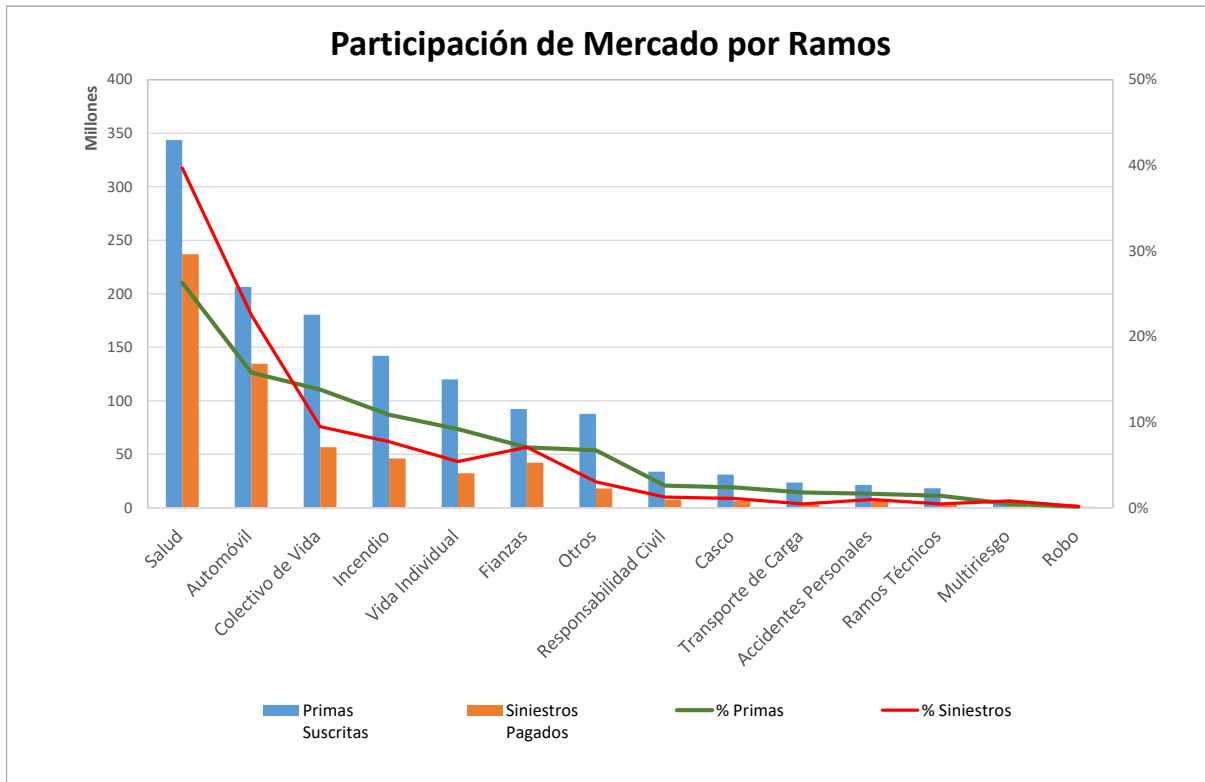


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE AGOSTO DE 2024

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	343,528,652.10	26.3%	1	237,000,215.62	39.7%	69.0%
2	Automóvil	206,336,211.53	15.8%	2	134,543,560.53	22.5%	65.2%
3	Colectivo de Vida	180,463,871.21	13.8%	3	56,488,167.02	9.5%	31.3%
4	Incendio	141,953,909.88	10.9%	4	46,031,948.35	7.7%	32.4%
5	Vida Individual	120,002,380.31	9.2%	6	32,261,041.75	5.4%	26.9%
6	Fianzas	92,209,162.71	7.1%	5	42,160,012.61	7.1%	45.7%
7	Otros	87,706,887.67	6.7%	7	18,053,556.10	3.0%	20.6%
8	Responsabilidad Civil	33,688,554.91	2.6%	8	7,453,935.80	1.2%	22.1%
9	Casco	31,070,065.31	2.4%	9	6,514,228.38	1.1%	21.0%
10	Transporte de Carga	23,475,908.83	1.8%	12	2,671,463.26	0.4%	11.4%
11	Accidentes Personales	21,206,228.65	1.6%	10	5,715,179.32	1.0%	27.0%
12	Ramos Técnicos	18,205,876.91	1.4%	13	2,630,483.10	0.4%	14.4%
13	Multirisgo	5,808,235.17	0.4%	11	4,818,338.80	0.8%	83.0%
14	Robo	1,600,930.02	0.1%	14	867,579.81	0.1%	54.2%
TOTAL		\$1,307,256,875.21	100%		\$597,209,710.45	100%	45.7%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

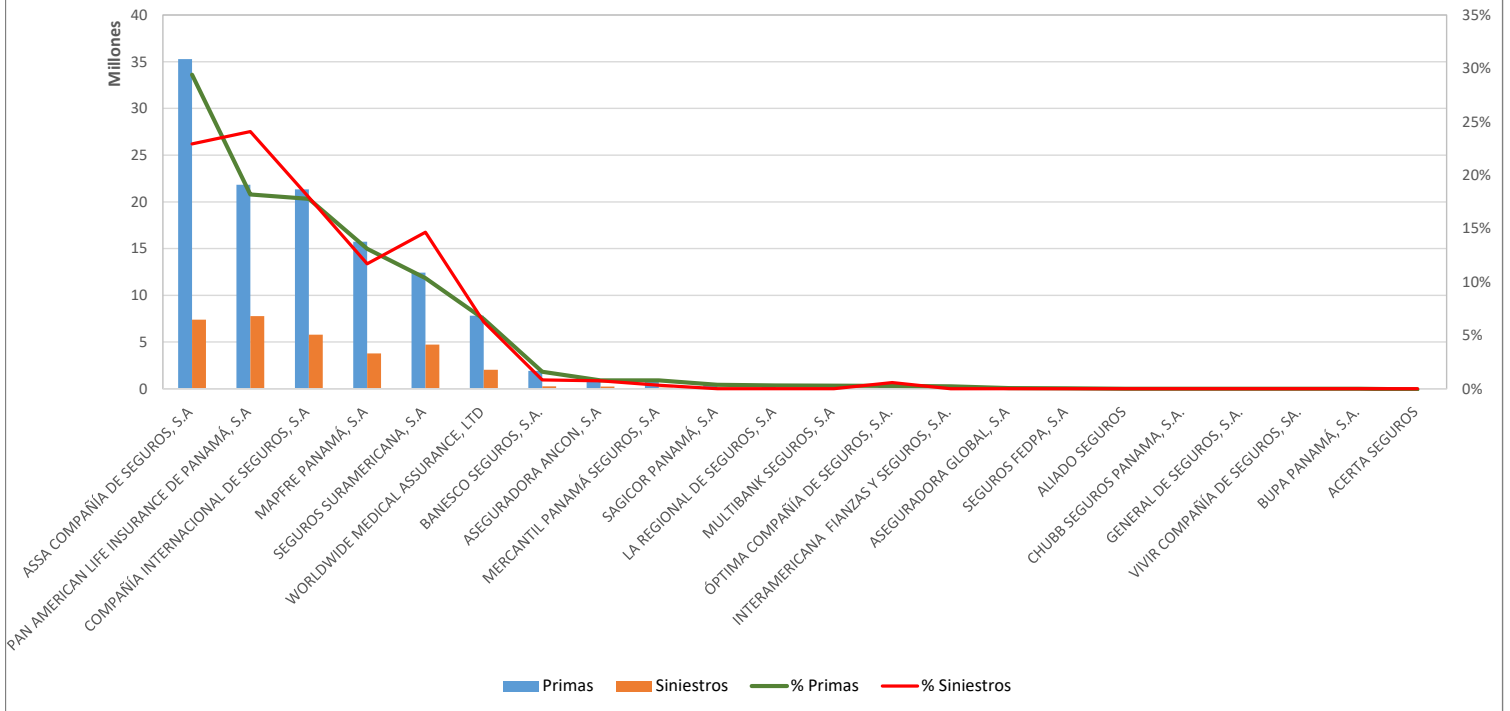


VIDA INDIVIDUAL

AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	35,290,242.27	29.4%	2	7,393,945.40	22.9%	21.0%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	21,831,270.20	18.2%	1	7,769,489.56	24.1%	35.6%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,327,131.43	17.8%	3	5,780,259.66	17.9%	27.1%
4	MAPFRE PANAMÁ, S.A	15,730,703.54	13.1%	5	3,773,016.56	11.7%	24.0%
5	SEGUROS SURAMERICANA, S.A	12,433,075.10	10.4%	4	4,725,964.53	14.6%	38.0%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	7,825,533.70	6.5%	6	2,022,995.00	6.3%	25.9%
7	BANESCO SEGUROS, S.A.	1,906,650.19	1.6%	7	266,050.00	0.8%	14.0%
8	ASEGURADORA ANCON, S.A	947,724.07	0.8%	8	240,999.99	0.7%	25.4%
9	MERCANTIL PANAMÁ SEGUROS, S.A	946,598.16	0.8%	10	102,701.46	0.3%	10.8%
10	SAGICOR PANAMÁ, S.A	450,806.28	0.4%	12	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	358,874.22	0.3%	13	0.00	0.0%	0.0%
12	MULTIBANK SEGUROS, S.A	342,914.81	0.3%	14	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	322,815.76	0.3%	9	184,442.59	0.6%	57.1%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	257,261.59	0.2%	11	1,177.00	0.0%	0.5%
15	ASEGURADORA GLOBAL, S.A	72,273.04	0.1%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	35,238.99	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	-76,733.04	-0.1%	22	0.00	0.0%	0.0%
TOTAL		\$120,002,380.31	100%		\$32,261,041.75	100%	26.9%

