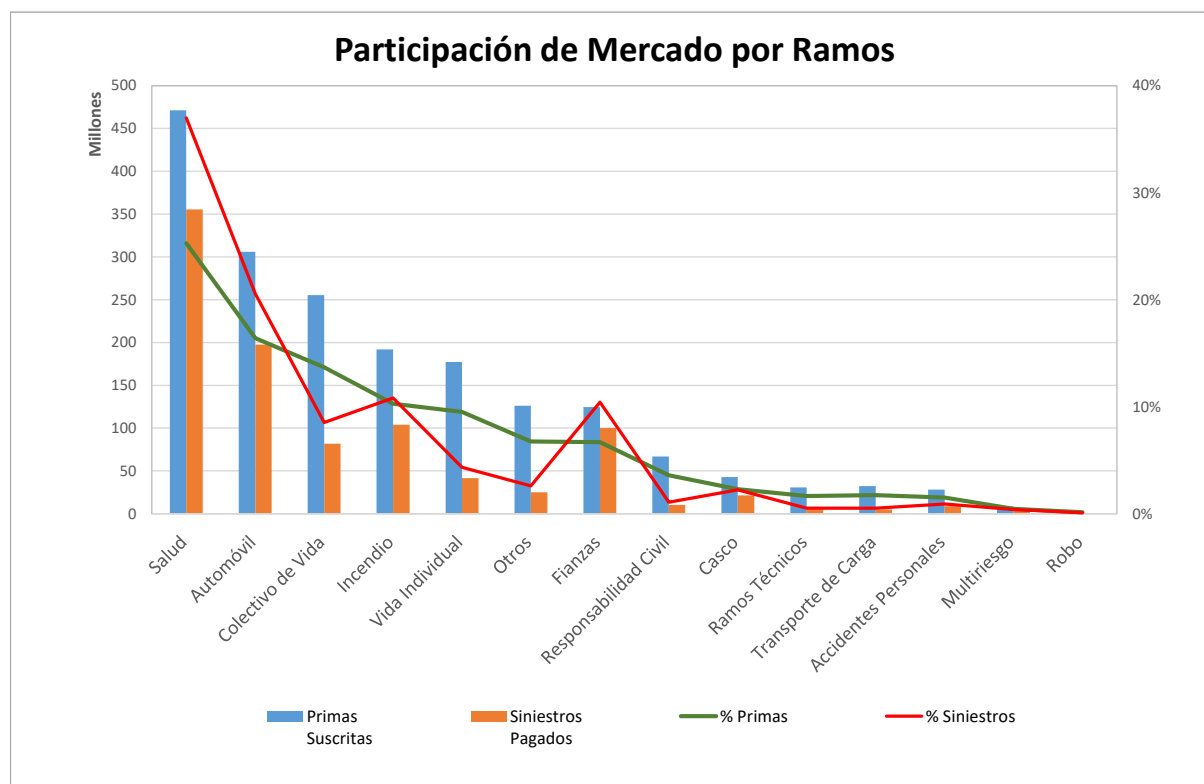


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE DICIEMBRE DE 2023

| #            | Ramos de Seguros      | Primas Suscritas          | % Primas    | #  | Siniestros Pagados      | % Siniestros | Sinestralidad Promedio |
|--------------|-----------------------|---------------------------|-------------|----|-------------------------|--------------|------------------------|
| 1            | Salud                 | 471,352,089.58            | 25.3%       | 1  | 355,348,710.00          | 37.0%        | 75.4%                  |
| 2            | Automóvil             | 305,986,904.08            | 16.4%       | 2  | 197,558,197.99          | 20.6%        | 64.6%                  |
| 3            | Colectivo de Vida     | 255,327,899.46            | 13.7%       | 5  | 81,913,574.71           | 8.5%         | 32.1%                  |
| 4            | Incendio              | 191,849,545.35            | 10.3%       | 3  | 103,910,450.51          | 10.8%        | 54.2%                  |
| 5            | Vida Individual       | 177,362,873.52            | 9.5%        | 6  | 41,626,316.37           | 4.3%         | 23.5%                  |
| 6            | Otros                 | 126,045,324.03            | 6.8%        | 7  | 24,976,949.50           | 2.6%         | 19.8%                  |
| 7            | Fianzas               | 124,742,929.97            | 6.7%        | 4  | 100,187,337.80          | 10.4%        | 80.3%                  |
| 8            | Responsabilidad Civil | 66,891,062.15             | 3.6%        | 9  | 10,249,258.82           | 1.1%         | 15.3%                  |
| 9            | Casco                 | 42,932,127.87             | 2.3%        | 8  | 21,396,422.50           | 2.2%         | 49.8%                  |
| 10           | Transporte de Carga   | 32,202,718.52             | 1.7%        | 11 | 5,059,630.54            | 0.5%         | 15.7%                  |
| 11           | Ramos Técnicos        | 30,749,651.21             | 1.6%        | 12 | 4,989,011.95            | 0.5%         | 16.2%                  |
| 12           | Accidentes Personales | 28,118,407.74             | 1.5%        | 10 | 8,791,158.78            | 0.9%         | 31.3%                  |
| 13           | Multiriesgo           | 8,441,159.00              | 0.5%        | 13 | 3,832,282.79            | 0.4%         | 45.4%                  |
| 14           | Robo                  | 2,554,373.43              | 0.1%        | 14 | 837,249.49              | 0.1%         | 32.8%                  |
| <b>TOTAL</b> |                       | <b>\$1,864,557,065.91</b> | <b>100%</b> |    | <b>\$960,676,551.75</b> | <b>100%</b>  | <b>51.5%</b>           |



