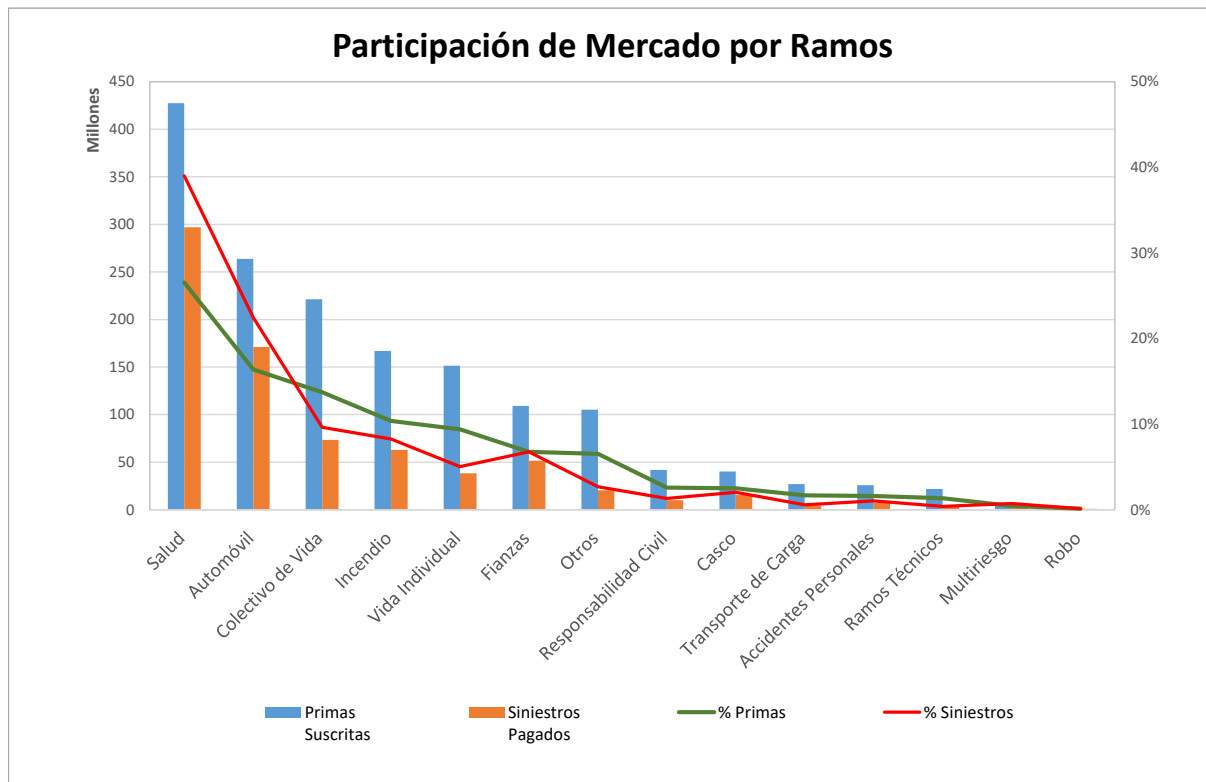


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE OCTUBRE DE 2024

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	427,450,371.34	26.5%	1	297,037,403.81	39.0%	69.5%
2	Automóvil	263,796,877.84	16.4%	2	171,029,325.94	22.5%	64.8%
3	Colectivo de Vida	221,220,663.60	13.7%	3	73,362,278.77	9.6%	33.2%
4	Incendio	167,035,148.16	10.4%	4	62,922,216.92	8.3%	37.7%
5	Vida Individual	151,360,367.07	9.4%	6	38,297,664.63	5.0%	25.3%
6	Fianzas	109,069,037.00	6.8%	5	51,463,966.00	6.8%	47.2%
7	Otros	105,214,129.00	6.5%	7	20,457,495.72	2.7%	19.4%
8	Responsabilidad Civil	41,830,494.51	2.6%	9	9,989,146.16	1.3%	23.9%
9	Casco	40,201,755.29	2.5%	8	15,494,648.43	2.0%	38.5%
10	Transporte de Carga	27,036,668.79	1.7%	12	4,282,965.94	0.6%	15.8%
11	Accidentes Personales	25,709,932.55	1.6%	10	7,819,731.97	1.0%	30.4%
12	Ramos Técnicos	21,852,534.35	1.4%	13	2,958,926.52	0.4%	13.5%
13	Multiriesgo	7,100,177.72	0.4%	11	5,615,465.66	0.7%	79.1%
14	Robo	1,925,794.29	0.1%	14	940,341.13	0.1%	48.8%
TOTAL		\$1,610,803,951.51	100%		\$761,671,577.60	100%	47.3%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

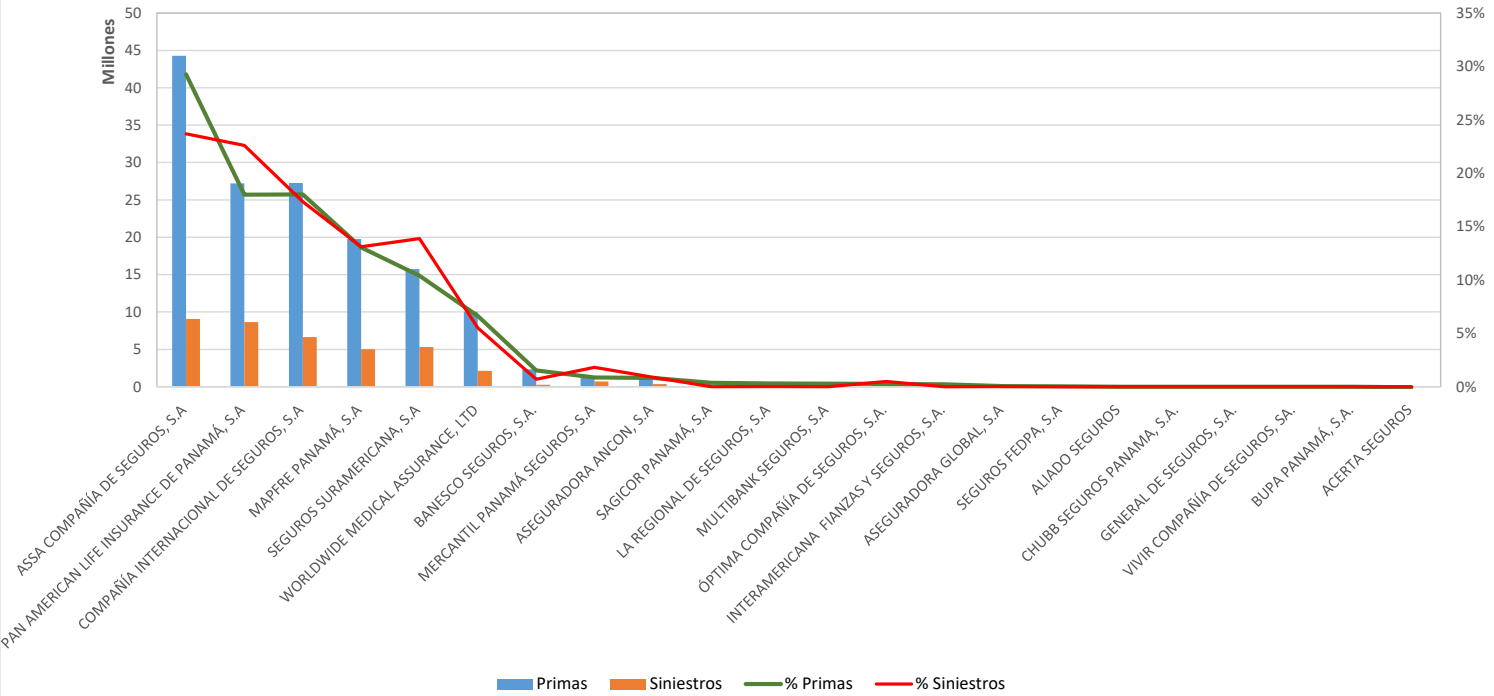


VIDA INDIVIDUAL

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	44,283,018.90	29.3%	1	9,070,710.05	23.7%	20.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	27,253,177.87	18.0%	3	6,633,510.40	17.3%	24.3%
3	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	27,211,579.16	18.0%	2	8,653,130.04	22.6%	31.8%
4	MAPFRE PANAMÁ, S.A	19,748,967.10	13.0%	5	5,017,901.04	13.1%	25.4%
5	SEGUROS SURAMERICANA, S.A	15,741,480.35	10.4%	4	5,309,066.07	13.9%	33.7%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	10,025,671.62	6.6%	6	2,115,995.00	5.5%	21.1%
7	BANESCO SEGUROS, S.A.	2,324,029.35	1.5%	9	266,050.00	0.7%	11.4%
8	MERCANTIL PANAMÁ SEGUROS, S.A	1,301,935.86	0.9%	7	694,035.04	1.8%	53.3%
9	ASEGURADORA ANCON, S.A	1,241,843.15	0.8%	8	340,999.99	0.9%	27.5%
10	SAGICOR PANAMÁ, S.A	566,613.77	0.4%	14	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	454,913.34	0.3%	11	7,490.00	0.0%	1.6%
12	MULTIBANK SEGUROS, S.A	437,422.91	0.3%	15	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	392,793.57	0.3%	10	184,600.00	0.5%	47.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	326,296.77	0.2%	13	1,177.00	0.0%	0.4%
15	ASEGURADORA GLOBAL, S.A	89,031.66	0.1%	12	3,000.00	0.0%	3.4%
16	SEGUROS FEDPA, S.A	42,149.82	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	-80,558.13	-0.1%	22	0.00	0.0%	0.0%
TOTAL		\$151,360,367.07	100%		\$38,297,664.63	100%	25.3%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

