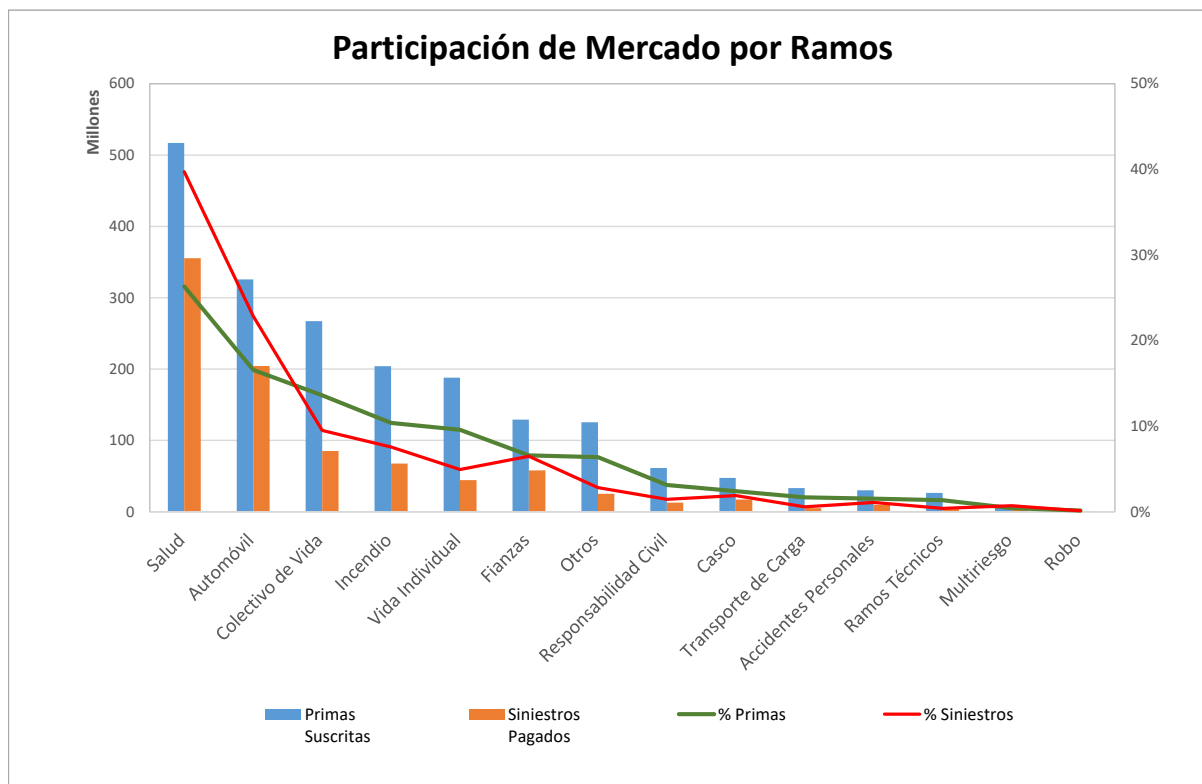


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE DICIEMBRE DE 2024

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	517,031,359.30	26.3%	1	355,321,529.01	39.7%	68.7%
2	Automóvil	325,766,992.58	16.6%	2	204,234,296.77	22.8%	62.7%
3	Colectivo de Vida	267,040,057.64	13.6%	3	85,086,710.66	9.5%	31.9%
4	Incendio	203,977,691.53	10.4%	4	67,549,023.11	7.5%	33.1%
5	Vida Individual	188,002,394.72	9.6%	6	44,170,315.91	4.9%	23.5%
6	Fianzas	129,260,865.36	6.6%	5	57,901,935.42	6.5%	44.8%
7	Otros	125,328,538.19	6.4%	7	25,246,646.64	2.8%	20.1%
8	Responsabilidad Civil	61,199,037.12	3.1%	9	12,900,472.49	1.4%	21.1%
9	Casco	47,315,452.04	2.4%	8	16,944,951.04	1.9%	35.8%
10	Transporte de Carga	33,159,106.54	1.7%	12	5,133,873.85	0.6%	15.5%
11	Accidentes Personales	30,095,035.27	1.5%	10	9,693,343.64	1.1%	32.2%
12	Ramos Técnicos	26,234,074.42	1.3%	13	3,423,553.70	0.4%	13.1%
13	Multirisgo	8,273,417.26	0.4%	11	6,167,726.82	0.7%	74.5%
14	Robo	2,810,572.05	0.1%	14	1,020,685.97	0.1%	36.3%
<b>TOTAL</b>		<b>\$1,965,494,594.02</b>	<b>100%</b>		<b>\$894,795,065.03</b>	<b>100%</b>	<b>45.5%</b>



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

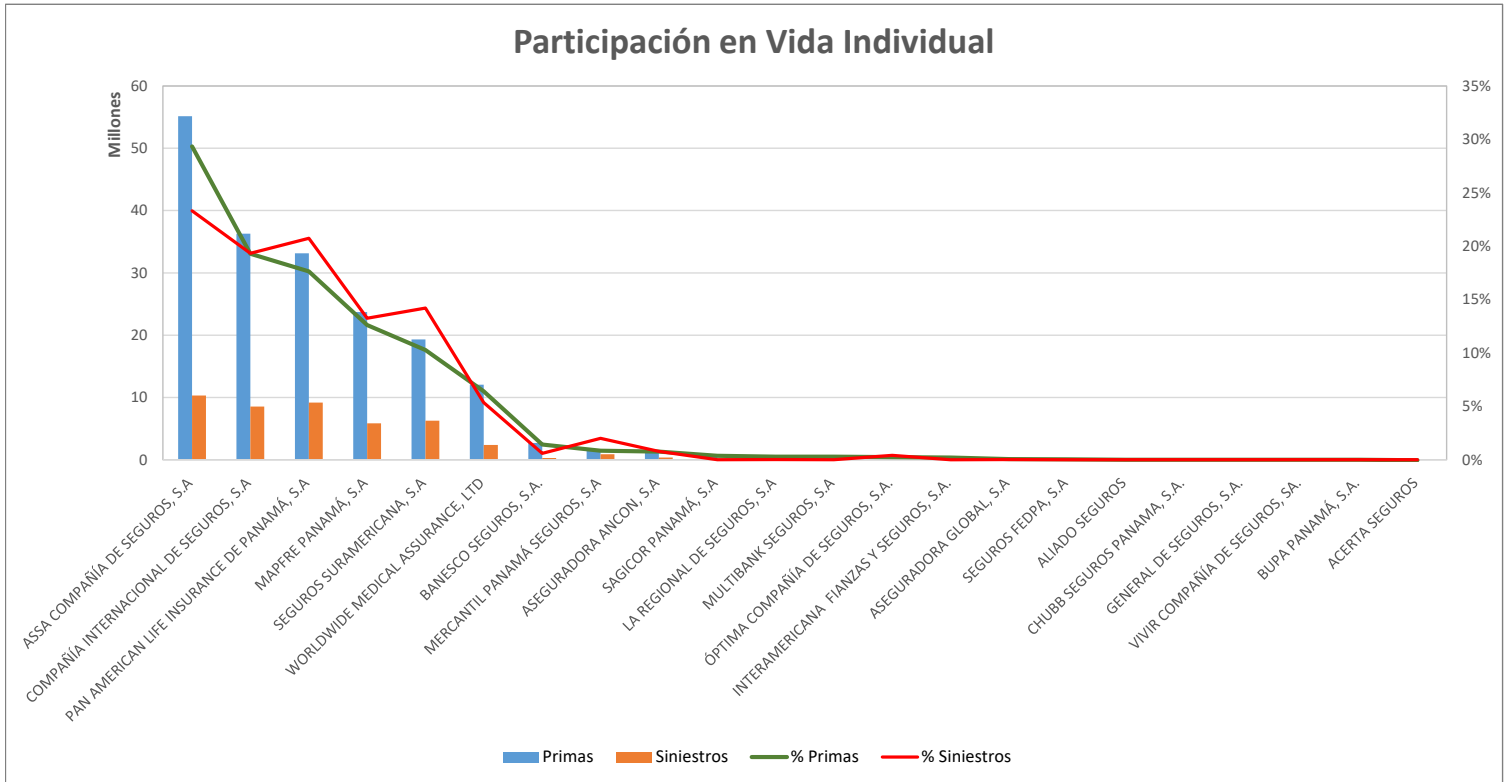


## VIDA INDIVIDUAL

AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	55,164,741.14	29.3%	1	10,296,113.97	23.3%	18.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	36,282,052.41	19.3%	3	8,538,289.28	19.3%	23.5%
3	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	33,140,360.12	17.6%	2	9,159,304.11	20.7%	27.6%
4	MAPFRE PANAMÁ, S.A	23,722,521.33	12.6%	5	5,848,991.65	13.2%	24.7%
5	SEGUROS SURAMERICANA, S.A	19,294,800.67	10.3%	4	6,272,052.67	14.2%	32.5%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	12,037,474.39	6.4%	6	2,366,485.00	5.4%	19.7%
7	BANESCO SEGUROS, S.A.	2,677,898.31	1.4%	9	266,050.00	0.6%	9.9%
8	MERCANTIL PANAMÁ SEGUROS, S.A	1,586,427.71	0.8%	7	885,762.24	2.0%	55.8%
9	ASEGURADORA ANCON, S.A	1,438,995.66	0.8%	8	340,999.99	0.8%	23.7%
10	SAGICOR PANAMÁ, S.A	678,582.61	0.4%	14	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	544,695.51	0.3%	11	7,490.00	0.0%	1.4%
12	MULTIBANK SEGUROS, S.A	522,481.24	0.3%	15	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	475,836.16	0.3%	10	184,600.00	0.4%	38.8%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	377,497.95	0.2%	13	1,177.00	0.0%	0.3%
15	ASEGURADORA GLOBAL, S.A	100,589.35	0.1%	12	3,000.00	0.0%	3.0%
16	SEGUROS FEDPA, S.A	50,813.40	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	-93,373.24	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$188,002,394.72</b>	<b>100%</b>		<b>\$44,170,315.91</b>	<b>100%</b>	<b>23.5%</b>

