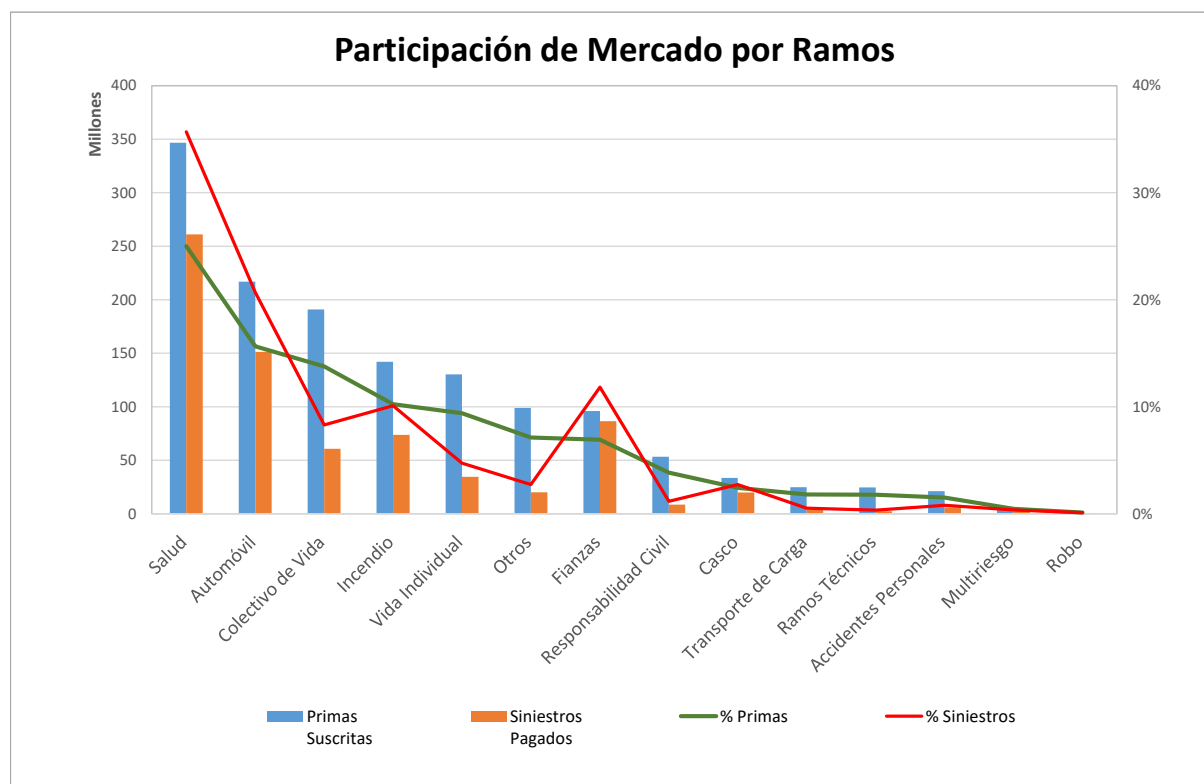


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE SEPTIEMBRE DE 2023

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	346,752,495.90	25.0%	1	260,946,814.66	35.7%	75.3%
2	Automóvil	216,982,071.78	15.6%	2	151,199,181.84	20.7%	69.7%
3	Colectivo de Vida	190,897,030.19	13.8%	5	60,605,937.65	8.3%	31.7%
4	Incendio	142,008,253.19	10.2%	4	73,739,269.37	10.1%	51.9%
5	Vida Individual	130,251,616.99	9.4%	6	34,568,872.69	4.7%	26.5%
6	Otros	98,778,602.09	7.1%	8	19,972,537.99	2.7%	20.2%
7	Fianzas	95,941,326.59	6.9%	3	86,502,441.85	11.8%	90.2%
8	Responsabilidad Civil	53,349,417.57	3.8%	9	8,458,645.19	1.2%	15.9%
9	Casco	33,451,354.12	2.4%	7	19,930,884.56	2.7%	59.6%
10	Transporte de Carga	24,835,626.00	1.8%	11	3,802,256.43	0.5%	15.3%
11	Ramos Técnicos	24,538,927.19	1.8%	12	2,372,380.05	0.3%	9.7%
12	Accidentes Personales	21,041,567.90	1.5%	10	5,787,239.26	0.8%	27.5%
13	Multirisgo	6,460,716.05	0.5%	13	2,551,554.07	0.3%	39.5%
14	Robo	1,577,612.89	0.1%	14	720,971.71	0.1%	45.7%
TOTAL		\$1,386,866,618.45	100%		\$731,158,987.32	100%	52.7%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

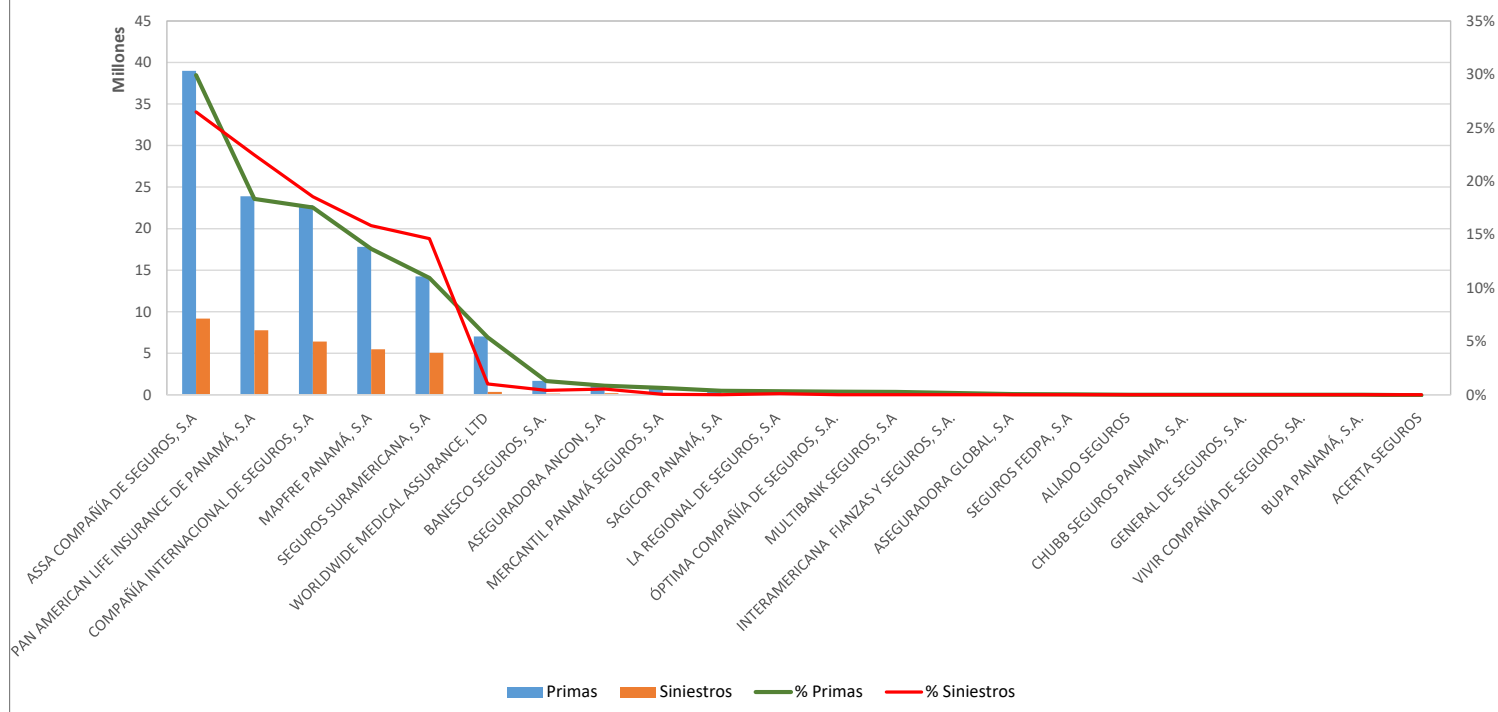


VIDA INDIVIDUAL

AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	38,986,400.35	29.9%	1	9,155,738.68	26.5%	23.5%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	23,890,515.76	18.3%	2	7,760,477.52	22.4%	32.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,839,130.98	17.5%	3	6,407,273.22	18.5%	28.1%
4	MAPFRE PANAMÁ, S.A	17,806,737.35	13.7%	4	5,475,012.04	15.8%	30.7%
5	SEGUROS SURAMERICANA, S.A	14,238,391.52	10.9%	5	5,054,873.10	14.6%	35.5%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	7,002,595.00	5.4%	6	349,487.00	1.0%	5.0%
7	BANESCO SEGUROS, S.A.	1,659,568.38	1.3%	8	139,660.02	0.4%	8.4%
8	ASEGURADORA ANCON, S.A	1,106,445.84	0.8%	7	182,500.00	0.5%	16.5%
9	MERCANTIL PANAMÁ SEGUROS, S.A	828,844.94	0.6%	10	11,232.51	0.0%	1.4%
10	SAGICOR PANAMÁ, S.A	488,502.45	0.4%	12	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	420,978.96	0.3%	9	32,418.60	0.1%	7.7%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	360,507.12	0.3%	13	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	350,291.91	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	214,961.88	0.2%	15	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	85,508.25	0.1%	11	200.00	0.0%	0.2%
16	SEGUROS FEDPA, S.A	39,126.38	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	-66,890.08	-0.1%	22	0.00	0.0%	0.0%
TOTAL		\$130,251,616.99	100%		\$34,568,872.69	100%	26.5%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

