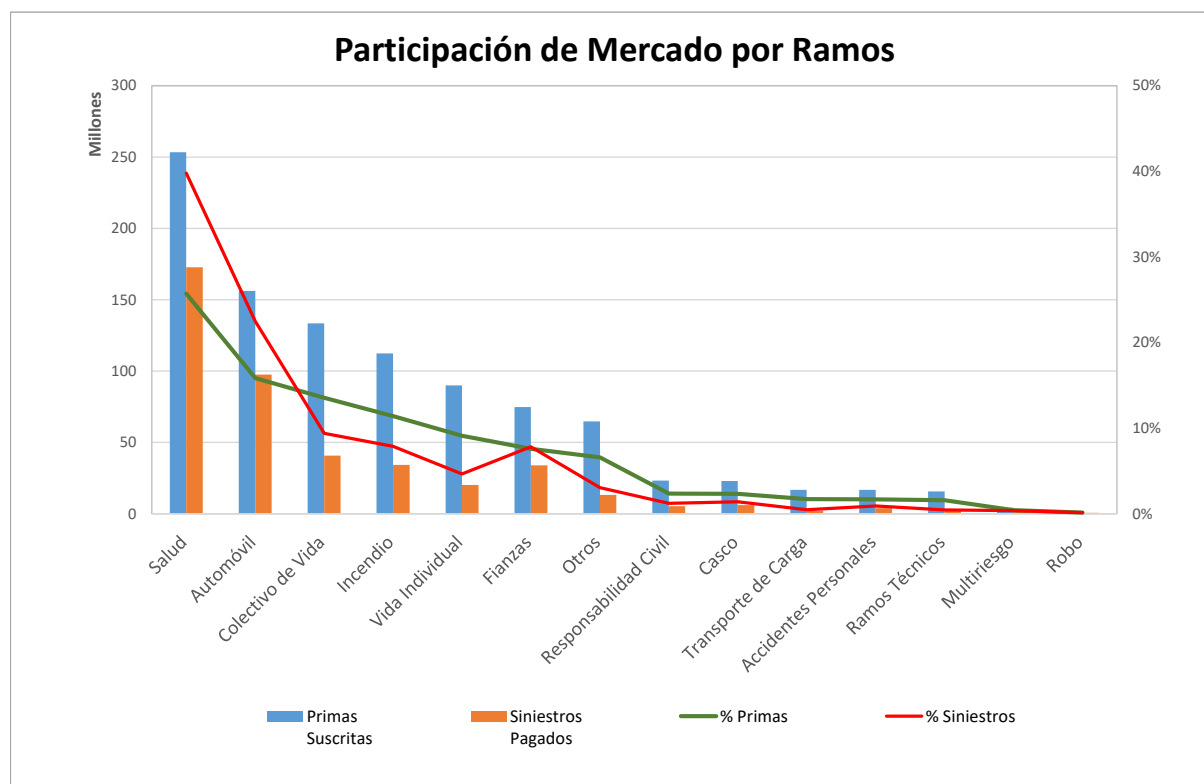


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE JUNIO DE 2024

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	253,396,830.22	25.7%	1	172,690,983.86	39.8%	68.2%
2	Automóvil	156,155,918.69	15.8%	2	97,561,776.61	22.5%	62.5%
3	Colectivo de Vida	133,490,355.38	13.5%	3	40,729,550.02	9.4%	30.5%
4	Incendio	112,413,197.70	11.4%	4	34,190,066.42	7.9%	30.4%
5	Vida Individual	89,902,710.14	9.1%	6	20,132,313.91	4.6%	22.4%
6	Fianzas	74,798,088.57	7.6%	5	33,978,447.37	7.8%	45.4%
7	Otros	64,743,595.68	6.6%	7	13,242,319.66	3.1%	20.5%
8	Responsabilidad Civil	23,250,814.99	2.4%	9	5,302,332.74	1.2%	22.8%
9	Casco	22,874,428.99	2.3%	8	6,077,601.74	1.4%	26.6%
10	Transporte de Carga	16,786,444.78	1.7%	11	2,071,111.51	0.5%	12.3%
11	Accidentes Personales	16,689,287.66	1.7%	10	3,970,325.50	0.9%	23.8%
12	Ramos Técnicos	15,622,339.92	1.6%	12	1,923,289.51	0.4%	12.3%
13	Multirisgo	4,190,952.55	0.4%	13	1,578,707.58	0.4%	37.7%
14	Robo	1,289,987.73	0.1%	14	574,103.13	0.1%	44.5%
TOTAL		\$985,604,953.00	100%		\$434,022,929.56	100%	44.0%



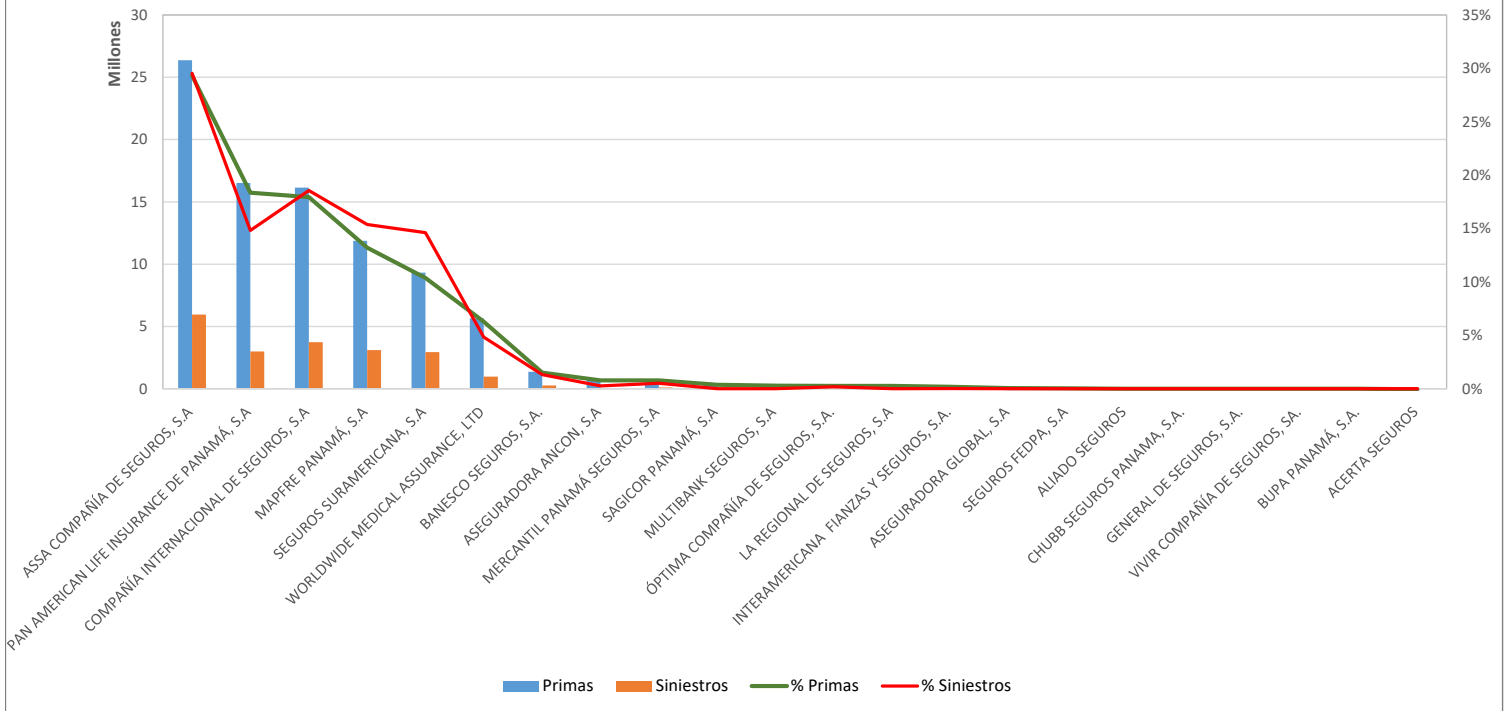
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



VIDA INDIVIDUAL AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	26,366,125.94	29.3%	1	5,947,661.70	29.5%	22.6%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	16,510,302.38	18.4%	4	2,982,958.90	14.8%	18.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,141,123.35	18.0%	2	3,736,038.36	18.6%	23.1%
4	MAPFRE PANAMÁ, S.A	11,867,393.65	13.2%	3	3,096,215.62	15.4%	26.1%
5	SEGUROS SURAMERICANA, S.A	9,322,781.76	10.4%	5	2,940,415.88	14.6%	31.5%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	5,648,080.98	6.3%	6	972,995.00	4.8%	17.2%
7	BANESCO SEGUROS, S.A.	1,360,688.47	1.5%	7	266,050.00	1.3%	19.6%
8	ASEGURADORA ANCON, S.A	710,980.40	0.8%	9	52,999.99	0.3%	7.5%
9	MERCANTIL PANAMÁ SEGUROS, S.A	707,453.81	0.8%	8	101,201.46	0.5%	14.3%
10	SAGICOR PANAMÁ, S.A	334,756.91	0.4%	12	0.00	0.0%	0.0%
11	MULTIBANK SEGUROS, S.A	258,083.67	0.3%	13	0.00	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	240,543.25	0.3%	10	34,600.00	0.2%	14.4%
13	LA REGIONAL DE SEGUROS, S.A	237,277.05	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	164,790.76	0.2%	11	1,177.00	0.0%	0.7%
15	ASEGURADORA GLOBAL, S.A	57,328.39	0.1%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	23,993.55	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	-48,994.18	-0.1%	22	0.00	0.0%	0.0%
TOTAL		\$89,902,710.14	100%		\$20,132,313.91	100%	22.4%

