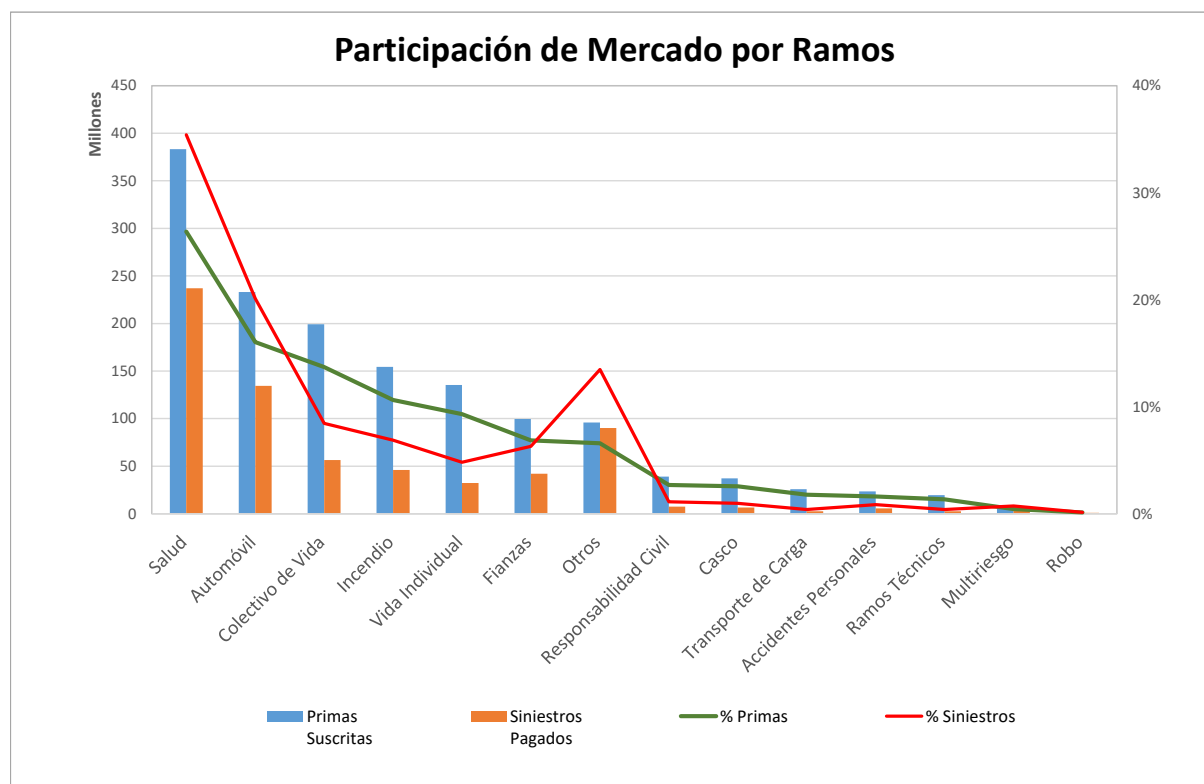


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE SEPTIEMBRE DE 2024

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	383,240,999.73	26.4%	1	237,000,215.62	35.4%	61.8%
2	Automóvil	232,979,878.52	16.0%	2	134,543,560.53	20.1%	57.7%
3	Colectivo de Vida	199,294,518.98	13.7%	4	56,488,167.02	8.4%	28.3%
4	Incendio	154,384,306.69	10.6%	5	46,031,948.35	6.9%	29.8%
5	Vida Individual	135,267,927.11	9.3%	7	32,261,041.75	4.8%	23.8%
6	Fianzas	99,641,561.38	6.9%	6	42,160,012.61	6.3%	42.3%
7	Otros	95,867,226.38	6.6%	3	90,141,855.28	13.5%	94.0%
8	Responsabilidad Civil	38,927,261.98	2.7%	8	7,453,935.80	1.1%	19.1%
9	Casco	37,159,409.44	2.6%	9	6,514,228.38	1.0%	17.5%
10	Transporte de Carga	25,709,283.67	1.8%	12	2,671,463.26	0.4%	10.4%
11	Accidentes Personales	23,379,922.05	1.6%	10	5,715,179.32	0.9%	24.4%
12	Ramos Técnicos	19,529,847.35	1.3%	13	2,630,483.10	0.4%	13.5%
13	Multirisgo	6,503,911.46	0.4%	11	4,818,338.80	0.7%	74.1%
14	Robo	1,750,364.04	0.1%	14	867,579.81	0.1%	49.6%
TOTAL		\$1,453,636,418.78	100%		\$669,298,009.63	100%	46.0%



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

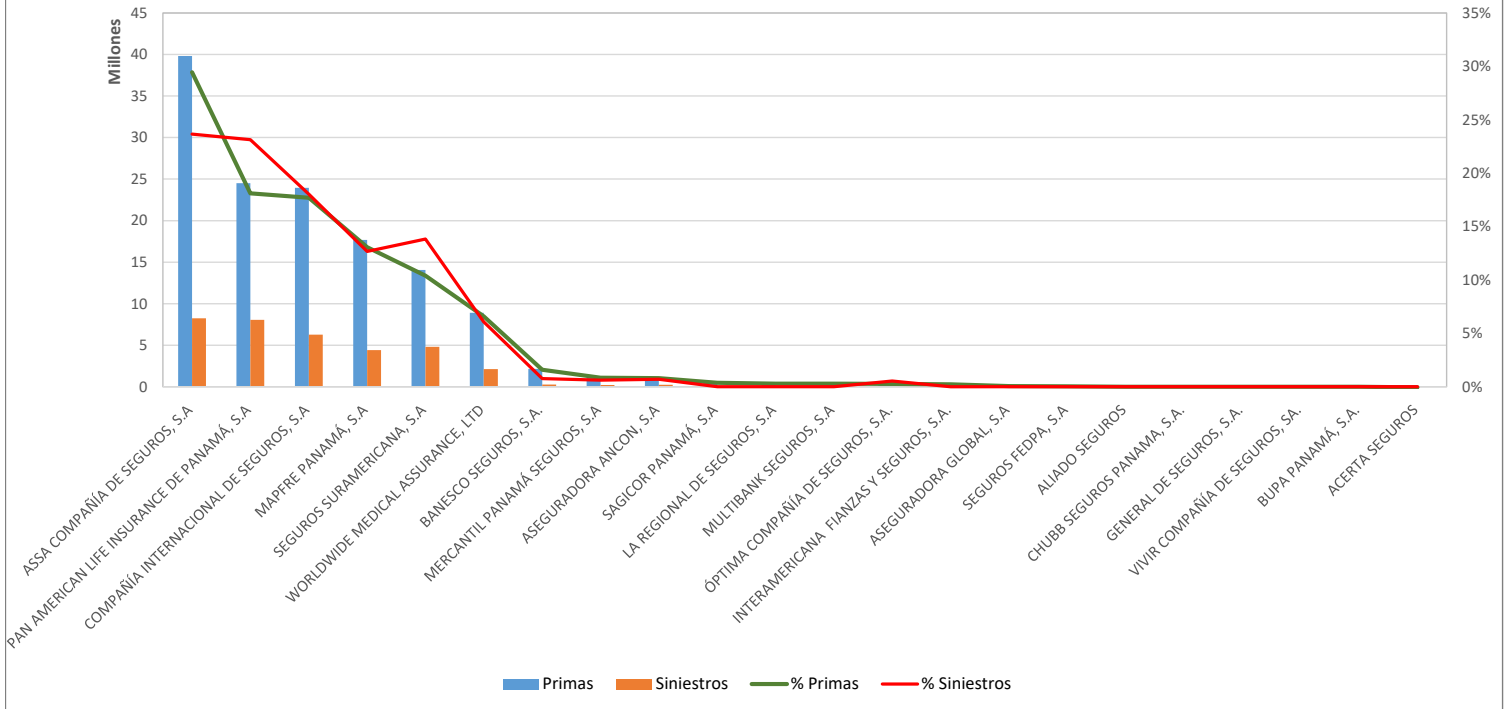


VIDA INDIVIDUAL

AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	39,835,528.97	29.4%	1	8,233,514.07	23.7%	20.7%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	24,506,519.63	18.1%	2	8,050,700.71	23.1%	32.9%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	23,946,383.65	17.7%	3	6,274,271.83	18.0%	26.2%
4	MAPFRE PANAMÁ, S.A	17,664,548.53	13.1%	5	4,408,787.81	12.7%	25.0%
5	SEGUROS SURAMERICANA, S.A	14,057,412.16	10.4%	4	4,816,195.31	13.8%	34.3%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	8,910,004.84	6.6%	6	2,115,995.00	6.1%	23.7%
7	BANESCO SEGUROS, S.A.	2,135,685.80	1.6%	7	266,050.00	0.8%	12.5%
8	MERCANTIL PANAMÁ SEGUROS, S.A	1,135,058.55	0.8%	9	212,701.46	0.6%	18.7%
9	ASEGURADORA ANCON, S.A	1,096,877.48	0.8%	8	240,999.99	0.7%	22.0%
10	SAGICOR PANAMÁ, S.A	503,745.05	0.4%	12	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	398,451.30	0.3%	13	0.00	0.0%	0.0%
12	MULTIBANK SEGUROS, S.A	397,245.83	0.3%	14	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	357,739.34	0.3%	10	184,600.00	0.5%	51.6%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	288,174.41	0.2%	11	1,177.00	0.0%	0.4%
15	ASEGURADORA GLOBAL, S.A	79,197.35	0.1%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	39,150.04	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	-83,795.82	-0.1%	22	0.00	0.0%	0.0%
TOTAL		\$135,267,927.11	100%		\$34,804,993.18	100%	25.7%

