

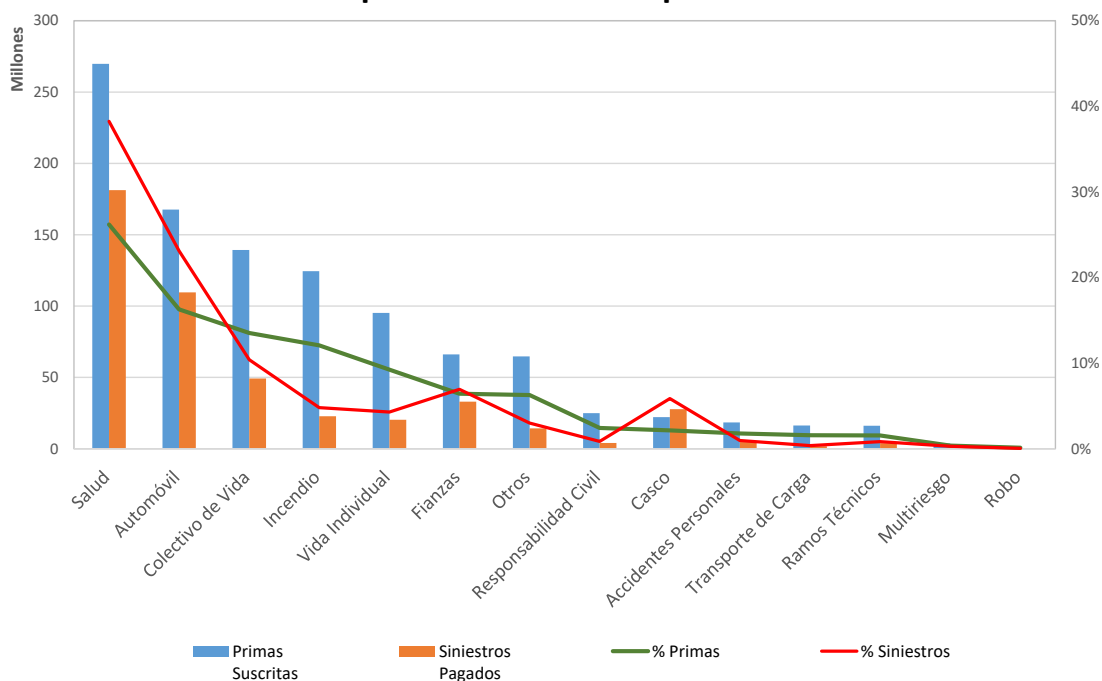
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE JUNIO DE 2025

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	269,763,183.38	26.2%	1	181,303,667.78	38.2%	67.2%
2	Automóvil	167,573,442.29	16.3%	2	109,608,323.19	23.1%	65.4%
3	Colectivo de Vida	139,246,649.19	13.5%	3	49,313,286.30	10.4%	35.4%
4	Incendio	124,455,256.56	12.1%	6	22,747,866.84	4.8%	18.3%
5	Vida Individual	95,165,585.76	9.2%	7	20,292,465.60	4.3%	21.3%
6	Fianzas	66,081,365.34	6.4%	4	32,966,635.72	7.0%	49.9%
7	Otros	64,684,013.54	6.3%	8	14,193,303.97	3.0%	21.9%
8	Responsabilidad Civil	24,951,460.90	2.4%	10	4,009,275.09	0.8%	16.1%
9	Casco	22,120,079.47	2.1%	5	27,763,204.24	5.9%	125.5%
10	Accidentes Personales	18,463,638.80	1.8%	9	4,601,405.07	1.0%	24.9%
11	Transporte de Carga	16,309,067.50	1.6%	12	1,736,699.09	0.4%	10.6%
12	Ramos Técnicos	16,061,239.85	1.6%	11	3,942,737.77	0.8%	24.5%
13	Multiriesgo	3,731,648.97	0.4%	13	1,394,868.73	0.3%	37.4%
14	Robo	1,237,507.54	0.1%	14	207,133.70	0.0%	16.7%
TOTAL		\$1,029,844,139.09	100%		\$474,080,873.09	100%	46.0%

Participación de Mercado por Ramos



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

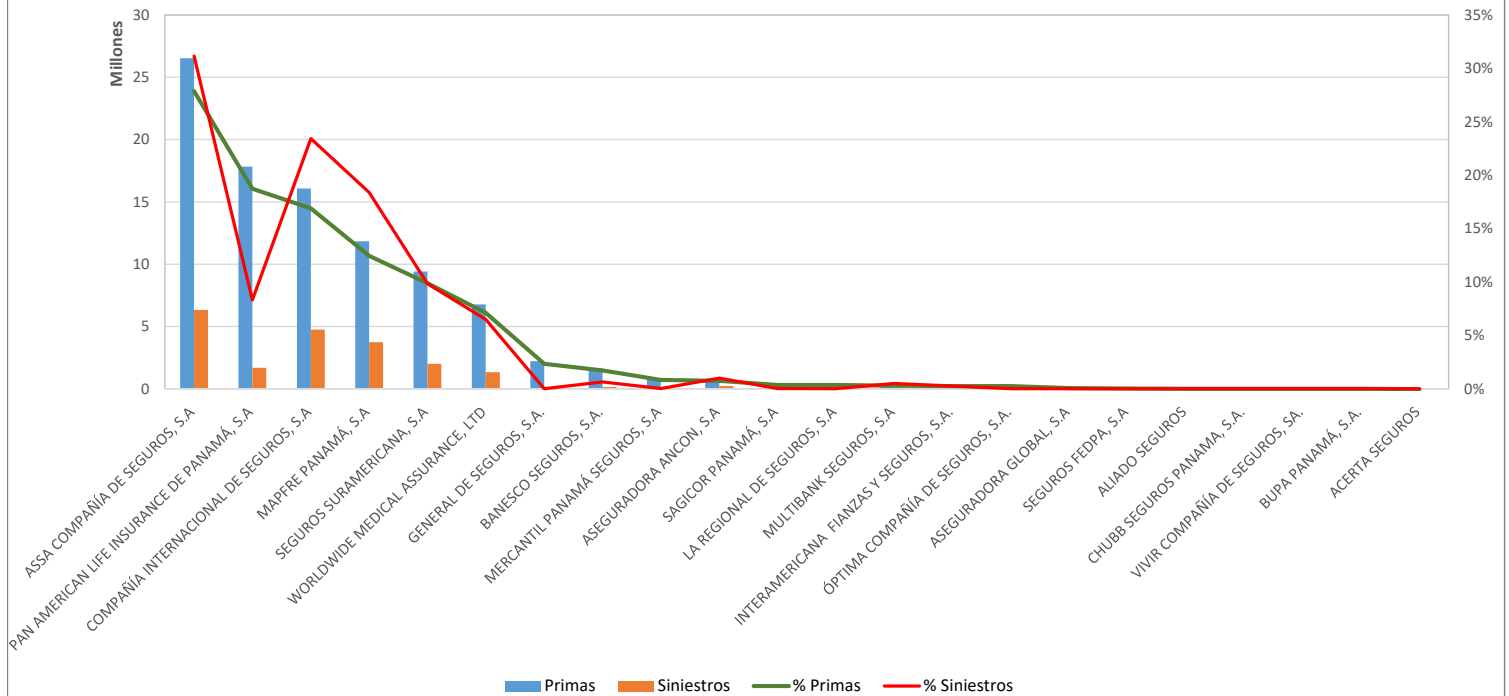


VIDA INDIVIDUAL

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	26,522,568.35	27.9%	1	6,323,190.80	31.2%	23.8%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	17,824,392.59	18.7%	5	1,687,336.63	8.3%	9.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,071,288.66	16.9%	2	4,753,285.22	23.4%	29.6%
4	MAPFRE PANAMÁ, S.A	11,835,663.86	12.4%	3	3,730,596.75	18.4%	31.5%
5	SEGUROS SURAMERICANA, S.A	9,403,404.99	9.9%	4	1,995,519.78	9.8%	21.2%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	6,767,185.89	7.1%	6	1,318,481.10	6.5%	19.5%
7	GENERAL DE SEGUROS, S.A.	2,210,833.66	2.3%	13	0.00	0.0%	0.0%
8	BANESCO SEGUROS, S.A.	1,630,740.59	1.7%	8	130,197.95	0.6%	8.0%
9	MERCANTIL PANAMÁ SEGUROS, S.A	776,719.83	0.8%	12	1,357.37	0.0%	0.2%
10	ASEGURADORA ANCON, S.A	696,538.72	0.7%	7	200,000.00	1.0%	28.7%
11	SAGICOR PANAMÁ, S.A	328,072.14	0.3%	11	2,500.00	0.0%	0.8%
12	LA REGIONAL DE SEGUROS, S.A	325,374.64	0.3%	14	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	276,472.40	0.3%	9	100,000.00	0.5%	36.2%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	235,482.60	0.2%	10	50,000.00	0.2%	21.2%
15	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	235,307.18	0.2%	15	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	51,506.80	0.1%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	16,485.45	0.0%	17	0.00	0.0%	0.0%
18	ALIADO SEGUROS	0.00	0.0%	18	0.00	0.0%	0.0%
19	CHUBB SEGUROS PANAMA, 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	-42,452.59	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$95,165,585.76	100%		\$20,292,465.60	100%	21.3%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

