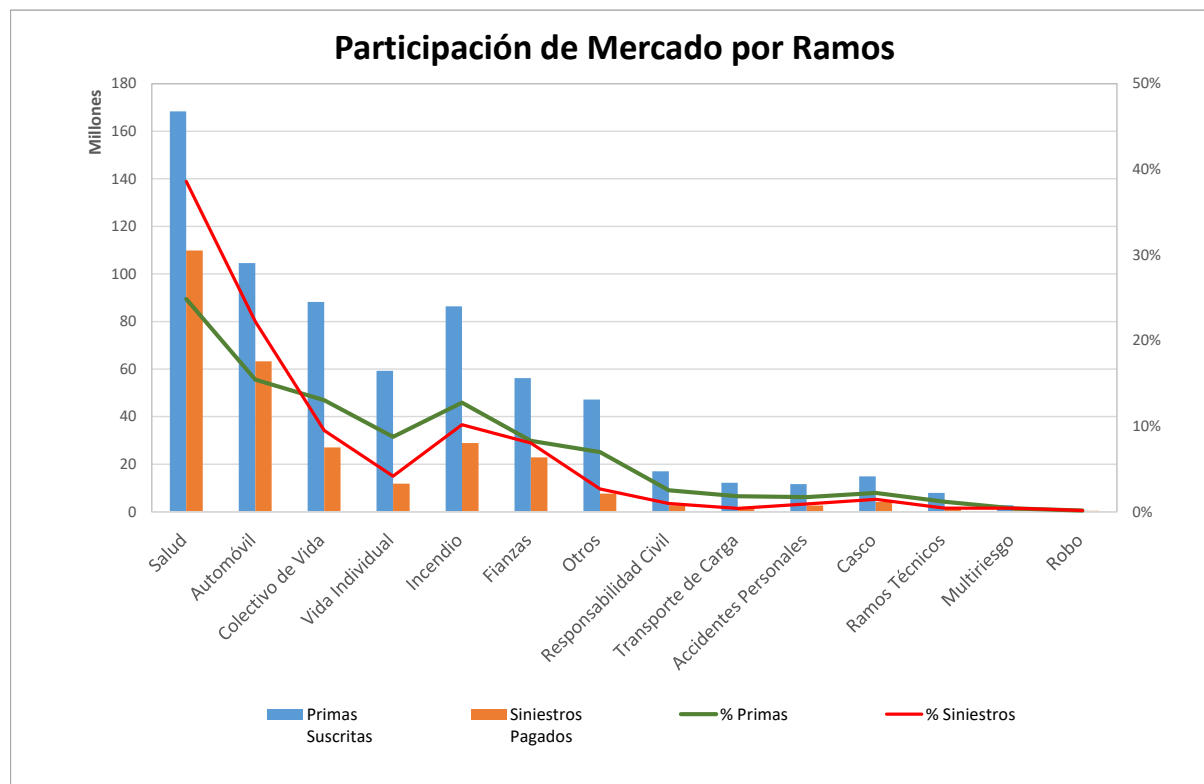
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE ABRIL DE 2024

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	168,311,604.30	24.8%	1	109,841,687.92	38.6%	65.3%
2	Automóvil	104,581,118.62	15.4%	2	63,226,824.09	22.2%	60.5%
3	Colectivo de Vida	88,216,168.79	13.0%	4	27,016,998.48	9.5%	30.6%
4	Vida Individual	59,223,987.80	8.7%	6	11,830,184.51	4.2%	20.0%
5	Incendio	86,394,272.28	12.8%	3	28,915,537.12	10.2%	33.5%
6	Fianzas	56,154,557.32	8.3%	5	22,828,004.76	8.0%	40.7%
7	Otros	47,188,057.24	7.0%	7	7,607,422.04	2.7%	16.1%
8	Responsabilidad Civil	17,021,513.07	2.5%	8	2,722,629.81	1.0%	16.0%
9	Transporte de Carga	12,178,828.74	1.8%	13	1,117,649.82	0.4%	9.2%
10	Accidentes Personales	11,609,116.84	1.7%	10	2,580,924.99	0.9%	22.2%
11	Casco	14,876,257.72	2.2%	9	4,116,662.73	1.4%	27.7%
12	Ramos Técnicos	7,945,484.60	1.2%	11	1,215,861.57	0.4%	15.3%
13	Multirisgo	2,711,860.77	0.4%	12	1,217,292.57	0.4%	44.9%
14	Robo	915,476.92	0.1%	14	422,164.72	0.1%	46.1%
<b>TOTAL</b>		<b>\$677,328,305.01</b>	<b>100%</b>		<b>\$284,659,845.13</b>	<b>100%</b>	<b>42.0%</b>

Revisar Siniestros



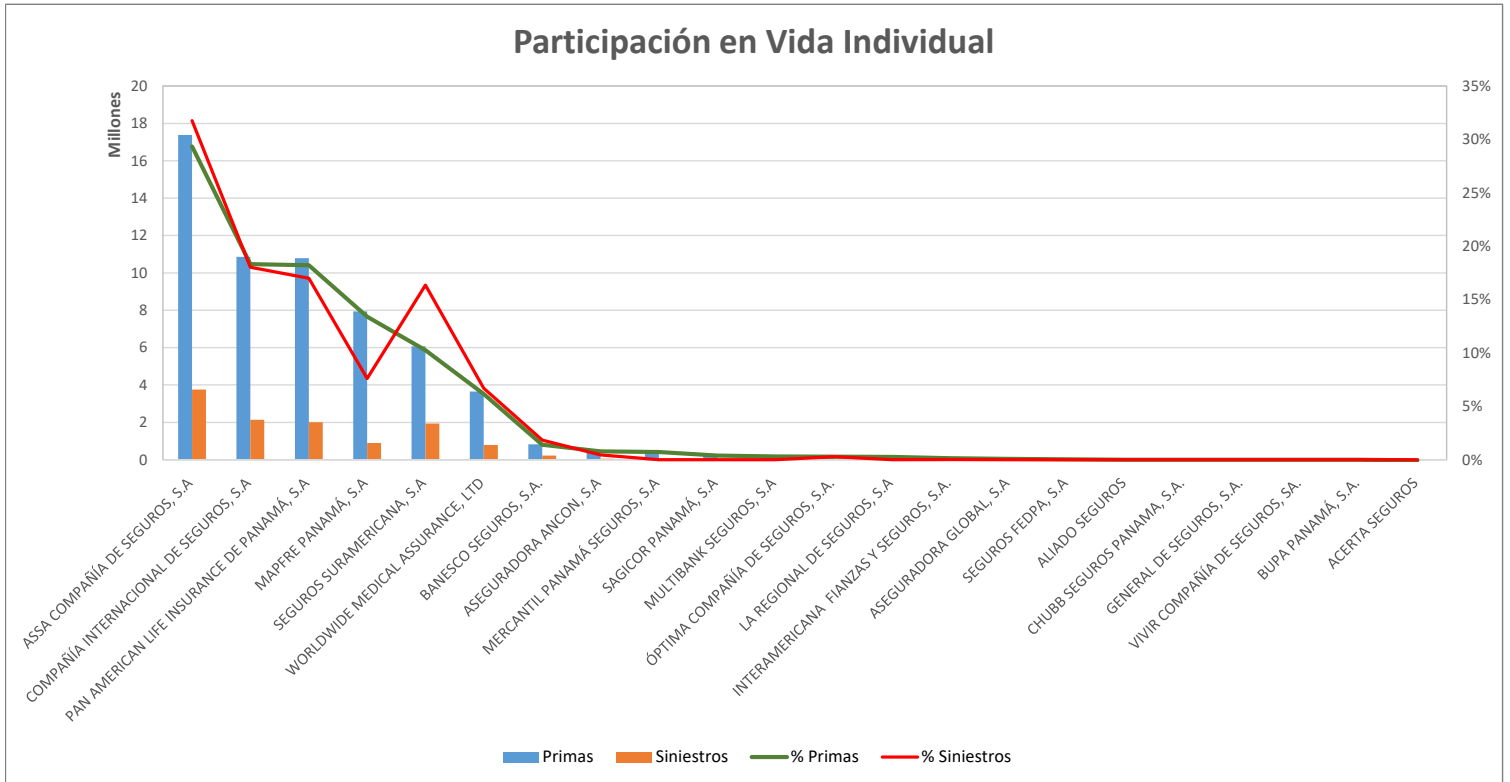
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## VIDA INDIVIDUAL AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	17,374,739.62	29.3%	1	3,756,828.85	31.8%	21.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,851,885.71	18.3%	2	2,131,597.13	18.0%	19.6%
3	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	10,781,070.09	18.2%	3	2,009,363.06	17.0%	18.6%
4	MAPFRE PANAMÁ, S.A	7,938,676.93	13.4%	5	899,772.88	7.6%	11.3%
5	SEGUROS SURAMERICANA, S.A	6,072,485.62	10.3%	4	1,935,277.59	16.4%	31.9%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	3,645,993.97	6.2%	6	792,995.00	6.7%	21.7%
7	BANESCO SEGUROS, S.A.	829,460.93	1.4%	9	216,050.00	1.8%	26.0%
8	ASEGURADORA ANCON, S.A	465,892.88	0.8%	7	52,999.99	0.4%	11.4%
9	MERCANTIL PANAMÁ SEGUROS, S.A	420,248.55	0.7%	10	0.00	0.0%	0.0%
10	SAGICOR PANAMÁ, S.A	227,780.38	0.4%	11	0.00	0.0%	0.0%
11	MULTIBANK SEGUROS, S.A	176,999.05	0.3%	12	0.00	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	162,584.41	0.3%	13	34,123.01	0.3%	21.0%
13	LA REGIONAL DE SEGUROS, S.A	162,186.58	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	86,328.27	0.1%	8	1,177.00	0.0%	1.4%
15	ASEGURADORA GLOBAL, S.A	43,883.00	0.1%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	17,925.53	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	-34,153.72	-0.1%	22	490.00	0.0%	-1.4%
<b>TOTAL</b>		<b>\$59,223,987.80</b>	<b>100%</b>		<b>\$11,830,674.51</b>	<b>100%</b>	<b>20.0%</b>