Participación en Vida Individual

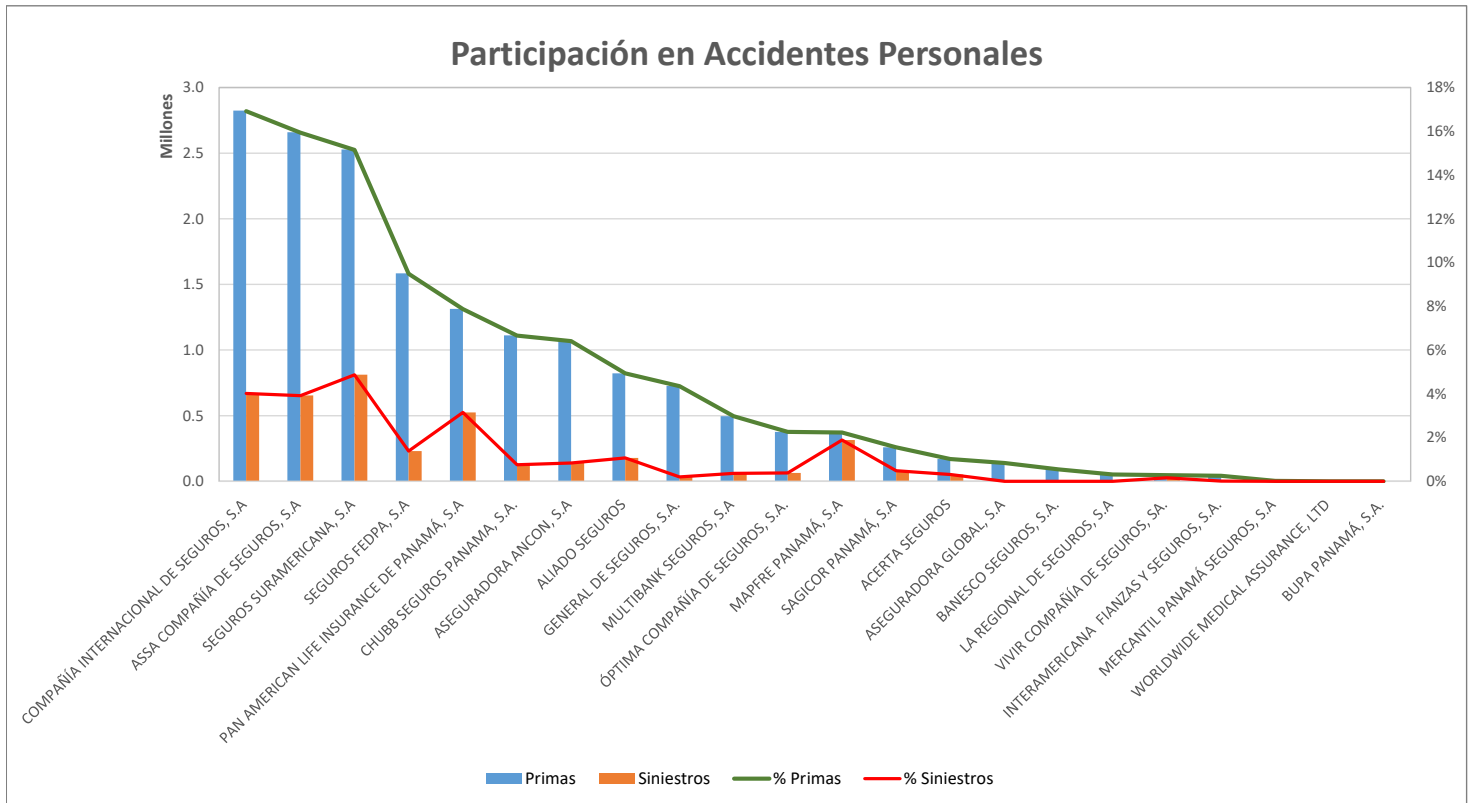


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,823,625.44	16.9%	2	670,143.43	4.0%	23.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,659,133.19	15.9%	3	653,798.80	3.9%	24.6%
3	SEGUROS SURAMERICANA, S.A	2,528,634.01	15.2%	1	812,372.64	4.9%	32.1%
4	SEGUROS FEDPA, S.A	1,583,895.65	9.5%	6	230,861.74	1.4%	14.6%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,313,704.74	7.9%	4	525,584.05	3.1%	40.0%
6	CHUBB SEGUROS PANAMA, S.A.	1,111,668.36	6.7%	9	126,323.88	0.8%	11.4%
7	ASEGURADORA ANCON, S.A	1,068,763.73	6.4%	8	139,099.92	0.8%	13.0%
8	ALIADO SEGUROS	822,992.19	4.9%	7	178,940.06	1.1%	21.7%
9	GENERAL DE SEGUROS, S.A.	725,934.34	4.3%	14	33,963.00	0.2%	4.7%
10	MULTIBANK SEGUROS, S.A	496,369.47	3.0%	12	60,022.99	0.4%	12.1%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	376,776.98	2.3%	11	64,041.45	0.4%	17.0%
12	MAPFRE PANAMÁ, S.A	372,310.86	2.2%	5	314,607.70	1.9%	84.5%
13	SAGICOR PANAMÁ, S.A	259,823.95	1.6%	10	81,585.03	0.5%	31.4%
14	ACERTA SEGUROS	170,461.00	1.0%	13	51,919.78	0.3%	30.5%
15	ASEGURADORA GLOBAL, S.A	139,641.78	0.8%	19	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	90,436.45	0.5%	20	0.00	0.0%	0.0%
17	LA REGIONAL DE SEGUROS, S.A	52,476.17	0.3%	18	29.36	0.0%	0.1%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	47,795.57	0.3%	15	26,335.17	0.2%	55.1%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	41,636.19	0.2%	16	537.87	0.0%	1.3%
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%
TOTAL		\$16,689,288	100%		\$3,970,325.50	100%	23.8%



