

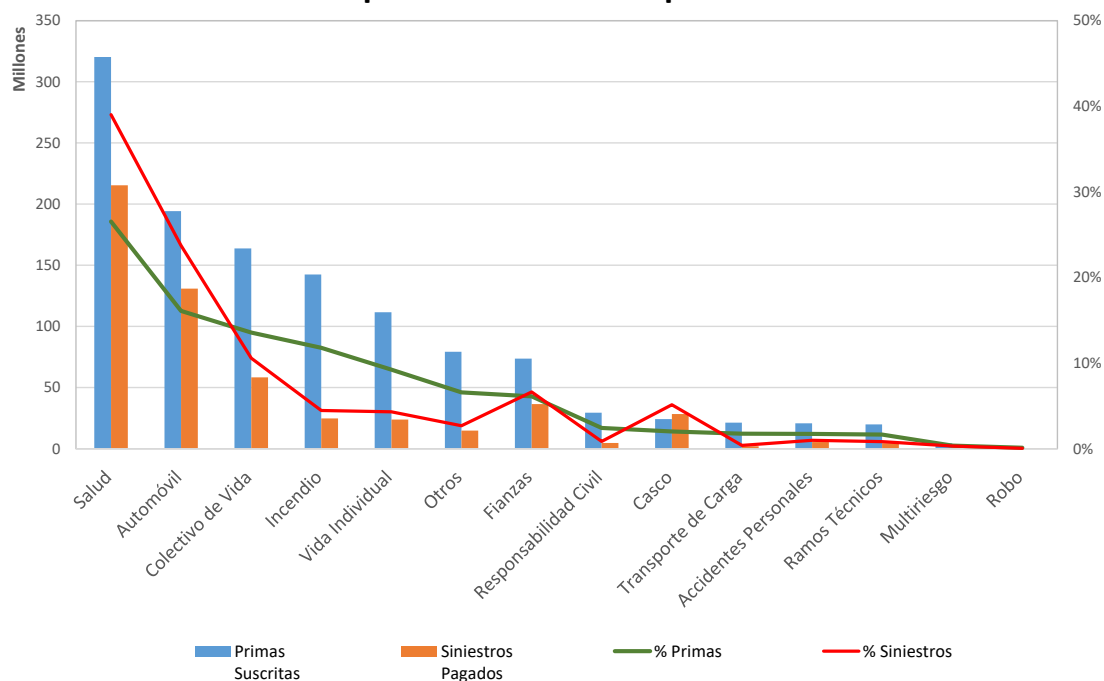
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE JULIO DE 2025

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	320,241,523.30	26.5%	1	215,357,928.07	39.0%	67.2%
2	Automóvil	194,245,096.96	16.1%	2	130,915,478.33	23.7%	67.4%
3	Colectivo de Vida	163,704,345.05	13.6%	3	58,420,138.88	10.6%	35.7%
4	Incendio	142,412,348.83	11.8%	6	24,716,599.05	4.5%	17.4%
5	Vida Individual	111,574,986.37	9.2%	7	23,828,394.15	4.3%	21.4%
6	Otros	79,332,410.77	6.6%	8	14,821,464.31	2.7%	18.7%
7	Fianzas	73,773,613.58	6.1%	4	36,582,846.67	6.6%	49.6%
8	Responsabilidad Civil	29,396,130.21	2.4%	10	4,670,325.97	0.8%	15.9%
9	Casco	24,275,587.64	2.0%	5	28,421,414.39	5.2%	117.1%
10	Transporte de Carga	21,303,016.82	1.8%	12	2,095,880.80	0.4%	9.8%
11	Accidentes Personales	20,877,989.92	1.7%	9	5,436,650.85	1.0%	26.0%
12	Ramos Técnicos	19,847,135.13	1.6%	11	4,579,075.20	0.8%	23.1%
13	Multiriesgo	4,448,190.91	0.4%	13	1,721,563.15	0.3%	38.7%
14	Robo	1,392,317.46	0.1%	14	288,162.04	0.1%	20.7%
TOTAL		\$1,206,824,692.95	100%		\$551,855,921.86	100%	45.7%

Participación de Mercado por Ramos



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

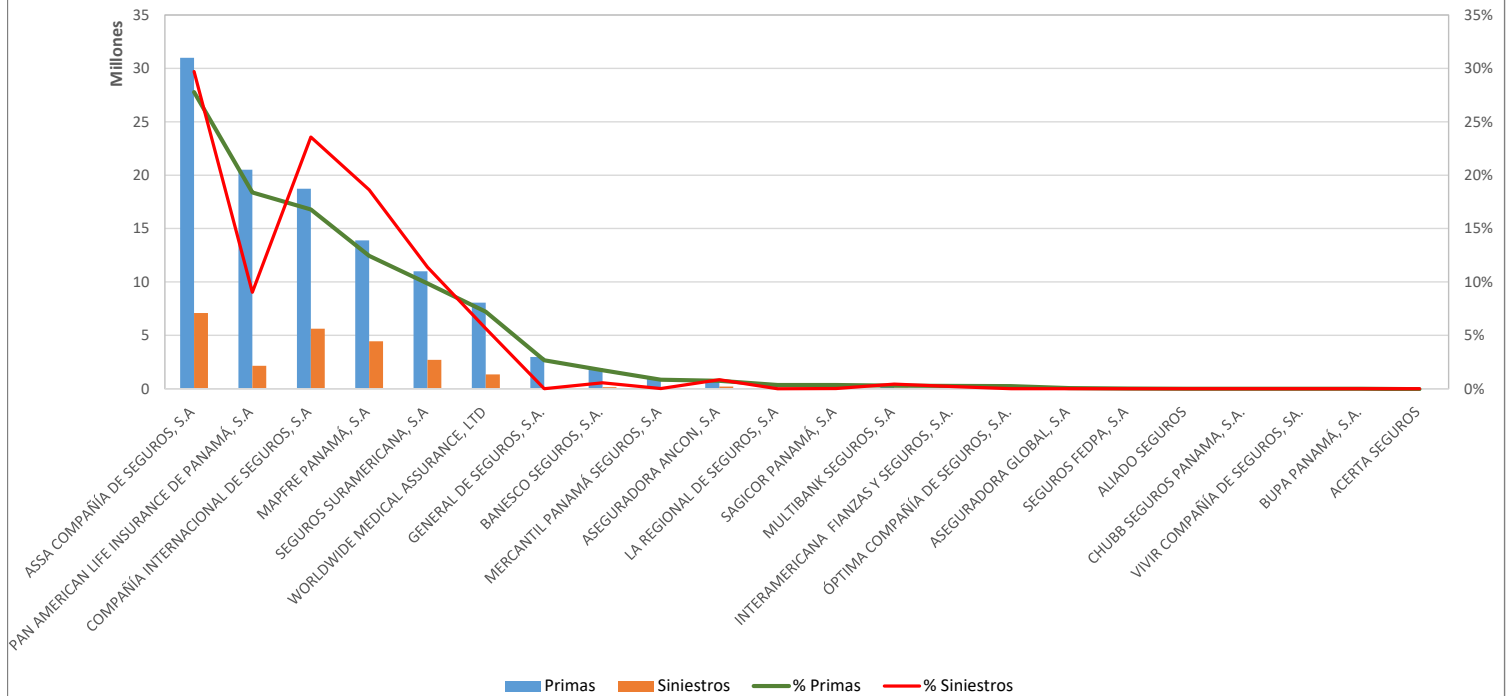


VIDA INDIVIDUAL

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	30,996,988.33	27.8%	1	7,079,035.56	29.7%	22.8%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	20,516,922.51	18.4%	5	2,150,289.58	9.0%	10.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	18,729,468.73	16.8%	2	5,617,883.54	23.6%	30.0%
4	MAPFRE PANAMÁ, S.A	13,894,893.14	12.5%	3	4,439,886.95	18.6%	32.0%
5	SEGUROS SURAMERICANA, S.A	11,005,625.66	9.9%	4	2,712,362.10	11.4%	24.6%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	8,055,438.17	7.2%	6	1,343,481.10	5.6%	16.7%
7	GENERAL DE SEGUROS, S.A.	2,980,159.98	2.7%	14	0.00	0.0%	0.0%
8	BANESCO SEGUROS, S.A.	1,931,789.91	1.7%	8	130,197.95	0.5%	6.7%
9	MERCANTIL PANAMÁ SEGUROS, S.A	931,074.40	0.8%	12	1,357.37	0.0%	0.1%
10	ASEGURADORA ANCON, S.A	835,937.27	0.7%	7	200,000.00	0.8%	23.9%
11	LA REGIONAL DE SEGUROS, S.A	389,688.22	0.3%	13	900.00	0.0%	0.2%
12	SAGICOR PANAMÁ, S.A	389,613.35	0.3%	11	3,000.00	0.0%	0.8%
13	MULTIBANK SEGUROS, S.A	321,211.94	0.3%	9	100,000.00	0.4%	31.1%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	285,796.47	0.3%	10	50,000.00	0.2%	17.5%
15	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	279,563.57	0.3%	15	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	56,073.85	0.1%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	20,596.05	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	-45,855.18	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$111,574,986.37	100%		\$23,828,394.15	100%	21.4%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

