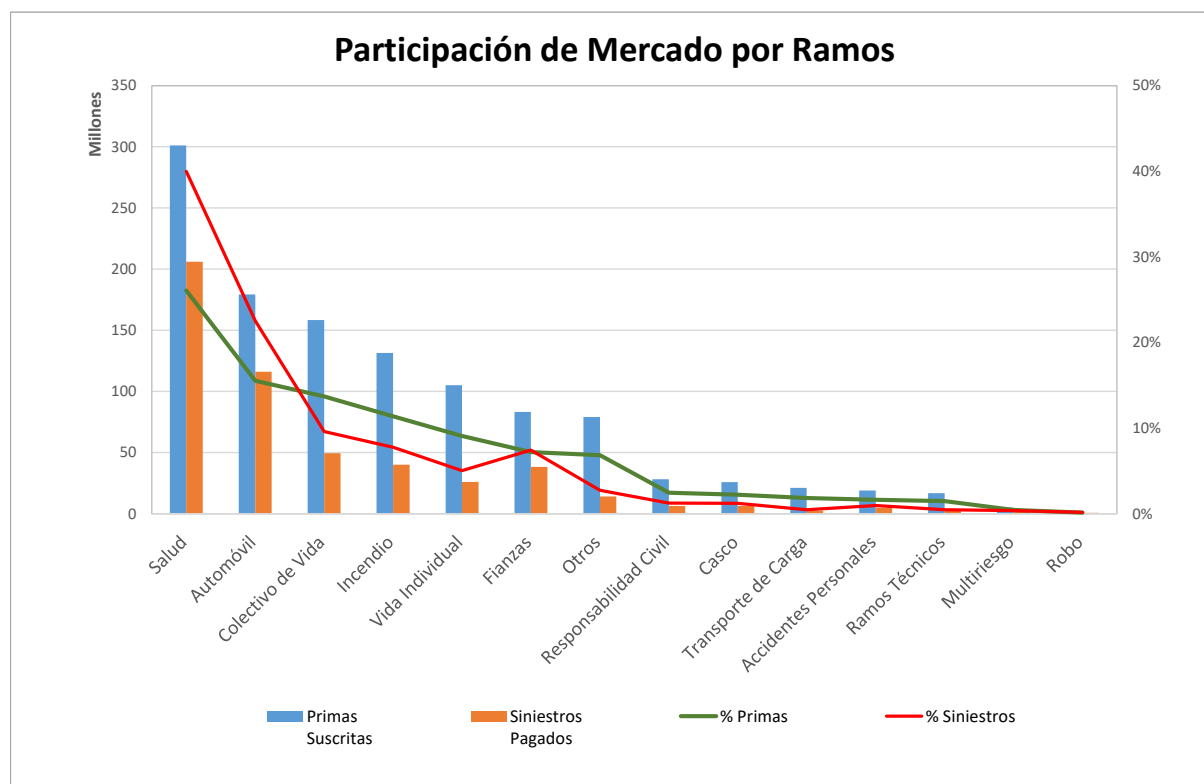


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE JULIO DE 2024

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	301,188,390.69	26.1%	1	206,031,724.58	40.0%	68.4%
2	Automóvil	179,300,500.73	15.5%	2	116,062,385.35	22.5%	64.7%
3	Colectivo de Vida	158,287,118.31	13.7%	3	49,467,316.97	9.6%	31.3%
4	Incendio	131,380,359.28	11.4%	4	40,051,808.34	7.8%	30.5%
5	Vida Individual	105,070,005.83	9.1%	6	25,978,339.66	5.0%	24.7%
6	Fianzas	83,303,089.66	7.2%	5	38,333,483.61	7.4%	46.0%
7	Otros	79,126,509.19	6.8%	7	14,130,187.84	2.7%	17.9%
8	Responsabilidad Civil	28,283,251.74	2.4%	8	6,388,544.24	1.2%	22.6%
9	Casco	25,766,284.19	2.2%	9	6,284,751.12	1.2%	24.4%
10	Transporte de Carga	21,068,308.98	1.8%	12	2,353,376.53	0.5%	11.2%
11	Accidentes Personales	18,949,428.61	1.6%	10	4,923,342.06	1.0%	26.0%
12	Ramos Técnicos	16,892,624.47	1.5%	11	2,445,499.80	0.5%	14.5%
13	Multirisgo	5,042,101.27	0.4%	13	1,886,416.83	0.4%	37.4%
14	Robo	1,485,531.49	0.1%	14	842,926.12	0.2%	56.7%
TOTAL		\$1,155,143,504.44	100%		\$515,180,103.05	100%	44.6%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

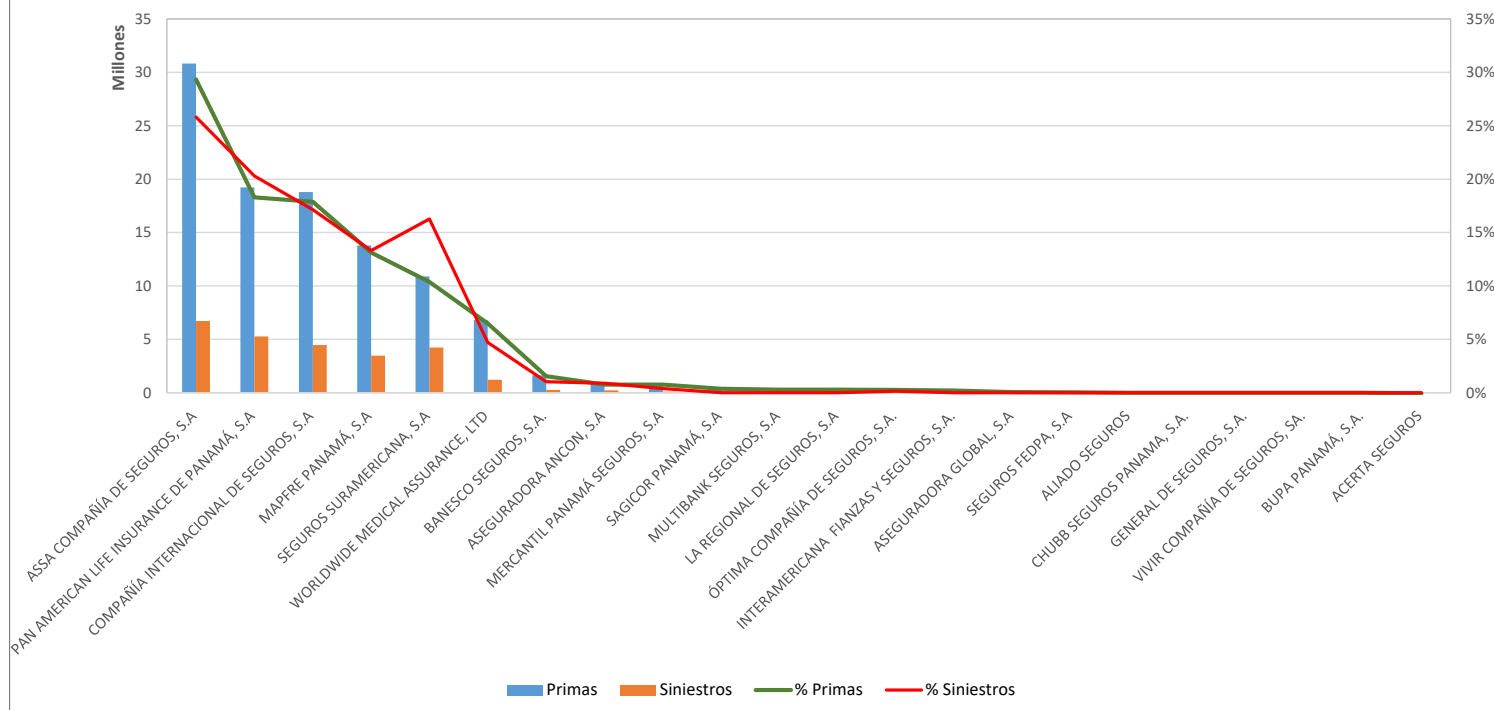


VIDA INDIVIDUAL

AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	30,823,565.51	29.3%	1	6,706,605.25	25.8%	21.8%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	19,223,984.48	18.3%	2	5,273,212.56	20.3%	27.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	18,782,505.27	17.9%	3	4,453,310.06	17.1%	23.7%
4	MAPFRE PANAMÁ, S.A	13,788,082.23	13.1%	5	3,459,293.74	13.3%	25.1%
5	SEGUROS SURAMERICANA, S.A	10,899,915.58	10.4%	4	4,228,894.60	16.3%	38.8%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	6,818,571.99	6.5%	6	1,222,995.00	4.7%	17.9%
7	BANESCO SEGUROS, S.A.	1,623,075.83	1.5%	7	266,050.00	1.0%	16.4%
8	ASEGURADORA ANCON, S.A	809,785.68	0.8%	8	230,999.99	0.9%	28.5%
9	MERCANTIL PANAMÁ SEGUROS, S.A	802,013.10	0.8%	9	101,201.46	0.4%	12.6%
10	SAGICOR PANAMÁ, S.A	395,170.95	0.4%	12	0.00	0.0%	0.0%
11	MULTIBANK SEGUROS, S.A	299,226.66	0.3%	13	0.00	0.0%	0.0%
12	LA REGIONAL DE SEGUROS, S.A	289,493.94	0.3%	14	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	279,438.82	0.3%	10	34,600.00	0.1%	12.4%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	208,004.64	0.2%	11	1,177.00	0.0%	0.6%
15	ASEGURADORA GLOBAL, S.A	64,226.46	0.1%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	30,127.19	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	-67,182.50	-0.1%	22	0.00	0.0%	0.0%
TOTAL		\$105,070,005.83	100%		\$25,978,339.66	100%	24.7%