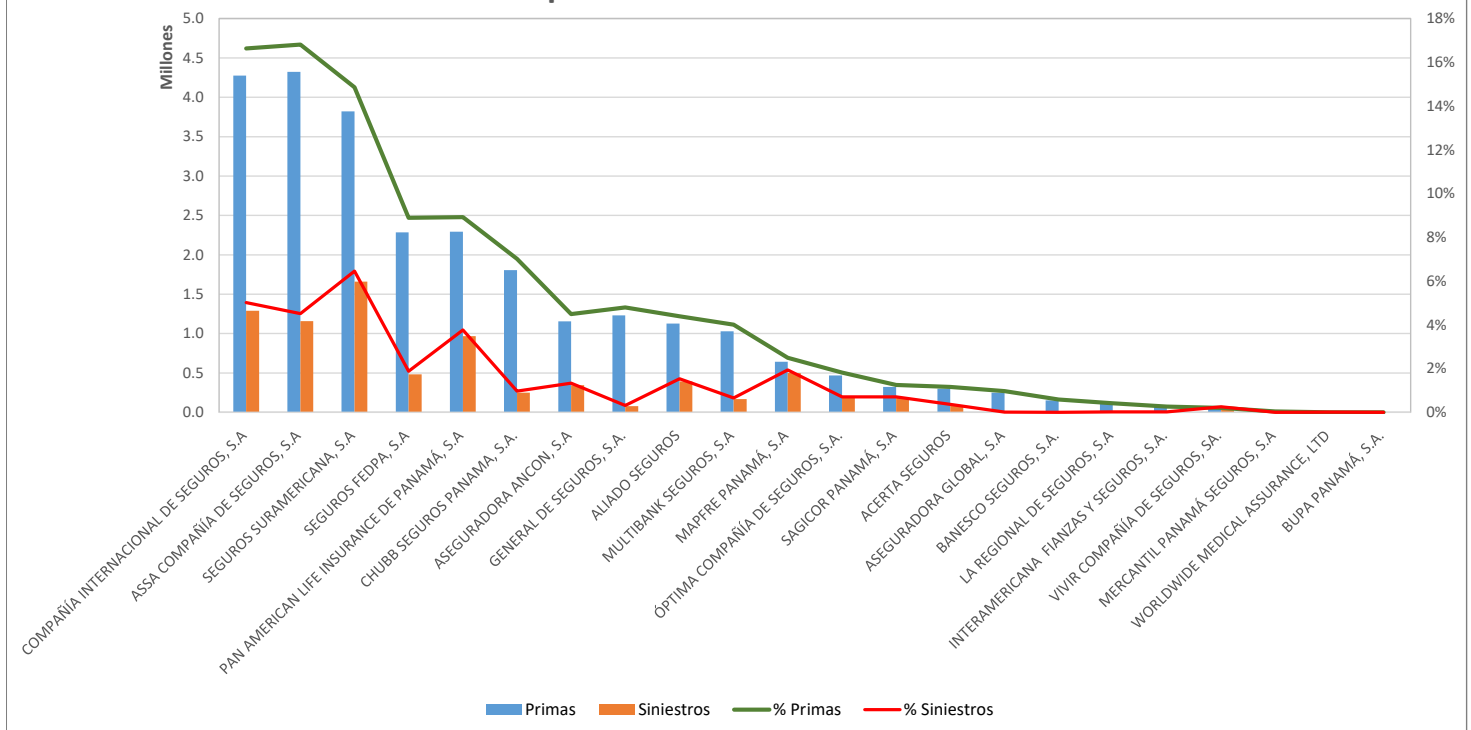


ACCIDENTES PERSONALES

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	4,321,824.05	16.8%	3	1,158,836.42	4.5%	26.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,275,907.24	16.6%	2	1,288,785.76	5.0%	30.1%
3	SEGUROS SURAMERICANA, S.A	3,820,410.76	14.9%	1	1,659,450.85	6.5%	43.4%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	2,293,926.69	8.9%	4	966,586.51	3.8%	42.1%
5	SEGUROS FEDPA, S.A	2,284,776.96	8.9%	6	482,327.20	1.9%	21.1%
6	CHUBB SEGUROS PANAMA, S.A.	1,804,363.03	7.0%	9	248,627.92	1.0%	13.8%
7	GENERAL DE SEGUROS, S.A.	1,231,751.79	4.8%	14	79,463.00	0.3%	6.5%
8	ASEGURADORA ANCON, S.A	1,155,080.11	4.5%	8	343,440.32	1.3%	29.7%
9	ALIADO SEGUROS	1,128,063.37	4.4%	7	393,702.74	1.5%	34.9%
10	MULTIBANK SEGUROS, S.A	1,029,402.87	4.0%	12	167,680.60	0.7%	16.3%
11	MAPFRE PANAMÁ, S.A	641,114.67	2.5%	5	497,623.83	1.9%	77.6%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	467,404.86	1.8%	10	182,299.50	0.7%	39.0%
13	SAGICOR PANAMÁ, S.A	322,195.80	1.3%	11	181,863.06	0.7%	56.4%
14	ACERTA SEGUROS	299,553.44	1.2%	13	92,653.57	0.4%	30.9%
15	ASEGURADORA GLOBAL, S.A	248,650.73	1.0%	18	2,000.00	0.0%	0.8%
16	BANESCO SEGUROS, S.A.	151,083.61	0.6%	20	219.33	0.0%	0.1%
17	LA REGIONAL DE SEGUROS, S.A	105,479.55	0.4%	16	6,013.50	0.0%	5.7%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	68,237.18	0.3%	19	1,392.87	0.0%	2.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	50,819.03	0.2%	15	64,572.55	0.3%	127.1%
20	MERCANTIL PANAMÁ SEGUROS, S.A	9,886.81	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	2,192.44	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$25,709,933	100%		\$7,819,731.97	100%	30.4%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

