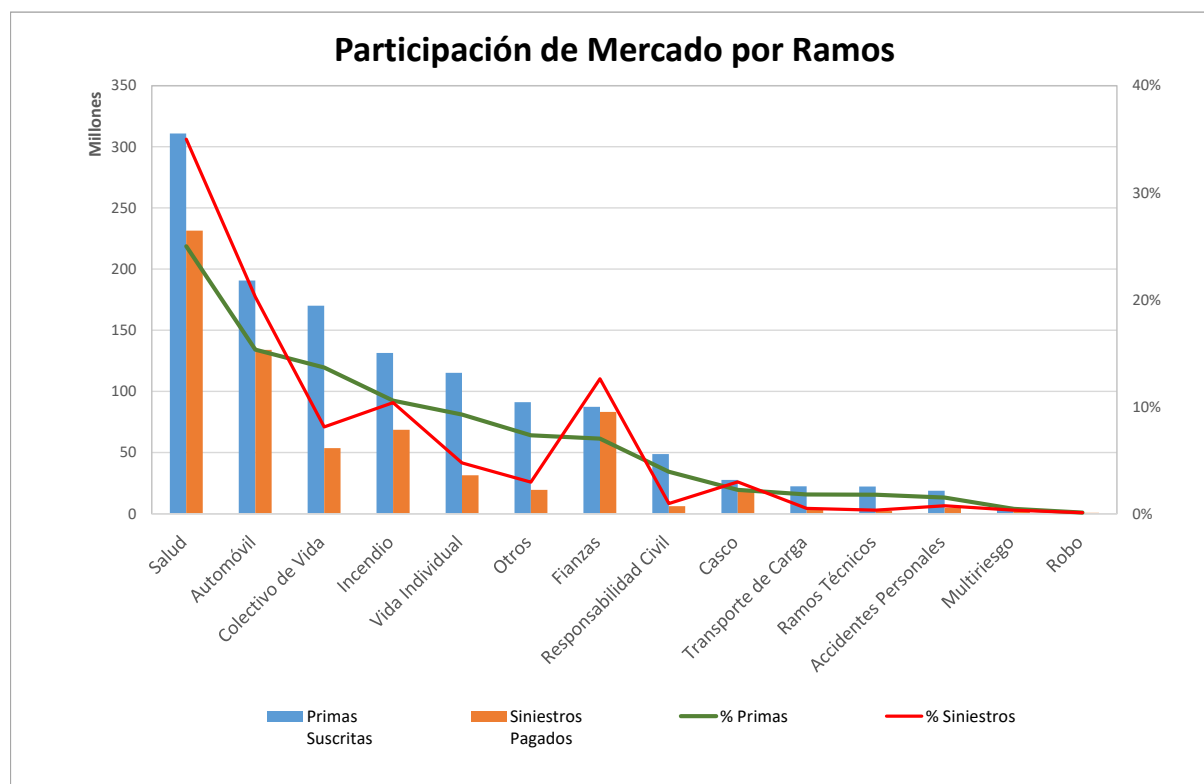


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE AGOSTO DE 2023

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	310,985,293.10	25.0%	1	231,464,685.51	35.0%	74.4%
2	Automóvil	190,662,819.20	15.3%	2	134,067,073.29	20.3%	70.3%
3	Colectivo de Vida	170,076,516.05	13.7%	5	53,588,357.52	8.1%	31.5%
4	Incendio	131,512,042.05	10.6%	4	68,678,123.48	10.4%	52.2%
5	Vida Individual	115,183,751.12	9.3%	6	31,429,808.37	4.8%	27.3%
6	Otros	91,199,634.37	7.3%	8	19,474,868.43	2.9%	21.4%
7	Fianzas	87,404,680.69	7.0%	3	83,336,270.59	12.6%	95.3%
8	Responsabilidad Civil	48,870,436.62	3.9%	9	6,256,410.36	0.9%	12.8%
9	Casco	27,742,414.79	2.2%	7	19,651,438.92	3.0%	70.8%
10	Transporte de Carga	22,400,986.33	1.8%	11	3,356,656.76	0.5%	15.0%
11	Ramos Técnicos	22,185,556.92	1.8%	12	2,262,745.77	0.3%	10.2%
12	Accidentes Personales	18,875,404.08	1.5%	10	4,886,413.57	0.7%	25.9%
13	Multiriesgo	5,718,960.02	0.5%	13	2,190,764.40	0.3%	38.3%
14	Robo	1,340,456.74	0.1%	14	669,485.08	0.1%	49.9%
TOTAL		\$1,244,158,952.08	100%		\$661,313,102.05	100%	53.2%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

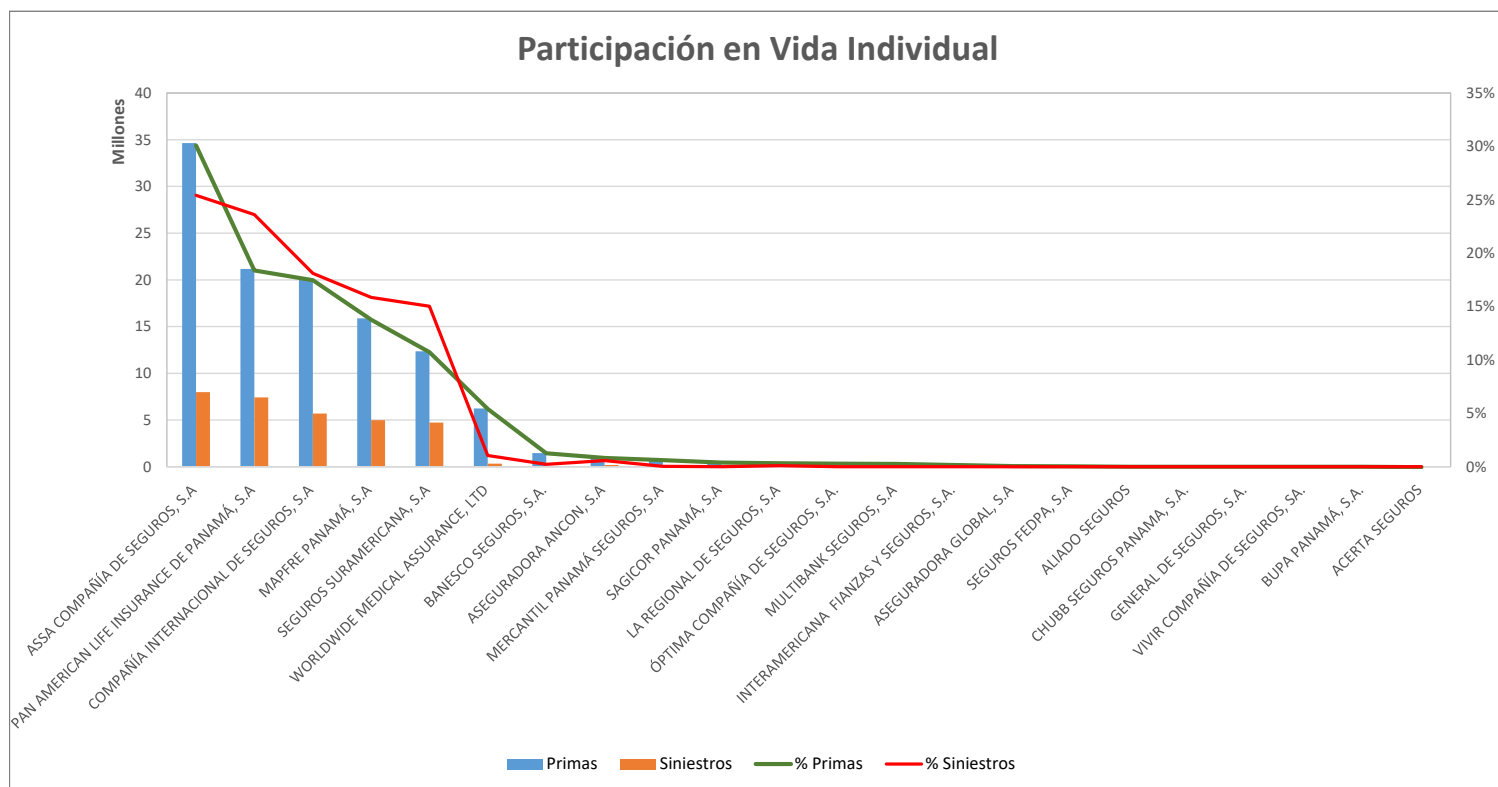


VIDA INDIVIDUAL

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	34,652,248.82	30.1%	1	7,988,886.09	25.4%	23.1%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	21,169,758.45	18.4%	2	7,419,769.56	23.6%	35.0%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	20,115,769.62	17.5%	3	5,691,746.01	18.1%	28.3%
4	MAPFRE PANAMÁ, S.A	15,868,211.47	13.8%	4	4,981,617.89	15.8%	31.4%
5	SEGUROS SURAMERICANA, S.A	12,350,897.49	10.7%	5	4,726,043.10	15.0%	38.3%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	6,229,304.75	5.4%	6	329,086.00	1.0%	5.3%
7	BANESCO SEGUROS, S.A.	1,449,006.87	1.3%	8	69,660.02	0.2%	4.8%
8	ASEGURADORA ANCON, S.A	950,772.04	0.8%	7	182,500.00	0.6%	19.2%
9	MERCANTIL PANAMÁ SEGUROS, S.A	699,419.29	0.6%	10	9,732.51	0.0%	1.4%
10	SAGICOR PANAMÁ, S.A	437,475.56	0.4%	12	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	383,590.06	0.3%	9	30,567.19	0.1%	8.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	322,745.06	0.3%	13	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	306,674.24	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	185,328.89	0.2%	15	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	76,399.34	0.1%	11	200.00	0.0%	0.3%
16	SEGUROS FEDPA, S.A	37,086.74	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	-50,937.57	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$115,183,751.12	100%		\$31,429,808.37	100%	27.3%

