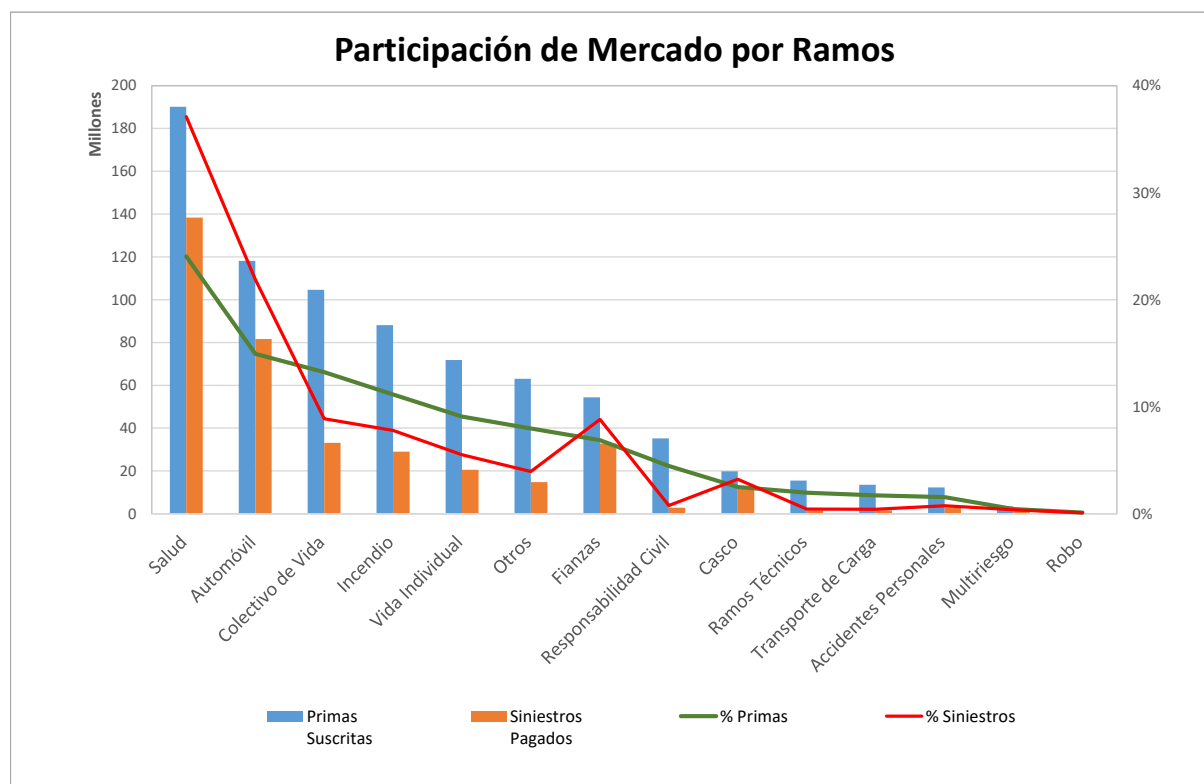


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE MAYO DE 2023

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	190,139,475.51	24.0%	1	138,329,549.84	37.1%	72.8%
2	Automóvil	118,124,290.16	14.9%	2	81,620,443.54	21.9%	69.1%
3	Colectivo de Vida	104,591,539.09	13.2%	3	33,127,134.20	8.9%	31.7%
4	Incendio	88,163,087.79	11.1%	5	29,045,082.87	7.8%	32.9%
5	Vida Individual	71,803,433.67	9.1%	6	20,548,638.63	5.5%	28.6%
6	Otros	63,034,071.34	8.0%	7	14,740,120.20	4.0%	23.4%
7	Fianzas	54,402,077.84	6.9%	4	32,843,966.49	8.8%	60.4%
8	Responsabilidad Civil	35,225,548.12	4.5%	9	2,832,607.37	0.8%	8.0%
9	Casco	19,798,692.87	2.5%	8	11,978,568.79	3.2%	60.5%
10	Ramos Técnicos	15,452,223.57	2.0%	11	1,613,784.98	0.4%	10.4%
11	Transporte de Carga	13,500,197.55	1.7%	12	1,579,484.36	0.4%	11.7%
12	Accidentes Personales	12,264,182.74	1.6%	10	2,782,657.19	0.7%	22.7%
13	Multirisgo	3,432,856.35	0.4%	13	1,436,676.75	0.4%	41.9%
14	Robo	841,757.97	0.1%	14	342,301.98	0.1%	40.7%
<b>TOTAL</b>		<b>\$790,773,434.57</b>	<b>100%</b>		<b>\$372,821,017.19</b>	<b>100%</b>	<b>47.1%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

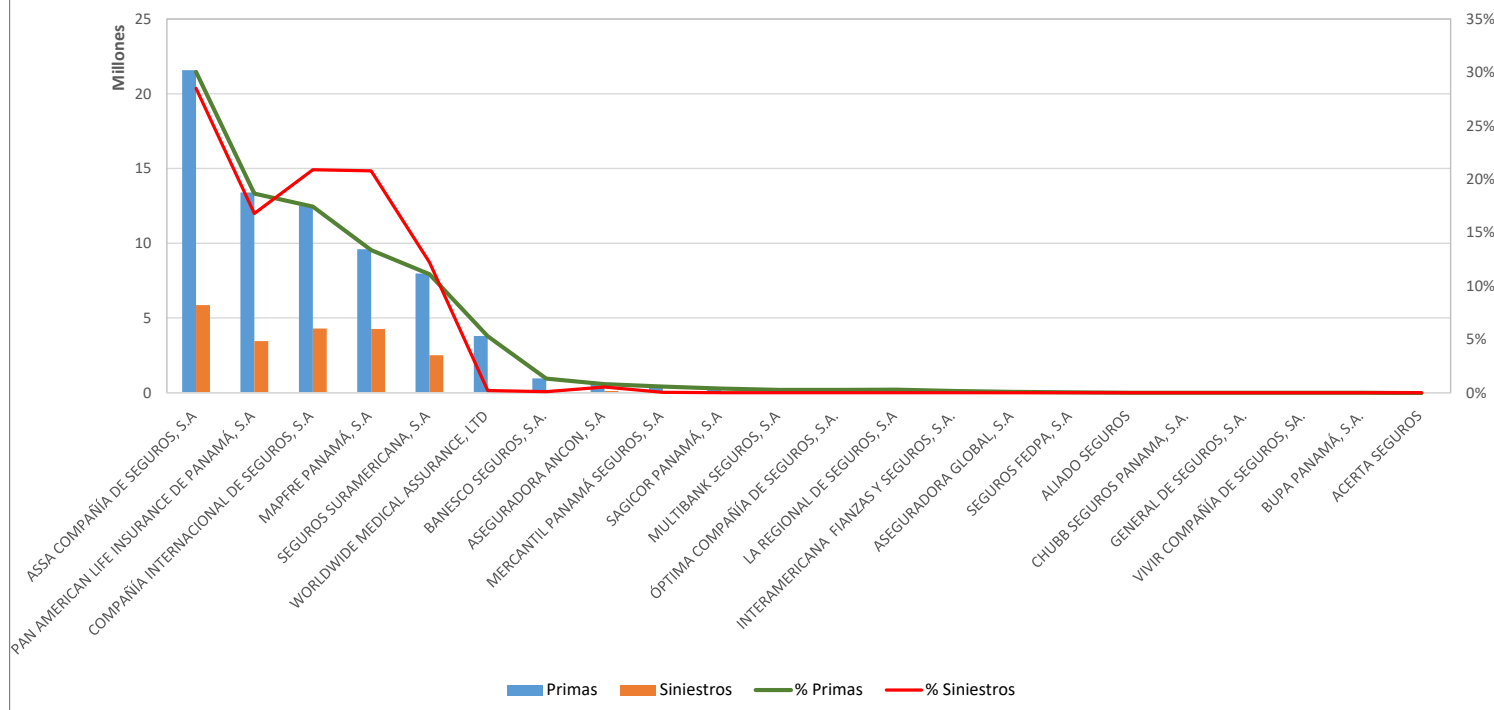


### VIDA INDIVIDUAL

AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	21,572,376.15	30.0%	1	5,857,487.41	28.5%	27.2%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	13,394,592.14	18.7%	4	3,447,849.84	16.8%	25.7%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	12,509,887.64	17.4%	2	4,291,004.93	20.9%	34.3%
4	MAPFRE PANAMÁ, S.A	9,591,919.60	13.4%	3	4,269,809.28	20.8%	44.5%
5	SEGUROS SURAMERICANA, S.A	7,965,586.29	11.1%	5	2,508,528.90	12.2%	31.5%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	3,790,578.97	5.3%	7	40,000.00	0.2%	1.1%
7	BANESCO SEGUROS, S.A.	953,285.45	1.3%	8	19,866.36	0.1%	2.1%
8	ASEGURADORA ANCON, S.A	578,581.03	0.8%	6	108,274.96	0.5%	18.7%
9	MERCANTIL PANAMÁ SEGUROS, S.A	417,303.56	0.6%	9	5,616.95	0.0%	1.3%
10	SAGICOR PANAMÁ, S.A	274,922.07	0.4%	11	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	211,228.70	0.3%	12	0.00	0.0%	0.0%
12	MULTIBANK SEGUROS, S.A	195,035.47	0.3%	13	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	193,697.45	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	110,403.70	0.2%	15	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	51,830.66	0.1%	10	200.00	0.0%	0.4%
16	SEGUROS FEDPA, S.A	22,460.09	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	-30,255.30	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$71,803,433.67</b>	<b>100%</b>		<b>\$20,548,638.63</b>	<b>100%</b>	<b>28.6%</b>

