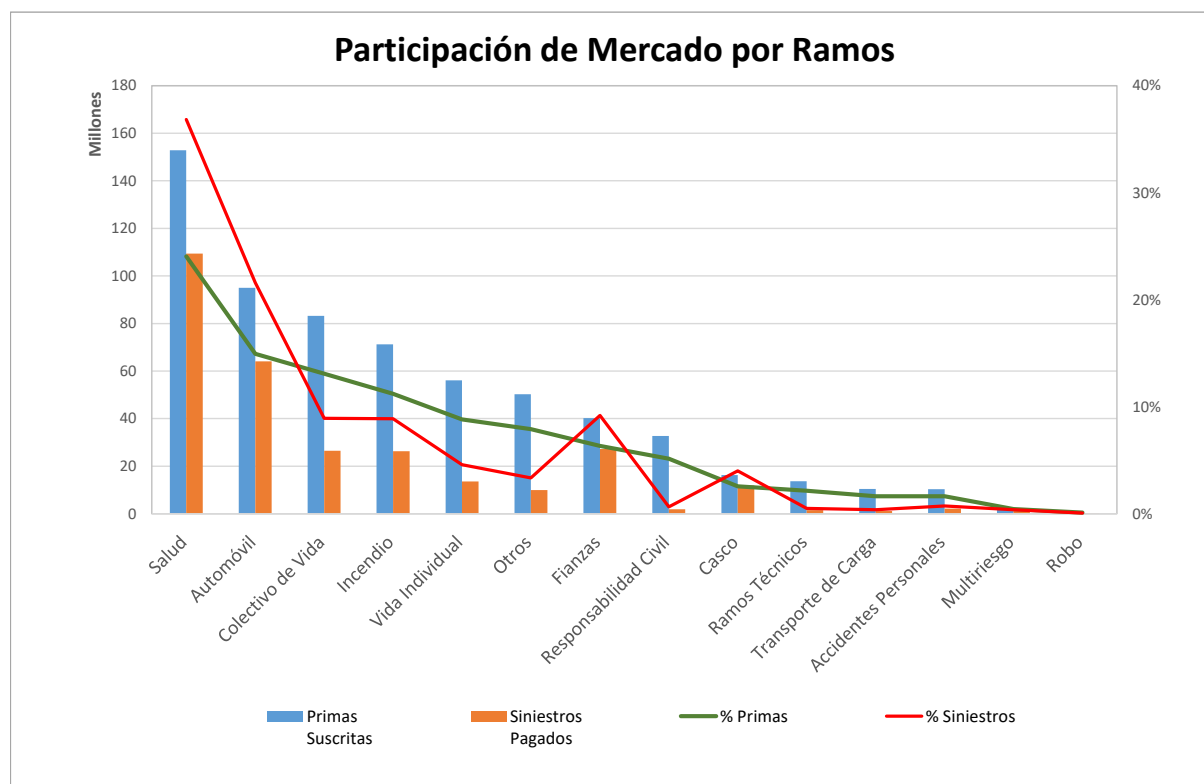


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE ABRIL DE 2023

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	152,868,806.04	24.0%	1	109,346,933.83	36.8%	71.5%
2	Automóvil	94,975,017.55	14.9%	2	64,052,325.07	21.6%	67.4%
3	Colectivo de Vida	83,231,460.29	13.1%	4	26,468,805.48	8.9%	31.8%
4	Incendio	71,214,946.33	11.2%	5	26,326,670.29	8.9%	37.0%
5	Vida Individual	56,064,089.02	8.8%	6	13,589,282.95	4.6%	24.2%
6	Otros	50,220,024.07	7.9%	8	9,916,603.49	3.3%	19.7%
7	Fianzas	40,257,786.91	6.3%	3	27,255,644.31	9.2%	67.7%
8	Responsabilidad Civil	32,726,154.17	5.1%	10	1,889,885.51	0.6%	5.8%
9	Casco	16,265,235.77	2.6%	7	11,874,798.13	4.0%	73.0%
10	Ramos Técnicos	13,644,982.11	2.1%	11	1,477,464.27	0.5%	10.8%
11	Transporte de Carga	10,419,045.24	1.6%	12	1,142,379.98	0.4%	11.0%
12	Accidentes Personales	10,340,407.30	1.6%	9	2,130,097.03	0.7%	20.6%
13	Multirisgo	2,771,485.30	0.4%	13	1,141,942.35	0.4%	41.2%
14	Robo	683,445.41	0.1%	14	186,041.66	0.1%	27.2%
<b>TOTAL</b>		<b>\$635,682,885.51</b>	<b>100%</b>		<b>\$296,798,874.35</b>	<b>100%</b>	<b>46.7%</b>



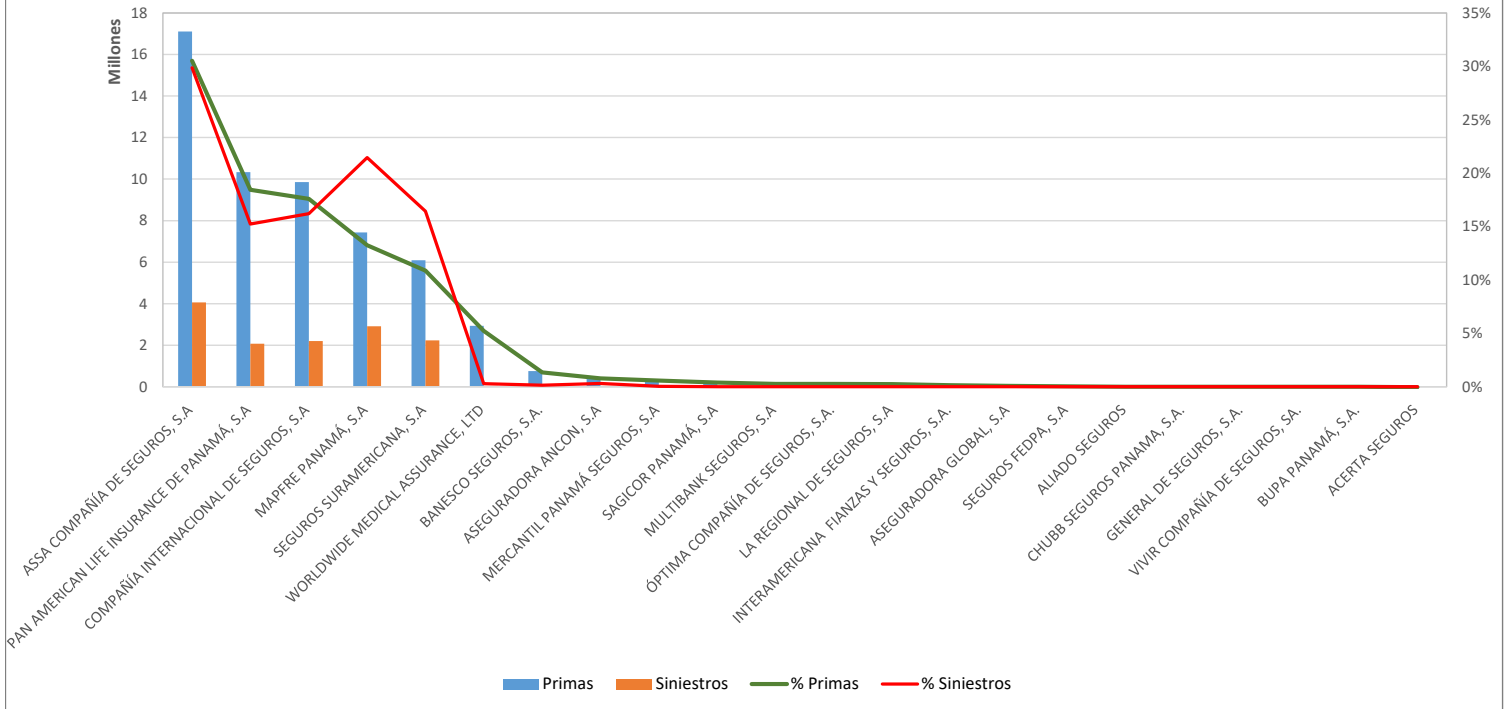
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## VIDA INDIVIDUAL AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	17,114,289.14	30.5%	1	4,059,530.02	29.9%	23.7%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	10,333,549.47	18.4%	5	2,071,553.16	15.2%	20.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	9,861,467.14	17.6%	4	2,203,797.18	16.2%	22.3%
4	MAPFRE PANAMÁ, S.A	7,431,838.29	13.3%	2	2,916,681.37	21.5%	39.2%
5	SEGUROS SURAMERICANA, S.A	6,096,726.94	10.9%	3	2,232,962.95	16.4%	36.6%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	2,934,998.29	5.2%	7	40,000.00	0.3%	1.4%
7	BANESCO SEGUROS, S.A.	749,019.61	1.3%	8	19,866.36	0.1%	2.7%
8	ASEGURADORA ANCON, S.A	437,325.33	0.8%	6	40,774.96	0.3%	9.3%
9	MERCANTIL PANAMÁ SEGUROS, S.A	319,223.44	0.6%	9	4,116.95	0.0%	1.3%
10	SAGICOR PANAMÁ, S.A	221,519.02	0.4%	10	0.00	0.0%	0.0%
11	MULTIBANK SEGUROS, S.A	152,499.99	0.3%	11	0.00	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	152,055.84	0.3%	12	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	140,243.28	0.3%	13	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	75,313.17	0.1%	14	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	47,231.58	0.1%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	22,922.42	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	-26,133.93	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$56,064,089.02</b>	<b>100%</b>		<b>\$13,589,282.95</b>	<b>100%</b>	<b>24.2%</b>