Participación en Vida Individual

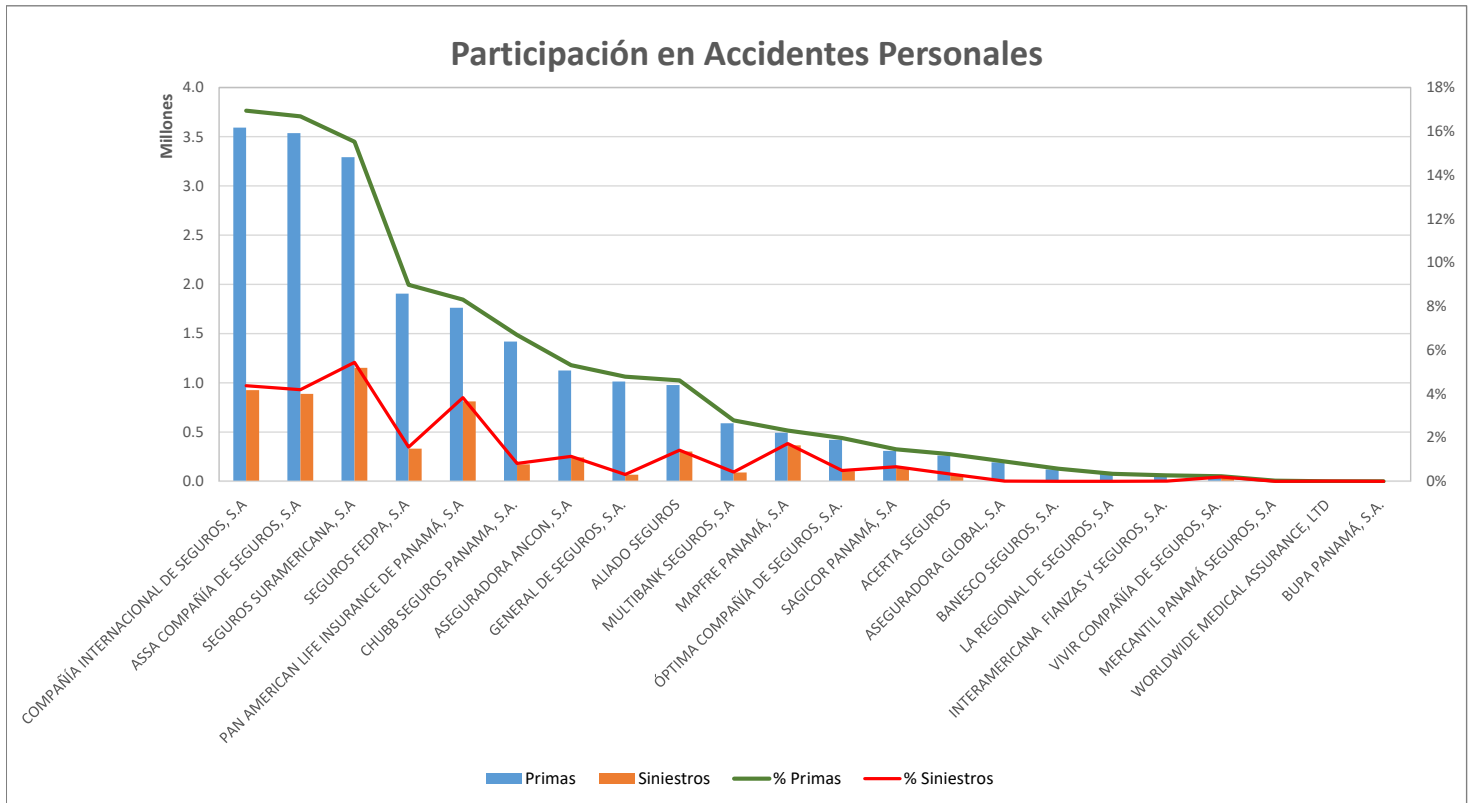


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,592,876.92	16.9%	2	927,236.47	4.4%	25.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,537,766.14	16.7%	3	888,165.49	4.2%	25.1%
3	SEGUROS SURAMERICANA, S.A	3,292,537.37	15.5%	1	1,153,028.38	5.4%	35.0%
4	SEGUROS FEDPA, S.A	1,905,761.98	9.0%	6	332,340.80	1.6%	17.4%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,762,390.66	8.3%	4	811,245.27	3.8%	46.0%
6	CHUBB SEGUROS PANAMA, S.A.	1,419,867.31	6.7%	9	173,253.45	0.8%	12.2%
7	ASEGURADORA ANCON, S.A.	1,125,596.46	5.3%	8	241,825.58	1.1%	21.5%
8	GENERAL DE SEGUROS, S.A.	1,013,833.76	4.8%	14	66,963.00	0.3%	6.6%
9	ALIADO SEGUROS	978,562.27	4.6%	7	301,946.01	1.4%	30.9%
10	MULTIBANK SEGUROS, S.A	590,766.98	2.8%	12	90,054.55	0.4%	15.2%
11	MAPFRE PANAMÁ, S.A	493,000.20	2.3%	5	365,229.52	1.7%	74.1%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	420,468.38	2.0%	11	103,760.90	0.5%	24.7%
13	SAGICOR PANAMÁ, S.A	310,187.48	1.5%	10	140,532.96	0.7%	45.3%
14	ACERTA SEGUROS	262,385.57	1.2%	13	71,068.58	0.3%	27.1%
15	ASEGURADORA GLOBAL, S.A	193,087.23	0.9%	17	2,000.00	0.0%	1.0%
16	BANESCO SEGUROS, S.A.	121,265.74	0.6%	19	219.33	0.0%	0.2%
17	LA REGIONAL DE SEGUROS, S.A	73,168.42	0.3%	20	29.36	0.0%	0.0%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	58,001.30	0.3%	18	537.87	0.0%	0.9%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	49,277.11	0.2%	15	43,630.88	0.2%	88.5%
20	MERCANTIL PANAMÁ SEGUROS, S.A	5,427.37	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	16	2,110.92	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$21,206,229	100%		\$5,715,179.32	100%	27.0%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