### Participación en Vida Individual



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

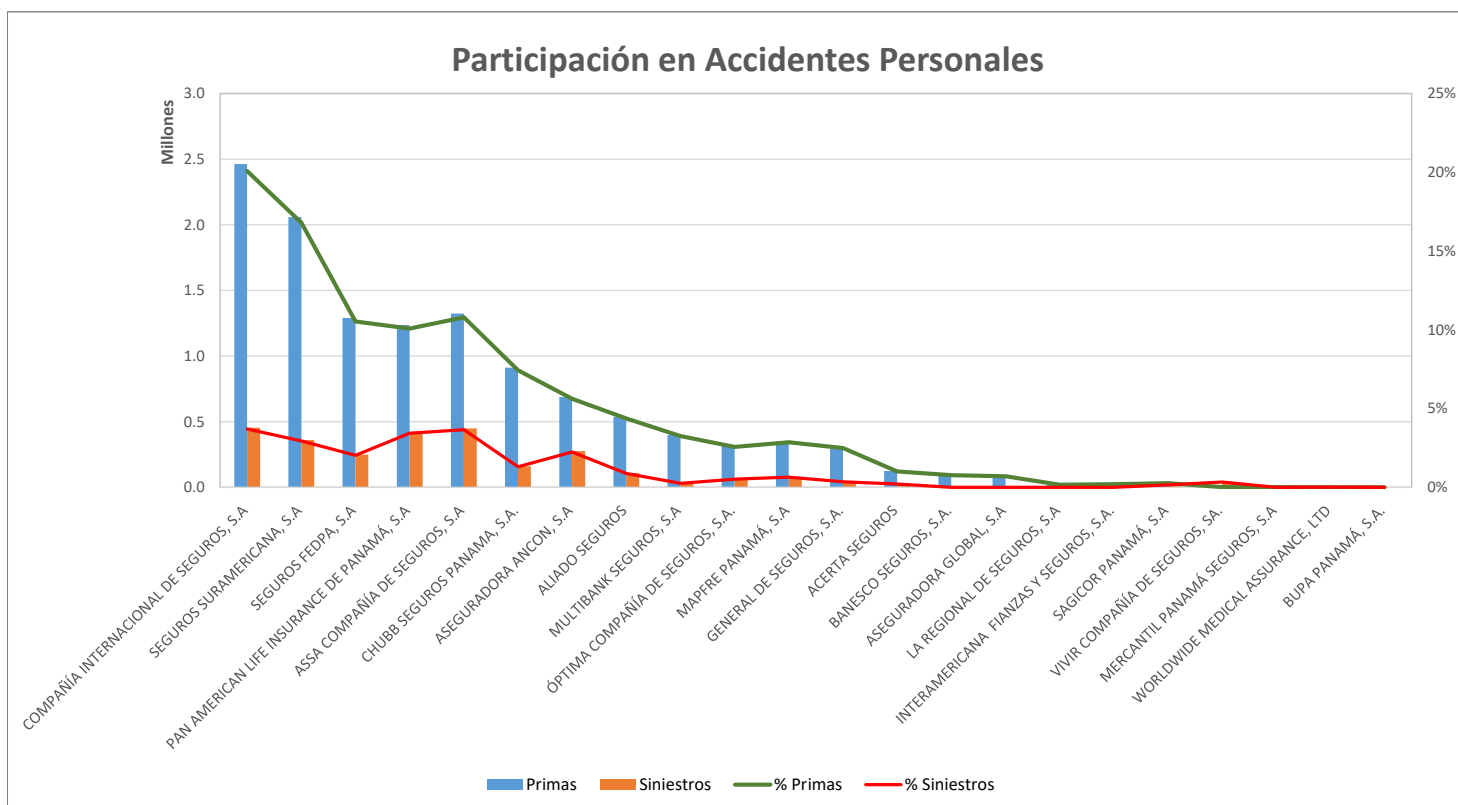


### ACCIDENTES PERSONALES

AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,462,385.60	20.1%	1	454,284.95	3.7%	18.4%
2	SEGUROS SURAMERICANA, S.A	2,059,674.88	16.8%	4	360,301.51	2.9%	17.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,323,722.94	10.8%	2	448,448.28	3.7%	33.9%
4	SEGUROS FEDPA, S.A	1,290,927.75	10.5%	6	249,211.51	2.0%	19.3%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,235,892.84	10.1%	3	421,317.84	3.4%	34.1%
6	CHUBB SEGUROS PANAMA, S.A.	910,952.57	7.4%	7	159,406.86	1.3%	17.5%
7	ASEGURADORA ANCON, S.A	688,696.57	5.6%	5	275,712.59	2.2%	40.0%
8	ALIADO SEGUROS	536,091.79	4.4%	8	109,020.40	0.9%	20.3%
9	MULTIBANK SEGUROS, S.A	399,145.24	3.3%	13	30,076.79	0.2%	7.5%
10	MAPFRE PANAMÁ, S.A	350,157.64	2.9%	9	79,819.00	0.7%	22.8%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	314,655.10	2.6%	10	63,615.18	0.5%	20.2%
12	GENERAL DE SEGUROS, S.A.	306,703.28	2.5%	11	42,500.00	0.3%	13.9%
13	ACERTA SEGUROS	124,531.93	1.0%	14	26,097.23	0.2%	21.0%
14	BANESCO SEGUROS, S.A.	95,149.22	0.8%	17	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	86,036.30	0.7%	18	0.00	0.0%	0.0%
16	SAGICOR PANAMÁ, S.A	32,768.49	0.3%	15	19,690.18	0.2%	60.1%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	23,638.50	0.2%	19	0.00	0.0%	0.0%
18	LA REGIONAL DE SEGUROS, S.A	20,551.75	0.2%	20	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	1,696.84	0.0%	12	41,975.26	0.3%	2473.7%
20	MERCANTIL PANAMÁ SEGUROS, S.A	803.51	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	16	1,179.61	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$12,264,183</b>	<b>100%</b>		<b>\$2,782,657.19</b>	<b>100%</b>	<b>22.7%</b>

### Participación en Accidentes Personales



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

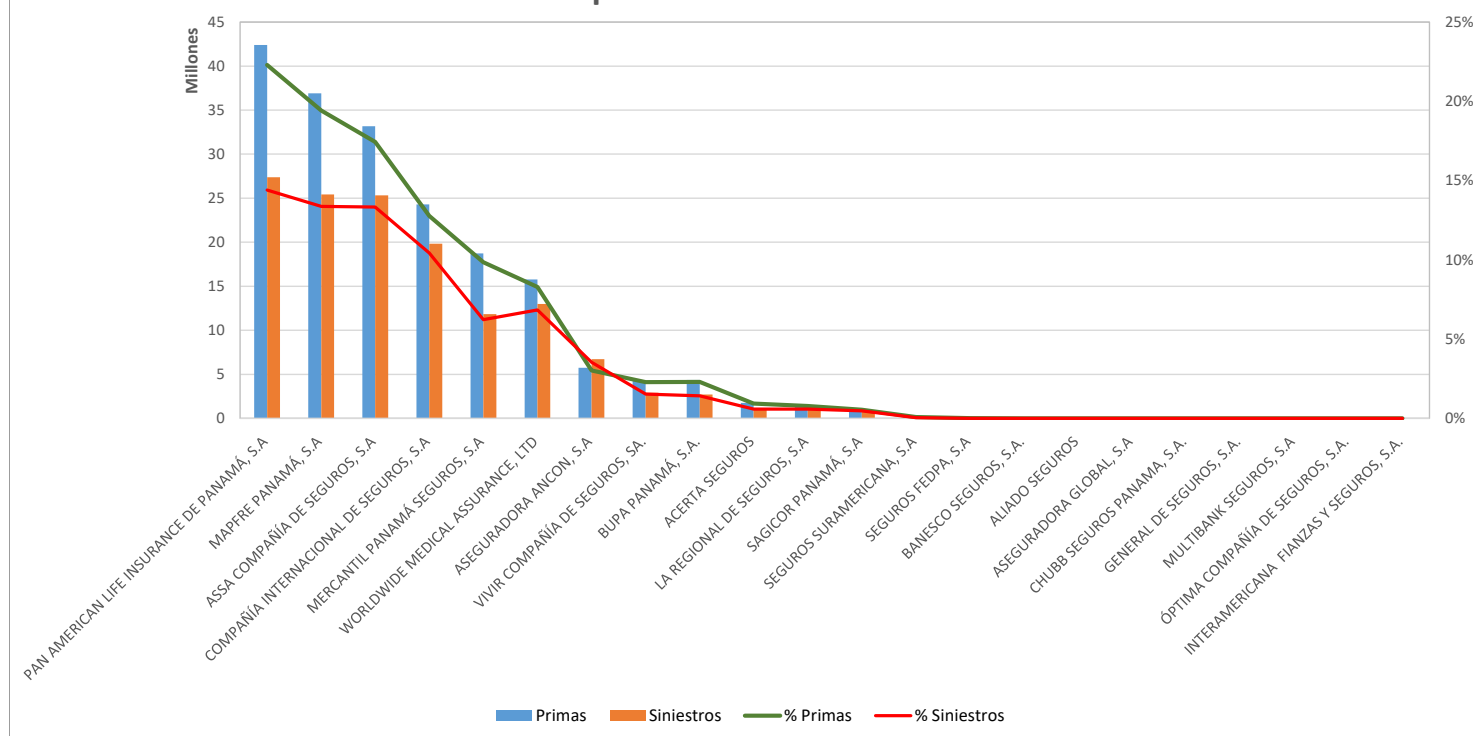


### SALUD

AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	42,389,929.33	22.3%	1	27,385,468.16	14.4%	64.6%
2	MAPFRE PANAMÁ, S.A	36,911,307.17	19.4%	2	25,429,380.39	13.4%	68.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	33,165,851.18	17.4%	3	25,333,537.14	13.3%	76.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	24,290,246.67	12.8%	4	19,826,237.01	10.4%	81.6%
5	MERCANTIL PANAMÁ SEGUROS, S.A	18,724,805.27	9.8%	6	11,831,365.68	6.2%	63.2%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	15,771,062.73	8.3%	5	12,998,320.25	6.8%	82.4%
7	ASEGURADORA ANCON, S.A	5,739,527.51	3.0%	7	6,714,862.55	3.5%	117.0%
8	BUPA PANAMÁ, S.A.	4,363,398.51	2.3%	9	2,708,931.32	1.4%	62.1%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	4,329,596.81	2.3%	8	2,902,807.49	1.5%	67.0%
10	ACERTA SEGUROS	1,764,114.12	0.9%	11	1,112,309.96	0.6%	63.1%
11	LA REGIONAL DE SEGUROS, S.A	1,474,420.41	0.8%	10	1,116,762.99	0.6%	75.7%
12	SAGICOR PANAMÁ, S.A	1,023,780.96	0.5%	12	891,355.58	0.5%	87.1%
13	SEGUROS SURAMERICANA, S.A	159,295.25	0.1%	13	78,211.32	0.0%	49.1%
14	SEGUROS FEDPA, S.A	28,865.17	0.0%	14	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	3,274.42	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>\$190,139,475.51</b>	<b>100%</b>		<b>\$138,329,549.84</b>	<b>100%</b>	<b>72.8%</b>