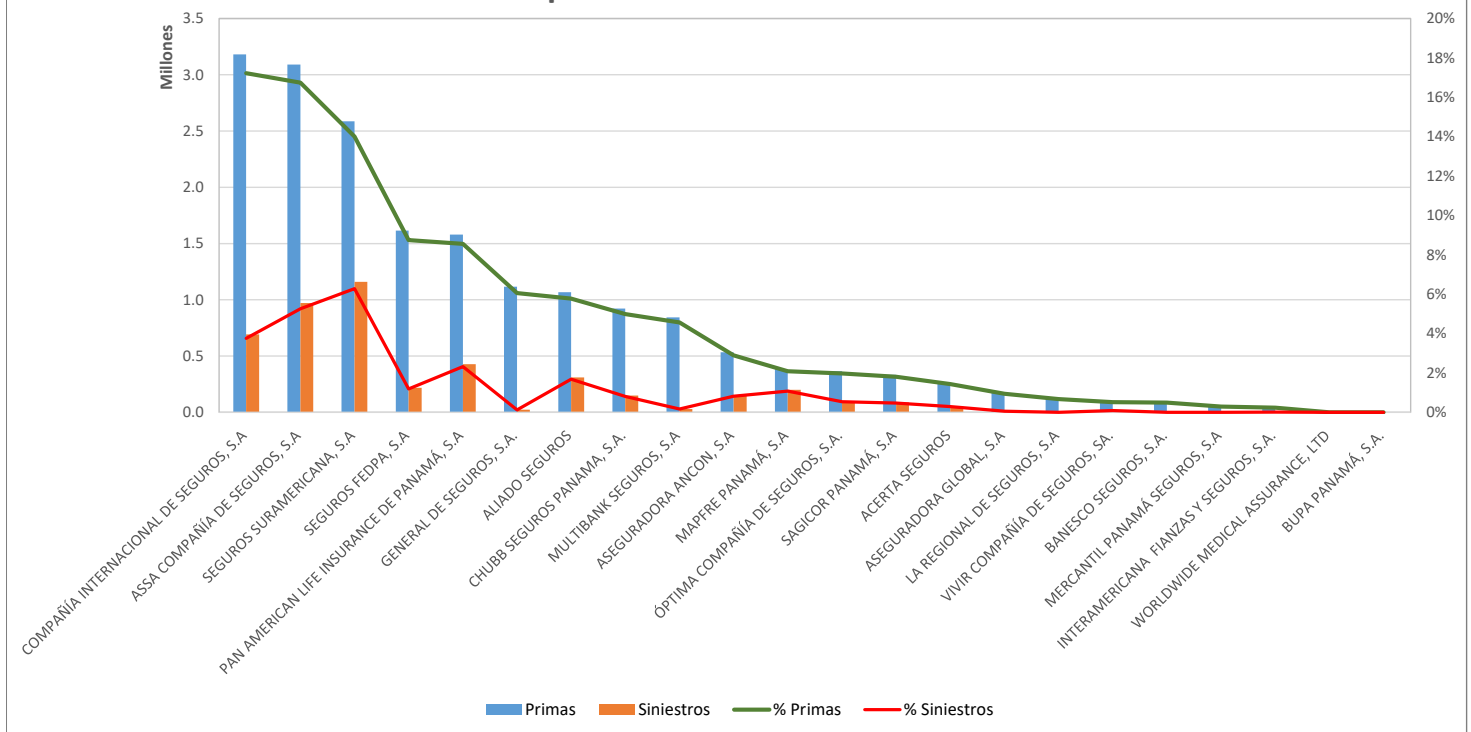


ACCIDENTES PERSONALES

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,180,212.59	17.2%	3	692,840.76	3.8%	21.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,091,507.09	16.7%	2	971,530.31	5.3%	31.4%
3	SEGUROS SURAMERICANA, S.A	2,586,266.12	14.0%	1	1,159,633.23	6.3%	44.8%
4	SEGUROS FEDPA, S.A	1,615,229.60	8.7%	6	218,393.80	1.2%	13.5%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,579,572.45	8.6%	4	428,120.59	2.3%	27.1%
6	GENERAL DE SEGUROS, S.A.	1,117,264.11	6.1%	14	22,996.50	0.1%	2.1%
7	ALIADO SEGUROS	1,066,994.83	5.8%	5	309,549.12	1.7%	29.0%
8	CHUBB SEGUROS PANAMA, S.A.	921,977.44	5.0%	9	148,361.96	0.8%	16.1%
9	MULTIBANK SEGUROS, S.A	843,545.62	4.6%	13	30,135.84	0.2%	3.6%
10	ASEGURADORA ANCON, S.A	533,742.11	2.9%	8	150,510.51	0.8%	28.2%
11	MAPFRE PANAMÁ, S.A	384,832.88	2.1%	7	199,684.85	1.1%	51.9%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	364,167.23	2.0%	10	99,908.59	0.5%	27.4%
13	SAGICOR PANAMÁ, S.A	333,176.12	1.8%	11	87,561.99	0.5%	26.3%
14	ACERTA SEGUROS	265,553.77	1.4%	12	53,728.17	0.3%	20.2%
15	ASEGURADORA GLOBAL, S.A	172,883.71	0.9%	16	10,000.00	0.1%	5.8%
16	LA REGIONAL DE SEGUROS, S.A	123,194.24	0.7%	18	500.00	0.0%	0.4%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	96,036.00	0.5%	15	17,259.19	0.1%	18.0%
18	BANESCO SEGUROS, S.A.	90,180.49	0.5%	20	0.00	0.0%	0.0%
19	MERCANTIL PANAMÁ SEGUROS, S.A	53,356.58	0.3%	21	0.00	0.0%	0.0%
20	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	43,945.82	0.2%	17	561.04	0.0%	1.3%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	19	128.62	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$18,463,639	100%		\$4,601,405.07	100%	24.9%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

