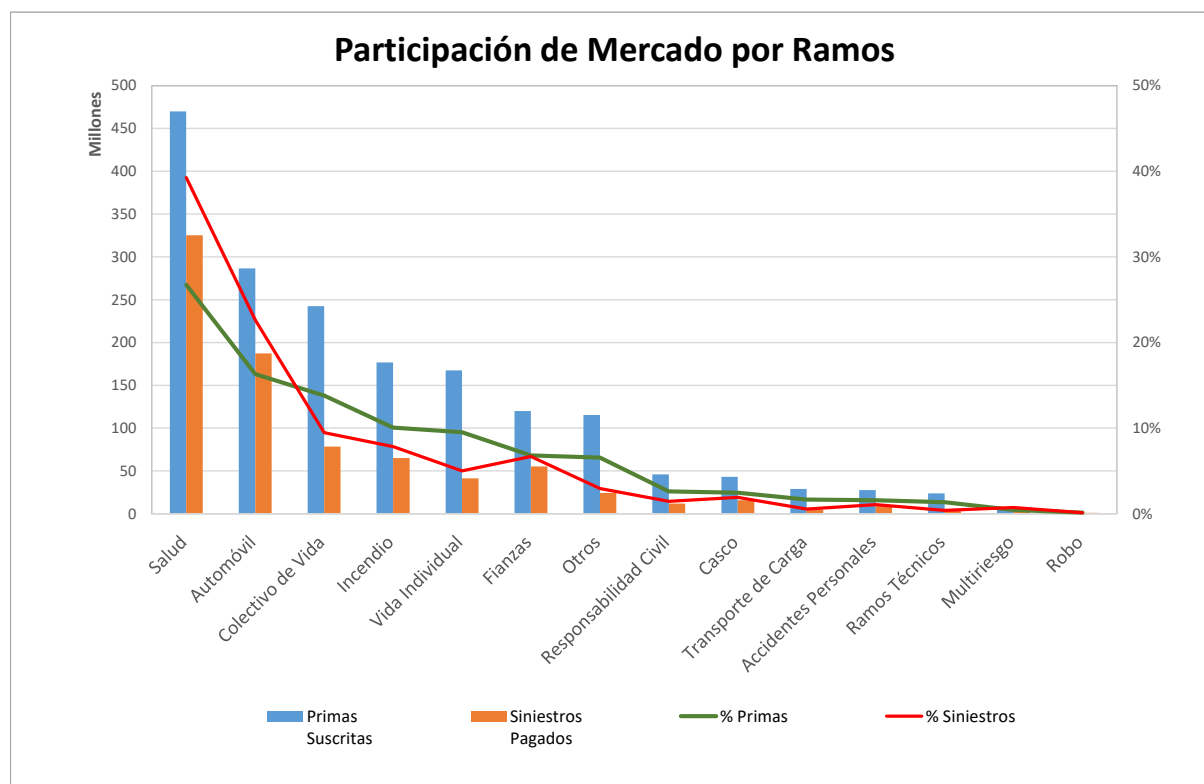


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE NOVIEMBRE DE 2024

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	469,942,894.70	26.7%	1	325,186,579.36	39.3%	69.2%
2	Automóvil	286,471,990.21	16.3%	2	187,396,991.91	22.6%	65.4%
3	Colectivo de Vida	242,533,022.70	13.8%	3	78,401,362.87	9.5%	32.3%
4	Incendio	176,666,782.66	10.1%	4	64,966,436.74	7.8%	36.8%
5	Vida Individual	167,351,573.29	9.5%	6	41,442,299.74	5.0%	24.8%
6	Fianzas	119,861,934.69	6.8%	5	55,354,167.81	6.7%	46.2%
7	Otros	115,383,219.41	6.6%	7	24,346,546.26	2.9%	21.1%
8	Responsabilidad Civil	46,058,908.56	2.6%	9	11,914,134.41	1.4%	25.9%
9	Casco	43,052,860.15	2.4%	8	15,777,871.13	1.9%	36.6%
10	Transporte de Carga	29,003,637.04	1.7%	12	4,634,507.80	0.6%	16.0%
11	Accidentes Personales	27,529,454.98	1.6%	10	8,767,409.32	1.1%	31.8%
12	Ramos Técnicos	23,837,977.04	1.4%	13	3,215,651.26	0.4%	13.5%
13	Multirisgo	7,632,243.58	0.4%	11	5,920,143.12	0.7%	77.6%
14	Robo	2,261,729.90	0.1%	14	972,892.09	0.1%	43.0%
TOTAL		\$1,757,588,228.91	100%		\$828,296,993.82	100%	47.1%



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

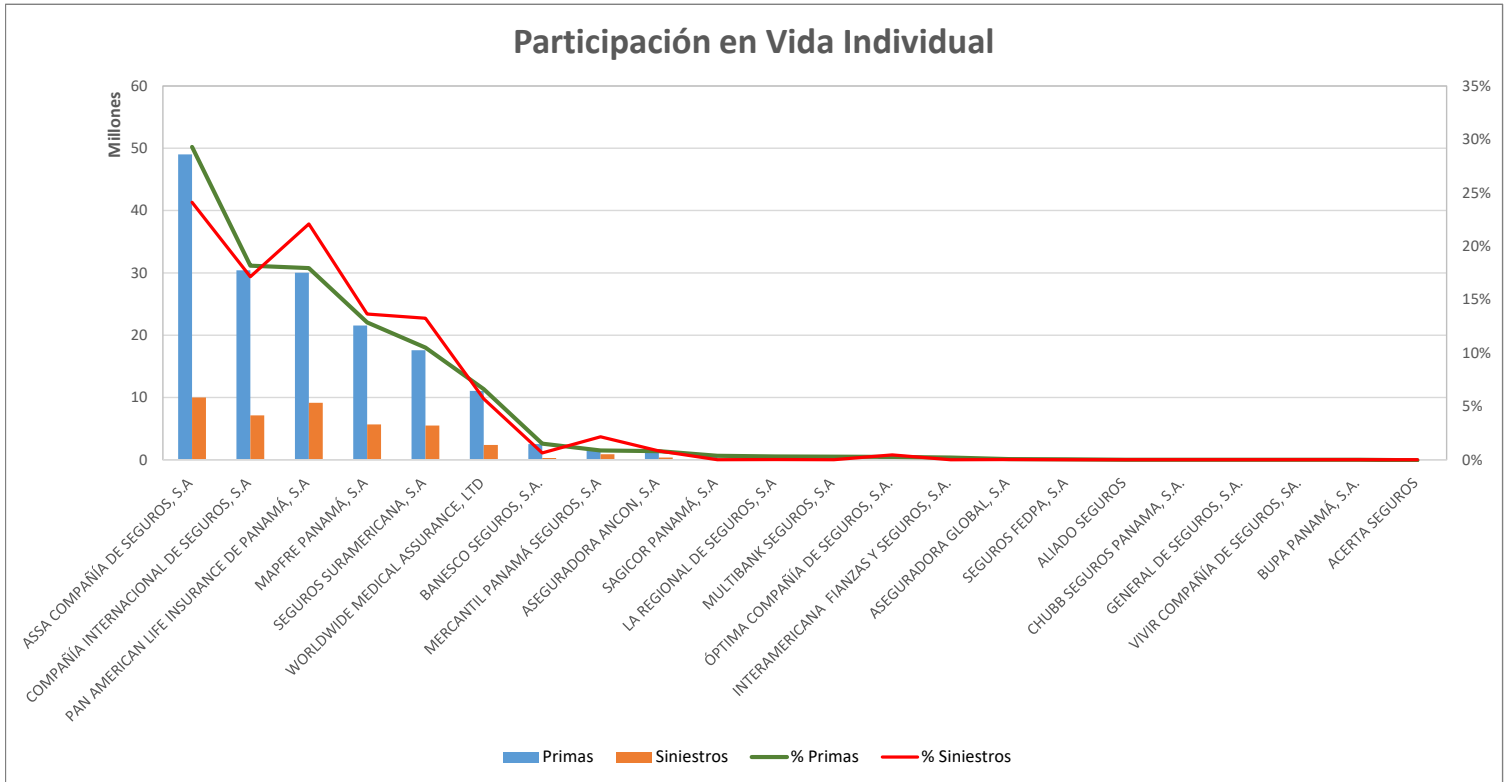


VIDA INDIVIDUAL

AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	49,024,128.59	29.3%	1	9,990,154.76	24.1%	20.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	30,421,721.39	18.2%	3	7,105,044.26	17.1%	23.4%
3	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	30,020,597.04	17.9%	2	9,151,691.11	22.1%	30.5%
4	MAPFRE PANAMÁ, S.A	21,533,590.84	12.9%	4	5,651,626.71	13.6%	26.2%
5	SEGUROS SURAMERICANA, S.A	17,558,389.09	10.5%	5	5,488,708.67	13.2%	31.3%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	11,061,616.22	6.6%	6	2,365,995.00	5.7%	21.4%
7	BANESCO SEGUROS, S.A.	2,510,810.06	1.5%	9	266,050.00	0.6%	10.6%
8	MERCANTIL PANAMÁ SEGUROS, S.A	1,456,975.68	0.9%	7	885,762.24	2.1%	60.8%
9	ASEGURADORA ANCON, S.A	1,329,703.40	0.8%	8	340,999.99	0.8%	25.6%
10	SAGICOR PANAMÁ, S.A	620,538.31	0.4%	14	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	501,849.51	0.3%	11	7,490.00	0.0%	1.5%
12	MULTIBANK SEGUROS, S.A	478,702.22	0.3%	15	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	429,016.81	0.3%	10	184,600.00	0.4%	43.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	347,438.63	0.2%	13	1,177.00	0.0%	0.3%
15	ASEGURADORA GLOBAL, S.A	95,533.52	0.1%	12	3,000.00	0.0%	3.1%
16	SEGUROS FEDPA, S.A	46,370.79	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	-85,408.81	-0.1%	22	0.00	0.0%	0.0%
TOTAL		\$167,351,573.29	100%		\$41,442,299.74	100%	24.8%