### Participación en Vida Individual

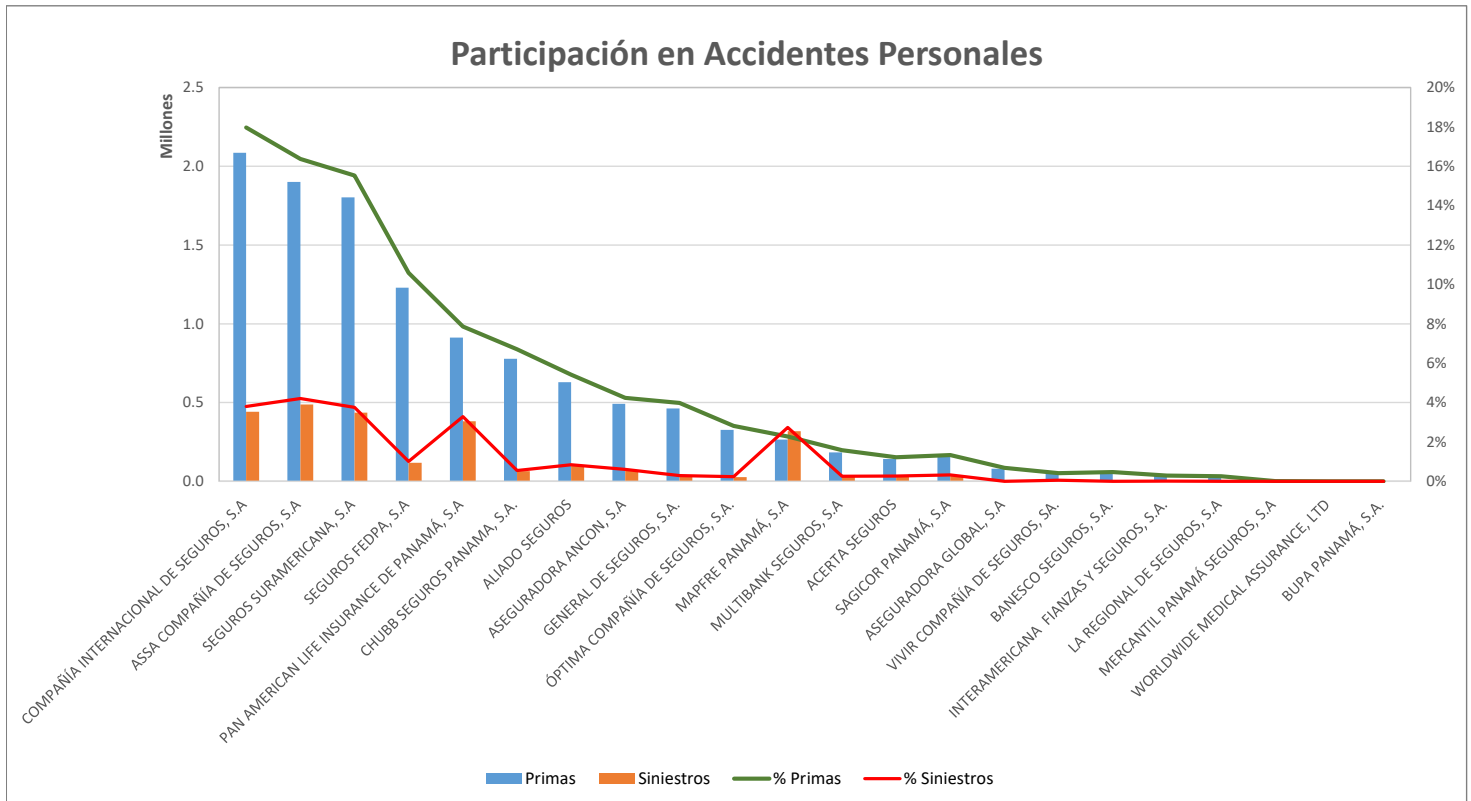


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## ACCIDENTES PERSONALES AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,086,170.49	18.0%	2	441,132.78	3.8%	21.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	1,900,736.77	16.4%	1	488,202.49	4.2%	25.7%
3	SEGUROS SURAMERICANA, S.A	1,803,134.83	15.5%	4	435,473.07	3.8%	24.2%
4	SEGUROS FEDPA, S.A	1,229,436.40	10.6%	6	117,260.60	1.0%	9.5%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	912,688.19	7.9%	3	380,840.10	3.3%	41.7%
6	CHUBB SEGUROS PANAMA, S.A.	778,510.49	6.7%	7	64,007.80	0.6%	8.2%
7	ALIADO SEGUROS	629,166.90	5.4%	8	97,682.74	0.8%	15.5%
8	ASEGURADORA ANCON, S.A	491,420.04	4.2%	9	70,519.39	0.6%	14.4%
9	GENERAL DE SEGUROS, S.A.	462,377.90	4.0%	10	33,963.00	0.3%	7.3%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	326,113.23	2.8%	14	27,153.03	0.2%	8.3%
11	MAPFRE PANAMÁ, S.A	264,655.45	2.3%	5	317,489.13	2.7%	120.0%
12	MULTIBANK SEGUROS, S.A	183,160.66	1.6%	11	30,014.68	0.3%	16.4%
13	ACERTA SEGUROS	141,210.72	1.2%	12	31,518.28	0.3%	22.3%
14	SAGICOR PANAMÁ, S.A	155,009.49	1.3%	13	38,190.70	0.3%	24.6%
15	ASEGURADORA GLOBAL, S.A	79,699.39	0.7%	19	0.00	0.0%	0.0%
16	VIVIR COMPAÑÍA DE SEGUROS, SA.	47,553.64	0.4%	15	7,066.57	0.1%	14.9%
17	BANESCO SEGUROS, S.A.	54,523.04	0.5%	20	0.00	0.0%	0.0%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	33,534.68	0.3%	16	323.80	0.0%	1.0%
19	LA REGIONAL DE SEGUROS, S.A	29,273.15	0.3%	18	29.36	0.0%	0.1%
20	MERCANTIL PANAMÁ SEGUROS, S.A	741.38	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	57.47	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$11,609,117</b>	<b>100%</b>		<b>\$2,580,924.99</b>	<b>100%</b>	<b>22.2%</b>



