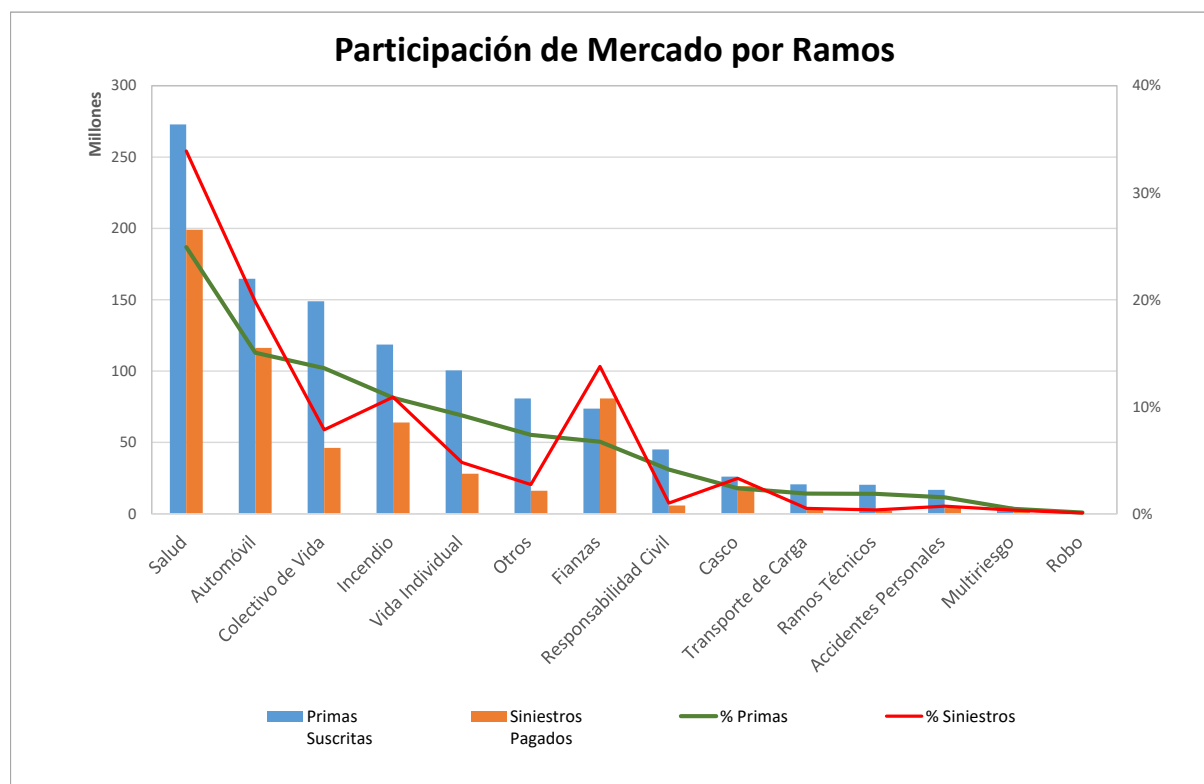


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE JULIO DE 2023

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	272,792,455.02	24.9%	1	198,990,760.60	33.9%	72.9%
2	Automóvil	164,625,780.50	15.0%	2	116,289,321.67	19.8%	70.6%
3	Colectivo de Vida	148,968,878.04	13.6%	5	46,103,124.44	7.9%	30.9%
4	Incendio	118,544,190.51	10.8%	4	63,919,041.97	10.9%	53.9%
5	Vida Individual	100,501,544.57	9.2%	6	28,076,123.23	4.8%	27.9%
6	Otros	80,739,370.41	7.4%	8	16,067,427.49	2.7%	19.9%
7	Fianzas	73,704,380.40	6.7%	3	80,854,850.93	13.8%	109.7%
8	Responsabilidad Civil	45,137,216.98	4.1%	9	5,820,307.03	1.0%	12.9%
9	Casco	25,987,651.48	2.4%	7	19,386,668.70	3.3%	74.6%
10	Transporte de Carga	20,638,705.91	1.9%	11	2,960,292.00	0.5%	14.3%
11	Ramos Técnicos	20,272,753.88	1.9%	12	2,092,319.29	0.4%	10.3%
12	Accidentes Personales	16,767,890.02	1.5%	10	4,093,248.01	0.7%	24.4%
13	Multiriesgo	4,986,409.94	0.5%	13	1,947,011.53	0.3%	39.0%
14	Robo	1,221,940.44	0.1%	14	457,916.46	0.1%	37.5%
<b>TOTAL</b>		<b>\$1,094,889,168.10</b>	<b>100%</b>		<b>\$587,058,413.35</b>	<b>100%</b>	<b>53.6%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

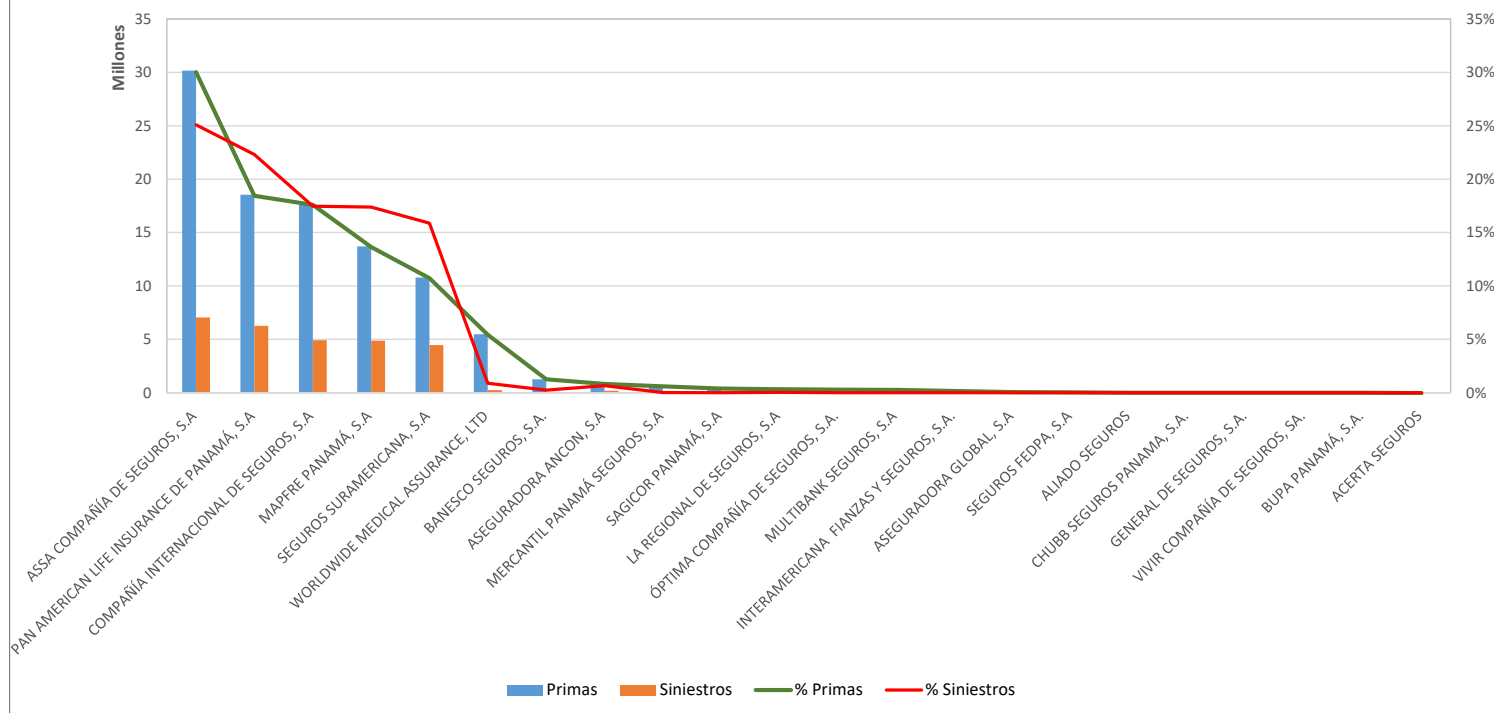


### VIDA INDIVIDUAL

AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	30,170,005.83	30.0%	1	7,043,783.51	25.1%	23.3%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	18,540,022.16	18.4%	2	6,265,765.31	22.3%	33.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	17,677,749.39	17.6%	3	4,907,207.95	17.5%	27.8%
4	MAPFRE PANAMÁ, S.A	13,713,104.28	13.6%	4	4,884,245.10	17.4%	35.6%
5	SEGUROS SURAMERICANA, S.A	10,786,992.01	10.7%	5	4,458,147.92	15.9%	41.3%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	5,469,531.71	5.4%	6	250,000.00	0.9%	4.6%
7	BANESCO SEGUROS, S.A.	1,258,119.84	1.3%	8	69,660.02	0.2%	5.5%
8	ASEGURADORA ANCON, S.A	819,886.03	0.8%	7	182,500.00	0.7%	22.3%
9	MERCANTIL PANAMÁ SEGUROS, S.A	603,459.17	0.6%	10	7,013.42	0.0%	1.2%
10	SAGICOR PANAMÁ, S.A	382,055.51	0.4%	12	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	320,272.27	0.3%	9	7,600.00	0.0%	2.4%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	278,479.50	0.3%	13	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	263,855.05	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	163,361.84	0.2%	15	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	66,788.29	0.1%	11	200.00	0.0%	0.3%
16	SEGUROS FEDPA, S.A	31,214.38	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	-43,352.69	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$100,501,544.57</b>	<b>100%</b>		<b>\$28,076,123.23</b>	<b>100%</b>	<b>27.9%</b>

