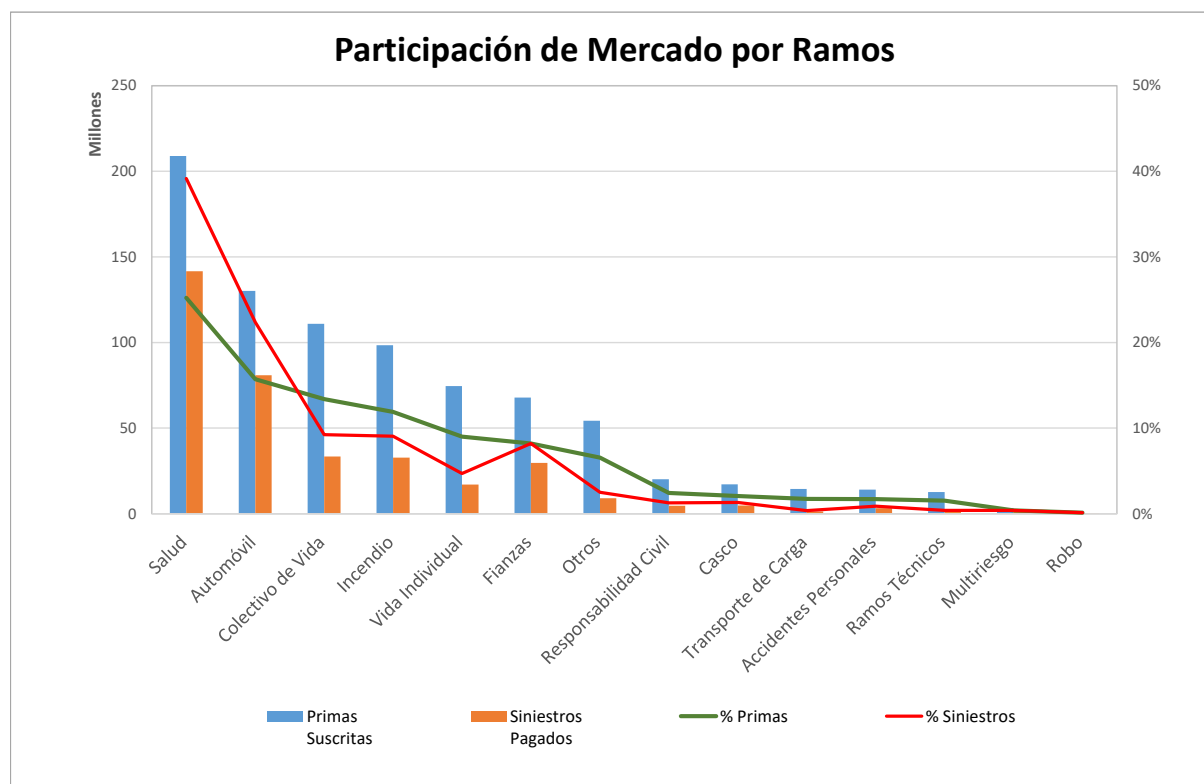


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE MAYO DE 2024

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	208,874,679.76	25.2%	1	141,666,934.02	39.2%	67.8%
2	Automóvil	130,192,068.11	15.7%	2	80,932,798.47	22.4%	62.2%
3	Colectivo de Vida	110,937,231.21	13.4%	3	33,408,418.14	9.2%	30.1%
4	Incendio	98,476,326.88	11.9%	4	32,804,286.59	9.1%	33.3%
5	Vida Individual	74,528,078.13	9.0%	6	17,030,585.46	4.7%	22.9%
6	Fianzas	67,873,578.50	8.2%	5	29,664,020.88	8.2%	43.7%
7	Otros	54,335,191.55	6.6%	7	9,101,607.06	2.5%	16.8%
8	Responsabilidad Civil	20,129,213.81	2.4%	9	4,604,847.30	1.3%	22.9%
9	Casco	17,137,878.16	2.1%	8	4,748,209.49	1.3%	27.7%
10	Transporte de Carga	14,435,820.67	1.7%	13	1,316,824.55	0.4%	9.1%
11	Accidentes Personales	14,141,988.97	1.7%	10	3,224,559.67	0.9%	22.8%
12	Ramos Técnicos	12,717,887.41	1.5%	12	1,410,725.86	0.4%	11.1%
13	Multirisgo	3,321,968.43	0.4%	11	1,423,837.05	0.4%	42.9%
14	Robo	1,019,881.22	0.1%	14	442,214.04	0.1%	43.4%
<b>TOTAL</b>		<b>\$828,121,792.81</b>	<b>100%</b>		<b>\$361,779,868.58</b>	<b>100%</b>	<b>43.7%</b>



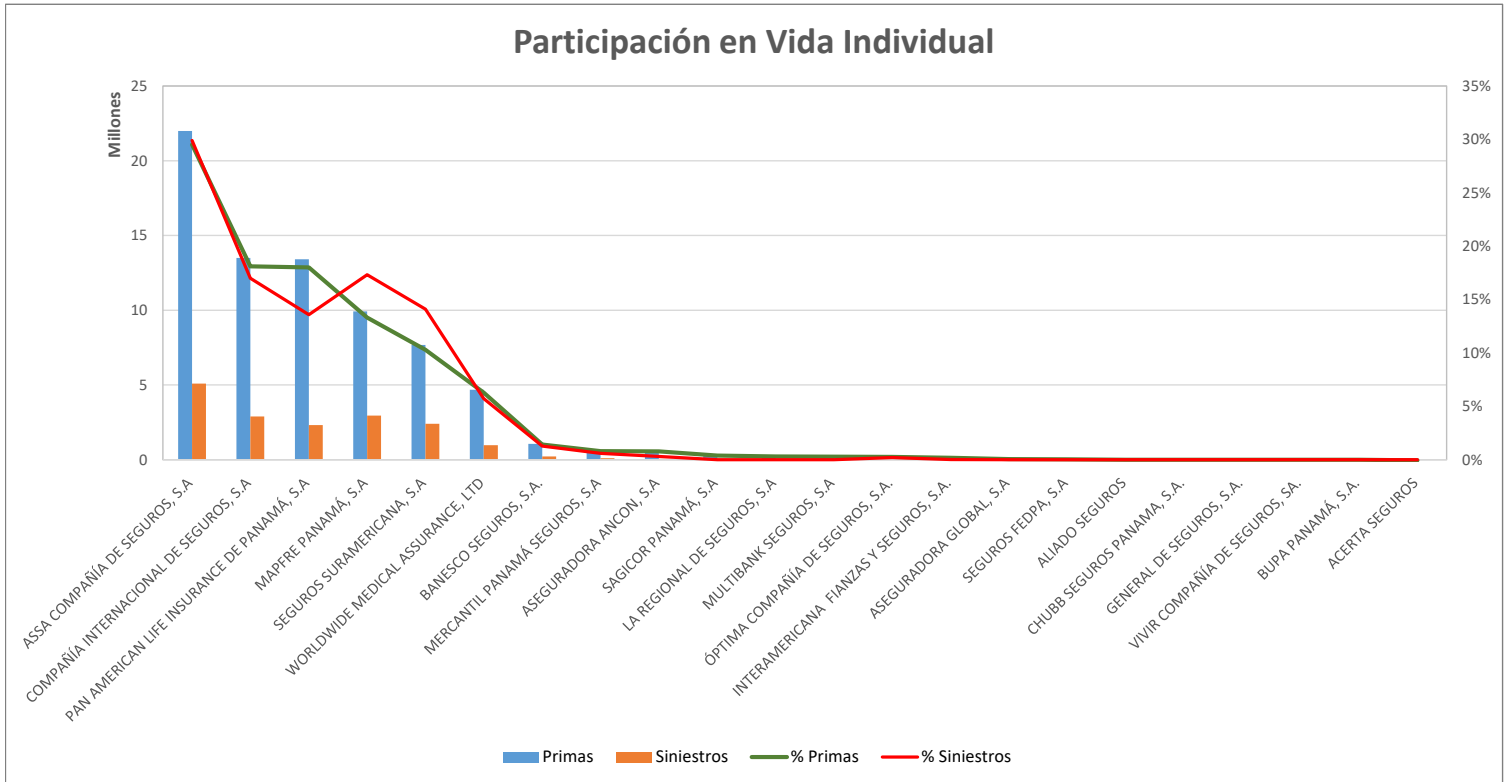
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## VIDA INDIVIDUAL AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	21,993,123.54	29.5%	1	5,091,967.82	29.9%	23.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,500,287.78	18.1%	3	2,893,077.15	17.0%	21.4%
3	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	13,414,271.57	18.0%	5	2,311,967.61	13.6%	17.2%
4	MAPFRE PANAMÁ, S.A	9,921,948.73	13.3%	2	2,951,783.89	17.3%	29.8%
5	SEGUROS SURAMERICANA, S.A	7,676,570.20	10.3%	4	2,401,427.71	14.1%	31.3%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	4,676,047.23	6.3%	6	972,995.00	5.7%	20.8%
7	BANESCO SEGUROS, S.A.	1,067,022.12	1.4%	7	217,550.00	1.3%	20.4%
8	MERCANTIL PANAMÁ SEGUROS, S.A	597,338.51	0.8%	8	101,201.46	0.6%	16.9%
9	ASEGURADORA ANCON, S.A	585,554.50	0.8%	9	52,999.99	0.3%	9.1%
10	SAGICOR PANAMÁ, S.A	282,040.48	0.4%	12	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	227,886.31	0.3%	13	0.00	0.0%	0.0%
12	MULTIBANK SEGUROS, S.A	216,931.23	0.3%	14	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	204,198.15	0.3%	10	34,437.83	0.2%	16.9%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	139,408.88	0.2%	11	1,177.00	0.0%	0.8%
15	ASEGURADORA GLOBAL, S.A	49,026.37	0.1%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	20,759.77	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	-44,337.24	-0.1%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$74,528,078.13</b>	<b>100%</b>		<b>\$17,030,585.46</b>	<b>100%</b>	<b>22.9%</b>