### Participación en Vida Individual



# Superintendencia de Seguros y Reaseguros de Panamá

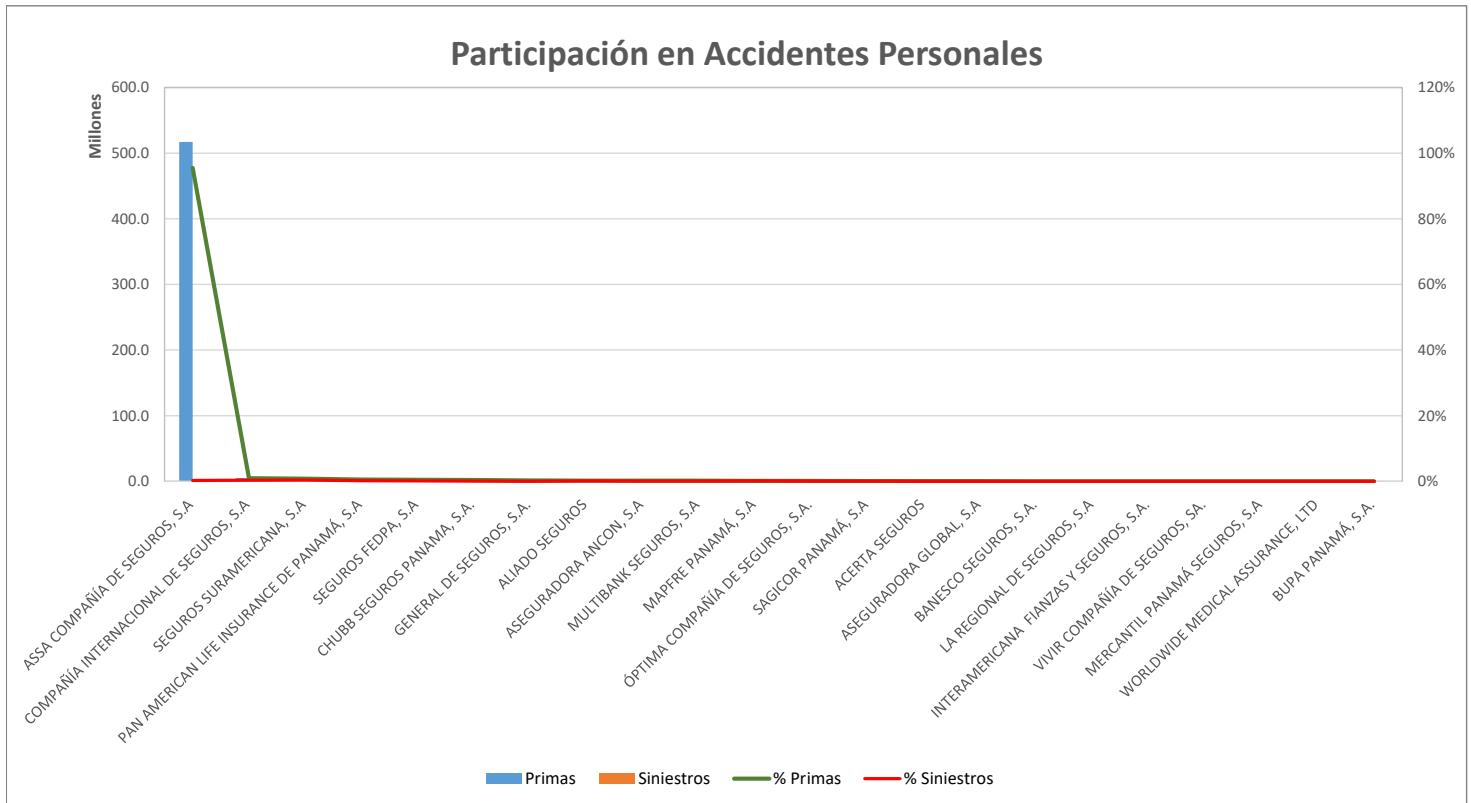
## Participación de Mercado por Productos



### ACCIDENTES PERSONALES

AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	517,031,359.30	95.5%	3	1,407,101.81	0.3%	0.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,997,599.83	0.9%	2	1,638,735.33	0.3%	32.8%
3	SEGUROS SURAMERICANA, S.A	4,226,191.09	0.8%	1	2,054,591.62	0.4%	48.6%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	2,805,195.48	0.5%	4	1,039,429.77	0.2%	37.1%
5	SEGUROS FEDPA, S.A	2,551,237.51	0.5%	7	567,940.02	0.1%	22.3%
6	CHUBB SEGUROS PANAMA, S.A.	2,022,387.83	0.4%	9	290,243.61	0.1%	14.4%
7	GENERAL DE SEGUROS, S.A.	1,448,310.78	0.3%	15	81,963.00	0.0%	5.7%
8	ALIADO SEGUROS	1,253,266.76	0.2%	5	611,178.59	0.1%	48.8%
9	ASEGURADORA ANCON, S.A	1,186,013.38	0.2%	8	432,546.58	0.1%	36.5%
10	MULTIBANK SEGUROS, S.A	1,119,050.74	0.2%	10	256,286.60	0.0%	22.9%
11	MAPFRE PANAMÁ, S.A	727,936.38	0.1%	6	610,808.92	0.1%	83.9%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	570,801.14	0.1%	12	236,685.11	0.0%	41.5%
13	SAGICOR PANAMÁ, S.A	395,947.87	0.1%	11	242,178.13	0.0%	61.2%
14	ACERTA SEGUROS	337,374.97	0.1%	13	113,299.38	0.0%	33.6%
15	ASEGURADORA GLOBAL, S.A	310,752.20	0.1%	16	7,000.00	0.0%	2.3%
16	BANESCO SEGUROS, S.A.	166,693.00	0.0%	21	219.33	0.0%	0.1%
17	LA REGIONAL DE SEGUROS, S.A	124,119.22	0.0%	17	6,255.34	0.0%	5.0%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	82,888.33	0.0%	19	1,731.02	0.0%	2.1%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	52,271.29	0.0%	14	91,812.29	0.0%	175.6%
20	MERCANTIL PANAMÁ SEGUROS, S.A	17,580.63	0.0%	20	1,000.00	0.0%	5.7%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	18	2,337.19	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$541,426,978</b>	<b>100%</b>		<b>\$9,693,343.64</b>	<b>100%</b>	<b>1.8%</b>