### Participación en Vida Individual

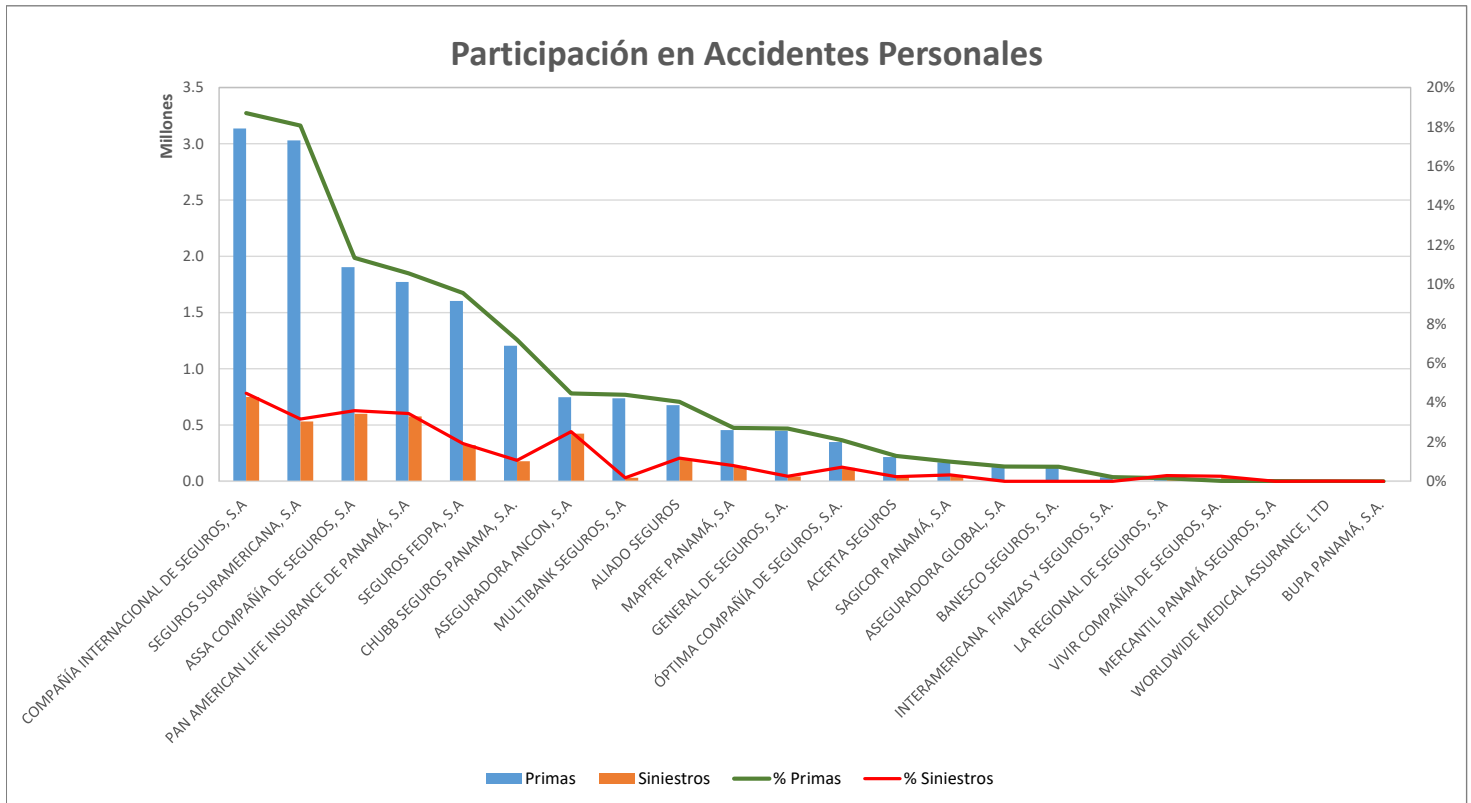


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## ACCIDENTES PERSONALES AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,135,853.96	18.7%	1	749,914.94	4.5%	23.9%
2	SEGUROS SURAMERICANA, S.A	3,029,993.33	18.1%	4	531,113.21	3.2%	17.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,903,581.99	11.4%	2	601,426.21	3.6%	31.6%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,772,202.80	10.6%	3	576,451.41	3.4%	32.5%
5	SEGUROS FEDPA, S.A	1,603,875.31	9.6%	6	322,259.05	1.9%	20.1%
6	CHUBB SEGUROS PANAMA, S.A.	1,205,570.02	7.2%	8	178,253.12	1.1%	14.8%
7	ASEGURADORA ANCON, S.A	748,371.97	4.5%	5	423,577.21	2.5%	56.6%
8	MULTIBANK SEGUROS, S.A	737,131.37	4.4%	16	30,435.60	0.2%	4.1%
9	ALIADO SEGUROS	677,662.14	4.0%	7	197,065.61	1.2%	29.1%
10	MAPFRE PANAMÁ, S.A	455,689.99	2.7%	9	132,926.61	0.8%	29.2%
11	GENERAL DE SEGUROS, S.A.	449,092.93	2.7%	14	42,500.00	0.3%	9.5%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	350,082.11	2.1%	10	119,644.72	0.7%	34.2%
13	ACERTA SEGUROS	215,456.46	1.3%	15	38,949.97	0.2%	18.1%
14	SAGICOR PANAMÁ, S.A	167,805.38	1.0%	11	54,588.21	0.3%	32.5%
15	ASEGURADORA GLOBAL, S.A	125,233.85	0.7%	18	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	124,111.77	0.7%	19	0.00	0.0%	0.0%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	35,328.45	0.2%	20	0.00	0.0%	0.0%
18	LA REGIONAL DE SEGUROS, S.A	26,348.23	0.2%	12	49,366.72	0.3%	187.4%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	2,971.20	0.0%	13	43,453.32	0.3%	1462.5%
20	MERCANTIL PANAMÁ SEGUROS, S.A	1,526.76	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	1,322.10	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$16,767,890</b>	<b>100%</b>		<b>\$4,093,248.01</b>	<b>100%</b>	<b>24.4%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

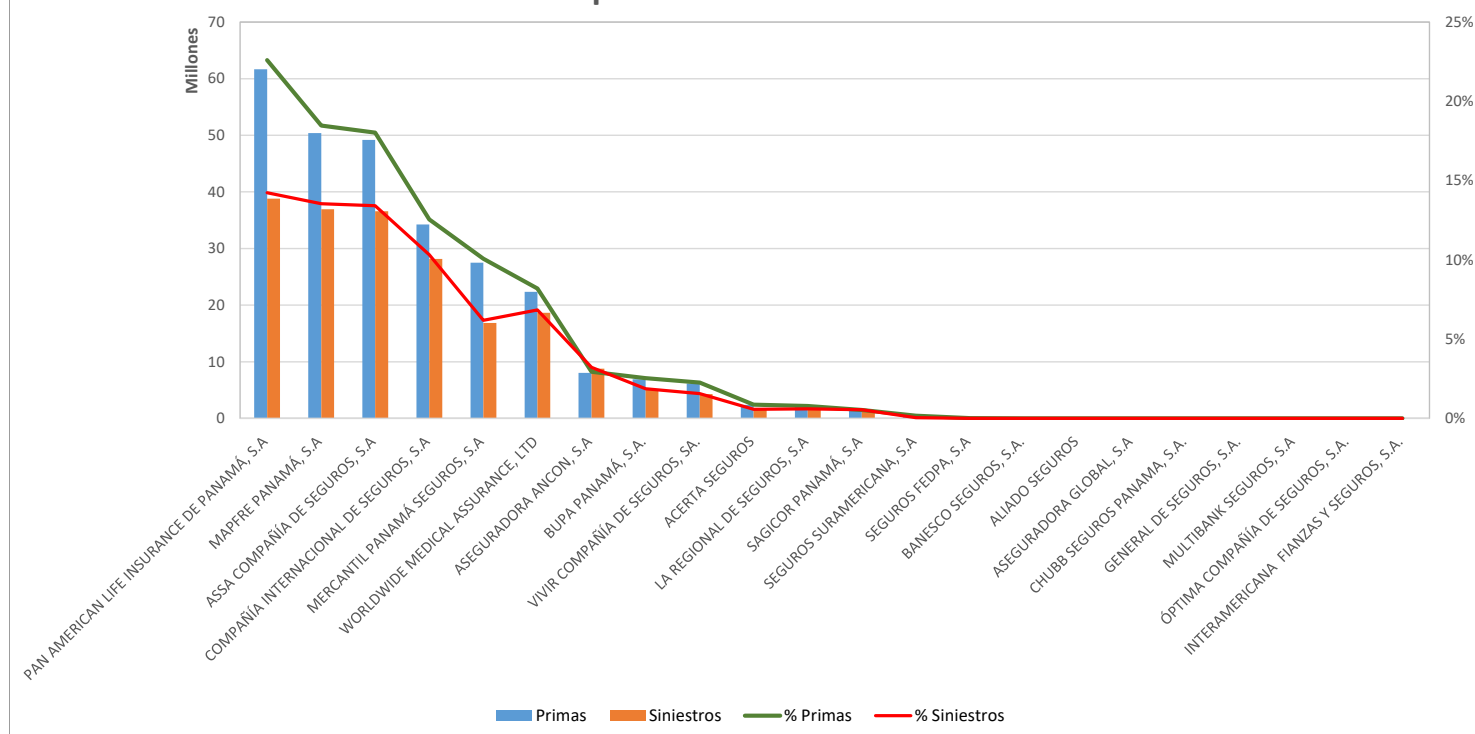


### SALUD

AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	61,649,824.33	22.6%	1	38,823,599.15	14.2%	63.0%
2	MAPFRE PANAMÁ, S.A	50,396,296.22	18.5%	2	36,952,096.46	13.5%	73.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	49,165,780.26	18.0%	3	36,582,418.49	13.4%	74.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	34,241,312.97	12.6%	4	28,173,091.24	10.3%	82.3%
5	MERCANTIL PANAMÁ SEGUROS, S.A	27,480,830.81	10.1%	6	16,865,345.84	6.2%	61.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	22,346,770.71	8.2%	5	18,653,783.71	6.8%	83.5%
7	ASEGURADORA ANCON, S.A	8,019,570.55	2.9%	7	8,764,538.18	3.2%	109.3%
8	BUPA PANAMÁ, S.A.	6,908,264.33	2.5%	8	5,101,751.96	1.9%	73.8%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	6,154,385.15	2.3%	9	4,272,012.37	1.6%	69.4%
10	ACERTA SEGUROS	2,370,072.63	0.9%	11	1,563,582.10	0.6%	66.0%
11	LA REGIONAL DE SEGUROS, S.A	2,115,191.54	0.8%	10	1,634,918.03	0.6%	77.3%
12	SAGICOR PANAMÁ, S.A	1,428,655.18	0.5%	12	1,491,430.49	0.5%	104.4%
13	SEGUROS SURAMERICANA, S.A	472,831.17	0.2%	13	112,192.58	0.0%	23.7%
14	SEGUROS FEDPA, S.A	40,107.69	0.0%	14	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	2,561.48	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>\$272,792,455.02</b>	<b>100%</b>		<b>\$198,990,760.60</b>	<b>100%</b>	<b>72.9%</b>