Participación en Vida Individual



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

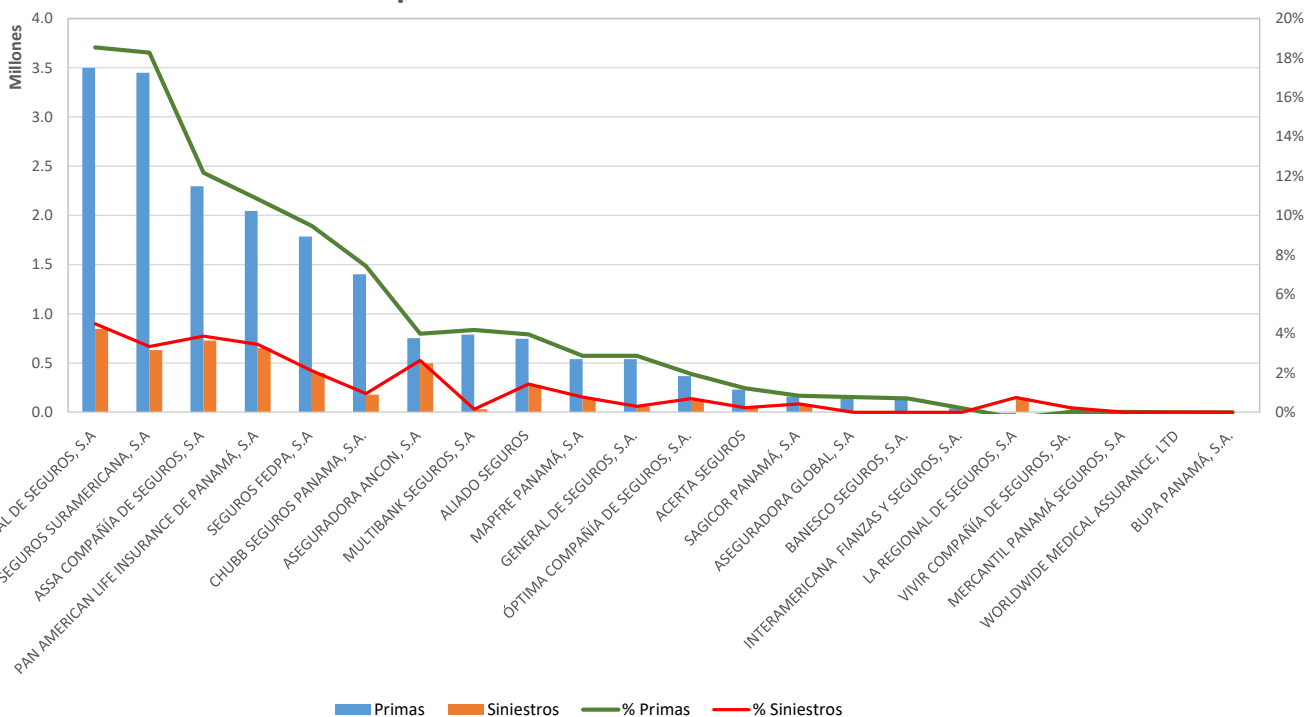


ACCIDENTES PERSONALES

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,498,413.13	18.5%	1	848,413.14	4.5%	24.3%
2	SEGUROS SURAMERICANA, S.A	3,448,631.46	18.3%	4	631,578.13	3.3%	18.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	2,295,889.19	12.2%	2	729,453.07	3.9%	31.8%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	2,044,826.37	10.8%	3	652,923.53	3.5%	31.9%
5	SEGUROS FEDPA, S.A	1,786,214.57	9.5%	6	398,585.71	2.1%	22.3%
6	CHUBB SEGUROS PANAMA, S.A.	1,402,086.02	7.4%	8	179,798.20	1.0%	12.8%
7	MULTIBANK SEGUROS, S.A	789,479.67	4.2%	16	30,435.60	0.2%	3.9%
8	ASEGURADORA ANCON, S.A	753,602.91	4.0%	5	498,061.02	2.6%	66.1%
9	ALIADO SEGUROS	747,023.26	4.0%	7	270,721.32	1.4%	36.2%
10	MAPFRE PANAMÁ, S.A	541,317.31	2.9%	9	146,347.85	0.8%	27.0%
11	GENERAL DE SEGUROS, S.A.	541,123.10	2.9%	13	57,500.00	0.3%	10.6%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	367,430.57	1.9%	11	130,208.75	0.7%	35.4%
13	ACERTA SEGUROS	230,565.29	1.2%	14	44,692.55	0.2%	19.4%
14	SAGICOR PANAMÁ, S.A	159,351.67	0.8%	12	79,636.87	0.4%	50.0%
15	ASEGURADORA GLOBAL, S.A	145,625.40	0.8%	18	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	132,771.32	0.7%	19	0.00	0.0%	0.0%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	39,658.50	0.2%	20	0.00	0.0%	0.0%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	3,523.84	0.0%	15	43,950.25	0.2%	1247.2%
19	MERCANTIL PANAMÁ SEGUROS, S.A	3,258.51	0.0%	21	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	1,322.10	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
22	LA REGIONAL DE SEGUROS, S.A	-55,388.01	-0.3%	10	142,785.48	0.8%	-257.8%
TOTAL		\$18,875,404	100%		\$4,886,413.57	100%	25.9%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

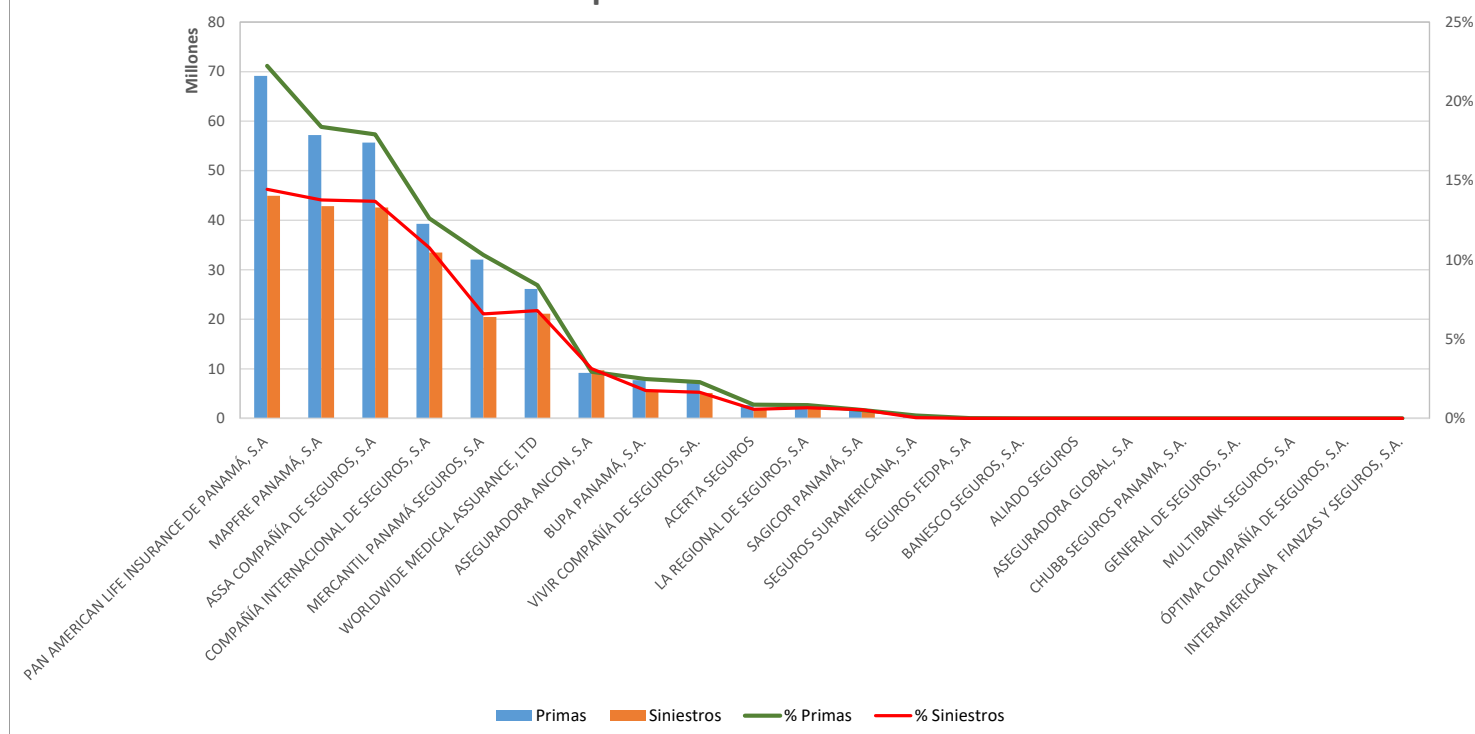


SALUD

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	69,155,894.39	22.2%	1	44,930,028.13	14.4%	65.0%
2	MAPFRE PANAMÁ, S.A	57,169,700.32	18.4%	2	42,838,282.42	13.8%	74.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	55,686,789.06	17.9%	3	42,579,148.17	13.7%	76.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	39,251,517.49	12.6%	4	33,495,441.41	10.8%	85.3%
5	MERCANTIL PANAMÁ SEGUROS, S.A	32,038,973.27	10.3%	6	20,478,869.30	6.6%	63.9%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	26,118,841.51	8.4%	5	21,134,996.21	6.8%	80.9%
7	ASEGURADORA ANCON, S.A	9,160,259.56	2.9%	7	9,730,659.22	3.1%	106.2%
8	BUPA PANAMÁ, S.A.	7,730,569.24	2.5%	8	5,446,717.70	1.8%	70.5%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	7,122,194.91	2.3%	9	5,124,628.59	1.6%	72.0%
10	ACERTA SEGUROS	2,692,229.46	0.9%	11	1,793,127.78	0.6%	66.6%
11	LA REGIONAL DE SEGUROS, S.A	2,603,499.02	0.8%	10	2,085,246.29	0.7%	80.1%
12	SAGICOR PANAMÁ, S.A	1,622,755.05	0.5%	12	1,690,826.02	0.5%	104.2%
13	SEGUROS SURAMERICANA, S.A	582,493.19	0.2%	13	136,714.27	0.0%	23.5%
14	SEGUROS FEDPA, S.A	45,714.32	0.0%	14	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	3,862.31	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%
TOTAL		\$310,985,293.10	100%		\$231,464,685.51	100%	74.4%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