Participación en Vida Individual

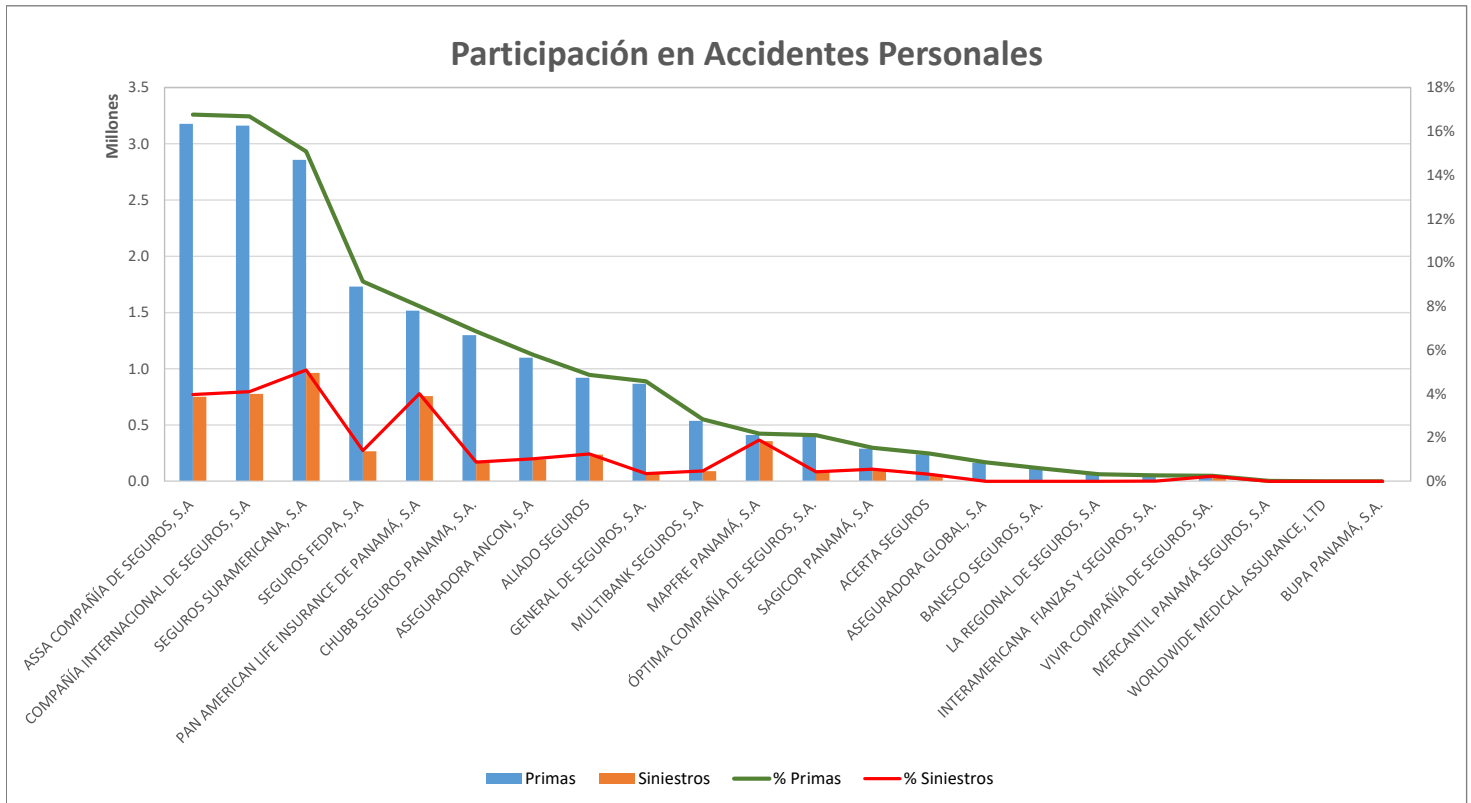


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,176,558.48	16.8%	4	752,490.15	4.0%	23.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,160,728.24	16.7%	2	777,086.69	4.1%	24.6%
3	SEGUROS SURAMERICANA, S.A	2,856,526.05	15.1%	1	963,844.49	5.1%	33.7%
4	SEGUROS FEDPA, S.A	1,731,402.56	9.1%	6	265,940.66	1.4%	15.4%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,517,543.32	8.0%	3	758,314.68	4.0%	50.0%
6	CHUBB SEGUROS PANAMA, S.A.	1,299,173.04	6.9%	9	166,134.88	0.9%	12.8%
7	ASEGURADORA ANCON, S.A	1,098,553.77	5.8%	8	194,576.49	1.0%	17.7%
8	ALIADO SEGUROS	920,946.12	4.9%	7	236,755.97	1.2%	25.7%
9	GENERAL DE SEGUROS, S.A.	867,187.66	4.6%	13	66,963.00	0.4%	7.7%
10	MULTIBANK SEGUROS, S.A	538,228.19	2.8%	11	90,054.55	0.5%	16.7%
11	MAPFRE PANAMÁ, S.A	412,532.01	2.2%	5	357,782.60	1.9%	86.7%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	400,224.54	2.1%	12	82,448.82	0.4%	20.6%
13	SAGICOR PANAMÁ, S.A	291,049.48	1.5%	10	105,267.10	0.6%	36.2%
14	ACERTA SEGUROS	240,312.60	1.3%	14	61,628.28	0.3%	25.6%
15	ASEGURADORA GLOBAL, S.A	164,105.02	0.9%	19	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	110,489.93	0.6%	20	0.00	0.0%	0.0%
17	LA REGIONAL DE SEGUROS, S.A	60,563.03	0.3%	18	29.36	0.0%	0.0%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	50,801.78	0.3%	16	537.87	0.0%	1.1%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	48,532.27	0.3%	15	43,282.35	0.2%	89.2%
20	MERCANTIL PANAMÁ SEGUROS, S.A	3,970.52	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	204.12	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$18,949,429	100%		\$4,923,342.06	100%	26.0%