### Participación en Ramo de Salud



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

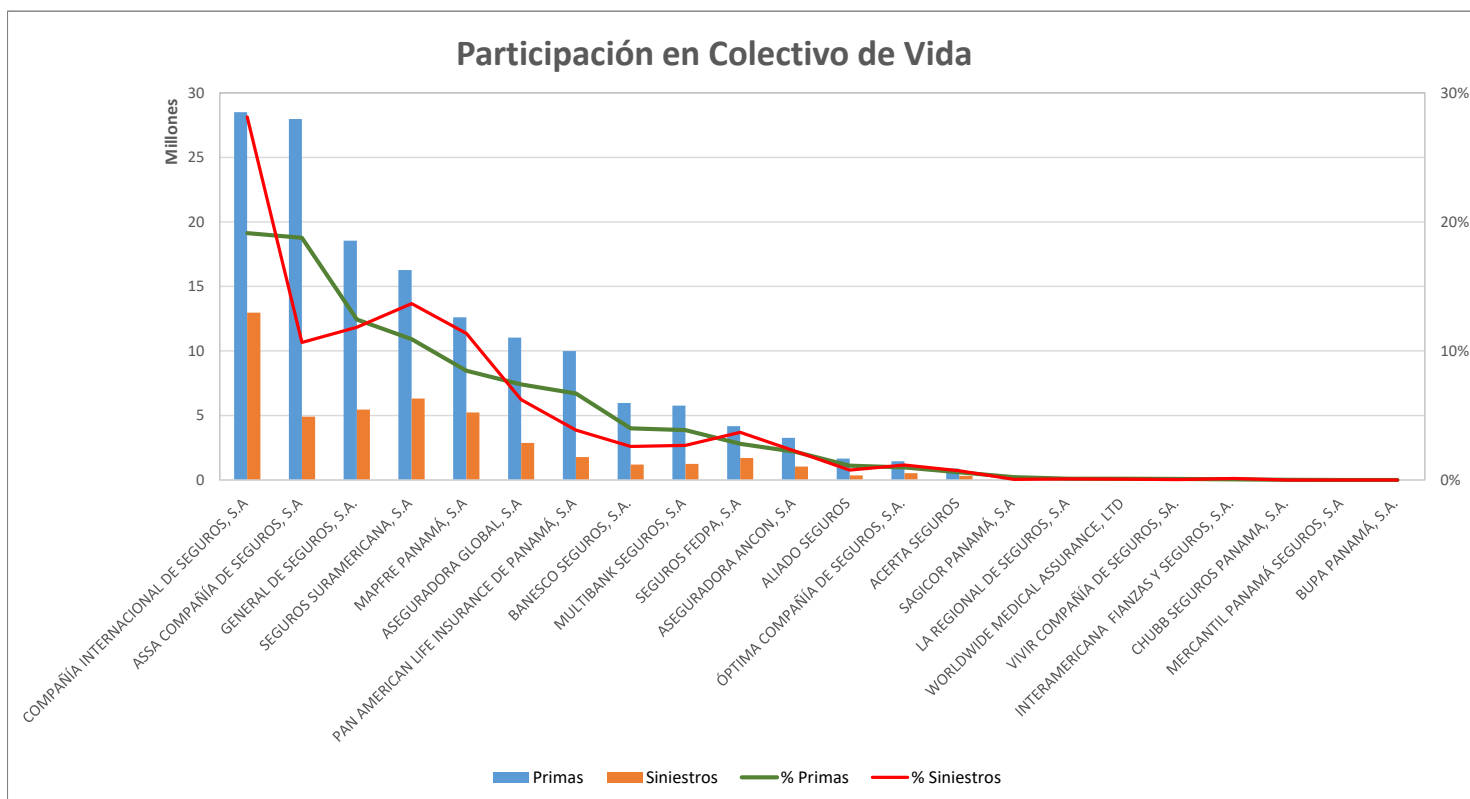


### COLECTIVO DE VIDA

AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	28,499,734.83	19.1%	1	12,970,281.40	28.1%	45.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	27,971,351.90	18.8%	5	4,911,956.08	10.7%	17.6%
3	GENERAL DE SEGUROS, S.A.	18,541,033.87	12.4%	3	5,458,458.37	11.8%	29.4%
4	SEGUROS SURAMERICANA, S.A	16,271,772.68	10.9%	2	6,305,166.72	13.7%	38.7%
5	MAPFRE PANAMÁ, S.A	12,602,921.94	8.5%	4	5,234,084.73	11.4%	41.5%
6	ASEGURADORA GLOBAL, S.A	11,031,556.78	7.4%	6	2,872,760.90	6.2%	26.0%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	9,990,931.05	6.7%	7	1,780,985.39	3.9%	17.8%
8	BANESCO SEGUROS, S.A.	5,968,951.36	4.0%	10	1,202,420.78	2.6%	20.1%
9	MULTIBANK SEGUROS, S.A	5,764,353.94	3.9%	9	1,241,015.63	2.7%	21.5%
10	SEGUROS FEDPA, S.A	4,168,415.80	2.8%	8	1,703,911.66	3.7%	40.9%
11	ASEGURADORA ANCON, S.A	3,271,324.55	2.2%	11	1,034,661.93	2.2%	31.6%
12	ALIADO SEGUROS	1,662,372.25	1.1%	13	354,811.28	0.8%	21.3%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,457,096.35	1.0%	12	536,509.12	1.2%	36.8%
14	ACERTA SEGUROS	888,970.03	0.6%	14	329,559.97	0.7%	37.1%
15	SAGICOR PANAMÁ, S.A	322,299.79	0.2%	18	25,703.63	0.1%	8.0%
16	LA REGIONAL DE SEGUROS, S.A	162,047.30	0.1%	16	35,508.14	0.1%	21.9%
17	WORLDWIDE MEDICAL ASSURANCE, LTD	143,970.33	0.1%	17	31,968.06	0.1%	22.2%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	134,285.05	0.1%	19	14,515.09	0.0%	10.8%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	78,948.61	0.1%	15	55,980.84	0.1%	70.9%
20	CHUBB SEGUROS PANAMA, S.A.	36,539.63	0.0%	20	2,864.72	0.0%	7.8%
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>\$148,968,878.04</b>	<b>100%</b>		<b>\$46,103,124.44</b>	<b>100%</b>	<b>30.9%</b>

