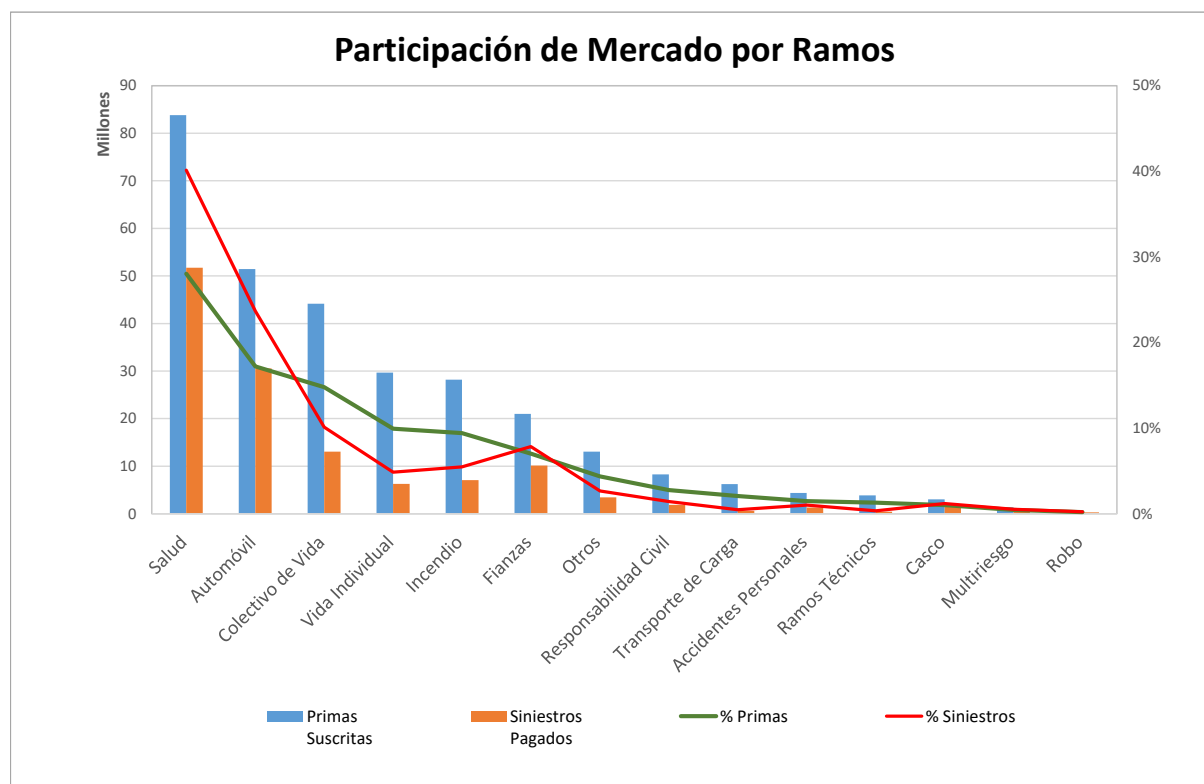


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 29 DE FEBRERO DE 2024

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	83,821,618.89	28.0%	1	51,715,048.87	40.1%	61.7%
2	Automóvil	51,433,069.68	17.2%	2	30,533,420.87	23.7%	59.4%
3	Colectivo de Vida	44,168,133.28	14.8%	3	13,048,418.28	10.1%	29.5%
4	Vida Individual	29,667,636.99	9.9%	6	6,260,103.36	4.9%	21.1%
5	Incendio	28,177,852.05	9.4%	5	7,045,451.24	5.5%	25.0%
6	Fianzas	20,988,112.16	7.0%	4	10,113,520.35	7.8%	48.2%
7	Otros	13,037,696.37	4.4%	7	3,445,447.04	2.7%	26.4%
8	Responsabilidad Civil	8,269,469.48	2.8%	8	1,845,934.97	1.4%	22.3%
9	Transporte de Carga	6,211,963.26	2.1%	12	615,983.57	0.5%	9.9%
10	Accidentes Personales	4,372,784.47	1.5%	10	1,316,660.52	1.0%	30.1%
11	Ramos Técnicos	3,874,710.08	1.3%	13	437,573.32	0.3%	11.3%
12	Casco	3,045,641.15	1.0%	9	1,537,820.78	1.2%	50.5%
13	Multirisgo	1,347,548.64	0.5%	11	657,321.26	0.5%	48.8%
14	Robo	562,033.43	0.2%	14	295,602.98	0.2%	52.6%
TOTAL		\$298,978,269.93	100%		\$128,868,307.41	100%	43.1%



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

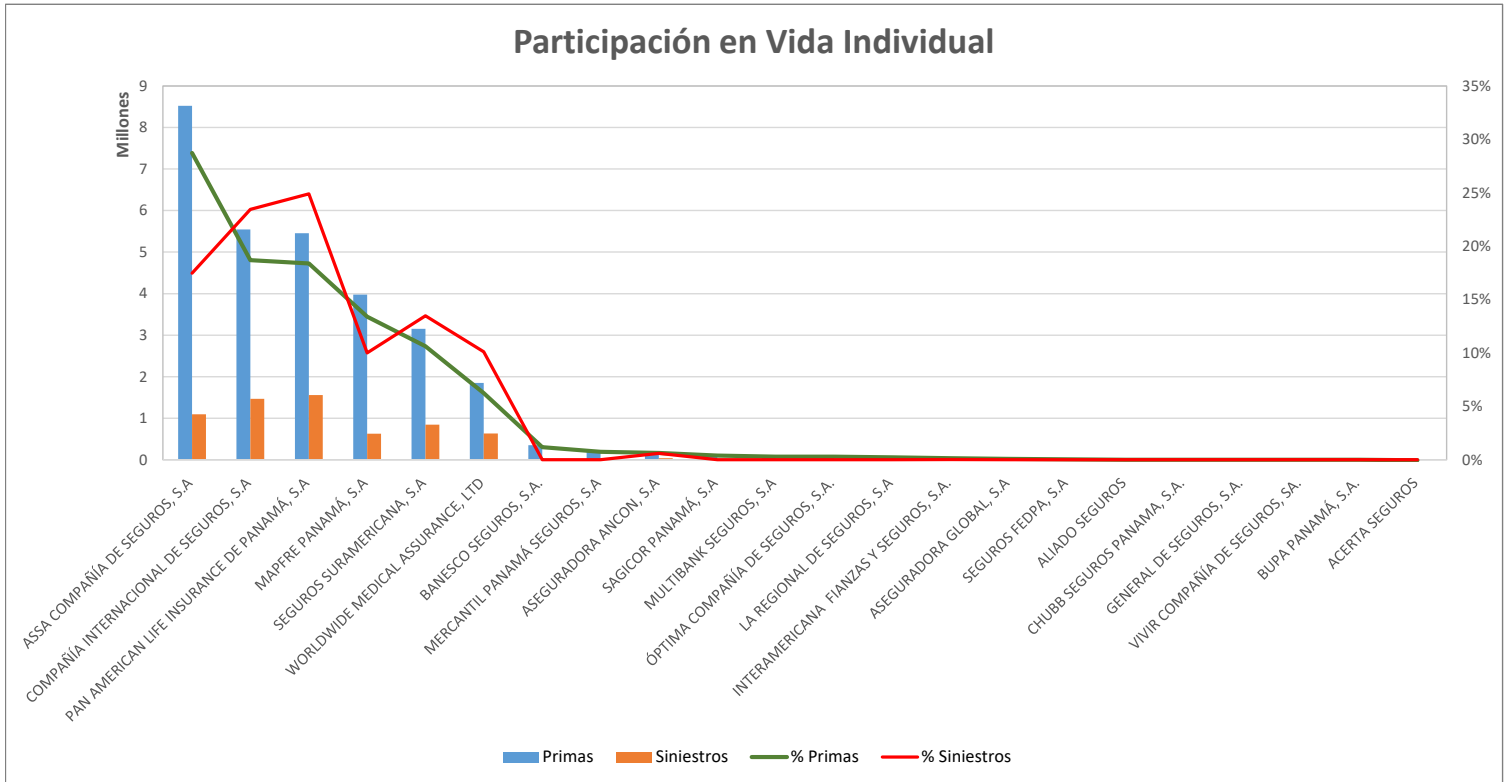


VIDA INDIVIDUAL

AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,523,011.32	28.7%	3	1,093,193.36	17.5%	12.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,547,267.32	18.7%	2	1,468,044.67	23.5%	26.5%
3	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	5,453,193.20	18.4%	1	1,558,718.76	24.9%	28.6%
4	MAPFRE PANAMÁ, S.A	3,974,403.25	13.4%	6	626,442.47	10.0%	15.8%
5	SEGUROS SURAMERICANA, S.A	3,149,879.92	10.6%	4	843,309.51	13.5%	26.8%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	1,850,377.06	6.2%	5	632,500.00	10.1%	34.2%
7	BANESCO SEGUROS, S.A.	349,749.07	1.2%	9	0.00	0.0%	0.0%
8	MERCANTIL PANAMÁ SEGUROS, S.A	220,444.21	0.7%	10	0.00	0.0%	0.0%
9	ASEGURADORA ANCON, S.A	191,063.36	0.6%	7	36,717.59	0.6%	19.2%
10	SAGICOR PANAMÁ, S.A	114,717.53	0.4%	11	0.00	0.0%	0.0%
11	MULTIBANK SEGUROS, S.A	84,136.04	0.3%	12	0.00	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	83,265.04	0.3%	13	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	67,146.75	0.2%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	40,157.28	0.1%	8	1,177.00	0.0%	2.9%
15	ASEGURADORA GLOBAL, S.A	25,354.10	0.1%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	8,643.44	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	-15,171.90	-0.1%	22	0.00	0.0%	0.0%
TOTAL		\$29,667,636.99	100%		\$6,260,103.36	100%	21.1%