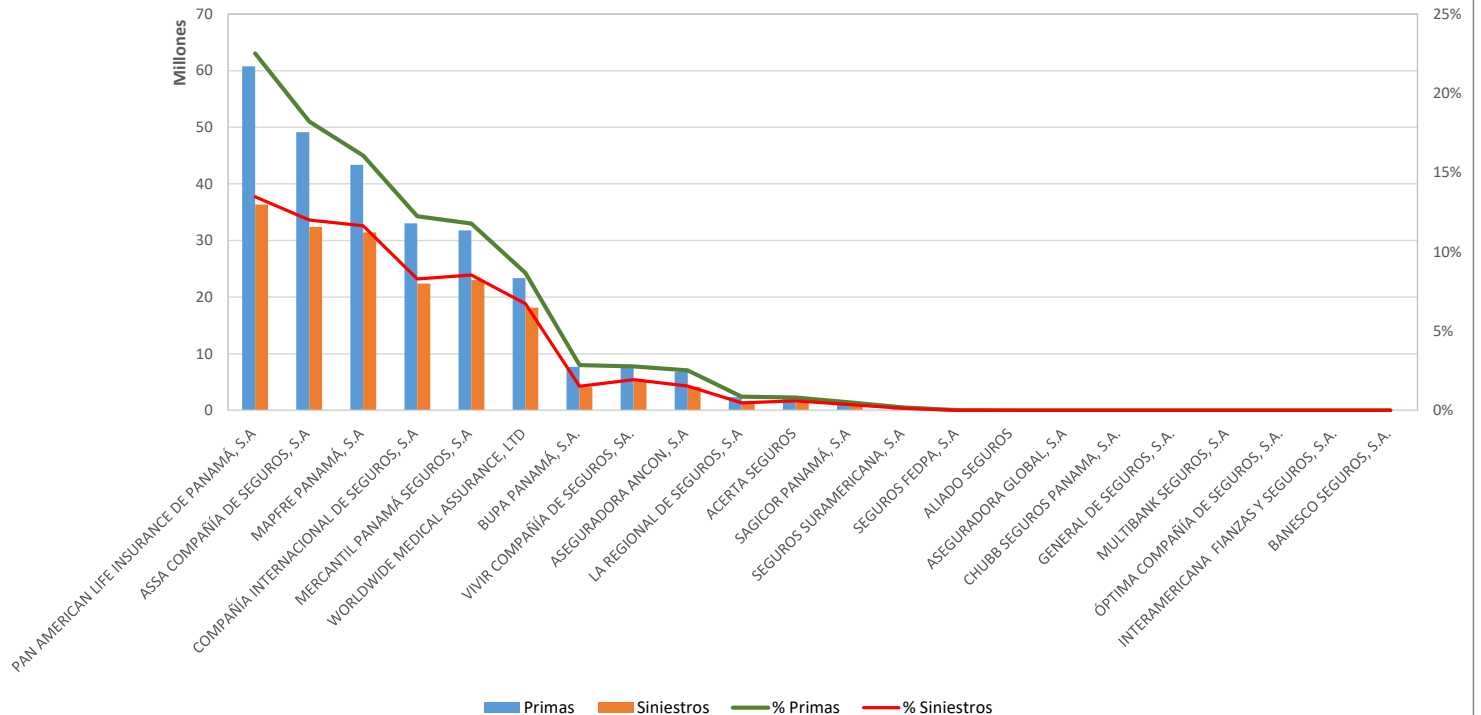


SALUD

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	60,748,623.19	22.5%	1	36,347,192.33	13.5%	59.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	49,141,426.98	18.2%	2	32,391,633.29	12.0%	65.9%
3	MAPFRE PANAMÁ, S.A	43,353,355.38	16.1%	3	31,416,376.45	11.6%	72.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	33,031,516.70	12.2%	5	22,367,748.17	8.3%	67.7%
5	MERCANTIL PANAMÁ SEGUROS, S.A	31,773,193.81	11.8%	4	23,023,029.96	8.5%	72.5%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	23,371,413.16	8.7%	6	18,143,677.55	6.7%	77.6%
7	BUPA PANAMÁ, S.A.	7,685,742.10	2.8%	9	4,096,115.68	1.5%	53.3%
8	VIVIR COMPAÑÍA DE SEGUROS, S.A.	7,490,296.66	2.8%	7	5,206,068.25	1.9%	69.5%
9	ASEGURADORA ANCON, S.A	6,784,753.62	2.5%	8	4,135,074.91	1.5%	60.9%
10	LA REGIONAL DE SEGUROS, S.A	2,325,727.03	0.9%	11	1,266,889.95	0.5%	54.5%
11	ACERTA SEGUROS	2,165,155.65	0.8%	10	1,603,213.35	0.6%	74.0%
12	SAGICOR PANAMÁ, S.A	1,366,760.25	0.5%	12	977,911.04	0.4%	71.5%
13	SEGUROS SURAMERICANA, S.A	490,685.53	0.2%	13	325,226.13	0.1%	66.3%
14	SEGUROS FEDPA, S.A	34,533.32	0.0%	14	3,510.72	0.0%	10.2%
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		\$269,763,183.38	100%		\$181,303,667.78	100%	67.2%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

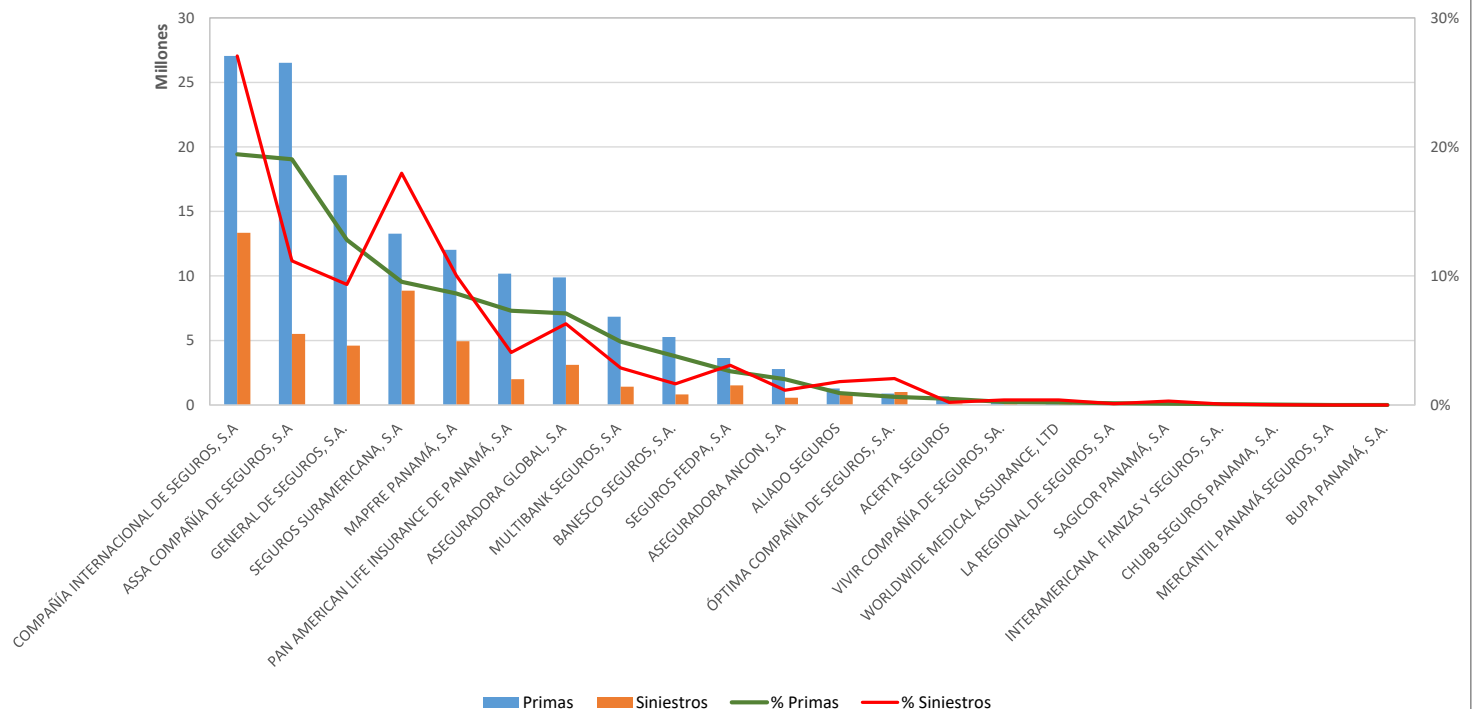


COLECTIVO DE VIDA

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	27,054,623.33	19.4%	1	13,338,591.40	27.0%	49.3%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	26,524,261.92	19.0%	3	5,512,404.69	11.2%	20.8%
3	GENERAL DE SEGUROS, S.A.	17,814,432.35	12.8%	5	4,607,561.59	9.3%	25.9%
4	SEGUROS SURAMERICANA, S.A	13,282,274.00	9.5%	2	8,856,540.48	18.0%	66.7%
5	MAPFRE PANAMÁ, S.A	12,019,125.09	8.6%	4	4,944,635.15	10.0%	41.1%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	10,179,774.13	7.3%	7	2,004,250.03	4.1%	19.7%
7	ASEGURADORA GLOBAL, S.A	9,895,563.36	7.1%	6	3,105,885.44	6.3%	31.4%
8	MULTIBANK SEGUROS, S.A	6,834,932.70	4.9%	9	1,417,687.78	2.9%	20.7%
9	BANESCO SEGUROS, S.A.	5,272,954.30	3.8%	12	813,477.88	1.6%	15.4%
10	SEGUROS FEDPA, S.A	3,644,162.99	2.6%	8	1,514,498.13	3.1%	41.6%
11	ASEGURADORA ANCON, S.A	2,782,581.06	2.0%	13	567,120.10	1.2%	20.4%
12	ALIADO SEGUROS	1,286,720.07	0.9%	11	890,298.04	1.8%	69.2%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	882,129.52	0.6%	10	1,009,672.68	2.0%	114.5%
14	ACERTA SEGUROS	661,850.87	0.5%	17	104,346.02	0.2%	15.8%
15	VIVIR COMPAÑÍA DE SEGUROS, S.A.	343,998.10	0.2%	14	193,992.78	0.4%	56.4%
16	WORLDWIDE MEDICAL ASSURANCE, LTD	274,894.90	0.2%	15	193,979.41	0.4%	70.6%
17	LA REGIONAL DE SEGUROS, S.A	199,395.41	0.1%	18	50,193.52	0.1%	25.2%
18	SAGICOR PANAMÁ, S.A	149,280.54	0.1%	16	147,505.62	0.3%	98.8%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	95,674.49	0.1%	19	36,022.37	0.1%	37.7%
20	CHUBB SEGUROS PANAMA, S.A.	48,020.06	0.0%	20	4,623.19	0.0%	9.6%
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		\$139,246,649.19	100%		\$49,313,286.30	100%	35.4%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