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

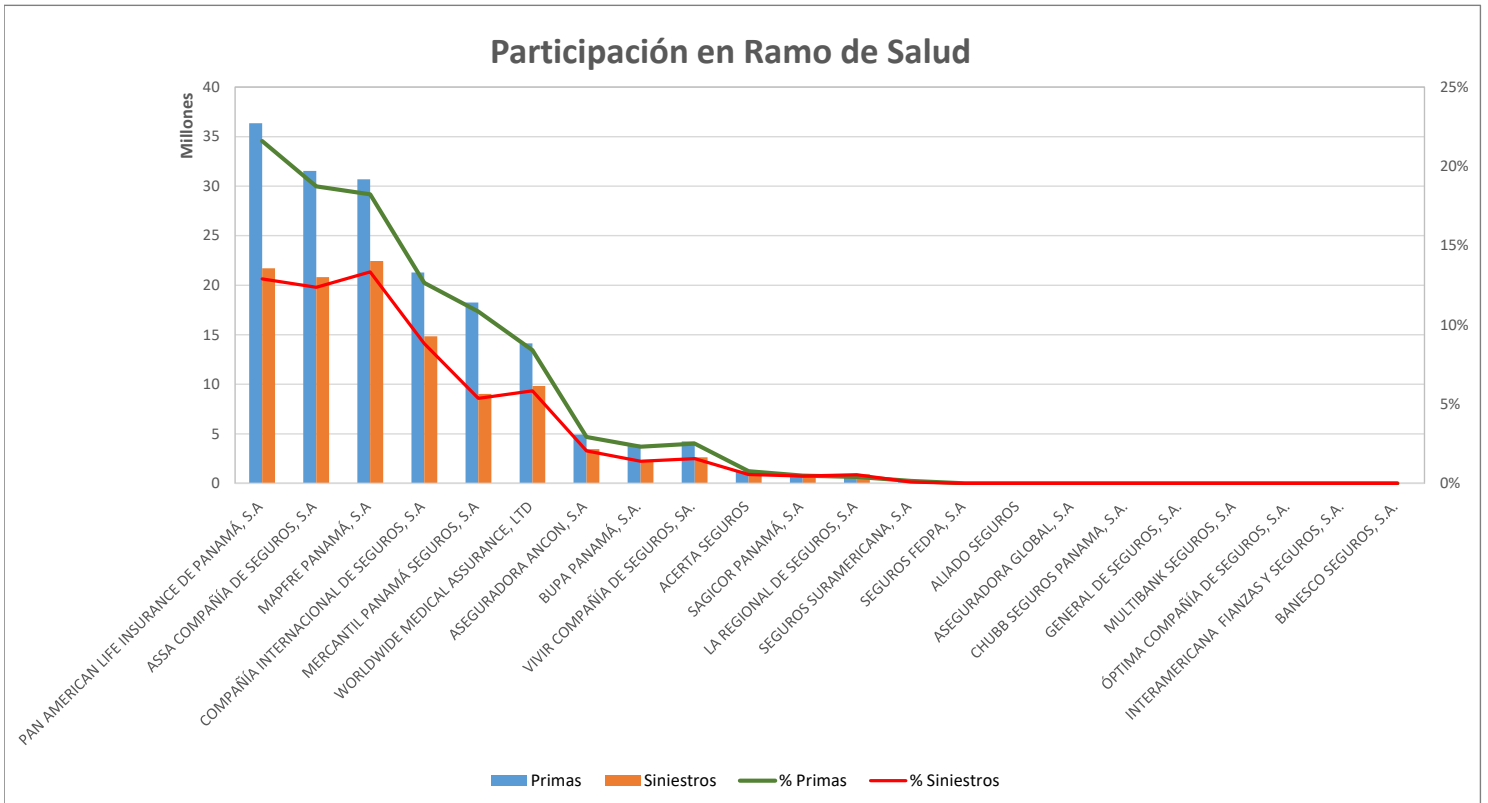


## SALUD

AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	36,349,029.17	21.6%	1	21,710,589.46	12.9%	59.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	31,538,407.92	18.7%	2	20,822,888.05	12.4%	66.0%
3	MAPFRE PANAMÁ, S.A	30,697,012.18	18.2%	3	22,452,592.44	13.3%	73.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,285,906.58	12.6%	4	14,838,940.92	8.8%	69.7%
5	MERCANTIL PANAMÁ SEGUROS, S.A	18,244,243.71	10.8%	6	9,017,250.43	5.4%	49.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	14,129,549.41	8.4%	5	9,827,154.69	5.8%	69.6%
7	ASEGURADORA ANCON, S.A	4,922,591.21	2.9%	7	3,456,341.36	2.1%	70.2%
8	BUPA PANAMÁ, S.A.	3,899,137.91	2.3%	9	2,336,687.67	1.4%	59.9%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	4,225,717.89	2.5%	8	2,632,177.59	1.6%	62.3%
10	ACERTA SEGUROS	1,277,479.59	0.8%	11	935,611.54	0.6%	73.2%
11	SAGICOR PANAMÁ, S.A	811,199.45	0.5%	12	761,183.00	0.5%	93.8%
12	LA REGIONAL DE SEGUROS, S.A	679,893.12	0.4%	10	914,089.53	0.5%	134.4%
13	SEGUROS SURAMERICANA, S.A	246,138.35	0.1%	13	136,181.24	0.1%	55.3%
14	SEGUROS FEDPA, S.A	5,784.56	0.0%	14	0.00	0.0%	0.0%
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.	-486.75	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$168,311,604.30</b>	<b>100%</b>		<b>\$109,841,687.92</b>	<b>100%</b>	<b>65.3%</b>

### Participación en Ramo de Salud



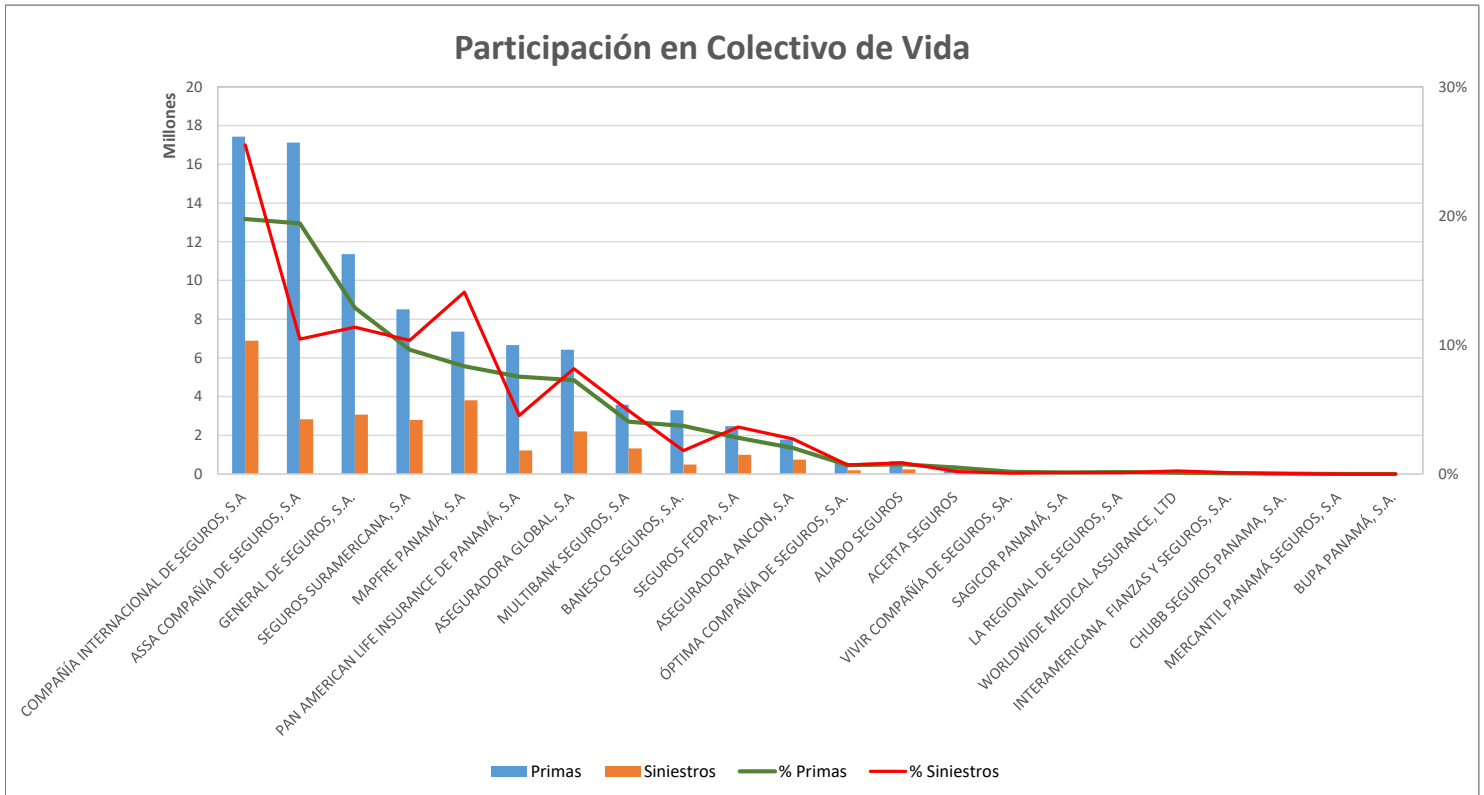
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## COLECTIVO DE VIDA AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	17,430,171.78	19.8%	1	6,889,803.06	25.5%	39.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	17,123,147.42	19.4%	4	2,823,586.44	10.5%	16.5%
3	GENERAL DE SEGUROS, S.A.	11,359,917.63	12.9%	5	3,071,695.74	11.4%	27.0%
4	SEGUROS SURAMERICANA, S.A	8,503,238.32	9.6%	2	2,798,324.81	10.4%	32.9%
5	MAPFRE PANAMÁ, S.A	7,358,692.10	8.3%	3	3,809,233.13	14.1%	51.8%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	6,661,196.69	7.6%	8	1,222,835.76	4.5%	18.4%
7	ASEGURADORA GLOBAL, S.A	6,420,334.13	7.3%	6	2,205,964.58	8.2%	34.4%
8	MULTIBANK SEGUROS, S.A	3,578,103.17	4.1%	7	1,324,794.16	4.9%	37.0%
9	BANESCO SEGUROS, S.A.	3,296,424.80	3.7%	11	491,878.51	1.8%	14.9%
10	SEGUROS FEDPA, S.A	2,476,444.90	2.8%	9	986,334.04	3.7%	39.8%
11	ASEGURADORA ANCON, S.A	1,775,394.63	2.0%	10	735,612.80	2.7%	41.4%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	597,189.67	0.7%	13	190,913.08	0.7%	32.0%
13	ALIADO SEGUROS	659,543.27	0.7%	12	237,455.79	0.9%	36.0%
14	ACERTA SEGUROS	429,634.47	0.5%	15	50,295.53	0.2%	11.7%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	145,742.02	0.2%	19	18,906.78	0.1%	13.0%
16	SAGICOR PANAMÁ, S.A	97,804.07	0.1%	18	31,117.06	0.1%	31.8%
17	LA REGIONAL DE SEGUROS, S.A	135,329.80	0.2%	17	28,922.18	0.1%	21.4%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	94,093.57	0.1%	14	62,996.53	0.2%	67.0%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	46,733.51	0.1%	16	29,309.01	0.1%	62.7%
20	CHUBB SEGUROS PANAMA, S.A.	27,032.84	0.0%	20	7,019.49	0.0%	26.0%
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%
<b>TOTAL</b>		<b>\$88,216,168.79</b>	<b>100%</b>		<b>\$27,016,998.48</b>	<b>100%</b>	<b>30.6%</b>