Participación en Vida Individual

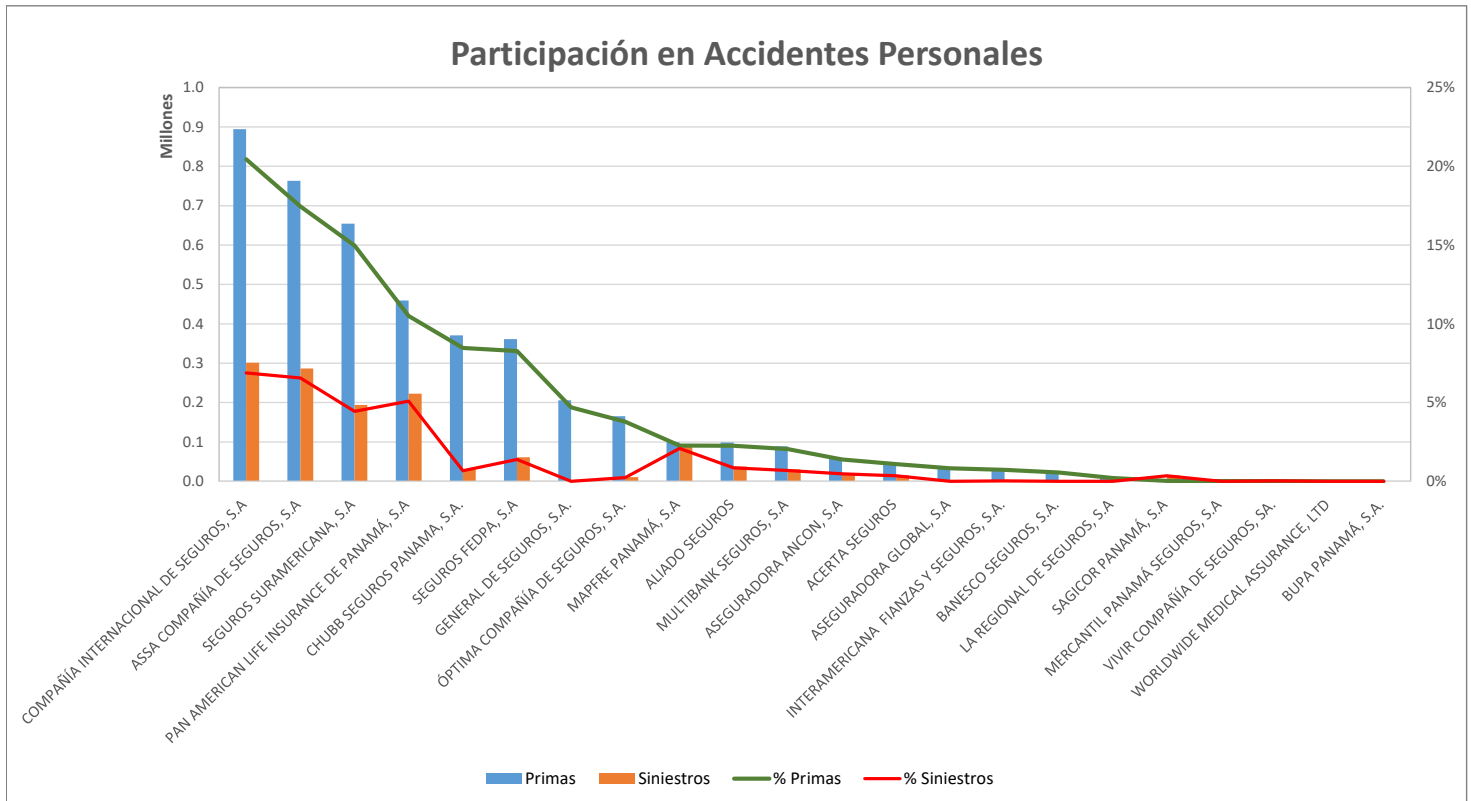


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	894,092.52	20.4%	1	300,938.47	6.9%	33.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	763,198.10	17.5%	2	286,657.21	6.6%	37.6%
3	SEGUROS SURAMERICANA, S.A	654,440.11	15.0%	4	194,108.41	4.4%	29.7%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	458,956.51	10.5%	3	222,338.71	5.1%	48.4%
5	CHUBB SEGUROS PANAMA, S.A.	370,402.90	8.5%	9	29,387.59	0.7%	7.9%
6	SEGUROS FEDPA, S.A	361,329.27	8.3%	6	60,827.83	1.4%	16.8%
7	GENERAL DE SEGUROS, S.A.	205,596.42	4.7%	17	0.00	0.0%	0.0%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	165,606.08	3.8%	13	10,537.14	0.2%	6.4%
9	MAPFRE PANAMÁ, S.A	99,220.17	2.3%	5	91,277.53	2.1%	92.0%
10	ALIADO SEGUROS	98,730.08	2.3%	7	37,466.68	0.9%	37.9%
11	MULTIBANK SEGUROS, S.A	89,333.92	2.0%	8	30,001.66	0.7%	33.6%
12	ASEGURADORA ANCON, S.A	60,375.47	1.4%	10	20,845.68	0.5%	34.5%
13	ACERTA SEGUROS	47,872.18	1.1%	12	15,068.73	0.3%	31.5%
14	ASEGURADORA GLOBAL, S.A	36,344.41	0.8%	18	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	31,989.37	0.7%	15	323.80	0.0%	1.0%
16	BANESCO SEGUROS, S.A.	24,264.86	0.6%	19	0.00	0.0%	0.0%
17	LA REGIONAL DE SEGUROS, S.A	8,934.97	0.2%	20	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	1,318.67	0.0%	11	15,342.81	0.4%	1163.5%
19	MERCANTIL PANAMÁ SEGUROS, S.A	461.30	0.0%	21	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	317.16	0.0%	14	1,500.00	0.0%	472.9%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	16	38.27	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$4,372,784	100%		\$1,316,660.52	100%	30.1%