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

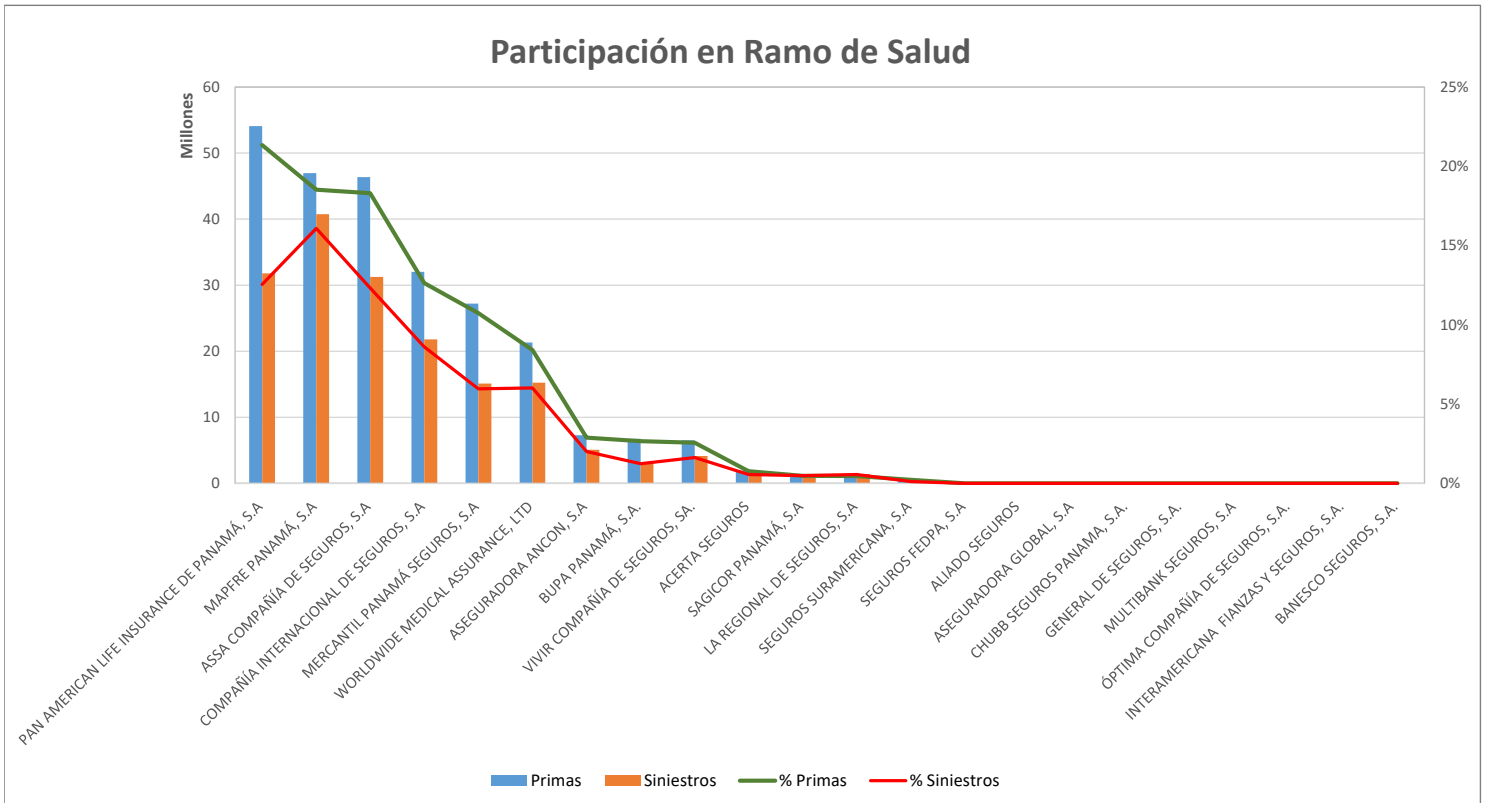


SALUD

AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	54,078,236.17	21.3%	2	31,789,422.56	12.5%	58.8%
2	MAPFRE PANAMÁ, S.A	46,953,939.57	18.5%	1	40,754,214.32	16.1%	86.8%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	46,368,967.48	18.3%	3	31,253,044.88	12.3%	67.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	32,026,506.57	12.6%	4	21,797,891.03	8.6%	68.1%
5	MERCANTIL PANAMÁ SEGUROS, S.A	27,211,153.85	10.7%	6	15,108,236.91	6.0%	55.5%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	21,328,595.33	8.4%	5	15,256,392.16	6.0%	71.5%
7	ASEGURADORA ANCON, S.A	7,297,248.67	2.9%	7	5,079,423.01	2.0%	69.6%
8	BUPA PANAMÁ, S.A.	6,738,370.32	2.7%	9	3,152,565.17	1.2%	46.8%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	6,510,112.27	2.6%	8	4,142,287.28	1.6%	63.6%
10	ACERTA SEGUROS	1,950,193.00	0.8%	10	1,419,432.28	0.6%	72.8%
11	SAGICOR PANAMÁ, S.A	1,204,712.04	0.5%	12	1,245,059.16	0.5%	103.3%
12	LA REGIONAL DE SEGUROS, S.A	1,167,639.21	0.5%	11	1,413,844.41	0.6%	121.1%
13	SEGUROS SURAMERICANA, S.A	555,857.93	0.2%	13	279,170.69	0.1%	50.2%
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%
TOTAL		\$253,396,830.22	100%		\$172,690,983.86	100%	68.2%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

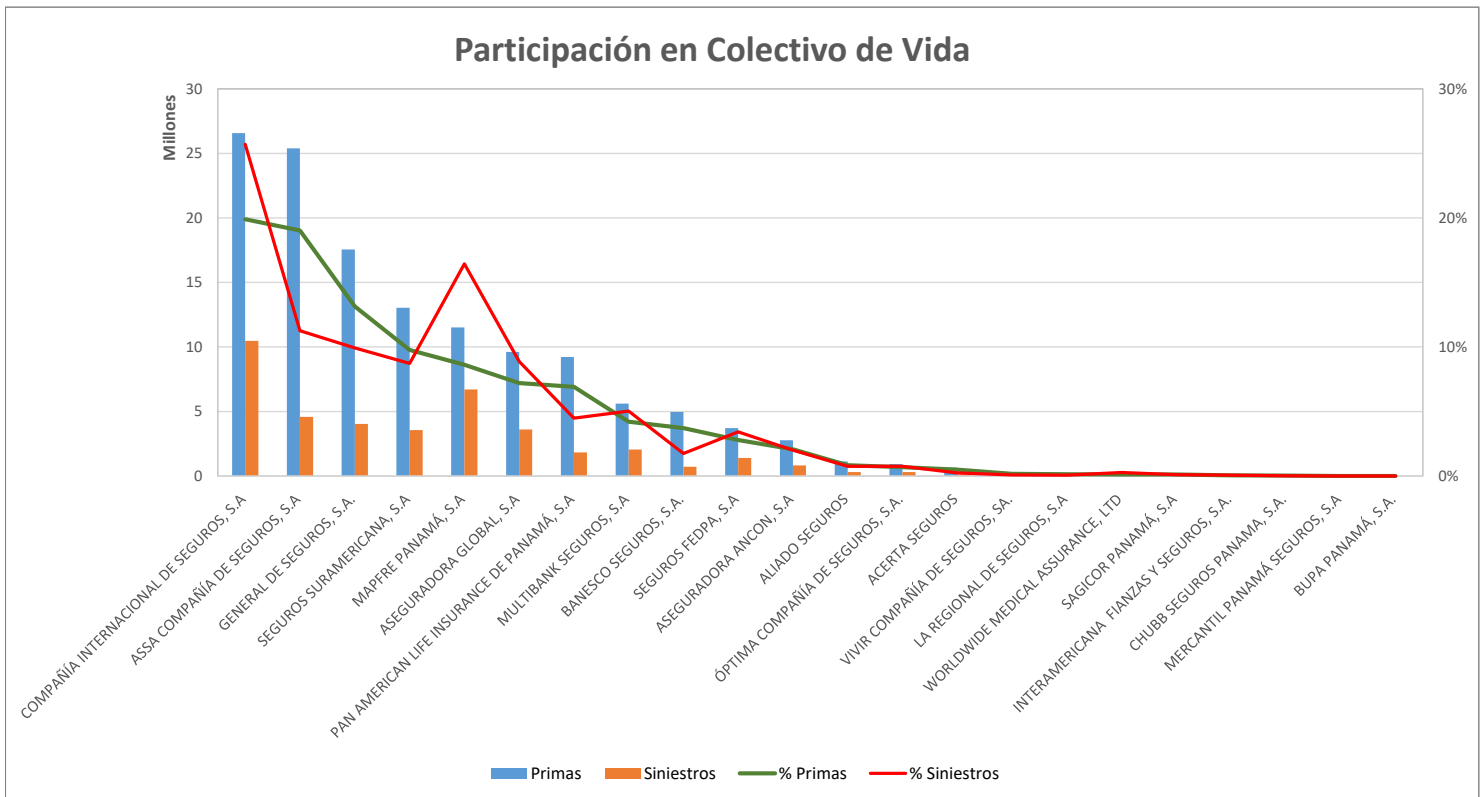


COLECTIVO DE VIDA

AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	26,562,695.68	19.9%	1	10,468,541.25	25.7%	39.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	25,389,931.24	19.0%	3	4,587,845.82	11.3%	18.1%
3	GENERAL DE SEGUROS, S.A.	17,547,818.99	13.1%	4	4,044,385.66	9.9%	23.0%
4	SEGUROS SURAMERICANA, S.A	13,040,392.48	9.8%	6	3,555,831.71	8.7%	27.3%
5	MAPFRE PANAMÁ, S.A	11,519,050.48	8.6%	2	6,699,240.81	16.4%	58.2%
6	ASEGURADORA GLOBAL, S.A	9,613,282.07	7.2%	5	3,615,914.83	8.9%	37.6%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	9,226,410.01	6.9%	8	1,827,845.51	4.5%	19.8%
8	MULTIBANK SEGUROS, S.A	5,611,325.71	4.2%	7	2,047,069.27	5.0%	36.5%
9	BANESCO SEGUROS, S.A.	4,963,333.53	3.7%	11	710,976.07	1.7%	14.3%
10	SEGUROS FEDPA, S.A	3,713,583.89	2.8%	9	1,396,092.61	3.4%	37.6%
11	ASEGURADORA ANCON, S.A	2,763,646.33	2.1%	10	813,272.05	2.0%	29.4%
12	ALIADO SEGUROS	1,124,521.23	0.8%	12	309,480.94	0.8%	27.5%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	918,726.13	0.7%	13	307,922.17	0.8%	33.5%
14	ACERTA SEGUROS	656,204.41	0.5%	15	95,073.46	0.2%	14.5%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	227,071.82	0.2%	17	31,967.59	0.1%	14.1%
16	LA REGIONAL DE SEGUROS, S.A	191,320.06	0.1%	19	28,922.18	0.1%	15.1%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	162,269.57	0.1%	14	109,822.58	0.3%	67.7%
18	SAGICOR PANAMÁ, S.A	152,254.03	0.1%	16	41,775.58	0.1%	27.4%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	65,782.09	0.0%	18	29,309.01	0.1%	44.6%
20	CHUBB SEGUROS PANAMA, S.A.	40,735.63	0.0%	20	8,260.92	0.0%	20.3%
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		\$133,490,355.38	100%		\$40,729,550.02	100%	30.5%