### Participación en Colectivo de Vida



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

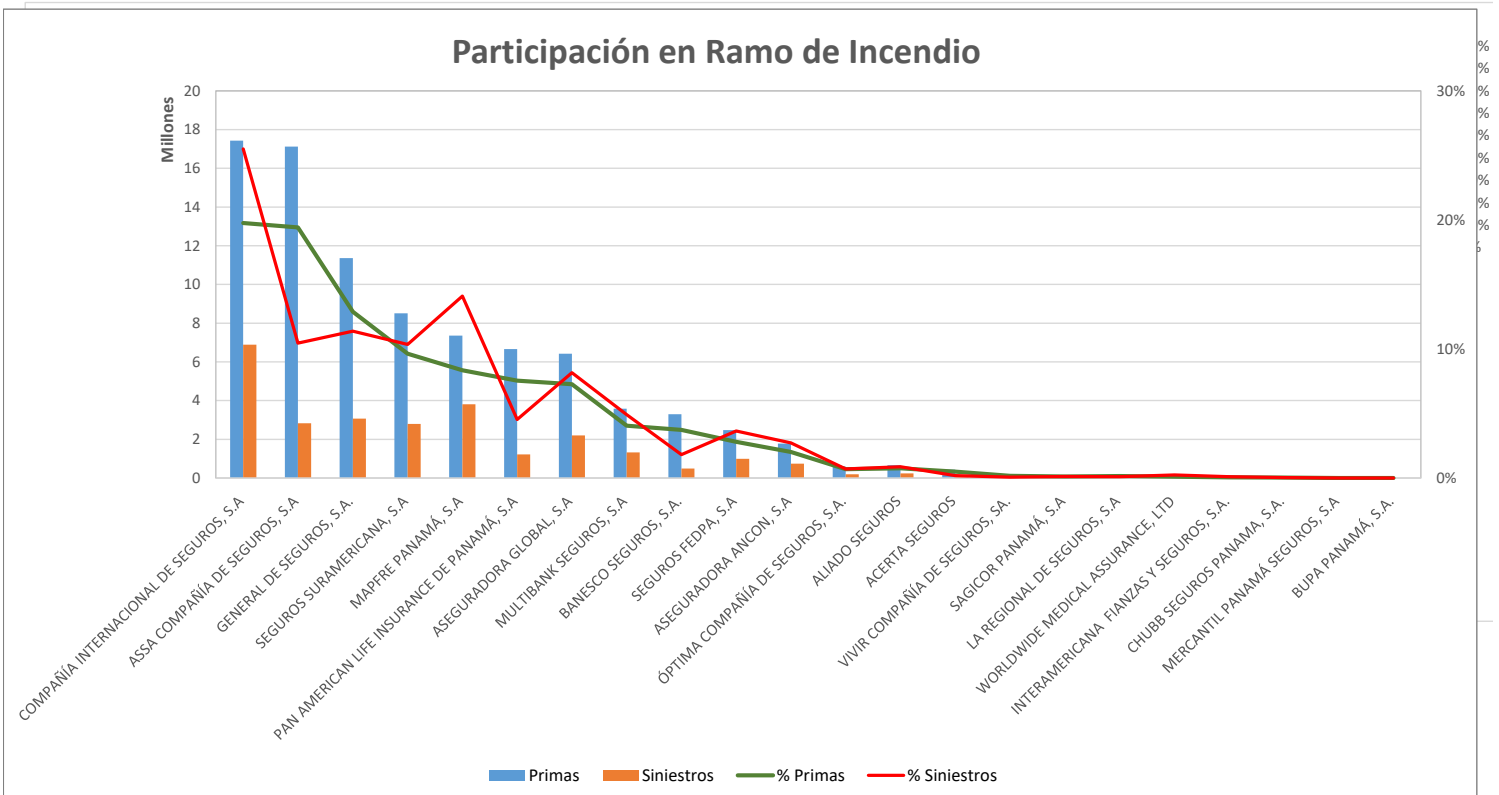


## INCENDIO

AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	48,136,253.49	55.7%	1	23,900,722.90	82.7%	49.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,128,845.78	15.2%	3	395,908.14	1.4%	3.0%
3	SEGUROS SURAMERICANA, S.A	7,254,258.10	8.4%	2	2,945,612.93	10.2%	40.6%
4	MAPFRE PANAMÁ, S.A	4,523,896.03	5.2%	4	491,196.87	1.7%	10.9%
5	ACERTA SEGUROS	2,672,157.74	3.1%	10	84,455.50	0.3%	3.2%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,192,535.39	2.5%	6	235,928.55	0.8%	10.8%
7	GENERAL DE SEGUROS, S.A.	2,129,326.42	2.5%	9	116,749.64	0.4%	5.5%
8	CHUBB SEGUROS PANAMÁ, S.A.	1,172,155.76	1.4%	5	285,047.31	1.0%	24.3%
9	ASEGURADORA ANCON, S.A	1,340,676.78	1.6%	7	170,295.96	0.6%	12.7%
10	ALIADO SEGUROS	977,708.54	1.1%	11	38,485.03	0.1%	3.9%
11	ASEGURADORA GLOBAL, S.A	964,549.71	1.1%	13	22,706.79	0.1%	2.4%
12	BANESCO SEGUROS, S.A.	605,789.84	0.7%	8	182,551.87	0.6%	30.1%
13	MULTIBANK SEGUROS, S.A	478,044.56	0.6%	14	8,049.63	0.0%	1.7%
14	LA REGIONAL DE SEGUROS, S.A	416,899.07	0.5%	12	17,502.66	0.1%	4.2%
15	SEGUROS FEDPA, S.A	214,642.36	0.2%	15	4,968.34	0.0%	2.3%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	99,290.32	0.1%	16	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	87,242.39	0.1%	17	15,355.00	0.1%	17.6%
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%
<b>TOTAL</b>		<b>\$86,394,272.28</b>	<b>100%</b>		<b>\$28,915,537.12</b>	<b>100%</b>	<b>33.5%</b>

### Participación en Ramo de Incendio

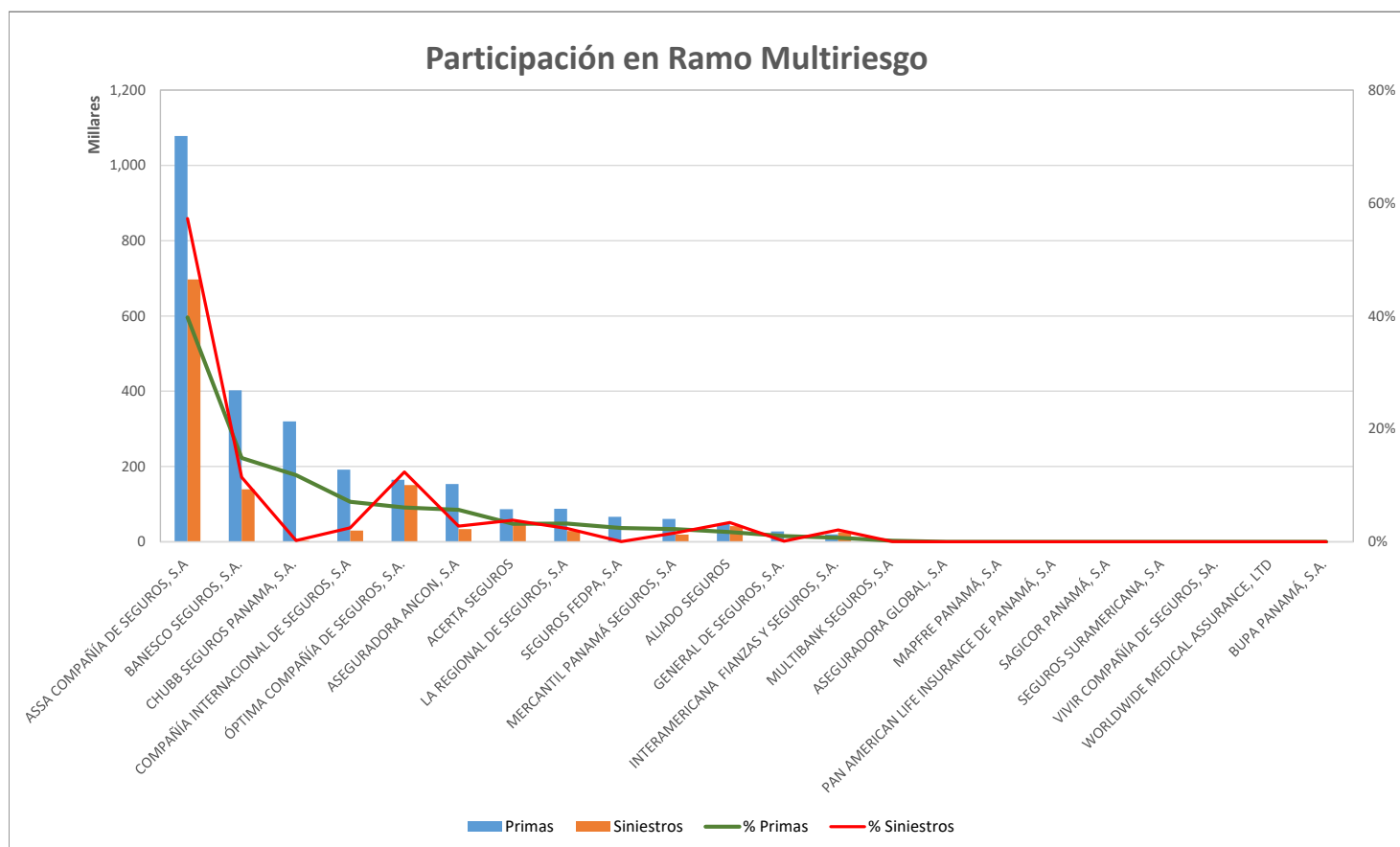


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### MULTIRIESGO AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,077,904.47	39.7%	1	696,949.61	57.3%	64.7%
2	BANESCO SEGUROS, S.A.	402,633.96	14.8%	2	139,272.07	11.4%	34.6%
3	CHUBB SEGUROS PANAMA, S.A.	319,715.68	11.8%	11	2,873.20	0.2%	0.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	191,825.89	7.1%	10	29,980.78	2.5%	15.6%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	164,581.43	6.1%	3	150,788.71	12.4%	91.6%
6	ASEGURADORA ANCON, S.A	153,453.20	5.7%	6	33,650.98	2.8%	21.9%
7	ACERTA SEGUROS	86,794.02	3.2%	4	46,461.17	3.8%	53.5%
8	LA REGIONAL DE SEGUROS, S.A	87,732.36	3.2%	8	28,729.87	2.4%	32.7%
9	SEGUROS FEDPA, S.A	66,521.05	2.5%	14	350.00	0.0%	0.5%
10	MERCANTIL PANAMÁ SEGUROS, S.A	60,608.87	2.2%	9	19,340.16	1.6%	31.9%
11	ALIADO SEGUROS	47,300.25	1.7%	5	41,593.34	3.4%	87.9%
12	GENERAL DE SEGUROS, S.A.	27,620.08	1.0%	12	1,236.43	0.1%	4.5%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	19,721.37	0.7%	7	25,491.25	2.1%	129.3%
14	MULTIBANK SEGUROS, S.A	5,448.14	0.2%	13	575.00	0.0%	10.6%
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%
		<b>\$2,711,860.77</b>	<b>100%</b>		<b>\$1,217,292.57</b>	<b>100%</b>	<b>44.9%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