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

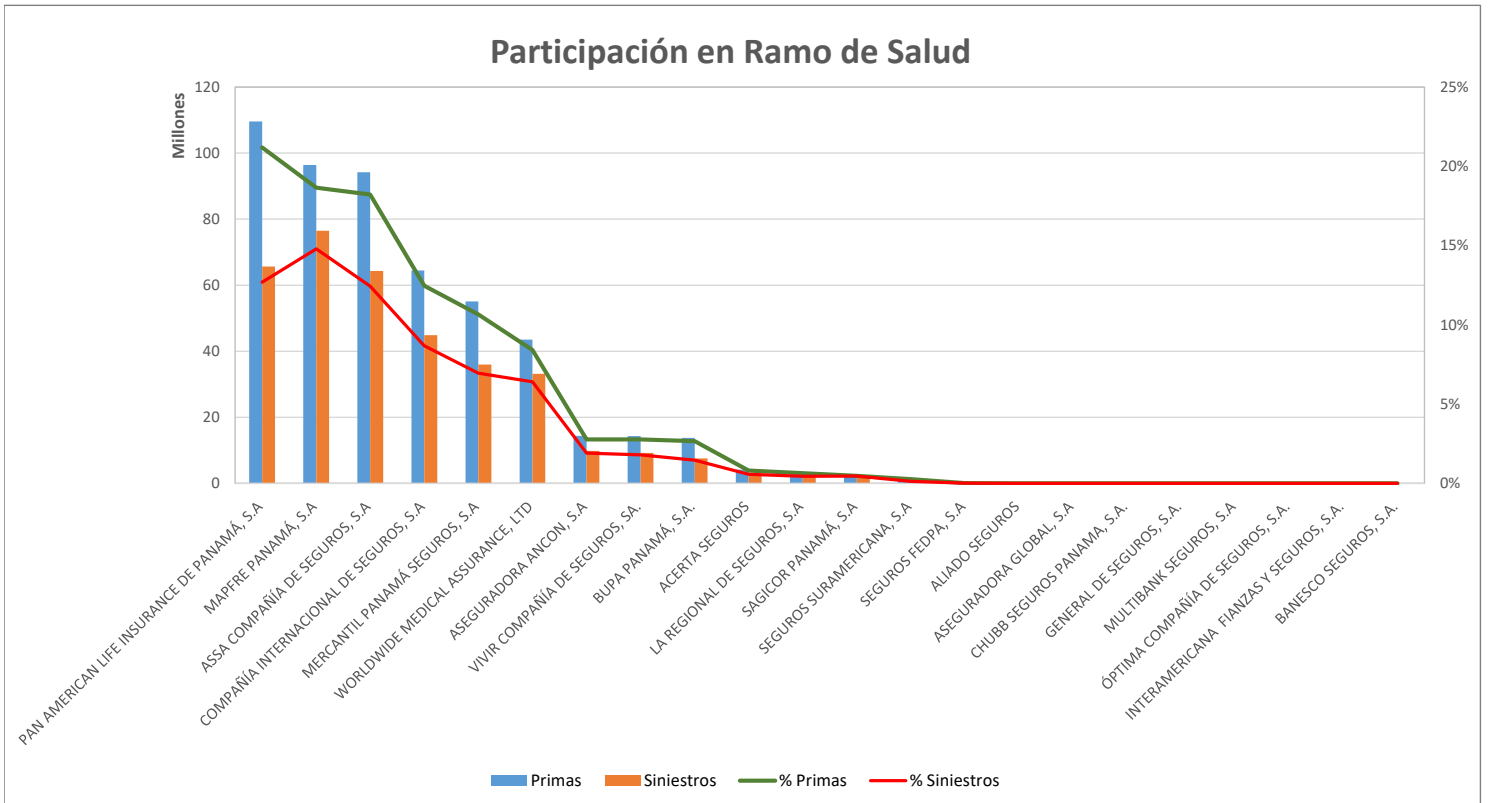


## SALUD

AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	109,560,854.89	21.2%	2	65,644,694.88	12.7%	59.9%
2	MAPFRE PANAMÁ, S.A	96,406,417.47	18.6%	1	76,473,769.03	14.8%	79.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	94,224,057.09	18.2%	3	64,307,336.93	12.4%	68.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	64,475,975.57	12.5%	4	44,840,205.92	8.7%	69.5%
5	MERCANTIL PANAMÁ SEGUROS, S.A	55,082,786.28	10.7%	5	35,951,554.68	7.0%	65.3%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	43,532,946.76	8.4%	6	33,145,703.34	6.4%	76.1%
7	ASEGURADORA ANCON, S.A	14,341,944.21	2.8%	7	9,828,134.10	1.9%	68.5%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	14,328,441.73	2.8%	8	9,254,687.03	1.8%	64.6%
9	BUPA PANAMÁ, S.A.	13,741,819.40	2.7%	9	7,580,081.02	1.5%	55.2%
10	ACERTA SEGUROS	4,166,287.04	0.8%	10	2,933,485.41	0.6%	70.4%
11	LA REGIONAL DE SEGUROS, S.A	3,326,042.89	0.6%	12	2,268,656.67	0.4%	68.2%
12	SAGICOR PANAMÁ, S.A	2,444,912.82	0.5%	11	2,379,365.35	0.5%	97.3%
13	SEGUROS SURAMERICANA, S.A	1,331,623.70	0.3%	13	633,118.93	0.1%	47.5%
14	SEGUROS FEDPA, S.A	67,926.40	0.0%	14	80,735.72	0.0%	118.9%
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%
<b>TOTAL</b>		<b>\$517,031,359.30</b>	<b>100%</b>		<b>\$355,321,529.01</b>	<b>100%</b>	<b>68.7%</b>

## Participación en Ramo de Salud



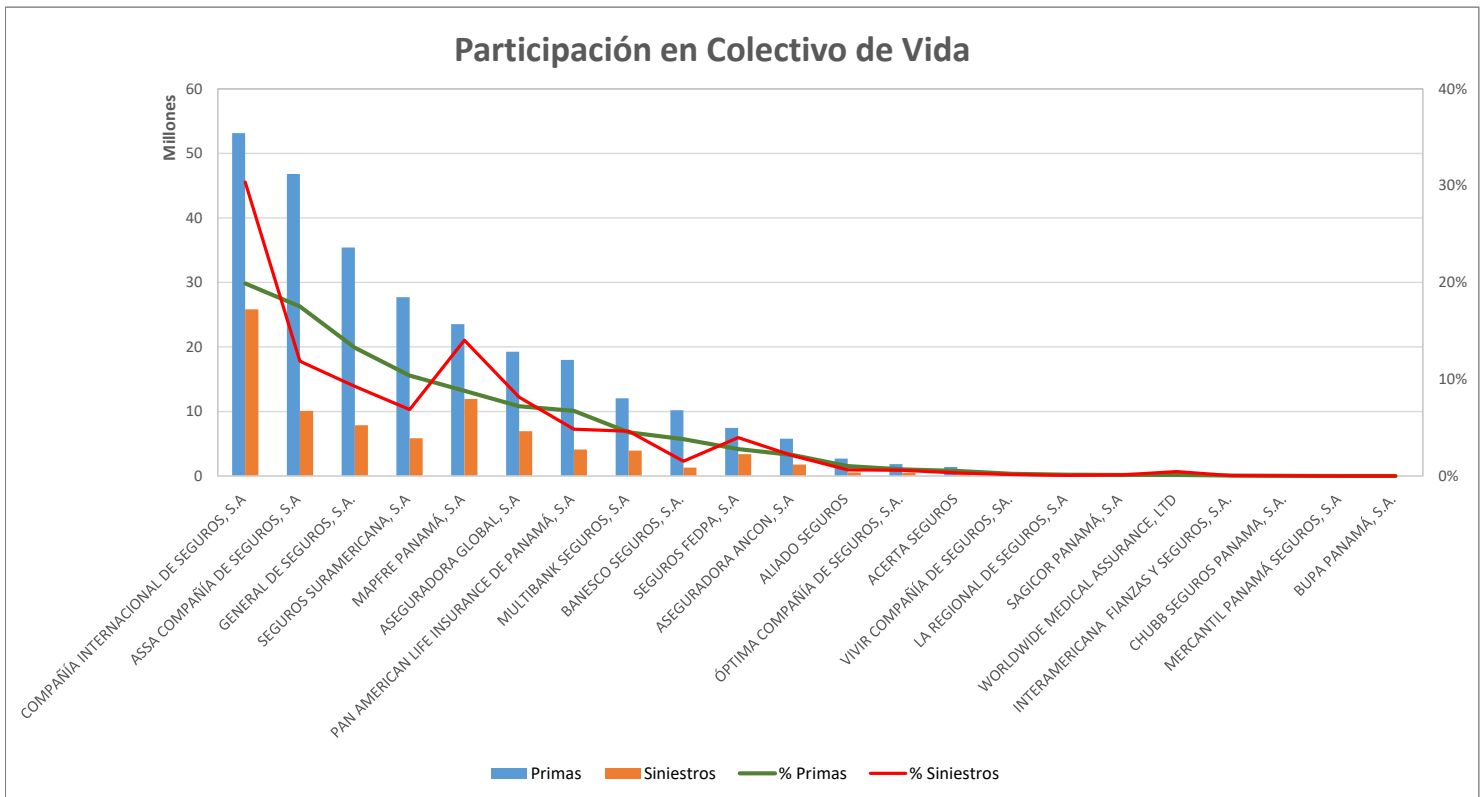
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## COLECTIVO DE VIDA AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	53,133,121.39	19.9%	1	25,839,967.84	30.4%	48.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	46,808,555.39	17.5%	3	10,086,262.38	11.9%	21.5%
3	GENERAL DE SEGUROS, S.A.	35,416,120.17	13.3%	4	7,878,248.44	9.3%	22.2%
4	SEGUROS SURAMERICANA, S.A	27,699,987.25	10.4%	6	5,835,491.93	6.9%	21.1%
5	MAPFRE PANAMÁ, S.A	23,539,574.35	8.8%	2	11,935,465.80	14.0%	50.7%
6	ASEGURADORA GLOBAL, S.A	19,275,694.94	7.2%	5	6,928,779.61	8.1%	35.9%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	17,994,599.81	6.7%	7	4,110,597.19	4.8%	22.8%
8	MULTIBANK SEGUROS, S.A	12,045,966.22	4.5%	8	3,936,312.52	4.6%	32.7%
9	BANESCO SEGUROS, S.A.	10,184,801.55	3.8%	11	1,307,607.51	1.5%	12.8%
10	SEGUROS FEDPA, S.A	7,449,405.86	2.8%	9	3,373,514.00	4.0%	45.3%
11	ASEGURADORA ANCON, S.A	5,776,599.08	2.2%	10	1,787,391.77	2.1%	30.9%
12	ALIADO SEGUROS	2,715,072.42	1.0%	12	543,260.75	0.6%	20.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,833,316.69	0.7%	13	506,691.17	0.6%	27.6%
14	ACERTA SEGUROS	1,398,664.93	0.5%	15	269,552.38	0.3%	19.3%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	611,723.53	0.2%	16	141,897.30	0.2%	23.2%
16	LA REGIONAL DE SEGUROS, S.A	347,310.48	0.1%	18	63,097.64	0.1%	18.2%
17	SAGICOR PANAMÁ, S.A	317,683.68	0.1%	17	102,690.38	0.1%	32.3%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	278,137.58	0.1%	14	387,803.50	0.5%	139.4%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	130,423.84	0.0%	19	29,309.01	0.0%	22.5%
20	CHUBB SEGUROS PANAMA, S.A.	83,298.48	0.0%	20	22,769.54	0.0%	27.3%
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%
<b>TOTAL</b>		<b>\$267,040,057.64</b>	<b>100%</b>		<b>\$85,086,710.66</b>	<b>100%</b>	<b>31.9%</b>