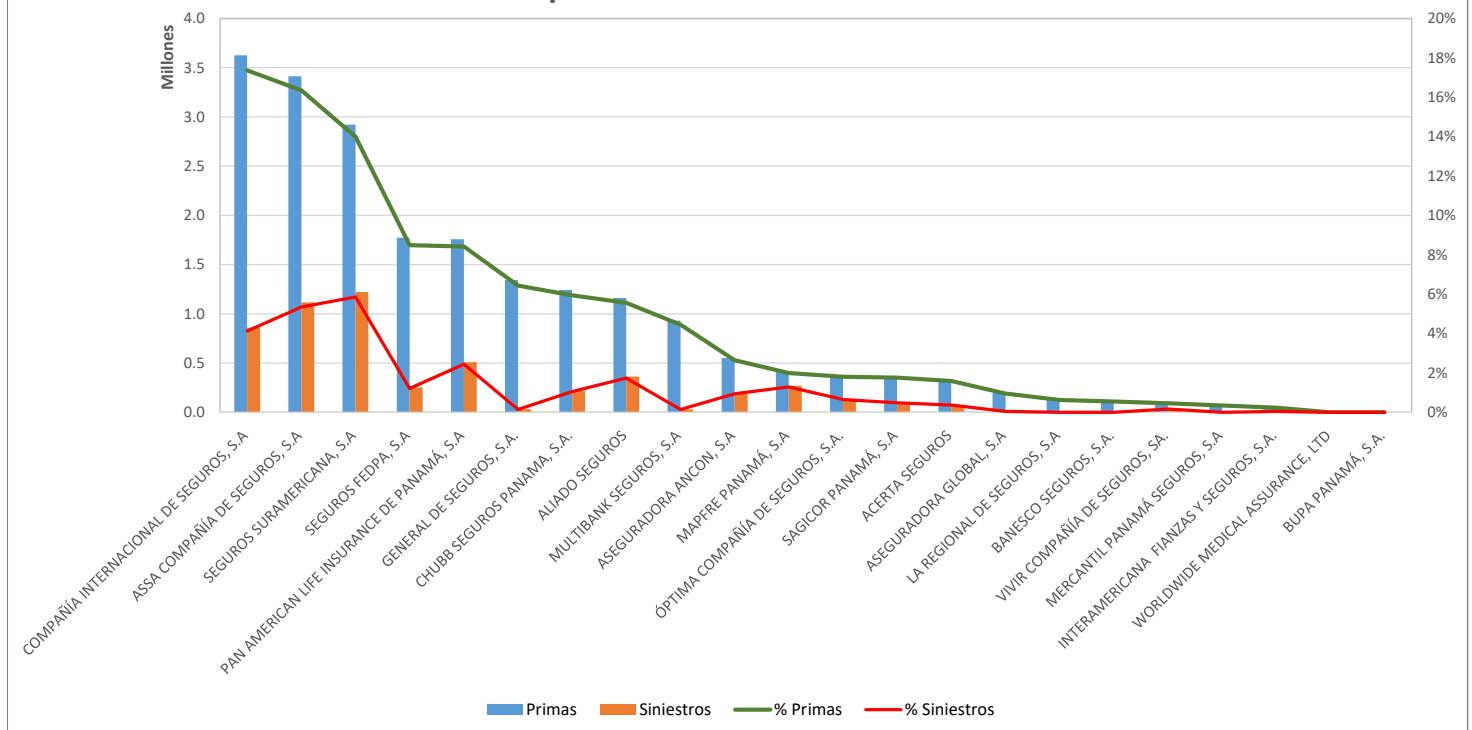


ACCIDENTES PERSONALES

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,626,568.23	17.4%	3	861,847.25	4.1%	23.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,412,510.88	16.3%	2	1,116,077.58	5.3%	32.7%
3	SEGUROS SURAMERICANA, S.A	2,922,367.83	14.0%	1	1,222,881.61	5.9%	41.8%
4	SEGUROS FEDPA, S.A	1,773,351.96	8.5%	7	252,893.31	1.2%	14.3%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,757,341.30	8.4%	4	510,021.61	2.4%	29.0%
6	GENERAL DE SEGUROS, S.A.	1,344,173.79	6.4%	14	30,496.50	0.1%	2.3%
7	CHUBB SEGUROS PANAMA, S.A.	1,241,383.94	5.9%	8	220,387.52	1.1%	17.8%
8	ALIADO SEGUROS	1,162,295.17	5.6%	5	363,590.11	1.7%	31.3%
9	MULTIBANK SEGUROS, S.A	930,576.29	4.5%	15	30,135.84	0.1%	3.2%
10	ASEGURADORA ANCON, S.A	552,278.06	2.6%	9	196,739.11	0.9%	35.6%
11	MAPFRE PANAMÁ, S.A	417,810.97	2.0%	6	269,659.78	1.3%	64.5%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	376,273.18	1.8%	10	135,418.62	0.6%	36.0%
13	SAGICOR PANAMÁ, S.A	367,981.15	1.8%	11	101,115.95	0.5%	27.5%
14	ACERTA SEGUROS	332,988.12	1.6%	12	76,394.40	0.4%	22.9%
15	ASEGURADORA GLOBAL, S.A	197,773.74	0.9%	16	10,000.00	0.0%	5.1%
16	LA REGIONAL DE SEGUROS, S.A	130,451.85	0.6%	18	500.00	0.0%	0.4%
17	BANESCO SEGUROS, S.A.	113,525.63	0.5%	20	0.00	0.0%	0.0%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	96,671.95	0.5%	13	35,638.13	0.2%	36.9%
19	MERCANTIL PANAMÁ SEGUROS, S.A	72,027.90	0.3%	21	0.00	0.0%	0.0%
20	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	49,637.98	0.2%	17	2,690.51	0.0%	5.4%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	19	163.02	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$20,877,990	100%		\$5,436,650.85	100%	26.0%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