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

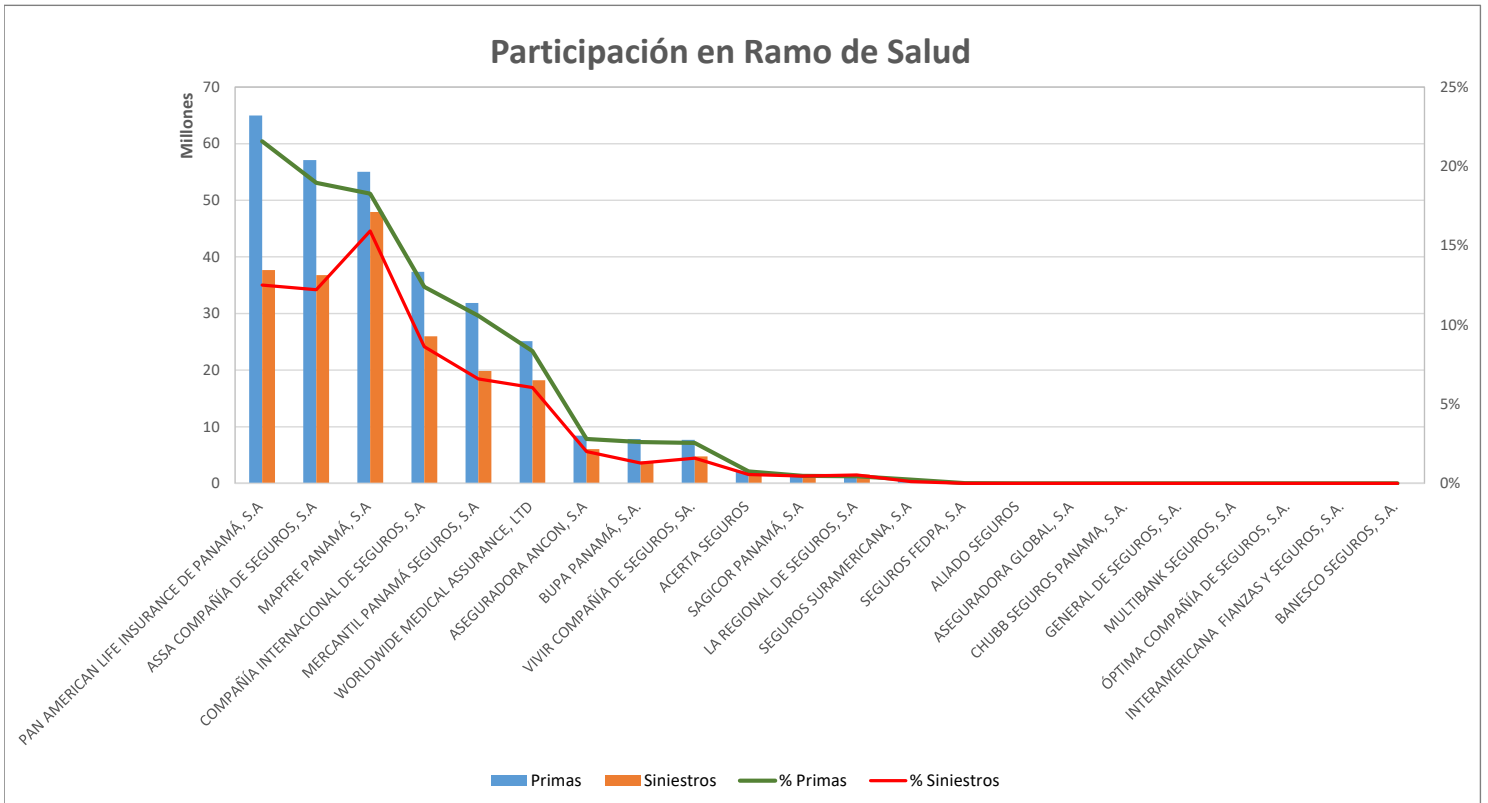


SALUD

AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	64,996,520.30	21.6%	2	37,670,976.04	12.5%	58.0%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	57,112,641.25	19.0%	3	36,776,332.03	12.2%	64.4%
3	MAPFRE PANAMÁ, S.A	55,034,564.86	18.3%	1	47,949,996.15	15.9%	87.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	37,355,332.74	12.4%	4	25,969,848.61	8.6%	69.5%
5	MERCANTIL PANAMÁ SEGUROS, S.A	31,855,652.89	10.6%	5	19,847,956.91	6.6%	62.3%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	25,110,371.98	8.3%	6	18,205,477.03	6.0%	72.5%
7	ASEGURADORA ANCON, S.A	8,437,818.61	2.8%	7	6,040,120.42	2.0%	71.6%
8	BUPA PANAMÁ, S.A.	7,836,573.95	2.6%	9	3,858,706.56	1.3%	49.2%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	7,689,663.74	2.6%	8	4,772,350.72	1.6%	62.1%
10	ACERTA SEGUROS	2,258,672.81	0.7%	10	1,656,703.92	0.6%	73.3%
11	SAGICOR PANAMÁ, S.A	1,409,215.34	0.5%	12	1,379,072.44	0.5%	97.9%
12	LA REGIONAL DE SEGUROS, S.A	1,355,130.70	0.4%	11	1,573,549.10	0.5%	116.1%
13	SEGUROS SURAMERICANA, S.A	713,017.40	0.2%	13	330,634.65	0.1%	46.4%
14	SEGUROS FEDPA, S.A	23,891.07	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.	-676.95	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$301,188,390.69	100%		\$206,031,724.58	100%	68.4%

Participación en Ramo de Salud



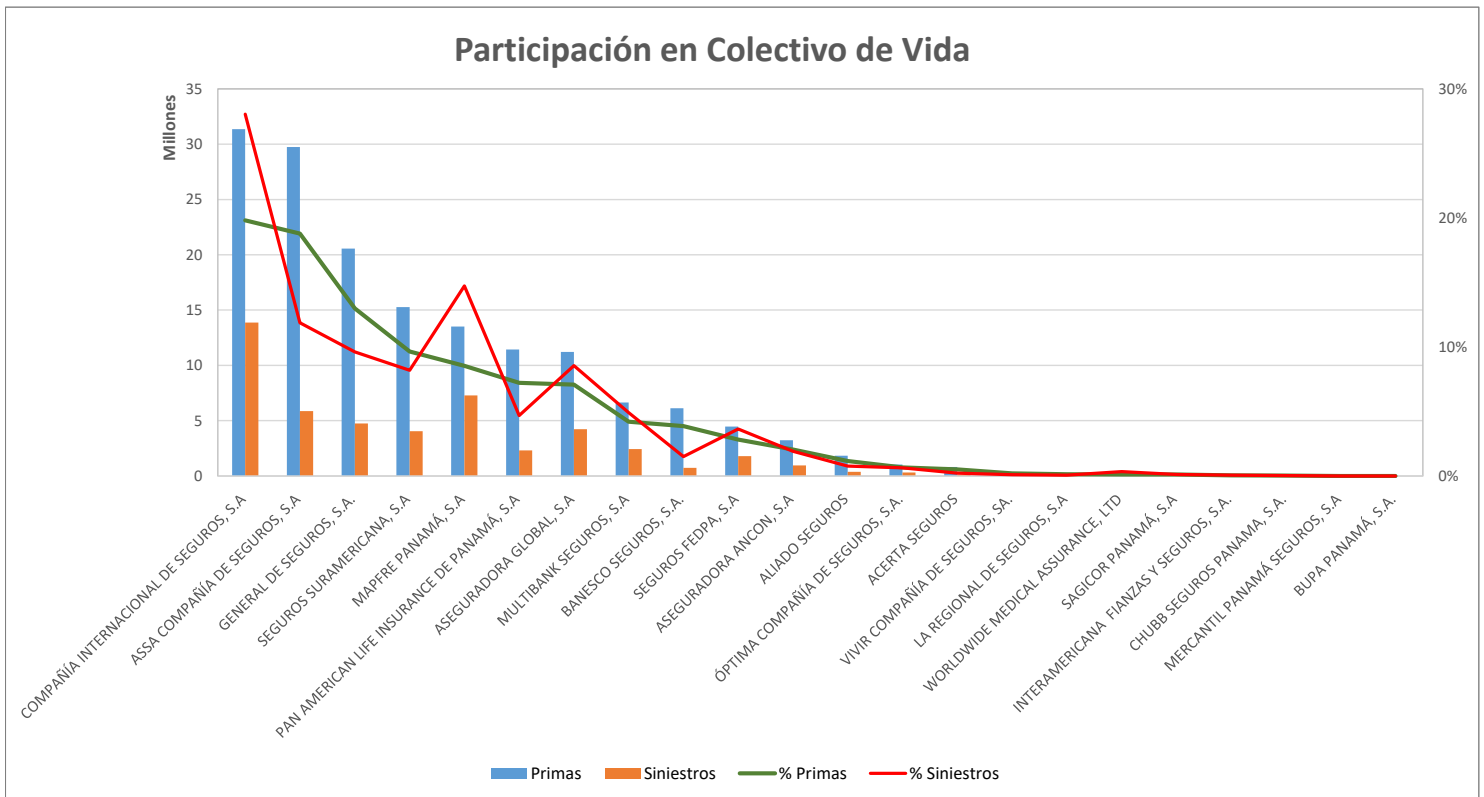
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



COLECTIVO DE VIDA AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	31,357,502.37	19.8%	1	13,870,273.76	28.0%	44.2%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	29,746,968.46	18.8%	3	5,869,367.39	11.9%	19.7%
3	GENERAL DE SEGUROS, S.A.	20,560,228.27	13.0%	4	4,755,477.38	9.6%	23.1%
4	SEGUROS SURAMERICANA, S.A	15,277,459.20	9.7%	6	4,051,426.84	8.2%	26.5%
5	MAPFRE PANAMÁ, S.A	13,518,468.09	8.5%	2	7,288,739.26	14.7%	53.9%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	11,430,105.20	7.2%	8	2,322,535.13	4.7%	20.3%
7	ASEGURADORA GLOBAL, S.A	11,209,613.42	7.1%	5	4,227,644.50	8.5%	37.7%
8	MULTIBANK SEGUROS, S.A	6,650,276.85	4.2%	7	2,428,850.35	4.9%	36.5%
9	BANESCO SEGUROS, S.A.	6,118,268.26	3.9%	11	742,302.15	1.5%	12.1%
10	SEGUROS FEDPA, S.A	4,467,626.12	2.8%	9	1,802,701.71	3.6%	40.4%
11	ASEGURADORA ANCON, S.A	3,238,943.02	2.0%	10	951,493.45	1.9%	29.4%
12	ALIADO SEGUROS	1,837,911.47	1.2%	12	376,863.02	0.8%	20.5%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,044,406.46	0.7%	13	313,952.78	0.6%	30.1%
14	ACERTA SEGUROS	813,178.77	0.5%	15	106,099.64	0.2%	13.0%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	318,925.88	0.2%	17	49,578.99	0.1%	15.5%
16	LA REGIONAL DE SEGUROS, S.A	209,766.47	0.1%	18	35,599.69	0.1%	17.0%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	180,818.03	0.1%	14	170,499.23	0.3%	94.3%
18	SAGICOR PANAMÁ, S.A	179,586.80	0.1%	16	59,783.77	0.1%	33.3%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	79,390.69	0.1%	19	29,309.01	0.1%	36.9%
20	CHUBB SEGUROS PANAMA, S.A.	47,674.48	0.0%	20	14,818.92	0.0%	31.1%
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		\$158,287,118.31	100%		\$49,467,316.97	100%	31.3%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