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

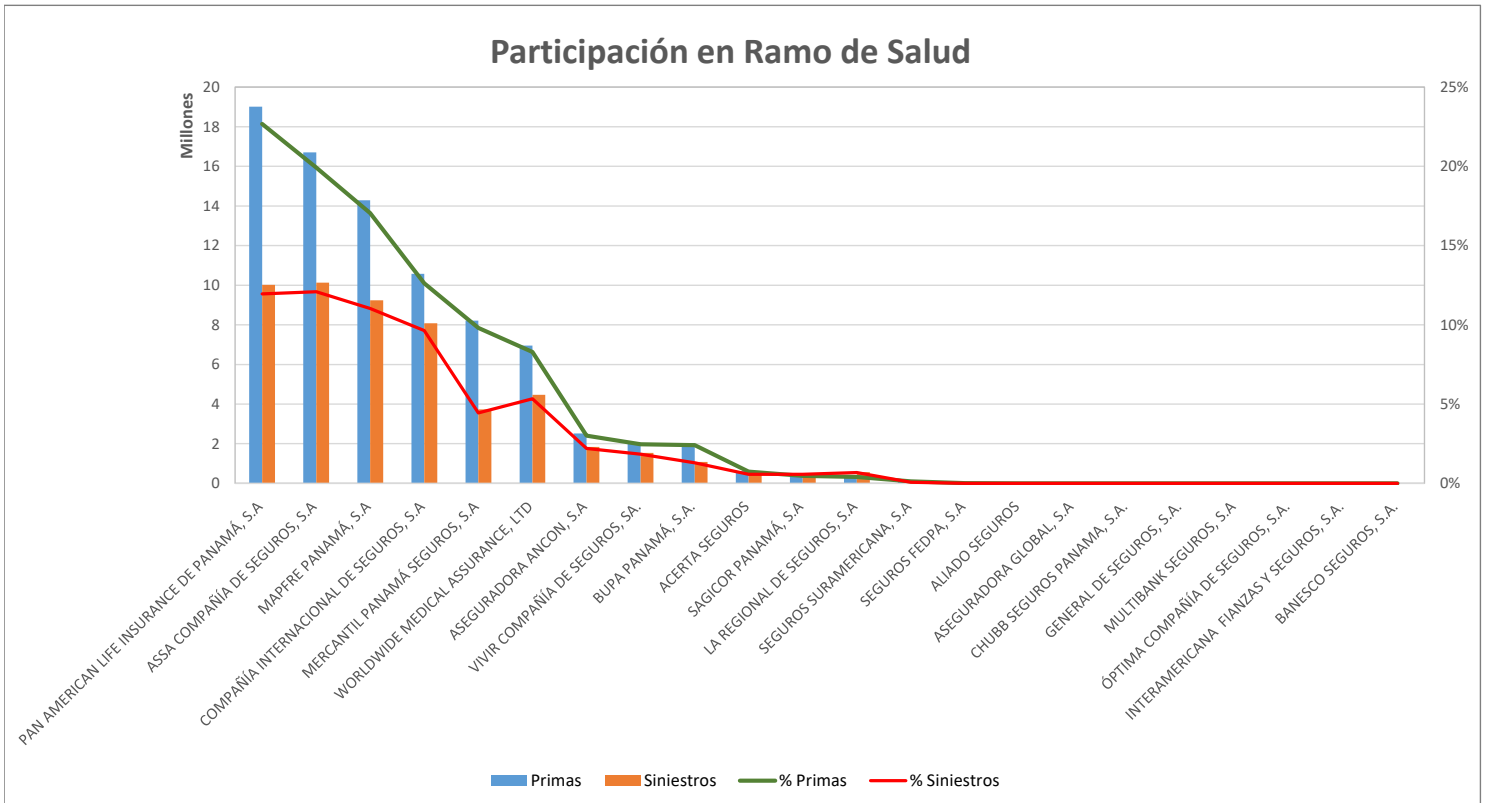


SALUD

AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	19,006,130.91	22.7%	2	10,019,622.24	12.0%	52.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	16,701,963.38	19.9%	1	10,131,594.88	12.1%	60.7%
3	MAPFRE PANAMÁ, S.A	14,288,254.58	17.0%	3	9,242,010.46	11.0%	64.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,578,594.02	12.6%	4	8,078,646.90	9.6%	76.4%
5	MERCANTIL PANAMÁ SEGUROS, S.A	8,216,978.67	9.8%	6	3,728,644.36	4.4%	45.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	6,950,858.79	8.3%	5	4,470,230.51	5.3%	64.3%
7	ASEGURADORA ANCON, S.A	2,516,769.16	3.0%	7	1,842,373.52	2.2%	73.2%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	2,062,854.11	2.5%	8	1,536,219.16	1.8%	74.5%
9	BUPA PANAMÁ, S.A.	2,025,011.15	2.4%	9	1,086,029.21	1.3%	53.6%
10	ACERTA SEGUROS	622,372.85	0.7%	12	475,595.84	0.6%	76.4%
11	SAGICOR PANAMÁ, S.A	397,495.49	0.5%	11	479,737.93	0.6%	120.7%
12	LA REGIONAL DE SEGUROS, S.A	341,967.74	0.4%	10	567,295.67	0.7%	165.9%
13	SEGUROS SURAMERICANA, S.A	106,938.07	0.1%	13	57,048.19	0.1%	53.3%
14	SEGUROS FEDPA, S.A	5,784.56	0.0%	14	0.00	0.0%	0.0%
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.	-354.59	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$83,821,618.89	100%		\$51,715,048.87	100%	61.7%

Participación en Ramo de Salud



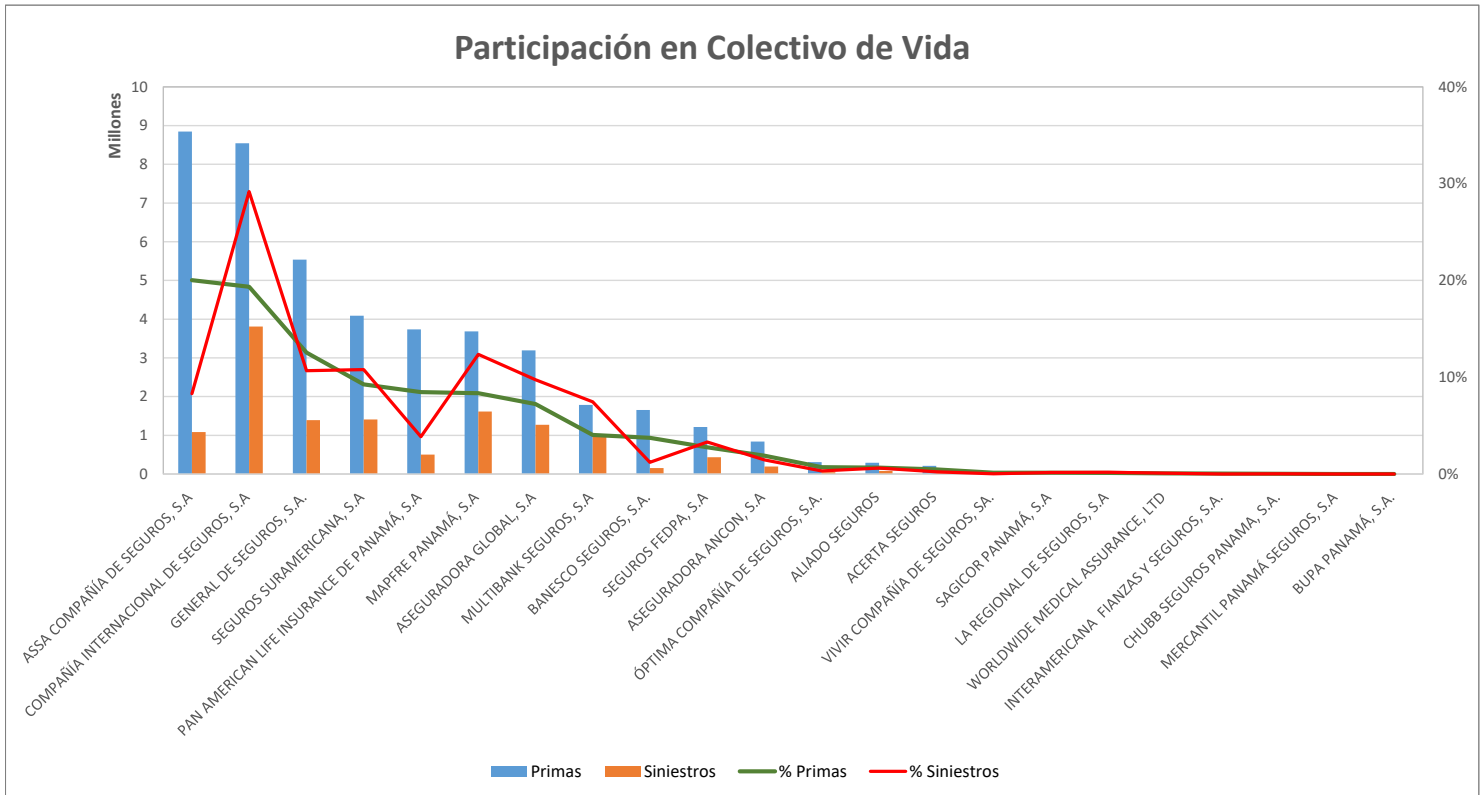
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



COLECTIVO DE VIDA AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,846,553.49	20.0%	6	1,084,220.73	8.3%	12.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,541,135.65	19.3%	1	3,807,746.32	29.2%	44.6%
3	GENERAL DE SEGUROS, S.A.	5,537,345.25	12.5%	4	1,392,371.04	10.7%	25.1%
4	SEGUROS SURAMERICANA, S.A	4,088,073.39	9.3%	3	1,407,293.10	10.8%	34.4%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	3,735,464.82	8.5%	8	504,092.30	3.9%	13.5%
6	MAPFRE PANAMÁ, S.A	3,684,097.51	8.3%	2	1,614,378.94	12.4%	43.8%
7	ASEGURADORA GLOBAL, S.A	3,195,160.12	7.2%	5	1,271,198.28	9.7%	39.8%
8	MULTIBANK SEGUROS, S.A	1,785,899.23	4.0%	7	972,797.24	7.5%	54.5%
9	BANESCO SEGUROS, S.A.	1,652,085.71	3.7%	11	156,213.54	1.2%	9.5%
10	SEGUROS FEDPA, S.A	1,215,301.04	2.8%	9	431,581.26	3.3%	35.5%
11	ASEGURADORA ANCON, S.A	836,942.72	1.9%	10	191,380.58	1.5%	22.9%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	309,798.37	0.7%	13	42,707.38	0.3%	13.8%
13	ALIADO SEGUROS	289,102.77	0.7%	12	80,639.35	0.6%	27.9%
14	ACERTA SEGUROS	212,492.62	0.5%	14	30,334.16	0.2%	14.3%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	63,772.23	0.1%	19	2,002.97	0.0%	3.1%
16	SAGICOR PANAMÁ, S.A	59,747.42	0.1%	16	20,772.14	0.2%	34.8%
17	LA REGIONAL DE SEGUROS, S.A	47,520.61	0.1%	15	24,063.08	0.2%	50.6%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	30,887.23	0.1%	17	12,154.45	0.1%	39.4%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	23,277.14	0.1%	20	0.00	0.0%	0.0%
20	CHUBB SEGUROS PANAMA, S.A.	13,475.96	0.0%	18	2,471.42	0.0%	18.3%
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%
TOTAL		\$44,168,133.28	100%		\$13,048,418.28	100%	29.5%