### Participación en Colectivo de Vida



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

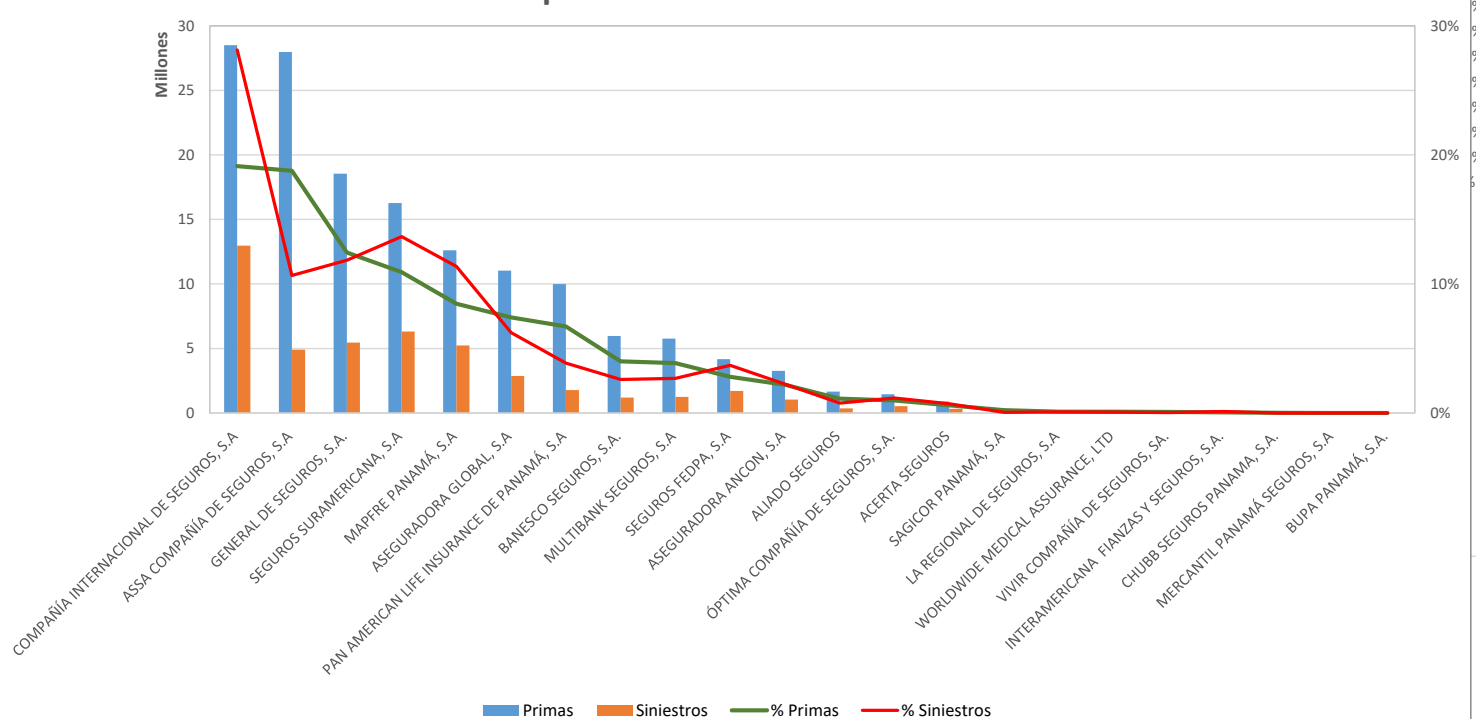


### INCENDIO

AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	60,754,409.50	51.3%	1	48,282,404.69	75.5%	79.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,759,035.10	14.1%	2	5,025,655.55	7.9%	30.0%
3	SEGUROS SURAMERICANA, S.A	13,147,838.53	11.1%	4	2,472,944.58	3.9%	18.8%
4	MAPFRE PANAMÁ, S.A	8,559,285.96	7.2%	3	3,292,932.22	5.2%	38.5%
5	GENERAL DE SEGUROS, S.A.	3,400,560.52	2.9%	7	680,243.96	1.1%	20.0%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,026,686.60	2.6%	6	837,172.24	1.3%	27.7%
7	CHUBB SEGUROS PANAMA, S.A.	2,602,544.94	2.2%	5	2,236,285.96	3.5%	85.9%
8	ASEGURADORA ANCON, S.A	2,426,191.26	2.0%	10	201,111.06	0.3%	8.3%
9	ACERTA SEGUROS	2,037,761.82	1.7%	8	290,099.37	0.5%	14.2%
10	ASEGURADORA GLOBAL, S.A	1,678,319.93	1.4%	12	120,942.32	0.2%	7.2%
11	ALIADO SEGUROS	1,191,351.17	1.0%	9	251,026.23	0.4%	21.1%
12	BANESCO SEGUROS, S.A.	1,087,451.43	0.9%	11	133,882.24	0.2%	12.3%
13	MULTIBANK SEGUROS, S.A	797,334.58	0.7%	13	67,097.34	0.1%	8.4%
14	LA REGIONAL DE SEGUROS, S.A	437,829.24	0.4%	14	14,810.33	0.0%	3.4%
15	SEGUROS FEDPA, S.A	364,093.53	0.3%	16	1,476.69	0.0%	0.4%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	175,470.16	0.1%	15	9,618.75	0.0%	5.5%
17	MERCANTIL PANAMÁ SEGUROS, S.A	98,026.24	0.1%	17	1,338.44	0.0%	1.4%
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>\$118,544,190.51</b>	<b>100%</b>		<b>\$63,919,041.97</b>	<b>100%</b>	<b>53.9%</b>

### Participación en Ramo de Incendio



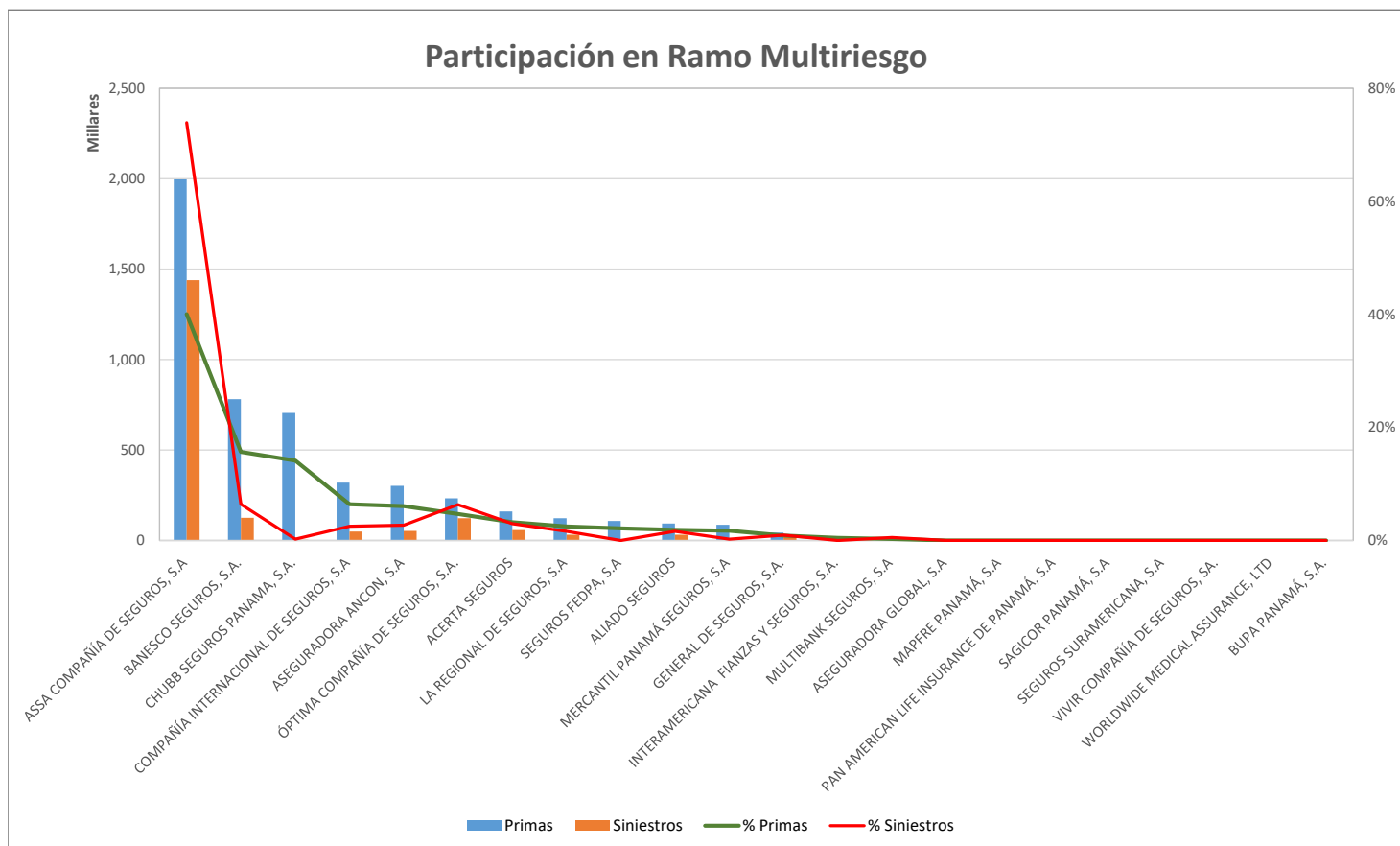
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### MULTIRIESGO AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,996,279.12	40.0%	1	1,439,207.64	73.9%	72.1%
2	BANESCO SEGUROS, S.A.	780,582.53	15.7%	2	125,113.05	6.4%	16.0%
3	CHUBB SEGUROS PANAMA, S.A.	704,430.14	14.1%	12	4,225.07	0.2%	0.6%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	319,760.07	6.4%	6	48,821.57	2.5%	15.3%
5	ASEGURADORA ANCON, S.A	302,459.88	6.1%	5	52,259.19	2.7%	17.3%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	233,415.02	4.7%	3	123,525.67	6.3%	52.9%
7	ACERTA SEGUROS	160,576.96	3.2%	4	58,044.53	3.0%	36.1%
8	LA REGIONAL DE SEGUROS, S.A	122,854.91	2.5%	8	31,266.90	1.6%	25.5%
9	SEGUROS FEDPA, S.A	107,602.18	2.2%	13	0.00	0.0%	0.0%
10	ALIADO SEGUROS	93,345.20	1.9%	7	31,733.48	1.6%	34.0%
11	MERCANTIL PANAMÁ SEGUROS, S.A	86,255.30	1.7%	11	4,620.82	0.2%	5.4%
12	GENERAL DE SEGUROS, S.A.	43,082.14	0.9%	9	18,020.01	0.9%	41.8%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	22,232.08	0.4%	14	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	13,534.41	0.3%	10	10,173.60	0.5%	75.2%
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>\$4,986,409.94</b>	<b>100%</b>		<b>\$1,947,011.53</b>	<b>100%</b>	<b>39.0%</b>