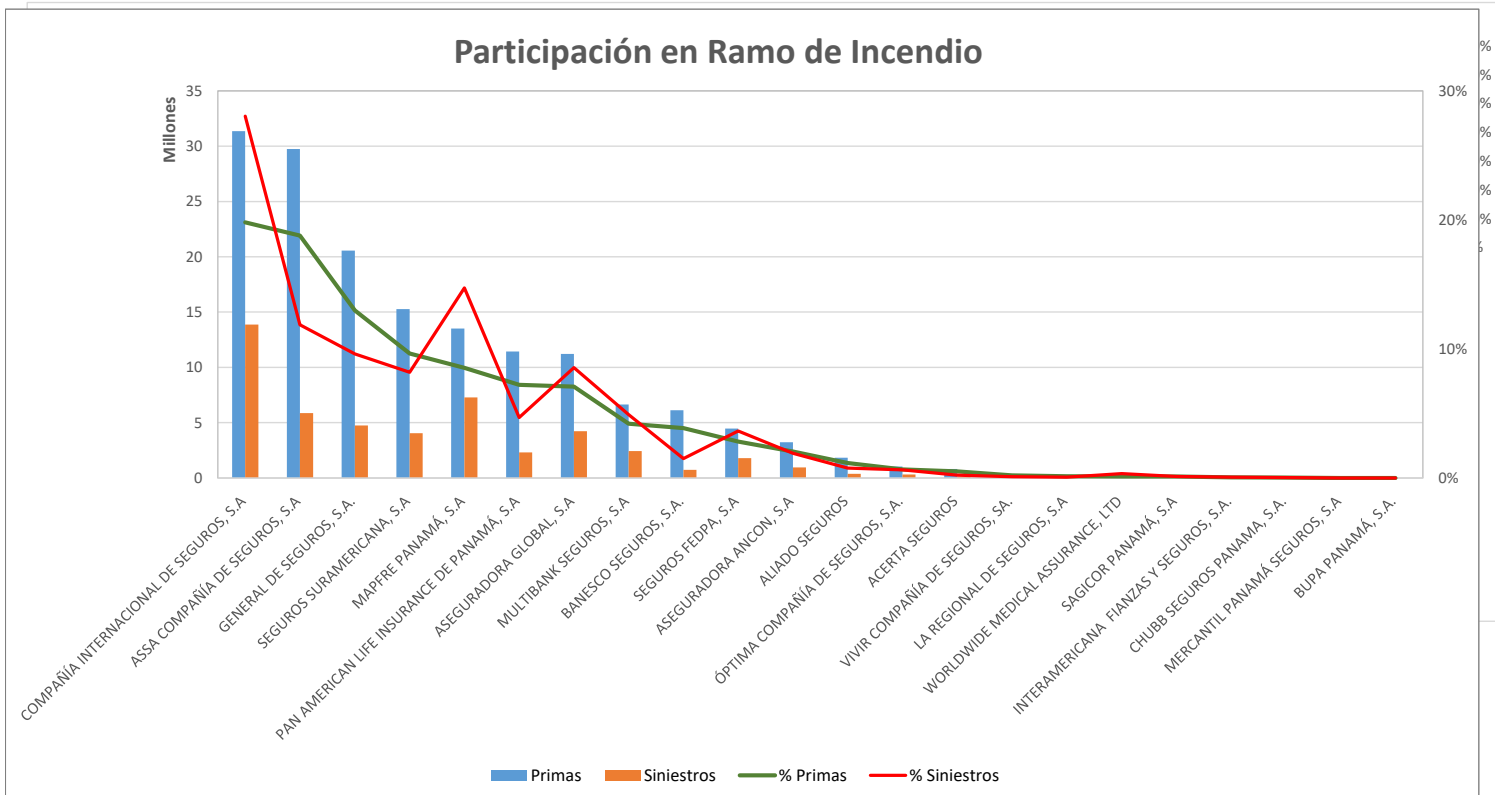


INCENDIO

AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	61,433,837.95	46.8%	1	25,787,152.80	64.4%	42.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,373,637.19	14.7%	3	4,442,243.04	11.1%	22.9%
3	SEGUROS SURAMERICANA, S.A	14,854,439.51	11.3%	2	5,556,849.30	13.9%	37.4%
4	MAPFRE PANAMÁ, S.A	10,360,080.65	7.9%	4	2,113,044.84	5.3%	20.4%
5	ASEGURADORA ANCON, S.A	4,905,244.17	3.7%	8	244,269.11	0.6%	5.0%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,291,439.42	3.3%	5	554,315.28	1.4%	12.9%
7	GENERAL DE SEGUROS, S.A.	3,679,400.79	2.8%	9	239,681.03	0.6%	6.5%
8	ACERTA SEGUROS	3,451,095.20	2.6%	10	174,342.42	0.4%	5.1%
9	CHUBB SEGUROS PANAMA, S.A.	2,426,923.44	1.8%	7	348,201.16	0.9%	14.3%
10	ASEGURADORA GLOBAL, S.A	1,673,089.24	1.3%	14	29,854.84	0.1%	1.8%
11	ALIADO SEGUROS	1,433,390.73	1.1%	11	83,246.59	0.2%	5.8%
12	BANESCO SEGUROS, S.A.	1,080,868.63	0.8%	6	360,972.22	0.9%	33.4%
13	MULTIBANK SEGUROS, S.A	821,711.04	0.6%	12	48,000.80	0.1%	5.8%
14	LA REGIONAL DE SEGUROS, S.A	806,358.31	0.6%	13	40,679.07	0.1%	5.0%
15	SEGUROS FEDPA, S.A	370,899.07	0.3%	16	13,600.84	0.0%	3.7%
16	MERCANTIL PANAMÁ SEGUROS, S.A	216,577.44	0.2%	15	15,355.00	0.0%	7.1%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	201,366.50	0.2%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$131,380,359.28	100%		\$40,051,808.34	100%	30.5%

Participación en Ramo de Incendio



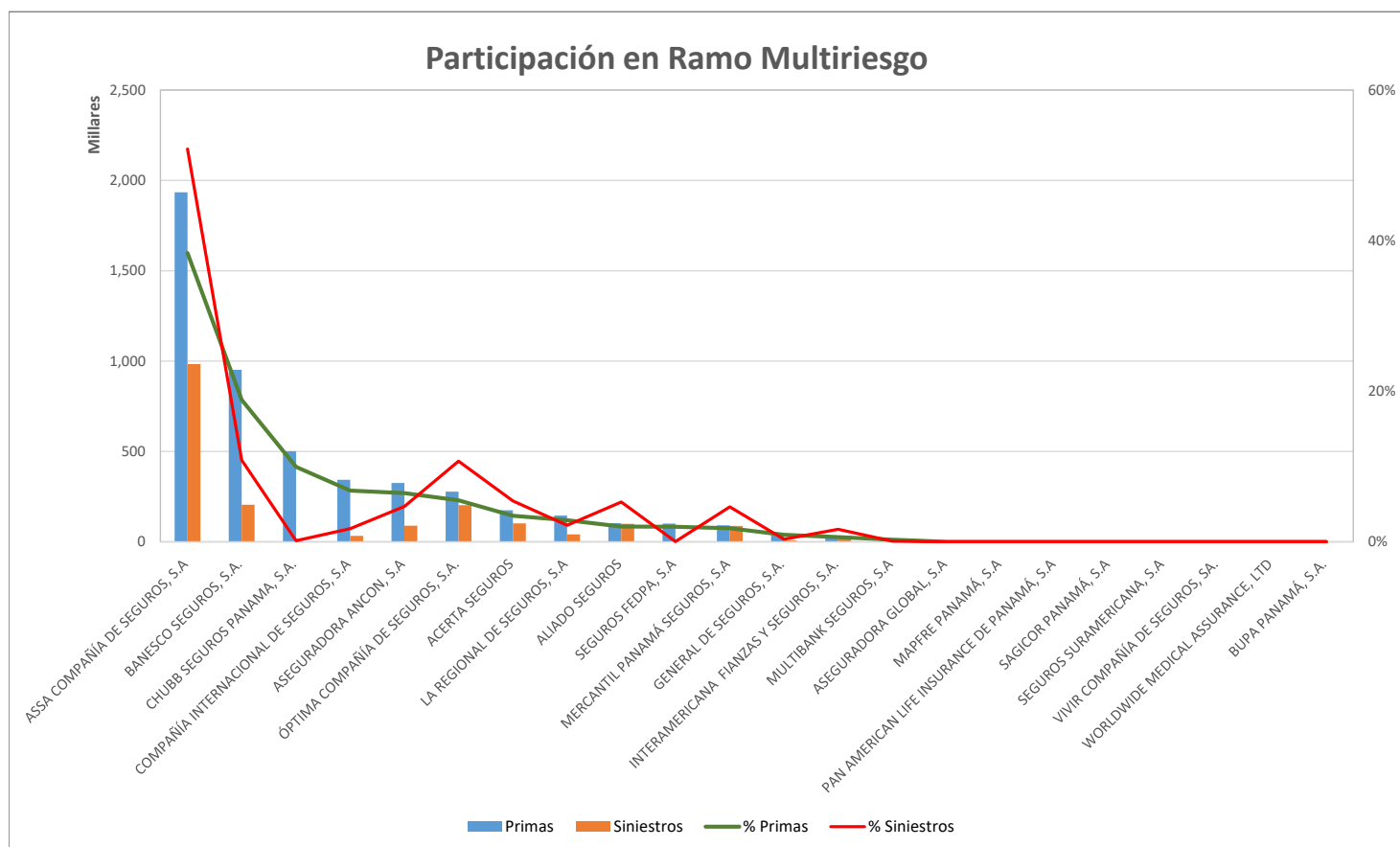
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