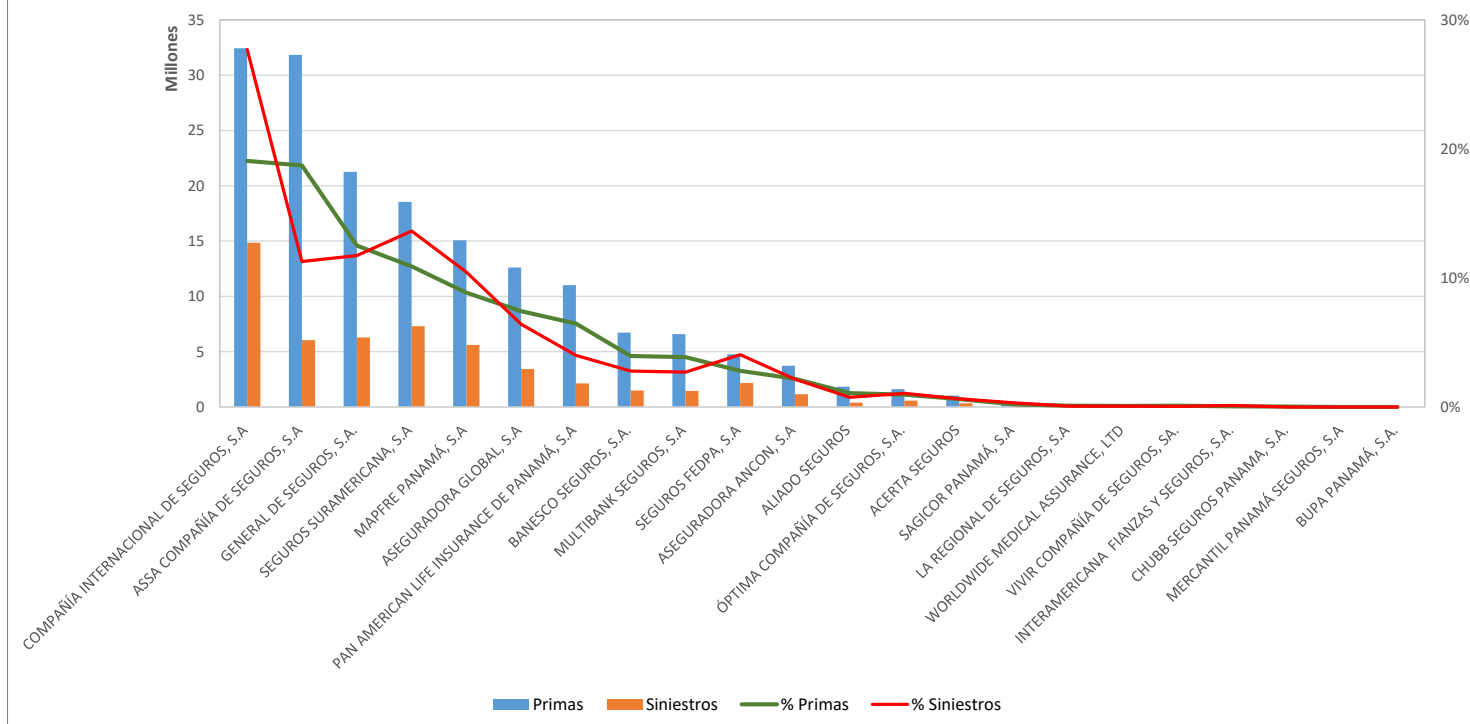


COLECTIVO DE VIDA

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	32,433,233.39	19.1%	1	14,845,749.27	27.7%	45.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	31,836,436.30	18.7%	4	6,039,224.53	11.3%	19.0%
3	GENERAL DE SEGUROS, S.A.	21,264,399.26	12.5%	3	6,288,284.87	11.7%	29.6%
4	SEGUROS SURAMERICANA, S.A	18,543,312.98	10.9%	2	7,310,782.41	13.6%	39.4%
5	MAPFRE PANAMÁ, S.A	15,070,166.08	8.9%	5	5,599,397.93	10.4%	37.2%
6	ASEGURADORA GLOBAL, S.A	12,615,746.14	7.4%	6	3,438,123.91	6.4%	27.3%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	11,011,060.46	6.5%	8	2,142,676.01	4.0%	19.5%
8	BANESCO SEGUROS, S.A.	6,735,248.25	4.0%	9	1,491,401.32	2.8%	22.1%
9	MULTIBANK SEGUROS, S.A	6,585,638.47	3.9%	10	1,450,704.78	2.7%	22.0%
10	SEGUROS FEDPA, S.A	4,770,217.75	2.8%	7	2,176,633.25	4.1%	45.6%
11	ASEGURADORA ANCON, S.A	3,731,556.44	2.2%	11	1,151,777.89	2.1%	30.9%
12	ALIADO SEGUROS	1,834,510.19	1.1%	13	405,425.58	0.8%	22.1%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,624,562.40	1.0%	12	570,900.47	1.1%	35.1%
14	ACERTA SEGUROS	1,036,458.43	0.6%	14	339,375.54	0.6%	32.7%
15	SAGICOR PANAMÁ, S.A	344,812.03	0.2%	15	176,957.04	0.3%	51.3%
16	LA REGIONAL DE SEGUROS, S.A	182,975.58	0.1%	18	35,508.14	0.1%	19.4%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	170,233.75	0.1%	19	23,637.99	0.0%	13.9%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	156,165.06	0.1%	17	38,956.56	0.1%	24.9%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	87,031.67	0.1%	16	59,577.15	0.1%	68.5%
20	CHUBB SEGUROS PANAMA, S.A.	42,751.42	0.0%	20	3,262.88	0.0%	7.6%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$170,076,516.05	100%		\$53,588,357.52	100%	31.5%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