### Participación en Vida Individual



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

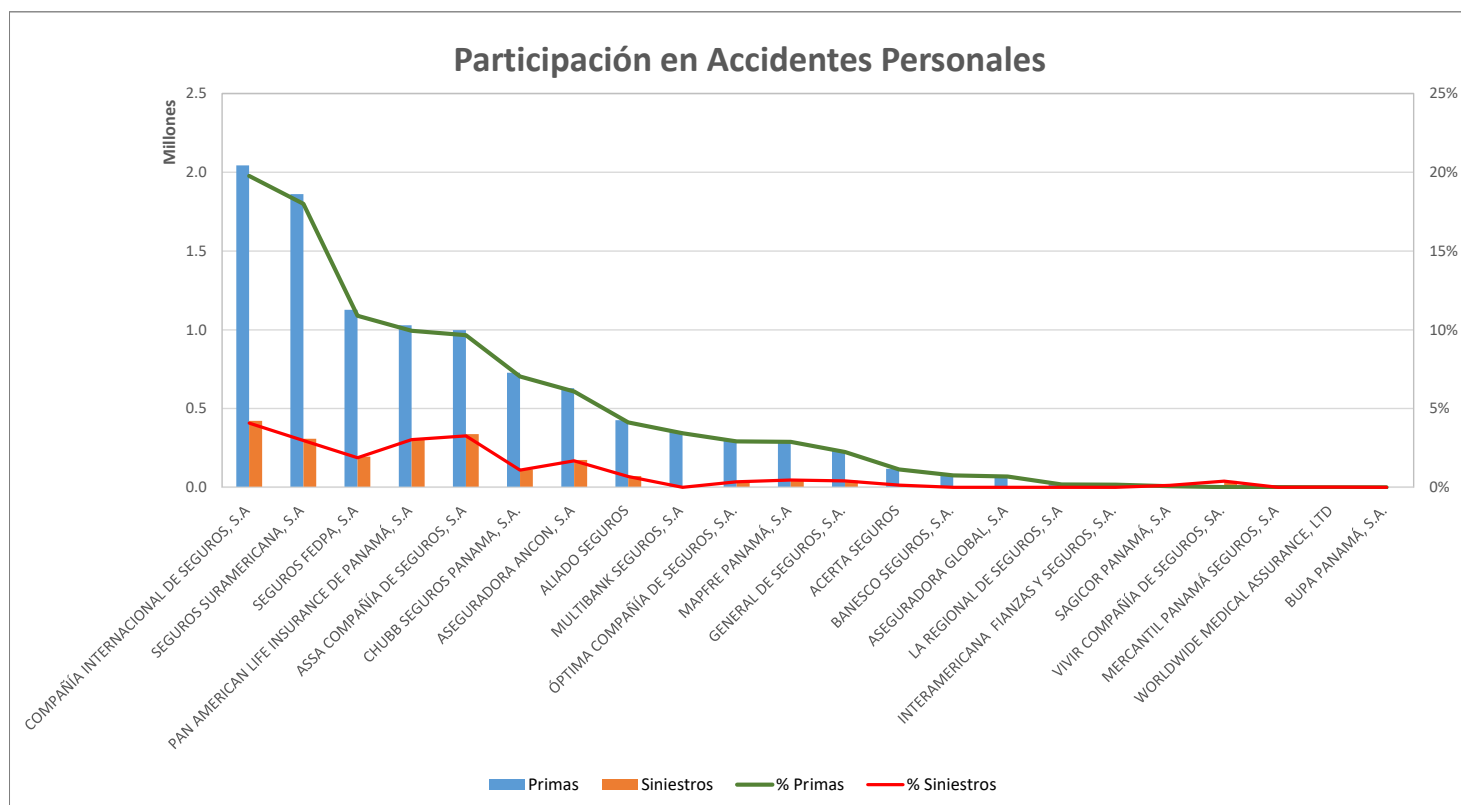


### ACCIDENTES PERSONALES

AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,044,256.05	19.8%	1	421,635.14	4.1%	20.6%
2	SEGUROS SURAMERICANA, S.A	1,861,368.68	18.0%	4	307,789.42	3.0%	16.5%
3	SEGUROS FEDPA, S.A	1,126,599.93	10.9%	5	194,408.47	1.9%	17.3%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,028,311.81	9.9%	3	312,676.23	3.0%	30.4%
5	ASSA COMPAÑÍA DE SEGUROS, S.A	998,424.32	9.7%	2	338,244.30	3.3%	33.9%
6	CHUBB SEGUROS PANAMA, S.A.	727,240.69	7.0%	7	113,129.35	1.1%	15.6%
7	ASEGURADORA ANCON, S.A	629,304.61	6.1%	6	173,479.02	1.7%	27.6%
8	ALIADO SEGUROS	426,059.51	4.1%	8	71,157.06	0.7%	16.7%
9	MULTIBANK SEGUROS, S.A	355,633.92	3.4%	16	76.79	0.0%	0.0%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	300,886.86	2.9%	12	36,795.47	0.4%	12.2%
11	MAPFRE PANAMÁ, S.A	298,687.45	2.9%	9	48,288.91	0.5%	16.2%
12	GENERAL DE SEGUROS, S.A.	231,753.83	2.2%	10	42,500.00	0.4%	18.3%
13	ACERTA SEGUROS	117,282.68	1.1%	13	14,550.69	0.1%	12.4%
14	BANESCO SEGUROS, S.A.	77,975.41	0.8%	17	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	70,878.91	0.7%	18	0.00	0.0%	0.0%
16	LA REGIONAL DE SEGUROS, S.A	18,689.54	0.2%	19	0.00	0.0%	0.0%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	17,601.91	0.2%	20	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	7,138.52	0.1%	14	13,475.60	0.1%	188.8%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	1,336.67	0.0%	11	40,755.26	0.4%	3049.0%
20	MERCANTIL PANAMÁ SEGUROS, S.A	976.00	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	15	1,135.32	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$10,340,407</b>	<b>100%</b>		<b>\$2,130,097.03</b>	<b>100%</b>	<b>20.6%</b>

