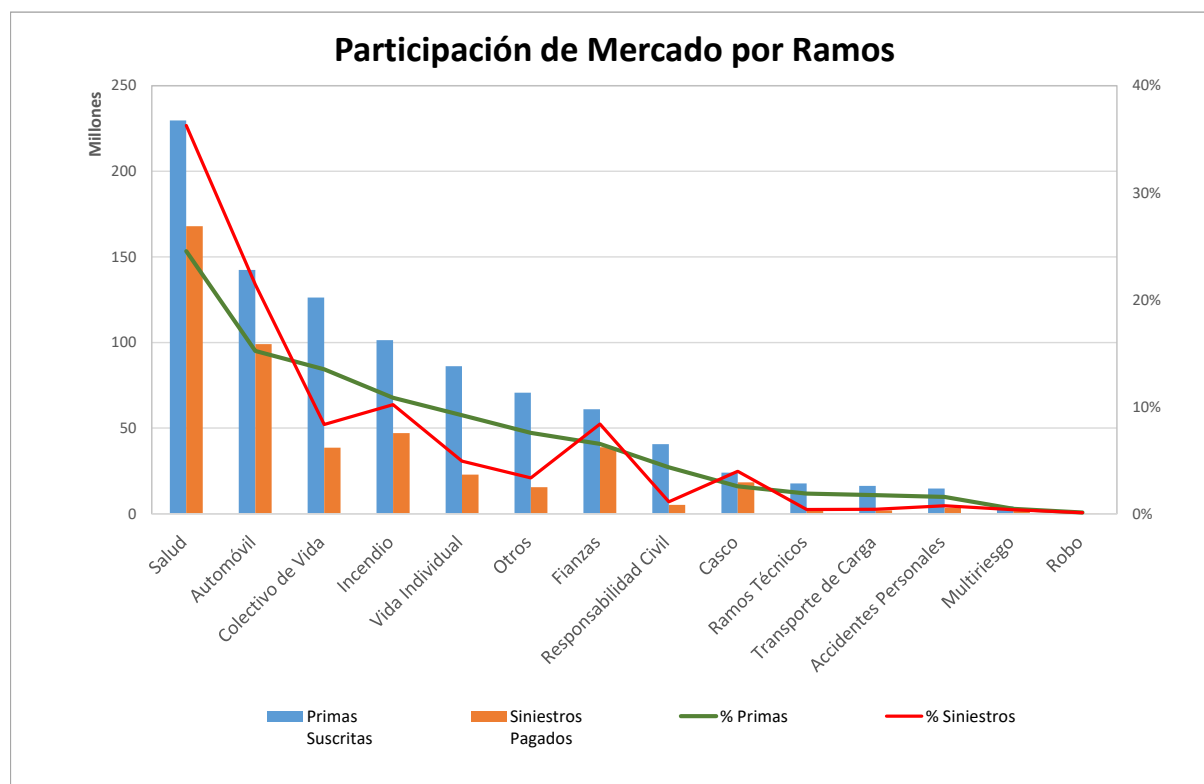


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE JUNIO DE 2023

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	229,754,864.81	24.5%	1	167,939,104.99	36.3%	73.1%
2	Automóvil	142,362,750.50	15.2%	2	99,105,099.60	21.4%	69.6%
3	Colectivo de Vida	126,317,791.80	13.5%	5	38,603,644.13	8.3%	30.6%
4	Incendio	101,408,289.44	10.8%	3	47,154,098.04	10.2%	46.5%
5	Vida Individual	86,132,536.98	9.2%	6	22,791,915.75	4.9%	26.5%
6	Otros	70,721,954.12	7.6%	8	15,512,100.49	3.4%	21.9%
7	Fianzas	61,026,183.34	6.5%	4	38,818,914.56	8.4%	63.6%
8	Responsabilidad Civil	40,625,358.99	4.3%	9	5,188,435.41	1.1%	12.8%
9	Casco	23,962,180.26	2.6%	7	18,325,256.83	4.0%	76.5%
10	Ramos Técnicos	17,699,820.49	1.9%	12	1,787,607.88	0.4%	10.1%
11	Transporte de Carga	16,268,910.53	1.7%	11	1,943,215.04	0.4%	11.9%
12	Accidentes Personales	14,714,295.92	1.6%	10	3,493,300.80	0.8%	23.7%
13	Multirisgo	4,281,614.36	0.5%	13	1,734,422.29	0.4%	40.5%
14	Robo	1,092,492.93	0.1%	14	452,169.33	0.1%	41.4%
<b>TOTAL</b>		<b>\$936,369,044.47</b>	<b>100%</b>		<b>\$462,849,285.14</b>	<b>100%</b>	<b>49.4%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

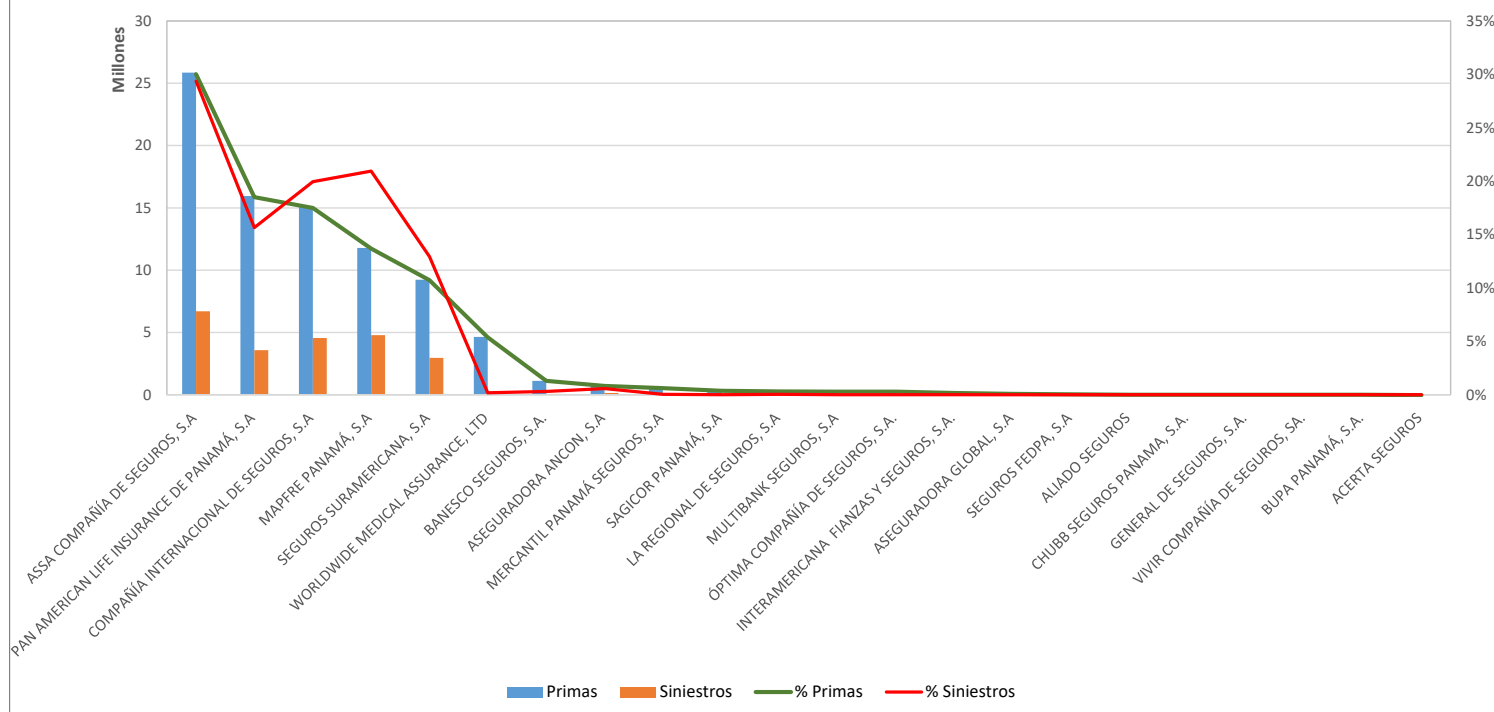


### VIDA INDIVIDUAL

AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	25,852,550.10	30.0%	1	6,693,534.30	29.4%	25.9%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	15,946,188.00	18.5%	4	3,568,150.19	15.7%	22.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,057,557.45	17.5%	3	4,547,450.63	20.0%	30.2%
4	MAPFRE PANAMÁ, S.A	11,791,944.65	13.7%	2	4,774,106.28	20.9%	40.5%
5	SEGUROS SURAMERICANA, S.A	9,237,893.62	10.7%	5	2,951,700.91	13.0%	32.0%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	4,633,929.31	5.4%	8	40,000.00	0.2%	0.9%
7	BANESCO SEGUROS, S.A.	1,118,067.78	1.3%	7	69,660.02	0.3%	6.2%
8	ASEGURADORA ANCON, S.A	711,557.44	0.8%	6	132,500.00	0.6%	18.6%
9	MERCANTIL PANAMÁ SEGUROS, S.A	533,713.84	0.6%	10	7,013.42	0.0%	1.3%
10	SAGICOR PANAMÁ, S.A	325,006.21	0.4%	12	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	264,478.41	0.3%	9	7,600.00	0.0%	2.9%
12	MULTIBANK SEGUROS, S.A	238,384.45	0.3%	13	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	237,048.18	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	133,142.75	0.2%	15	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	59,998.33	0.1%	11	200.00	0.0%	0.3%
16	SEGUROS FEDPA, S.A	25,555.85	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	-34,479.39	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$86,132,536.98</b>	<b>100%</b>		<b>\$22,791,915.75</b>	<b>100%</b>	<b>26.5%</b>