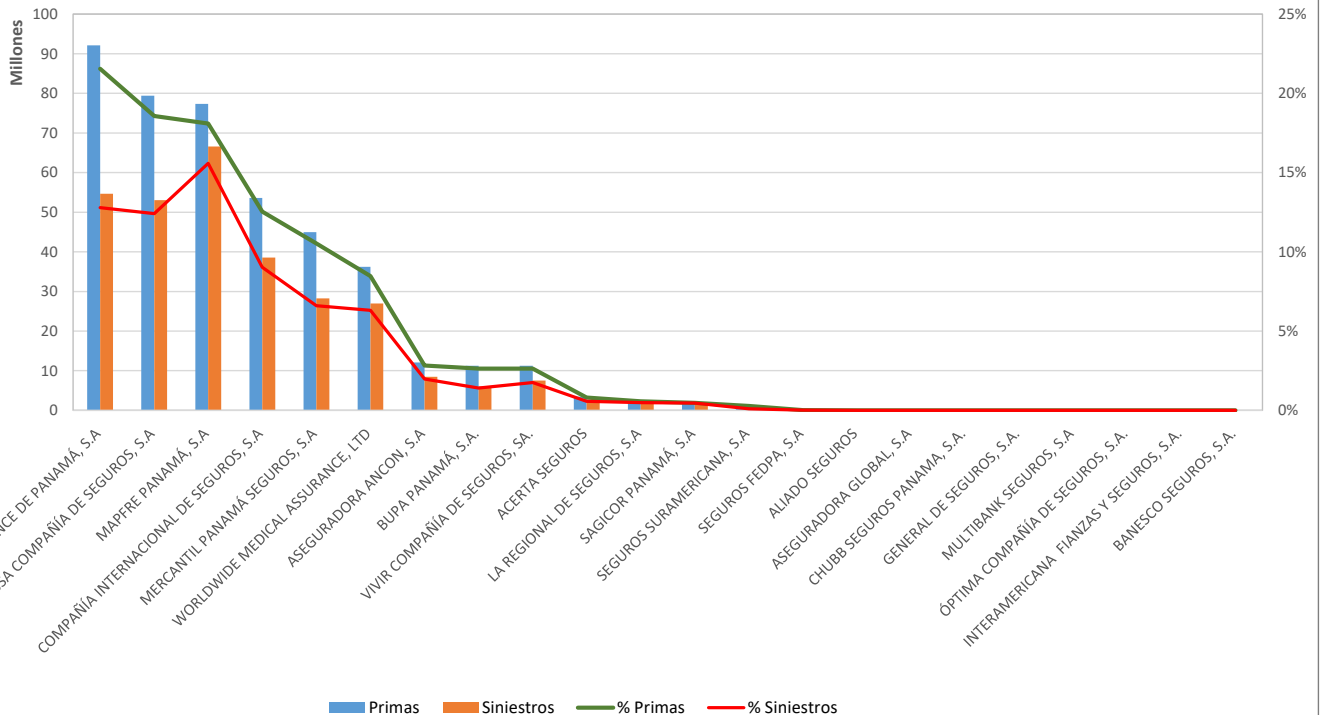


SALUD

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	92,114,085.51	21.5%	2	54,654,750.11	12.8%	59.3%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	79,375,124.65	18.6%	3	53,042,579.17	12.4%	66.8%
3	MAPFRE PANAMÁ, S.A	77,317,183.08	18.1%	1	66,603,943.51	15.6%	86.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	53,603,655.18	12.5%	4	38,552,717.33	9.0%	71.9%
5	MERCANTIL PANAMÁ SEGUROS, S.A	44,991,240.28	10.5%	5	28,231,931.81	6.6%	62.7%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	36,197,016.79	8.5%	6	26,956,769.59	6.3%	74.5%
7	ASEGURADORA ANCON, S.A	12,107,699.92	2.8%	7	8,478,590.37	2.0%	70.0%
8	VIVIR COMPAÑÍA DE SEGUROS, S.A.	11,276,684.08	2.6%	8	7,510,950.47	1.8%	66.6%
9	BUPA PANAMÁ, S.A.	11,275,054.70	2.6%	9	5,989,687.37	1.4%	53.1%
10	ACERTA SEGUROS	3,470,946.58	0.8%	10	2,426,101.69	0.6%	69.9%
11	LA REGIONAL DE SEGUROS, S.A	2,449,670.74	0.6%	11	2,073,406.33	0.5%	84.6%
12	SAGICOR PANAMÁ, S.A	2,042,541.76	0.5%	12	1,991,796.05	0.5%	97.5%
13	SEGUROS SURAMERICANA, S.A	1,184,199.07	0.3%	13	443,444.29	0.1%	37.4%
14	SEGUROS FEDPA, S.A	45,945.95	0.0%	14	80,735.72	0.0%	175.7%
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		\$427,450,371.34	100%		\$297,037,403.81	100%	69.5%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

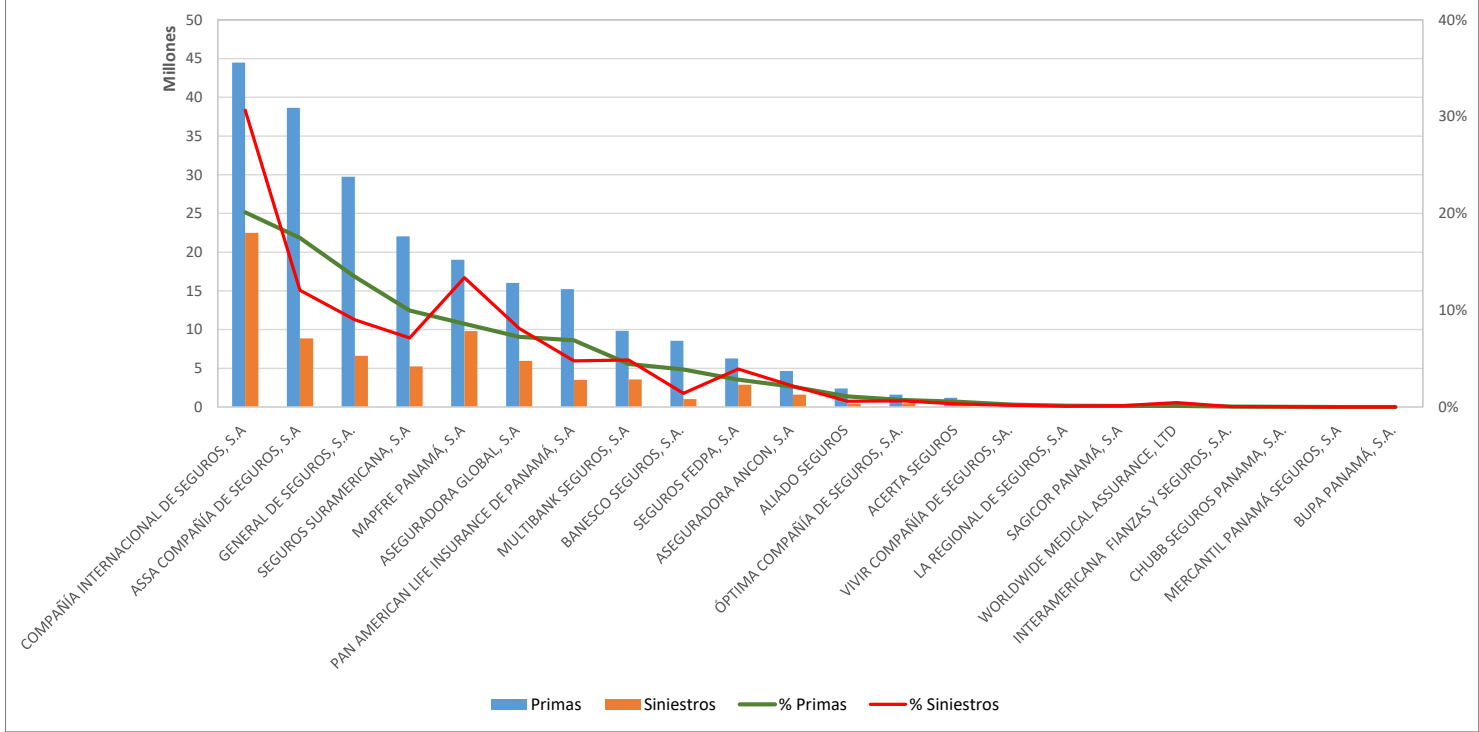


COLECTIVO DE VIDA

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	44,497,238.75	20.1%	1	22,495,538.69	30.7%	50.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	38,637,235.33	17.5%	3	8,856,545.37	12.1%	22.9%
3	GENERAL DE SEGUROS, S.A.	29,754,000.10	13.4%	4	6,605,215.96	9.0%	22.2%
4	SEGUROS SURAMERICANA, S.A	22,044,382.02	10.0%	6	5,242,801.15	7.1%	23.8%
5	MAPFRE PANAMÁ, S.A	19,009,682.22	8.6%	2	9,808,078.16	13.4%	51.6%
6	ASEGURADORA GLOBAL, S.A	16,030,378.60	7.2%	5	5,959,080.56	8.1%	37.2%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	15,235,343.70	6.9%	8	3,505,067.86	4.8%	23.0%
8	MULTIBANK SEGUROS, S.A	9,829,706.45	4.4%	7	3,567,741.92	4.9%	36.3%
9	BANESCO SEGUROS, S.A.	8,562,736.75	3.9%	11	1,034,969.75	1.4%	12.1%
10	SEGUROS FEDPA, S.A	6,275,760.41	2.8%	9	2,873,928.59	3.9%	45.8%
11	ASEGURADORA ANCON, S.A	4,647,457.56	2.1%	10	1,590,677.65	2.2%	34.2%
12	ALIADO SEGUROS	2,402,509.94	1.1%	13	436,562.28	0.6%	18.2%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,607,825.57	0.7%	12	472,028.02	0.6%	29.4%
14	ACERTA SEGUROS	1,200,032.83	0.5%	15	238,821.49	0.3%	19.9%
15	VIVIR COMPAÑÍA DE SEGUROS, S.A.	531,328.57	0.2%	16	132,585.17	0.2%	25.0%
16	LA REGIONAL DE SEGUROS, S.A	290,982.67	0.1%	18	63,097.64	0.1%	21.7%
17	SAGICOR PANAMÁ, S.A	249,429.30	0.1%	17	95,577.07	0.1%	38.3%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	234,533.48	0.1%	14	338,816.89	0.5%	144.5%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	111,355.80	0.1%	19	29,309.01	0.0%	26.3%
20	CHUBB SEGUROS PANAMA, S.A.	68,743.55	0.0%	20	15,835.54	0.0%	23.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$221,220,663.60	100%		\$73,362,278.77	100%	33.2%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