### Participación en Colectivo de Vida



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

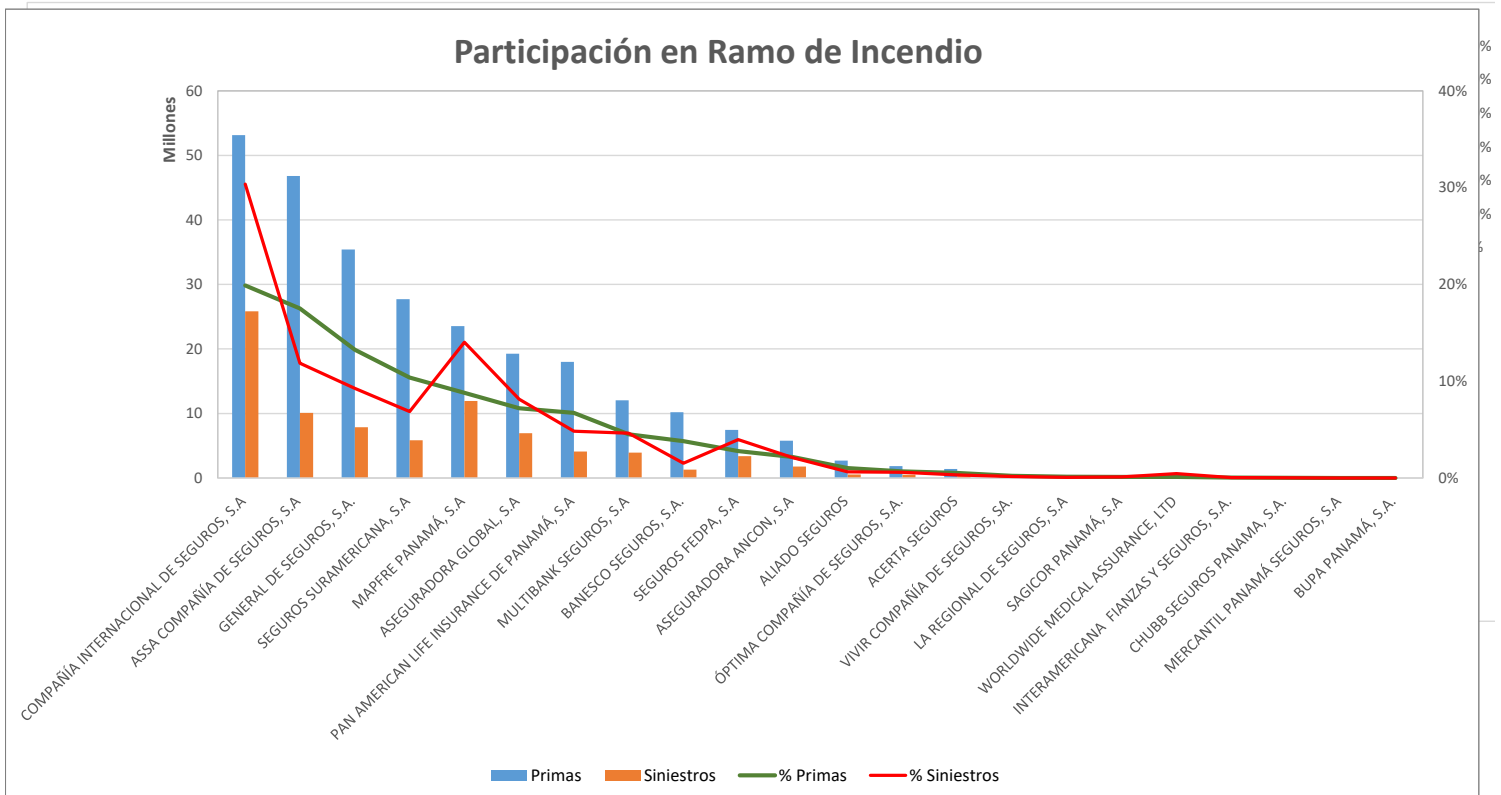


### INCENDIO

AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	83,864,994.04	41.1%	1	34,311,318.67	50.8%	40.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	34,230,863.79	16.8%	2	16,910,415.54	25.0%	49.4%
3	SEGUROS SURAMERICANA, S.A	25,800,461.41	12.6%	3	8,267,418.41	12.2%	32.0%
4	MAPFRE PANAMÁ, S.A	16,276,593.40	8.0%	4	2,382,710.01	3.5%	14.6%
5	ASEGURADORA ANCON, S.A	7,592,066.45	3.7%	10	427,237.59	0.6%	5.6%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	7,571,713.32	3.7%	5	1,759,864.42	2.6%	23.2%
7	GENERAL DE SEGUROS, S.A.	6,599,074.09	3.2%	6	1,367,538.77	2.0%	20.7%
8	ACERTA SEGUROS	5,613,595.05	2.8%	7	714,981.84	1.1%	12.7%
9	ALIADO SEGUROS	3,477,009.08	1.7%	11	224,061.04	0.3%	6.4%
10	CHUBB SEGUROS PANAMA, S.A.	3,332,182.82	1.6%	8	500,015.14	0.7%	15.0%
11	ASEGURADORA GLOBAL, S.A	3,235,407.55	1.6%	12	76,019.06	0.1%	2.3%
12	BANESCO SEGUROS, S.A.	2,024,678.20	1.0%	9	471,121.93	0.7%	23.3%
13	MULTIBANK SEGUROS, S.A	1,420,120.93	0.7%	14	48,797.16	0.1%	3.4%
14	LA REGIONAL DE SEGUROS, S.A	1,254,964.37	0.6%	13	56,549.74	0.1%	4.5%
15	MERCANTIL PANAMÁ SEGUROS, S.A	666,613.22	0.3%	15	15,636.87	0.0%	2.3%
16	SEGUROS FEDPA, S.A	637,256.66	0.3%	16	15,336.92	0.0%	2.4%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	380,097.15	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%
<b>TOTAL</b>		<b>\$203,977,691.53</b>	<b>100%</b>		<b>\$67,549,023.11</b>	<b>100%</b>	<b>33.1%</b>

### Participación en Ramo de Incendio



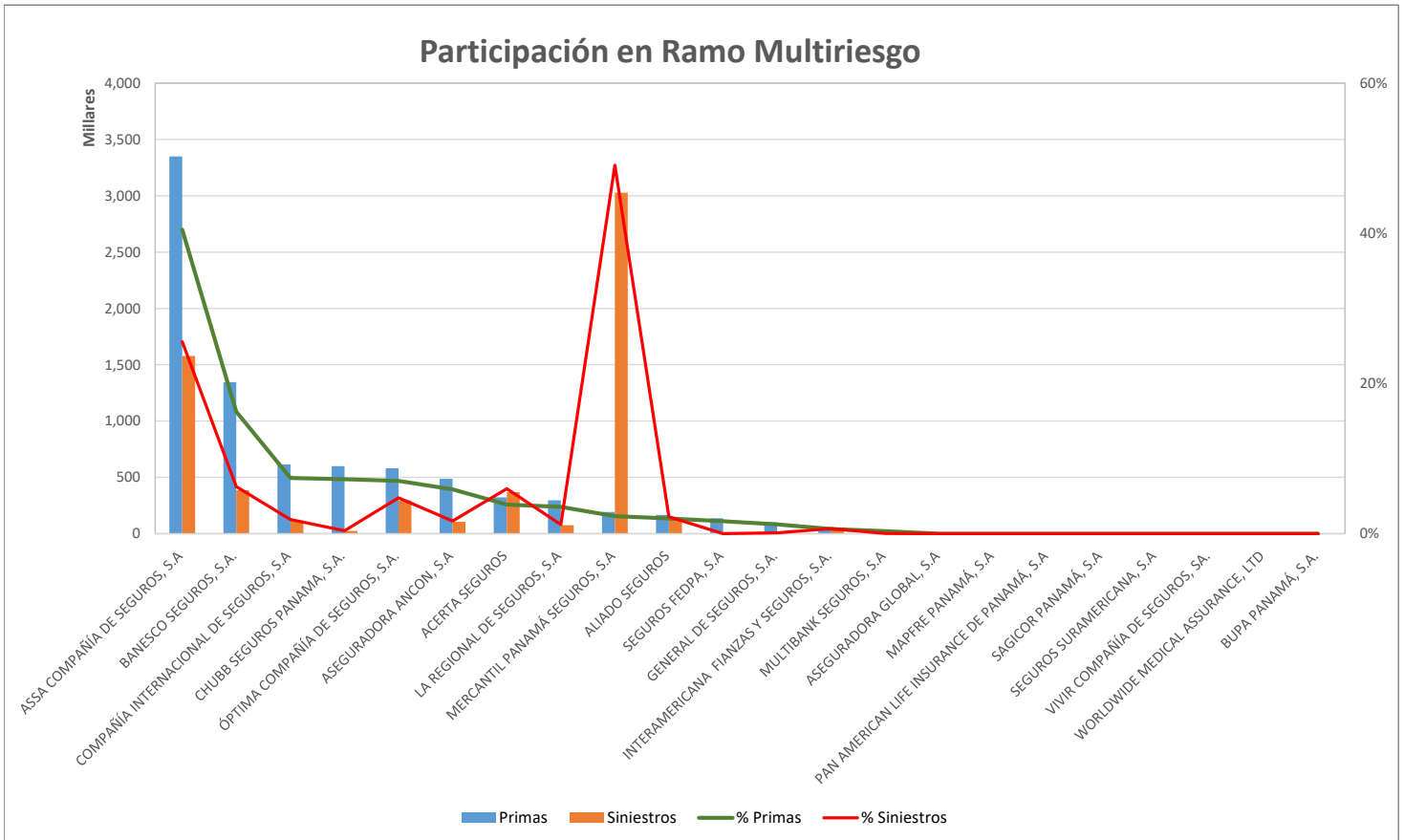
# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos



### MULTIRIESGO AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,349,559.68	40.5%	2	1,577,981.23	25.6%	47.1%
2	BANESCO SEGUROS, S.A.	1,344,479.55	16.3%	3	386,789.33	6.3%	28.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	615,212.80	7.4%	7	115,829.18	1.9%	18.8%
4	CHUBB SEGUROS PANAMA, S.A.	599,257.09	7.2%	11	24,355.48	0.4%	4.1%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	581,610.71	7.0%	5	295,696.18	4.8%	50.8%
6	ASEGURADORA ANCON, S.A	487,936.99	5.9%	8	104,509.16	1.7%	21.4%
7	ACERTA SEGUROS	321,764.01	3.9%	4	369,382.46	6.0%	114.8%
8	LA REGIONAL DE SEGUROS, S.A	295,915.79	3.6%	9	74,601.50	1.2%	25.2%
9	MERCANTIL PANAMÁ SEGUROS, S.A	193,242.42	2.3%	1	3,026,777.01	49.1%	1566.3%
10	ALIADO SEGUROS	166,768.37	2.0%	6	139,298.57	2.3%	83.5%
11	SEGUROS FEDPA, S.A	136,338.27	1.6%	14	350.00	0.0%	0.3%
12	GENERAL DE SEGUROS, S.A.	101,855.63	1.2%	12	7,571.77	0.1%	7.4%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	50,887.76	0.6%	10	42,312.68	0.7%	83.1%
14	MULTIBANK SEGUROS, S.A	28,588.19	0.3%	13	2,272.27	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%
		<b>\$8,273,417.26</b>	<b>100%</b>		<b>\$6,167,726.82</b>	<b>100%</b>	<b>74.5%</b>