### Participación en Vida Individual

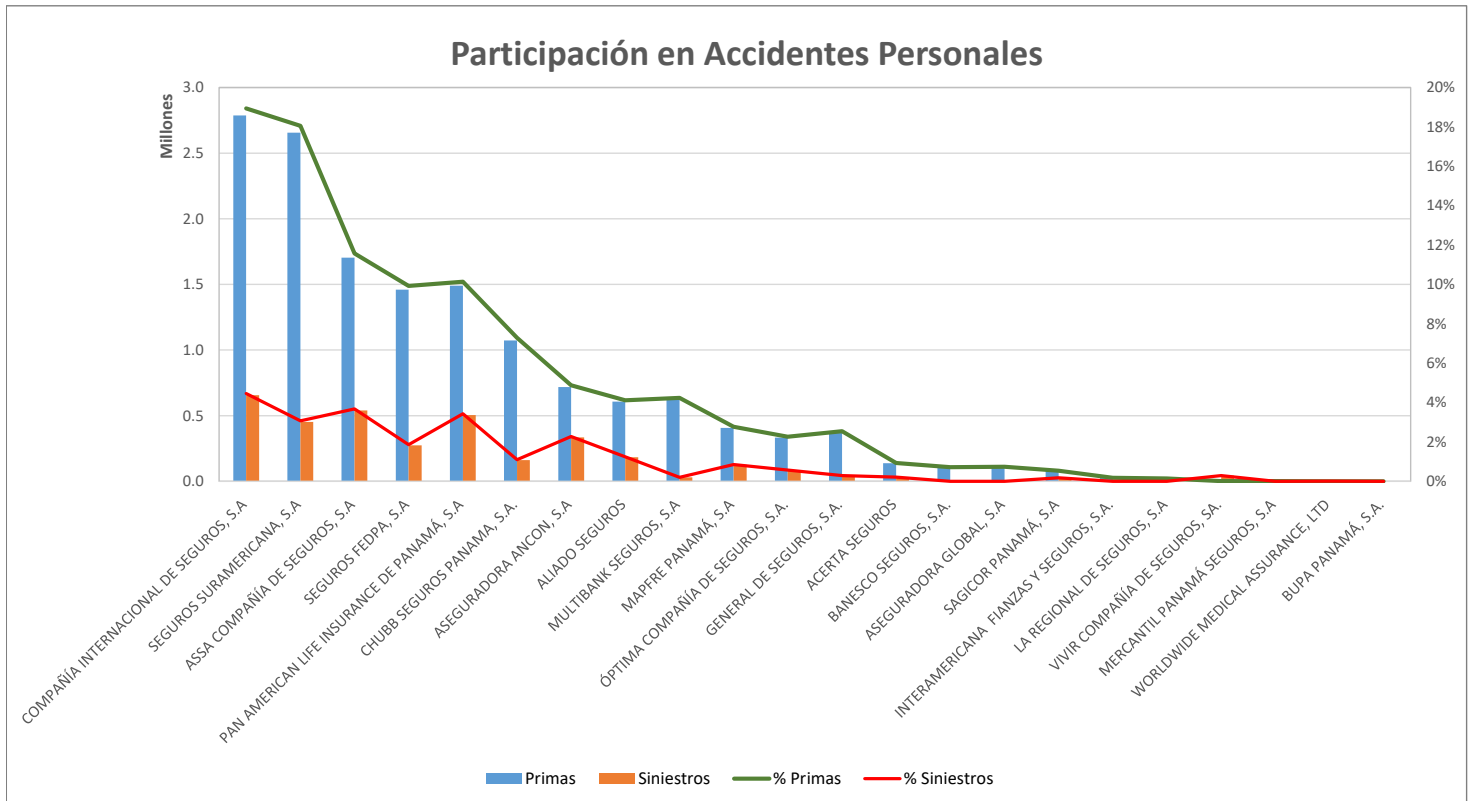


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## ACCIDENTES PERSONALES AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,786,902.43	18.9%	1	656,056.93	4.5%	23.5%
2	SEGUROS SURAMERICANA, S.A	2,655,851.92	18.0%	4	452,868.84	3.1%	17.1%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,703,143.81	11.6%	2	540,539.73	3.7%	31.7%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,490,892.14	10.1%	3	504,813.14	3.4%	33.9%
5	SEGUROS FEDPA, S.A	1,459,645.56	9.9%	6	274,154.87	1.9%	18.8%
6	CHUBB SEGUROS PANAMA, S.A.	1,072,723.27	7.3%	8	161,943.36	1.1%	15.1%
7	ASEGURADORA ANCON, S.A	718,398.74	4.9%	5	335,134.78	2.3%	46.7%
8	MULTIBANK SEGUROS, S.A	623,870.18	4.2%	14	30,076.79	0.2%	4.8%
9	ALIADO SEGUROS	606,354.53	4.1%	7	183,455.79	1.2%	30.3%
10	MAPFRE PANAMÁ, S.A	407,131.95	2.8%	9	125,764.14	0.9%	30.9%
11	GENERAL DE SEGUROS, S.A.	375,284.49	2.6%	12	42,500.00	0.3%	11.3%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	332,597.90	2.3%	10	83,312.99	0.6%	25.0%
13	ACERTA SEGUROS	137,657.68	0.9%	13	31,177.59	0.2%	22.6%
14	ASEGURADORA GLOBAL, S.A	108,540.41	0.7%	17	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	104,860.93	0.7%	18	0.00	0.0%	0.0%
16	SAGICOR PANAMÁ, S.A	79,050.63	0.5%	15	26,868.92	0.2%	34.0%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	26,116.46	0.2%	19	0.00	0.0%	0.0%
18	LA REGIONAL DE SEGUROS, S.A	21,987.34	0.1%	20	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	2,406.79	0.0%	11	43,453.32	0.3%	1805.4%
20	MERCANTIL PANAMÁ SEGUROS, S.A	878.76	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>\$14,714,296</b>	<b>100%</b>		<b>\$3,493,300.80</b>	<b>100%</b>	<b>23.7%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