Participación en Colectivo de Vida



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

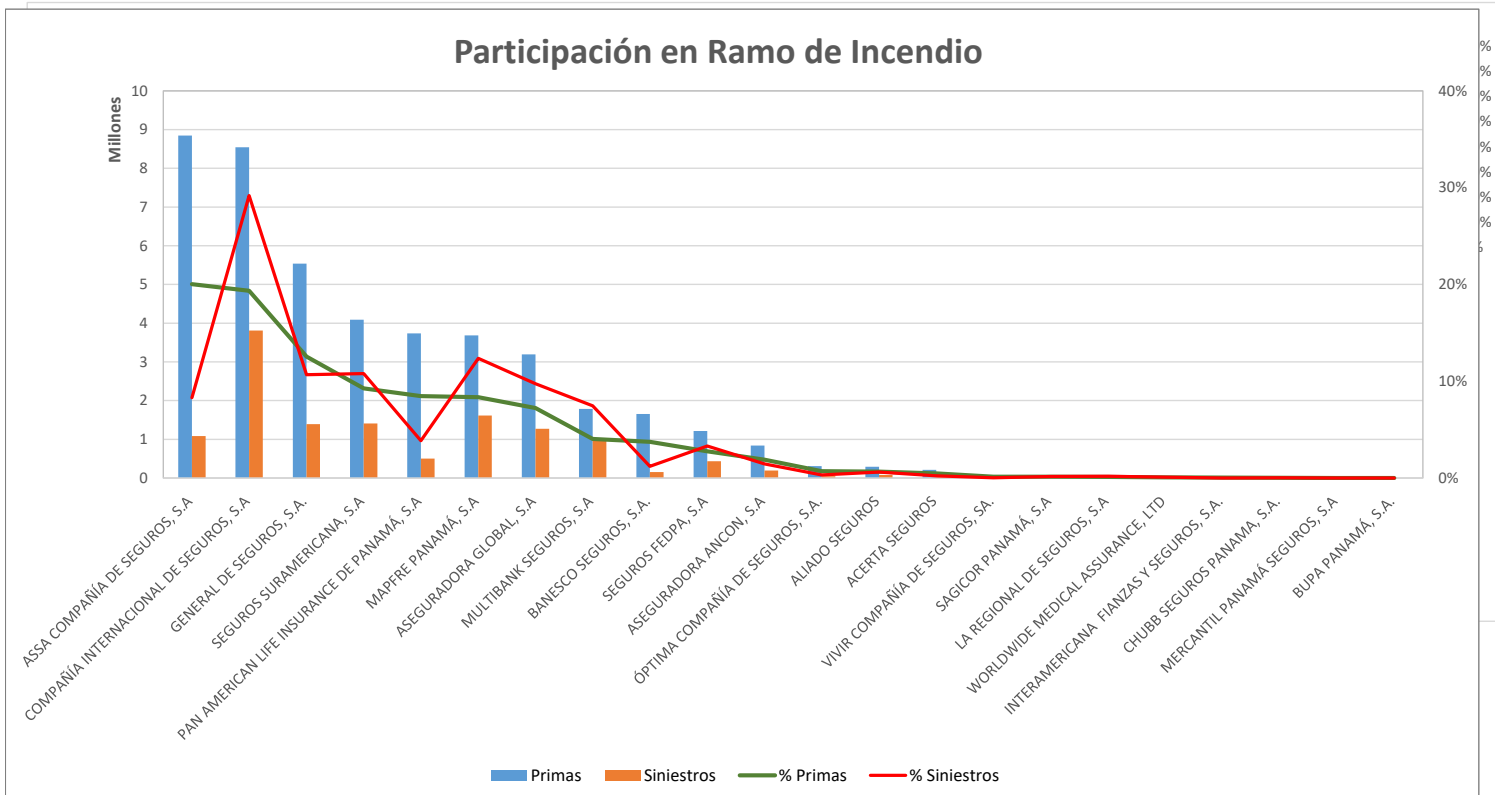


INCENDIO

AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	11,275,893.94	40.0%	1	5,309,200.57	75.4%	47.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,504,640.83	16.0%	3	266,223.83	3.8%	5.9%
3	SEGUROS SURAMERICANA, S.A	3,717,471.40	13.2%	2	806,486.39	11.4%	21.7%
4	MAPFRE PANAMÁ, S.A	2,167,115.34	7.7%	4	227,413.26	3.2%	10.5%
5	GENERAL DE SEGUROS, S.A.	1,057,112.75	3.8%	10	53,854.21	0.8%	5.1%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,026,660.48	3.6%	9	62,000.06	0.9%	6.0%
7	CHUBB SEGUROS PANAMA, S.A.	989,343.08	3.5%	6	68,602.46	1.0%	6.9%
8	ACERTA SEGUROS	982,125.86	3.5%	7	68,373.20	1.0%	7.0%
9	ALIADO SEGUROS	578,844.84	2.1%	14	1,739.22	0.0%	0.3%
10	ASEGURADORA GLOBAL, S.A	473,956.87	1.7%	13	4,576.40	0.1%	1.0%
11	ASEGURADORA ANCON, S.A	450,444.08	1.6%	8	63,316.00	0.9%	14.1%
12	BANESCO SEGUROS, S.A.	337,342.29	1.2%	5	101,267.79	1.4%	30.0%
13	MULTIBANK SEGUROS, S.A	297,085.15	1.1%	12	5,421.04	0.1%	1.8%
14	LA REGIONAL DE SEGUROS, S.A	118,171.49	0.4%	11	6,007.31	0.1%	5.1%
15	SEGUROS FEDPA, S.A	110,227.16	0.4%	15	969.50	0.0%	0.9%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	63,147.81	0.2%	16	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	28,268.68	0.1%	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		\$28,177,852.05	100%		\$7,045,451.24	100%	25.0%

Participación en Ramo de Incendio



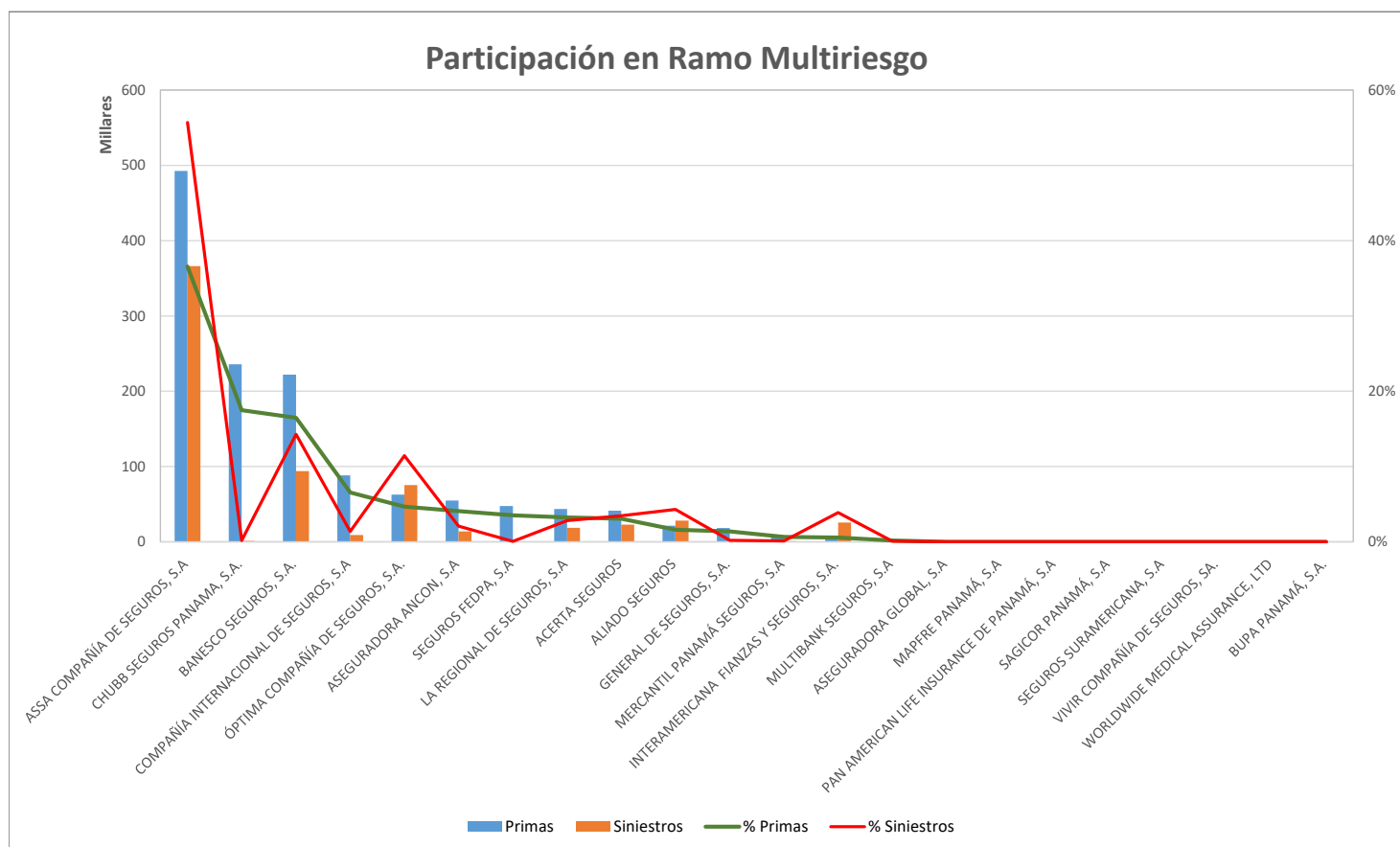
Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



MULTIRIESGO AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	492,705.24	36.6%	1	366,105.80	55.7%	74.3%
2	CHUBB SEGUROS PANAMA, S.A.	235,754.24	17.5%	11	1,132.84	0.2%	0.5%
3	BANESCO SEGUROS, S.A.	221,964.29	16.5%	2	93,858.71	14.3%	42.3%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	88,317.35	6.6%	9	9,099.91	1.4%	10.3%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	62,780.12	4.7%	3	75,218.38	11.4%	119.8%
6	ASEGURADORA ANCON, S.A	54,787.54	4.1%	8	13,784.43	2.1%	25.2%
7	SEGUROS FEDPA, S.A	47,489.63	3.5%	14	350.00	0.1%	0.7%
8	LA REGIONAL DE SEGUROS, S.A	43,685.80	3.2%	7	18,574.80	2.8%	42.5%
9	ACERTA SEGUROS	41,301.28	3.1%	6	22,808.90	3.5%	55.2%
10	ALIADO SEGUROS	21,467.13	1.6%	4	28,236.06	4.3%	131.5%
11	GENERAL DE SEGUROS, S.A.	18,429.36	1.4%	10	1,236.43	0.2%	6.7%
12	MERCANTIL PANAMÁ SEGUROS, S.A	8,769.24	0.7%	12	848.75	0.1%	9.7%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	7,653.71	0.6%	5	25,491.25	3.9%	333.1%
14	MULTIBANK SEGUROS, S.A	2,443.71	0.2%	13	575.00	0.1%	23.5%
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%
		\$1,347,548.64	100%		\$657,321.26	100%	48.8%