### Participación en Ramo de Salud



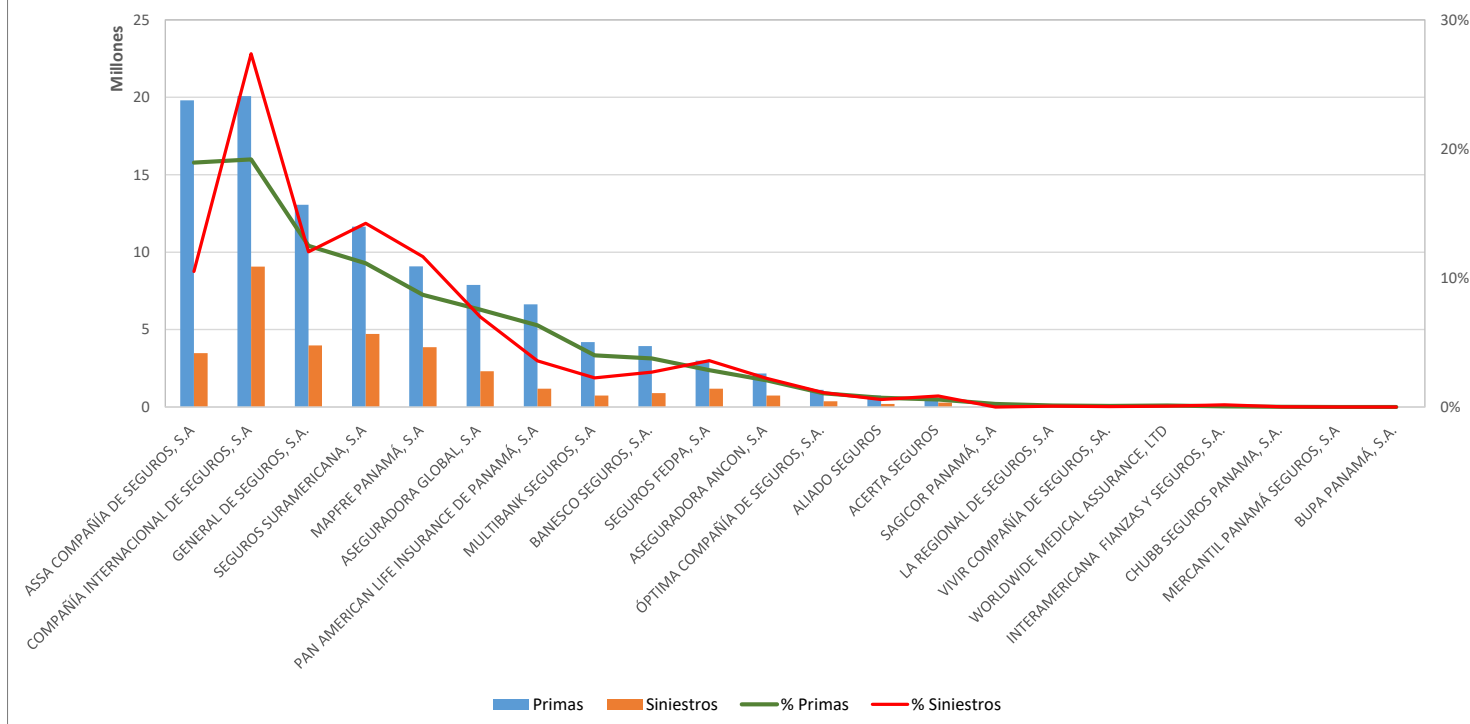
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### COLECTIVO DE VIDA AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	20,067,939.18	19.2%	1	9,068,688.68	27.4%	45.2%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	19,810,731.96	18.9%	5	3,479,127.80	10.5%	17.6%
3	GENERAL DE SEGUROS, S.A.	13,055,069.93	12.5%	3	3,983,710.52	12.0%	30.5%
4	SEGUROS SURAMERICANA, S.A	11,647,834.48	11.1%	2	4,715,127.49	14.2%	40.5%
5	MAPFRE PANAMÁ, S.A	9,086,905.32	8.7%	4	3,856,948.97	11.6%	42.4%
6	ASEGURADORA GLOBAL, S.A	7,889,457.61	7.5%	6	2,311,150.87	7.0%	29.3%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	6,622,294.52	6.3%	8	1,185,082.34	3.6%	17.9%
8	MULTIBANK SEGUROS, S.A	4,187,120.79	4.0%	10	747,767.28	2.3%	17.9%
9	BANESCO SEGUROS, S.A.	3,938,104.77	3.8%	9	893,260.28	2.7%	22.7%
10	SEGUROS FEDPA, S.A	2,986,691.61	2.9%	7	1,189,820.02	3.6%	39.8%
11	ASEGURADORA ANCON, S.A	2,163,489.57	2.1%	11	734,380.04	2.2%	33.9%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,117,164.96	1.1%	12	365,885.16	1.1%	32.8%
13	ALIADO SEGUROS	747,886.58	0.7%	14	192,618.14	0.6%	25.8%
14	ACERTA SEGUROS	610,574.09	0.6%	13	285,670.65	0.9%	46.8%
15	SAGICOR PANAMÁ, S.A	246,962.75	0.2%	20	2,177.03	0.0%	0.9%
16	WORLDWIDE MEDICAL ASSURANCE, LTD	116,934.84	0.1%	17	21,925.83	0.1%	18.8%
17	LA REGIONAL DE SEGUROS, S.A	115,920.87	0.1%	16	24,488.59	0.1%	21.1%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	94,404.88	0.1%	18	11,483.93	0.0%	12.2%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	60,890.11	0.1%	15	54,955.86	0.2%	90.3%
20	CHUBB SEGUROS PANAMA, S.A.	25,160.27	0.0%	19	2,864.72	0.0%	11.4%
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>\$104,591,539.09</b>	<b>100%</b>		<b>\$33,127,134.20</b>	<b>100%</b>	<b>31.7%</b>