Participación en Vida Individual

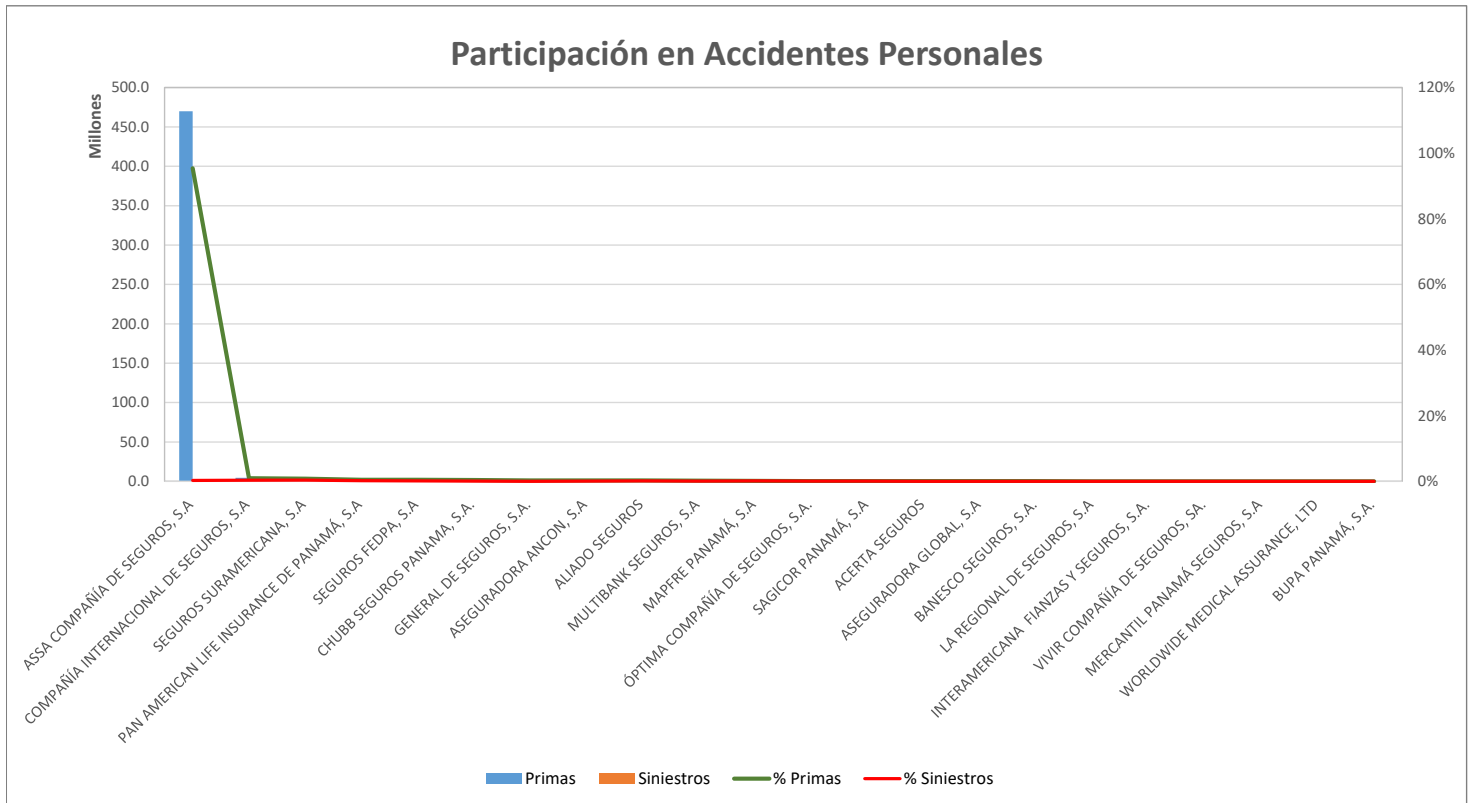


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	469,942,894.70	95.4%	3	1,277,946.05	0.3%	0.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,589,681.97	0.9%	2	1,507,260.98	0.3%	32.8%
3	SEGUROS SURAMERICANA, S.A	4,019,580.43	0.8%	1	1,812,457.35	0.4%	45.1%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	2,472,451.59	0.5%	4	989,826.12	0.2%	40.0%
5	SEGUROS FEDPA, S.A	2,384,414.47	0.5%	6	519,949.64	0.1%	21.8%
6	CHUBB SEGUROS PANAMA, S.A.	1,973,224.97	0.4%	9	269,160.54	0.1%	13.6%
7	GENERAL DE SEGUROS, S.A.	1,321,430.28	0.3%	14	81,963.00	0.0%	6.2%
8	ASEGURADORA ANCON, S.A	1,166,394.85	0.2%	8	391,595.25	0.1%	33.6%
9	ALIADO SEGUROS	1,159,415.80	0.2%	7	507,470.03	0.1%	43.8%
10	MULTIBANK SEGUROS, S.A	1,073,884.65	0.2%	10	256,286.60	0.1%	23.9%
11	MAPFRE PANAMÁ, S.A	694,049.60	0.1%	5	554,935.34	0.1%	80.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	480,544.85	0.1%	12	199,330.38	0.0%	41.5%
13	SAGICOR PANAMÁ, S.A	336,088.14	0.1%	11	213,931.85	0.0%	63.7%
14	ACERTA SEGUROS	326,770.72	0.1%	13	100,589.20	0.0%	30.8%
15	ASEGURADORA GLOBAL, S.A	278,258.54	0.1%	18	2,000.00	0.0%	0.7%
16	BANESCO SEGUROS, S.A.	161,951.22	0.0%	20	219.33	0.0%	0.1%
17	LA REGIONAL DE SEGUROS, S.A	114,399.25	0.0%	16	6,255.34	0.0%	5.5%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	74,848.71	0.0%	19	1,731.02	0.0%	2.3%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	51,555.15	0.0%	15	72,292.53	0.0%	140.2%
20	MERCANTIL PANAMÁ SEGUROS, S.A	6,138.38	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	2,208.77	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$492,627,978	100%		\$8,767,409.32	100%	1.8%