Participación en Vida Individual

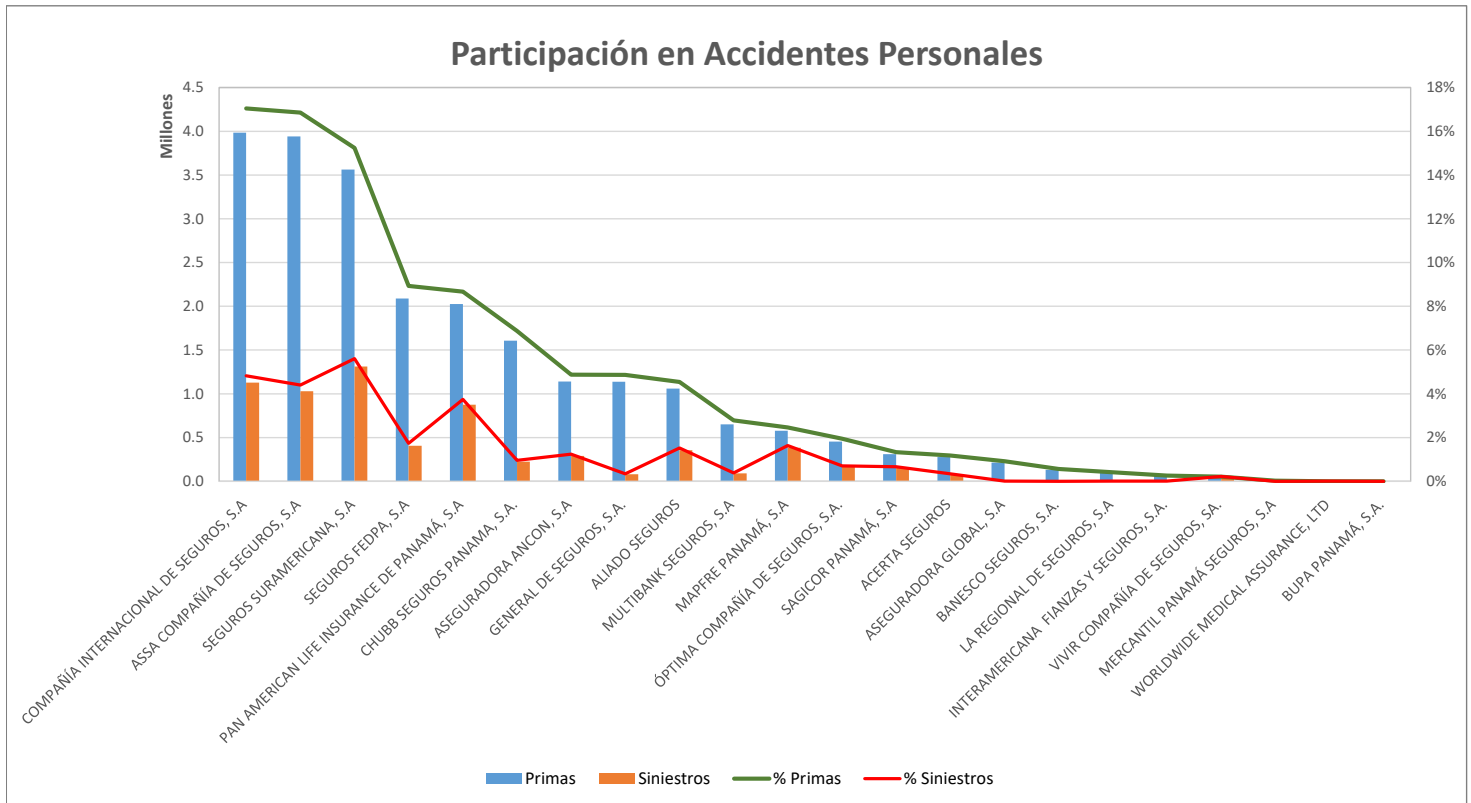


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,985,123.29	17.0%	2	1,128,742.25	4.8%	28.3%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,941,426.57	16.9%	3	1,028,340.24	4.4%	26.1%
3	SEGUROS SURAMERICANA, S.A	3,562,544.55	15.2%	1	1,311,072.35	5.6%	36.8%
4	SEGUROS FEDPA, S.A	2,088,405.06	8.9%	5	405,691.30	1.7%	19.4%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	2,026,706.16	8.7%	4	875,697.99	3.7%	43.2%
6	CHUBB SEGUROS PANAMA, S.A.	1,606,517.18	6.9%	9	225,151.27	1.0%	14.0%
7	ASEGURADORA ANCON, S.A	1,140,705.53	4.9%	8	289,709.66	1.2%	25.4%
8	GENERAL DE SEGUROS, S.A.	1,136,836.19	4.9%	14	79,463.00	0.3%	7.0%
9	ALIADO SEGUROS	1,060,658.90	4.5%	7	355,714.37	1.5%	33.5%
10	MULTIBANK SEGUROS, S.A	650,867.98	2.8%	12	90,071.48	0.4%	13.8%
11	MAPFRE PANAMÁ, S.A	576,672.61	2.5%	6	382,712.48	1.6%	66.4%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	454,224.80	1.9%	10	165,331.33	0.7%	36.4%
13	SAGICOR PANAMÁ, S.A	310,904.63	1.3%	11	156,392.33	0.7%	50.3%
14	ACERTA SEGUROS	276,589.79	1.2%	13	81,180.83	0.3%	29.4%
15	ASEGURADORA GLOBAL, S.A	214,964.19	0.9%	17	2,000.00	0.0%	0.9%
16	BANESCO SEGUROS, S.A.	131,727.43	0.6%	20	219.33	0.0%	0.2%
17	LA REGIONAL DE SEGUROS, S.A	95,763.33	0.4%	18	1,987.63	0.0%	2.1%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	61,914.09	0.3%	19	537.87	0.0%	0.9%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	50,082.91	0.2%	15	51,222.88	0.2%	102.3%
20	MERCANTIL PANAMÁ SEGUROS, S.A	7,286.86	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	16	2,192.44	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$23,379,922	100%		\$6,633,431.03	100%	28.4%