### Participación en Vida Individual



# Superintendencia de Seguros y Reaseguros de Panamá

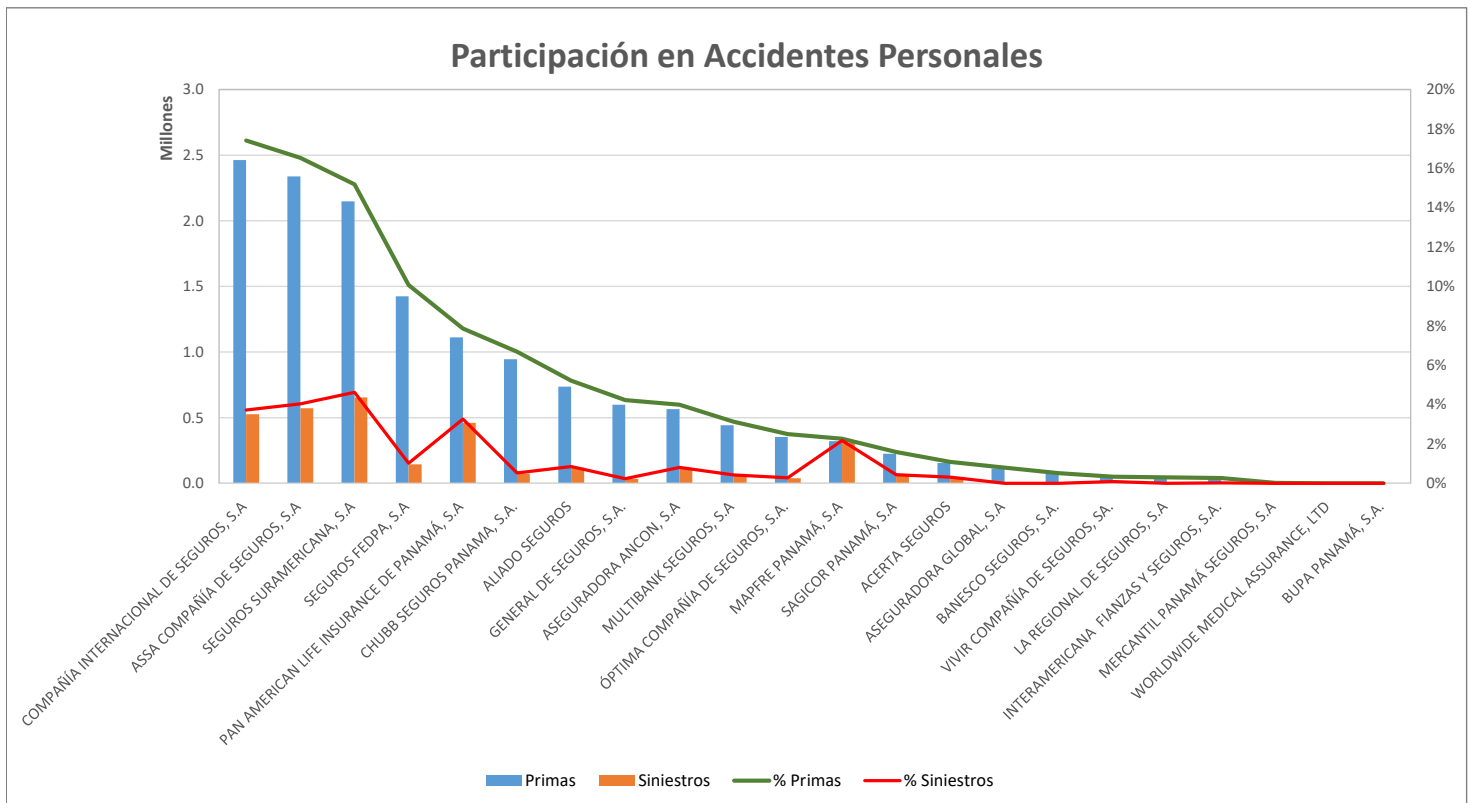
## Participación de Mercado por Productos



### ACCIDENTES PERSONALES

AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,462,292.49	17.4%	3	526,203.98	3.7%	21.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,338,160.63	16.5%	2	571,518.06	4.0%	24.4%
3	SEGUROS SURAMERICANA, S.A	2,147,579.68	15.2%	1	653,462.54	4.6%	30.4%
4	SEGUROS FEDPA, S.A	1,423,895.14	10.1%	6	144,020.98	1.0%	10.1%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,112,368.07	7.9%	4	461,264.35	3.3%	41.5%
6	CHUBB SEGUROS PANAMA, S.A.	945,386.00	6.7%	9	74,722.74	0.5%	7.9%
7	ALIADO SEGUROS	736,787.01	5.2%	7	120,032.64	0.8%	16.3%
8	GENERAL DE SEGUROS, S.A.	598,529.87	4.2%	14	33,963.00	0.2%	5.7%
9	ASEGURADORA ANCON, S.A	565,182.91	4.0%	8	113,882.73	0.8%	20.1%
10	MULTIBANK SEGUROS, S.A	442,248.24	3.1%	11	60,022.99	0.4%	13.6%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	353,072.70	2.5%	13	38,902.83	0.3%	11.0%
12	MAPFRE PANAMÁ, S.A	320,427.39	2.3%	5	307,558.34	2.2%	96.0%
13	SAGICOR PANAMÁ, S.A	225,105.95	1.6%	10	61,699.29	0.4%	27.4%
14	ACERTA SEGUROS	154,550.74	1.1%	12	44,040.67	0.3%	28.5%
15	ASEGURADORA GLOBAL, S.A	112,336.33	0.8%	19	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	72,864.05	0.5%	20	0.00	0.0%	0.0%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	47,704.53	0.3%	15	12,538.67	0.1%	26.3%
18	LA REGIONAL DE SEGUROS, S.A	42,403.53	0.3%	18	29.36	0.0%	0.1%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	37,886.12	0.3%	16	537.87	0.0%	1.4%
20	MERCANTIL PANAMÁ SEGUROS, S.A	3,207.59	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	158.63	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$14,141,989</b>	<b>100%</b>		<b>\$3,224,559.67</b>	<b>100%</b>	<b>22.8%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

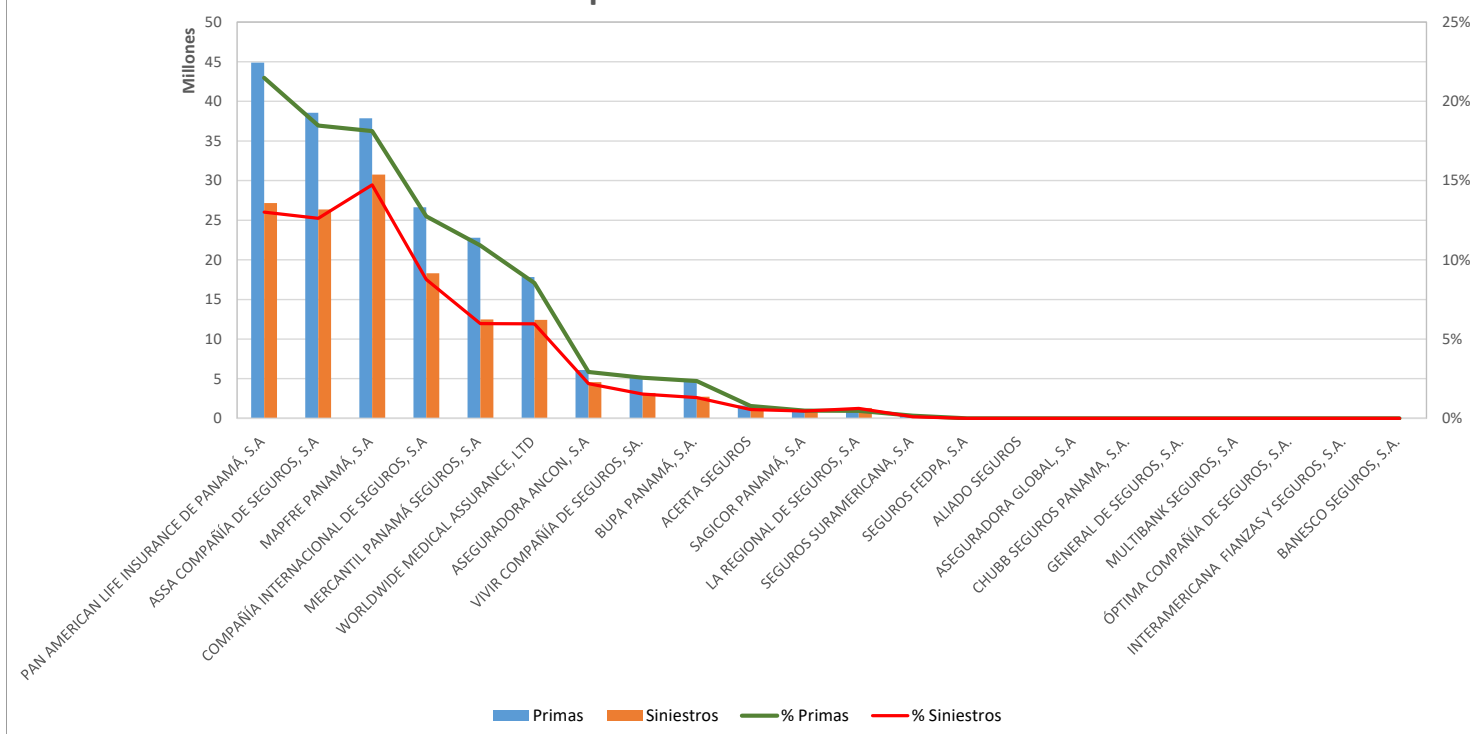


### SALUD

AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	44,871,976.95	21.5%	2	27,163,031.98	13.0%	60.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	38,567,602.90	18.5%	3	26,364,546.74	12.6%	68.4%
3	MAPFRE PANAMÁ, S.A	37,860,894.48	18.1%	1	30,763,546.92	14.7%	81.3%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	26,621,838.35	12.7%	4	18,311,508.65	8.8%	68.8%
5	MERCANTIL PANAMÁ SEGUROS, S.A	22,784,629.21	10.9%	5	12,487,735.69	6.0%	54.8%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	17,830,334.17	8.5%	6	12,437,771.29	6.0%	69.8%
7	ASEGURADORA ANCON, S.A	6,103,266.53	2.9%	7	4,560,126.80	2.2%	74.7%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	5,352,981.27	2.6%	8	3,196,293.77	1.5%	59.7%
9	BUPA PANAMÁ, S.A.	4,914,644.57	2.4%	9	2,726,520.37	1.3%	55.5%
10	ACERTA SEGUROS	1,625,592.48	0.8%	11	1,163,625.43	0.6%	71.6%
11	SAGICOR PANAMÁ, S.A	1,005,237.15	0.5%	12	970,349.04	0.5%	96.5%
12	LA REGIONAL DE SEGUROS, S.A	981,170.83	0.5%	10	1,305,926.64	0.6%	133.1%
13	SEGUROS SURAMERICANA, S.A	349,213.06	0.2%	13	215,950.70	0.1%	61.8%
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>\$208,874,679.76</b>	<b>100%</b>		<b>\$141,666,934.02</b>	<b>100%</b>	<b>67.8%</b>

