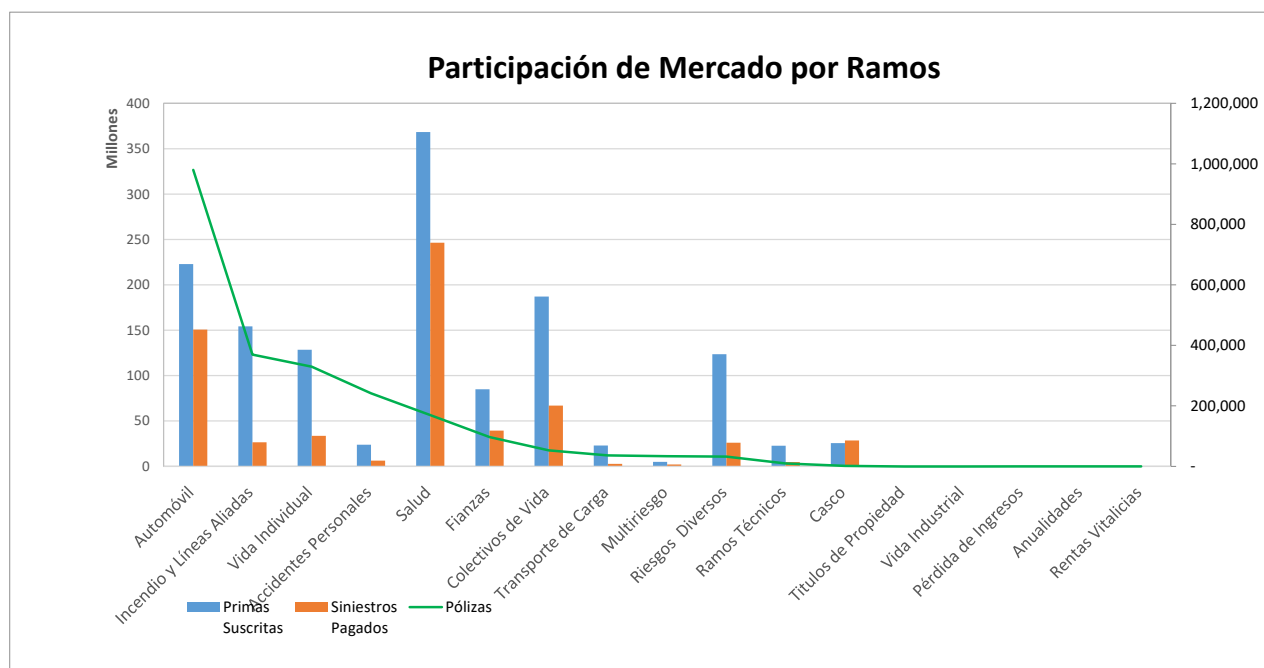


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### PARTICIPACION DE MERCADO POR RAMOS AL MES DE AGOSTO DE 2025

| Ramos de Seguros          | #  | Pólizas          | % Pólizas   | #  | Primas Suscritas          | % Primas    | #  | Siniestros Pagados      | % Siniestros  | Sinestralidad Promedio |
|---------------------------|----|------------------|-------------|----|---------------------------|-------------|----|-------------------------|---------------|------------------------|
| Automóvil                 | 1  | 979,886          | 42%         | 2  | 222,796,618.42            | 16.3%       | 2  | 150,670,659.01          | 24%           | 67.6%                  |
| Incendio y Líneas Aliadas | 2  | 369,200          | 16%         | 4  | 154,226,050.30            | 11.3%       | 7  | 26,536,921.22           | 4%            | 17.2%                  |
| Vida Individual           | 3  | 329,548          | 14%         | 5  | 128,435,351.54            | 9.4%        | 5  | 33,594,168.11           | 5%            | 26.2%                  |
| Accidentes Personales     | 4  | 241,482          | 10%         | 9  | 23,780,254.68             | 1.7%        | 9  | 6,363,047.66            | 1%            | 26.8%                  |
| Salud                     | 5  | 169,891          | 7%          | 1  | 368,364,719.73            | 26.9%       | 1  | 246,438,122.95          | 39%           | 66.9%                  |
| Fianzas                   | 6  | 96,871           | 4%          | 7  | 85,009,264.91             | 6.2%        | 4  | 39,418,980.82           | 6%            | 46.4%                  |
| Colectivos de Vida        | 7  | 53,047           | 2%          | 3  | 187,076,182.65            | 13.7%       | 3  | 67,044,232.22           | 11%           | 35.8%                  |
| Transporte de Carga       | 8  | 36,164           | 2%          | 10 | 23,001,780.90             | 1.7%        | 11 | 2,719,574.61            | 0%            | 11.8%                  |
| Multirisgo                | 9  | 33,700           | 1%          | 12 | 5,114,227.33              | 0.4%        | 12 | 2,110,811.70            | 0%            | 41.3%                  |
| Riesgos Diversos          | 10 | 32,113           | 1%          | 6  | 123,590,484.79            | 9.0%        | 8  | 26,112,863.64           | 4%            | 21.1%                  |
| Ramos Técnicos            | 11 | 9,564            | 0%          | 11 | 22,703,586.86             | 1.7%        | 10 | 4,821,845.56            | 1%            | 21.2%                  |
| Casco                     | 12 | 1,944            | 0%          | 8  | 25,653,634.15             | 1.9%        | 6  | 28,484,912.16           | 4%            | 111.0%                 |
| Titulos de Propiedad      | 13 | 40               | 0%          | 14 | 0.00                      | 0.0%        | 14 | 0.00                    | 0%            | 0.0%                   |
| Vida Industrial           | 14 | 16               | 0%          | 13 | 2,725.42                  | 0.0%        | 13 | 0.00                    | 0%            | 0.0%                   |
| Pérdida de Ingresos       | 15 | -                | 0%          | 15 | 0.00                      | 0.0%        | 15 | 0.00                    | 0%            | 0.0%                   |
| Anualidades               | 16 | -                | 0%          | 16 | 0.00                      | 0.0%        | 16 | 0.00                    | 0%            | 0.0%                   |
| Rentas Vitalicias         | 17 | -                | 0%          | 17 | 0.00                      | 0.0%        | 17 | 0.00                    | 0%            | 0.0%                   |
| <b>TOTAL</b>              |    | <b>2,353,466</b> | <b>100%</b> |    | <b>\$1,369,754,881.68</b> | <b>100%</b> |    | <b>\$634,316,139.66</b> | <b>100.0%</b> | <b>46.3%</b>           |



## Superintendencia de Seguros y Reaseguros de Panamá

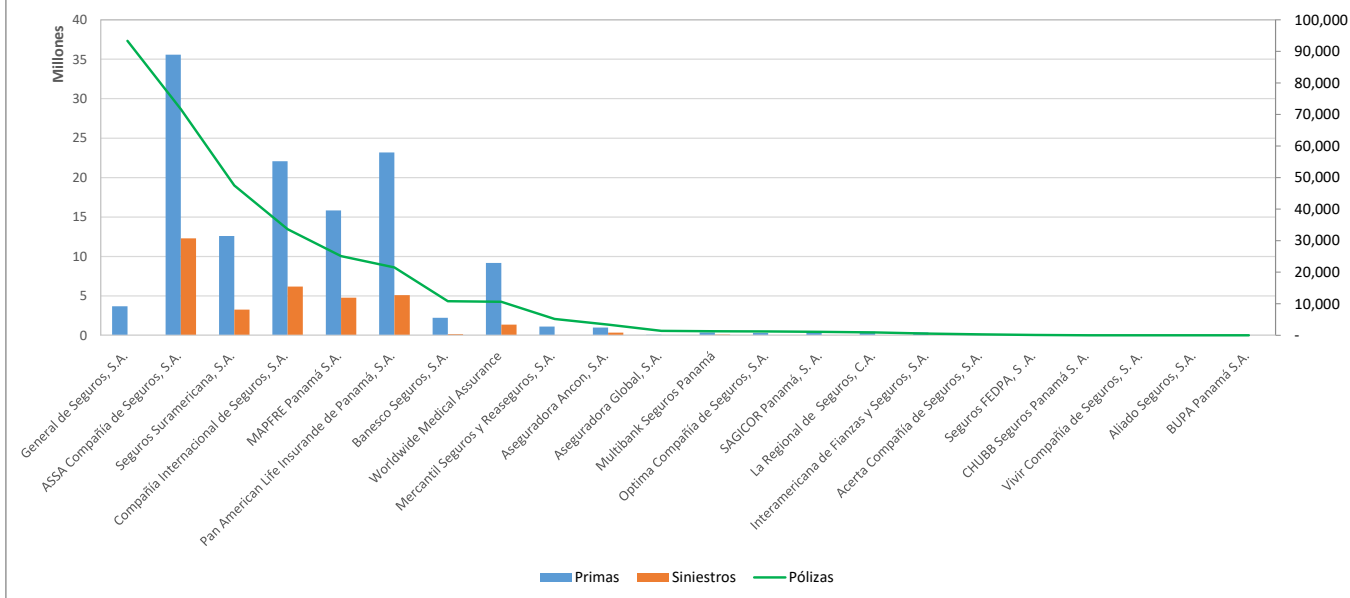
### Participación de Mercado por Productos

## VIDA INDIVIDUAL

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas | % Pólizas | #  | Primas           | % Primas | #  | Siniestros      | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|---------|-----------|----|------------------|----------|----|-----------------|--------------|------------------------|
| General de Seguros, S.A.                    | 1  | 93,332  | 28%       | 7  | 3,684,896.87     | 2.9%     | 14 | 0.00            | 0.0%         | 0.0%                   |
| ASSA Compañía de Seguros, S.A.              | 2  | 71,698  | 22%       | 1  | 35,576,641.95    | 27.7%    | 1  | 12,282,658.84   | 36.6%        | 34.5%                  |
| Seguros Suramericana, S.A.                  | 3  | 47,494  | 14%       | 5  | 12,589,518.55    | 9.8%     | 5  | 3,264,191.40    | 9.7%         | 25.9%                  |
| Compañía Internacional de Seguros, S.A.     | 4  | 33,630  | 10%       | 3  | 22,079,088.23    | 17.2%    | 2  | 6,184,530.85    | 18.4%        | 28.0%                  |
| MAPFRE Panamá S.A.                          | 5  | 25,090  | 8%        | 4  | 15,830,326.28    | 12.3%    | 4  | 4,772,401.43    | 14.2%        | 30.1%                  |
| Pan American Life Insurance de Panamá, S.A. | 6  | 21,501  | 7%        | 2  | 23,175,038.90    | 18.0%    | 3  | 5,097,049.17    | 15.2%        | 22.0%                  |
| Banesco Seguros, S.A.                       | 7  | 10,827  | 3%        | 8  | 2,206,656.69     | 1.7%     | 8  | 130,697.95      | 0.4%         | 5.9%                   |
| Worldwide Medical Assurance                 | 8  | 10,646  | 3%        | 6  | 9,174,559.92     | 7.1%     | 6  | 1,357,381.10    | 4.0%         | 14.8%                  |
| Mercantil Seguros y Reaseguros, S.A.        | 9  | 5,182   | 2%        | 9  | 1,103,478.28     | 0.9%     | 12 | 1,357.37        | 0.0%         | 0.1%                   |
| Aseguradora Ancon, S.A.                     | 10 | 3,370   | 1%        | 10 | 990,471.57       | 0.8%     | 7  | 350,000.00      | 1.0%         | 35.3%                  |
| Aseguradora Global, S.A.                    | 11 | 1,388   | 0%        | 16 | 62,558.73        | 0.0%     | 16 | 0.00            | 0.0%         | 0.0%                   |
| Multibank Seguros Panamá                    | 12 | 1,256   | 0%        | 14 | 372,367.56       | 0.3%     | 9  | 100,000.00      | 0.3%         | 26.9%                  |
| Optima Compañía de Seguros, S.A.            | 13 | 1,209   | 0%        | 15 | 320,676.07       | 0.2%     | 15 | 0.00            | 0.0%         | 0.0%                   |
| SAGICOR Panamá, S. A.                       | 14 | 1,065   | 0%        | 12 | 447,408.34       | 0.3%     | 11 | 3,000.00        | 0.0%         | 0.7%                   |
| La Regional de Seguros, C.A.                | 15 | 883     | 0%        | 11 | 470,737.48       | 0.4%     | 13 | 900.00          | 0.0%         | 0.2%                   |
| Interamericana de Fianzas y Seguros, S.A.   | 16 | 546     | 0%        | 13 | 373,211.03       | 0.3%     | 10 | 50,000.00       | 0.1%         | 13.4%                  |
| Acerta Compañía de Seguros, S.A.            | 17 | 298     | 0%        | 22 | -49,368.93       | 0.0%     | 22 | 0.00            | 0.0%         | 0.0%                   |
| Seguros FEDPA, S. A.                        | 18 | 133     | 0%        | 17 | 27,084.02        | 0.0%     | 17 | 0.00            | 0.0%         | 0.0%                   |
| CHUBB Seguros Panamá S. A.                  | 19 | -       | 0%        | 18 | 0.00             | 0.0%     | 18 | 0.00            | 0.0%         | 0.0%                   |
| Vivir Compañía de Seguros, S. A.            | 20 | -       | 0%        | 19 | 0.00             | 0.0%     | 19 | 0.00            | 0.0%         | 0.0%                   |
| Aliado Seguros, S.A.                        | 21 | -       | 0%        | 20 | 0.00             | 0.0%     | 20 | 0.00            | 0.0%         | 0.0%                   |
| BUPA Panamá S.A.                            | 22 | -       | 0%        | 21 | 0.00             | 0.0%     | 21 | 0.00            | 0.0%         | 0.0%                   |
|                                             |    | 329,548 | 100%      |    | \$128,435,351.54 | 100%     |    | \$33,594,168.11 | 100%         | 26.2%                  |