Participación en Colectivo de Vida



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

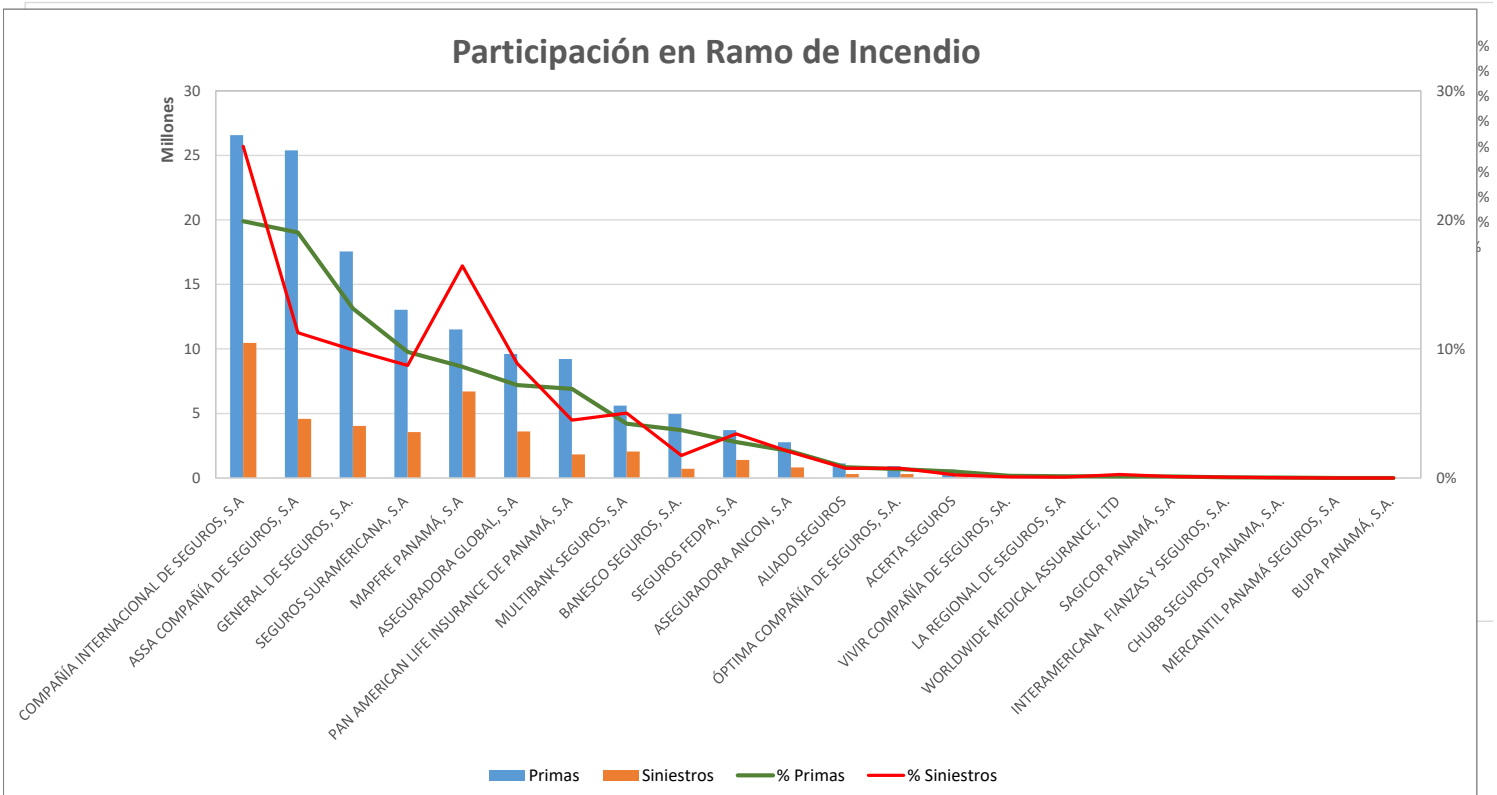


INCENDIO

AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	56,147,820.42	49.9%	1	24,721,543.79	72.3%	44.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,622,264.53	14.8%	4	1,147,956.58	3.4%	6.9%
3	SEGUROS SURAMERICANA, S.A	11,548,309.90	10.3%	2	4,692,389.26	13.7%	40.6%
4	MAPFRE PANAMÁ, S.A	7,793,123.37	6.9%	3	1,964,688.98	5.7%	25.2%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,342,343.22	3.0%	5	486,440.35	1.4%	14.6%
6	ACERTA SEGUROS	3,261,513.99	2.9%	10	158,135.46	0.5%	4.8%
7	ASEGURADORA ANCON, S.A	3,225,037.94	2.9%	7	187,616.51	0.5%	5.8%
8	GENERAL DE SEGUROS, S.A.	3,219,804.17	2.9%	9	186,361.07	0.5%	5.8%
9	CHUBB SEGUROS PANAMA, S.A.	1,615,244.97	1.4%	6	310,405.16	0.9%	19.2%
10	ASEGURADORA GLOBAL, S.A	1,423,881.31	1.3%	12	29,854.84	0.1%	2.1%
11	ALIADO SEGUROS	1,282,488.71	1.1%	11	59,470.07	0.2%	4.6%
12	BANESCO SEGUROS, S.A.	933,821.05	0.8%	8	186,457.31	0.5%	20.0%
13	MULTIBANK SEGUROS, S.A	704,813.18	0.6%	16	8,991.54	0.0%	1.3%
14	LA REGIONAL DE SEGUROS, S.A	665,056.12	0.6%	13	20,799.66	0.1%	3.1%
15	SEGUROS FEDPA, S.A	305,116.27	0.3%	15	13,600.84	0.0%	4.5%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	187,692.58	0.2%	17	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	134,865.97	0.1%	14	15,355.00	0.0%	11.4%
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		\$112,413,197.70	100%		\$34,190,066.42	100%	30.4%

Participación en Ramo de Incendio



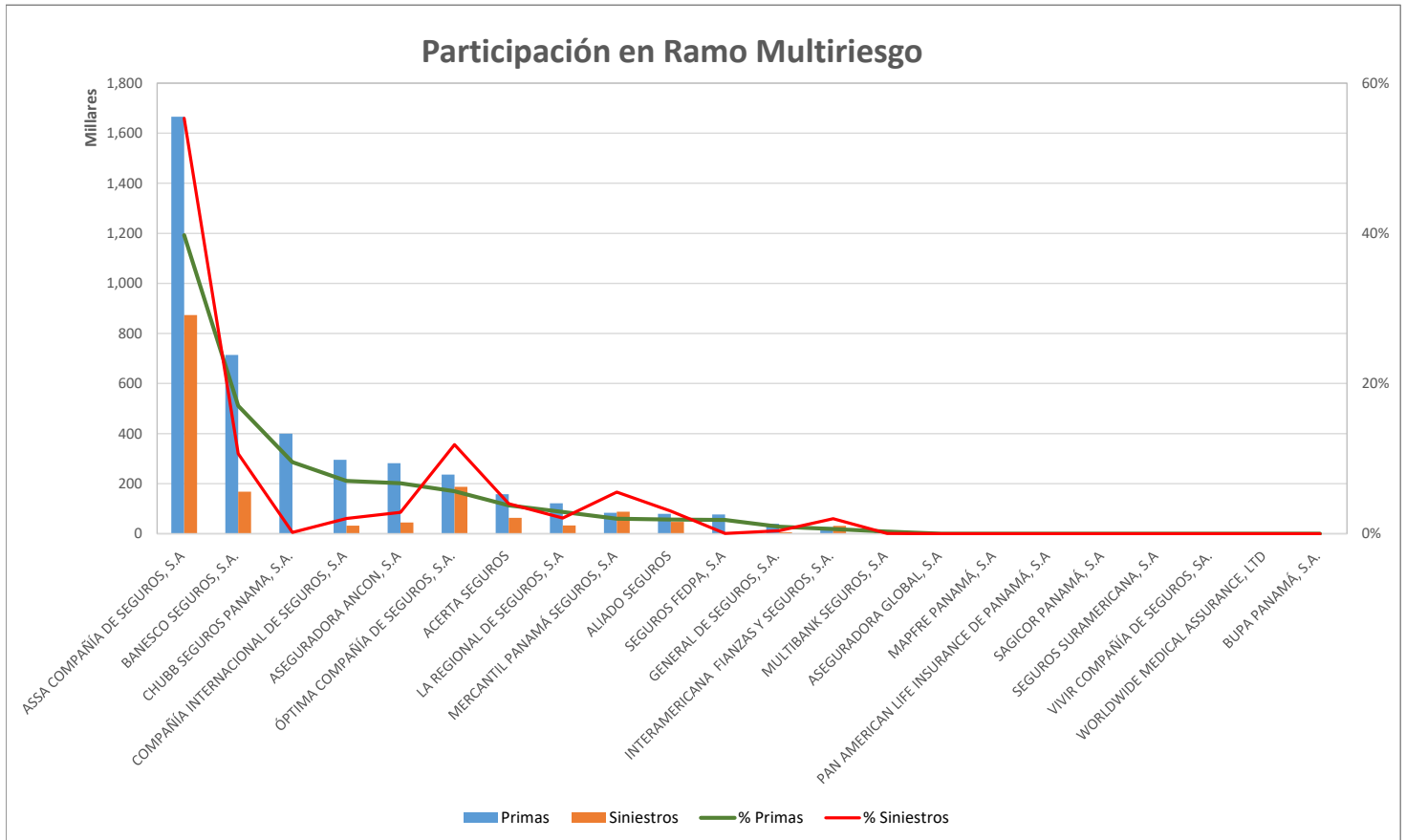
Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