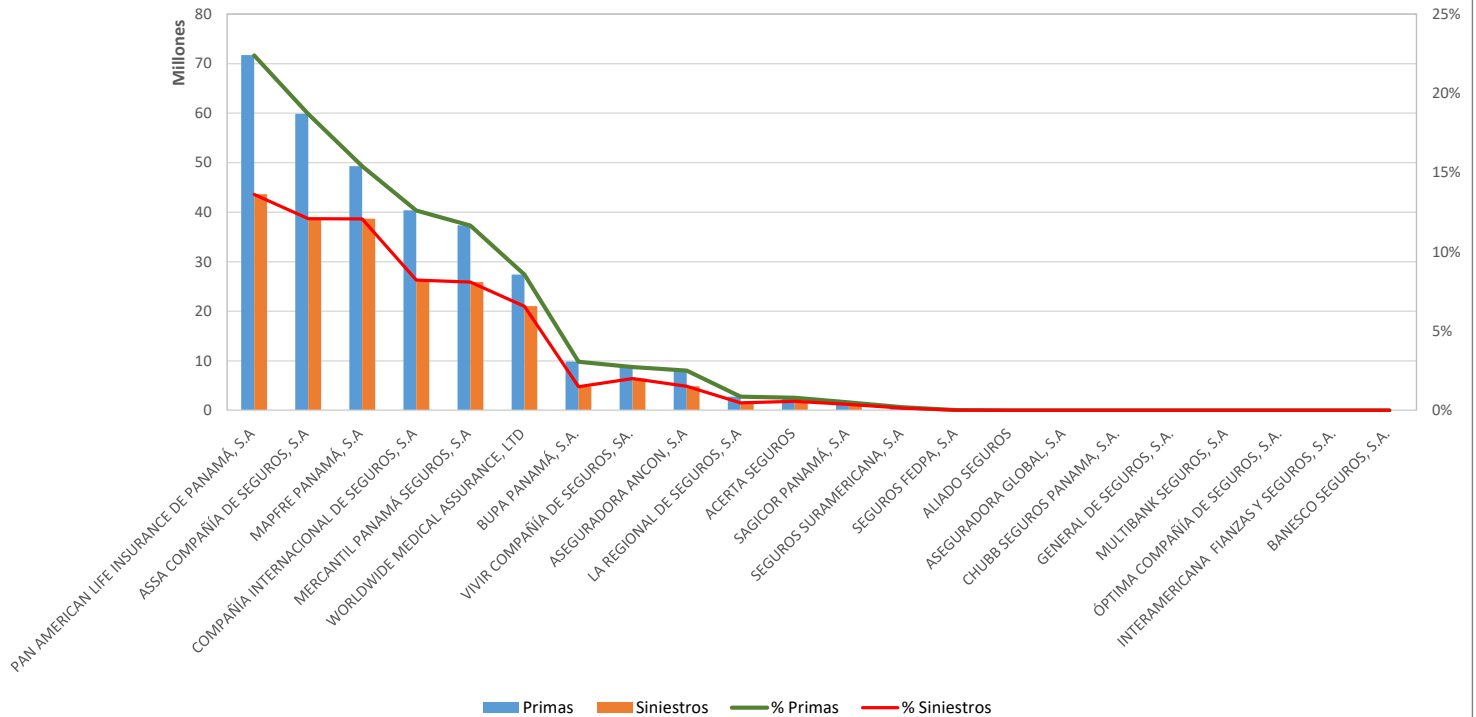


SALUD

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	71,713,297.52	22.4%	1	43,630,344.66	13.6%	60.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	59,842,150.22	18.7%	2	38,696,893.26	12.1%	64.7%
3	MAPFRE PANAMÁ, S.A	49,320,919.06	15.4%	3	38,680,978.95	12.1%	78.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	40,362,079.81	12.6%	4	26,308,734.00	8.2%	65.2%
5	MERCANTIL PANAMÁ SEGUROS, S.A	37,356,969.21	11.7%	5	25,908,552.58	8.1%	69.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	27,410,799.50	8.6%	6	21,016,635.20	6.6%	76.7%
7	BUPA PANAMÁ, S.A.	9,832,916.60	3.1%	9	4,785,432.93	1.5%	48.7%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	8,756,312.38	2.7%	7	6,428,067.37	2.0%	73.4%
9	ASEGURADORA ANCON, S.A	8,043,776.06	2.5%	8	4,878,584.64	1.5%	60.7%
10	LA REGIONAL DE SEGUROS, S.A	2,770,890.75	0.9%	11	1,521,653.84	0.5%	54.9%
11	ACERTA SEGUROS	2,543,458.69	0.8%	10	1,847,149.70	0.6%	72.6%
12	SAGICOR PANAMÁ, S.A	1,603,489.99	0.5%	12	1,199,455.25	0.4%	74.8%
13	SEGUROS SURAMERICANA, S.A	642,734.86	0.2%	13	424,461.88	0.1%	66.0%
14	SEGUROS FEDPA, S.A	41,728.65	0.0%	14	30,983.81	0.0%	74.3%
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		\$320,241,523.30	100%		\$215,357,928.07	100%	67.2%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

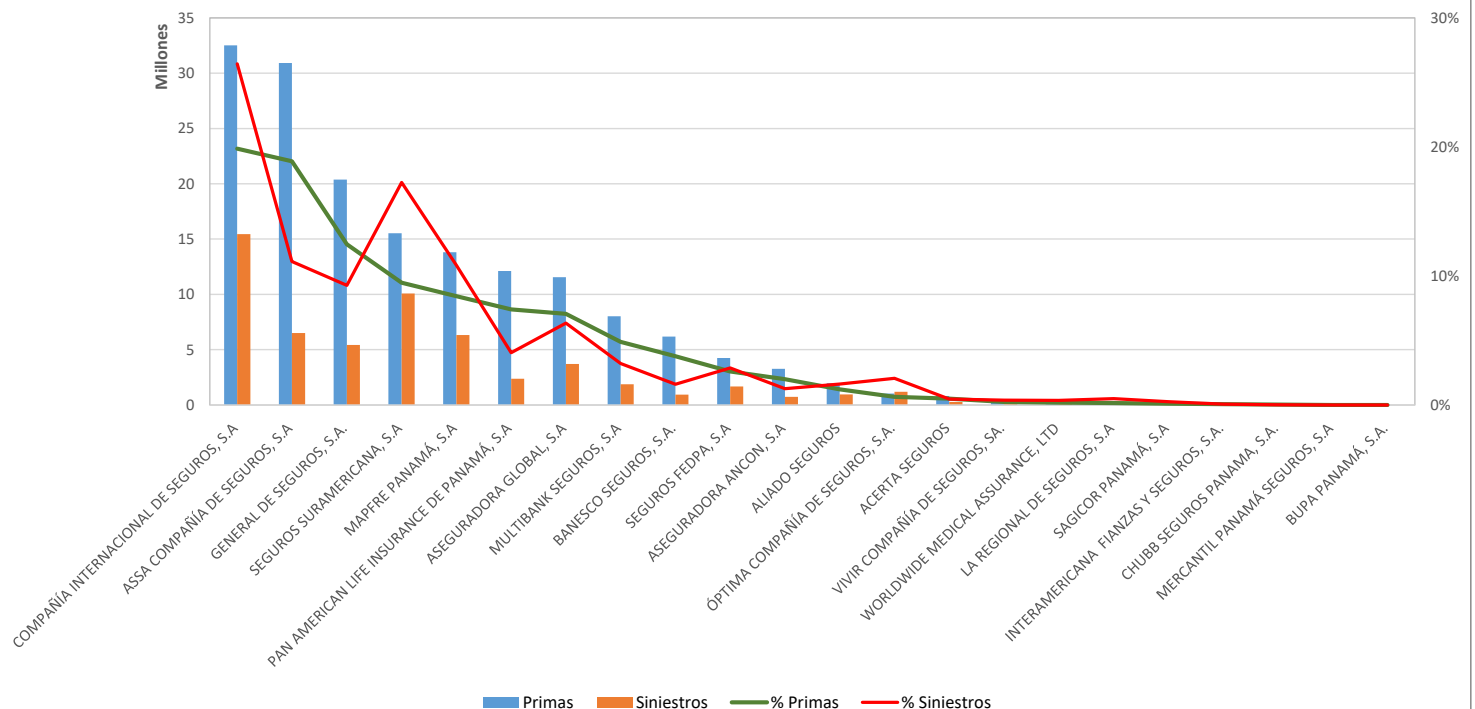


COLECTIVO DE VIDA

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	32,520,040.84	19.9%	1	15,445,235.20	26.4%	47.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	30,927,600.80	18.9%	3	6,500,775.46	11.1%	21.0%
3	GENERAL DE SEGUROS, S.A.	20,375,821.28	12.4%	5	5,418,856.74	9.3%	26.6%
4	SEGUROS SURAMERICANA, S.A	15,524,516.32	9.5%	2	10,075,269.45	17.2%	64.9%
5	MAPFRE PANAMÁ, S.A	13,820,222.79	8.4%	4	6,330,199.00	10.8%	45.8%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	12,125,329.86	7.4%	7	2,365,838.30	4.0%	19.5%
7	ASEGURADORA GLOBAL, S.A	11,562,600.71	7.1%	6	3,709,073.24	6.3%	32.1%
8	MULTIBANK SEGUROS, S.A	8,018,304.67	4.9%	8	1,879,134.80	3.2%	23.4%
9	BANESCO SEGUROS, S.A.	6,184,012.32	3.8%	12	938,954.32	1.6%	15.2%
10	SEGUROS FEDPA, S.A	4,259,633.80	2.6%	9	1,681,677.49	2.9%	39.5%
11	ASEGURADORA ANCON, S.A	3,269,632.67	2.0%	13	740,494.95	1.3%	22.6%
12	ALIADO SEGUROS	1,980,430.19	1.2%	11	951,236.77	1.6%	48.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,043,530.76	0.6%	10	1,204,088.61	2.1%	115.4%
14	ACERTA SEGUROS	813,583.47	0.5%	15	271,196.02	0.5%	33.3%
15	VIVIR COMPAÑÍA DE SEGUROS, S.A.	380,510.19	0.2%	16	218,895.07	0.4%	57.5%
16	WORLDWIDE MEDICAL ASSURANCE, LTD	296,025.19	0.2%	17	210,163.17	0.4%	71.0%
17	LA REGIONAL DE SEGUROS, S.A	259,575.04	0.2%	14	289,899.11	0.5%	111.7%
18	SAGICOR PANAMÁ, S.A	167,768.88	0.1%	18	147,505.62	0.3%	87.9%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	118,111.16	0.1%	19	37,022.37	0.1%	31.3%
20	CHUBB SEGUROS PANAMA, S.A.	57,094.11	0.0%	20	4,623.19	0.0%	8.1%
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		\$163,704,345.05	100%		\$58,420,138.88	100%	35.7%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