### Participación en Accidentes Personales



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

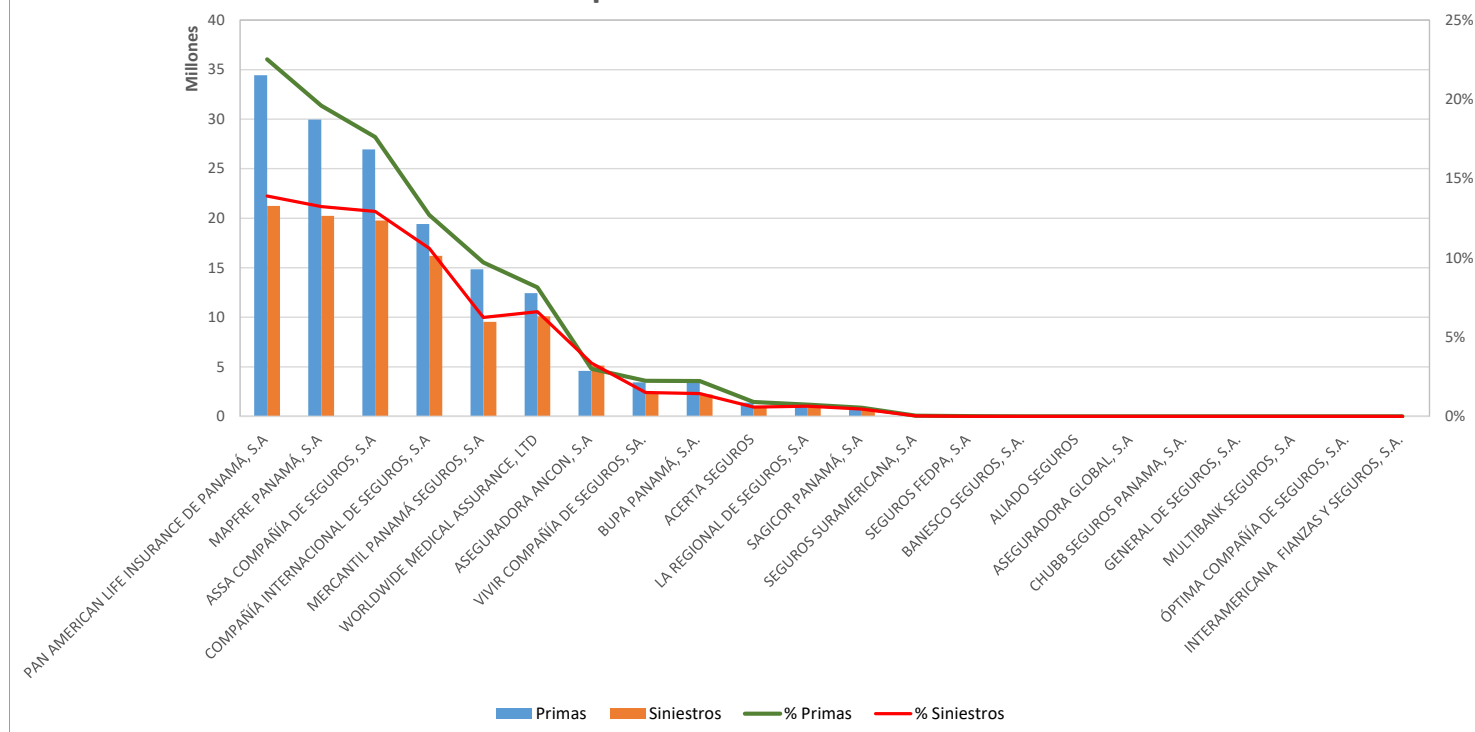


### SALUD

AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	34,431,408.77	22.5%	1	21,247,776.79	13.9%	61.7%
2	MAPFRE PANAMÁ, S.A	29,951,457.08	19.6%	2	20,235,586.44	13.2%	67.6%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	26,942,888.37	17.6%	3	19,766,674.21	12.9%	73.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	19,411,668.65	12.7%	4	16,196,517.40	10.6%	83.4%
5	MERCANTIL PANAMÁ SEGUROS, S.A	14,832,003.45	9.7%	6	9,549,017.86	6.2%	64.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	12,438,014.18	8.1%	5	10,090,085.98	6.6%	81.1%
7	ASEGURADORA ANCON, S.A	4,579,967.14	3.0%	7	5,129,918.57	3.4%	112.0%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	3,434,103.53	2.2%	8	2,308,463.73	1.5%	67.2%
9	BUPA PANAMÁ, S.A.	3,415,312.77	2.2%	9	2,194,671.85	1.4%	64.3%
10	ACERTA SEGUROS	1,376,668.57	0.9%	11	891,142.60	0.6%	64.7%
11	LA REGIONAL DE SEGUROS, S.A	1,134,857.62	0.7%	10	980,613.64	0.6%	86.4%
12	SAGICOR PANAMÁ, S.A	824,985.94	0.5%	12	708,677.60	0.5%	85.9%
13	SEGUROS SURAMERICANA, S.A	69,448.19	0.0%	13	47,787.16	0.0%	68.8%
14	SEGUROS FEDPA, S.A	23,050.46	0.0%	14	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	2,971.32	0.0%	15	0.00	0.0%	0.0%
16	ALIADO SEGUROS	0.00	0.0%	16	0.00	0.0%	0.0%
17	ASEGURADORA GLOBAL, S.A	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	MULTIBANK SEGUROS, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	ÓPTIMA COMPAÑÍA DE SEGUROS, 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>\$152,868,806.04</b>	<b>100%</b>		<b>\$109,346,933.83</b>	<b>100%</b>	<b>71.5%</b>

### Participación en Ramo de Salud



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

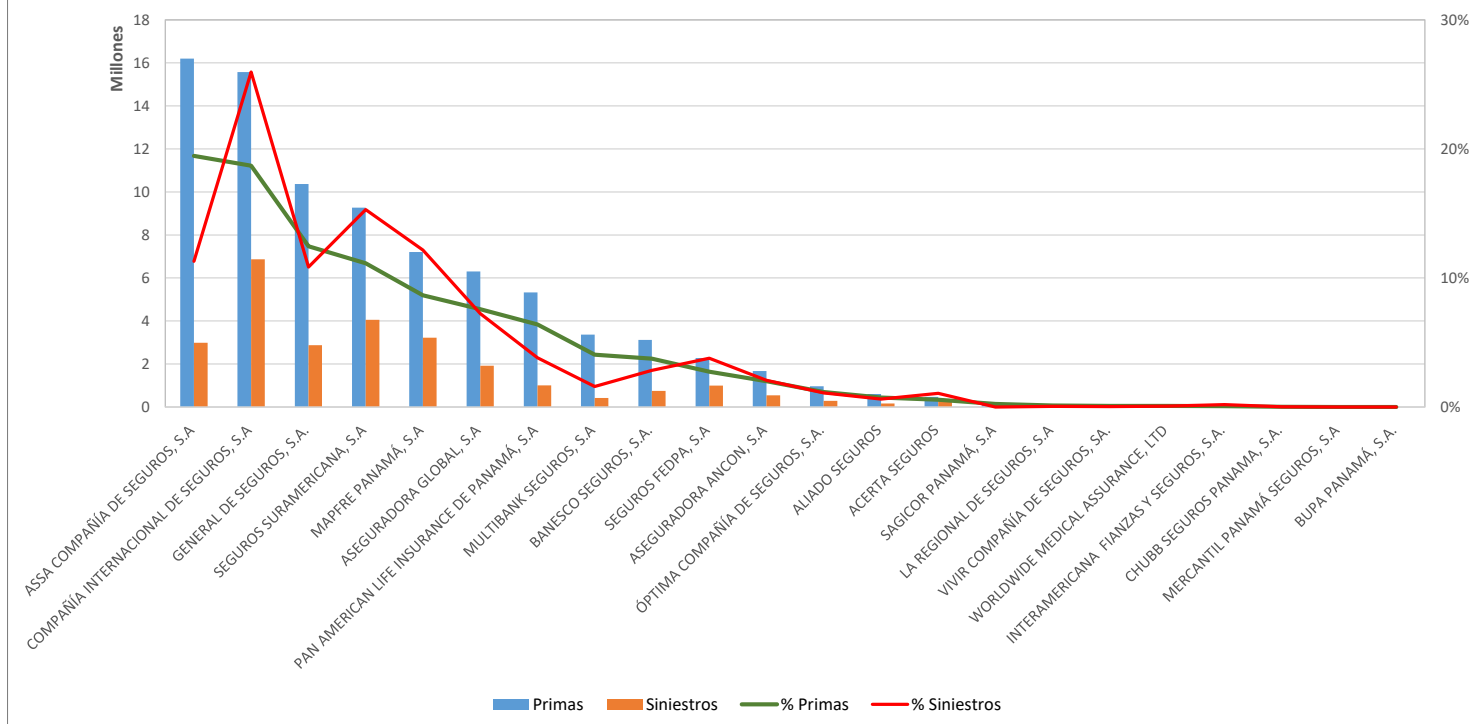


### COLECTIVO DE VIDA

AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	16,195,659.75	19.5%	4	2,990,277.04	11.3%	18.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,567,833.97	18.7%	1	6,870,632.76	26.0%	44.1%
3	GENERAL DE SEGUROS, S.A.	10,365,860.62	12.5%	5	2,869,223.89	10.8%	27.7%
4	SEGUROS SURAMERICANA, S.A	9,266,171.57	11.1%	2	4,049,720.94	15.3%	43.7%
5	MAPFRE PANAMÁ, S.A	7,203,247.58	8.7%	3	3,218,649.32	12.2%	44.7%
6	ASEGURADORA GLOBAL, S.A	6,305,233.23	7.6%	6	1,916,077.76	7.2%	30.4%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	5,324,699.21	6.4%	7	1,010,692.70	3.8%	19.0%
8	MULTIBANK SEGUROS, S.A	3,367,472.45	4.0%	11	418,746.58	1.6%	12.4%
9	BANESCO SEGUROS, S.A.	3,123,426.36	3.8%	9	751,377.73	2.8%	24.1%
10	SEGUROS FEDPA, S.A	2,280,916.28	2.7%	8	998,829.01	3.8%	43.8%
11	ASEGURADORA ANCON, S.A	1,670,560.65	2.0%	10	545,855.17	2.1%	32.7%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	961,615.02	1.2%	12	289,794.15	1.1%	30.1%
13	ALIADO SEGUROS	608,594.19	0.7%	14	163,477.63	0.6%	26.9%
14	ACERTA SEGUROS	472,366.52	0.6%	13	282,619.74	1.1%	59.8%
15	SAGICOR PANAMÁ, S.A	205,100.65	0.2%	20	1,954.68	0.0%	1.0%
16	LA REGIONAL DE SEGUROS, S.A	97,709.65	0.1%	17	14,303.83	0.1%	14.6%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	74,677.38	0.1%	18	9,193.71	0.0%	12.3%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	70,001.95	0.1%	16	16,760.41	0.1%	23.9%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	50,352.62	0.1%	15	48,214.75	0.2%	95.8%
20	CHUBB SEGUROS PANAMA, S.A.	19,960.64	0.0%	19	2,403.68	0.0%	12.0%
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%
<b>TOTAL</b>		<b>\$83,231,460.29</b>	<b>100%</b>		<b>\$26,468,805.48</b>	<b>100%</b>	<b>31.8%</b>