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

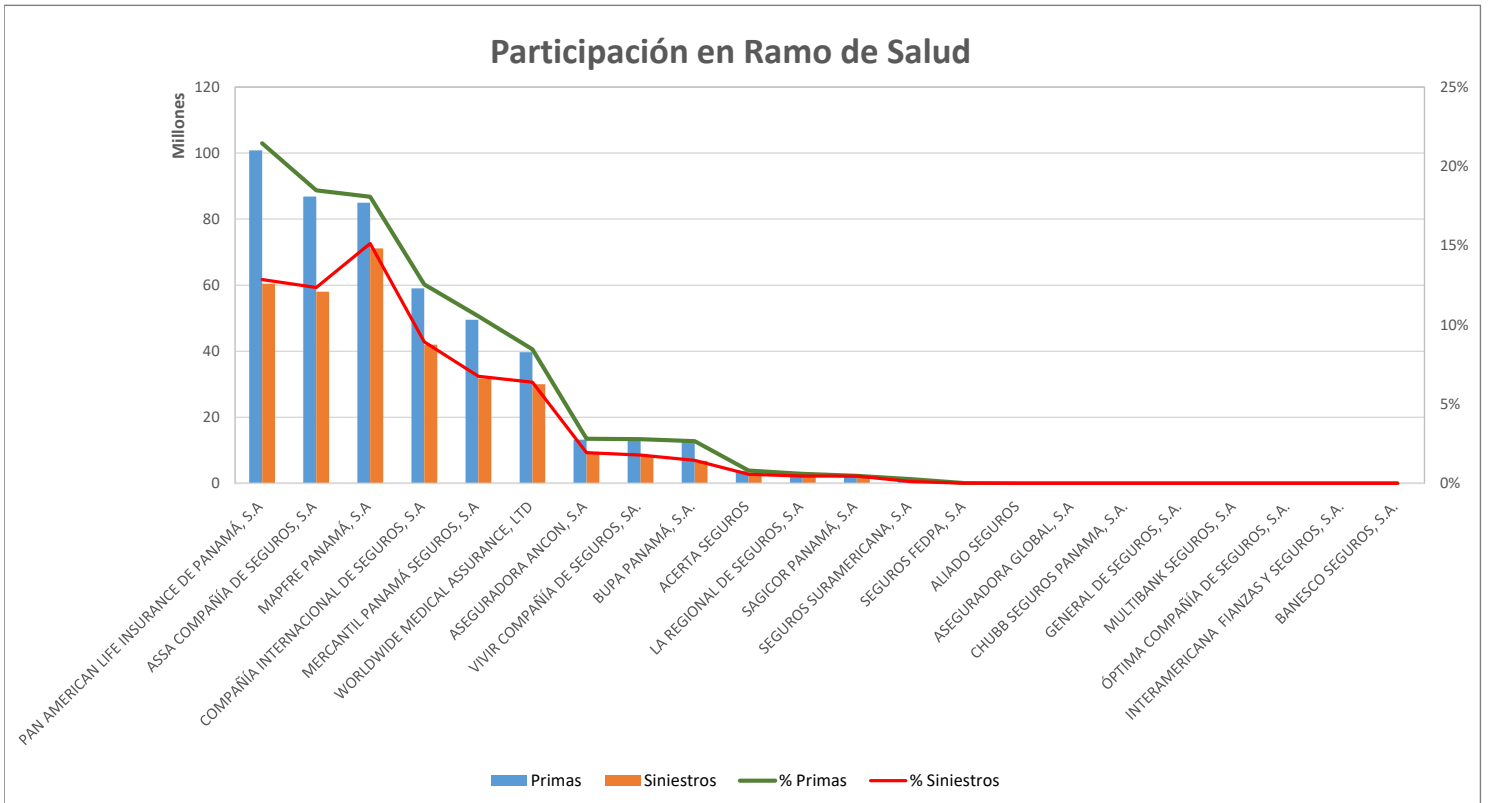


SALUD

AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	100,827,021.60	21.5%	2	60,426,522.01	12.9%	59.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	86,840,630.29	18.5%	3	58,030,540.85	12.3%	66.8%
3	MAPFRE PANAMÁ, S.A	84,969,997.06	18.1%	1	71,108,226.86	15.1%	83.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	59,009,487.42	12.6%	4	41,971,453.71	8.9%	71.1%
5	MERCANTIL PANAMÁ SEGUROS, S.A	49,543,194.45	10.5%	5	31,750,990.23	6.8%	64.1%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	39,743,870.48	8.5%	6	30,004,693.01	6.4%	75.5%
7	ASEGURADORA ANCON, S.A	13,212,669.95	2.8%	7	9,122,625.31	1.9%	69.0%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	13,116,520.11	2.8%	8	8,386,993.19	1.8%	63.9%
9	BUPA PANAMÁ, S.A.	12,493,731.47	2.7%	9	6,806,764.77	1.4%	54.5%
10	ACERTA SEGUROS	3,821,438.71	0.8%	10	2,691,368.19	0.6%	70.4%
11	LA REGIONAL DE SEGUROS, S.A	2,816,436.60	0.6%	11	2,165,487.26	0.5%	76.9%
12	SAGICOR PANAMÁ, S.A	2,242,893.75	0.5%	12	2,137,237.99	0.5%	95.3%
13	SEGUROS SURAMERICANA, S.A	1,259,733.81	0.3%	13	502,940.26	0.1%	39.9%
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		\$469,942,894.70	100%		\$325,186,579.36	100%	69.2%

Participación en Ramo de Salud



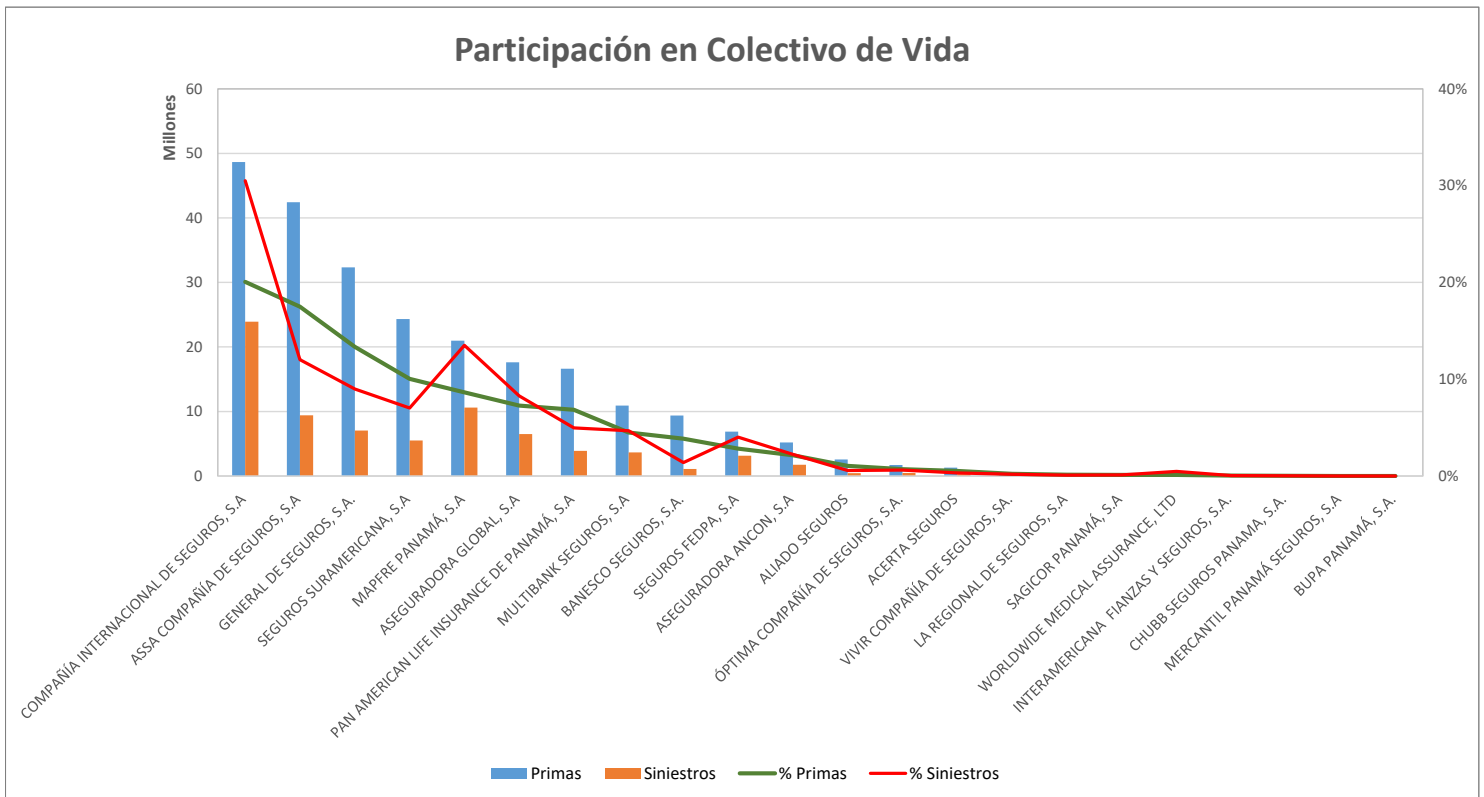
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



COLECTIVO DE VIDA AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	48,650,074.41	20.1%	1	23,918,250.21	30.5%	49.2%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	42,443,687.89	17.5%	3	9,416,586.62	12.0%	22.2%
3	GENERAL DE SEGUROS, S.A.	32,350,188.49	13.3%	4	7,052,558.73	9.0%	21.8%
4	SEGUROS SURAMERICANA, S.A	24,320,237.79	10.0%	6	5,503,670.94	7.0%	22.6%
5	MAPFRE PANAMÁ, S.A	20,977,738.51	8.6%	2	10,590,749.19	13.5%	50.5%
6	ASEGURADORA GLOBAL, S.A	17,636,408.29	7.3%	5	6,483,262.49	8.3%	36.8%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	16,614,470.19	6.9%	7	3,892,325.60	5.0%	23.4%
8	MULTIBANK SEGUROS, S.A	10,915,653.37	4.5%	8	3,659,965.32	4.7%	33.5%
9	BANESCO SEGUROS, S.A.	9,367,888.05	3.9%	11	1,085,510.31	1.4%	11.6%
10	SEGUROS FEDPA, S.A	6,865,316.43	2.8%	9	3,155,401.87	4.0%	46.0%
11	ASEGURADORA ANCON, S.A	5,209,832.45	2.1%	10	1,743,534.85	2.2%	33.5%
12	ALIADO SEGUROS	2,553,129.11	1.1%	13	449,730.93	0.6%	17.6%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,725,014.53	0.7%	12	484,051.03	0.6%	28.1%
14	ACERTA SEGUROS	1,293,248.79	0.5%	15	256,731.00	0.3%	19.9%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	568,569.38	0.2%	16	138,633.51	0.2%	24.4%
16	LA REGIONAL DE SEGUROS, S.A	320,326.23	0.1%	18	63,097.64	0.1%	19.7%
17	SAGICOR PANAMÁ, S.A	264,671.41	0.1%	17	95,577.07	0.1%	36.1%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	258,762.54	0.1%	14	366,127.17	0.5%	141.5%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	121,908.32	0.1%	19	29,309.01	0.0%	24.0%
20	CHUBB SEGUROS PANAMA, S.A.	75,896.52	0.0%	20	16,289.38	0.0%	21.5%
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		\$242,533,022.70	100%		\$78,401,362.87	100%	32.3%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