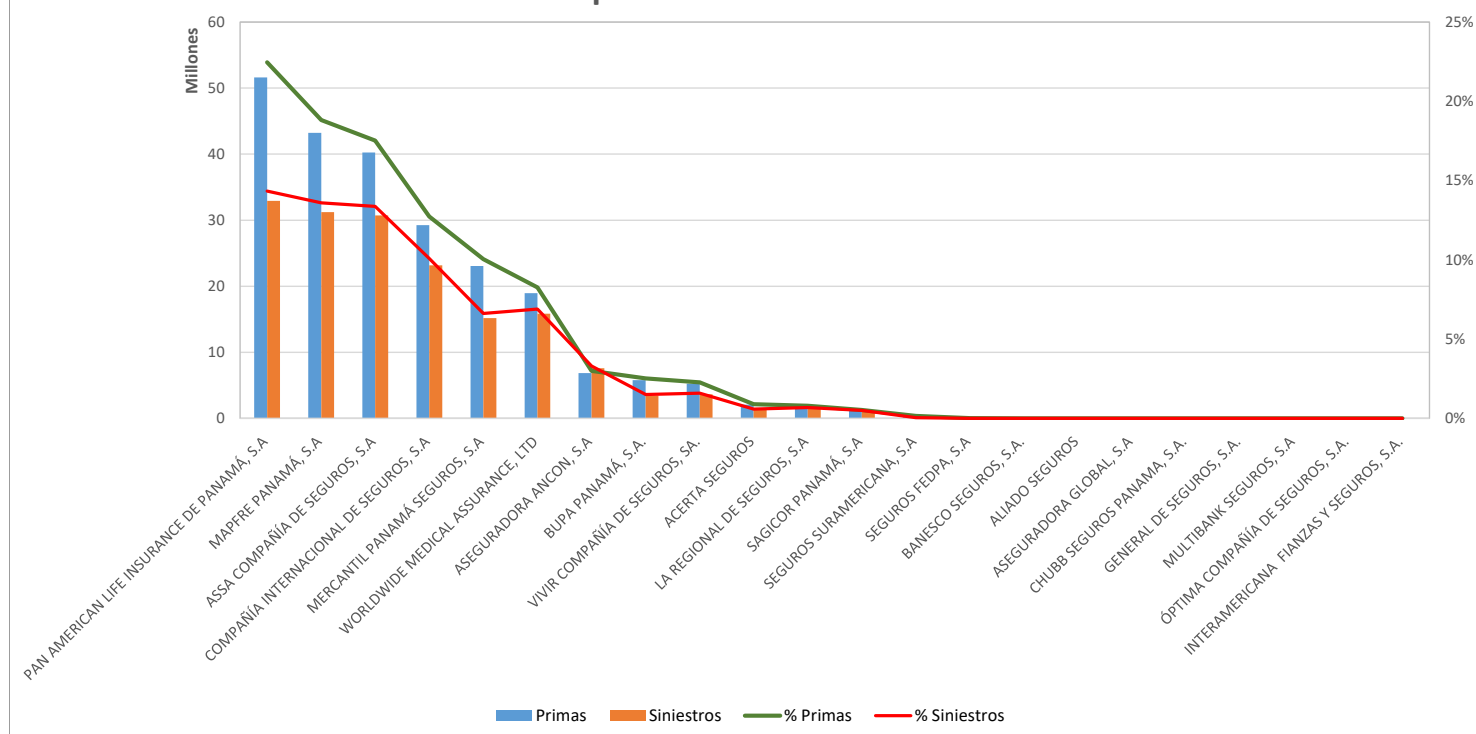


### SALUD

AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	51,605,562.38	22.5%	1	32,939,485.89	14.3%	63.8%
2	MAPFRE PANAMÁ, S.A	43,226,567.03	18.8%	2	31,222,639.17	13.6%	72.2%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	40,257,398.79	17.5%	3	30,719,318.62	13.4%	76.3%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	29,263,442.62	12.7%	4	23,173,629.26	10.1%	79.2%
5	MERCANTIL PANAMÁ SEGUROS, S.A	23,074,264.38	10.0%	6	15,192,436.70	6.6%	65.8%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	18,962,565.48	8.3%	5	15,854,729.36	6.9%	83.6%
7	ASEGURADORA ANCON, S.A	6,868,439.25	3.0%	7	7,575,797.03	3.3%	110.3%
8	BUPA PANAMÁ, S.A.	5,783,677.02	2.5%	9	3,442,597.93	1.5%	59.5%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	5,231,402.41	2.3%	8	3,633,420.32	1.6%	69.5%
10	ACERTA SEGUROS	2,058,986.81	0.9%	11	1,354,301.66	0.6%	65.8%
11	LA REGIONAL DE SEGUROS, S.A	1,831,275.46	0.8%	10	1,570,116.78	0.7%	85.7%
12	SAGICOR PANAMÁ, S.A	1,217,621.20	0.5%	12	1,160,634.96	0.5%	95.3%
13	SEGUROS SURAMERICANA, S.A	336,461.96	0.1%	13	99,997.31	0.0%	29.7%
14	SEGUROS FEDPA, S.A	34,501.07	0.0%	14	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	2,698.95	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>\$229,754,864.81</b>	<b>100%</b>		<b>\$167,939,104.99</b>	<b>100%</b>	<b>73.1%</b>

### Participación en Ramo de Salud



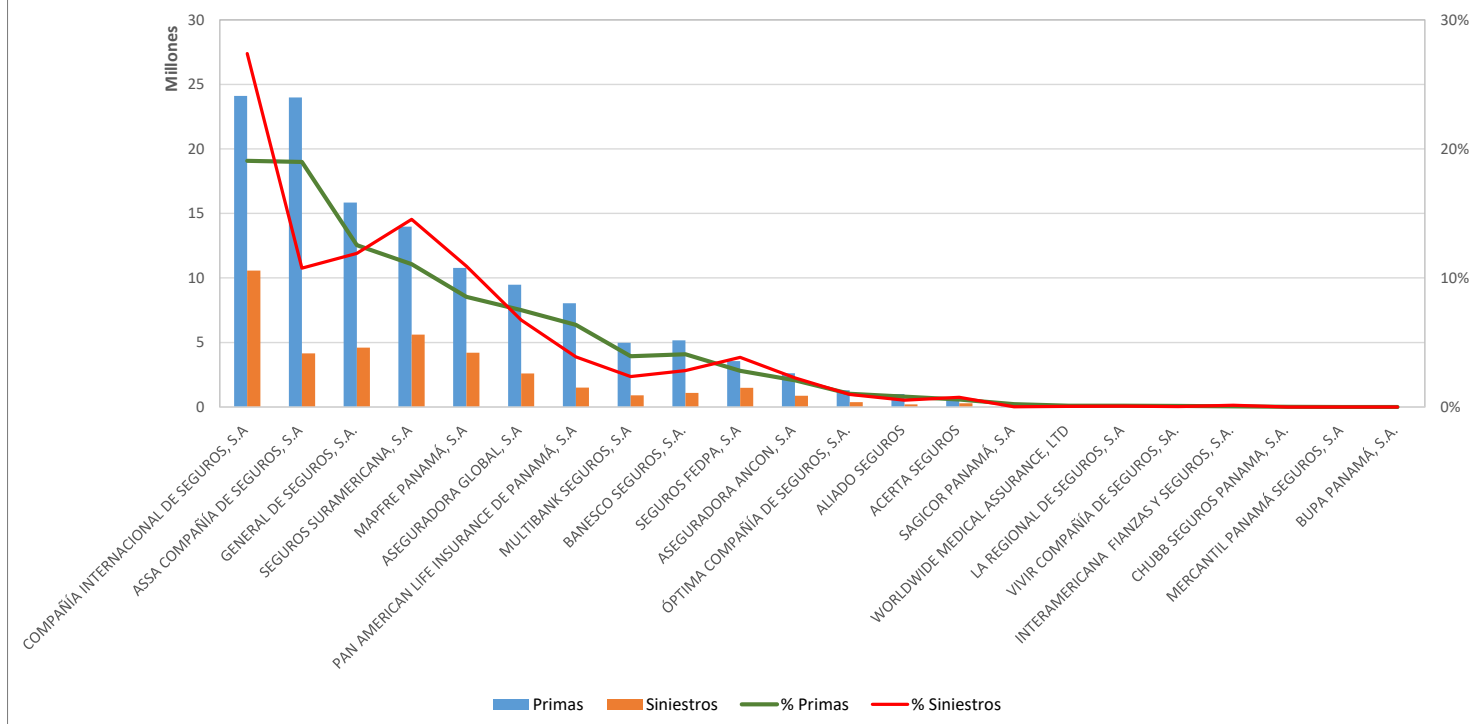
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### COLECTIVO DE VIDA AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	24,098,135.75	19.1%	1	10,573,641.04	27.4%	43.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	23,978,698.70	19.0%	5	4,151,724.76	10.8%	17.3%
3	GENERAL DE SEGUROS, S.A.	15,834,569.23	12.5%	3	4,593,597.03	11.9%	29.0%
4	SEGUROS SURAMERICANA, S.A	13,972,780.92	11.1%	2	5,616,263.33	14.5%	40.2%
5	MAPFRE PANAMÁ, S.A	10,780,423.75	8.5%	4	4,216,389.65	10.9%	39.1%
6	ASEGURADORA GLOBAL, S.A	9,483,381.46	7.5%	6	2,599,901.10	6.7%	27.4%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	8,048,091.77	6.4%	7	1,499,223.03	3.9%	18.6%
8	BANESCO SEGUROS, S.A.	5,173,796.20	4.1%	9	1,090,648.70	2.8%	21.1%
9	MULTIBANK SEGUROS, S.A	4,971,595.32	3.9%	10	912,802.90	2.4%	18.4%
10	SEGUROS FEDPA, S.A	3,551,808.94	2.8%	8	1,483,348.28	3.8%	41.8%
11	ASEGURADORA ANCON, S.A	2,618,659.92	2.1%	11	872,733.40	2.3%	33.3%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,303,109.42	1.0%	12	379,321.09	1.0%	29.1%
13	ALIADO SEGUROS	1,006,758.22	0.8%	14	203,121.75	0.5%	20.2%
14	ACERTA SEGUROS	731,814.50	0.6%	13	288,509.97	0.7%	39.4%
15	SAGICOR PANAMÁ, S.A	283,907.28	0.2%	19	4,703.60	0.0%	1.7%
16	LA REGIONAL DE SEGUROS, S.A	137,172.36	0.1%	16	24,488.59	0.1%	17.9%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	130,213.39	0.1%	17	21,925.83	0.1%	16.8%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	111,797.66	0.1%	18	13,479.50	0.0%	12.1%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	70,446.50	0.1%	15	54,955.86	0.1%	78.0%
20	CHUBB SEGUROS PANAMA, S.A.	30,630.51	0.0%	20	2,864.72	0.0%	9.4%
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>\$126,317,791.80</b>	<b>100%</b>		<b>\$38,603,644.13</b>	<b>100%</b>	<b>30.6%</b>

