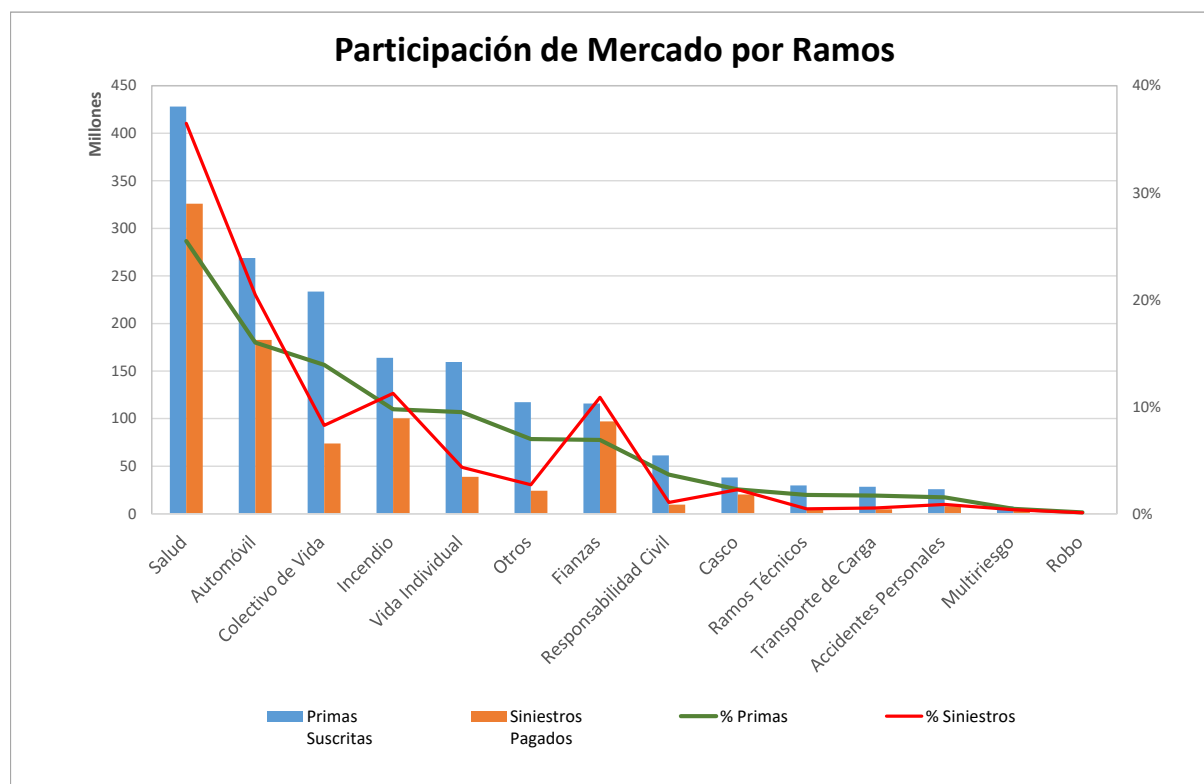


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE NOVIEMBRE DE 2023

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	428,092,753.89	25.5%	1	325,848,736.07	36.5%	76.1%
2	Automóvil	268,730,964.90	16.0%	2	182,757,342.25	20.5%	68.0%
3	Colectivo de Vida	233,587,916.10	13.9%	5	73,840,795.41	8.3%	31.6%
4	Incendio	163,979,226.21	9.8%	3	100,402,829.44	11.2%	61.2%
5	Vida Individual	159,525,054.79	9.5%	6	38,714,251.27	4.3%	24.3%
6	Otros	117,267,504.01	7.0%	7	24,152,283.17	2.7%	20.6%
7	Fianzas	115,818,584.27	6.9%	4	97,088,115.48	10.9%	83.8%
8	Responsabilidad Civil	61,255,140.22	3.6%	9	9,449,230.86	1.1%	15.4%
9	Casco	38,220,636.91	2.3%	8	20,195,905.87	2.3%	52.8%
10	Ramos Técnicos	29,644,198.10	1.8%	12	4,041,771.33	0.5%	13.6%
11	Transporte de Carga	28,425,156.18	1.7%	11	4,761,436.02	0.5%	16.8%
12	Accidentes Personales	25,828,329.03	1.5%	10	7,849,481.04	0.9%	30.4%
13	Multiriesgo	7,643,074.69	0.5%	13	3,299,436.63	0.4%	43.2%
14	Robo	2,106,544.48	0.1%	14	838,016.54	0.1%	39.8%
<b>TOTAL</b>		<b>\$1,680,125,083.78</b>	<b>100%</b>		<b>\$893,239,631.38</b>	<b>100%</b>	<b>53.2%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

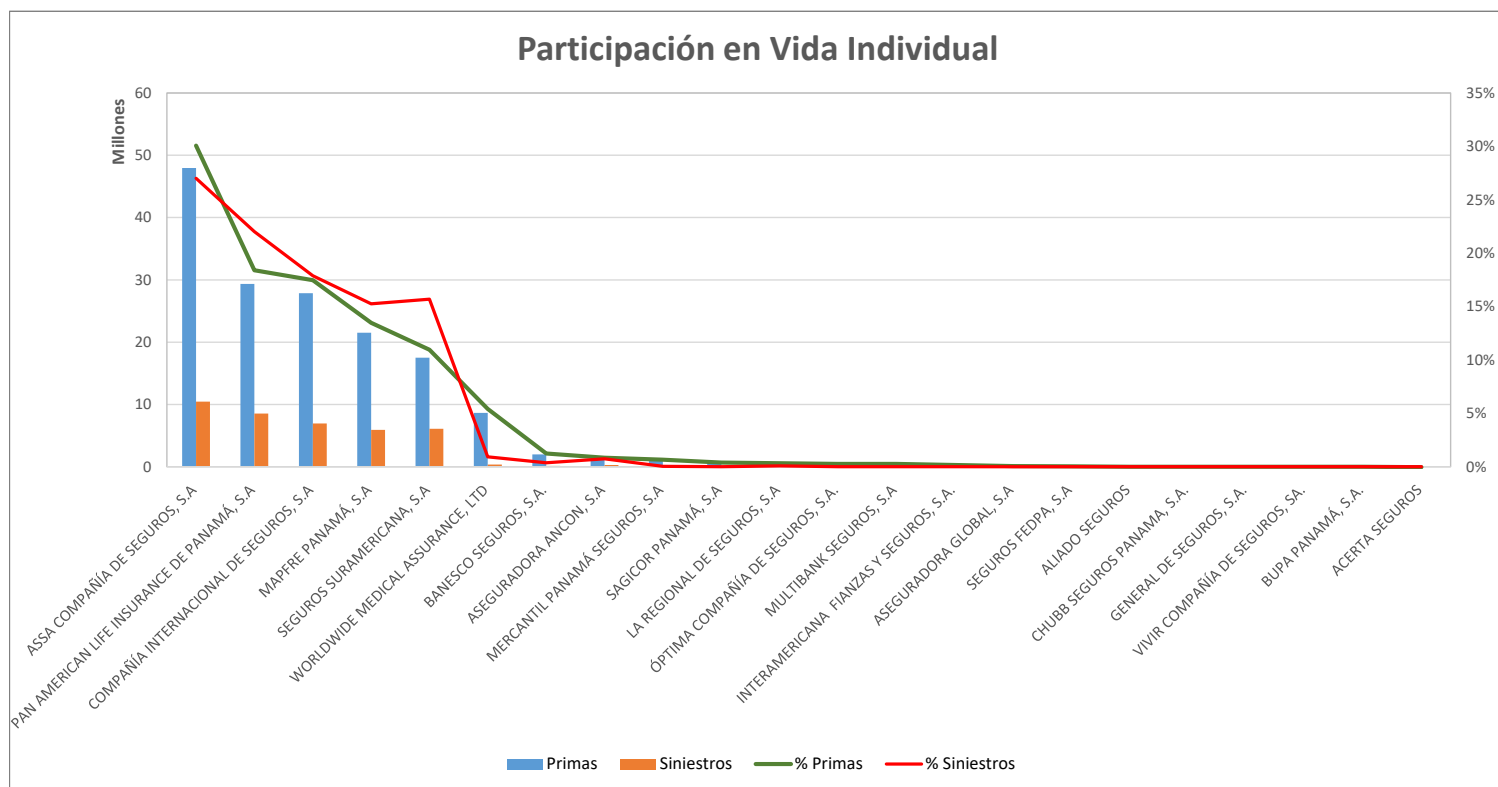


### VIDA INDIVIDUAL

AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	47,968,372.58	30.1%	1	10,457,127.59	27.0%	21.8%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	29,349,326.89	18.4%	2	8,526,731.01	22.0%	29.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	27,864,046.64	17.5%	3	6,926,468.93	17.9%	24.9%
4	MAPFRE PANAMÁ, S.A	21,503,256.97	13.5%	5	5,907,258.29	15.3%	27.5%
5	SEGUROS SURAMERICANA, S.A	17,490,246.42	11.0%	4	6,071,999.16	15.7%	34.7%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	8,639,622.10	5.4%	6	356,487.00	0.9%	4.1%
7	BANESCO SEGUROS, S.A.	1,984,293.25	1.2%	8	140,569.52	0.4%	7.1%
8	ASEGURADORA ANCON, S.A	1,352,487.56	0.8%	7	282,500.00	0.7%	20.9%
9	MERCANTIL PANAMÁ SEGUROS, S.A	1,054,819.61	0.7%	10	11,474.77	0.0%	1.1%
10	SAGICOR PANAMÁ, S.A	604,582.04	0.4%	12	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	525,259.74	0.3%	9	33,435.00	0.1%	6.4%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	435,488.03	0.3%	13	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	427,900.81	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	248,437.32	0.2%	15	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	101,172.76	0.1%	11	200.00	0.0%	0.2%
16	SEGUROS FEDPA, S.A	46,922.09	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	-71,180.02	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$159,525,054.79</b>	<b>100%</b>		<b>\$38,714,251.27</b>	<b>100%</b>	<b>24.3%</b>