### Participación en Ramo de Salud



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

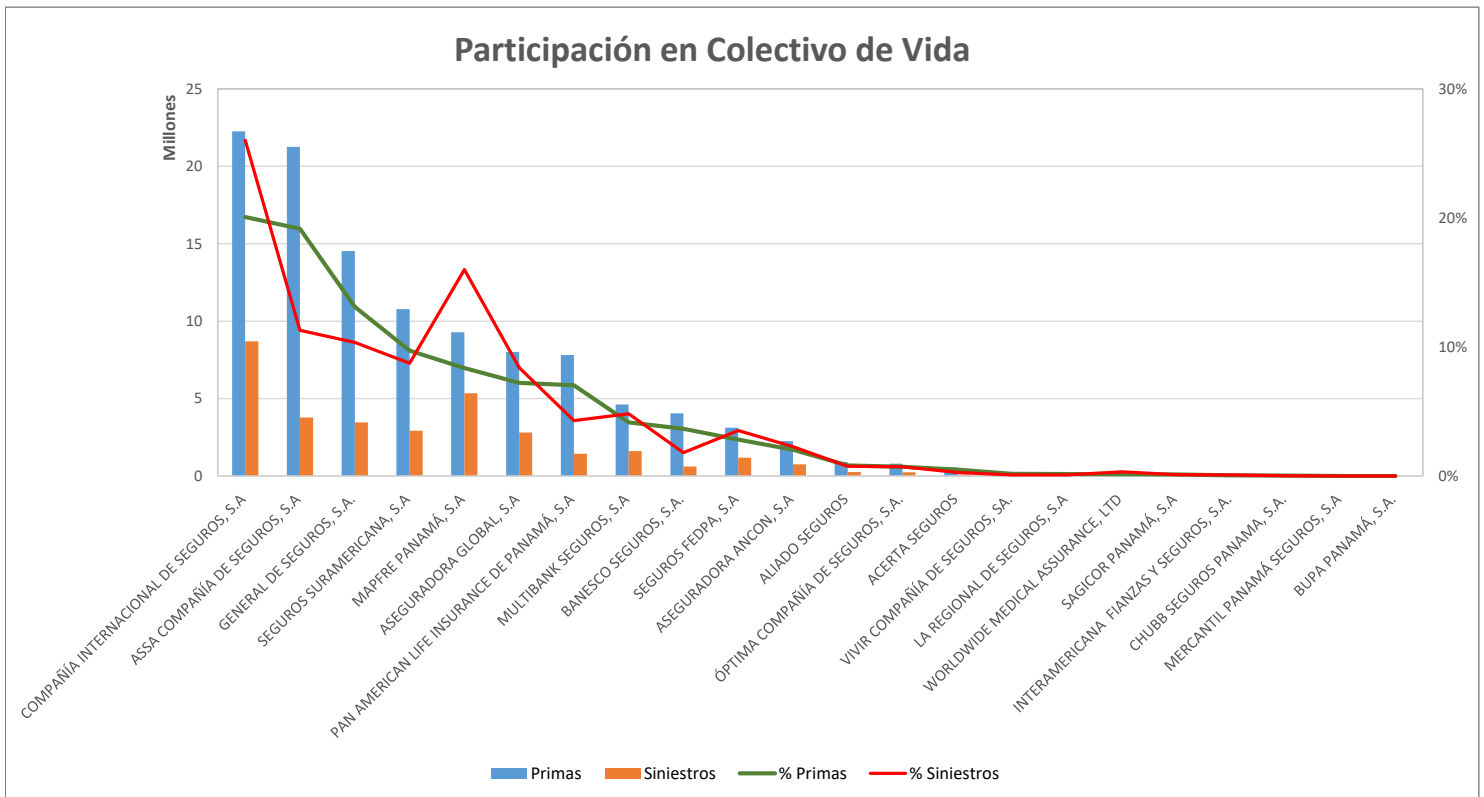


### COLECTIVO DE VIDA

AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,260,960.44	20.1%	1	8,692,927.28	26.0%	39.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	21,250,837.97	19.2%	3	3,773,920.21	11.3%	17.8%
3	GENERAL DE SEGUROS, S.A.	14,532,006.55	13.1%	4	3,457,351.84	10.3%	23.8%
4	SEGUROS SURAMERICANA, S.A	10,772,156.84	9.7%	5	2,923,176.20	8.7%	27.1%
5	MAPFRE PANAMÁ, S.A	9,278,016.66	8.4%	2	5,343,525.10	16.0%	57.6%
6	ASEGURADORA GLOBAL, S.A	8,010,057.79	7.2%	6	2,807,707.22	8.4%	35.1%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	7,807,844.74	7.0%	8	1,434,385.11	4.3%	18.4%
8	MULTIBANK SEGUROS, S.A	4,614,488.18	4.2%	7	1,608,915.18	4.8%	34.9%
9	BANESCO SEGUROS, S.A.	4,054,674.66	3.7%	11	606,341.27	1.8%	15.0%
10	SEGUROS FEDPA, S.A	3,126,930.11	2.8%	9	1,177,108.96	3.5%	37.6%
11	ASEGURADORA ANCON, S.A	2,255,661.12	2.0%	10	759,334.59	2.3%	33.7%
12	ALIADO SEGUROS	912,568.06	0.8%	12	251,829.14	0.8%	27.6%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	791,098.61	0.7%	13	241,936.98	0.7%	30.6%
14	ACERTA SEGUROS	554,679.51	0.5%	15	90,967.03	0.3%	16.4%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	190,866.21	0.2%	19	27,280.75	0.1%	14.3%
16	LA REGIONAL DE SEGUROS, S.A	163,644.97	0.1%	18	28,922.18	0.1%	17.7%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	144,492.60	0.1%	14	109,822.58	0.3%	76.0%
18	SAGICOR PANAMÁ, S.A	126,350.23	0.1%	16	36,638.02	0.1%	29.0%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	55,991.10	0.1%	17	29,309.01	0.1%	52.3%
20	CHUBB SEGUROS PANAMA, S.A.	33,904.86	0.0%	20	7,019.49	0.0%	20.7%
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>\$110,937,231.21</b>	<b>100%</b>		<b>\$33,408,418.14</b>	<b>100%</b>	<b>30.1%</b>