### Participación en Colectivo de Vida



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

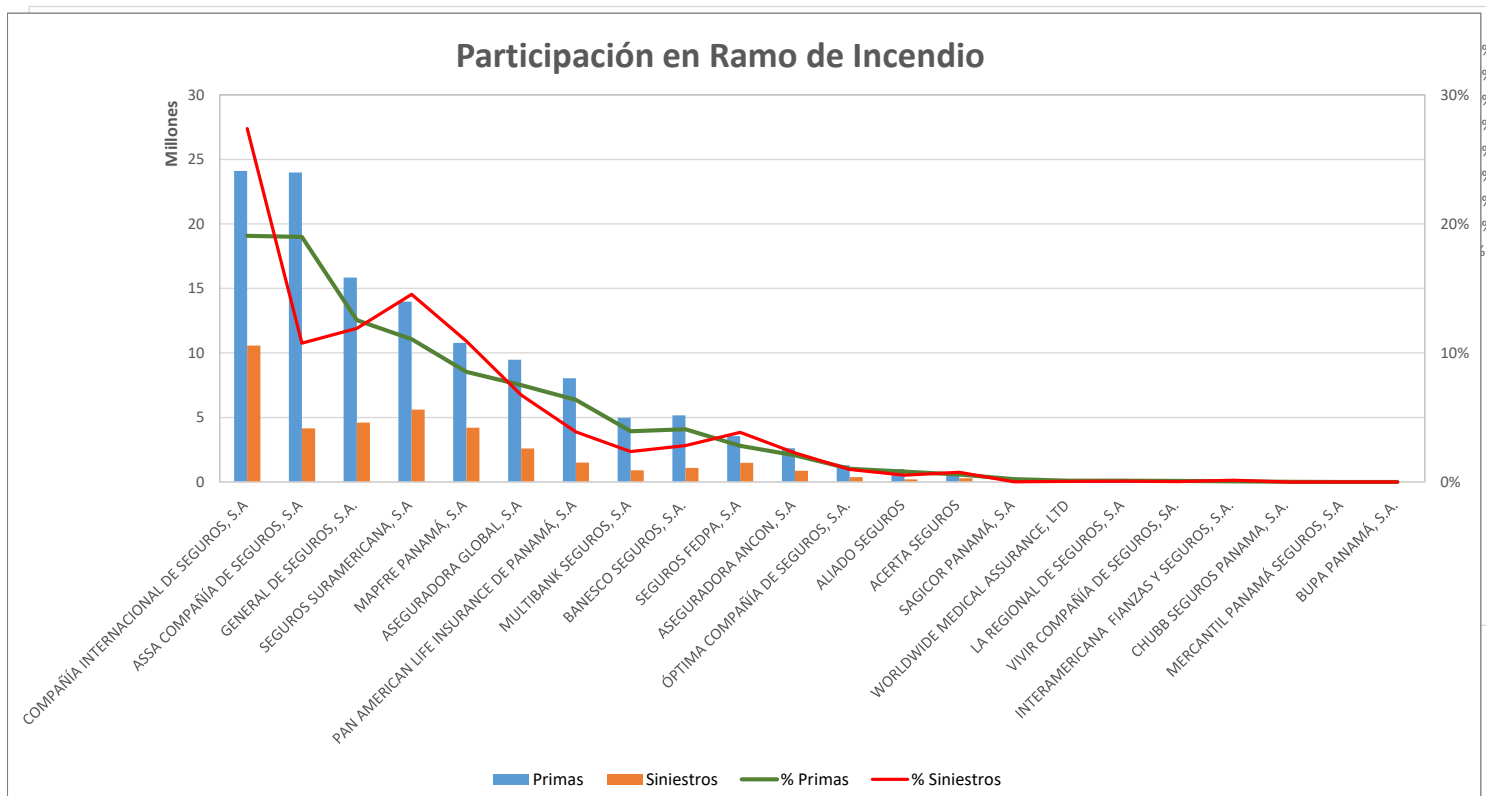


## INCENDIO

AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	54,823,598.55	54.1%	1	33,521,004.17	71.1%	61.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	14,153,188.40	14.0%	2	4,341,505.10	9.2%	30.7%
3	SEGUROS SURAMERICANA, S.A	9,410,805.97	9.3%	5	1,866,119.61	4.0%	19.8%
4	MAPFRE PANAMÁ, S.A	6,648,414.90	6.6%	3	3,247,474.31	6.9%	48.8%
5	GENERAL DE SEGUROS, S.A.	2,946,076.82	2.9%	9	203,133.99	0.4%	6.9%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,626,112.01	2.6%	6	750,614.65	1.6%	28.6%
7	CHUBB SEGUROS PANAMA, S.A.	2,096,981.29	2.1%	4	2,227,694.27	4.7%	106.2%
8	ACERTA SEGUROS	1,823,477.03	1.8%	7	284,420.09	0.6%	15.6%
9	ASEGURADORA ANCON, S.A	1,814,204.49	1.8%	10	198,311.06	0.4%	10.9%
10	ASEGURADORA GLOBAL, S.A	1,408,049.74	1.4%	13	51,126.35	0.1%	3.6%
11	ALIADO SEGUROS	1,122,670.53	1.1%	8	238,291.47	0.5%	21.2%
12	BANESCO SEGUROS, S.A.	865,909.22	0.9%	11	133,304.68	0.3%	15.4%
13	MULTIBANK SEGUROS, S.A	692,309.22	0.7%	12	67,074.87	0.1%	9.7%
14	LA REGIONAL DE SEGUROS, S.A	390,878.95	0.4%	14	12,690.35	0.0%	3.2%
15	SEGUROS FEDPA, S.A	344,717.30	0.3%	17	685.63	0.0%	0.2%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	154,245.02	0.2%	15	9,309.00	0.0%	6.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	86,650.00	0.1%	16	1,338.44	0.0%	1.5%
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>\$101,408,289.44</b>	<b>100%</b>		<b>\$47,154,098.04</b>	<b>100%</b>	<b>46.5%</b>

### Participación en Ramo de Incendio



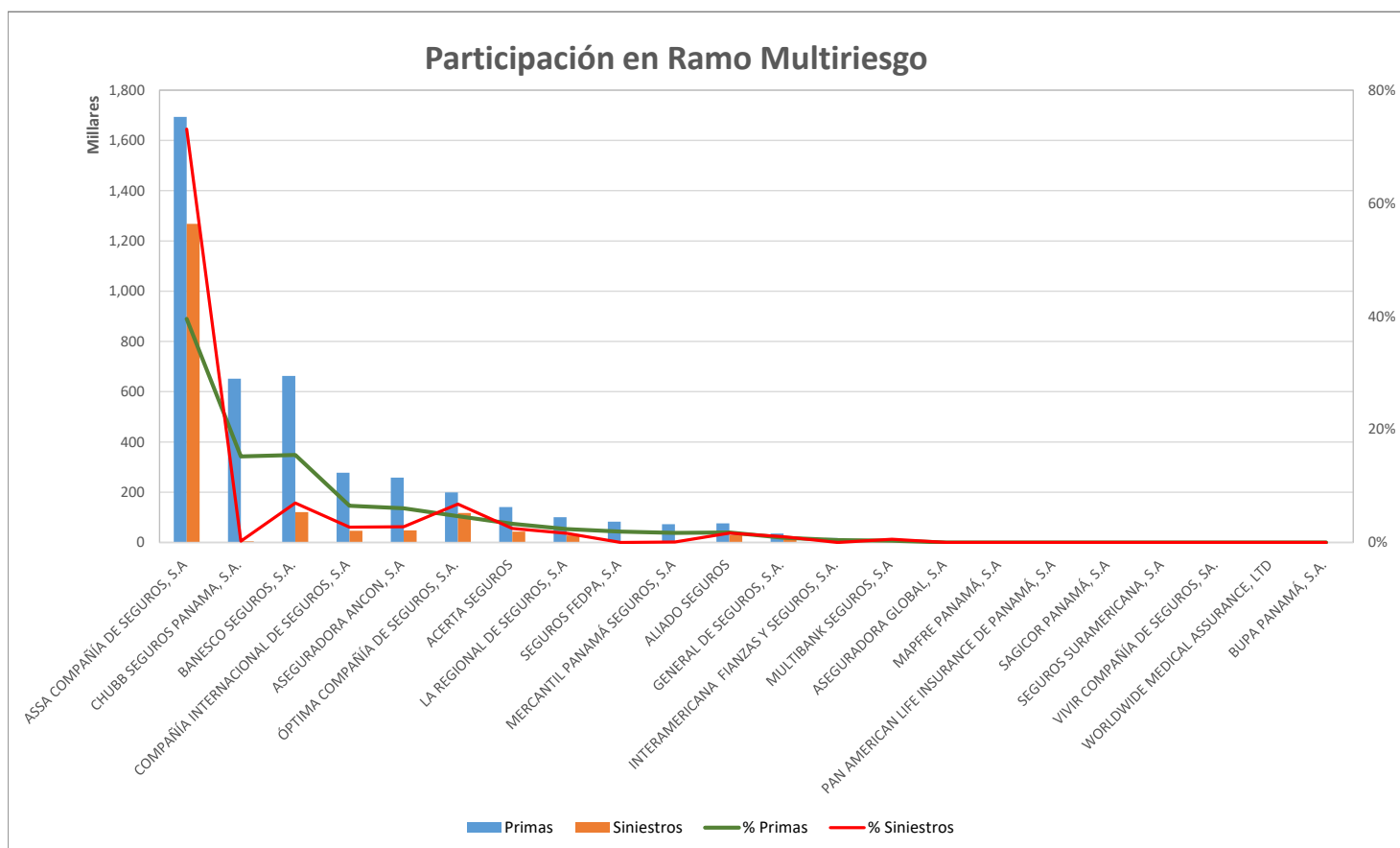
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### MULTIRIESGO AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,693,331.48	39.5%	1	1,268,131.26	73.1%	74.9%
2	BANESCO SEGUROS, S.A.	663,115.50	15.5%	2	120,929.87	7.0%	18.2%
3	CHUBB SEGUROS PANAMA, S.A.	651,861.88	15.2%	11	4,225.07	0.2%	0.6%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	277,276.61	6.5%	5	46,574.73	2.7%	16.8%
5	ASEGURADORA ANCON, S.A	258,084.79	6.0%	4	48,308.69	2.8%	18.7%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	198,697.80	4.6%	3	117,461.57	6.8%	59.1%
7	ACERTA SEGUROS	140,624.93	3.3%	6	43,106.14	2.5%	30.7%
8	LA REGIONAL DE SEGUROS, S.A	100,849.65	2.4%	8	27,790.05	1.6%	27.6%
9	SEGUROS FEDPA, S.A	82,737.23	1.9%	13	0.00	0.0%	0.0%
10	ALIADO SEGUROS	76,038.19	1.8%	7	29,003.19	1.7%	38.1%
11	MERCANTIL PANAMÁ SEGUROS, S.A	72,912.19	1.7%	12	1,466.14	0.1%	2.0%
12	GENERAL DE SEGUROS, S.A.	35,403.83	0.8%	9	17,476.54	1.0%	49.4%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	17,837.93	0.4%	14	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	12,842.35	0.3%	10	9,949.04	0.6%	77.5%
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%
		<b>\$4,281,614.36</b>	<b>100%</b>		<b>\$1,734,422.29</b>	<b>100%</b>	<b>40.5%</b>