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

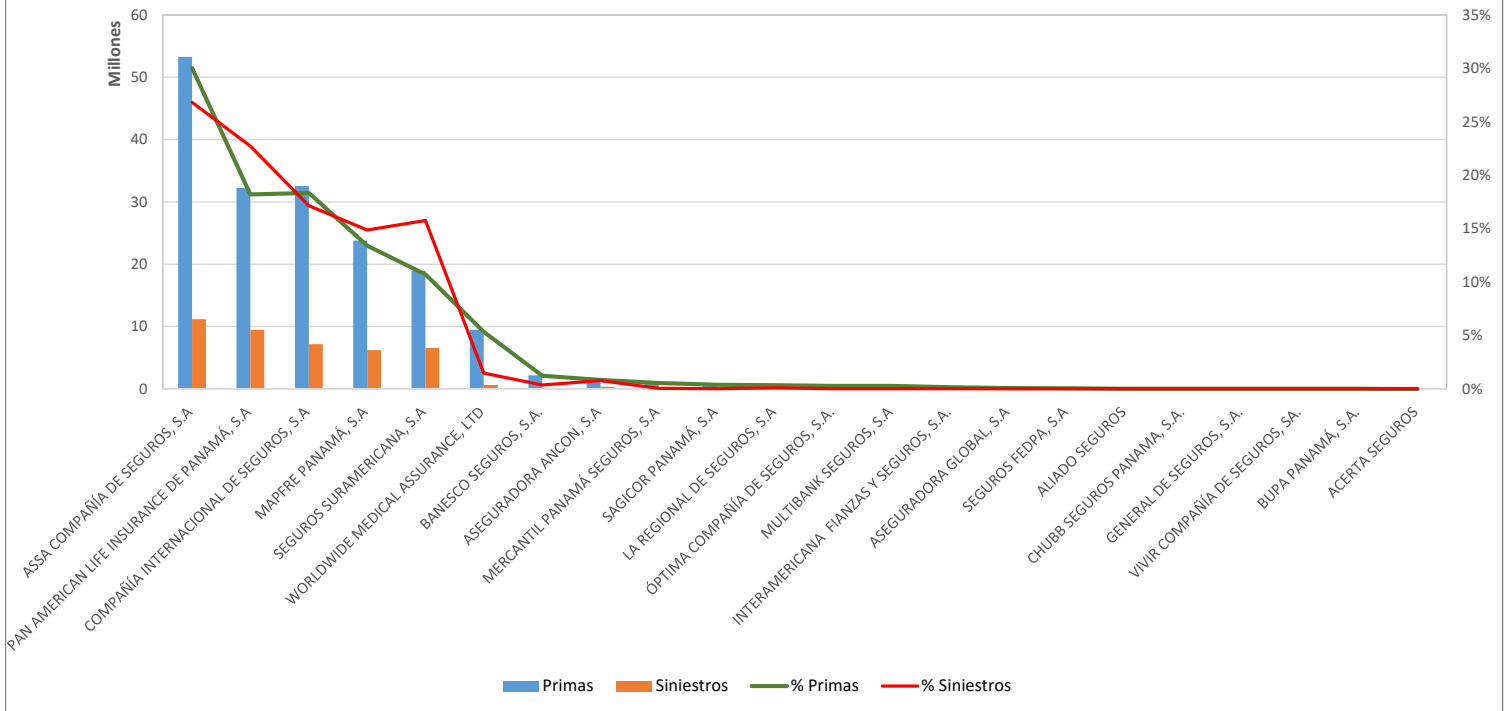


## VIDA INDIVIDUAL

AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas                  | % Primas    | #  | Siniestros             | % Siniestros | Sinestralidad Promedio |
|--------------|--|-------------------------|-------------|----|------------------------|--------------|------------------------|
| 1            | ASSA COMPAÑÍA DE SEGUROS, S.A              | 53,282,052.85           | 30.0%       | 1  | 11,164,763.51          | 26.8%        | 21.0%                  |
| 2            | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 32,531,055.91           | 18.3%       | 3  | 7,137,939.60           | 17.1%        | 21.9%                  |
| 3            | PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | 32,259,342.15           | 18.2%       | 2  | 9,462,186.74           | 22.7%        | 29.3%                  |
| 4            | MAPFRE PANAMÁ, S.A                         | 23,769,367.03           | 13.4%       | 5  | 6,186,958.23           | 14.9%        | 26.0%                  |
| 5            | SEGUROS SURAMERICANA, S.A                  | 18,973,709.24           | 10.7%       | 4  | 6,555,037.85           | 15.7%        | 34.5%                  |
| 6            | WORLDWIDE MEDICAL ASSURANCE, LTD           | 9,465,004.94            | 5.3%        | 6  | 606,487.00             | 1.5%         | 6.4%                   |
| 7            | BANESCO SEGUROS, S.A.                      | 2,149,437.84            | 1.2%        | 8  | 140,569.52             | 0.3%         | 6.5%                   |
| 8            | ASEGURADORA ANCON, S.A                     | 1,454,736.17            | 0.8%        | 7  | 317,629.00             | 0.8%         | 21.8%                  |
| 9            | MERCANTIL PANAMÁ SEGUROS, S.A              | 946,236.22              | 0.5%        | 10 | 12,974.77              | 0.0%         | 1.4%                   |
| 10           | SAGICOR PANAMÁ, S.A                        | 648,856.52              | 0.4%        | 13 | 0.00                   | 0.0%         | 0.0%                   |
| 11           | LA REGIONAL DE SEGUROS, S.A                | 586,934.09              | 0.3%        | 9  | 33,435.00              | 0.1%         | 5.7%                   |
| 12           | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.           | 476,829.62              | 0.3%        | 14 | 0.00                   | 0.0%         | 0.0%                   |
| 13           | MULTIBANK SEGUROS, S.A                     | 467,121.24              | 0.3%        | 15 | 0.00                   | 0.0%         | 0.0%                   |
| 14           | INTERAMERICANA FIANZAS Y SEGUROS, S.A.     | 265,476.17              | 0.1%        | 16 | 0.00                   | 0.0%         | 0.0%                   |
| 15           | ASEGURADORA GLOBAL, S.A                    | 107,335.54              | 0.1%        | 12 | 200.00                 | 0.0%         | 0.2%                   |
| 16           | SEGUROS FEDPA, S.A                         | 53,038.93               | 0.0%        | 17 | 0.00                   | 0.0%         | 0.0%                   |
| 17           | ALIADO SEGUROS                             | 0.00                    | 0.0%        | 18 | 0.00                   | 0.0%         | 0.0%                   |
| 18           | CHUBB SEGUROS PANAMA, S.A.                 | 0.00                    | 0.0%        | 19 | 0.00                   | 0.0%         | 0.0%                   |
| 19           | GENERAL DE SEGUROS, S.A.                   | 0.00                    | 0.0%        | 20 | 0.00                   | 0.0%         | 0.0%                   |
| 20           | VIVIR COMPAÑÍA DE SEGUROS, SA.             | 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           | ACERTA SEGUROS                             | -73,660.94              | 0.0%        | 11 | 8,135.15               | 0.0%         | -11.0%                 |
| <b>TOTAL</b> |  | <b>\$177,362,873.52</b> | <b>100%</b> |    | <b>\$41,626,316.37</b> | <b>100%</b>  | <b>23.5%</b>           |