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

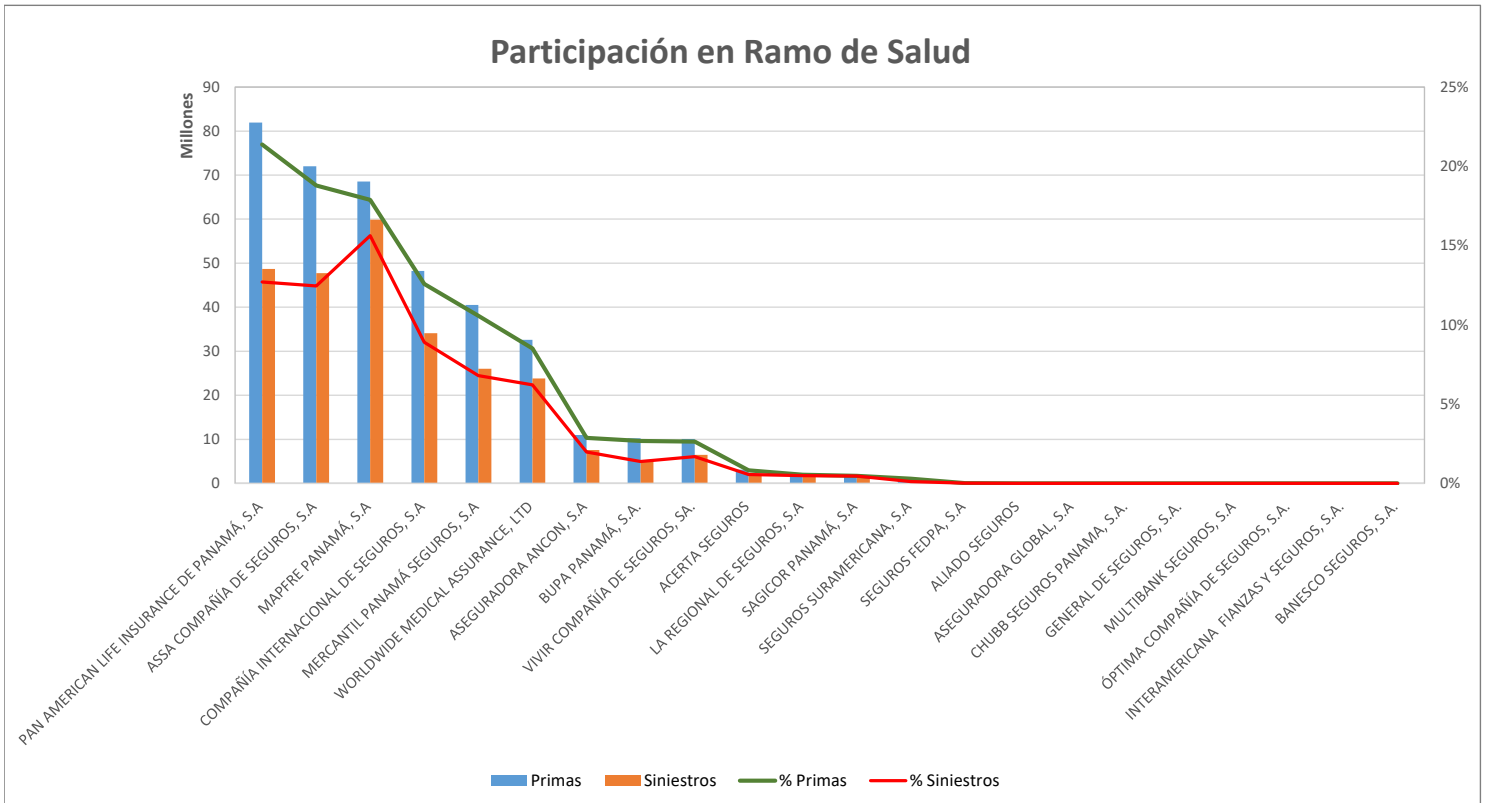


SALUD

AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	81,929,721.84	21.4%	2	48,683,706.72	12.7%	59.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	71,994,180.08	18.8%	3	47,746,269.83	12.5%	66.3%
3	MAPFRE PANAMÁ, S.A	68,531,536.31	17.9%	1	59,878,455.41	15.6%	87.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	48,218,504.55	12.6%	4	34,107,501.60	8.9%	70.7%
5	MERCANTIL PANAMÁ SEGUROS, S.A	40,505,101.10	10.6%	5	26,039,403.47	6.8%	64.3%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	32,617,219.75	8.5%	6	23,803,159.21	6.2%	73.0%
7	ASEGURADORA ANCON, S.A	10,980,017.86	2.9%	7	7,589,929.89	2.0%	69.1%
8	BUPA PANAMÁ, S.A.	10,234,420.07	2.7%	9	5,279,485.06	1.4%	51.6%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	10,066,808.03	2.6%	8	6,463,410.28	1.7%	64.2%
10	ACERTA SEGUROS	3,123,478.94	0.8%	10	2,156,989.32	0.6%	69.1%
11	LA REGIONAL DE SEGUROS, S.A	2,069,447.68	0.5%	11	1,875,686.05	0.5%	90.6%
12	SAGICOR PANAMÁ, S.A	1,830,634.33	0.5%	12	1,750,494.01	0.5%	95.6%
13	SEGUROS SURAMERICANA, S.A	1,102,094.29	0.3%	13	408,258.62	0.1%	37.0%
14	SEGUROS FEDPA, S.A	38,511.85	0.0%	14	77,298.11	0.0%	200.7%
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		\$383,240,999.73	100%		\$265,860,047.58	100%	69.4%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

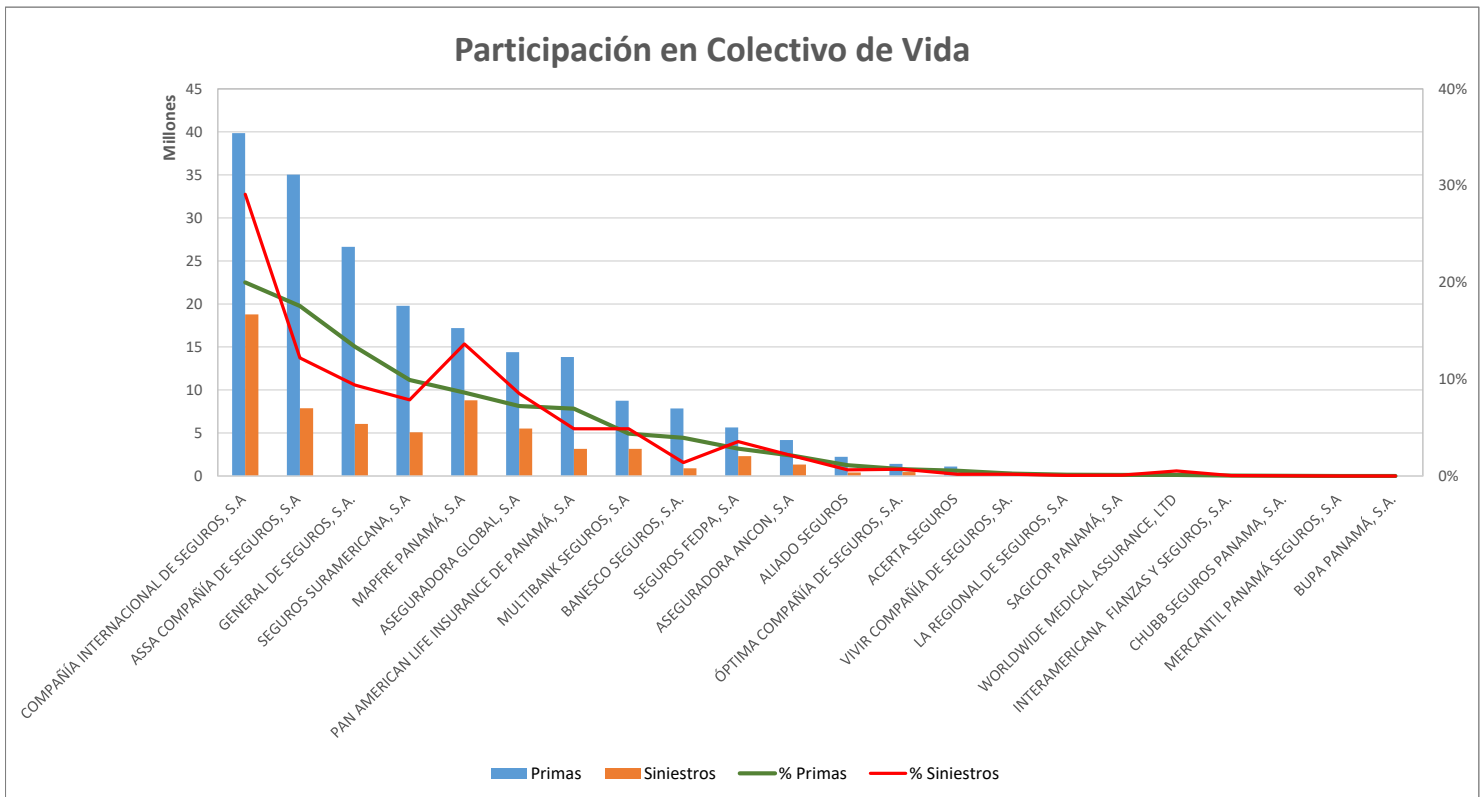


COLECTIVO DE VIDA

AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	39,866,135.23	20.0%	1	18,791,657.31	29.1%	47.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	35,022,095.43	17.6%	3	7,871,160.15	12.2%	22.5%
3	GENERAL DE SEGUROS, S.A.	26,629,581.72	13.4%	4	6,064,500.62	9.4%	22.8%
4	SEGUROS SURAMERICANA, S.A	19,785,206.15	9.9%	6	5,084,526.19	7.9%	25.7%
5	MAPFRE PANAMÁ, S.A	17,203,723.68	8.6%	2	8,805,828.71	13.6%	51.2%
6	ASEGURADORA GLOBAL, S.A	14,408,777.74	7.2%	5	5,505,988.26	8.5%	38.2%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	13,843,024.69	6.9%	7	3,154,626.56	4.9%	22.8%
8	MULTIBANK SEGUROS, S.A	8,740,961.88	4.4%	8	3,151,929.27	4.9%	36.1%
9	BANESCO SEGUROS, S.A.	7,857,364.35	3.9%	11	898,387.51	1.4%	11.4%
10	SEGUROS FEDPA, S.A	5,651,518.91	2.8%	9	2,299,417.84	3.6%	40.7%
11	ASEGURADORA ANCON, S.A	4,177,771.82	2.1%	10	1,336,928.45	2.1%	32.0%
12	ALIADO SEGUROS	2,235,587.82	1.1%	13	408,165.22	0.6%	18.3%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,420,702.29	0.7%	12	457,726.97	0.7%	32.2%
14	ACERTA SEGUROS	1,091,252.80	0.5%	15	121,104.33	0.2%	11.1%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	496,848.12	0.2%	16	112,585.17	0.2%	22.7%
16	LA REGIONAL DE SEGUROS, S.A	264,061.37	0.1%	18	40,120.25	0.1%	15.2%
17	SAGICOR PANAMÁ, S.A	232,564.72	0.1%	17	59,783.77	0.1%	25.7%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	208,410.45	0.1%	14	338,816.89	0.5%	162.6%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	97,283.06	0.0%	19	29,309.01	0.0%	30.1%
20	CHUBB SEGUROS PANAMA, S.A.	61,646.75	0.0%	20	15,835.54	0.0%	25.7%
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		\$199,294,518.98	100%		\$64,548,398.02	100%	32.4%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