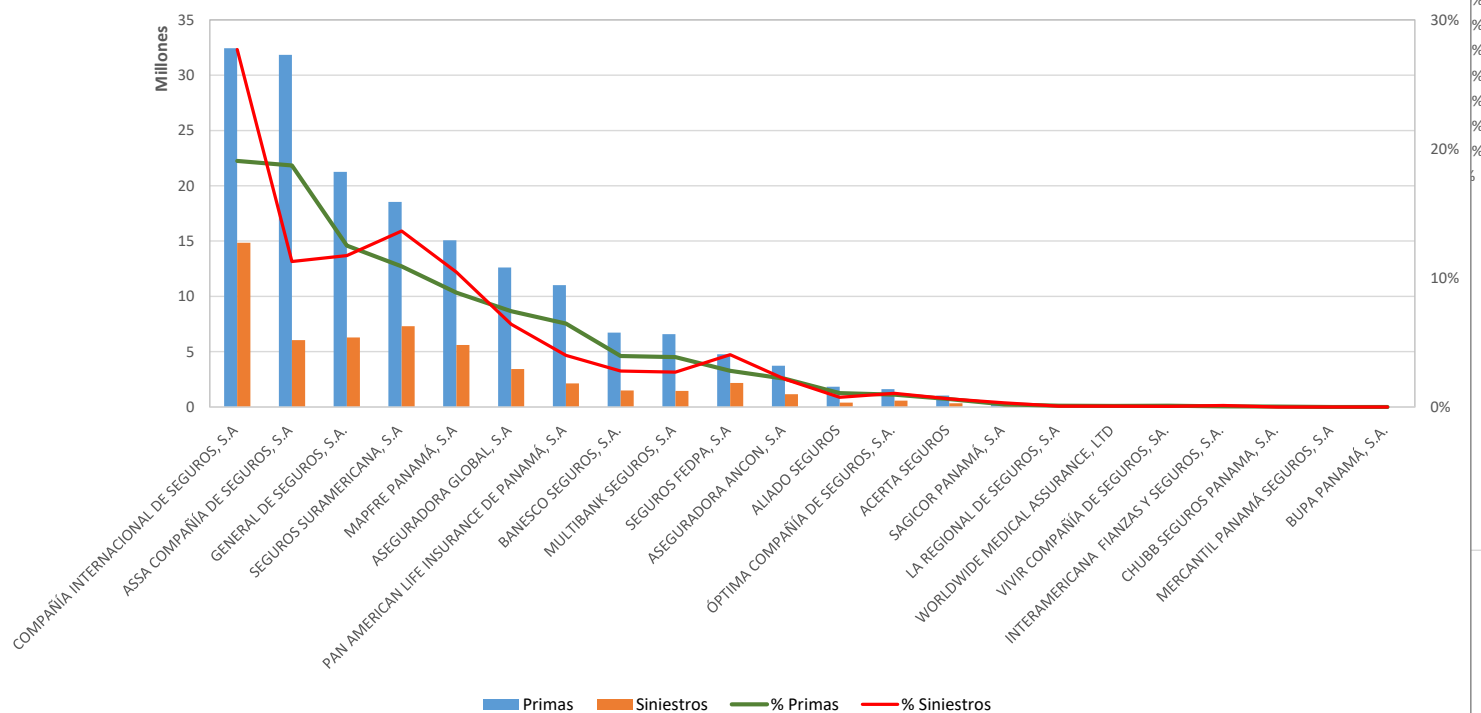


INCENDIO

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	63,618,774.20	48.4%	1	49,950,649.71	72.7%	78.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	20,885,853.51	15.9%	2	6,734,658.48	9.8%	32.2%
3	SEGUROS SURAMERICANA, S.A	15,536,159.35	11.8%	4	3,253,082.56	4.7%	20.9%
4	MAPFRE PANAMÁ, S.A	9,301,676.97	7.1%	3	3,559,888.01	5.2%	38.3%
5	GENERAL DE SEGUROS, S.A.	3,957,360.79	3.0%	7	873,189.59	1.3%	22.1%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,886,640.88	3.0%	6	881,239.25	1.3%	22.7%
7	CHUBB SEGUROS PANAMA, S.A.	2,835,828.88	2.2%	5	2,250,895.05	3.3%	79.4%
8	ASEGURADORA ANCON, S.A	2,679,074.30	2.0%	10	242,723.93	0.4%	9.1%
9	ACERTA SEGUROS	2,137,732.46	1.6%	8	320,778.94	0.5%	15.0%
10	ASEGURADORA GLOBAL, S.A	1,923,685.44	1.5%	12	122,320.72	0.2%	6.4%
11	ALIADO SEGUROS	1,311,311.68	1.0%	9	254,950.12	0.4%	19.4%
12	BANESCO SEGUROS, S.A.	1,206,028.73	0.9%	11	134,639.33	0.2%	11.2%
13	MULTIBANK SEGUROS, S.A	952,259.11	0.7%	13	67,896.83	0.1%	7.1%
14	LA REGIONAL DE SEGUROS, S.A	514,038.05	0.4%	14	14,810.33	0.0%	2.9%
15	SEGUROS FEDPA, S.A	387,967.02	0.3%	16	5,443.44	0.0%	1.4%
16	MERCANTIL PANAMÁ SEGUROS, S.A	196,465.57	0.1%	17	1,338.44	0.0%	0.7%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	181,185.11	0.1%	15	9,618.75	0.0%	5.3%
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%
TOTAL		\$131,512,042.05	100%		\$68,678,123.48	100%	52.2%

Participación en Ramo de Incendio



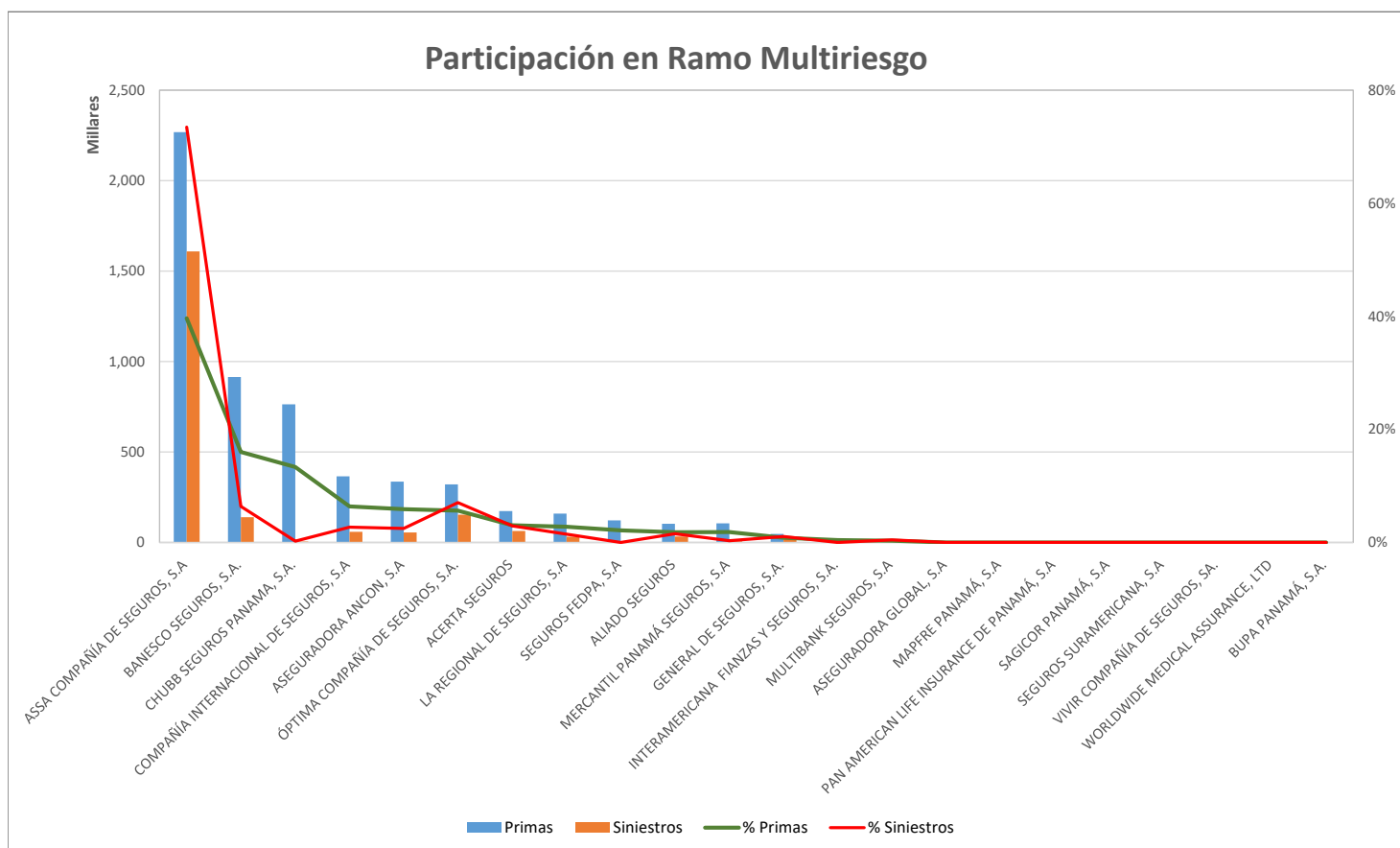
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



MULTIRIESGO AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,267,619.72	39.7%	1	1,609,435.55	73.5%	71.0%
2	BANESCO SEGUROS, S.A.	914,812.58	16.0%	3	139,411.89	6.4%	15.2%
3	CHUBB SEGUROS PANAMA, S.A.	764,128.95	13.4%	12	5,011.80	0.2%	0.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	365,366.44	6.4%	5	59,174.04	2.7%	16.2%
5	ASEGURADORA ANCON, S.A	335,774.53	5.9%	6	54,625.15	2.5%	16.3%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	321,466.31	5.6%	2	154,086.79	7.0%	47.9%
7	ACERTA SEGUROS	172,861.72	3.0%	4	63,724.41	2.9%	36.9%
8	LA REGIONAL DE SEGUROS, S.A	158,999.24	2.8%	8	31,840.69	1.5%	20.0%
9	SEGUROS FEDPA, S.A	121,913.93	2.1%	13	0.00	0.0%	0.0%
10	MERCANTIL PANAMÁ SEGUROS, S.A	105,732.88	1.8%	11	6,533.07	0.3%	6.2%
11	ALIADO SEGUROS	102,613.62	1.8%	7	33,466.33	1.5%	32.6%
12	GENERAL DE SEGUROS, S.A.	46,432.65	0.8%	9	23,281.08	1.1%	50.1%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	23,163.58	0.4%	14	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	18,073.87	0.3%	10	10,173.60	0.5%	56.3%
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%
		\$5,718,960.02	100%		\$2,190,764.40	100%	38.3%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