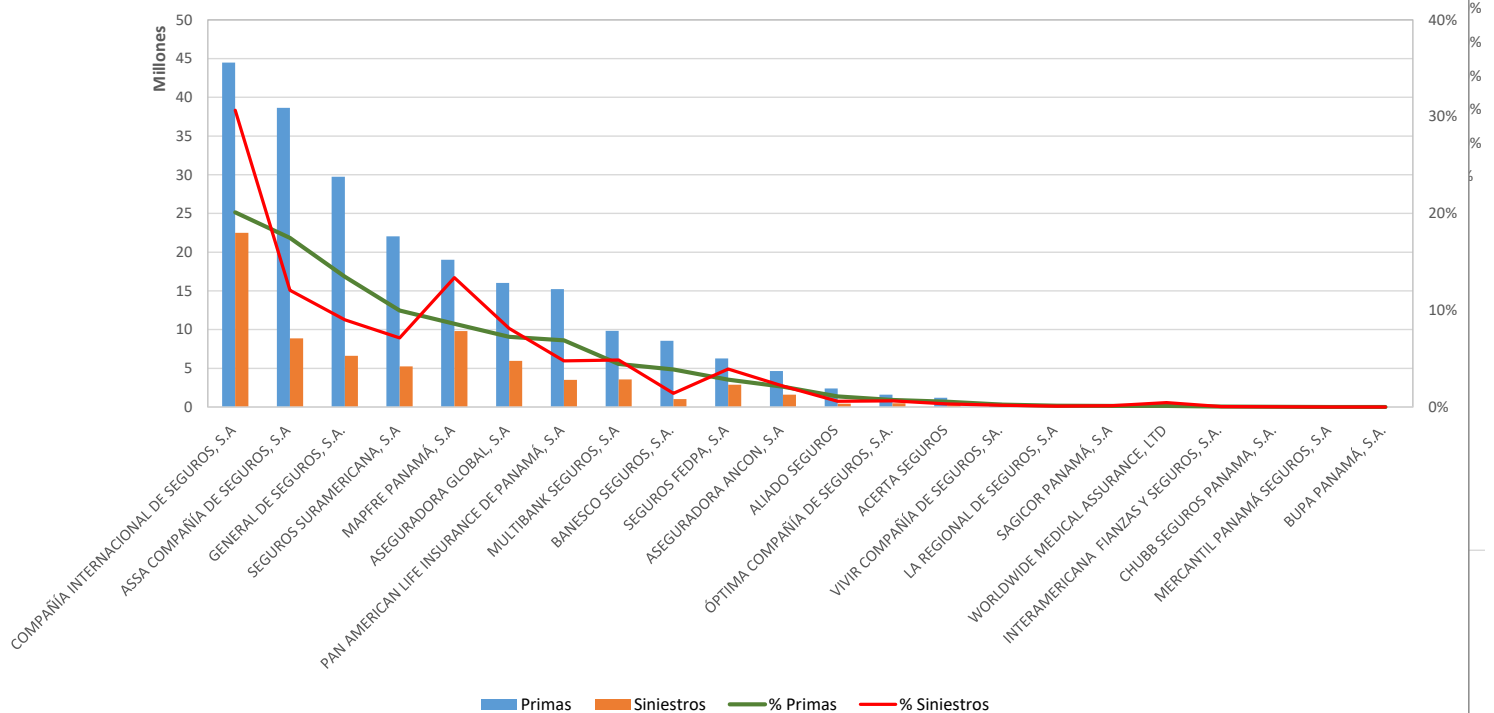


INCENDIO

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	70,452,566.15	42.2%	1	32,613,734.55	51.8%	46.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	26,556,744.96	15.9%	2	16,608,788.89	26.4%	62.5%
3	SEGUROS SURAMERICANA, S.A	20,946,551.34	12.5%	3	7,718,868.57	12.3%	36.9%
4	MAPFRE PANAMÁ, S.A	14,284,216.11	8.6%	4	2,235,380.41	3.6%	15.6%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	6,066,046.46	3.6%	5	934,149.15	1.5%	15.4%
6	ASEGURADORA ANCON, S.A	5,906,587.13	3.5%	10	388,374.96	0.6%	6.6%
7	GENERAL DE SEGUROS, S.A.	5,319,459.29	3.2%	7	517,102.86	0.8%	9.7%
8	ACERTA SEGUROS	4,227,920.18	2.5%	6	691,273.08	1.1%	16.4%
9	CHUBB SEGUROS PANAMA, S.A.	2,918,102.95	1.7%	8	456,141.75	0.7%	15.6%
10	ALIADO SEGUROS	2,801,467.58	1.7%	11	150,651.17	0.2%	5.4%
11	ASEGURADORA GLOBAL, S.A	2,382,285.12	1.4%	12	58,487.94	0.1%	2.5%
12	BANESCO SEGUROS, S.A.	1,641,813.98	1.0%	9	419,795.63	0.7%	25.6%
13	MULTIBANK SEGUROS, S.A	1,212,401.12	0.7%	14	48,439.91	0.1%	4.0%
14	LA REGIONAL DE SEGUROS, S.A	1,048,636.88	0.6%	13	51,790.34	0.1%	4.9%
15	SEGUROS FEDPA, S.A	502,227.01	0.3%	16	13,600.84	0.0%	2.7%
16	MERCANTIL PANAMÁ SEGUROS, S.A	449,993.39	0.3%	15	15,636.87	0.0%	3.5%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	318,128.51	0.2%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$167,035,148.16	100%		\$62,922,216.92	100%	37.7%

Participación en Ramo de Incendio



Superintendencia de Seguros y Reaseguros de Panamá

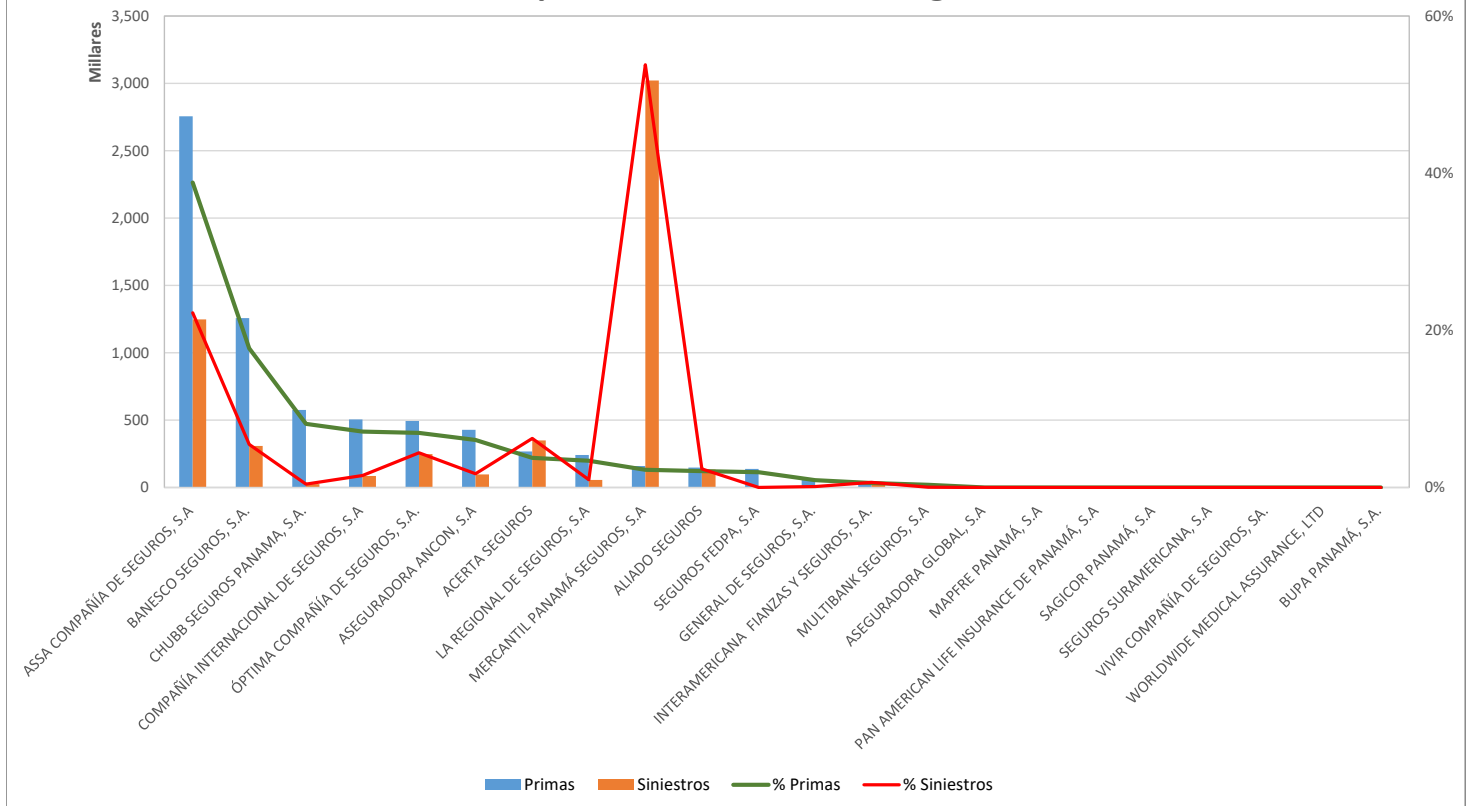
Participación de Mercado por Productos



MULTIRIESGO AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,755,338.73	38.8%	2	1,248,451.80	22.2%	45.3%
2	BANESCO SEGUROS, S.A.	1,257,690.29	17.7%	4	307,812.62	5.5%	24.5%
3	CHUBB SEGUROS PANAMA, S.A.	575,232.20	8.1%	11	24,355.48	0.4%	4.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	505,732.05	7.1%	8	84,938.78	1.5%	16.8%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	493,042.59	6.9%	5	247,585.62	4.4%	50.2%
6	ASEGURADORA ANCON, S.A	428,838.52	6.0%	7	97,375.18	1.7%	22.7%
7	ACERTA SEGUROS	267,702.74	3.8%	3	350,128.27	6.2%	130.8%
8	LA REGIONAL DE SEGUROS, S.A	240,947.26	3.4%	9	56,039.36	1.0%	23.3%
9	MERCANTIL PANAMÁ SEGUROS, S.A	159,452.03	2.2%	1	3,020,875.38	53.8%	1894.5%
10	ALIADO SEGUROS	147,365.79	2.1%	6	133,120.03	2.4%	90.3%
11	SEGUROS FEDPA, S.A	137,253.63	1.9%	14	350.00	0.0%	0.3%
12	GENERAL DE SEGUROS, S.A.	66,564.04	0.9%	12	6,944.21	0.1%	10.4%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	40,214.92	0.6%	10	35,741.97	0.6%	88.9%
14	MULTIBANK SEGUROS, S.A	24,802.93	0.3%	13	1,746.96	0.0%	7.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	MAPFRE PANAMÁ, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SEGUROS SURAMERICANA, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
		\$7,100,177.72	100%		\$5,615,465.66	100%	79.1%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

