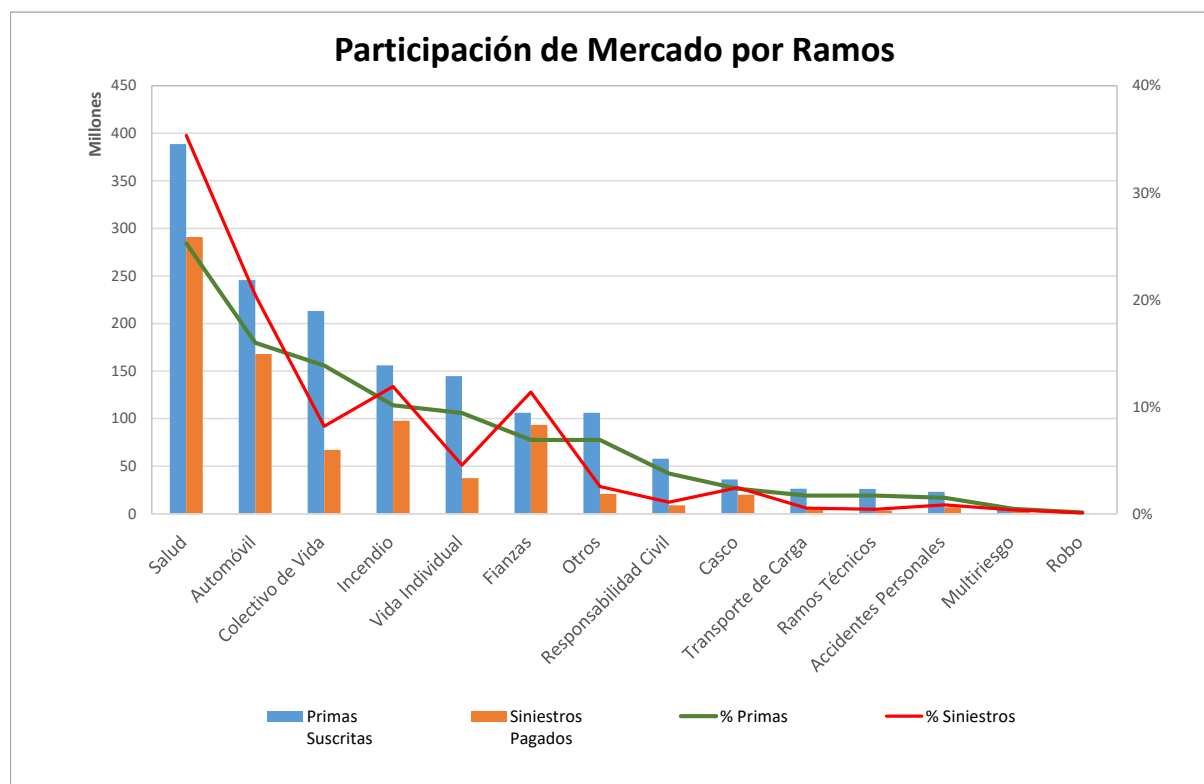


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE OCTUBRE DE 2023

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	388,717,057.78	25.3%	1	290,807,856.55	35.4%	74.8%
2	Automóvil	245,648,869.04	16.0%	2	167,954,879.46	20.4%	68.4%
3	Colectivo de Vida	213,079,020.26	13.9%	5	67,204,759.20	8.2%	31.5%
4	Incendio	156,036,727.29	10.1%	3	97,782,440.00	11.9%	62.7%
5	Vida Individual	144,746,863.85	9.4%	6	37,398,379.19	4.5%	25.8%
6	Fianzas	106,229,544.38	6.9%	4	93,455,061.60	11.4%	88.0%
7	Otros	106,085,955.67	6.9%	7	20,887,948.54	2.5%	19.7%
8	Responsabilidad Civil	57,813,926.20	3.8%	9	8,862,586.70	1.1%	15.3%
9	Casco	35,931,249.47	2.3%	8	20,067,107.51	2.4%	55.8%
10	Transporte de Carga	26,212,082.69	1.7%	11	4,193,438.48	0.5%	16.0%
11	Ramos Técnicos	25,977,255.79	1.7%	12	3,372,168.53	0.4%	13.0%
12	Accidentes Personales	23,061,160.89	1.5%	10	6,761,285.33	0.8%	29.3%
13	Multirisgo	7,110,207.81	0.5%	13	2,978,327.85	0.4%	41.9%
14	Robo	1,730,974.33	0.1%	14	727,575.92	0.1%	42.0%
<b>TOTAL</b>		<b>\$1,538,380,895.45</b>	<b>100%</b>		<b>\$822,453,814.86</b>	<b>100%</b>	<b>53.5%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

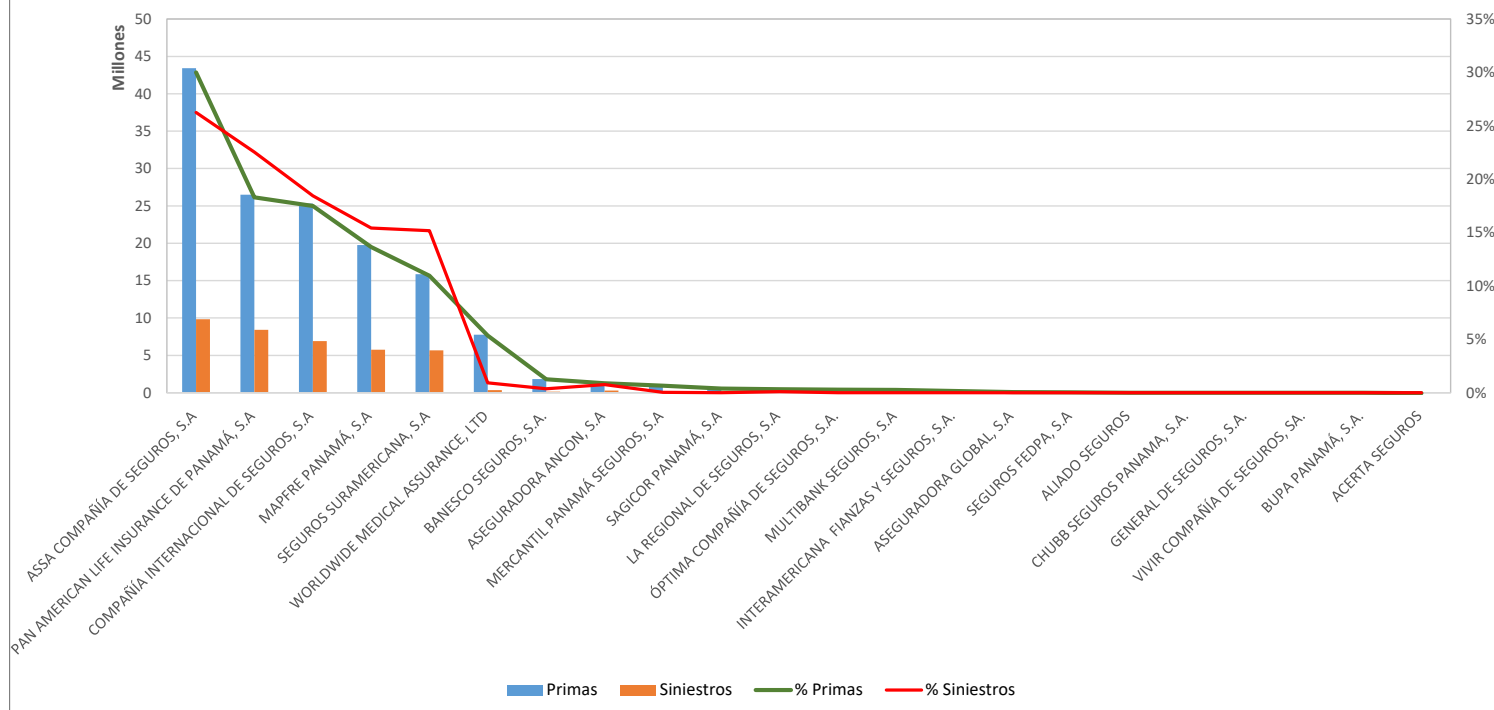


### VIDA INDIVIDUAL

AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	43,422,712.46	30.0%	1	9,816,100.63	26.2%	22.6%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	26,484,499.40	18.3%	2	8,426,731.01	22.5%	31.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	25,315,847.49	17.5%	3	6,900,171.18	18.5%	27.3%
4	MAPFRE PANAMÁ, S.A	19,748,770.92	13.6%	4	5,766,578.86	15.4%	29.2%
5	SEGUROS SURAMERICANA, S.A	15,864,459.61	11.0%	5	5,671,131.22	15.2%	35.7%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	7,758,221.79	5.4%	6	349,487.00	0.9%	4.5%
7	BANESCO SEGUROS, S.A.	1,823,120.21	1.3%	8	140,569.52	0.4%	7.7%
8	ASEGURADORA ANCON, S.A	1,271,173.77	0.9%	7	282,500.00	0.8%	22.2%
9	MERCANTIL PANAMÁ SEGUROS, S.A	942,245.13	0.7%	10	11,474.77	0.0%	1.2%
10	SAGICOR PANAMÁ, S.A	548,586.53	0.4%	12	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	481,060.17	0.3%	9	33,435.00	0.1%	7.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	400,813.69	0.3%	13	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	382,025.89	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	231,942.77	0.2%	15	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	95,543.60	0.1%	11	200.00	0.0%	0.2%
16	SEGUROS FEDPA, S.A	42,707.59	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	-66,867.17	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$144,746,863.85</b>	<b>100%</b>		<b>\$37,398,379.19</b>	<b>100%</b>	<b>25.8%</b>