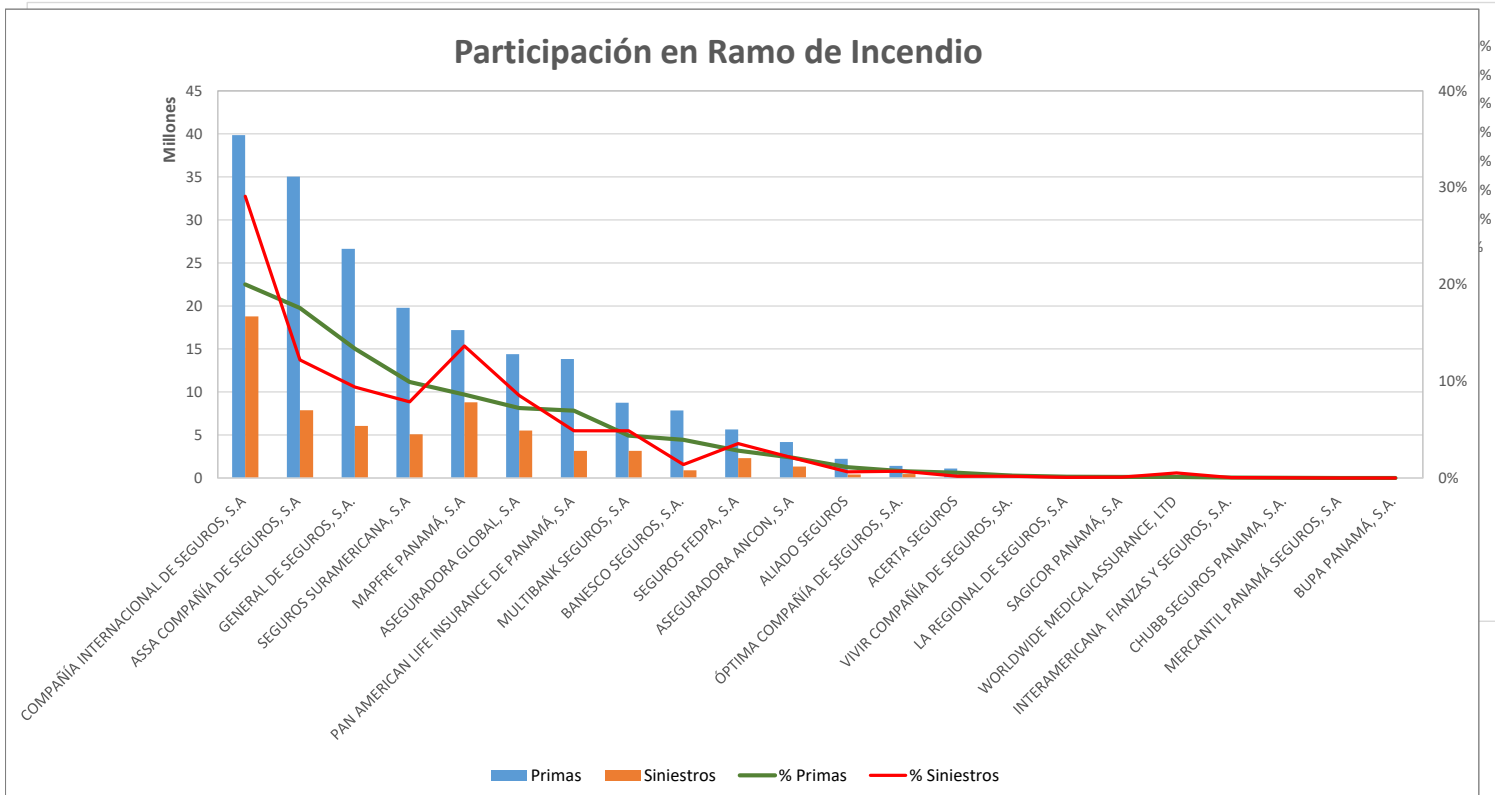


INCENDIO

AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	67,143,087.59	43.5%	1	31,291,152.10	63.8%	46.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	24,017,565.44	15.6%	3	4,716,761.05	9.6%	19.6%
3	SEGUROS SURAMERICANA, S.A	19,309,559.92	12.5%	2	7,495,861.81	15.3%	38.8%
4	MAPFRE PANAMÁ, S.A	12,169,049.50	7.9%	4	2,200,006.62	4.5%	18.1%
5	ASEGURADORA ANCON, S.A	5,686,539.20	3.7%	10	313,449.72	0.6%	5.5%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	5,281,104.61	3.4%	5	859,648.59	1.8%	16.3%
7	GENERAL DE SEGUROS, S.A.	4,784,192.40	3.1%	8	407,027.18	0.8%	8.5%
8	ACERTA SEGUROS	3,744,405.22	2.4%	6	679,569.29	1.4%	18.1%
9	CHUBB SEGUROS PANAMA, S.A.	2,763,052.15	1.8%	9	363,128.25	0.7%	13.1%
10	ALIADO SEGUROS	2,603,934.95	1.7%	11	145,209.38	0.3%	5.6%
11	ASEGURADORA GLOBAL, S.A	2,169,345.05	1.4%	12	57,774.69	0.1%	2.7%
12	BANESCO SEGUROS, S.A.	1,450,058.73	0.9%	7	419,406.85	0.9%	28.9%
13	MULTIBANK SEGUROS, S.A	1,049,553.01	0.7%	13	48,291.09	0.1%	4.6%
14	LA REGIONAL DE SEGUROS, S.A	1,001,439.51	0.6%	14	40,277.82	0.1%	4.0%
15	SEGUROS FEDPA, S.A	478,648.12	0.3%	16	13,600.84	0.0%	2.8%
16	MERCANTIL PANAMÁ SEGUROS, S.A	427,647.45	0.3%	15	15,355.00	0.0%	3.6%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	305,123.84	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		\$154,384,306.69	100%		\$49,066,520.28	100%	31.8%

Participación en Ramo de Incendio



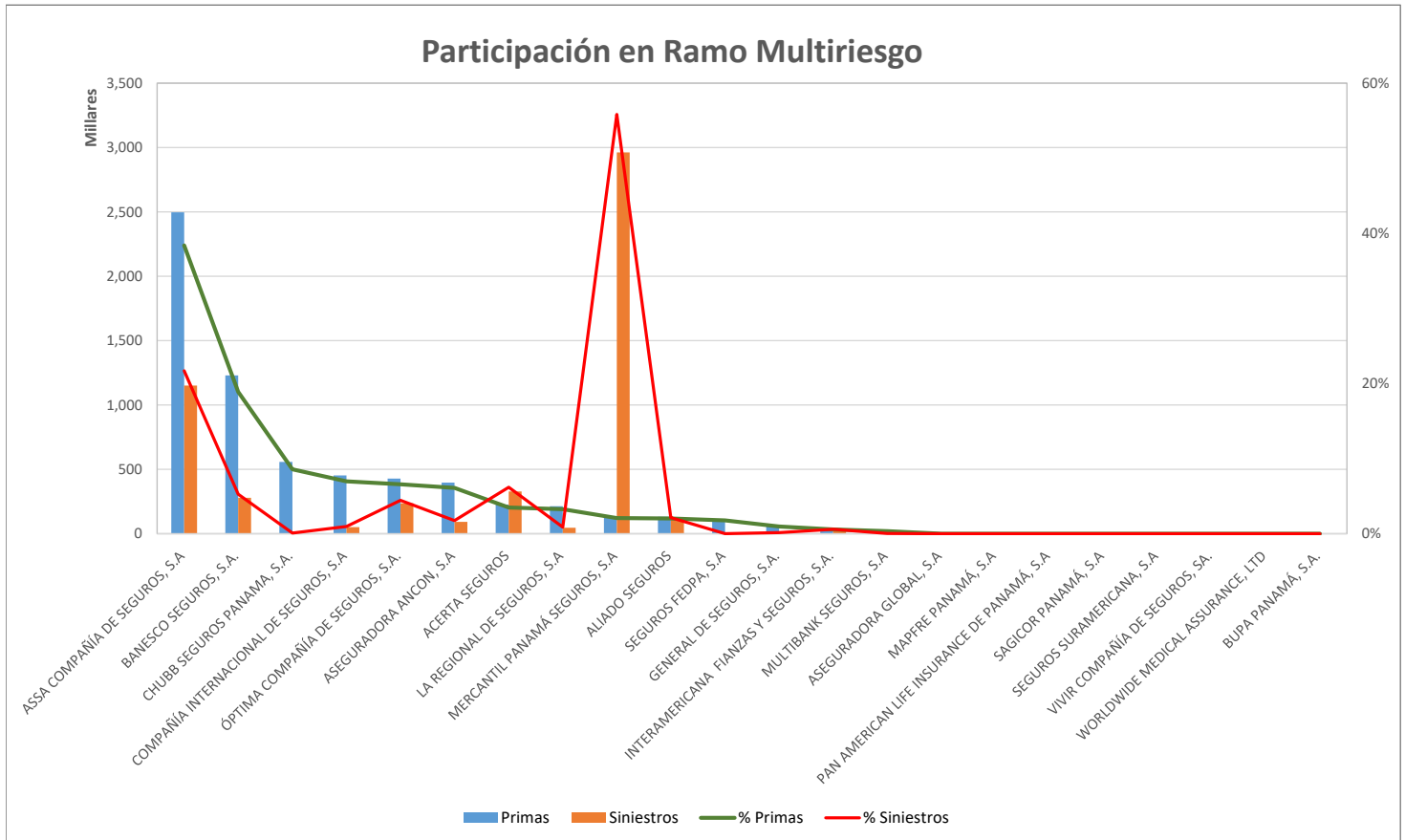
Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