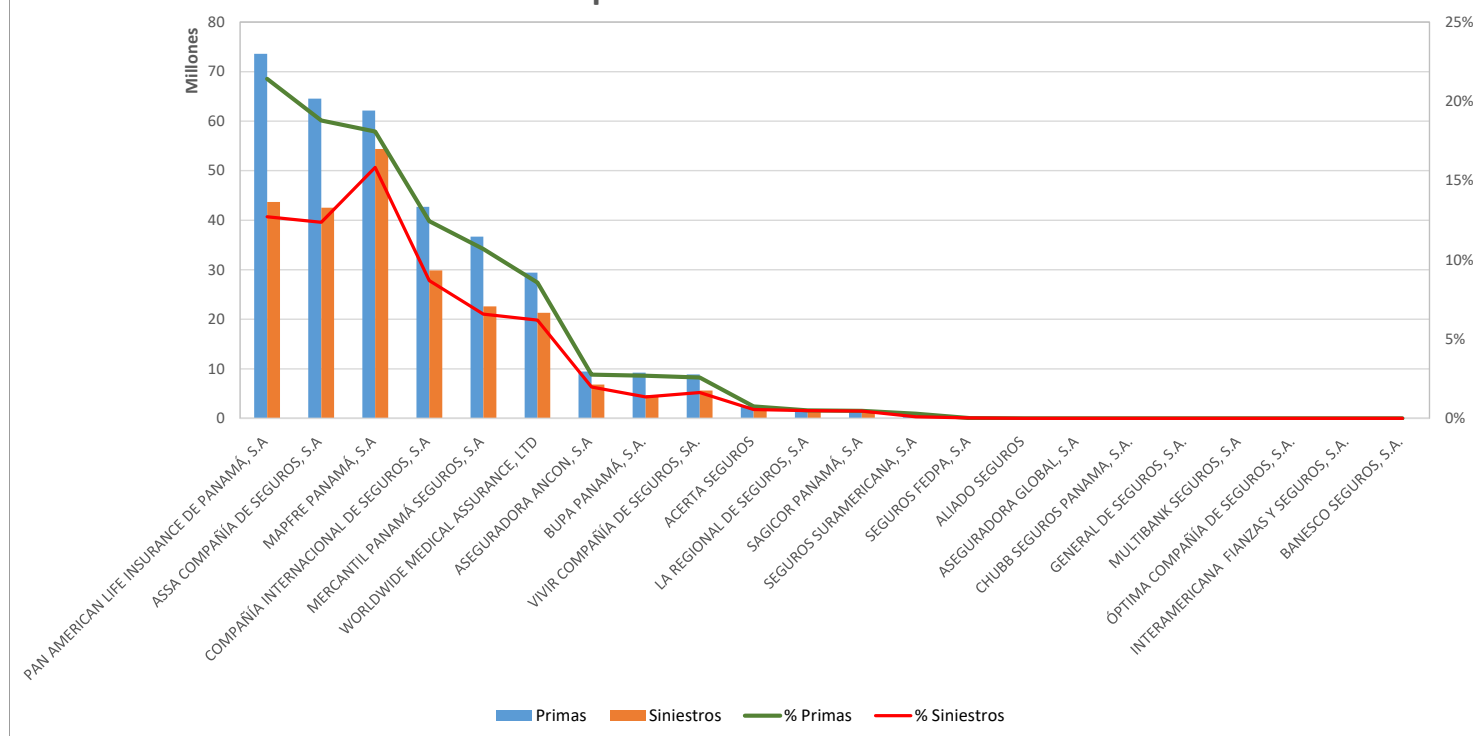


SALUD

AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	73,579,771.35	21.4%	2	43,680,996.27	12.7%	59.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	64,545,451.66	18.8%	3	42,504,751.37	12.4%	65.9%
3	MAPFRE PANAMÁ, S.A	62,152,885.81	18.1%	1	54,385,023.21	15.8%	87.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	42,708,603.97	12.4%	4	29,876,721.16	8.7%	70.0%
5	MERCANTIL PANAMÁ SEGUROS, S.A	36,684,963.92	10.7%	5	22,587,045.74	6.6%	61.6%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	29,406,432.74	8.6%	6	21,314,034.24	6.2%	72.5%
7	ASEGURADORA ANCON, S.A	9,452,365.36	2.8%	7	6,807,876.20	2.0%	72.0%
8	BUPA PANAMÁ, S.A.	9,228,790.11	2.7%	9	4,661,657.40	1.4%	50.5%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	8,871,200.85	2.6%	8	5,600,820.10	1.6%	63.1%
10	ACERTA SEGUROS	2,560,917.92	0.7%	10	1,895,085.55	0.6%	74.0%
11	LA REGIONAL DE SEGUROS, S.A	1,708,703.65	0.5%	11	1,671,682.21	0.5%	97.8%
12	SAGICOR PANAMÁ, S.A	1,610,585.61	0.5%	12	1,588,011.24	0.5%	98.6%
13	SEGUROS SURAMERICANA, S.A	994,765.03	0.3%	13	349,212.82	0.1%	35.1%
14	SEGUROS FEDPA, S.A	23,891.07	0.0%	14	77,298.11	0.0%	323.5%
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		\$343,528,652.10	100%		\$237,000,215.62	100%	69.0%

Participación en Ramo de Salud



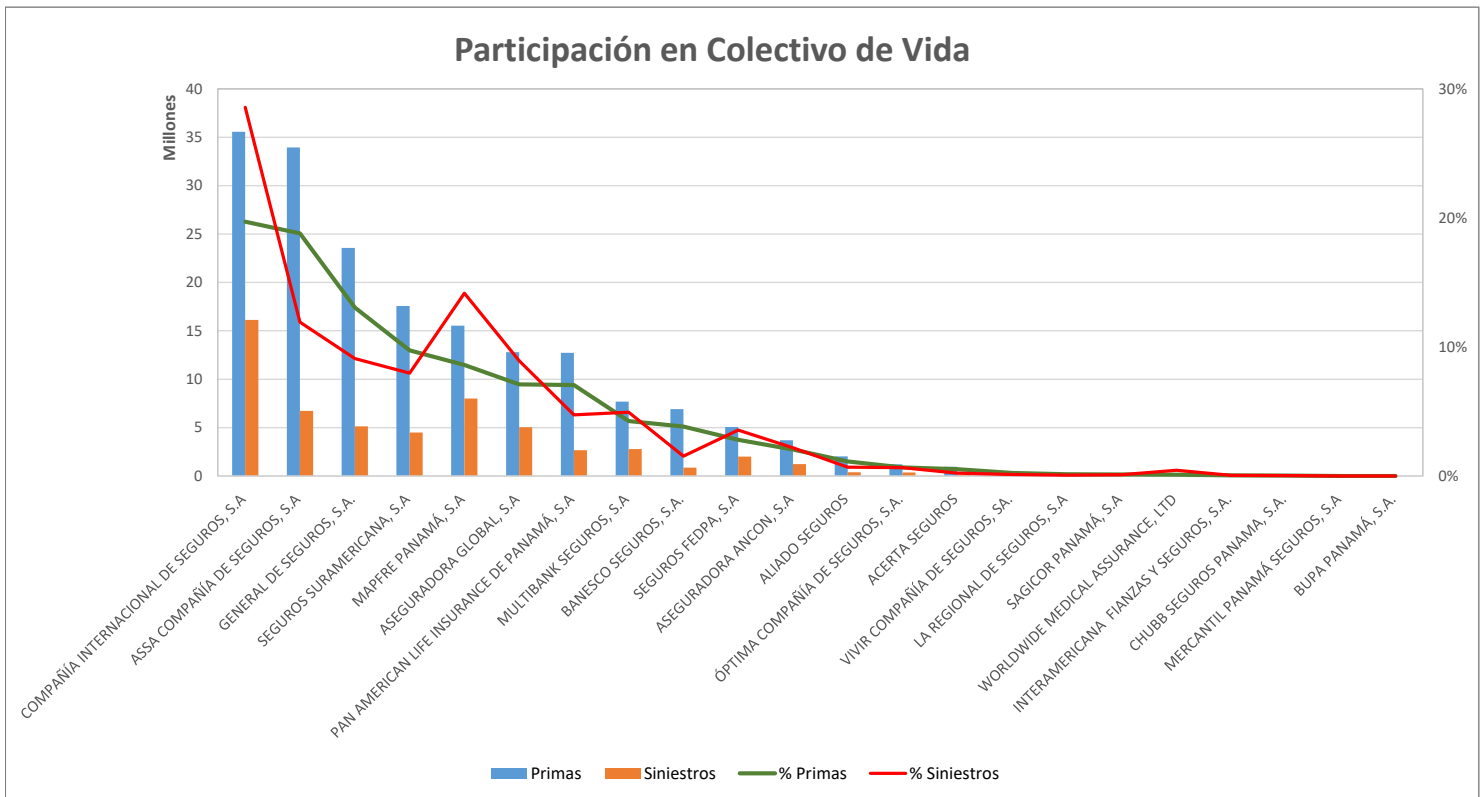
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



COLECTIVO DE VIDA AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	35,561,266.14	19.7%	1	16,137,119.11	28.6%	45.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	33,937,409.28	18.8%	3	6,736,908.82	11.9%	19.9%
3	GENERAL DE SEGUROS, S.A.	23,561,957.05	13.1%	4	5,138,696.02	9.1%	21.8%
4	SEGUROS SURAMERICANA, S.A	17,557,432.60	9.7%	6	4,502,220.37	8.0%	25.6%
5	MAPFRE PANAMÁ, S.A	15,533,985.30	8.6%	2	8,003,131.51	14.2%	51.5%
6	ASEGURADORA GLOBAL, S.A	12,807,035.98	7.1%	5	5,044,535.36	8.9%	39.4%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	12,724,695.18	7.1%	8	2,673,018.57	4.7%	21.0%
8	MULTIBANK SEGUROS, S.A	7,686,734.17	4.3%	7	2,793,141.40	4.9%	36.3%
9	BANESCO SEGUROS, S.A.	6,918,740.57	3.8%	11	866,467.96	1.5%	12.5%
10	SEGUROS FEDPA, S.A	5,072,975.62	2.8%	9	2,013,688.92	3.6%	39.7%
11	ASEGURADORA ANCON, S.A	3,689,057.31	2.0%	10	1,241,170.77	2.2%	33.6%
12	ALIADO SEGUROS	2,028,622.79	1.1%	12	389,271.88	0.7%	19.2%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,200,471.02	0.7%	13	370,614.78	0.7%	30.9%
14	ACERTA SEGUROS	955,699.47	0.5%	15	120,754.33	0.2%	12.6%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	438,924.16	0.2%	16	70,228.37	0.1%	16.0%
16	LA REGIONAL DE SEGUROS, S.A	239,578.79	0.1%	18	35,599.69	0.1%	14.9%
17	SAGICOR PANAMÁ, S.A	206,481.51	0.1%	17	59,783.77	0.1%	29.0%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	199,360.88	0.1%	14	246,670.84	0.4%	123.7%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	88,788.86	0.0%	19	29,309.01	0.1%	33.0%
20	CHUBB SEGUROS PANAMA, S.A.	54,654.53	0.0%	20	15,835.54	0.0%	29.0%
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		\$180,463,871.21	100%		\$56,488,167.02	100%	31.3%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