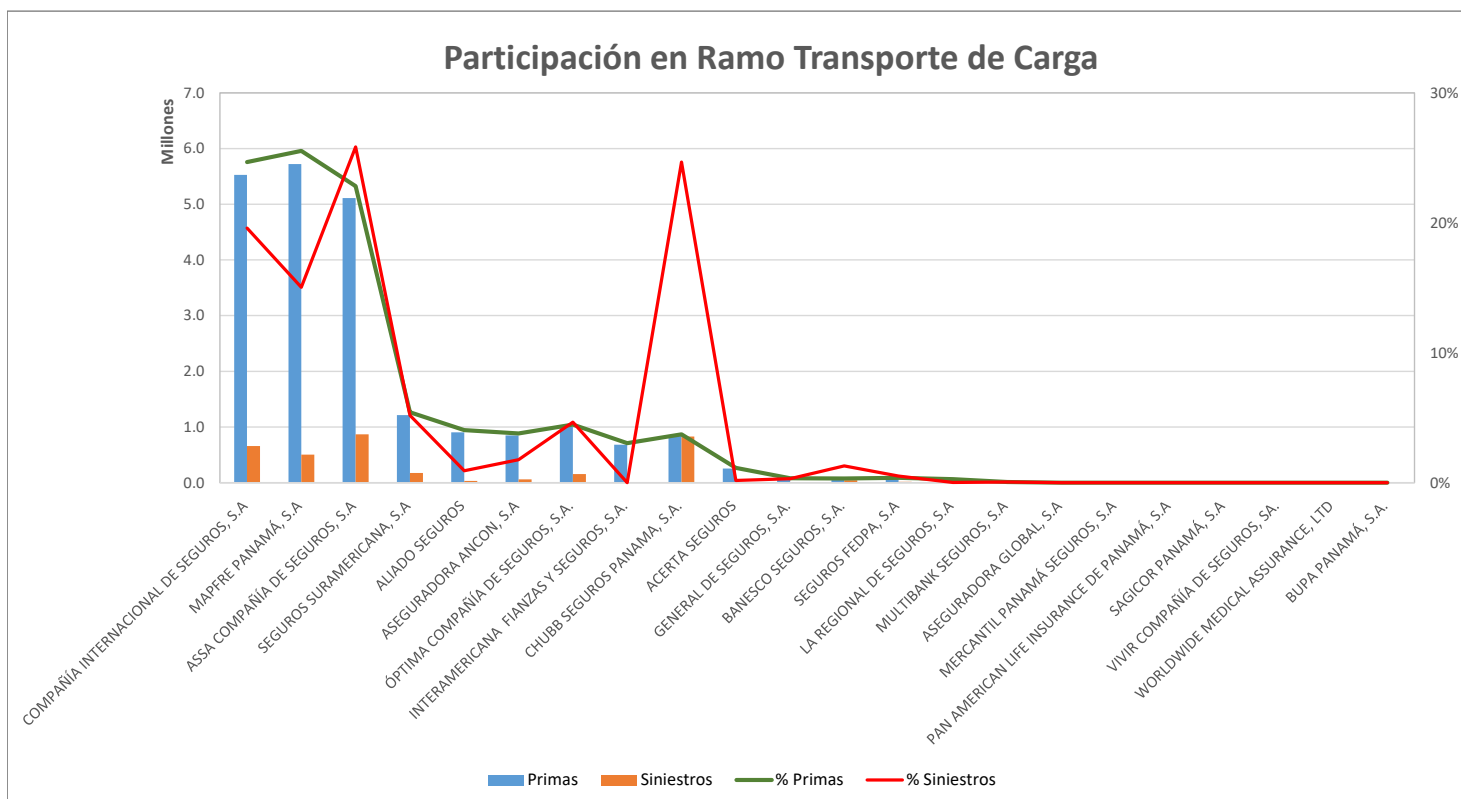


TRANSPORTE DE CARGA

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	5,720,136.00	25.5%	4	504,940.85	15.0%	8.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,527,129.35	24.7%	3	657,420.93	19.6%	11.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	5,110,561.88	22.8%	1	867,388.51	25.8%	17.0%
4	SEGUROS SURAMERICANA, S.A	1,213,629.25	5.4%	5	173,877.56	5.2%	14.3%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	999,690.84	4.5%	6	156,260.27	4.7%	15.6%
6	ALIADO SEGUROS	905,744.47	4.0%	9	30,878.85	0.9%	3.4%
7	ASEGURADORA ANCON, S.A	848,251.97	3.8%	7	59,230.26	1.8%	7.0%
8	CHUBB SEGUROS PANAMA, S.A.	835,344.32	3.7%	2	828,127.52	24.7%	99.1%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	682,089.34	3.0%	15	0.00	0.0%	0.0%
10	ACERTA SEGUROS	254,706.15	1.1%	12	5,905.24	0.2%	2.3%
11	SEGUROS FEDPA, S.A	82,961.46	0.4%	10	17,186.55	0.5%	20.7%
12	GENERAL DE SEGUROS, S.A.	77,344.43	0.3%	11	10,341.16	0.3%	13.4%
13	BANESCO SEGUROS, S.A.	70,305.63	0.3%	8	43,112.66	1.3%	61.3%
14	LA REGIONAL DE SEGUROS, S.A	61,619.83	0.3%	14	347.75	0.0%	0.6%
15	MULTIBANK SEGUROS, S.A	11,471.41	0.1%	13	1,638.65	0.0%	14.3%
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%
TOTAL		\$22,400,986.33	100%		\$3,356,656.76	100%	15.0%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

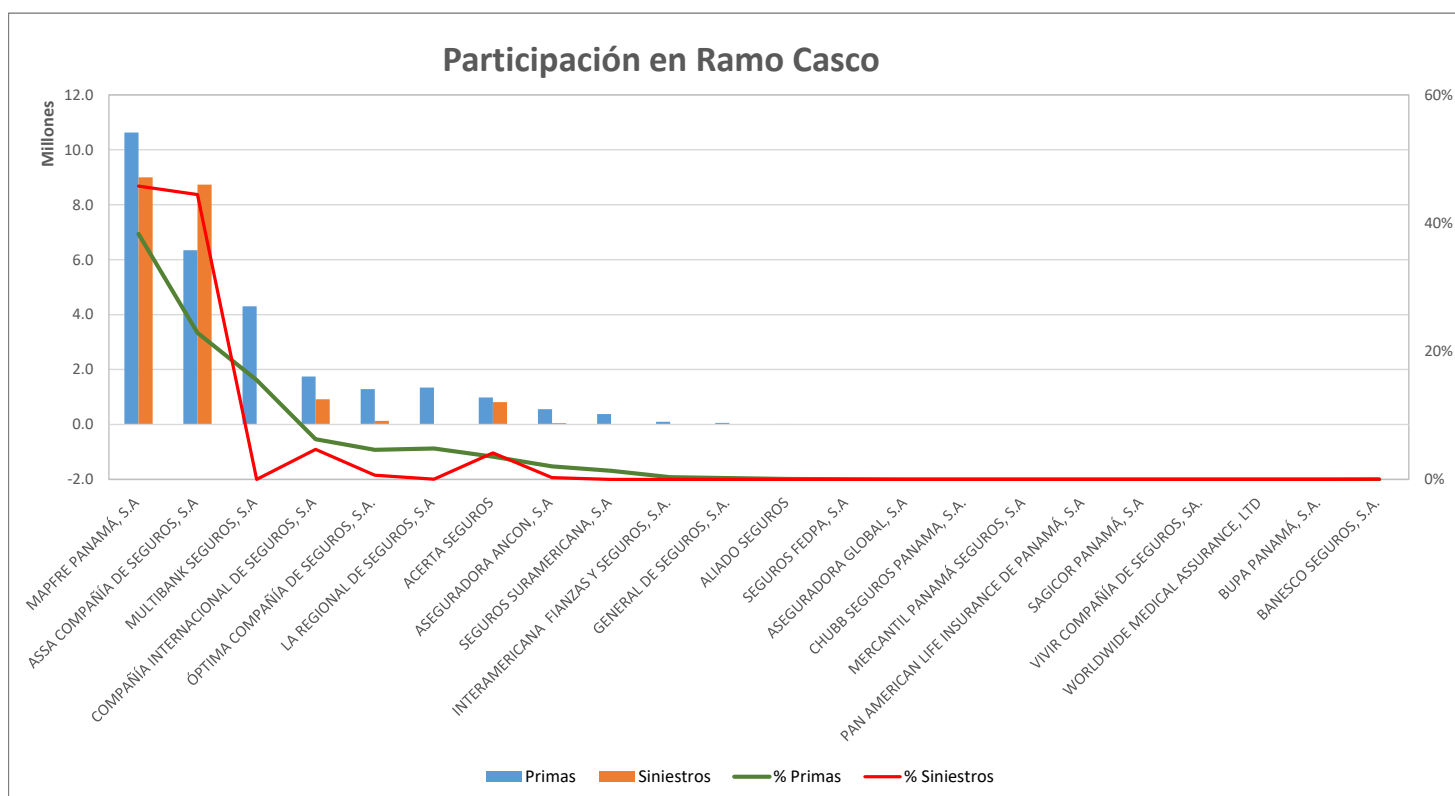
Participación de Mercado por Productos



RAMO DE CASCO

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	10,630,641.18	38.3%	1	8,994,726.40	45.8%	84.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	6,344,986.48	22.9%	2	8,731,124.94	44.4%	137.6%
3	MULTIBANK SEGUROS, S.A	4,303,219.69	15.5%	9	241.86	0.0%	0.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,743,694.37	6.3%	3	920,152.49	4.7%	52.8%
5	LA REGIONAL DE SEGUROS, S.A	1,341,580.79	4.8%	7	7,100.63	0.0%	0.5%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,285,100.27	4.6%	5	128,669.64	0.7%	10.0%
7	ACERTA SEGUROS	980,740.32	3.5%	4	811,588.50	4.1%	82.8%
8	ASEGURADORA ANCON, S.A	560,013.69	2.0%	6	52,834.46	0.3%	9.4%
9	SEGUROS SURAMERICANA, S.A	376,458.73	1.4%	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.	54,853.81	0.2%	12	0.00	0.0%	0.0%
12	ALIADO SEGUROS	17,452.74	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%
TOTAL		\$27,742,414.79	100%		\$19,651,438.92	100%	70.8%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