### Participación en Vida Individual



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

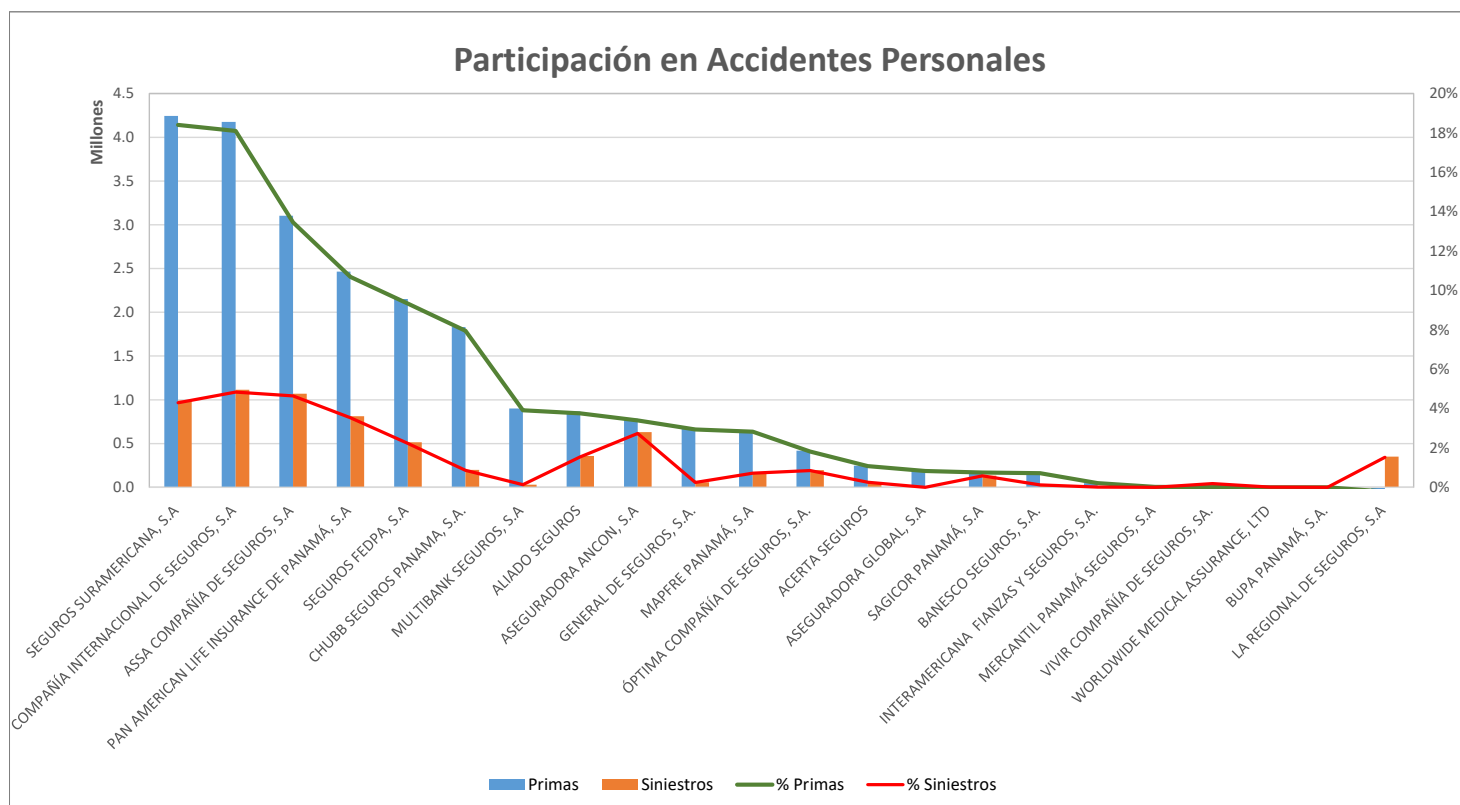


### ACCIDENTES PERSONALES

AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	4,244,766.60	18.4%	3	991,152.55	4.3%	23.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,175,224.76	18.1%	1	1,115,420.13	4.8%	26.7%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	3,104,277.70	13.5%	2	1,069,726.01	4.6%	34.5%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	2,465,083.23	10.7%	4	813,276.13	3.5%	33.0%
5	SEGUROS FEDPA, S.A	2,151,206.60	9.3%	6	514,572.09	2.2%	23.9%
6	CHUBB SEGUROS PANAMA, S.A.	1,832,544.13	7.9%	9	199,935.09	0.9%	10.9%
7	MULTIBANK SEGUROS, S.A	901,367.62	3.9%	16	30,435.60	0.1%	3.4%
8	ALIADO SEGUROS	867,219.56	3.8%	7	357,208.44	1.5%	41.2%
9	ASEGURADORA ANCON, S.A	783,966.30	3.4%	5	630,577.70	2.7%	80.4%
10	GENERAL DE SEGUROS, S.A.	677,992.52	2.9%	14	57,500.00	0.2%	8.5%
11	MAPFRE PANAMÁ, S.A	652,869.95	2.8%	11	165,688.61	0.7%	25.4%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	419,813.47	1.8%	10	197,272.42	0.9%	47.0%
13	ACERTA SEGUROS	248,107.39	1.1%	13	59,372.05	0.3%	23.9%
14	ASEGURADORA GLOBAL, S.A	191,157.66	0.8%	20	0.00	0.0%	0.0%
15	SAGICOR PANAMÁ, S.A	173,360.46	0.8%	12	133,696.40	0.6%	77.1%
16	BANESCO SEGUROS, S.A.	165,444.01	0.7%	17	28,113.00	0.1%	17.0%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	48,444.81	0.2%	19	375.41	0.0%	0.8%
18	MERCANTIL PANAMÁ SEGUROS, S.A	5,284.26	0.0%	21	0.00	0.0%	0.0%
19	VIVIR COMPAÑÍA DE SEGUROS, SA.	3,051.10	0.0%	15	44,919.37	0.2%	1472.2%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	18	1,355.36	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	-50,021.24	-0.2%	8	350,688.97	1.5%	-701.1%
<b>TOTAL</b>		<b>\$23,061,161</b>	<b>100%</b>		<b>\$6,761,285.33</b>	<b>100%</b>	<b>29.3%</b>