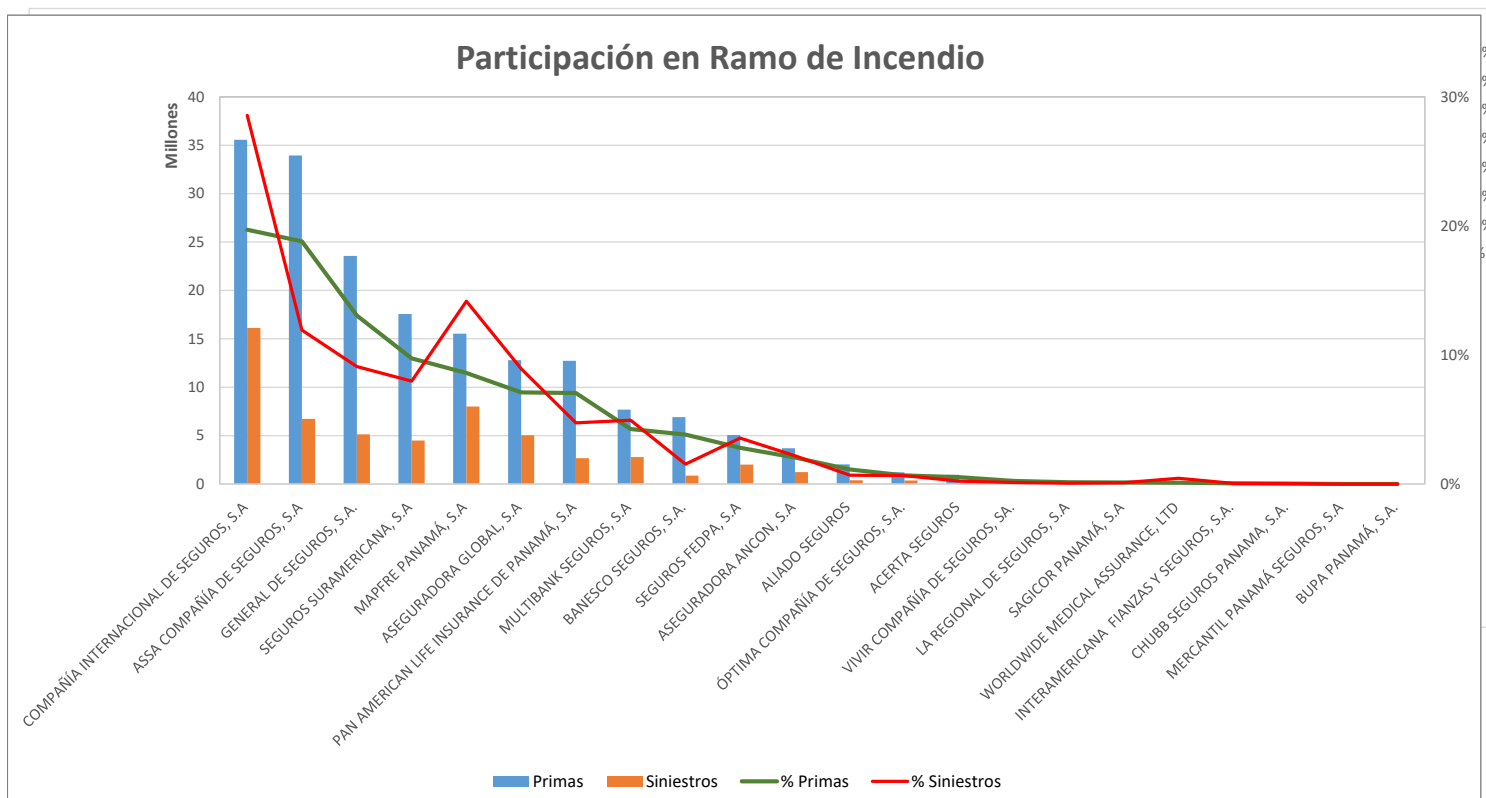


INCENDIO

AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	64,222,595.61	45.2%	1	30,487,047.92	66.2%	47.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,592,618.47	15.2%	3	4,595,492.80	10.0%	21.3%
3	SEGUROS SURAMERICANA, S.A	16,861,431.81	11.9%	2	6,327,527.21	13.7%	37.5%
4	MAPFRE PANAMÁ, S.A	11,256,600.51	7.9%	4	2,154,037.82	4.7%	19.1%
5	ASEGURADORA ANCON, S.A	5,204,627.04	3.7%	9	283,058.71	0.6%	5.4%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,822,749.54	3.4%	5	613,890.74	1.3%	12.7%
7	GENERAL DE SEGUROS, S.A.	4,226,947.97	3.0%	8	328,818.39	0.7%	7.8%
8	ACERTA SEGUROS	3,594,592.32	2.5%	10	211,537.92	0.5%	5.9%
9	CHUBB SEGUROS PANAMA, S.A.	2,595,556.10	1.8%	7	362,797.50	0.8%	14.0%
10	ASEGURADORA GLOBAL, S.A	1,910,024.47	1.3%	12	57,774.69	0.1%	3.0%
11	ALIADO SEGUROS	1,666,294.81	1.2%	11	113,934.35	0.2%	6.8%
12	BANESCO SEGUROS, S.A.	1,270,498.35	0.9%	6	378,152.45	0.8%	29.8%
13	MULTIBANK SEGUROS, S.A	974,903.43	0.7%	13	48,242.94	0.1%	4.9%
14	LA REGIONAL DE SEGUROS, S.A	890,477.37	0.6%	14	40,679.07	0.1%	4.6%
15	SEGUROS FEDPA, S.A	390,780.04	0.3%	16	13,600.84	0.0%	3.5%
16	MERCANTIL PANAMÁ SEGUROS, S.A	247,892.39	0.2%	15	15,355.00	0.0%	6.2%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	225,319.65	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		\$141,953,909.88	100%		\$46,031,948.35	100%	32.4%

Participación en Ramo de Incendio



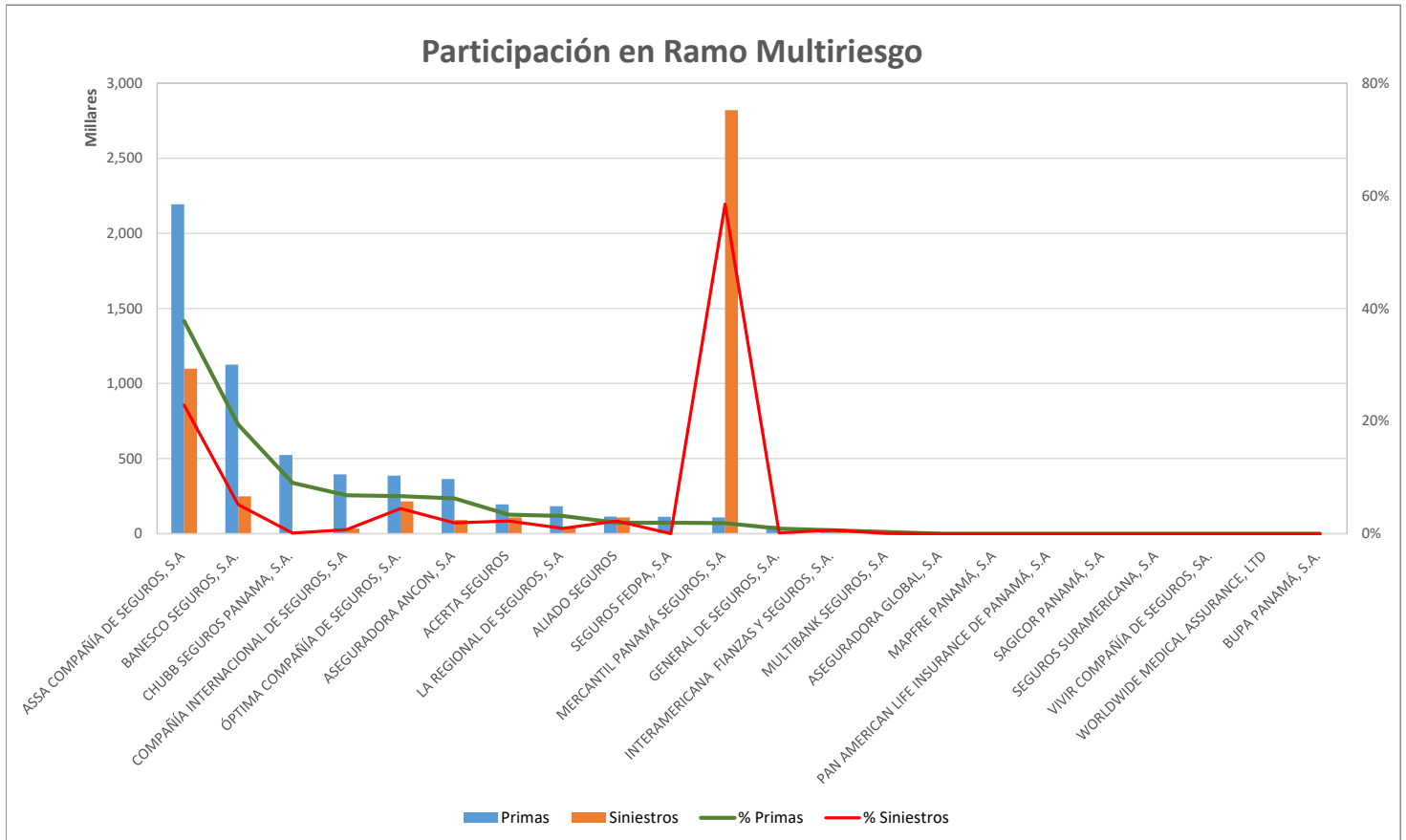
Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