### Participación en Vida Individual

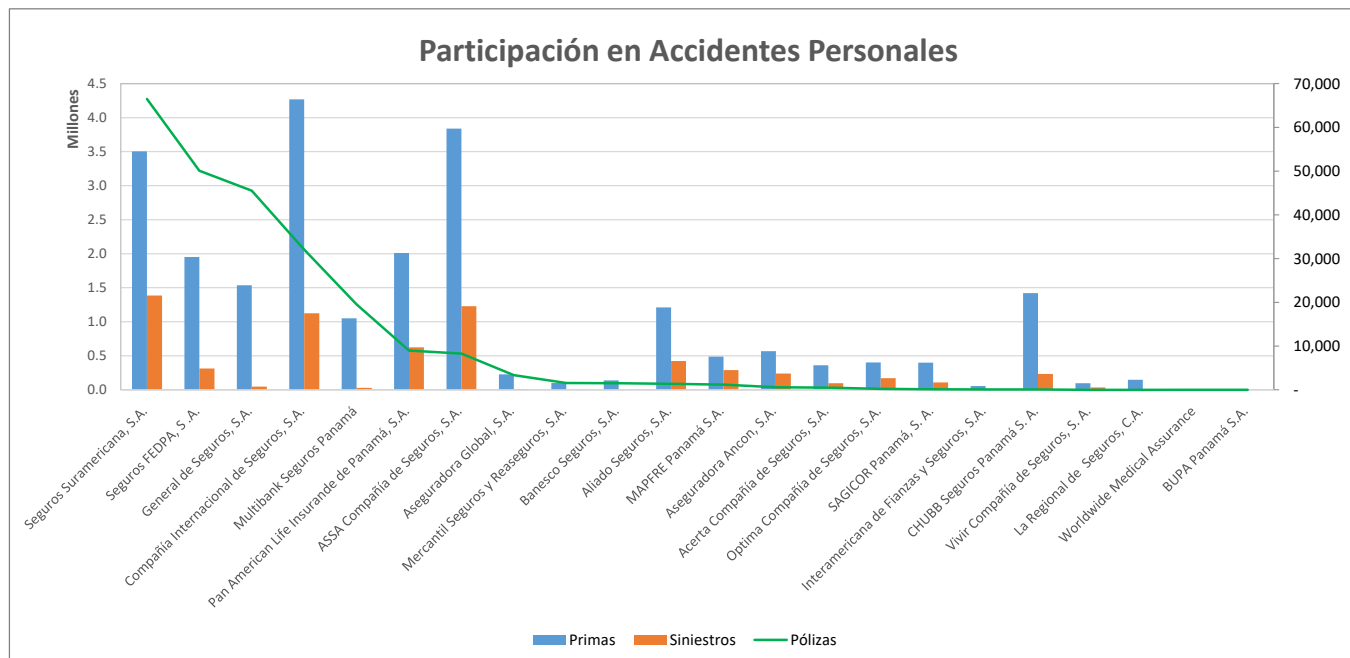


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### ACCIDENTES PERSONALES

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | # | Pólizas        | %<br>Unidades | #  | Primas              | %<br>Primas | #  | Siniestros            | %<br>Siniestros | Sinestralidad<br>Promedio |
|---------------------------------------------|---|----------------|---------------|----|---------------------|-------------|----|-----------------------|-----------------|---------------------------|
| Seguros Suramericana, S.A.                  | 1 | 66,489         | 28%           | 3  | 3,503,095.54        | 14.7%       | 1  | 1,385,000.55          | 5.8%            | 39.5%                     |
| Seguros FEDPA, S. A.                        | 2 | 50,087         | 21%           | 5  | 1,952,090.07        | 8.2%        | 6  | 312,506.82            | 1.3%            | 16.0%                     |
| General de Seguros, S.A.                    | 3 | 45,542         | 19%           | 6  | 1,537,948.36        | 6.5%        | 13 | 45,496.50             | 0.2%            | 3.0%                      |
| Compañía Internacional de Seguros, S.A.     | 4 | 32,062         | 13%           | 1  | 4,270,140.76        | 18.0%       | 3  | 1,124,223.90          | 4.7%            | 26.3%                     |
| Multibank Seguros Panamá                    | 5 | 19,518         | 8%            | 9  | 1,050,086.42        | 4.4%        | 15 | 30,147.40             | 0.1%            | 2.9%                      |
| Pan American Life Insurande de Panamá, S.A. | 6 | 8,972          | 4%            | 4  | 2,012,005.23        | 8.5%        | 4  | 623,534.30            | 2.6%            | 31.0%                     |
| ASSA Compañía de Seguros, S.A.              | 7 | 8,277          | 3%            | 2  | 3,838,912.92        | 16.1%       | 2  | 1,228,429.80          | 5.2%            | 32.0%                     |
| Aseguradora Global, S.A.                    | 8 | 3,334          | 1%            | 15 | 227,227.85          | 1.0%        | 16 | 10,000.00             | 0.0%            | 4.4%                      |
| Mercantil Seguros y Reaseguros, S.A.        | 9 | 1,545          | 1%            | 18 | 98,581.82           | 0.4%        | 21 | 0.00                  | 0.0%            | 0.0%                      |
| Banesco Seguros, S.A.                       | # | 1,514          | 1%            | 17 | 138,585.76          | 0.6%        | 20 | 0.00                  | 0.0%            | 0.0%                      |
| Aliado Seguros, S.A.                        | # | 1,357          | 1%            | 8  | 1,212,126.04        | 5.1%        | 5  | 423,114.04            | 1.8%            | 34.9%                     |
| MAPFRE Panamá S.A.                          | # | 1,188          | 0%            | 11 | 487,353.63          | 2.0%        | 7  | 290,055.92            | 1.2%            | 59.5%                     |
| Aseguradora Ancon, S.A.                     | # | 586            | 0%            | 10 | 569,552.84          | 2.4%        | 8  | 239,283.47            | 1.0%            | 42.0%                     |
| Acerta Compañía de Seguros, S.A.            | # | 500            | 0%            | 14 | 360,161.91          | 1.5%        | 12 | 97,006.33             | 0.4%            | 26.9%                     |
| Optima Compañía de Seguros, S.A.            | # | 240            | 0%            | 12 | 402,660.92          | 1.7%        | 10 | 169,930.66            | 0.7%            | 42.2%                     |
| SAGICOR Panamá, S. A.                       | # | 120            | 0%            | 13 | 399,287.45          | 1.7%        | 11 | 107,965.14            | 0.5%            | 27.0%                     |
| Interamericana de Fianzas y Seguros, S.A.   | # | 77             | 0%            | 20 | 54,356.18           | 0.2%        | 17 | 5,502.76              | 0.0%            | 10.1%                     |
| CHUBB Seguros Panamá S. A.                  | # | 62             | 0%            | 7  | 1,420,951.05        | 6.0%        | 9  | 234,268.76            | 1.0%            | 16.5%                     |
| Vivir Compañía de Seguros, S. A.            | # | 6              | 0%            | 19 | 97,301.54           | 0.4%        | 14 | 35,908.69             | 0.6%            | 36.9%                     |
| La Regional de Seguros, C.A.                | # | 6              | 0%            | 16 | 147,828.39          | 0.6%        | 18 | 500.00                | 0.0%            | 0.3%                      |
| Worldwide Medical Assurance                 | # | -              | 0%            | 21 | 0.00                | 0.0%        | 19 | 172.62                | 0.0%            | #DIV/0!                   |
| BUPA Panamá S.A.                            | # | -              | 0%            | 22 | 0.00                | 0.0%        | 22 | 0.00                  | 0.0%            | 0.0%                      |
| <b>TOTAL</b>                                |   | <b>241,482</b> | <b>100%</b>   |    | <b>\$23,780,255</b> | <b>100%</b> |    | <b>\$6,363,047.66</b> | <b>100%</b>     | <b>26.8%</b>              |

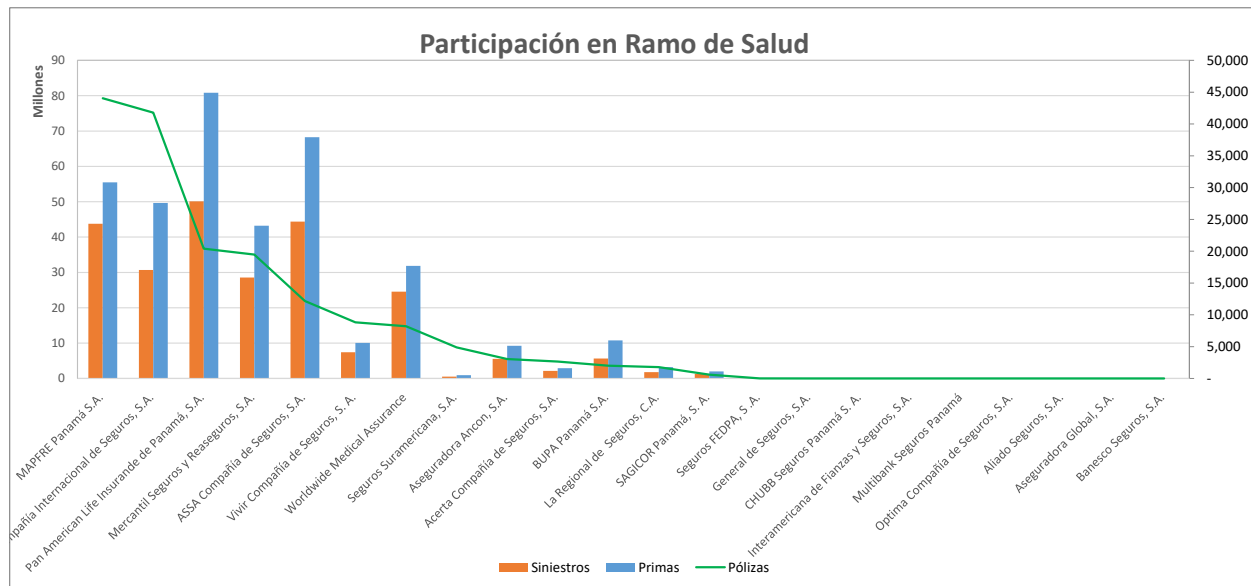


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### SALUD

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas        | % Pólizas   | #  | Primas                  | % Primas    | #  | Siniestros              | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|----------------|-------------|----|-------------------------|-------------|----|-------------------------|--------------|------------------------|
| MAPFRE Panamá S.A.                          | 1  | 44,042         | 26%         | 3  | 55,466,259.19           | 15.1%       | 3  | 43,768,913.07           | 11.9%        | 78.9%                  |
| Compañía Internacional de Seguros, S.A.     | 2  | 41,769         | 25%         | 4  | 49,627,272.11           | 13.5%       | 4  | 30,697,552.58           | 8.3%         | 61.9%                  |
| Pan American Life Insurande de Panamá, S.A. | 3  | 20,407         | 12%         | 1  | 80,839,870.82           | 21.9%       | 1  | 50,119,859.87           | 13.6%        | 62.0%                  |
| Mercantil Seguros y Reaseguros, S.A.        | 4  | 19,477         | 11%         | 5  | 43,186,822.94           | 11.7%       | 5  | 28,572,081.08           | 7.8%         | 66.2%                  |
| ASSA Compañía de Seguros, S.A.              | 5  | 12,186         | 7%          | 2  | 68,261,093.88           | 18.5%       | 2  | 44,398,186.09           | 12.1%        | 65.0%                  |
| Vivir Compañía de Seguros, S. A.            | 6  | 8,811          | 5%          | 8  | 10,038,691.78           | 2.7%        | 7  | 7,405,295.56            | 2.0%         | 73.8%                  |
| Worldwide Medical Assurance                 | 7  | 8,204          | 5%          | 6  | 31,831,556.49           | 8.6%        | 6  | 24,541,615.53           | 10.0%        | 77.1%                  |
| Seguros Suramericana, S.A.                  | 8  | 4,873          | 3%          | 13 | 923,922.01              | 0.3%        | 13 | 504,855.42              | 0.1%         | 54.6%                  |
| Aseguradora Ancon, S.A.                     | 9  | 3,064          | 2%          | 9  | 9,219,260.11            | 2.5%        | 9  | 5,539,719.73            | 1.5%         | 60.1%                  |
| Acerta Compañía de Seguros, S.A.            | 10 | 2,668          | 2%          | 11 | 2,925,278.20            | 0.8%        | 10 | 2,134,711.70            | 0.6%         | 73.0%                  |
| BUPA Panamá S.A.                            | 11 | 1,999          | 1%          | 7  | 10,776,354.85           | 2.9%        | 8  | 5,649,458.93            | 1.5%         | 52.4%                  |
| La Regional de Seguros, C.A.                | 12 | 1,785          | 1%          | 10 | 3,221,361.84            | 0.9%        | 11 | 1,803,513.19            | 0.5%         | 56.0%                  |
| SAGICOR Panamá, S. A.                       | 13 | 605            | 0%          | 12 | 1,997,416.45            | 0.5%        | 12 | 1,267,621.32            | 0.3%         | 63.5%                  |
| Seguros FEDPA, S. A.                        | 14 | 1              | 0%          | 14 | 49,559.06               | 0.0%        | 14 | 34,738.88               | 0.0%         | 70.1%                  |
| General de Seguros, S.A.                    | 15 | -              | 0%          | 15 | 0.00                    | 0.0%        | 15 | 0.00                    | 0.0%         | 0.0%                   |
| CHUBB Seguros Panamá S. A.                  | 16 | -              | 0%          | 16 | 0.00                    | 0.0%        | 16 | 0.00                    | 0.0%         | 0.0%                   |
| Interamericana de Fianzas y Seguros, S.A.   | 17 | -              | 0%          | 17 | 0.00                    | 0.0%        | 17 | 0.00                    | 0.0%         | 0.0%                   |
| Multibank Seguros Panamá                    | 18 | -              | 0%          | 18 | 0.00                    | 0.0%        | 18 | 0.00                    | 0.0%         | 0.0%                   |
| Optima Compañía de Seguros, S.A.            | 19 | -              | 0%          | 19 | 0.00                    | 0.0%        | 19 | 0.00                    | 0.0%         | 0.0%                   |
| Aliado Seguros, S.A.                        | 20 | -              | 0%          | 20 | 0.00                    | 0.0%        | 20 | 0.00                    | 0.0%         | 0.0%                   |
| Aseguradora Global, S.A.                    | 21 | -              | 0%          | 21 | 0.00                    | 0.0%        | 21 | 0.00                    | 0.0%         | 0.0%                   |
| BanESCO Seguros, S.A.                       | 22 | -              | 0%          | 22 | 0.00                    | 0.0%        | 22 | 0.00                    | 0.0%         | 0.0%                   |
| <b>TOTAL</b>                                |    | <b>169,891</b> | <b>100%</b> |    | <b>\$368,364,719.73</b> | <b>100%</b> |    | <b>\$246,438,122.95</b> | <b>100%</b>  | <b>66.9%</b>           |