MULTIRIESGO AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,496,666.23	38.4%	2	1,151,628.20	21.7%	46.1%
2	BANESCO SEGUROS, S.A.	1,229,276.70	18.9%	4	279,006.28	5.3%	22.7%
3	CHUBB SEGUROS PANAMA, S.A.	558,106.76	8.6%	12	5,064.65	0.1%	0.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	453,137.57	7.0%	8	50,863.84	1.0%	11.2%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	428,507.35	6.6%	5	236,001.78	4.4%	55.1%
6	ASEGURADORA ANCON, S.A	397,024.66	6.1%	7	92,498.88	1.7%	23.3%
7	ACERTA SEGUROS	226,016.18	3.5%	3	327,977.94	6.2%	145.1%
8	LA REGIONAL DE SEGUROS, S.A	212,829.69	3.3%	9	46,554.47	0.9%	21.9%
9	MERCANTIL PANAMÁ SEGUROS, S.A	135,678.23	2.1%	1	2,962,106.05	55.8%	2183.2%
10	ALIADO SEGUROS	130,982.03	2.0%	6	112,947.92	2.1%	86.2%
11	SEGUROS FEDPA, S.A	115,171.47	1.8%	14	350.00	0.0%	0.3%
12	GENERAL DE SEGUROS, S.A.	62,197.05	1.0%	11	6,944.21	0.1%	11.2%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	37,050.67	0.6%	10	31,455.94	0.6%	84.9%
14	MULTIBANK SEGUROS, S.A	21,266.87	0.3%	13	1,682.25	0.0%	7.9%
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%
		\$6,503,911.46	100%		\$5,305,082.41	100%	81.6%



Superintendencia de Seguros y Reaseguros de Panamá

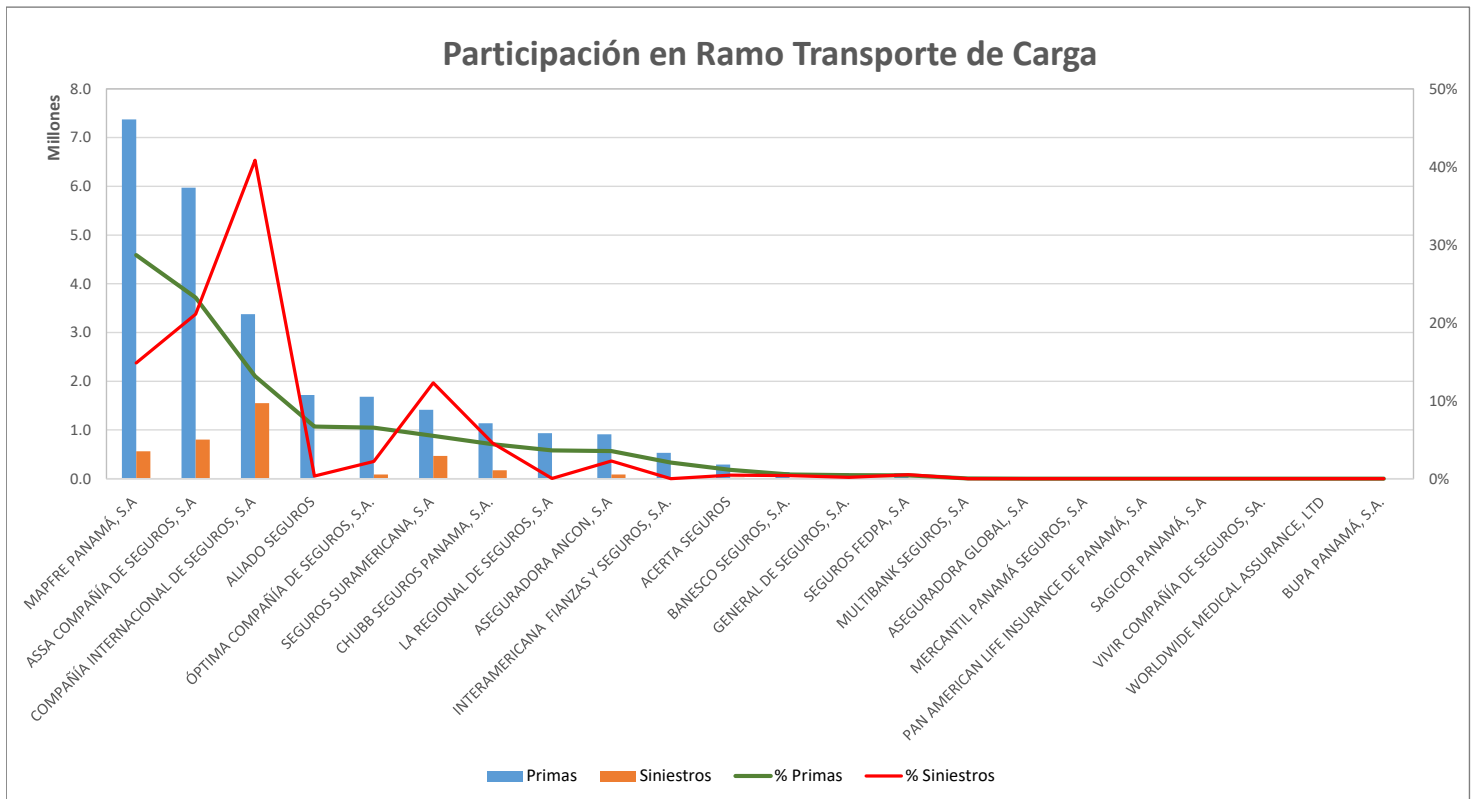
Participación de Mercado por Productos



TRANSPORTE DE CARGA

AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	7,373,066.22	28.7%	3	563,852.38	14.8%	7.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	5,973,524.10	23.2%	2	801,056.87	21.1%	13.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,377,045.91	13.1%	1	1,551,492.84	40.8%	45.9%
4	ALIADO SEGUROS	1,717,209.18	6.7%	11	13,189.00	0.3%	0.8%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,680,271.24	6.5%	7	83,897.32	2.2%	5.0%
6	SEGUROS SURAMERICANA, S.A	1,411,719.22	5.5%	4	466,610.51	12.3%	33.1%
7	CHUBB SEGUROS PANAMA, S.A.	1,139,095.00	4.4%	5	173,255.75	4.6%	15.2%
8	LA REGIONAL DE SEGUROS, S.A	932,238.13	3.6%	13	1,256.98	0.0%	0.1%
9	ASEGURADORA ANCON, S.A	910,503.45	3.5%	6	86,052.05	2.3%	9.5%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	530,235.27	2.1%	14	0.00	0.0%	0.0%
11	ACERTA SEGUROS	291,040.90	1.1%	9	17,407.16	0.5%	6.0%
12	BANESCO SEGUROS, S.A.	137,570.27	0.5%	10	15,487.35	0.4%	11.3%
13	GENERAL DE SEGUROS, S.A.	114,210.52	0.4%	12	6,036.16	0.2%	5.3%
14	SEGUROS FEDPA, S.A	112,115.62	0.4%	8	19,189.18	0.5%	17.1%
15	MULTIBANK SEGUROS, S.A	9,438.64	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		\$25,709,283.67	100%		\$3,798,783.55	100%	14.8%