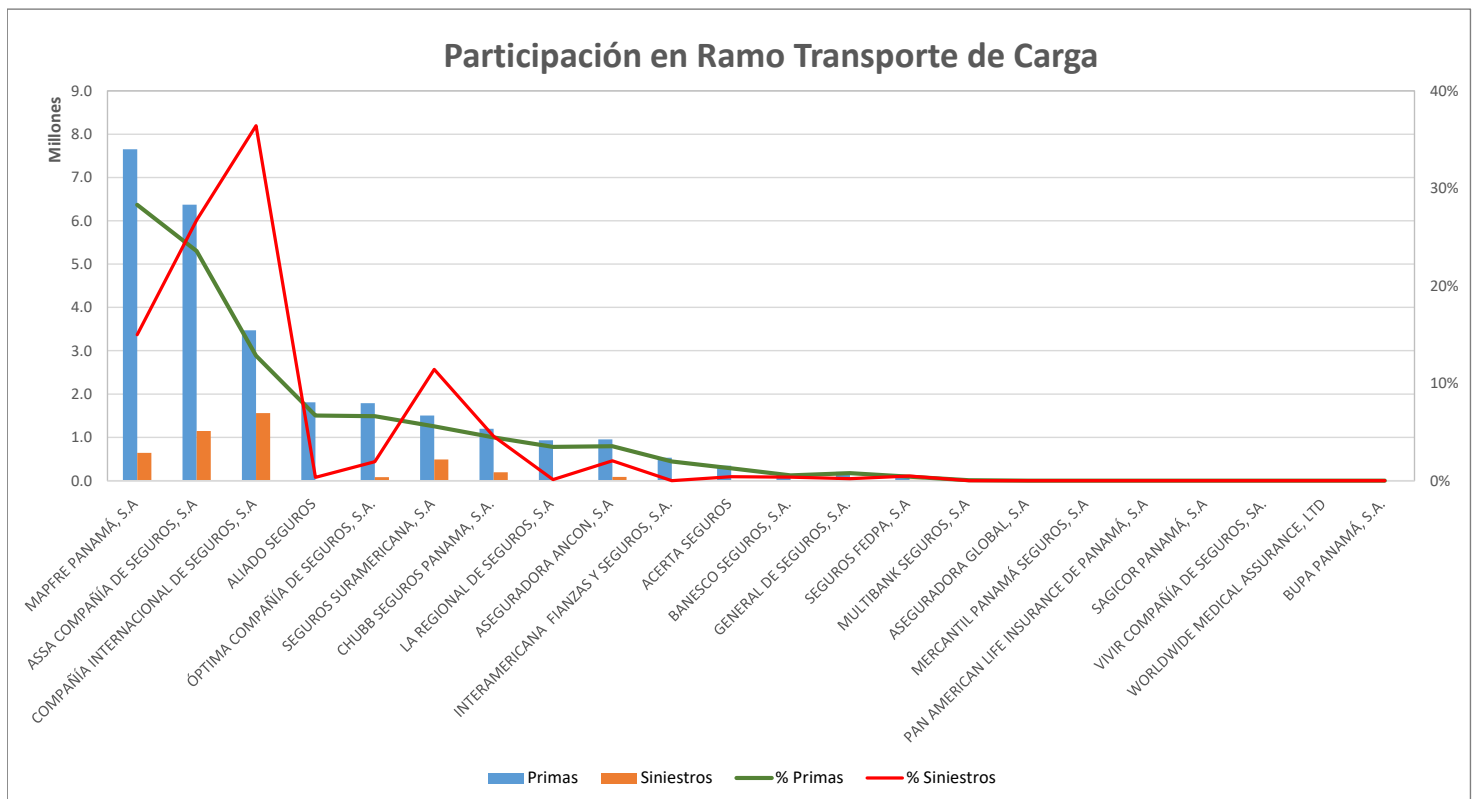


TRANSPORTE DE CARGA

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	7,653,042.76	28.3%	3	641,666.95	15.0%	8.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	6,372,445.08	23.6%	2	1,145,195.19	26.7%	18.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,469,646.28	12.8%	1	1,560,109.28	36.4%	45.0%
4	ALIADO SEGUROS	1,809,383.31	6.7%	11	14,653.50	0.3%	0.8%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,791,380.00	6.6%	7	83,397.32	1.9%	4.7%
6	SEGUROS SURAMERICANA, S.A	1,504,734.20	5.6%	4	489,110.51	11.4%	32.5%
7	CHUBB SEGUROS PANAMA, S.A.	1,198,028.60	4.4%	5	194,548.45	4.5%	16.2%
8	ASEGURADORA ANCON, S.A	952,951.29	3.5%	6	87,686.24	2.0%	9.2%
9	LA REGIONAL DE SEGUROS, S.A	934,691.43	3.5%	13	4,433.28	0.1%	0.5%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	531,049.37	2.0%	14	0.00	0.0%	0.0%
11	ACERTA SEGUROS	345,418.42	1.3%	9	17,407.16	0.4%	5.0%
12	GENERAL DE SEGUROS, S.A.	206,075.90	0.8%	12	9,154.83	0.2%	4.4%
13	BANESCO SEGUROS, S.A.	145,457.95	0.5%	10	15,704.55	0.4%	10.8%
14	SEGUROS FEDPA, S.A	112,677.97	0.4%	8	19,898.68	0.5%	17.7%
15	MULTIBANK SEGUROS, S.A	9,686.23	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		\$27,036,668.79	100%		\$4,282,965.94	100%	15.8%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

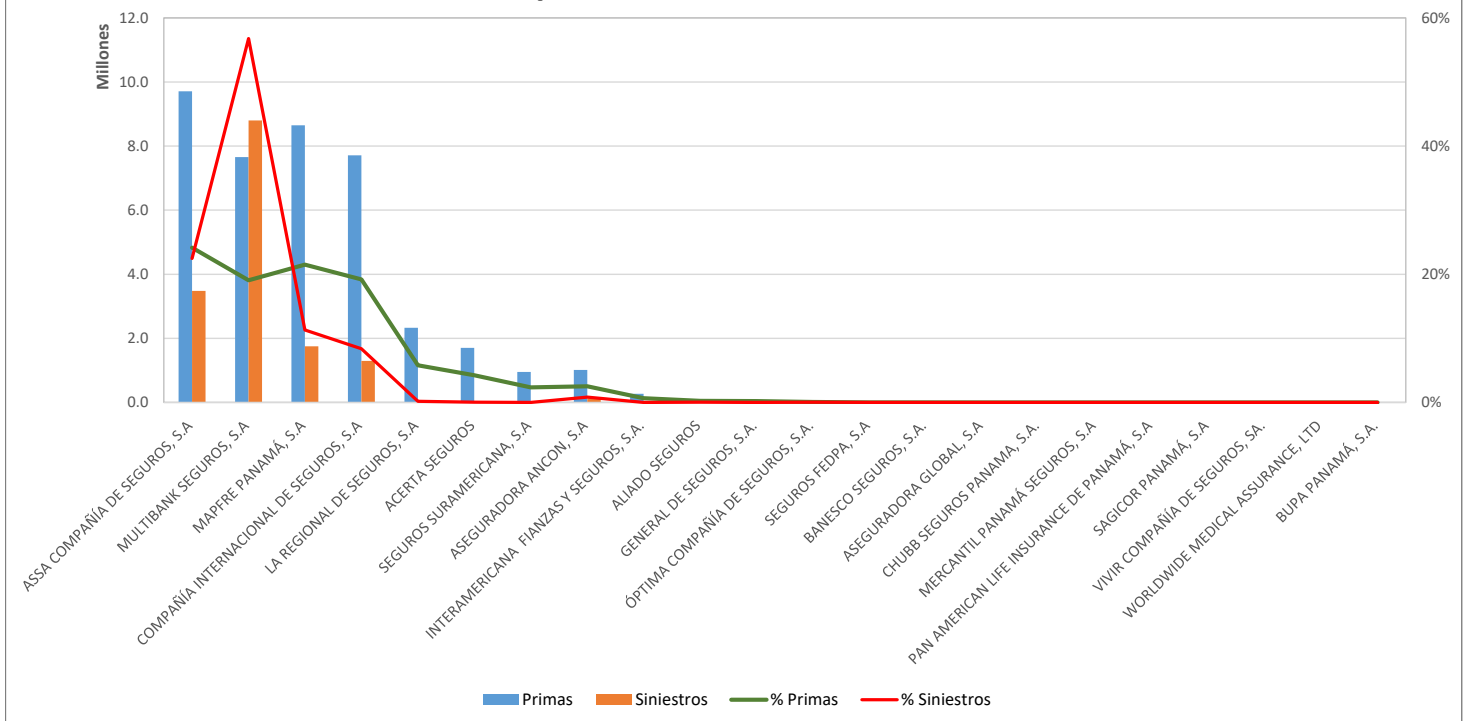


RAMO DE CASCO

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,708,156.41	24.1%	2	3,479,170.22	22.5%	35.8%
2	MAPFRE PANAMÁ, S.A	8,648,088.40	21.5%	3	1,750,067.58	11.3%	20.2%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,713,767.72	19.2%	4	1,298,995.70	8.4%	16.8%
4	MULTIBANK SEGUROS, S.A	7,657,804.73	19.0%	1	8,796,873.32	56.8%	114.9%
5	LA REGIONAL DE SEGUROS, S.A	2,331,858.76	5.8%	6	28,210.00	0.2%	1.2%
6	ACERTA SEGUROS	1,705,002.25	4.2%	7	5,399.80	0.0%	0.3%
7	ASEGURADORA ANCON, S.A	1,015,408.15	2.5%	5	126,918.34	0.8%	12.5%
8	SEGUROS SURAMERICANA, S.A	949,563.98	2.4%	11	0.00	0.0%	0.0%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	266,689.66	0.7%	12	0.00	0.0%	0.0%
10	ALIADO SEGUROS	92,722.83	0.2%	9	3,728.20	0.0%	4.0%
11	GENERAL DE SEGUROS, S.A.	78,223.21	0.2%	13	0.00	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	28,891.65	0.1%	8	5,223.19	0.0%	18.1%
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		\$40,201,755.29	100%		\$15,494,648.43	100%	38.5%