## Participación en Vida Individual

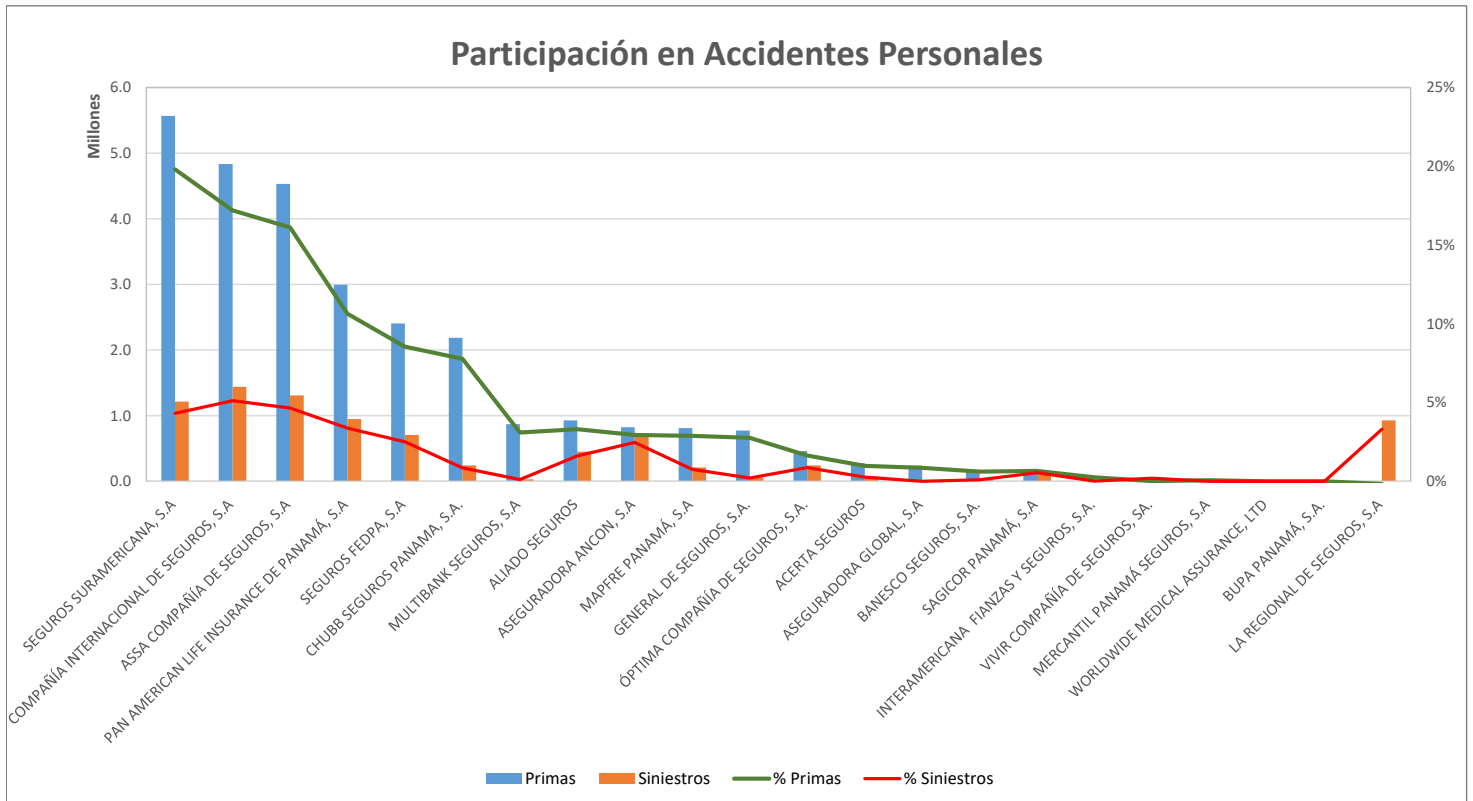


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## ACCIDENTES PERSONALES AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas              | % Primas    | #  | Siniestros            | % Siniestros | Sinestralidad Promedio |
|--------------|--|---------------------|-------------|----|-----------------------|--------------|------------------------|
| 1            | SEGUROS SURAMERICANA, S.A                  | 5,568,739.96        | 19.8%       | 3  | 1,215,040.79          | 4.3%         | 21.8%                  |
| 2            | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 4,834,858.13        | 17.2%       | 1  | 1,438,806.73          | 5.1%         | 29.8%                  |
| 3            | ASSA COMPAÑÍA DE SEGUROS, S.A              | 4,531,559.14        | 16.1%       | 2  | 1,308,517.02          | 4.7%         | 28.9%                  |
| 4            | PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | 2,992,826.05        | 10.6%       | 4  | 950,185.11            | 3.4%         | 31.7%                  |
| 5            | SEGUROS FEDPA, S.A                         | 2,404,890.92        | 8.6%        | 6  | 706,901.44            | 2.5%         | 29.4%                  |
| 6            | CHUBB SEGUROS PANAMA, S.A.                 | 2,187,745.22        | 7.8%        | 10 | 241,949.47            | 0.9%         | 11.1%                  |
| 7            | ALIADO SEGUROS                             | 928,974.05          | 3.3%        | 8  | 451,759.06            | 1.6%         | 48.6%                  |
| 8            | MULTIBANK SEGUROS, S.A                     | 871,249.65          | 3.1%        | 16 | 30,501.30             | 0.1%         | 3.5%                   |
| 9            | ASEGURADORA ANCON, S.A                     | 825,627.52          | 2.9%        | 7  | 692,587.90            | 2.5%         | 83.9%                  |