MULTIRIESGO AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,193,504.36	37.8%	2	1,099,473.98	22.8%	50.1%
2	BANESCO SEGUROS, S.A.	1,125,541.84	19.4%	3	249,242.95	5.2%	22.1%
3	CHUBB SEGUROS PANAMA, S.A.	523,978.00	9.0%	12	5,064.65	0.1%	1.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	395,537.52	6.8%	9	34,463.94	0.7%	8.7%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	387,195.87	6.7%	4	215,491.12	4.5%	55.7%
6	ASEGURADORA ANCON, S.A	363,610.62	6.3%	7	91,683.62	1.9%	25.2%
7	ACERTA SEGUROS	195,188.66	3.4%	6	108,237.87	2.2%	55.5%
8	LA REGIONAL DE SEGUROS, S.A	183,317.70	3.2%	8	45,128.01	0.9%	24.6%
9	ALIADO SEGUROS	114,033.37	2.0%	5	109,073.66	2.3%	95.7%
10	SEGUROS FEDPA, S.A	112,393.21	1.9%	14	350.00	0.0%	0.3%
11	MERCANTIL PANAMÁ SEGUROS, S.A	108,162.55	1.9%	1	2,820,046.60	58.5%	2607.2%
12	GENERAL DE SEGUROS, S.A.	52,374.89	0.9%	11	6,944.21	0.1%	13.3%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	34,867.17	0.6%	10	31,455.94	0.7%	90.2%
14	MULTIBANK SEGUROS, S.A	18,529.41	0.3%	13	1,682.25	0.0%	9.1%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	MAPFRE PANAMÁ, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SEGUROS SURAMERICANA, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
		\$5,808,235.17	100%		\$4,818,338.80	100%	83.0%



Superintendencia de Seguros y Reaseguros de Panamá

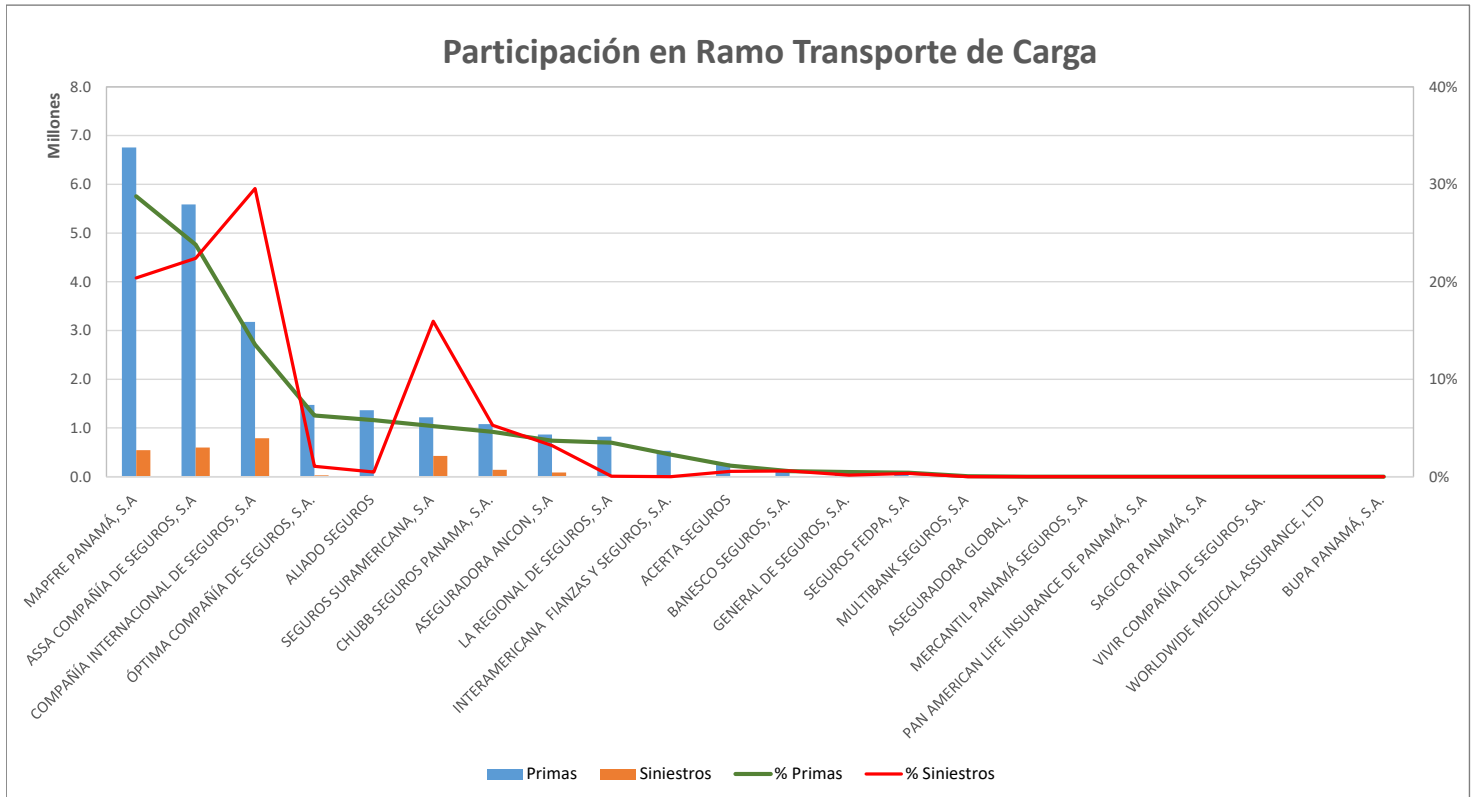
Participación de Mercado por Productos



TRANSPORTE DE CARGA

AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	6,754,404.01	28.8%	3	544,712.91	20.4%	8.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	5,587,828.70	23.8%	2	598,762.85	22.4%	10.7%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,177,992.52	13.5%	1	789,878.46	29.6%	24.9%
4	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,472,288.46	6.3%	7	28,466.18	1.1%	1.9%
5	ALIADO SEGUROS	1,361,858.97	5.8%	10	12,981.95	0.5%	1.0%
6	SEGUROS SURAMERICANA, S.A	1,216,926.31	5.2%	4	425,822.69	15.9%	35.0%
7	CHUBB SEGUROS PANAMA, S.A.	1,080,547.83	4.6%	5	140,741.44	5.3%	13.0%
8	ASEGURADORA ANCON, S.A	864,148.04	3.7%	6	85,294.49	3.2%	9.9%
9	LA REGIONAL DE SEGUROS, S.A	818,741.79	3.5%	13	1,256.98	0.0%	0.2%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	529,432.87	2.3%	14	0.00	0.0%	0.0%
11	ACERTA SEGUROS	266,153.06	1.1%	9	14,447.27	0.5%	5.4%
12	BANESCO SEGUROS, S.A.	130,365.92	0.6%	8	15,487.35	0.6%	11.9%
13	GENERAL DE SEGUROS, S.A.	109,383.55	0.5%	12	4,506.31	0.2%	4.1%
14	SEGUROS FEDPA, S.A	96,763.76	0.4%	11	9,104.38	0.3%	9.4%
15	MULTIBANK SEGUROS, S.A	9,073.04	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		\$23,475,908.83	100%		\$2,671,463.26	100%	11.4%