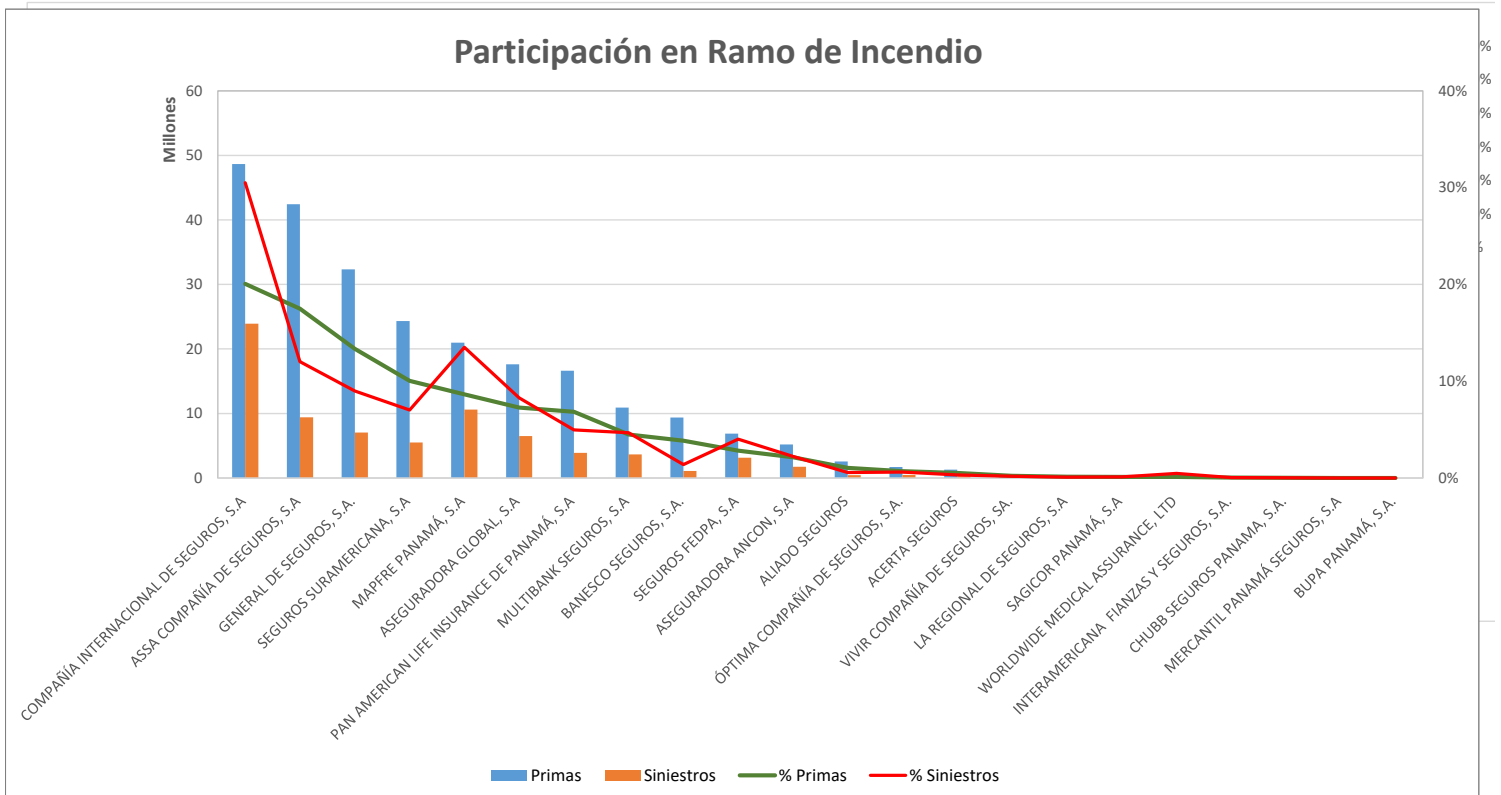


INCENDIO

AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	72,730,495.47	41.2%	1	33,028,368.34	50.8%	45.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	28,867,678.56	16.3%	2	16,855,258.11	25.9%	58.4%
3	SEGUROS SURAMERICANA, S.A	22,371,414.96	12.7%	3	8,024,374.94	12.4%	35.9%
4	MAPFRE PANAMÁ, S.A	14,906,059.23	8.4%	4	2,305,273.79	3.5%	15.5%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	6,413,191.28	3.6%	6	1,022,641.33	1.6%	15.9%
6	ASEGURADORA ANCON, S.A	6,017,058.01	3.4%	10	403,640.56	0.6%	6.7%
7	GENERAL DE SEGUROS, S.A.	5,953,098.53	3.4%	5	1,336,574.91	2.1%	22.5%
8	ACERTA SEGUROS	5,009,214.36	2.8%	7	706,379.82	1.1%	14.1%
9	CHUBB SEGUROS PANAMA, S.A.	3,113,441.81	1.8%	8	499,594.78	0.8%	16.0%
10	ALIADO SEGUROS	2,970,602.54	1.7%	11	165,487.45	0.3%	5.6%
11	ASEGURADORA GLOBAL, S.A	2,623,634.28	1.5%	12	67,093.44	0.1%	2.6%
12	BANESCO SEGUROS, S.A.	1,750,833.27	1.0%	9	421,062.20	0.6%	24.0%
13	MULTIBANK SEGUROS, S.A	1,321,169.58	0.7%	14	48,797.16	0.1%	3.7%
14	LA REGIONAL DE SEGUROS, S.A	1,100,480.81	0.6%	13	52,652.20	0.1%	4.8%
15	MERCANTIL PANAMÁ SEGUROS, S.A	630,949.83	0.4%	15	15,636.87	0.0%	2.5%
16	SEGUROS FEDPA, S.A	539,492.05	0.3%	16	13,600.84	0.0%	2.5%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	347,968.09	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		\$176,666,782.66	100%		\$64,966,436.74	100%	36.8%

Participación en Ramo de Incendio



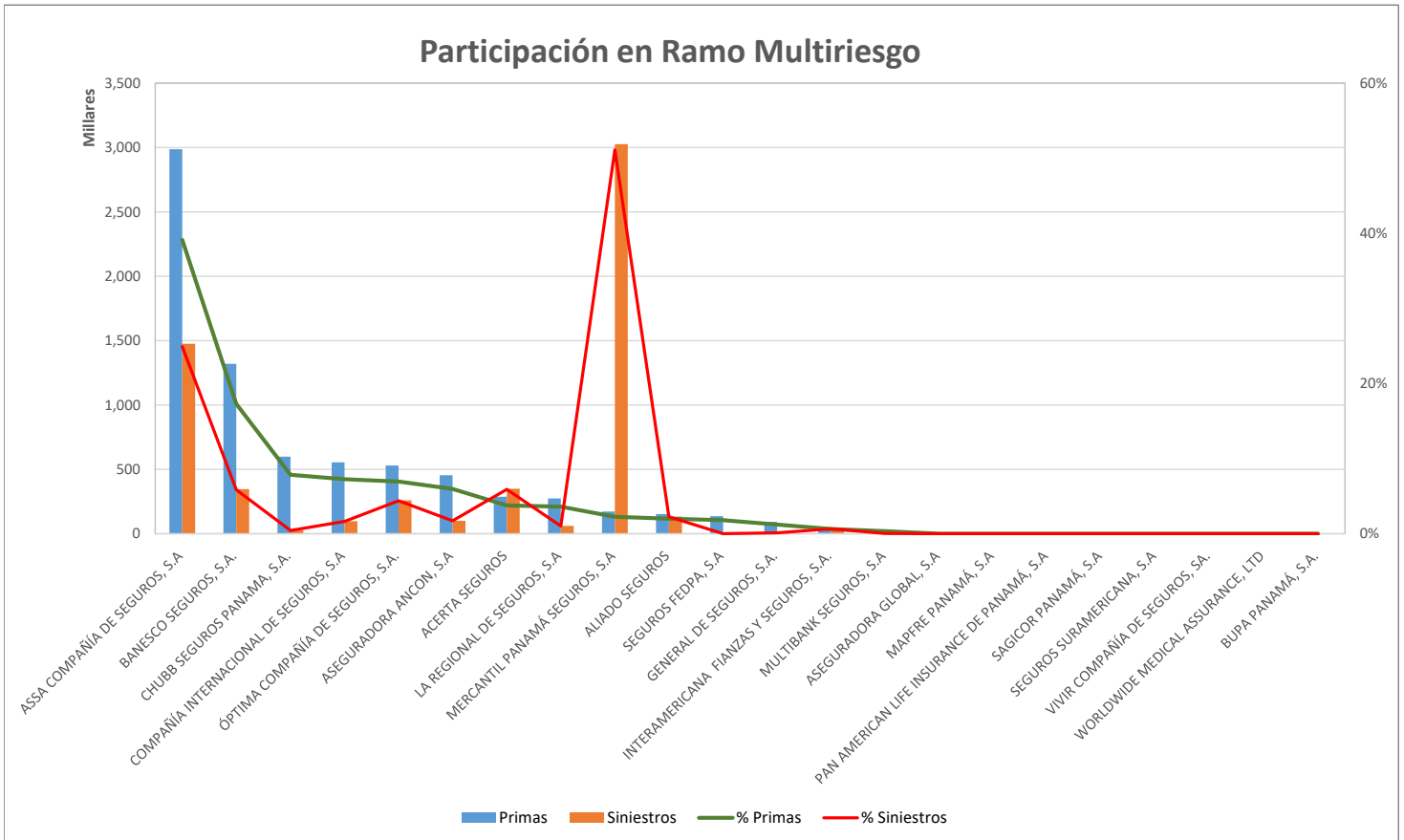
Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