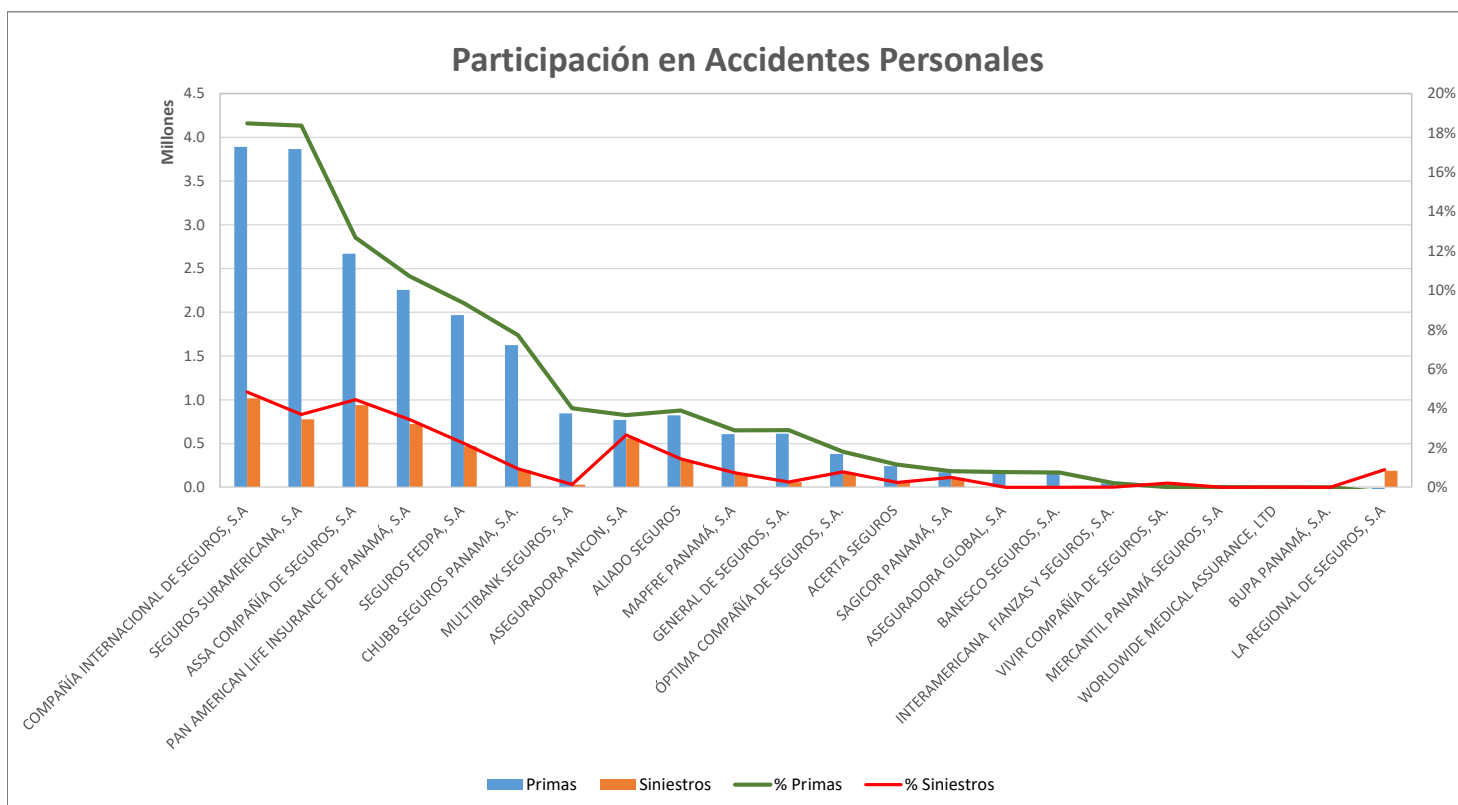


ACCIDENTES PERSONALES

AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,889,586.08	18.5%	1	1,017,721.48	4.8%	26.2%
2	SEGUROS SURAMERICANA, S.A	3,864,714.19	18.4%	4	777,768.97	3.7%	20.1%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	2,669,169.90	12.7%	2	937,442.15	4.5%	35.1%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	2,255,504.54	10.7%	3	723,783.91	3.4%	32.1%
5	SEGUROS FEDPA, S.A	1,967,413.70	9.4%	6	469,267.96	2.2%	23.9%
6	CHUBB SEGUROS PANAMA, S.A.	1,624,916.82	7.7%	8	197,592.90	0.9%	12.2%
7	MULTIBANK SEGUROS, S.A	845,621.62	4.0%	16	30,435.60	0.1%	3.6%
8	ASEGURADORA ANCON, S.A	770,722.22	3.7%	5	559,045.02	2.7%	72.5%
9	ALIADO SEGUROS	822,020.41	3.9%	7	305,210.25	1.5%	37.1%
10	MAPFRE PANAMÁ, S.A	607,775.10	2.9%	9	155,151.85	0.7%	25.5%
11	GENERAL DE SEGUROS, S.A.	611,858.25	2.9%	13	57,500.00	0.3%	9.4%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	380,991.38	1.8%	11	164,179.04	0.8%	43.1%
13	ACERTA SEGUROS	241,942.44	1.1%	14	51,627.07	0.2%	21.3%
14	SAGICOR PANAMÁ, S.A	171,692.16	0.8%	12	105,283.52	0.5%	61.3%
15	ASEGURADORA GLOBAL, S.A	162,259.98	0.8%	18	0.00	0.0%	0.0%
16	BANESCO SEGUROS, S.A.	158,759.89	0.8%	19	113.00	0.0%	0.1%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	45,145.95	0.2%	20	375.41	0.0%	0.8%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	2,892.73	0.0%	15	44,864.37	0.2%	1550.9%
19	MERCANTIL PANAMÁ SEGUROS, S.A	2,840.76	0.0%	21	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	1,335.09	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	-54,260.22	-0.3%	10	188,541.67	0.9%	-347.5%
TOTAL		\$21,041,568	100%		\$5,787,239.26	100%	27.5%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