### Participación en Colectivo de Vida



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

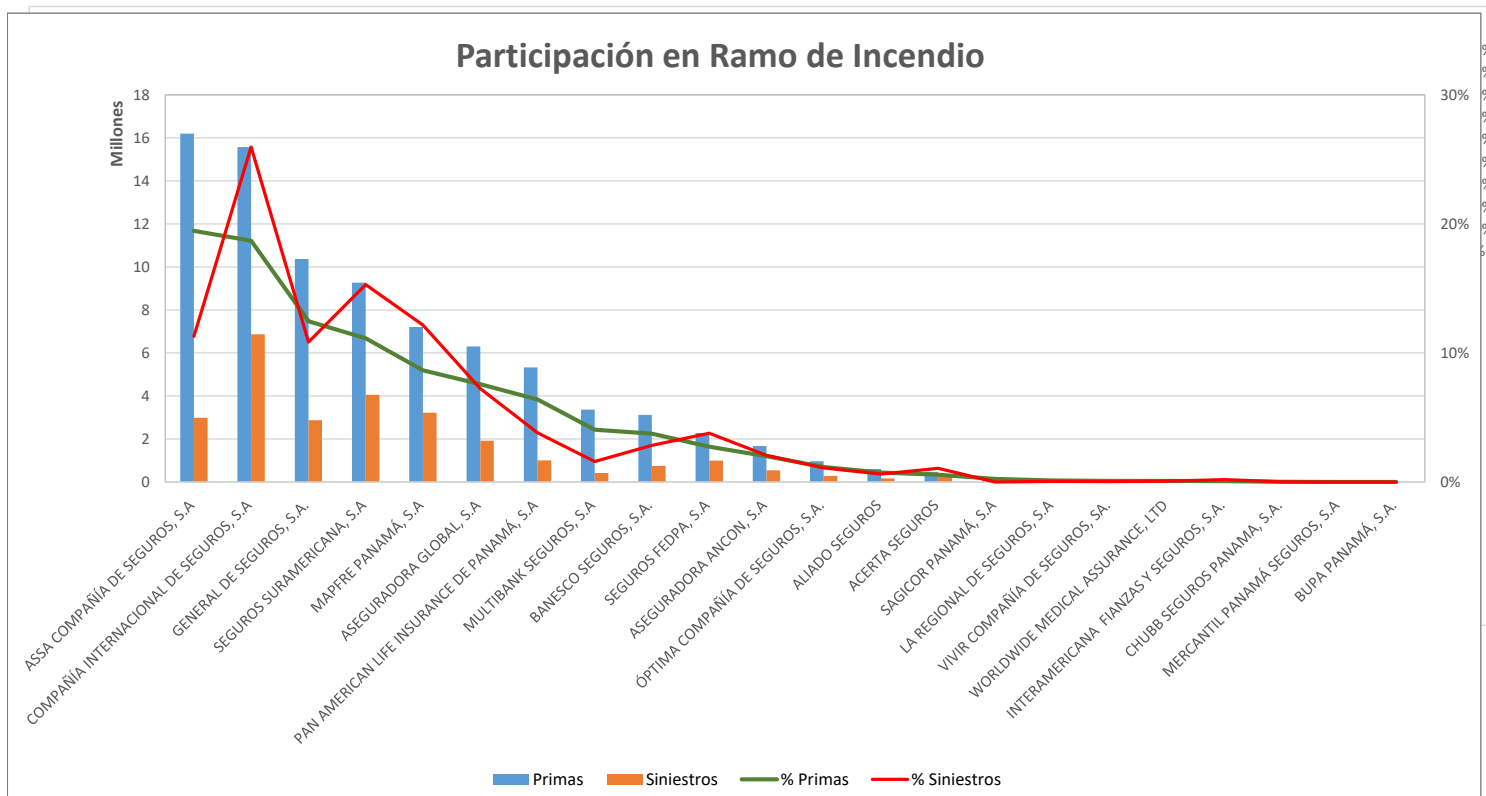


## INCENDIO

AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	41,500,858.59	58.3%	1	20,611,903.42	78.3%	49.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,572,070.40	14.8%	6	295,659.44	1.1%	2.8%
3	SEGUROS SURAMERICANA, S.A	5,574,384.29	7.8%	3	1,281,643.95	4.9%	23.0%
4	MAPFRE PANAMÁ, S.A	3,525,242.34	5.0%	4	852,870.89	3.2%	24.2%
5	GENERAL DE SEGUROS, S.A.	1,953,147.96	2.7%	9	116,298.30	0.4%	6.0%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,453,159.40	2.0%	5	321,755.35	1.2%	22.1%
7	ACERTA SEGUROS	1,197,631.95	1.7%	8	159,679.33	0.6%	13.3%
8	CHUBB SEGUROS PANAMA, S.A.	1,080,895.67	1.5%	2	2,188,178.28	8.3%	202.4%
9	ASEGURADORA ANCON, S.A	968,672.41	1.4%	11	100,485.33	0.4%	10.4%
10	ASEGURADORA GLOBAL, S.A	946,228.94	1.3%	12	42,537.58	0.2%	4.5%
11	ALIADO SEGUROS	788,642.90	1.1%	7	191,721.62	0.7%	24.3%
12	BANESCO SEGUROS, S.A.	587,027.52	0.8%	10	116,047.64	0.4%	19.8%
13	MULTIBANK SEGUROS, S.A	518,249.34	0.7%	13	29,112.61	0.1%	5.6%
14	SEGUROS FEDPA, S.A	200,522.79	0.3%	17	685.63	0.0%	0.3%
15	LA REGIONAL DE SEGUROS, S.A	188,568.29	0.3%	15	7,443.48	0.0%	3.9%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	101,625.11	0.1%	14	9,309.00	0.0%	9.2%
17	MERCANTIL PANAMÁ SEGUROS, S.A	58,018.43	0.1%	16	1,338.44	0.0%	2.3%
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	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>\$71,214,946.33</b>	<b>100%</b>		<b>\$26,326,670.29</b>	<b>100%</b>	<b>37.0%</b>

### Participación en Ramo de Incendio



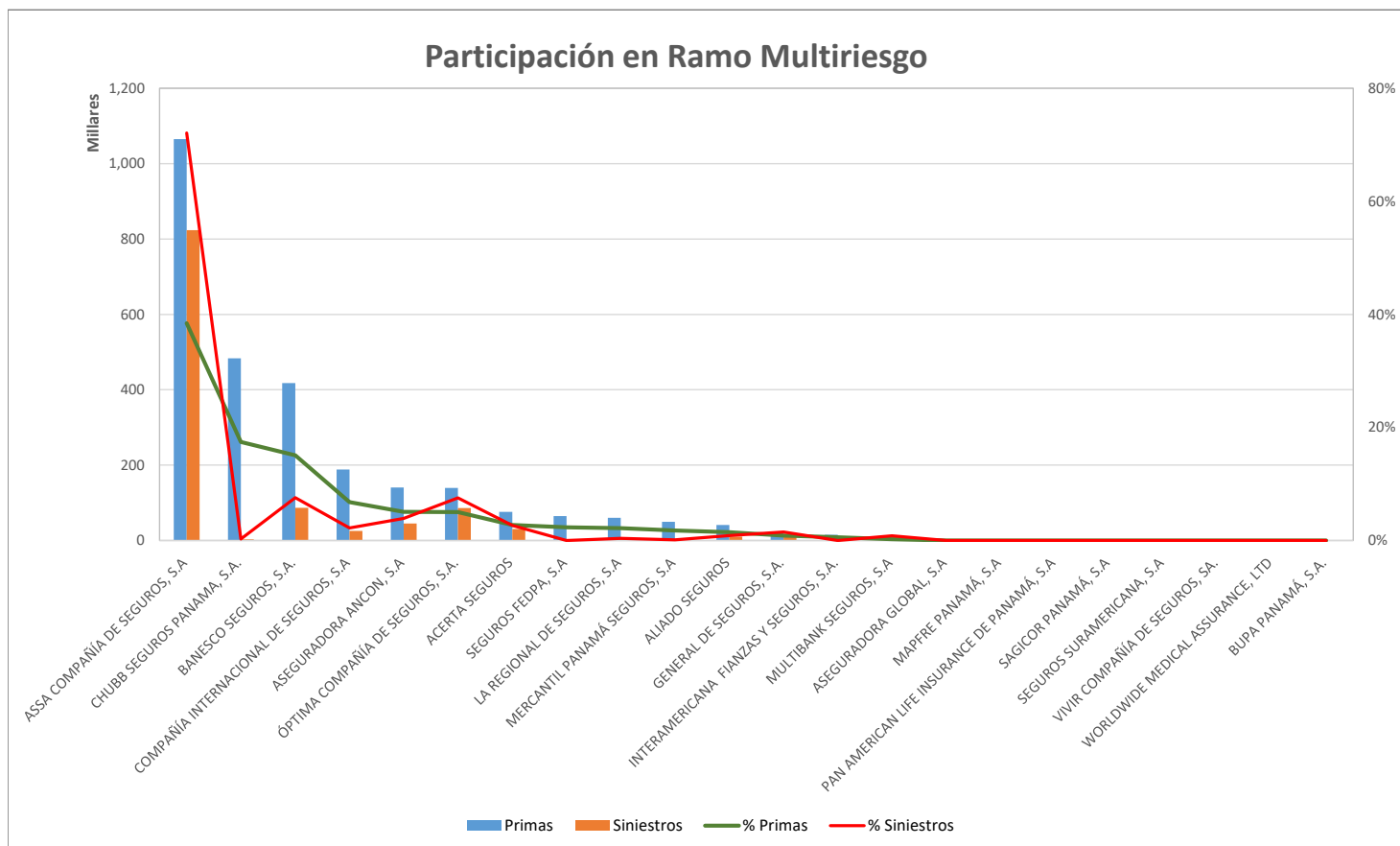
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### MULTIRIESGO AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,065,157.29	38.4%	1	823,170.26	72.1%	77.3%
2	CHUBB SEGUROS PANAMA, S.A.	483,188.77	17.4%	11	2,971.47	0.3%	0.6%
3	BANESCO SEGUROS, S.A.	417,576.63	15.1%	2	86,487.04	7.6%	20.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	188,204.29	6.8%	6	25,514.27	2.2%	13.6%
5	ASEGURADORA ANCON, S.A	140,773.20	5.1%	4	44,757.45	3.9%	31.8%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	139,617.56	5.0%	3	86,204.66	7.5%	61.7%
7	ACERTA SEGUROS	76,206.03	2.7%	5	30,406.61	2.7%	39.9%
8	SEGUROS FEDPA, S.A	64,543.89	2.3%	13	0.00	0.0%	0.0%
9	LA REGIONAL DE SEGUROS, S.A	60,111.64	2.2%	10	4,506.37	0.4%	7.5%
10	MERCANTIL PANAMÁ SEGUROS, S.A	49,309.08	1.8%	12	1,466.14	0.1%	3.0%
11	ALIADO SEGUROS	41,034.34	1.5%	8	9,960.90	0.9%	24.3%
12	GENERAL DE SEGUROS, S.A.	23,519.08	0.8%	7	17,181.52	1.5%	73.1%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	15,380.00	0.6%	14	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	6,863.50	0.2%	9	9,315.66	0.8%	135.7%
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>\$2,771,485.30</b>	<b>100%</b>		<b>\$1,141,942.35</b>	<b>100%</b>	<b>41.2%</b>