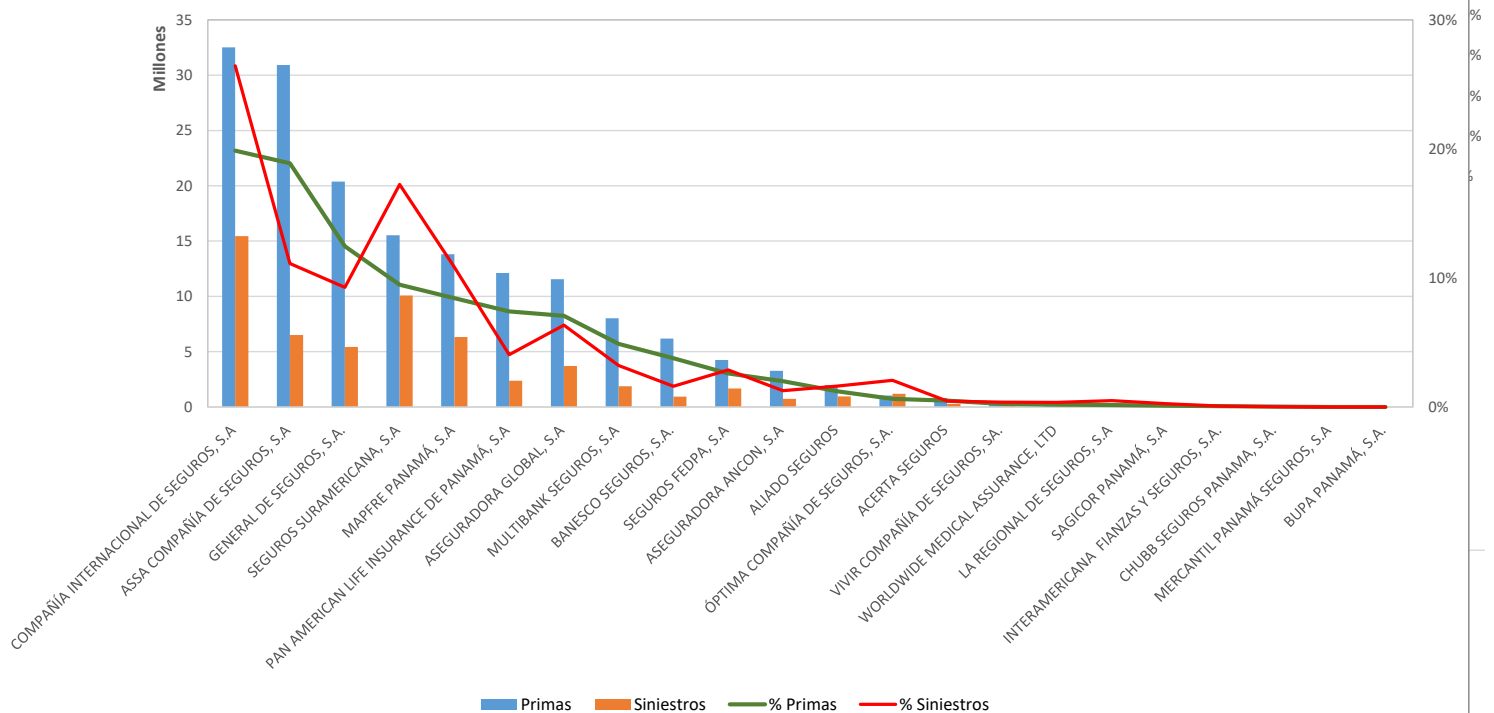


INCENDIO

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	63,675,459.68	44.7%	1	8,397,122.32	34.0%	13.2%
2	MAPFRE PANAMÁ, S.A	19,662,611.73	13.8%	5	1,230,117.36	5.0%	6.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	17,367,206.25	12.2%	2	6,674,491.21	27.0%	38.4%
4	SEGUROS SURAMERICANA, S.A	14,260,253.18	10.0%	3	3,658,305.05	14.8%	25.7%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	5,517,218.16	3.9%	6	770,683.74	3.1%	14.0%
6	ASEGURADORA ANCON, S.A	4,790,781.93	3.4%	4	2,295,664.16	9.3%	47.9%
7	GENERAL DE SEGUROS, S.A.	3,884,584.01	2.7%	7	766,289.29	3.1%	19.7%
8	CHUBB SEGUROS PANAMÁ, S.A.	3,330,159.60	2.3%	11	87,175.24	0.4%	2.6%
9	ACERTA SEGUROS	2,423,409.59	1.7%	8	324,913.72	1.3%	13.4%
10	ALIADO SEGUROS	2,268,379.11	1.6%	10	153,876.55	0.6%	6.8%
11	ASEGURADORA GLOBAL, S.A	1,699,957.26	1.2%	12	30,929.29	0.1%	1.8%
12	BANESCO SEGUROS, S.A.	994,033.17	0.7%	9	251,696.28	1.0%	25.3%
13	MULTIBANK SEGUROS, S.A	964,823.05	0.7%	15	23,922.62	0.1%	2.5%
14	LA REGIONAL DE SEGUROS, S.A	663,392.31	0.5%	13	25,348.29	0.1%	3.8%
15	SEGUROS FEDPA, S.A	391,508.28	0.3%	14	24,783.18	0.1%	6.3%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	268,494.09	0.2%	16	1,280.75	0.0%	0.5%
17	MERCANTIL PANAMÁ SEGUROS, S.A	250,077.43	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		\$142,412,348.83	100%		\$24,716,599.05	100%	17.4%

Participación en Ramo de Incendio



Superintendencia de Seguros y Reaseguros de Panamá

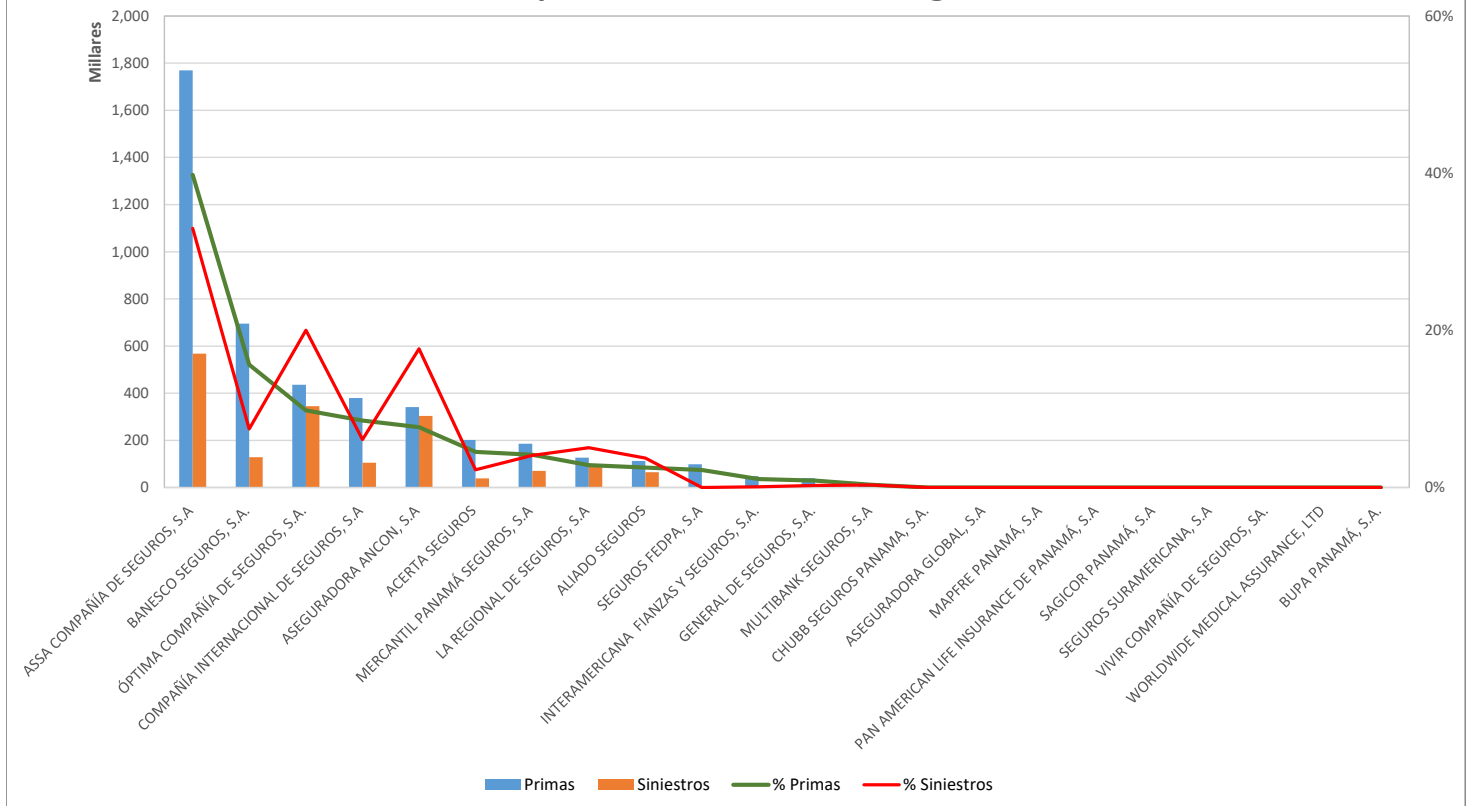
Participación de Mercado por Productos



MULTIRIESGO AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,769,725.07	39.8%	1	567,757.97	33.0%	32.1%
2	BANESCO SEGUROS, S.A.	695,056.90	15.6%	4	128,182.14	7.4%	18.4%
3	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	435,912.73	9.8%	2	344,618.14	20.0%	79.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	379,119.55	8.5%	5	105,162.28	6.1%	27.7%
5	ASEGURADORA ANCON, S.A	340,864.36	7.7%	3	303,953.16	17.7%	89.2%
6	ACERTA SEGUROS	201,859.20	4.5%	9	38,647.60	2.2%	19.1%
7	MERCANTIL PANAMÁ SEGUROS, S.A	185,168.98	4.2%	7	70,398.57	4.1%	38.0%
8	LA REGIONAL DE SEGUROS, S.A	126,232.53	2.8%	6	86,985.11	5.1%	68.9%
9	ALIADO SEGUROS	112,759.19	2.5%	8	64,356.10	3.7%	57.1%
10	SEGUROS FEDPA, S.A	98,922.70	2.2%	13	0.00	0.0%	0.0%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	47,956.85	1.1%	12	1,624.50	0.1%	3.4%
12	GENERAL DE SEGUROS, S.A.	39,165.44	0.9%	11	4,486.87	0.3%	11.5%
13	MULTIBANK SEGUROS, S.A	15,447.41	0.3%	10	5,390.71	0.3%	34.9%
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%
		\$4,448,190.91	100%		\$1,721,563.15	100%	38.7%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