## Superintendencia de Seguros y Reaseguros de Panamá

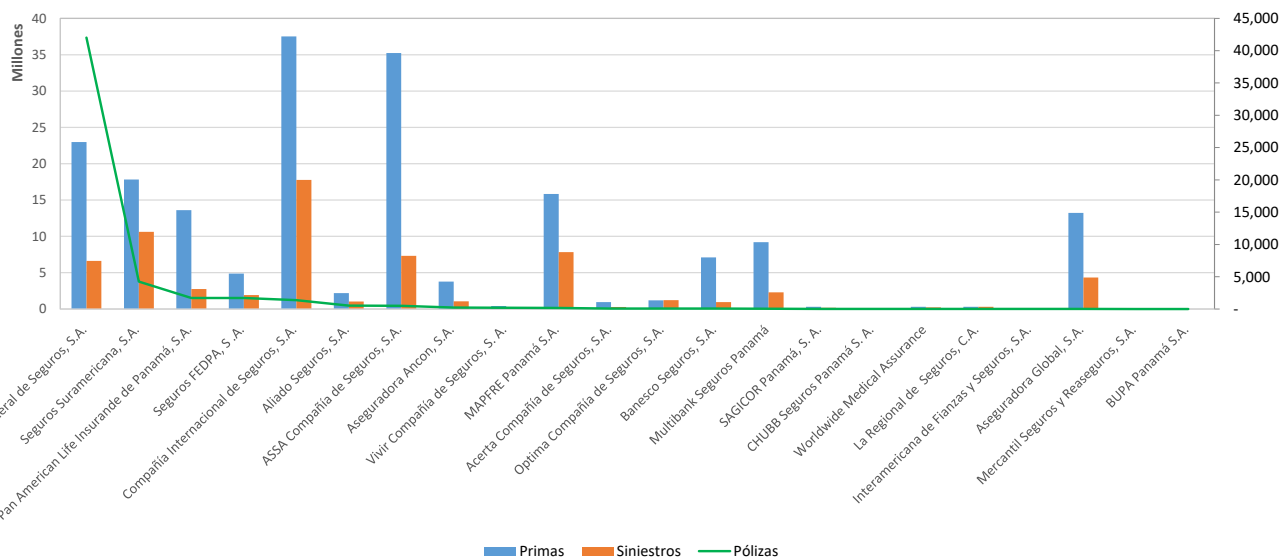
### Participación de Mercado por Productos

## COLECTIVO DE VIDA

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas | % Unidades | #  | Primas           | % Primas | #  | Siniestros      | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|---------|------------|----|------------------|----------|----|-----------------|--------------|------------------------|
| General de Seguros, S.A.                    | 1  | 42,023  | 79%        | 3  | 22,987,278.24    | 12.3%    | 5  | 6,626,637.28    | 9.9%         | 28.8%                  |
| Seguros Suramericana, S.A.                  | 2  | 4,237   | 8%         | 4  | 17,825,198.81    | 9.5%     | 2  | 10,635,197.59   | 15.9%        | 59.7%                  |
| Pan American Life Insurande de Panamá, S.A. | 3  | 1,722   | 3%         | 6  | 13,606,631.59    | 7.3%     | 7  | 2,766,211.94    | 4.1%         | 20.3%                  |
| Seguros FEDPA, S. A.                        | 4  | 1,705   | 3%         | 10 | 4,889,072.23     | 2.6%     | 9  | 1,909,147.83    | 2.8%         | 39.0%                  |
| Compañía Internacional de Seguros, S.A.     | 5  | 1,385   | 3%         | 1  | 37,521,535.82    | 20.1%    | 1  | 17,761,780.02   | 26.5%        | 47.3%                  |
| Aliado Seguros, S.A.                        | 6  | 521     | 1%         | 12 | 2,184,213.32     | 1.2%     | 12 | 1,020,846.84    | 1.5%         | 46.7%                  |
| ASSA Compañía de Seguros, S.A.              | 7  | 506     | 1%         | 2  | 35,240,868.56    | 18.8%    | 4  | 7,333,434.85    | 10.9%        | 20.8%                  |
| Aseguradora Ancon, S.A.                     | 8  | 233     | 0%         | 11 | 3,760,899.54     | 2.0%     | 11 | 1,069,903.11    | 1.6%         | 28.4%                  |
| Vivir Compañía de Seguros, S. A.            | 9  | 204     | 0%         | 15 | 415,261.88       | 0.2%     | 17 | 222,392.44      | 0.3%         | 53.6%                  |
| MAPFRE Panamá S.A.                          | 10 | 166     | 0%         | 5  | 15,841,308.38    | 8.5%     | 3  | 7,829,226.30    | 11.7%        | 49.4%                  |
| Acerta Compañía de Seguros, S.A.            | 11 | 87      | 0%         | 14 | 953,362.04       | 0.5%     | 15 | 277,058.10      | 0.4%         | 29.1%                  |
| Optima Compañía de Seguros, S.A.            | 12 | 84      | 0%         | 13 | 1,189,613.10     | 0.6%     | 10 | 1,231,029.56    | 1.8%         | 103.5%                 |
| Banescos Seguros, S.A.                      | 13 | 79      | 0%         | 9  | 7,107,091.60     | 3.8%     | 13 | 958,996.32      | 1.4%         | 13.5%                  |
| Multibank Seguros Panamá                    | 14 | 32      | 0%         | 8  | 9,194,641.44     | 4.9%     | 8  | 2,297,136.96    | 3.4%         | 25.0%                  |
| SAGICOR Panamá, S. A.                       | 15 | 23      | 0%         | 17 | 312,572.35       | 0.2%     | 18 | 168,081.63      | 0.3%         | 53.8%                  |
| CHUBB Seguros Panamá S. A.                  | 16 | 14      | 0%         | 20 | 66,761.88        | 0.0%     | 20 | 4,623.19        | 0.0%         | 6.9%                   |
| Worldwide Medical Assurance                 | 17 | 11      | 0%         | 16 | 316,374.78       | 0.2%     | 16 | 225,060.23      | 0.3%         | 71.1%                  |
| La Regional de Seguros, C.A.                | 18 | 8       | 0%         | 18 | 304,016.94       | 0.2%     | 14 | 318,350.51      | 0.5%         | 104.7%                 |
| Interamericana de Fianzas y Seguros, S.A.   | 19 | 4       | 0%         | 19 | 124,889.35       | 0.1%     | 19 | 38,499.57       | 0.1%         | 30.8%                  |
| Aseguradora Global, S.A.                    | 20 | 3       | 0%         | 7  | 13,234,590.80    | 7.1%     | 6  | 4,350,617.95    | 6.5%         | 32.9%                  |
| Mercantil Seguros y Reaseguros, S.A.        | 21 | -       | 0%         | 21 | 0.00             | 0.0%     | 21 | 0.00            | 0.0%         | 0.0%                   |
| BUPA Panamá S.A.                            | 22 | -       | 0%         | 22 | 0.00             | 0.0%     | 22 | 0.00            | 0.0%         | 0.0%                   |
|                                             |    | 53,047  | 100%       |    | \$187,076,182.65 | 100%     |    | \$67,044,232.22 | 100%         | 35.8%                  |

### Participación en Colectivo de Vida



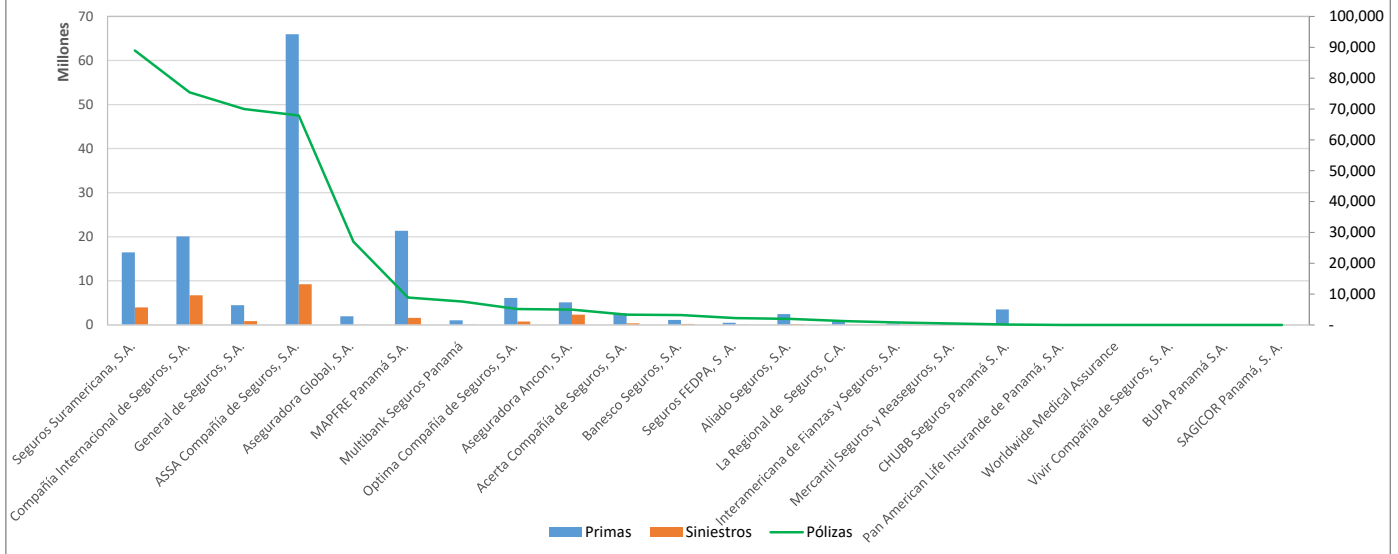
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### INCENDIO