MULTIRIESGO AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,666,279.83	39.8%	1	873,466.56	55.3%	52.4%
2	BANESCO SEGUROS, S.A.	713,798.87	17.0%	3	168,098.00	10.6%	23.5%
3	CHUBB SEGUROS PANAMA, S.A.	399,823.36	9.5%	12	2,934.80	0.2%	0.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	294,839.19	7.0%	9	32,040.45	2.0%	10.9%
5	ASEGURADORA ANCON, S.A	281,774.63	6.7%	7	44,995.16	2.9%	16.0%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	236,568.48	5.6%	2	187,449.55	11.9%	79.2%
7	ACERTA SEGUROS	158,168.21	3.8%	5	63,274.05	4.0%	40.0%
8	LA REGIONAL DE SEGUROS, S.A	121,848.44	2.9%	8	32,909.87	2.1%	27.0%
9	MERCANTIL PANAMÁ SEGUROS, S.A	83,818.28	2.0%	4	87,398.27	5.5%	104.3%
10	ALIADO SEGUROS	79,568.22	1.9%	6	47,394.14	3.0%	59.6%
11	SEGUROS FEDPA, S.A	76,581.06	1.8%	14	350.00	0.0%	0.5%
12	GENERAL DE SEGUROS, S.A.	39,383.51	0.9%	11	6,365.79	0.4%	16.2%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	26,635.76	0.6%	10	31,455.94	2.0%	118.1%
14	MULTIBANK SEGUROS, S.A	11,864.71	0.3%	13	575.00	0.0%	4.8%
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%
		\$4,190,952.55	100%		\$1,578,707.58	100%	37.7%



Superintendencia de Seguros y Reaseguros de Panamá

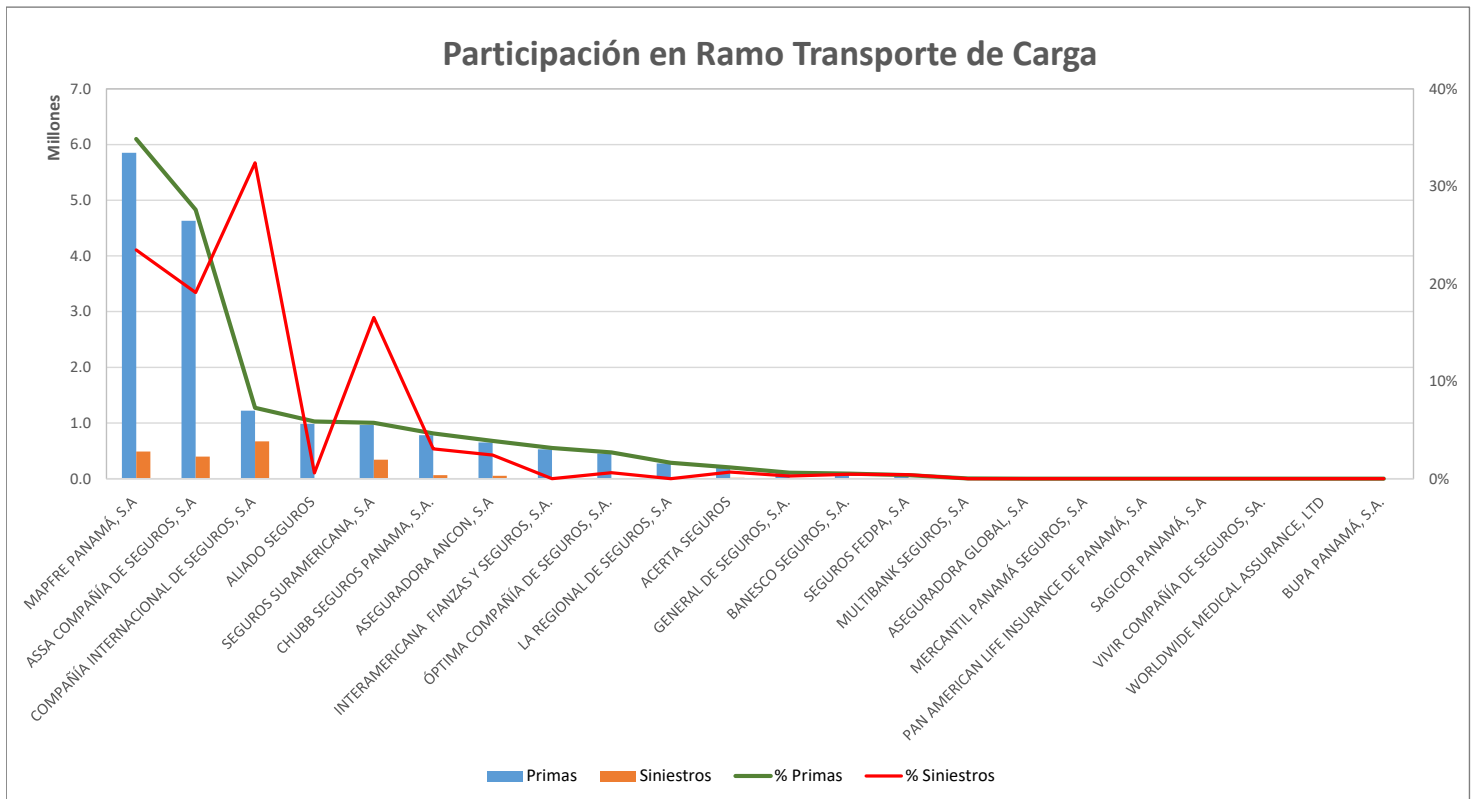
Participación de Mercado por Productos



TRANSPORTE DE CARGA

AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	5,850,868.81	34.9%	2	485,904.67	23.5%	8.3%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	4,630,513.33	27.6%	3	395,672.57	19.1%	8.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,221,350.98	7.3%	1	671,314.04	32.4%	55.0%
4	ALIADO SEGUROS	984,303.73	5.9%	9	12,270.78	0.6%	1.2%
5	SEGUROS SURAMERICANA, S.A	963,210.74	5.7%	4	342,631.80	16.5%	35.6%
6	CHUBB SEGUROS PANAMA, S.A.	779,167.44	4.6%	5	63,230.23	3.1%	8.1%
7	ASEGURADORA ANCON, S.A	649,920.74	3.9%	6	50,406.36	2.4%	7.8%
8	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	528,436.76	3.1%	13	0.00	0.0%	0.0%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	451,337.15	2.7%	8	12,490.85	0.6%	2.8%
10	LA REGIONAL DE SEGUROS, S.A	275,164.96	1.6%	14	0.00	0.0%	0.0%
11	ACERTA SEGUROS	195,473.43	1.2%	7	13,971.08	0.7%	7.1%
12	GENERAL DE SEGUROS, S.A.	102,939.35	0.6%	12	5,475.62	0.3%	5.3%
13	BANESCO SEGUROS, S.A.	86,520.56	0.5%	10	9,390.53	0.5%	10.9%
14	SEGUROS FEDPA, S.A	61,982.79	0.4%	11	8,352.98	0.4%	13.5%
15	MULTIBANK SEGUROS, S.A	5,254.01	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		\$16,786,444.78	100%		\$2,071,111.51	100%	12.3%