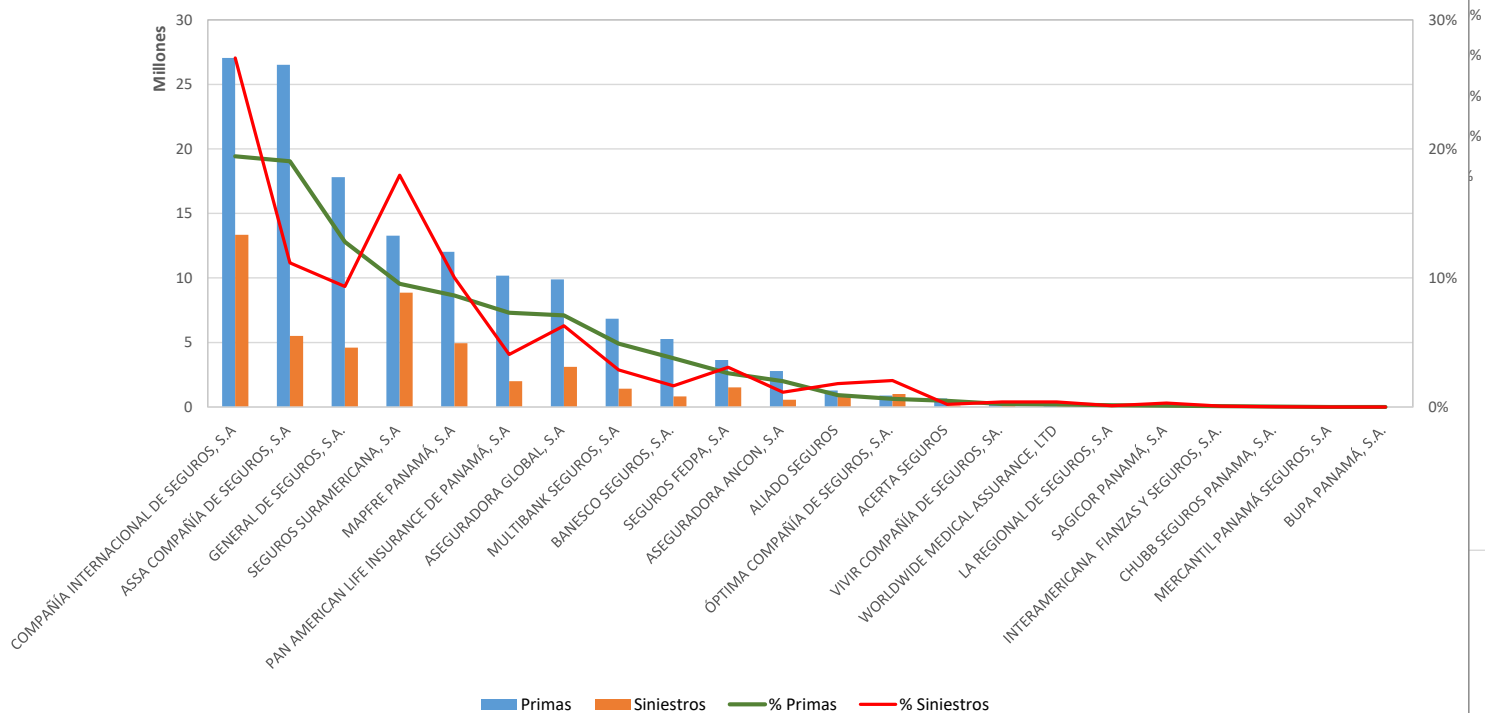


INCENDIO

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	57,998,601.05	46.6%	1	8,051,858.72	35.4%	13.9%
2	MAPFRE PANAMÁ, S.A	17,697,256.52	14.2%	5	928,930.06	4.1%	5.2%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	14,308,975.45	11.5%	2	6,568,923.11	28.9%	45.9%
4	SEGUROS SURAMERICANA, S.A	11,503,406.68	9.2%	3	3,149,754.14	13.8%	27.4%
5	ASEGURADORA ANCON, S.A	4,195,330.67	3.4%	4	2,236,311.43	9.8%	53.3%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,071,667.10	3.3%	6	637,544.78	2.8%	15.7%
7	GENERAL DE SEGUROS, S.A.	3,344,312.40	2.7%	7	447,448.48	2.0%	13.4%
8	CHUBB SEGUROS PANAMÁ, S.A.	2,478,861.40	2.0%	11	83,818.50	0.4%	3.4%
9	ACERTA SEGUROS	2,232,384.33	1.8%	9	152,283.10	0.7%	6.8%
10	ALIADO SEGUROS	2,031,625.34	1.6%	10	139,156.39	0.6%	6.8%
11	ASEGURADORA GLOBAL, S.A	1,459,910.83	1.2%	12	29,841.03	0.1%	2.0%
12	BANESCO SEGUROS, S.A.	850,618.30	0.7%	8	251,343.18	1.1%	29.5%
13	MULTIBANK SEGUROS, S.A	846,512.43	0.7%	14	23,922.62	0.1%	2.8%
14	LA REGIONAL DE SEGUROS, S.A	612,465.59	0.5%	15	18,317.51	0.1%	3.0%
15	SEGUROS FEDPA, S.A	362,853.03	0.3%	13	27,133.04	0.1%	7.5%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	245,595.76	0.2%	16	1,280.75	0.0%	0.5%
17	MERCANTIL PANAMÁ SEGUROS, S.A	214,879.68	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, 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		\$124,455,256.56	100%		\$22,747,866.84	100%	18.3%

Participación en Ramo de Incendio



Superintendencia de Seguros y Reaseguros de Panamá

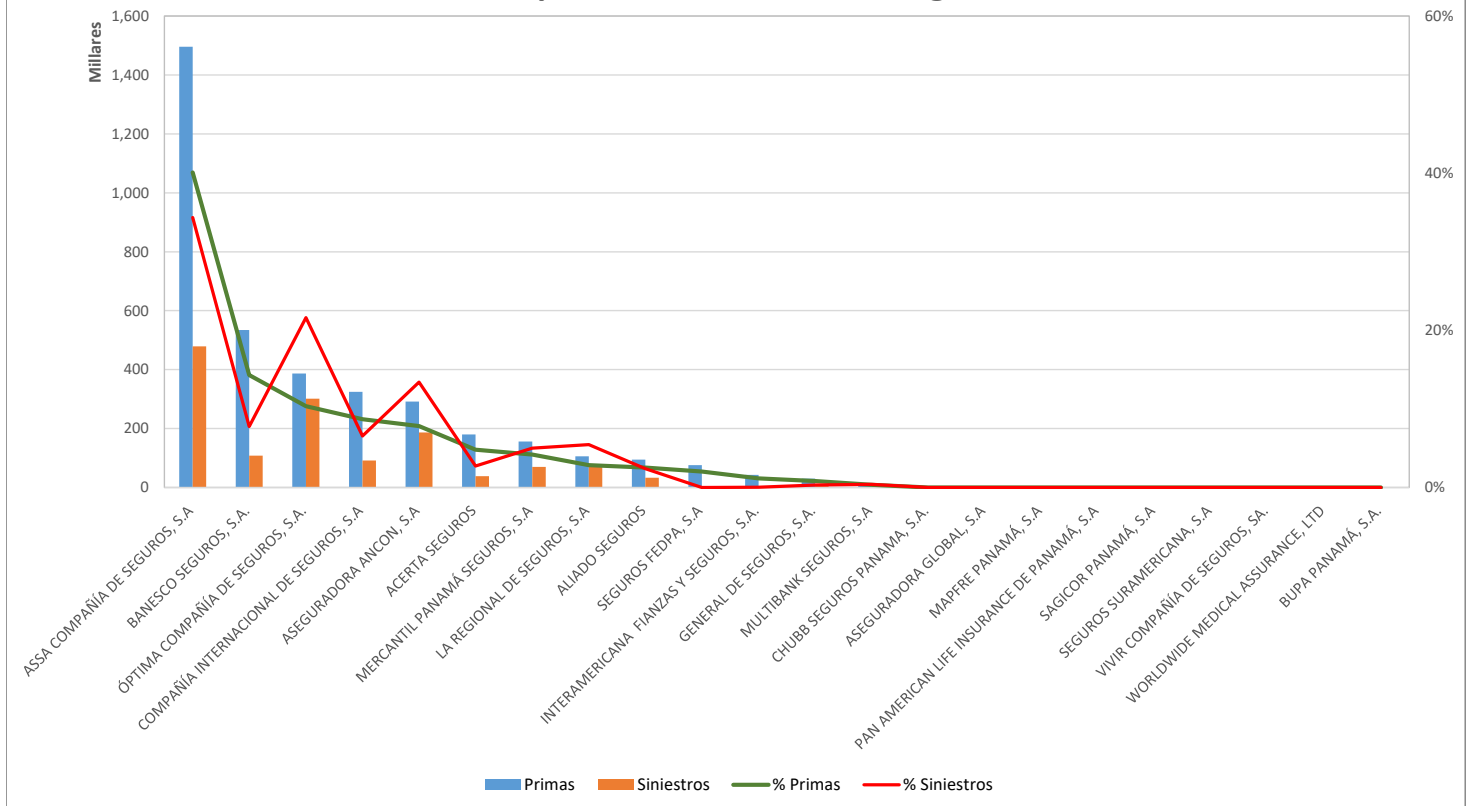
Participación de Mercado por Productos



MULTIRIESGO AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,495,934.82	40.1%	1	479,213.24	34.4%	32.0%
2	BANESCO SEGUROS, S.A.	534,091.93	14.3%	4	108,271.98	7.8%	20.3%
3	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	386,524.20	10.4%	2	301,461.89	21.6%	78.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	324,639.53	8.7%	5	91,325.15	6.5%	28.1%
5	ASEGURADORA ANCON, S.A	291,776.31	7.8%	3	186,867.54	13.4%	64.0%
6	ACERTA SEGUROS	179,701.39	4.8%	8	38,254.91	2.7%	21.3%
7	MERCANTIL PANAMÁ SEGUROS, S.A	156,308.80	4.2%	7	69,773.57	5.0%	44.6%
8	LA REGIONAL DE SEGUROS, S.A	105,828.54	2.8%	6	76,222.32	5.5%	72.0%
9	ALIADO SEGUROS	94,714.40	2.5%	9	33,226.05	2.4%	35.1%
10	SEGUROS FEDPA, S.A	75,958.83	2.0%	13	0.00	0.0%	0.0%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	42,913.49	1.1%	12	374.50	0.0%	0.9%
12	GENERAL DE SEGUROS, S.A.	30,341.45	0.8%	11	4,486.87	0.3%	14.8%
13	MULTIBANK SEGUROS, S.A	12,915.28	0.3%	10	5,390.71	0.4%	41.7%
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%
		\$3,731,648.97	100%		\$1,394,868.73	100%	37.4%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