### Participación en Ramo Multiriesgo



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

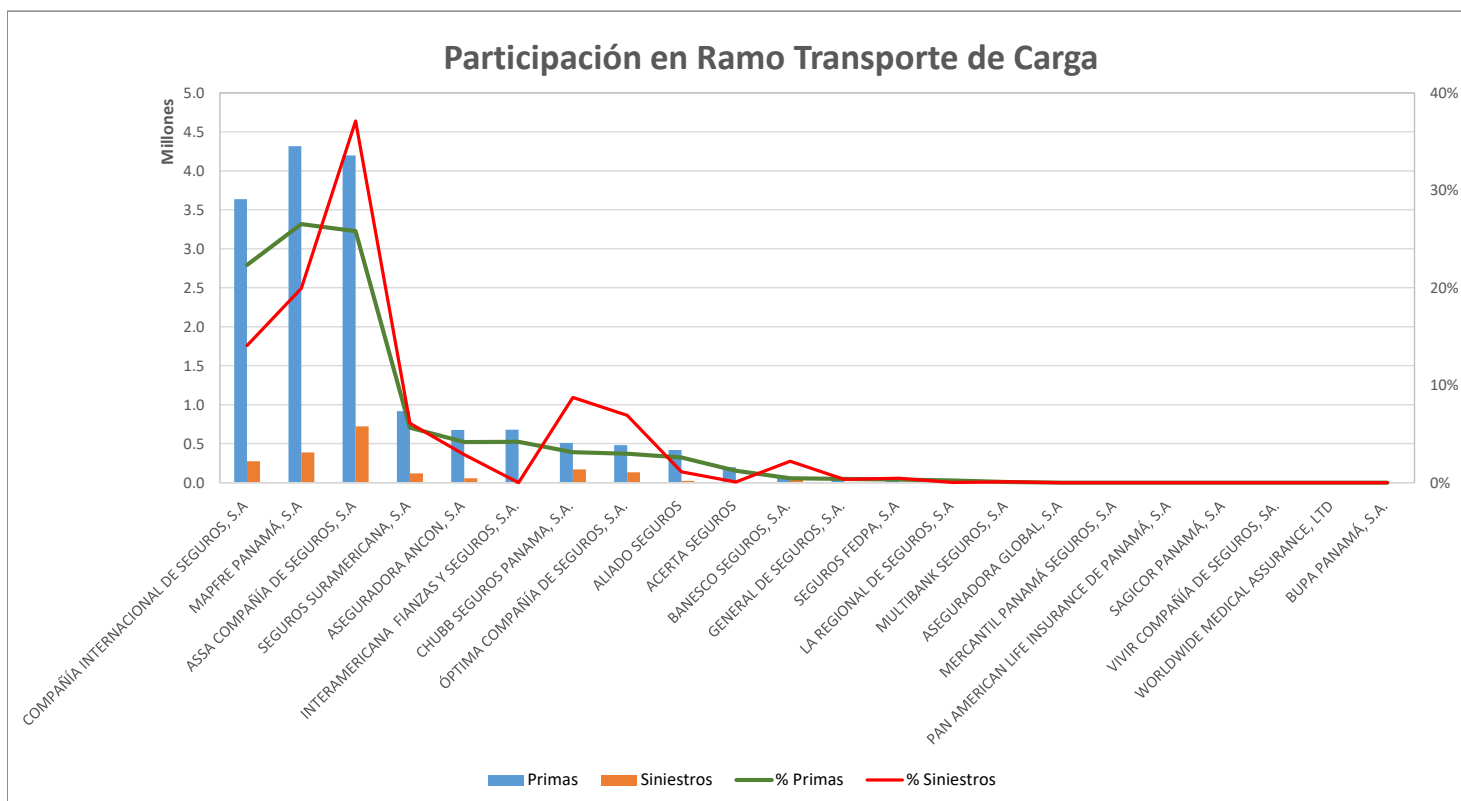


### TRANSPORTE DE CARGA

AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	4,316,848.51	26.5%	2	387,264.34	19.9%	9.0%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	4,198,026.00	25.8%	1	721,225.40	37.1%	17.2%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,636,207.16	22.4%	3	273,465.57	14.1%	7.5%
4	SEGUROS SURAMERICANA, S.A	918,248.80	5.6%	6	118,471.62	6.1%	12.9%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	680,924.64	4.2%	15	0.00	0.0%	0.0%
6	ASEGURADORA ANCON, S.A	677,907.44	4.2%	7	55,844.22	2.9%	8.2%
7	CHUBB SEGUROS PANAMA, S.A.	509,530.71	3.1%	4	170,042.27	8.8%	33.4%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	481,579.50	3.0%	5	134,149.58	6.9%	27.9%
9	ALIADO SEGUROS	418,257.59	2.6%	9	21,543.26	1.1%	5.2%
10	ACERTA SEGUROS	198,824.11	1.2%	13	1,104.73	0.1%	0.6%
11	BANESCO SEGUROS, S.A.	71,734.62	0.4%	8	42,799.71	2.2%	59.7%
12	GENERAL DE SEGUROS, S.A.	63,813.14	0.4%	11	6,708.21	0.3%	10.5%
13	SEGUROS FEDPA, S.A	49,825.92	0.3%	10	8,686.55	0.4%	17.4%
14	LA REGIONAL DE SEGUROS, S.A	36,173.97	0.2%	14	347.75	0.0%	1.0%
15	MULTIBANK SEGUROS, S.A	11,008.42	0.1%	12	1,561.83	0.1%	14.2%
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>\$16,268,910.53</b>	<b>100%</b>		<b>\$1,943,215.04</b>	<b>100%</b>	<b>11.9%</b>

### Participación en Ramo Transporte de Carga



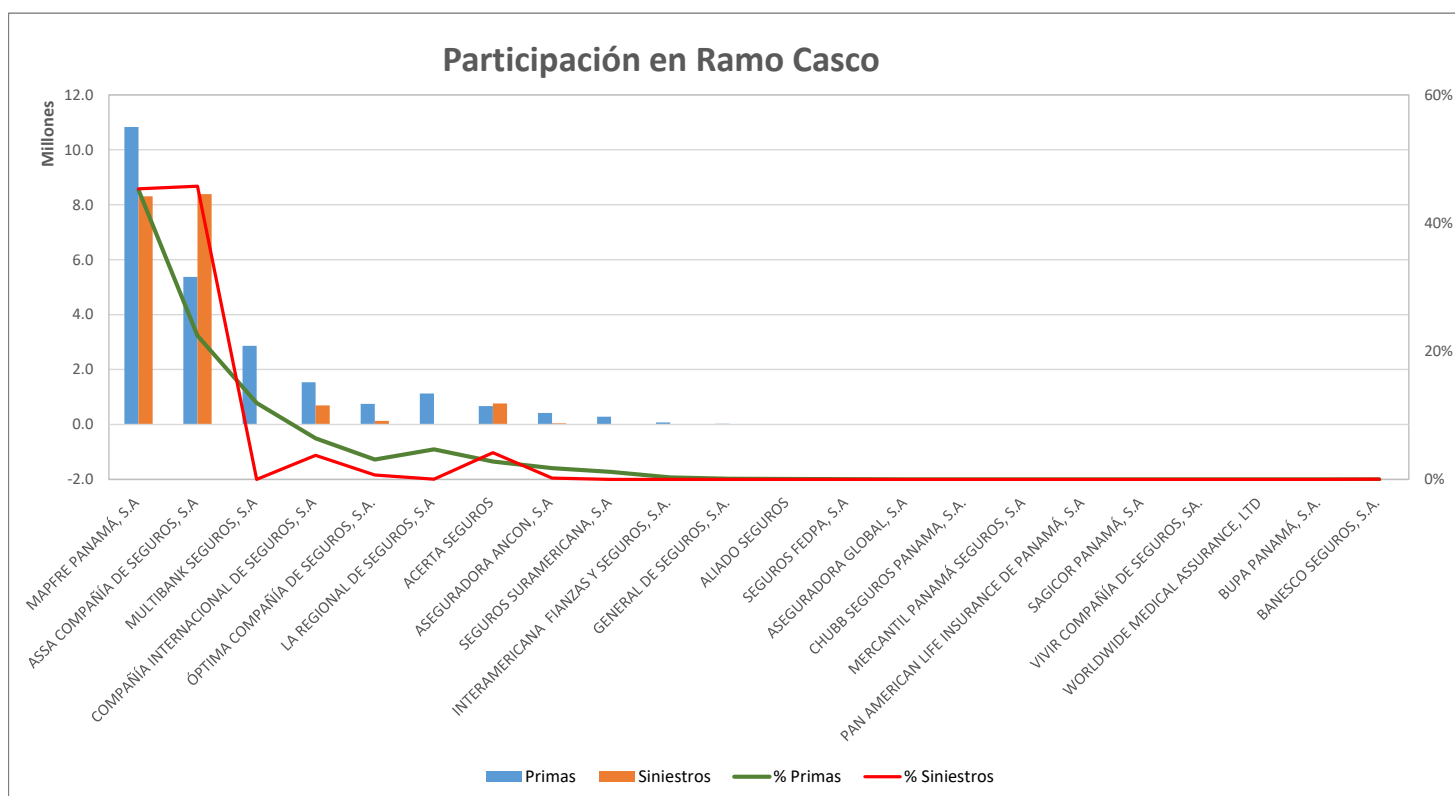


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE CASCO AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	10,828,525.93	45.2%	2	8,306,787.41	45.3%	76.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	5,373,769.53	22.4%	1	8,384,043.99	45.8%	156.0%
3	MULTIBANK SEGUROS, S.A	2,860,185.61	11.9%	9	241.86	0.0%	0.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,534,500.58	6.4%	4	691,657.25	3.8%	45.1%
5	LA REGIONAL DE SEGUROS, S.A	1,124,174.65	4.7%	7	7,100.63	0.0%	0.6%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	746,369.74	3.1%	5	127,867.14	0.7%	17.1%
7	ACERTA SEGUROS	666,473.63	2.8%	3	764,143.50	4.2%	114.7%
8	ASEGURADORA ANCON, S.A	419,176.42	1.7%	6	38,415.05	0.2%	9.2%
9	SEGUROS SURAMERICANA, S.A	283,667.56	1.2%	10	0.00	0.0%	0.0%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	76,794.84	0.3%	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>\$23,962,180.26</b>	<b>100%</b>		<b>\$18,325,256.83</b>	<b>100%</b>	<b>76.5%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