MULTIRIESGO AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,987,100.31	39.1%	2	1,476,058.01	24.9%	49.4%
2	BANESCO SEGUROS, S.A.	1,319,821.92	17.3%	4	345,772.51	5.8%	26.2%
3	CHUBB SEGUROS PANAMA, S.A.	599,257.09	7.9%	11	24,355.48	0.4%	4.1%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	553,736.59	7.3%	8	96,490.30	1.6%	17.4%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	530,052.74	6.9%	5	259,284.63	4.4%	48.9%
6	ASEGURADORA ANCON, S.A	454,083.96	5.9%	7	100,925.86	1.7%	22.2%
7	ACERTA SEGUROS	286,617.32	3.8%	3	348,930.52	5.9%	121.7%
8	LA REGIONAL DE SEGUROS, S.A	273,955.30	3.6%	9	60,415.77	1.0%	22.1%
9	MERCANTIL PANAMÁ SEGUROS, S.A	171,927.82	2.3%	1	3,026,225.38	51.1%	1760.2%
10	ALIADO SEGUROS	152,908.71	2.0%	6	133,749.03	2.3%	87.5%
11	SEGUROS FEDPA, S.A	136,783.63	1.8%	14	350.00	0.0%	0.3%
12	GENERAL DE SEGUROS, S.A.	92,310.90	1.2%	12	6,944.21	0.1%	7.5%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	48,382.29	0.6%	10	38,369.15	0.6%	79.3%
14	MULTIBANK SEGUROS, S.A	25,305.00	0.3%	13	2,272.27	0.0%	9.0%
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%
		\$7,632,243.58	100%		\$5,920,143.12	100%	77.6%



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

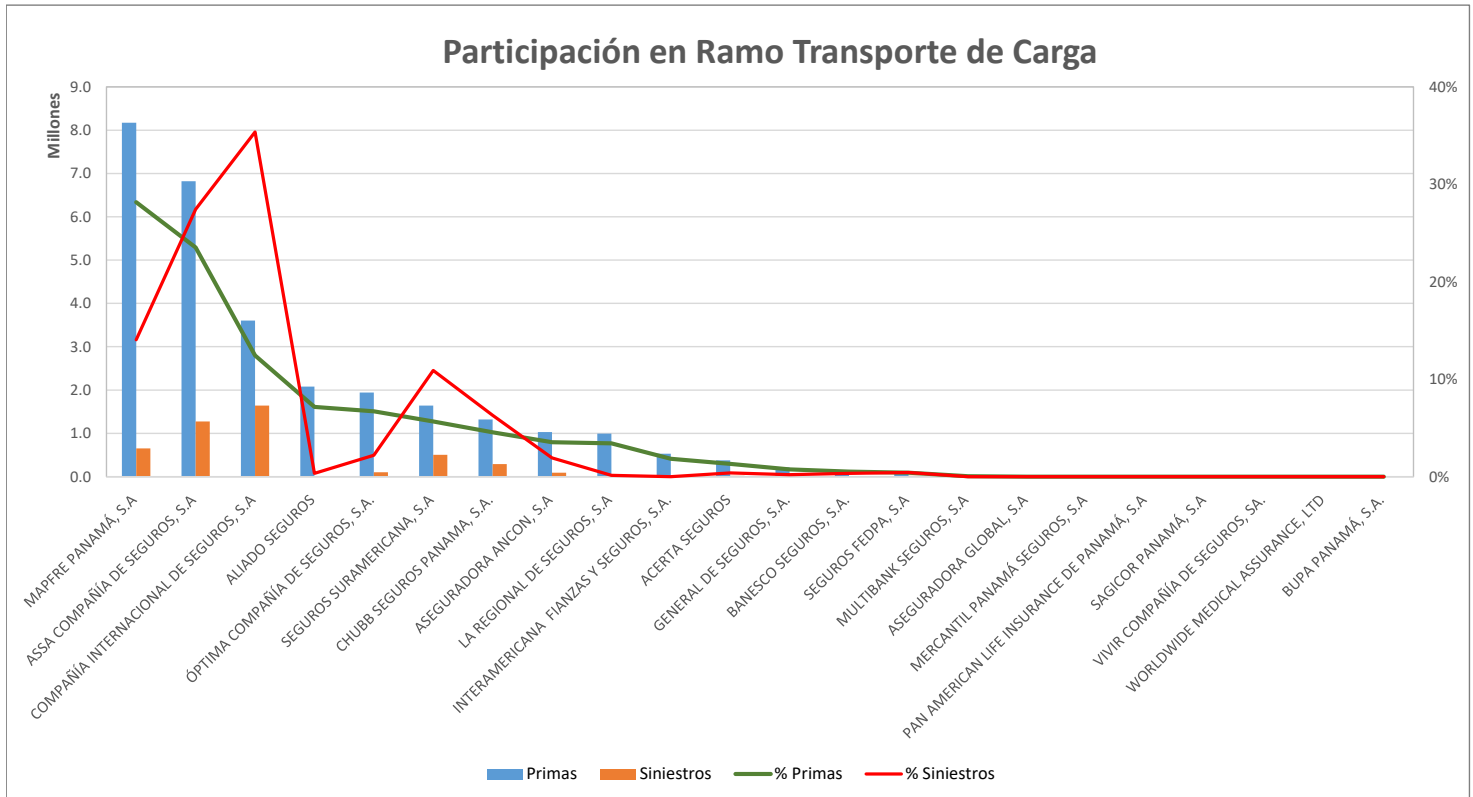


TRANSPORTE DE CARGA

AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	8,169,270.61	28.2%	3	650,914.55	14.0%	8.0%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	6,819,113.94	23.5%	2	1,271,777.64	27.4%	18.7%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,604,456.51	12.4%	1	1,639,246.44	35.4%	45.5%
4	ALIADO SEGUROS	2,079,252.07	7.2%	11	15,194.91	0.3%	0.7%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,941,691.22	6.7%	6	101,568.88	2.2%	5.2%
6	SEGUROS SURAMERICANA, S.A	1,642,763.38	5.7%	4	504,704.32	10.9%	30.7%
7	CHUBB SEGUROS PANAMA, S.A.	1,319,777.28	4.6%	5	292,347.34	6.3%	22.2%
8	ASEGURADORA ANCON, S.A	1,027,330.86	3.5%	7	89,023.01	1.9%	8.7%
9	LA REGIONAL DE SEGUROS, S.A	993,512.81	3.4%	13	6,658.28	0.1%	0.7%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	532,377.57	1.8%	14	0.00	0.0%	0.0%
11	ACERTA SEGUROS	378,893.87	1.3%	9	17,728.16	0.4%	4.7%
12	GENERAL DE SEGUROS, S.A.	215,118.91	0.7%	12	9,741.04	0.2%	4.5%
13	BANESCO SEGUROS, S.A.	151,339.41	0.5%	10	15,704.55	0.3%	10.4%
14	SEGUROS FEDPA, S.A	118,565.41	0.4%	8	19,898.68	0.4%	16.8%
15	MULTIBANK SEGUROS, S.A	10,173.19	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		\$29,003,637.04	100%		\$4,634,507.80	100%	16.0%