### Participación en Colectivo de Vida



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

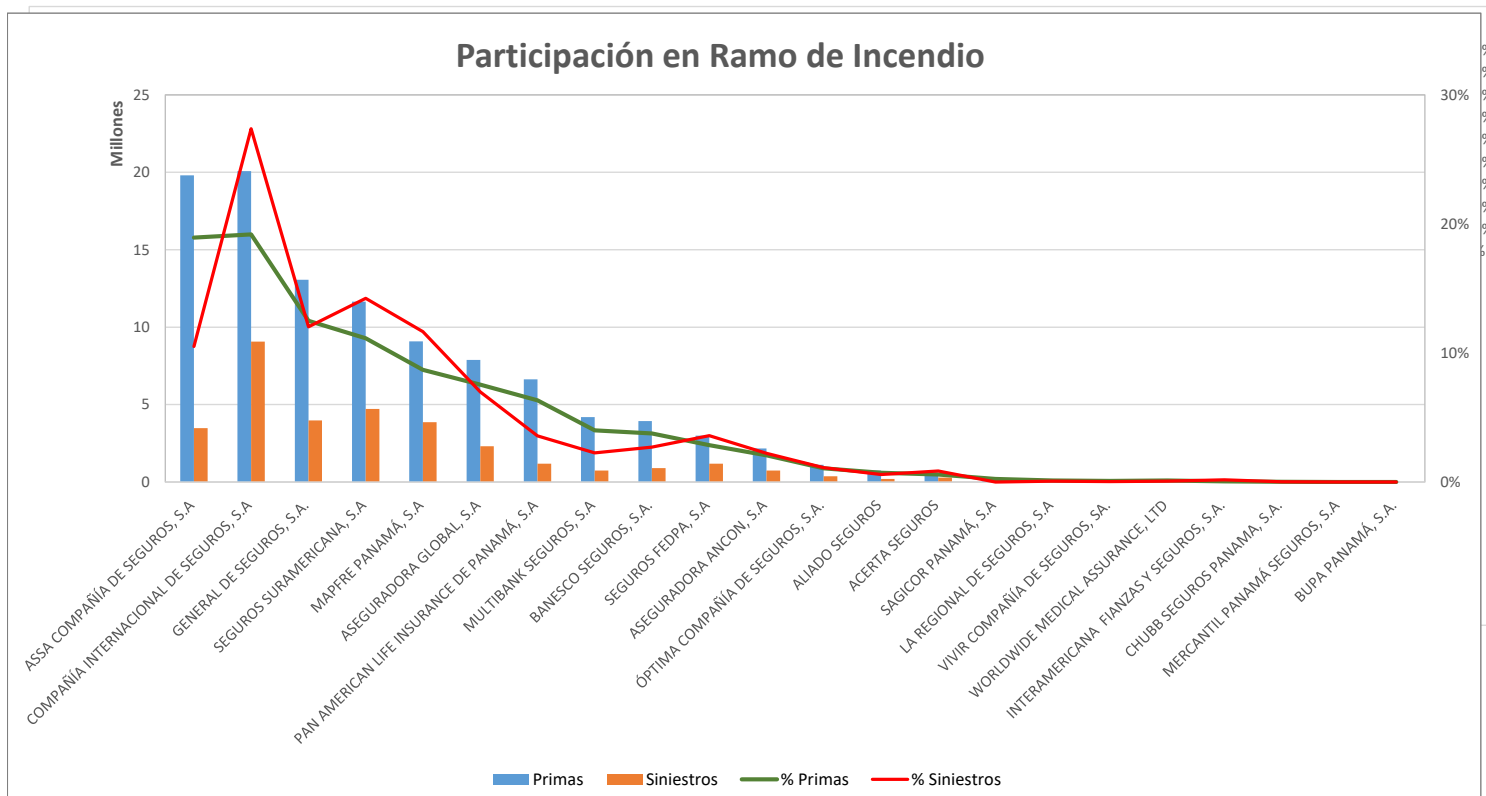


### INCENDIO

AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	51,649,420.58	58.6%	1	22,288,138.44	76.7%	43.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	12,339,520.00	14.0%	5	431,823.08	1.5%	3.5%
3	SEGUROS SURAMERICANA, S.A	7,116,922.72	8.1%	3	1,656,284.83	5.7%	23.3%
4	MAPFRE PANAMÁ, S.A	4,277,211.95	4.9%	4	1,119,451.87	3.9%	26.2%
5	GENERAL DE SEGUROS, S.A.	2,476,911.85	2.8%	9	139,271.32	0.5%	5.6%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,063,406.91	2.3%	6	357,426.98	1.2%	17.3%
7	ACERTA SEGUROS	1,526,765.31	1.7%	7	238,396.33	0.8%	15.6%
8	ASEGURADORA ANCON, S.A	1,332,189.76	1.5%	10	135,802.27	0.5%	10.2%
9	CHUBB SEGUROS PANAMA, S.A.	1,190,088.91	1.3%	2	2,213,246.01	7.6%	186.0%
10	ASEGURADORA GLOBAL, S.A	1,175,781.14	1.3%	13	50,775.60	0.2%	4.3%
11	ALIADO SEGUROS	938,830.55	1.1%	8	205,468.85	0.7%	21.9%
12	BANESCO SEGUROS, S.A.	726,712.38	0.8%	11	133,304.68	0.5%	18.3%
13	MULTIBANK SEGUROS, S.A	588,913.87	0.7%	12	54,633.06	0.2%	9.3%
14	SEGUROS FEDPA, S.A	312,945.88	0.4%	17	685.63	0.0%	0.2%
15	LA REGIONAL DE SEGUROS, S.A	272,107.92	0.3%	14	9,726.48	0.0%	3.6%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	106,400.03	0.1%	15	9,309.00	0.0%	8.7%
17	MERCANTIL PANAMÁ SEGUROS, S.A	68,958.03	0.1%	16	1,338.44	0.0%	1.9%
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	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>\$88,163,087.79</b>	<b>100%</b>		<b>\$29,045,082.87</b>	<b>100%</b>	<b>32.9%</b>

### Participación en Ramo de Incendio



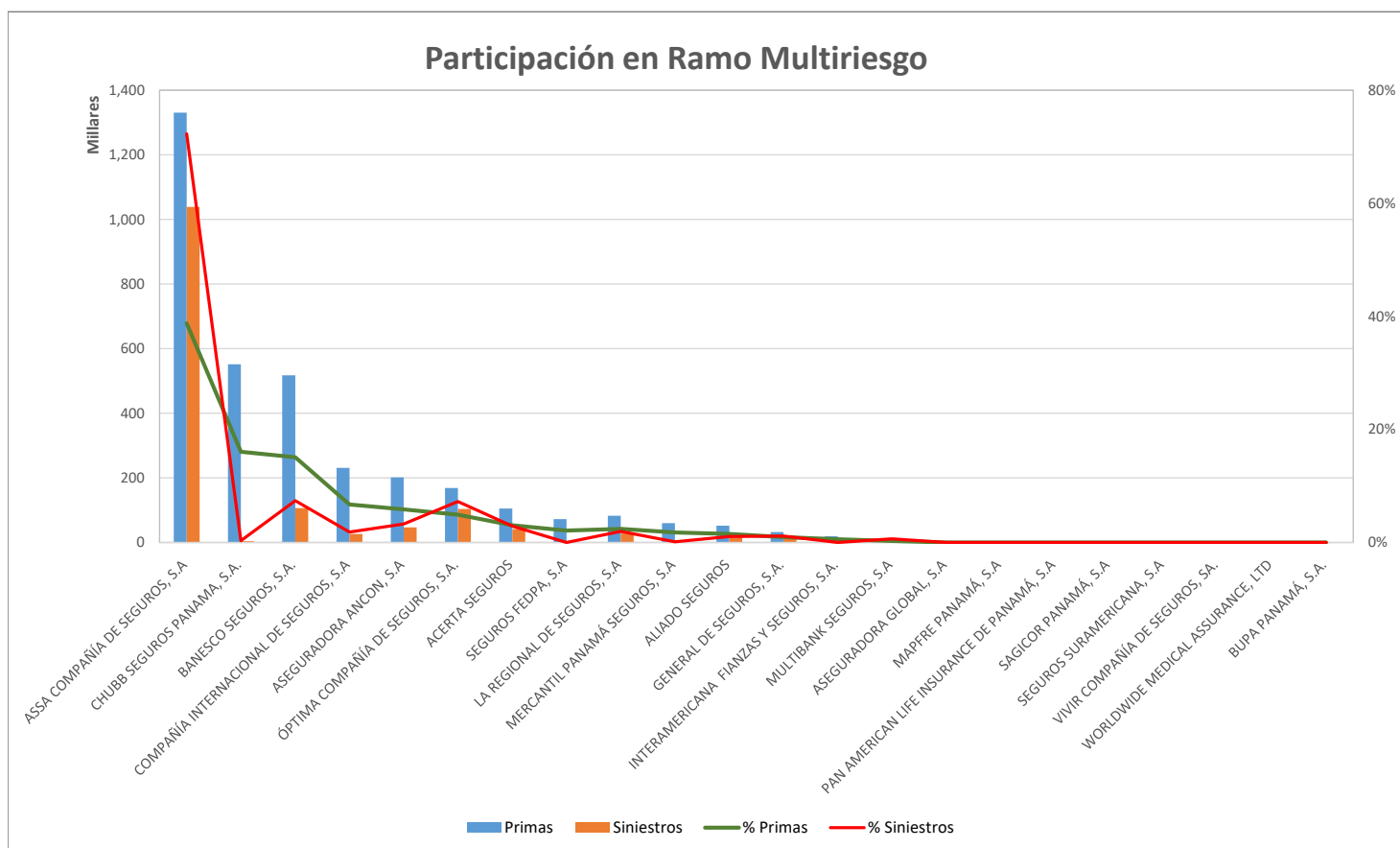
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### MULTIRIESGO AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,330,750.30	38.8%	1	1,038,520.47	72.3%	78.0%
2	CHUBB SEGUROS PANAMA, S.A.	551,254.46	16.1%	11	4,225.07	0.3%	0.8%
3	BANESCO SEGUROS, S.A.	517,450.10	15.1%	2	106,124.74	7.4%	20.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	230,931.61	6.7%	7	26,192.80	1.8%	11.3%
5	ASEGURADORA ANCON, S.A	201,320.90	5.9%	4	46,675.39	3.2%	23.2%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	168,530.63	4.9%	3	103,777.21	7.2%	61.6%
7	ACERTA SEGUROS	104,723.20	3.1%	5	41,350.61	2.9%	39.5%
8	LA REGIONAL DE SEGUROS, S.A	82,936.69	2.4%	6	27,870.30	1.9%	33.6%
9	SEGUROS FEDPA, S.A	72,154.73	2.1%	13	0.00	0.0%	0.0%
10	MERCANTIL PANAMÁ SEGUROS, S.A	60,080.93	1.8%	12	1,466.14	0.1%	2.4%
11	ALIADO SEGUROS	51,747.07	1.5%	9	15,035.47	1.0%	29.1%
12	GENERAL DE SEGUROS, S.A.	32,436.88	0.9%	8	16,122.89	1.1%	49.7%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	19,343.61	0.6%	14	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	9,195.24	0.3%	10	9,315.66	0.6%	101.3%
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>\$3,432,856.35</b>	<b>100%</b>		<b>\$1,436,676.75</b>	<b>100%</b>	<b>41.9%</b>