| 10           | MAPFRE PANAMÁ, S.A                         | 809,882.67          | 2.9%        | 11 | 210,970.67            | 0.8%         | 26.0%                  |
| 11           | GENERAL DE SEGUROS, S.A.                   | 774,522.31          | 2.8%        | 14 | 57,500.00             | 0.2%         | 7.4%                   |
| 12           | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.           | 462,235.84          | 1.6%        | 9  | 242,608.84            | 0.9%         | 52.5%                  |
| 13           | ACERTA SEGUROS                             | 275,517.16          | 1.0%        | 13 | 74,260.74             | 0.3%         | 27.0%                  |
| 14           | ASEGURADORA GLOBAL, S.A                    | 239,613.01          | 0.9%        | 20 | 0.00                  | 0.0%         | 0.0%                   |
| 15           | SAGICOR PANAMÁ, S.A                        | 187,054.65          | 0.7%        | 12 | 154,218.16            | 0.5%         | 82.4%                  |
| 16           | BANESCO SEGUROS, S.A.                      | 175,044.87          | 0.6%        | 17 | 28,113.00             | 0.1%         | 16.1%                  |
| 17           | INTERAMERICANA FIANZAS Y SEGUROS, S.A.     | 71,417.91           | 0.3%        | 19 | 1,338.39              | 0.0%         | 1.9%                   |
| 18           | MERCANTIL PANAMÁ SEGUROS, S.A              | 20,352.06           | 0.1%        | 21 | 0.00                  | 0.0%         | 0.0%                   |
| 19           | VIVIR COMPAÑÍA DE SEGUROS, SA.             | 2,724.73            | 0.0%        | 15 | 54,864.37             | 0.2%         | 2013.6%                |
| 20           | WORLDWIDE MEDICAL ASSURANCE, LTD           | 0.00                | 0.0%        | 18 | 1,374.56              | 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                | -46,428.11          | -0.2%       | 5  | 929,661.23            | 3.3%         | -2002.4%               |
| <b>TOTAL</b> |  | <b>\$28,118,408</b> | <b>100%</b> |    | <b>\$8,791,158.78</b> | <b>100%</b>  | <b>31.3%</b>           |