MULTIRIESGO AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,934,125.82	38.4%	1	984,218.33	52.2%	50.9%
2	BANESCO SEGUROS, S.A.	951,522.03	18.9%	2	204,561.01	10.8%	21.5%
3	CHUBB SEGUROS PANAMA, S.A.	501,329.46	9.9%	12	2,934.80	0.2%	0.6%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	343,391.94	6.8%	9	33,060.95	1.8%	9.6%
5	ASEGURADORA ANCON, S.A	325,482.41	6.5%	6	88,590.37	4.7%	27.2%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	278,162.93	5.5%	3	202,205.92	10.7%	72.7%
7	ACERTA SEGUROS	175,107.60	3.5%	4	102,346.47	5.4%	58.4%
8	LA REGIONAL DE SEGUROS, S.A	144,903.74	2.9%	8	41,199.94	2.2%	28.4%
9	ALIADO SEGUROS	102,906.83	2.0%	5	99,800.79	5.3%	97.0%
10	SEGUROS FEDPA, S.A	100,913.95	2.0%	14	350.00	0.0%	0.3%
11	MERCANTIL PANAMÁ SEGUROS, S.A	91,170.04	1.8%	7	87,398.27	4.6%	95.9%
12	GENERAL DE SEGUROS, S.A.	47,647.10	0.9%	11	6,611.79	0.4%	13.9%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	31,388.83	0.6%	10	31,455.94	1.7%	100.2%
14	MULTIBANK SEGUROS, S.A	14,048.59	0.3%	13	1,682.25	0.1%	12.0%
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%
		\$5,042,101.27	100%		\$1,886,416.83	100%	37.4%

Participación en Ramo Multiriesgo

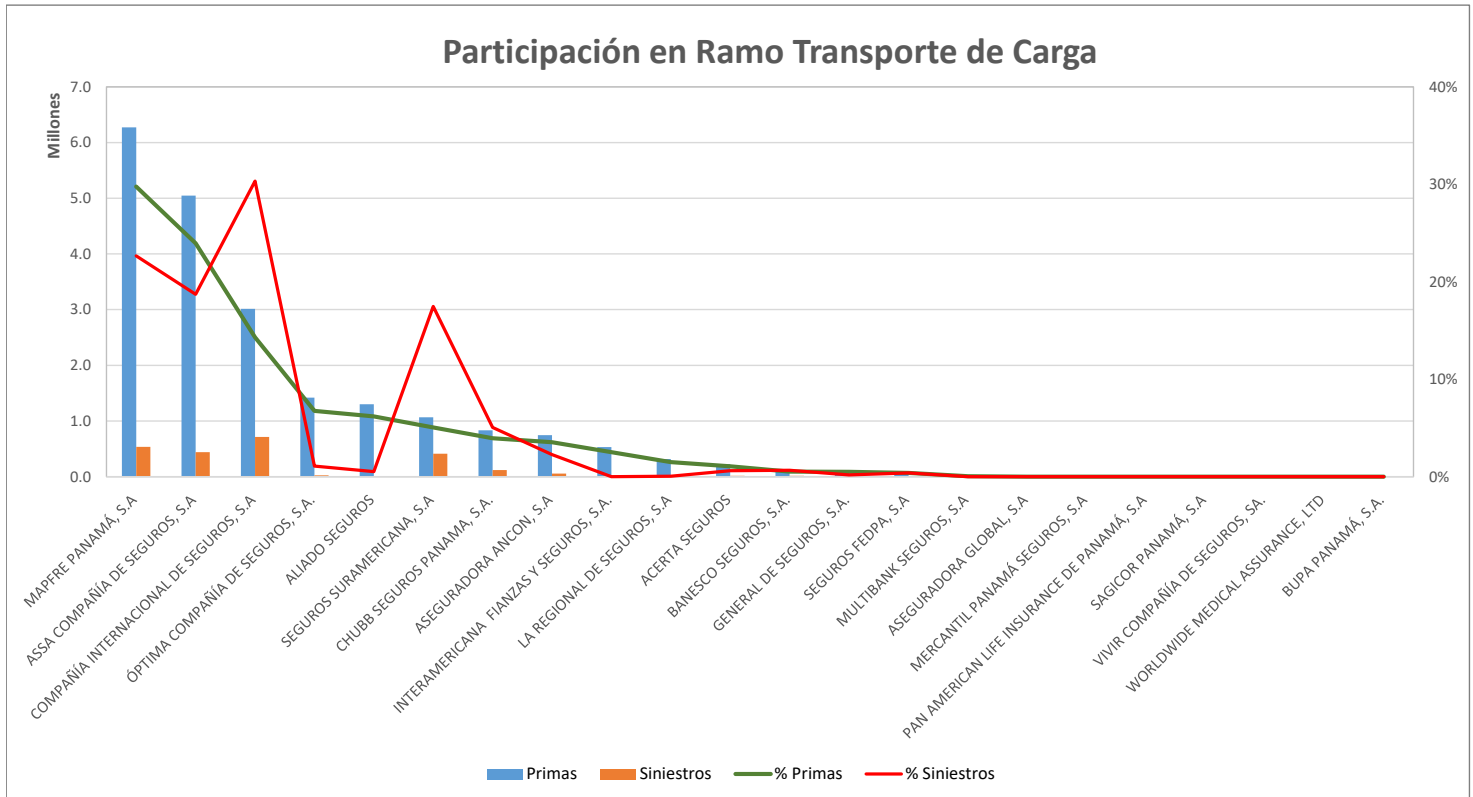


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	6,271,558.14	29.8%	2	533,310.99	22.7%	8.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	5,047,664.82	24.0%	3	440,274.32	18.7%	8.7%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,012,429.20	14.3%	1	713,748.80	30.3%	23.7%
4	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,419,965.52	6.7%	7	25,443.43	1.1%	1.8%
5	ALIADO SEGUROS	1,301,440.98	6.2%	10	12,409.87	0.5%	1.0%
6	SEGUROS SURAMERICANA, S.A	1,064,866.86	5.1%	4	411,046.71	17.5%	38.6%
7	CHUBB SEGUROS PANAMA, S.A.	831,932.97	3.9%	5	118,824.23	5.0%	14.3%
8	ASEGURADORA ANCON, S.A	745,487.69	3.5%	6	53,515.89	2.3%	7.2%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	529,554.41	2.5%	14	0.00	0.0%	0.0%
10	LA REGIONAL DE SEGUROS, S.A	316,200.63	1.5%	13	1,256.98	0.1%	0.4%
11	ACERTA SEGUROS	224,122.81	1.1%	9	14,447.27	0.6%	6.4%
12	BANESCO SEGUROS, S.A.	108,163.18	0.5%	8	15,487.35	0.7%	14.3%
13	GENERAL DE SEGUROS, S.A.	105,039.85	0.5%	12	4,506.31	0.2%	4.3%
14	SEGUROS FEDPA, S.A	81,846.81	0.4%	11	9,104.38	0.4%	11.1%
15	MULTIBANK SEGUROS, S.A	8,035.11	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		\$21,068,308.98	100%		\$2,353,376.53	100%	11.2%