### Participación en Vida Individual



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

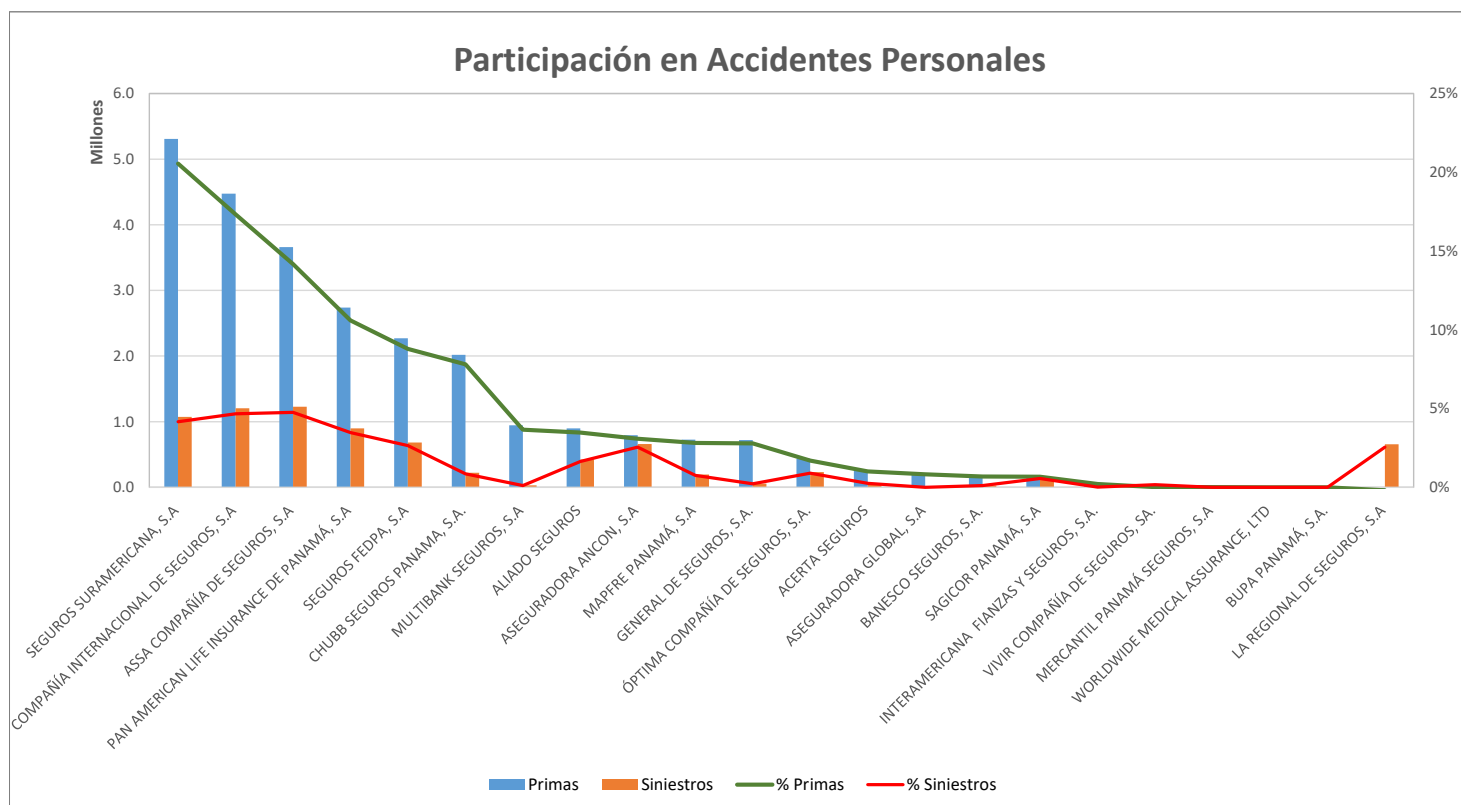


### ACCIDENTES PERSONALES

AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	SEGUROS SURAMERICANA, S.A	5,307,925.66	20.6%	3	1,074,761.45	4.2%	20.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,473,280.17	17.3%	2	1,205,017.39	4.7%	26.9%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	3,661,561.20	14.2%	1	1,229,121.76	4.8%	33.6%
4	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	2,737,287.24	10.6%	4	898,157.34	3.5%	32.8%
5	SEGUROS FEDPA, S.A	2,269,986.19	8.8%	5	683,100.45	2.6%	30.1%
6	CHUBB SEGUROS PANAMA, S.A.	2,017,854.07	7.8%	10	220,965.92	0.9%	11.0%
7	MULTIBANK SEGUROS, S.A	945,277.45	3.7%	16	30,435.60	0.1%	3.2%
8	ALIADO SEGUROS	896,573.30	3.5%	8	422,905.12	1.6%	47.2%
9	ASEGURADORA ANCON, S.A	795,330.76	3.1%	6	658,976.92	2.6%	82.9%
10	MAPFRE PANAMÁ, S.A	728,128.92	2.8%	11	193,777.85	0.8%	26.6%
11	GENERAL DE SEGUROS, S.A.	719,883.73	2.8%	14	57,500.00	0.2%	8.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	436,763.85	1.7%	9	232,726.92	0.9%	53.3%
13	ACERTA SEGUROS	260,549.78	1.0%	13	65,433.26	0.3%	25.1%
14	ASEGURADORA GLOBAL, S.A	213,340.32	0.8%	20	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	176,758.31	0.7%	17	28,113.00	0.1%	15.9%
16	SAGICOR PANAMÁ, S.A	175,298.77	0.7%	12	143,481.61	0.6%	81.8%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	55,035.58	0.2%	19	1,338.39	0.0%	2.4%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	3,264.76	0.0%	15	44,864.37	0.2%	1374.2%
19	MERCANTIL PANAMÁ SEGUROS, S.A	3,183.26	0.0%	21	0.00	0.0%	0.0%
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	-48,954.29	-0.2%	7	657,448.33	2.5%	-1343.0%
<b>TOTAL</b>		<b>\$25,828,329</b>	<b>100%</b>		<b>\$7,849,481.04</b>	<b>100%</b>	<b>30.4%</b>