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas | % Pólizas | #  | Primas           | % Primas | #  | Siniestros      | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|---------|-----------|----|------------------|----------|----|-----------------|--------------|------------------------|
| Seguros Suramericana, S.A.                  | 1  | 88,950  | 24%       | 4  | 16,467,350.35    | 10.7%    | 3  | 3,976,456.77    | 15.0%        | 24.1%                  |
| Compañía Internacional de Seguros, S.A.     | 2  | 75,434  | 20%       | 3  | 20,069,322.68    | 13.0%    | 2  | 6,728,914.49    | 25.4%        | 33.5%                  |
| General de Seguros, S.A.                    | 3  | 69,960  | 19%       | 7  | 4,482,086.81     | 2.9%     | 6  | 849,770.85      | 3.2%         | 19.0%                  |
| ASSA Compañía de Seguros, S.A.              | 4  | 67,904  | 18%       | 1  | 65,976,996.70    | 42.8%    | 1  | 9,228,844.12    | 34.8%        | 14.0%                  |
| Aseguradora Global, S.A.                    | 5  | 26,974  | 7%        | 11 | 1,946,284.77     | 1.3%     | 12 | 35,595.52       | 0.1%         | 1.8%                   |
| MAPFRE Panamá S.A.                          | 6  | 8,900   | 2%        | 2  | 21,368,452.70    | 13.9%    | 5  | 1,584,394.12    | 6.0%         | 7.4%                   |
| Multibank Seguros Panamá                    | 7  | 7,579   | 2%        | 13 | 1,074,112.21     | 0.7%     | 15 | 24,717.72       | 0.1%         | 2.3%                   |
| Optima Compañía de Seguros, S.A.            | 8  | 5,138   | 1%        | 5  | 6,142,960.36     | 4.0%     | 7  | 801,245.38      | 3.0%         | 13.0%                  |
| Aseguradora Ancon, S.A.                     | 9  | 4,958   | 1%        | 6  | 5,117,266.38     | 3.3%     | 4  | 2,311,551.73    | 8.7%         | 45.2%                  |
| Acerta Compañía de Seguros, S.A.            | 10 | 3,328   | 1%        | 9  | 2,652,499.23     | 1.7%     | 8  | 346,998.42      | 1.3%         | 13.1%                  |
| Banesco Seguros, S.A.                       | 11 | 3,232   | 1%        | 12 | 1,138,573.43     | 0.7%     | 9  | 251,696.28      | 0.9%         | 22.1%                  |
| Seguros FEDPA, S.A.                         | 12 | 2,205   | 1%        | 15 | 482,681.09       | 0.3%     | 13 | 27,490.08       | 0.1%         | 5.7%                   |
| Aliado Seguros, S.A.                        | 13 | 1,991   | 1%        | 10 | 2,458,725.27     | 1.6%     | 11 | 161,569.84      | 0.6%         | 6.6%                   |
| La Regional de Seguros, C.A.                | 14 | 1,250   | 0%        | 14 | 768,767.44       | 0.5%     | 14 | 26,569.91       | 0.1%         | 3.5%                   |
| Interamericana de Fianzas y Seguros, S.A.   | 15 | 795     | 0%        | 16 | 302,505.24       | 0.2%     | 16 | 1,280.75        | 0.0%         | 0.4%                   |
| Mercantil Seguros y Reaseguros, S.A.        | 16 | 474     | 0%        | 17 | 255,067.64       | 0.2%     | 17 | 0.00            | 0.0%         | 0.0%                   |
| CHUBB Seguros Panamá S. A.                  | 17 | 128     | 0%        | 8  | 3,522,398.00     | 2.3%     | 10 | 179,825.24      | 0.7%         | 5.1%                   |
| Pan American Life Insurance de Panamá, S.A. | 18 | -       | 0%        | 18 | 0.00             | 0.0%     | 18 | 0.00            | 0.0%         | 0.0%                   |
| Worldwide Medical Assurance                 | 19 | -       | 0%        | 19 | 0.00             | 0.0%     | 19 | 0.00            | 0.0%         | 0.0%                   |
| Vivir Compañía de Seguros, S. A.            | 20 | -       | 0%        | 20 | 0.00             | 0.0%     | 20 | 0.00            | 0.0%         | 0.0%                   |
| BUPA Panamá S.A.                            | 21 | -       | 0%        | 21 | 0.00             | 0.0%     | 21 | 0.00            | 0.0%         | 0.0%                   |
| SAGICOR Panamá, S. A.                       | 22 | -       | 0%        | 22 | 0.00             | 0.0%     | 22 | 0.00            | 0.0%         | 0.0%                   |
|                                             |    | 369,200 | 100%      |    | \$154,226,050.30 | 100%     |    | \$26,536,921.22 | 100%         | 17.2%                  |

### Participación en Ramo de Incendio



## Superintendencia de Seguros y Reaseguros de Panamá

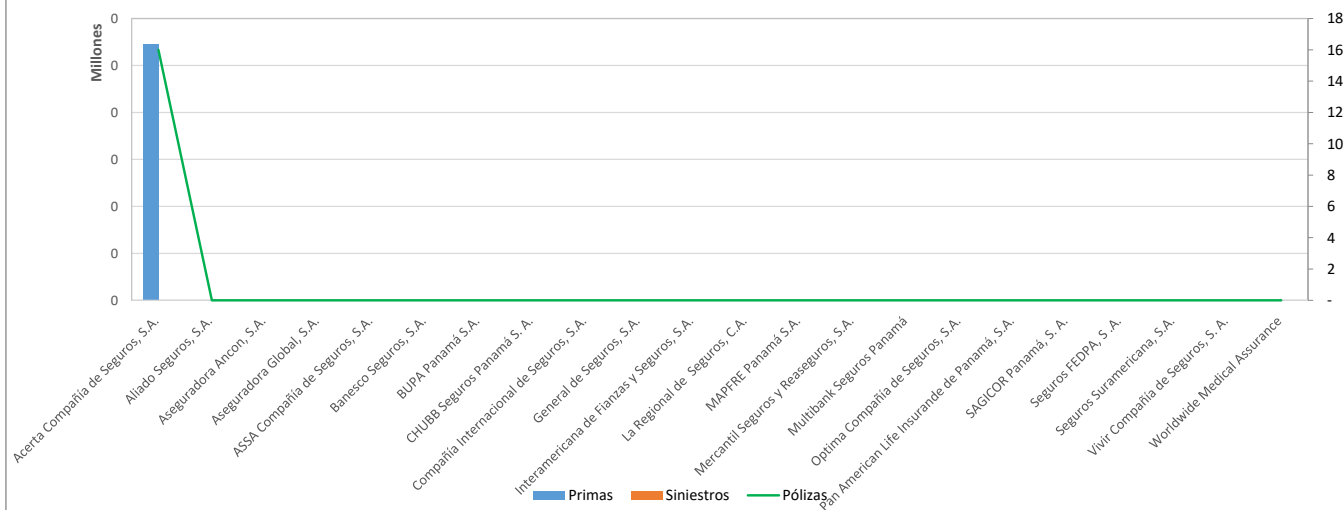
### Participación de Mercado por Productos

## VIDA INDUSTRIAL

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas | % Pólizas | #  | Primas     | % Primas | #  | Siniestros | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|---------|-----------|----|------------|----------|----|------------|--------------|------------------------|
| Acerta Compañía de Seguros, S.A.            | 1  | 16      | 100%      | 1  | 2,725.42   | 100.0%   | 1  | 0.00       | 0.0%         | 0.0%                   |
| Aliado Seguros, S.A.                        | 2  | -       | 0%        | 2  | 0.00       | 0.0%     | 2  | 0.00       | 0.0%         | 0.0%                   |
| Aseguradora Ancon, S.A.                     | 3  | -       | 0%        | 3  | 0.00       | 0.0%     | 3  | 0.00       | 0.0%         | 0.0%                   |
| Aseguradora Global, S.A.                    | 4  | -       | 0%        | 4  | 0.00       | 0.0%     | 4  | 0.00       | 0.0%         | 0.0%                   |
| ASSA Compañía de Seguros, S.A.              | 5  | -       | 0%        | 5  | 0.00       | 0.0%     | 5  | 0.00       | 0.0%         | 0.0%                   |
| Banesco Seguros, S.A.                       | 6  | -       | 0%        | 6  | 0.00       | 0.0%     | 6  | 0.00       | 0.0%         | 0.0%                   |
| BUPA Panamá S.A.                            | 7  | -       | 0%        | 7  | 0.00       | 0.0%     | 7  | 0.00       | 0.0%         | 0.0%                   |
| CHUBB Seguros Panamá S. A.                  | 8  | -       | 0%        | 8  | 0.00       | 0.0%     | 8  | 0.00       | 0.0%         | 0.0%                   |
| Compañía Internacional de Seguros, S.A.     | 9  | -       | 0%        | 9  | 0.00       | 0.0%     | 9  | 0.00       | 0.0%         | 0.0%                   |
| General de Seguros, S.A.                    | 10 | -       | 0%        | 10 | 0.00       | 0.0%     | 10 | 0.00       | 0.0%         | 0.0%                   |
| Interamericana de Fianzas y Seguros, S.A.   | 11 | -       | 0%        | 11 | 0.00       | 0.0%     | 11 | 0.00       | 0.0%         | 0.0%                   |
| La Regional de Seguros, C.A.                | 12 | -       | 0%        | 12 | 0.00       | 0.0%     | 12 | 0.00       | 0.0%         | 0.0%                   |
| MAPFRE Panamá S.A.                          | 13 | -       | 0%        | 13 | 0.00       | 0.0%     | 13 | 0.00       | 0.0%         | 0.0%                   |
| Mercantil Seguros y Reaseguros, S.A.        | 14 | -       | 0%        | 14 | 0.00       | 0.0%     | 14 | 0.00       | 0.0%         | 0.0%                   |
| Multibank Seguros Panamá                    | 15 | -       | 0%        | 15 | 0.00       | 0.0%     | 15 | 0.00       | 0.0%         | 0.0%                   |
| Optima Compañía de Seguros, S.A.            | 16 | -       | 0%        | 16 | 0.00       | 0.0%     | 16 | 0.00       | 0.0%         | 0.0%                   |
| Pan American Life Insurande de Panamá, S.A. | 17 | -       | 0%        | 17 | 0.00       | 0.0%     | 17 | 0.00       | 0.0%         | 0.0%                   |
| SAGICOR Panamá, S. A.                       | 18 | -       | 0%        | 18 | 0.00       | 0.0%     | 18 | 0.00       | 0.0%         | 0.0%                   |
| Seguros FEDPA, S. A.                        | 19 | -       | 0%        | 19 | 0.00       | 0.0%     | 19 | 0.00       | 0.0%         | 0.0%                   |
| Seguros Suramericana, S.A.                  | 20 | -       | 0%        | 20 | 0.00       | 0.0%     | 20 | 0.00       | 0.0%         | 0.0%                   |
| Vivir Compañía de Seguros, S. A.            | 21 | -       | 0%        | 21 | 0.00       | 0.0%     | 21 | 0.00       | 0.0%         | 0.0%                   |
| Worldwide Medical Assurance                 | 22 | -       | 0%        | 22 | 0.00       | 0.0%     | 22 | 0.00       | 0.0%         | 0.0%                   |
|                                             |    | 16      | 100%      |    | \$2,725.42 | 100%     |    | \$0.00     | 0%           | 0.0%                   |