Participación en Ramo Transporte de Carga

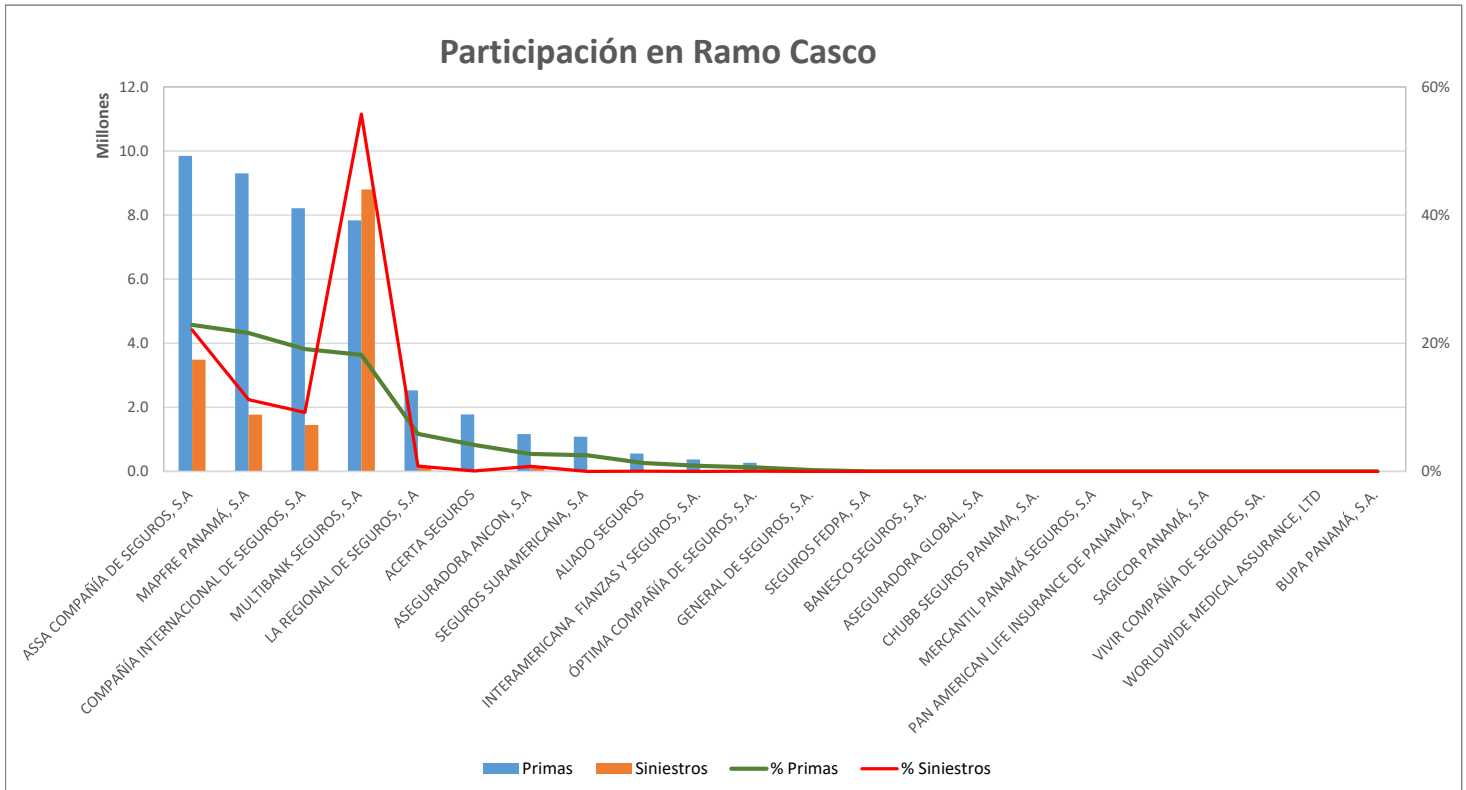


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE CASCO AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,845,404.72	22.9%	2	3,483,804.84	22.1%	35.4%
2	MAPFRE PANAMÁ, S.A	9,302,392.74	21.6%	3	1,768,127.45	11.2%	19.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,213,102.74	19.1%	4	1,450,325.09	9.2%	17.7%
4	MULTIBANK SEGUROS, S.A	7,837,679.16	18.2%	1	8,796,873.32	55.8%	112.2%
5	LA REGIONAL DE SEGUROS, S.A	2,527,115.14	5.9%	5	129,303.84	0.8%	5.1%
6	ACERTA SEGUROS	1,779,750.21	4.1%	7	13,504.78	0.1%	0.8%
7	ASEGURADORA ANCON, S.A	1,165,382.80	2.7%	6	126,918.34	0.8%	10.9%
8	SEGUROS SURAMERICANA, S.A	1,080,129.85	2.5%	11	0.00	0.0%	0.0%
9	ALIADO SEGUROS	560,636.64	1.3%	9	3,728.20	0.0%	0.7%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	371,727.80	0.9%	12	0.00	0.0%	0.0%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	271,444.50	0.6%	8	5,223.19	0.0%	1.9%
12	GENERAL DE SEGUROS, S.A.	92,516.31	0.2%	13	0.00	0.0%	0.0%
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		\$43,052,860.15	100%		\$15,777,871.13	100%	36.6%



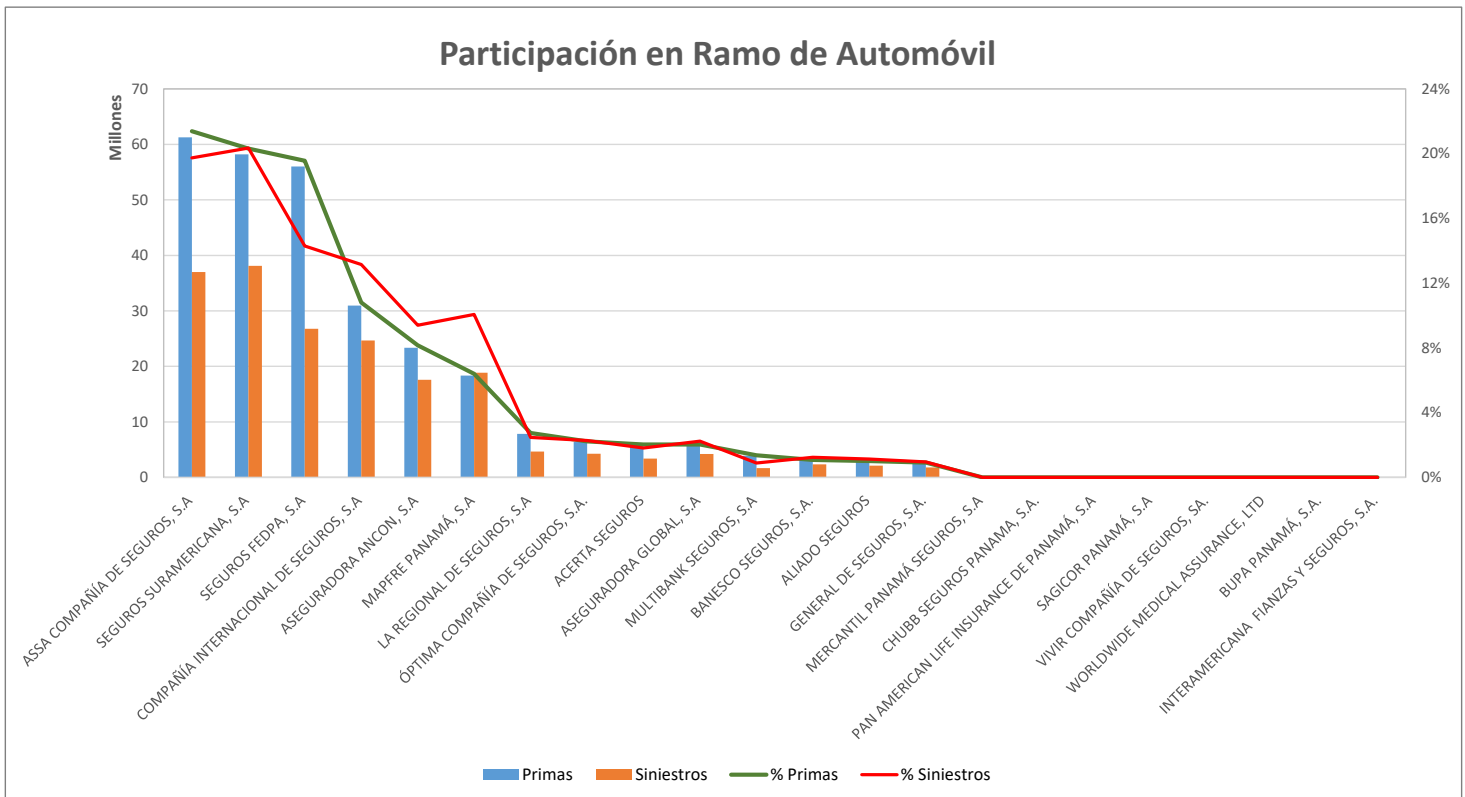
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	61,263,088.62	21.4%	2	36,987,754.32	19.7%	60.4%
2	SEGUROS SURAMERICANA, S.A	58,193,021.56	20.3%	1	38,126,237.32	20.3%	65.5%
3	SEGUROS FEDPA, S.A	56,019,219.85	19.6%	3	26,788,504.87	14.3%	47.8%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	30,949,756.62	10.8%	4	24,646,156.60	13.2%	79.6%
5	ASEGURADORA ANCON, S.A	23,362,932.76	8.2%	6	17,602,356.80	9.4%	75.3%
6	MAPFRE PANAMÁ, S.A	18,326,671.50	6.4%	5	18,853,389.47	10.1%	102.9%
7	LA REGIONAL DE SEGUROS, S.A	7,833,736.80	2.7%	7	4,634,085.15	2.5%	59.2%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	6,364,499.21	2.2%	8	4,271,833.06	2.3%	67.1%
9	ACERTA SEGUROS	5,827,687.07	2.0%	10	3,395,082.00	1.8%	58.3%
10	ASEGURADORA GLOBAL, S.A	5,815,974.91	2.0%	9	4,196,927.87	2.2%	72.2%
11	MULTIBANK SEGUROS, S.A	3,907,014.03	1.4%	14	1,651,903.80	0.9%	42.3%
12	BANESCO SEGUROS, S.A.	3,099,506.53	1.1%	11	2,334,991.56	1.2%	75.3%
13	ALIADO SEGUROS	2,884,840.64	1.0%	12	2,117,598.74	1.1%	73.4%
14	GENERAL DE SEGUROS, S.A.	2,624,040.11	0.9%	13	1,786,590.94	1.0%	68.1%
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		\$286,471,990.21	100%		\$187,396,991.91	100%	65.4%