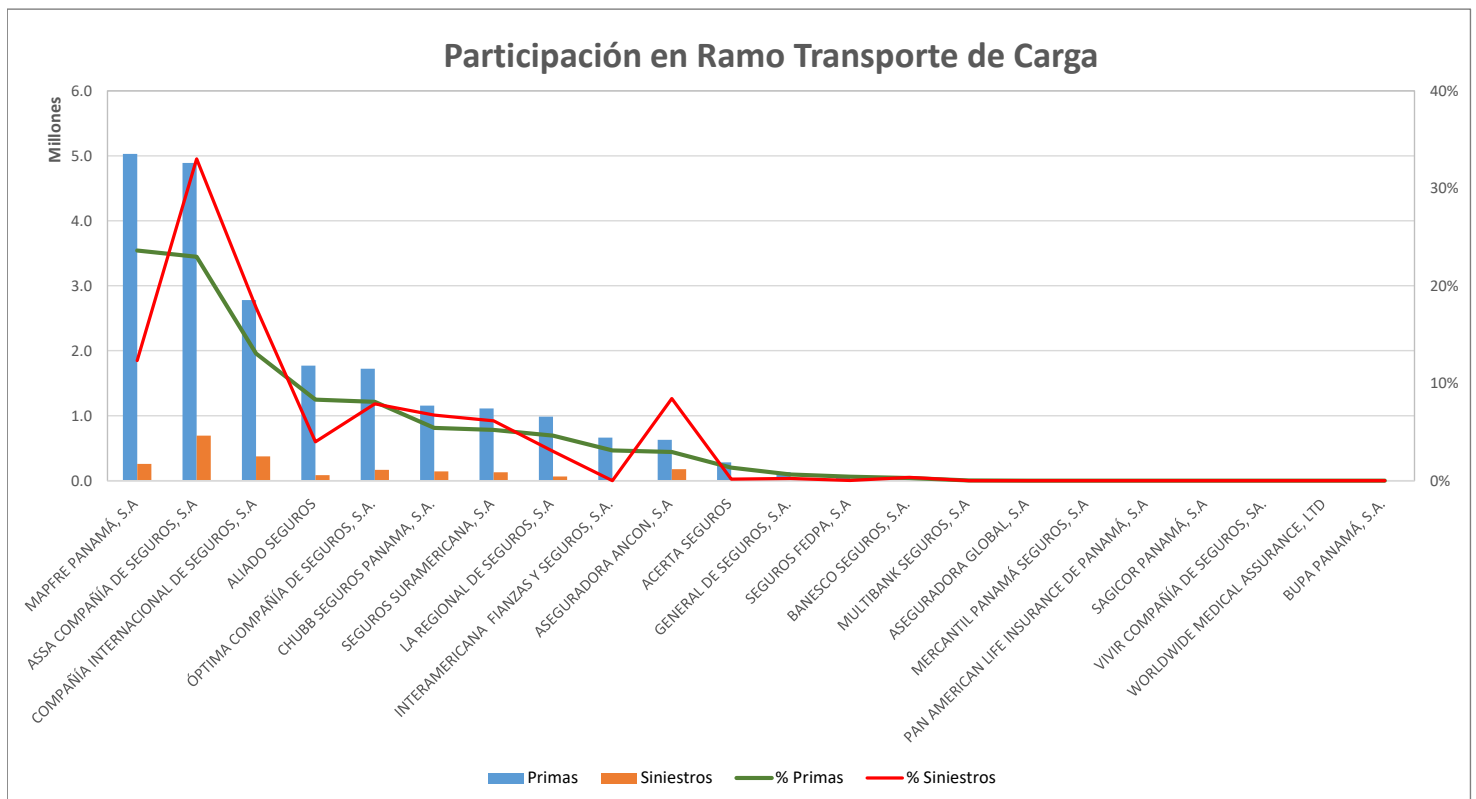


TRANSPORTE DE CARGA

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	5,031,273.76	23.6%	3	258,368.17	12.3%	5.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	4,891,766.63	23.0%	1	692,117.79	33.0%	14.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,781,298.49	13.1%	2	372,049.22	17.8%	13.4%
4	ALIADO SEGUROS	1,771,622.17	8.3%	8	83,324.85	4.0%	4.7%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,722,859.35	8.1%	5	165,019.83	7.9%	9.6%
6	CHUBB SEGUROS PANAMA, S.A.	1,153,800.39	5.4%	6	141,113.68	6.7%	12.2%
7	SEGUROS SURAMERICANA, S.A	1,110,995.45	5.2%	7	128,558.92	6.1%	11.6%
8	LA REGIONAL DE SEGUROS, S.A	984,565.91	4.6%	9	63,220.61	3.0%	6.4%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	661,074.29	3.1%	14	0.00	0.0%	0.0%
10	ASEGURADORA ANCON, S.A	629,433.19	3.0%	4	176,758.69	8.4%	28.1%
11	ACERTA SEGUROS	282,702.18	1.3%	12	3,126.08	0.1%	1.1%
12	GENERAL DE SEGUROS, S.A.	133,319.52	0.6%	11	4,677.96	0.2%	3.5%
13	SEGUROS FEDPA, S.A	85,916.81	0.4%	13	260.13	0.0%	0.3%
14	BANESCO SEGUROS, S.A.	56,356.13	0.3%	10	7,284.87	0.3%	12.9%
15	MULTIBANK SEGUROS, S.A	6,032.55	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		\$21,303,016.82	100%		\$2,095,880.80	100%	9.8%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

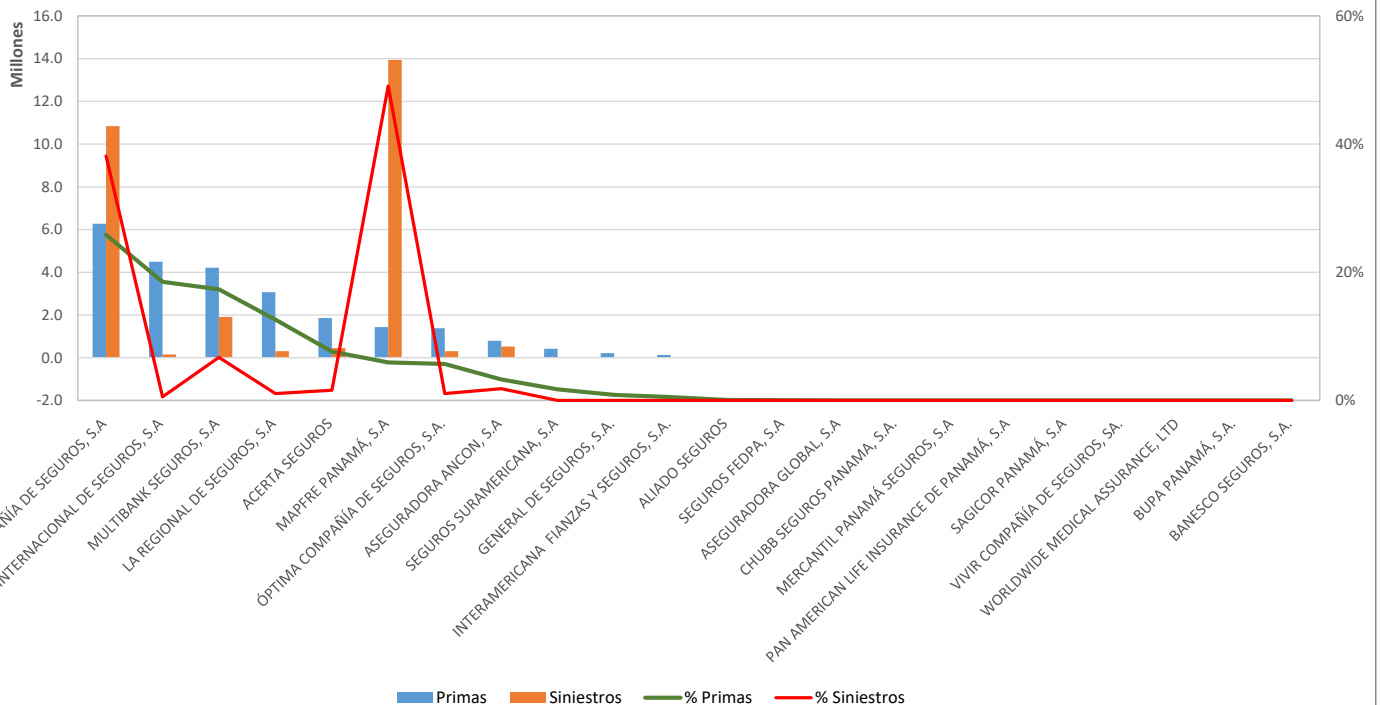


RAMO DE CASCO

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,273,718.58	25.8%	2	10,836,401.84	38.1%	172.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,492,601.56	18.5%	8	153,419.54	0.5%	3.4%
3	MULTIBANK SEGUROS, S.A	4,210,561.92	17.3%	3	1,909,646.32	6.7%	45.4%
4	LA REGIONAL DE SEGUROS, S.A	3,062,417.95	12.6%	7	300,414.52	1.1%	9.8%
5	ACERTA SEGUROS	1,853,013.92	7.6%	5	448,057.47	1.6%	24.2%
6	MAPFRE PANAMÁ, S.A	1,436,448.02	5.9%	1	13,940,834.74	49.1%	970.5%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,378,698.65	5.7%	6	307,483.37	1.1%	22.3%
8	ASEGURADORA ANCON, S.A	792,485.15	3.3%	4	521,815.26	1.8%	65.8%
9	SEGUROS SURAMERICANA, S.A	417,311.65	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.	130,044.00	0.5%	13	0.00	0.0%	0.0%
12	ALIADO SEGUROS	13,501.40	0.1%	10	1,142.91	0.0%	8.5%
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		\$24,275,587.64	100%		\$28,421,414.39	100%	117.1%