### Participación en Ramo Vida Industrial

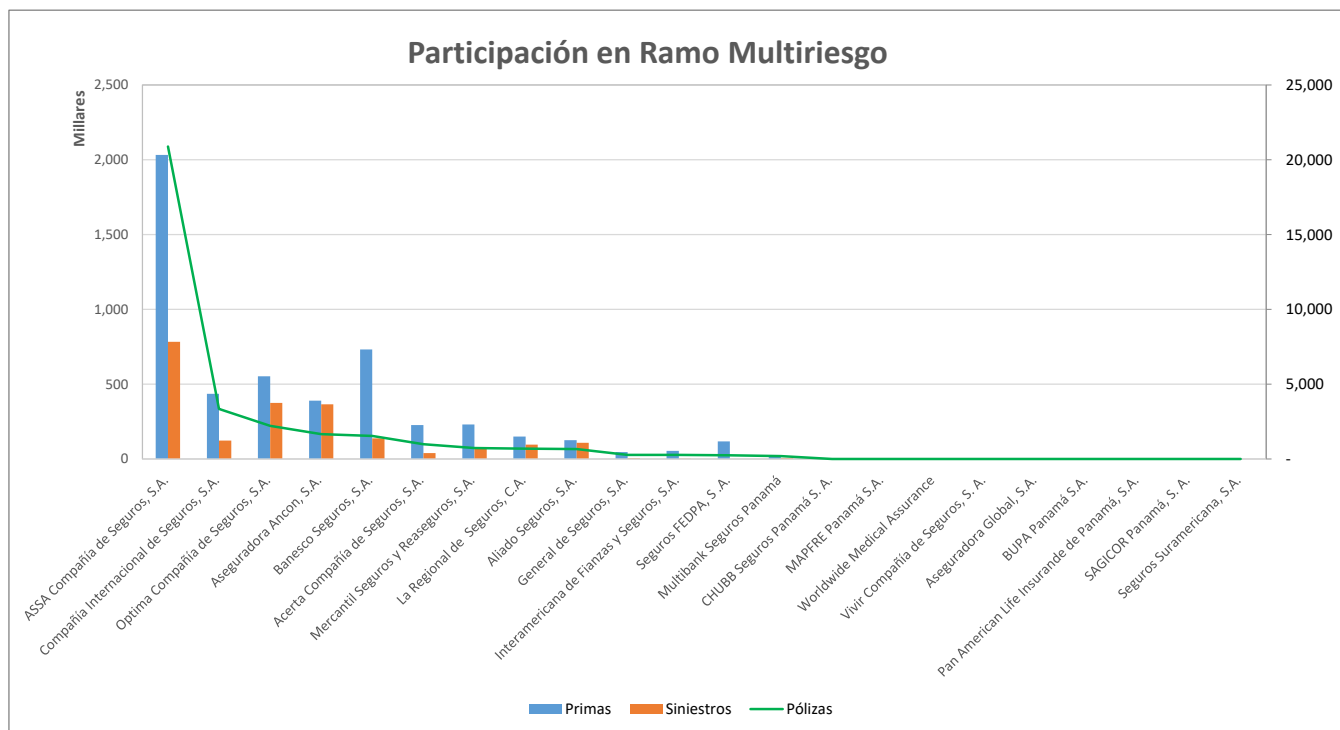


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### MULTIRIESGO

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas       | % Pólizas   | #  | Primas                | % Primas    | #  | Siniestros            | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|---------------|-------------|----|-----------------------|-------------|----|-----------------------|--------------|------------------------|
| ASSA Compañía de Seguros, S.A.              | 1  | 20,886        | 62%         | 1  | 2,032,269.13          | 39.7%       | 1  | 783,642.88            | 37.1%        | 38.6%                  |
| Compañía Internacional de Seguros, S.A.     | 2  | 3,344         | 10%         | 4  | 436,112.24            | 8.5%        | 5  | 123,619.45            | 5.9%         | 28.3%                  |
| Optima Compañía de Seguros, S.A.            | 3  | 2,215         | 7%          | 3  | 553,163.64            | 10.8%       | 2  | 374,531.06            | 17.7%        | 67.7%                  |
| Aseguradora Ancon, S.A.                     | 4  | 1,665         | 5%          | 5  | 389,711.26            | 7.6%        | 3  | 365,582.23            | 17.3%        | 93.8%                  |
| Banesco Seguros, S.A.                       | 5  | 1,536         | 5%          | 2  | 732,724.27            | 14.3%       | 4  | 137,561.48            | 6.5%         | 18.8%                  |
| Acerta Compañía de Seguros, S.A.            | 6  | 993           | 3%          | 7  | 226,926.51            | 4.4%        | 9  | 39,916.59             | 1.9%         | 17.6%                  |
| Mercantil Seguros y Reaseguros, S.A.        | 7  | 728           | 2%          | 6  | 231,350.10            | 4.5%        | 8  | 70,398.57             | 3.3%         | 30.4%                  |
| La Regional de Seguros, C.A.                | 8  | 696           | 2%          | 8  | 149,761.27            | 2.9%        | 7  | 96,168.66             | 4.6%         | 64.2%                  |
| Aliado Seguros, S.A.                        | 9  | 658           | 2%          | 9  | 125,593.84            | 2.5%        | 6  | 107,888.70            | 5.1%         | 85.9%                  |
| General de Seguros, S.A.                    | 10 | 275           | 1%          | 12 | 45,853.92             | 0.9%        | 11 | 4,486.87              | 0.2%         | 9.8%                   |
| Interamericana de Fianzas y Seguros, S.A.   | 11 | 271           | 1%          | 11 | 54,228.14             | 1.1%        | 12 | 1,624.50              | 0.1%         | 3.0%                   |
| Seguros FEDPA, S. A.                        | 12 | 243           | 1%          | 10 | 117,588.45            | 2.3%        | 13 | 0.00                  | 0.0%         | 0.0%                   |
| Multibank Seguros Panamá                    | 13 | 190           | 1%          | 13 | 18,944.56             | 0.4%        | 10 | 5,390.71              | 0.3%         | 28.5%                  |
| CHUBB Seguros Panamá S. A.                  | 14 | -             | 0%          | 14 | 0.00                  | 0.0%        | 14 | 0.00                  | 0.0%         | 0.0%                   |
| MAPFRE Panamá S.A.                          | 15 | -             | 0%          | 15 | 0.00                  | 0.0%        | 15 | 0.00                  | 0.0%         | 0.0%                   |
| Worldwide Medical Assurance                 | 16 | -             | 0%          | 16 | 0.00                  | 0.0%        | 16 | 0.00                  | 0.0%         | 0.0%                   |
| Vivir Compañía de Seguros, S. A.            | 17 | -             | 0%          | 17 | 0.00                  | 0.0%        | 17 | 0.00                  | 0.0%         | 0.0%                   |
| Aseguradora Global, S.A.                    | 18 | -             | 0%          | 18 | 0.00                  | 0.0%        | 18 | 0.00                  | 0.0%         | 0.0%                   |
| BUPA Panamá S.A.                            | 19 | -             | 0%          | 19 | 0.00                  | 0.0%        | 19 | 0.00                  | 0.0%         | 0.0%                   |
| Pan American Life Insurande de Panamá, S.A. | 20 | -             | 0%          | 20 | 0.00                  | 0.0%        | 20 | 0.00                  | 0.0%         | 0.0%                   |
| SAGICOR Panamá, S. A.                       | 21 | -             | 0%          | 21 | 0.00                  | 0.0%        | 21 | 0.00                  | 0.0%         | 0.0%                   |
| Seguros Suramericana, S.A.                  | 22 | -             | 0%          | 22 | 0.00                  | 0.0%        | 22 | 0.00                  | 0.0%         | 0.0%                   |
| <b>TOTAL</b>                                |    | <b>33,700</b> | <b>100%</b> |    | <b>\$5,114,227.33</b> | <b>100%</b> |    | <b>\$2,110,811.70</b> | <b>100%</b>  | <b>41.3%</b>           |



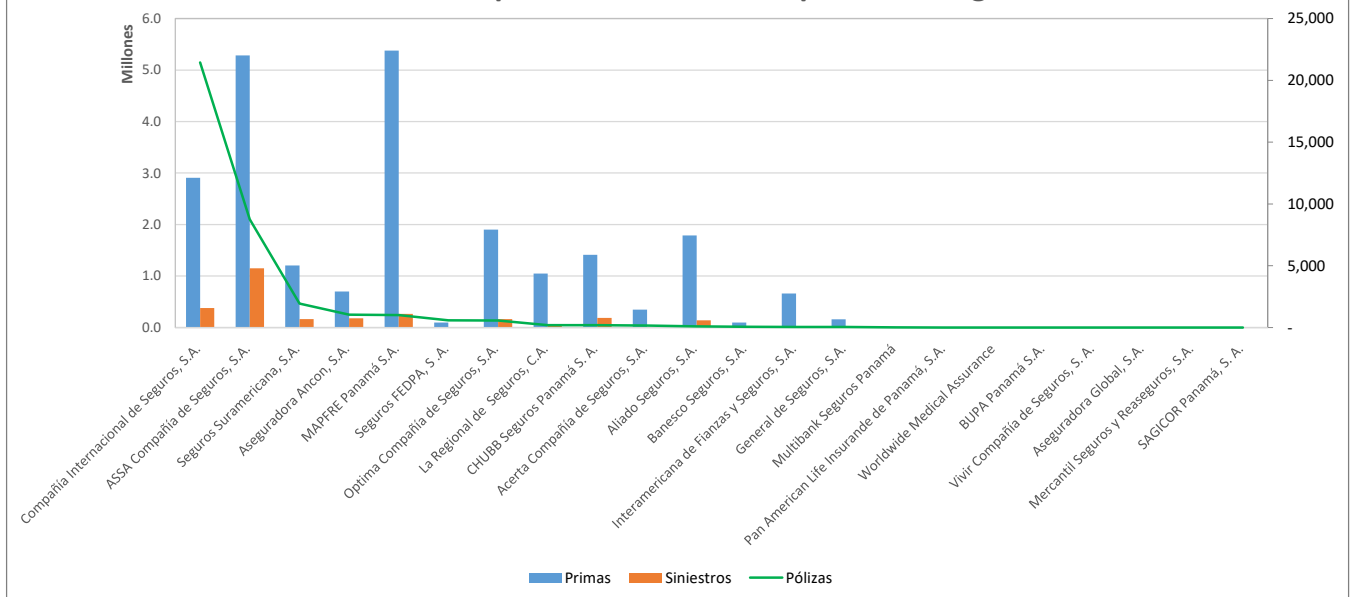
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### TRANSPORTE

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas | % Pólizas | #  | Primas          | % Primas | #  | Siniestros     | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|---------|-----------|----|-----------------|----------|----|----------------|--------------|------------------------|
| Compañía Internacional de Seguros, S.A.     | 1  | 21,446  | 59%       | 3  | 2,906,141.68    | 12.6%    | 2  | 378,075.21     | 13.9%        | 13.0%                  |
| ASSA Compañía de Seguros, S.A.              | 2  | 8,755   | 24%       | 2  | 5,282,119.43    | 23.0%    | 1  | 1,152,185.18   | 42.4%        | 21.8%                  |
| Seguros Suramericana, S.A.                  | 3  | 1,942   | 5%        | 7  | 1,204,355.12    | 5.2%     | 7  | 163,405.33     | 6.0%         | 13.6%                  |
| Aseguradora Ancon, S.A.                     | 4  | 1,046   | 3%        | 9  | 699,858.34      | 3.0%     | 5  | 181,142.55     | 6.7%         | 25.9%                  |
| MAPFRE Panamá S.A.                          | 5  | 1,015   | 3%        | 1  | 5,379,094.21    | 23.4%    | 3  | 264,544.01     | 9.7%         | 4.9%                   |
| Seguros FEDPA, S. A.                        | 6  | 581     | 2%        | 13 | 98,026.35       | 0.4%     | 10 | 8,345.74       | 0.3%         | 8.5%                   |
| Optima Compañía de Seguros, S.A.            | 7  | 572     | 2%        | 4  | 1,902,424.74    | 8.3%     | 6  | 164,341.55     | 6.0%         | 8.6%                   |
| La Regional de Seguros, C.A.                | 8  | 196     | 1%        | 8  | 1,047,623.64    | 4.6%     | 9  | 63,220.61      | 2.3%         | 6.0%                   |
| CHUBB Seguros Panamá S. A.                  | 9  | 195     | 1%        | 6  | 1,413,684.14    | 6.1%     | 4  | 188,427.40     | 6.9%         | 13.3%                  |
| Acerta Compañía de Seguros, S.A.            | 10 | 153     | 0%        | 11 | 347,530.83      | 1.5%     | 13 | 3,126.08       | 0.1%         | 0.9%                   |
| Aliado Seguros, S.A.                        | 11 | 101     | 0%        | 5  | 1,790,157.97    | 7.8%     | 8  | 140,326.16     | 5.2%         | 7.8%                   |
| Banesco Seguros, S.A.                       | 12 | 63      | 0%        | 14 | 97,967.28       | 0.4%     | 11 | 7,284.87       | 0.3%         | 7.4%                   |
| Interamericana de Fianzas y Seguros, S.A.   | 13 | 47      | 0%        | 10 | 661,975.36      | 2.9%     | 14 | 0.00           | 0.0%         | 0.0%                   |
| General de Seguros, S.A.                    | 14 | 42      | 0%        | 12 | 158,059.41      | 0.7%     | 12 | 5,149.92       | 0.2%         | 3.3%                   |
| Multibank Seguros Panamá                    | 15 | 10      | 0%        | 15 | 12,762.40       | 0.1%     | 15 | 0.00           | 0.0%         | 0.0%                   |
| Pan American Life Insurance de Panamá, S.A. | 16 | -       | 0%        | 16 | 0.00            | 0.0%     | 16 | 0.00           | 0.0%         | 0.0%                   |
| Worldwide Medical Assurance                 | 17 | -       | 0%        | 17 | 0.00            | 0.0%     | 17 | 0.00           | 0.0%         | 0.0%                   |
| BUPA Panamá S.A.                            | 18 | -       | 0%        | 18 | 0.00            | 0.0%     | 18 | 0.00           | 0.0%         | 0.0%                   |
| Vivir Compañía de Seguros, S. A.            | 19 | -       | 0%        | 19 | 0.00            | 0.0%     | 19 | 0.00           | 0.0%         | 0.0%                   |
| Aseguradora Global, S.A.                    | 20 | -       | 0%        | 20 | 0.00            | 0.0%     | 20 | 0.00           | 0.0%         | 0.0%                   |
| Mercantil Seguros y Reaseguros, S.A.        | 21 | -       | 0%        | 21 | 0.00            | 0.0%     | 21 | 0.00           | 0.0%         | 0.0%                   |
| SAGICOR Panamá, S. A.                       | 22 | -       | 0%        | 22 | 0.00            | 0.0%     | 22 | 0.00           | 0.0%         | 0.0%                   |
|                                             |    | 36,164  | 100%      |    | \$23,001,780.90 | 100%     |    | \$2,719,574.61 | 100%         | 11.8%                  |

### Participación en Ramo Transporte de Carga



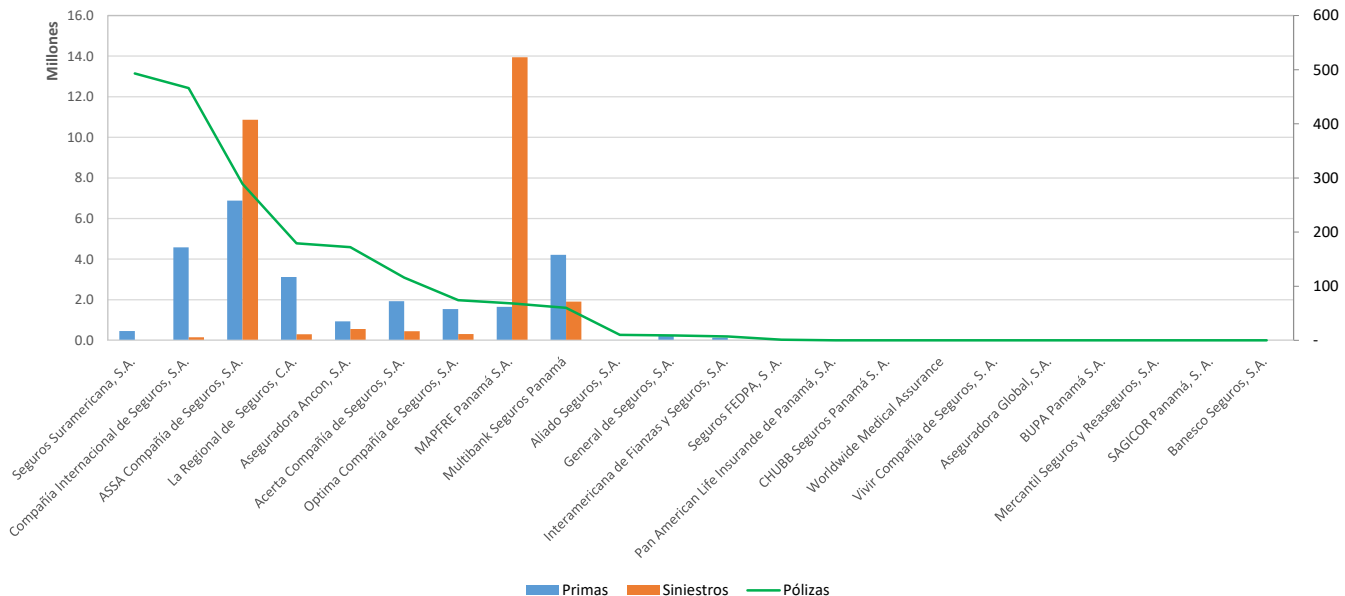
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### CASCO