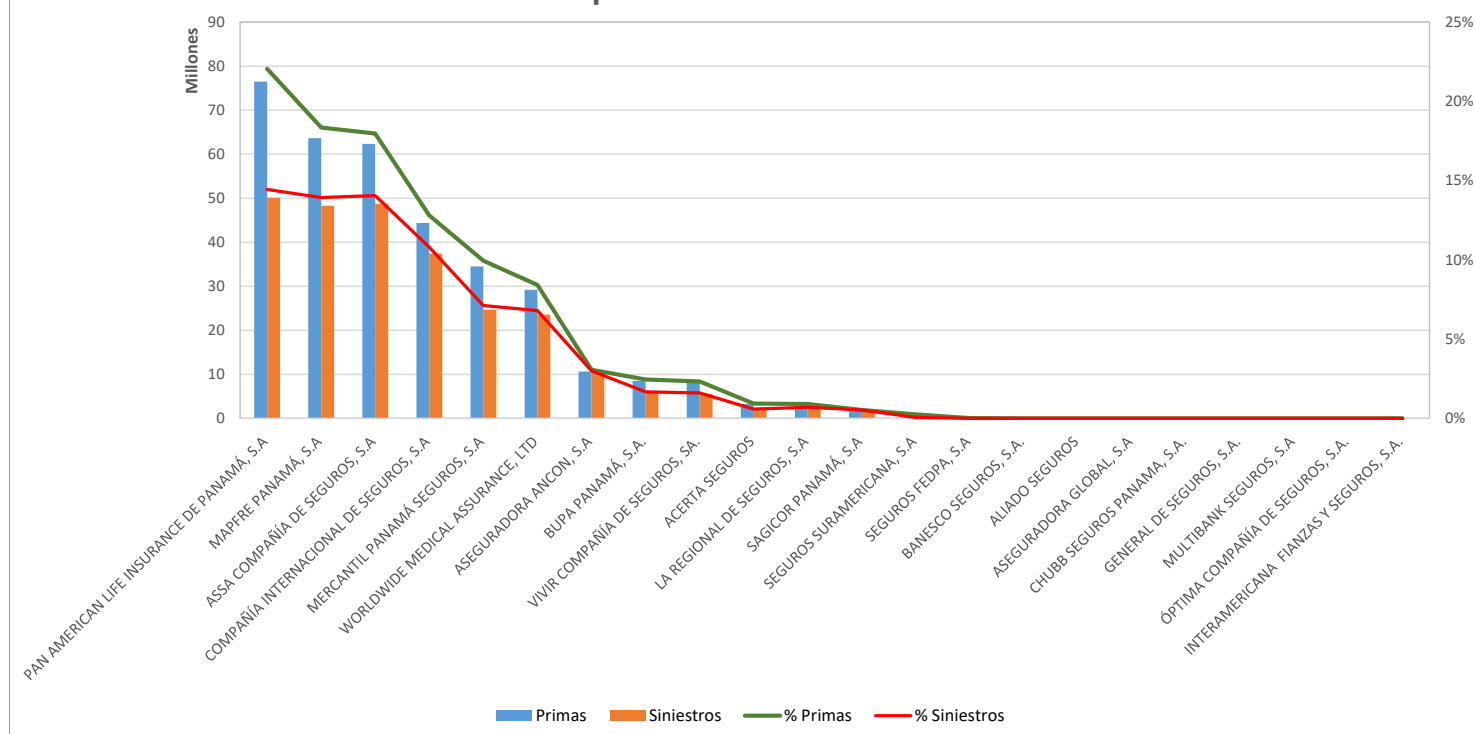


SALUD

AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	76,470,778.33	22.1%	1	50,071,030.14	14.4%	65.5%
2	MAPFRE PANAMÁ, S.A	63,613,025.75	18.3%	2	48,309,779.84	13.9%	75.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	62,313,192.13	18.0%	3	48,730,352.86	14.1%	78.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	44,380,063.63	12.8%	4	37,426,137.19	10.8%	84.3%
5	MERCANTIL PANAMÁ SEGUROS, S.A	34,480,506.67	9.9%	6	24,662,775.02	7.1%	71.5%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	29,176,864.78	8.4%	5	23,554,418.88	6.8%	80.7%
7	ASEGURADORA ANCON, S.A	10,616,514.21	3.1%	7	10,373,001.04	3.0%	97.7%
8	BUPA PANAMÁ, S.A.	8,506,222.22	2.5%	8	5,805,204.77	1.7%	68.2%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	8,084,500.77	2.3%	9	5,569,535.88	1.6%	68.9%
10	ACERTA SEGUROS	3,233,348.51	0.9%	11	2,030,770.69	0.6%	62.8%
11	LA REGIONAL DE SEGUROS, S.A	3,137,358.07	0.9%	10	2,414,673.29	0.7%	77.0%
12	SAGICOR PANAMÁ, S.A	1,819,655.85	0.5%	12	1,828,471.03	0.5%	100.5%
13	SEGUROS SURAMERICANA, S.A	864,913.75	0.2%	13	170,664.03	0.0%	19.7%
14	SEGUROS FEDPA, S.A	51,498.72	0.0%	14	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	4,052.51	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		\$346,752,495.90	100%		\$260,946,814.66	100%	75.3%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

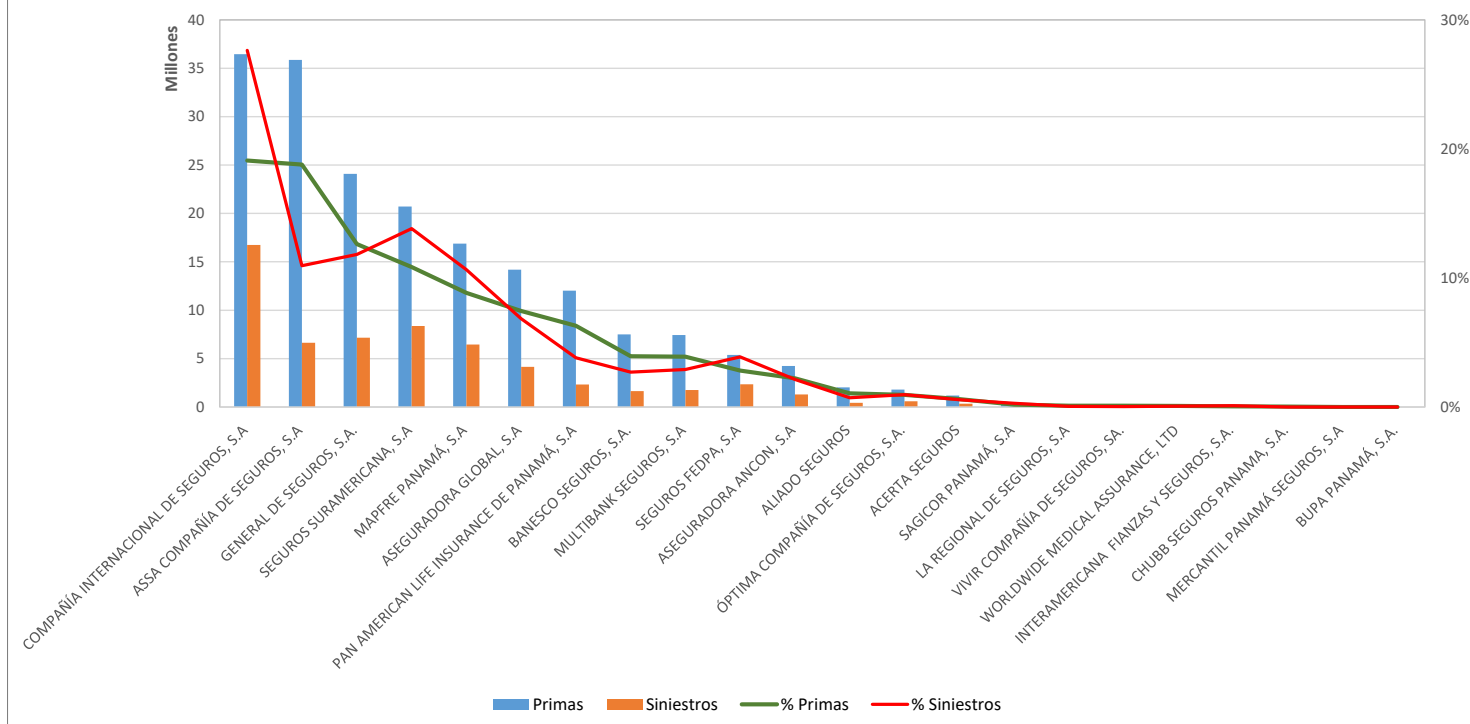


COLECTIVO DE VIDA

AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	36,459,861.11	19.1%	1	16,749,051.71	27.6%	45.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	35,871,667.75	18.8%	4	6,640,876.26	11.0%	18.5%
3	GENERAL DE SEGUROS, S.A.	24,089,485.09	12.6%	3	7,168,460.94	11.8%	29.8%
4	SEGUROS SURAMERICANA, S.A	20,717,774.23	10.9%	2	8,373,782.11	13.8%	40.4%
5	MAPFRE PANAMÁ, S.A	16,882,059.37	8.8%	5	6,453,406.24	10.6%	38.2%
6	ASEGURADORA GLOBAL, S.A	14,198,724.52	7.4%	6	4,142,596.07	6.8%	29.2%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	12,018,056.21	6.3%	8	2,315,401.78	3.8%	19.3%
8	BANESCO SEGUROS, S.A.	7,509,664.68	3.9%	9	1,635,305.02	2.7%	21.8%
9	MULTIBANK SEGUROS, S.A	7,434,103.99	3.9%	10	1,758,040.54	2.9%	23.6%
10	SEGUROS FEDPA, S.A	5,389,651.30	2.8%	7	2,353,733.72	3.9%	43.7%
11	ASEGURADORA ANCON, S.A	4,231,794.23	2.2%	11	1,299,298.20	2.1%	30.7%
12	ALIADO SEGUROS	2,026,970.72	1.1%	13	433,096.57	0.7%	21.4%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,810,288.92	0.9%	12	584,752.89	1.0%	32.3%
14	ACERTA SEGUROS	1,179,283.26	0.6%	14	345,776.75	0.6%	29.3%
15	SAGICOR PANAMÁ, S.A	367,233.72	0.2%	15	178,608.24	0.3%	48.6%
16	LA REGIONAL DE SEGUROS, S.A	205,108.73	0.1%	18	35,508.14	0.1%	17.3%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	193,154.62	0.1%	19	25,407.24	0.0%	13.2%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	167,841.13	0.1%	17	42,780.99	0.1%	25.5%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	95,138.84	0.0%	16	66,791.36	0.1%	70.2%
20	CHUBB SEGUROS PANAMA, S.A.	49,167.77	0.0%	20	3,262.88	0.0%	6.6%
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		\$190,897,030.19	100%		\$60,605,937.65	100%	31.7%