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

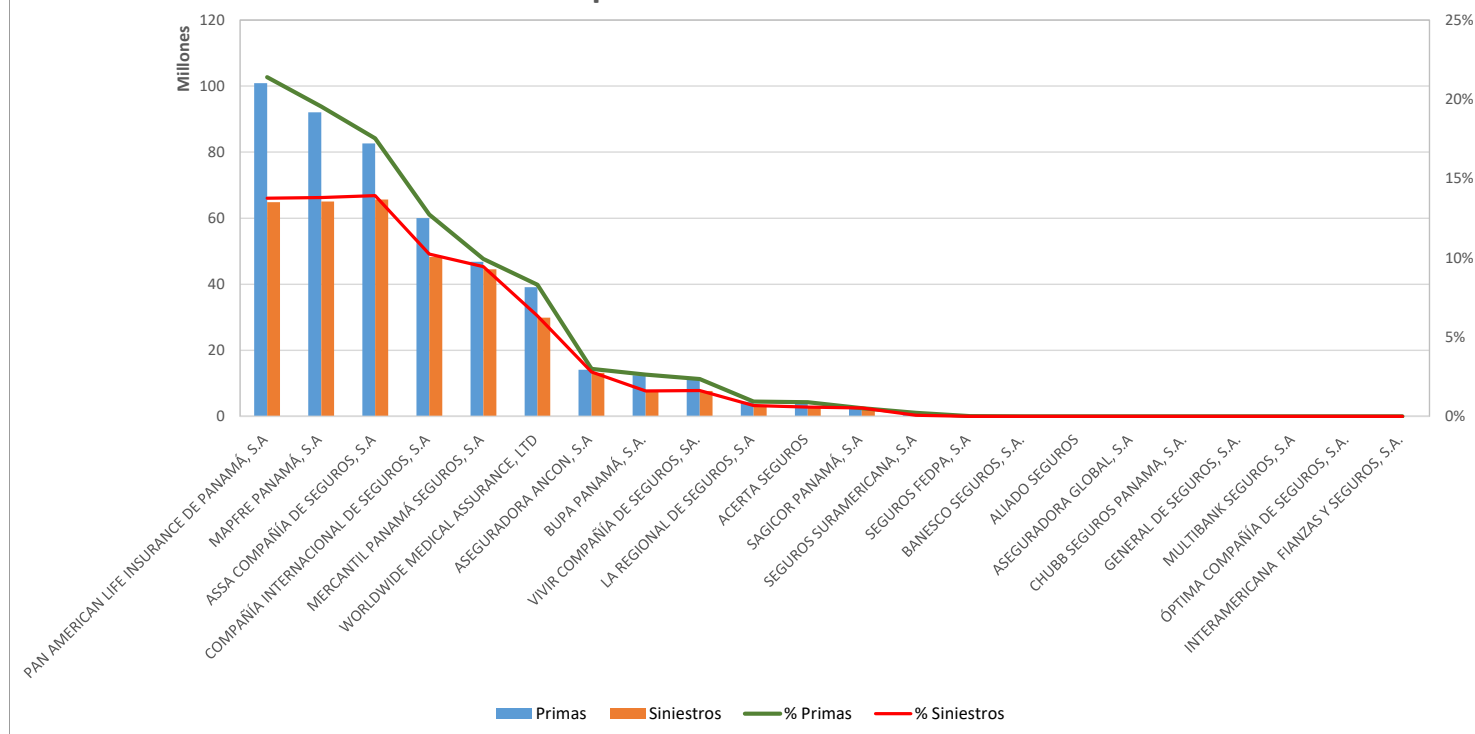


### SALUD

AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas                  | % Primas    | #  | Siniestros              | % Siniestros | Sinestralidad Promedio |
|--------------|--|-------------------------|-------------|----|-------------------------|--------------|------------------------|
| 1            | PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | 100,861,523.73          | 21.4%       | 3  | 64,856,442.30           | 13.8%        | 64.3%                  |
| 2            | MAPFRE PANAMÁ, S.A                         | 92,088,455.44           | 19.5%       | 2  | 65,048,665.99           | 13.8%        | 70.6%                  |
| 3            | ASSA COMPAÑÍA DE SEGUROS, S.A              | 82,631,131.32           | 17.5%       | 1  | 65,638,214.14           | 13.9%        | 79.4%                  |
| 4            | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 60,026,748.40           | 12.7%       | 4  | 48,252,056.63           | 10.2%        | 80.4%                  |
| 5            | MERCANTIL PANAMÁ SEGUROS, S.A              | 46,807,829.60           | 9.9%        | 5  | 44,510,861.94           | 9.4%         | 95.1%                  |
| 6            | WORLDWIDE MEDICAL ASSURANCE, LTD           | 39,108,731.23           | 8.3%        | 6  | 29,895,695.96           | 6.3%         | 76.4%                  |
| 7            | ASEGURADORA ANCON, S.A                     | 14,129,125.77           | 3.0%        | 7  | 13,202,450.37           | 2.8%         | 93.4%                  |
| 8            | BUPA PANAMÁ, S.A.                          | 12,430,639.69           | 2.6%        | 9  | 7,516,151.44            | 1.6%         | 60.5%                  |
| 9            | VIVIR COMPAÑÍA DE SEGUROS, SA.             | 11,114,133.44           | 2.4%        | 8  | 7,690,863.20            | 1.6%         | 69.2%                  |
| 10           | LA REGIONAL DE SEGUROS, S.A                | 4,420,914.87            | 0.9%        | 10 | 3,199,606.76            | 0.7%         | 72.4%                  |
| 11           | ACERTA SEGUROS                             | 4,189,946.43            | 0.9%        | 11 | 2,726,565.53            | 0.6%         | 65.1%                  |
| 12           | SAGICOR PANAMÁ, S.A                        | 2,430,686.09            | 0.5%        | 12 | 2,504,330.18            | 0.5%         | 103.0%                 |
| 13           | SEGUROS SURAMERICANA, S.A                  | 1,039,214.12            | 0.2%        | 13 | 306,805.56              | 0.1%         | 29.5%                  |
| 14           | SEGUROS FEDPA, S.A                         | 68,523.75               | 0.0%        | 14 | 0.00                    | 0.0%         | 0.0%                   |
| 15           | BANESCO SEGUROS, S.A.                      | 4,485.70                | 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>\$471,352,089.58</b> | <b>100%</b> |    | <b>\$355,348,710.00</b> | <b>100%</b>  | <b>75.4%</b>           |