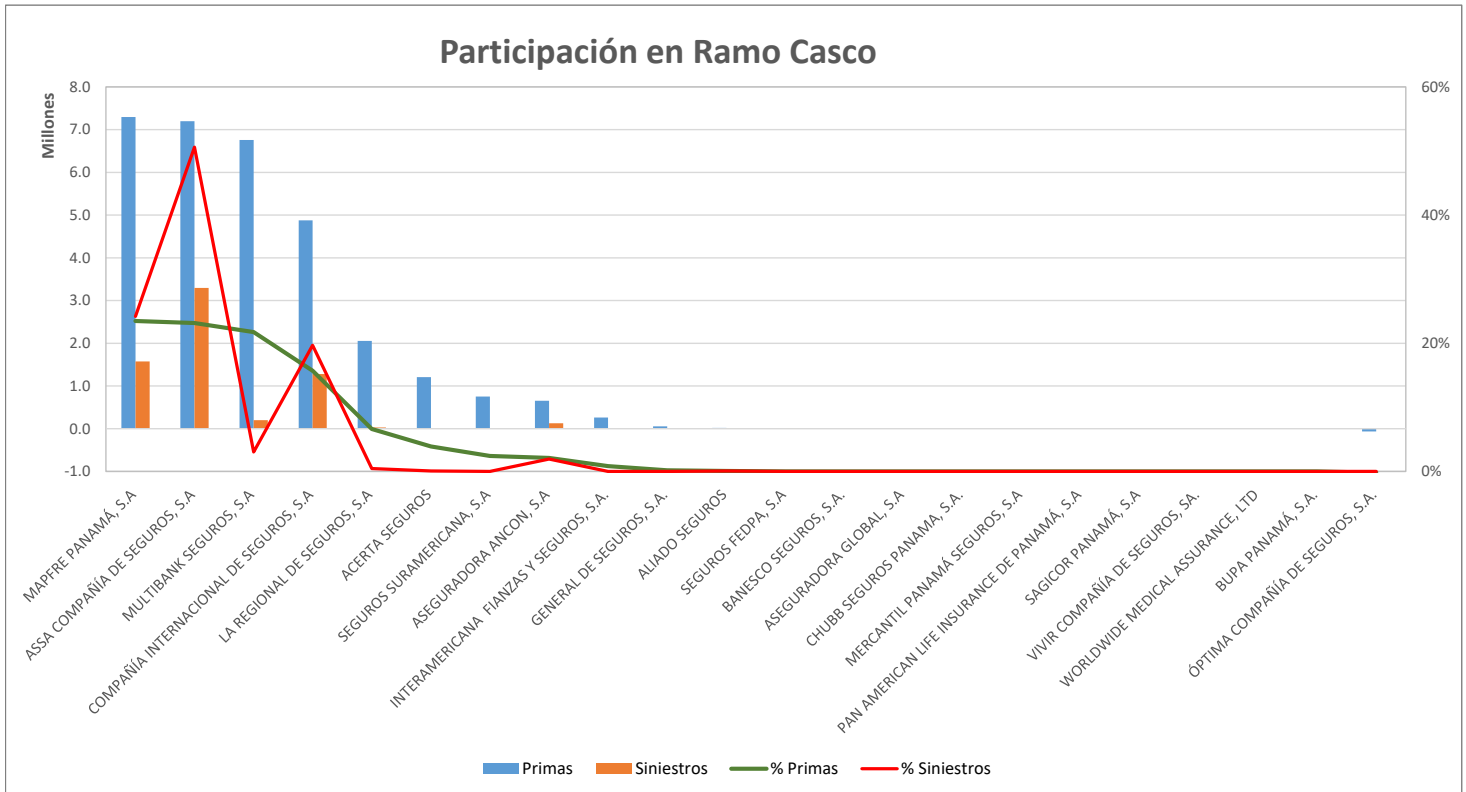


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE CASCO AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	MAPFRE PANAMÁ, S.A	7,292,875.50	23.5%	2	1,575,751.04	24.2%	21.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	7,197,355.88	23.2%	1	3,295,921.88	50.6%	45.8%
3	MULTIBANK SEGUROS, S.A	6,756,308.62	21.7%	4	197,723.32	3.0%	2.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,878,367.01	15.7%	3	1,280,952.15	19.7%	26.3%
5	LA REGIONAL DE SEGUROS, S.A	2,055,949.66	6.6%	6	28,210.00	0.4%	1.4%
6	ACERTA SEGUROS	1,209,008.51	3.9%	7	4,940.00	0.1%	0.4%
7	SEGUROS SURAMERICANA, S.A	751,747.40	2.4%	11	0.00	0.0%	0.0%
8	ASEGURADORA ANCON, S.A	652,428.48	2.1%	5	126,918.34	1.9%	19.5%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	261,934.82	0.8%	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	19,605.79	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.	-63,874.31	-0.2%	10	43.19	0.0%	-0.1%
TOTAL		\$31,070,065.31	100%		\$6,514,228.38	100%	21.0%



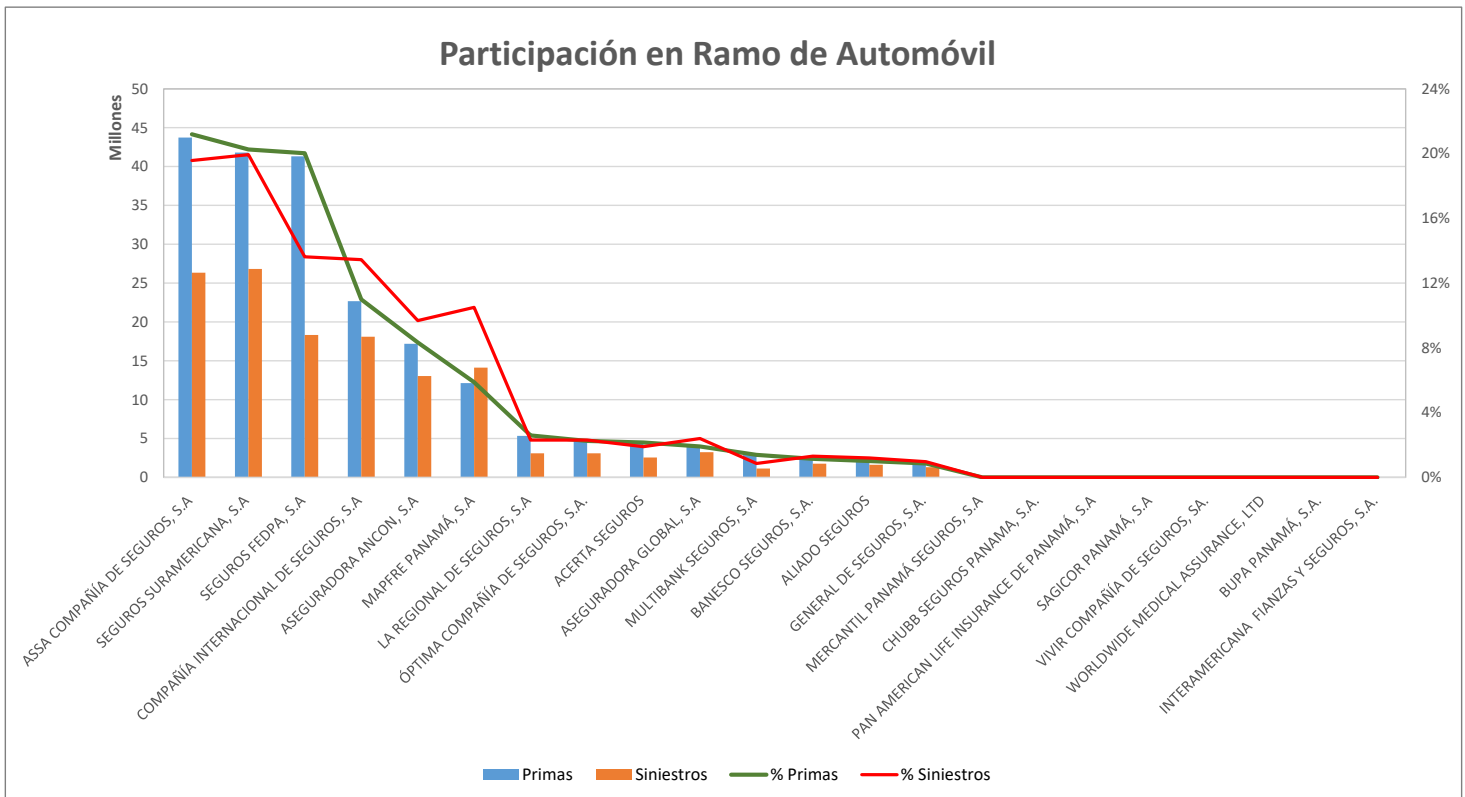
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	43,735,313.33	21.2%	2	26,333,971.01	19.6%	60.2%
2	SEGUROS SURAMERICANA, S.A	41,804,466.46	20.3%	1	26,823,659.49	19.9%	64.2%
3	SEGUROS FEDPA, S.A	41,316,803.25	20.0%	3	18,332,911.76	13.6%	44.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,679,508.86	11.0%	4	18,095,530.72	13.4%	79.8%
5	ASEGURADORA ANCON, S.A	17,199,488.04	8.3%	6	13,038,804.92	9.7%	75.8%
6	MAPFRE PANAMÁ, S.A	12,126,397.54	5.9%	5	14,134,381.48	10.5%	116.6%
7	LA REGIONAL DE SEGUROS, S.A	5,347,939.36	2.6%	8	3,109,840.50	2.3%	58.2%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,652,539.20	2.3%	9	3,093,110.50	2.3%	66.5%
9	ACERTA SEGUROS	4,456,595.51	2.2%	10	2,543,328.46	1.9%	57.1%
10	ASEGURADORA GLOBAL, S.A	3,935,975.20	1.9%	7	3,225,503.20	2.4%	81.9%
11	MULTIBANK SEGUROS, S.A	2,856,149.91	1.4%	14	1,149,741.61	0.9%	40.3%
12	BANESCO SEGUROS, S.A.	2,357,667.88	1.1%	11	1,754,635.04	1.3%	74.4%
13	ALIADO SEGUROS	2,084,460.23	1.0%	12	1,612,504.38	1.2%	77.4%
14	GENERAL DE SEGUROS, S.A.	1,782,906.76	0.9%	13	1,294,379.95	1.0%	72.6%
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		\$206,336,211.53	100%		\$134,543,560.53	100%	65.2%