Participación en Colectivo de Vida



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

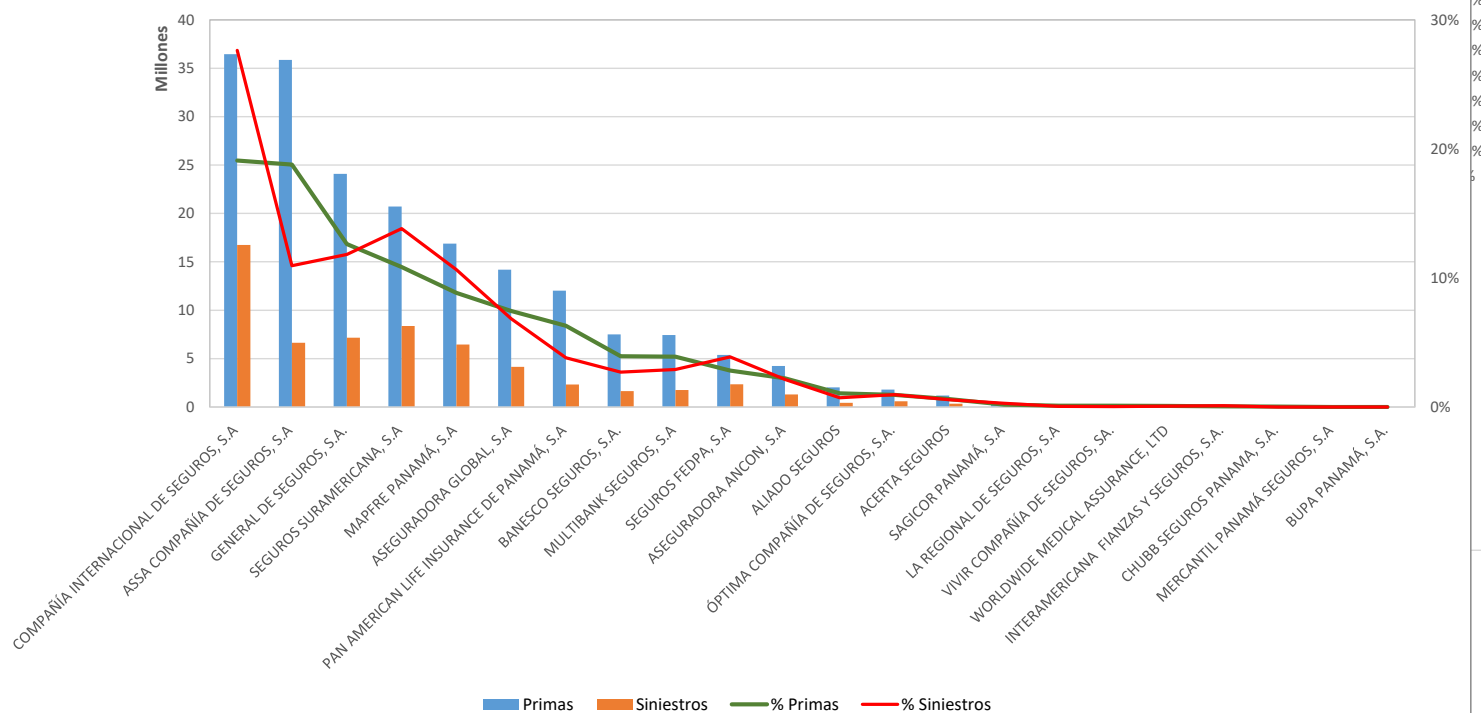


INCENDIO

AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	66,747,870.06	47.0%	1	53,598,757.25	72.7%	80.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,918,171.63	16.1%	2	7,564,661.51	10.3%	33.0%
3	SEGUROS SURAMERICANA, S.A	17,296,867.86	12.2%	4	3,483,235.86	4.7%	20.1%
4	MAPFRE PANAMÁ, S.A	9,731,337.27	6.9%	3	3,671,034.47	5.0%	37.7%
5	GENERAL DE SEGUROS, S.A.	4,446,570.25	3.1%	7	884,143.76	1.2%	19.9%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,297,841.53	3.0%	6	990,548.30	1.3%	23.0%
7	CHUBB SEGUROS PANAMA, S.A.	2,975,393.25	2.1%	5	2,260,624.58	3.1%	76.0%
8	ASEGURADORA ANCON, S.A	2,901,067.33	2.0%	10	296,806.25	0.4%	10.2%
9	ACERTA SEGUROS	2,252,175.83	1.6%	8	325,931.39	0.4%	14.5%
10	ASEGURADORA GLOBAL, S.A	2,189,916.87	1.5%	12	124,299.24	0.2%	5.7%
11	ALIADO SEGUROS	2,310,291.07	1.6%	9	261,036.17	0.4%	11.3%
12	BANESCO SEGUROS, S.A.	1,390,909.47	1.0%	11	163,047.69	0.2%	11.7%
13	MULTIBANK SEGUROS, S.A	1,035,074.06	0.7%	13	67,896.83	0.1%	6.6%
14	LA REGIONAL DE SEGUROS, S.A	623,199.74	0.4%	14	14,810.33	0.0%	2.4%
15	SEGUROS FEDPA, S.A	447,420.15	0.3%	16	18,548.70	0.0%	4.1%
16	MERCANTIL PANAMÁ SEGUROS, S.A	198,947.55	0.1%	17	1,338.44	0.0%	0.7%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	245,199.27	0.2%	15	12,548.60	0.0%	5.1%
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		\$142,008,253.19	100%		\$73,739,269.37	100%	51.9%

Participación en Ramo de Incendio



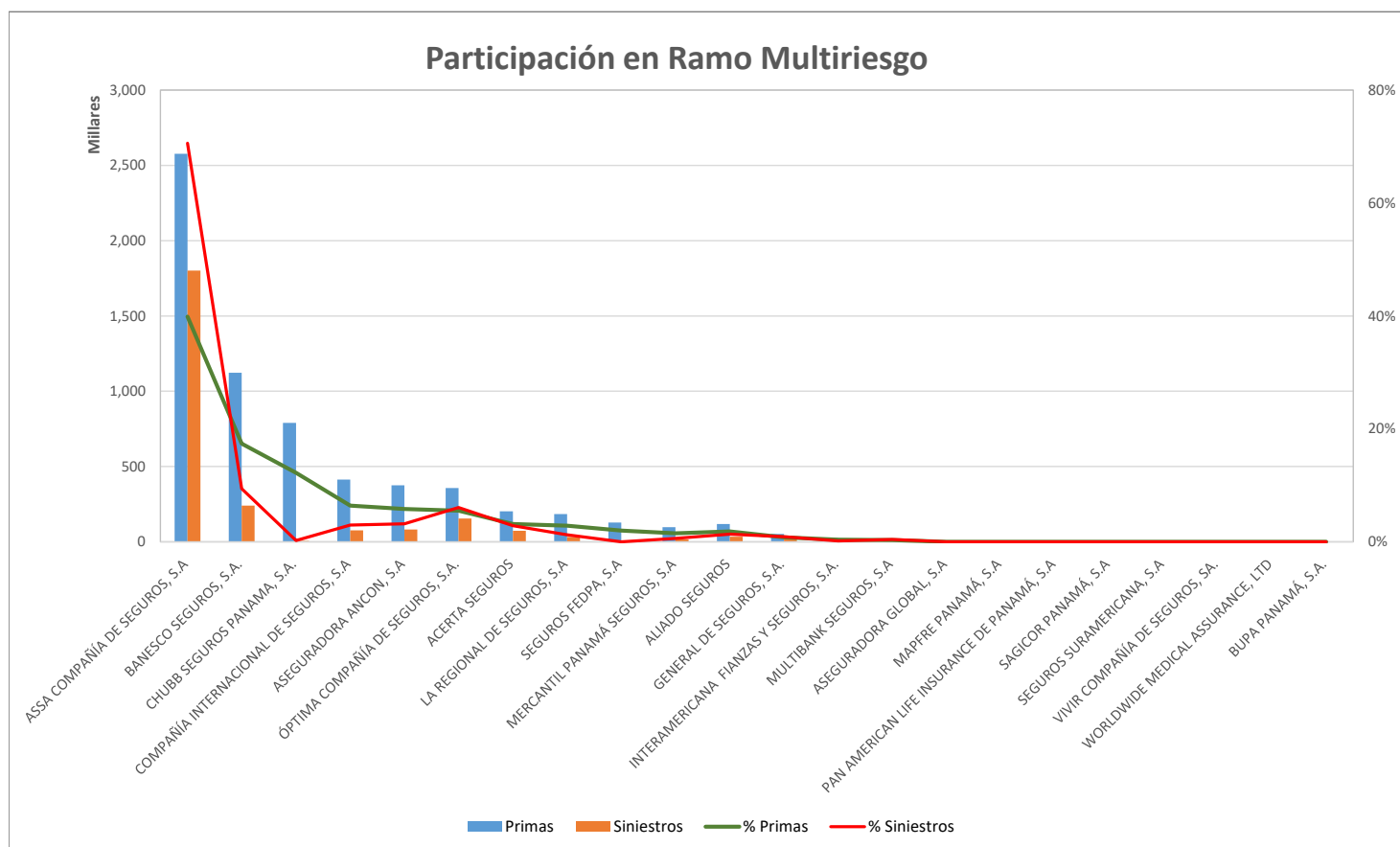
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



MULTIRIESGO AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,576,691.31	39.9%	1	1,801,142.95	70.6%	69.9%
2	BANESCO SEGUROS, S.A.	1,122,600.20	17.4%	3	240,191.27	9.4%	21.4%
3	CHUBB SEGUROS PANAMA, S.A.	789,704.71	12.2%	12	5,511.80	0.2%	0.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	413,344.33	6.4%	5	75,984.28	3.0%	18.4%
5	ASEGURADORA ANCON, S.A	375,640.47	5.8%	6	81,277.64	3.2%	21.6%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	356,626.27	5.5%	2	155,418.71	6.1%	43.6%
7	ACERTA SEGUROS	202,717.21	3.1%	4	72,694.04	2.8%	35.9%
8	LA REGIONAL DE SEGUROS, S.A	183,591.87	2.8%	8	31,840.69	1.2%	17.3%
9	SEGUROS FEDPA, S.A	128,340.60	2.0%	13	0.00	0.0%	0.0%
10	MERCANTIL PANAMÁ SEGUROS, S.A	96,490.69	1.5%	11	15,616.14	0.6%	16.2%
11	ALIADO SEGUROS	118,846.22	1.8%	7	34,283.53	1.3%	28.8%
12	GENERAL DE SEGUROS, S.A.	52,100.48	0.8%	9	23,281.08	0.9%	44.7%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	24,922.58	0.4%	14	4,138.34	0.2%	16.6%
14	MULTIBANK SEGUROS, S.A	19,099.11	0.3%	10	10,173.60	0.4%	53.3%
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%
		\$6,460,716.05	100%		\$2,551,554.07	100%	39.5%