Participación en Ramo Casco



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

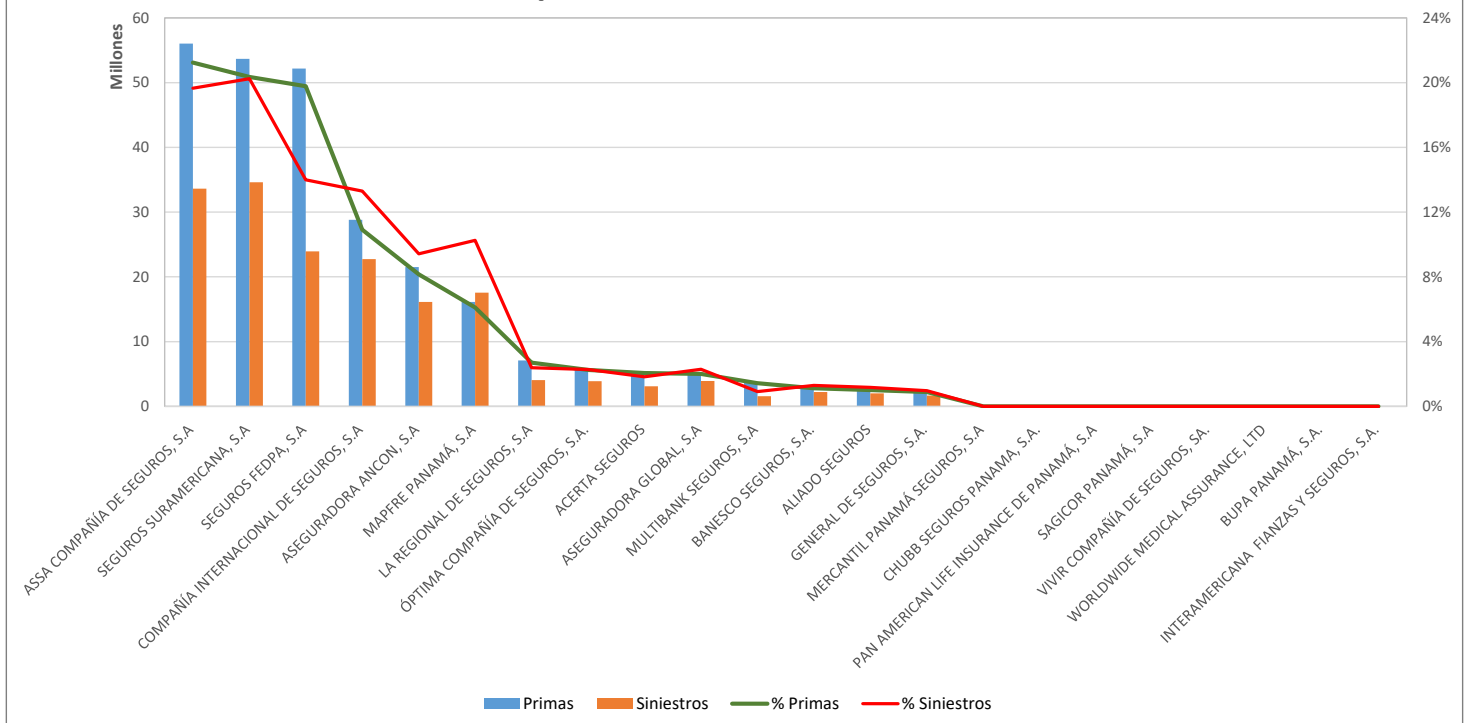


AUTOMÓVIL

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	56,025,520.03	21.2%	2	33,612,530.86	19.7%	60.0%
2	SEGUROS SURAMERICANA, S.A	53,678,836.91	20.3%	1	34,621,012.20	20.2%	64.5%
3	SEGUROS FEDPA, S.A	52,184,085.84	19.8%	3	23,934,950.87	14.0%	45.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	28,798,204.49	10.9%	4	22,737,875.84	13.3%	79.0%
5	ASEGURADORA ANCON, S.A	21,516,834.30	8.2%	6	16,119,669.77	9.4%	74.9%
6	MAPFRE PANAMÁ, S.A	16,119,960.35	6.1%	5	17,545,149.02	10.3%	108.8%
7	LA REGIONAL DE SEGUROS, S.A	7,105,672.64	2.7%	7	4,071,815.38	2.4%	57.3%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	5,933,840.13	2.2%	9	3,890,379.38	2.3%	65.6%
9	ACERTA SEGUROS	5,426,329.74	2.1%	10	3,115,018.15	1.8%	57.4%
10	ASEGURADORA GLOBAL, S.A	5,291,941.49	2.0%	8	3,918,639.49	2.3%	74.0%
11	MULTIBANK SEGUROS, S.A	3,791,986.56	1.4%	14	1,569,052.12	0.9%	41.4%
12	BANESCO SEGUROS, S.A.	2,950,651.38	1.1%	11	2,209,251.45	1.3%	74.9%
13	ALIADO SEGUROS	2,645,594.20	1.0%	12	2,015,674.53	1.2%	76.2%
14	GENERAL DE SEGUROS, S.A.	2,327,419.78	0.9%	13	1,664,727.47	1.0%	71.5%
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		\$263,796,877.84	100%		\$171,029,325.94	100%	64.8%

Participación en Ramo de Automóvil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