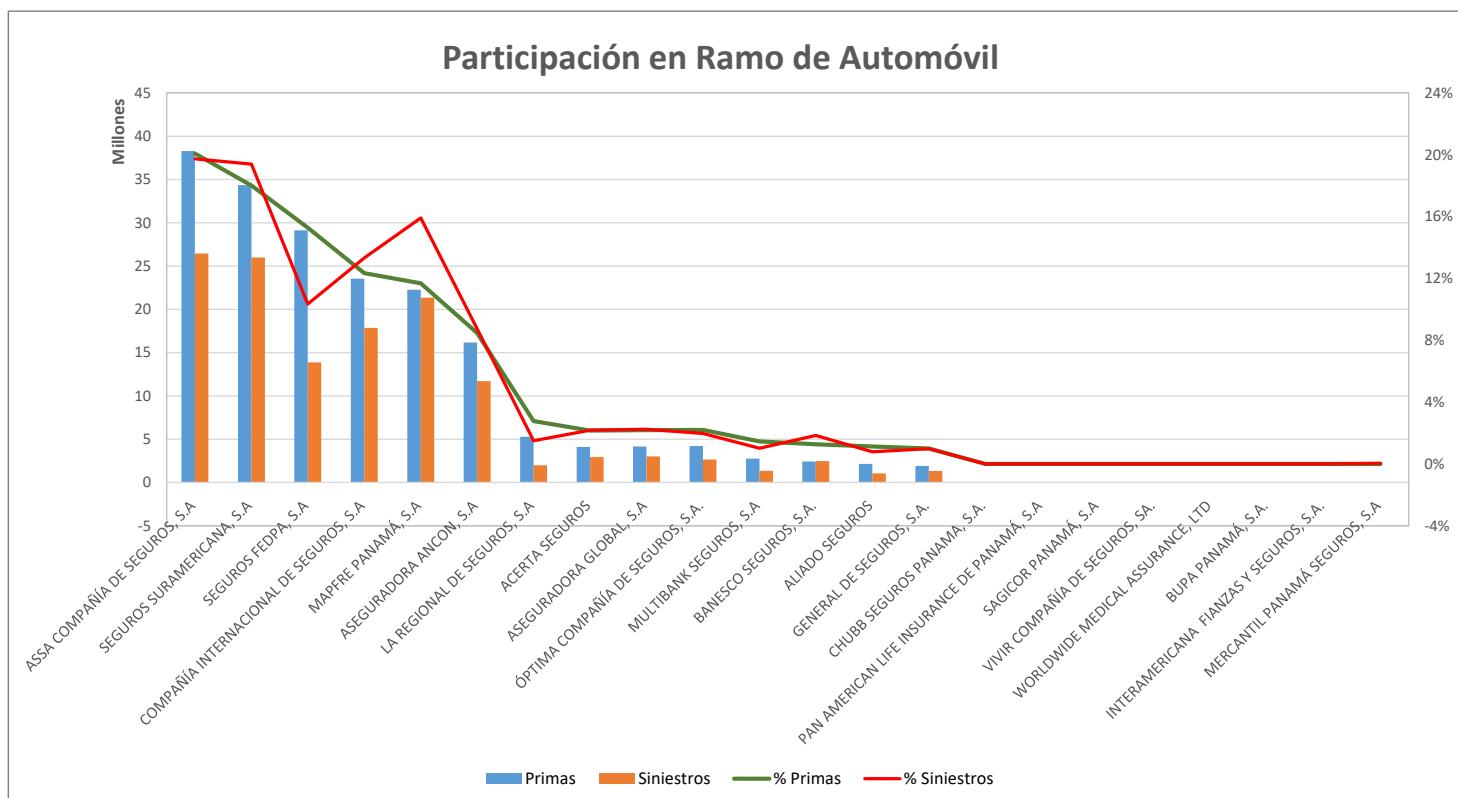


AUTOMÓVIL

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	38,279,573.25	20.1%	1	26,453,947.39	19.7%	69.1%
2	SEGUROS SURAMERICANA, S.A	34,343,411.58	18.0%	2	25,996,239.95	19.4%	75.7%
3	SEGUROS FEDPA, S.A	29,136,459.70	15.3%	5	13,870,917.60	10.3%	47.6%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	23,535,033.71	12.3%	4	17,859,508.58	13.3%	75.9%
5	MAPFRE PANAMÁ, S.A	22,262,402.02	11.7%	3	21,336,974.40	15.9%	95.8%
6	ASEGURADORA ANCON, S.A	16,157,174.13	8.5%	6	11,717,759.11	8.7%	72.5%
7	LA REGIONAL DE SEGUROS, S.A	5,282,220.65	2.8%	11	2,000,538.61	1.5%	37.9%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,194,919.72	2.2%	9	2,649,359.27	2.0%	63.2%
9	ASEGURADORA GLOBAL, S.A	4,153,180.07	2.2%	7	2,997,732.45	2.2%	72.2%
10	ACERTA SEGUROS	4,099,279.17	2.2%	8	2,936,005.64	2.2%	71.6%
11	MULTIBANK SEGUROS, S.A	2,763,012.10	1.4%	12	1,362,688.10	1.0%	49.3%
12	BANESCO SEGUROS, S.A.	2,418,660.61	1.3%	10	2,461,031.89	1.8%	101.8%
13	ALIADO SEGUROS	2,139,319.28	1.1%	14	1,053,032.23	0.8%	49.2%
14	GENERAL DE SEGUROS, S.A.	1,904,723.07	1.0%	13	1,313,652.89	1.0%	69.0%
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	57,685.18	0.0%	-880.7%
TOTAL		\$190,662,819.20	100%		\$134,067,073.29	100%	70.3%

Participación en Ramo de Automóvil



Superintendencia de Seguros y Reaseguros de Panamá

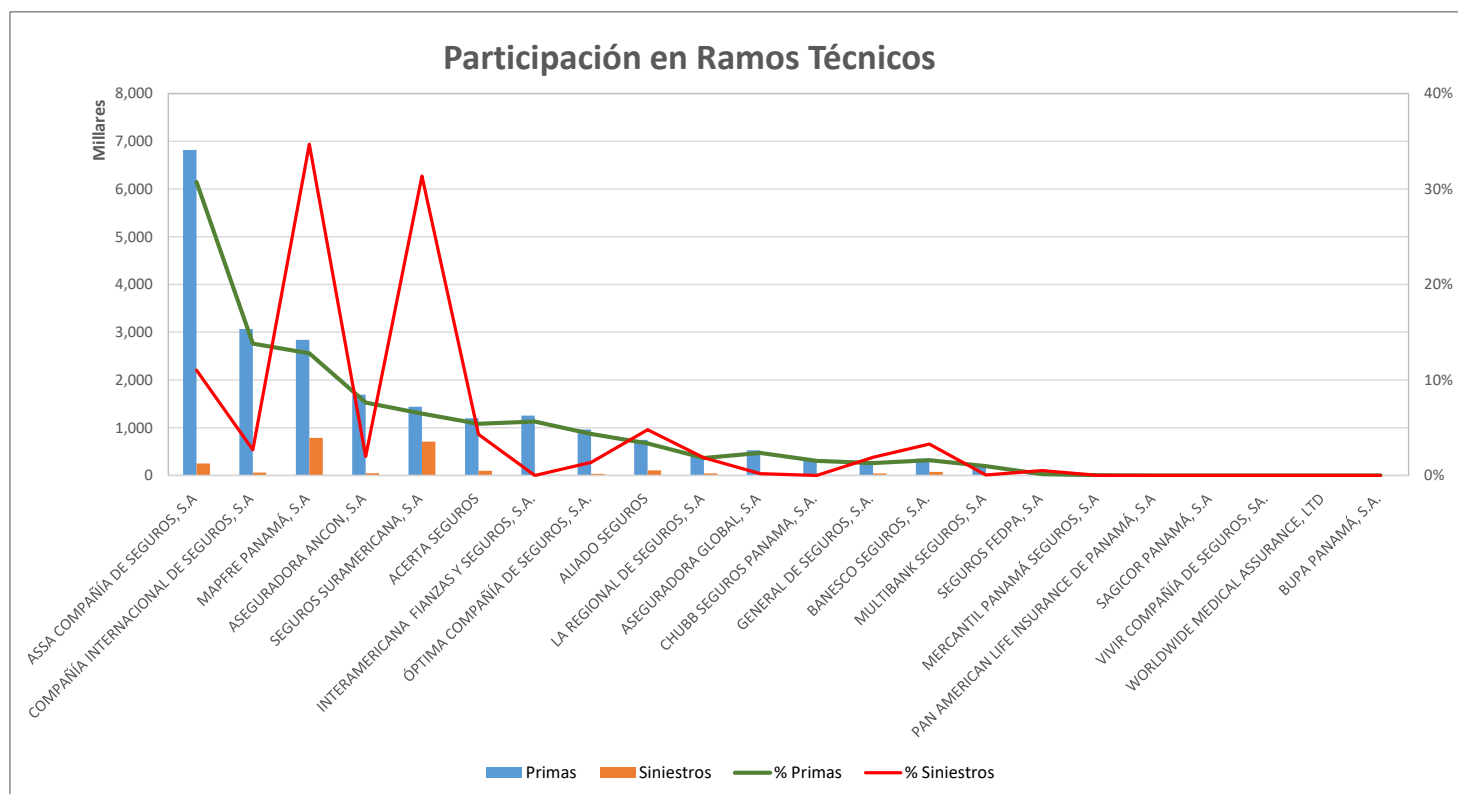
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,819,378.74	30.7%	3	249,422.28	11.0%	3.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,065,448.50	13.8%	7	60,716.36	2.7%	2.0%
3	MAPFRE PANAMÁ, S.A	2,839,523.31	12.8%	1	784,905.81	34.7%	27.6%
4	ASEGURADORA ANCON, S.A	1,690,999.68	7.6%	8	45,130.99	2.0%	2.7%
5	SEGUROS SURAMERICANA, S.A	1,436,737.06	6.5%	2	709,510.17	31.4%	49.4%
6	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,252,601.39	5.6%	15	0.00	0.0%	0.0%
7	ACERTA SEGUROS	1,200,282.69	5.4%	5	97,260.08	4.3%	8.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	962,418.15	4.3%	11	30,665.52	1.4%	3.2%
9	ALIADO SEGUROS	742,730.11	3.3%	4	108,593.48	4.8%	14.6%
10	ASEGURADORA GLOBAL, S.A	525,652.46	2.4%	13	4,125.00	0.2%	0.8%
11	LA REGIONAL DE SEGUROS, S.A	407,459.59	1.8%	10	42,126.65	1.9%	10.3%
12	BANESCO SEGUROS, S.A.	353,160.44	1.6%	6	74,598.32	3.3%	21.1%
13	CHUBB SEGUROS PANAMA, S.A.	340,119.45	1.5%	16	0.00	0.0%	0.0%
14	GENERAL DE SEGUROS, S.A.	290,161.34	1.3%	9	43,126.79	1.9%	14.9%
15	MULTIBANK SEGUROS, S.A	218,092.94	1.0%	14	1,069.78	0.0%	0.5%
16	SEGUROS FEDPA, S.A	33,240.55	0.1%	12	11,494.54	0.5%	34.6%
17	MERCANTIL PANAMÁ SEGUROS, S.A	7,550.52	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%
TOTAL		\$22,185,556.92	100%		\$2,262,745.77	100%	10.2%