### Participación en Colectivo de Vida



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

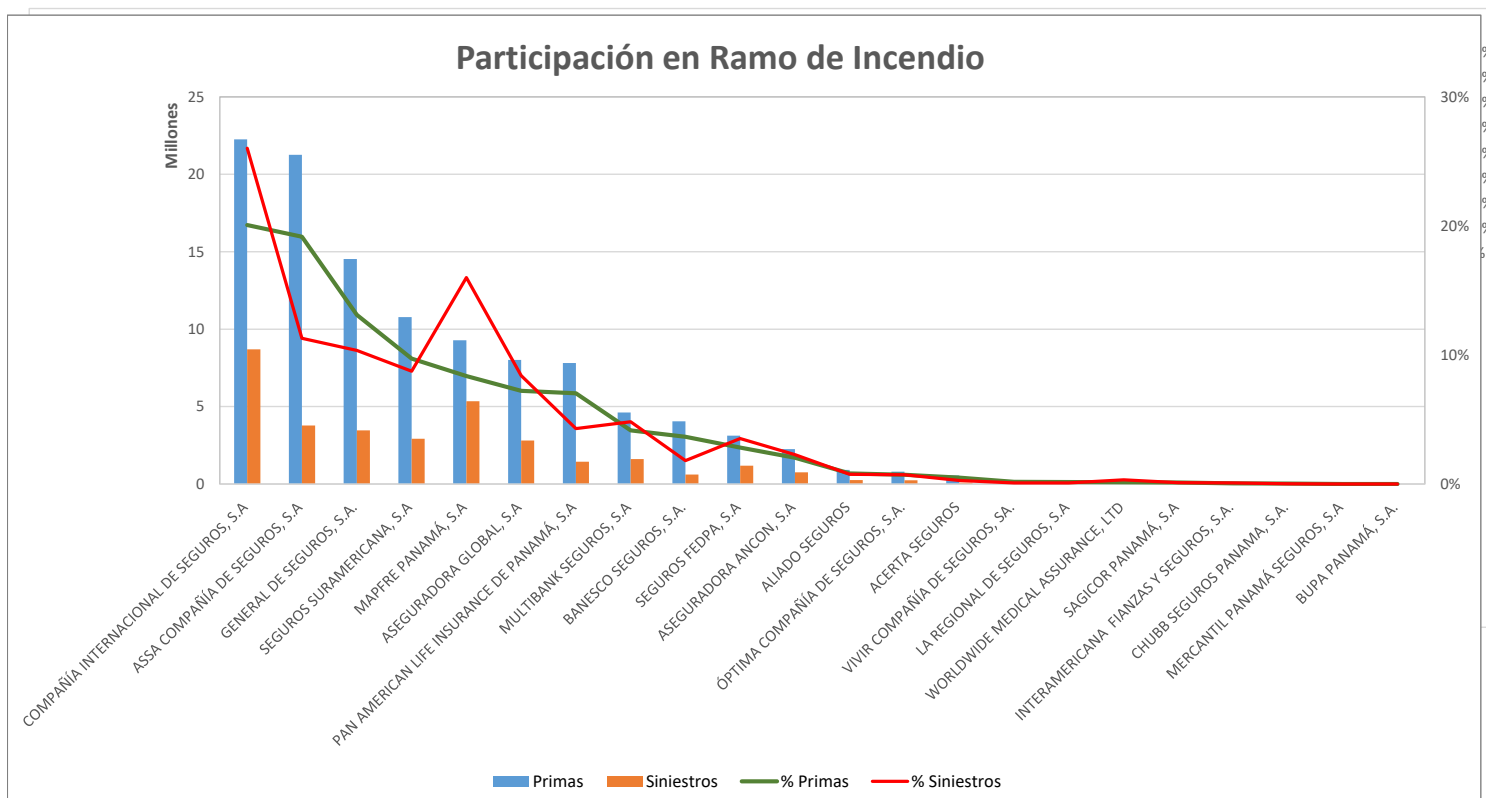


## INCENDIO

AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	52,591,186.78	53.4%	1	24,219,310.05	73.8%	46.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	14,711,187.10	14.9%	4	870,697.07	2.7%	5.9%
3	SEGUROS SURAMERICANA, S.A	8,962,530.89	9.1%	2	4,311,703.63	13.1%	48.1%
4	MAPFRE PANAMÁ, S.A	6,359,564.75	6.5%	3	1,914,632.10	5.8%	30.1%
5	ACERTA SEGUROS	2,912,441.99	3.0%	10	89,451.08	0.3%	3.1%
6	GENERAL DE SEGUROS, S.A.	2,663,165.16	2.7%	9	172,262.02	0.5%	6.5%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,580,003.37	2.6%	5	422,173.88	1.3%	16.4%
8	ASEGURADORA ANCON, S.A	1,699,343.15	1.7%	8	181,713.35	0.6%	10.7%
9	CHUBB SEGUROS PANAMÁ, S.A.	1,307,017.76	1.3%	6	305,997.25	0.9%	23.4%
10	ASEGURADORA GLOBAL, S.A	1,198,692.75	1.2%	12	29,501.09	0.1%	2.5%
11	ALIADO SEGUROS	1,116,416.40	1.1%	11	49,767.34	0.2%	4.5%
12	BANESCO SEGUROS, S.A.	749,619.08	0.8%	7	182,551.87	0.6%	24.4%
13	MULTIBANK SEGUROS, S.A	569,329.36	0.6%	16	8,589.36	0.0%	1.5%
14	LA REGIONAL DE SEGUROS, S.A	532,862.80	0.5%	13	17,502.66	0.1%	3.3%
15	SEGUROS FEDPA, S.A	257,343.58	0.3%	15	13,078.84	0.0%	5.1%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	162,932.34	0.2%	17	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	102,689.62	0.1%	14	15,355.00	0.0%	15.0%
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%
<b>TOTAL</b>		<b>\$98,476,326.88</b>	<b>100%</b>		<b>\$32,804,286.59</b>	<b>100%</b>	<b>33.3%</b>

### Participación en Ramo de Incendio



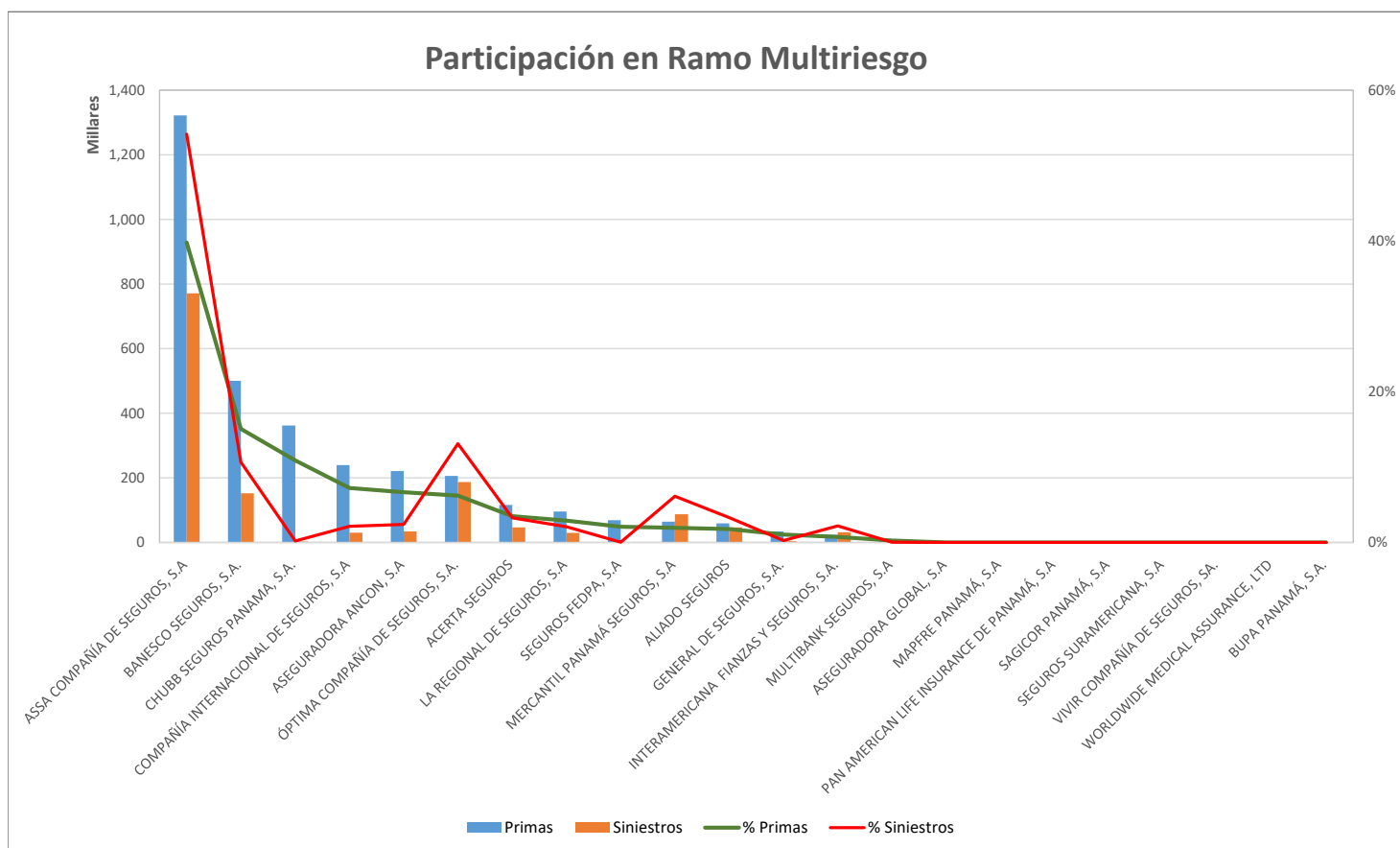
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### MULTIRIESGO AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,321,942.73	39.8%	1	771,343.79	54.2%	58.3%
2	BANESCO SEGUROS, S.A.	500,280.92	15.1%	3	151,879.26	10.7%	30.4%
3	CHUBB SEGUROS PANAMA, S.A.	361,692.03	10.9%	12	2,917.01	0.2%	0.8%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	239,594.69	7.2%	9	30,556.52	2.1%	12.8%
5	ASEGURADORA ANCON, S.A	221,167.76	6.7%	7	33,960.98	2.4%	15.4%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	206,074.87	6.2%	2	186,690.91	13.1%	90.6%
7	ACERTA SEGUROS	115,958.68	3.5%	6	46,461.17	3.3%	40.1%
8	LA REGIONAL DE SEGUROS, S.A	95,950.40	2.9%	10	29,610.88	2.1%	30.9%
9	SEGUROS FEDPA, S.A	68,820.45	2.1%	14	350.00	0.0%	0.5%
10	MERCANTIL PANAMÁ SEGUROS, S.A	64,470.71	1.9%	4	87,398.27	6.1%	135.6%
11	ALIADO SEGUROS	59,395.43	1.8%	5	46,826.08	3.3%	78.8%
12	GENERAL DE SEGUROS, S.A.	34,465.54	1.0%	11	3,811.24	0.3%	11.1%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	24,001.37	0.7%	8	31,455.94	2.2%	131.1%
14	MULTIBANK SEGUROS, S.A	8,152.85	0.2%	13	575.00	0.0%	7.1%
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>\$3,321,968.43</b>	<b>100%</b>		<b>\$1,423,837.05</b>	<b>100%</b>	<b>42.9%</b>