### Participación en Accidentes Personales



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

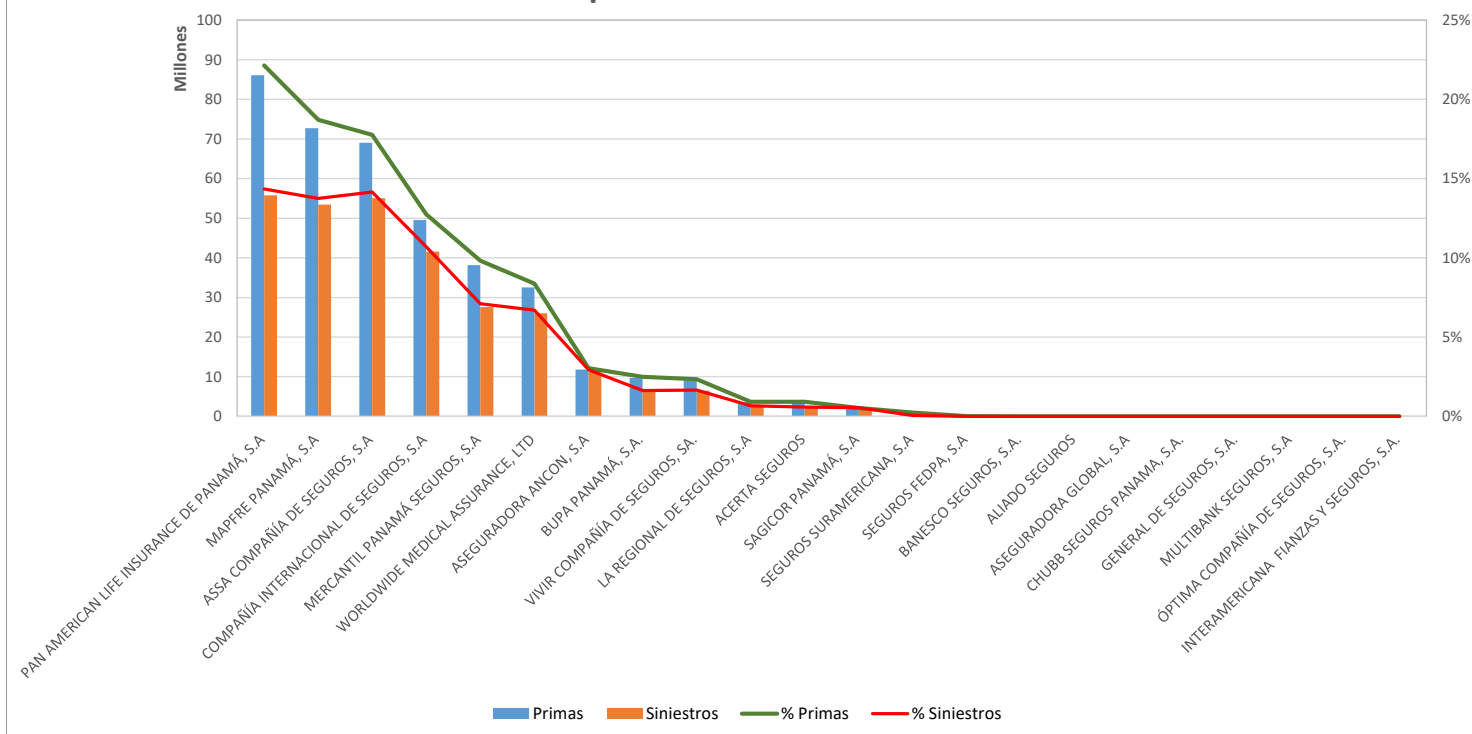


### SALUD

AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	86,057,366.84	22.1%	1	55,761,733.42	14.3%	64.8%
2	MAPFRE PANAMÁ, S.A	72,714,569.52	18.7%	3	53,433,890.20	13.7%	73.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	69,056,143.84	17.8%	2	55,025,713.44	14.2%	79.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	49,530,180.98	12.7%	4	41,591,511.18	10.7%	84.0%
5	MERCANTIL PANAMÁ SEGUROS, S.A	38,150,715.16	9.8%	5	27,602,726.60	7.1%	72.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	32,525,295.92	8.4%	6	26,042,140.75	6.7%	80.1%
7	ASEGURADORA ANCON, S.A	11,795,167.19	3.0%	7	11,396,823.04	2.9%	96.6%
8	BUPA PANAMÁ, S.A.	9,673,835.23	2.5%	9	6,347,564.77	1.6%	65.6%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	9,074,304.32	2.3%	8	6,444,749.88	1.7%	71.0%
10	LA REGIONAL DE SEGUROS, S.A	3,556,013.25	0.9%	10	2,598,437.63	0.7%	73.1%
11	ACERTA SEGUROS	3,555,491.18	0.9%	11	2,252,861.22	0.6%	63.4%
12	SAGICOR PANAMÁ, S.A	2,039,485.40	0.5%	12	2,098,500.06	0.5%	102.9%
13	SEGUROS SURAMERICANA, S.A	926,461.72	0.2%	13	211,204.36	0.1%	22.8%
14	SEGUROS FEDPA, S.A	57,283.12	0.0%	14	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	4,744.11	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>\$388,717,057.78</b>	<b>100%</b>		<b>\$290,807,856.55</b>	<b>100%</b>	<b>74.8%</b>

### Participación en Ramo de Salud



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

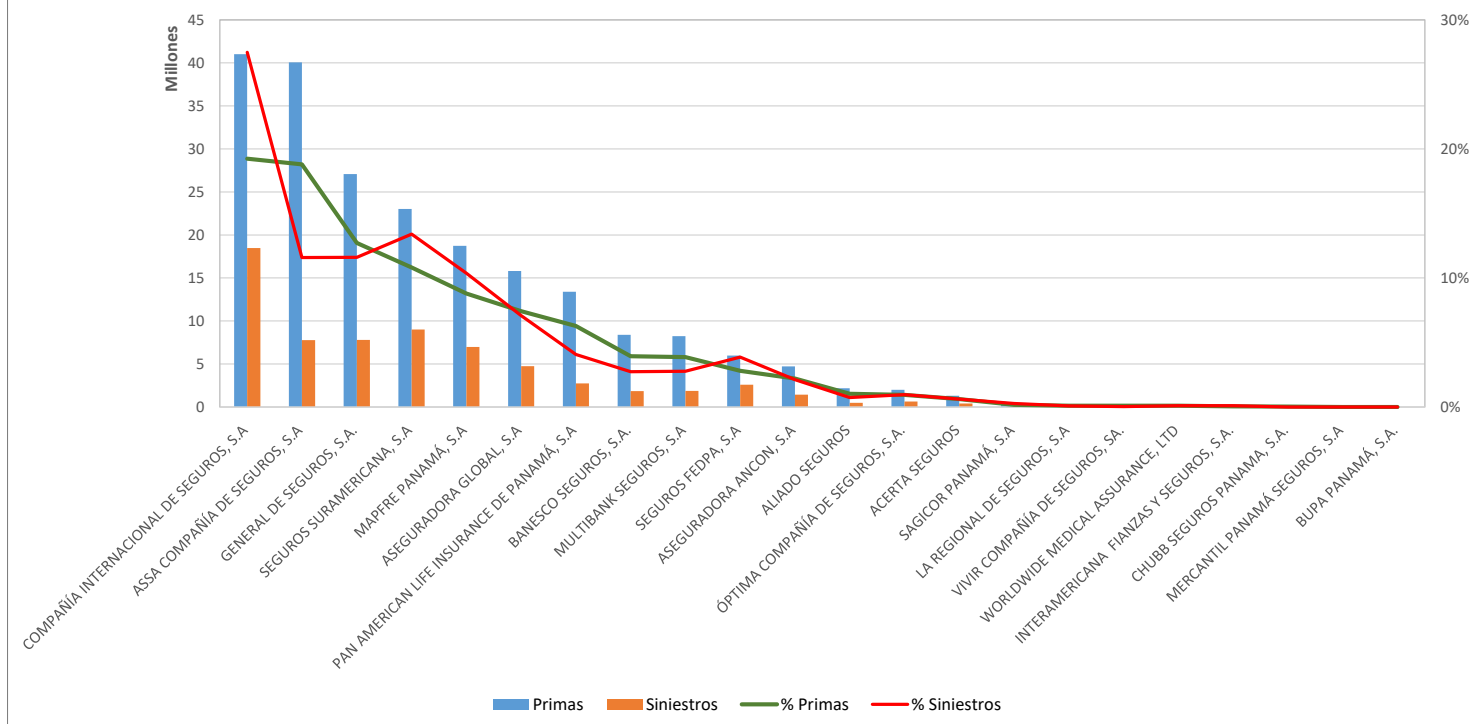


### COLECTIVO DE VIDA

AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	41,000,073.22	19.2%	1	18,471,775.33	27.5%	45.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	40,070,593.11	18.8%	4	7,783,835.49	11.6%	19.4%
3	GENERAL DE SEGUROS, S.A.	27,070,626.78	12.7%	3	7,798,548.02	11.6%	28.8%
4	SEGUROS SURAMERICANA, S.A	23,021,738.71	10.8%	2	9,003,891.05	13.4%	39.1%
5	MAPFRE PANAMÁ, S.A	18,728,423.82	8.8%	5	6,970,358.96	10.4%	37.2%
6	ASEGURADORA GLOBAL, S.A	15,804,969.76	7.4%	6	4,756,771.49	7.1%	30.1%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	13,388,616.13	6.3%	7	2,738,810.85	4.1%	20.5%
8	BANESCO SEGUROS, S.A.	8,393,202.00	3.9%	10	1,834,192.42	2.7%	21.9%
9	MULTIBANK SEGUROS, S.A	8,246,570.02	3.9%	9	1,864,401.58	2.8%	22.6%
10	SEGUROS FEDPA, S.A	5,987,701.46	2.8%	8	2,601,114.91	3.9%	43.4%
11	ASEGURADORA ANCON, S.A	4,717,065.08	2.2%	11	1,428,810.39	2.1%	30.3%
12	ALIADO SEGUROS	2,171,747.71	1.0%	13	497,755.31	0.7%	22.9%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,991,883.83	0.9%	12	641,561.66	1.0%	32.2%
14	ACERTA SEGUROS	1,299,202.69	0.6%	14	418,309.73	0.6%	32.2%
15	SAGICOR PANAMÁ, S.A	381,140.18	0.2%	15	179,762.57	0.3%	47.2%
16	LA REGIONAL DE SEGUROS, S.A	226,394.87	0.1%	18	52,303.23	0.1%	23.1%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	217,702.53	0.1%	19	26,502.09	0.0%	12.2%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	202,434.21	0.1%	17	64,946.68	0.1%	32.1%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	103,308.90	0.0%	16	66,791.36	0.1%	64.7%
20	CHUBB SEGUROS PANAMA, S.A.	55,625.25	0.0%	20	4,316.08	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>\$213,079,020.26</b>	<b>100%</b>		<b>\$67,204,759.20</b>	<b>100%</b>	<b>31.5%</b>