### Participación en Accidentes Personales



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

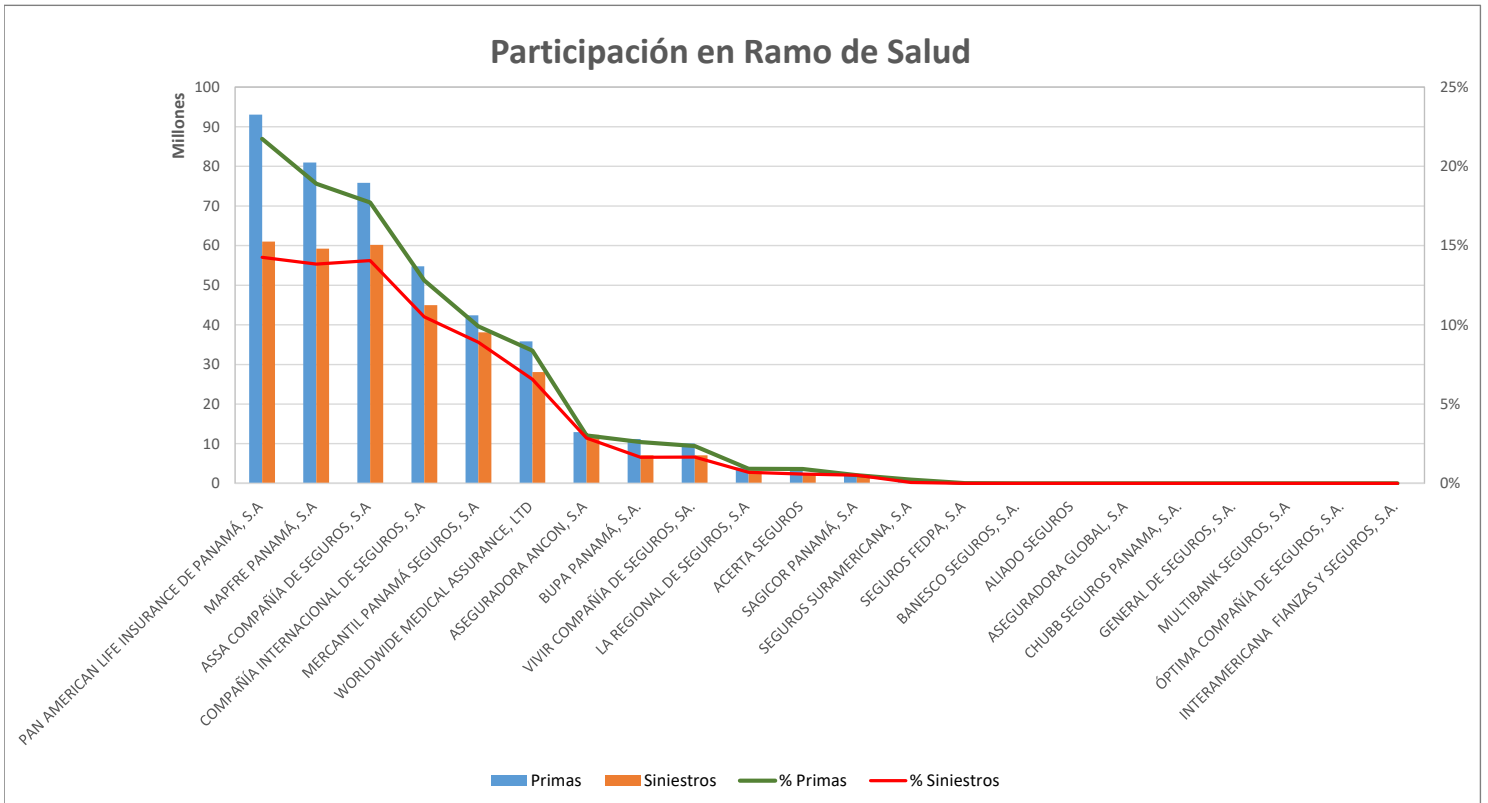


## SALUD

AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	93,037,188.47	21.7%	1	61,034,717.66	14.3%	65.6%
2	MAPFRE PANAMÁ, S.A	80,931,683.46	18.9%	3	59,206,173.03	13.8%	73.2%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	75,835,214.17	17.7%	2	60,195,234.57	14.1%	79.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	54,791,260.52	12.8%	4	44,940,735.67	10.5%	82.0%
5	MERCANTIL PANAMÁ SEGUROS, S.A	42,376,909.55	9.9%	5	38,125,215.79	8.9%	90.0%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	35,826,674.01	8.4%	6	28,054,887.09	6.6%	78.3%
7	ASEGURADORA ANCON, S.A	12,911,095.73	3.0%	7	12,241,828.66	2.9%	94.8%
8	BUPA PANAMÁ, S.A.	11,177,870.76	2.6%	9	7,051,375.14	1.6%	63.1%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	10,084,710.42	2.4%	8	7,083,205.88	1.7%	70.2%
10	LA REGIONAL DE SEGUROS, S.A	3,958,706.78	0.9%	10	2,953,502.58	0.7%	74.6%
11	ACERTA SEGUROS	3,874,046.64	0.9%	11	2,500,434.47	0.6%	64.5%
12	SAGICOR PANAMÁ, S.A	2,231,290.15	0.5%	12	2,204,763.48	0.5%	98.8%
13	SEGUROS SURAMERICANA, S.A	988,633.78	0.2%	13	256,662.05	0.1%	26.0%
14	SEGUROS FEDPA, S.A	62,915.92	0.0%	14	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	4,553.53	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 PANAMÁ, 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>\$428,092,753.89</b>	<b>100%</b>		<b>\$325,848,736.07</b>	<b>100%</b>	<b>76.1%</b>

## Participación en Ramo de Salud



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

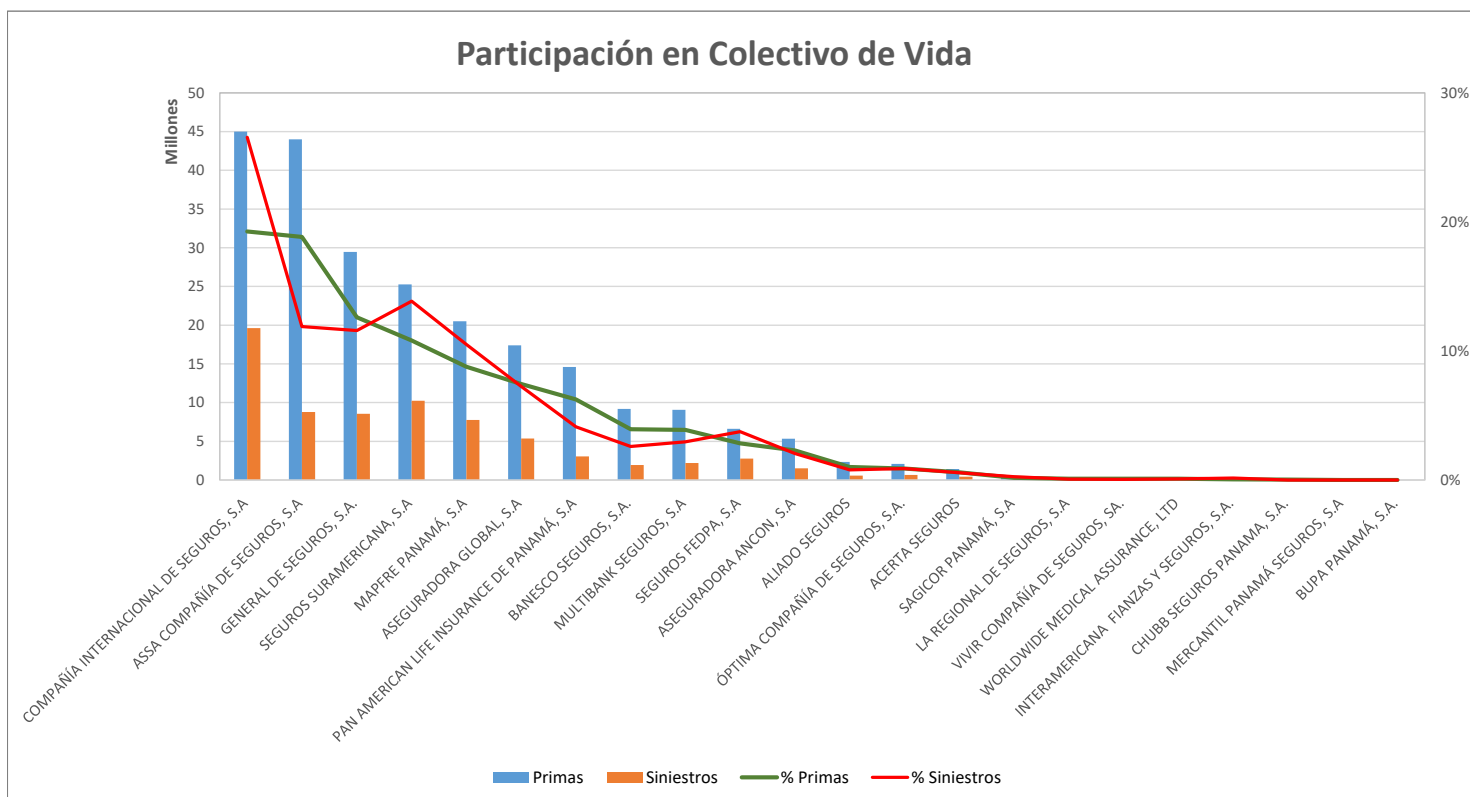


### COLECTIVO DE VIDA

AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	44,988,864.92	19.3%	1	19,609,757.58	26.6%	43.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	44,005,059.13	18.8%	3	8,782,191.94	11.9%	20.0%
3	GENERAL DE SEGUROS, S.A.	29,468,355.74	12.6%	4	8,551,737.71	11.6%	29.0%
4	SEGUROS SURAMERICANA, S.A	25,267,629.69	10.8%	2	10,236,250.44	13.9%	40.5%
5	MAPFRE PANAMÁ, S.A	20,509,185.51	8.8%	5	7,752,835.77	10.5%	37.8%
6	ASEGURADORA GLOBAL, S.A	17,397,262.19	7.4%	6	5,352,636.45	7.2%	30.8%
7	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	14,586,765.13	6.2%	7	3,040,639.64	4.1%	20.8%
8	BANESCO SEGUROS, S.A.	9,193,888.70	3.9%	10	1,924,144.51	2.6%	20.9%
9	MULTIBANK SEGUROS, S.A	9,070,534.47	3.9%	9	2,181,097.91	3.0%	24.0%
10	SEGUROS FEDPA, S.A	6,616,521.98	2.8%	8	2,767,770.57	3.7%	41.8%
11	ASEGURADORA ANCON, S.A	5,336,498.96	2.3%	11	1,521,709.39	2.1%	28.5%
12	ALIADO SEGUROS	2,341,020.96	1.0%	13	581,449.94	0.8%	24.8%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,088,934.95	0.9%	12	661,821.77	0.9%	31.7%
14	ACERTA SEGUROS	1,416,305.27	0.6%	14	418,309.73	0.6%	29.5%
15	SAGICOR PANAMÁ, S.A	409,029.61	0.2%	15	183,956.08	0.2%	45.0%
16	LA REGIONAL DE SEGUROS, S.A	248,724.06	0.1%	18	52,303.23	0.1%	21.0%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	242,770.48	0.1%	19	33,962.75	0.0%	14.0%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	226,716.71	0.1%	17	64,946.68	0.1%	28.6%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	111,765.31	0.0%	16	118,957.24	0.2%	106.4%
20	CHUBB SEGUROS PANAMA, S.A.	62,082.33	0.0%	20	4,316.08	0.0%	7.0%
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>\$233,587,916.10</b>	<b>100%</b>		<b>\$73,840,795.41</b>	<b>100%</b>	<b>31.6%</b>