### Participación en Ramo Multiriesgo



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

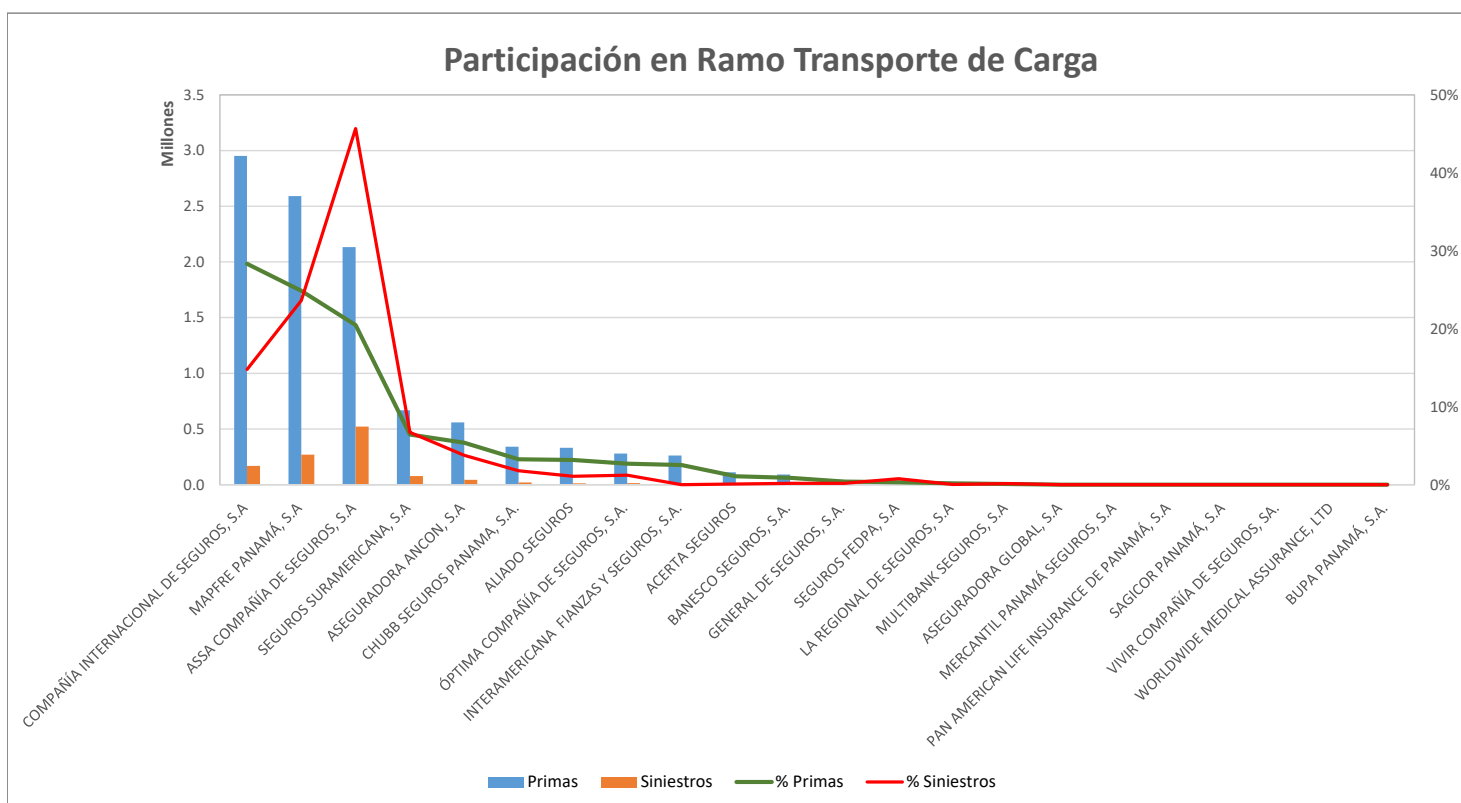


### TRANSPORTE DE CARGA

AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,951,930.34	28.3%	3	168,973.80	14.8%	5.7%
2	MAPFRE PANAMÁ, S.A	2,591,336.99	24.9%	2	269,903.78	23.6%	10.4%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	2,132,453.89	20.5%	1	521,818.56	45.7%	24.5%
4	SEGUROS SURAMERICANA, S.A	668,714.03	6.4%	4	76,770.87	6.7%	11.5%
5	ASEGURADORA ANCON, S.A	559,298.35	5.4%	5	42,897.43	3.8%	7.7%
6	CHUBB SEGUROS PANAMA, S.A.	339,945.42	3.3%	6	20,411.92	1.8%	6.0%
7	ALIADO SEGUROS	331,256.44	3.2%	8	12,431.87	1.1%	3.8%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	280,243.87	2.7%	7	13,871.46	1.2%	4.9%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	261,558.00	2.5%	15	0.00	0.0%	0.0%
10	ACERTA SEGUROS	111,924.53	1.1%	13	1,104.73	0.1%	1.0%
11	BANESCO SEGUROS, S.A.	90,507.01	0.9%	11	1,795.96	0.2%	2.0%
12	GENERAL DE SEGUROS, S.A.	42,551.14	0.4%	10	1,803.47	0.2%	4.2%
13	SEGUROS FEDPA, S.A	33,125.19	0.3%	9	8,686.55	0.8%	26.2%
14	LA REGIONAL DE SEGUROS, S.A	16,637.80	0.2%	14	347.75	0.0%	2.1%
15	MULTIBANK SEGUROS, S.A	7,562.24	0.1%	12	1,561.83	0.1%	20.7%
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>\$10,419,045.24</b>	<b>100%</b>		<b>\$1,142,379.98</b>	<b>100%</b>	<b>11.0%</b>

### Participación en Ramo Transporte de Carga





# Superintendencia de Seguros y Reaseguros de Panamá

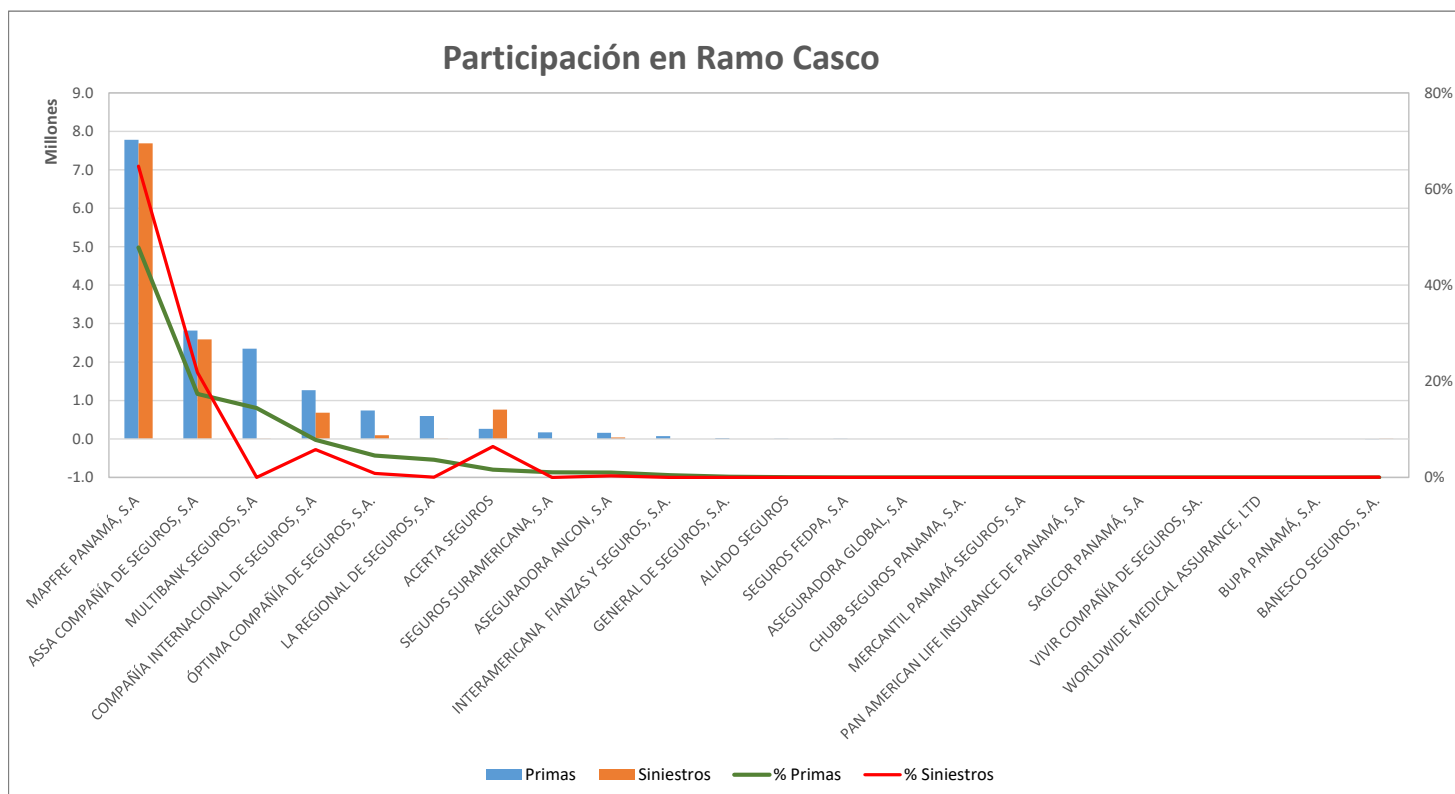
## Participación de Mercado por Productos