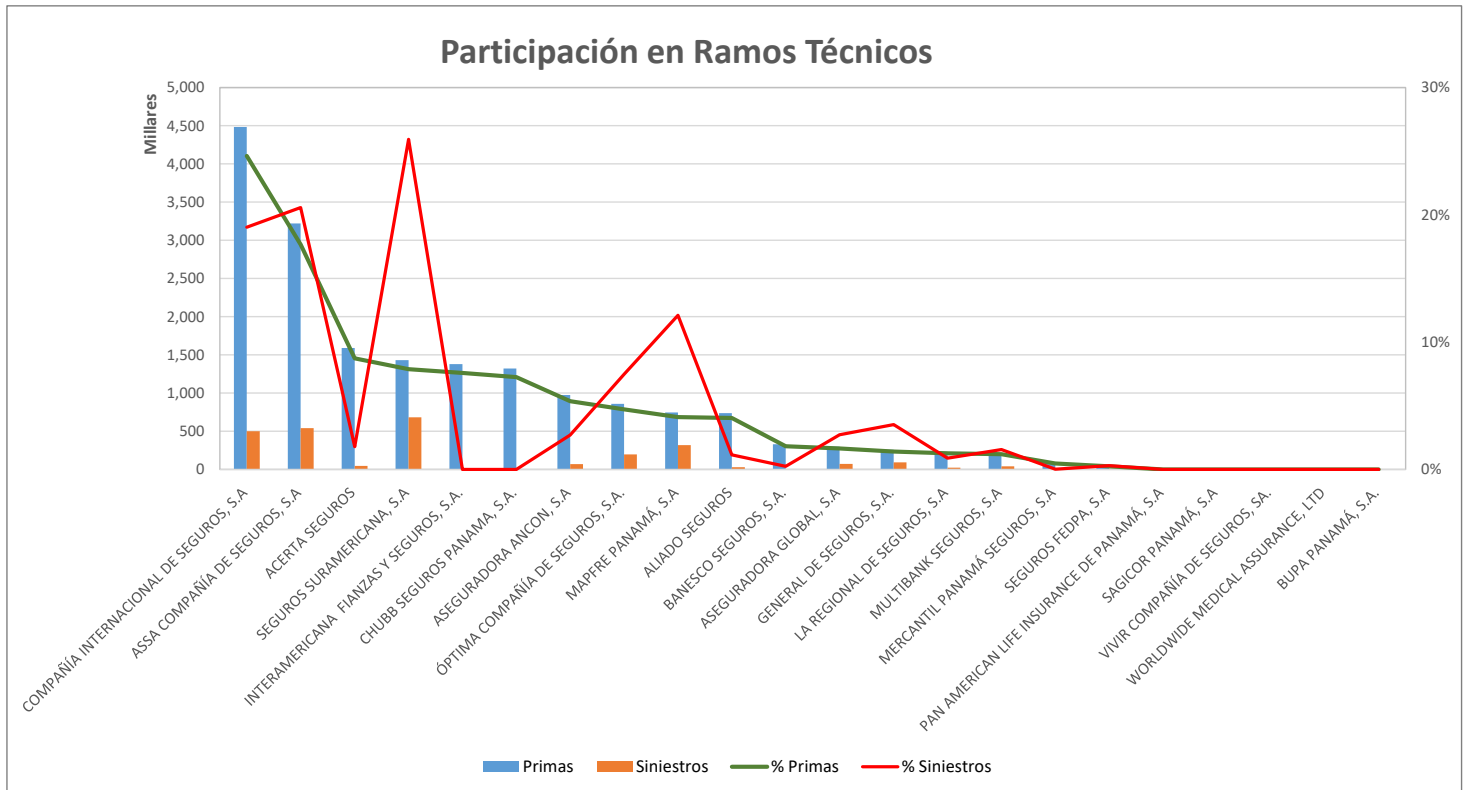


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMOS TÉCNICOS AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,483,415.05	24.6%	3	500,363.66	19.0%	11.2%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,219,467.98	17.7%	2	541,170.62	20.6%	16.8%
3	ACERTA SEGUROS	1,588,935.07	8.7%	9	47,035.96	1.8%	3.0%
4	SEGUROS SURAMERICANA, S.A	1,432,536.43	7.9%	1	682,153.48	25.9%	47.6%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,379,215.81	7.6%	16	0.00	0.0%	0.0%
6	CHUBB SEGUROS PANAMA, S.A.	1,321,664.60	7.3%	17	0.00	0.0%	0.0%
7	ASEGURADORA ANCON, S.A	975,148.22	5.4%	8	70,999.00	2.7%	7.3%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	858,330.35	4.7%	5	196,787.08	7.5%	22.9%
9	MAPFRE PANAMÁ, S.A	747,477.66	4.1%	4	318,735.05	12.1%	42.6%
10	ALIADO SEGUROS	735,952.73	4.0%	11	30,044.31	1.1%	4.1%
11	BANESCO SEGUROS, S.A.	330,323.83	1.8%	14	6,280.17	0.2%	1.9%
12	ASEGURADORA GLOBAL, S.A	298,656.44	1.6%	7	71,758.39	2.7%	24.0%
13	GENERAL DE SEGUROS, S.A.	257,135.16	1.4%	6	92,516.25	3.5%	36.0%
14	LA REGIONAL DE SEGUROS, S.A	230,561.81	1.3%	12	23,263.79	0.9%	10.1%
15	MULTIBANK SEGUROS, S.A	217,475.18	1.2%	10	41,286.05	1.6%	19.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	84,949.28	0.5%	15	434.43	0.0%	0.5%
17	SEGUROS FEDPA, S.A	44,631.31	0.2%	13	7,654.86	0.3%	17.2%
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		\$18,205,876.91	100%		\$2,630,483.10	100%	14.4%



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



RESPONSABILIDAD CIVIL AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	10,081,361.44	29.9%	1	2,377,062.43	31.9%	23.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,693,548.56	19.9%	4	811,856.90	10.9%	12.1%
3	SEGUROS SURAMERICANA, S.A	3,822,463.11	11.3%	2	1,406,209.83	18.9%	36.8%
4	MAPFRE PANAMÁ, S.A	2,912,199.22	8.6%	3	1,331,171.62	17.9%	45.7%
5	ALIADO SEGUROS	2,016,821.24	6.0%	9	39,489.87	0.5%	2.0%
6	CHUBB SEGUROS PANAMA, S.A.	1,929,504.59	5.7%	6	605,941.63	8.1%	31.4%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,719,801.00	5.1%	5	617,410.45	8.3%	35.9%
8	ACERTA SEGUROS	1,240,956.60	3.7%	7	125,277.72	1.7%	10.1%
9	ASEGURADORA ANCON, S.A	918,203.77	2.7%	12	24,005.56	0.3%	2.6%
10	LA REGIONAL DE SEGUROS, S.A	650,096.04	1.9%	10	37,303.79	0.5%	5.7%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	600,787.50	1.8%	13	4,466.79	0.1%	0.7%
12	MERCANTIL PANAMÁ SEGUROS, S.A	378,152.16	1.1%	16	1,792.14	0.0%	0.5%
13	GENERAL DE SEGUROS, S.A.	286,046.57	0.8%	11	24,049.36	0.3%	8.4%
14	BANESCO SEGUROS, S.A.	259,977.25	0.8%	8	40,848.67	0.5%	15.7%
15	SEGUROS FEDPA, S.A	95,417.12	0.3%	15	3,168.54	0.0%	3.3%
16	MULTIBANK SEGUROS, S.A	83,218.74	0.2%	14	3,880.50	0.1%	4.7%
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		\$33,688,554.91	100%		\$7,453,935.80	100%	22.1%