### Participación en Colectivo de Vida



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

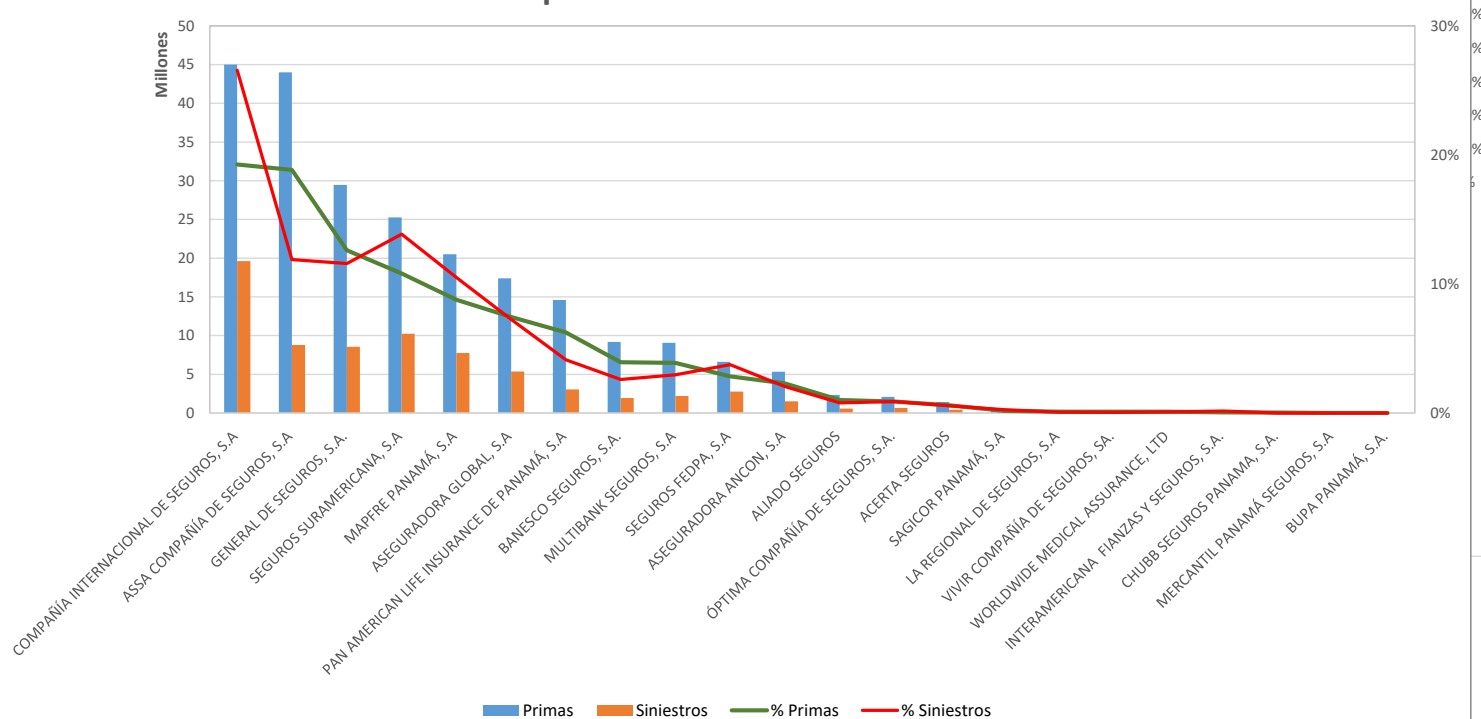


### INCENDIO

AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	73,696,143.99	44.9%	1	54,929,378.08	54.7%	74.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	25,951,133.38	15.8%	2	29,118,913.58	29.0%	112.2%
3	SEGUROS SURAMERICANA, S.A	21,909,433.80	13.4%	3	4,137,144.61	4.1%	18.9%
4	MAPFRE PANAMÁ, S.A	12,048,966.05	7.3%	4	3,914,967.91	3.9%	32.5%
5	GENERAL DE SEGUROS, S.A.	5,536,188.17	3.4%	8	999,034.07	1.0%	18.0%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	5,039,028.04	3.1%	7	1,553,009.08	1.5%	30.8%
7	ASEGURADORA ANCON, S.A	3,381,867.51	2.1%	6	1,796,887.94	1.8%	53.1%
8	CHUBB SEGUROS PANAMA, S.A.	3,152,278.40	1.9%	5	2,628,804.82	2.6%	83.4%
9	ACERTA SEGUROS	3,079,712.71	1.9%	9	335,072.39	0.3%	10.9%
10	ASEGURADORA GLOBAL, S.A	2,655,566.94	1.6%	14	127,013.04	0.1%	4.8%
11	ALIADO SEGUROS	2,560,057.35	1.6%	10	293,922.12	0.3%	11.5%
12	BANESCO SEGUROS, S.A.	1,703,144.89	1.0%	13	170,550.54	0.2%	10.0%
13	MULTIBANK SEGUROS, S.A	1,292,816.62	0.8%	12	173,339.55	0.2%	13.4%
14	LA REGIONAL DE SEGUROS, S.A	720,240.90	0.4%	15	15,149.41	0.0%	2.1%
15	SEGUROS FEDPA, S.A	583,495.74	0.4%	11	195,755.26	0.2%	33.5%
16	MERCANTIL PANAMÁ SEGUROS, S.A	391,618.08	0.2%	17	1,338.44	0.0%	0.3%
17	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	277,533.64	0.2%	16	12,548.60	0.0%	4.5%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$163,979,226.21</b>	<b>100%</b>		<b>\$100,402,829.44</b>	<b>100%</b>	<b>61.2%</b>

### Participación en Ramo de Incendio



# Superintendencia de Seguros y Reaseguros de Panamá

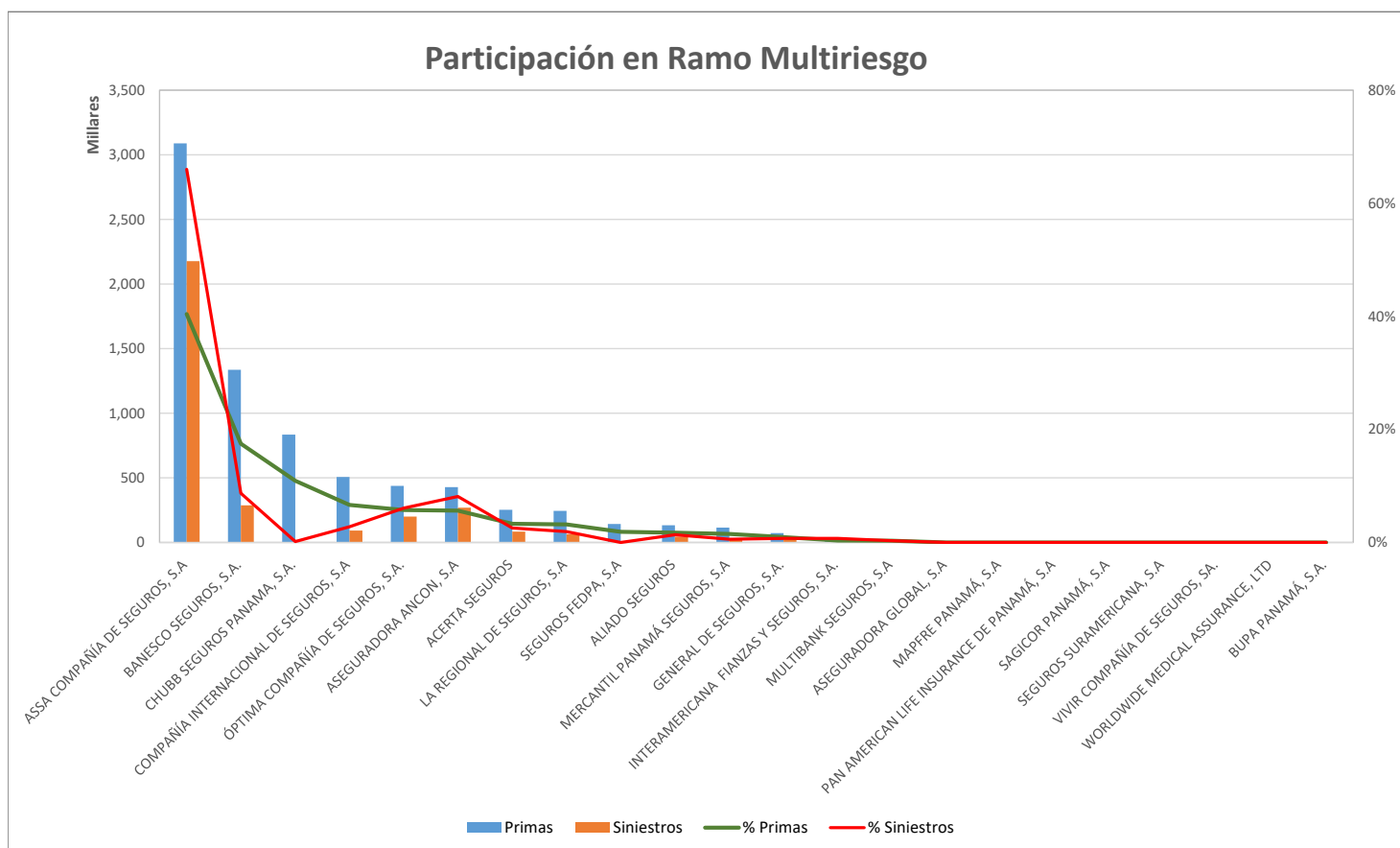
## Participación de Mercado por Productos