### Participación en Colectivo de Vida



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

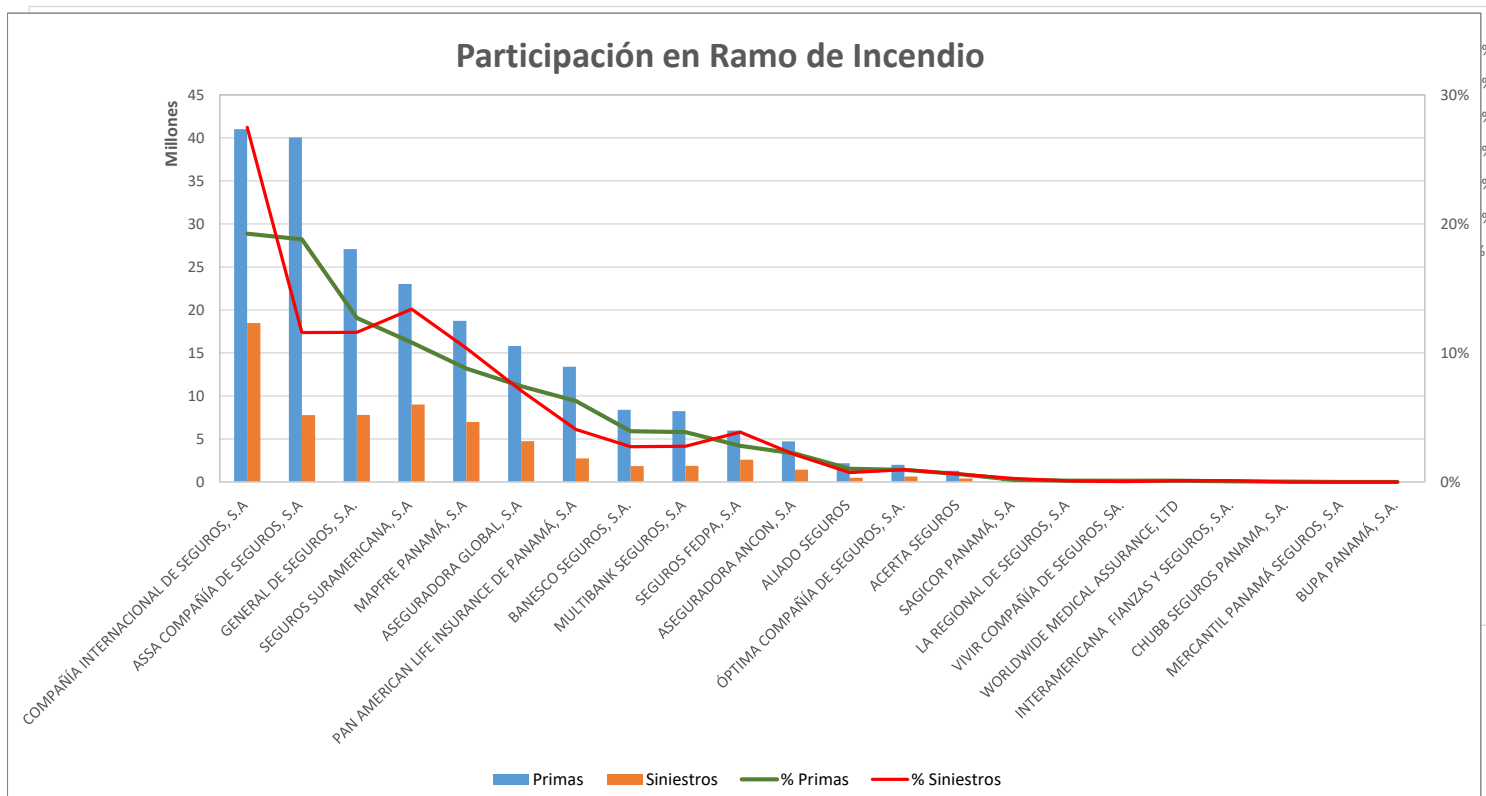


### INCENDIO

AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	71,623,124.32	45.9%	1	54,036,393.32	55.3%	75.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	25,196,212.22	16.1%	2	28,495,031.60	29.1%	113.1%
3	SEGUROS SURAMERICANA, S.A	20,121,998.69	12.9%	3	3,889,358.13	4.0%	19.3%
4	MAPFRE PANAMÁ, S.A	11,458,520.64	7.3%	4	3,684,495.66	3.8%	32.2%
5	GENERAL DE SEGUROS, S.A.	4,948,167.01	3.2%	8	897,586.08	0.9%	18.1%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	4,752,728.06	3.0%	7	1,521,671.98	1.6%	32.0%
7	ASEGURADORA ANCON, S.A	3,155,449.93	2.0%	6	1,754,848.04	1.8%	55.6%
8	CHUBB SEGUROS PANAMA, S.A.	3,060,289.95	2.0%	5	2,329,353.33	2.4%	76.1%
9	ACERTA SEGUROS	2,453,104.29	1.6%	9	327,342.94	0.3%	13.3%
10	ALIADO SEGUROS	2,440,187.53	1.6%	10	264,503.56	0.3%	10.8%
11	ASEGURADORA GLOBAL, S.A	2,411,384.66	1.5%	13	126,369.09	0.1%	5.2%
12	BANESCO SEGUROS, S.A.	1,602,859.24	1.0%	12	164,486.81	0.2%	10.3%
13	MULTIBANK SEGUROS, S.A	1,197,096.73	0.8%	14	67,896.83	0.1%	5.7%
14	LA REGIONAL DE SEGUROS, S.A	673,518.46	0.4%	15	14,810.33	0.0%	2.2%
15	SEGUROS FEDPA, S.A	479,926.93	0.3%	11	194,405.26	0.2%	40.5%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	253,375.94	0.2%	16	12,548.60	0.0%	5.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	208,782.69	0.1%	17	1,338.44	0.0%	0.6%
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>\$156,036,727.29</b>	<b>100%</b>		<b>\$97,782,440.00</b>	<b>100%</b>	<b>62.7%</b>

### Participación en Ramo de Incendio



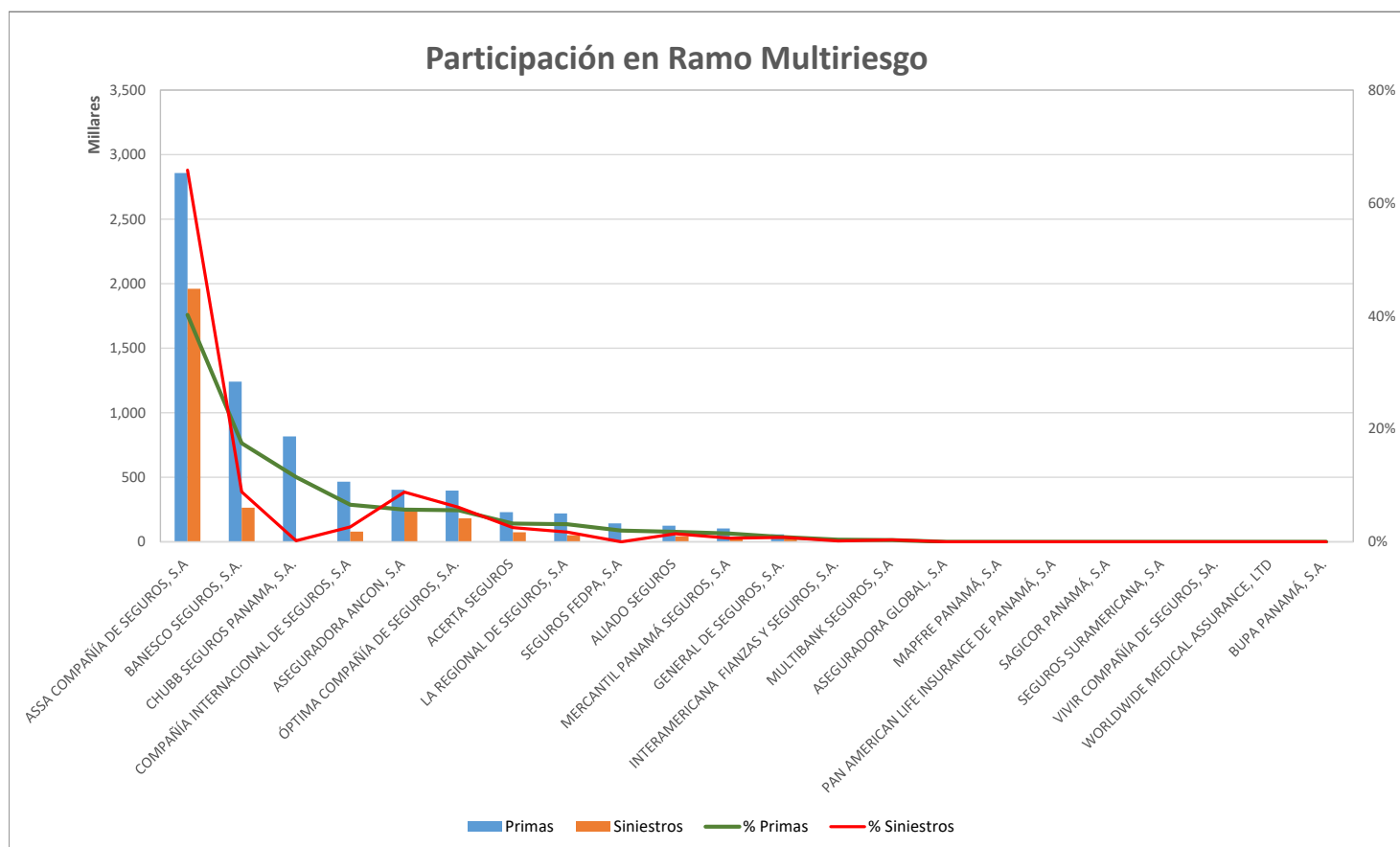
# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos



### MULTIRIESGO AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,857,820.24	40.2%	1	1,960,449.65	65.8%	68.6%
2	BANESCO SEGUROS, S.A.	1,241,583.36	17.5%	2	264,007.15	8.9%	21.3%
3	CHUBB SEGUROS PANAMA, S.A.	816,492.97	11.5%	12	5,558.45	0.2%	0.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	465,314.82	6.5%	5	78,497.28	2.6%	16.9%
5	ASEGURADORA ANCON, S.A	404,080.90	5.7%	3	261,880.30	8.8%	64.8%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	397,240.58	5.6%	4	182,281.91	6.1%	45.9%
7	ACERTA SEGUROS	229,338.86	3.2%	6	74,645.26	2.5%	32.5%
8	LA REGIONAL DE SEGUROS, S.A	220,296.43	3.1%	7	51,212.14	1.7%	23.2%
9	SEGUROS FEDPA, S.A	142,081.46	2.0%	14	0.00	0.0%	0.0%
10	ALIADO SEGUROS	125,389.39	1.8%	8	43,062.30	1.4%	34.3%
11	MERCANTIL PANAMÁ SEGUROS, S.A	103,449.76	1.5%	10	19,140.39	0.6%	18.5%
12	GENERAL DE SEGUROS, S.A.	58,369.35	0.8%	9	23,281.08	0.8%	39.9%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	26,741.84	0.4%	13	4,138.34	0.1%	15.5%
14	MULTIBANK SEGUROS, S.A	22,007.85	0.3%	11	10,173.60	0.3%	46.2%
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>\$7,110,207.81</b>	<b>100%</b>		<b>\$2,978,327.85</b>	<b>100%</b>	<b>41.9%</b>