### Participación en Ramo Multiriesgo



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

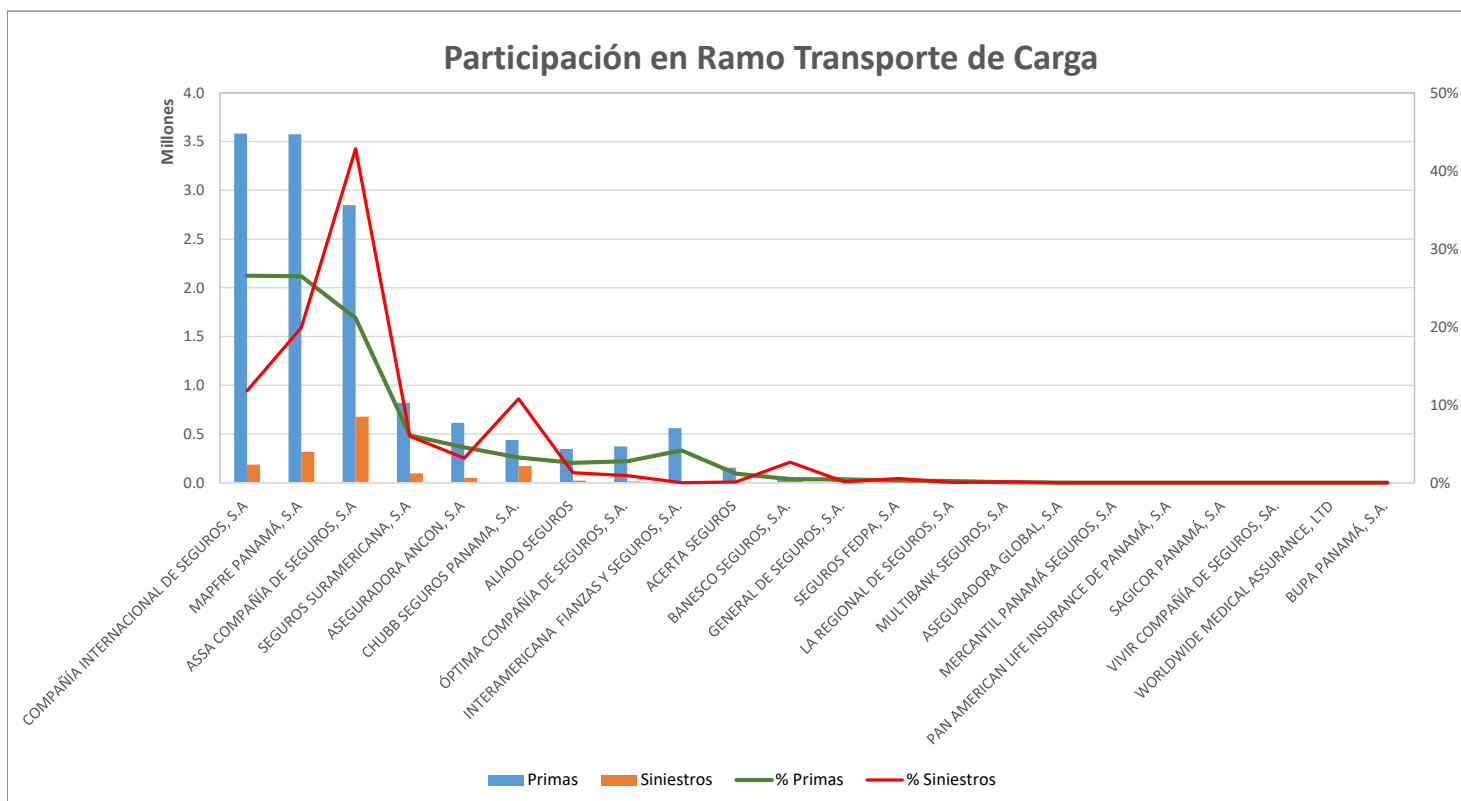


### TRANSPORTE DE CARGA

AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,583,073.29	26.5%	3	186,068.49	11.8%	5.2%
2	MAPFRE PANAMÁ, S.A	3,574,610.90	26.5%	2	313,862.04	19.9%	8.8%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	2,846,869.99	21.1%	1	676,592.17	42.8%	23.8%
4	SEGUROS SURAMERICANA, S.A	819,082.18	6.1%	5	94,045.68	6.0%	11.5%
5	ASEGURADORA ANCON, S.A	612,844.85	4.5%	6	49,641.22	3.1%	8.1%
6	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	559,461.75	4.1%	15	0.00	0.0%	0.0%
7	CHUBB SEGUROS PANAMA, S.A.	436,333.13	3.2%	4	170,042.27	10.8%	39.0%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	372,624.63	2.8%	9	14,078.75	0.9%	3.8%
9	ALIADO SEGUROS	345,681.84	2.6%	8	20,183.36	1.3%	5.8%
10	ACERTA SEGUROS	155,013.82	1.1%	13	1,104.73	0.1%	0.7%
11	BANESCO SEGUROS, S.A.	60,031.06	0.4%	7	41,466.05	2.6%	69.1%
12	GENERAL DE SEGUROS, S.A.	57,126.47	0.4%	11	1,803.47	0.1%	3.2%
13	SEGUROS FEDPA, S.A	39,946.15	0.3%	10	8,686.55	0.5%	21.7%
14	LA REGIONAL DE SEGUROS, S.A	28,464.01	0.2%	14	347.75	0.0%	1.2%
15	MULTIBANK SEGUROS, S.A	9,033.48	0.1%	12	1,561.83	0.1%	17.3%
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>\$13,500,197.55</b>	<b>100%</b>		<b>\$1,579,484.36</b>	<b>100%</b>	<b>11.7%</b>

### Participación en Ramo Transporte de Carga



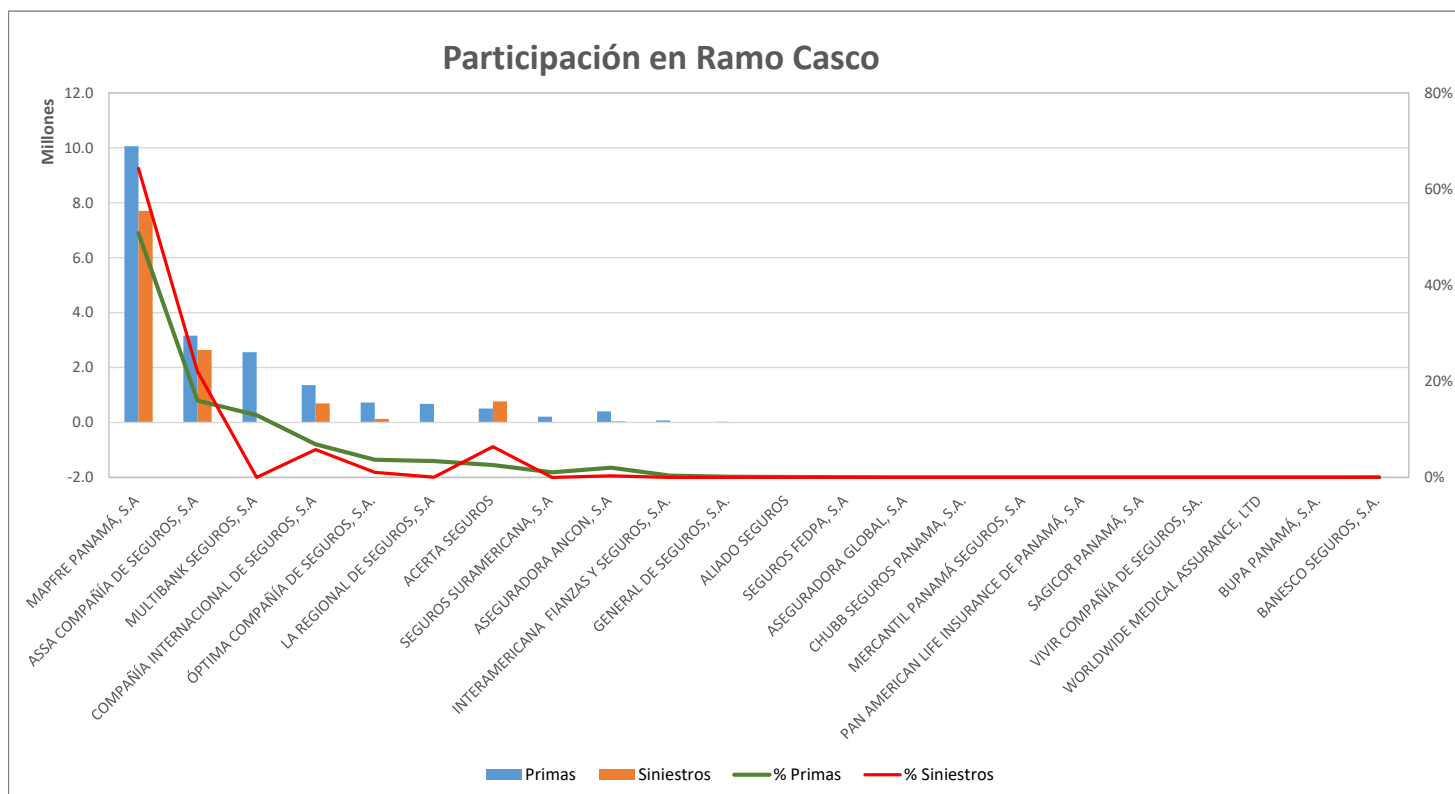


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE CASCO AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	10,061,988.88	50.8%	1	7,701,606.81	64.3%	76.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,164,713.78	16.0%	2	2,642,536.55	22.1%	83.5%
3	MULTIBANK SEGUROS, S.A	2,562,578.01	12.9%	9	241.86	0.0%	0.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,360,925.23	6.9%	4	691,657.25	5.8%	50.8%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	725,412.25	3.7%	5	127,867.14	1.1%	17.6%
6	LA REGIONAL DE SEGUROS, S.A	677,395.32	3.4%	7	7,100.63	0.1%	1.0%
7	ACERTA SEGUROS	507,173.36	2.6%	3	764,143.50	6.4%	150.7%
8	ASEGURADORA ANCON, S.A	400,343.91	2.0%	6	38,415.05	0.3%	9.6%
9	SEGUROS SURAMERICANA, S.A	212,825.52	1.1%	10	0.00	0.0%	0.0%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	76,794.84	0.4%	11	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	25,850.39	0.1%	12	0.00	0.0%	0.0%
12	ALIADO SEGUROS	16,948.68	0.1%	13	0.00	0.0%	0.0%
13	SEGUROS FEDPA, S.A	5,748.22	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>\$19,798,692.87</b>	<b>100%</b>		<b>\$11,978,568.79</b>	<b>100%</b>	<b>60.5%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