### RAMO DE CASCO

AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	MAPFRE PANAMÁ, S.A	7,782,060.50	47.8%	1	7,689,240.02	64.8%	98.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,821,062.74	17.3%	2	2,589,781.49	21.8%	91.8%
3	MULTIBANK SEGUROS, S.A	2,348,405.31	14.4%	9	241.86	0.0%	0.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,270,538.43	7.8%	4	685,106.32	5.8%	53.9%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	740,678.04	4.6%	5	96,277.16	0.8%	13.0%
6	LA REGIONAL DE SEGUROS, S.A	596,500.30	3.7%	7	7,100.63	0.1%	1.2%
7	ACERTA SEGUROS	263,872.48	1.6%	3	764,143.50	6.4%	289.6%
8	SEGUROS SURAMERICANA, S.A	170,855.28	1.1%	10	0.00	0.0%	0.0%
9	ASEGURADORA ANCON, S.A	162,423.80	1.0%	6	37,907.15	0.3%	23.3%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	76,794.84	0.5%	11	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	24,766.39	0.2%	12	0.00	0.0%	0.0%
12	ALIADO SEGUROS	7,140.32	0.0%	13	0.00	0.0%	0.0%
13	SEGUROS FEDPA, S.A	142.86	0.0%	14	0.00	0.0%	0.0%
14	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
15	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	BANESCO SEGUROS, S.A.	-5.52	0.0%	8	5,000.00	0.0%	-90579.7%
<b>TOTAL</b>		<b>\$16,265,235.77</b>	<b>100%</b>		<b>\$11,874,798.13</b>	<b>100%</b>	<b>73.0%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

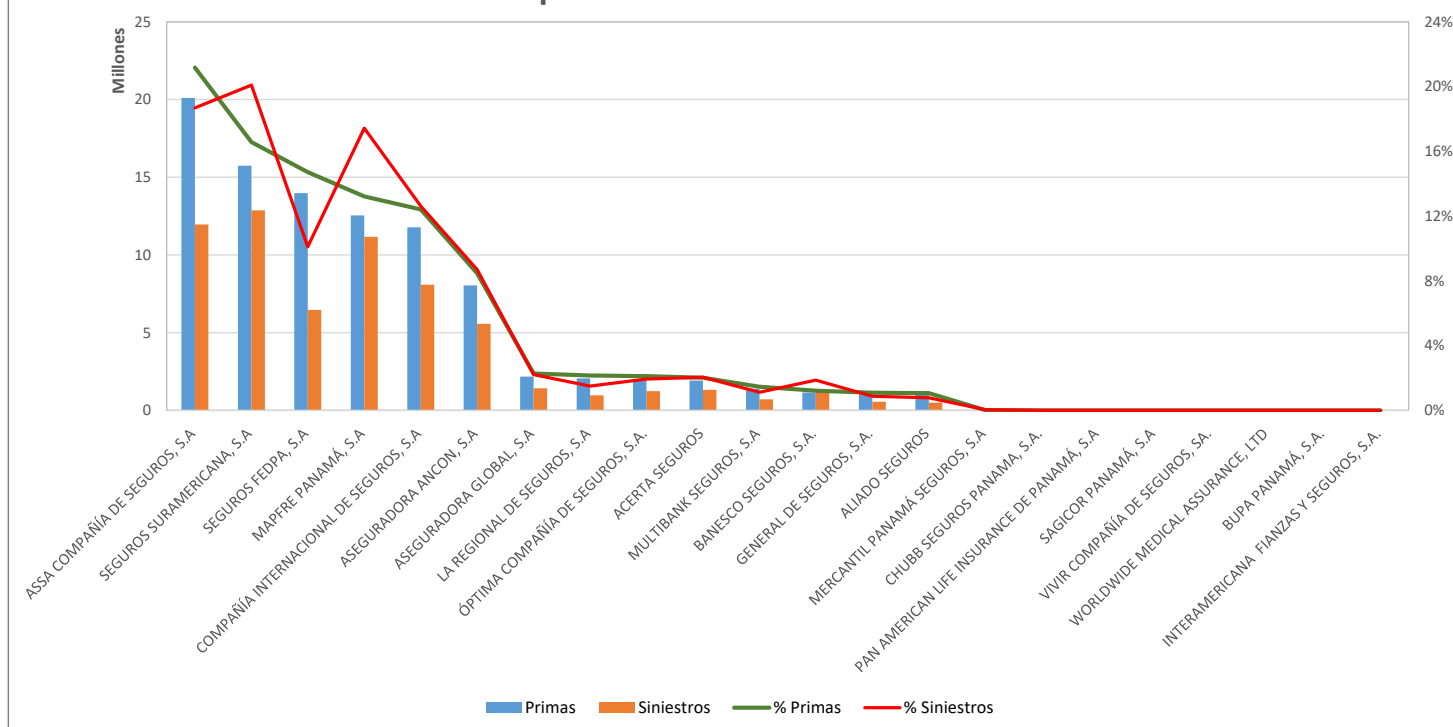


### AUTOMÓVIL

AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	20,111,558.40	21.2%	2	11,965,789.15	18.7%	59.5%
2	SEGUROS SURAMERICANA, S.A	15,745,462.75	16.6%	1	12,871,556.58	20.1%	81.7%
3	SEGUROS FEDPA, S.A	13,982,910.48	14.7%	5	6,471,444.64	10.1%	46.3%
4	MAPFRE PANAMÁ, S.A	12,547,585.94	13.2%	3	11,164,528.69	17.4%	89.0%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	11,785,886.70	12.4%	4	8,083,565.90	12.6%	68.6%
6	ASEGURADORA ANCON, S.A	8,048,729.26	8.5%	6	5,569,876.73	8.7%	69.2%
7	ASEGURADORA GLOBAL, S.A	2,167,036.75	2.3%	7	1,416,136.94	2.2%	65.3%
8	LA REGIONAL DE SEGUROS, S.A	2,052,814.39	2.2%	11	962,737.10	1.5%	46.9%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,013,218.35	2.1%	9	1,241,750.47	1.9%	61.7%
10	ACERTA SEGUROS	1,912,096.36	2.0%	8	1,313,984.04	2.1%	68.7%
11	MULTIBANK SEGUROS, S.A	1,390,539.91	1.5%	12	713,463.52	1.1%	51.3%
12	BANESCO SEGUROS, S.A.	1,157,290.73	1.2%	10	1,197,212.78	1.9%	103.4%
13	GENERAL DE SEGUROS, S.A.	1,030,807.56	1.1%	13	560,126.29	0.9%	54.3%
14	ALIADO SEGUROS	1,014,069.35	1.1%	14	498,637.24	0.8%	49.2%
15	MERCANTIL PANAMÁ SEGUROS, S.A	15,010.62	0.0%	15	21,515.00	0.0%	143.3%
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>\$94,975,017.55</b>	<b>100%</b>		<b>\$64,052,325.07</b>	<b>100%</b>	<b>67.4%</b>