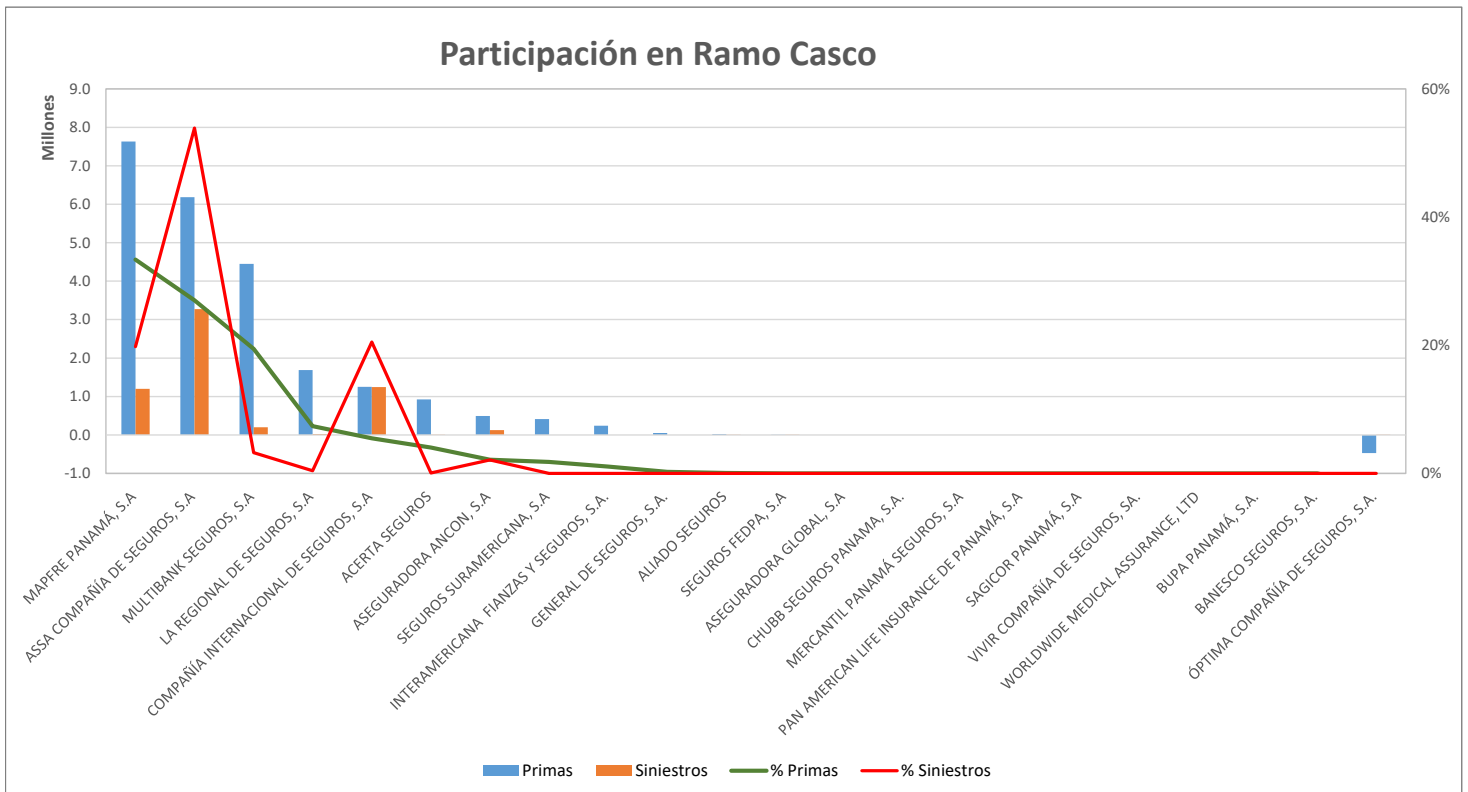


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE CASCO AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	7,631,763.35	33.4%	3	1,201,886.80	19.8%	15.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	6,182,750.17	27.0%	1	3,275,125.53	53.9%	53.0%
3	MULTIBANK SEGUROS, S.A	4,448,982.82	19.4%	4	197,723.32	3.3%	4.4%
4	LA REGIONAL DE SEGUROS, S.A	1,689,082.34	7.4%	6	25,000.00	0.4%	1.5%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,250,907.61	5.5%	2	1,245,838.75	20.5%	99.6%
6	ACERTA SEGUROS	922,744.48	4.0%	7	4,940.00	0.1%	0.5%
7	ASEGURADORA ANCON, S.A	492,519.48	2.2%	5	126,918.34	2.1%	25.8%
8	SEGUROS SURAMERICANA, S.A	412,715.46	1.8%	11	0.00	0.0%	0.0%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	242,143.79	1.1%	12	0.00	0.0%	0.0%
10	GENERAL DE SEGUROS, S.A.	52,780.41	0.2%	13	0.00	0.0%	0.0%
11	ALIADO SEGUROS	19,604.76	0.1%	8	63.73	0.0%	0.3%
12	SEGUROS FEDPA, S.A	1,702.30	0.0%	9	62.08	0.0%	3.6%
13	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
14	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	15	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
16	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
17	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
19	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
20	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
21	BANESCO SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	-473,267.98	-2.1%	10	43.19	0.0%	0.0%
TOTAL		\$22,874,428.99	100%		\$6,077,601.74	100%	26.6%



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

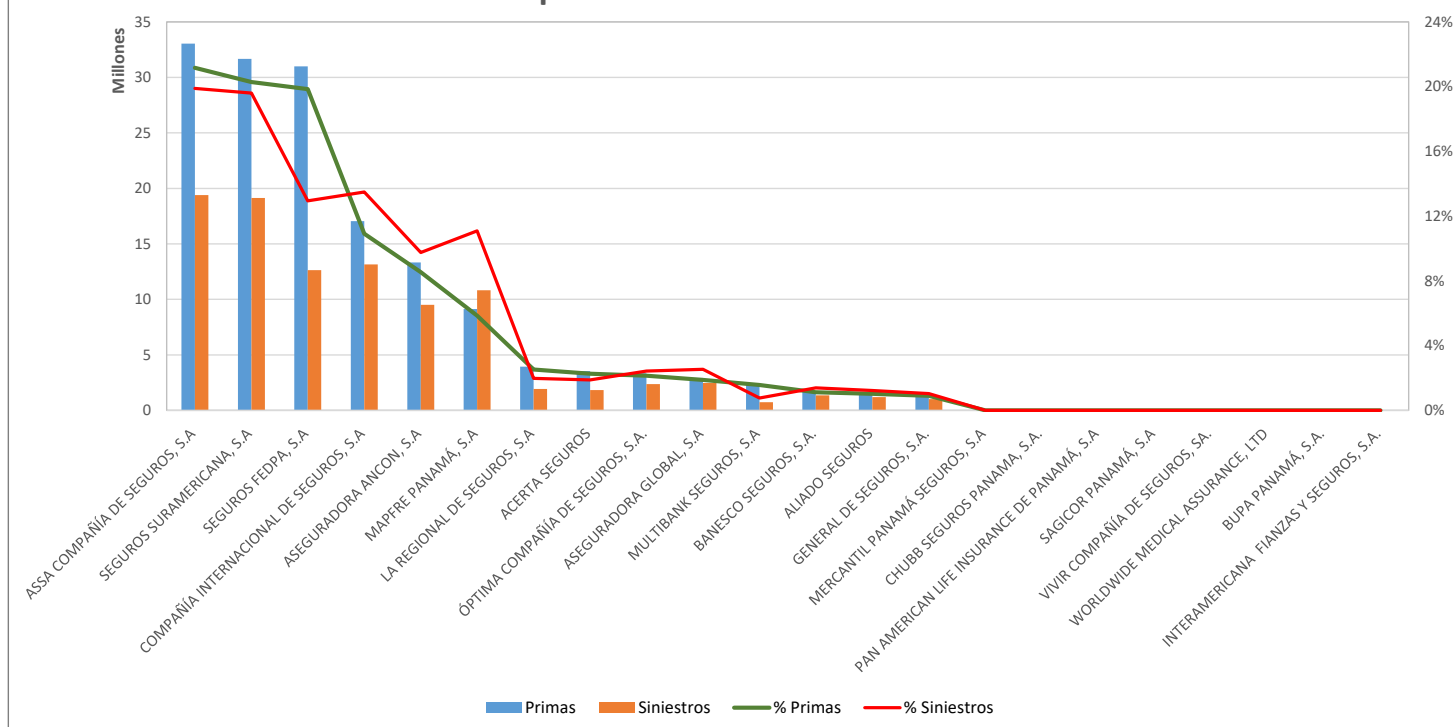


AUTOMÓVIL

AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	33,048,650.89	21.2%	1	19,404,487.75	19.9%	58.7%
2	SEGUROS SURAMERICANA, S.A	31,672,744.48	20.3%	2	19,128,160.59	19.6%	60.4%
3	SEGUROS FEDPA, S.A	30,986,927.10	19.8%	4	12,624,245.94	12.9%	40.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	17,046,997.14	10.9%	3	13,155,720.90	13.5%	77.2%
5	ASEGURADORA ANCON, S.A	13,324,515.43	8.5%	6	9,515,014.96	9.8%	71.4%
6	MAPFRE PANAMÁ, S.A	9,134,449.98	5.8%	5	10,822,906.52	11.1%	118.5%
7	LA REGIONAL DE SEGUROS, S.A	3,929,617.59	2.5%	9	1,930,554.49	2.0%	49.1%
8	ACERTA SEGUROS	3,545,723.78	2.3%	10	1,831,774.50	1.9%	51.7%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,338,490.47	2.1%	8	2,374,509.01	2.4%	71.1%
10	ASEGURADORA GLOBAL, S.A	2,929,384.10	1.9%	7	2,469,807.61	2.5%	84.3%
11	MULTIBANK SEGUROS, S.A	2,454,674.10	1.6%	14	739,009.14	0.8%	30.1%
12	BANESCO SEGUROS, S.A.	1,744,307.13	1.1%	11	1,356,508.47	1.4%	77.8%
13	ALIADO SEGUROS	1,592,867.76	1.0%	12	1,191,717.22	1.2%	74.8%
14	GENERAL DE SEGUROS, S.A.	1,406,568.74	0.9%	13	1,016,102.00	1.0%	72.2%
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%
TOTAL		\$156,155,918.69	100%		\$97,561,776.61	100%	62.5%