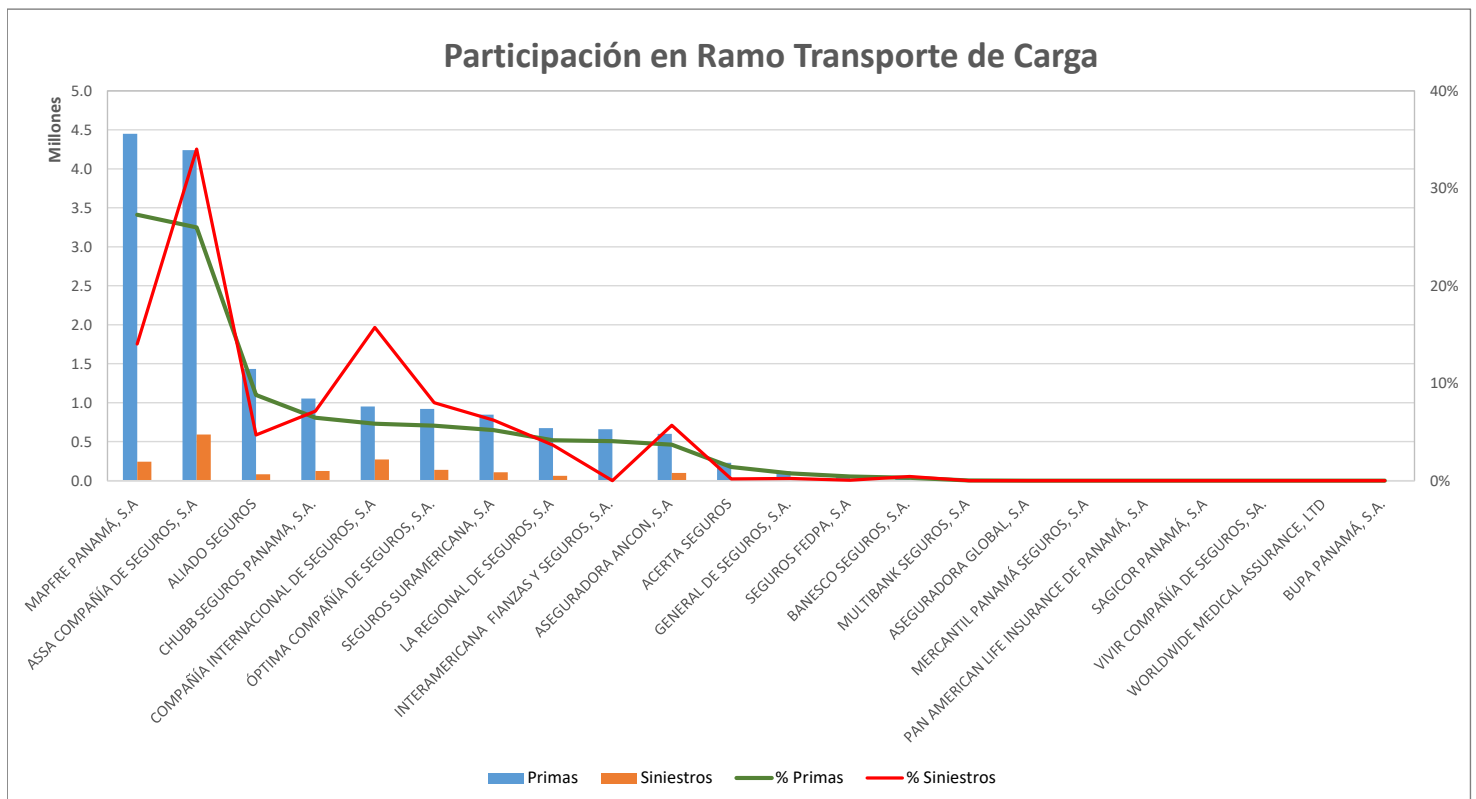


TRANSPORTE DE CARGA

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	4,450,260.77	27.3%	3	243,622.21	14.0%	5.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	4,239,970.43	26.0%	1	590,923.63	34.0%	13.9%
3	ALIADO SEGUROS	1,433,924.12	8.8%	8	81,298.42	4.7%	5.7%
4	CHUBB SEGUROS PANAMA, S.A.	1,054,243.23	6.5%	5	124,030.20	7.1%	11.8%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	952,164.07	5.8%	2	273,145.88	15.7%	28.7%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	921,372.22	5.6%	4	138,742.32	8.0%	15.1%
7	SEGUROS SURAMERICANA, S.A	847,060.97	5.2%	6	107,659.35	6.2%	12.7%
8	LA REGIONAL DE SEGUROS, S.A	675,217.16	4.1%	9	63,220.61	3.6%	9.4%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	661,074.29	4.1%	14	0.00	0.0%	0.0%
10	ASEGURADORA ANCON, S.A	600,366.95	3.7%	7	98,630.66	5.7%	16.4%
11	ACERTA SEGUROS	230,671.69	1.4%	12	3,126.08	0.2%	1.4%
12	GENERAL DE SEGUROS, S.A.	120,399.36	0.7%	11	4,106.98	0.2%	3.4%
13	SEGUROS FEDPA, S.A	68,336.24	0.4%	13	907.88	0.1%	1.3%
14	BANESCO SEGUROS, S.A.	48,903.45	0.3%	10	7,284.87	0.4%	14.9%
15	MULTIBANK SEGUROS, S.A	5,102.55	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		\$16,309,067.50	100%		\$1,736,699.09	100%	10.6%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

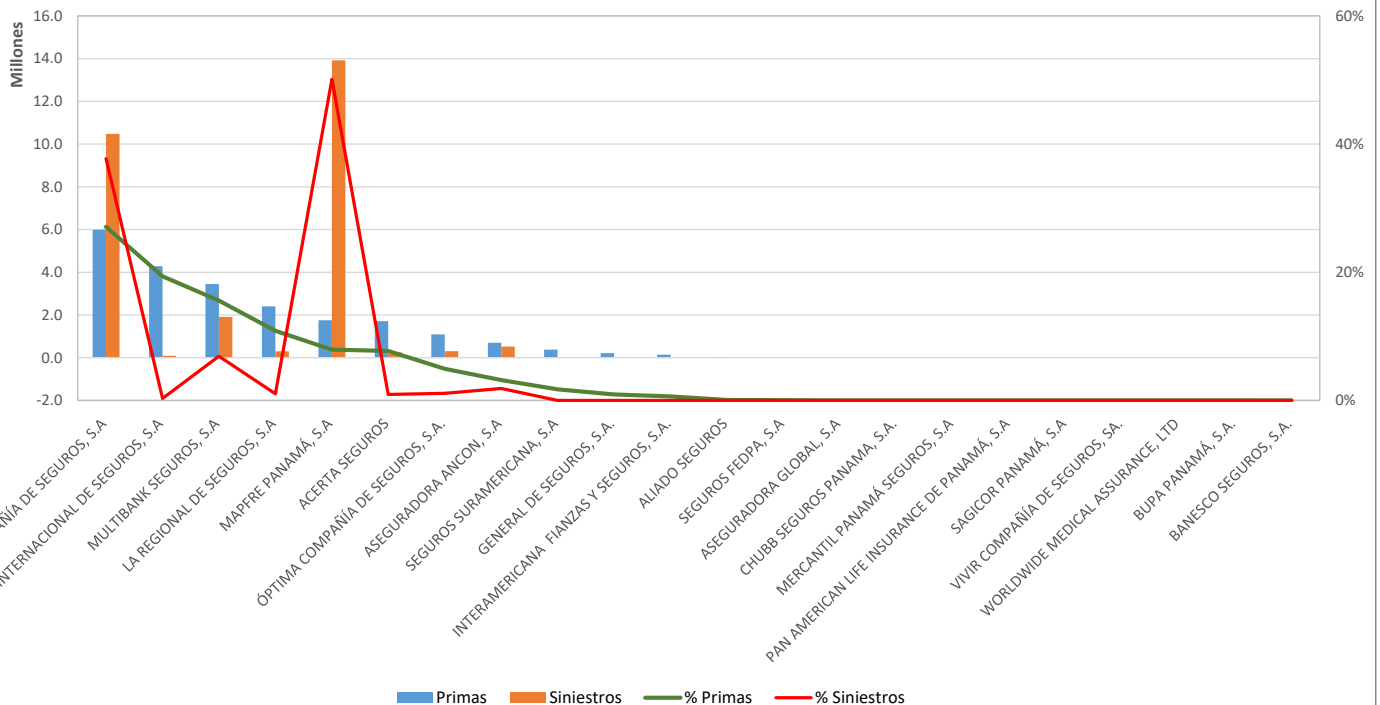


RAMO DE CASCO

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,991,378.18	27.1%	2	10,476,516.72	37.7%	174.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,280,437.46	19.4%	8	86,453.29	0.3%	2.0%
3	MULTIBANK SEGUROS, S.A	3,443,057.37	15.6%	3	1,909,646.32	6.9%	55.5%
4	LA REGIONAL DE SEGUROS, S.A	2,400,055.09	10.9%	6	292,081.52	1.1%	12.2%
5	MAPFRE PANAMÁ, S.A	1,756,735.18	7.9%	1	13,914,609.83	50.1%	792.1%
6	ACERTA SEGUROS	1,709,507.29	7.7%	7	254,737.47	0.9%	14.9%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,091,838.47	4.9%	5	304,505.40	1.1%	27.9%
8	ASEGURADORA ANCON, S.A	700,049.40	3.2%	4	521,312.36	1.9%	74.5%
9	SEGUROS SURAMERICANA, S.A	379,621.23	1.7%	11	0.00	0.0%	0.0%
10	GENERAL DE SEGUROS, S.A.	209,744.91	0.9%	12	0.00	0.0%	0.0%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	139,071.74	0.6%	13	0.00	0.0%	0.0%
12	ALIADO SEGUROS	13,543.22	0.1%	10	1,142.91	0.0%	8.4%
13	SEGUROS FEDPA, S.A	5,715.55	0.0%	9	2,198.42	0.0%	38.5%
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		\$22,120,079.47	100%		\$27,763,204.24	100%	125.5%