### MULTIRIESGO AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,087,956.61	40.4%	1	2,177,691.31	66.0%	70.5%
2	BANESCO SEGUROS, S.A.	1,335,860.68	17.5%	2	286,633.91	8.7%	21.5%
3	CHUBB SEGUROS PANAMA, S.A.	834,857.79	10.9%	13	5,722.11	0.2%	0.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	507,120.95	6.6%	5	92,223.27	2.8%	18.2%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	437,409.31	5.7%	4	199,852.58	6.1%	45.7%
6	ASEGURADORA ANCON, S.A	428,843.06	5.6%	3	268,743.26	8.1%	62.7%
7	ACERTA SEGUROS	252,440.20	3.3%	6	83,949.36	2.5%	33.3%
8	LA REGIONAL DE SEGUROS, S.A	244,977.90	3.2%	7	63,571.24	1.9%	25.9%
9	SEGUROS FEDPA, S.A	142,326.46	1.9%	14	0.00	0.0%	0.0%
10	ALIADO SEGUROS	133,006.14	1.7%	8	44,375.38	1.3%	33.4%
11	MERCANTIL PANAMÁ SEGUROS, S.A	115,098.86	1.5%	11	19,140.39	0.6%	16.6%
12	GENERAL DE SEGUROS, S.A.	72,531.21	0.9%	10	23,306.08	0.7%	32.1%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	27,452.84	0.4%	9	24,054.14	0.7%	87.6%
14	MULTIBANK SEGUROS, S.A	23,192.68	0.3%	12	10,173.60	0.3%	43.9%
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>\$7,643,074.69</b>	<b>100%</b>		<b>\$3,299,436.63</b>	<b>100%</b>	<b>43.2%</b>

### Participación en Ramo Multirisgo



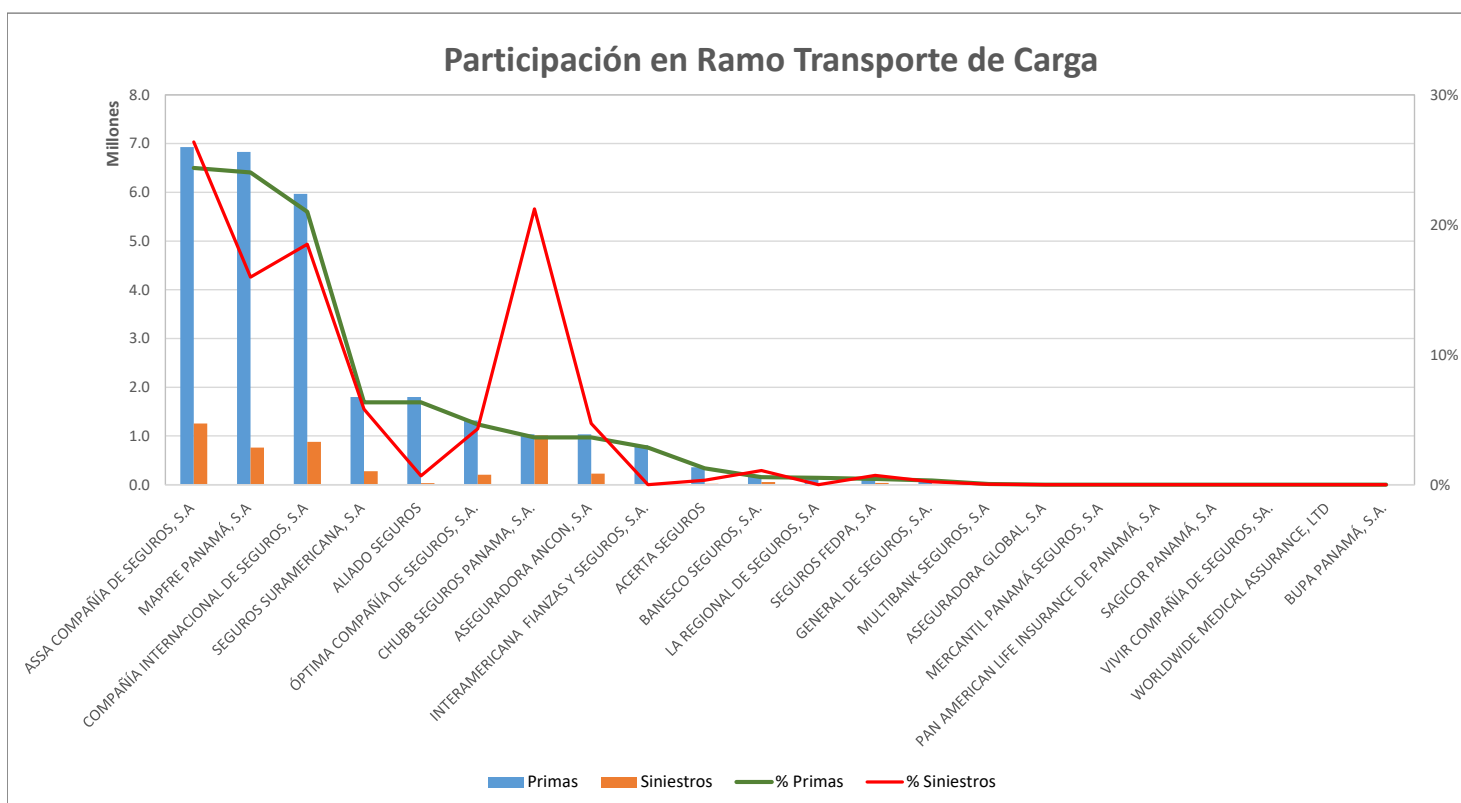
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### TRANSPORTE DE CARGA AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,928,785.14	24.4%	1	1,255,820.09	26.4%	18.1%
2	MAPFRE PANAMÁ, S.A	6,830,316.10	24.0%	4	760,727.30	16.0%	11.1%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	5,967,917.91	21.0%	3	881,089.88	18.5%	14.8%
4	SEGUROS SURAMERICANA, S.A	1,800,161.13	6.3%	5	276,648.60	5.8%	15.4%
5	ALIADO SEGUROS	1,799,424.74	6.3%	10	32,134.05	0.7%	1.8%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,320,054.83	4.6%	7	204,772.89	4.3%	15.5%
7	CHUBB SEGUROS PANAMA, S.A.	1,033,912.88	3.6%	2	1,010,609.21	21.2%	97.7%
8	ASEGURADORA ANCON, S.A	1,033,245.80	3.6%	6	224,217.11	4.7%	21.7%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	809,684.71	2.8%	15	0.00	0.0%	0.0%
10	ACERTA SEGUROS	358,332.75	1.3%	11	16,442.69	0.3%	4.6%
11	BANESCO SEGUROS, S.A.	162,863.69	0.6%	8	52,114.74	1.1%	32.0%
12	LA REGIONAL DE SEGUROS, S.A	149,206.86	0.5%	14	347.75	0.0%	0.2%
13	SEGUROS FEDPA, S.A	126,969.19	0.4%	9	34,202.15	0.7%	26.9%
14	GENERAL DE SEGUROS, S.A.	89,230.63	0.3%	12	10,670.91	0.2%	12.0%
15	MULTIBANK SEGUROS, S.A	15,049.82	0.1%	13	1,638.65	0.0%	10.9%
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, 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>\$28,425,156.18</b>	<b>100%</b>		<b>\$4,761,436.02</b>	<b>100%</b>	<b>16.8%</b>