Participación en Ramo de Automóvil



Superintendencia de Seguros y Reaseguros de Panamá

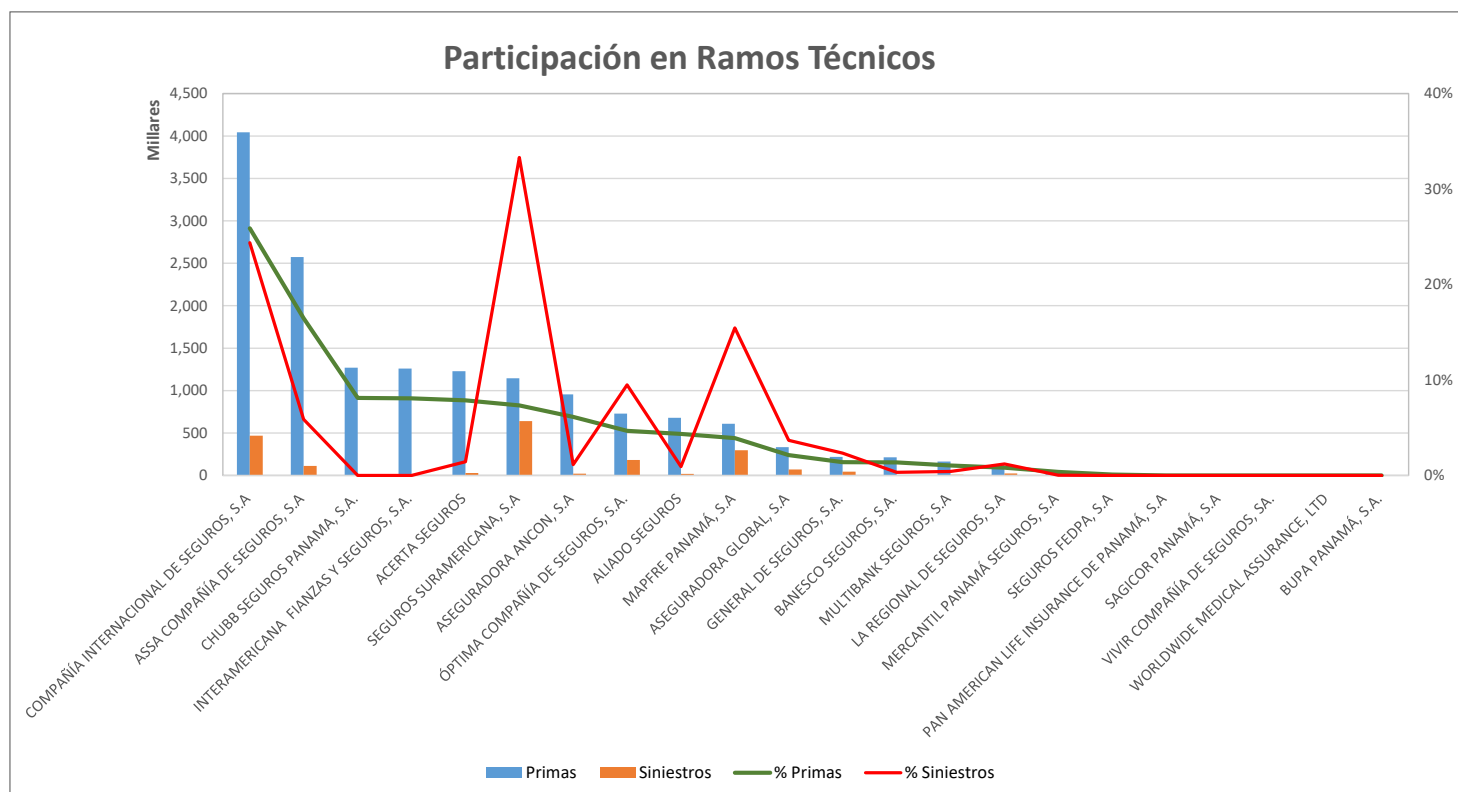
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,043,904.54	25.9%	2	468,933.85	24.4%	11.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,573,084.47	16.5%	5	113,116.13	5.9%	4.4%
3	CHUBB SEGUROS PANAMA, S.A.	1,269,158.57	8.1%	15	0.00	0.0%	0.0%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,260,770.46	8.1%	16	0.00	0.0%	0.0%
5	ACERTA SEGUROS	1,229,365.08	7.9%	8	27,546.40	1.4%	2.2%
6	SEGUROS SURAMERICANA, S.A	1,145,575.42	7.3%	1	640,555.55	33.3%	55.9%
7	ASEGURADORA ANCON, S.A	956,313.76	6.1%	10	21,917.87	1.1%	2.3%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	729,474.89	4.7%	4	182,487.14	9.5%	25.0%
9	ALIADO SEGUROS	678,220.02	4.3%	11	17,668.70	0.9%	2.6%
10	MAPFRE PANAMÁ, S.A	610,058.07	3.9%	3	297,176.85	15.5%	48.7%
11	ASEGURADORA GLOBAL, S.A	333,946.11	2.1%	6	70,955.89	3.7%	21.2%
12	GENERAL DE SEGUROS, S.A.	218,043.21	1.4%	7	45,021.65	2.3%	20.6%
13	BANESCO SEGUROS, S.A.	213,087.06	1.4%	13	6,280.17	0.3%	2.9%
14	MULTIBANK SEGUROS, S.A	162,798.95	1.0%	12	7,931.09	0.4%	4.9%
15	LA REGIONAL DE SEGUROS, S.A	126,684.59	0.8%	9	23,263.79	1.2%	18.4%
16	MERCANTIL PANAMÁ SEGUROS, S.A	56,585.01	0.4%	14	434.43	0.0%	0.8%
17	SEGUROS FEDPA, S.A	15,269.71	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, 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		\$15,622,339.92	100%		\$1,923,289.51	100%	12.3%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,691,355.16	28.8%	1	1,747,480.25	33.0%	26.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,728,452.17	20.3%	4	630,186.80	11.9%	13.3%
3	SEGUROS SURAMERICANA, S.A	3,031,246.61	13.0%	3	883,585.58	16.7%	29.1%
4	MAPFRE PANAMÁ, S.A	2,338,926.87	10.1%	2	1,137,192.80	21.4%	48.6%
5	CHUBB SEGUROS PANAMA, S.A.	1,351,841.23	5.8%	7	78,275.45	1.5%	5.8%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,130,481.63	4.9%	5	589,748.95	11.1%	52.2%
7	ACERTA SEGUROS	925,501.54	4.0%	6	105,304.50	2.0%	11.4%
8	ASEGURADORA ANCON, S.A	822,696.00	3.5%	12	12,117.67	0.2%	1.5%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	494,145.18	2.1%	13	4,466.79	0.1%	0.9%
10	LA REGIONAL DE SEGUROS, S.A	460,126.48	2.0%	10	23,301.16	0.4%	5.1%
11	ALIADO SEGUROS	390,366.47	1.7%	9	33,874.77	0.6%	8.7%
12	MERCANTIL PANAMÁ SEGUROS, S.A	351,685.46	1.5%	15	1,792.14	0.0%	0.5%
13	GENERAL DE SEGUROS, S.A.	271,862.43	1.2%	11	12,998.77	0.2%	4.8%
14	BANESCO SEGUROS, S.A.	161,284.28	0.7%	8	38,297.42	0.7%	23.7%
15	SEGUROS FEDPA, S.A	62,898.78	0.3%	16	247.72	0.0%	0.4%
16	MULTIBANK SEGUROS, S.A	37,944.70	0.2%	14	3,461.97	0.1%	9.1%
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		\$23,250,814.99	100%		\$5,302,332.74	100%	22.8%