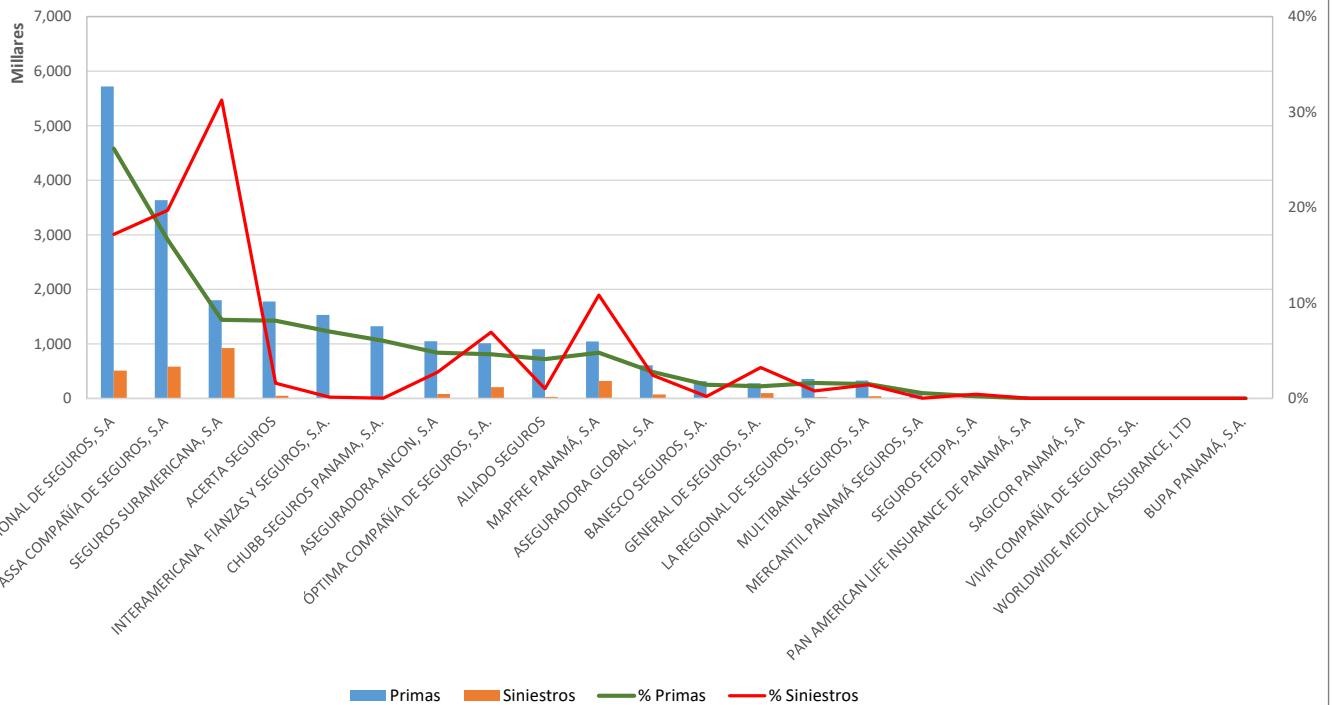


RAMOS TÉCNICOS

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,717,916.20	26.2%	3	508,825.53	17.2%	8.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,635,122.39	16.6%	2	582,850.21	19.7%	16.0%
3	SEGUROS SURAMERICANA, S.A	1,801,920.97	8.2%	1	924,835.92	31.3%	51.3%
4	ACERTA SEGUROS	1,776,804.09	8.1%	9	47,035.96	1.6%	2.6%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,531,709.62	7.0%	15	4,240.99	0.1%	0.3%
6	CHUBB SEGUROS PANAMA, S.A.	1,321,757.19	6.0%	16	979.08	0.0%	0.1%
7	ASEGURADORA ANCON, S.A	1,046,513.23	4.8%	7	80,728.74	2.7%	7.7%
8	MAPFRE PANAMÁ, S.A	1,045,077.96	4.8%	4	320,339.74	10.8%	30.7%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,011,885.36	4.6%	5	205,480.52	6.9%	20.3%
10	ALIADO SEGUROS	902,347.56	4.1%	11	30,044.31	1.0%	3.3%
11	ASEGURADORA GLOBAL, S.A	609,201.75	2.8%	8	71,758.39	2.4%	11.8%
12	LA REGIONAL DE SEGUROS, S.A	355,716.11	1.6%	12	23,263.79	0.8%	6.5%
13	MULTIBANK SEGUROS, S.A	329,633.38	1.5%	10	42,744.20	1.4%	13.0%
14	BANESCO SEGUROS, S.A.	316,173.90	1.4%	14	6,280.17	0.2%	2.0%
15	GENERAL DE SEGUROS, S.A.	278,365.62	1.3%	6	96,165.82	3.3%	34.5%
16	MERCANTIL PANAMÁ SEGUROS, S.A	121,188.75	0.6%	17	434.43	0.0%	0.4%
17	SEGUROS FEDPA, S.A	51,200.27	0.2%	13	12,918.72	0.4%	25.2%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$21,852,534.35	100%		\$2,958,926.52	100%	13.5%

Participación en Ramos Técnicos



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

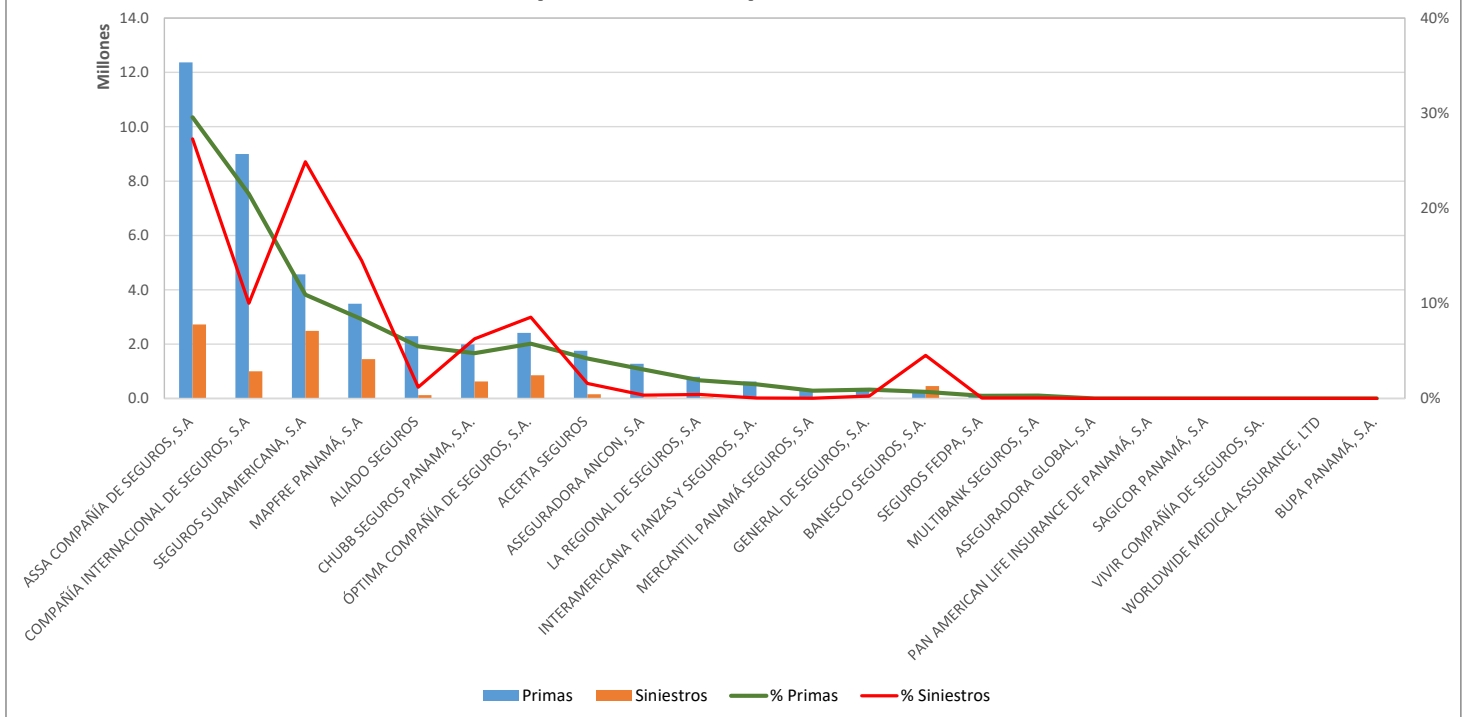


RESPONSABILIDAD CIVIL

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	12,368,404.23	29.6%	1	2,726,745.19	27.3%	22.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,992,798.94	21.5%	4	1,000,379.51	10.0%	11.1%
3	SEGUROS SURAMERICANA, S.A	4,568,500.34	10.9%	2	2,487,329.89	24.9%	54.4%
4	MAPFRE PANAMÁ, S.A	3,485,106.25	8.3%	3	1,446,335.42	14.5%	41.5%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,414,041.34	5.8%	5	854,556.44	8.6%	35.4%
6	ALIADO SEGUROS	2,295,214.71	5.5%	9	118,987.47	1.2%	5.2%
7	CHUBB SEGUROS PANAMA, S.A.	1,994,485.31	4.8%	6	626,601.94	6.3%	31.4%
8	ACERTA SEGUROS	1,756,768.61	4.2%	8	157,473.08	1.6%	9.0%
9	ASEGURADORA ANCON, S.A	1,274,673.01	3.0%	11	36,089.76	0.4%	2.8%
10	LA REGIONAL DE SEGUROS, S.A	796,947.86	1.9%	10	42,069.59	0.4%	5.3%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	622,213.35	1.5%	13	4,466.79	0.0%	0.7%
12	GENERAL DE SEGUROS, S.A.	384,254.80	0.9%	12	25,039.78	0.3%	6.5%
13	MERCANTIL PANAMÁ SEGUROS, S.A	335,882.90	0.8%	16	1,792.14	0.0%	0.5%
14	BANESCO SEGUROS, S.A.	296,734.23	0.7%	7	453,465.47	4.5%	152.8%
15	MULTIBANK SEGUROS, S.A	128,988.03	0.3%	14	3,931.44	0.0%	3.0%
16	SEGUROS FEDPA, S.A	115,480.60	0.3%	15	3,882.25	0.0%	3.4%
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		\$41,830,494.51	100%		\$9,989,146.16	100%	23.9%

Participación en Responsabilidad Civil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