### Participación en Ramo Transporte de Carga





# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

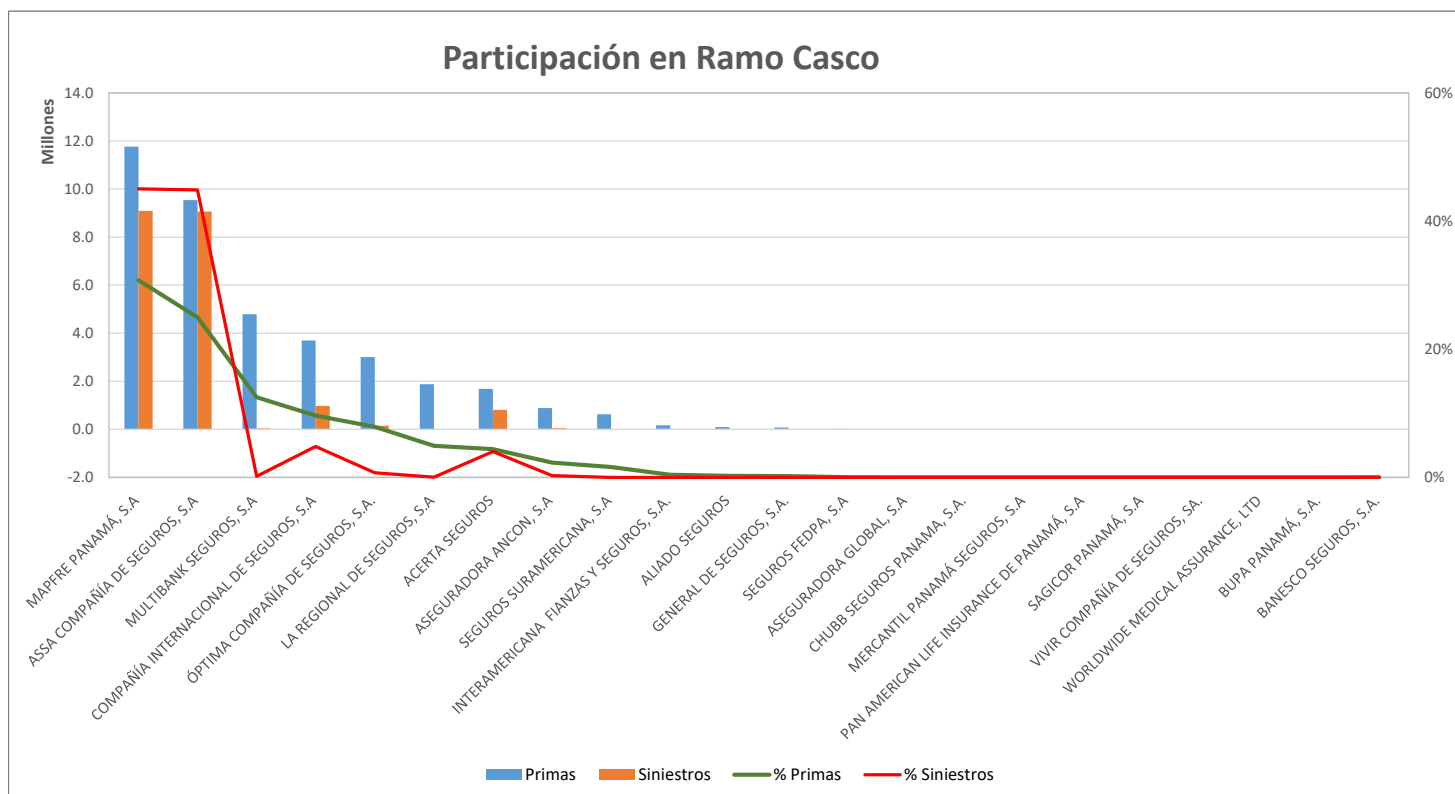


### RAMO DE CASCO

AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	11,762,781.92	30.8%	1	9,093,065.05	45.0%	77.3%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	9,543,586.17	25.0%	2	9,063,163.58	44.9%	95.0%
3	MULTIBANK SEGUROS, S.A	4,786,065.63	12.5%	7	37,741.67	0.2%	0.8%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,692,414.55	9.7%	3	973,133.49	4.8%	26.4%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,010,121.43	7.9%	5	149,799.64	0.7%	5.0%
6	LA REGIONAL DE SEGUROS, S.A	1,880,816.70	4.9%	8	7,100.63	0.0%	0.4%
7	ACERTA SEGUROS	1,686,093.70	4.4%	4	814,067.35	4.0%	48.3%
8	ASEGURADORA ANCON, S.A	882,769.46	2.3%	6	52,834.46	0.3%	6.0%
9	SEGUROS SURAMERICANA, S.A	624,008.40	1.6%	10	0.00	0.0%	0.0%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	164,476.38	0.4%	11	0.00	0.0%	0.0%
11	ALIADO SEGUROS	93,545.55	0.2%	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	18,050.08	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%	9	5,000.00	0.0%	-90579.7%
<b>TOTAL</b>		<b>\$38,220,636.91</b>	<b>100%</b>		<b>\$20,195,905.87</b>	<b>100%</b>	<b>52.8%</b>

### Participación en Ramo Casco



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

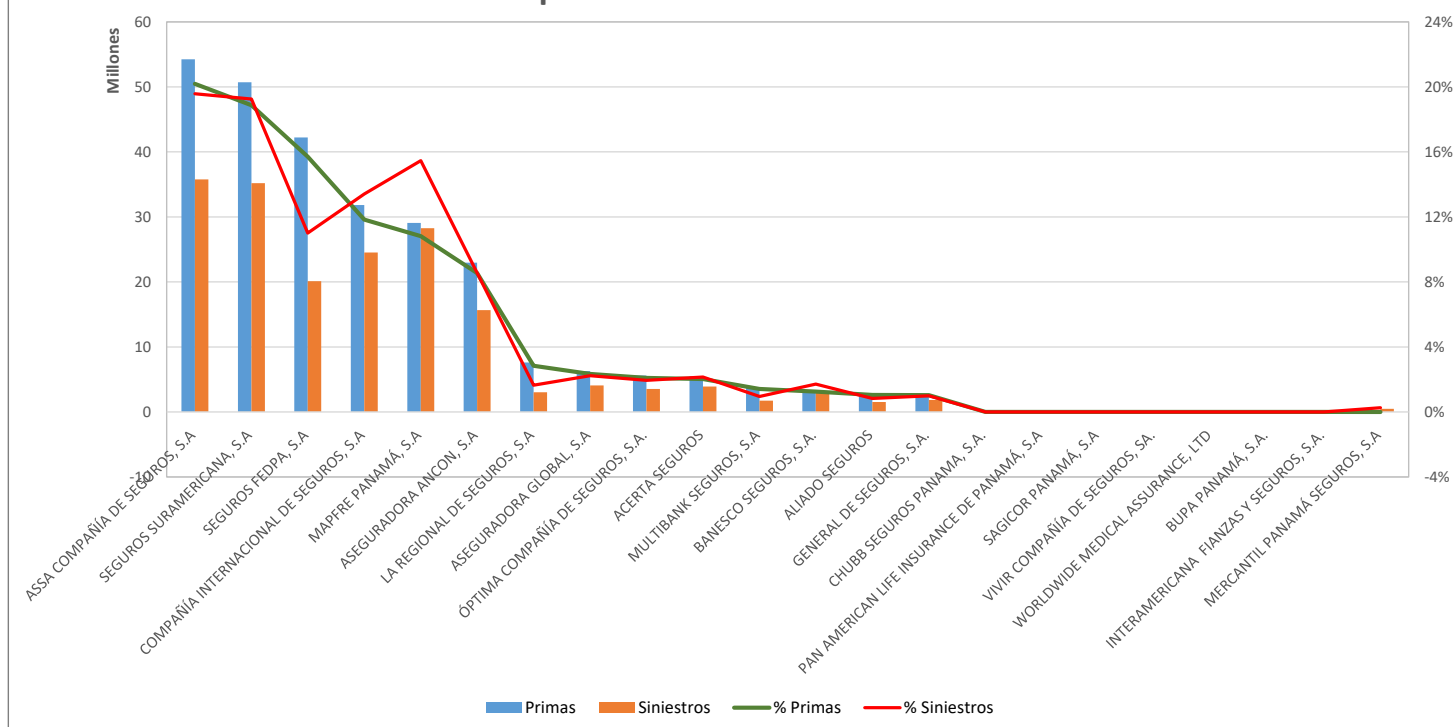


## AUTOMÓVIL

AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	54,253,572.48	20.2%	1	35,779,653.30	19.6%	65.9%
2	SEGUROS SURAMERICANA, S.A	50,722,306.53	18.9%	2	35,179,918.85	19.2%	69.4%
3	SEGUROS FEDPA, S.A	42,226,519.98	15.7%	5	20,110,775.37	11.0%	47.6%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	31,813,674.33	11.8%	4	24,511,801.57	13.4%	77.0%
5	MAPFRE PANAMÁ, S.A	29,073,723.33	10.8%	3	28,263,513.06	15.5%	97.2%
6	ASEGURADORA ANCON, S.A	22,967,805.48	8.5%	6	15,647,517.49	8.6%	68.1%
7	LA REGIONAL DE SEGUROS, S.A	7,621,326.78	2.8%	11	3,017,575.52	1.7%	39.6%
8	ASEGURADORA GLOBAL, S.A	6,273,779.15	2.3%	7	4,085,390.59	2.2%	65.1%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	5,616,644.97	2.1%	9	3,543,653.86	1.9%	63.1%
10	ACERTA SEGUROS	5,455,142.25	2.0%	8	3,920,917.87	2.1%	71.9%
11	MULTIBANK SEGUROS, S.A	3,790,110.79	1.4%	13	1,739,146.25	1.0%	45.9%
12	BANESCO SEGUROS, S.A.	3,345,312.29	1.2%	10	3,131,548.62	1.7%	93.6%
13	ALIADO SEGUROS	2,802,857.14	1.0%	14	1,523,927.82	0.8%	54.4%
14	GENERAL DE SEGUROS, S.A.	2,774,739.26	1.0%	12	1,825,231.67	1.0%	65.8%
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	476,770.41	0.3%	-7279.1%
<b>TOTAL</b>		<b>\$268,730,964.90</b>	<b>100%</b>		<b>\$182,757,342.25</b>	<b>100%</b>	<b>68.0%</b>