Superintendencia de Seguros y Reaseguros de Panamá

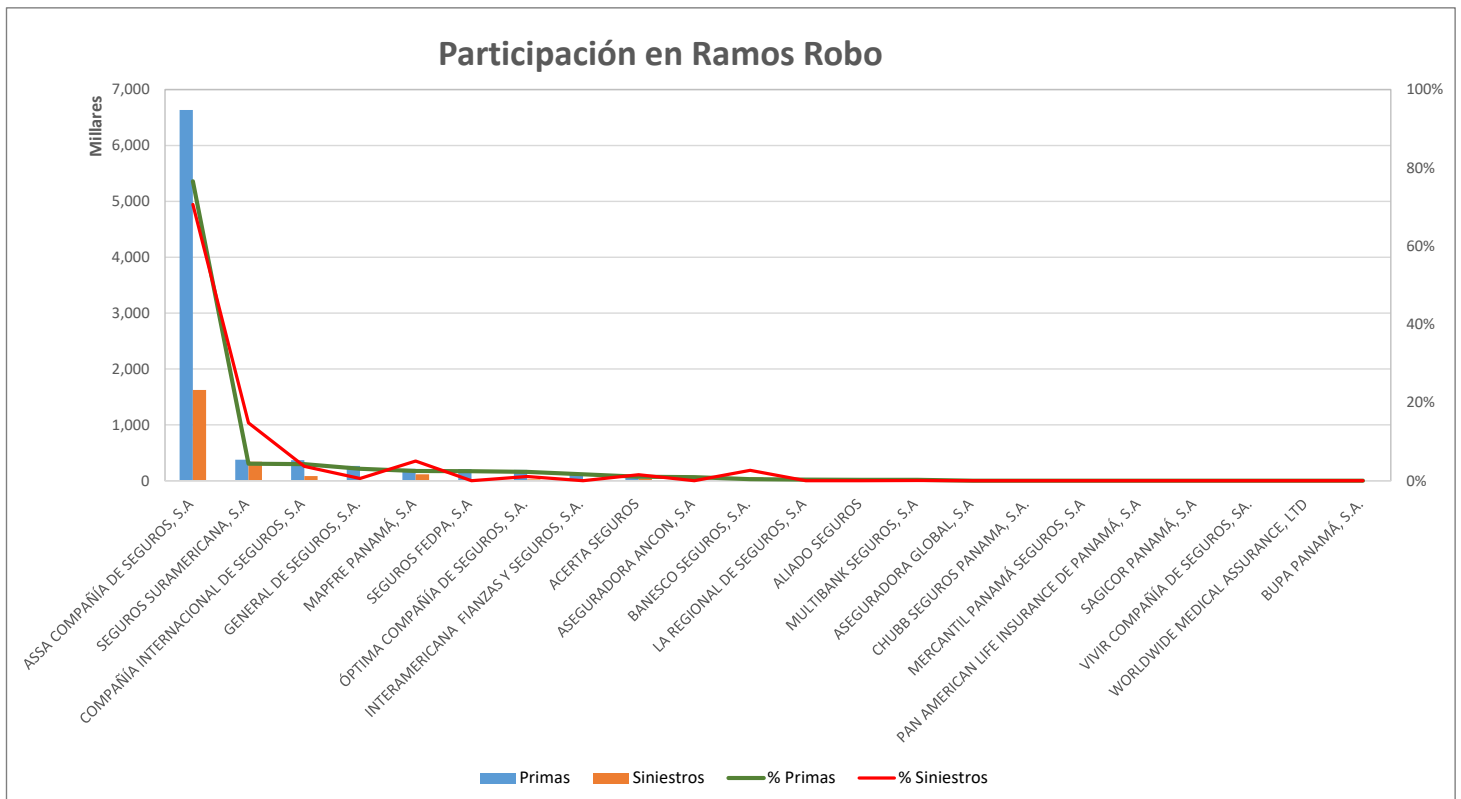
Participación de Mercado por Productos



RAMO DE ROBO

AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,636,431.70	76.6%	1	1,622,595.95	70.6%	24.4%
2	SEGUROS SURAMERICANA, S.A	376,092.94	4.3%	2	339,583.49	14.8%	90.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	365,803.65	4.2%	4	84,783.21	3.7%	23.2%
4	GENERAL DE SEGUROS, S.A.	266,453.21	3.1%	8	12,962.34	0.6%	4.9%
5	MAPFRE PANAMÁ, S.A	214,777.75	2.5%	3	115,514.53	5.0%	53.8%
6	SEGUROS FEDPA, S.A	210,377.56	2.4%	11	212.29	0.0%	0.1%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	194,168.57	2.2%	7	24,093.11	1.0%	12.4%
8	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	139,976.56	1.6%	12	0.00	0.0%	0.0%
9	ACERTA SEGUROS	88,842.58	1.0%	6	34,401.19	1.5%	38.7%
10	ASEGURADORA ANCON, S.A	77,317.16	0.9%	22	-7.86	0.0%	0.0%
11	BANESCO SEGUROS, S.A.	35,109.03	0.4%	5	60,931.15	2.7%	173.5%
12	LA REGIONAL DE SEGUROS, S.A	25,161.09	0.3%	13	0.00	0.0%	0.0%
13	ALIADO SEGUROS	20,131.54	0.2%	10	439.10	0.0%	2.2%
14	MULTIBANK SEGUROS, S.A	18,217.59	0.2%	9	1,735.65	0.1%	9.5%
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%
TOTAL		\$8,668,860.93	100%		\$2,297,244.15	100%	26.5%

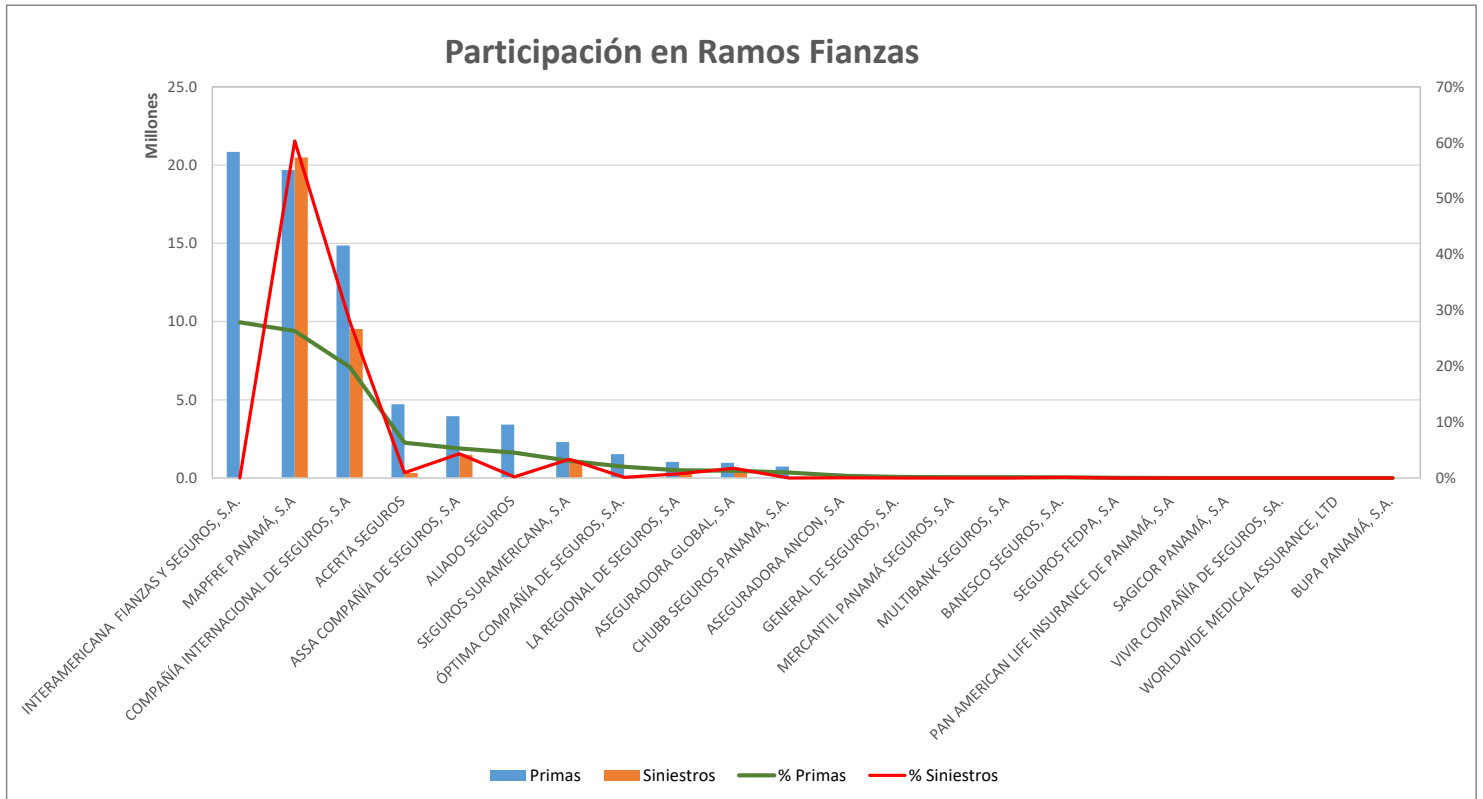


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE FIANZAS AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	20,842,530.91	27.9%	13	0.00	0.0%	0.0%
2	MAPFRE PANAMÁ, S.A	19,693,512.55	26.3%	1	20,496,881.18	60.3%	104.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	14,859,143.79	19.9%	2	9,529,338.45	28.0%	64.1%
4	ACERTA SEGUROS	4,719,271.48	6.3%	6	328,203.84	1.0%	7.0%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	3,948,723.91	5.3%	3	1,474,517.23	4.3%	37.3%
6	ALIADO SEGUROS	3,411,570.90	4.6%	8	66,757.13	0.2%	2.0%
7	SEGUROS SURAMERICANA, S.A	2,297,732.17	3.1%	4	1,144,774.70	3.4%	49.8%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,517,126.30	2.0%	10	37,992.53	0.1%	2.5%
9	LA REGIONAL DE SEGUROS, S.A	1,024,743.43	1.4%	7	249,304.50	0.7%	24.3%
10	ASEGURADORA GLOBAL, S.A	970,399.56	1.3%	5	591,311.45	1.7%	60.9%
11	CHUBB SEGUROS PANAMA, S.A.	726,268.80	1.0%	14	0.00	0.0%	0.0%
12	ASEGURADORA ANCON, S.A	283,414.09	0.4%	11	14,326.66	0.0%	5.1%
13	GENERAL DE SEGUROS, S.A.	141,603.49	0.2%	15	0.00	0.0%	0.0%
14	MERCANTIL PANAMÁ SEGUROS, S.A	118,720.33	0.2%	16	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	110,823.49	0.1%	17	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	95,370.00	0.1%	9	44,908.55	0.1%	47.1%
17	SEGUROS FEDPA, S.A	37,133.37	0.0%	12	131.15	0.0%	0.4%
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		\$74,798,088.57	100%		\$33,978,447.37	100%	45.4%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 30 DE JUNIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	14,328,550.35	25.0%	1	6,382,757.74	55.4%	44.5%
2	GENERAL DE SEGUROS, S.A.	12,453,117.42	21.7%	4	890,506.31	7.7%	7.2%
3	MAPFRE PANAMÁ, S.A	12,062,070.82	21.0%	2	1,426,963.56	12.4%	11.8%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	7,233,575.38	12.6%	6	465,781.58	4.0%	6.4%
5	MERCANTIL PANAMÁ SEGUROS, S.A	2,925,611.66	5.1%	8	195,387.74	1.7%	6.7%
6	SEGUROS SURAMERICANA, S.A	2,525,914.00	4.4%	7	222,080.57	1.9%	8.8%
7	ALIADO SEGUROS	1,830,552.94	3.2%	9	88,811.93	0.8%	4.9%
8	ASEGURADORA GLOBAL, S.A	1,644,375.38	2.9%	11	30,598.86	0.3%	1.9%
9	ASEGURADORA ANCON, S.A	1,025,864.34	1.8%	10	35,184.18	0.3%	3.4%
10	MULTIBANK SEGUROS, S.A	559,403.75	1.0%	5	621,738.96	5.4%	111.1%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	286,743.76	0.5%	3	1,151,849.72	10.0%	401.7%
12	ACERTA SEGUROS	232,848.81	0.4%	14	11.58	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	228,797.31	0.4%	13	2,549.09	0.0%	1.1%
14	BANESCO SEGUROS, S.A.	19,724.60	0.0%	12	4,956.82	0.0%	25.1%
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%
TOTAL		\$57,364,722.48	100%		\$11,519,178.64	100%	20.1%