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas | % Pólizas | #  | Primas          | % Primas | #  | Siniestros      | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|---------|-----------|----|-----------------|----------|----|-----------------|--------------|------------------------|
| Seguros Suramericana, S.A.                  | 1  | 493     | 25%       | 9  | 452,712.27      | 1.8%     | 11 | 0.00            | 0.0%         | 0.0%                   |
| Compañía Internacional de Seguros, S.A.     | 2  | 466     | 24%       | 2  | 4,578,788.96    | 17.8%    | 8  | 153,419.54      | 0.5%         | 3.4%                   |
| ASSA Compañía de Seguros, S.A.              | 3  | 289     | 15%       | 1  | 6,880,447.39    | 26.8%    | 2  | 10,869,843.88   | 38.2%        | 158.0%                 |
| La Regional de Seguros, C.A.                | 4  | 179     | 9%        | 4  | 3,116,219.82    | 12.1%    | 7  | 300,414.52      | 1.1%         | 9.6%                   |
| Aseguradora Ancon, S.A.                     | 5  | 172     | 9%        | 8  | 935,324.08      | 3.6%     | 4  | 551,870.99      | 1.9%         | 59.0%                  |
| Acerta Compañía de Seguros, S.A.            | 6  | 116     | 6%        | 5  | 1,924,725.22    | 7.5%     | 5  | 448,057.47      | 1.6%         | 23.3%                  |
| Optima Compañía de Seguros, S.A.            | 7  | 74      | 4%        | 7  | 1,539,531.81    | 6.0%     | 6  | 307,483.37      | 1.1%         | 20.0%                  |
| MAPFRE Panamá S.A.                          | 8  | 68      | 3%        | 6  | 1,650,854.04    | 6.4%     | 1  | 13,940,834.74   | 48.9%        | 844.5%                 |
| Multibank Seguros Panamá                    | 9  | 60      | 3%        | 3  | 4,210,561.92    | 16.4%    | 3  | 1,909,646.32    | 6.7%         | 45.4%                  |
| Aliado Seguros, S.A.                        | 10 | 10      | 1%        | 12 | 13,464.25       | 0.1%     | 10 | 1,142.91        | 0.0%         | 8.5%                   |
| General de Seguros, S.A.                    | 11 | 9       | 0%        | 10 | 210,204.91      | 0.8%     | 12 | 0.00            | 0.0%         | 0.0%                   |
| Interamericana de Fianzas y Seguros, S.A.   | 12 | 7       | 0%        | 11 | 130,044.00      | 0.5%     | 13 | 0.00            | 0.0%         | 0.0%                   |
| Seguros FEDPA, S.A.                         | 13 | 1       | 0%        | 13 | 11,431.10       | 0.0%     | 9  | 2,198.42        | 0.0%         | 19.2%                  |
| Pan American Life Insurande de Panamá, S.A. | 14 | -       | 0%        | 14 | 0.00            | 0.0%     | 14 | 0.00            | 0.0%         | 0.0%                   |
| CHUBB Seguros Panamá S. A.                  | 15 | -       | 0%        | 15 | 0.00            | 0.0%     | 15 | 0.00            | 0.0%         | 0.0%                   |
| Worldwide Medical Assurance                 | 16 | -       | 0%        | 16 | 0.00            | 0.0%     | 16 | 0.00            | 0.0%         | 0.0%                   |
| Vivir Compañía de Seguros, S. A.            | 17 | -       | 0%        | 17 | 0.00            | 0.0%     | 17 | 0.00            | 0.0%         | 0.0%                   |
| Aseguradora Global, S.A.                    | 18 | -       | 0%        | 18 | 0.00            | 0.0%     | 18 | 0.00            | 0.0%         | 0.0%                   |
| BUPA Panamá S.A.                            | 19 | -       | 0%        | 19 | 0.00            | 0.0%     | 19 | 0.00            | 0.0%         | 0.0%                   |
| Mercantil Seguros y Reaseguros, S.A.        | 20 | -       | 0%        | 20 | 0.00            | 0.0%     | 20 | 0.00            | 0.0%         | 0.0%                   |
| SAGICOR Panamá, S. A.                       | 21 | -       | 0%        | 21 | 0.00            | 0.0%     | 21 | 0.00            | 0.0%         | 0.0%                   |
| Banesco Seguros, S.A.                       | 22 | -       | 0%        | 22 | -675.62         | 0.0%     | 22 | 0.00            | 0.0%         | 0.0%                   |
|                                             |    | 1,944   | 100%      |    | \$25,653,634.15 | 100%     |    | \$28,484,912.16 | 100%         | 111.0%                 |

### Participación en Ramo Casco



## Superintendencia de Seguros y Reaseguros de Panamá

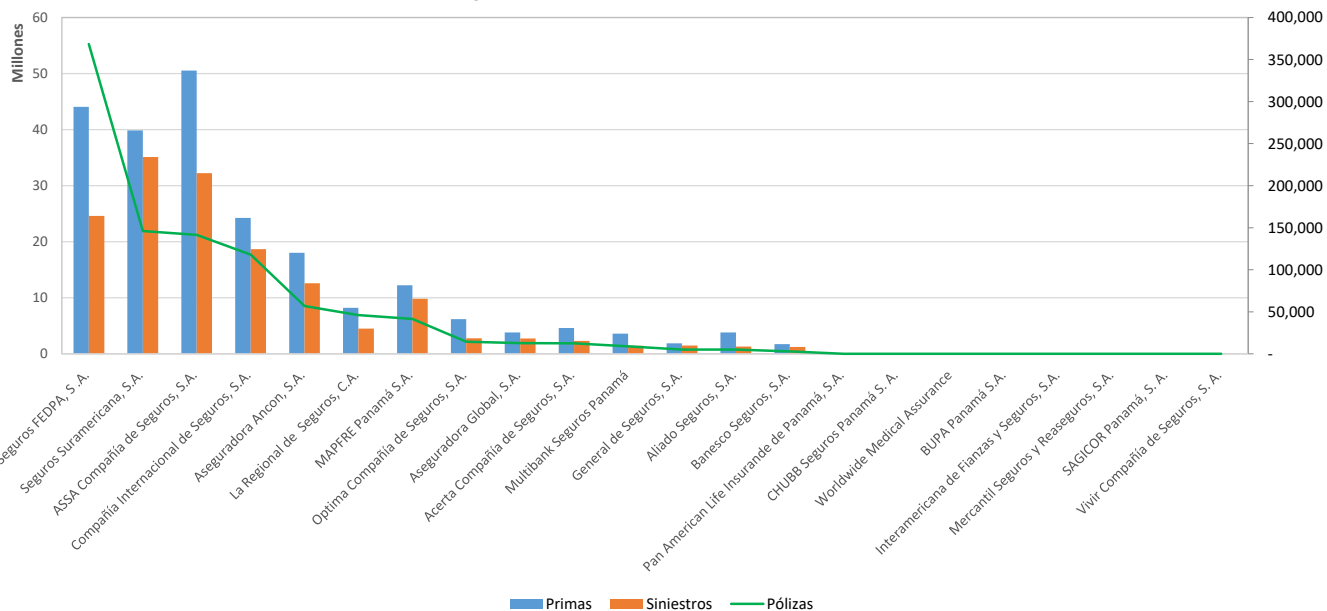
### Participación de Mercado por Productos

## AUTOMÓVIL

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas | % Pólizas | #  | Primas           | % Primas | #  | Siniestros       | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|---------|-----------|----|------------------|----------|----|------------------|--------------|------------------------|
| Seguros FEDPA, S. A.                        | 1  | 368,400 | 38%       | 2  | 44,052,675.94    | 19.8%    | 3  | 24,600,259.17    | 16.3%        | 55.8%                  |
| Seguros Suramericana, S.A.                  | 2  | 146,033 | 15%       | 3  | 39,860,194.90    | 17.9%    | 1  | 35,091,541.80    | 23.3%        | 88.0%                  |
| ASSA Compañía de Seguros, S.A.              | 3  | 141,437 | 14%       | 1  | 50,541,759.06    | 22.7%    | 2  | 32,218,065.38    | 21.4%        | 63.7%                  |
| Compañía Internacional de Seguros, S.A.     | 4  | 117,997 | 12%       | 4  | 24,262,314.85    | 10.9%    | 4  | 18,672,160.72    | 12.4%        | 77.0%                  |
| Aseguradora Ancon, S.A.                     | 5  | 56,940  | 6%        | 5  | 18,030,176.78    | 8.1%     | 5  | 12,583,474.45    | 8.4%         | 69.8%                  |
| La Regional de Seguros, C.A.                | 6  | 46,075  | 5%        | 7  | 8,218,210.71     | 3.7%     | 7  | 4,490,832.72     | 3.0%         | 54.6%                  |
| MAPFRE Panamá S.A.                          | 7  | 41,562  | 4%        | 6  | 12,228,644.66    | 5.5%     | 6  | 9,805,766.28     | 6.5%         | 80.2%                  |
| Optima Compañía de Seguros, S.A.            | 8  | 14,354  | 1%        | 8  | 6,171,900.82     | 2.8%     | 8  | 2,757,009.92     | 1.8%         | 44.7%                  |
| Aseguradora Global, S.A.                    | 9  | 12,771  | 1%        | 10 | 3,808,676.81     | 1.7%     | 9  | 2,721,236.93     | 1.8%         | 71.4%                  |
| Acerta Compañía de Seguros, S.A.            | 10 | 12,388  | 1%        | 9  | 4,596,869.79     | 2.1%     | 10 | 2,304,036.24     | 1.5%         | 50.1%                  |
| Multibank Seguros Panamá                    | 11 | 8,770   | 1%        | 12 | 3,609,512.55     | 1.6%     | 12 | 1,438,283.90     | 1.0%         | 39.8%                  |
| General de Seguros, S.A.                    | 12 | 5,098   | 1%        | 13 | 1,887,661.28     | 0.8%     | 11 | 1,474,139.83     | 1.0%         | 78.1%                  |
| Aliado Seguros, S.A.                        | 13 | 5,075   | 1%        | 11 | 3,807,319.84     | 1.7%     | 13 | 1,288,441.58     | 0.9%         | 33.8%                  |
| Banesco Seguros, S.A.                       | 14 | 2,986   | 0%        | 14 | 1,720,700.43     | 0.8%     | 14 | 1,225,410.09     | 0.8%         | 71.2%                  |
| Pan American Life Insurance de Panamá, S.A. | 15 | -       | 0%        | 15 | 0.00             | 0.0%     | 15 | 0.00             | 0.0%         | 0.0%                   |
| CHUBB Seguros Panamá S. A.                  | 16 | -       | 0%        | 16 | 0.00             | 0.0%     | 16 | 0.00             | 0.0%         | 0.0%                   |
| Worldwide Medical Assurance                 | 17 | -       | 0%        | 17 | 0.00             | 0.0%     | 17 | 0.00             | 0.0%         | 0.0%                   |
| BUPA Panamá S.A.                            | 18 | -       | 0%        | 18 | 0.00             | 0.0%     | 18 | 0.00             | 0.0%         | 0.0%                   |
| Interamericana de Fianzas y Seguros, S.A.   | 19 | -       | 0%        | 19 | 0.00             | 0.0%     | 19 | 0.00             | 0.0%         | 0.0%                   |
| Mercantil Seguros y Reaseguros, S.A.        | 20 | -       | 0%        | 20 | 0.00             | 0.0%     | 20 | 0.00             | 0.0%         | 0.0%                   |
| SAGICOR Panamá, S. A.                       | 21 | -       | 0%        | 21 | 0.00             | 0.0%     | 21 | 0.00             | 0.0%         | 0.0%                   |
| Vivir Compañía de Seguros, S. A.            | 22 | -       | 0%        | 22 | 0.00             | 0.0%     | 22 | 0.00             | 0.0%         | 0.0%                   |
|                                             |    | 979,886 | 100%      |    | \$222,796,618.42 | 100%     |    | \$150,670,659.01 | 100%         | 67.6%                  |