### Participación en Ramo de Automóvil



# Superintendencia de Seguros y Reaseguros de Panamá

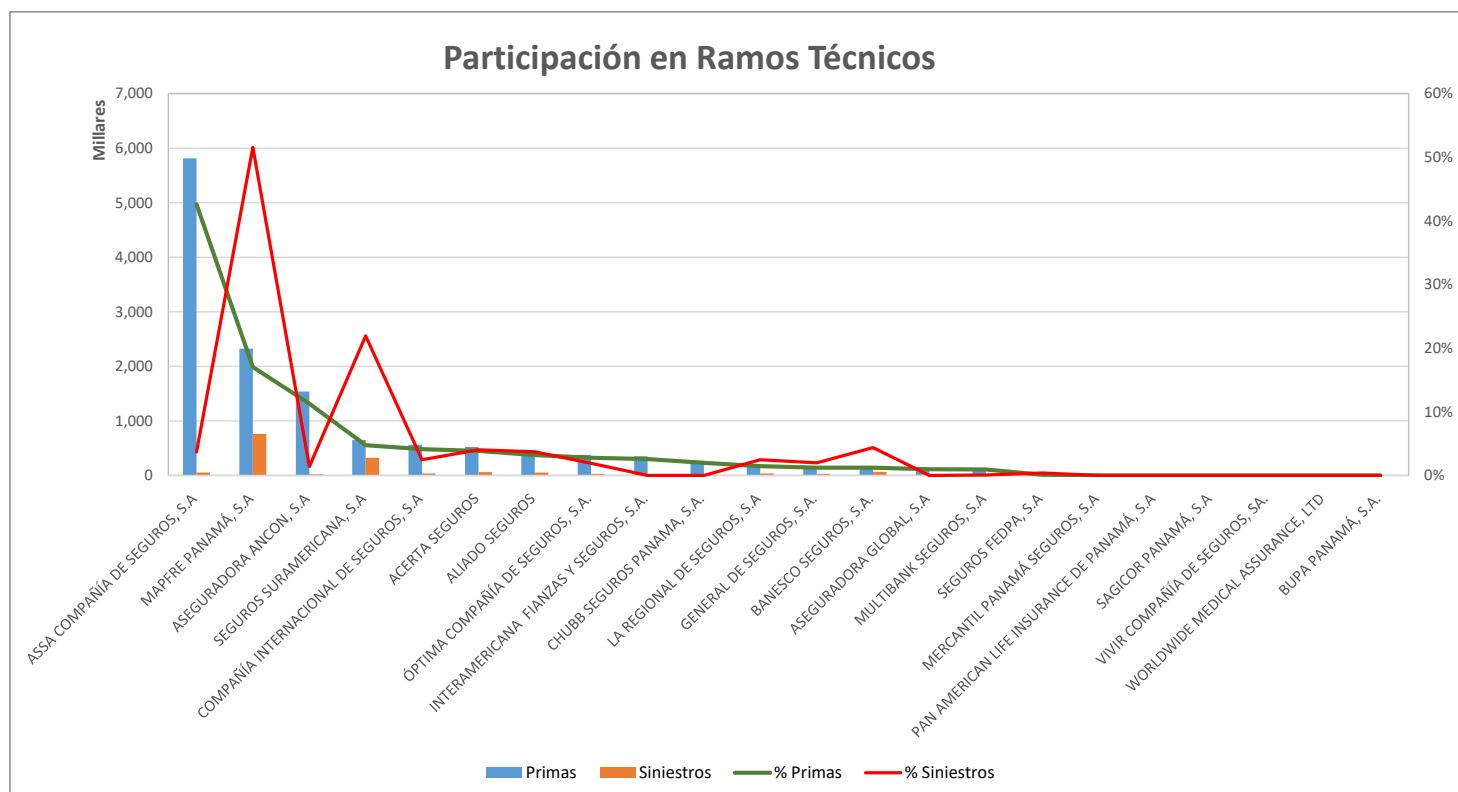
## Participación de Mercado por Productos



### RAMOS TÉCNICOS

AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,813,767.14	42.6%	6	54,335.74	3.7%	0.9%
2	MAPFRE PANAMÁ, S.A	2,324,505.14	17.0%	1	761,859.14	51.6%	32.8%
3	ASEGURADORA ANCON, S.A	1,540,135.36	11.3%	11	20,489.80	1.4%	1.3%
4	SEGUROS SURAMERICANA, S.A	647,634.54	4.7%	2	323,817.37	21.9%	50.0%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	561,602.72	4.1%	7	36,648.60	2.5%	6.5%
6	ACERTA SEGUROS	523,455.91	3.8%	4	59,382.19	4.0%	11.3%
7	ALIADO SEGUROS	433,981.19	3.2%	5	54,842.62	3.7%	12.6%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	376,856.42	2.8%	10	28,433.89	1.9%	7.5%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	352,339.24	2.6%	14	0.00	0.0%	0.0%
10	CHUBB SEGUROS PANAMA, S.A.	268,713.01	2.0%	15	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	198,805.31	1.5%	8	36,623.14	2.5%	18.4%
12	GENERAL DE SEGUROS, S.A.	165,972.40	1.2%	9	29,325.29	2.0%	17.7%
13	BANESCO SEGUROS, S.A.	163,944.76	1.2%	3	64,735.76	4.4%	39.5%
14	ASEGURADORA GLOBAL, S.A	133,061.51	1.0%	16	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	126,338.59	0.9%	13	1,069.78	0.1%	0.8%
16	SEGUROS FEDPA, S.A	13,868.87	0.1%	12	5,900.95	0.4%	42.5%
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, 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>\$13,644,982.11</b>	<b>100%</b>		<b>\$1,477,464.27</b>	<b>100%</b>	<b>10.8%</b>



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



## RESPONSABILIDAD CIVIL AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	18,075,907.18	55.2%	2	441,917.20	23.4%	2.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,363,077.61	10.3%	3	267,234.12	14.1%	7.9%
3	MAPFRE PANAMÁ, S.A	3,166,844.07	9.7%	6	77,073.70	4.1%	2.4%
4	ASEGURADORA ANCON, S.A	1,910,098.92	5.8%	8	49,710.86	2.6%	2.6%
5	ALIADO SEGUROS	1,680,588.48	5.1%	11	8,955.33	0.5%	0.5%
6	SEGUROS SURAMERICANA, S.A	1,628,980.84	5.0%	1	458,908.47	24.3%	28.2%
7	CHUBB SEGUROS PANAMA, S.A.	775,041.13	2.4%	10	20,721.06	1.1%	2.7%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	600,639.98	1.8%	4	244,577.73	12.9%	40.7%
9	ACERTA SEGUROS	418,023.90	1.3%	9	35,922.11	1.9%	8.6%
10	MERCANTIL PANAMÁ SEGUROS, S.A	297,791.87	0.9%	7	60,131.15	3.2%	20.2%
11	GENERAL DE SEGUROS, S.A.	257,979.06	0.8%	14	1,778.87	0.1%	0.7%
12	BANESCO SEGUROS, S.A.	188,423.48	0.6%	5	214,983.20	11.4%	114.1%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	154,442.19	0.5%	15	0.00	0.0%	0.0%
14	LA REGIONAL DE SEGUROS, S.A	136,523.67	0.4%	13	2,295.02	0.1%	1.7%
15	SEGUROS FEDPA, S.A	49,977.85	0.2%	22	-86.47	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	21,813.94	0.1%	12	5,763.16	0.3%	26.4%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$32,726,154.17</b>	<b>100%</b>		<b>\$1,889,885.51</b>	<b>100%</b>	<b>5.8%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

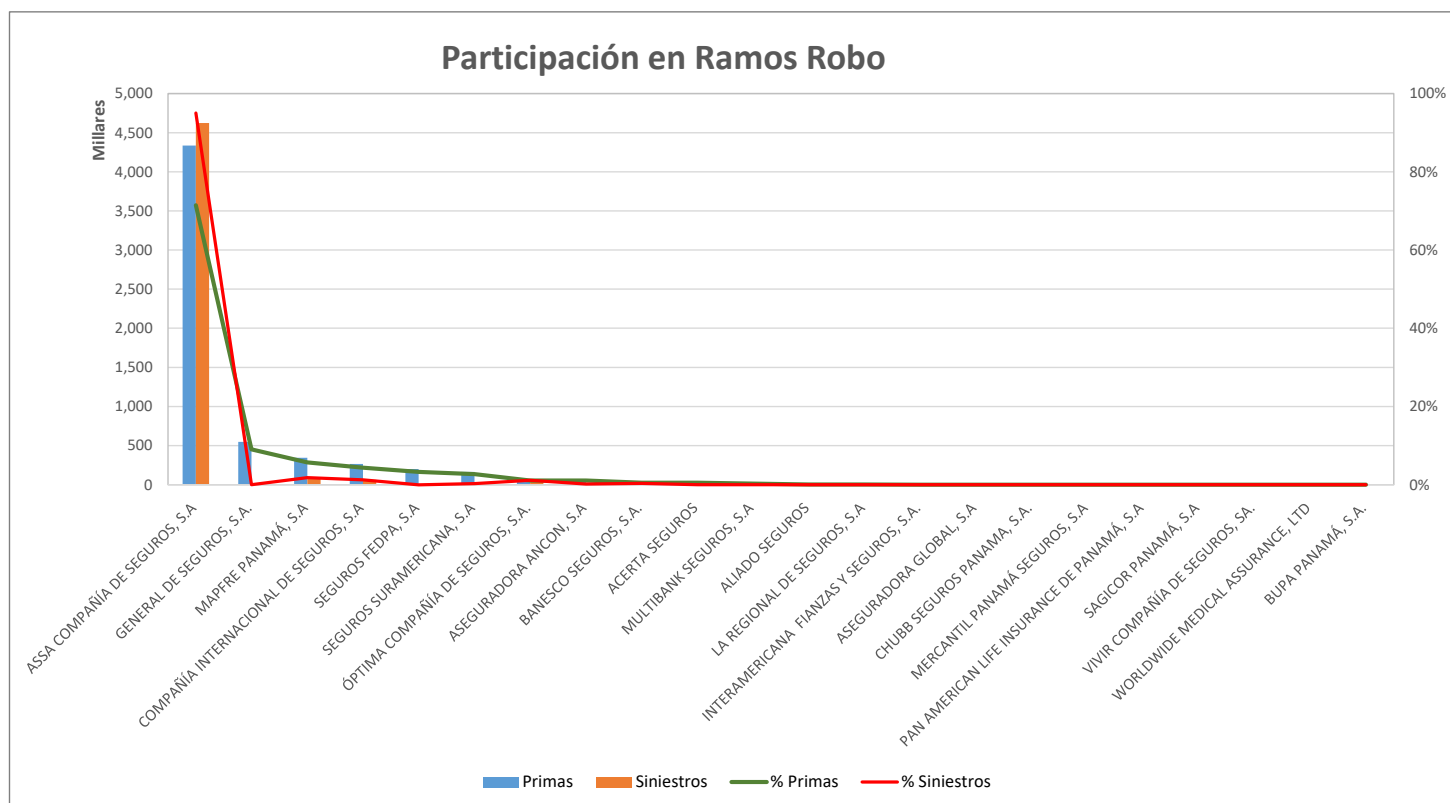
## Participación de Mercado por Productos