### Participación en Ramo de Automóvil



# Superintendencia de Seguros y Reaseguros de Panamá

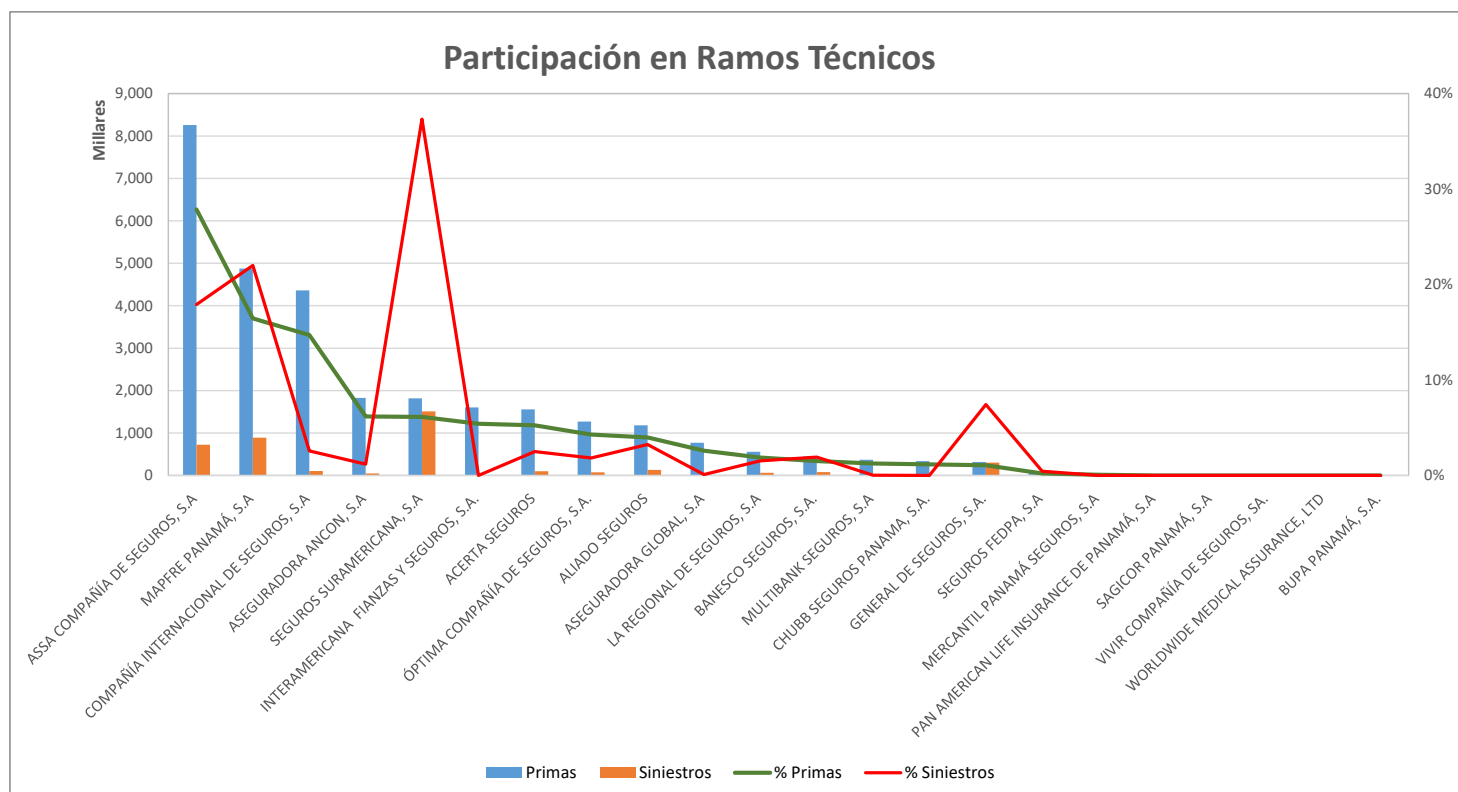
## Participación de Mercado por Productos



### RAMOS TÉCNICOS

AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	8,258,455.36	27.9%	3	723,960.49	17.9%	8.8%
2	MAPFRE PANAMÁ, S.A	4,878,446.00	16.5%	2	888,860.55	22.0%	18.2%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,358,502.46	14.7%	6	103,682.56	2.6%	2.4%
4	ASEGURADORA ANCON, S.A	1,828,258.79	6.2%	11	47,332.23	1.2%	2.6%
5	SEGUROS SURAMERICANA, S.A	1,818,590.12	6.1%	1	1,508,272.95	37.3%	82.9%
6	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,604,568.54	5.4%	15	0.00	0.0%	0.0%
7	ACERTA SEGUROS	1,558,520.12	5.3%	7	101,244.26	2.5%	6.5%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,271,996.67	4.3%	9	74,277.02	1.8%	5.8%
9	ALIADO SEGUROS	1,179,091.44	4.0%	5	131,060.96	3.2%	11.1%
10	ASEGURADORA GLOBAL, S.A	769,889.60	2.6%	13	4,125.00	0.1%	0.5%
11	LA REGIONAL DE SEGUROS, S.A	559,021.29	1.9%	10	62,024.89	1.5%	11.1%
12	BANESCO SEGUROS, S.A.	448,680.03	1.5%	8	77,955.08	1.9%	17.4%
13	MULTIBANK SEGUROS, S.A	370,633.26	1.3%	14	1,069.78	0.0%	0.3%
14	CHUBB SEGUROS PANAMA, S.A.	340,285.13	1.1%	16	0.00	0.0%	0.0%
15	GENERAL DE SEGUROS, S.A.	315,791.49	1.1%	4	299,934.96	7.4%	95.0%
16	SEGUROS FEDPA, S.A	60,389.78	0.2%	12	17,970.60	0.4%	29.8%
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, 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>\$29,644,198.10</b>	<b>100%</b>		<b>\$4,041,771.33</b>	<b>100%</b>	<b>13.6%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos



### RESPONSABILIDAD CIVIL

AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	24,894,530.47	40.6%	1	3,746,452.94	39.6%	15.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	9,743,674.91	15.9%	4	1,171,441.98	12.4%	12.0%
3	MAPFRE PANAMÁ, S.A	6,507,972.12	10.6%	2	1,786,213.63	18.9%	27.4%
4	SEGUROS SURAMERICANA, S.A	3,805,396.54	6.2%	3	1,196,651.24	12.7%	31.4%
5	ALIADO SEGUROS	3,163,416.36	5.2%	9	109,698.22	1.2%	3.5%
6	CHUBB SEGUROS PANAMA, S.A.	2,929,454.61	4.8%	8	132,828.66	1.4%	4.5%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,688,486.35	4.4%	6	436,290.95	4.6%	16.2%
8	ASEGURADORA ANCON, S.A	2,539,746.17	4.1%	10	82,278.98	0.9%	3.2%
9	ACERTA SEGUROS	1,653,363.00	2.7%	7	149,138.84	1.6%	9.0%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,089,936.23	1.8%	15	9,249.16	0.1%	0.8%
11	MERCANTIL PANAMÁ SEGUROS, S.A	578,522.29	0.9%	11	63,752.97	0.7%	11.0%
12	BANESCO SEGUROS, S.A.	576,894.00	0.9%	5	469,210.29	5.0%	81.3%
13	GENERAL DE SEGUROS, S.A.	445,354.78	0.7%	12	52,020.97	0.6%	11.7%
14	LA REGIONAL DE SEGUROS, S.A	400,949.66	0.7%	13	26,826.54	0.3%	6.7%
15	SEGUROS FEDPA, S.A	125,397.98	0.2%	14	9,395.91	0.1%	7.5%
16	MULTIBANK SEGUROS, S.A	112,044.75	0.2%	16	7,779.58	0.1%	6.9%
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%
<b>TOTAL</b>		<b>\$61,255,140.22</b>	<b>100%</b>		<b>\$9,449,230.86</b>	<b>100%</b>	<b>15.4%</b>