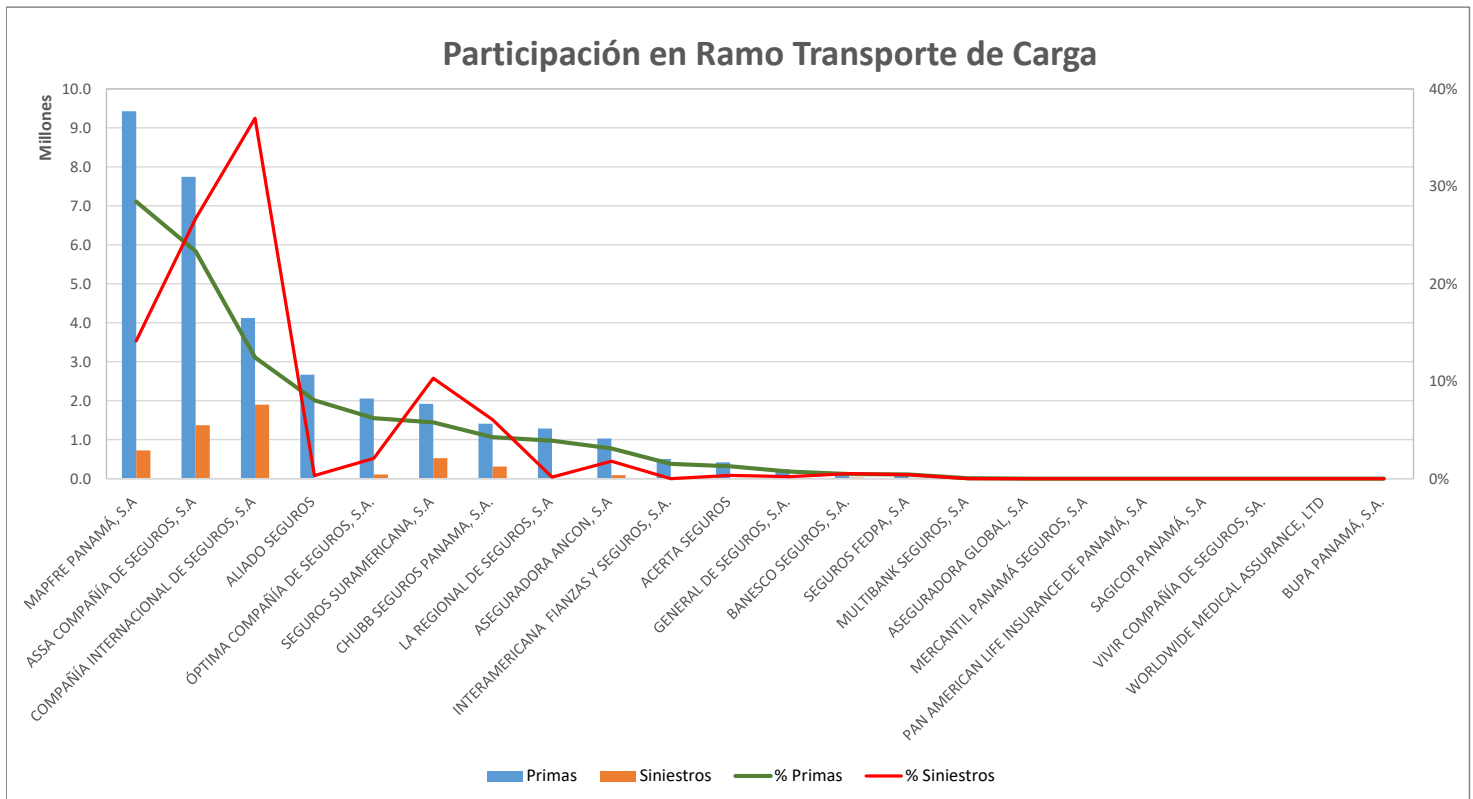


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## TRANSPORTE DE CARGA AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	9,427,819.64	28.4%	3	726,372.04	14.1%	7.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	7,741,750.55	23.3%	2	1,369,703.51	26.7%	17.7%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,124,171.77	12.4%	1	1,898,910.12	37.0%	46.0%
4	ALIADO SEGUROS	2,667,582.94	8.0%	11	15,742.75	0.3%	0.6%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,057,459.88	6.2%	6	107,043.91	2.1%	5.2%
6	SEGUROS SURAMERICANA, S.A	1,919,262.62	5.8%	4	529,317.65	10.3%	27.6%
7	CHUBB SEGUROS PANAMA, S.A.	1,411,624.19	4.3%	5	310,872.66	6.1%	22.0%
8	LA REGIONAL DE SEGUROS, S.A	1,288,238.86	3.9%	13	7,895.80	0.2%	0.6%
9	ASEGURADORA ANCON, S.A	1,031,094.18	3.1%	7	92,199.41	1.8%	8.9%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	505,968.11	1.5%	14	0.00	0.0%	0.0%
11	ACERTA SEGUROS	421,736.81	1.3%	10	17,728.16	0.3%	4.2%
12	GENERAL DE SEGUROS, S.A.	240,839.49	0.7%	12	10,397.33	0.2%	4.3%
13	BANESCO SEGUROS, S.A.	159,712.90	0.5%	8	26,723.85	0.5%	16.7%
14	SEGUROS FEDPA, S.A	145,293.27	0.4%	9	20,966.66	0.4%	14.4%
15	MULTIBANK SEGUROS, S.A	16,551.33	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%
<b>TOTAL</b>		<b>\$33,159,106.54</b>	<b>100%</b>		<b>\$5,133,873.85</b>	<b>100%</b>	<b>15.5%</b>



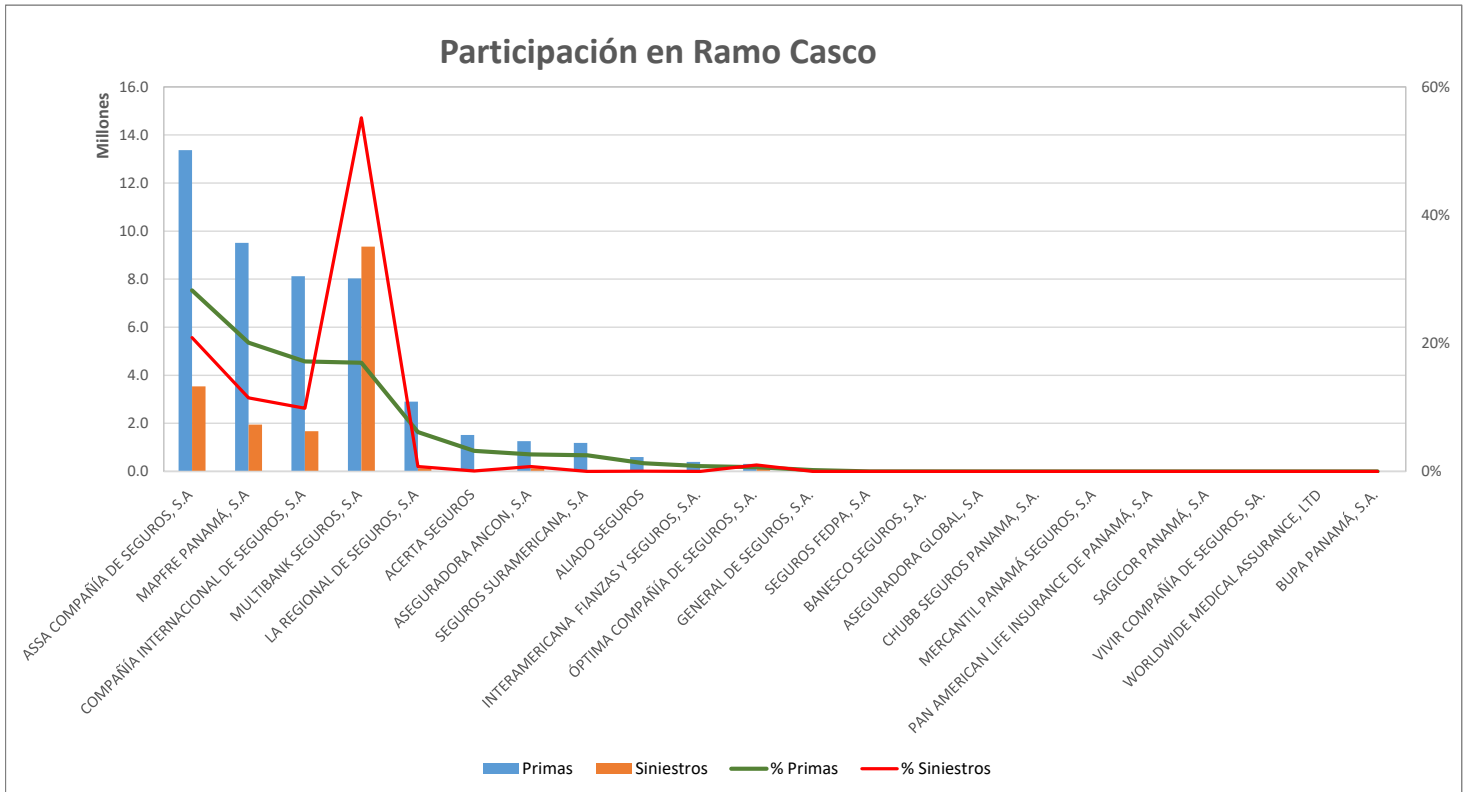


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE CASCO AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	13,365,230.72	28.2%	2	3,540,796.03	20.9%	26.5%
2	MAPFRE PANAMÁ, S.A	9,509,851.91	20.1%	3	1,946,098.87	11.5%	20.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,124,021.92	17.2%	4	1,668,793.85	9.8%	20.5%
4	MULTIBANK SEGUROS, S.A	8,027,683.08	17.0%	1	9,349,873.32	55.2%	116.5%
5	LA REGIONAL DE SEGUROS, S.A	2,904,148.20	6.1%	6	127,406.85	0.8%	4.4%
6	ACERTA SEGUROS	1,521,042.23	3.2%	8	13,504.78	0.1%	0.9%
7	ASEGURADORA ANCON, S.A	1,262,921.88	2.7%	7	126,918.34	0.7%	10.0%
8	SEGUROS SURAMERICANA, S.A	1,189,686.70	2.5%	11	0.00	0.0%	0.0%
9	ALIADO SEGUROS	601,621.53	1.3%	9	4,713.48	0.0%	0.8%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	394,648.35	0.8%	12	0.00	0.0%	0.0%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	316,167.30	0.7%	5	166,783.44	1.0%	52.8%
12	GENERAL DE SEGUROS, S.A.	92,850.68	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%
<b>TOTAL</b>		<b>\$47,315,452.04</b>	<b>100%</b>		<b>\$16,944,951.04</b>	<b>100%</b>	<b>35.8%</b>