Participación en Ramo Multiriesgo

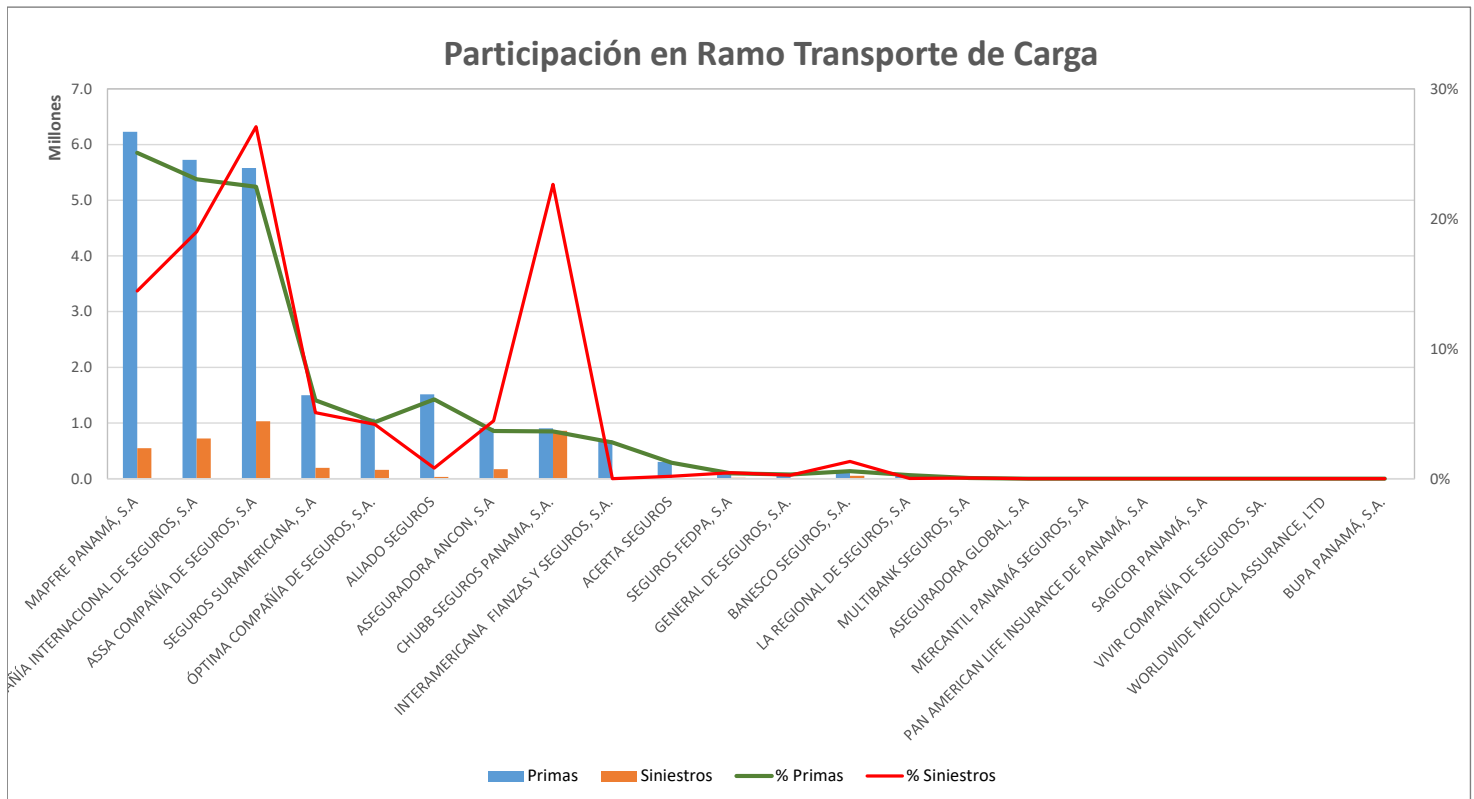


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	6,228,384.76	25.1%	4	548,965.67	14.4%	8.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,724,531.93	23.0%	3	722,411.55	19.0%	12.6%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	5,578,996.62	22.5%	1	1,030,064.31	27.1%	18.5%
4	SEGUROS SURAMERICANA, S.A	1,498,361.06	6.0%	5	192,973.36	5.1%	12.9%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,078,599.48	4.3%	6	159,091.90	4.2%	14.7%
6	ALIADO SEGUROS	1,515,221.70	6.1%	9	31,192.80	0.8%	2.1%
7	ASEGURADORA ANCON, S.A	911,096.92	3.7%	7	169,513.24	4.5%	18.6%
8	CHUBB SEGUROS PANAMA, S.A.	902,102.95	3.6%	2	861,261.59	22.7%	95.5%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	692,747.54	2.8%	15	0.00	0.0%	0.0%
10	ACERTA SEGUROS	302,426.28	1.2%	12	7,155.24	0.2%	2.4%
11	SEGUROS FEDPA, S.A	102,807.66	0.4%	10	17,186.55	0.5%	16.7%
12	GENERAL DE SEGUROS, S.A.	78,710.86	0.3%	11	10,341.16	0.3%	13.1%
13	BANESCO SEGUROS, S.A.	141,333.29	0.6%	8	50,112.66	1.3%	35.5%
14	LA REGIONAL DE SEGUROS, S.A	65,850.54	0.3%	14	347.75	0.0%	0.5%
15	MULTIBANK SEGUROS, S.A	14,454.41	0.1%	13	1,638.65	0.0%	11.3%
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		\$24,835,626.00	100%		\$3,802,256.43	100%	15.3%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