Participación en Ramo Casco



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

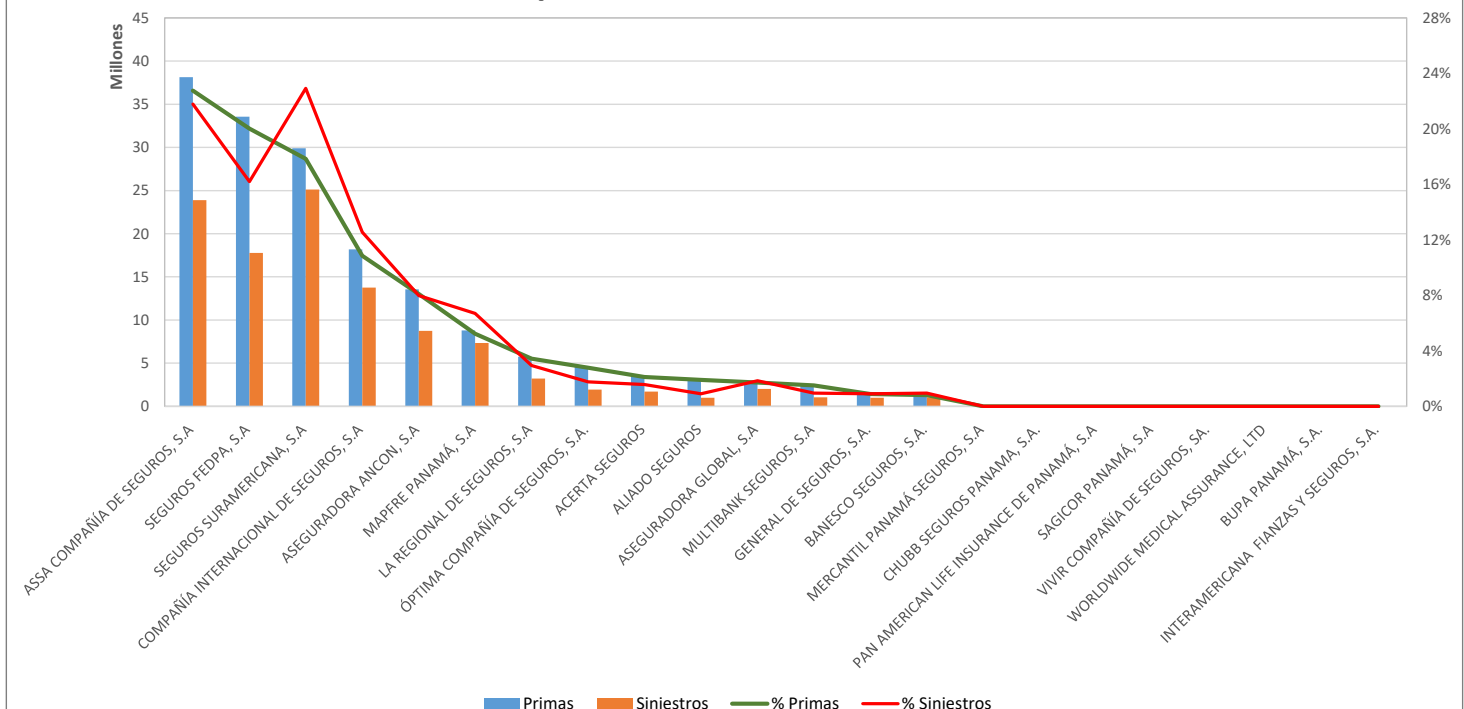


AUTOMÓVIL

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	38,133,036.02	22.8%	2	23,886,467.23	21.8%	62.6%
2	SEGUROS FEDPA, S.A	33,553,648.44	20.0%	3	17,763,582.04	16.2%	52.9%
3	SEGUROS SURAMERICANA, S.A	29,888,499.91	17.8%	1	25,123,087.08	22.9%	84.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	18,174,539.11	10.8%	4	13,753,976.37	12.5%	75.7%
5	ASEGURADORA ANCON, S.A	13,566,792.02	8.1%	5	8,756,915.39	8.0%	64.5%
6	MAPFRE PANAMÁ, S.A	8,785,087.78	5.2%	6	7,341,686.18	6.7%	83.6%
7	LA REGIONAL DE SEGUROS, S.A	5,750,943.18	3.4%	7	3,227,443.49	2.9%	56.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,678,294.67	2.8%	9	1,941,529.76	1.8%	41.5%
9	ACERTA SEGUROS	3,555,333.07	2.1%	10	1,719,800.19	1.6%	48.4%
10	ALIADO SEGUROS	3,210,378.89	1.9%	13	999,563.95	0.9%	31.1%
11	ASEGURADORA GLOBAL, S.A	2,876,230.25	1.7%	8	2,015,281.17	1.8%	70.1%
12	MULTIBANK SEGUROS, S.A	2,540,826.36	1.5%	11	1,044,026.45	1.0%	41.1%
13	GENERAL DE SEGUROS, S.A.	1,491,921.28	0.9%	14	997,727.88	0.9%	66.9%
14	BANESCO SEGUROS, S.A.	1,367,911.31	0.8%	12	1,037,236.01	0.9%	75.8%
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		\$167,573,442.29	100%		\$109,608,323.19	100%	65.4%

Participación en Ramo de Automóvil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