### Participación en Ramo de Salud



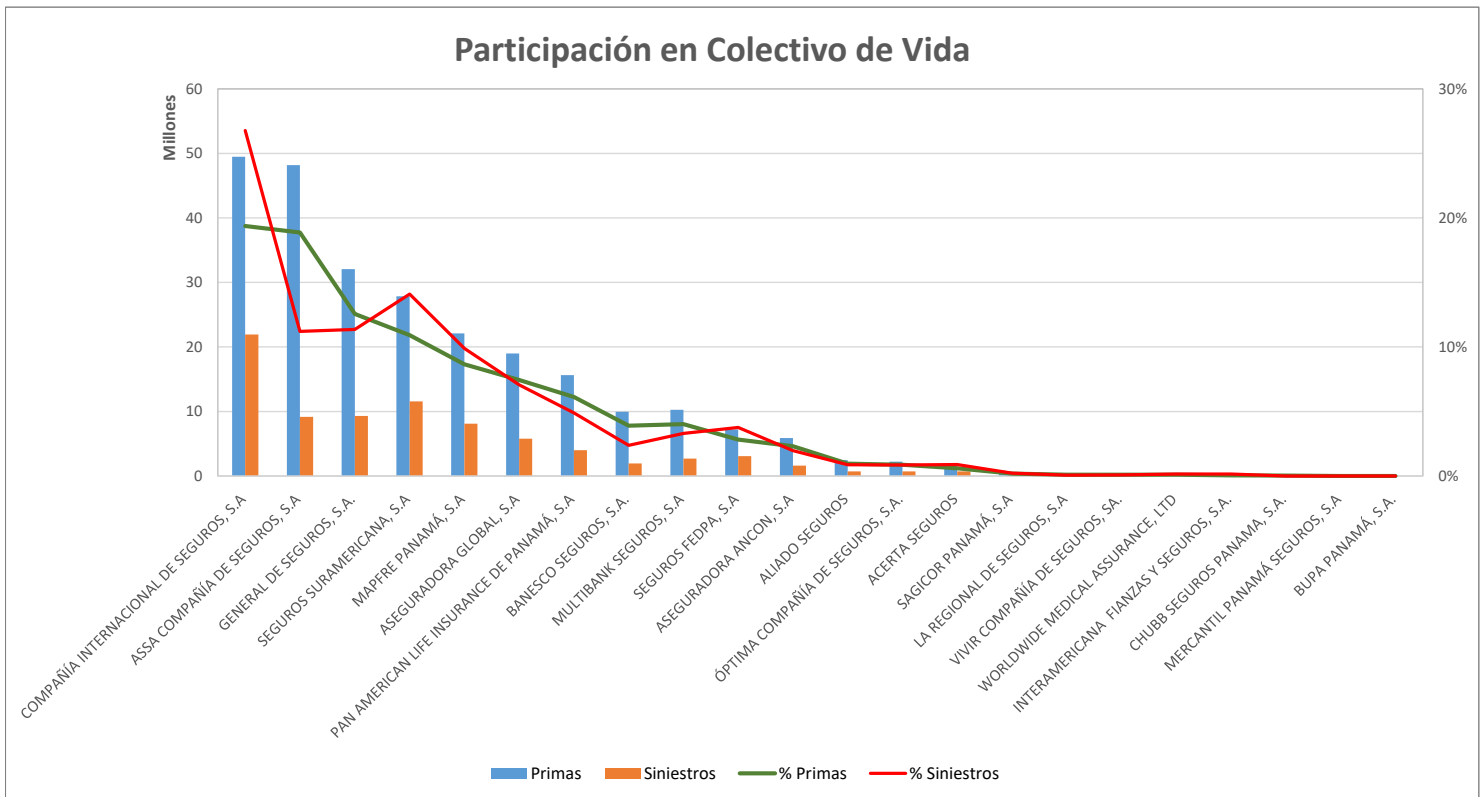
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## COLECTIVO DE VIDA AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas                  | % Primas    | #  | Siniestros             | % Siniestros | Sinestralidad Promedio |
|--------------|--|-------------------------|-------------|----|------------------------|--------------|------------------------|
| 1            | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 49,465,861.57           | 19.4%       | 1  | 21,930,140.49          | 26.8%        | 44.3%                  |
| 2            | ASSA COMPAÑÍA DE SEGUROS, S.A              | 48,189,014.73           | 18.9%       | 4  | 9,180,782.90           | 11.2%        | 19.1%                  |
| 3            | GENERAL DE SEGUROS, S.A.                   | 32,076,824.94           | 12.6%       | 3  | 9,311,833.74           | 11.4%        | 29.0%                  |
| 4            | SEGUROS SURAMERICANA, S.A                  | 27,866,009.74           | 10.9%       | 2  | 11,552,007.12          | 14.1%        | 41.5%                  |
| 5            | MAPFRE PANAMÁ, S.A                         | 22,092,149.20           | 8.7%        | 5  | 8,101,864.14           | 9.9%         | 36.7%                  |
| 6            | ASEGURADORA GLOBAL, S.A                    | 18,984,316.88           | 7.4%        | 6  | 5,786,830.81           | 7.1%         | 30.5%                  |
| 7            | PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A | 15,646,381.28           | 6.1%        | 7  | 4,006,597.79           | 4.9%         | 25.6%                  |
| 8            | MULTIBANK SEGUROS, S.A                     | 10,277,539.29           | 4.0%        | 9  | 2,701,150.34           | 3.3%         | 26.3%                  |
| 9            | BANESCO SEGUROS, S.A.                      | 9,966,937.28            | 3.9%        | 10 | 1,952,663.74           | 2.4%         | 19.6%                  |
| 10           | SEGUROS FEDPA, S.A                         | 7,224,496.99            | 2.8%        | 8  | 3,075,971.14           | 3.8%         | 42.6%                  |
| 11           | ASEGURADORA ANCON, S.A                     | 5,888,178.49            | 2.3%        | 11 | 1,607,382.63           | 2.0%         | 27.3%                  |
| 12           | ALIADO SEGUROS                             | 2,452,840.86            | 1.0%        | 13 | 717,656.24             | 0.9%         | 29.3%                  |
| 13           | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.           | 2,235,823.88            | 0.9%        | 14 | 701,412.96             | 0.9%         | 31.4%                  |
| 14           | ACERTA SEGUROS                             | 1,525,818.26            | 0.6%        | 12 | 724,497.80             | 0.9%         | 47.5%                  |
| 15           | SAGICOR PANAMÁ, S.A                        | 461,683.06              | 0.2%        | 15 | 183,956.08             | 0.2%         | 39.8%                  |
| 16           | LA REGIONAL DE SEGUROS, S.A                | 269,981.88              | 0.1%        | 19 | 61,032.82              | 0.1%         | 22.6%                  |
| 17           | VIVIR COMPAÑÍA DE SEGUROS, SA.             | 267,987.04              | 0.1%        | 18 | 62,804.10              | 0.1%         | 23.4%                  |
| 18           | WORLDWIDE MEDICAL ASSURANCE, LTD           | 247,143.06              | 0.1%        | 16 | 131,716.55             | 0.2%         | 53.3%                  |
| 19           | INTERAMERICANA FIANZAS Y SEGUROS, S.A.     | 120,125.77              | 0.0%        | 17 | 118,957.24             | 0.1%         | 99.0%                  |
| 20           | CHUBB SEGUROS PANAMA, S.A.                 | 68,785.26               | 0.0%        | 20 | 4,316.08               | 0.0%         | 6.3%                   |
| 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>\$255,327,899.46</b> | <b>100%</b> |    | <b>\$81,913,574.71</b> | <b>100%</b>  | <b>32.1%</b>           |