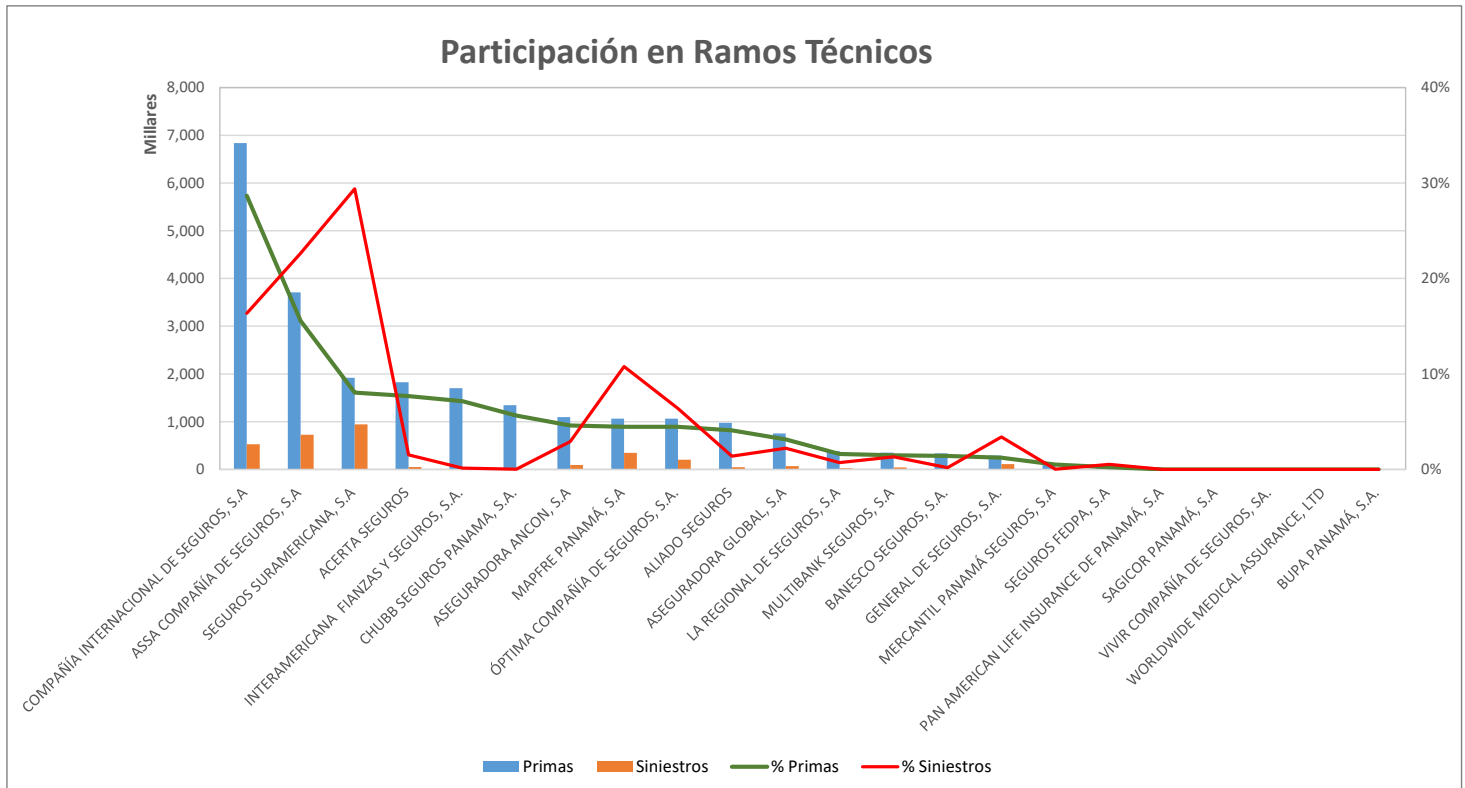
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,835,028.69	28.7%	3	525,808.31	16.4%	7.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,709,161.05	15.6%	2	727,996.92	22.6%	19.6%
3	SEGUROS SURAMERICANA, S.A	1,918,304.58	8.0%	1	945,166.12	29.4%	49.3%
4	ACERTA SEGUROS	1,829,489.38	7.7%	9	49,281.69	1.5%	2.7%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,704,141.16	7.1%	15	4,240.99	0.1%	0.2%
6	CHUBB SEGUROS PANAMA, S.A.	1,345,269.11	5.6%	16	979.08	0.0%	0.1%
7	ASEGURADORA ANCON, S.A	1,097,754.47	4.6%	7	94,060.24	2.9%	8.6%
8	MAPFRE PANAMÁ, S.A	1,064,528.28	4.5%	4	346,872.45	10.8%	32.6%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,062,383.73	4.5%	5	205,480.52	6.4%	19.3%
10	ALIADO SEGUROS	975,979.65	4.1%	10	44,713.96	1.4%	4.6%
11	ASEGURADORA GLOBAL, S.A	752,838.51	3.2%	8	71,758.39	2.2%	9.5%
12	LA REGIONAL DE SEGUROS, S.A	384,355.60	1.6%	12	23,263.79	0.7%	6.1%
13	MULTIBANK SEGUROS, S.A	353,810.90	1.5%	11	42,744.20	1.3%	12.1%
14	BANESCO SEGUROS, S.A.	337,807.41	1.4%	14	6,280.17	0.2%	1.9%
15	GENERAL DE SEGUROS, S.A.	291,933.08	1.2%	6	109,382.48	3.4%	37.5%
16	MERCANTIL PANAMÁ SEGUROS, S.A	121,272.79	0.5%	17	434.43	0.0%	0.4%
17	SEGUROS FEDPA, S.A	53,918.65	0.2%	13	17,187.52	0.5%	31.9%
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		\$23,837,977.04	100%		\$3,215,651.26	100%	13.5%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	12,867,813.66	27.9%	1	2,874,312.05	24.1%	22.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,251,799.93	22.3%	3	1,663,930.28	14.0%	16.2%
3	SEGUROS SURAMERICANA, S.A	4,868,969.54	10.6%	2	2,524,411.35	21.2%	51.8%
4	MAPFRE PANAMÁ, S.A	4,751,722.76	10.3%	4	1,470,413.03	12.3%	30.9%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,624,289.56	5.7%	6	855,702.56	7.2%	32.6%
6	ALIADO SEGUROS	2,325,697.42	5.0%	9	130,851.83	1.1%	5.6%
7	CHUBB SEGUROS PANAMA, S.A.	2,185,335.33	4.7%	7	653,328.45	5.5%	29.9%
8	ACERTA SEGUROS	1,814,832.21	3.9%	8	200,539.13	1.7%	11.1%
9	ASEGURADORA ANCON, S.A	1,304,186.12	2.8%	10	46,234.59	0.4%	3.5%
10	LA REGIONAL DE SEGUROS, S.A	830,300.85	1.8%	11	42,424.80	0.4%	5.1%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	666,048.67	1.4%	14	4,830.59	0.0%	0.7%
12	MERCANTIL PANAMÁ SEGUROS, S.A	486,526.33	1.1%	16	1,792.14	0.0%	0.4%
13	BANESCO SEGUROS, S.A.	430,322.15	0.9%	5	1,402,983.28	11.8%	326.0%
14	GENERAL DE SEGUROS, S.A.	388,647.67	0.8%	12	26,300.55	0.2%	6.8%
15	MULTIBANK SEGUROS, S.A	141,272.24	0.3%	15	3,931.44	0.0%	2.8%
16	SEGUROS FEDPA, S.A	121,144.12	0.3%	13	12,148.34	0.1%	10.0%
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, 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		\$46,058,908.56	100%		\$11,914,134.41	100%	25.9%