### Participación en Ramo de Automóvil

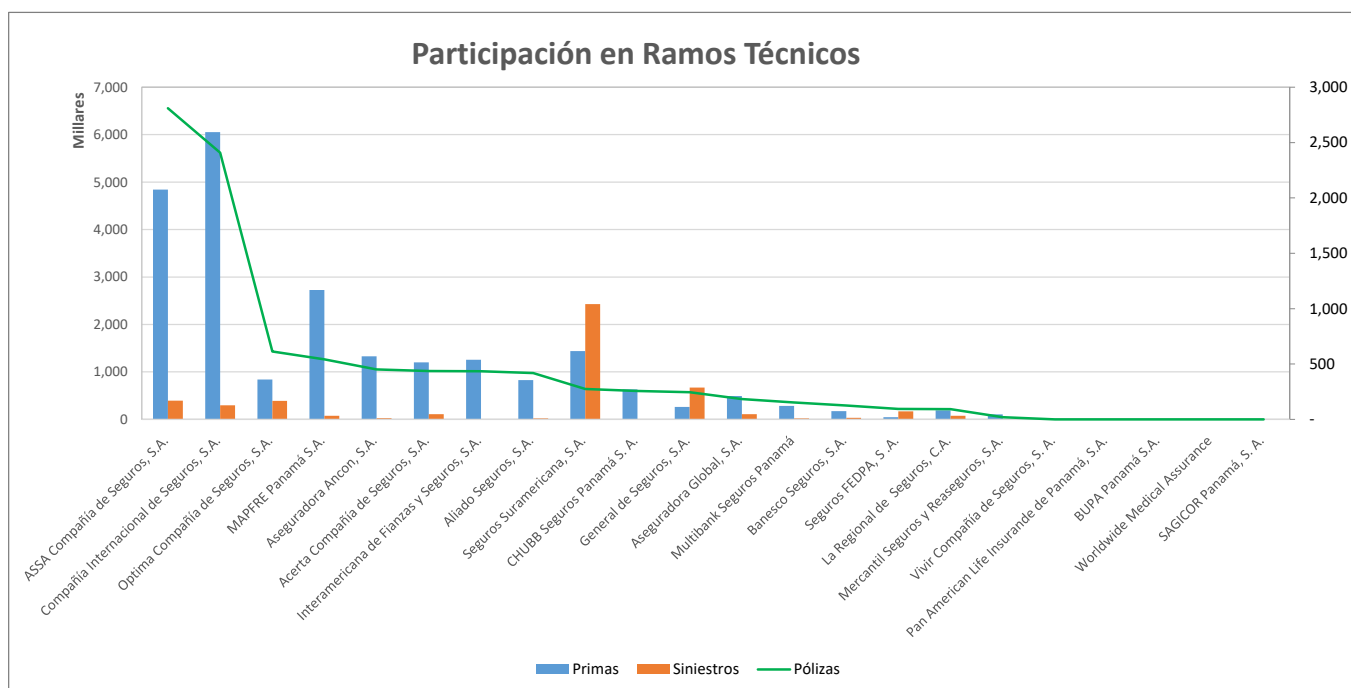


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### RAMOS TÉCNICOS

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas | % Pólizas | #  | Primas          | % Primas | #  | Siniestros     | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|---------|-----------|----|-----------------|----------|----|----------------|--------------|------------------------|
| ASSA Compañía de Seguros, S.A.              | 1  | 2,810   | 29%       | 2  | 4,841,785.53    | 21.3%    | 3  | 394,603.46     | 8.2%         | 8.1%                   |
| Compañía Internacional de Seguros, S.A.     | 2  | 2,409   | 25%       | 1  | 6,054,955.24    | 26.7%    | 5  | 296,094.69     | 6.1%         | 4.9%                   |
| Optima Compañía de Seguros, S.A.            | 3  | 614     | 6%        | 8  | 842,115.23      | 3.7%     | 4  | 391,124.40     | 8.1%         | 46.4%                  |
| MAPFRE Panamá S.A.                          | 4  | 543     | 6%        | 3  | 2,727,094.58    | 12.0%    | 9  | 77,373.54      | 1.6%         | 2.8%                   |
| Aseguradora Ancon, S.A.                     | 5  | 452     | 5%        | 5  | 1,329,383.78    | 5.9%     | 12 | 24,229.00      | 0.5%         | 1.8%                   |
| Acerita Compañía de Seguros, S.A.           | 6  | 437     | 5%        | 7  | 1,203,445.52    | 5.3%     | 8  | 109,859.16     | 2.3%         | 9.1%                   |
| Interamericana de Fianzas y Seguros, S.A.   | 7  | 435     | 5%        | 6  | 1,255,719.42    | 5.5%     | 15 | 365.50         | 0.0%         | 0.0%                   |
| Aliado Seguros, S.A.                        | 8  | 418     | 4%        | 9  | 826,558.91      | 3.6%     | 14 | 18,719.12      | 0.4%         | 2.3%                   |
| Seguros Suramericana, S.A.                  | 9  | 274     | 3%        | 4  | 1,439,157.61    | 6.3%     | 1  | 2,428,677.42   | 50.4%        | 168.8%                 |
| CHUBB Seguros Panamá S. A.                  | 10 | 256     | 3%        | 10 | 630,853.42      | 2.8%     | 16 | 0.00           | 0.0%         | 0.0%                   |
| General de Seguros, S.A.                    | 11 | 245     | 3%        | 13 | 262,071.06      | 1.2%     | 2  | 668,922.53     | 13.9%        | 255.2%                 |
| Aseguradora Global, S.A.                    | 12 | 184     | 2%        | 11 | 492,263.00      | 2.2%     | 7  | 111,078.18     | 2.3%         | 22.6%                  |
| Multibank Seguros Panamá                    | 13 | 153     | 2%        | 12 | 283,776.90      | 1.2%     | 13 | 22,455.72      | 0.5%         | 7.9%                   |
| Banesco Seguros, S.A.                       | 14 | 126     | 1%        | 15 | 173,330.46      | 0.8%     | 11 | 33,866.40      | 0.7%         | 19.5%                  |
| Seguros FEDPA, S. A.                        | 15 | 95      | 1%        | 17 | 47,557.63       | 0.2%     | 6  | 170,535.30     | 3.5%         | 358.6%                 |
| La Regional de Seguros, C.A.                | 16 | 93      | 1%        | 14 | 189,524.49      | 0.8%     | 10 | 73,941.14      | 1.5%         | 39.0%                  |
| Mercantil Seguros y Reaseguros, S.A.        | 17 | 20      | 0%        | 16 | 103,994.08      | 0.5%     | 17 | 0.00           | 0.0%         | 0.0%                   |
| Vivir Compañía de Seguros, S. A.            | 18 | -       | 0%        | 18 | 0.00            | 0.0%     | 18 | 0.00           | 0.0%         | 0.0%                   |
| Pan American Life Insurande de Panamá, S.A. | 19 | -       | 0%        | 19 | 0.00            | 0.0%     | 19 | 0.00           | 0.0%         | 0.0%                   |
| BUPA Panamá S.A.                            | 20 | -       | 0%        | 20 | 0.00            | 0.0%     | 20 | 0.00           | 0.0%         | 0.0%                   |
| Worldwide Medical Assurance                 | 21 | -       | 0%        | 21 | 0.00            | 0.0%     | 21 | 0.00           | 0.0%         | 0.0%                   |
| SAGICOR Panamá, S. A.                       | 22 | -       | 0%        | 22 | 0.00            | 0.0%     | 22 | 0.00           | 0.0%         | 0.0%                   |
|                                             |    | 9,564   | 100%      |    | \$22,703,586.86 | 100%     |    | \$4,821,845.56 | 100%         | 21.2%                  |



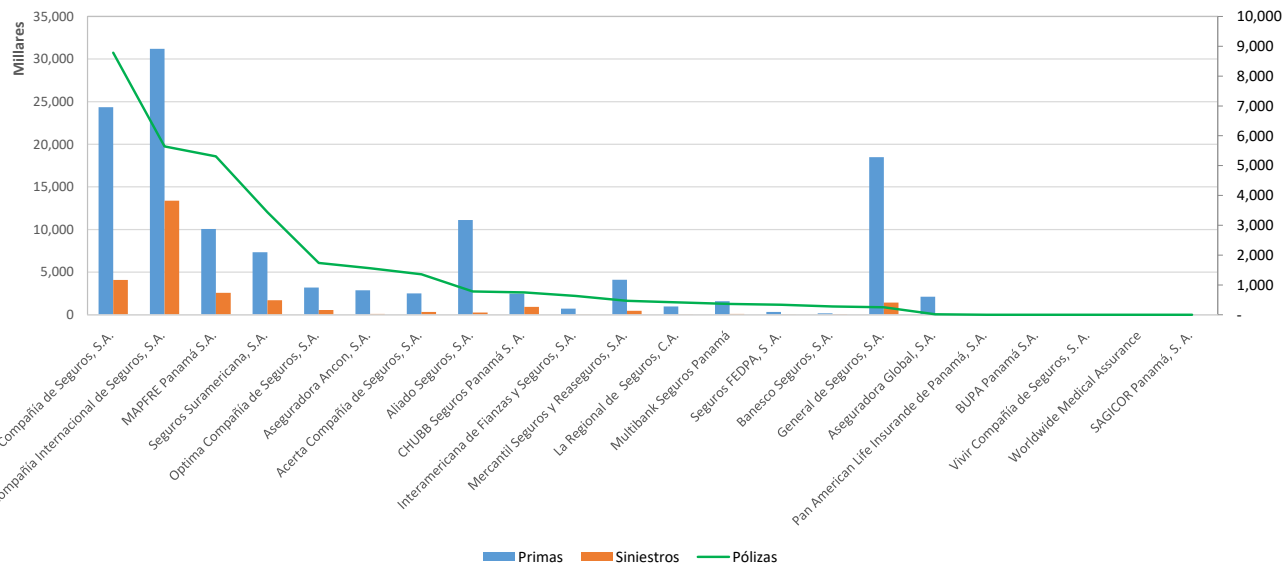
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### RIESGOS DIVERSOS

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas | % Pólizas | #  | Primas           | % Primas | #  | Siniestros      | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|---------|-----------|----|------------------|----------|----|-----------------|--------------|------------------------|
| ASSA Compañía de Seguros, S.A.              | 1  | 8,784   | 27%       | 2  | 24,354,312.09    | 19.7%    | 2  | 4,093,764.18    | 15.7%        | 16.8%                  |
| Compañía Internacional de Seguros, S.A.     | 2  | 5,646   | 18%       | 1  | 31,190,808.47    | 25.2%    | 1  | 13,378,555.10   | 51.2%        | 42.9%                  |
| MAPFRE Panamá S.A.                          | 3  | 5,311   | 17%       | 5  | 10,070,952.81    | 8.1%     | 3  | 2,574,291.76    | 9.9%         | 25.6%                  |
| Seguros Suramericana, S.A.                  | 4  | 3,441   | 11%       | 6  | 7,327,567.88     | 5.9%     | 4  | 1,708,181.41    | 6.5%         | 23.3%                  |
| Optima Compañía de Seguros, S.A.            | 5  | 1,736   | 5%        | 8  | 3,194,472.98     | 2.6%     | 7  | 570,067.61      | 2.2%         | 17.8%                  |
| Aseguradora Ancon, S.A.                     | 6  | 1,558   | 5%        | 9  | 2,862,527.48     | 2.3%     | 11 | 112,172.98      | 0.4%         | 3.9%                   |
| Acerta Compañía de Seguros, S.A.            | 7  | 1,355   | 4%        | 10 | 2,498,830.28     | 2.0%     | 9  | 333,595.73      | 1.3%         | 13.4%                  |
| Aliado Seguros, S.A.                        | 8  | 782     | 2%        | 4  | 11,118,592.32    | 9.0%     | 10 | 256,420.23      | 1.0%         | 2.3%                   |
| CHUBB Seguros Panamá S. A.                  | 9  | 746     | 2%        | 11 | 2,482,668.66     | 2.0%     | 6  | 917,018.78      | 3.5%         | 36.9%                  |
| Interamericana de Fianzas y Seguros, S.A.   | 10 | 633     | 2%        | 15 | 721,744.95       | 0.6%     | 17 | 5,726.85        | 0.0%         | 0.8%                   |
| Mercantil Seguros y Reaseguros, S.A.        | 11 | 468     | 1%        | 7  | 4,098,739.08     | 3.3%     | 8  | 472,815.08      | 1.8%         | 11.5%                  |
| La Regional de Seguros, C.A.                | 12 | 413     | 1%        | 14 | 979,881.60       | 0.8%     | 15 | 33,258.11       | 0.1%         | 3.4%                   |
| Multibank Seguros Panamá                    | 13 | 360     | 1%        | 13 | 1,598,382.55     | 1.3%     | 12 | 106,372.02      | 0.4%         | 6.7%                   |
| Seguros FEDPA, S.A.                         | 14 | 335     | 1%        | 16 | 321,782.72       | 0.3%     | 16 | 6,240.71        | 0.0%         | 1.9%                   |
| Banescos Seguros, S.A.                      | 15 | 280     | 1%        | 17 | 177,549.69       | 0.1%     | 14 | 45,533.65       | 0.2%         | 25.6%                  |
| General de Seguros, S.A.                    | 16 | 252     | 1%        | 3  | 18,485,899.05    | 15.0%    | 5  | 1,435,755.24    | 5.5%         | 7.8%                   |
| Aseguradora Global, S.A.                    | 17 | 13      | 0%        | 12 | 2,105,772.18     | 1.7%     | 13 | 63,094.20       | 0.2%         | 3.0%                   |
| Pan American Life Insurande de Panamá, S.A. | 18 | -       | 0%        | 18 | 0.00             | 0.0%     | 18 | 0.00            | 0.0%         | 0.0%                   |
| BUPA Panamá S.A.                            | 19 | -       | 0%        | 19 | 0.00             | 0.0%     | 19 | 0.00            | 0.0%         | 0.0%                   |
| Vivir Compañía de Seguros, S. A.            | 20 | -       | 0%        | 20 | 0.00             | 0.0%     | 20 | 0.00            | 0.0%         | 0.0%                   |
| Worldwide Medical Assurance                 | 21 | -       | 0%        | 21 | 0.00             | 0.0%     | 21 | 0.00            | 0.0%         | 0.0%                   |
| SAGICOR Panamá, S. A.                       | 22 | -       | 0%        | 22 | 0.00             | 0.0%     | 22 | 0.00            | 0.0%         | 0.0%                   |
|                                             |    | 32,113  | 100%      |    | \$123,590,484.79 | 100%     |    | \$26,112,863.64 | 100%         | 21.1%                  |