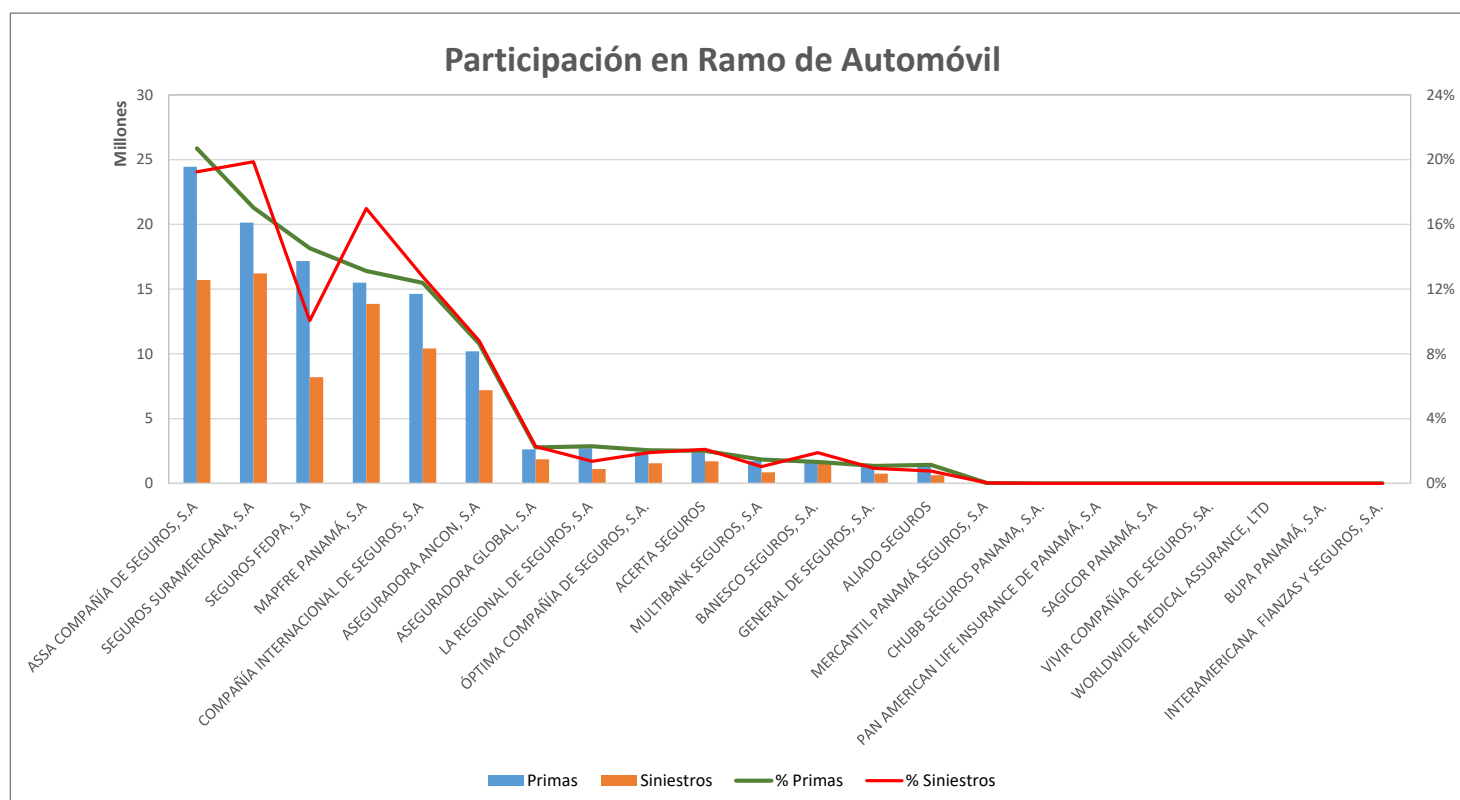
## Participación de Mercado por Productos



### AUTOMÓVIL

AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	24,444,452.71	20.7%	2	15,706,199.42	19.2%	64.3%
2	SEGUROS SURAMERICANA, S.A	20,128,526.60	17.0%	1	16,216,386.17	19.9%	80.6%
3	SEGUROS FEDPA, S.A	17,162,804.63	14.5%	5	8,204,485.56	10.1%	47.8%
4	MAPFRE PANAMÁ, S.A	15,495,030.49	13.1%	3	13,861,796.15	17.0%	89.5%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	14,626,930.59	12.4%	4	10,424,081.25	12.8%	71.3%
6	ASEGURADORA ANCON, S.A	10,203,114.04	8.6%	6	7,187,997.25	8.8%	70.4%
7	LA REGIONAL DE SEGUROS, S.A	2,713,200.02	2.3%	11	1,114,718.13	1.4%	41.1%
8	ASEGURADORA GLOBAL, S.A	2,620,065.22	2.2%	7	1,853,624.66	2.3%	70.7%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,423,347.21	2.1%	9	1,552,561.45	1.9%	64.1%
10	ACERTA SEGUROS	2,365,650.25	2.0%	8	1,710,185.87	2.1%	72.3%
11	MULTIBANK SEGUROS, S.A	1,739,424.56	1.5%	12	845,185.23	1.0%	48.6%
12	BANESCO SEGUROS, S.A.	1,563,949.74	1.3%	10	1,546,072.92	1.9%	98.9%
13	ALIADO SEGUROS	1,356,405.93	1.1%	14	623,776.57	0.8%	46.0%
14	GENERAL DE SEGUROS, S.A.	1,266,377.55	1.1%	13	751,231.91	0.9%	59.3%
15	MERCANTIL PANAMÁ SEGUROS, S.A	15,010.62	0.0%	15	22,141.00	0.0%	147.5%
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>\$118,124,290.16</b>	<b>100%</b>		<b>\$81,620,443.54</b>	<b>100%</b>	<b>69.1%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

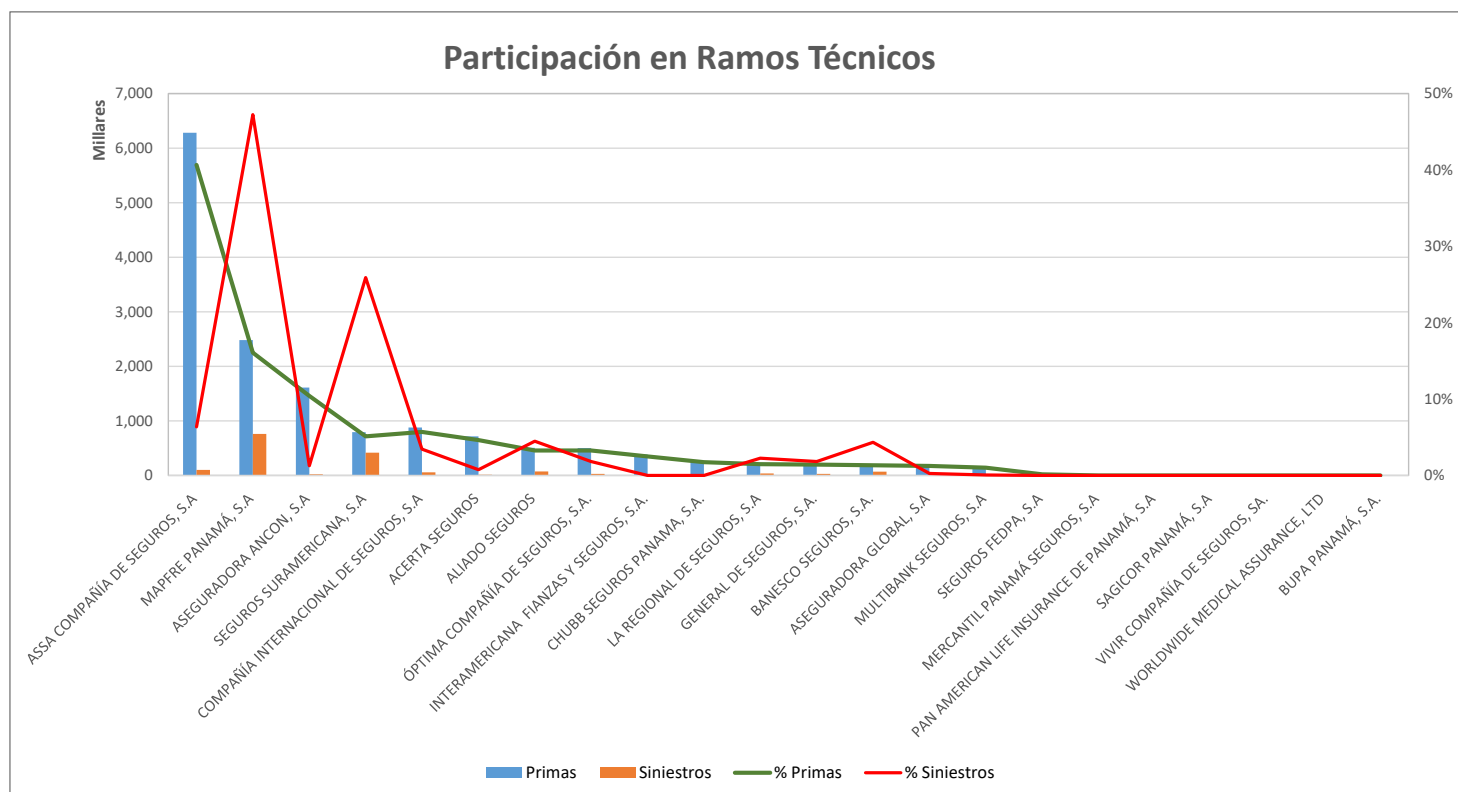
## Participación de Mercado por Productos