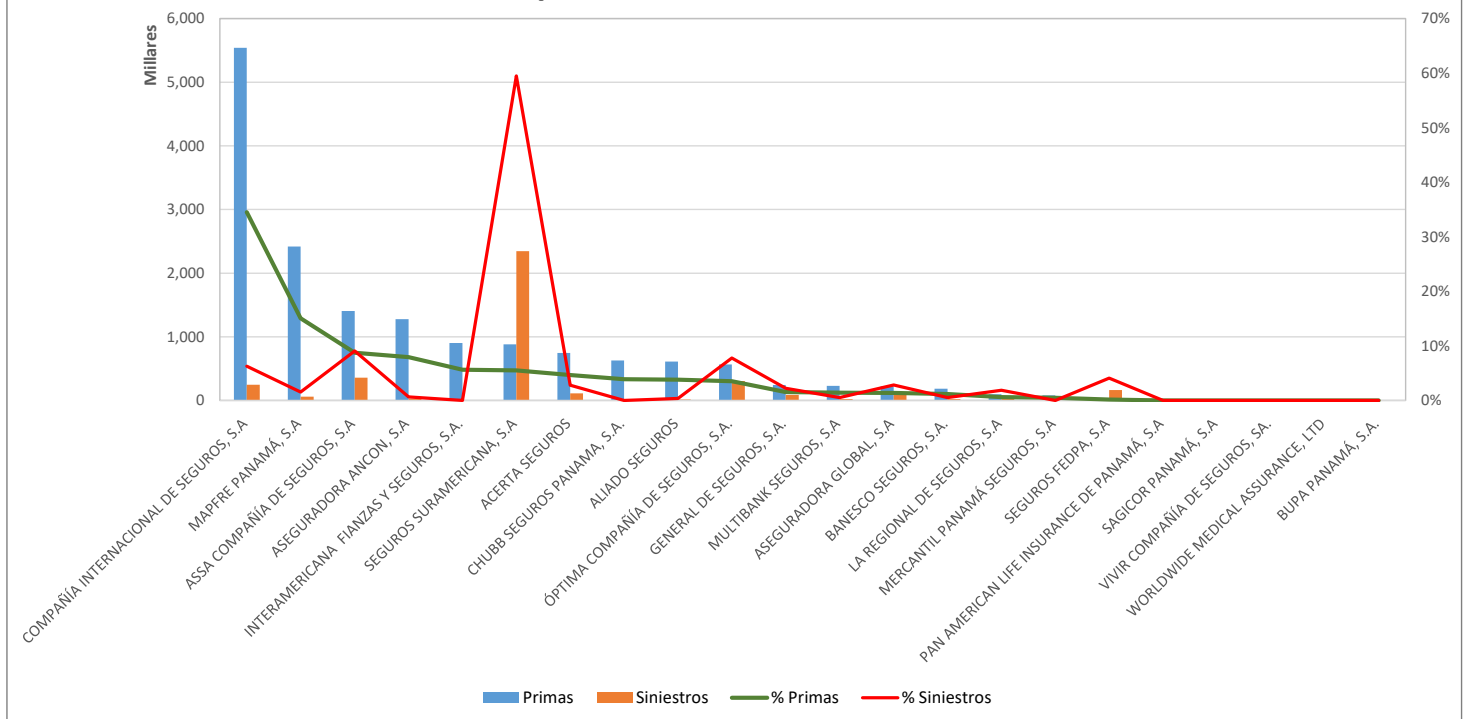


RAMOS TÉCNICOS

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,541,908.72	34.5%	4	246,900.00	6.3%	4.5%
2	MAPFRE PANAMÁ, S.A	2,417,576.39	15.1%	10	59,974.96	1.5%	2.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,403,747.47	8.7%	2	357,812.94	9.1%	25.5%
4	ASEGURADORA ANCON, S.A	1,276,515.12	7.9%	11	26,299.94	0.7%	2.1%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	903,843.31	5.6%	15	365.50	0.0%	0.0%
6	SEGUROS SURAMERICANA, S.A	882,490.20	5.5%	1	2,345,401.67	59.5%	265.8%
7	ACERTA SEGUROS	746,246.36	4.6%	7	109,513.39	2.8%	14.7%
8	CHUBB SEGUROS PANAMA, S.A.	627,690.72	3.9%	16	0.00	0.0%	0.0%
9	ALIADO SEGUROS	609,975.42	3.8%	14	15,225.46	0.4%	2.5%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	566,078.41	3.5%	3	305,956.37	7.8%	54.0%
11	GENERAL DE SEGUROS, S.A.	244,266.25	1.5%	8	87,150.80	2.2%	35.7%
12	MULTIBANK SEGUROS, S.A	229,681.57	1.4%	12	21,146.20	0.5%	9.2%
13	ASEGURADORA GLOBAL, S.A	222,136.10	1.4%	6	111,078.18	2.8%	50.0%
14	BANESCO SEGUROS, S.A.	185,724.29	1.2%	13	20,434.20	0.5%	11.0%
15	LA REGIONAL DE SEGUROS, S.A	98,903.14	0.6%	9	73,941.14	1.9%	74.8%
16	MERCANTIL PANAMÁ SEGUROS, S.A	79,341.87	0.5%	17	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	25,114.51	0.2%	5	161,537.02	4.1%	643.2%
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		\$16,061,239.85	100%		\$3,942,737.77	100%	24.5%

Participación en Ramos Técnicos



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

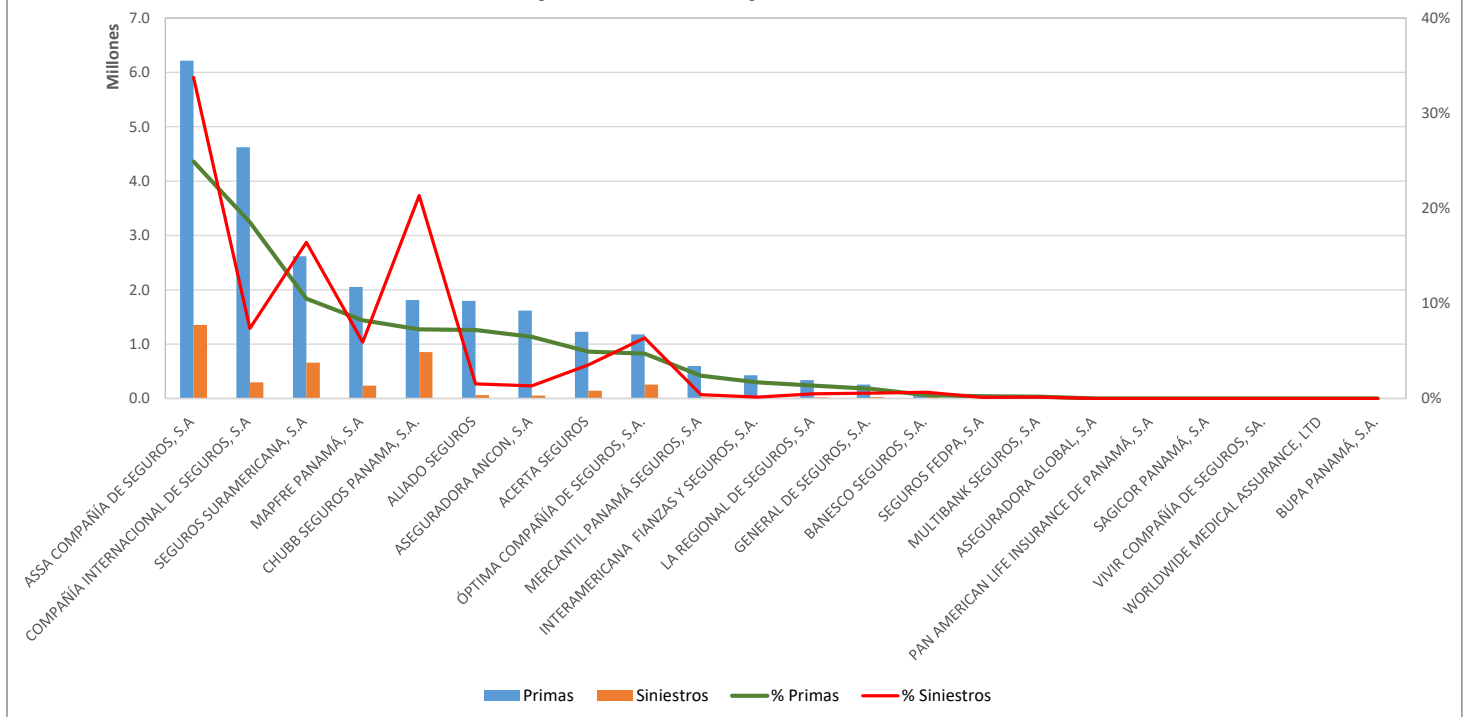


RESPONSABILIDAD CIVIL

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,215,363.66	24.9%	1	1,353,498.31	33.8%	21.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,623,695.27	18.5%	4	294,866.29	7.4%	6.4%
3	SEGUROS SURAMERICANA, S.A	2,616,829.39	10.5%	3	657,737.18	16.4%	25.1%
4	MAPFRE PANAMÁ, S.A	2,050,854.89	8.2%	6	237,147.58	5.9%	11.6%
5	CHUBB SEGUROS PANAMA, S.A.	1,812,459.39	7.3%	2	855,070.81	21.3%	47.2%
6	ALIADO SEGUROS	1,797,062.28	7.2%	8	61,198.62	1.5%	3.4%
7	ASEGURADORA ANCON, S.A	1,617,998.78	6.5%	9	53,403.14	1.3%	3.3%
8	ACERTA SEGUROS	1,225,915.10	4.9%	7	141,844.99	3.5%	11.6%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,177,897.35	4.7%	5	255,530.58	6.4%	21.7%
10	MERCANTIL PANAMÁ SEGUROS, S.A	597,168.53	2.4%	13	15,535.00	0.4%	2.6%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	425,545.39	1.7%	14	5,726.85	0.1%	1.3%
12	LA REGIONAL DE SEGUROS, S.A	338,091.66	1.4%	12	19,568.48	0.5%	5.8%
13	GENERAL DE SEGUROS, S.A.	256,852.84	1.0%	11	22,761.05	0.6%	8.9%
14	BANESCO SEGUROS, S.A.	87,969.38	0.4%	10	25,831.50	0.6%	29.4%
15	SEGUROS FEDPA, S.A	58,312.97	0.2%	16	4,358.85	0.1%	7.5%
16	MULTIBANK SEGUROS, S.A	49,444.02	0.2%	15	5,195.86	0.1%	10.5%
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		\$24,951,460.90	100%		\$4,009,275.09	100%	16.1%

Participación en Responsabilidad Civil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