### Participación en Responsabilidad Civil

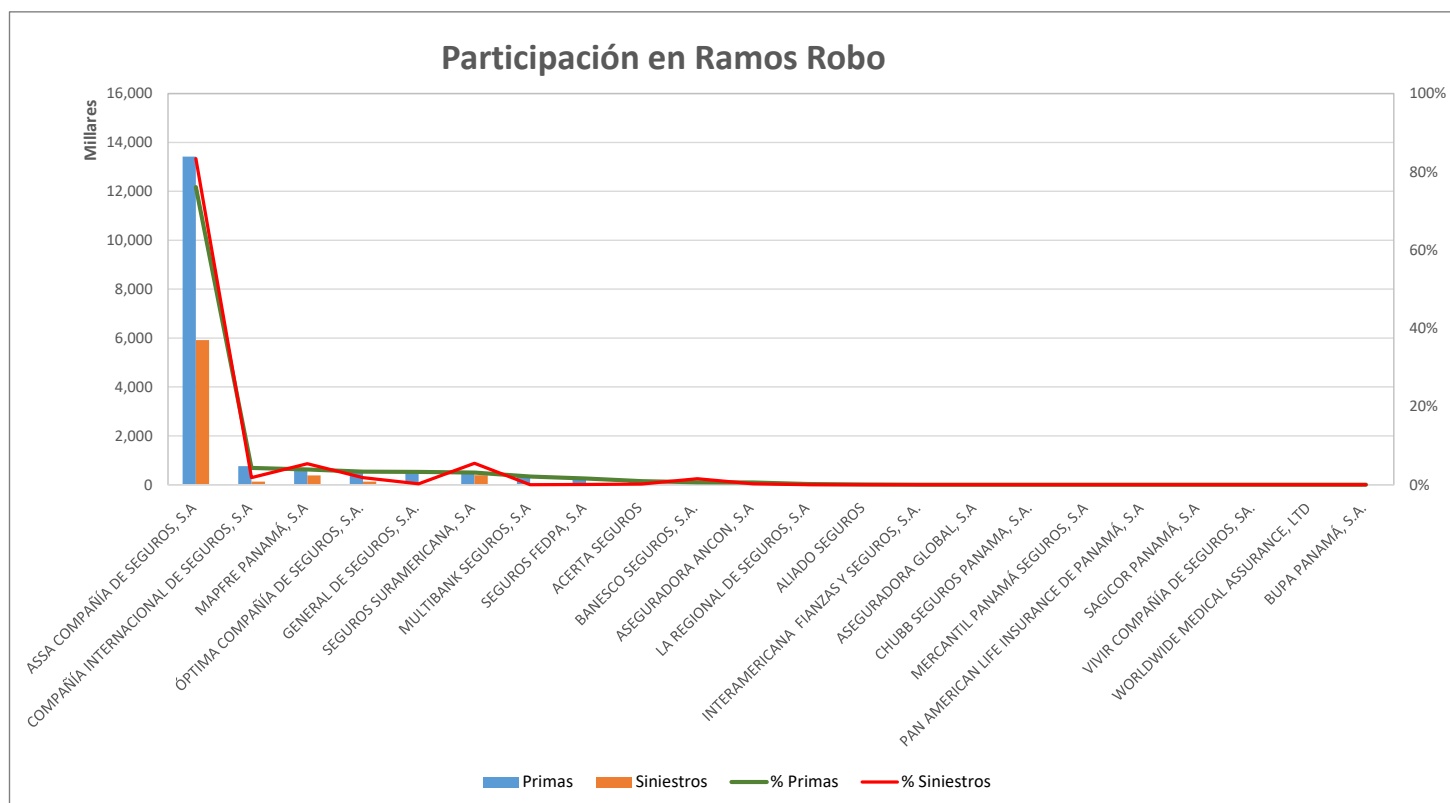


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### RAMO DE ROBO AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinistralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	13,420,158.61	76.1%	1	5,914,700.42	83.4%	44.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	759,820.02	4.3%	5	129,485.79	1.8%	17.0%
3	MAPFRE PANAMÁ, S.A	690,112.57	3.9%	3	380,565.92	5.4%	55.1%
4	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	585,573.67	3.3%	4	129,649.40	1.8%	22.1%
5	GENERAL DE SEGUROS, S.A.	576,078.65	3.3%	7	15,601.72	0.2%	2.7%
6	SEGUROS SURAMERICANA, S.A	548,055.09	3.1%	2	386,340.45	5.4%	70.5%
7	MULTIBANK SEGUROS, S.A	369,539.16	2.1%	11	699.34	0.0%	0.2%
8	SEGUROS FEDPA, S.A	275,065.33	1.6%	10	4,203.54	0.1%	1.5%
9	ACERTA SEGUROS	161,474.46	0.9%	9	11,477.12	0.2%	7.1%
10	BANESCO SEGUROS, S.A.	109,511.55	0.6%	6	106,661.24	1.5%	97.4%
11	ASEGURADORA ANCON, S.A	100,912.76	0.6%	8	14,327.31	0.2%	14.2%
12	LA REGIONAL DE SEGUROS, S.A	26,016.55	0.1%	13	0.00	0.0%	0.0%
13	ALIADO SEGUROS	14,380.90	0.1%	12	281.03	0.0%	2.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,000.00	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>\$17,637,699.32</b>	<b>100%</b>		<b>\$7,093,993.28</b>	<b>100%</b>	<b>40.2%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

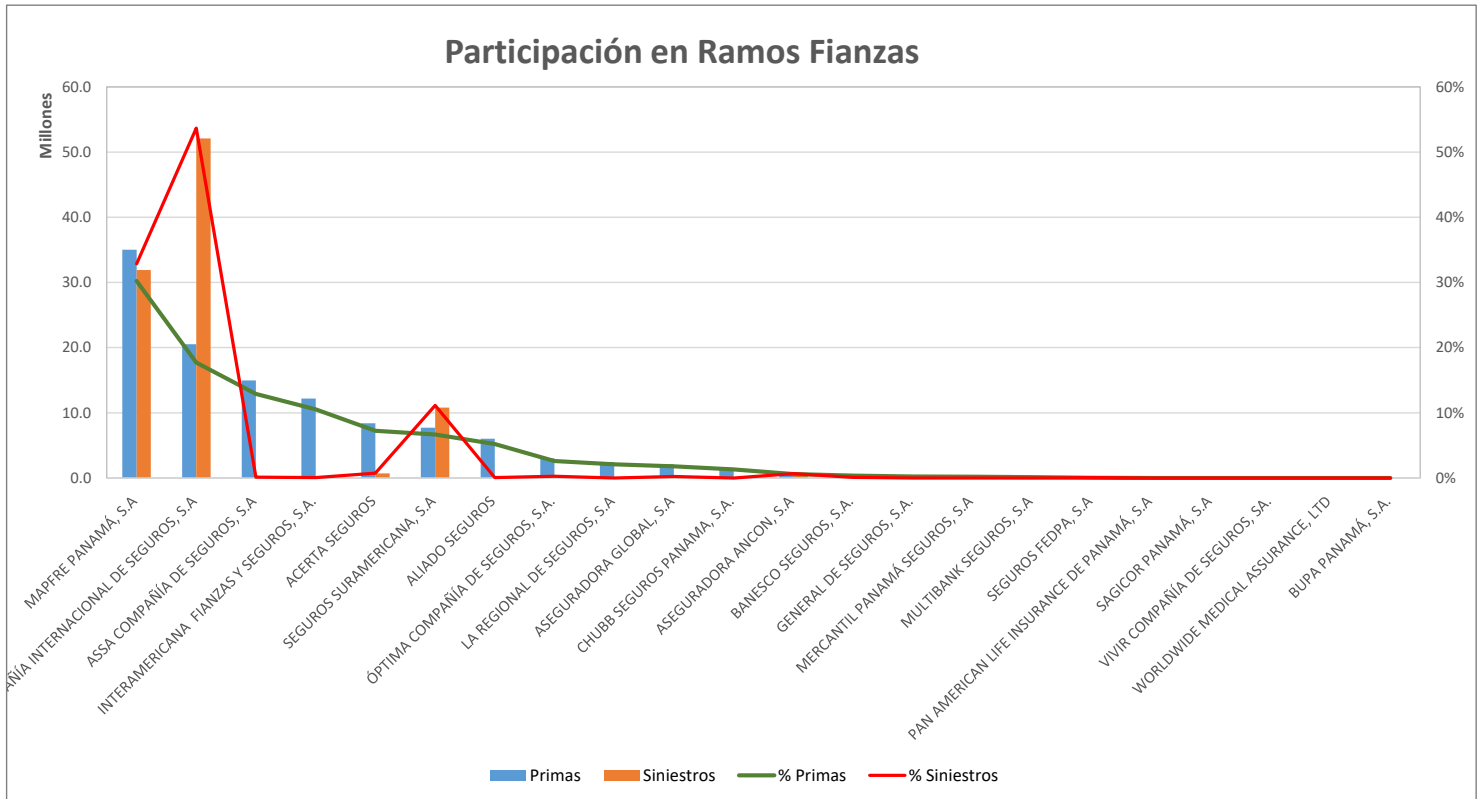
## Participación de Mercado por Productos



### RAMO DE FIANZAS

AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	35,010,462.79	30.2%	2	31,890,558.86	32.8%	91.1%
2	COMPañÍA INTERNACIONAL DE SEGUROS, S.A	20,531,161.29	17.7%	1	52,108,434.45	53.7%	253.8%
3	ASSA COMPañÍA DE SEGUROS, S.A	14,959,539.05	12.9%	8	139,575.19	0.1%	0.9%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	12,206,026.89	10.5%	12	58,604.02	0.1%	0.5%
5	ACERTA SEGUROS	8,384,065.26	7.2%	4	722,501.31	0.7%	8.6%
6	SEGUROS SURAMERICANA, S.A	7,721,374.06	6.7%	3	10,807,562.09	11.1%	140.0%
7	ALIADO SEGUROS	6,042,828.11	5.2%	10	65,815.91	0.1%	1.1%
8	ÓPTIMA COMPañÍA DE SEGUROS, S.A.	3,029,693.45	2.6%	6	264,497.89	0.3%	8.7%
9	LA REGIONAL DE SEGUROS, S.A	2,444,657.75	2.1%	14	0.00	0.0%	0.0%
10	ASEGURADORA GLOBAL, S.A	2,088,746.31	1.8%	7	219,995.10	0.2%	10.5%
11	CHUBB SEGUROS PANAMA, S.A.	1,544,735.28	1.3%	13	60.00	0.0%	0.0%
12	ASEGURADORA ANCON, S.A	716,273.16	0.6%	5	662,247.90	0.7%	92.5%
13	BANESCO SEGUROS, S.A.	434,879.24	0.4%	9	89,259.80	0.1%	20.5%
14	GENERAL DE SEGUROS, S.A.	284,005.05	0.2%	15	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	233,790.91	0.2%	16	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	144,185.67	0.1%	17	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	42,160.00	0.0%	11	59,002.96	0.1%	140.0%
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>\$115,818,584.27</b>	<b>100%</b>		<b>\$97,088,115.48</b>	<b>100%</b>	<b>83.8%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos



### OTROS RAMOS

AL 30 DE NOVIEMBRE DE 2023

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	29,312,544.63	28.8%	1	11,139,451.20	62.2%	38.0%
2	MAPFRE PANAMÁ, S.A	20,352,388.04	20.0%	2	1,991,994.83	11.1%	9.8%
3	GENERAL DE SEGUROS, S.A.	19,623,343.01	19.3%	3	1,520,065.73	8.5%	7.7%
4	ASSA COMPAÑÍA DE SEGUROS, S.A	10,869,527.30	10.7%	4	1,330,720.44	7.4%	12.2%
5	ALIADO SEGUROS	7,531,727.32	7.4%	6	471,714.44	2.6%	6.3%
6	SEGUROS SURAMERICANA, S.A	5,155,022.09	5.1%	7	413,225.56	2.3%	8.0%
7	MERCANTIL PANAMÁ SEGUROS, S.A	3,431,372.63	3.4%	5	774,501.44	4.3%	22.6%
8	ASEGURADORA GLOBAL, S.A	2,296,869.94	2.3%	8	74,366.46	0.4%	3.2%
9	MULTIBANK SEGUROS, S.A	1,439,653.97	1.4%	9	72,593.09	0.4%	5.0%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	791,722.63	0.8%	10	55,895.41	0.3%	7.1%
11	ASEGURADORA ANCON, S.A	379,624.82	0.4%	12	8,262.21	0.0%	2.2%
12	LA REGIONAL DE SEGUROS, S.A	293,785.75	0.3%	11	35,889.30	0.2%	12.2%
13	ACERTA SEGUROS	194,569.07	0.2%	13	5,269.52	0.0%	2.7%
14	BANESCO SEGUROS, S.A.	48,470.23	0.0%	14	2,356.80	0.0%	4.9%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	15,727.74	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>\$101,736,349.17</b>	<b>100%</b>		<b>\$17,896,306.43</b>	<b>100%</b>	<b>17.6%</b>

### Participación en Otros Ramos