### Participación en Ramo Multiriesgo



# Superintendencia de Seguros y Reaseguros de Panamá

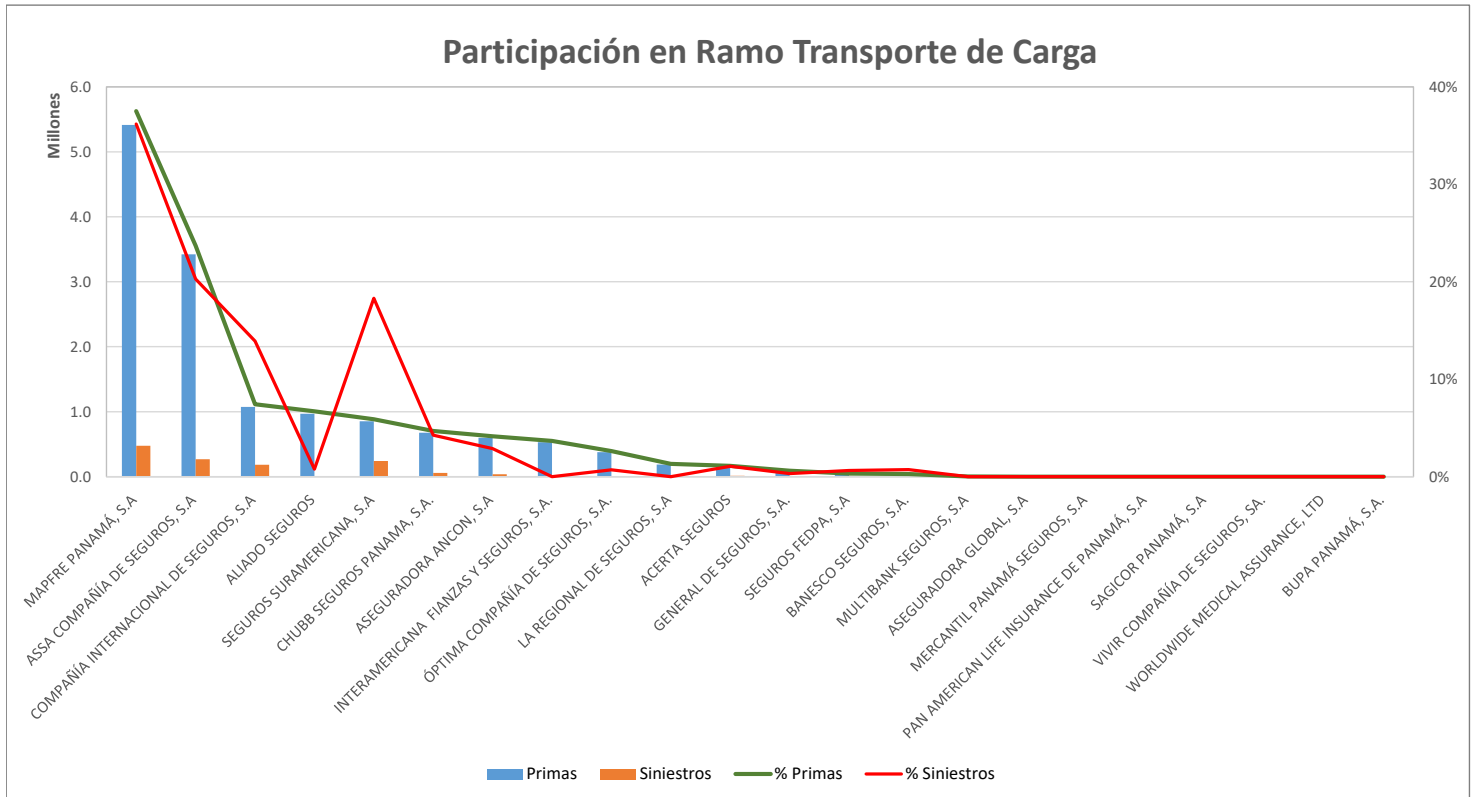
## Participación de Mercado por Productos



### TRANSPORTE DE CARGA

AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	5,414,909.94	37.5%	1	476,527.42	36.2%	8.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,421,165.11	23.7%	2	267,035.45	20.3%	7.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,073,936.36	7.4%	4	183,161.75	13.9%	17.1%
4	ALIADO SEGUROS	967,231.29	6.7%	8	10,231.36	0.8%	1.1%
5	SEGUROS SURAMERICANA, S.A	851,695.37	5.9%	3	240,959.07	18.3%	28.3%
6	CHUBB SEGUROS PANAMA, S.A.	676,369.27	4.7%	5	56,173.73	4.3%	8.3%
7	ASEGURADORA ANCON, S.A	598,176.96	4.1%	6	37,743.06	2.9%	6.3%
8	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	528,436.76	3.7%	13	0.00	0.0%	0.0%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	378,058.40	2.6%	10	9,199.79	0.7%	2.4%
10	LA REGIONAL DE SEGUROS, S.A	188,090.90	1.3%	14	0.00	0.0%	0.0%
11	ACERTA SEGUROS	159,880.85	1.1%	7	13,971.08	1.1%	8.7%
12	GENERAL DE SEGUROS, S.A.	89,232.49	0.6%	12	4,078.33	0.3%	4.6%
13	SEGUROS FEDPA, S.A	46,647.96	0.3%	11	8,352.98	0.6%	17.9%
14	BANESCO SEGUROS, S.A.	37,542.93	0.3%	9	9,390.53	0.7%	25.0%
15	MULTIBANK SEGUROS, S.A	4,446.08	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>\$14,435,820.67</b>	<b>100%</b>		<b>\$1,316,824.55</b>	<b>100%</b>	<b>9.1%</b>



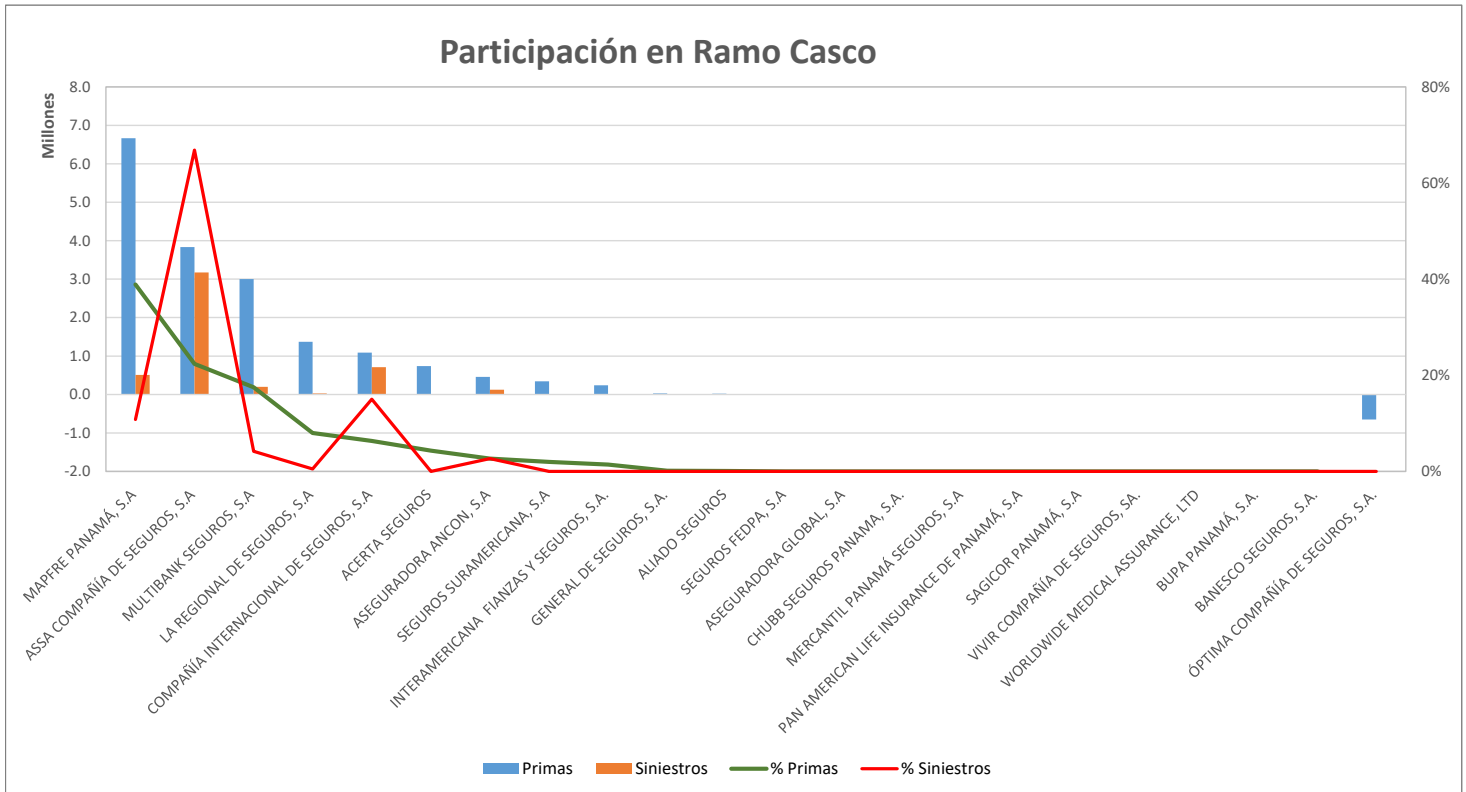


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE CASCO AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	6,664,975.01	38.9%	3	511,636.32	10.8%	7.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,832,151.70	22.4%	1	3,173,900.63	66.8%	82.8%
3	MULTIBANK SEGUROS, S.A	3,001,362.72	17.5%	4	197,723.32	4.2%	6.6%
4	LA REGIONAL DE SEGUROS, S.A	1,370,752.22	8.0%	6	25,000.00	0.5%	1.8%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,090,675.97	6.4%	2	712,905.07	15.0%	65.4%
6	ACERTA SEGUROS	740,601.75	4.3%	9	0.00	0.0%	0.0%
7	ASEGURADORA ANCON, S.A	456,216.73	2.7%	5	126,918.34	2.7%	27.8%
8	SEGUROS SURAMERICANA, S.A	340,284.96	2.0%	10	0.00	0.0%	0.0%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	242,143.79	1.4%	11	0.00	0.0%	0.0%
10	GENERAL DE SEGUROS, S.A.	26,338.11	0.2%	12	0.00	0.0%	0.0%
11	ALIADO SEGUROS	19,590.95	0.1%	7	63.73	0.0%	0.3%
12	SEGUROS FEDPA, S.A	1,702.30	0.0%	8	62.08	0.0%	3.6%
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, S.A.	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.	-648,918.05	-3.8%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$17,137,878.16</b>	<b>100%</b>		<b>\$4,748,209.49</b>	<b>100%</b>	<b>27.7%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