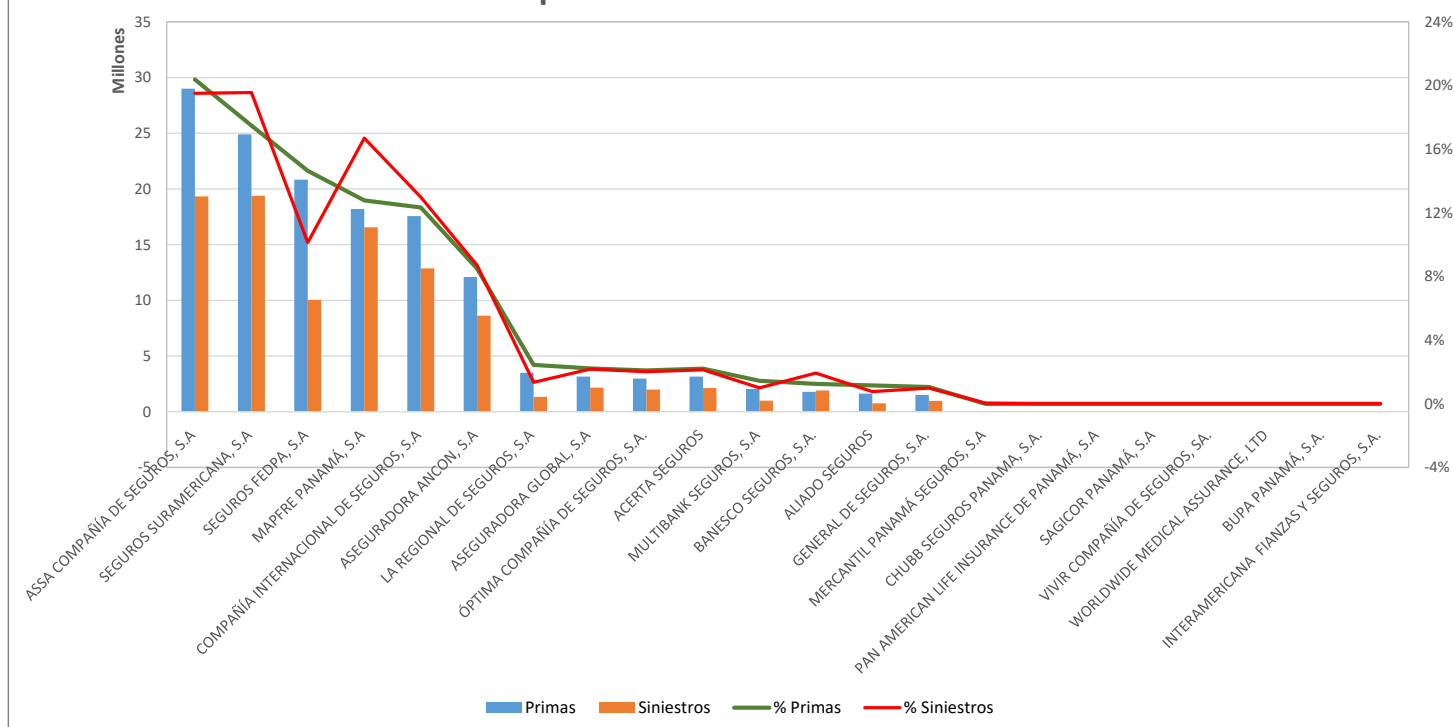


### AUTOMÓVIL

AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	29,012,786.74	20.4%	2	19,335,198.88	19.5%	66.6%
2	SEGUROS SURAMERICANA, S.A	24,900,736.17	17.5%	1	19,384,008.64	19.6%	77.8%
3	SEGUROS FEDPA, S.A	20,838,617.70	14.6%	5	10,038,097.81	10.1%	48.2%
4	MAPFRE PANAMÁ, S.A	18,203,462.92	12.8%	3	16,546,809.22	16.7%	90.9%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	17,568,040.61	12.3%	4	12,872,128.73	13.0%	73.3%
6	ASEGURADORA ANCON, S.A	12,092,006.79	8.5%	6	8,623,364.28	8.7%	71.3%
7	LA REGIONAL DE SEGUROS, S.A	3,486,583.23	2.4%	11	1,341,975.85	1.4%	38.5%
8	ASEGURADORA GLOBAL, S.A	3,160,951.56	2.2%	7	2,165,327.40	2.2%	68.5%
9	ACERTA SEGUROS	3,148,041.34	2.2%	8	2,123,515.38	2.1%	67.5%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,978,784.66	2.1%	9	1,991,153.17	2.0%	66.8%
11	MULTIBANK SEGUROS, S.A	2,048,835.95	1.4%	12	994,400.43	1.0%	48.5%
12	BANESCO SEGUROS, S.A.	1,784,972.33	1.3%	10	1,907,998.10	1.9%	106.9%
13	ALIADO SEGUROS	1,638,388.19	1.2%	14	763,785.79	0.8%	46.6%
14	GENERAL DE SEGUROS, S.A.	1,507,092.17	1.1%	13	980,177.34	1.0%	65.0%
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%
22	MERCANTIL PANAMÁ SEGUROS, S.A	-6,549.86	0.0%	15	37,158.58	0.0%	-567.3%
<b>TOTAL</b>		<b>\$142,362,750.50</b>	<b>100%</b>		<b>\$99,105,099.60</b>	<b>100%</b>	<b>69.6%</b>

### Participación en Ramo de Automóvil



# Superintendencia de Seguros y Reaseguros de Panamá

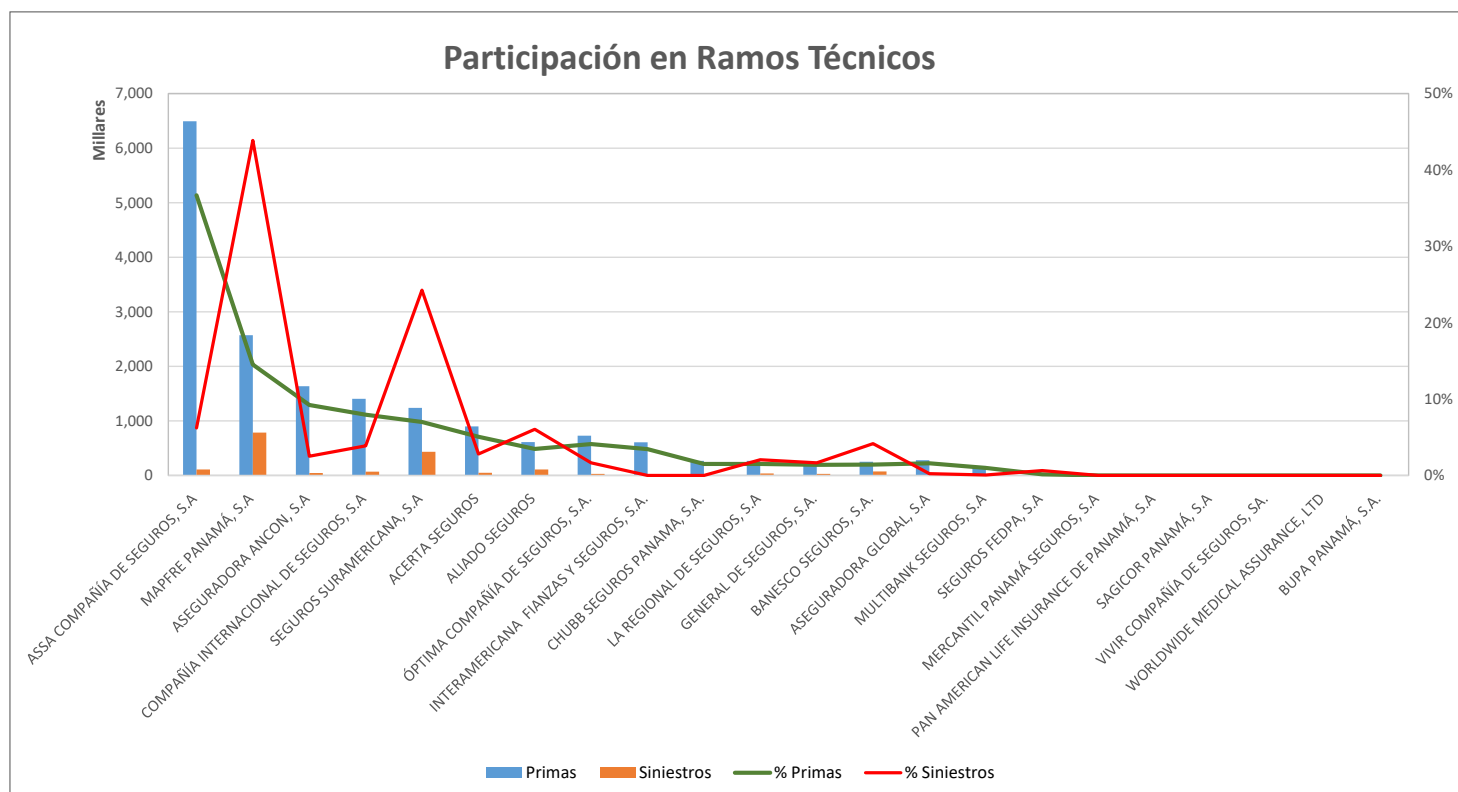
## Participación de Mercado por Productos