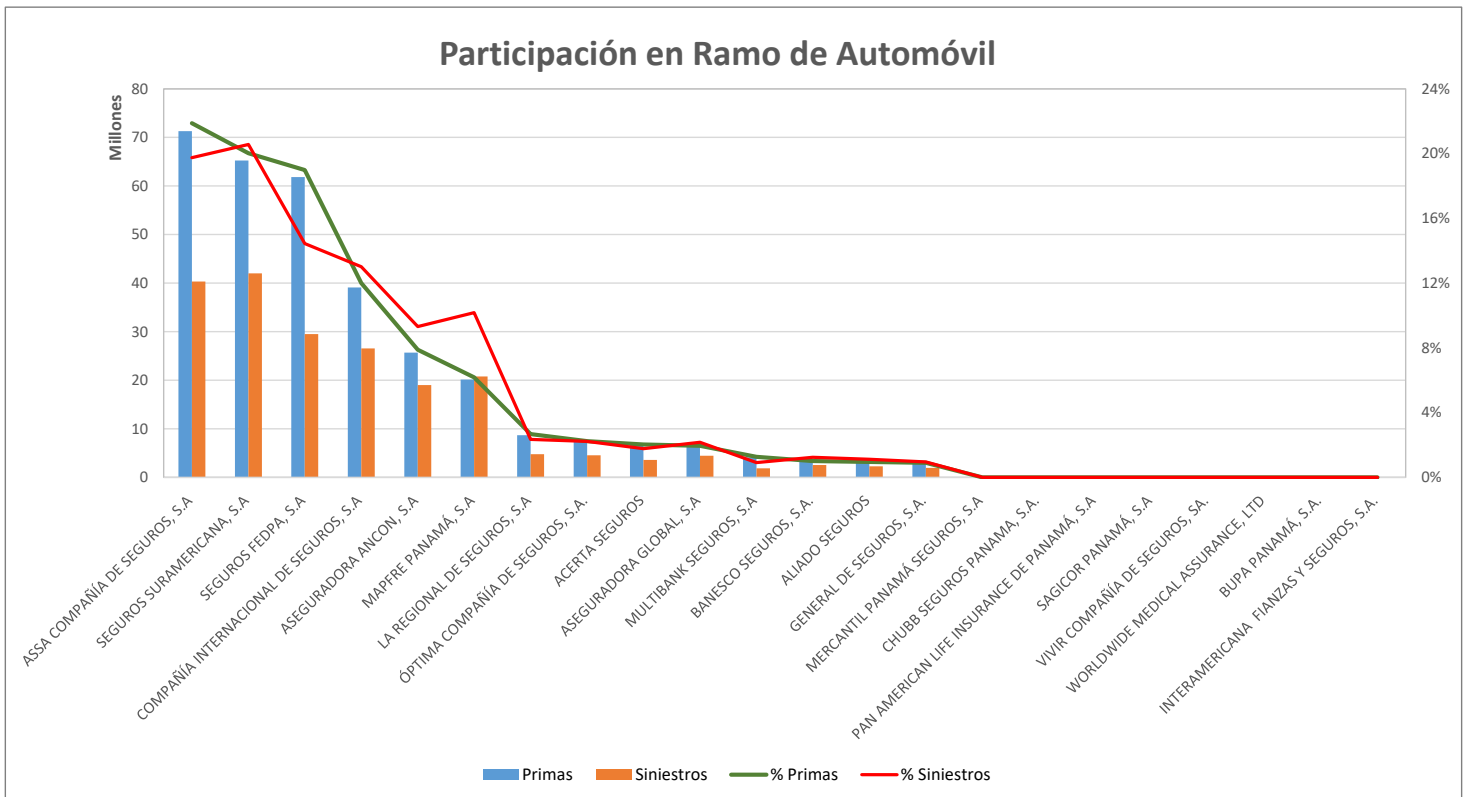
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## AUTOMÓVIL

AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	71,277,280.29	21.9%	2	40,345,847.12	19.8%	56.6%
2	SEGUROS SURAMERICANA, S.A	65,244,059.31	20.0%	1	42,003,836.96	20.6%	64.4%
3	SEGUROS FEDPA, S.A	61,851,534.96	19.0%	3	29,502,695.80	14.4%	47.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	39,112,751.05	12.0%	4	26,570,024.69	13.0%	67.9%
5	ASEGURADORA ANCON, S.A	25,698,041.19	7.9%	6	19,022,413.21	9.3%	74.0%
6	MAPFRE PANAMÁ, S.A	20,118,711.81	6.2%	5	20,778,625.98	10.2%	103.3%
7	LA REGIONAL DE SEGUROS, S.A	8,695,347.02	2.7%	7	4,793,307.26	2.3%	55.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	7,304,077.18	2.2%	8	4,551,204.80	2.2%	62.3%
9	ACERTA SEGUROS	6,618,286.58	2.0%	10	3,612,519.90	1.8%	54.6%
10	ASEGURADORA GLOBAL, S.A	6,362,606.43	2.0%	9	4,433,355.74	2.2%	69.7%
11	MULTIBANK SEGUROS, S.A	4,128,153.61	1.3%	14	1,860,768.43	0.9%	45.1%
12	BANESCO SEGUROS, S.A.	3,286,385.96	1.0%	11	2,543,930.38	1.2%	77.4%
13	ALIADO SEGUROS	3,120,818.17	1.0%	12	2,275,159.08	1.1%	72.9%
14	GENERAL DE SEGUROS, S.A.	2,948,939.02	0.9%	13	1,937,028.01	0.9%	65.7%
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%
<b>TOTAL</b>		<b>\$325,766,992.58</b>	<b>100%</b>		<b>\$204,234,296.77</b>	<b>100%</b>	<b>62.7%</b>



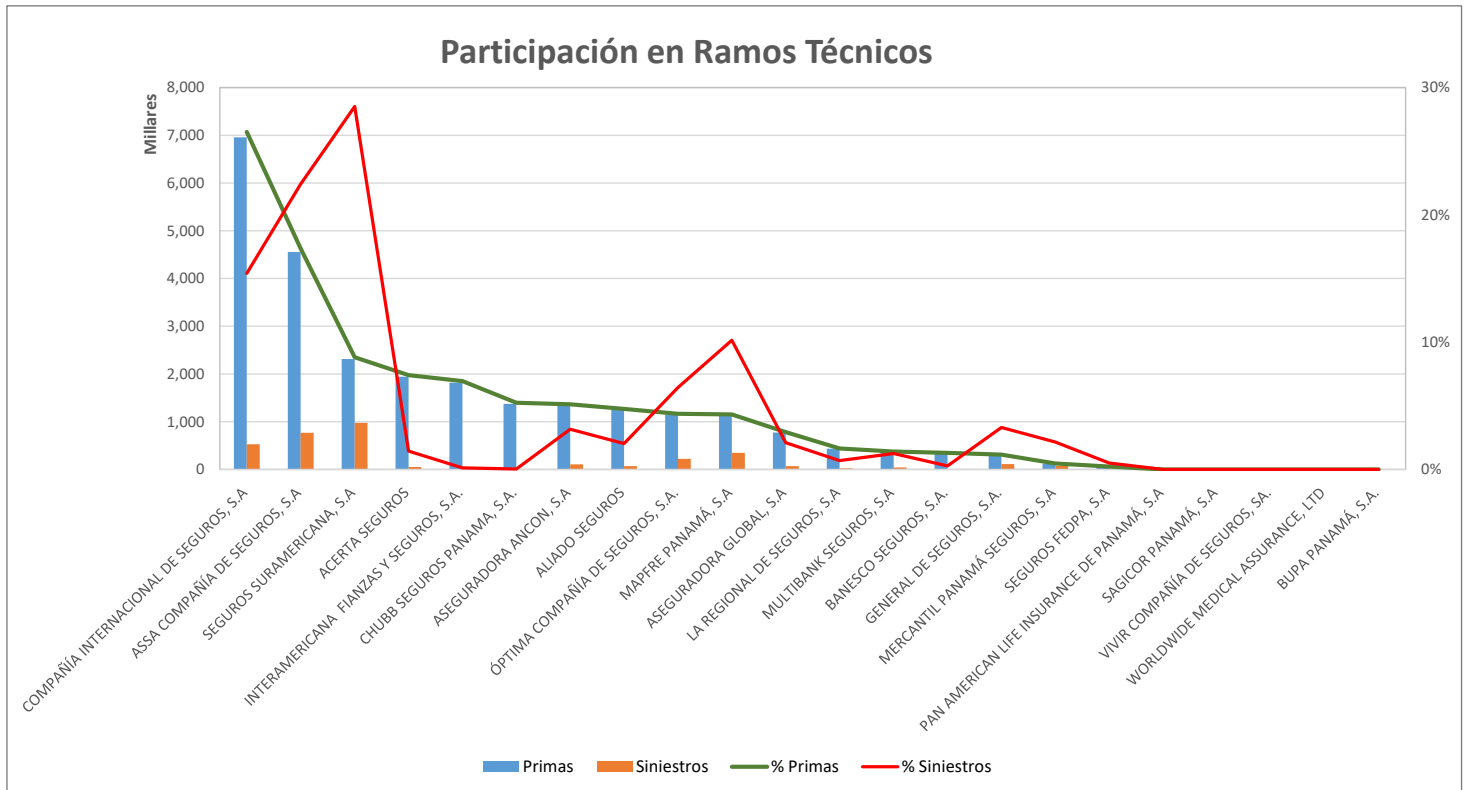
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMOS TÉCNICOS

AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,955,586.92	26.5%	3	527,540.29	15.4%	7.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	4,556,049.70	17.4%	2	767,285.86	22.4%	16.8%
3	SEGUROS SURAMERICANA, S.A	2,313,190.61	8.8%	1	976,175.55	28.5%	42.2%
4	ACERTA SEGUROS	1,944,178.27	7.4%	11	49,281.69	1.4%	2.5%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,819,010.84	6.9%	16	4,240.99	0.1%	0.2%
6	CHUBB SEGUROS PANAMA, S.A.	1,375,887.98	5.2%	17	979.08	0.0%	0.1%
7	ASEGURADORA ANCON, S.A	1,344,221.80	5.1%	7	108,176.75	3.2%	8.0%
8	ALIADO SEGUROS	1,247,171.17	4.8%	10	69,536.41	2.0%	5.6%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,147,887.60	4.4%	5	220,575.52	6.4%	19.2%
10	MAPFRE PANAMÁ, S.A	1,135,555.96	4.3%	4	347,492.10	10.2%	30.6%
11	ASEGURADORA GLOBAL, S.A	771,027.66	2.9%	9	71,758.39	2.1%	9.3%
12	LA REGIONAL DE SEGUROS, S.A	433,128.21	1.7%	13	23,813.79	0.7%	5.5%
13	MULTIBANK SEGUROS, S.A	368,205.24	1.4%	12	42,744.20	1.2%	11.6%
14	BANESCO SEGUROS, S.A.	339,553.06	1.3%	15	9,741.34	0.3%	2.9%
15	GENERAL DE SEGUROS, S.A.	304,451.50	1.2%	6	113,047.29	3.3%	37.1%
16	MERCANTIL PANAMÁ SEGUROS, S.A	121,272.79	0.5%	8	73,848.53	2.2%	60.9%
17	SEGUROS FEDPA, S.A	57,695.11	0.2%	14	17,315.92	0.5%	30.0%
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%
<b>TOTAL</b>		<b>\$26,234,074.42</b>	<b>100%</b>		<b>\$3,423,553.70</b>	<b>100%</b>	<b>13.1%</b>

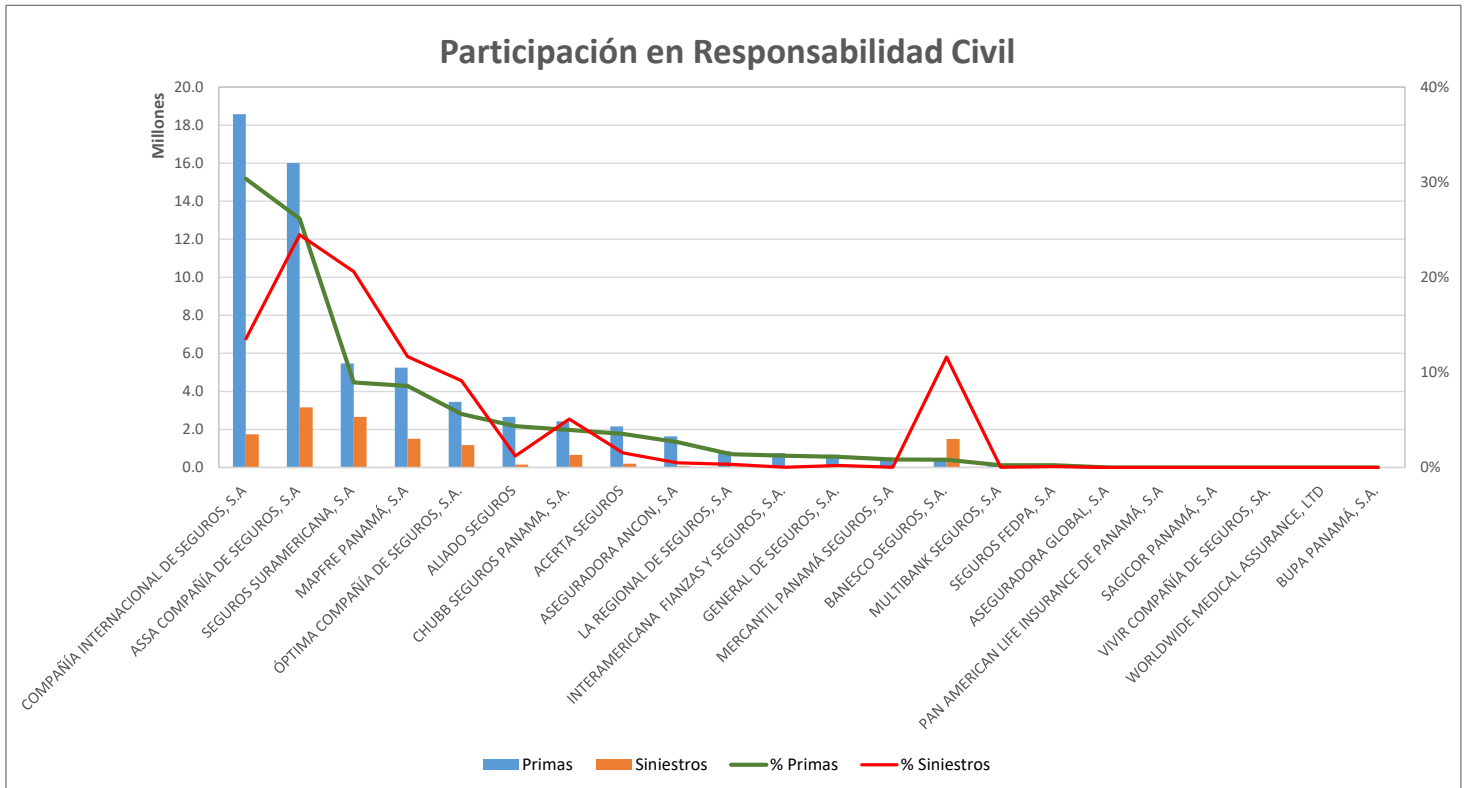


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RESPONSABILIDAD CIVIL AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	18,578,300.55	30.4%	3	1,742,142.18	13.5%	9.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	16,013,608.89	26.2%	1	3,156,259.48	24.5%	19.7%
3	SEGUROS SURAMERICANA, S.A	5,468,450.08	8.9%	2	2,655,865.37	20.6%	48.6%
4	MAPFRE PANAMÁ, S.A	5,242,530.89	8.6%	4	1,504,382.68	11.7%	28.7%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,443,342.02	5.6%	6	1,178,668.22	9.1%	34.2%
6	ALIADO SEGUROS	2,659,237.92	4.3%	9	156,273.63	1.2%	5.9%
7	CHUBB SEGUROS PANAMA, S.A.	2,422,083.11	4.0%	7	656,651.01	5.1%	27.1%
8	ACERTA SEGUROS	2,155,951.94	3.5%	8	198,575.09	1.5%	9.2%
9	ASEGURADORA ANCON, S.A	1,632,015.89	2.7%	10	63,589.26	0.5%	3.9%
10	LA REGIONAL DE SEGUROS, S.A	850,973.47	1.4%	11	42,308.45	0.3%	5.0%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	753,535.79	1.2%	15	2,830.59	0.0%	0.4%
12	GENERAL DE SEGUROS, S.A.	679,779.27	1.1%	12	26,536.95	0.2%	3.9%
13	MERCANTIL PANAMÁ SEGUROS, S.A	506,553.00	0.8%	16	1,792.14	0.0%	0.4%
14	BANESCO SEGUROS, S.A.	503,045.75	0.8%	5	1,498,517.66	11.6%	297.9%
15	MULTIBANK SEGUROS, S.A	145,003.90	0.2%	14	3,931.44	0.0%	2.7%
16	SEGUROS FEDPA, S.A	144,624.65	0.2%	13	12,148.34	0.1%	8.4%
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, 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%
<b>TOTAL</b>		<b>\$61,199,037.12</b>	<b>100%</b>		<b>\$12,900,472.49</b>	<b>100%</b>	<b>21.1%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

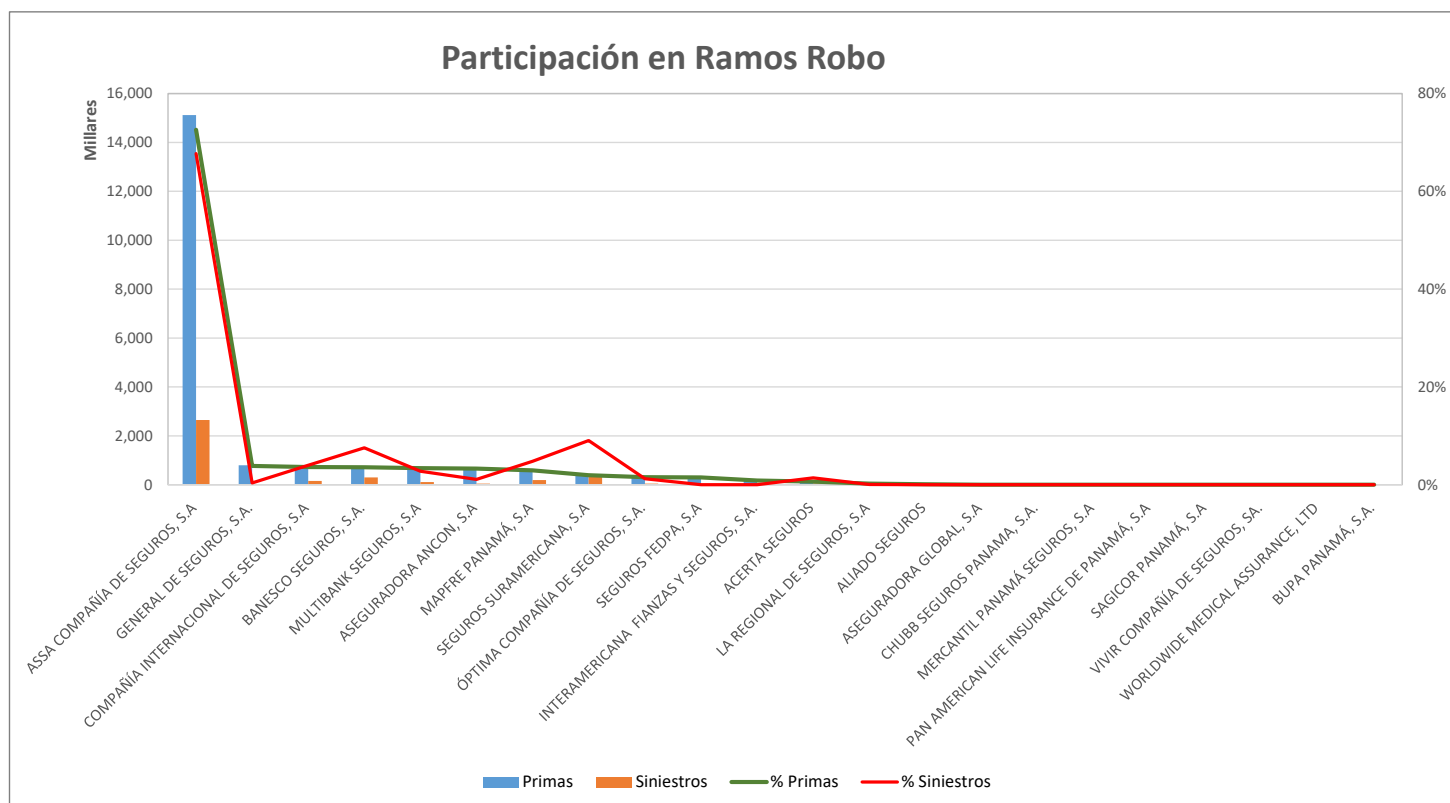
## Participación de Mercado por Productos