### Participación en Ramo Multiriesgo



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

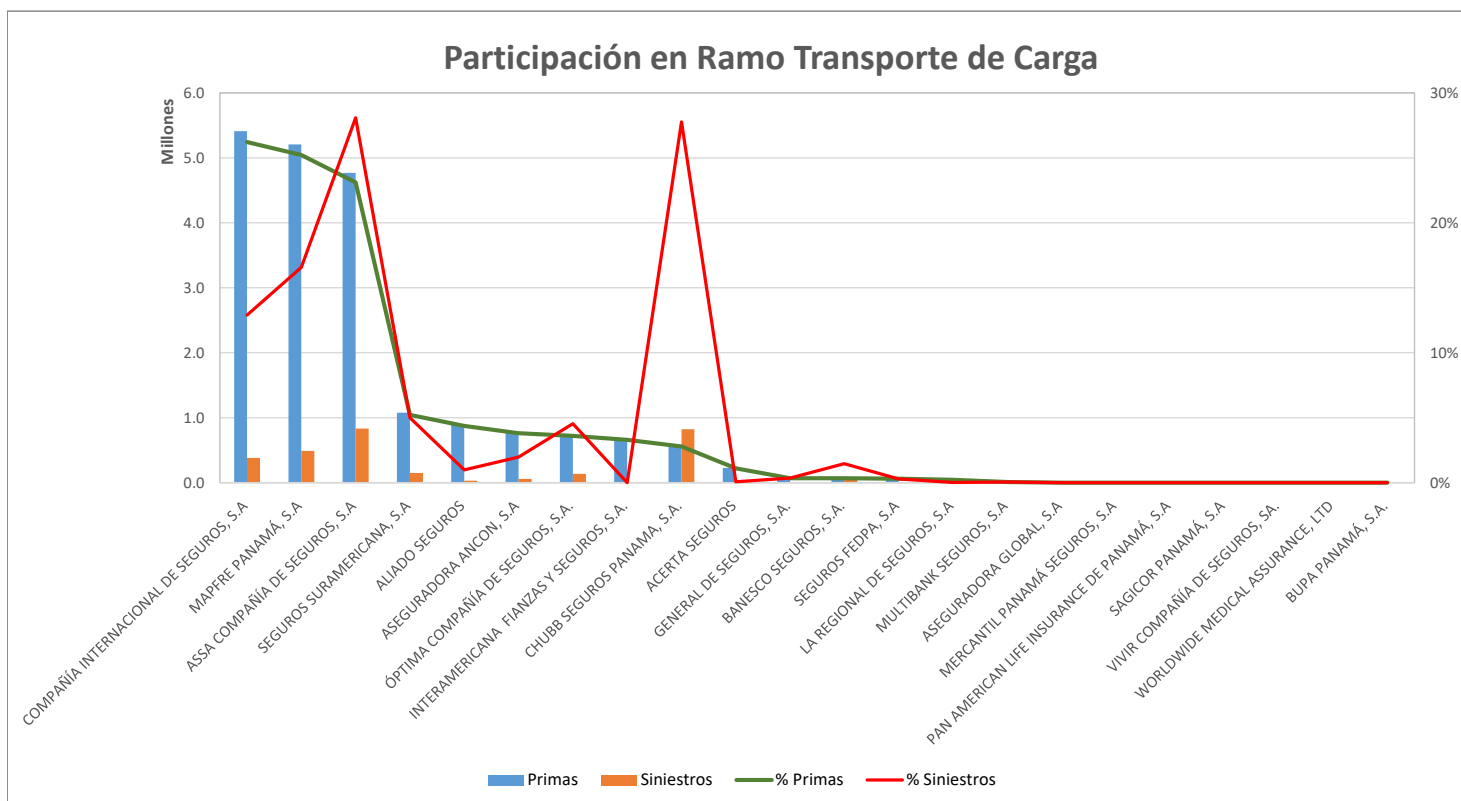


### TRANSPORTE DE CARGA

AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,410,131.12	26.2%	4	381,586.89	12.9%	7.1%
2	MAPFRE PANAMÁ, S.A	5,205,828.57	25.2%	3	490,264.21	16.6%	9.4%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	4,769,409.11	23.1%	1	831,314.28	28.1%	17.4%
4	SEGUROS SURAMERICANA, S.A	1,077,617.79	5.2%	5	148,038.29	5.0%	13.7%
5	ALIADO SEGUROS	902,168.97	4.4%	9	28,926.21	1.0%	3.2%
6	ASEGURADORA ANCON, S.A	784,537.36	3.8%	7	58,204.81	2.0%	7.4%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	744,771.31	3.6%	6	134,149.58	4.5%	18.0%
8	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	681,836.81	3.3%	15	0.00	0.0%	0.0%
9	CHUBB SEGUROS PANAMA, S.A.	574,756.46	2.8%	2	821,826.23	27.8%	143.0%
10	ACERTA SEGUROS	228,305.09	1.1%	12	1,854.73	0.1%	0.8%
11	GENERAL DE SEGUROS, S.A.	70,601.54	0.3%	10	10,341.16	0.3%	14.6%
12	BANESCO SEGUROS, S.A.	68,556.20	0.3%	8	43,112.66	1.5%	62.9%
13	SEGUROS FEDPA, S.A	64,532.14	0.3%	11	8,686.55	0.3%	13.5%
14	LA REGIONAL DE SEGUROS, S.A	44,645.02	0.2%	14	347.75	0.0%	0.8%
15	MULTIBANK SEGUROS, S.A	11,008.42	0.1%	13	1,638.65	0.1%	14.9%
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, 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>\$20,638,705.91</b>	<b>100%</b>		<b>\$2,960,292.00</b>	<b>100%</b>	<b>14.3%</b>

### Participación en Ramo Transporte de Carga



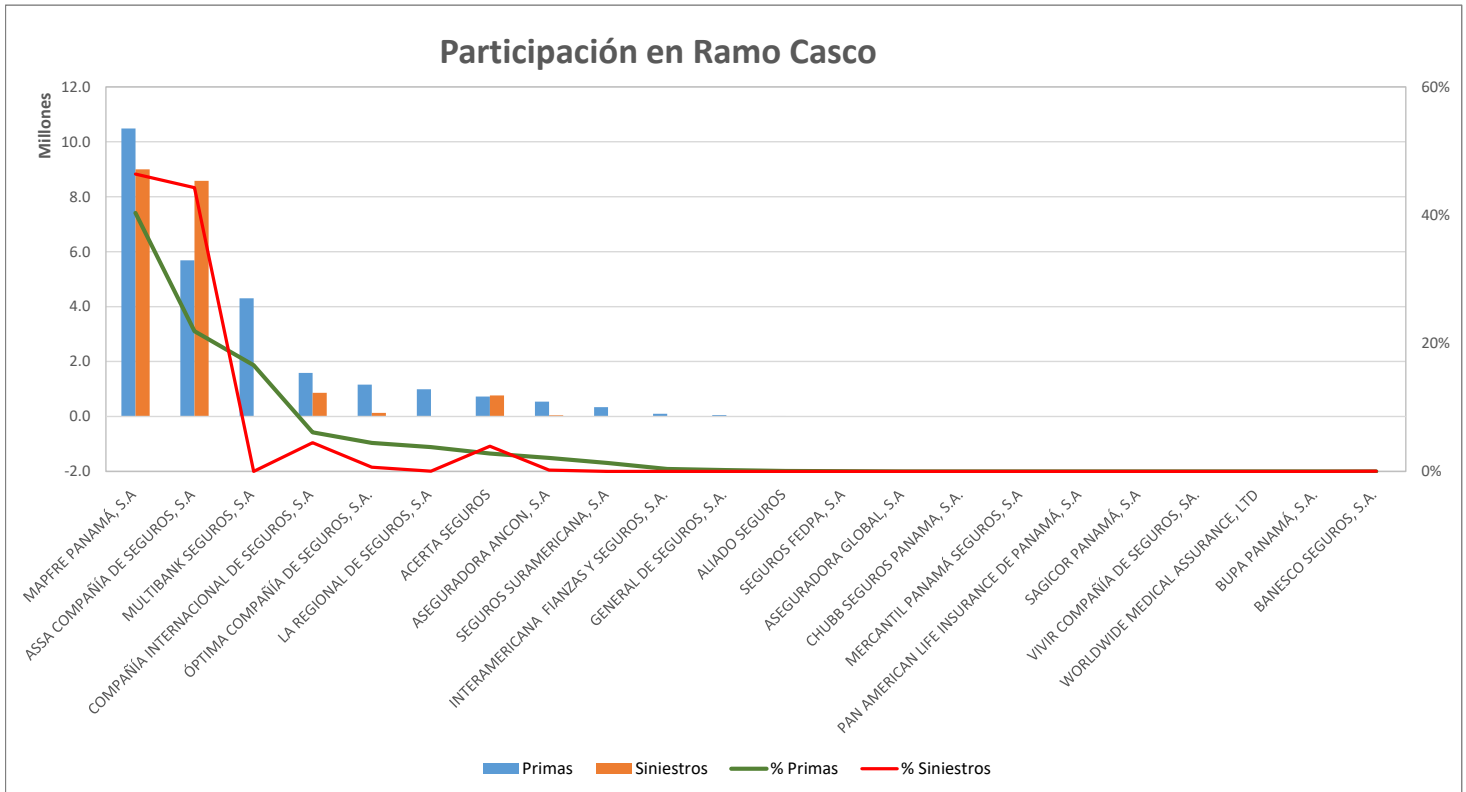


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE CASCO AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	10,482,122.24	40.3%	1	8,994,726.40	46.4%	85.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	5,684,363.03	21.9%	2	8,582,698.54	44.3%	151.0%
3	MULTIBANK SEGUROS, S.A	4,302,729.50	16.6%	9	241.86	0.0%	0.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,584,142.83	6.1%	3	865,673.08	4.5%	54.6%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,158,999.03	4.5%	5	128,669.64	0.7%	11.1%
6	LA REGIONAL DE SEGUROS, S.A	988,990.96	3.8%	7	7,100.63	0.0%	0.7%
7	ACERTA SEGUROS	728,076.32	2.8%	4	764,143.50	3.9%	105.0%
8	ASEGURADORA ANCON, S.A	543,571.20	2.1%	6	38,415.05	0.2%	7.1%
9	SEGUROS SURAMERICANA, S.A	339,931.16	1.3%	10	0.00	0.0%	0.0%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	97,930.02	0.4%	11	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	54,103.81	0.2%	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>\$25,987,651.48</b>	<b>100%</b>		<b>\$19,386,668.70</b>	<b>100%</b>	<b>74.6%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