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

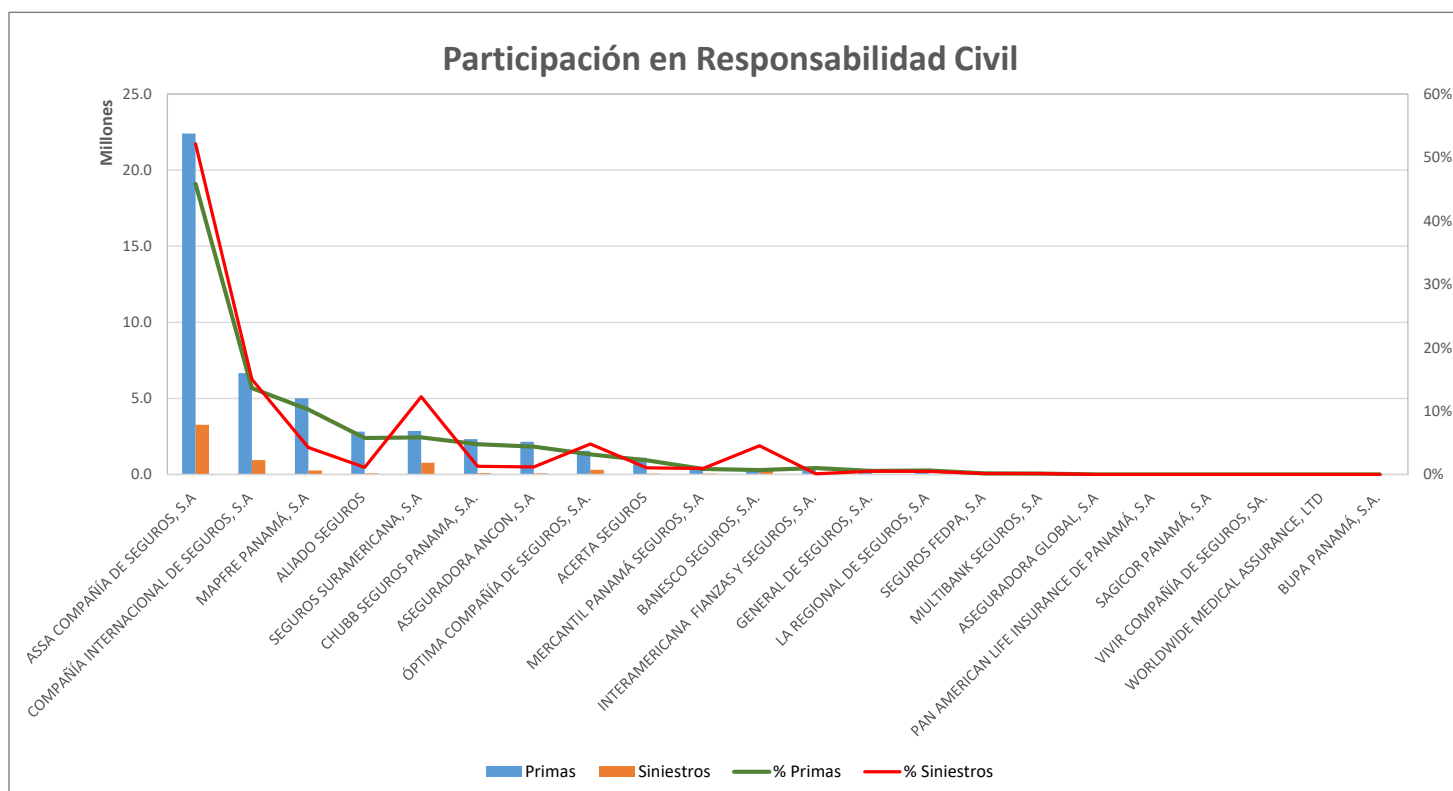


RESPONSABILIDAD CIVIL

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	22,401,141.00	45.8%	1	3,263,833.17	52.2%	14.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,661,041.10	13.6%	2	939,847.25	15.0%	14.1%
3	MAPFRE PANAMÁ, S.A	5,001,253.89	10.2%	6	266,236.44	4.3%	5.3%
4	SEGUROS SURAMERICANA, S.A	2,863,925.79	5.9%	3	767,108.31	12.3%	26.8%
5	ALIADO SEGUROS	2,813,502.72	5.8%	9	69,439.34	1.1%	2.5%
6	CHUBB SEGUROS PANAMA, S.A.	2,326,918.92	4.8%	7	80,747.86	1.3%	3.5%
7	ASEGURADORA ANCON, S.A	2,145,781.35	4.4%	8	73,759.25	1.2%	3.4%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,554,543.19	3.2%	4	300,678.20	4.8%	19.3%
9	ACERTA SEGUROS	1,097,552.42	2.2%	10	66,186.81	1.1%	6.0%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	498,160.09	1.0%	16	6,447.43	0.1%	1.3%
11	MERCANTIL PANAMÁ SEGUROS, S.A	424,463.39	0.9%	11	59,131.15	0.9%	13.9%
12	BANESCO SEGUROS, S.A.	347,945.57	0.7%	5	282,588.92	4.5%	81.2%
13	LA REGIONAL DE SEGUROS, S.A	306,182.01	0.6%	13	30,271.96	0.5%	9.9%
14	GENERAL DE SEGUROS, S.A.	276,777.46	0.6%	12	32,958.78	0.5%	11.9%
15	SEGUROS FEDPA, S.A	82,233.61	0.2%	14	9,395.91	0.2%	11.4%
16	MULTIBANK SEGUROS, S.A	69,014.11	0.1%	15	7,779.58	0.1%	11.3%
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, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$48,870,436.62	100%		\$6,256,410.36	100%	12.8%