Participación en Ramo Casco



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

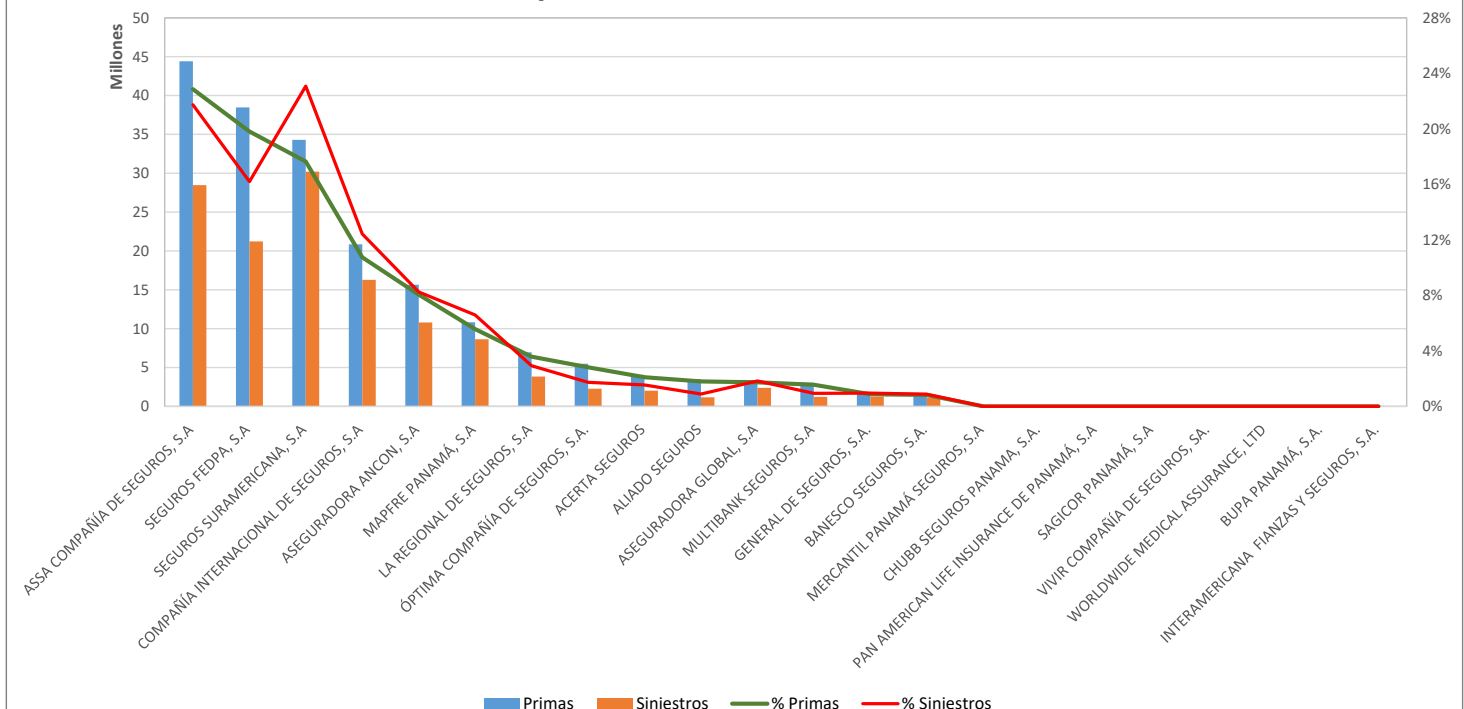


AUTOMÓVIL

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	44,408,838.95	22.9%	2	28,467,008.94	21.7%	64.1%
2	SEGUROS FEDPA, S.A	38,487,665.27	19.8%	3	21,215,697.15	16.2%	55.1%
3	SEGUROS SURAMERICANA, S.A	34,292,114.90	17.7%	1	30,217,759.01	23.1%	88.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	20,869,289.40	10.7%	4	16,277,802.76	12.4%	78.0%
5	ASEGURADORA ANCON, S.A	15,644,067.34	8.1%	5	10,787,251.03	8.2%	69.0%
6	MAPFRE PANAMÁ, S.A	10,815,805.33	5.6%	6	8,628,779.13	6.6%	79.8%
7	LA REGIONAL DE SEGUROS, S.A	6,968,840.22	3.6%	7	3,837,907.06	2.9%	55.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	5,480,826.95	2.8%	9	2,269,149.90	1.7%	41.4%
9	ACERTA SEGUROS	4,075,477.28	2.1%	10	2,023,048.05	1.5%	49.6%
10	ALIADO SEGUROS	3,498,727.20	1.8%	13	1,164,380.82	0.9%	33.3%
11	ASEGURADORA GLOBAL, S.A	3,356,667.48	1.7%	8	2,395,546.77	1.8%	71.4%
12	MULTIBANK SEGUROS, S.A	3,040,172.09	1.6%	12	1,233,936.08	0.9%	40.6%
13	GENERAL DE SEGUROS, S.A.	1,696,965.80	0.9%	11	1,255,274.76	1.0%	74.0%
14	BANESCO SEGUROS, S.A.	1,609,638.75	0.8%	14	1,141,936.87	0.9%	70.9%
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		\$194,245,096.96	100%		\$130,915,478.33	100%	67.4%

Participación en Ramo de Automóvil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

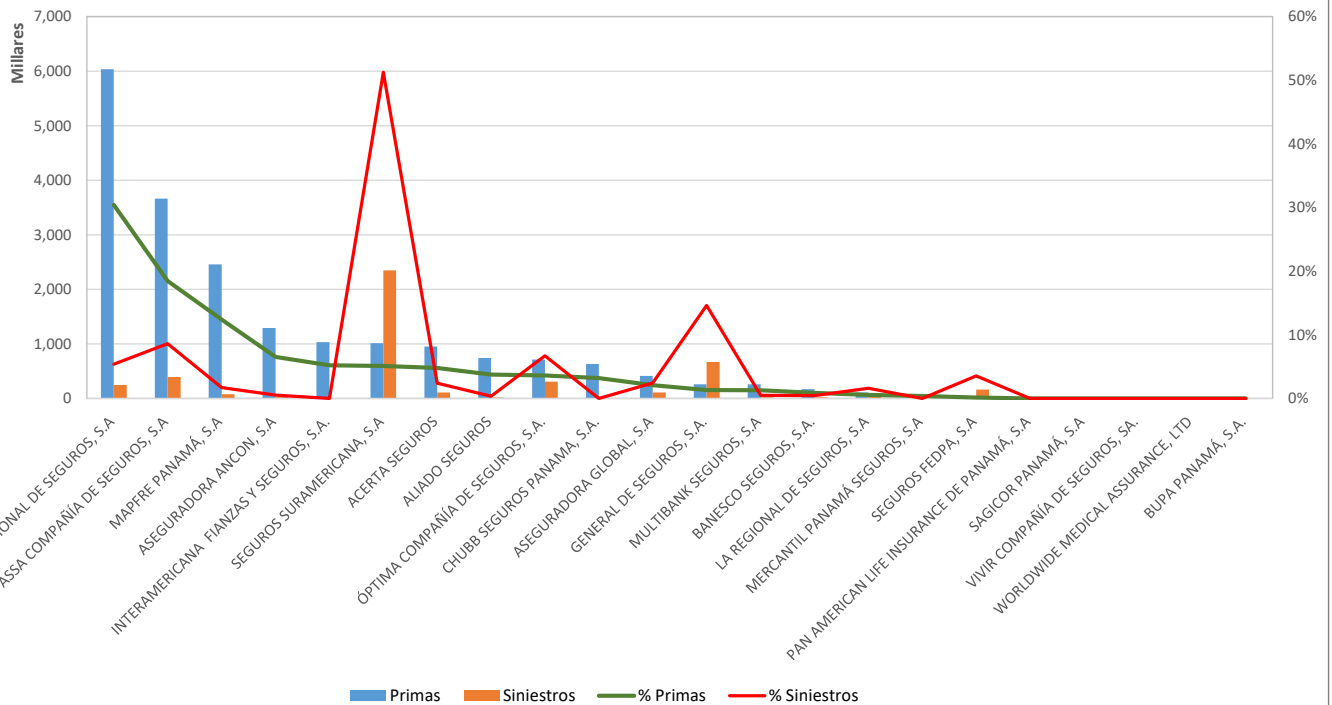


RAMOS TÉCNICOS

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,036,322.48	30.4%	5	247,058.50	5.4%	4.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,663,427.75	18.5%	3	394,201.15	8.6%	10.8%
3	MAPFRE PANAMÁ, S.A	2,457,600.43	12.4%	9	77,373.54	1.7%	3.1%
4	ASEGURADORA ANCON, S.A	1,292,132.95	6.5%	11	24,229.00	0.5%	1.9%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,031,447.37	5.2%	15	365.50	0.0%	0.0%
6	SEGUROS SURAMERICANA, S.A	1,011,229.41	5.1%	1	2,346,626.24	51.2%	232.1%
7	ACERTA SEGUROS	951,057.86	4.8%	8	109,715.30	2.4%	11.5%
8	ALIADO SEGUROS	741,130.26	3.7%	14	15,225.46	0.3%	2.1%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	714,590.04	3.6%	4	306,177.51	6.7%	42.8%
10	CHUBB SEGUROS PANAMA, S.A.	630,680.86	3.2%	16	0.00	0.0%	0.0%
11	ASEGURADORA GLOBAL, S.A	411,410.58	2.1%	7	111,078.18	2.4%	27.0%
12	GENERAL DE SEGUROS, S.A.	260,427.35	1.3%	2	668,286.38	14.6%	256.6%
13	MULTIBANK SEGUROS, S.A	258,525.43	1.3%	12	22,421.95	0.5%	8.7%
14	BANESCO SEGUROS, S.A.	171,645.21	0.9%	13	20,434.20	0.4%	11.9%
15	LA REGIONAL DE SEGUROS, S.A	107,889.41	0.5%	10	73,941.14	1.6%	68.5%
16	MERCANTIL PANAMÁ SEGUROS, S.A	79,341.87	0.4%	17	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	28,275.87	0.1%	6	161,941.15	3.5%	572.7%
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		\$19,847,135.13	100%		\$4,579,075.20	100%	23.1%