### Participación en Colectivo de Vida



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

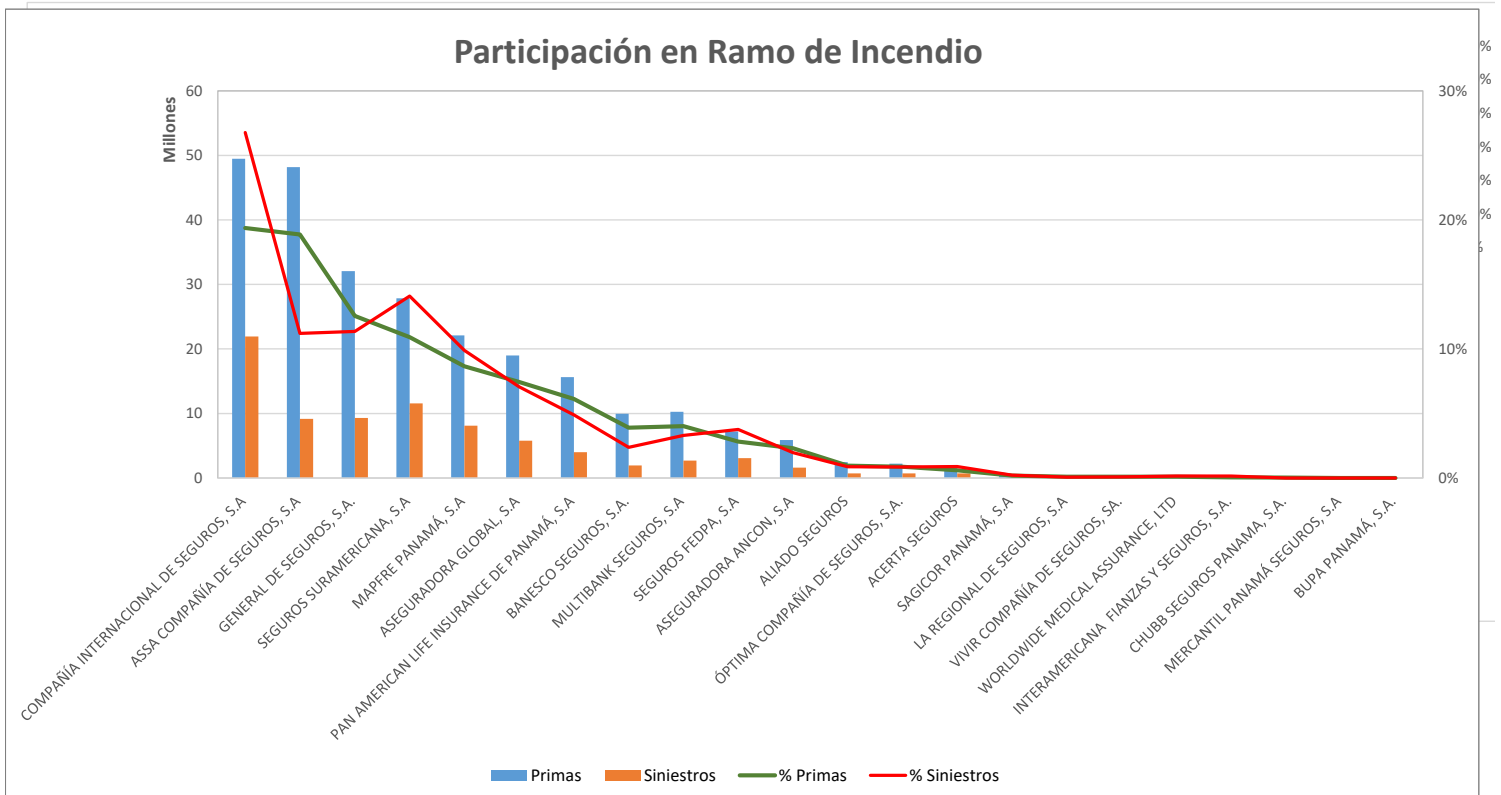


### INCENDIO

AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas                  | % Primas    | #  | Siniestros              | % Siniestros | Sinestralidad Promedio |
|--------------|--|-------------------------|-------------|----|-------------------------|--------------|------------------------|
| 1            | ASSA COMPAÑÍA DE SEGUROS, S.A              | 86,221,389.76           | 44.9%       | 1  | 55,700,022.38           | 53.6%        | 64.6%                  |
| 2            | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 31,013,054.97           | 16.2%       | 2  | 30,271,952.05           | 29.1%        | 97.6%                  |
| 3            | SEGUROS SURAMERICANA, S.A                  | 25,485,223.71           | 13.3%       | 3  | 4,831,527.90            | 4.6%         | 19.0%                  |
| 4            | MAPFRE PANAMÁ, S.A                         | 13,435,651.07           | 7.0%        | 4  | 4,113,643.57            | 4.0%         | 30.6%                  |
| 5            | GENERAL DE SEGUROS, S.A.                   | 6,186,476.09            | 3.2%        | 8  | 1,068,856.43            | 1.0%         | 17.3%                  |
| 6            | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.           | 5,817,330.80            | 3.0%        | 7  | 1,691,892.24            | 1.6%         | 29.1%                  |
| 7            | ASEGURADORA ANCON, S.A                     | 4,633,138.55            | 2.4%        | 6  | 1,828,367.68            | 1.8%         | 39.5%                  |
| 8            | ACERTA SEGUROS                             | 3,774,807.05            | 2.0%        | 9  | 459,799.18              | 0.4%         | 12.2%                  |
| 9            | CHUBB SEGUROS PANAMA, S.A.                 | 3,396,277.16            | 1.8%        | 5  | 2,837,002.82            | 2.7%         | 83.5%                  |
| 10           | ASEGURADORA GLOBAL, S.A                    | 3,262,350.45            | 1.7%        | 14 | 129,150.26              | 0.1%         | 4.0%                   |
| 11           | ALIADO SEGUROS                             | 2,917,985.76            | 1.5%        | 10 | 308,323.40              | 0.3%         | 10.6%                  |
| 12           | BANESCO SEGUROS, S.A.                      | 1,985,878.42            | 1.0%        | 11 | 253,642.59              | 0.2%         | 12.8%                  |
| 13           | MULTIBANK SEGUROS, S.A                     | 1,396,260.05            | 0.7%        | 13 | 182,341.62              | 0.2%         | 13.1%                  |
| 14           | LA REGIONAL DE SEGUROS, S.A                | 870,898.59              | 0.5%        | 15 | 24,264.90               | 0.0%         | 2.8%                   |
| 15           | SEGUROS FEDPA, S.A                         | 672,007.22              | 0.4%        | 12 | 195,776.45              | 0.2%         | 29.1%                  |
| 16           | MERCANTIL PANAMÁ SEGUROS, S.A              | 418,722.59              | 0.2%        | 17 | 1,338.44                | 0.0%         | 0.3%                   |
| 17           | INTERAMERICANA FIANZAS Y SEGUROS, S.A.     | 362,093.11              | 0.2%        | 16 | 12,548.60               | 0.0%         | 3.5%                   |
| 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>\$191,849,545.35</b> | <b>100%</b> |    | <b>\$103,910,450.51</b> | <b>100%</b>  | <b>54.2%</b>           |