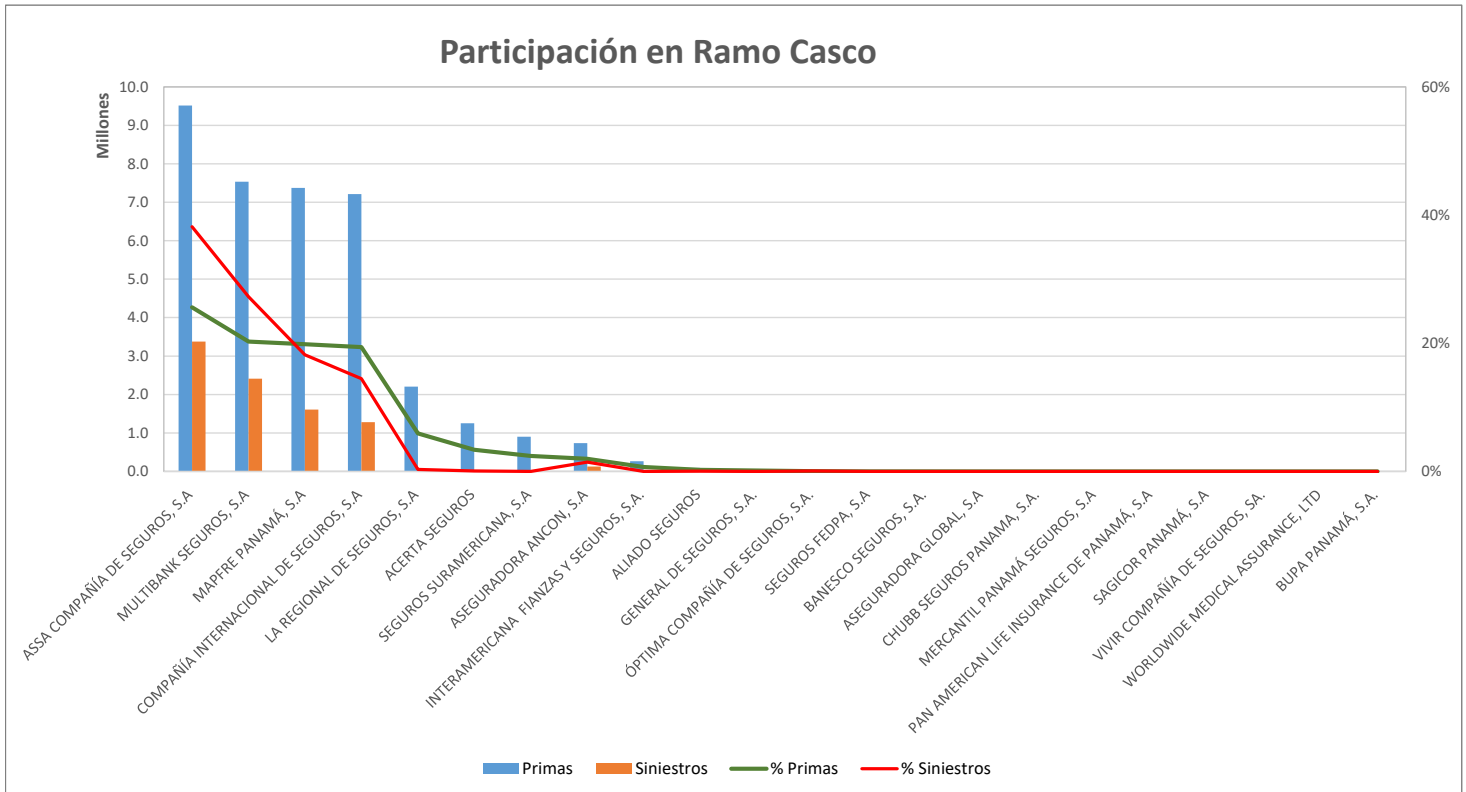


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE CASCO AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,514,240.06	25.6%	1	3,376,316.31	38.2%	35.5%
2	MULTIBANK SEGUROS, S.A	7,531,821.61	20.3%	2	2,409,723.32	27.2%	32.0%
3	MAPFRE PANAMÁ, S.A	7,374,764.23	19.8%	3	1,607,459.81	18.2%	21.8%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,211,692.32	19.4%	4	1,280,952.15	14.5%	17.8%
5	LA REGIONAL DE SEGUROS, S.A	2,206,015.88	5.9%	6	28,210.00	0.3%	1.3%
6	ACERTA SEGUROS	1,253,781.27	3.4%	8	4,940.00	0.1%	0.4%
7	SEGUROS SURAMERICANA, S.A	899,184.32	2.4%	11	0.00	0.0%	0.0%
8	ASEGURADORA ANCON, S.A	734,442.61	2.0%	5	126,918.34	1.4%	17.3%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	261,934.82	0.7%	12	0.00	0.0%	0.0%
10	ALIADO SEGUROS	92,722.83	0.2%	9	3,706.38	0.0%	4.0%
11	GENERAL DE SEGUROS, S.A.	54,786.32	0.1%	13	0.00	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	18,445.63	0.0%	7	5,223.19	0.1%	28.3%
13	SEGUROS FEDPA, S.A	4,677.54	0.0%	10	62.08	0.0%	1.3%
14	BANESCO SEGUROS, S.A.	900.00	0.0%	14	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	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		\$37,159,409.44	100%		\$8,843,511.58	100%	23.8%



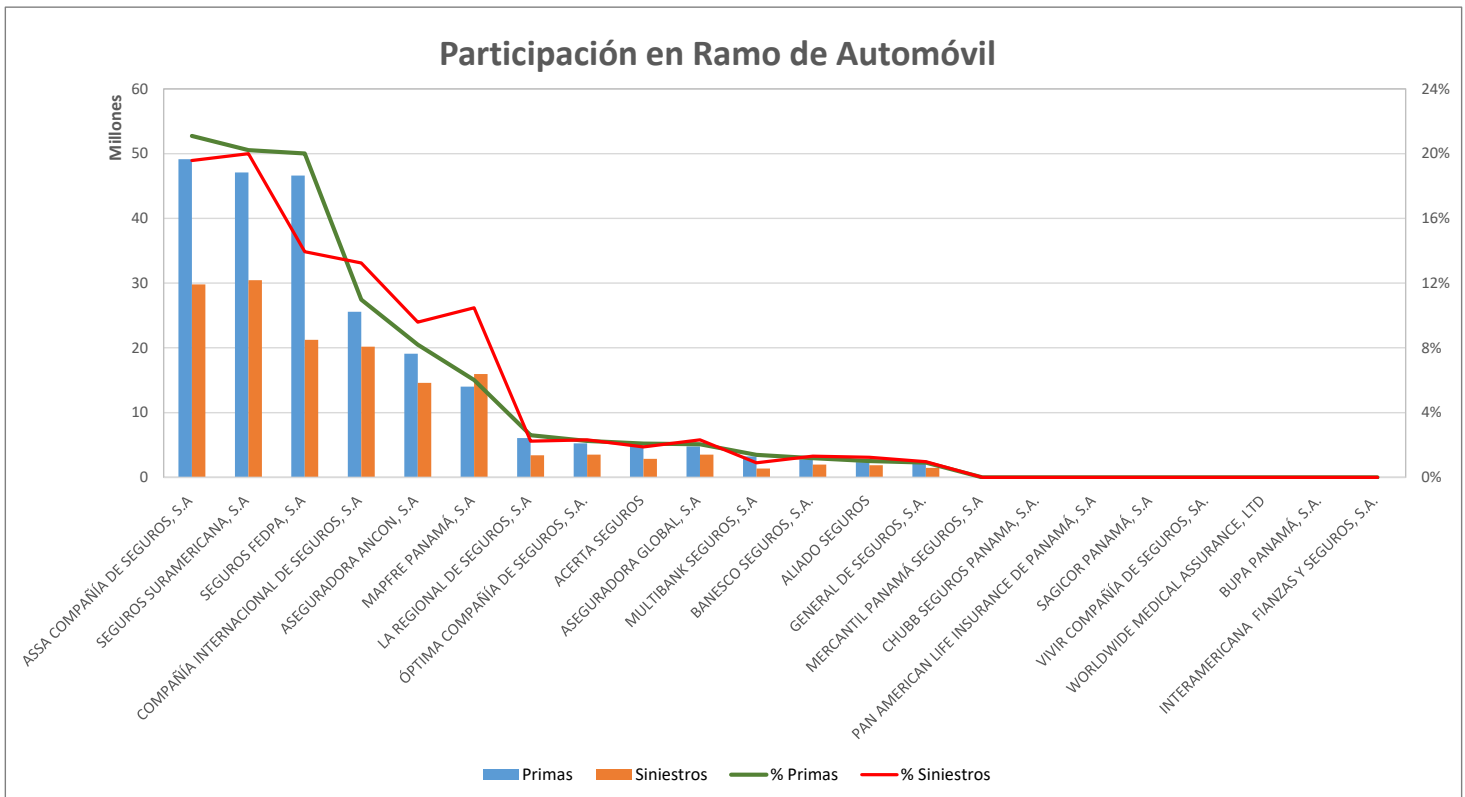
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	49,144,452.70	21.1%	2	29,812,119.71	19.6%	60.7%
2	SEGUROS SURAMERICANA, S.A	47,105,125.02	20.2%	1	30,451,174.35	20.0%	64.6%
3	SEGUROS FEDPA, S.A	46,606,063.72	20.0%	3	21,239,218.48	13.9%	45.6%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	25,566,476.27	11.0%	4	20,175,268.87	13.2%	78.9%
5	ASEGURADORA ANCON, S.A	19,099,656.81	8.2%	6	14,608,923.36	9.6%	76.5%
6	MAPFRE PANAMÁ, S.A	13,999,054.47	6.0%	5	15,944,831.99	10.5%	113.9%
7	LA REGIONAL DE SEGUROS, S.A	6,080,255.60	2.6%	9	3,410,829.71	2.2%	56.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	5,258,280.53	2.3%	7	3,527,291.33	2.3%	67.1%
9	ACERTA SEGUROS	4,874,070.42	2.1%	10	2,866,043.10	1.9%	58.8%
10	ASEGURADORA GLOBAL, S.A	4,781,438.23	2.1%	8	3,524,582.87	2.3%	73.7%
11	MULTIBANK SEGUROS, S.A	3,236,863.45	1.4%	14	1,375,319.84	0.9%	42.5%
12	BANESCO SEGUROS, S.A.	2,761,502.47	1.2%	11	1,988,553.14	1.3%	72.0%
13	ALIADO SEGUROS	2,345,441.69	1.0%	12	1,881,990.08	1.2%	80.2%
14	GENERAL DE SEGUROS, S.A.	2,121,197.14	0.9%	13	1,474,417.91	1.0%	69.5%
15	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	15	3,579.41	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		\$232,979,878.52	100%		\$152,284,144.15	100%	65.4%