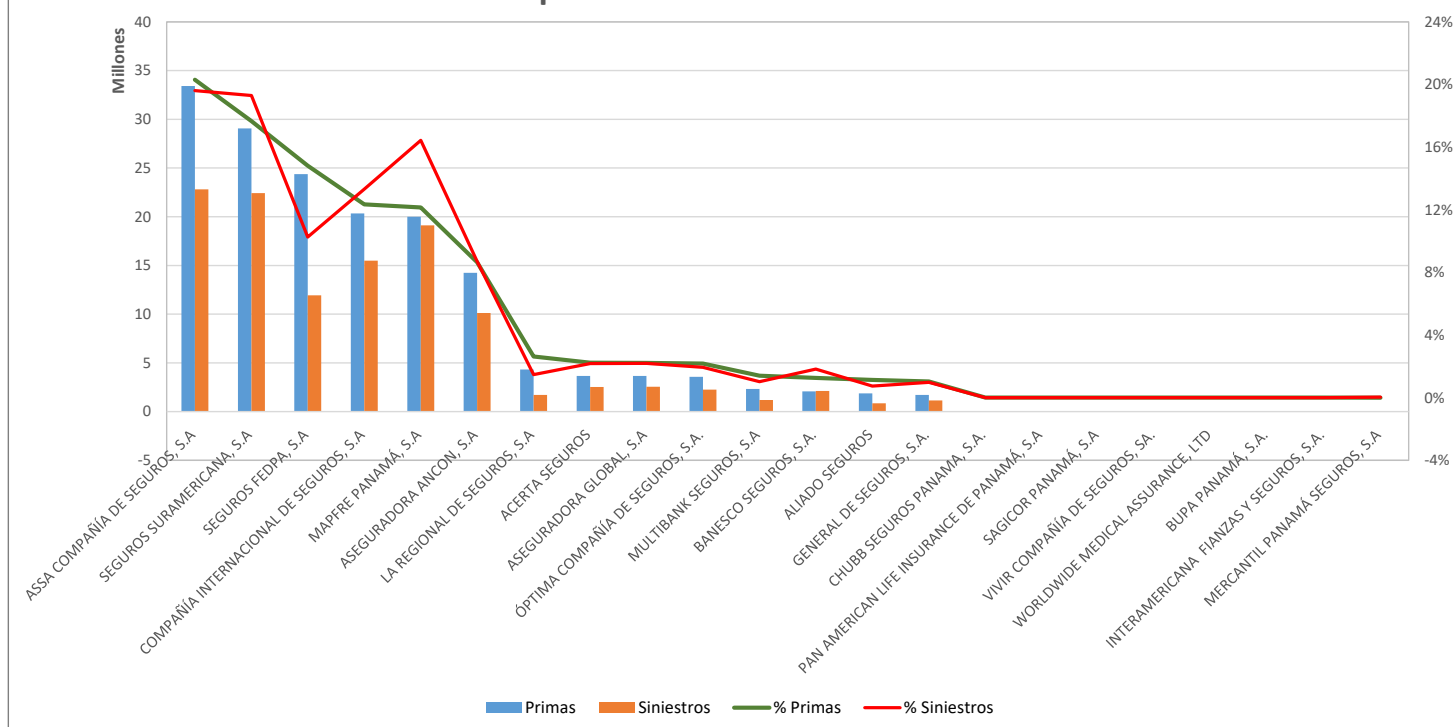


### AUTOMÓVIL

AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	33,428,201.35	20.3%	1	22,804,786.46	19.6%	68.2%
2	SEGUROS SURAMERICANA, S.A	29,076,268.37	17.7%	2	22,433,862.65	19.3%	77.2%
3	SEGUROS FEDPA, S.A	24,380,398.12	14.8%	5	11,928,013.17	10.3%	48.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	20,331,441.44	12.4%	4	15,482,975.64	13.3%	76.2%
5	MAPFRE PANAMÁ, S.A	19,992,346.34	12.1%	3	19,116,779.89	16.4%	95.6%
6	ASEGURADORA ANCON, S.A	14,233,053.90	8.6%	6	10,128,189.02	8.7%	71.2%
7	LA REGIONAL DE SEGUROS, S.A	4,325,629.62	2.6%	11	1,709,032.30	1.5%	39.5%
8	ACERTA SEGUROS	3,667,924.21	2.2%	8	2,527,644.73	2.2%	68.9%
9	ASEGURADORA GLOBAL, S.A	3,660,870.30	2.2%	7	2,553,424.05	2.2%	69.7%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,577,508.61	2.2%	9	2,247,082.27	1.9%	62.8%
11	MULTIBANK SEGUROS, S.A	2,312,296.39	1.4%	12	1,193,534.97	1.0%	51.6%
12	BANESCO SEGUROS, S.A.	2,072,631.80	1.3%	10	2,122,599.34	1.8%	102.4%
13	ALIADO SEGUROS	1,859,510.79	1.1%	14	861,352.14	0.7%	46.3%
14	GENERAL DE SEGUROS, S.A.	1,714,249.12	1.0%	13	1,142,886.46	1.0%	66.7%
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>\$164,625,780.50</b>	<b>100%</b>		<b>\$116,289,321.67</b>	<b>100%</b>	<b>70.6%</b>

### Participación en Ramo de Automóvil



# Superintendencia de Seguros y Reaseguros de Panamá

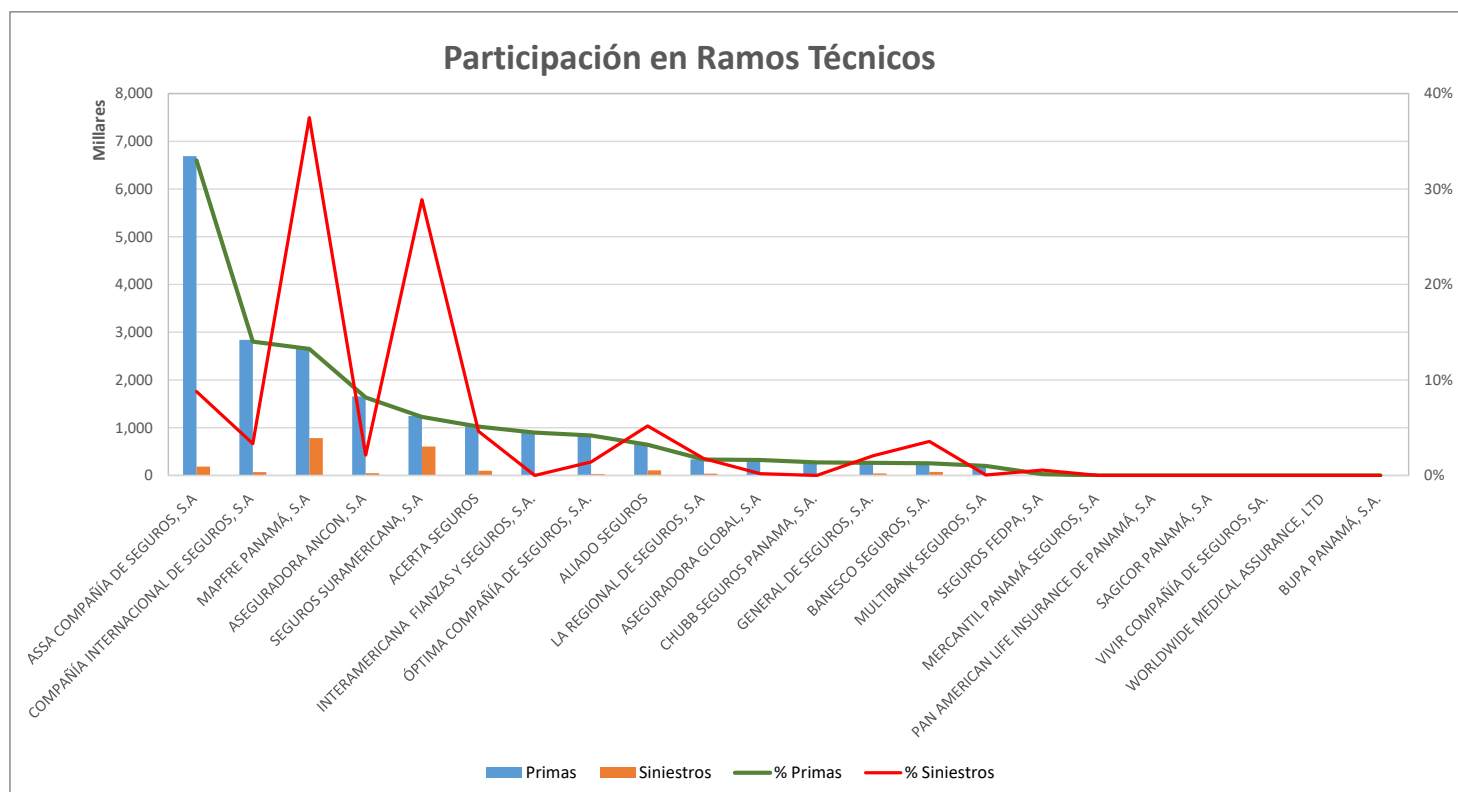
## Participación de Mercado por Productos