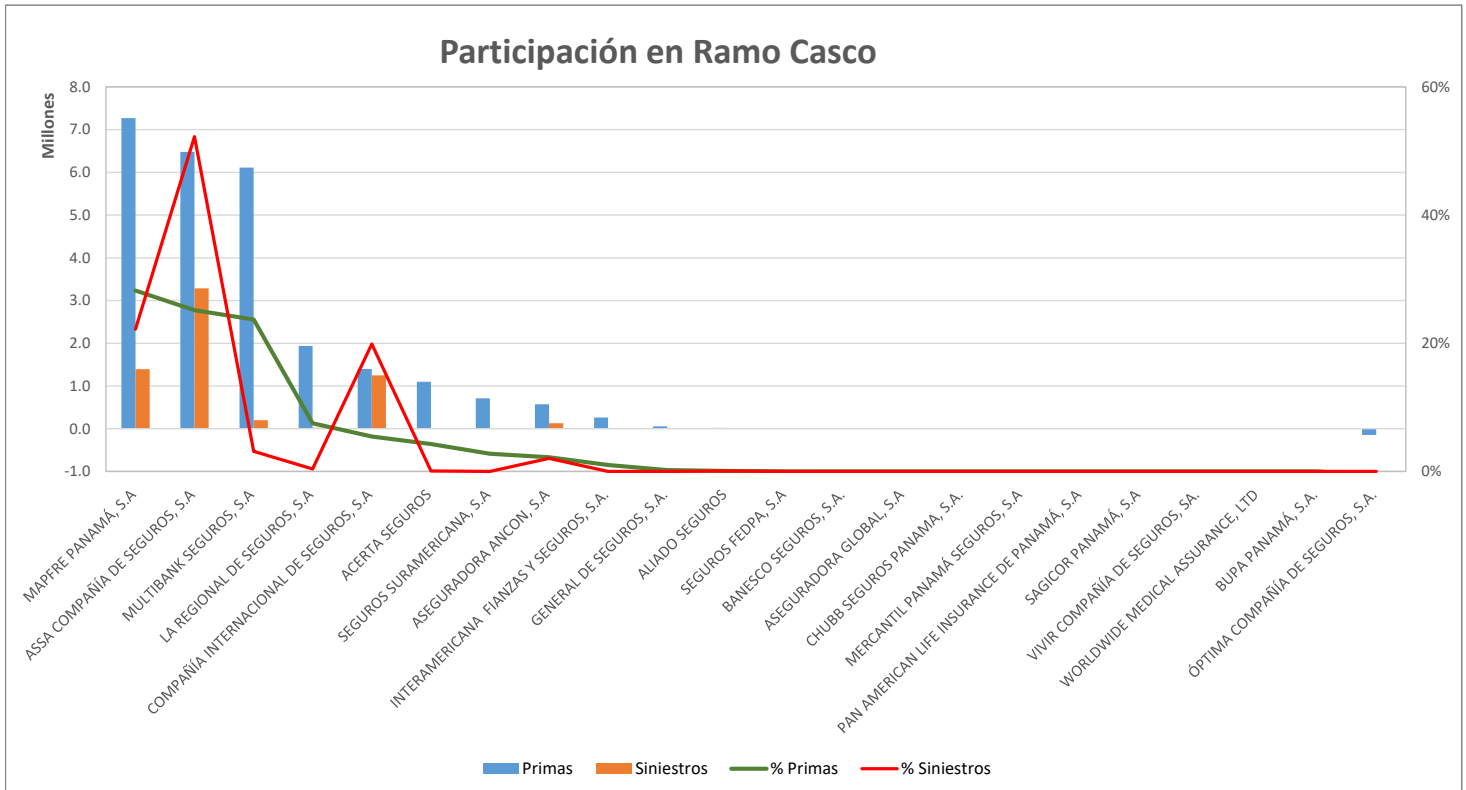


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE CASCO AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	MAPFRE PANAMÁ, S.A	7,270,539.09	28.2%	2	1,394,771.45	22.2%	19.2%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	6,479,677.40	25.1%	1	3,283,075.36	52.2%	50.7%
3	MULTIBANK SEGUROS, S.A	6,109,259.54	23.7%	4	197,723.32	3.1%	3.2%
4	LA REGIONAL DE SEGUROS, S.A	1,937,029.22	7.5%	6	25,000.00	0.4%	1.3%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,399,800.19	5.4%	3	1,248,511.00	19.9%	89.2%
6	ACERTA SEGUROS	1,097,045.44	4.3%	7	4,940.00	0.1%	0.5%
7	SEGUROS SURAMERICANA, S.A	712,196.25	2.8%	11	0.00	0.0%	0.0%
8	ASEGURADORA ANCON, S.A	569,678.81	2.2%	5	126,918.34	2.0%	22.3%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	261,934.82	1.0%	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	19,595.53	0.1%	8	3,706.38	0.1%	18.9%
12	SEGUROS FEDPA, S.A	4,677.54	0.0%	9	62.08	0.0%	1.3%
13	BANESCO SEGUROS, S.A.	900.00	0.0%	14	0.00	0.0%	0.0%
14	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
15	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	-148,830.05	-0.6%	10	43.19	0.0%	0.0%
TOTAL		\$25,766,284.19	100%		\$6,284,751.12	100%	24.4%



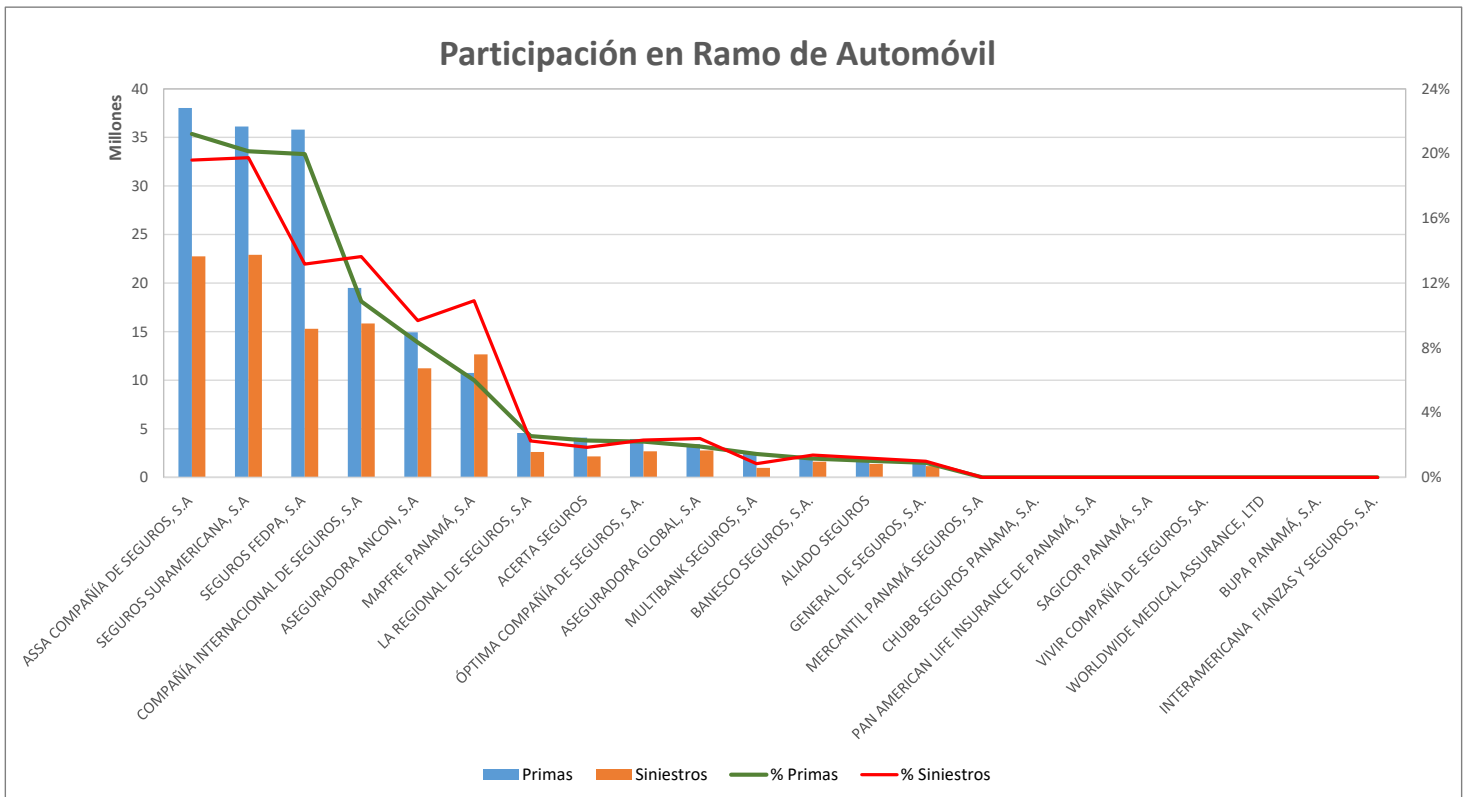
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	38,038,249.85	21.2%	2	22,749,138.34	19.6%	59.8%
2	SEGUROS SURAMERICANA, S.A	36,115,038.73	20.1%	1	22,921,058.57	19.7%	63.5%
3	SEGUROS FEDPA, S.A	35,796,380.44	20.0%	4	15,292,576.21	13.2%	42.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,496,057.69	10.9%	3	15,836,202.14	13.6%	81.2%
5	ASEGURADORA ANCON, S.A	14,932,632.98	8.3%	6	11,239,546.09	9.7%	75.3%
6	MAPFRE PANAMÁ, S.A	10,759,187.34	6.0%	5	12,668,562.46	10.9%	117.7%
7	LA REGIONAL DE SEGUROS, S.A	4,576,231.45	2.6%	9	2,615,156.38	2.3%	57.1%
8	ACERTA SEGUROS	4,083,815.49	2.3%	10	2,160,290.24	1.9%	52.9%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,960,268.27	2.2%	8	2,676,953.58	2.3%	67.6%
10	ASEGURADORA GLOBAL, S.A	3,429,475.75	1.9%	7	2,781,659.11	2.4%	81.1%
11	MULTIBANK SEGUROS, S.A	2,602,263.51	1.5%	14	984,434.31	0.8%	37.8%
12	BANESCO SEGUROS, S.A.	2,073,384.13	1.2%	11	1,605,802.21	1.4%	77.4%
13	ALIADO SEGUROS	1,825,904.97	1.0%	12	1,377,224.92	1.2%	75.4%
14	GENERAL DE SEGUROS, S.A.	1,611,610.13	0.9%	13	1,152,523.28	1.0%	71.5%
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		\$179,300,500.73	100%		\$116,062,385.35	100%	64.7%