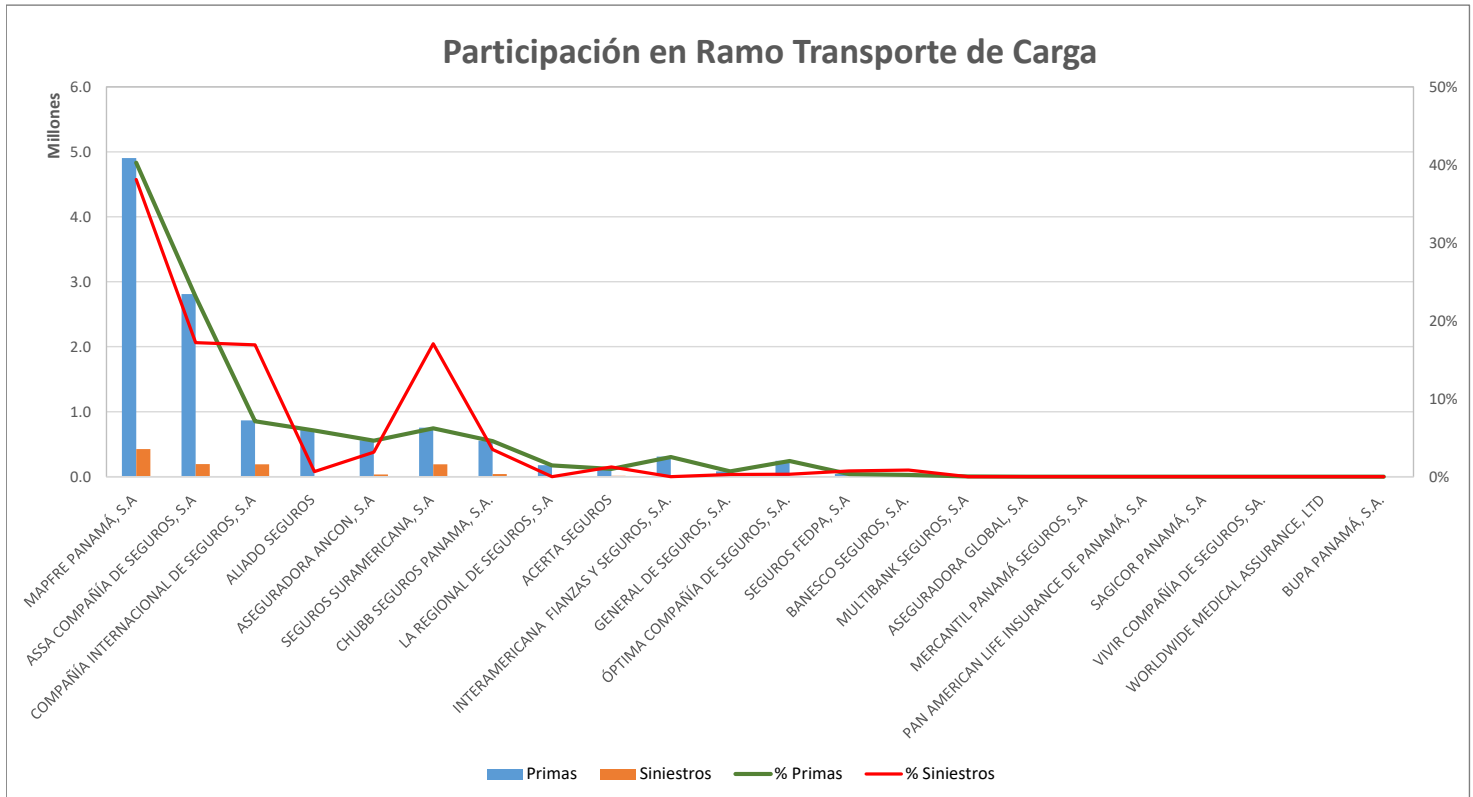
## Participación de Mercado por Productos



### TRANSPORTE DE CARGA

AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	4,905,280.84	40.3%	1	426,062.67	38.1%	8.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,810,061.81	23.1%	2	192,107.88	17.2%	6.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	866,380.68	7.1%	4	189,038.56	16.9%	21.8%
4	ALIADO SEGUROS	722,333.16	5.9%	11	7,368.66	0.7%	1.0%
5	ASEGURADORA ANCON, S.A	562,039.23	4.6%	6	34,976.86	3.1%	6.2%
6	SEGUROS SURAMERICANA, S.A	755,181.95	6.2%	3	190,564.66	17.1%	25.2%
7	CHUBB SEGUROS PANAMA, S.A.	554,706.63	4.6%	5	39,054.01	3.5%	7.0%
8	LA REGIONAL DE SEGUROS, S.A	175,144.14	1.4%	12	0.00	0.0%	0.0%
9	ACERTA SEGUROS	122,268.39	1.0%	7	13,971.08	1.3%	11.4%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	308,305.62	2.5%	13	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	81,225.90	0.7%	10	3,142.85	0.3%	3.9%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	245,165.40	2.0%	9	3,619.08	0.3%	1.5%
13	SEGUROS FEDPA, S.A	40,254.62	0.3%	14	8,352.98	0.7%	20.8%
14	BANESCO SEGUROS, S.A.	26,865.17	0.2%	8	9,390.53	0.8%	35.0%
15	MULTIBANK SEGUROS, S.A	3,615.20	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%
<b>TOTAL</b>		<b>\$12,178,828.74</b>	<b>100%</b>		<b>\$1,117,649.82</b>	<b>100%</b>	<b>9.2%</b>



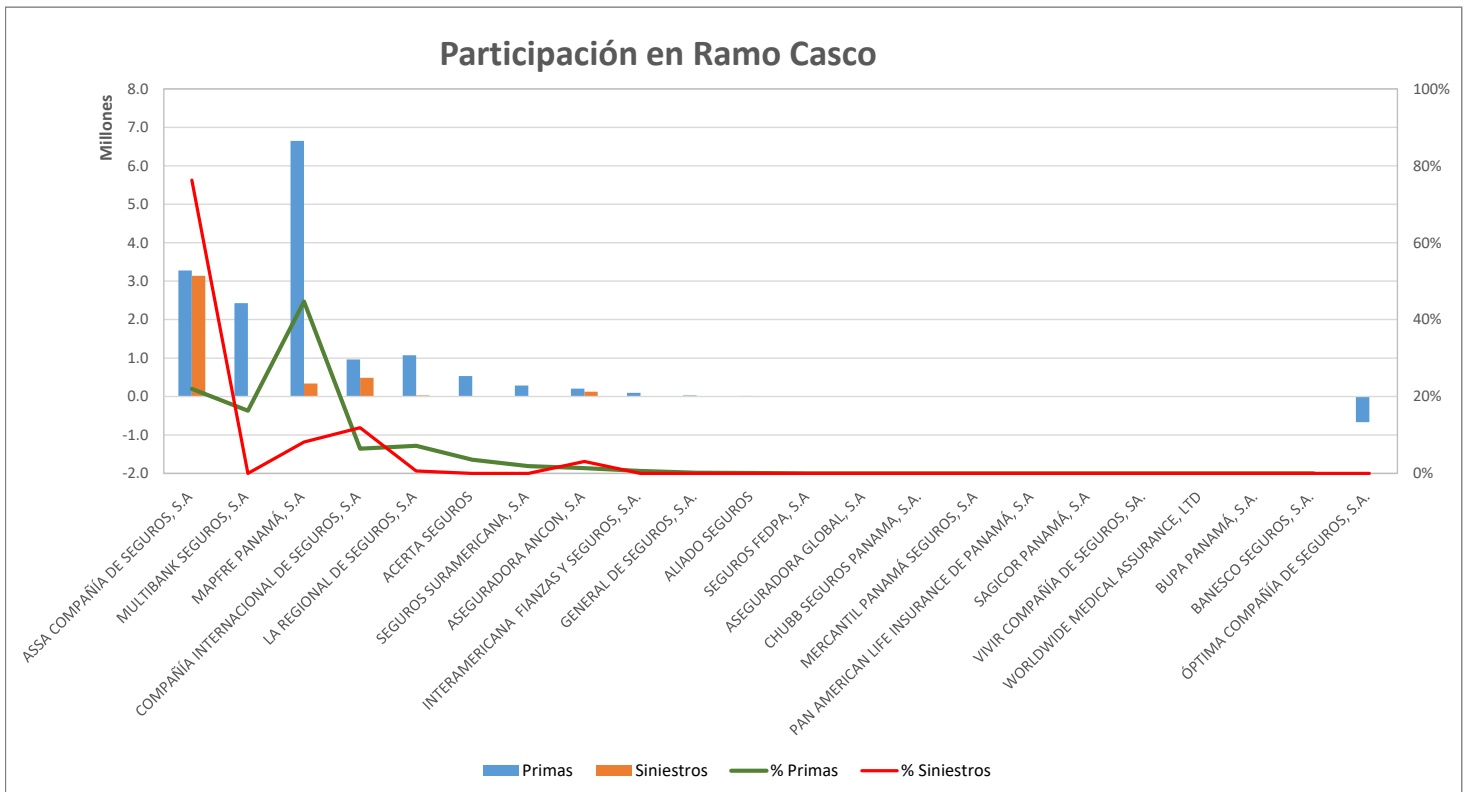


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE CASCO AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,275,880.81	22.0%	1	3,139,629.81	76.3%	95.8%
2	MULTIBANK SEGUROS, S.A	2,425,150.08	16.3%	5	0.00	0.0%	0.0%
3	MAPFRE PANAMÁ, S.A	6,649,899.48	44.7%	3	336,300.29	8.2%	5.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	960,821.42	6.5%	2	488,750.56	11.9%	50.9%
5	LA REGIONAL DE SEGUROS, S.A	1,070,814.56	7.2%	6	25,000.00	0.6%	2.3%
6	ACERTA SEGUROS	531,431.34	3.6%	7	0.00	0.0%	0.0%
7	SEGUROS SURAMERICANA, S.A	285,252.55	1.9%	8	0.00	0.0%	0.0%
8	ASEGURADORA ANCON, S.A	204,791.13	1.4%	4	126,918.34	3.1%	62.0%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	97,314.60	0.7%	9	0.00	0.0%	0.0%
10	GENERAL DE SEGUROS, S.A.	25,797.34	0.2%	10	0.00	0.0%	0.0%
11	ALIADO SEGUROS	15,553.91	0.1%	11	63.73	0.0%	0.4%
12	SEGUROS FEDPA, S.A	1,702.30	0.0%	12	0.00	0.0%	0.0%
13	ASEGURADORA GLOBAL, S.A	0.00	0.0%	13	0.00	0.0%	0.0%
14	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	14	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	SAGICOR PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	18	0.00	0.0%	0.0%
19	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	19	0.00	0.0%	0.0%
20	BUPA PANAMÁ, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	BANESCO SEGUROS, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	-668,151.80	-4.5%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$14,876,257.72</b>	<b>100%</b>		<b>\$4,116,662.73</b>	<b>100%</b>	<b>27.7%</b>