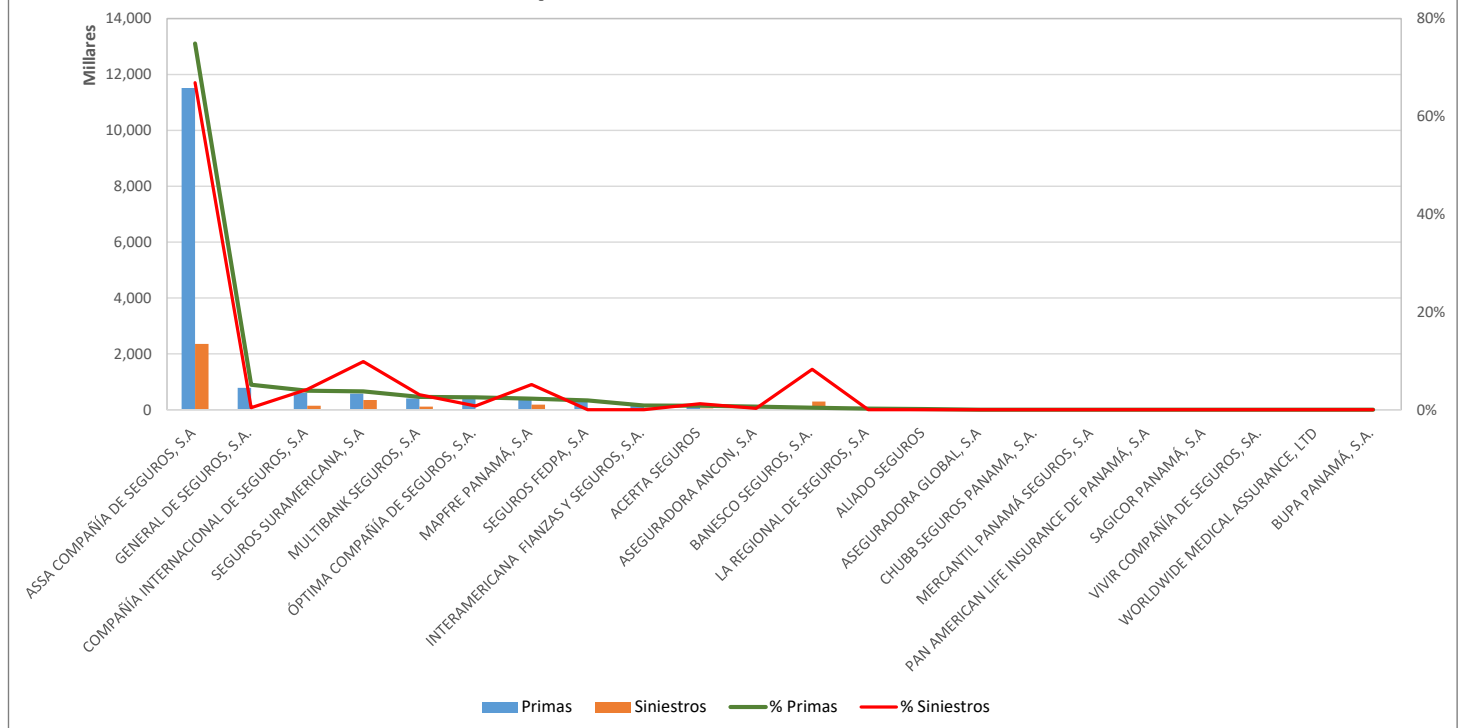


RAMO DE ROBO

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	11,512,269.10	74.9%	1	2,353,639.23	66.9%	20.4%
2	GENERAL DE SEGUROS, S.A.	780,851.15	5.1%	9	14,666.85	0.4%	1.9%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	596,488.36	3.9%	5	145,572.88	4.1%	24.4%
4	SEGUROS SURAMERICANA, S.A	575,038.02	3.7%	2	345,655.44	9.8%	60.1%
5	MULTIBANK SEGUROS, S.A	400,048.96	2.6%	6	107,948.18	3.1%	27.0%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	391,764.89	2.5%	8	27,301.20	0.8%	7.0%
7	MAPFRE PANAMÁ, S.A	348,061.93	2.3%	4	181,361.63	5.2%	52.1%
8	SEGUROS FEDPA, S.A	292,353.30	1.9%	12	272.16	0.0%	0.1%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	134,592.77	0.9%	13	0.00	0.0%	0.0%
10	ACERTA SEGUROS	125,951.79	0.8%	7	42,563.62	1.2%	33.8%
11	ASEGURADORA ANCON, S.A	98,515.36	0.6%	10	8,752.22	0.2%	8.9%
12	BANESCO SEGUROS, S.A.	61,899.74	0.4%	3	290,669.87	8.3%	469.6%
13	LA REGIONAL DE SEGUROS, S.A	33,408.44	0.2%	14	0.00	0.0%	0.0%
14	ALIADO SEGUROS	20,213.06	0.1%	11	500.56	0.0%	2.5%
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		\$15,371,456.87	100%		\$3,518,903.84	100%	22.9%

Participación en Ramos Robo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

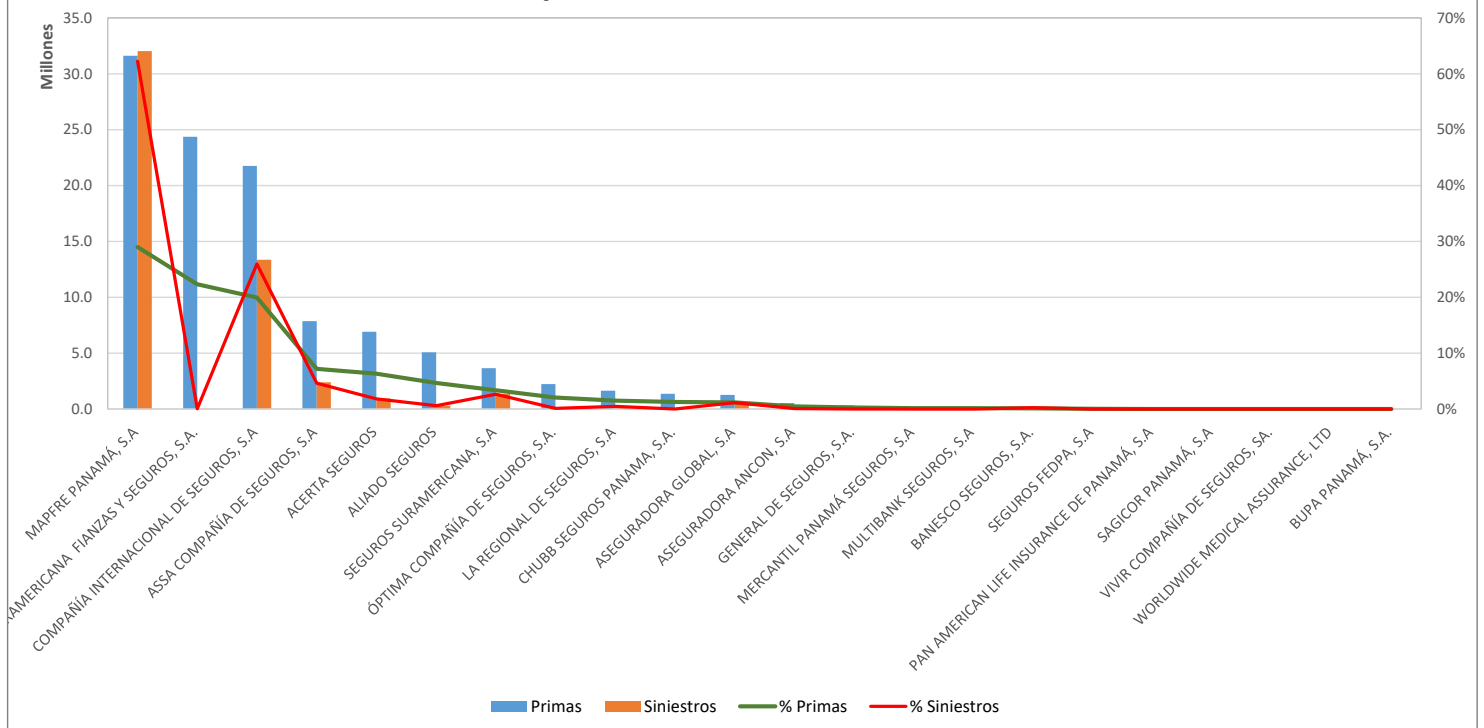


RAMO DE FIANZAS

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	31,619,933.70	29.0%	1	32,025,328.53	62.2%	101.3%
2	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	24,363,797.77	22.3%	12	22,825.15	0.0%	0.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,748,015.29	19.9%	2	13,352,318.00	25.9%	61.4%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	7,860,808.15	7.2%	3	2,387,448.47	4.6%	30.4%
5	ACERTA SEGUROS	6,911,983.09	6.3%	5	943,908.94	1.8%	13.7%
6	ALIADO SEGUROS	5,078,519.22	4.7%	7	299,605.13	0.6%	5.9%
7	SEGUROS SURAMERICANA, S.A	3,648,041.03	3.3%	4	1,360,697.04	2.6%	37.3%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,229,427.50	2.0%	10	67,391.40	0.1%	3.0%
9	LA REGIONAL DE SEGUROS, S.A	1,630,301.03	1.5%	8	249,304.50	0.5%	15.3%
10	CHUBB SEGUROS PANAMA, S.A.	1,358,985.58	1.2%	14	0.00	0.0%	0.0%
11	ASEGURADORA GLOBAL, S.A	1,270,670.12	1.2%	6	591,311.45	1.1%	46.5%
12	ASEGURADORA ANCON, S.A	534,925.36	0.5%	11	41,076.66	0.1%	7.7%
13	GENERAL DE SEGUROS, S.A.	305,605.85	0.3%	15	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	171,842.65	0.2%	16	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	167,609.91	0.2%	17	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	109,188.20	0.1%	9	122,527.38	0.2%	112.2%
17	SEGUROS FEDPA, S.A	59,382.55	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		\$109,069,037.00	100%		\$51,463,966.00	100%	47.2%

Participación en Ramos Fianzas



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



OTROS RAMOS

AL 31 DE OCTUBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	GENERAL DE SEGUROS, S.A.	20,503,993.30	22.3%	3	1,520,165.59	8.5%	7.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	20,095,770.70	21.9%	1	9,871,609.96	55.2%	49.1%
3	MAPFRE PANAMÁ, S.A	15,133,247.47	16.5%	2	2,575,282.78	14.4%	17.0%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	9,574,823.66	10.4%	5	754,158.36	4.2%	7.9%
5	ALIADO SEGUROS	9,510,863.24	10.4%	9	135,620.53	0.8%	1.4%
6	MERCANTIL PANAMÁ SEGUROS, S.A	4,609,875.55	5.0%	8	455,846.65	2.5%	9.9%
7	SEGUROS SURAMERICANA, S.A	4,317,672.26	4.7%	7	604,116.04	3.4%	14.0%
8	ASEGURADORA ANCON, S.A	3,123,702.06	3.4%	11	37,713.09	0.2%	1.2%
9	ASEGURADORA GLOBAL, S.A	2,289,564.10	2.5%	10	51,041.39	0.3%	2.2%
10	MULTIBANK SEGUROS, S.A	1,183,984.10	1.3%	6	655,037.77	3.7%	55.3%
11	ACERTA SEGUROS	540,854.53	0.6%	15	11.58	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	529,254.92	0.6%	4	1,184,211.70	6.6%	223.8%
13	LA REGIONAL DE SEGUROS, S.A	296,537.63	0.3%	13	12,567.09	0.1%	4.2%
14	BANESCO SEGUROS, S.A.	37,028.23	0.0%	14	7,694.38	0.0%	20.8%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	21,294.67	0.0%	12	13,856.10	0.1%	65.1%
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		\$91,768,466.42	100%		\$17,878,933.01	100%	19.5%