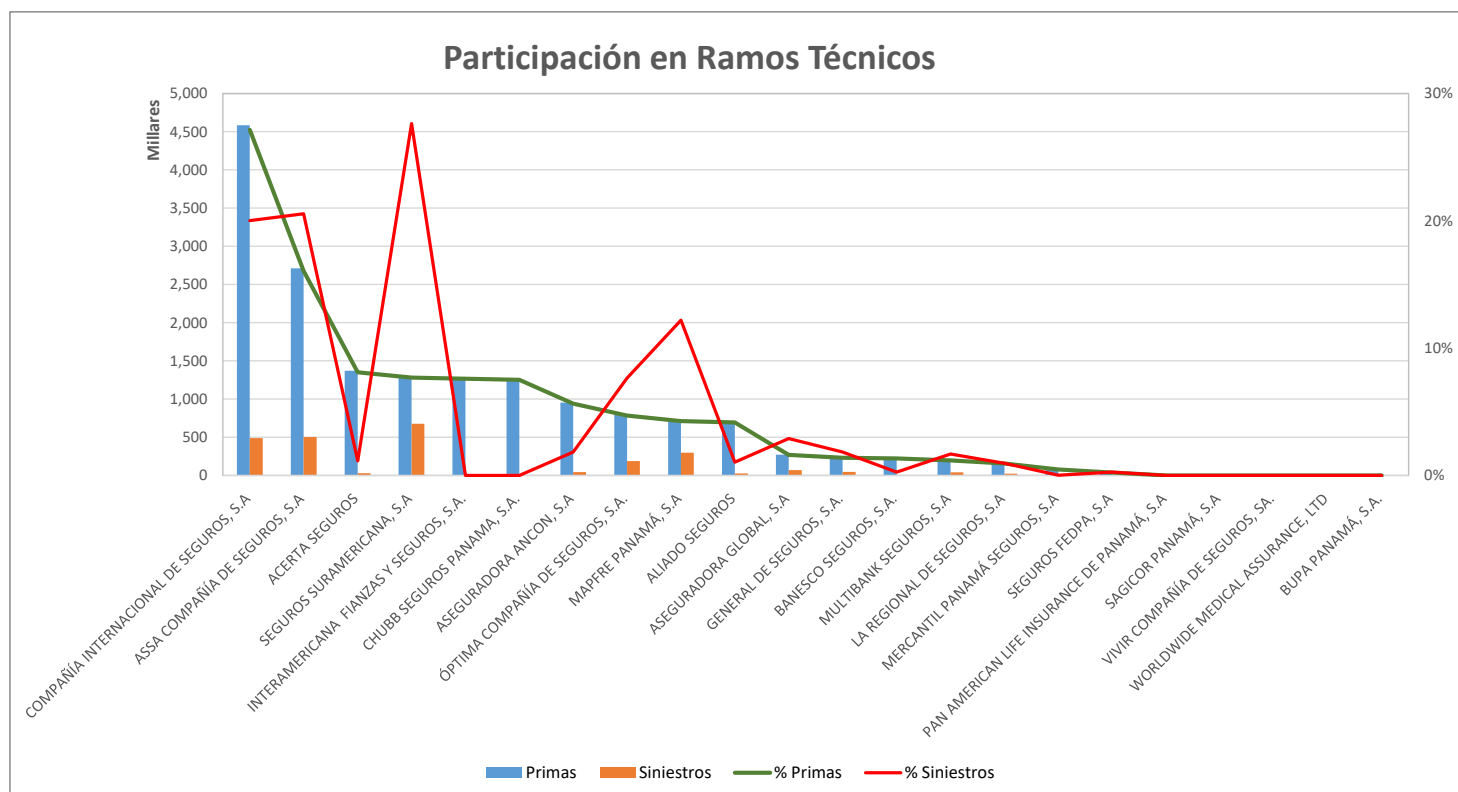


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMOS TÉCNICOS AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,586,130.33	27.1%	3	489,652.01	20.0%	10.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,712,104.57	16.1%	2	502,613.29	20.6%	18.5%
3	ACERTA SEGUROS	1,369,629.33	8.1%	10	28,011.52	1.1%	2.0%
4	SEGUROS SURAMERICANA, S.A	1,297,921.06	7.7%	1	676,011.82	27.6%	52.1%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,282,413.95	7.6%	16	0.00	0.0%	0.0%
6	CHUBB SEGUROS PANAMA, S.A.	1,269,158.57	7.5%	17	0.00	0.0%	0.0%
7	ASEGURADORA ANCON, S.A	953,352.31	5.6%	8	44,814.77	1.8%	4.7%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	794,341.18	4.7%	5	187,112.04	7.7%	23.6%
9	MAPFRE PANAMÁ, S.A	720,060.27	4.3%	4	298,136.11	12.2%	41.4%
10	ALIADO SEGUROS	703,133.69	4.2%	11	25,313.60	1.0%	3.6%
11	ASEGURADORA GLOBAL, S.A	272,436.88	1.6%	6	70,955.89	2.9%	26.0%
12	GENERAL DE SEGUROS, S.A.	234,020.32	1.4%	7	45,021.65	1.8%	19.2%
13	BANESCO SEGUROS, S.A.	224,967.69	1.3%	14	6,280.17	0.3%	2.8%
14	MULTIBANK SEGUROS, S.A	199,867.94	1.2%	9	41,286.05	1.7%	20.7%
15	LA REGIONAL DE SEGUROS, S.A	157,242.00	0.9%	12	23,263.79	1.0%	14.8%
16	MERCANTIL PANAMÁ SEGUROS, S.A	77,943.98	0.5%	15	434.43	0.0%	0.6%
17	SEGUROS FEDPA, S.A	37,900.40	0.2%	13	6,592.66	0.3%	17.4%
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, 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		\$16,892,624.47	100%		\$2,445,499.80	100%	14.5%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	7,674,731.50	27.1%	1	2,055,973.46	32.2%	26.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,639,516.67	19.9%	4	741,630.08	11.6%	13.2%
3	SEGUROS SURAMERICANA, S.A	3,258,435.83	11.5%	2	1,347,824.89	21.1%	41.4%
4	MAPFRE PANAMÁ, S.A	2,775,322.35	9.8%	3	1,257,284.07	19.7%	45.3%
5	CHUBB SEGUROS PANAMA, S.A.	1,799,996.99	6.4%	7	100,975.45	1.6%	5.6%
6	ALIADO SEGUROS	1,799,639.70	6.4%	9	38,282.44	0.6%	2.1%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,272,108.51	4.5%	5	614,448.59	9.6%	48.3%
8	ACERTA SEGUROS	1,124,705.97	4.0%	6	110,179.80	1.7%	9.8%
9	ASEGURADORA ANCON, S.A	868,743.60	3.1%	12	13,902.91	0.2%	1.6%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	546,159.61	1.9%	13	4,466.79	0.1%	0.8%
11	LA REGIONAL DE SEGUROS, S.A	499,180.23	1.8%	10	37,060.09	0.6%	7.4%
12	MERCANTIL PANAMÁ SEGUROS, S.A	369,249.65	1.3%	15	1,792.14	0.0%	0.5%
13	GENERAL DE SEGUROS, S.A.	275,817.24	1.0%	11	20,149.38	0.3%	7.3%
14	BANESCO SEGUROS, S.A.	221,549.45	0.8%	8	40,445.93	0.6%	18.3%
15	SEGUROS FEDPA, S.A	94,028.85	0.3%	16	247.72	0.0%	0.3%
16	MULTIBANK SEGUROS, S.A	64,065.59	0.2%	14	3,880.50	0.1%	6.1%
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		\$28,283,251.74	100%		\$6,388,544.24	100%	22.6%