### RAMOS TÉCNICOS

AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,281,844.42	40.7%	3	102,640.06	6.4%	1.6%
2	MAPFRE PANAMÁ, S.A	2,483,093.25	16.1%	1	762,333.52	47.2%	30.7%
3	ASEGURADORA ANCON, S.A	1,610,163.88	10.4%	10	20,489.80	1.3%	1.3%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	878,645.89	5.7%	6	55,772.65	3.5%	6.3%
5	SEGUROS SURAMERICANA, S.A	792,473.99	5.1%	2	417,837.69	25.9%	52.7%
6	ACERTA SEGUROS	714,903.78	4.6%	11	12,125.47	0.8%	1.7%
7	ALIADO SEGUROS	507,008.10	3.3%	4	72,189.79	4.5%	14.2%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	503,790.16	3.3%	8	29,454.77	1.8%	5.8%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	386,650.29	2.5%	14	0.00	0.0%	0.0%
10	CHUBB SEGUROS PANAMA, S.A.	268,713.01	1.7%	15	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	228,821.56	1.5%	7	36,623.14	2.3%	16.0%
12	GENERAL DE SEGUROS, S.A.	220,820.40	1.4%	9	29,325.29	1.8%	13.3%
13	BANESCO SEGUROS, S.A.	204,355.36	1.3%	5	69,798.02	4.3%	34.2%
14	ASEGURADORA GLOBAL, S.A	192,722.24	1.2%	12	4,125.00	0.3%	2.1%
15	MULTIBANK SEGUROS, S.A	155,486.94	1.0%	13	1,069.78	0.1%	0.7%
16	SEGUROS FEDPA, S.A	22,730.30	0.1%	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>\$15,452,223.57</b>	<b>100%</b>		<b>\$1,613,784.98</b>	<b>100%</b>	<b>10.4%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

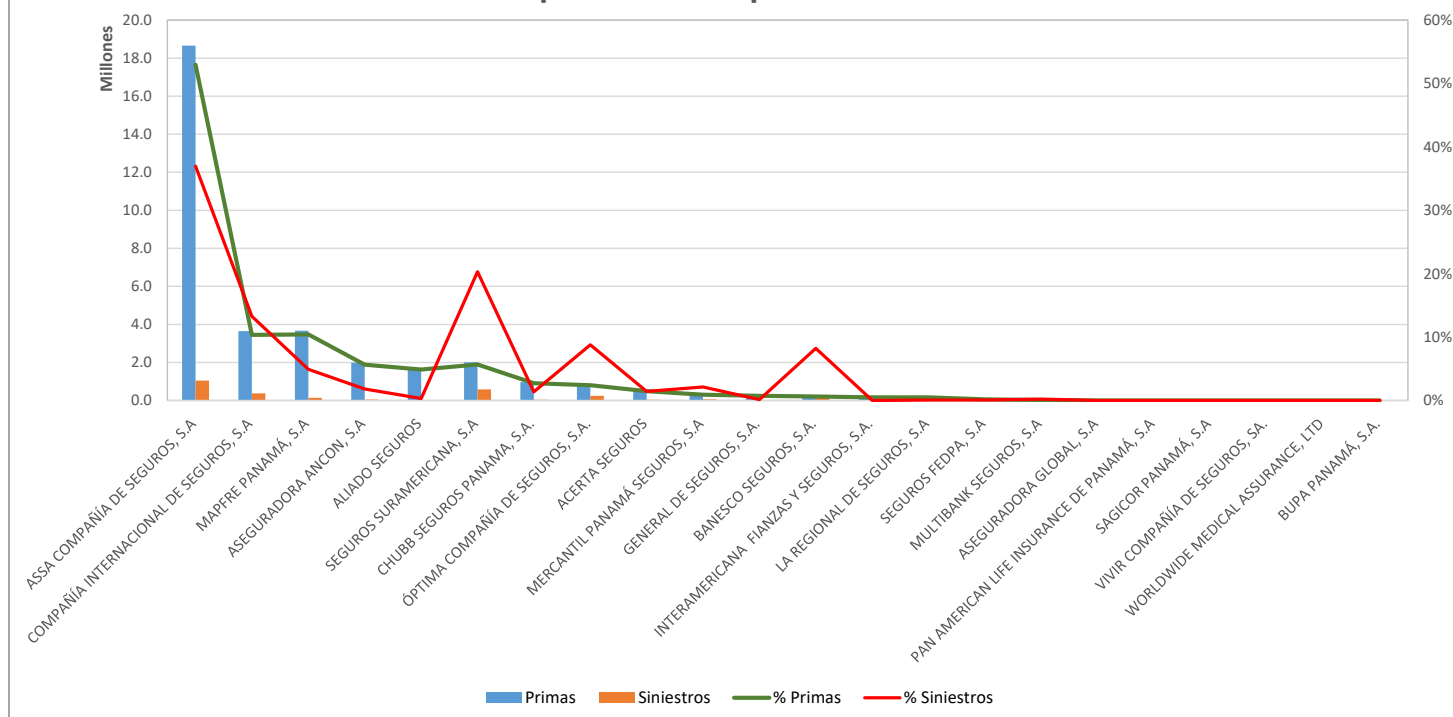


### RESPONSABILIDAD CIVIL

AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	18,651,566.32	52.9%	1	1,046,829.28	37.0%	5.6%
2	MAPFRE PANAMÁ, S.A	3,667,752.42	10.4%	6	139,496.72	4.9%	3.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,640,852.46	10.3%	3	375,932.21	13.3%	10.3%
4	SEGUROS SURAMERICANA, S.A	2,004,044.53	5.7%	2	575,431.38	20.3%	28.7%
5	ASEGURADORA ANCON, S.A	1,988,561.83	5.6%	8	51,850.76	1.8%	2.6%
6	ALIADO SEGUROS	1,712,393.88	4.9%	11	9,026.46	0.3%	0.5%
7	CHUBB SEGUROS PANAMA, S.A.	962,765.58	2.7%	10	38,049.61	1.3%	4.0%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	845,076.12	2.4%	4	248,644.24	8.8%	29.4%
9	ACERTA SEGUROS	514,686.90	1.5%	9	40,160.28	1.4%	7.8%
10	MERCANTIL PANAMÁ SEGUROS, S.A	317,503.01	0.9%	7	60,131.15	2.1%	18.9%
11	GENERAL DE SEGUROS, S.A.	264,406.75	0.8%	13	3,637.72	0.1%	1.4%
12	BANESCO SEGUROS, S.A.	224,063.47	0.6%	5	233,081.15	8.2%	104.0%
13	LA REGIONAL DE SEGUROS, S.A	174,847.52	0.5%	14	2,295.02	0.1%	1.3%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	169,185.27	0.5%	16	0.00	0.0%	0.0%
15	SEGUROS FEDPA, S.A	64,036.16	0.2%	15	2,278.23	0.1%	3.6%
16	MULTIBANK SEGUROS, S.A	23,805.90	0.1%	12	5,763.16	0.2%	24.2%
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%
<b>TOTAL</b>		<b>\$35,225,548.12</b>	<b>100%</b>		<b>\$2,832,607.37</b>	<b>100%</b>	<b>8.0%</b>