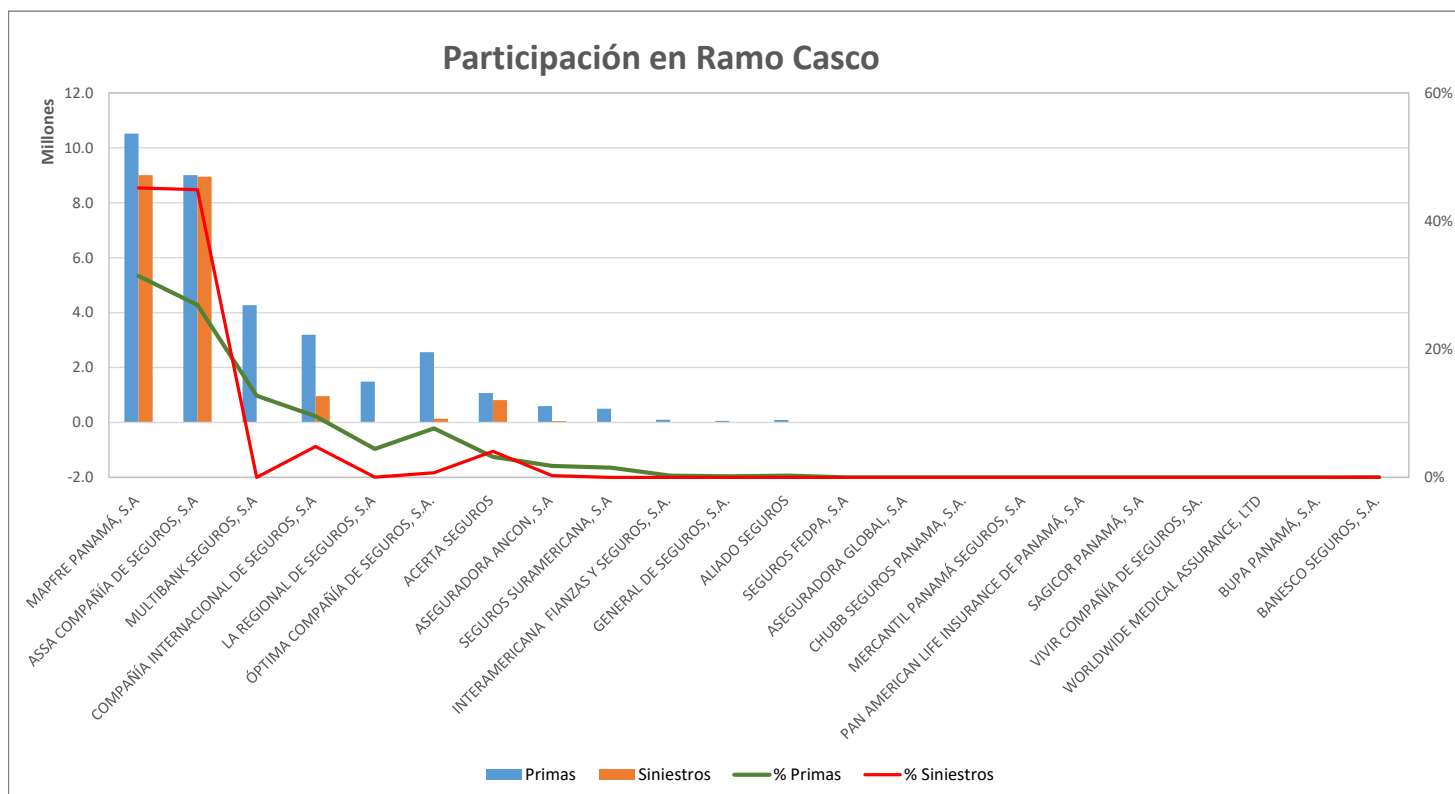


RAMO DE CASCO

AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	MAPFRE PANAMÁ, S.A	10,517,444.56	31.4%	1	9,003,084.39	45.2%	85.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	9,002,684.84	26.9%	2	8,949,512.90	44.9%	99.4%
3	MULTIBANK SEGUROS, S.A	4,269,459.39	12.8%	9	241.86	0.0%	0.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,196,100.42	9.6%	3	958,856.87	4.8%	30.0%
5	LA REGIONAL DE SEGUROS, S.A	1,487,753.34	4.4%	7	7,100.63	0.0%	0.5%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,555,538.25	7.6%	5	142,055.45	0.7%	5.6%
7	ACERTA SEGUROS	1,071,481.22	3.2%	4	812,198.00	4.1%	75.8%
8	ASEGURADORA ANCON, S.A	594,408.26	1.8%	6	52,834.46	0.3%	8.9%
9	SEGUROS SURAMERICANA, S.A	504,201.95	1.5%	10	0.00	0.0%	0.0%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	97,930.02	0.3%	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	93,755.36	0.3%	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		\$33,451,354.12	100%		\$19,930,884.56	100%	59.6%

Participación en Ramo Casco



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

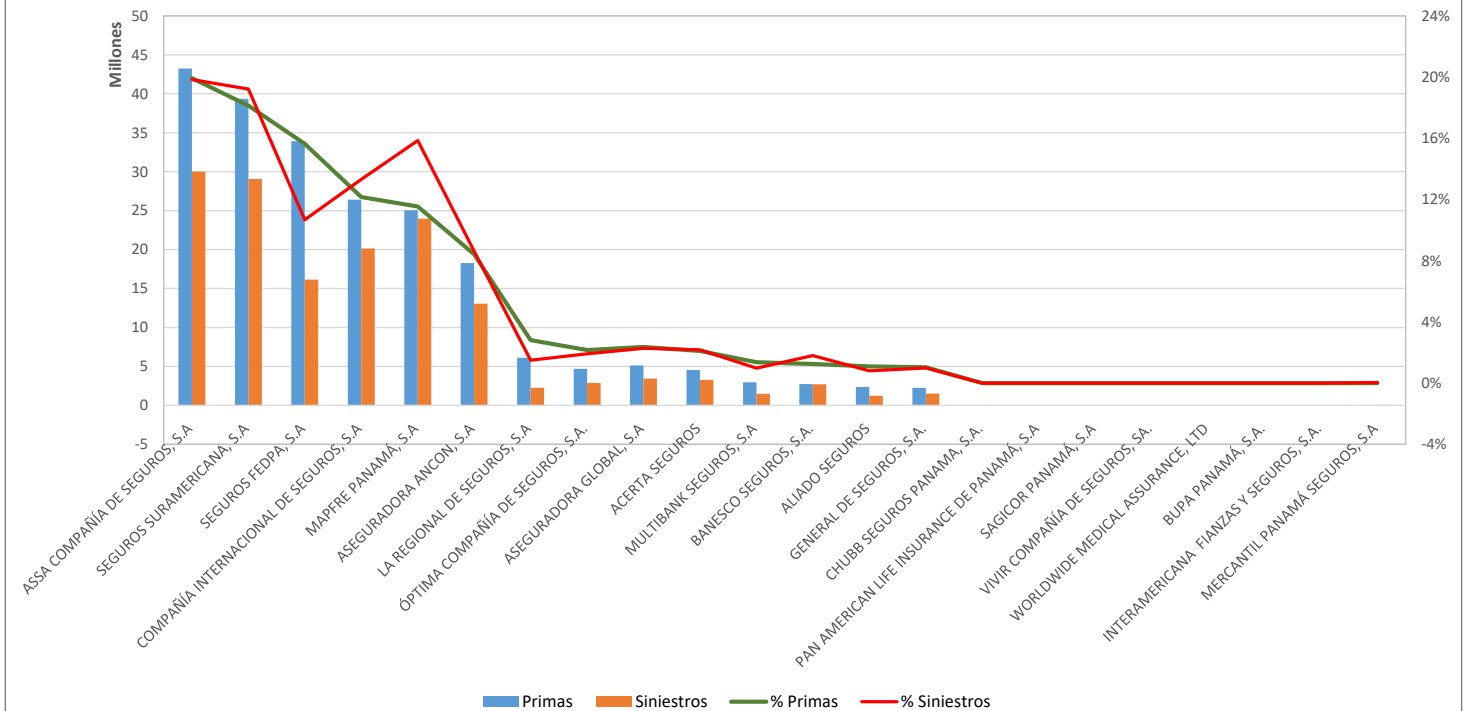


AUTOMÓVIL

AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	43,242,700.96	19.9%	1	29,996,655.87	19.8%	69.4%
2	SEGUROS SURAMERICANA, S.A	39,354,930.17	18.1%	2	29,058,108.41	19.2%	73.8%
3	SEGUROS FEDPA, S.A	33,917,307.99	15.6%	5	16,135,549.03	10.7%	47.6%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	26,397,544.18	12.2%	4	20,132,230.51	13.3%	76.3%
5	MAPFRE PANAMÁ, S.A	25,030,285.63	11.5%	3	23,967,469.81	15.9%	95.8%
6	ASEGURADORA ANCON, S.A	18,276,955.77	8.4%	6	13,046,451.08	8.6%	71.4%
7	LA REGIONAL DE SEGUROS, S.A	6,098,740.03	2.8%	11	2,264,884.52	1.5%	37.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,695,364.76	2.2%	9	2,891,242.62	1.9%	61.6%
9	ASEGURADORA GLOBAL, S.A	5,121,483.47	2.4%	7	3,446,427.05	2.3%	67.3%
10	ACERTA SEGUROS	4,551,509.40	2.1%	8	3,277,376.64	2.2%	72.0%
11	MULTIBANK SEGUROS, S.A	2,951,108.44	1.4%	12	1,483,012.15	1.0%	50.3%
12	BANESCO SEGUROS, S.A.	2,725,442.80	1.3%	10	2,715,354.52	1.8%	99.6%
13	ALIADO SEGUROS	2,377,694.22	1.1%	14	1,223,325.91	0.8%	51.5%
14	GENERAL DE SEGUROS, S.A.	2,247,553.82	1.0%	13	1,503,408.54	1.0%	66.9%
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		\$216,982,071.78	100%		\$151,199,181.84	100%	69.7%