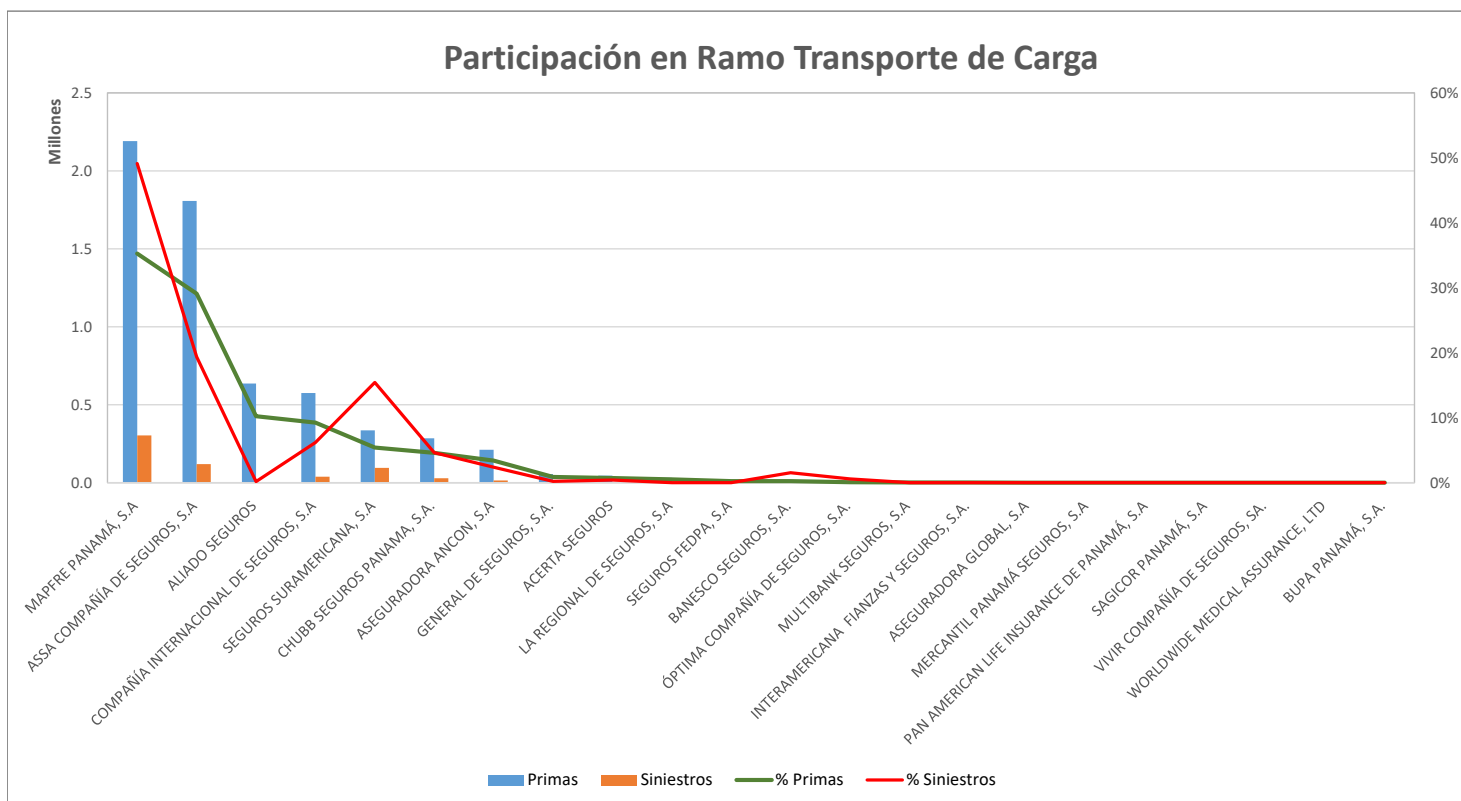
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	2,190,763.45	35.3%	1	302,600.89	49.1%	13.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	1,807,378.40	29.1%	2	119,391.44	19.4%	6.6%
3	ALIADO SEGUROS	636,271.31	10.2%	11	1,081.96	0.2%	0.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	574,575.05	9.2%	4	38,110.43	6.2%	6.6%
5	SEGUROS SURAMERICANA, S.A	336,199.18	5.4%	3	94,946.06	15.4%	28.2%
6	CHUBB SEGUROS PANAMA, S.A.	284,541.47	4.6%	5	28,540.24	4.6%	10.0%
7	ASEGURADORA ANCON, S.A	210,910.79	3.4%	6	14,582.86	2.4%	6.9%
8	GENERAL DE SEGUROS, S.A.	55,759.44	0.9%	10	1,210.58	0.2%	2.2%
9	ACERTA SEGUROS	44,985.03	0.7%	9	2,591.09	0.4%	5.8%
10	LA REGIONAL DE SEGUROS, S.A	31,381.15	0.5%	12	0.00	0.0%	0.0%
11	SEGUROS FEDPA, S.A	15,635.58	0.3%	13	0.00	0.0%	0.0%
12	BANESCO SEGUROS, S.A.	15,081.88	0.2%	7	9,308.94	1.5%	61.7%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	5,152.80	0.1%	8	3,619.08	0.6%	70.2%
14	MULTIBANK SEGUROS, S.A	2,264.09	0.0%	14	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,063.64	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		\$6,211,963.26	100%		\$615,983.57	100%	9.9%

Participación en Ramo Transporte de Carga

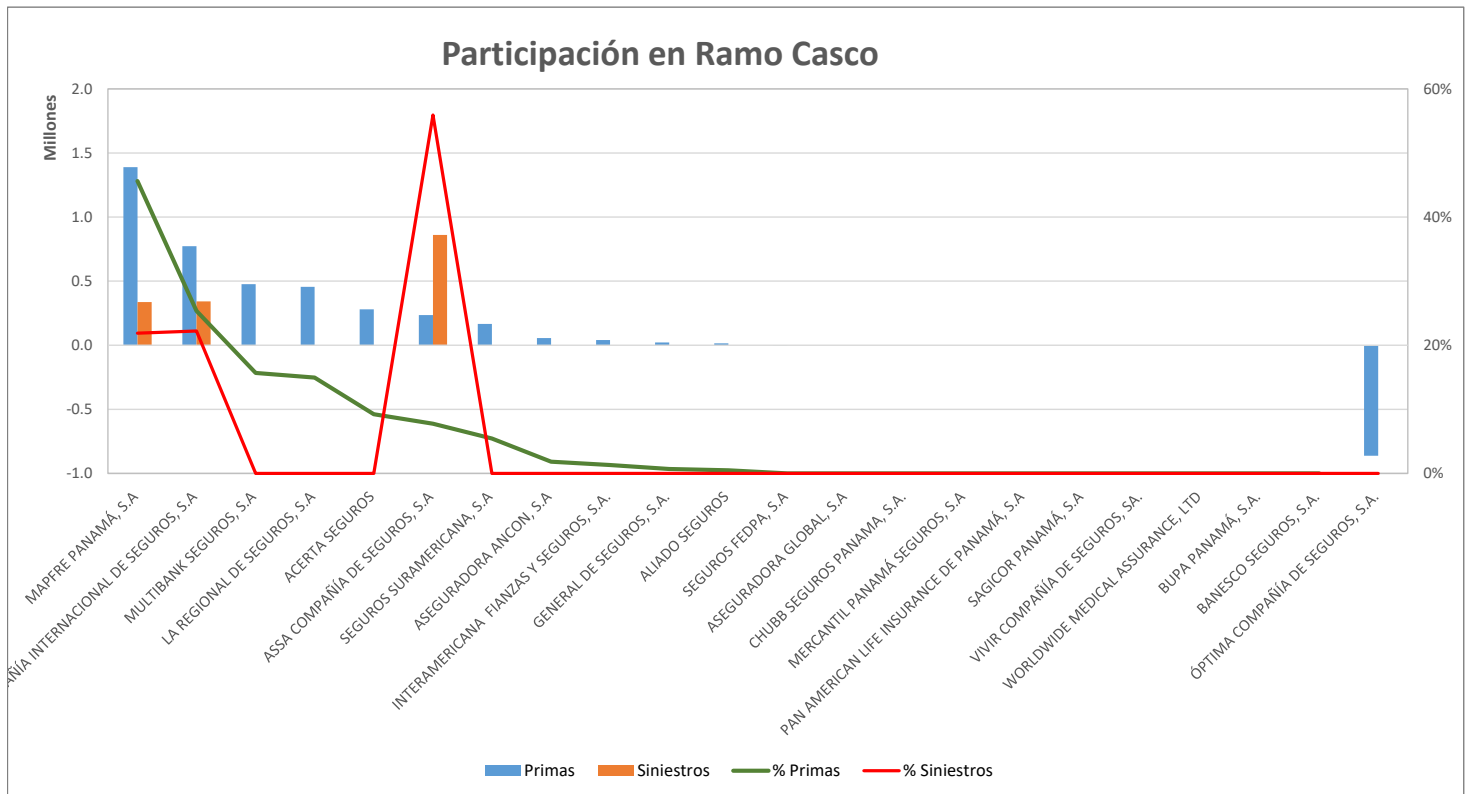


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE CASCO AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	1,389,447.40	45.6%	3	336,300.29	21.9%	24.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	772,476.87	25.4%	2	341,509.67	22.2%	44.2%
3	MULTIBANK SEGUROS, S.A	477,097.98	15.7%	4	0.00	0.0%	0.0%
4	LA REGIONAL DE SEGUROS, S.A	455,410.41	15.0%	5	0.00	0.0%	0.0%
5	ACERTA SEGUROS	280,758.55	9.2%	6	0.00	0.0%	0.0%
6	ASSA COMPAÑÍA DE SEGUROS, S.A	235,822.34	7.7%	1	860,010.82	55.9%	364.7%
7	SEGUROS SURAMERICANA, S.A	165,703.86	5.4%	7	0.00	0.0%	0.0%
8	ASEGURADORA ANCON, S.A	55,341.66	1.8%	8	0.00	0.0%	0.0%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	40,096.49	1.3%	9	0.00	0.0%	0.0%
10	GENERAL DE SEGUROS, S.A.	20,926.28	0.7%	10	0.00	0.0%	0.0%
11	ALIADO SEGUROS	14,492.89	0.5%	11	0.00	0.0%	0.0%
12	SEGUROS FEDPA, S.A	142.86	0.0%	12	0.00	0.0%	0.0%
13	ASEGURADORA GLOBAL, S.A	0.00	0.0%	13	0.00	0.0%	0.0%
14	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	14	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	SAGICOR PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	18	0.00	0.0%	0.0%
19	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	19	0.00	0.0%	0.0%
20	BUPA PANAMÁ, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	BANESCO SEGUROS, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	-862,076.44	-28.3%	22	0.00	0.0%	0.0%
TOTAL		\$3,045,641.15	100%		\$1,537,820.78	100%	50.5%