### RAMOS TÉCNICOS

AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,492,286.87	36.7%	3	111,007.06	6.2%	1.7%
2	MAPFRE PANAMÁ, S.A	2,568,496.63	14.5%	1	784,106.23	43.9%	30.5%
3	ASEGURADORA ANCON, S.A	1,635,161.93	9.2%	8	44,756.49	2.5%	2.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,404,959.00	7.9%	6	69,301.38	3.9%	4.9%
5	SEGUROS SURAMERICANA, S.A	1,240,064.16	7.0%	2	433,480.40	24.2%	35.0%
6	ACERTA SEGUROS	896,901.64	5.1%	7	50,349.54	2.8%	5.6%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	728,045.65	4.1%	10	29,454.77	1.6%	4.0%
8	ALIADO SEGUROS	611,946.15	3.5%	4	107,922.98	6.0%	17.6%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	606,891.86	3.4%	15	0.00	0.0%	0.0%
10	ASEGURADORA GLOBAL, S.A	280,672.84	1.6%	13	4,125.00	0.2%	1.5%
11	CHUBB SEGUROS PANAMA, S.A.	268,713.01	1.5%	16	0.00	0.0%	0.0%
12	LA REGIONAL DE SEGUROS, S.A	267,381.20	1.5%	9	36,623.14	2.0%	13.7%
13	BANESCO SEGUROS, S.A.	252,763.52	1.4%	5	74,598.32	4.2%	29.5%
14	GENERAL DE SEGUROS, S.A.	246,039.64	1.4%	11	29,325.29	1.6%	11.9%
15	MULTIBANK SEGUROS, S.A	173,860.41	1.0%	14	1,069.78	0.1%	0.6%
16	SEGUROS FEDPA, S.A	25,635.98	0.1%	12	11,487.50	0.6%	44.8%
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>\$17,699,820.49</b>	<b>100%</b>		<b>\$1,787,607.88</b>	<b>100%</b>	<b>10.1%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

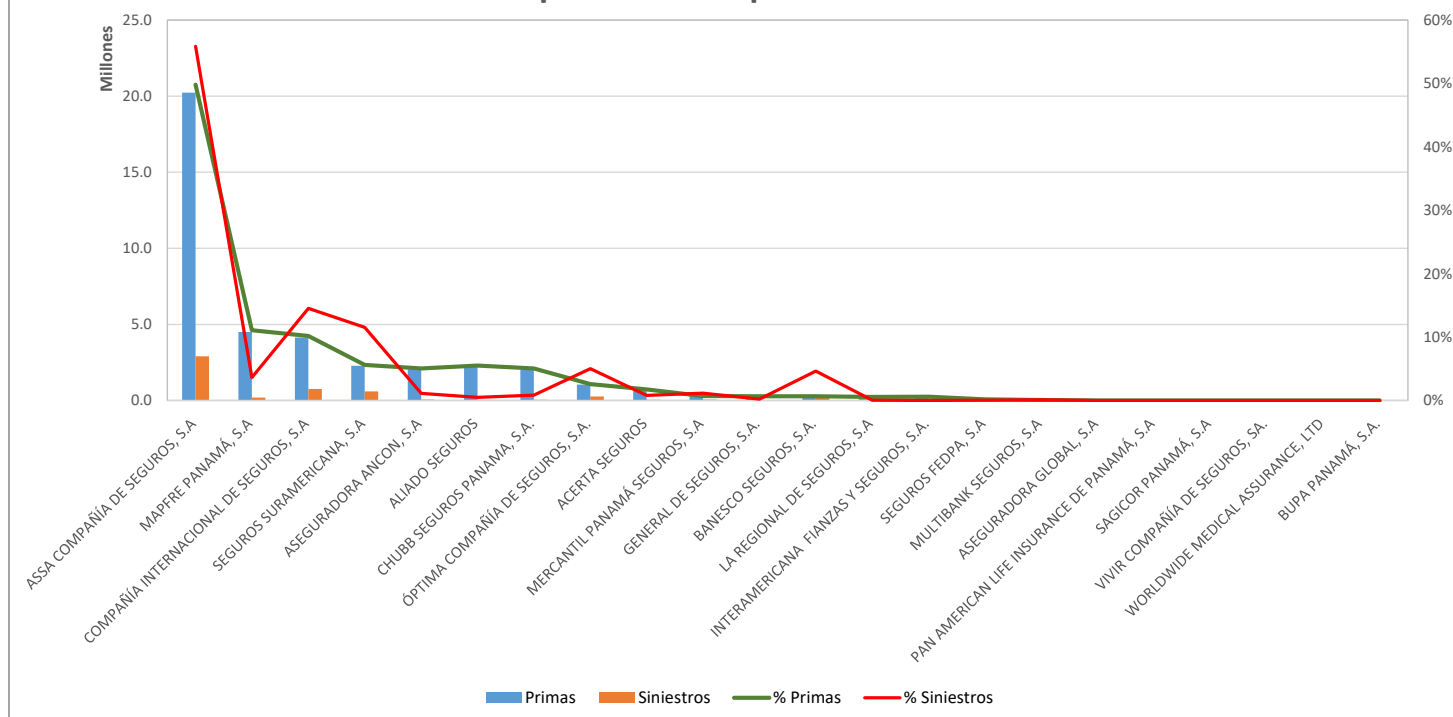


### RESPONSABILIDAD CIVIL

AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	20,236,079.47	49.8%	1	2,898,099.17	55.9%	14.3%
2	MAPFRE PANAMÁ, S.A	4,493,359.61	11.1%	6	188,434.07	3.6%	4.2%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,131,933.62	10.2%	2	754,187.80	14.5%	18.3%
4	SEGUROS SURAMERICANA, S.A	2,281,294.66	5.6%	3	598,586.25	11.5%	26.2%
5	ALIADO SEGUROS	2,242,838.10	5.5%	11	24,720.56	0.5%	1.1%
6	ASEGURADORA ANCON, S.A	2,050,393.49	5.0%	8	58,301.17	1.1%	2.8%
7	CHUBB SEGUROS PANAMA, S.A.	2,046,788.09	5.0%	9	43,728.97	0.8%	2.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,045,586.00	2.6%	4	260,002.73	5.0%	24.9%
9	ACERTA SEGUROS	701,700.59	1.7%	10	41,144.82	0.8%	5.9%
10	MERCANTIL PANAMÁ SEGUROS, S.A	289,110.60	0.7%	7	60,131.15	1.2%	20.8%
11	GENERAL DE SEGUROS, S.A.	270,591.71	0.7%	12	10,513.47	0.2%	3.9%
12	BANESCO SEGUROS, S.A.	270,248.48	0.7%	5	240,398.84	4.6%	89.0%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	239,163.86	0.6%	16	0.00	0.0%	0.0%
14	LA REGIONAL DE SEGUROS, S.A	232,115.55	0.6%	14	2,295.02	0.0%	1.0%
15	SEGUROS FEDPA, S.A	69,550.09	0.2%	15	2,128.23	0.0%	3.1%
16	MULTIBANK SEGUROS, S.A	24,605.07	0.1%	13	5,763.16	0.1%	23.4%
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, 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>\$40,625,358.99</b>	<b>100%</b>		<b>\$5,188,435.41</b>	<b>100%</b>	<b>12.8%</b>

### Participación en Responsabilidad Civil



# Superintendencia de Seguros y Reaseguros de Panamá

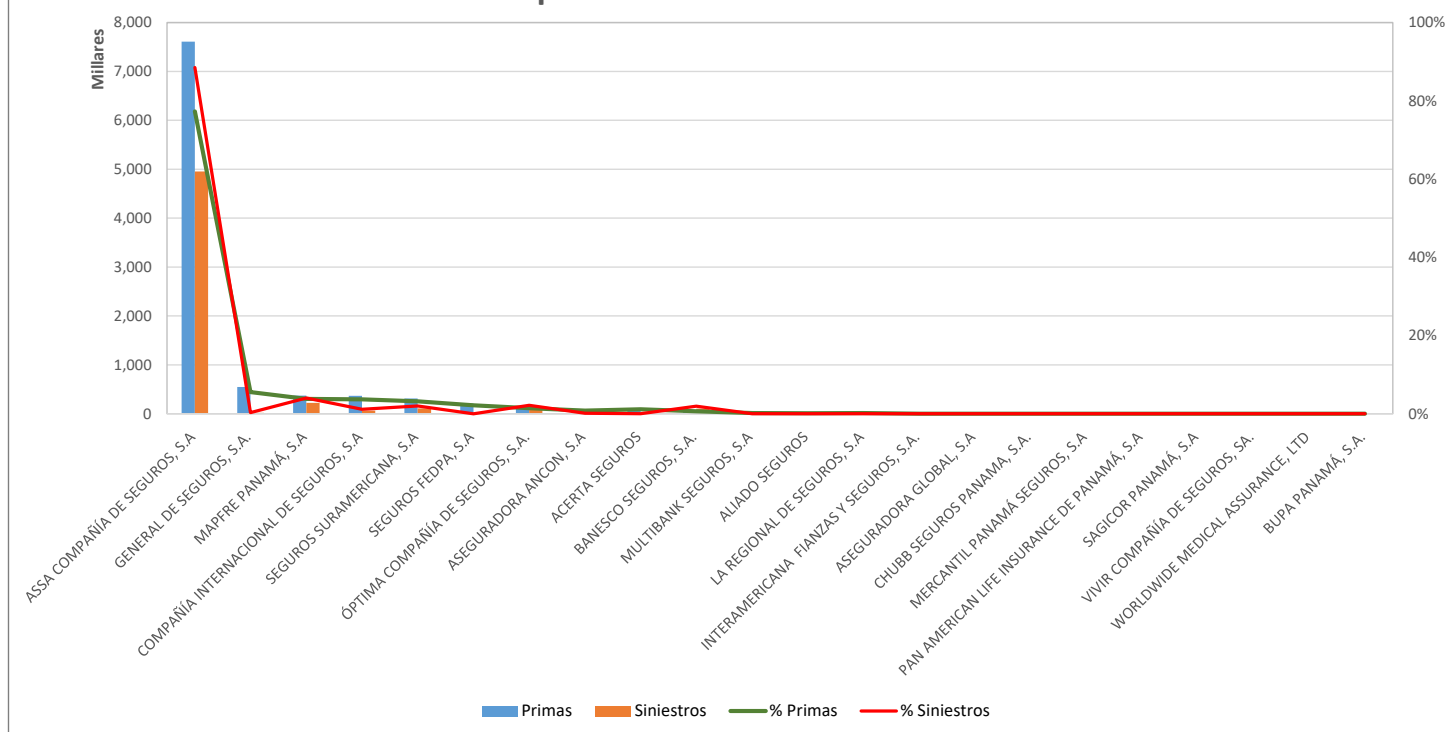
## Participación de Mercado por Productos