Participación en Ramo de Automóvil



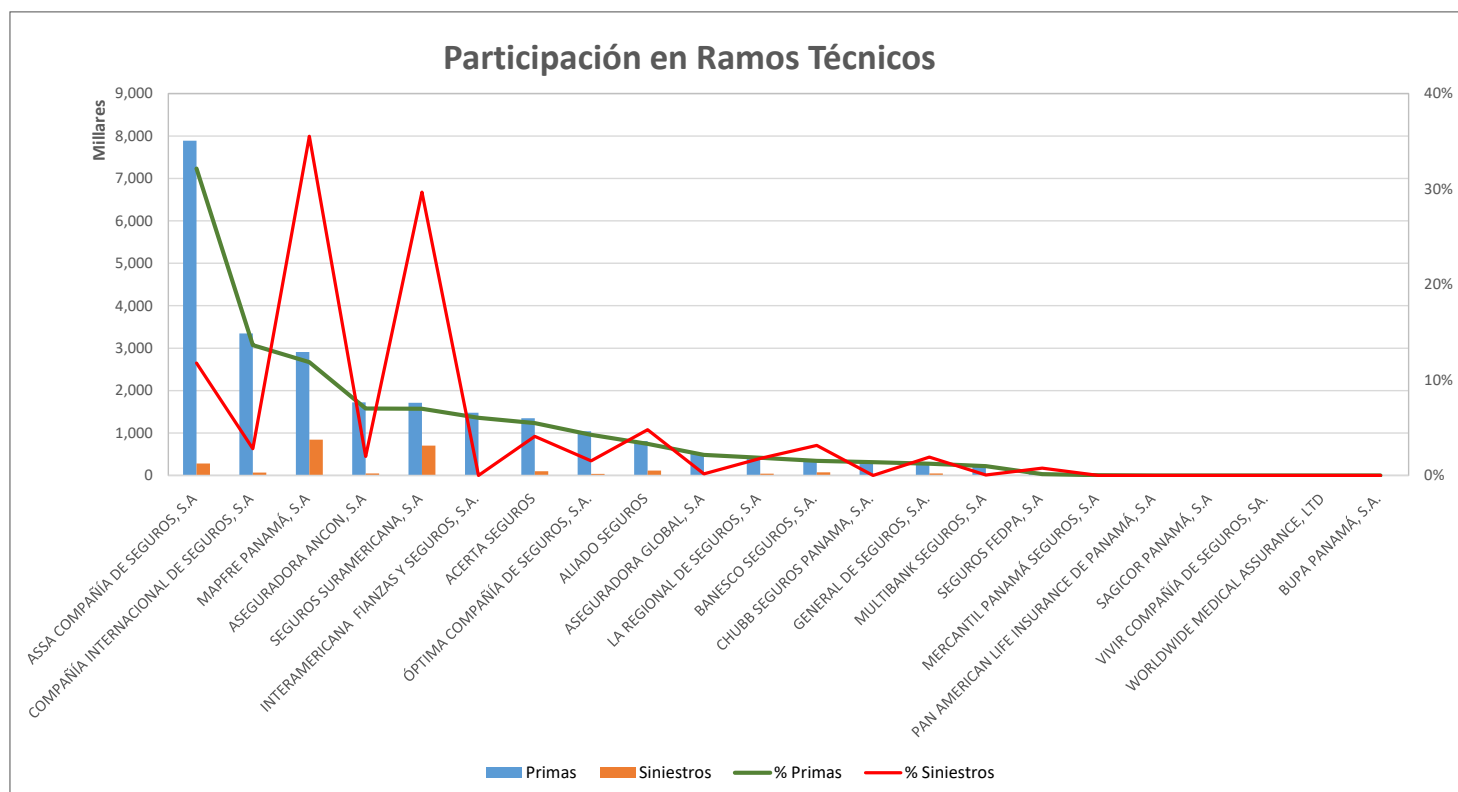
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	7,887,723.12	32.1%	3	279,404.56	11.8%	3.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,348,448.61	13.6%	7	66,498.09	2.8%	2.0%
3	MAPFRE PANAMÁ, S.A	2,910,084.89	11.9%	1	842,852.97	35.5%	29.0%
4	ASEGURADORA ANCON, S.A	1,720,776.29	7.0%	8	46,979.13	2.0%	2.7%
5	SEGUROS SURAMERICANA, S.A	1,714,134.46	7.0%	2	704,106.04	29.7%	41.1%
6	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,478,942.64	6.0%	15	0.00	0.0%	0.0%
7	ACERTA SEGUROS	1,345,586.36	5.5%	5	97,294.80	4.1%	7.2%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,042,807.27	4.2%	11	36,128.05	1.5%	3.5%
9	ALIADO SEGUROS	811,995.11	3.3%	4	113,607.00	4.8%	14.0%
10	ASEGURADORA GLOBAL, S.A	526,189.46	2.1%	13	4,125.00	0.2%	0.8%
11	LA REGIONAL DE SEGUROS, S.A	456,053.45	1.9%	10	42,126.65	1.8%	9.2%
12	BANESCO SEGUROS, S.A.	375,174.58	1.5%	6	74,598.32	3.1%	19.9%
13	CHUBB SEGUROS PANAMA, S.A.	340,205.95	1.4%	16	0.00	0.0%	0.0%
14	GENERAL DE SEGUROS, S.A.	299,335.17	1.2%	9	45,619.06	1.9%	15.2%
15	MULTIBANK SEGUROS, S.A	237,160.52	1.0%	14	1,069.78	0.0%	0.5%
16	SEGUROS FEDPA, S.A	36,684.80	0.1%	12	17,970.60	0.8%	49.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	7,624.51	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		\$24,538,927.19	100%		\$2,372,380.05	100%	9.7%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



RESPONSABILIDAD CIVIL

AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	23,254,069.10	43.6%	1	3,501,794.57	41.4%	15.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,102,759.09	15.2%	2	989,953.07	11.7%	12.2%
3	MAPFRE PANAMÁ, S.A	5,232,349.41	9.8%	6	1,739,934.60	20.6%	33.3%
4	SEGUROS SURAMERICANA, S.A	3,301,899.76	6.2%	3	1,024,737.80	12.1%	31.0%
5	ALIADO SEGUROS	3,032,888.36	5.7%	9	86,845.44	1.0%	2.9%
6	CHUBB SEGUROS PANAMA, S.A.	2,489,329.35	4.7%	7	84,697.69	1.0%	3.4%
7	ASEGURADORA ANCON, S.A	2,437,131.85	4.6%	8	73,759.25	0.9%	3.0%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,702,879.44	3.2%	4	317,573.37	3.8%	18.6%
9	ACERTA SEGUROS	1,471,221.48	2.8%	10	75,748.74	0.9%	5.1%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	597,170.81	1.1%	16	6,447.43	0.1%	1.1%
11	MERCANTIL PANAMÁ SEGUROS, S.A	462,027.37	0.9%	11	62,473.08	0.7%	13.5%
12	BANESCO SEGUROS, S.A.	365,619.44	0.7%	5	414,523.92	4.9%	113.4%
13	LA REGIONAL DE SEGUROS, S.A	346,527.57	0.6%	13	30,021.96	0.4%	8.7%
14	GENERAL DE SEGUROS, S.A.	385,672.67	0.7%	12	32,958.78	0.4%	8.5%
15	SEGUROS FEDPA, S.A	98,000.01	0.2%	14	9,395.91	0.1%	9.6%
16	MULTIBANK SEGUROS, S.A	69,871.86	0.1%	15	7,779.58	0.1%	11.1%
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%
TOTAL		\$53,349,417.57	100%		\$8,458,645.19	100%	15.9%