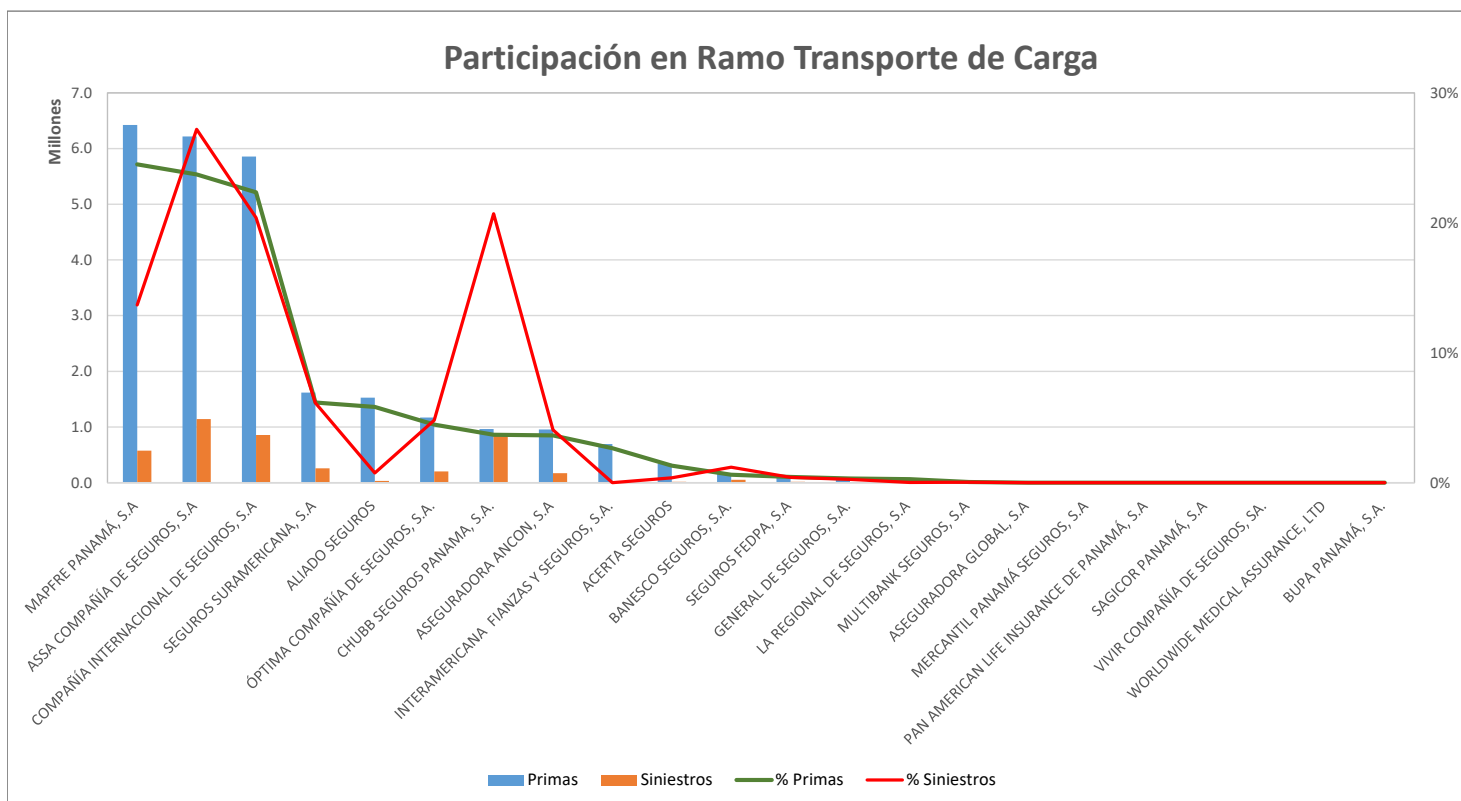
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### TRANSPORTE DE CARGA AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	6,421,589.72	24.5%	4	573,531.49	13.7%	8.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	6,218,669.70	23.7%	1	1,140,356.03	27.2%	18.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,857,366.14	22.3%	3	855,416.48	20.4%	14.6%
4	SEGUROS SURAMERICANA, S.A	1,616,432.28	6.2%	5	257,091.48	6.1%	15.9%
5	ALIADO SEGUROS	1,528,016.47	5.8%	9	31,487.04	0.8%	2.1%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,171,044.62	4.5%	6	201,644.82	4.8%	17.2%
7	CHUBB SEGUROS PANAMA, S.A.	965,100.78	3.7%	2	867,907.19	20.7%	89.9%
8	ASEGURADORA ANCON, S.A	954,648.11	3.6%	7	170,153.36	4.1%	17.8%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	693,561.64	2.6%	15	0.00	0.0%	0.0%
10	ACERTA SEGUROS	341,398.58	1.3%	11	15,894.07	0.4%	4.7%
11	BANESCO SEGUROS, S.A.	158,095.09	0.6%	8	50,112.66	1.2%	31.7%
12	SEGUROS FEDPA, S.A	116,097.16	0.4%	10	17,186.55	0.4%	14.8%
13	GENERAL DE SEGUROS, S.A.	86,501.84	0.3%	12	10,670.91	0.3%	12.3%
14	LA REGIONAL DE SEGUROS, S.A	69,106.15	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%
<b>TOTAL</b>		<b>\$26,212,082.69</b>	<b>100%</b>		<b>\$4,193,438.48</b>	<b>100%</b>	<b>16.0%</b>