### Participación en Riesgos Diversos

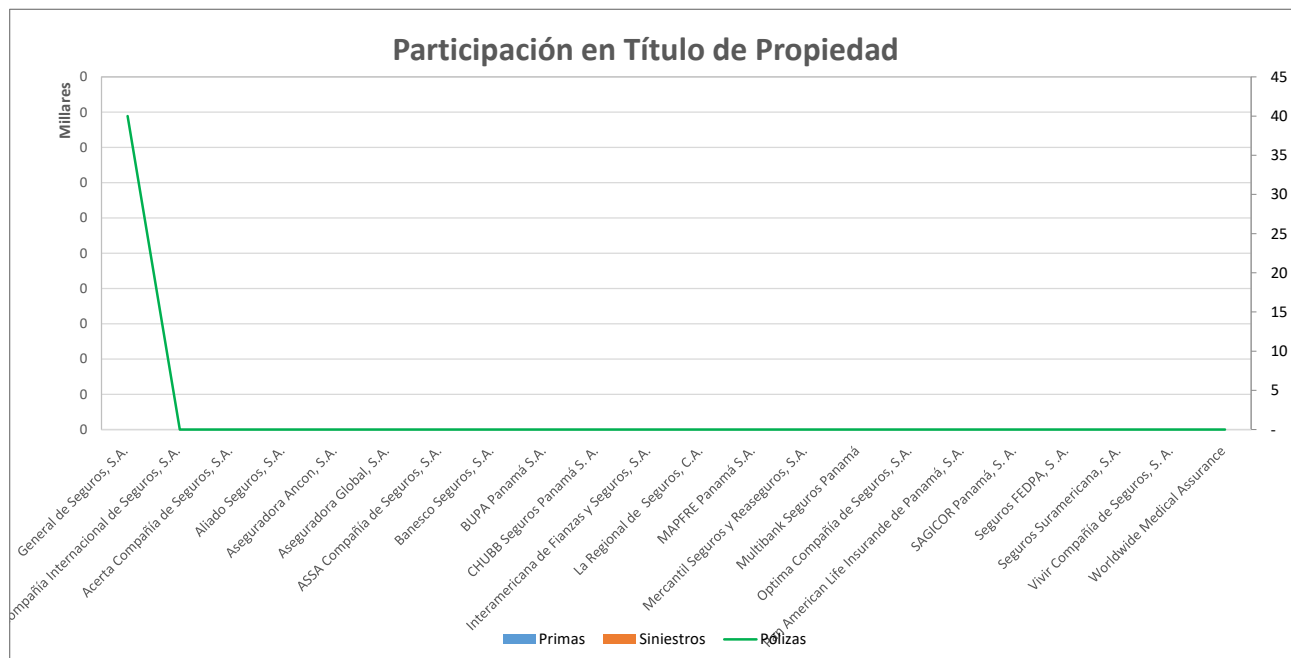


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### TÍTULO DE PROPIEDAED

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas | % Pólizas | #  | Primas | % Primas | #  | Siniestros | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|---------|-----------|----|--------|----------|----|------------|--------------|------------------------|
| General de Seguros, S.A.                    | 1  | 40      | 100%      | 1  | 0.00   | 0.0%     | 1  | 0.00       | 0.0%         | 0.0%                   |
| Compañía Internacional de Seguros, S.A.     | 2  | -       | 0%        | 2  | 0.00   | 0.0%     | 2  | 0.00       | 0.0%         | 0.0%                   |
| Acerta Compañía de Seguros, S.A.            | 3  | -       | 0%        | 3  | 0.00   | 0.0%     | 3  | 0.00       | 0.0%         | 0.0%                   |
| Aliado Seguros, S.A.                        | 4  | -       | 0%        | 4  | 0.00   | 0.0%     | 4  | 0.00       | 0.0%         | 0.0%                   |
| Aseguradora Ancon, S.A.                     | 5  | -       | 0%        | 5  | 0.00   | 0.0%     | 5  | 0.00       | 0.0%         | 0.0%                   |
| Aseguradora Global, S.A.                    | 6  | -       | 0%        | 6  | 0.00   | 0.0%     | 6  | 0.00       | 0.0%         | 0.0%                   |
| ASSA Compañía de Seguros, S.A.              | 7  | -       | 0%        | 7  | 0.00   | 0.0%     | 7  | 0.00       | 0.0%         | 0.0%                   |
| Baneco Seguros, S.A.                        | 8  | -       | 0%        | 8  | 0.00   | 0.0%     | 8  | 0.00       | 0.0%         | 0.0%                   |
| BUPA Panamá S.A.                            | 9  | -       | 0%        | 9  | 0.00   | 0.0%     | 9  | 0.00       | 0.0%         | 0.0%                   |
| CHUBB Seguros Panamá S. A.                  | 10 | -       | 0%        | 10 | 0.00   | 0.0%     | 10 | 0.00       | 0.0%         | 0.0%                   |
| Interamericana de Fianzas y Seguros, S.A.   | 11 | -       | 0%        | 11 | 0.00   | 0.0%     | 11 | 0.00       | 0.0%         | 0.0%                   |
| La Regional de Seguros, C.A.                | 12 | -       | 0%        | 12 | 0.00   | 0.0%     | 12 | 0.00       | 0.0%         | 0.0%                   |
| MAPFRE Panamá S.A.                          | 13 | -       | 0%        | 13 | 0.00   | 0.0%     | 13 | 0.00       | 0.0%         | 0.0%                   |
| Mercantil Seguros y Reaseguros, S.A.        | 14 | -       | 0%        | 14 | 0.00   | 0.0%     | 14 | 0.00       | 0.0%         | 0.0%                   |
| Multibank Seguros Panamá                    | 15 | -       | 0%        | 15 | 0.00   | 0.0%     | 15 | 0.00       | 0.0%         | 0.0%                   |
| Optima Compañía de Seguros, S.A.            | 16 | -       | 0%        | 16 | 0.00   | 0.0%     | 16 | 0.00       | 0.0%         | 0.0%                   |
| Pan American Life Insurande de Panamá, S.A. | 17 | -       | 0%        | 17 | 0.00   | 0.0%     | 17 | 0.00       | 0.0%         | 0.0%                   |
| SAGICOR Panamá, S. A.                       | 18 | -       | 0%        | 18 | 0.00   | 0.0%     | 18 | 0.00       | 0.0%         | 0.0%                   |
| Seguros FEDPA, S. A.                        | 19 | -       | 0%        | 19 | 0.00   | 0.0%     | 19 | 0.00       | 0.0%         | 0.0%                   |
| Seguros Suramericana, S.A.                  | 20 | -       | 0%        | 20 | 0.00   | 0.0%     | 20 | 0.00       | 0.0%         | 0.0%                   |
| Vivir Compañía de Seguros, S. A.            | 21 | -       | 0%        | 21 | 0.00   | 0.0%     | 21 | 0.00       | 0.0%         | 0.0%                   |
| Worldwide Medical Assurance                 | 22 | -       | 0%        | 22 | 0.00   | 0.0%     | 22 | 0.00       | 0.0%         | 0.0%                   |
|                                             |    | 40      | 100%      |    | \$0.00 | 0%       |    | \$0.00     | 0%           | 0.0%                   |



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

### FIANZAS

AL MES DE AGOSTO DE 2025

| Compañía de Seguros                         | #  | Pólizas       | % Pólizas   | #  | Primas                 | % Primas    | #  | Siniestros             | % Siniestros | Sinestralidad Promedio |
|---------------------------------------------|----|---------------|-------------|----|------------------------|-------------|----|------------------------|--------------|------------------------|
| Compañía Internacional de Seguros, S.A.     | 1  | 50,127        | 52%         | 4  | 10,924,625.24          | 12.9%       | 2  | 6,305,869.91           | 16.0%        | 57.7%                  |
| ASSA Compañía de Seguros, S.A.              | 2  | 20,027        | 21%         | 2  | 15,446,569.33          | 18.2%       | 11 | 53,202.01              | 0.1%         | 0.3%                   |
| Seguros Suramericana, S.A.                  | 3  | 8,130         | 8%          | 7  | 3,044,509.79           | 3.6%        | 3  | 1,232,876.30           | 3.1%         | 40.5%                  |
| Interamericana de Fianzas y Seguros, S.A.   | 4  | 5,341         | 6%          | 3  | 12,447,883.91          | 14.6%       | 4  | 866,665.43             | 2.2%         | 7.0%                   |
| MAPFRE Panamá S.A.                          | 5  | 3,546         | 4%          | 1  | 27,837,311.99          | 32.7%       | 1  | 29,471,891.34          | 74.8%        | 105.9%                 |
| Acerta Compañía de Seguros, S.A.            | 6  | 2,720         | 3%          | 5  | 5,461,588.18           | 6.4%        | 8  | 164,581.44             | 0.4%         | 3.0%                   |
| Aliado Seguros, S.A.                        | 7  | 2,121         | 2%          | 6  | 3,612,903.00           | 4.3%        | 7  | 170,373.90             | 0.4%         | 4.7%                   |
| Optima Compañía de Seguros, S.A.            | 8  | 1,641         | 2%          | 9  | 1,315,840.00           | 1.5%        | 6  | 293,384.91             | 0.7%         | 22.3%                  |
| Aseguradora Ancon, S.A.                     | 9  | 1,235         | 1%          | 12 | 318,143.46             | 0.4%        | 15 | 0.00                   | 0.0%         | 0.0%                   |
| Aseguradora Global, S.A.                    | 10 | 481           | 0%          | 10 | 1,199,761.85           | 1.4%        | 14 | 0.00                   | 0.0%         | 0.0%                   |
| La Regional de Seguros, C.A.                | 11 | 392           | 0%          | 11 | 1,183,185.64           | 1.4%        | 10 | 55,848.37              | 0.1%         | 4.7%                   |
| CHUBB Seguros Panamá S. A.                  | 12 | 308           | 0%          | 8  | 1,625,115.02           | 1.9%        | 13 | 0.00                   | 0.0%         | 0.0%                   |
| Seguros FEDPA, S. A.                        | 13 | 267           | 0%          | 16 | 55,535.51              | 0.1%        | 17 | 0.00                   | 0.0%         | 0.0%                   |
| General de Seguros, S.A.                    | 14 | 243           | 0%          | 13 | 228,707.40             | 0.3%        | 5  | 680,260.21             | 1.7%         | 297.4%                 |
| Multibank Seguros Panamá                    | 15 | 171           | 0%          | 14 | 160,563.67             | 0.2%        | 12 | 1,250.56               | 0.0%         | 0.8%                   |
| Mercantil Seguros y Reaseguros, S.A.        | 16 | 99            | 0%          | 15 | 136,385.45             | 0.2%        | 16 | 0.00                   | 0.0%         | 0.0%                   |
| Banesco Seguros, S.A.                       | 17 | 22            | 0%          | 17 | 10,635.47              | 0.0%        | 9  | 122,776.44             | 0.3%         | 1154.4%                |
| Pan American Life Insurande de Panamá, S.A. | 18 | -             | 0%          | 18 | 0.00                   | 0.0%        | 18 | 0.00                   | 0.0%         | 0.0%                   |
| Vivir Compañía de Seguros, S. A.            | 19 | -             | 0%          | 19 | 0.00                   | 0.0%        | 19 | 0.00                   | 0.0%         | 0.0%                   |
| BUPA Panamá S.A.                            | 20 | -             | 0%          | 20 | 0.00                   | 0.0%        | 20 | 0.00                   | 0.0%         | 0.0%                   |
| Worldwide Medical Assurance                 | 21 | -             | 0%          | 21 | 0.00                   | 0.0%        | 21 | 0.00                   | 0.0%         | 0.0%                   |
| SAGICOR Panamá, S. A.                       | 22 | -             | 0%          | 22 | 0.00                   | 0.0%        | 22 | 0.00                   | 0.0%         | 0.0%                   |
| <b>TOTAL</b>                                |    | <b>96,871</b> | <b>100%</b> |    | <b>\$85,009,264.91</b> | <b>100%</b> |    | <b>\$39,418,980.82</b> | <b>100%</b>  | <b>46.4%</b>           |

### Participación en Ramos Fianzas