Participación en Responsabilidad Civil



Superintendencia de Seguros y Reaseguros de Panamá

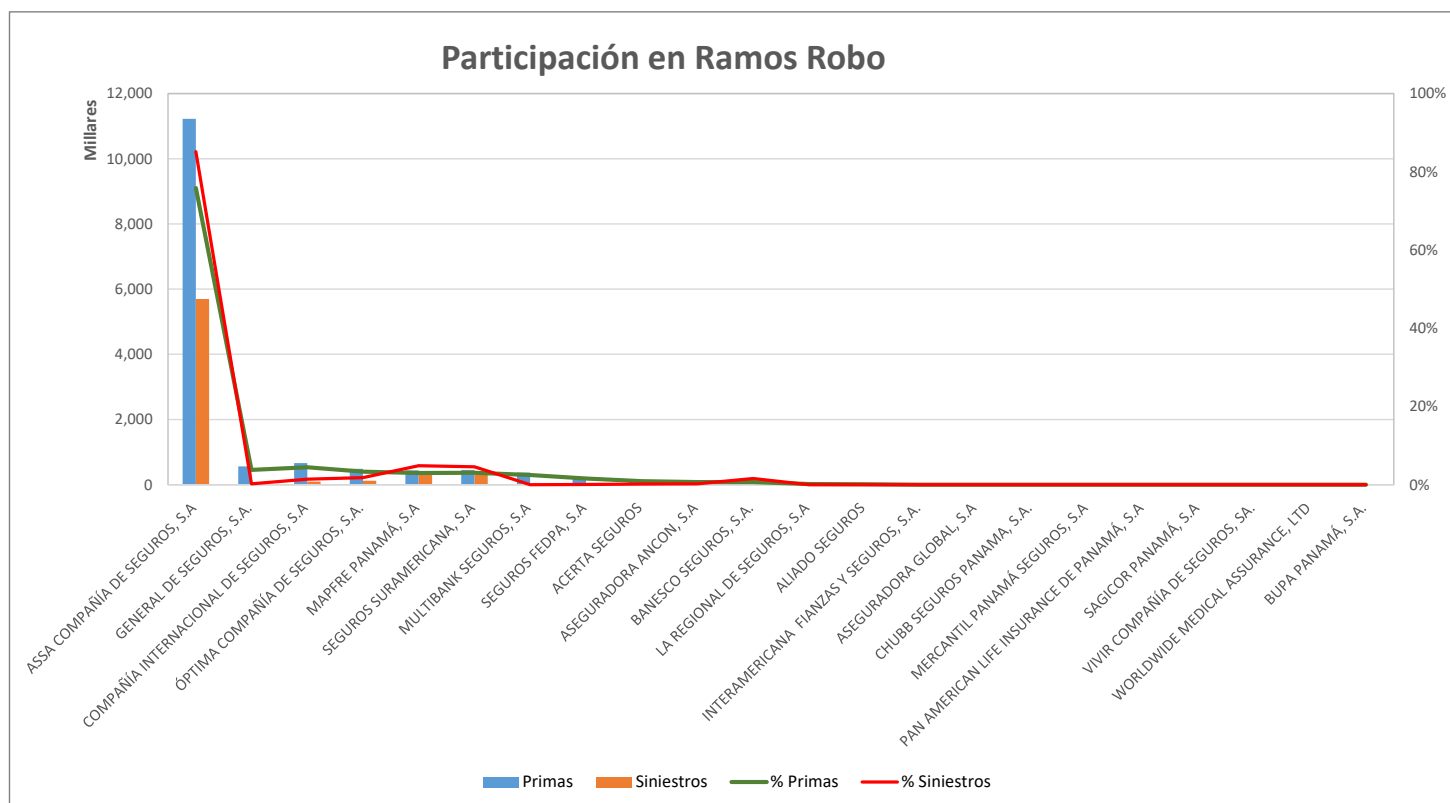
Participación de Mercado por Productos



RAMO DE ROBO

AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	11,222,820.50	75.8%	1	5,698,704.32	85.1%	50.8%
2	GENERAL DE SEGUROS, S.A.	562,838.22	3.8%	7	14,836.47	0.2%	2.6%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	662,095.02	4.5%	6	92,878.67	1.4%	14.0%
4	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	489,784.29	3.3%	4	119,999.69	1.8%	24.5%
5	MAPFRE PANAMÁ, S.A	439,695.32	3.0%	3	326,559.79	4.9%	74.3%
6	SEGUROS SURAMERICANA, S.A	450,273.21	3.0%	2	305,133.27	4.6%	67.8%
7	MULTIBANK SEGUROS, S.A	369,682.78	2.5%	11	699.34	0.0%	0.2%
8	SEGUROS FEDPA, S.A	236,000.30	1.6%	10	3,347.54	0.1%	1.4%
9	ACERTA SEGUROS	134,352.83	0.9%	9	11,451.67	0.2%	8.5%
10	ASEGURADORA ANCON, S.A	96,488.21	0.7%	8	13,320.30	0.2%	13.8%
11	BANESCO SEGUROS, S.A.	95,943.42	0.6%	5	105,817.53	1.6%	110.3%
12	LA REGIONAL DE SEGUROS, S.A	22,198.69	0.2%	13	0.00	0.0%	0.0%
13	ALIADO SEGUROS	14,379.10	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		\$14,796,551.89	100%		\$6,693,002.66	100%	45.2%



Superintendencia de Seguros y Reaseguros de Panamá

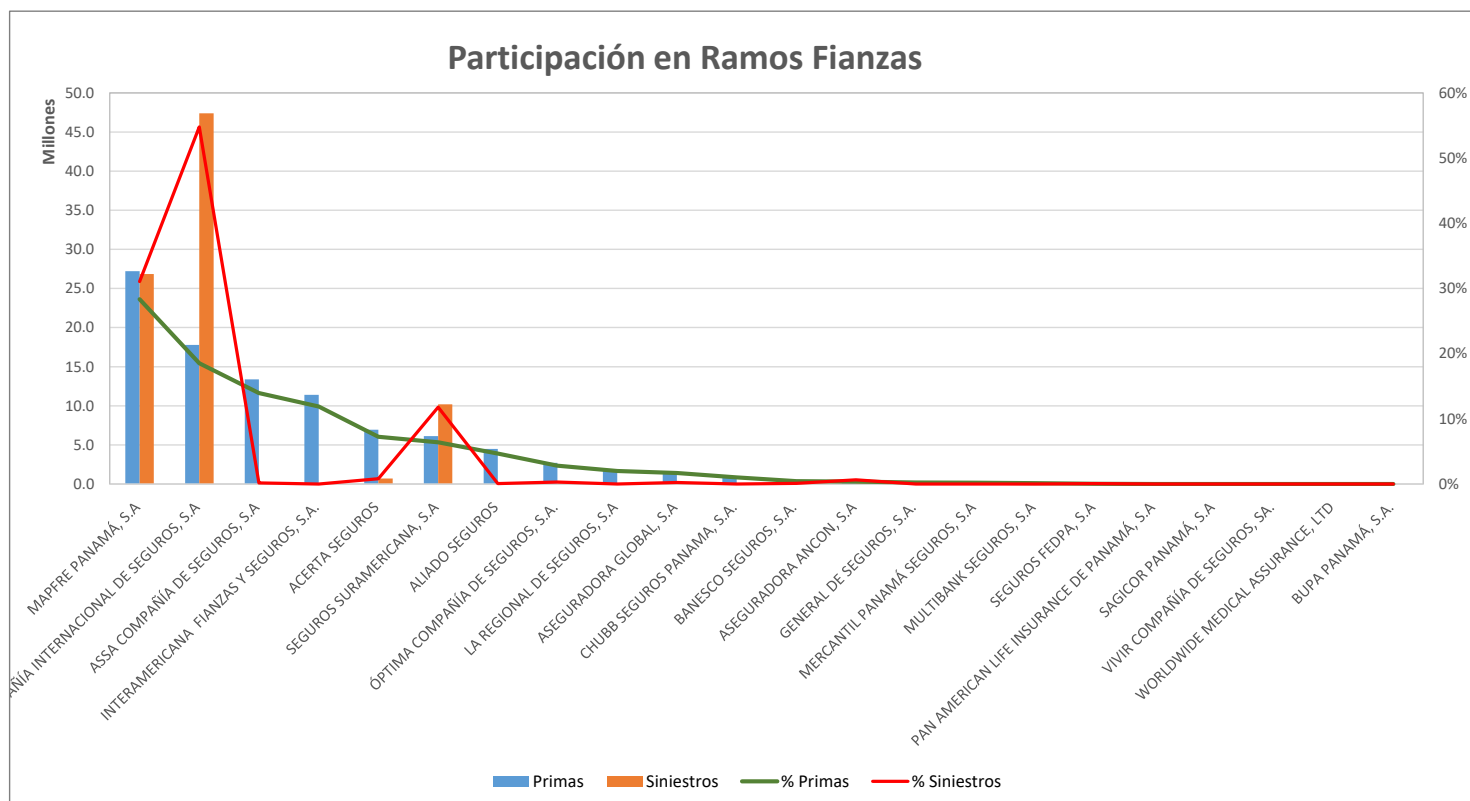
Participación de Mercado por Productos



RAMO DE FIANZAS

AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	27,200,974.80	28.4%	2	26,852,047.46	31.0%	98.7%
2	COMPañÍA INTERNACIONAL DE SEGUROS, S.A	17,786,277.90	18.5%	1	47,383,221.56	54.8%	266.4%
3	ASSA COMPañÍA DE SEGUROS, S.A	13,382,436.04	13.9%	8	131,862.56	0.2%	1.0%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	11,393,632.32	11.9%	12	9,720.70	0.0%	0.1%
5	ACERTA SEGUROS	6,950,021.38	7.2%	7	699,056.83	0.8%	10.1%
6	SEGUROS SURAMERICANA, S.A	6,136,386.11	6.4%	3	10,196,055.23	11.8%	166.2%
7	ALIADO SEGUROS	4,472,941.80	4.7%	10	65,815.91	0.1%	1.5%
8	ÓPTIMA COMPañÍA DE SEGUROS, S.A.	2,707,331.39	2.8%	5	264,497.89	0.3%	9.8%
9	LA REGIONAL DE SEGUROS, S.A	1,924,673.74	2.0%	13	0.00	0.0%	0.0%
10	ASEGURADORA GLOBAL, S.A	1,611,150.95	1.7%	6	202,695.10	0.2%	12.6%
11	CHUBB SEGUROS PANAMA, S.A.	981,781.67	1.0%	14	0.00	0.0%	0.0%
12	BANESCO SEGUROS, S.A.	432,199.25	0.5%	9	76,217.75	0.1%	17.6%
13	ASEGURADORA ANCON, S.A	372,339.05	0.4%	4	562,247.90	0.6%	151.0%
14	GENERAL DE SEGUROS, S.A.	230,672.91	0.2%	15	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	207,273.10	0.2%	16	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	114,770.16	0.1%	17	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	36,464.02	0.0%	11	59,002.96	0.1%	161.8%
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%
TOTAL		\$95,941,326.59	100%		\$86,502,441.85	100%	90.2%



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 30 DE SEPTIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,637,990.57	26.5%	1	8,395,653.36	60.0%	37.1%
2	MAPFRE PANAMÁ, S.A	19,328,559.78	22.6%	2	1,844,628.24	13.2%	9.5%
3	GENERAL DE SEGUROS, S.A.	16,131,405.20	18.9%	3	1,292,927.77	9.2%	8.0%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	9,334,676.92	10.9%	4	1,074,951.20	7.7%	11.5%
5	ALIADO SEGUROS	6,050,916.12	7.1%	5	423,805.13	3.0%	7.0%
6	SEGUROS SURAMERICANA, S.A	4,305,526.24	5.0%	6	377,261.56	2.7%	8.8%
7	MERCANTIL PANAMÁ SEGUROS, S.A	2,842,470.12	3.3%	7	433,119.62	3.1%	15.2%
8	ASEGURADORA GLOBAL, S.A	2,041,509.78	2.4%	9	37,818.06	0.3%	1.9%
9	MULTIBANK SEGUROS, S.A	1,321,338.42	1.5%	10	36,174.73	0.3%	2.7%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	685,365.92	0.8%	8	42,454.66	0.3%	6.2%
11	ASEGURADORA ANCON, S.A	369,006.24	0.4%	12	8,262.21	0.1%	2.2%
12	LA REGIONAL DE SEGUROS, S.A	278,193.66	0.3%	11	25,824.18	0.2%	9.3%
13	ACERTA SEGUROS	182,493.65	0.2%	13	5,269.52	0.0%	2.9%
14	BANESCO SEGUROS, S.A.	40,086.01	0.0%	14	2,356.80	0.0%	5.9%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	10,124.46	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, SA.	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		\$85,559,663.09	100%		\$14,000,507.04	100%	16.4%

Participación en Otros Ramos