Superintendencia de Seguros y Reaseguros de Panamá

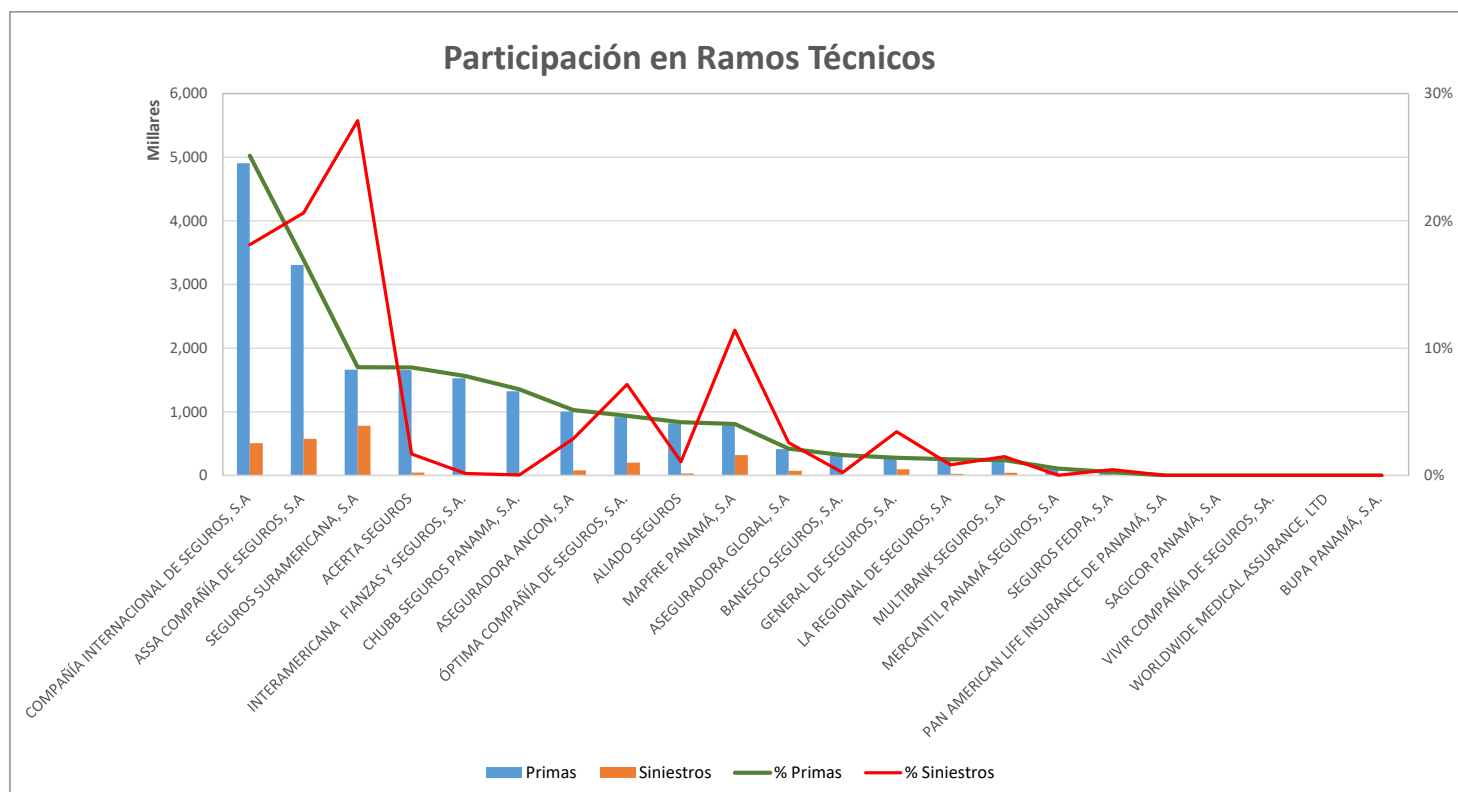
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,905,507.36	25.1%	3	507,113.46	18.1%	10.3%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,306,069.83	16.9%	2	576,999.48	20.6%	17.5%
3	SEGUROS SURAMERICANA, S.A	1,660,481.07	8.5%	1	780,075.06	27.9%	47.0%
4	ACERTA SEGUROS	1,656,044.24	8.5%	9	47,035.96	1.7%	2.8%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,524,990.20	7.8%	15	4,240.99	0.2%	0.3%
6	CHUBB SEGUROS PANAMA, S.A.	1,321,757.19	6.8%	16	979.08	0.0%	0.1%
7	ASEGURADORA ANCON, S.A	1,002,109.96	5.1%	7	80,728.74	2.9%	8.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	915,911.09	4.7%	5	199,791.66	7.1%	21.8%
9	ALIADO SEGUROS	817,494.83	4.2%	11	30,044.31	1.1%	3.7%
10	MAPFRE PANAMÁ, S.A	787,972.39	4.0%	4	319,362.67	11.4%	40.5%
11	ASEGURADORA GLOBAL, S.A	411,578.57	2.1%	8	71,758.39	2.6%	17.4%
12	BANESCO SEGUROS, S.A.	311,220.31	1.6%	14	6,280.17	0.2%	2.0%
13	GENERAL DE SEGUROS, S.A.	270,223.22	1.4%	6	96,165.82	3.4%	35.6%
14	LA REGIONAL DE SEGUROS, S.A	248,708.51	1.3%	12	23,263.79	0.8%	9.4%
15	MULTIBANK SEGUROS, S.A	235,237.75	1.2%	10	41,286.05	1.5%	17.6%
16	MERCANTIL PANAMÁ SEGUROS, S.A	104,973.46	0.5%	17	434.43	0.0%	0.4%
17	SEGUROS FEDPA, S.A	49,567.37	0.3%	13	12,736.82	0.5%	25.7%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, 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		\$19,529,847.35	100%		\$2,798,296.88	100%	14.3%



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



RESPONSABILIDAD CIVIL AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	11,343,830.68	29.1%	1	2,507,772.80	29.9%	22.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,524,402.11	21.9%	4	926,326.14	11.0%	10.9%
3	SEGUROS SURAMERICANA, S.A	4,196,937.87	10.8%	2	1,473,075.74	17.6%	35.1%
4	MAPFRE PANAMÁ, S.A	3,160,677.49	8.1%	3	1,348,868.78	16.1%	42.7%
5	ALIADO SEGUROS	2,239,211.92	5.8%	9	63,611.61	0.8%	2.8%
6	CHUBB SEGUROS PANAMA, S.A.	2,088,088.33	5.4%	6	618,805.08	7.4%	29.6%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,871,537.90	4.8%	5	753,028.74	9.0%	40.2%
8	ACERTA SEGUROS	1,648,808.66	4.2%	8	149,923.32	1.8%	9.1%
9	ASEGURADORA ANCON, S.A	1,219,768.00	3.1%	11	31,208.25	0.4%	2.6%
10	LA REGIONAL DE SEGUROS, S.A	775,011.79	2.0%	10	38,642.38	0.5%	5.0%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	612,635.48	1.6%	13	4,466.79	0.1%	0.7%
12	MERCANTIL PANAMÁ SEGUROS, S.A	394,550.96	1.0%	16	1,792.14	0.0%	0.5%
13	GENERAL DE SEGUROS, S.A.	387,548.70	1.0%	12	24,560.48	0.3%	6.3%
14	BANESCO SEGUROS, S.A.	270,784.13	0.7%	7	440,749.20	5.3%	162.8%
15	SEGUROS FEDPA, S.A	110,060.75	0.3%	15	3,683.62	0.0%	3.3%
16	MULTIBANK SEGUROS, S.A	83,407.21	0.2%	14	3,931.44	0.0%	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		\$38,927,261.98	100%		\$8,390,446.51	100%	21.6%