### Participación en Ramo Transporte de Carga



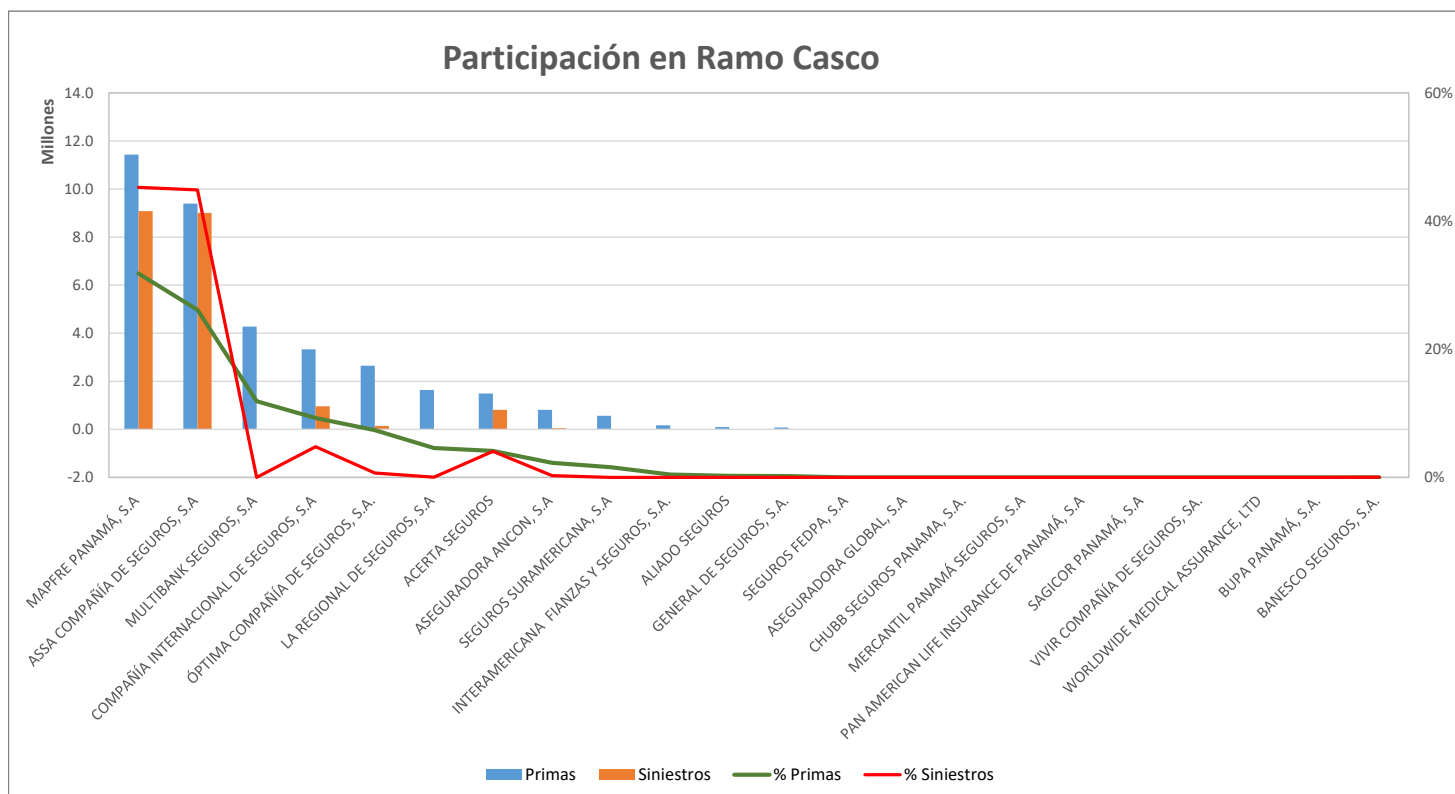


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE CASCO AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	11,433,147.79	31.8%	1	9,082,300.76	45.3%	79.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	9,391,976.70	26.1%	2	9,004,650.13	44.9%	95.9%
3	MULTIBANK SEGUROS, S.A	4,272,883.78	11.9%	9	241.86	0.0%	0.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,332,428.98	9.3%	3	958,856.87	4.8%	28.8%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,644,838.86	7.4%	5	142,055.45	0.7%	5.4%
6	LA REGIONAL DE SEGUROS, S.A	1,641,220.90	4.6%	7	7,100.63	0.0%	0.4%
7	ACERTA SEGUROS	1,491,196.06	4.2%	4	814,067.35	4.1%	54.6%
8	ASEGURADORA ANCON, S.A	815,567.37	2.3%	6	52,834.46	0.3%	6.5%
9	SEGUROS SURAMERICANA, S.A	568,311.94	1.6%	10	0.00	0.0%	0.0%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	164,476.38	0.5%	11	0.00	0.0%	0.0%
11	ALIADO SEGUROS	93,545.55	0.3%	12	0.00	0.0%	0.0%
12	GENERAL DE SEGUROS, S.A.	75,912.46	0.2%	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>\$35,931,249.47</b>	<b>100%</b>		<b>\$20,067,107.51</b>	<b>100%</b>	<b>55.8%</b>



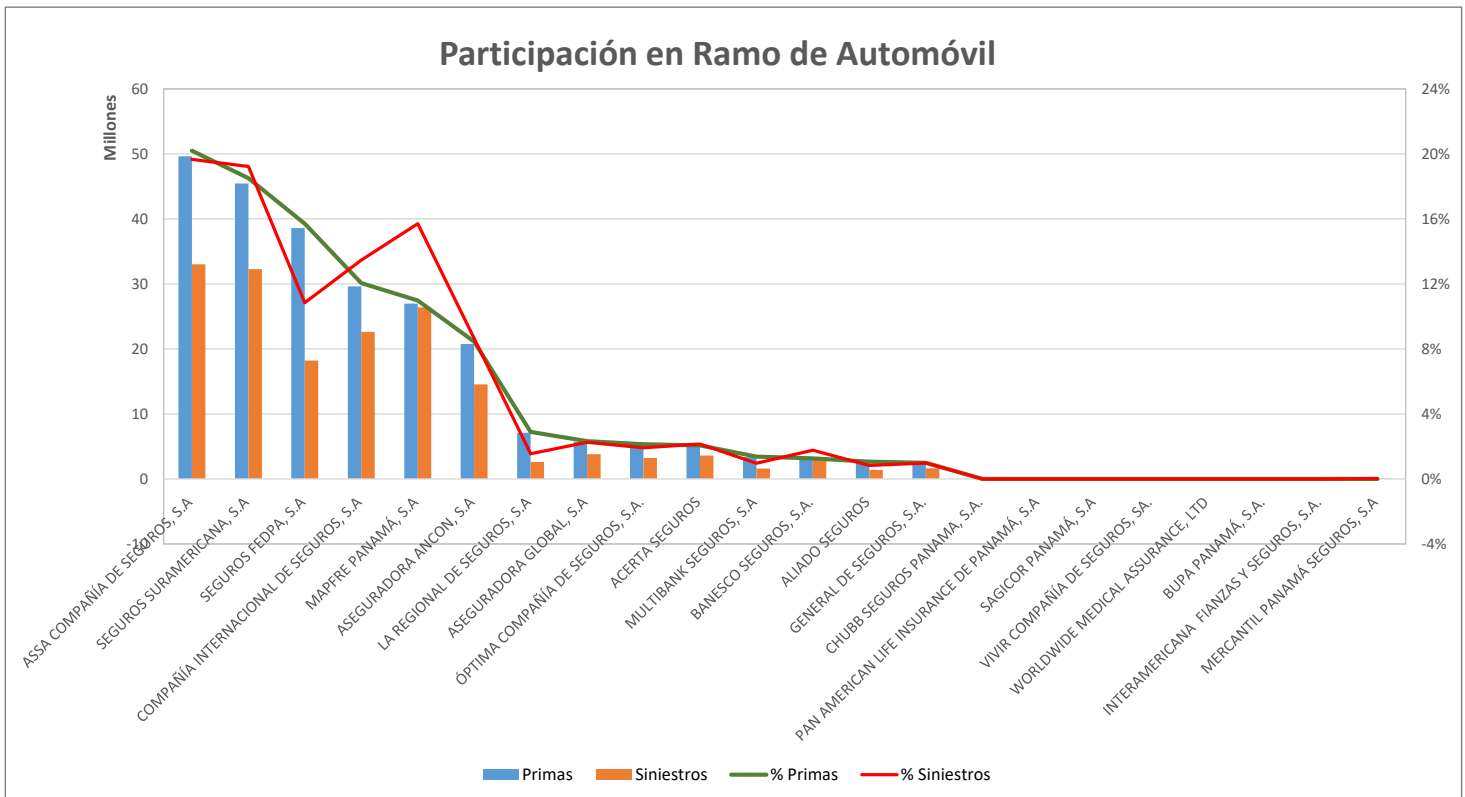
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## AUTOMÓVIL

AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	49,614,802.88	20.2%	1	33,025,062.49	19.7%	66.6%
2	SEGUROS SURAMERICANA, S.A	45,442,627.47	18.5%	2	32,278,642.52	19.2%	71.0%
3	SEGUROS FEDPA, S.A	38,583,305.69	15.7%	5	18,211,477.76	10.8%	47.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	29,613,007.39	12.1%	4	22,617,145.96	13.5%	76.4%
5	MAPFRE PANAMÁ, S.A	26,984,142.26	11.0%	3	26,386,365.15	15.7%	97.8%
6	ASEGURADORA ANCON, S.A	20,760,703.60	8.5%	6	14,548,754.96	8.7%	70.1%
7	LA REGIONAL DE SEGUROS, S.A	7,103,455.26	2.9%	11	2,601,800.21	1.5%	36.6%
8	ASEGURADORA GLOBAL, S.A	5,704,266.63	2.3%	7	3,794,506.25	2.3%	66.5%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	5,233,761.15	2.1%	9	3,229,492.45	1.9%	61.7%
10	ACERTA SEGUROS	5,070,406.96	2.1%	8	3,596,224.96	2.1%	70.9%
11	MULTIBANK SEGUROS, S.A	3,362,477.52	1.4%	13	1,615,860.22	1.0%	48.1%
12	BANESCO SEGUROS, S.A.	3,107,897.82	1.3%	10	2,960,101.93	1.8%	95.2%
13	ALIADO SEGUROS	2,622,280.00	1.1%	14	1,386,649.73	0.8%	52.9%
14	GENERAL DE SEGUROS, S.A.	2,452,284.27	1.0%	12	1,645,109.69	1.0%	67.1%
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%
<b>TOTAL</b>		<b>\$245,648,869.04</b>	<b>100%</b>		<b>\$167,954,879.46</b>	<b>100%</b>	<b>68.4%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

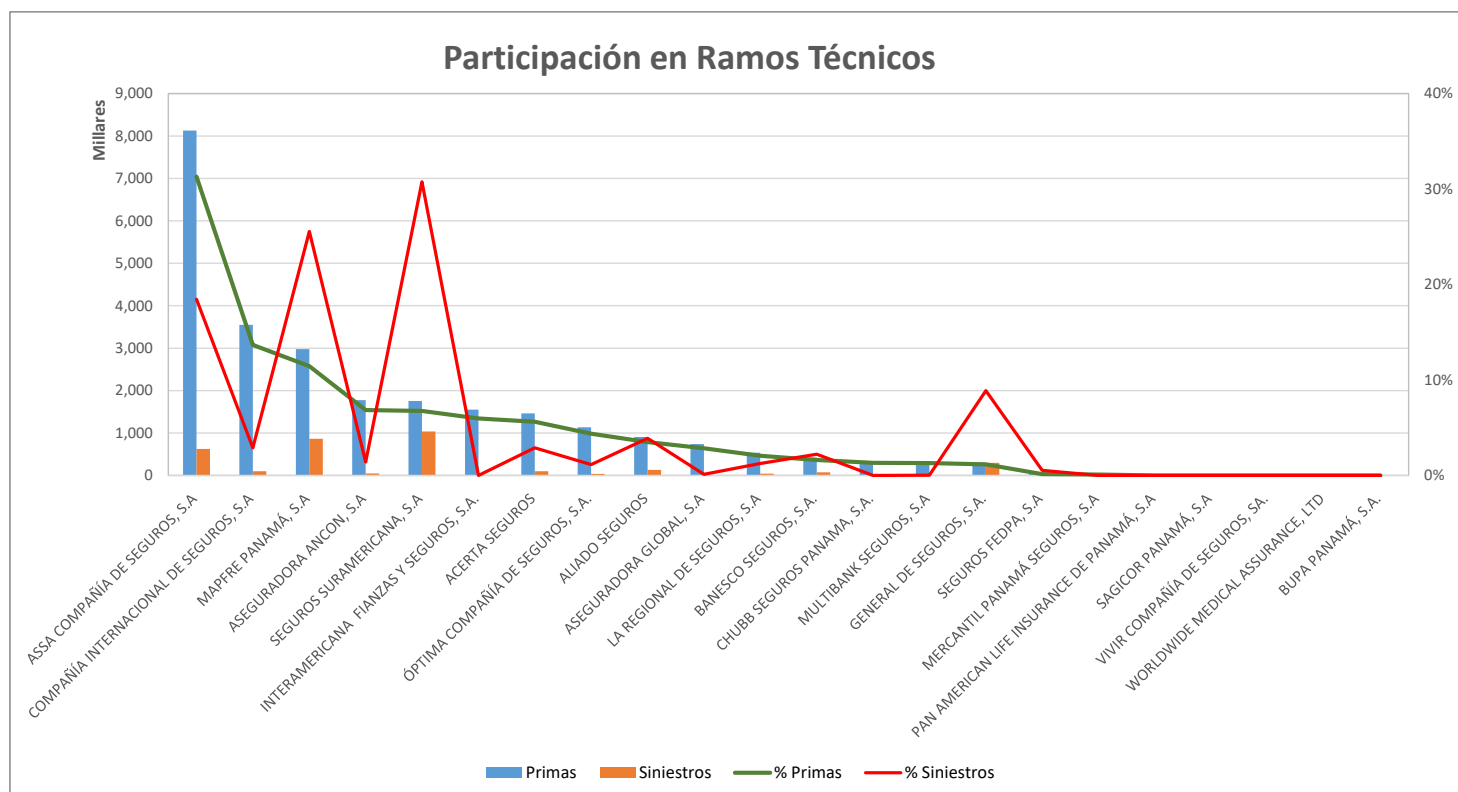
## Participación de Mercado por Productos