### RAMOS TÉCNICOS

AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,687,753.26	33.0%	3	183,816.04	8.8%	2.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,840,400.92	14.0%	7	69,622.38	3.3%	2.5%
3	MAPFRE PANAMÁ, S.A	2,689,221.44	13.3%	1	784,106.23	37.5%	29.2%
4	ASEGURADORA ANCON, S.A	1,657,504.89	8.2%	8	44,756.49	2.1%	2.7%
5	SEGUROS SURAMERICANA, S.A	1,242,313.08	6.1%	2	604,606.91	28.9%	48.7%
6	ACERTA SEGUROS	1,037,755.46	5.1%	5	96,606.26	4.6%	9.3%
7	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	910,863.88	4.5%	15	0.00	0.0%	0.0%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	851,051.10	4.2%	11	29,454.77	1.4%	3.5%
9	ALIADO SEGUROS	651,296.12	3.2%	4	108,280.73	5.2%	16.6%
10	LA REGIONAL DE SEGUROS, S.A	338,864.09	1.7%	10	36,623.14	1.8%	10.8%
11	ASEGURADORA GLOBAL, S.A	330,456.86	1.6%	13	4,125.00	0.2%	1.2%
12	CHUBB SEGUROS PANAMA, S.A.	275,377.43	1.4%	16	0.00	0.0%	0.0%
13	GENERAL DE SEGUROS, S.A.	269,878.70	1.3%	9	43,165.74	2.1%	16.0%
14	BANESCO SEGUROS, S.A.	259,717.36	1.3%	6	74,598.32	3.6%	28.7%
15	MULTIBANK SEGUROS, S.A	202,830.69	1.0%	14	1,069.78	0.1%	0.5%
16	SEGUROS FEDPA, S.A	27,468.60	0.1%	12	11,487.50	0.5%	41.8%
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, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$20,272,753.88</b>	<b>100%</b>		<b>\$2,092,319.29</b>	<b>100%</b>	<b>10.3%</b>



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

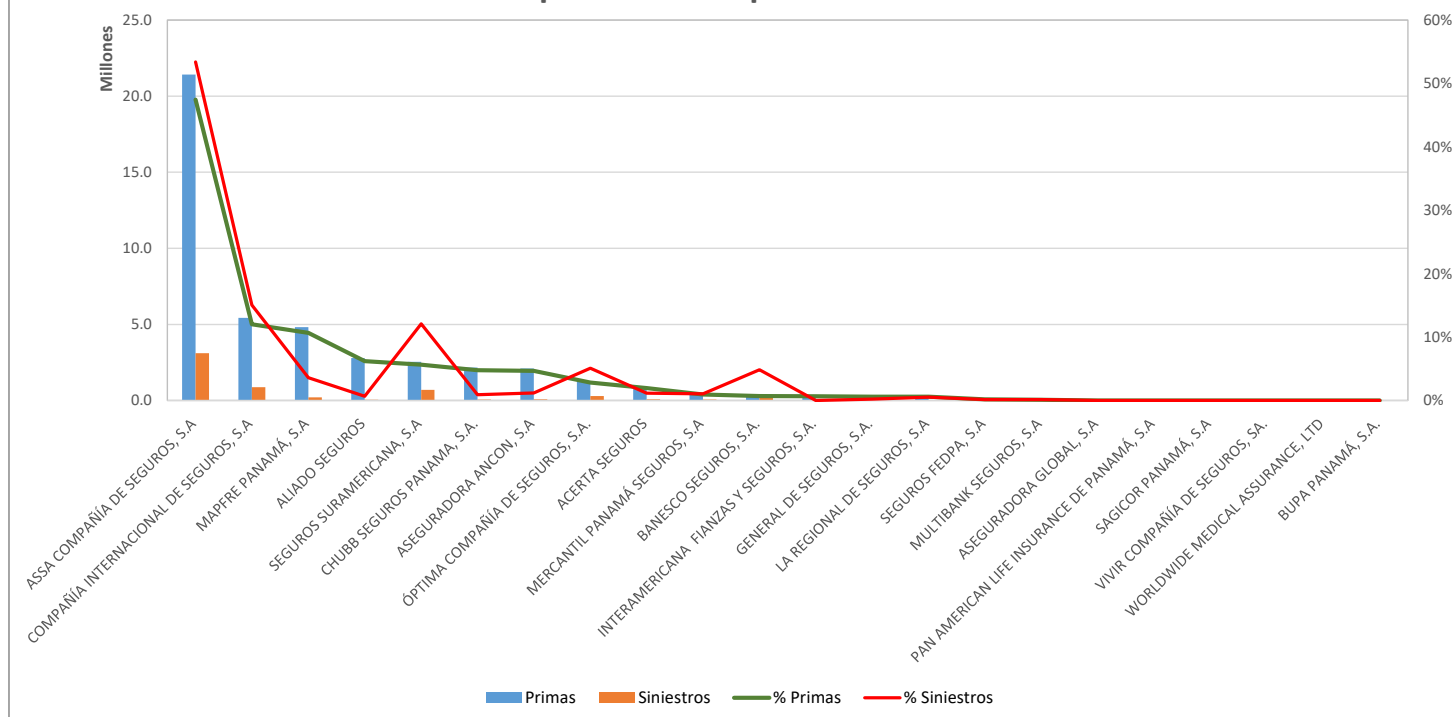


### RESPONSABILIDAD CIVIL

AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	21,417,792.18	47.5%	1	3,107,844.37	53.4%	14.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,430,337.24	12.0%	2	875,590.61	15.0%	16.1%
3	MAPFRE PANAMÁ, S.A	4,814,157.63	10.7%	6	208,949.86	3.6%	4.3%
4	ALIADO SEGUROS	2,792,657.73	6.2%	11	38,224.90	0.7%	1.4%
5	SEGUROS SURAMERICANA, S.A	2,546,219.33	5.6%	3	703,859.59	12.1%	27.6%
6	CHUBB SEGUROS PANAMA, S.A.	2,160,990.29	4.8%	10	53,579.21	0.9%	2.5%
7	ASEGURADORA ANCON, S.A	2,109,161.56	4.7%	7	69,236.54	1.2%	3.3%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,268,786.32	2.8%	4	296,687.42	5.1%	23.4%
9	ACERTA SEGUROS	885,314.06	2.0%	8	66,215.79	1.1%	7.5%
10	MERCANTIL PANAMÁ SEGUROS, S.A	425,073.87	0.9%	9	60,131.15	1.0%	14.1%
11	BANESCO SEGUROS, S.A.	320,005.97	0.7%	5	281,828.87	4.8%	88.1%
12	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	294,451.18	0.7%	16	0.00	0.0%	0.0%
13	GENERAL DE SEGUROS, S.A.	274,941.64	0.6%	13	11,333.78	0.2%	4.1%
14	LA REGIONAL DE SEGUROS, S.A	273,922.14	0.6%	12	29,897.46	0.5%	10.9%
15	SEGUROS FEDPA, S.A	74,176.11	0.2%	14	9,147.90	0.2%	12.3%
16	MULTIBANK SEGUROS, S.A	49,229.73	0.1%	15	7,779.58	0.1%	15.8%
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>\$45,137,216.98</b>	<b>100%</b>		<b>\$5,820,307.03</b>	<b>100%</b>	<b>12.9%</b>

### Participación en Responsabilidad Civil



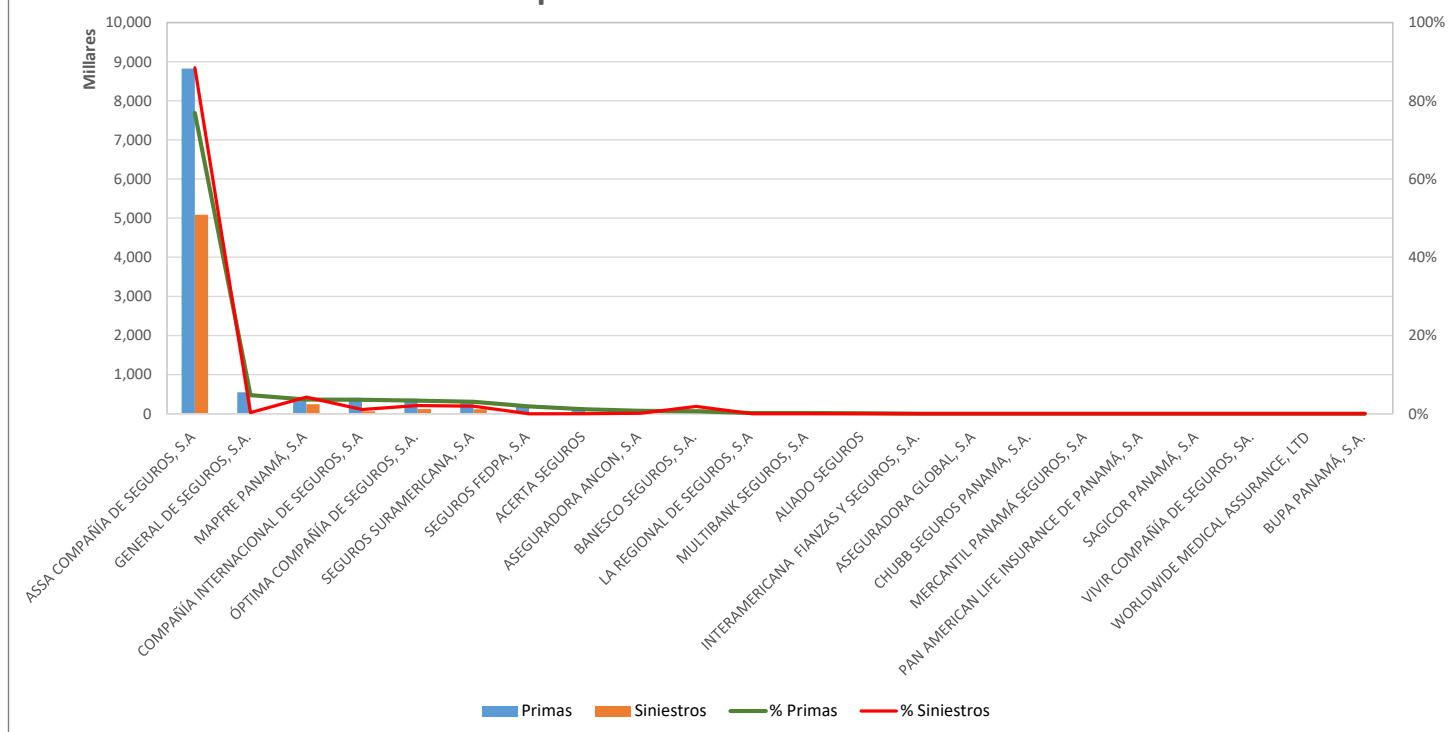
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### RAMO DE ROBO AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,822,560.60	76.9%	1	5,084,832.86	88.5%	57.6%
2	GENERAL DE SEGUROS, S.A.	546,741.56	4.8%	7	14,836.47	0.3%	2.7%
3	MAPFRE PANAMÁ, S.A	416,339.99	3.6%	2	244,398.45	4.3%	58.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	406,340.85	3.5%	6	62,277.93	1.1%	15.3%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	384,501.59	3.4%	3	119,439.59	2.1%	31.1%
6	SEGUROS SURAMERICANA, S.A	350,125.21	3.1%	4	110,007.99	1.9%	31.4%
7	SEGUROS FEDPA, S.A	215,343.49	1.9%	22	-1,686.02	0.0%	0.0%
8	ACERTA SEGUROS	128,267.68	1.1%	10	610.32	0.0%	0.5%
9	ASEGURADORA ANCON, S.A	84,673.49	0.7%	8	7,286.10	0.1%	8.6%
10	BANESCO SEGUROS, S.A.	70,199.01	0.6%	5	105,794.36	1.8%	150.7%
11	LA REGIONAL DE SEGUROS, S.A	19,373.69	0.2%	12	0.00	0.0%	0.0%
12	MULTIBANK SEGUROS, S.A	18,932.52	0.2%	9	699.34	0.0%	3.7%
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>\$11,476,886.88</b>	<b>100%</b>		<b>\$5,748,745.63</b>	<b>100%</b>	<b>50.1%</b>