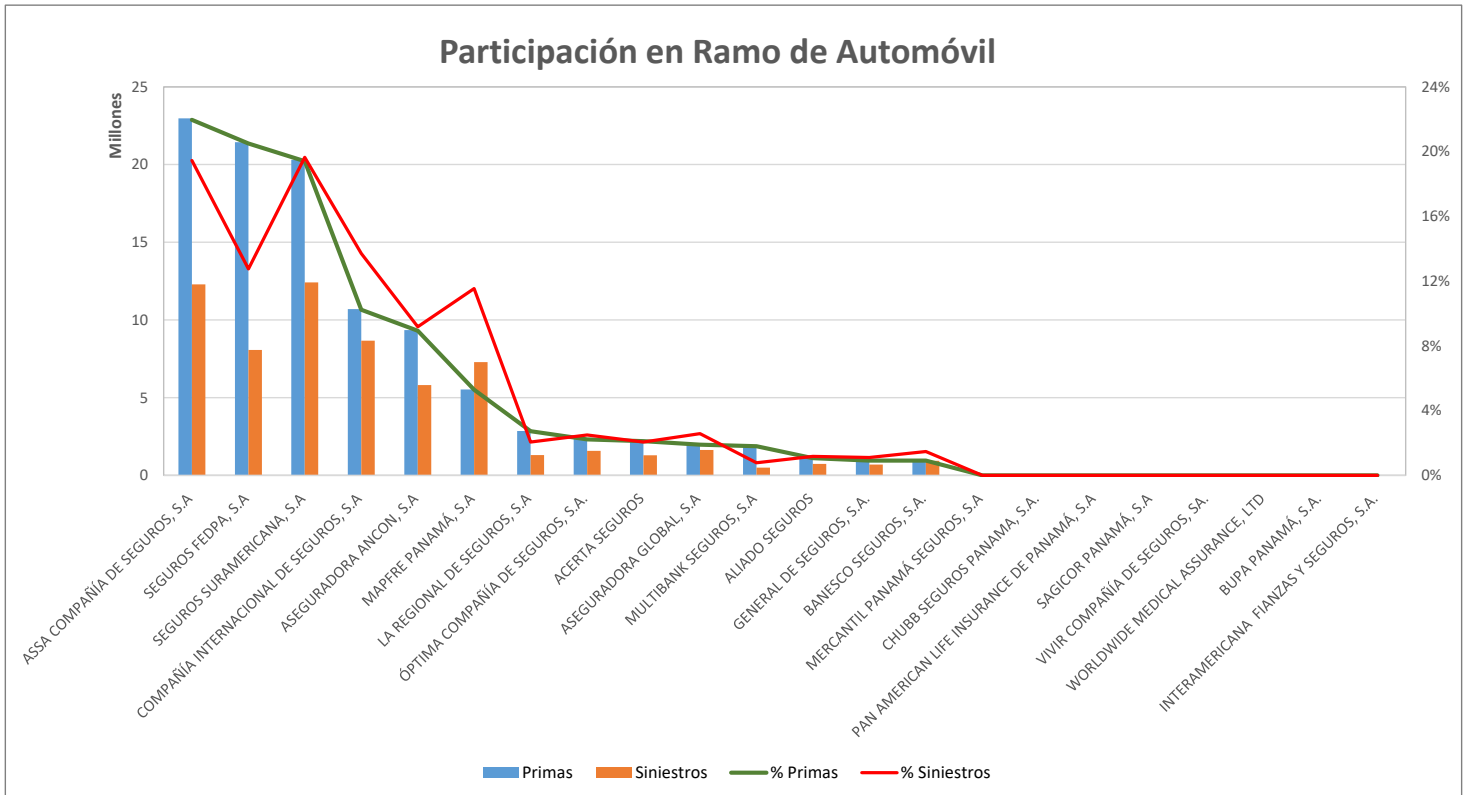
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## AUTOMÓVIL

AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	22,970,658.48	22.0%	2	12,295,549.00	19.4%	53.5%
2	SEGUROS FEDPA, S.A	21,437,355.41	20.5%	4	8,065,337.44	12.8%	37.6%
3	SEGUROS SURAMERICANA, S.A	20,305,769.47	19.4%	1	12,423,226.78	19.6%	61.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,701,385.10	10.2%	3	8,665,476.98	13.7%	81.0%
5	ASEGURADORA ANCON, S.A	9,348,448.29	8.9%	6	5,806,568.96	9.2%	62.1%
6	MAPFRE PANAMÁ, S.A	5,529,817.38	5.3%	5	7,294,573.22	11.5%	131.9%
7	LA REGIONAL DE SEGUROS, S.A	2,852,164.95	2.7%	10	1,301,187.88	2.1%	45.6%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,324,659.74	2.2%	8	1,580,013.45	2.5%	68.0%
9	ACERTA SEGUROS	2,214,344.43	2.1%	9	1,298,190.65	2.1%	58.6%
10	ASEGURADORA GLOBAL, S.A	1,989,274.25	1.9%	7	1,629,611.88	2.6%	81.9%
11	MULTIBANK SEGUROS, S.A	1,883,483.15	1.8%	14	493,787.71	0.8%	26.2%
12	ALIADO SEGUROS	1,108,222.20	1.1%	13	741,494.71	1.2%	66.9%
13	GENERAL DE SEGUROS, S.A.	956,304.51	0.9%	12	699,170.76	1.1%	73.1%
14	BANESCO SEGUROS, S.A.	959,231.26	0.9%	11	931,377.16	1.5%	97.1%
15	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	15	1,257.51	0.0%	#¡DIV/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%
<b>TOTAL</b>		<b>\$104,581,118.62</b>	<b>100%</b>		<b>\$63,226,824.09</b>	<b>100%</b>	<b>60.5%</b>