### RAMOS TÉCNICOS

AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,130,251.29	31.3%	3	622,430.96	18.5%	7.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,549,965.45	13.7%	6	97,584.09	2.9%	2.7%
3	MAPFRE PANAMÁ, S.A	2,974,556.98	11.5%	2	861,908.54	25.6%	29.0%
4	ASEGURADORA ANCON, S.A	1,777,268.56	6.8%	9	47,332.23	1.4%	2.7%
5	SEGUROS SURAMERICANA, S.A	1,754,607.44	6.8%	1	1,037,128.72	30.8%	59.1%
6	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,553,114.96	6.0%	15	0.00	0.0%	0.0%
7	ACERTA SEGUROS	1,462,228.87	5.6%	7	97,336.86	2.9%	6.7%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,134,016.90	4.4%	11	38,099.21	1.1%	3.4%
9	ALIADO SEGUROS	908,195.04	3.5%	5	130,955.96	3.9%	14.4%
10	ASEGURADORA GLOBAL, S.A	738,589.77	2.8%	13	4,125.00	0.1%	0.6%
11	LA REGIONAL DE SEGUROS, S.A	534,556.27	2.1%	10	42,126.65	1.2%	7.9%
12	BANESCO SEGUROS, S.A.	419,634.05	1.6%	8	74,598.32	2.2%	17.8%
13	CHUBB SEGUROS PANAMA, S.A.	340,205.95	1.3%	16	0.00	0.0%	0.0%
14	MULTIBANK SEGUROS, S.A	337,318.25	1.3%	14	1,069.78	0.0%	0.3%
15	GENERAL DE SEGUROS, S.A.	300,980.84	1.2%	4	299,501.61	8.9%	99.5%
16	SEGUROS FEDPA, S.A	38,687.15	0.1%	12	17,970.60	0.5%	46.5%
17	MERCANTIL PANAMÁ SEGUROS, S.A	23,078.02	0.1%	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>\$25,977,255.79</b>	<b>100%</b>		<b>\$3,372,168.53</b>	<b>100%</b>	<b>13.0%</b>



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



### RESPONSABILIDAD CIVIL AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	24,311,999.36	42.1%	1	3,544,219.65	40.0%	14.6%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	9,174,548.78	15.9%	4	1,048,533.15	11.8%	11.4%
3	MAPFRE PANAMÁ, S.A	6,231,744.31	10.8%	2	1,760,740.62	19.9%	28.3%
4	SEGUROS SURAMERICANA, S.A	3,514,848.92	6.1%	3	1,088,061.52	12.3%	31.0%
5	ALIADO SEGUROS	3,077,610.56	5.3%	8	101,368.35	1.1%	3.3%
6	CHUBB SEGUROS PANAMA, S.A.	2,820,322.59	4.9%	9	86,426.14	1.0%	3.1%
7	ASEGURADORA ANCON, S.A	2,483,584.78	4.3%	10	74,558.30	0.8%	3.0%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,160,514.44	3.7%	6	430,267.03	4.9%	19.9%
9	ACERTA SEGUROS	1,578,217.30	2.7%	7	139,719.59	1.6%	8.9%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	612,205.31	1.1%	15	9,249.16	0.1%	1.5%
11	MERCANTIL PANAMÁ SEGUROS, S.A	470,293.18	0.8%	11	64,752.97	0.7%	13.8%
12	BANESCO SEGUROS, S.A.	405,136.08	0.7%	5	437,666.85	4.9%	108.0%
13	GENERAL DE SEGUROS, S.A.	389,510.27	0.7%	12	34,257.89	0.4%	8.8%
14	LA REGIONAL DE SEGUROS, S.A	371,359.70	0.6%	13	25,589.99	0.3%	6.9%
15	MULTIBANK SEGUROS, S.A	108,099.58	0.2%	16	7,779.58	0.1%	7.2%
16	SEGUROS FEDPA, S.A	103,931.04	0.2%	14	9,395.91	0.1%	9.0%
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>\$57,813,926.20</b>	<b>100%</b>		<b>\$8,862,586.70</b>	<b>100%</b>	<b>15.3%</b>

### Participación en Responsabilidad Civil



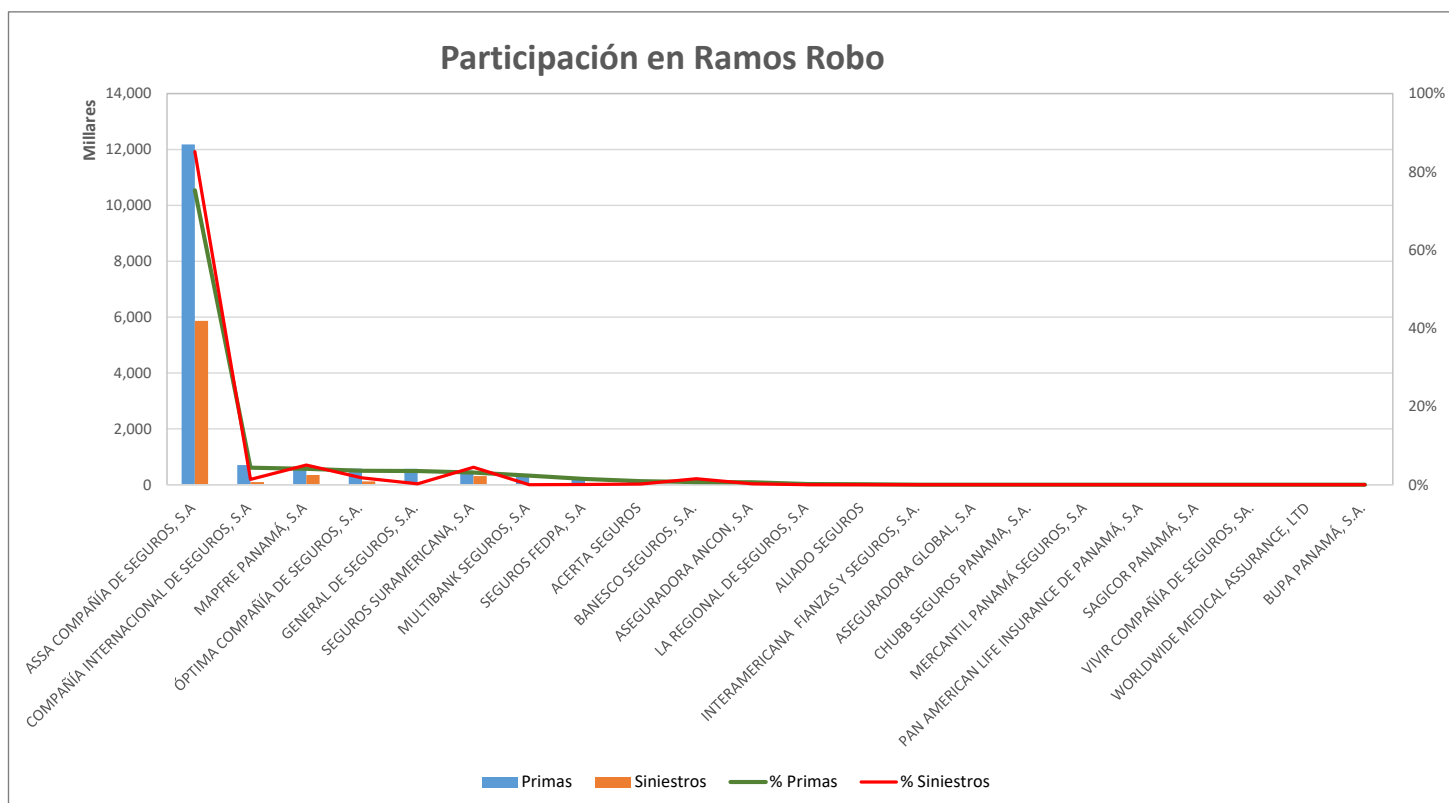
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### RAMO DE ROBO AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	12,177,399.48	75.3%	1	5,861,847.53	85.2%	48.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	700,393.12	4.3%	6	93,492.22	1.4%	13.3%
3	MAPFRE PANAMÁ, S.A	658,401.07	4.1%	2	347,086.42	5.0%	52.7%
4	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	577,574.20	3.6%	4	121,507.48	1.8%	21.0%
5	GENERAL DE SEGUROS, S.A.	568,447.26	3.5%	7	15,601.72	0.2%	2.7%
6	SEGUROS SURAMERICANA, S.A	502,538.84	3.1%	3	307,352.85	4.5%	61.2%
7	MULTIBANK SEGUROS, S.A	369,682.78	2.3%	11	699.34	0.0%	0.2%
8	SEGUROS FEDPA, S.A	235,931.29	1.5%	10	4,203.54	0.1%	1.8%
9	ACERTA SEGUROS	143,333.12	0.9%	9	11,477.12	0.2%	8.0%
10	BANESCO SEGUROS, S.A.	108,702.28	0.7%	5	105,817.53	1.5%	97.3%
11	ASEGURADORA ANCON, S.A	98,710.46	0.6%	8	13,633.95	0.2%	13.8%
12	LA REGIONAL DE SEGUROS, S.A	23,267.95	0.1%	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%
<b>TOTAL</b>		<b>\$16,178,760.95</b>	<b>100%</b>		<b>\$6,882,973.77</b>	<b>100%</b>	<b>42.5%</b>