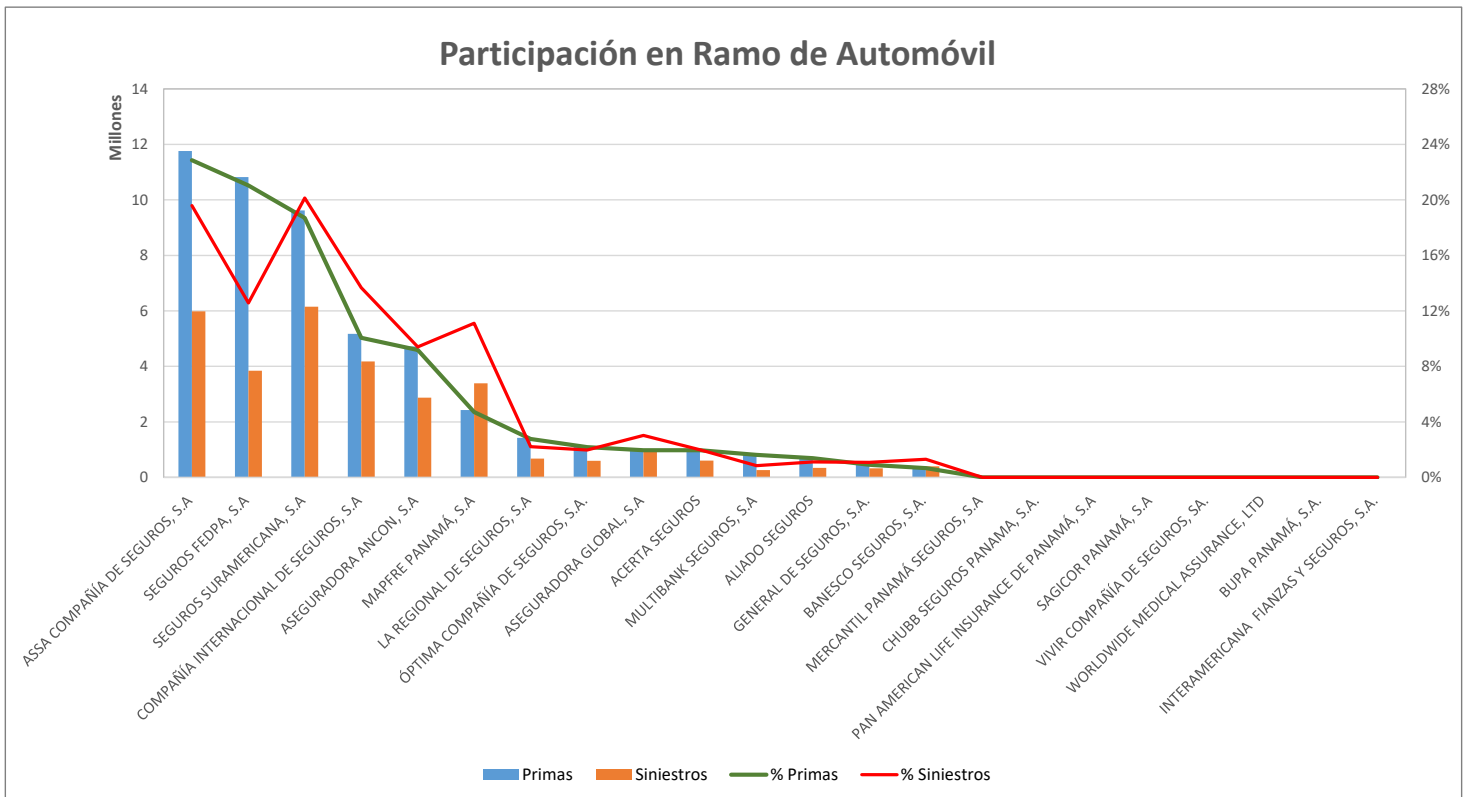
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AUTOMÓVIL

AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	11,758,330.91	22.9%	2	5,980,213.48	19.6%	50.9%
2	SEGUROS FEDPA, S.A	10,821,264.89	21.0%	4	3,840,390.88	12.6%	35.5%
3	SEGUROS SURAMERICANA, S.A	9,620,604.53	18.7%	1	6,147,886.84	20.1%	63.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,174,783.99	10.1%	3	4,174,265.16	13.7%	80.7%
5	ASEGURADORA ANCON, S.A	4,720,540.99	9.2%	6	2,870,470.30	9.4%	60.8%
6	MAPFRE PANAMÁ, S.A	2,426,517.57	4.7%	5	3,390,852.45	11.1%	139.7%
7	LA REGIONAL DE SEGUROS, S.A	1,427,058.51	2.8%	8	674,289.41	2.2%	47.3%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,117,527.77	2.2%	10	600,419.49	2.0%	53.7%
9	ASEGURADORA GLOBAL, S.A	1,008,476.55	2.0%	7	924,757.94	3.0%	91.7%
10	ACERTA SEGUROS	1,004,502.55	2.0%	9	605,437.58	2.0%	60.3%
11	MULTIBANK SEGUROS, S.A	833,988.83	1.6%	14	258,781.47	0.8%	31.0%
12	ALIADO SEGUROS	711,167.56	1.4%	12	338,813.39	1.1%	47.6%
13	GENERAL DE SEGUROS, S.A.	462,166.41	0.9%	13	329,888.52	1.1%	71.4%
14	BANESCO SEGUROS, S.A.	346,138.62	0.7%	11	396,505.45	1.3%	114.6%
22	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	15	448.51	0.0%	#¡DIV/0!
15	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
16	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
17	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
19	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
20	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
21	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$51,433,069.68	100%		\$30,533,420.87	100%	59.4%