### Participación en Responsabilidad Civil

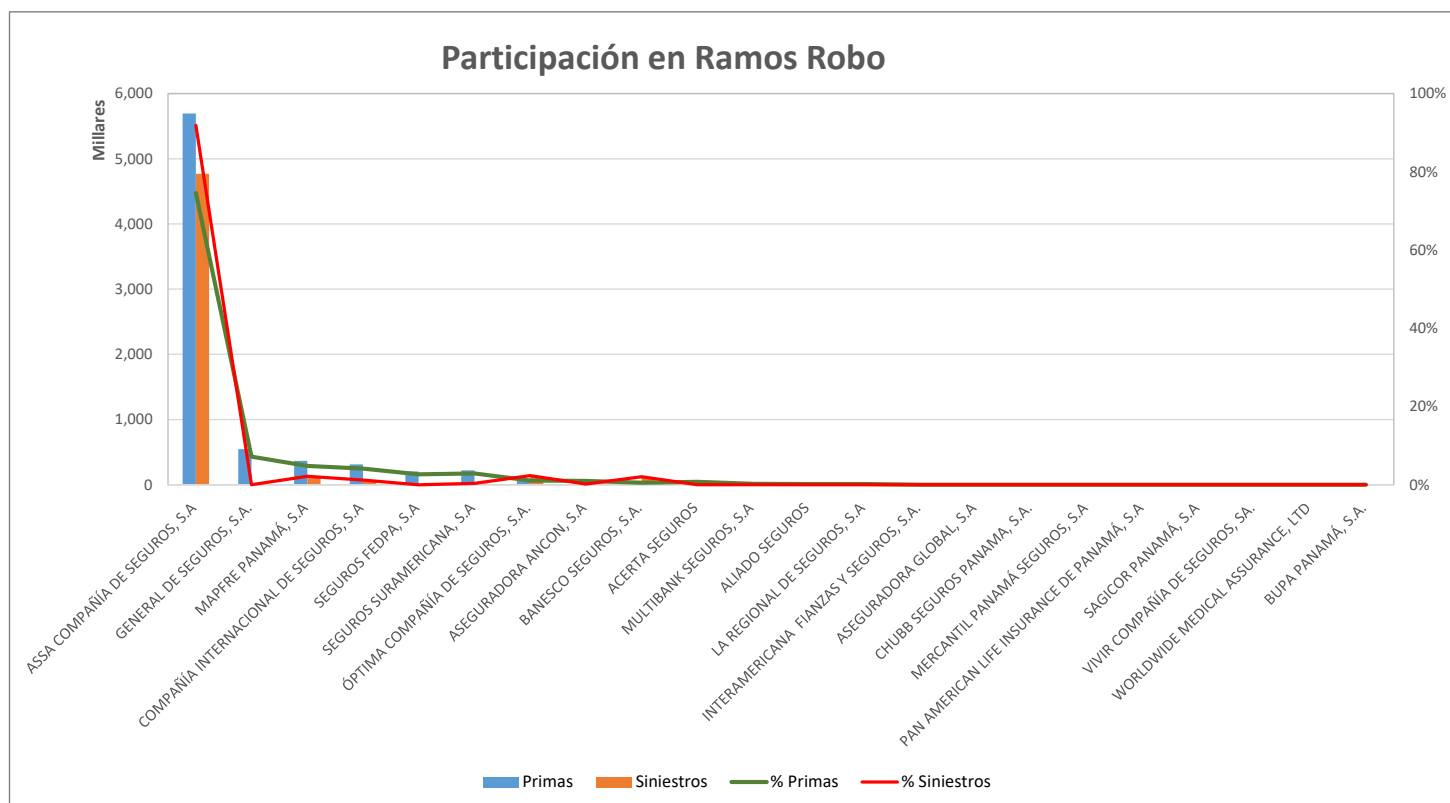


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### RAMO DE ROBO AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,692,994.52	74.6%	1	4,769,565.33	91.9%	83.8%
2	GENERAL DE SEGUROS, S.A.	546,260.81	7.2%	9	679.75	0.0%	0.1%
3	MAPFRE PANAMÁ, S.A	364,335.57	4.8%	3	111,068.77	2.1%	30.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	313,093.62	4.1%	5	61,203.17	1.2%	19.5%
5	SEGUROS SURAMERICANA, S.A	220,768.51	2.9%	6	17,291.35	0.3%	7.8%
6	SEGUROS FEDPA, S.A	204,267.38	2.7%	22	-1,686.02	0.0%	0.0%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	81,267.91	1.1%	2	119,439.59	2.3%	147.0%
8	ASEGURADORA ANCON, S.A	72,038.57	0.9%	7	7,286.10	0.1%	10.1%
9	ACERTA SEGUROS	55,585.71	0.7%	10	377.97	0.0%	0.7%
10	BANESCO SEGUROS, S.A.	36,506.64	0.5%	4	105,794.36	2.0%	289.8%
11	MULTIBANK SEGUROS, S.A	18,901.43	0.2%	8	699.34	0.0%	3.7%
12	ALIADO SEGUROS	13,487.20	0.2%	11	16.12	0.0%	0.1%
13	LA REGIONAL DE SEGUROS, S.A	12,648.14	0.2%	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>\$7,632,156.01</b>	<b>100%</b>		<b>\$5,191,735.83</b>	<b>100%</b>	<b>68.0%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

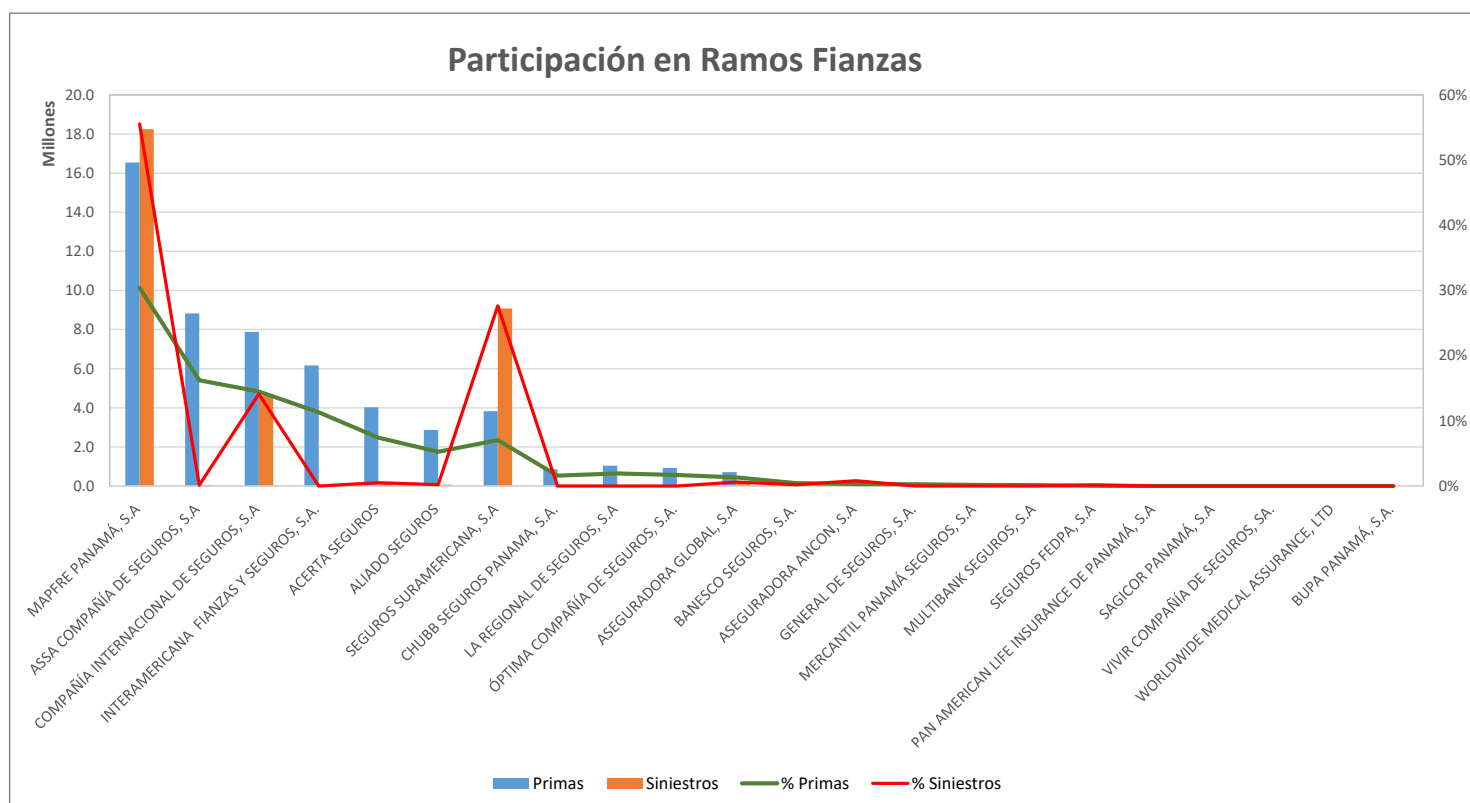
## Participación de Mercado por Productos



### RAMO DE FIANZAS

AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	16,537,296.51	30.4%	1	18,244,210.16	55.5%	110.3%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	8,824,857.94	16.2%	10	45,018.02	0.1%	0.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,879,455.90	14.5%	3	4,641,463.29	14.1%	58.9%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	6,161,864.49	11.3%	11	3,300.70	0.0%	0.1%
5	ACERTA SEGUROS	4,034,480.70	7.4%	6	164,974.55	0.5%	4.1%
6	SEGUROS SURAMERICANA, S.A	3,827,940.76	7.0%	2	9,082,087.27	27.7%	237.3%
7	ALIADO SEGUROS	2,862,938.35	5.3%	7	65,815.91	0.2%	2.3%
8	LA REGIONAL DE SEGUROS, S.A	1,042,835.61	1.9%	13	0.00	0.0%	0.0%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	923,735.27	1.7%	12	3,076.50	0.0%	0.3%
10	CHUBB SEGUROS PANAMA, S.A.	859,909.37	1.6%	14	0.00	0.0%	0.0%
11	ASEGURADORA GLOBAL, S.A	713,329.60	1.3%	5	202,695.10	0.6%	28.4%
12	BANESCO SEGUROS, S.A.	231,076.75	0.4%	8	63,609.52	0.2%	27.5%
13	ASEGURADORA ANCON, S.A	171,727.75	0.3%	4	268,712.51	0.8%	156.5%
14	GENERAL DE SEGUROS, S.A.	147,660.50	0.3%	15	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	97,460.20	0.2%	16	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	69,595.14	0.1%	17	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	15,913.00	0.0%	9	59,002.96	0.2%	370.8%
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>\$54,402,077.84</b>	<b>100%</b>		<b>\$32,843,966.49</b>	<b>100%</b>	<b>60.4%</b>



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



### OTROS RAMOS

AL 31 DE MAYO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	16,302,526.21	29.0%	2	1,658,147.31	16.8%	10.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,275,910.35	27.2%	1	5,571,901.98	56.3%	36.5%
3	GENERAL DE SEGUROS, S.A.	9,336,296.76	16.6%	3	894,770.45	9.0%	9.6%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	7,783,118.20	13.8%	4	832,980.30	8.4%	10.7%
5	SEGUROS SURAMERICANA, S.A	2,406,061.33	4.3%	7	173,264.79	1.8%	7.2%
6	ASEGURADORA GLOBAL, S.A	1,388,412.31	2.5%	9	25,543.96	0.3%	1.8%
7	ALIADO SEGUROS	1,267,805.53	2.3%	5	394,499.40	4.0%	31.1%
8	MERCANTIL PANAMÁ SEGUROS, S.A	1,212,789.91	2.2%	6	284,161.31	2.9%	23.4%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	336,912.65	0.6%	8	28,492.12	0.3%	8.5%
10	MULTIBANK SEGUROS, S.A	336,827.91	0.6%	10	10,893.44	0.1%	3.2%
11	ASEGURADORA ANCON, S.A	254,545.71	0.5%	12	6,744.18	0.1%	2.6%
12	LA REGIONAL DE SEGUROS, S.A	222,090.48	0.4%	11	8,035.71	0.1%	3.6%
13	ACERTA SEGUROS	98,224.67	0.2%	14	73.00	0.0%	0.1%
14	BANESCO SEGUROS, S.A.	16,714.33	0.0%	13	1,178.40	0.0%	7.1%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	5,436.95	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>\$56,243,673.30</b>	<b>100%</b>		<b>\$9,890,686.35</b>	<b>100%</b>	<b>17.6%</b>