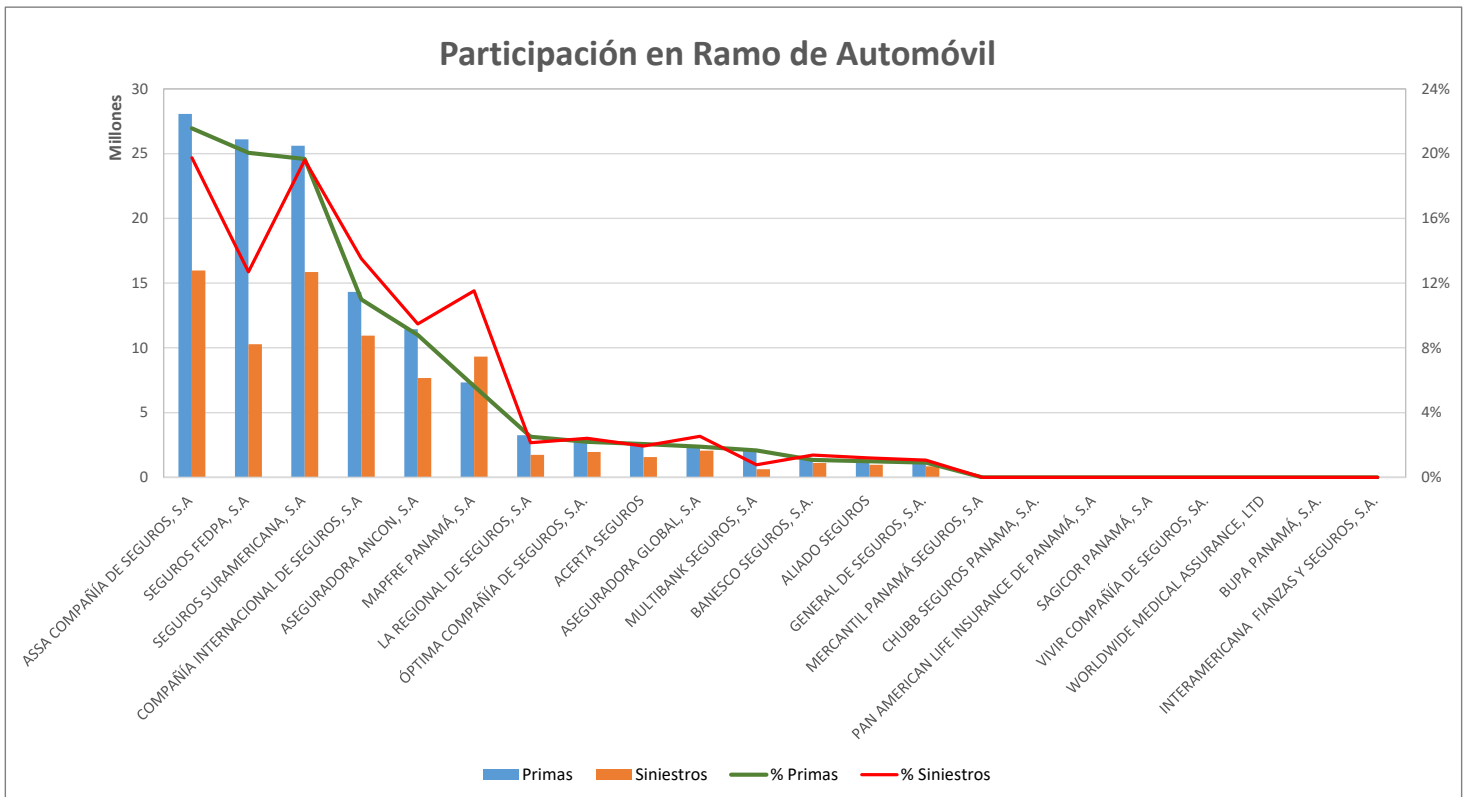
## Participación de Mercado por Productos



### AUTOMÓVIL

AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	28,071,264.68	21.6%	1	15,980,667.72	19.7%	56.9%
2	SEGUROS FEDPA, S.A	26,100,891.51	20.0%	4	10,277,460.22	12.7%	39.4%
3	SEGUROS SURAMERICANA, S.A	25,610,182.76	19.7%	2	15,860,136.28	19.6%	61.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	14,317,508.34	11.0%	3	10,938,871.22	13.5%	76.4%
5	ASEGURADORA ANCON, S.A	11,446,967.55	8.8%	6	7,667,230.32	9.5%	67.0%
6	MAPFRE PANAMÁ, S.A	7,333,064.35	5.6%	5	9,324,648.77	11.5%	127.2%
7	LA REGIONAL DE SEGUROS, S.A	3,261,748.37	2.5%	9	1,735,243.60	2.1%	53.2%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,854,625.09	2.2%	8	1,957,011.12	2.4%	68.6%
9	ACERTA SEGUROS	2,673,392.01	2.1%	10	1,564,540.74	1.9%	58.5%
10	ASEGURADORA GLOBAL, S.A	2,461,004.40	1.9%	7	2,057,953.73	2.5%	83.6%
11	MULTIBANK SEGUROS, S.A	2,161,143.49	1.7%	14	623,549.98	0.8%	28.9%
12	BANESCO SEGUROS, S.A.	1,404,033.69	1.1%	11	1,115,117.39	1.4%	79.4%
13	ALIADO SEGUROS	1,301,099.81	1.0%	12	970,656.37	1.2%	74.6%
14	GENERAL DE SEGUROS, S.A.	1,195,142.06	0.9%	13	858,453.50	1.1%	71.8%
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>\$130,192,068.11</b>	<b>100%</b>		<b>\$80,932,798.47</b>	<b>100%</b>	<b>62.2%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

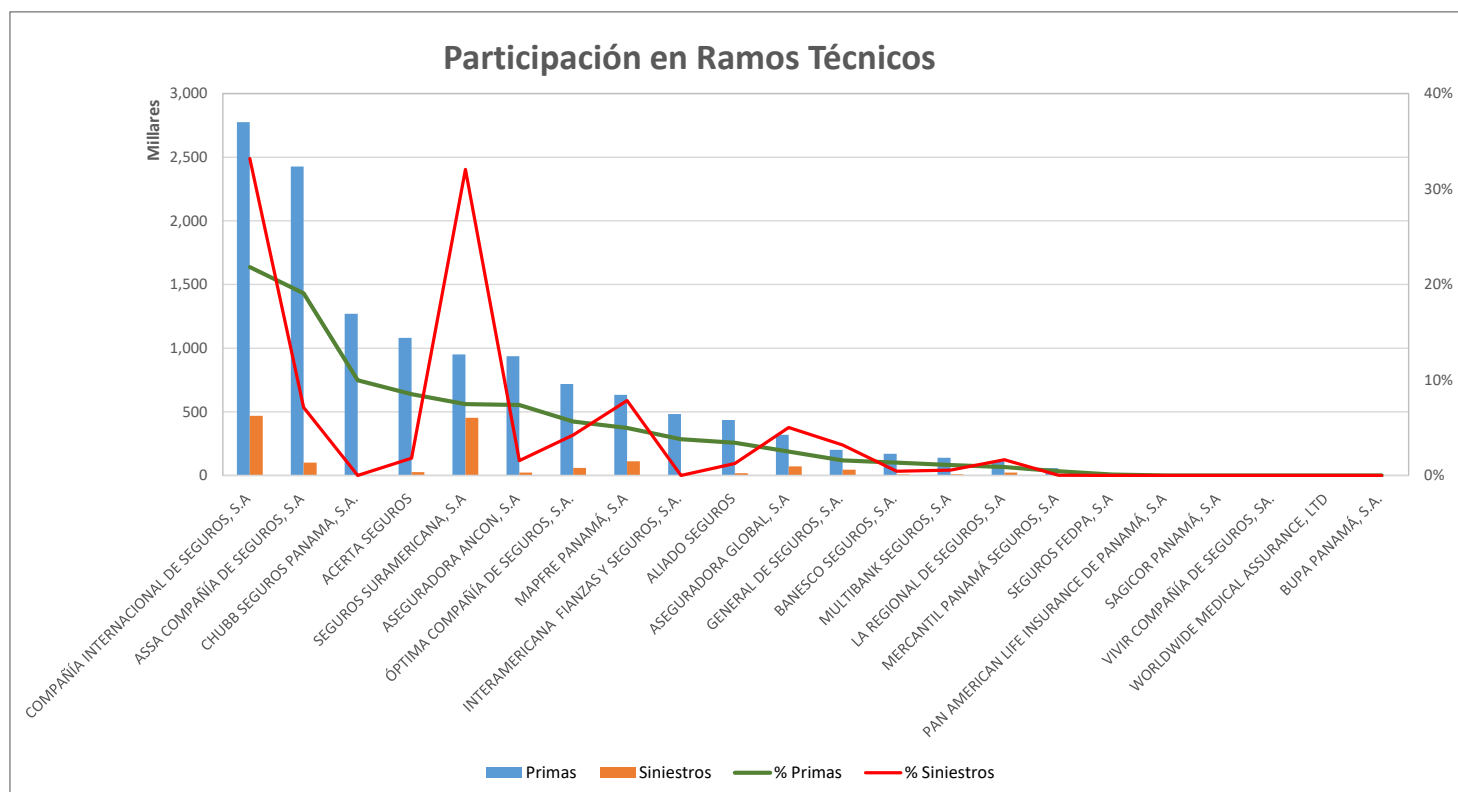
## Participación de Mercado por Productos