Superintendencia de Seguros y Reaseguros de Panamá

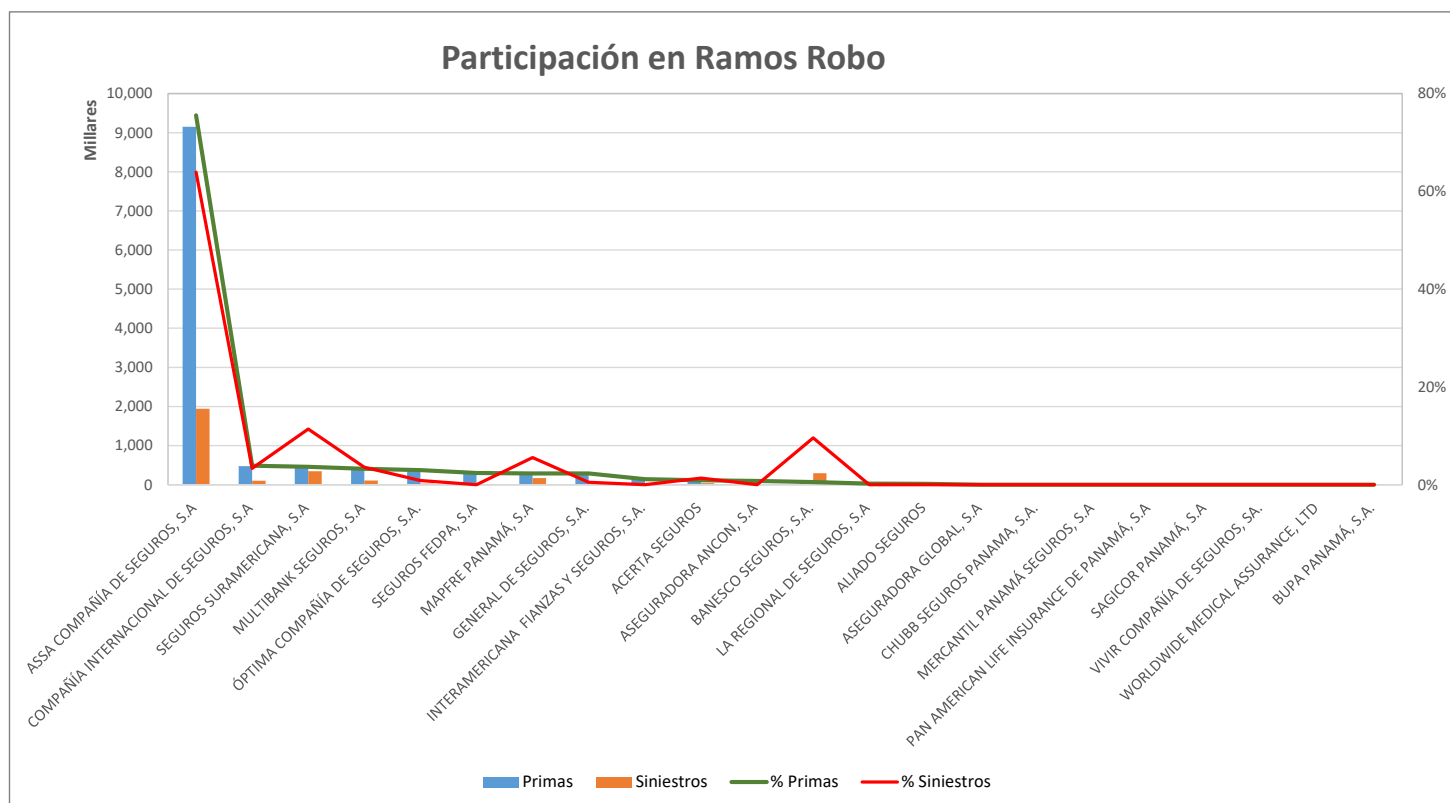
Participación de Mercado por Productos



RAMO DE ROBO

AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,152,761.93	75.5%	1	1,942,846.57	63.9%	21.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	472,169.54	3.9%	6	101,116.29	3.3%	21.4%
3	SEGUROS SURAMERICANA, S.A	443,523.85	3.7%	2	345,270.50	11.4%	77.8%
4	MULTIBANK SEGUROS, S.A	394,695.42	3.3%	5	107,948.18	3.6%	27.3%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	359,199.65	3.0%	8	25,785.66	0.8%	7.2%
6	SEGUROS FEDPA, S.A	287,923.45	2.4%	12	212.29	0.0%	0.1%
7	MAPFRE PANAMÁ, S.A	280,965.52	2.3%	4	168,168.57	5.5%	59.9%
8	GENERAL DE SEGUROS, S.A.	276,963.26	2.3%	9	14,666.85	0.5%	5.3%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	134,592.77	1.1%	13	0.00	0.0%	0.0%
10	ACERTA SEGUROS	110,777.74	0.9%	7	41,054.42	1.4%	37.1%
11	ASEGURADORA ANCON, S.A	92,314.83	0.8%	11	381.99	0.0%	0.4%
12	BANESCO SEGUROS, S.A.	63,529.27	0.5%	3	291,422.87	9.6%	458.7%
13	LA REGIONAL DE SEGUROS, S.A	25,928.19	0.2%	14	0.00	0.0%	0.0%
14	ALIADO SEGUROS	20,197.23	0.2%	10	439.10	0.0%	2.2%
15	ASEGURADORA GLOBAL, 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	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		\$12,115,542.65	100%		\$3,039,313.29	100%	25.1%

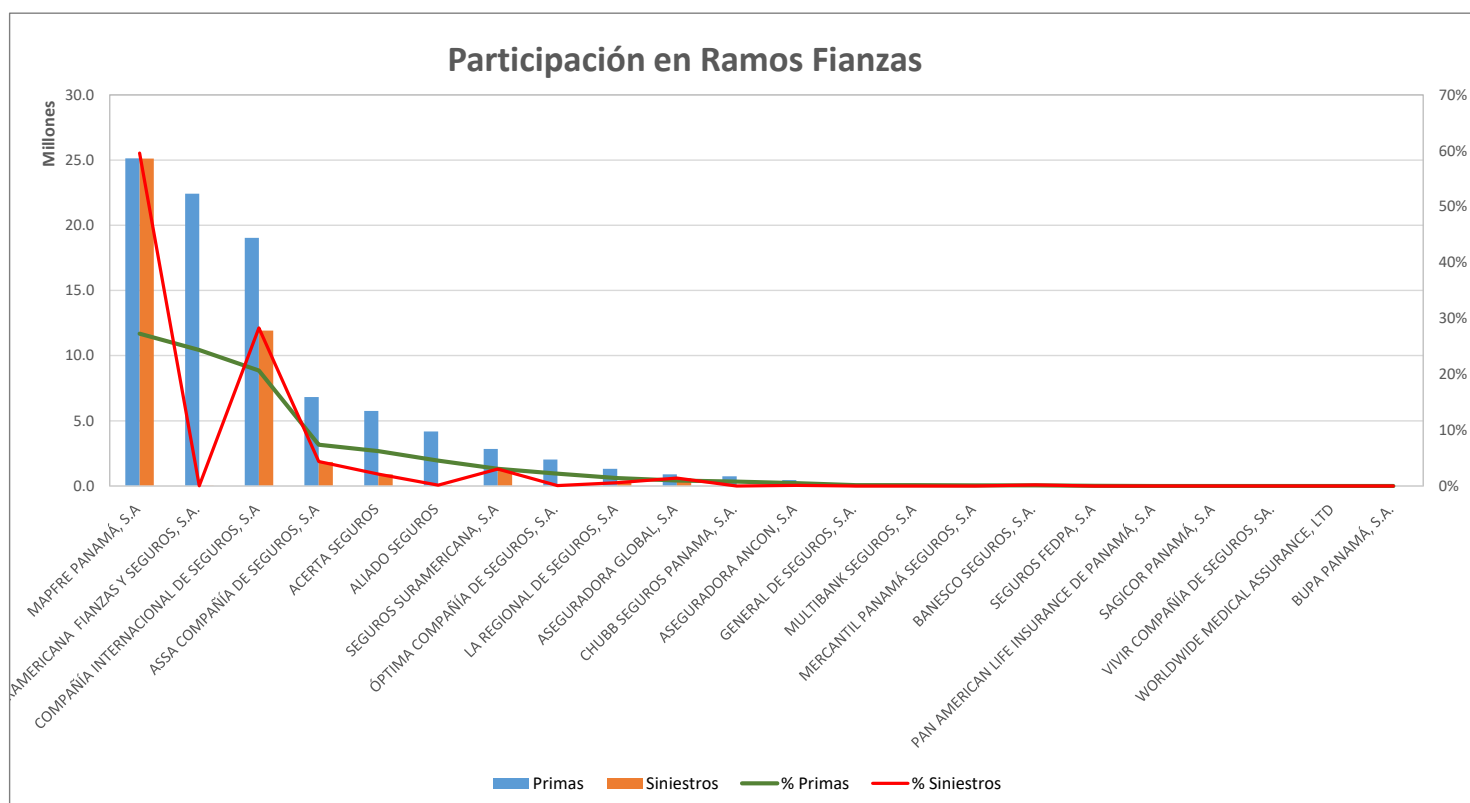


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE FIANZAS AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	25,137,489.34	27.3%	1	25,120,994.44	59.6%	99.9%
2	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	22,427,723.77	24.3%	12	22,825.15	0.1%	0.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,039,447.23	20.6%	2	11,919,798.68	28.3%	62.6%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	6,820,819.03	7.4%	3	1,848,021.55	4.4%	27.1%
5	ACERTA SEGUROS	5,763,509.10	6.3%	5	892,488.71	2.1%	15.5%
6	ALIADO SEGUROS	4,174,354.87	4.5%	9	66,757.13	0.2%	1.6%
7	SEGUROS SURAMERICANA, S.A	2,842,959.35	3.1%	4	1,281,408.26	3.0%	45.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,023,965.90	2.2%	11	37,992.53	0.1%	1.9%
9	LA REGIONAL DE SEGUROS, S.A	1,322,160.87	1.4%	7	249,304.50	0.6%	18.9%
10	ASEGURADORA GLOBAL, S.A	893,400.54	1.0%	6	591,311.45	1.4%	66.2%
11	CHUBB SEGUROS PANAMA, S.A.	742,857.95	0.8%	14	0.00	0.0%	0.0%
12	ASEGURADORA ANCON, S.A	458,595.92	0.5%	10	41,076.66	0.1%	9.0%
13	GENERAL DE SEGUROS, S.A.	159,813.33	0.2%	15	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	127,410.56	0.1%	16	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	121,155.14	0.1%	17	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	106,938.20	0.1%	8	87,810.20	0.2%	82.1%
17	SEGUROS FEDPA, S.A	46,561.61	0.1%	13	223.35	0.0%	0.5%
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		\$92,209,162.71	100%		\$42,160,012.61	100%	45.7%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 31 DE AGOSTO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	18,889,956.41	24.5%	1	9,766,520.58	61.5%	51.7%
2	GENERAL DE SEGUROS, S.A.	16,182,113.21	21.0%	3	1,201,798.78	7.6%	7.4%
3	MAPFRE PANAMÁ, S.A	13,255,430.51	17.2%	2	1,685,142.42	10.6%	12.7%
4	ALIADO SEGUROS	9,455,634.65	12.2%	9	103,535.66	0.7%	1.1%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	7,901,335.59	10.2%	6	518,467.83	3.3%	6.6%
6	SEGUROS SURAMERICANA, S.A	3,422,698.46	4.4%	8	338,755.32	2.1%	9.9%
7	MERCANTIL PANAMÁ SEGUROS, S.A	2,920,559.66	3.8%	7	361,661.81	2.3%	12.4%
8	ASEGURADORA GLOBAL, S.A	1,925,303.95	2.5%	10	39,391.27	0.2%	2.0%
9	ASEGURADORA ANCON, S.A	1,034,208.10	1.3%	11	35,569.04	0.2%	3.4%
10	MULTIBANK SEGUROS, S.A	951,418.18	1.2%	5	639,042.08	4.0%	67.2%
11	ACERTA SEGUROS	506,523.30	0.7%	15	11.58	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	463,800.86	0.6%	4	1,169,403.71	7.4%	252.1%
13	LA REGIONAL DE SEGUROS, S.A	242,756.54	0.3%	14	2,617.09	0.0%	1.1%
14	BANESCO SEGUROS, S.A.	24,754.23	0.0%	13	7,090.38	0.0%	28.6%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	15,781.39	0.0%	12	12,815.07	0.1%	81.2%
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		\$77,192,275.04	100%		\$15,881,822.62	100%	20.6%

Participación en Otros Ramos