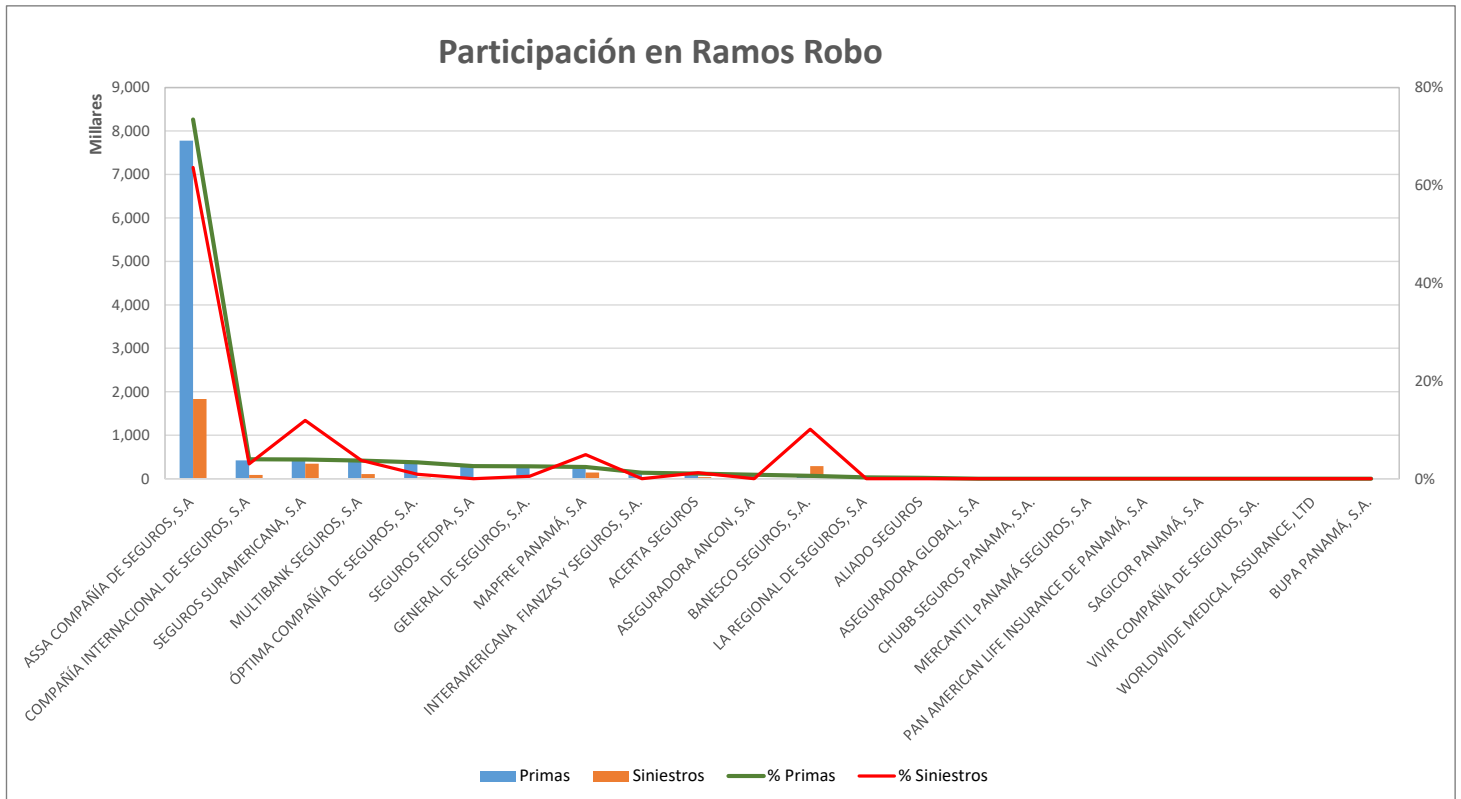


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	7,777,611.61	73.5%	1	1,832,549.78	63.7%	23.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	420,940.60	4.0%	6	87,563.18	3.0%	20.8%
3	SEGUROS SURAMERICANA, S.A	416,768.97	3.9%	2	342,770.50	11.9%	82.2%
4	MULTIBANK SEGUROS, S.A	393,684.00	3.7%	5	107,876.11	3.7%	27.4%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	352,228.00	3.3%	8	25,785.66	0.9%	7.3%
6	SEGUROS FEDPA, S.A	272,397.24	2.6%	11	212.29	0.0%	0.1%
7	GENERAL DE SEGUROS, S.A.	266,585.51	2.5%	9	13,807.39	0.5%	5.2%
8	MAPFRE PANAMÁ, S.A	254,867.45	2.4%	4	141,834.35	4.9%	55.7%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	130,759.85	1.2%	12	0.00	0.0%	0.0%
10	ACERTA SEGUROS	107,906.71	1.0%	7	34,401.19	1.2%	31.9%
11	ASEGURADORA ANCON, S.A	85,469.83	0.8%	22	-7.86	0.0%	0.0%
12	BANESCO SEGUROS, S.A.	61,014.47	0.6%	3	291,422.87	10.1%	477.6%
13	LA REGIONAL DE SEGUROS, S.A	26,305.82	0.2%	13	0.00	0.0%	0.0%
14	ALIADO SEGUROS	20,197.43	0.2%	10	439.10	0.0%	2.2%
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		\$10,586,737.49	100%		\$2,878,654.56	100%	27.2%



Superintendencia de Seguros y Reaseguros de Panamá

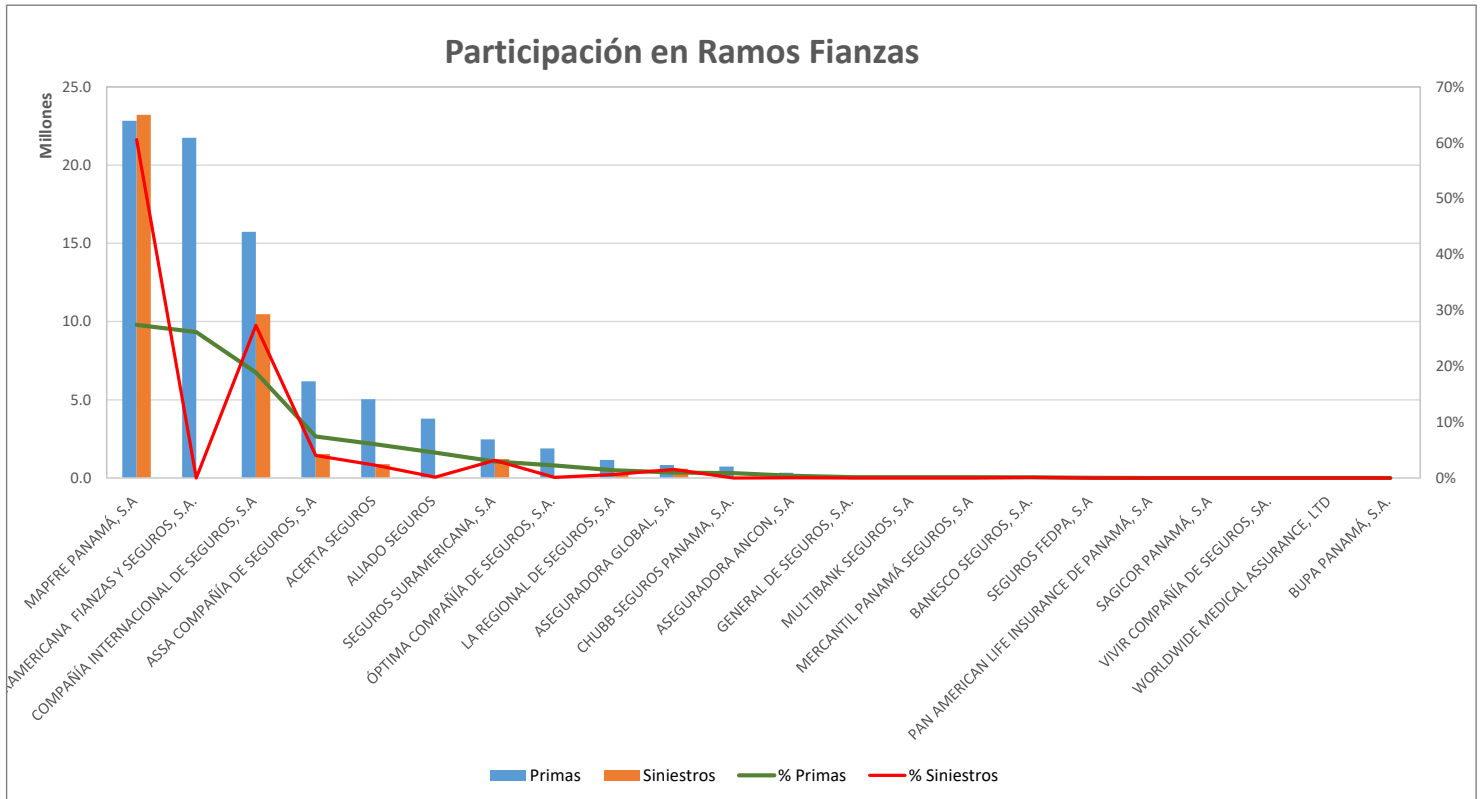
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	22,835,608.57	27.4%	1	23,220,812.51	60.6%	101.7%
2	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	21,753,266.14	26.1%	13	0.00	0.0%	0.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,729,823.20	18.9%	2	10,464,726.45	27.3%	66.5%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	6,187,136.68	7.4%	3	1,540,148.62	4.0%	24.9%
5	ACERTA SEGUROS	5,037,245.44	6.0%	5	884,353.71	2.3%	17.6%
6	ALIADO SEGUROS	3,793,728.90	4.6%	8	66,757.13	0.2%	1.8%
7	SEGUROS SURAMERICANA, S.A	2,475,107.35	3.0%	4	1,217,640.35	3.2%	49.2%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,888,292.08	2.3%	10	37,992.53	0.1%	2.0%
9	LA REGIONAL DE SEGUROS, S.A	1,163,703.89	1.4%	7	249,304.50	0.7%	21.4%
10	ASEGURADORA GLOBAL, S.A	836,352.79	1.0%	6	591,311.45	1.5%	70.7%
11	CHUBB SEGUROS PANAMA, S.A.	729,418.79	0.9%	14	0.00	0.0%	0.0%
12	ASEGURADORA ANCON, S.A	335,729.91	0.4%	11	14,326.66	0.0%	4.3%
13	GENERAL DE SEGUROS, S.A.	146,323.45	0.2%	15	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	123,427.39	0.1%	16	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	121,707.46	0.1%	17	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	105,011.00	0.1%	9	45,978.55	0.1%	43.8%
17	SEGUROS FEDPA, S.A	41,206.62	0.0%	12	131.15	0.0%	0.3%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, 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		\$83,303,089.66	100%		\$38,333,483.61	100%	46.0%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 31 DE JULIO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,077,818.00	23.0%	1	6,419,619.36	53.1%	39.9%
2	GENERAL DE SEGUROS, S.A.	14,318,109.58	20.4%	4	1,032,898.54	8.5%	7.2%
3	MAPFRE PANAMÁ, S.A	12,988,195.98	18.5%	2	1,636,974.78	13.5%	12.6%
4	ALIADO SEGUROS	8,847,854.88	12.6%	9	88,811.93	0.7%	1.0%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	7,485,779.89	10.7%	6	502,739.67	4.2%	6.7%
6	SEGUROS SURAMERICANA, S.A	2,964,437.26	4.2%	8	248,874.71	2.1%	8.4%
7	MERCANTIL PANAMÁ SEGUROS, S.A	2,788,932.83	4.0%	7	280,131.21	2.3%	10.0%
8	ASEGURADORA GLOBAL, S.A	1,783,848.94	2.5%	10	37,080.55	0.3%	2.1%
9	ASEGURADORA ANCON, S.A	1,030,947.26	1.5%	11	35,569.04	0.3%	3.5%
10	MULTIBANK SEGUROS, S.A	821,592.11	1.2%	5	627,698.68	5.2%	76.4%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	403,815.84	0.6%	3	1,165,602.40	9.6%	288.6%
12	ACERTA SEGUROS	245,920.22	0.4%	15	11.58	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	235,681.49	0.3%	14	2,617.09	0.0%	1.1%
14	BANESCO SEGUROS, S.A.	21,384.78	0.0%	13	6,479.86	0.1%	30.3%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	10,984.13	0.0%	12	9,350.00	0.1%	85.1%
16	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	16	0.00	0.0%	0.0%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	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		\$70,025,303.19	100%		\$12,094,459.40	100%	17.3%

Participación en Otros Ramos