### Participación en Ramos Robo

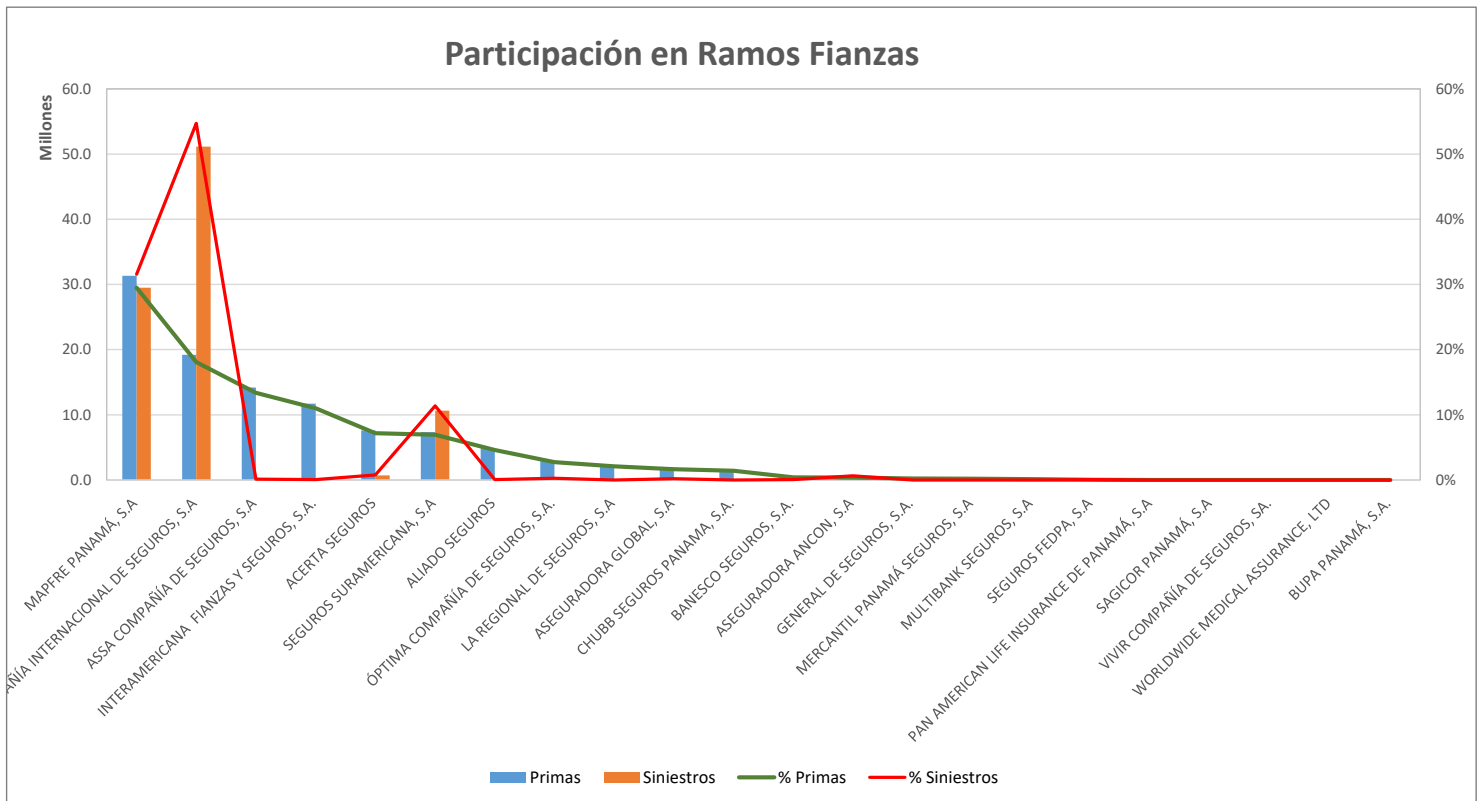


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE FIANZAS AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	31,341,937.82	29.5%	2	29,501,007.71	31.6%	94.1%
2	COMPañÍA INTERNACIONAL DE SEGUROS, S.A	19,218,199.46	18.1%	1	51,130,366.34	54.7%	266.1%
3	ASSA COMPañÍA DE SEGUROS, S.A	14,200,364.43	13.4%	8	135,504.44	0.1%	1.0%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	11,710,381.32	11.0%	12	58,604.02	0.1%	0.5%
5	ACERTA SEGUROS	7,634,550.70	7.2%	4	716,406.31	0.8%	9.4%
6	SEGUROS SURAMERICANA, S.A	7,362,097.22	6.9%	3	10,631,797.72	11.4%	144.4%
7	ALIADO SEGUROS	4,882,578.42	4.6%	10	65,815.91	0.1%	1.3%
8	ÓPTIMA COMPañÍA DE SEGUROS, S.A.	2,914,959.21	2.7%	6	264,497.89	0.3%	9.1%
9	LA REGIONAL DE SEGUROS, S.A	2,230,372.90	2.1%	13	0.00	0.0%	0.0%
10	ASEGURADORA GLOBAL, S.A	1,748,362.03	1.6%	7	202,695.10	0.2%	11.6%
11	CHUBB SEGUROS PANAMA, S.A.	1,492,044.99	1.4%	14	0.00	0.0%	0.0%
12	BANESCO SEGUROS, S.A.	438,847.91	0.4%	9	77,115.30	0.1%	17.6%
13	ASEGURADORA ANCON, S.A	392,353.91	0.4%	5	612,247.90	0.7%	156.0%
14	GENERAL DE SEGUROS, S.A.	262,578.94	0.2%	15	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	222,813.45	0.2%	16	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	137,578.10	0.1%	17	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	39,523.57	0.0%	11	59,002.96	0.1%	149.3%
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	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>\$106,229,544.38</b>	<b>100%</b>		<b>\$93,455,061.60</b>	<b>100%</b>	<b>88.0%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos



### OTROS RAMOS

AL 31 DE OCTUBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	23,229,815.59	25.3%	1	8,434,344.71	57.2%	36.3%
2	MAPFRE PANAMÁ, S.A	19,792,300.33	21.6%	2	1,883,335.64	12.8%	9.5%
3	GENERAL DE SEGUROS, S.A.	17,943,688.17	19.6%	3	1,384,377.47	9.4%	7.7%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	10,646,902.32	11.6%	4	1,300,551.13	8.8%	12.2%
5	ALIADO SEGUROS	7,509,772.65	8.2%	6	440,323.56	3.0%	5.9%
6	SEGUROS SURAMERICANA, S.A	4,739,911.09	5.2%	7	389,430.19	2.6%	8.2%
7	MERCANTIL PANAMÁ SEGUROS, S.A	2,559,760.07	2.8%	5	684,729.42	4.6%	26.7%
8	ASEGURADORA GLOBAL, S.A	2,169,482.56	2.4%	8	72,161.31	0.5%	3.3%
9	MULTIBANK SEGUROS, S.A	1,369,454.23	1.5%	9	53,409.56	0.4%	3.9%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	750,063.37	0.8%	10	47,503.76	0.3%	6.3%
11	ASEGURADORA ANCON, S.A	375,822.74	0.4%	12	8,262.21	0.1%	2.2%
12	LA REGIONAL DE SEGUROS, S.A	299,174.76	0.3%	11	26,495.41	0.2%	8.9%
13	ACERTA SEGUROS	193,849.92	0.2%	13	5,269.52	0.0%	2.7%
14	BANESCO SEGUROS, S.A.	46,876.79	0.1%	14	2,356.80	0.0%	5.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	11,294.46	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, 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>\$91,638,169.05</b>	<b>100%</b>		<b>\$14,732,550.69</b>	<b>100%</b>	<b>16.1%</b>