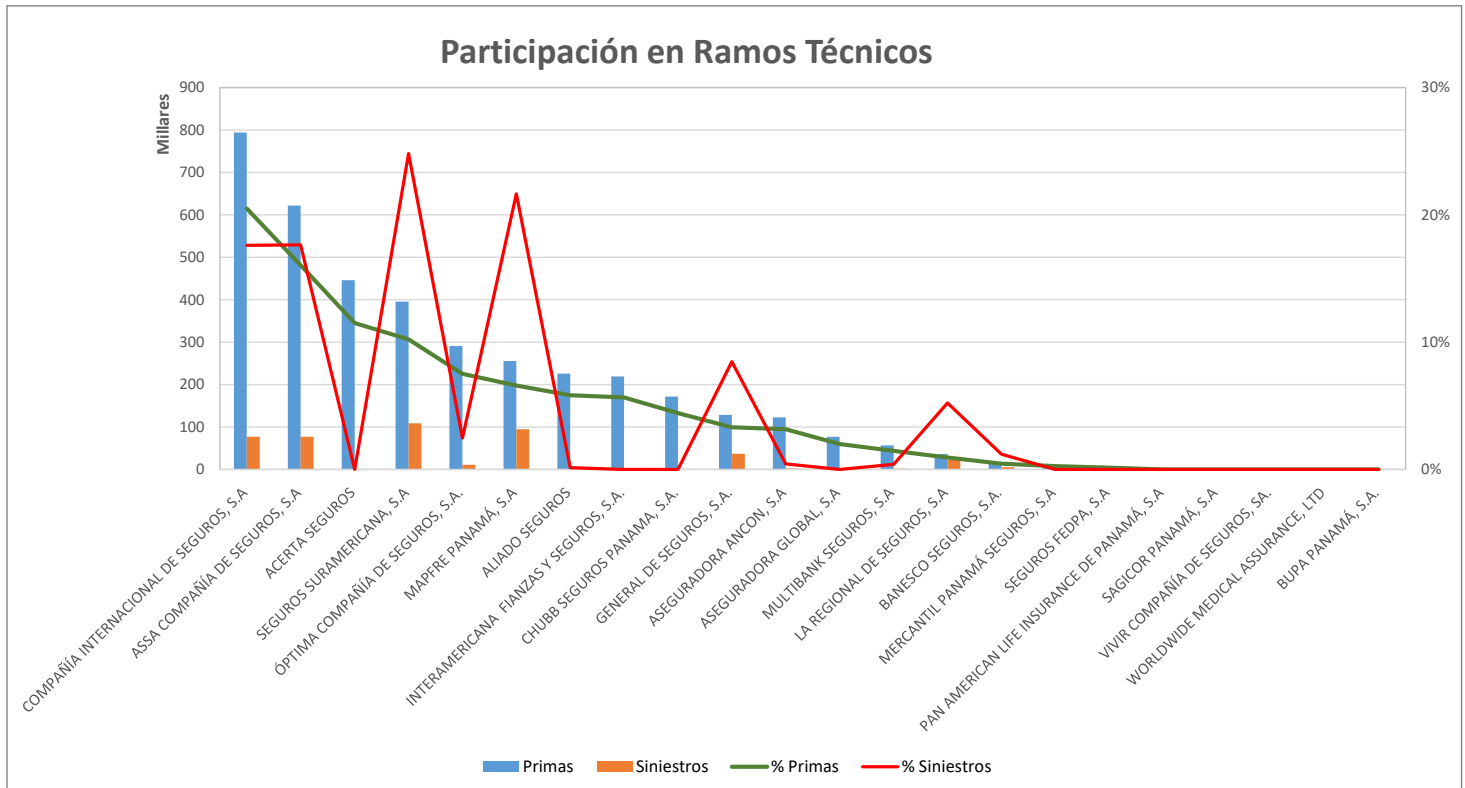


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMOS TÉCNICOS AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	794,195.41	20.5%	4	77,032.45	17.6%	9.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	621,902.98	16.1%	3	77,191.61	17.6%	12.4%
3	ACERTA SEGUROS	445,819.89	11.5%	12	0.00	0.0%	0.0%
4	SEGUROS SURAMERICANA, S.A	395,716.49	10.2%	1	108,586.86	24.8%	27.4%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	291,136.05	7.5%	7	10,746.35	2.5%	3.7%
6	MAPFRE PANAMÁ, S.A	255,641.88	6.6%	2	94,692.55	21.6%	37.0%
7	ALIADO SEGUROS	225,808.76	5.8%	11	574.01	0.1%	0.3%
8	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	219,087.16	5.7%	13	0.00	0.0%	0.0%
9	CHUBB SEGUROS PANAMA, S.A.	171,601.10	4.4%	14	0.00	0.0%	0.0%
10	GENERAL DE SEGUROS, S.A.	128,456.63	3.3%	5	37,007.72	8.5%	28.8%
11	ASEGURADORA ANCON, S.A	122,648.59	3.2%	9	1,876.94	0.4%	1.5%
12	ASEGURADORA GLOBAL, S.A	77,026.59	2.0%	15	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	56,663.98	1.5%	10	1,777.14	0.4%	3.1%
14	LA REGIONAL DE SEGUROS, S.A	36,624.24	0.9%	6	22,877.52	5.2%	62.5%
15	BANESCO SEGUROS, S.A.	17,457.71	0.5%	8	5,210.17	1.2%	29.8%
16	MERCANTIL PANAMÁ SEGUROS, S.A	9,822.44	0.3%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	5,100.18	0.1%	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		\$3,874,710.08	100%		\$437,573.32	100%	11.3%

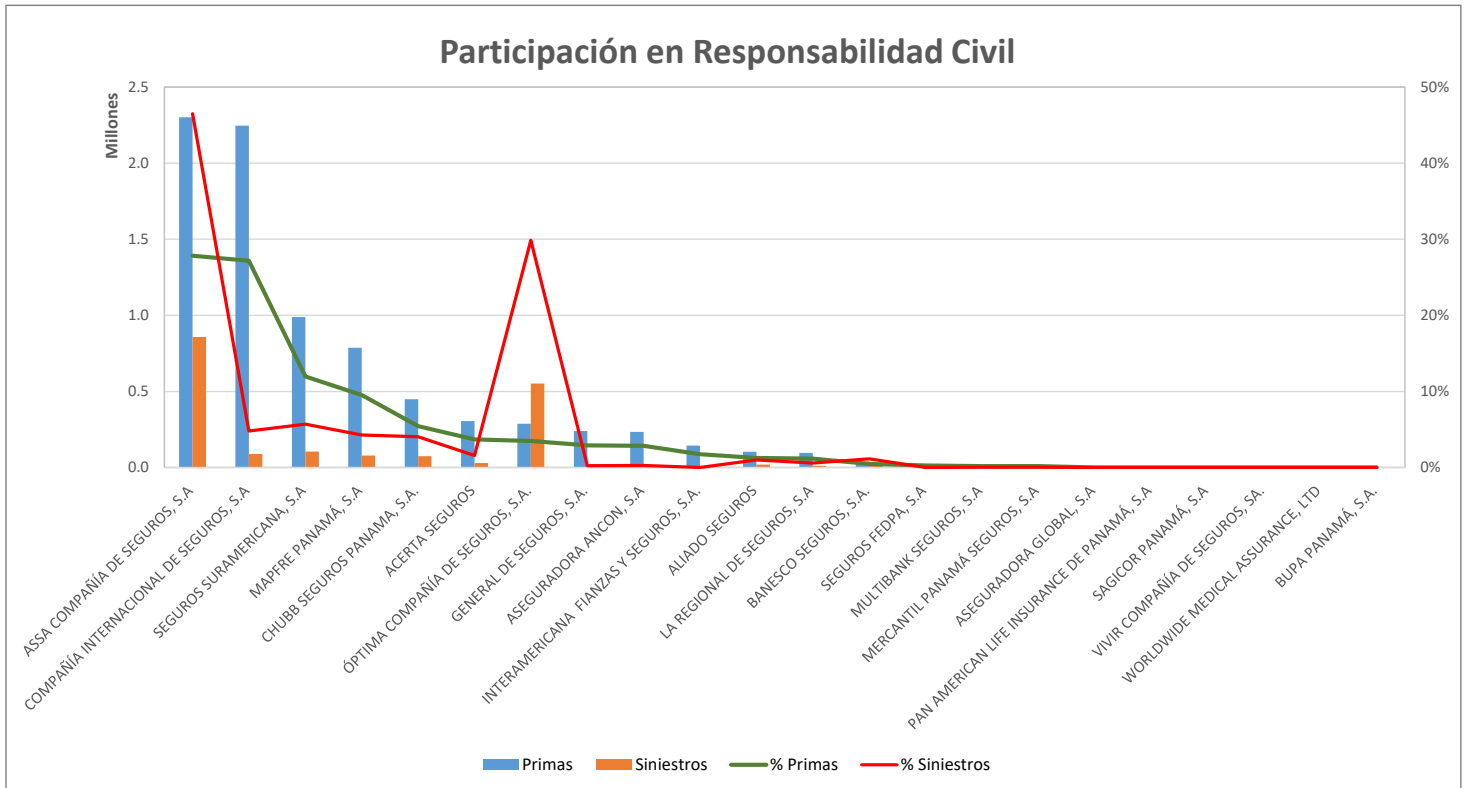


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RESPONSABILIDAD CIVIL AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,301,646.49	27.8%	1	858,370.63	46.5%	37.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,247,072.98	27.2%	4	88,402.38	4.8%	3.9%
3	SEGUROS SURAMERICANA, S.A	988,020.48	11.9%	3	105,100.13	5.7%	10.6%
4	MAPFRE PANAMÁ, S.A	786,202.49	9.5%	5	78,796.05	4.3%	10.0%
5	CHUBB SEGUROS PANAMA, S.A.	448,606.51	5.4%	6	74,237.67	4.0%	16.5%
6	ACERTA SEGUROS	305,151.59	3.7%	7	29,201.56	1.6%	9.6%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	287,458.78	3.5%	2	551,359.69	29.9%	191.8%
8	GENERAL DE SEGUROS, S.A.	239,225.09	2.9%	12	4,528.35	0.2%	1.9%
9	ASEGURADORA ANCON, S.A	234,334.95	2.8%	11	4,884.47	0.3%	2.1%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	144,053.37	1.7%	15	0.00	0.0%	0.0%
11	ALIADO SEGUROS	102,497.79	1.2%	9	18,253.56	1.0%	17.8%
12	LA REGIONAL DE SEGUROS, S.A	96,161.57	1.2%	10	10,616.33	0.6%	11.0%
13	BANESCO SEGUROS, S.A.	38,762.33	0.5%	8	21,091.57	1.1%	54.4%
14	SEGUROS FEDPA, S.A	21,151.96	0.3%	16	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	14,919.99	0.2%	13	713.64	0.0%	4.8%
16	MERCANTIL PANAMÁ SEGUROS, S.A	14,203.11	0.2%	14	378.94	0.0%	2.7%
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		\$8,269,469.48	100%		\$1,845,934.97	100%	22.3%