Superintendencia de Seguros y Reaseguros de Panamá

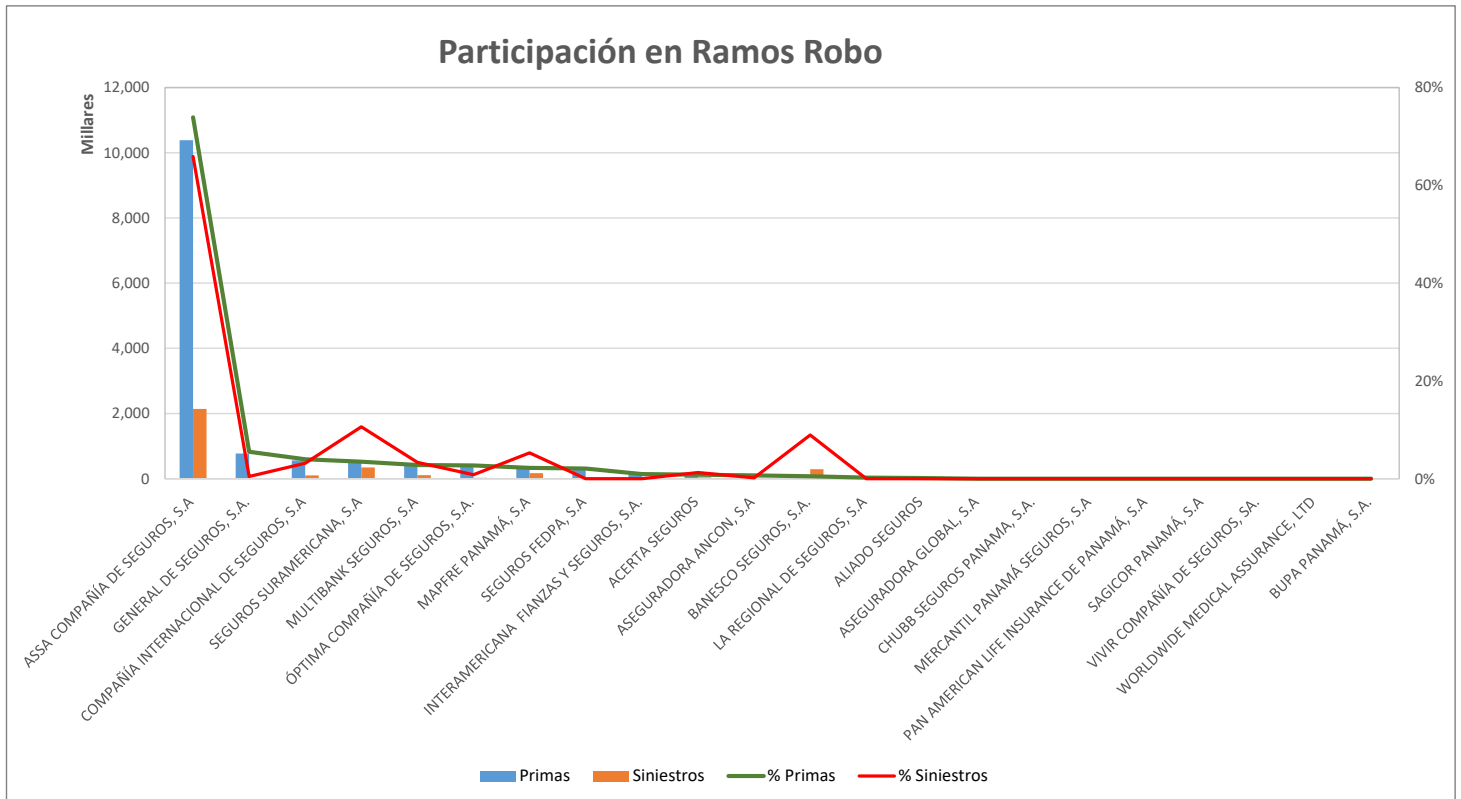
Participación de Mercado por Productos



RAMO DE ROBO

AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	10,386,554.74	73.9%	1	2,143,123.42	65.9%	20.6%
2	GENERAL DE SEGUROS, S.A.	774,461.02	5.5%	9	14,666.85	0.5%	1.9%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	560,679.57	4.0%	6	103,114.80	3.2%	18.4%
4	SEGUROS SURAMERICANA, S.A	490,198.96	3.5%	2	345,270.50	10.6%	70.4%
5	MULTIBANK SEGUROS, S.A	395,295.42	2.8%	5	107,948.18	3.3%	27.3%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	381,290.63	2.7%	8	25,858.33	0.8%	6.8%
7	MAPFRE PANAMÁ, S.A	307,777.11	2.2%	4	172,063.99	5.3%	55.9%
8	SEGUROS FEDPA, S.A	292,422.31	2.1%	12	212.29	0.0%	0.1%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	134,592.77	1.0%	13	0.00	0.0%	0.0%
10	ACERTA SEGUROS	116,902.13	0.8%	7	41,486.73	1.3%	35.5%
11	ASEGURADORA ANCON, S.A	95,698.20	0.7%	10	6,002.22	0.2%	6.3%
12	BANESCO SEGUROS, S.A.	66,848.27	0.5%	3	291,422.87	9.0%	435.9%
13	LA REGIONAL DE SEGUROS, S.A	30,307.19	0.2%	14	0.00	0.0%	0.0%
14	ALIADO SEGUROS	20,197.23	0.1%	11	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		\$14,053,225.55	100%		\$3,251,609.28	100%	23.1%



Superintendencia de Seguros y Reaseguros de Panamá

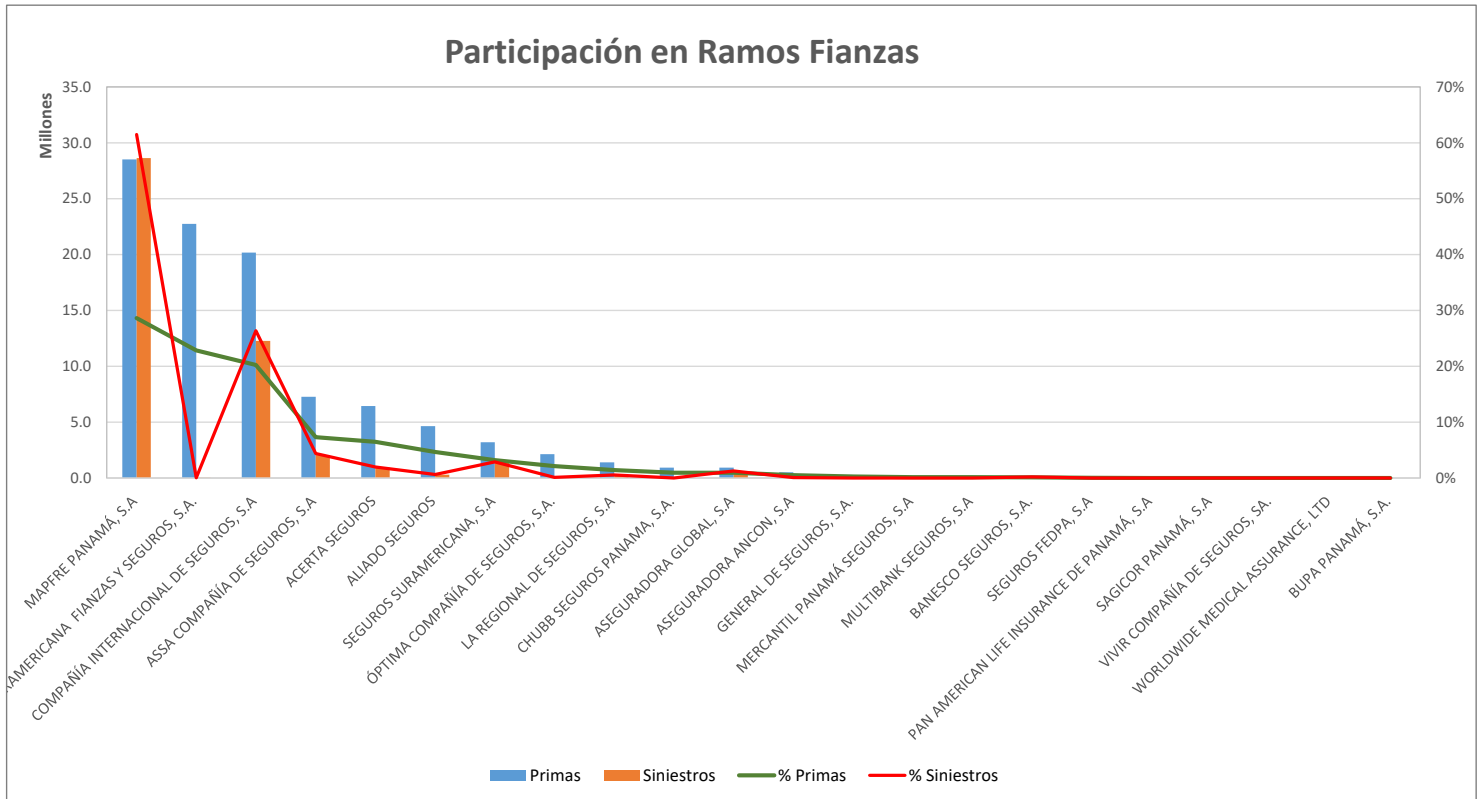
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	28,517,374.45	28.6%	1	28,630,383.66	61.5%	100.4%
2	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	22,744,192.86	22.8%	12	22,825.15	0.0%	0.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	20,173,282.80	20.2%	2	12,268,093.86	26.3%	60.8%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	7,267,651.66	7.3%	3	2,048,174.21	4.4%	28.2%
5	ACERTA SEGUROS	6,446,080.68	6.5%	5	927,273.02	2.0%	14.4%
6	ALIADO SEGUROS	4,641,681.69	4.7%	7	299,605.13	0.6%	6.5%
7	SEGUROS SURAMERICANA, S.A	3,194,340.51	3.2%	4	1,351,523.95	2.9%	42.3%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,127,398.73	2.1%	10	45,492.53	0.1%	2.1%
9	LA REGIONAL DE SEGUROS, S.A	1,406,900.39	1.4%	8	249,304.50	0.5%	17.7%
10	CHUBB SEGUROS PANAMA, S.A.	932,186.45	0.9%	14	0.00	0.0%	0.0%
11	ASEGURADORA GLOBAL, S.A	927,154.20	0.9%	6	591,311.45	1.3%	63.8%
12	ASEGURADORA ANCON, S.A	515,383.76	0.5%	11	41,076.66	0.1%	8.0%
13	GENERAL DE SEGUROS, S.A.	282,852.82	0.3%	15	0.00	0.0%	0.0%
14	MERCANTIL PANAMÁ SEGUROS, S.A	152,866.51	0.2%	16	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	148,673.00	0.1%	17	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	107,738.20	0.1%	9	97,812.03	0.2%	90.8%
17	SEGUROS FEDPA, S.A	55,802.67	0.1%	13	223.35	0.0%	0.4%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$99,641,561.38	100%		\$46,573,099.50	100%	46.7%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 30 DE SEPTIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,312,601.26	23.1%	1	9,818,868.51	57.3%	50.8%
2	GENERAL DE SEGUROS, S.A.	18,572,961.45	22.2%	3	1,378,057.09	8.0%	7.4%
3	MAPFRE PANAMÁ, S.A	14,733,727.86	17.6%	2	2,460,689.35	14.4%	16.7%
4	ALIADO SEGUROS	9,483,327.26	11.3%	9	122,546.53	0.7%	1.3%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	8,044,675.55	9.6%	5	668,717.11	3.9%	8.3%
6	SEGUROS SURAMERICANA, S.A	3,892,544.81	4.7%	8	367,165.52	2.1%	9.4%
7	MERCANTIL PANAMÁ SEGUROS, S.A	3,816,229.14	4.6%	7	378,991.24	2.2%	9.9%
8	ASEGURADORA GLOBAL, S.A	2,141,109.02	2.6%	10	47,430.95	0.3%	2.2%
9	ASEGURADORA ANCON, S.A	1,120,949.01	1.3%	11	37,713.09	0.2%	3.4%
10	MULTIBANK SEGUROS, S.A	1,066,215.12	1.3%	6	652,503.64	3.8%	61.2%
11	ACERTA SEGUROS	524,539.94	0.6%	15	11.58	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	496,438.89	0.6%	4	1,173,437.50	6.8%	236.4%
13	LA REGIONAL DE SEGUROS, S.A	305,885.36	0.4%	13	12,567.09	0.1%	4.1%
14	BANESCO SEGUROS, S.A.	36,245.55	0.0%	14	7,090.38	0.0%	19.6%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	16,914.65	0.0%	12	13,856.10	0.1%	81.9%
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		\$83,564,364.87	100%		\$17,139,645.68	100%	20.5%

Participación en Otros Ramos