### RAMOS TÉCNICOS

AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,775,623.01	21.8%	1	468,357.35	33.2%	16.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,426,426.74	19.1%	4	100,564.80	7.1%	4.1%
3	CHUBB SEGUROS PANAMA, S.A.	1,269,158.57	10.0%	15	0.00	0.0%	0.0%
4	ACERTA SEGUROS	1,081,413.86	8.5%	8	25,496.58	1.8%	2.4%
5	SEGUROS SURAMERICANA, S.A	951,426.46	7.5%	2	452,369.57	32.1%	47.5%
6	ASEGURADORA ANCON, S.A	937,154.06	7.4%	10	21,917.87	1.6%	2.3%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	718,589.72	5.7%	6	59,715.90	4.2%	8.3%
8	MAPFRE PANAMÁ, S.A	632,406.58	5.0%	3	110,748.07	7.9%	17.5%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	482,186.93	3.8%	16	0.00	0.0%	0.0%
10	ALIADO SEGUROS	434,670.13	3.4%	11	17,668.70	1.3%	4.1%
11	ASEGURADORA GLOBAL, S.A	319,285.25	2.5%	5	70,955.89	5.0%	22.2%
12	GENERAL DE SEGUROS, S.A.	201,391.94	1.6%	7	45,021.65	3.2%	22.4%
13	BANESCO SEGUROS, S.A.	169,814.31	1.3%	13	6,280.17	0.4%	3.7%
14	MULTIBANK SEGUROS, S.A	138,136.38	1.1%	12	7,931.09	0.6%	5.7%
15	LA REGIONAL DE SEGUROS, S.A	111,074.14	0.9%	9	23,263.79	1.6%	20.9%
16	MERCANTIL PANAMÁ SEGUROS, S.A	56,585.01	0.4%	14	434.43	0.0%	0.8%
17	SEGUROS FEDPA, S.A	12,544.32	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>\$12,717,887.41</b>	<b>100%</b>		<b>\$1,410,725.86</b>	<b>100%</b>	<b>11.1%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

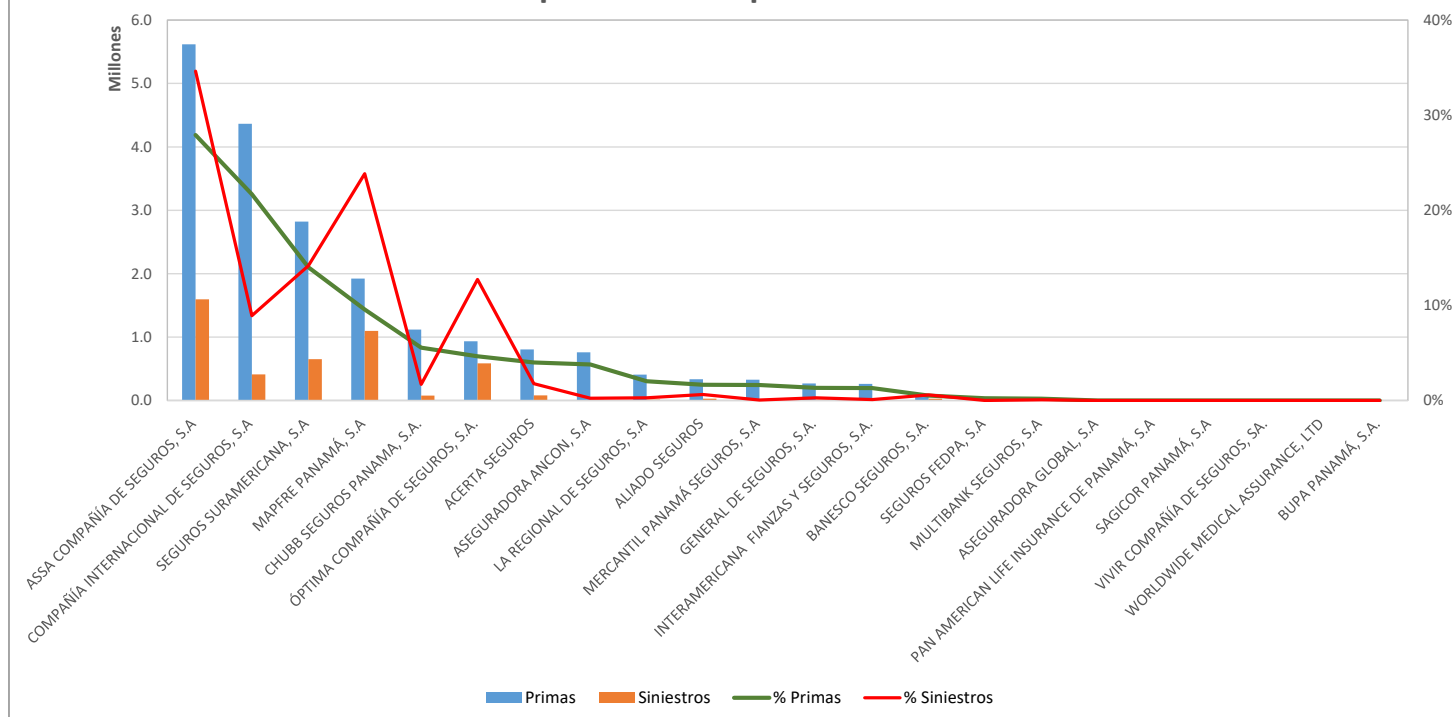


### RESPONSABILIDAD CIVIL

AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,618,685.69	27.9%	1	1,594,482.62	34.6%	28.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,365,188.79	21.7%	5	411,062.45	8.9%	9.4%
3	SEGUROS SURAMERICANA, S.A	2,820,314.95	14.0%	3	652,522.78	14.2%	23.1%
4	MAPFRE PANAMÁ, S.A	1,923,472.10	9.6%	2	1,098,527.17	23.9%	57.1%
5	CHUBB SEGUROS PANAMA, S.A.	1,118,847.26	5.6%	7	78,275.45	1.7%	7.0%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	933,531.94	4.6%	4	586,180.33	12.7%	62.8%
7	ACERTA SEGUROS	805,722.97	4.0%	6	81,775.33	1.8%	10.1%
8	ASEGURADORA ANCON, S.A	760,579.22	3.8%	12	10,476.74	0.2%	1.4%
9	LA REGIONAL DE SEGUROS, S.A	407,095.82	2.0%	10	13,015.61	0.3%	3.2%
10	ALIADO SEGUROS	333,408.25	1.7%	8	29,192.21	0.6%	8.8%
11	MERCANTIL PANAMÁ SEGUROS, S.A	328,713.11	1.6%	15	1,792.14	0.0%	0.5%
12	GENERAL DE SEGUROS, S.A.	267,354.95	1.3%	11	12,848.34	0.3%	4.8%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	262,848.43	1.3%	13	4,466.79	0.1%	1.7%
14	BANESCO SEGUROS, S.A.	101,403.50	0.5%	9	26,621.93	0.6%	26.3%
15	SEGUROS FEDPA, S.A	46,042.41	0.2%	16	145.44	0.0%	0.3%
16	MULTIBANK SEGUROS, S.A	36,004.42	0.2%	14	3,461.97	0.1%	9.6%
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>\$20,129,213.81</b>	<b>100%</b>		<b>\$4,604,847.30</b>	<b>100%</b>	<b>22.9%</b>