Participación en Ramos Técnicos



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

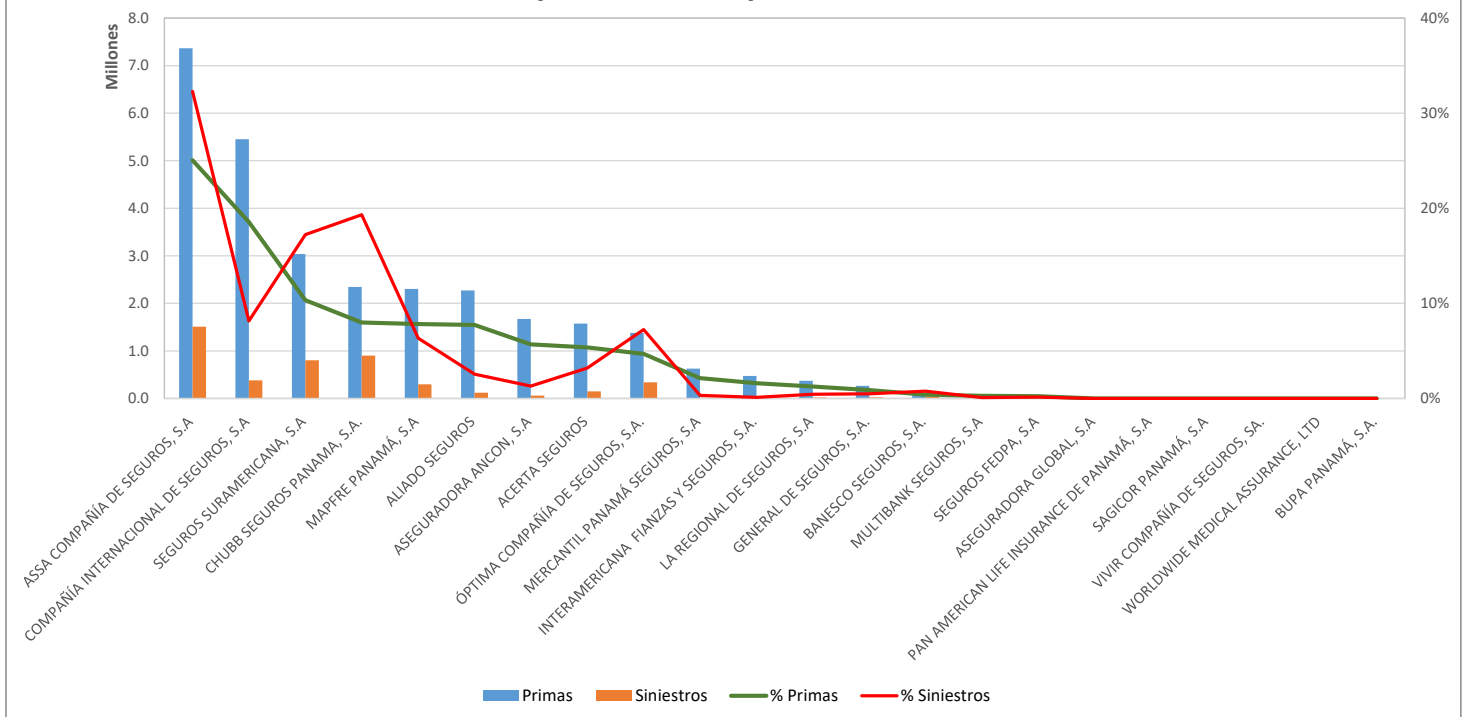


RESPONSABILIDAD CIVIL

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	7,362,844.09	25.0%	1	1,507,973.73	32.3%	20.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,451,492.07	18.5%	4	380,690.54	8.2%	7.0%
3	SEGUROS SURAMERICANA, S.A	3,037,828.90	10.3%	3	804,955.53	17.2%	26.5%
4	CHUBB SEGUROS PANAMA, S.A.	2,346,705.89	8.0%	2	902,066.40	19.3%	38.4%
5	MAPFRE PANAMÁ, S.A	2,302,728.71	7.8%	6	295,590.73	6.3%	12.8%
6	ALIADO SEGUROS	2,273,065.46	7.7%	8	119,134.73	2.6%	5.2%
7	ASEGURADORA ANCON, S.A	1,669,836.59	5.7%	9	60,428.47	1.3%	3.6%
8	ACERTA SEGUROS	1,575,710.58	5.4%	7	149,947.35	3.2%	9.5%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,380,145.57	4.7%	5	338,593.67	7.2%	24.5%
10	MERCANTIL PANAMÁ SEGUROS, S.A	628,458.09	2.1%	13	15,535.00	0.3%	2.5%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	471,656.99	1.6%	15	5,726.85	0.1%	1.2%
12	LA REGIONAL DE SEGUROS, S.A	369,791.59	1.3%	12	20,171.27	0.4%	5.5%
13	GENERAL DE SEGUROS, S.A.	262,987.08	0.9%	11	22,866.03	0.5%	8.7%
14	BANESCO SEGUROS, S.A.	115,853.75	0.4%	10	35,902.70	0.8%	31.0%
15	MULTIBANK SEGUROS, S.A	79,427.04	0.3%	16	4,695.86	0.1%	5.9%
16	SEGUROS FEDPA, S.A	67,597.81	0.2%	14	6,047.11	0.1%	8.9%
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		\$29,396,130.21	100%		\$4,670,325.97	100%	15.9%

Participación en Responsabilidad Civil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