### Participación en Ramos Robo



# Superintendencia de Seguros y Reaseguros de Panamá

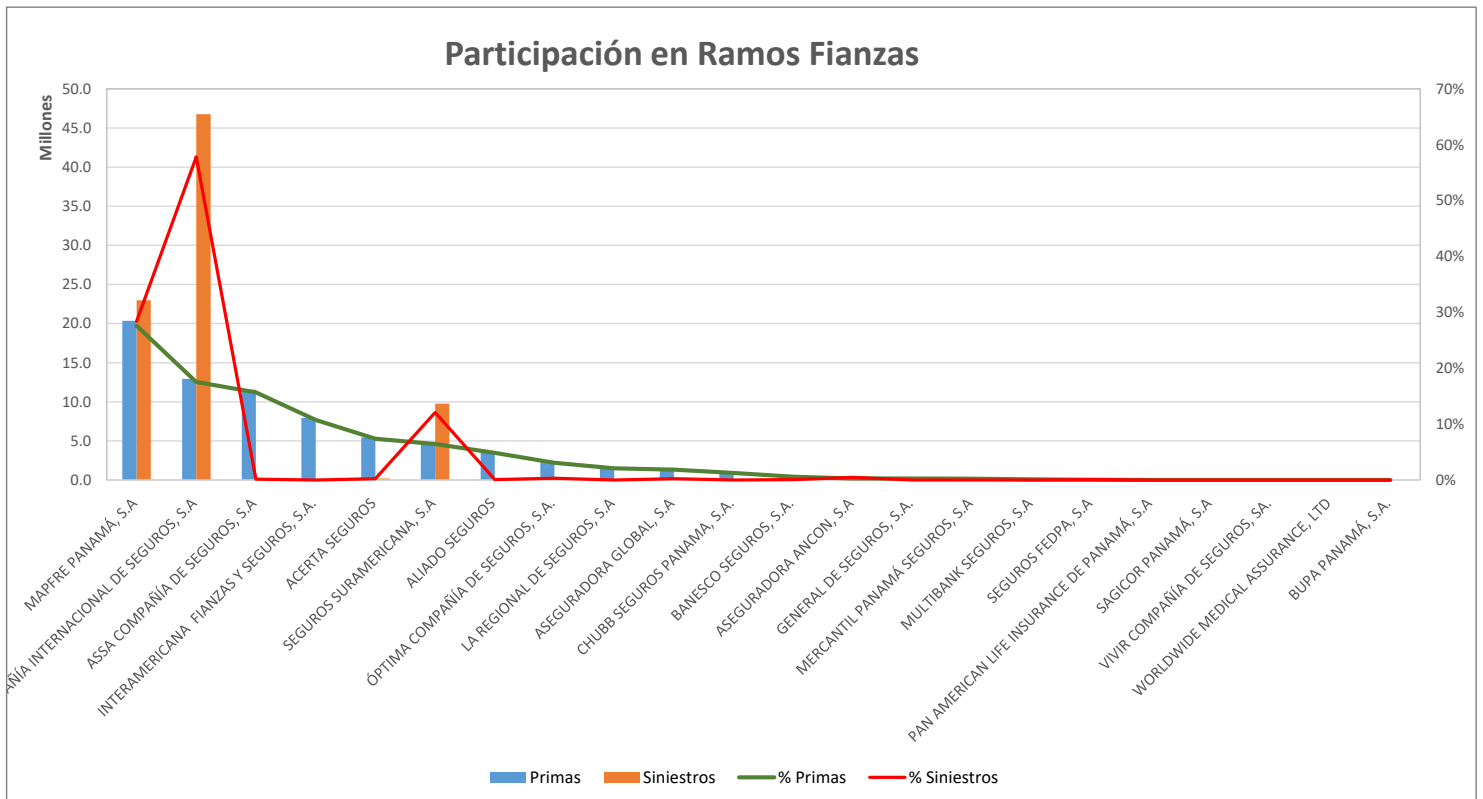
## Participación de Mercado por Productos



### RAMO DE FIANZAS

AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	20,348,541.13	27.6%	2	22,987,193.42	28.4%	113.0%
2	COMPañÍA INTERNACIONAL DE SEGUROS, S.A	12,917,911.57	17.5%	1	46,759,179.29	57.8%	362.0%
3	ASSA COMPañÍA DE SEGUROS, S.A	11,552,392.10	15.7%	8	115,627.05	0.1%	1.0%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	7,929,776.49	10.8%	12	9,720.70	0.0%	0.1%
5	ACERTA SEGUROS	5,443,840.97	7.4%	7	190,425.21	0.2%	3.5%
6	SEGUROS SURAMERICANA, S.A	4,737,879.55	6.4%	3	9,764,048.66	12.1%	206.1%
7	ALIADO SEGUROS	3,566,964.81	4.8%	10	65,815.91	0.1%	1.8%
8	ÓPTIMA COMPañÍA DE SEGUROS, S.A.	2,269,408.57	3.1%	5	264,497.89	0.3%	11.7%
9	LA REGIONAL DE SEGUROS, S.A	1,534,163.18	2.1%	13	0.00	0.0%	0.0%
10	ASEGURADORA GLOBAL, S.A	1,354,436.03	1.8%	6	202,695.10	0.3%	15.0%
11	CHUBB SEGUROS PANAMA, S.A.	936,053.50	1.3%	14	0.00	0.0%	0.0%
12	BANESCO SEGUROS, S.A.	427,554.29	0.6%	9	67,932.23	0.1%	15.9%
13	ASEGURADORA ANCON, S.A	208,669.94	0.3%	4	368,712.51	0.5%	176.7%
14	GENERAL DE SEGUROS, S.A.	189,735.99	0.3%	15	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	170,383.35	0.2%	16	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	94,573.69	0.1%	17	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	22,095.24	0.0%	11	59,002.96	0.1%	267.0%
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>\$73,704,380.40</b>	<b>100%</b>		<b>\$80,854,850.93</b>	<b>100%</b>	<b>109.7%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos



### OTROS RAMOS

AL 31 DE JULIO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	17,818,230.87	25.3%	2	1,806,784.61	16.8%	10.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,293,893.66	23.1%	1	5,657,890.07	52.5%	34.7%
3	GENERAL DE SEGUROS, S.A.	12,478,466.31	17.7%	3	1,150,696.93	10.7%	9.2%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	8,623,233.82	12.2%	4	1,002,502.78	9.3%	11.6%
5	ALIADO SEGUROS	6,003,041.14	8.5%	5	421,621.99	3.9%	7.0%
6	SEGUROS SURAMERICANA, S.A	3,422,905.20	4.9%	6	303,488.70	2.8%	8.9%
7	ASEGURADORA GLOBAL, S.A	1,725,347.27	2.4%	9	35,376.33	0.3%	2.1%
8	MERCANTIL PANAMÁ SEGUROS, S.A	1,637,448.64	2.3%	7	302,037.97	2.8%	18.4%
9	MULTIBANK SEGUROS, S.A	1,173,553.50	1.7%	11	20,754.09	0.2%	1.8%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	595,827.38	0.8%	8	37,094.44	0.3%	6.2%
11	ASEGURADORA ANCON, S.A	271,462.72	0.4%	12	8,197.71	0.1%	3.0%
12	LA REGIONAL DE SEGUROS, S.A	246,844.33	0.4%	10	22,526.38	0.2%	9.1%
13	ACERTA SEGUROS	161,439.71	0.2%	13	5,269.52	0.0%	3.3%
14	BANESCO SEGUROS, S.A.	24,886.46	0.0%	14	2,356.80	0.0%	9.5%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	7,842.96	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>\$70,484,423.97</b>	<b>100%</b>		<b>\$10,776,598.32</b>	<b>100%</b>	<b>15.3%</b>

### Participación en Otros Ramos