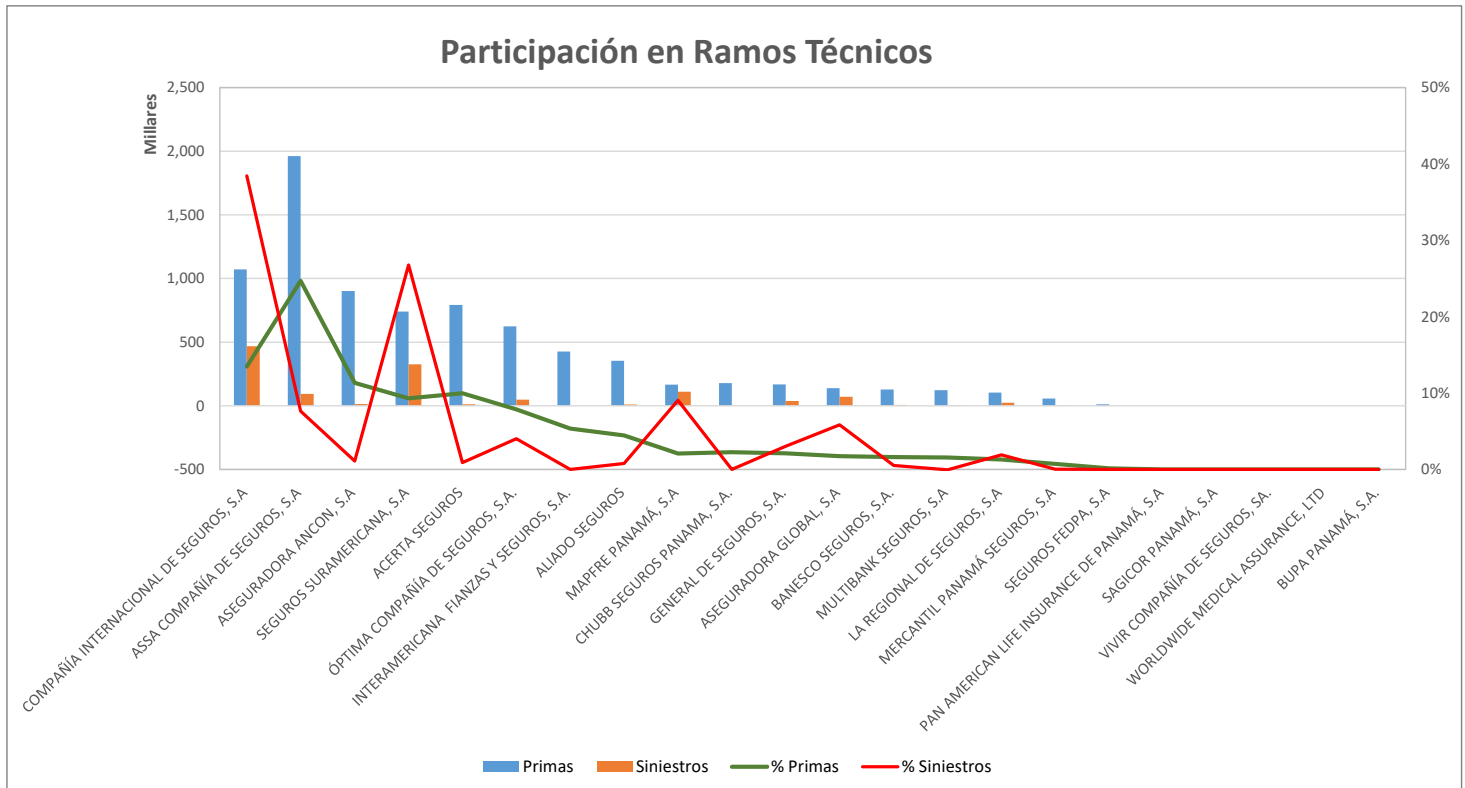


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMOS TÉCNICOS AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,071,154.51	13.5%	1	467,390.53	38.4%	43.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	1,962,115.54	24.7%	4	92,790.10	7.6%	4.7%
3	ASEGURADORA ANCON, S.A	900,858.85	11.3%	9	13,261.78	1.1%	1.5%
4	SEGUROS SURAMERICANA, S.A	740,896.12	9.3%	2	325,499.45	26.8%	43.9%
5	ACERTA SEGUROS	791,689.31	10.0%	14	10,993.46	0.9%	1.4%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	624,107.95	7.9%	8	48,897.02	4.0%	7.8%
7	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	425,532.95	5.4%	15	0.00	0.0%	0.0%
8	ALIADO SEGUROS	353,586.20	4.5%	12	9,632.01	0.8%	2.7%
9	MAPFRE PANAMÁ, S.A	165,977.92	2.1%	3	110,044.33	9.1%	66.3%
10	CHUBB SEGUROS PANAMA, S.A.	178,859.59	2.3%	16	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	167,850.26	2.1%	6	37,007.72	3.0%	22.0%
12	ASEGURADORA GLOBAL, S.A	138,602.79	1.7%	5	70,955.89	5.8%	51.2%
13	BANESCO SEGUROS, S.A.	128,877.01	1.6%	10	6,280.17	0.5%	4.9%
14	MULTIBANK SEGUROS, S.A	123,297.68	1.6%	11	-589.11	0.0%	0.0%
15	LA REGIONAL DE SEGUROS, S.A	103,529.85	1.3%	7	23,263.79	1.9%	22.5%
16	MERCANTIL PANAMÁ SEGUROS, S.A	56,585.01	0.7%	13	434.43	0.0%	0.8%
17	SEGUROS FEDPA, S.A	11,963.06	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	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%
<b>TOTAL</b>		<b>\$7,945,484.60</b>	<b>100%</b>		<b>\$1,215,861.57</b>	<b>100%</b>	<b>15.3%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

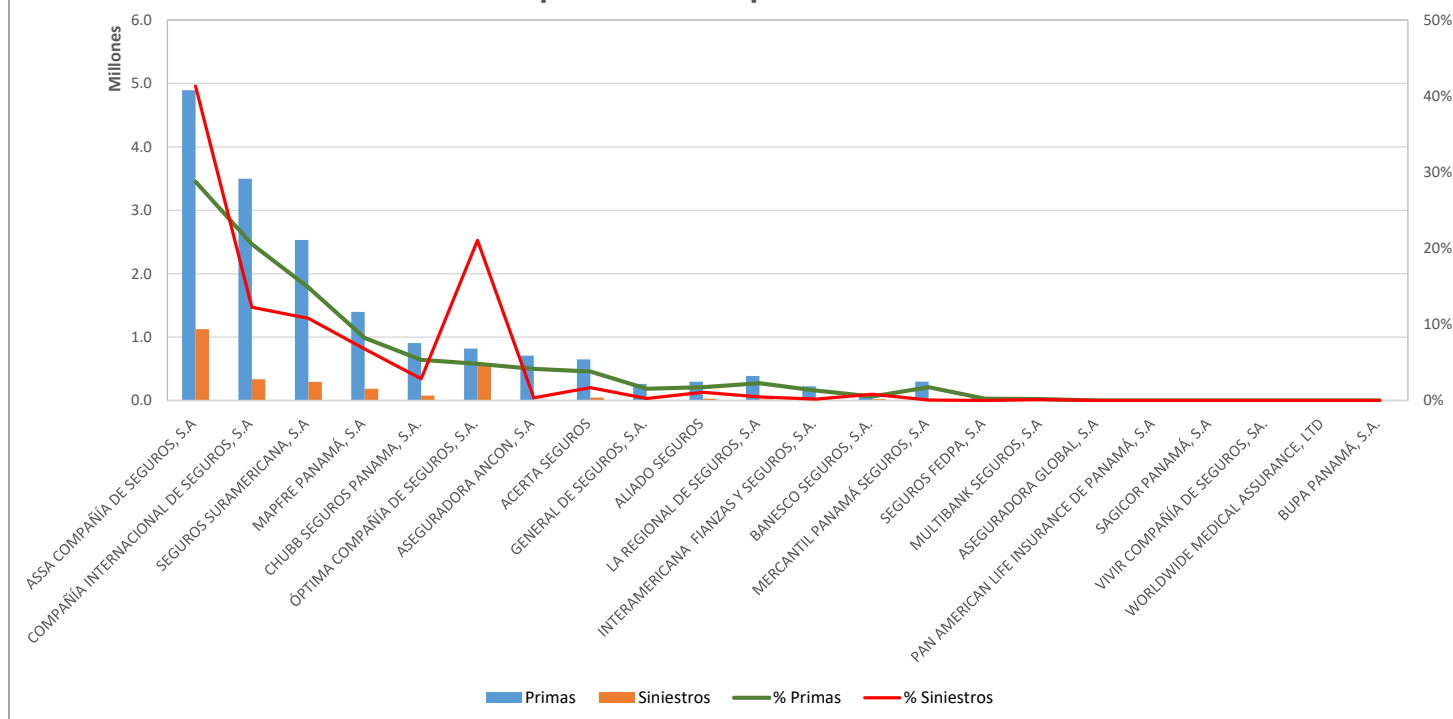


### RESPONSABILIDAD CIVIL

AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	4,894,949.96	28.8%	1	1,125,126.62	41.3%	23.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,495,748.02	20.5%	4	333,395.40	12.2%	9.5%
3	SEGUROS SURAMERICANA, S.A	2,531,490.96	14.9%	3	294,145.27	10.8%	11.6%
4	MAPFRE PANAMÁ, S.A	1,397,779.12	8.2%	5	184,012.23	6.8%	13.2%
5	CHUBB SEGUROS PANAMA, S.A.	906,977.46	5.3%	6	77,184.42	2.8%	8.5%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	819,965.61	4.8%	2	572,895.30	21.0%	69.9%
7	ASEGURADORA ANCON, S.A	706,903.30	4.2%	11	9,732.84	0.4%	1.4%
8	ACERTA SEGUROS	646,999.08	3.8%	7	45,660.35	1.7%	7.1%
9	GENERAL DE SEGUROS, S.A.	260,653.57	1.5%	12	7,227.53	0.3%	2.8%
10	ALIADO SEGUROS	297,636.85	1.7%	9	29,087.21	1.1%	9.8%
11	LA REGIONAL DE SEGUROS, S.A	386,708.95	2.3%	10	13,015.61	0.5%	3.4%
12	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	222,957.95	1.3%	13	4,466.79	0.2%	2.0%
13	BANESCO SEGUROS, S.A.	89,803.00	0.5%	8	21,860.09	0.8%	24.3%
14	MERCANTIL PANAMÁ SEGUROS, S.A	297,135.86	1.7%	15	1,792.14	0.1%	0.6%
15	SEGUROS FEDPA, S.A	38,161.90	0.2%	16	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	27,641.48	0.2%	14	3,028.01	0.1%	11.0%
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%
<b>TOTAL</b>		<b>\$17,021,513.07</b>	<b>100%</b>		<b>\$2,722,629.81</b>	<b>100%</b>	<b>16.0%</b>

### Participación en Responsabilidad Civil



# Superintendencia de Seguros y Reaseguros de Panamá

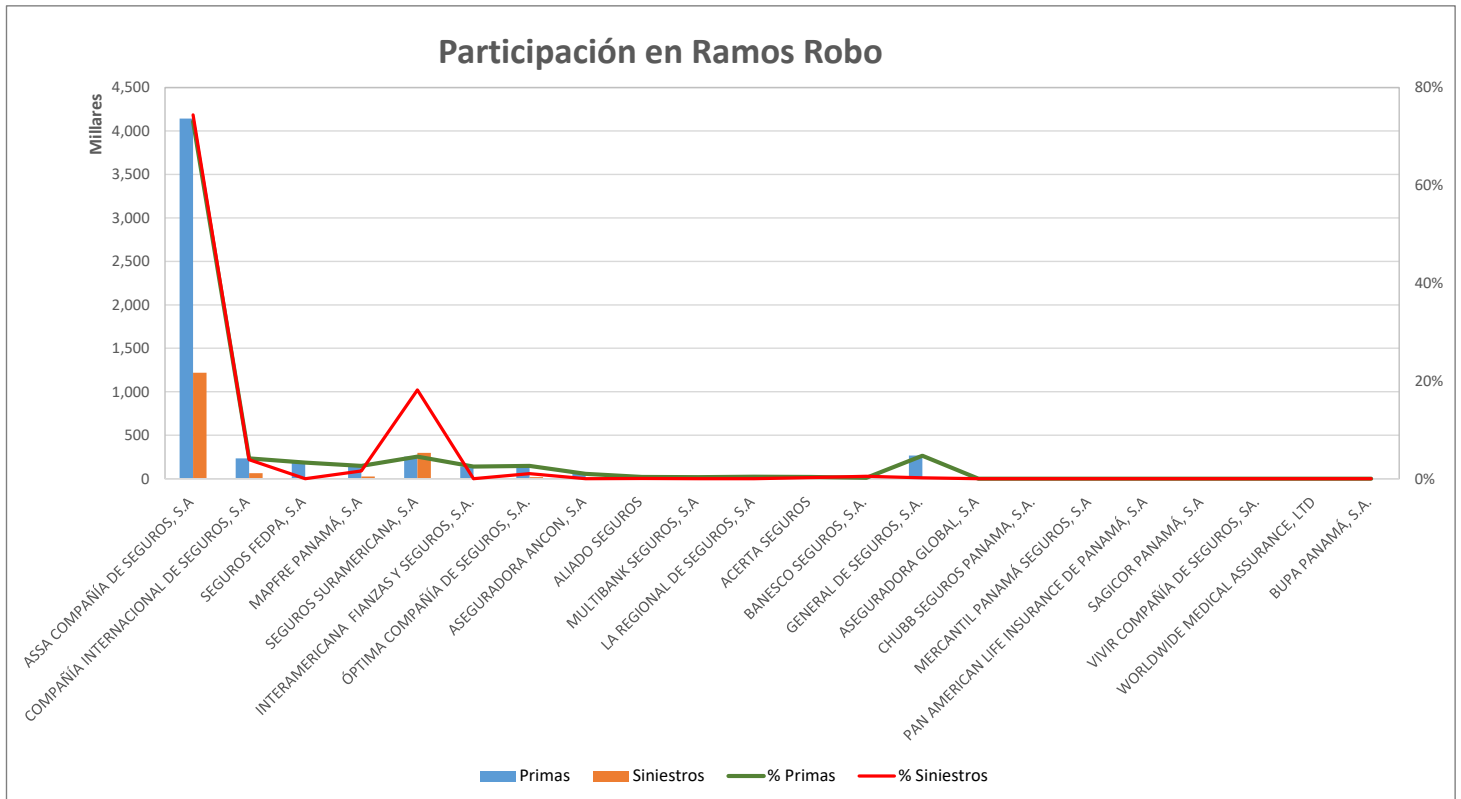
## Participación de Mercado por Productos