### RAMO DE ROBO AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	7,610,340.81	77.3%	1	4,953,861.41	88.5%	65.1%
2	GENERAL DE SEGUROS, S.A.	546,422.81	5.5%	7	16,188.29	0.3%	3.0%
3	MAPFRE PANAMÁ, S.A	369,618.08	3.8%	2	222,824.67	4.0%	60.3%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	363,673.47	3.7%	6	61,874.17	1.1%	17.0%
5	SEGUROS SURAMERICANA, S.A	313,353.60	3.2%	4	110,007.99	2.0%	35.1%
6	SEGUROS FEDPA, S.A	209,429.47	2.1%	22	-1,686.02	0.0%	0.0%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	136,556.65	1.4%	3	119,439.59	2.1%	87.5%
8	ACERTA SEGUROS	112,108.98	1.1%	10	610.32	0.0%	0.5%
9	ASEGURADORA ANCON, S.A	76,761.18	0.8%	8	7,286.10	0.1%	9.5%
10	BANESCO SEGUROS, S.A.	61,414.24	0.6%	5	105,794.36	1.9%	172.3%
11	MULTIBANK SEGUROS, S.A	18,932.52	0.2%	9	699.34	0.0%	3.7%
12	LA REGIONAL DE SEGUROS, S.A	14,873.69	0.2%	12	0.00	0.0%	0.0%
13	ALIADO SEGUROS	13,487.20	0.1%	11	248.24	0.0%	1.8%
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>\$9,846,972.70</b>	<b>100%</b>		<b>\$5,597,148.46</b>	<b>100%</b>	<b>56.8%</b>

### Participación en Ramos Robo



# Superintendencia de Seguros y Reaseguros de Panamá

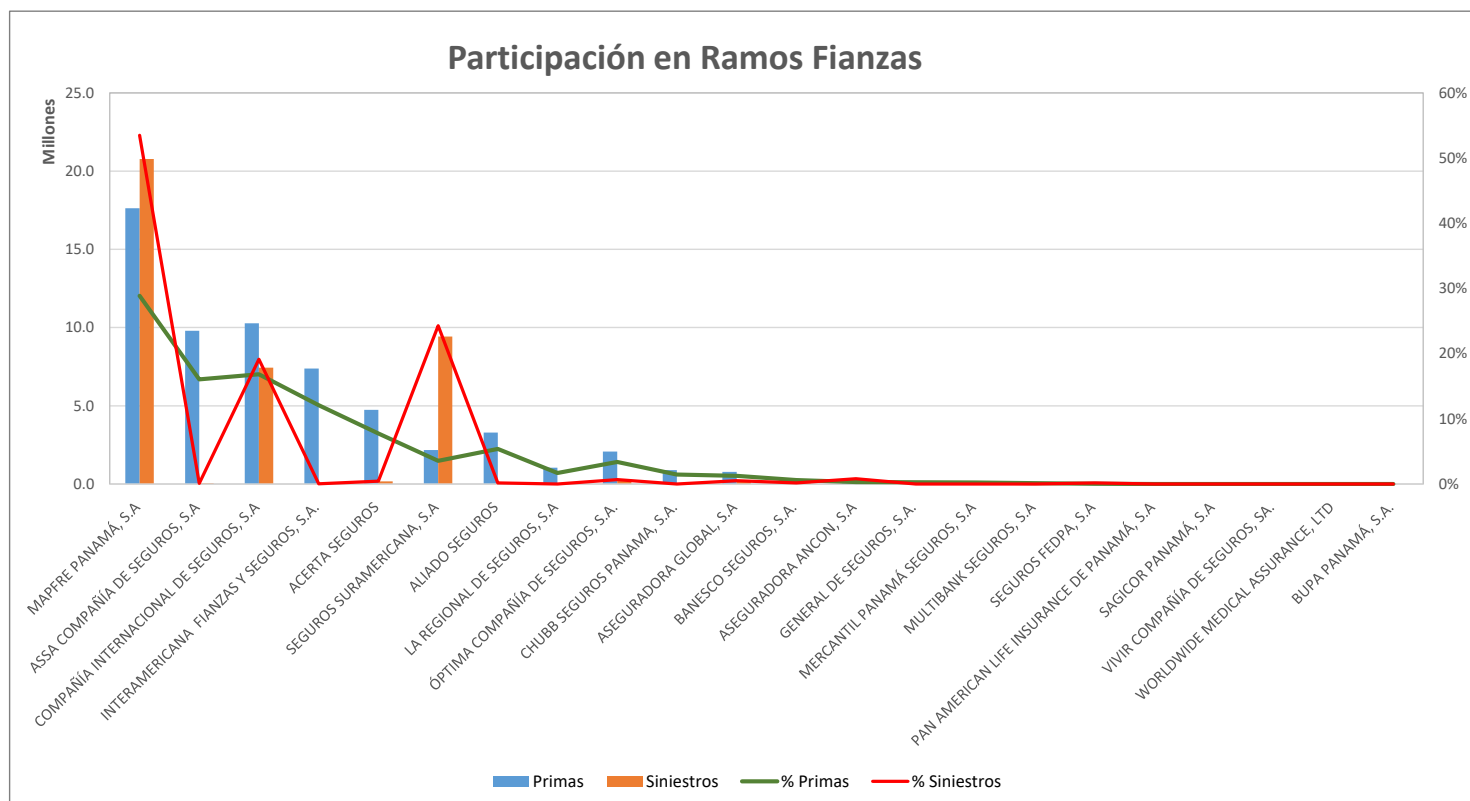
## Participación de Mercado por Productos



### RAMO DE FIANZAS

AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	17,620,722.00	28.9%	1	20,767,090.77	53.5%	117.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,270,640.56	16.8%	3	7,430,789.85	19.1%	72.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	9,797,868.24	16.1%	11	45,018.02	0.1%	0.5%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	7,387,413.60	12.1%	12	9,720.70	0.0%	0.1%
5	ACERTA SEGUROS	4,738,037.86	7.8%	7	166,822.55	0.4%	3.5%
6	ALIADO SEGUROS	3,287,791.07	5.4%	8	65,815.91	0.2%	2.0%
7	SEGUROS SURAMERICANA, S.A	2,172,401.99	3.6%	2	9,424,833.83	24.3%	433.8%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,068,729.79	3.4%	5	264,497.89	0.7%	12.8%
9	LA REGIONAL DE SEGUROS, S.A	1,042,708.54	1.7%	13	0.00	0.0%	0.0%
10	CHUBB SEGUROS PANAMA, S.A.	886,239.71	1.5%	14	0.00	0.0%	0.0%
11	ASEGURADORA GLOBAL, S.A	773,981.99	1.3%	6	202,695.10	0.5%	26.2%
12	BANESCO SEGUROS, S.A.	374,422.24	0.6%	9	63,914.47	0.2%	17.1%
13	ASEGURADORA ANCON, S.A	189,307.94	0.3%	4	318,712.51	0.8%	168.4%
14	GENERAL DE SEGUROS, S.A.	167,463.71	0.3%	15	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	147,509.16	0.2%	16	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	83,378.13	0.1%	17	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	17,566.81	0.0%	10	59,002.96	0.2%	335.9%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, 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>\$61,026,183.34</b>	<b>100%</b>		<b>\$38,818,914.56</b>	<b>100%</b>	<b>63.6%</b>



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



### OTROS RAMOS

AL 30 DE JUNIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	16,943,326.84	27.3%	2	1,778,399.97	17.2%	10.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,061,775.66	25.9%	1	5,627,319.38	54.3%	35.0%
3	GENERAL DE SEGUROS, S.A.	10,891,048.93	17.6%	3	966,799.32	9.3%	8.9%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	8,440,552.12	13.6%	4	903,464.47	8.7%	10.7%
5	SEGUROS SURAMERICANA, S.A	2,874,982.83	4.6%	7	280,161.07	2.7%	9.7%
6	MERCANTIL PANAMÁ SEGUROS, S.A	1,732,755.85	2.8%	6	288,016.69	2.8%	16.6%
7	ASEGURADORA GLOBAL, S.A	1,602,173.99	2.6%	9	30,949.18	0.3%	1.9%
8	ALIADO SEGUROS	1,295,052.40	2.1%	5	421,430.86	4.1%	32.5%
9	MULTIBANK SEGUROS, S.A	1,078,631.92	1.7%	10	20,698.85	0.2%	1.9%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	389,098.76	0.6%	8	32,957.68	0.3%	8.5%
11	ASEGURADORA ANCON, S.A	259,682.31	0.4%	12	6,744.18	0.1%	2.6%
12	LA REGIONAL DE SEGUROS, S.A	221,608.20	0.4%	11	8,035.71	0.1%	3.6%
13	ACERTA SEGUROS	147,142.08	0.2%	14	180.00	0.0%	0.1%
14	BANESCO SEGUROS, S.A.	23,117.50	0.0%	13	1,964.00	0.0%	8.5%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	6,524.96	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>\$61,967,474.35</b>	<b>100%</b>		<b>\$10,367,121.36</b>	<b>100%</b>	<b>16.7%</b>