### Participación en Responsabilidad Civil

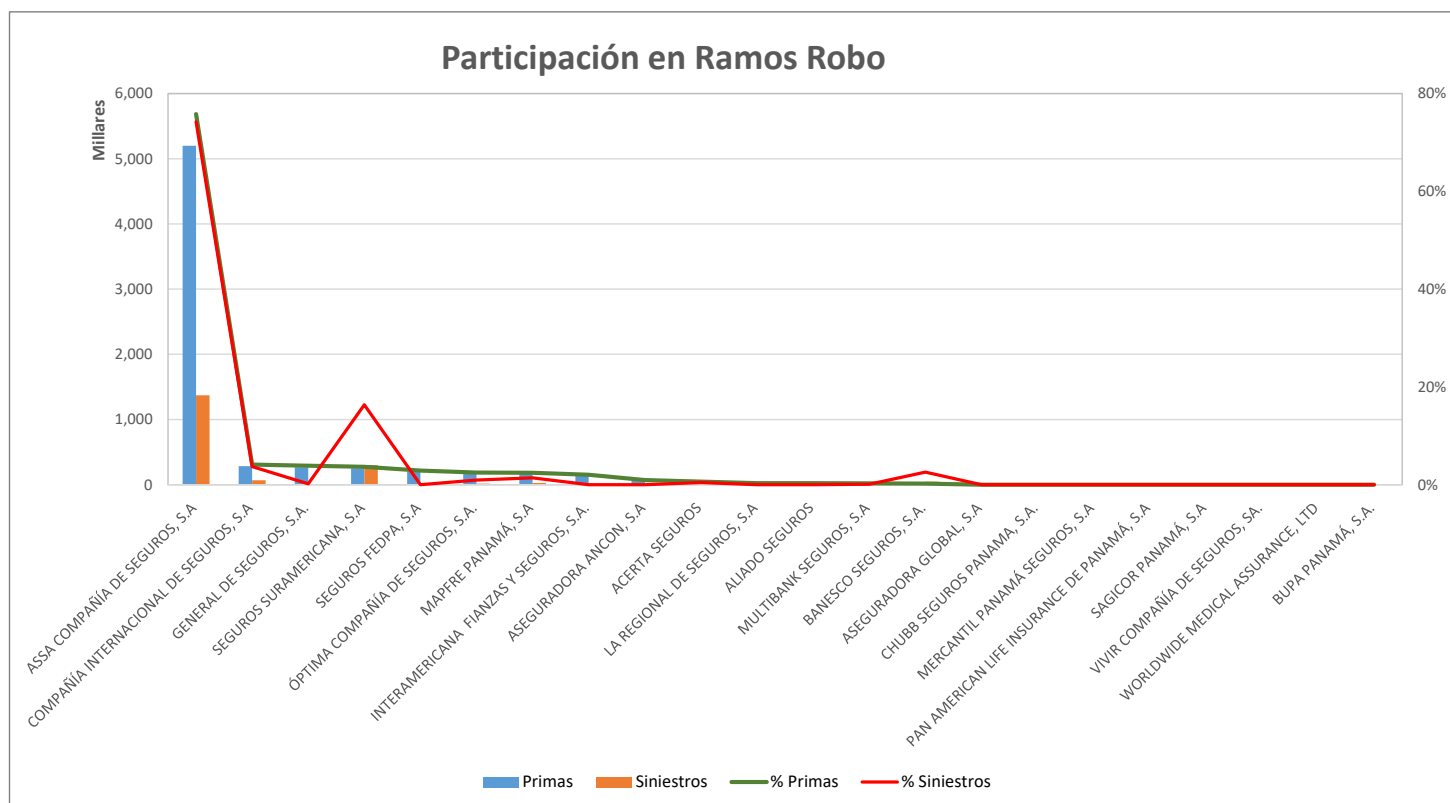


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### RAMO DE ROBO AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,199,426.66	75.8%	1	1,372,810.15	74.2%	26.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	282,797.33	4.1%	3	68,266.62	3.7%	24.1%
3	GENERAL DE SEGUROS, S.A.	265,806.55	3.9%	8	3,290.82	0.2%	1.2%
4	SEGUROS SURAMERICANA, S.A	252,000.18	3.7%	2	302,619.83	16.4%	120.1%
5	SEGUROS FEDPA, S.A	198,815.28	2.9%	11	212.29	0.0%	0.1%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	171,273.13	2.5%	6	17,666.71	1.0%	10.3%
7	MAPFRE PANAMÁ, S.A	168,089.06	2.5%	5	25,965.25	1.4%	15.4%
8	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	139,976.56	2.0%	12	0.00	0.0%	0.0%
9	ASEGURADORA ANCON, S.A	63,440.36	0.9%	22	-7.86	0.0%	0.0%
10	ACERTA SEGUROS	41,787.27	0.6%	7	8,412.74	0.5%	20.1%
11	LA REGIONAL DE SEGUROS, S.A	22,881.59	0.3%	13	0.00	0.0%	0.0%
12	ALIADO SEGUROS	20,116.79	0.3%	10	348.92	0.0%	1.7%
13	MULTIBANK SEGUROS, S.A	17,990.13	0.3%	9	1,735.65	0.1%	9.6%
14	BANESCO SEGUROS, S.A.	14,980.33	0.2%	4	47,595.22	2.6%	317.7%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
16	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	15	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$6,859,381.22</b>	<b>100%</b>		<b>\$1,848,916.34</b>	<b>100%</b>	<b>27.0%</b>

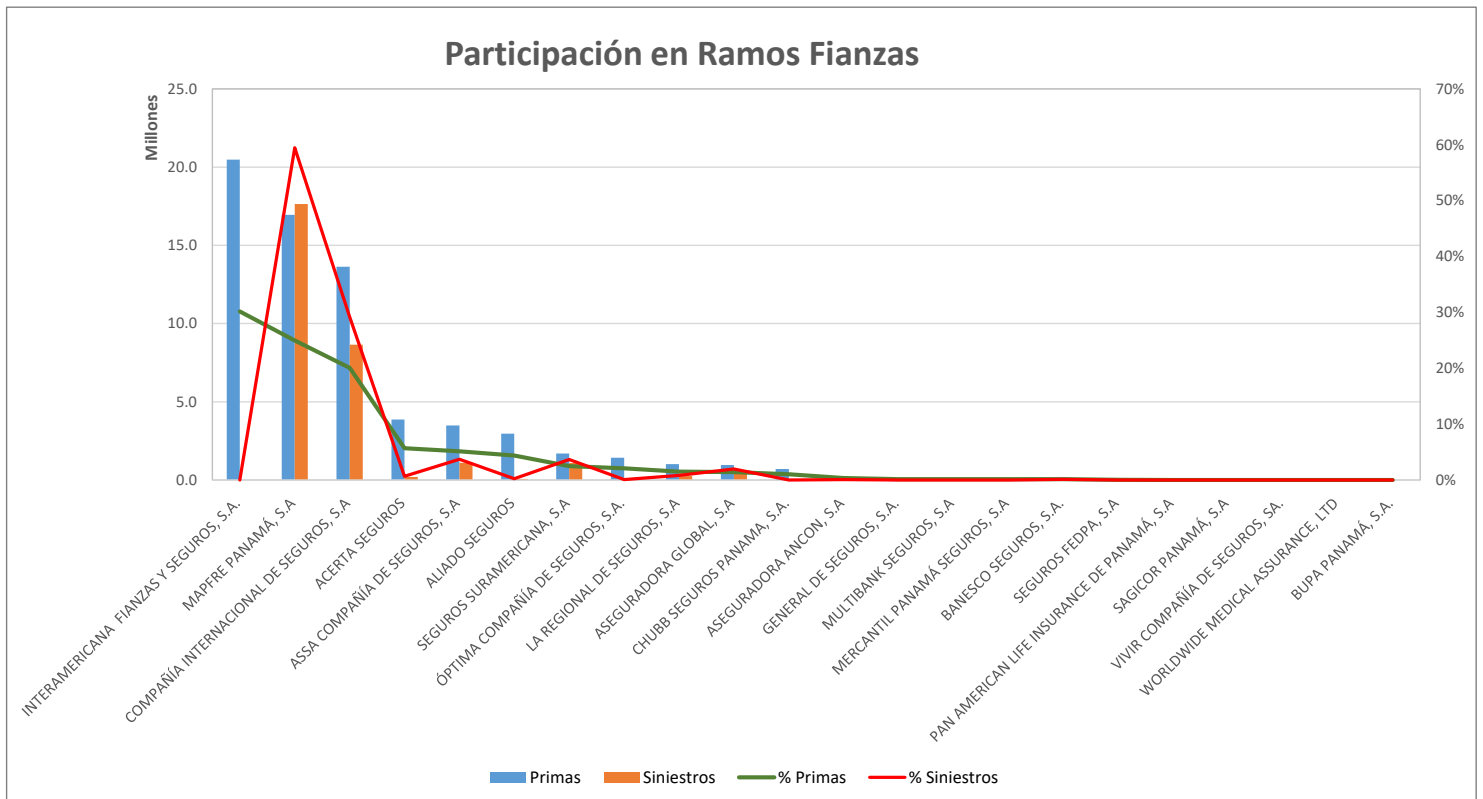


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE FIANZAS AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	20,475,539.94	30.2%	12	0.00	0.0%	0.0%
2	MAPFRE PANAMÁ, S.A	16,950,767.71	25.0%	1	17,640,327.01	59.5%	104.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,629,957.00	20.1%	2	8,652,077.03	29.2%	63.5%
4	ACERTA SEGUROS	3,866,526.89	5.7%	7	202,793.65	0.7%	5.2%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	3,478,894.61	5.1%	3	1,097,953.53	3.7%	31.6%
6	ALIADO SEGUROS	2,969,794.26	4.4%	8	66,757.13	0.2%	2.2%
7	SEGUROS SURAMERICANA, S.A	1,697,686.58	2.5%	4	1,084,689.76	3.7%	63.9%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,426,736.31	2.1%	11	21,733.02	0.1%	1.5%
9	LA REGIONAL DE SEGUROS, S.A	1,010,369.83	1.5%	6	249,304.50	0.8%	24.7%
10	ASEGURADORA GLOBAL, S.A	958,519.58	1.4%	5	591,311.45	2.0%	61.7%
11	CHUBB SEGUROS PANAMA, S.A.	706,053.98	1.0%	13	0.00	0.0%	0.0%
12	ASEGURADORA ANCON, S.A	253,249.31	0.4%	10	23,005.00	0.1%	9.1%
13	GENERAL DE SEGUROS, S.A.	115,105.11	0.2%	14	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	104,756.05	0.2%	15	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	100,578.77	0.1%	16	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	94,038.20	0.1%	9	34,068.80	0.1%	36.2%
17	SEGUROS FEDPA, S.A	35,004.37	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>\$67,873,578.50</b>	<b>100%</b>		<b>\$29,664,020.88</b>	<b>100%</b>	<b>43.7%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos



### OTROS RAMOS

AL 31 DE MAYO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	11,482,376.91	23.7%	2	1,310,278.51	17.0%	11.4%
2	GENERAL DE SEGUROS, S.A.	10,608,552.17	21.9%	4	696,488.88	9.1%	6.6%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,357,366.59	21.4%	1	3,025,892.17	39.3%	29.2%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	6,933,327.51	14.3%	6	463,940.98	6.0%	6.7%
5	MERCANTIL PANAMÁ SEGUROS, S.A	2,302,290.37	4.7%	8	142,204.00	1.8%	6.2%
6	SEGUROS SURAMERICANA, S.A	2,122,682.41	4.4%	7	175,017.45	2.3%	8.2%
7	ALIADO SEGUROS	1,795,344.50	3.7%	9	66,920.91	0.9%	3.7%
8	ASEGURADORA GLOBAL, S.A	1,505,828.88	3.1%	11	21,924.93	0.3%	1.5%
9	MULTIBANK SEGUROS, S.A	450,578.00	0.9%	5	601,164.25	7.8%	133.4%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	260,692.01	0.5%	3	1,146,294.27	14.9%	439.7%
11	ASEGURADORA ANCON, S.A	247,702.03	0.5%	10	38,186.48	0.5%	15.4%
12	LA REGIONAL DE SEGUROS, S.A	222,403.92	0.5%	13	2,549.09	0.0%	1.1%
13	ACERTA SEGUROS	185,154.87	0.4%	14	11.58	0.0%	0.0%
14	BANESCO SEGUROS, S.A.	13,819.42	0.0%	12	4,031.26	0.1%	29.2%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	7,571.96	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>\$48,495,691.55</b>	<b>100%</b>		<b>\$7,694,904.76</b>	<b>100%</b>	<b>15.9%</b>