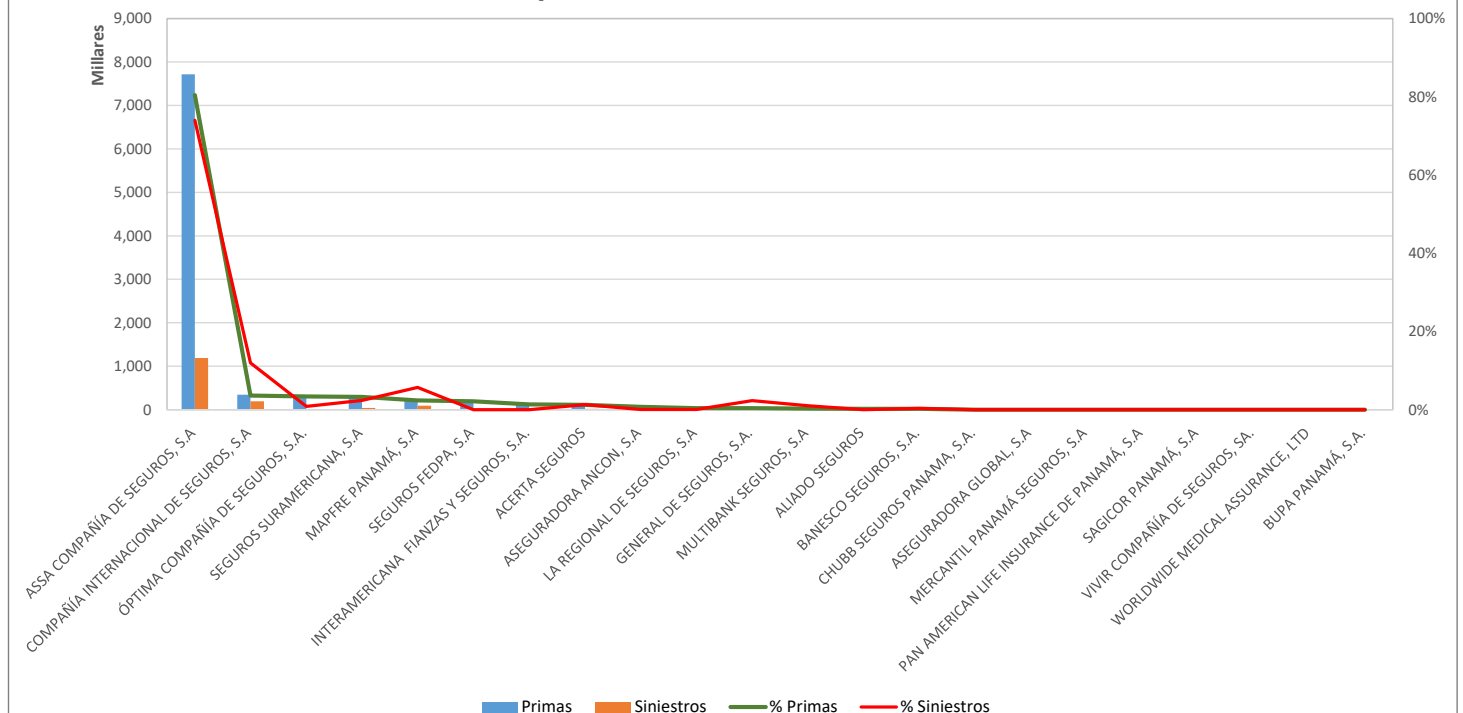


RAMO DE ROBO

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	7,715,500.76	80.4%	1	1,186,397.09	74.0%	15.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	345,061.81	3.6%	2	191,771.91	12.0%	55.6%
3	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	324,057.62	3.4%	8	13,550.91	0.8%	4.2%
4	SEGUROS SURAMERICANA, S.A	315,117.79	3.3%	4	38,149.23	2.4%	12.1%
5	MAPFRE PANAMÁ, S.A	227,054.74	2.4%	3	91,831.71	5.7%	40.4%
6	SEGUROS FEDPA, S.A	205,115.28	2.1%	12	96.80	0.0%	0.0%
7	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	130,930.88	1.4%	14	0.00	0.0%	0.0%
8	ACERTA SEGUROS	120,389.21	1.3%	6	20,674.81	1.3%	17.2%
9	ASEGURADORA ANCON, S.A	72,055.99	0.8%	10	1,284.18	0.1%	1.8%
10	LA REGIONAL DE SEGUROS, S.A	36,712.81	0.4%	11	1,065.95	0.1%	2.9%
11	GENERAL DE SEGUROS, S.A.	35,234.88	0.4%	5	37,112.24	2.3%	105.3%
12	MULTIBANK SEGUROS, S.A	24,208.94	0.3%	7	16,085.00	1.0%	66.4%
13	ALIADO SEGUROS	20,821.19	0.2%	13	94.67	0.0%	0.5%
14	BANESCO SEGUROS, S.A.	19,667.87	0.2%	9	5,402.65	0.3%	27.5%
15	CHUBB SEGUROS PANAMA, S.A.	1,208.95	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		\$9,593,138.72	100%		\$1,603,517.15	100%	16.7%

Participación en Ramos Robo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

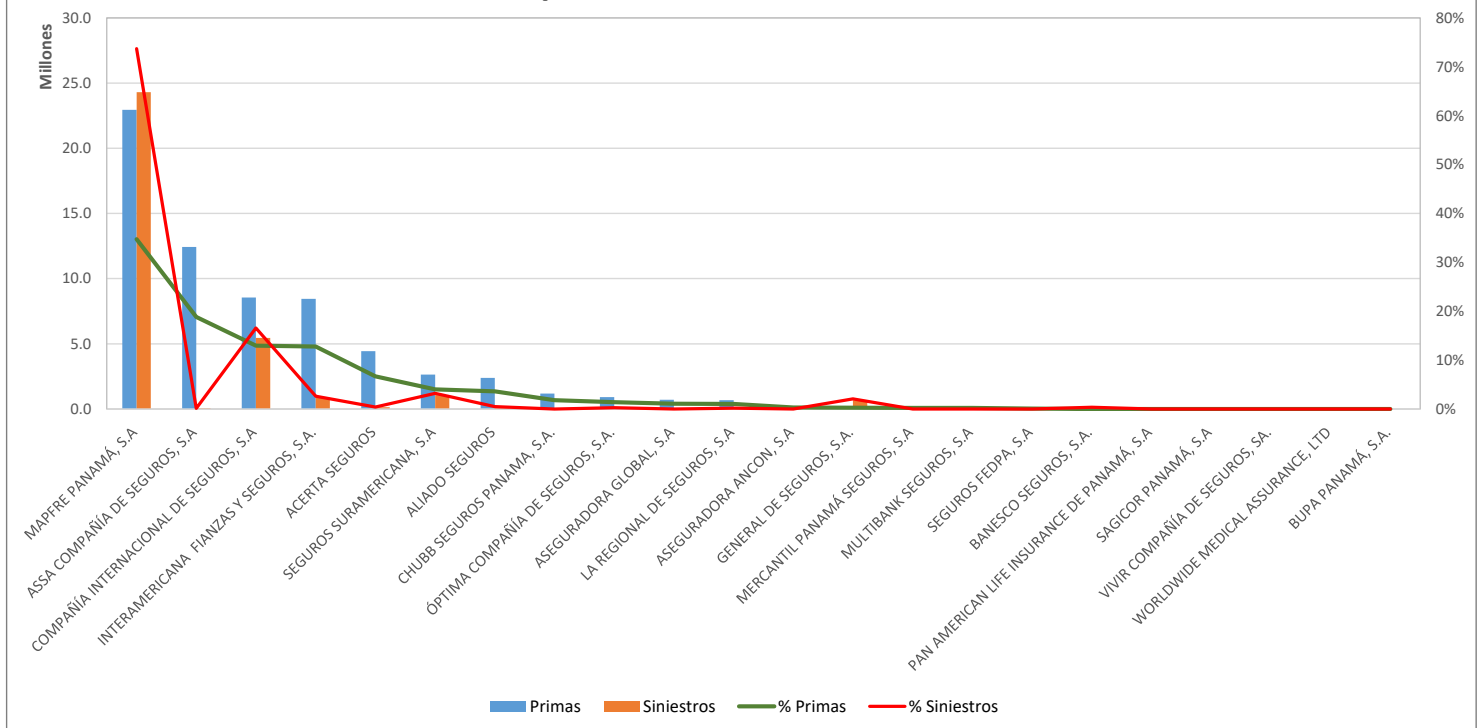


RAMO DE FIANZAS

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	22,952,420.65	34.7%	1	24,298,953.46	73.7%	105.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	12,431,223.27	18.8%	11	51,241.23	0.2%	0.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,558,219.21	13.0%	2	5,458,974.44	16.6%	63.8%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	8,449,290.89	12.8%	4	866,665.43	2.6%	10.3%
5	ACERTA SEGUROS	4,430,148.51	6.7%	7	133,181.27	0.4%	3.0%
6	SEGUROS SURAMERICANA, S.A	2,649,365.23	4.0%	3	1,063,534.87	3.2%	40.1%
7	ALIADO SEGUROS	2,394,480.81	3.6%	6	156,603.90	0.5%	6.5%
8	CHUBB SEGUROS PANAMA, S.A.	1,190,727.16	1.8%	12	5,379.05	0.0%	0.5%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	914,398.30	1.4%	9	82,651.79	0.3%	9.0%
10	ASEGURADORA GLOBAL, S.A	706,911.14	1.1%	13	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	672,147.53	1.0%	10	55,848.37	0.2%	8.3%
12	ASEGURADORA ANCON, S.A	205,996.27	0.3%	14	0.00	0.0%	0.0%
13	GENERAL DE SEGUROS, S.A.	173,985.94	0.3%	5	680,260.21	2.1%	391.0%
14	MERCANTIL PANAMÁ SEGUROS, S.A	162,630.04	0.2%	15	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	138,248.12	0.2%	16	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	45,006.96	0.1%	17	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	6,165.31	0.0%	8	113,341.70	0.3%	1838.4%
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		\$66,081,365.34	100%		\$32,966,635.72	100%	49.9%

Participación en Ramos Fianzas



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 30 DE JUNIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	18,849,262.85	33.5%	1	7,936,843.01	62.0%	42.1%
2	GENERAL DE SEGUROS, S.A.	13,932,508.39	24.7%	3	998,042.91	7.8%	7.2%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	5,997,607.13	10.6%	4	828,462.52	6.5%	13.8%
4	MAPFRE PANAMÁ, S.A	5,850,585.99	10.4%	2	1,884,700.14	14.7%	32.2%
5	MERCANTIL PANAMÁ SEGUROS, S.A	2,937,376.05	5.2%	5	382,636.91	3.0%	13.0%
6	SEGUROS SURAMERICANA, S.A	2,517,330.70	4.5%	6	329,141.13	2.6%	13.1%
7	ASEGURADORA GLOBAL, S.A	1,775,784.12	3.2%	11	48,958.69	0.4%	2.8%
8	ALIADO SEGUROS	1,553,850.60	2.8%	7	113,120.06	0.9%	7.3%
9	ASEGURADORA ANCON, S.A	1,043,556.68	1.9%	13	8,988.15	0.1%	0.9%
10	MULTIBANK SEGUROS, S.A	746,505.18	1.3%	9	84,512.15	0.7%	11.3%
11	LA REGIONAL DE SEGUROS, S.A	501,287.19	0.9%	12	11,358.77	0.1%	2.3%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	369,201.51	0.7%	8	111,341.44	0.9%	30.2%
13	ACERTA SEGUROS	217,469.45	0.4%	10	55,615.89	0.4%	25.6%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	22,821.02	0.0%	15	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	13,235.50	0.0%	14	3,198.75	0.0%	24.2%
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		\$56,328,382.36	100%		\$12,796,920.52	100%	22.7%

Participación en Otros Ramos