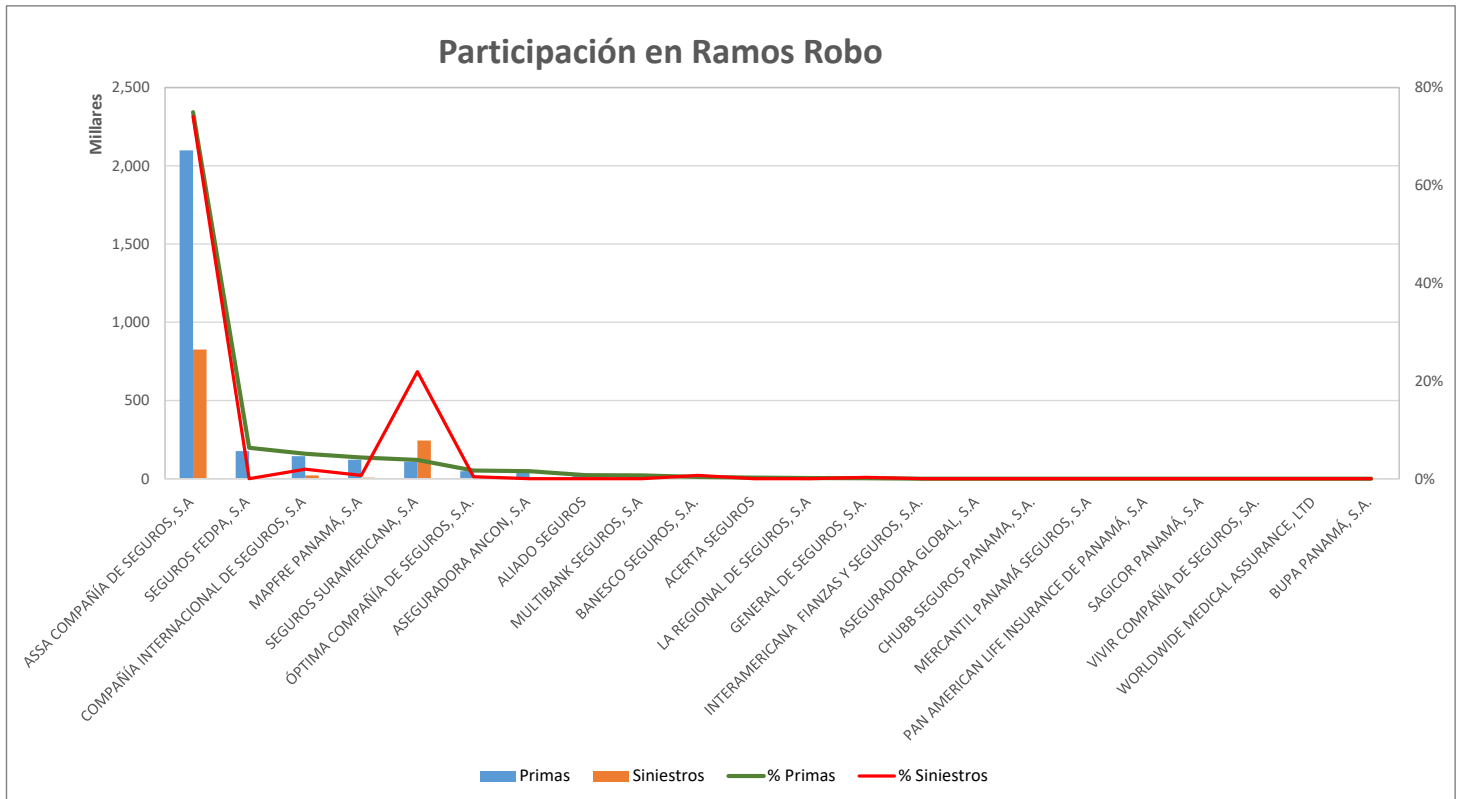


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,098,540.10	75.0%	1	826,109.57	74.1%	39.4%
2	SEGUROS FEDPA, S.A	176,509.03	6.3%	11	0.00	0.0%	0.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	143,316.96	5.1%	3	21,622.24	1.9%	15.1%
4	MAPFRE PANAMÁ, S.A	121,829.56	4.4%	4	7,636.01	0.7%	6.3%
5	SEGUROS SURAMERICANA, S.A	107,971.48	3.9%	2	244,447.29	21.9%	226.4%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	47,312.41	1.7%	6	4,652.35	0.4%	9.8%
7	ASEGURADORA ANCON, S.A	42,307.96	1.5%	12	0.00	0.0%	0.0%
8	ALIADO SEGUROS	20,520.26	0.7%	9	132.17	0.0%	0.6%
9	MULTIBANK SEGUROS, S.A	18,868.96	0.7%	10	93.06	0.0%	0.5%
10	BANESCO SEGUROS, S.A.	10,273.46	0.4%	5	7,330.22	0.7%	71.4%
11	ACERTA SEGUROS	5,838.41	0.2%	8	149.09	0.0%	2.6%
12	LA REGIONAL DE SEGUROS, S.A	4,031.23	0.1%	13	0.00	0.0%	0.0%
13	GENERAL DE SEGUROS, S.A.	1,995.35	0.1%	7	3,107.88	0.3%	155.8%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	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		\$2,799,315.17	100%		\$1,115,279.88	100%	39.8%

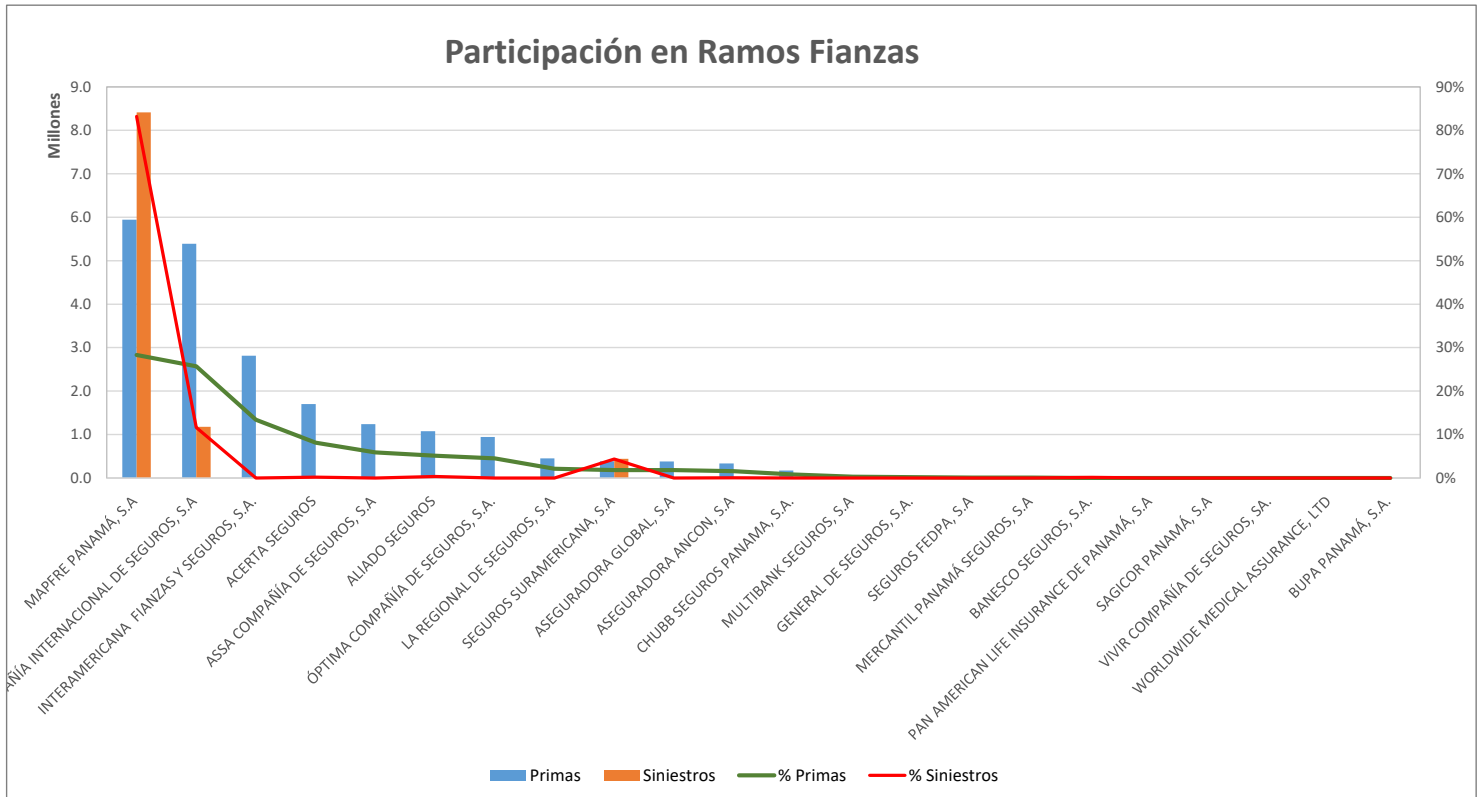


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE FIANZAS AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	5,942,955.21	28.3%	1	8,414,513.70	83.2%	141.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,392,935.13	25.7%	2	1,176,863.51	11.6%	21.8%
3	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	2,816,158.01	13.4%	11	0.00	0.0%	0.0%
4	ACERTA SEGUROS	1,701,618.79	8.1%	5	19,260.59	0.2%	1.1%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	1,240,918.44	5.9%	8	900.00	0.0%	0.1%
6	ALIADO SEGUROS	1,075,912.25	5.1%	4	37,758.13	0.4%	3.5%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	946,053.95	4.5%	10	296.57	0.0%	0.0%
8	LA REGIONAL DE SEGUROS, S.A	452,433.71	2.2%	9	321.00	0.0%	0.1%
9	SEGUROS SURAMERICANA, S.A	385,754.90	1.8%	3	439,638.85	4.3%	114.0%
10	ASEGURADORA GLOBAL, S.A	378,602.20	1.8%	12	0.00	0.0%	0.0%
11	ASEGURADORA ANCON, S.A	333,102.64	1.6%	7	6,955.00	0.1%	2.1%
12	CHUBB SEGUROS PANAMA, S.A.	173,685.52	0.8%	13	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	61,108.28	0.3%	14	0.00	0.0%	0.0%
14	GENERAL DE SEGUROS, S.A.	37,693.98	0.2%	15	0.00	0.0%	0.0%
15	SEGUROS FEDPA, S.A	25,330.38	0.1%	16	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	22,448.77	0.1%	17	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	1,400.00	0.0%	6	17,013.00	0.2%	1215.2%
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, 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		\$20,988,112.16	100%		\$10,113,520.35	100%	48.2%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 29 DE FEBRERO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	GENERAL DE SEGUROS, S.A.	4,811,059.77	44.5%	4	206,269.65	7.9%	4.3%
2	MERCANTIL PANAMÁ SEGUROS, S.A	1,068,993.54	9.9%	5	84,619.24	3.2%	7.9%
3	ALIADO SEGUROS	892,902.95	8.3%	8	27,018.48	1.0%	3.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	886,070.37	8.2%	6	79,324.60	3.0%	9.0%
5	SEGUROS SURAMERICANA, S.A	835,652.82	7.7%	7	51,028.68	1.9%	6.1%
6	ASSA COMPAÑÍA DE SEGUROS, S.A	734,105.55	6.8%	3	313,695.30	11.9%	42.7%
7	MAPFRE PANAMÁ, S.A	525,486.40	4.9%	2	723,181.62	27.5%	137.6%
8	ASEGURADORA GLOBAL, S.A	273,989.54	2.5%	10	7,020.98	0.3%	2.6%
9	LA REGIONAL DE SEGUROS, S.A	203,276.84	1.9%	12	1,158.49	0.0%	0.6%
10	ASEGURADORA ANCON, S.A	195,642.20	1.8%	13	0.00	0.0%	0.0%
11	MULTIBANK SEGUROS, S.A	161,367.94	1.5%	9	11,912.57	0.5%	7.4%
12	ACERTA SEGUROS	115,967.77	1.1%	14	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	90,001.53	0.8%	1	1,119,111.49	42.6%	1243.4%
14	BANESCO SEGUROS, S.A.	3,700.13	0.0%	11	1,429.04	0.1%	38.6%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	2,197.28	0.0%	15	0.00	0.0%	0.0%
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		\$10,800,414.63	100%		\$2,625,770.14	100%	24.3%