Participación en Responsabilidad Civil



Superintendencia de Seguros y Reaseguros de Panamá

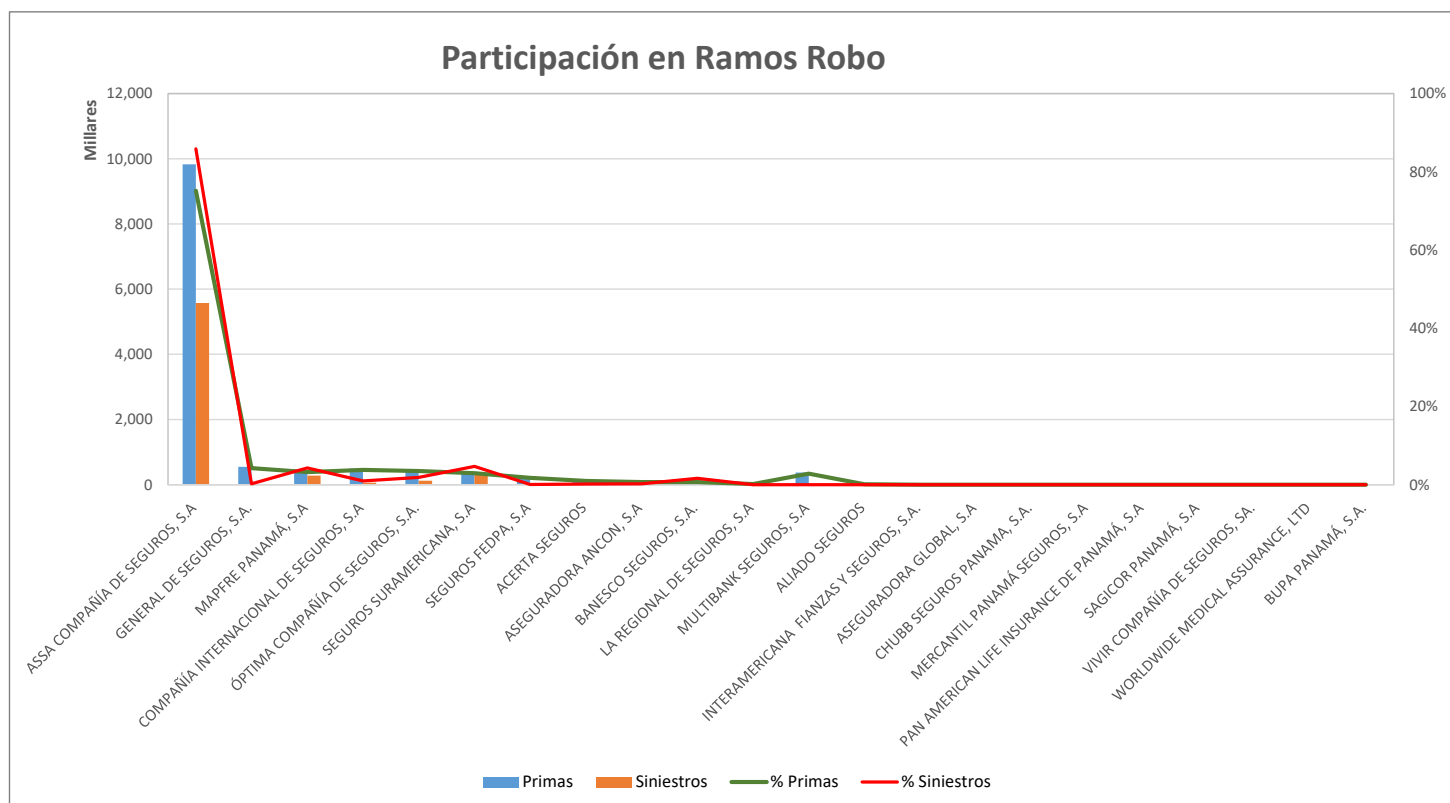
Participación de Mercado por Productos



RAMO DE ROBO

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	9,827,987.69	75.2%	1	5,572,388.83	85.9%	56.7%
2	GENERAL DE SEGUROS, S.A.	550,164.02	4.2%	7	14,836.47	0.2%	2.7%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	496,496.58	3.8%	6	63,822.28	1.0%	12.9%
4	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	457,113.69	3.5%	4	119,999.69	1.8%	26.3%
5	MAPFRE PANAMÁ, S.A	421,726.58	3.2%	3	278,169.52	4.3%	66.0%
6	SEGUROS SURAMERICANA, S.A	384,279.75	2.9%	2	305,133.27	4.7%	79.4%
7	MULTIBANK SEGUROS, S.A	369,659.67	2.8%	11	699.34	0.0%	0.2%
8	SEGUROS FEDPA, S.A	230,501.44	1.8%	10	3,347.54	0.1%	1.5%
9	ACERTA SEGUROS	127,877.11	1.0%	9	11,446.42	0.2%	9.0%
10	ASEGURADORA ANCON, S.A	90,501.44	0.7%	8	13,320.30	0.2%	14.7%
11	BANESCO SEGUROS, S.A.	86,479.29	0.7%	5	105,794.36	1.6%	122.3%
12	LA REGIONAL DE SEGUROS, S.A	20,273.69	0.2%	13	0.00	0.0%	0.0%
13	ALIADO SEGUROS	14,346.79	0.1%	12	254.07	0.0%	1.8%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	14	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	16	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$13,077,407.74	100%		\$6,489,212.09	100%	49.6%



Superintendencia de Seguros y Reaseguros de Panamá

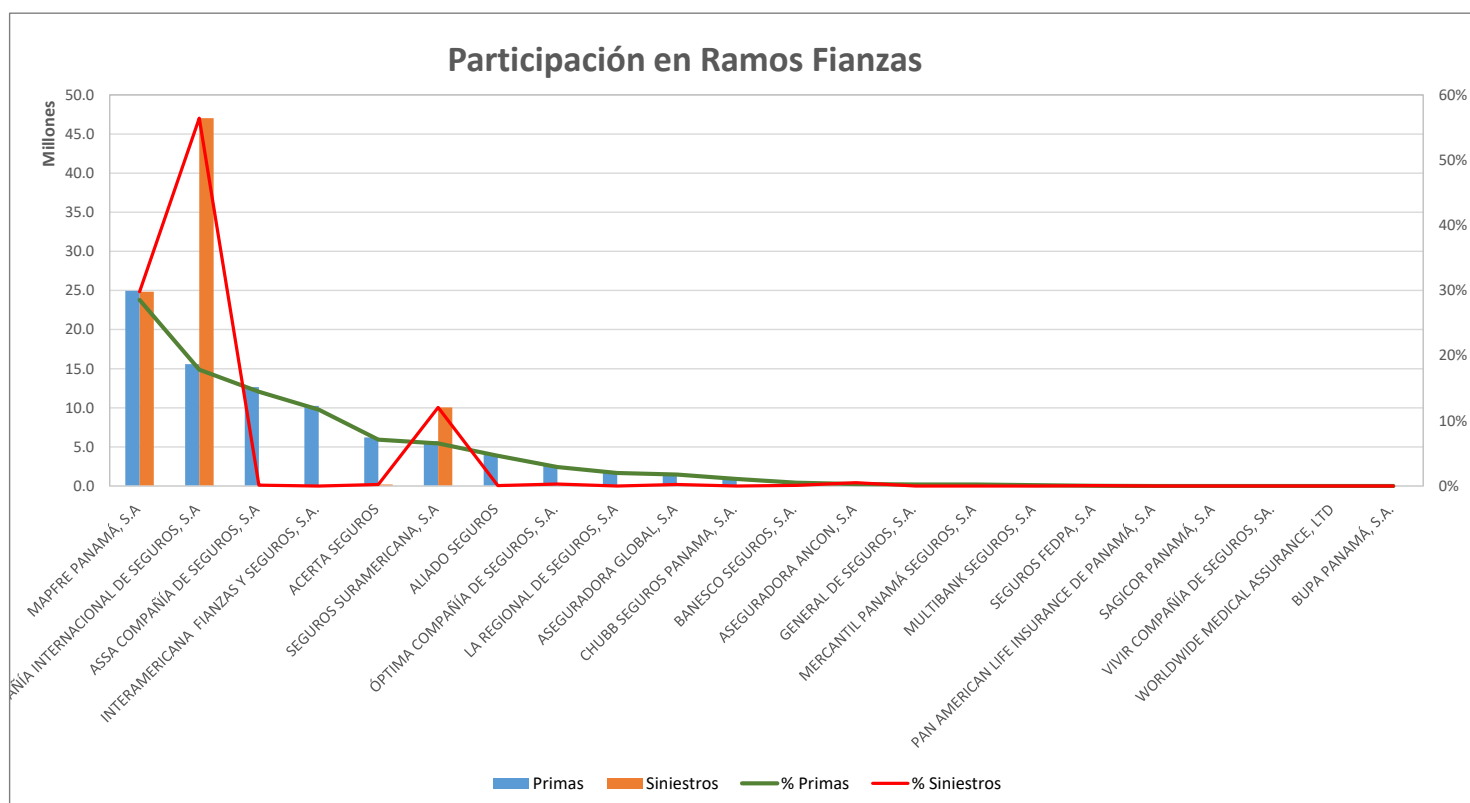
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	24,955,412.06	28.6%	2	24,839,335.13	29.8%	99.5%
2	COMPañÍA INTERNACIONAL DE SEGUROS, S.A	15,591,041.79	17.8%	1	47,021,242.71	56.4%	301.6%
3	ASSA COMPañÍA DE SEGUROS, S.A	12,646,032.64	14.5%	8	124,425.66	0.1%	1.0%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	10,233,700.54	11.7%	12	9,720.70	0.0%	0.1%
5	ACERTA SEGUROS	6,208,199.96	7.1%	7	190,425.21	0.2%	3.1%
6	SEGUROS SURAMERICANA, S.A	5,716,624.43	6.5%	3	10,060,765.71	12.1%	176.0%
7	ALIADO SEGUROS	4,050,346.32	4.6%	10	65,815.91	0.1%	1.6%
8	ÓPTIMA COMPañÍA DE SEGUROS, S.A.	2,557,451.98	2.9%	5	264,497.89	0.3%	10.3%
9	LA REGIONAL DE SEGUROS, S.A	1,747,684.60	2.0%	13	0.00	0.0%	0.0%
10	ASEGURADORA GLOBAL, S.A	1,536,131.33	1.8%	6	202,695.10	0.2%	13.2%
11	CHUBB SEGUROS PANAMA, S.A.	936,553.50	1.1%	14	0.00	0.0%	0.0%
12	BANESCO SEGUROS, S.A.	429,255.67	0.5%	9	71,949.99	0.1%	16.8%
13	ASEGURADORA ANCON, S.A	253,552.11	0.3%	4	426,393.62	0.5%	168.2%
14	GENERAL DE SEGUROS, S.A.	210,240.98	0.2%	15	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	197,920.51	0.2%	16	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	107,022.04	0.1%	17	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	27,510.23	0.0%	11	59,002.96	0.1%	214.5%
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	VIVIR COMPañÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$87,404,680.69	100%		\$83,336,270.59	100%	95.3%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 31 DE AGOSTO DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,056,589.07	27.8%	1	8,350,479.31	61.2%	37.9%
2	MAPFRE PANAMÁ, S.A	17,998,957.71	22.7%	2	1,825,388.98	13.4%	10.1%
3	GENERAL DE SEGUROS, S.A.	14,087,081.09	17.7%	3	1,225,547.28	9.0%	8.7%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	8,838,006.04	11.1%	4	992,815.33	7.3%	11.2%
5	ALIADO SEGUROS	6,033,633.72	7.6%	5	421,813.12	3.1%	7.0%
6	SEGUROS SURAMERICANA, S.A	3,860,700.24	4.9%	6	358,034.10	2.6%	9.3%
7	MERCANTIL PANAMÁ SEGUROS, S.A	2,093,890.95	2.6%	7	334,514.18	2.4%	16.0%
8	ASEGURADORA GLOBAL, S.A	1,848,983.23	2.3%	9	36,788.25	0.3%	2.0%
9	MULTIBANK SEGUROS, S.A	1,242,882.41	1.6%	10	30,337.54	0.2%	2.4%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	652,662.24	0.8%	8	37,775.12	0.3%	5.8%
11	ASEGURADORA ANCON, S.A	272,471.78	0.3%	12	8,197.71	0.1%	3.0%
12	LA REGIONAL DE SEGUROS, S.A	271,178.25	0.3%	11	25,824.18	0.2%	9.5%
13	ACERTA SEGUROS	168,983.30	0.2%	13	5,269.52	0.0%	3.1%
14	BANESCO SEGUROS, S.A.	27,703.38	0.0%	14	2,356.80	0.0%	8.5%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	8,959.96	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%
TOTAL		\$79,462,683.37	100%		\$13,655,141.42	100%	17.2%