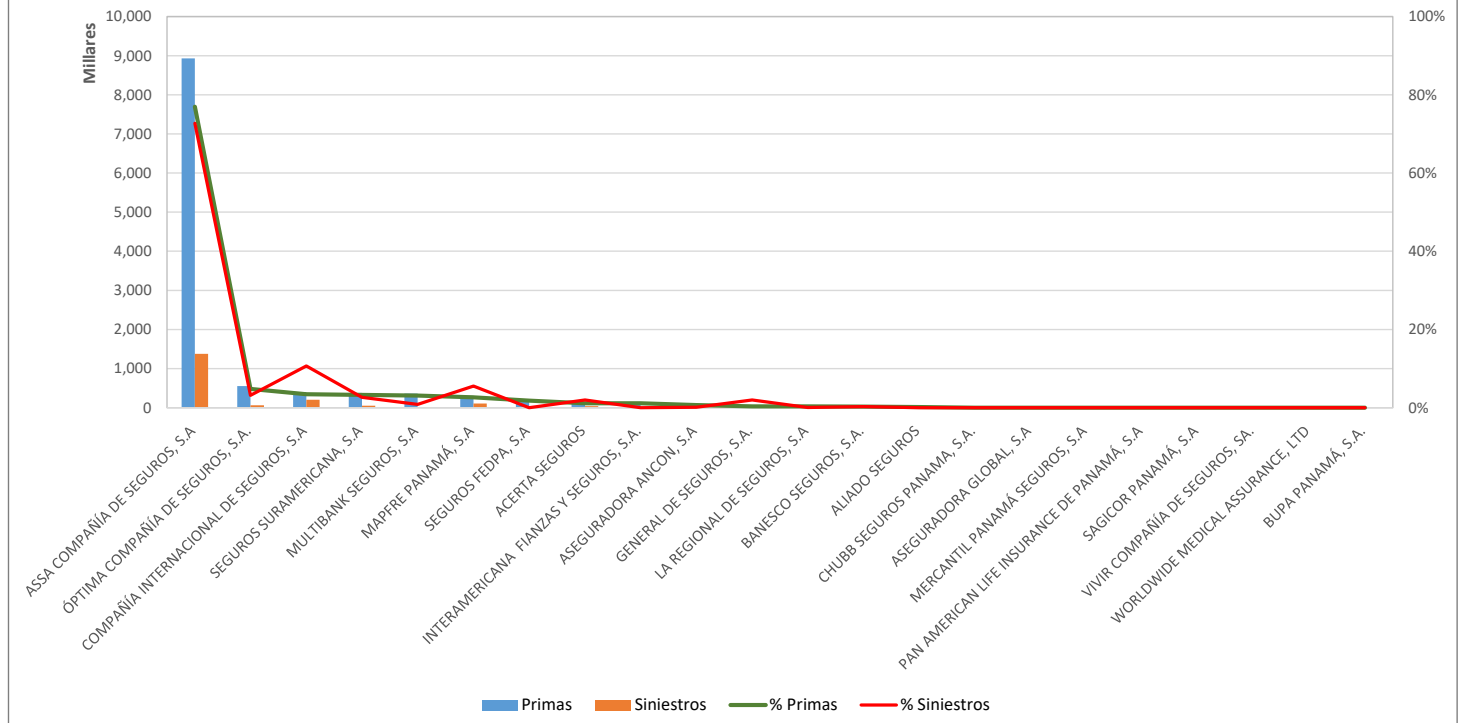


RAMO DE ROBO

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,933,115.07	76.9%	1	1,377,584.63	72.7%	15.4%
2	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	555,266.01	4.8%	4	60,207.38	3.2%	10.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	398,247.64	3.4%	2	202,256.37	10.7%	50.8%
4	SEGUROS SURAMERICANA, S.A	376,854.69	3.2%	5	50,147.05	2.6%	13.3%
5	MULTIBANK SEGUROS, S.A	359,274.67	3.1%	8	16,085.00	0.8%	4.5%
6	MAPFRE PANAMÁ, S.A	305,935.77	2.6%	3	104,829.85	5.5%	34.3%
7	SEGUROS FEDPA, S.A	210,020.77	1.8%	12	96.80	0.0%	0.0%
8	ACERTA SEGUROS	131,769.46	1.1%	6	37,506.59	2.0%	28.5%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	131,512.53	1.1%	14	0.00	0.0%	0.0%
10	ASEGURADORA ANCON, S.A	78,397.34	0.7%	10	1,973.67	0.1%	2.5%
11	GENERAL DE SEGUROS, S.A.	37,326.01	0.3%	7	37,145.32	2.0%	99.5%
12	LA REGIONAL DE SEGUROS, S.A	36,708.43	0.3%	11	1,065.95	0.1%	2.9%
13	BANESCO SEGUROS, S.A.	32,575.62	0.3%	9	5,402.65	0.3%	16.6%
14	ALIADO SEGUROS	20,822.43	0.2%	13	94.67	0.0%	0.5%
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		\$11,609,035.39	100%		\$1,894,395.93	100%	16.3%

Participación en Ramos Robo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

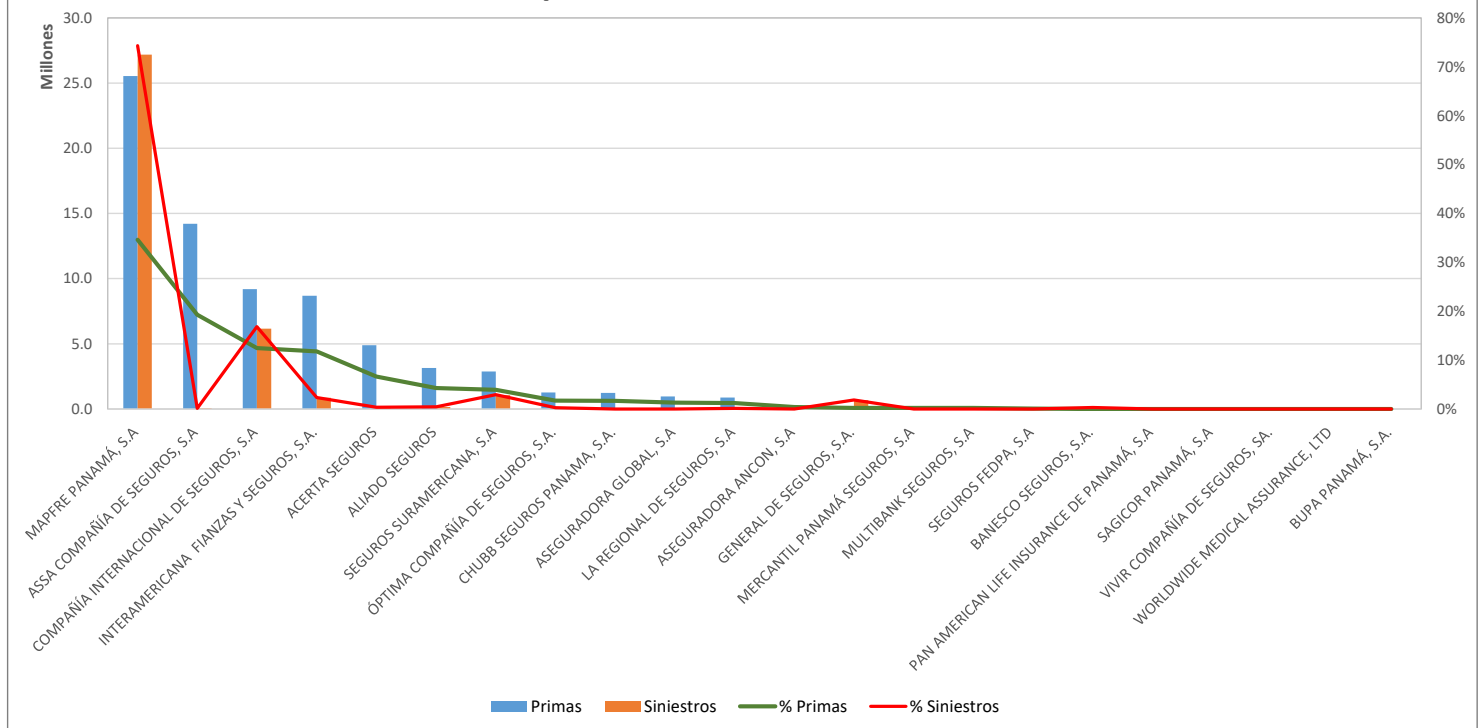


RAMO DE FIANZAS

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	25,541,598.31	34.6%	1	27,187,356.60	74.3%	106.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	14,209,775.75	19.3%	11	51,241.23	0.1%	0.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	9,194,818.24	12.5%	2	6,157,041.85	16.8%	67.0%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	8,682,313.58	11.8%	4	866,665.43	2.4%	10.0%
5	ACERTA SEGUROS	4,889,413.73	6.6%	7	135,884.15	0.4%	2.8%
6	ALIADO SEGUROS	3,152,778.22	4.3%	6	156,603.90	0.4%	5.0%
7	SEGUROS SURAMERICANA, S.A	2,882,622.93	3.9%	3	1,071,896.30	2.9%	37.2%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,272,534.06	1.7%	9	97,406.33	0.3%	7.7%
9	CHUBB SEGUROS PANAMA, S.A.	1,236,263.97	1.7%	12	5,379.05	0.0%	0.4%
10	ASEGURADORA GLOBAL, S.A	971,938.17	1.3%	13	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	886,474.35	1.2%	10	55,848.37	0.2%	6.3%
12	ASEGURADORA ANCON, S.A	283,684.11	0.4%	14	0.00	0.0%	0.0%
13	GENERAL DE SEGUROS, S.A.	180,565.94	0.2%	5	680,260.21	1.9%	376.7%
14	MERCANTIL PANAMÁ SEGUROS, S.A	176,078.96	0.2%	15	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	153,138.69	0.2%	16	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	49,729.10	0.1%	17	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	9,885.47	0.0%	8	117,263.25	0.3%	1186.2%
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, 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		\$73,773,613.58	100%		\$36,582,846.67	100%	49.6%

Participación en Ramos Fianzas



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 31 DE JULIO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,423,521.44	28.1%	1	7,993,989.56	60.5%	41.2%
2	GENERAL DE SEGUROS, S.A.	16,047,860.30	23.2%	3	1,142,171.12	8.6%	7.1%
3	ALIADO SEGUROS	8,701,443.57	12.6%	7	126,338.32	1.0%	1.5%
4	MAPFRE PANAMÁ, S.A	6,893,215.04	10.0%	2	2,000,728.89	15.1%	29.0%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	6,221,417.35	9.0%	4	831,952.33	6.3%	13.4%
6	MERCANTIL PANAMÁ SEGUROS, S.A	3,250,055.45	4.7%	5	391,196.91	3.0%	12.0%
7	SEGUROS SURAMERICANA, S.A	2,995,243.42	4.3%	6	381,543.69	2.9%	12.7%
8	ASEGURADORA GLOBAL, S.A	1,940,326.67	2.8%	10	57,412.95	0.4%	3.0%
9	ASEGURADORA ANCON, S.A	1,046,304.15	1.5%	13	8,988.15	0.1%	0.9%
10	MULTIBANK SEGUROS, S.A	1,006,055.42	1.5%	9	84,512.15	0.6%	8.4%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	548,508.98	0.8%	8	125,167.06	0.9%	22.8%
12	LA REGIONAL DE SEGUROS, S.A	518,691.77	0.8%	12	12,020.89	0.1%	2.3%
13	ACERTA SEGUROS	480,242.29	0.7%	11	55,615.89	0.4%	11.6%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	25,477.05	0.0%	15	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	17,329.94	0.0%	14	3,592.51	0.0%	20.7%
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		\$69,115,692.84	100%		\$13,215,230.42	100%	19.1%

Participación en Otros Ramos