### RAMO DE ROBO

AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	15,117,277.05	72.6%	1	2,650,156.46	67.7%	17.5%
2	GENERAL DE SEGUROS, S.A.	797,123.01	3.8%	10	14,666.85	0.4%	1.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	749,535.67	3.6%	5	155,743.25	4.0%	20.8%
4	BANESCO SEGUROS, S.A.	743,914.00	3.6%	3	295,348.67	7.5%	39.7%
5	MULTIBANK SEGUROS, S.A	704,975.83	3.4%	6	107,948.18	2.8%	15.3%
6	ASEGURADORA ANCON, S.A	685,695.60	3.3%	9	42,364.85	1.1%	6.2%
7	MAPFRE PANAMÁ, S.A	612,403.68	2.9%	4	188,063.89	4.8%	30.7%
8	SEGUROS SURAMERICANA, S.A	403,940.24	1.9%	2	353,571.70	9.0%	87.5%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	315,476.04	1.5%	8	48,167.49	1.2%	15.3%
10	SEGUROS FEDPA, S.A	313,649.59	1.5%	13	272.16	0.0%	0.1%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	173,774.03	0.8%	14	0.00	0.0%	0.0%
12	ACERTA SEGUROS	135,578.70	0.7%	7	54,765.32	1.4%	40.4%
13	LA REGIONAL DE SEGUROS, S.A	50,037.18	0.2%	11	2,021.05	0.1%	4.0%
14	ALIADO SEGUROS	20,214.55	0.1%	12	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%
<b>TOTAL</b>		<b>\$20,823,595.17</b>	<b>100%</b>		<b>\$3,913,590.43</b>	<b>100%</b>	<b>18.8%</b>

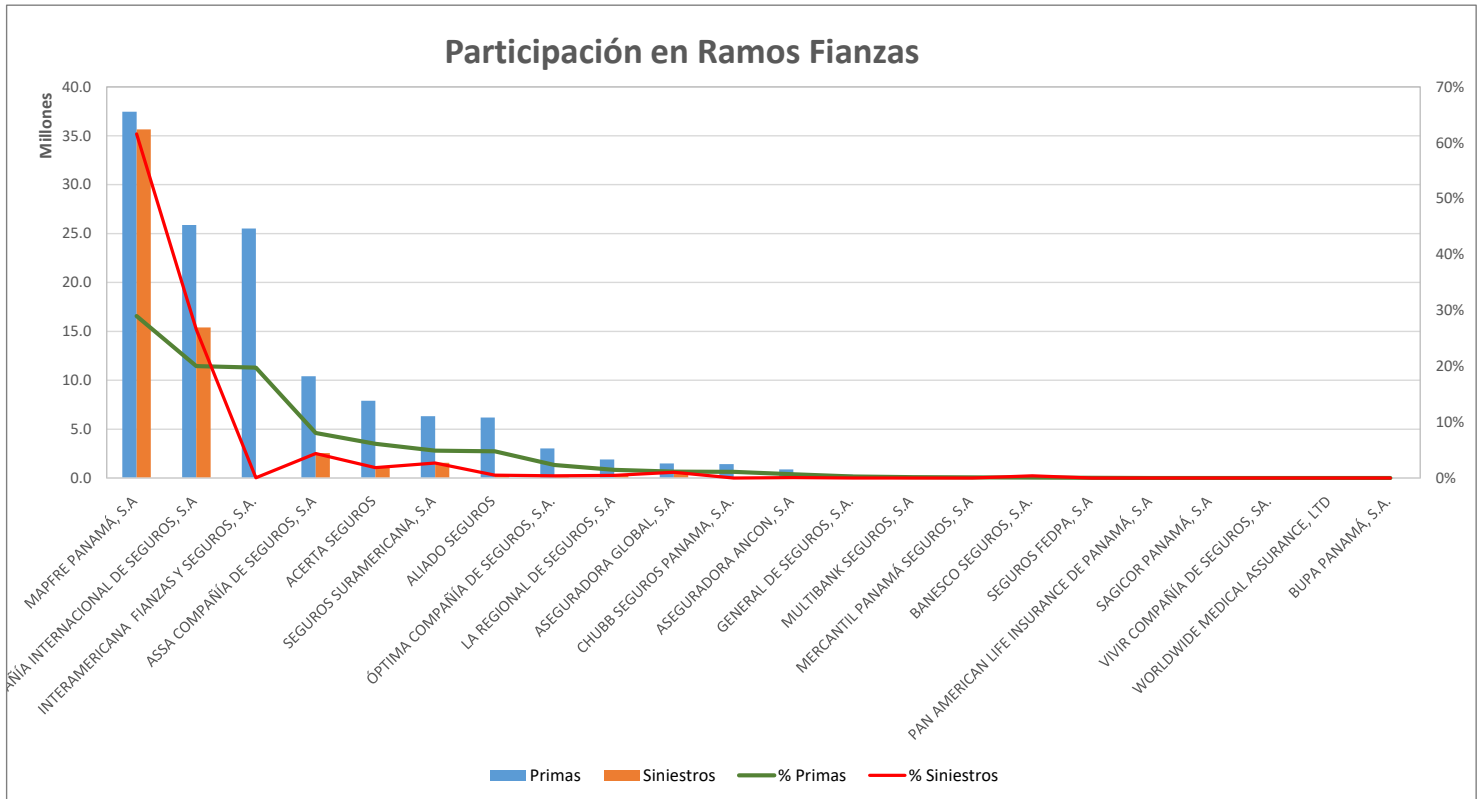


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE FIANZAS AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	37,470,985.89	29.0%	1	35,659,727.21	61.6%	95.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	25,879,422.14	20.0%	2	15,396,597.97	26.6%	59.5%
3	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	25,524,443.66	19.7%	12	22,825.15	0.0%	0.1%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	10,416,265.28	8.1%	3	2,545,889.09	4.4%	24.4%
5	ACERTA SEGUROS	7,908,741.38	6.1%	5	1,071,850.94	1.9%	13.6%
6	SEGUROS SURAMERICANA, S.A	6,310,922.48	4.9%	4	1,557,856.20	2.7%	24.7%
7	ALIADO SEGUROS	6,188,084.14	4.8%	7	299,605.13	0.5%	4.8%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,019,335.84	2.3%	9	226,492.81	0.4%	7.5%
9	LA REGIONAL DE SEGUROS, S.A	1,887,648.41	1.5%	8	267,304.50	0.5%	14.2%
10	ASEGURADORA GLOBAL, S.A	1,497,075.63	1.2%	6	591,311.45	1.0%	39.5%
11	CHUBB SEGUROS PANAMA, S.A.	1,414,780.71	1.1%	13	1,029.88	0.0%	0.1%
12	ASEGURADORA ANCON, S.A	871,136.97	0.7%	11	41,076.66	0.1%	4.7%
13	GENERAL DE SEGUROS, S.A.	331,136.82	0.3%	15	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	190,107.49	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.	114,205.11	0.1%	10	220,145.08	0.4%	192.8%
17	SEGUROS FEDPA, S.A	64,057.50	0.0%	14	223.35	0.0%	0.3%
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%
<b>TOTAL</b>		<b>\$129,260,865.36</b>	<b>100%</b>		<b>\$57,901,935.42</b>	<b>100%</b>	<b>44.8%</b>



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



## OTROS RAMOS

AL 31 DE DICIEMBRE DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	GENERAL DE SEGUROS, S.A.	24,579,102.48	22.9%	3	1,846,210.36	8.3%	7.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	24,511,116.91	22.8%	1	13,328,507.45	59.6%	54.4%
3	MAPFRE PANAMÁ, S.A	16,260,790.93	15.2%	2	2,770,147.87	12.4%	17.0%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	11,524,507.84	10.7%	5	781,788.03	3.5%	6.8%
5	ALIADO SEGUROS	9,628,972.14	9.0%	9	199,952.91	0.9%	2.1%
6	MERCANTIL PANAMÁ SEGUROS, S.A	6,368,507.44	5.9%	6	758,564.92	3.4%	11.9%
7	SEGUROS SURAMERICANA, S.A	5,187,599.67	4.8%	8	648,722.26	2.9%	12.5%
8	ASEGURADORA ANCON, S.A	3,274,657.06	3.1%	11	37,713.09	0.2%	1.2%
9	ASEGURADORA GLOBAL, S.A	2,586,874.18	2.4%	10	74,538.21	0.3%	2.9%
10	MULTIBANK SEGUROS, S.A	1,665,787.80	1.6%	7	674,427.95	3.0%	40.5%
11	ACERTA SEGUROS	617,554.97	0.6%	15	11.58	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	613,297.93	0.6%	4	1,196,070.58	5.4%	195.0%
13	LA REGIONAL DE SEGUROS, S.A	318,552.84	0.3%	13	13,519.09	0.1%	4.2%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	135,081.31	0.1%	12	13,856.10	0.1%	10.3%
15	BANESCO SEGUROS, S.A.	43,111.57	0.0%	14	9,711.78	0.0%	22.5%
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%
<b>TOTAL</b>		<b>\$107,315,515.07</b>	<b>100%</b>		<b>\$22,353,742.18</b>	<b>100%</b>	<b>20.8%</b>