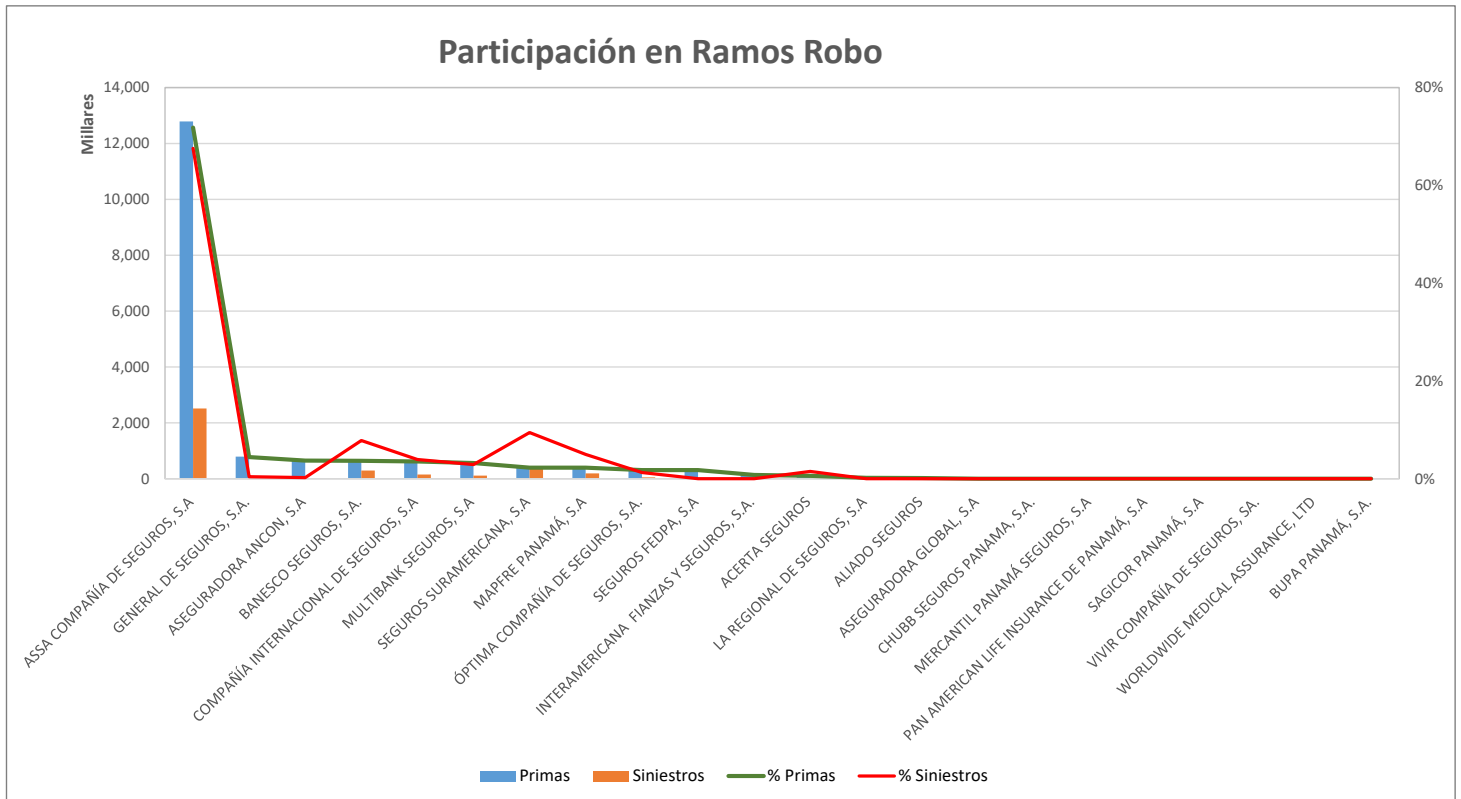


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	12,783,667.12	71.8%	1	2,515,928.18	67.6%	19.7%
2	GENERAL DE SEGUROS, S.A.	786,932.25	4.4%	9	14,666.85	0.4%	1.9%
3	ASEGURADORA ANCON, S.A	655,515.30	3.7%	10	8,752.22	0.2%	1.3%
4	BANESCO SEGUROS, S.A.	651,211.24	3.7%	3	290,901.59	7.8%	44.7%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	627,613.35	3.5%	5	146,165.97	3.9%	23.3%
6	MULTIBANK SEGUROS, S.A	573,347.59	3.2%	6	107,948.18	2.9%	18.8%
7	SEGUROS SURAMERICANA, S.A	402,620.88	2.3%	2	351,821.70	9.4%	87.4%
8	MAPFRE PANAMÁ, S.A	398,311.51	2.2%	4	185,437.75	5.0%	46.6%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	314,012.87	1.8%	8	46,855.31	1.3%	14.9%
10	SEGUROS FEDPA, S.A	313,649.59	1.8%	12	272.16	0.0%	0.1%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	139,357.74	0.8%	13	0.00	0.0%	0.0%
12	ACERTA SEGUROS	100,381.97	0.6%	7	54,669.07	1.5%	54.5%
13	LA REGIONAL DE SEGUROS, S.A	33,716.56	0.2%	14	0.00	0.0%	0.0%
14	ALIADO SEGUROS	20,215.36	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		\$17,800,553.33	100%		\$3,723,919.54	100%	20.9%



Superintendencia de Seguros y Reaseguros de Panamá

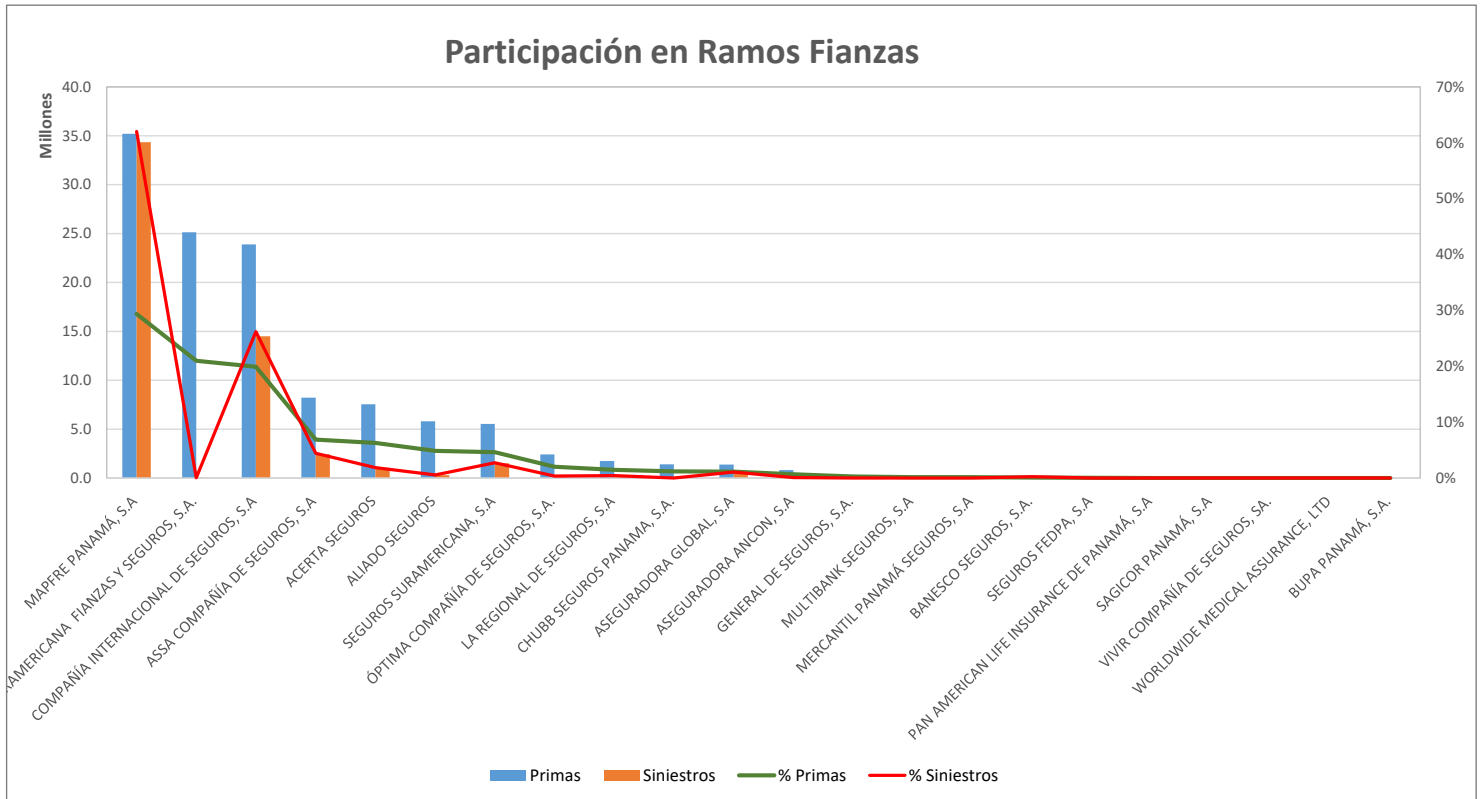
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	35,191,866.38	29.4%	1	34,333,846.45	62.0%	97.6%
2	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	25,140,841.07	21.0%	12	22,825.15	0.0%	0.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	23,878,693.80	19.9%	2	14,494,526.03	26.2%	60.7%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	8,216,015.97	6.9%	3	2,445,968.84	4.4%	29.8%
5	ACERTA SEGUROS	7,546,870.09	6.3%	5	1,029,100.94	1.9%	13.6%
6	ALIADO SEGUROS	5,803,657.35	4.8%	7	299,605.13	0.5%	5.2%
7	SEGUROS SURAMERICANA, S.A	5,525,811.59	4.6%	4	1,514,707.27	2.7%	27.4%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,406,019.91	2.0%	9	203,200.81	0.4%	8.4%
9	LA REGIONAL DE SEGUROS, S.A	1,727,303.69	1.4%	8	249,304.50	0.5%	14.4%
10	CHUBB SEGUROS PANAMA, S.A.	1,399,625.98	1.2%	14	0.00	0.0%	0.0%
11	ASEGURADORA GLOBAL, S.A	1,379,777.97	1.2%	6	591,311.45	1.1%	42.9%
12	ASEGURADORA ANCON, S.A	807,650.69	0.7%	11	41,076.66	0.1%	5.1%
13	GENERAL DE SEGUROS, S.A.	317,191.42	0.3%	15	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	176,657.33	0.1%	16	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	172,515.91	0.1%	17	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	110,022.23	0.1%	10	128,471.23	0.2%	116.8%
17	SEGUROS FEDPA, S.A	61,413.31	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		\$119,861,934.69	100%		\$55,354,167.81	100%	46.2%



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



OTROS RAMOS

AL 30 DE NOVIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	24,163,233.67	24.2%	1	13,282,228.59	61.5%	55.0%
2	GENERAL DE SEGUROS, S.A.	22,604,963.70	22.6%	3	1,679,161.03	7.8%	7.4%
3	MAPFRE PANAMÁ, S.A	15,777,774.95	15.8%	2	2,620,218.11	12.1%	16.6%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	9,841,672.25	9.9%	5	779,803.00	3.6%	7.9%
5	ALIADO SEGUROS	9,574,282.18	9.6%	9	173,385.43	0.8%	1.8%
6	MERCANTIL PANAMÁ SEGUROS, S.A	4,788,106.57	4.8%	8	455,846.65	2.1%	9.5%
7	SEGUROS SURAMERICANA, S.A	4,693,181.65	4.7%	7	617,267.52	2.9%	13.2%
8	ASEGURADORA ANCON, S.A	3,123,736.47	3.1%	11	37,713.09	0.2%	1.2%
9	ASEGURADORA GLOBAL, S.A	2,440,621.89	2.4%	10	64,432.23	0.3%	2.6%
10	MULTIBANK SEGUROS, S.A	1,300,210.00	1.3%	6	660,465.93	3.1%	50.8%
11	ACERTA SEGUROS	601,271.28	0.6%	15	11.58	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	572,481.90	0.6%	4	1,189,677.47	5.5%	207.8%
13	LA REGIONAL DE SEGUROS, S.A	303,655.68	0.3%	13	13,519.09	0.1%	4.5%
14	BANESCO SEGUROS, S.A.	37,909.12	0.0%	14	7,932.99	0.0%	20.9%
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		\$99,844,395.98	100%		\$21,595,518.81	100%	21.6%