### RAMO DE ROBO

AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	4,142,710.07	73.0%	1	1,219,164.73	74.4%	29.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	234,565.95	4.1%	3	63,764.03	3.9%	27.2%
3	SEGUROS FEDPA, S.A	186,623.77	3.3%	11	23.02	0.0%	0.0%
4	MAPFRE PANAMÁ, S.A	148,865.99	2.6%	5	25,620.82	1.6%	17.2%
5	SEGUROS SURAMERICANA, S.A	255,022.43	4.5%	2	297,458.21	18.2%	116.6%
6	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	139,976.56	2.5%	12	0.00	0.0%	0.0%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	148,067.70	2.6%	4	16,827.13	1.0%	11.4%
8	ASEGURADORA ANCON, S.A	56,291.31	1.0%	13	-7.86	0.0%	0.0%
9	ALIADO SEGUROS	20,100.76	0.4%	8	348.92	0.0%	1.7%
10	MULTIBANK SEGUROS, S.A	17,884.83	0.3%	10	109.09	0.0%	0.6%
11	LA REGIONAL DE SEGUROS, S.A	23,858.35	0.4%	14	0.00	0.0%	0.0%
12	ACERTA SEGUROS	20,935.51	0.4%	9	3,637.15	0.2%	17.4%
13	BANESCO SEGUROS, S.A.	10,853.18	0.2%	6	8,224.56	0.5%	75.8%
14	GENERAL DE SEGUROS, S.A.	265,765.78	4.7%	7	3,107.88	0.2%	1.2%
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%
<b>TOTAL</b>		<b>\$5,671,522.19</b>	<b>100%</b>		<b>\$1,638,277.68</b>	<b>100%</b>	<b>28.9%</b>

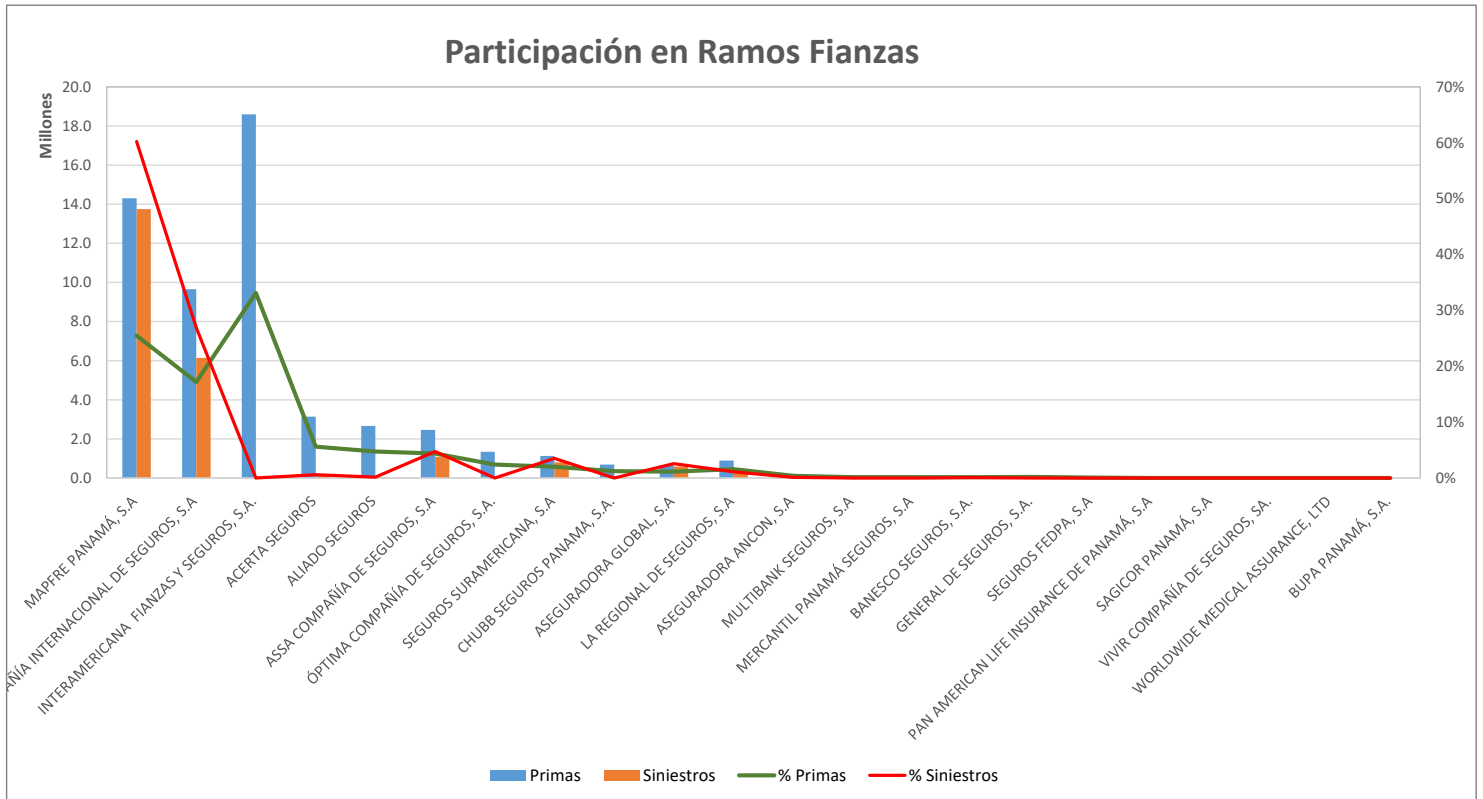


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE FIANZAS AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	14,303,494.74	25.5%	1	13,749,155.75	60.2%	96.1%
2	COMPañÍA INTERNACIONAL DE SEGUROS, S.A	9,657,928.57	17.2%	2	6,141,653.84	26.9%	63.6%
3	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	18,594,346.10	33.1%	12	0.00	0.0%	0.0%
4	ACERTA SEGUROS	3,139,954.10	5.6%	8	138,702.86	0.6%	4.4%
5	ALIADO SEGUROS	2,667,183.02	4.7%	7	37,758.13	0.2%	1.4%
6	ASSA COMPañÍA DE SEGUROS, S.A	2,462,509.22	4.4%	5	1,082,202.40	4.7%	43.9%
7	ÓPTIMA COMPañÍA DE SEGUROS, S.A.	1,342,956.21	2.4%	11	296.57	0.0%	0.0%
8	SEGUROS SURAMERICANA, S.A	1,125,305.34	2.0%	4	805,951.26	3.5%	71.6%
9	CHUBB SEGUROS PANAMA, S.A.	687,508.52	1.2%	13	0.00	0.0%	0.0%
10	ASEGURADORA GLOBAL, S.A	653,538.84	1.2%	3	582,961.45	2.6%	89.2%
11	LA REGIONAL DE SEGUROS, S.A	895,412.40	1.6%	6	249,304.50	1.1%	27.8%
12	ASEGURADORA ANCON, S.A	211,741.75	0.4%	10	23,005.00	0.1%	10.9%
13	MULTIBANK SEGUROS, S.A	90,682.47	0.2%	14	0.00	0.0%	0.0%
14	MERCANTIL PANAMÁ SEGUROS, S.A	88,515.89	0.2%	15	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	92,962.30	0.2%	9	17,013.00	0.1%	18.3%
16	GENERAL DE SEGUROS, S.A.	106,516.02	0.2%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	34,001.83	0.1%	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%
<b>TOTAL</b>		<b>\$56,154,557.32</b>	<b>100%</b>		<b>\$22,828,004.76</b>	<b>100%</b>	<b>40.7%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos



### OTROS RAMOS

AL 30 DE ABRIL DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	9,753,403.55	23.0%	2	857,784.79	13.4%	8.8%
2	GENERAL DE SEGUROS, S.A.	8,368,307.09	19.7%	3	572,024.34	9.0%	6.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	9,638,690.68	22.7%	5	2,966,878.27	46.4%	30.8%
4	MERCANTIL PANAMÁ SEGUROS, S.A	2,112,020.67	5.0%	6	142,204.00	2.2%	6.7%
5	SEGUROS SURAMERICANA, S.A	1,657,281.09	3.9%	7	135,112.95	2.1%	8.2%
6	ALIADO SEGUROS	1,743,958.93	4.1%	8	53,573.62	0.8%	3.1%
7	ASSA COMPAÑÍA DE SEGUROS, S.A	6,615,649.39	15.6%	4	457,852.08	7.2%	6.9%
8	ASEGURADORA GLOBAL, S.A	1,368,850.49	3.2%	10	17,178.70	0.3%	1.3%
9	ASEGURADORA ANCON, S.A	244,483.50	0.6%	9	22,096.54	0.3%	9.0%
10	MULTIBANK SEGUROS, S.A	311,805.90	0.7%	11	21,944.99	0.3%	7.0%
11	LA REGIONAL DE SEGUROS, S.A	216,170.72	0.5%	12	2,549.09	0.0%	1.2%
12	ACERTA SEGUROS	186,455.10	0.4%	14	11.58	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	196,635.72	0.5%	1	1,140,669.09	17.8%	580.1%
14	BANESCO SEGUROS, S.A.	11,908.83	0.0%	13	1,429.04	0.0%	12.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	6,390.31	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%
<b>TOTAL</b>		<b>\$42,432,011.97</b>	<b>100%</b>		<b>\$6,391,309.08</b>	<b>100%</b>	<b>15.1%</b>