### RAMO DE ROBO

AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	4,335,347.33	71.4%	1	4,623,316.59	95.0%	106.6%
2	GENERAL DE SEGUROS, S.A.	546,276.27	9.0%	9	679.75	0.0%	0.1%
3	MAPFRE PANAMÁ, S.A	344,365.25	5.7%	2	87,778.64	1.8%	25.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	264,669.90	4.4%	3	61,030.69	1.3%	23.1%
5	SEGUROS FEDPA, S.A	200,096.86	3.3%	22	-1,686.02	0.0%	0.0%
6	SEGUROS SURAMERICANA, S.A	162,866.28	2.7%	6	12,884.60	0.3%	7.9%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	64,233.35	1.1%	4	55,792.60	1.1%	86.9%
8	ASEGURADORA ANCON, S.A	63,360.19	1.0%	7	7,286.10	0.1%	11.5%
9	BANESCO SEGUROS, S.A.	31,476.88	0.5%	5	17,581.84	0.4%	55.9%
10	ACERTA SEGUROS	30,417.51	0.5%	11	0.00	0.0%	0.0%
11	MULTIBANK SEGUROS, S.A	17,972.58	0.3%	8	699.34	0.0%	3.9%
12	ALIADO SEGUROS	4,494.27	0.1%	10	16.12	0.0%	0.4%
13	LA REGIONAL DE SEGUROS, S.A	2,737.18	0.0%	12	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	13	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
16	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	15	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$6,068,313.85</b>	<b>100%</b>		<b>\$4,865,380.25</b>	<b>100%</b>	<b>80.2%</b>



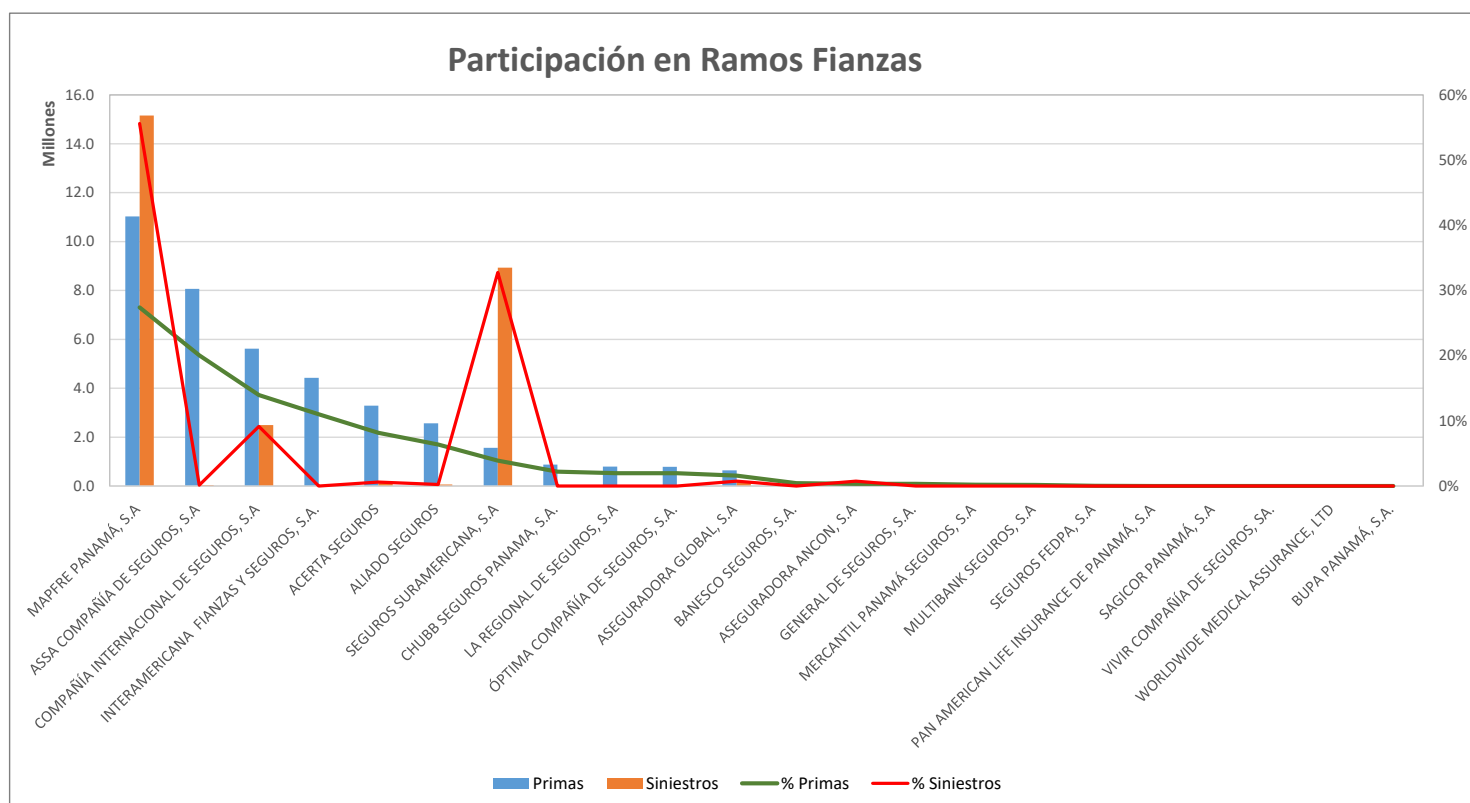
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### RAMO DE FIANZAS

AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	11,031,180.12	27.4%	1	15,155,541.93	55.6%	137.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	8,065,868.09	20.0%	8	32,813.10	0.1%	0.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,614,517.43	13.9%	3	2,491,972.64	9.1%	44.4%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	4,429,935.87	11.0%	9	3,300.70	0.0%	0.1%
5	ACERTA SEGUROS	3,290,225.00	8.2%	6	164,974.55	0.6%	5.0%
6	ALIADO SEGUROS	2,561,669.91	6.4%	7	65,815.91	0.2%	2.6%
7	SEGUROS SURAMERICANA, S.A	1,564,349.24	3.9%	2	8,929,735.37	32.8%	570.8%
8	CHUBB SEGUROS PANAMA, S.A.	879,499.28	2.2%	12	0.00	0.0%	0.0%
9	LA REGIONAL DE SEGUROS, S.A	790,671.57	2.0%	13	0.00	0.0%	0.0%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	786,305.01	2.0%	10	1,500.00	0.0%	0.2%
11	ASEGURADORA GLOBAL, S.A	644,649.12	1.6%	5	202,695.10	0.7%	31.4%
12	BANESCO SEGUROS, S.A.	172,740.57	0.4%	11	350.00	0.0%	0.2%
13	ASEGURADORA ANCON, S.A	139,603.19	0.3%	4	206,945.01	0.8%	148.2%
14	GENERAL DE SEGUROS, S.A.	130,667.73	0.3%	14	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	80,535.46	0.2%	15	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	61,469.85	0.2%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	13,899.47	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>\$40,257,786.91</b>	<b>100%</b>		<b>\$27,255,644.31</b>	<b>100%</b>	<b>67.7%</b>



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



### OTROS RAMOS

AL 30 DE ABRIL DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	14,251,769.51	31.8%	6	134,224.94	2.6%	0.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	9,480,642.42	21.1%	1	2,886,525.68	55.1%	30.4%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	7,387,716.48	16.5%	3	707,958.07	13.5%	9.6%
4	GENERAL DE SEGUROS, S.A.	7,368,669.34	16.4%	2	751,973.63	14.4%	10.2%
5	SEGUROS SURAMERICANA, S.A	1,921,079.57	4.3%	7	72,627.88	1.4%	3.8%
6	ASEGURADORA GLOBAL, S.A	1,266,740.81	2.8%	8	24,256.38	0.5%	1.9%
7	ALIADO SEGUROS	1,218,572.88	2.7%	4	395,499.40	7.6%	32.5%
8	MERCANTIL PANAMÁ SEGUROS, S.A	812,213.80	1.8%	5	222,072.98	4.2%	27.3%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	275,117.34	0.6%	9	20,184.41	0.4%	7.3%
10	MULTIBANK SEGUROS, S.A	273,331.75	0.6%	10	10,893.44	0.2%	4.0%
11	ASEGURADORA ANCON, S.A	254,368.81	0.6%	12	2,939.38	0.1%	1.2%
12	LA REGIONAL DE SEGUROS, S.A	210,882.52	0.5%	11	8,035.71	0.2%	3.8%
13	ACERTA SEGUROS	95,714.61	0.2%	13	73.00	0.0%	0.1%
14	BANESCO SEGUROS, S.A.	13,995.07	0.0%	14	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	4,340.72	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%
<b>TOTAL</b>		<b>\$44,835,155.63</b>	<b>100%</b>		<b>\$5,237,264.90</b>	<b>100%</b>	<b>11.7%</b>

### Participación en Otros Ramos