### Participación en Ramo de Incendio



# Superintendencia de Seguros y Reaseguros de Panamá

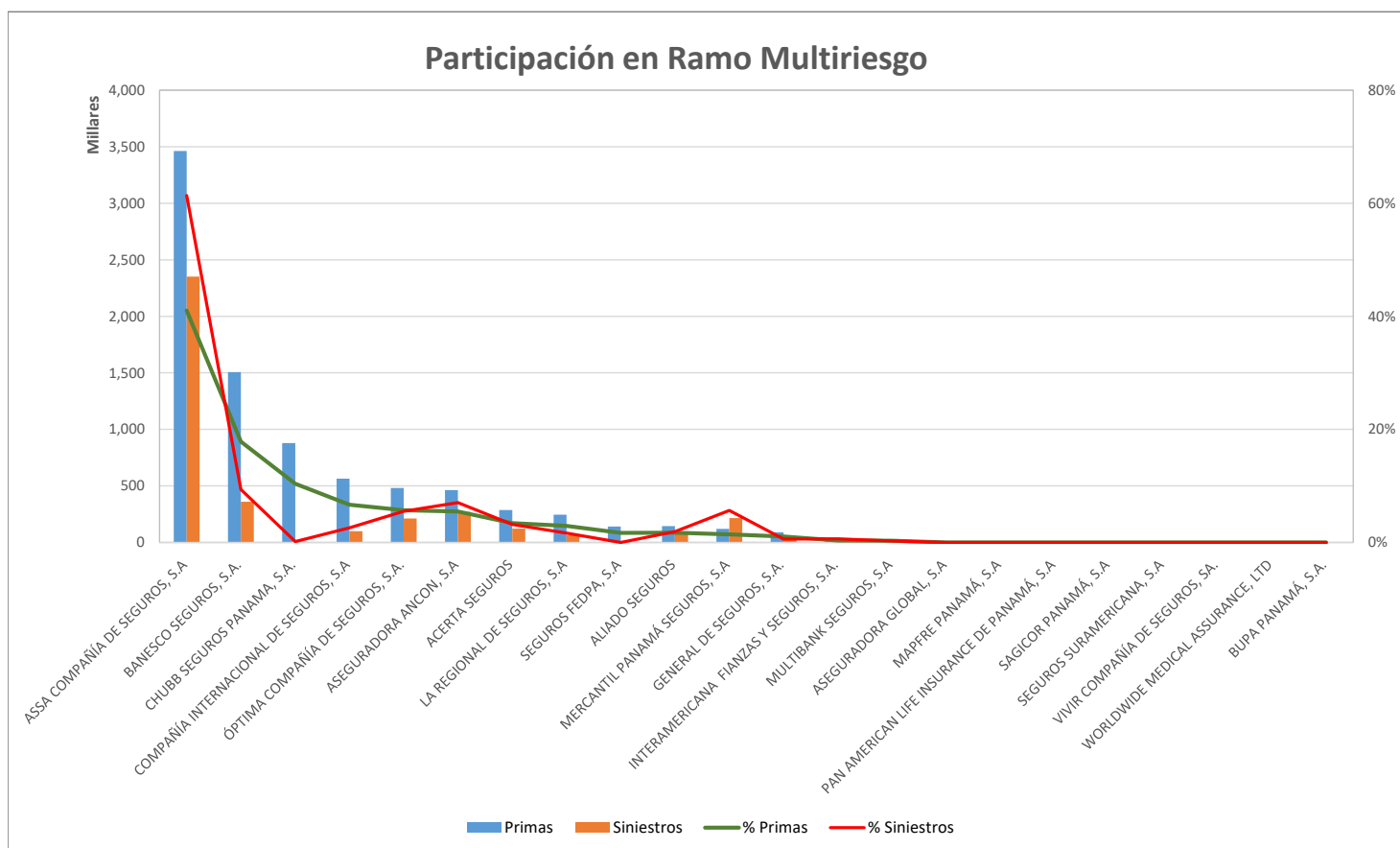
## Participación de Mercado por Productos



### MULTIRIESGO AL 31 DE DICIEMBRE DE 2023

| #  | Compañía de Seguros                        | Primas                | %           | #  | Siniestros            | %           | Sinestralidad |
|----|--|-----------------------|-------------|----|-----------------------|-------------|---------------|
| 1  | ASSA COMPAÑÍA DE SEGUROS, S.A              | 3,462,353.63          | 41.0%       | 1  | 2,352,139.95          | 61.4%       | 67.9%         |
| 2  | BANESCO SEGUROS, S.A.                      | 1,505,754.00          | 17.8%       | 2  | 359,697.91            | 9.4%        | 23.9%         |
| 3  | CHUBB SEGUROS PANAMA, S.A.                 | 878,013.33            | 10.4%       | 13 | 5,722.11              | 0.1%        | 0.7%          |
| 4  | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 564,931.37            | 6.7%        | 7  | 99,362.73             | 2.6%        | 17.6%         |
| 5  | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.           | 482,275.68            | 5.7%        | 5  | 211,922.99            | 5.5%        | 43.9%         |
| 6  | ASEGURADORA ANCON, S.A                     | 462,664.62            | 5.5%        | 3  | 269,939.01            | 7.0%        | 58.3%         |
| 7  | ACERTA SEGUROS                             | 286,668.51            | 3.4%        | 6  | 121,978.84            | 3.2%        | 42.6%         |
| 8  | LA REGIONAL DE SEGUROS, S.A                | 246,592.14            | 2.9%        | 9  | 64,025.99             | 1.7%        | 26.0%         |
| 9  | ALIADO SEGUROS                             | 145,229.49            | 1.7%        | 8  | 73,111.40             | 1.9%        | 50.3%         |
| 10 | SEGUROS FEDPA, S.A                         | 141,643.35            | 1.7%        | 14 | 0.00                  | 0.0%        | 0.0%          |
| 11 | MERCANTIL PANAMÁ SEGUROS, S.A              | 119,751.88            | 1.4%        | 4  | 216,490.79            | 5.6%        | 180.8%        |
| 12 | GENERAL DE SEGUROS, S.A.                   | 89,974.54             | 1.1%        | 11 | 23,306.08             | 0.6%        | 25.9%         |
| 13 | INTERAMERICANA FIANZAS Y SEGUROS, S.A.     | 29,401.81             | 0.3%        | 10 | 24,054.14             | 0.6%        | 81.8%         |
| 14 | MULTIBANK SEGUROS, S.A                     | 25,904.65             | 0.3%        | 12 | 10,530.85             | 0.3%        | 40.7%         |
| 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>\$8,441,159.00</b> | <b>100%</b> |    | <b>\$3,832,282.79</b> | <b>100%</b> | <b>45.4%</b>  |

### Participación en Ramo Multiriesgo



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

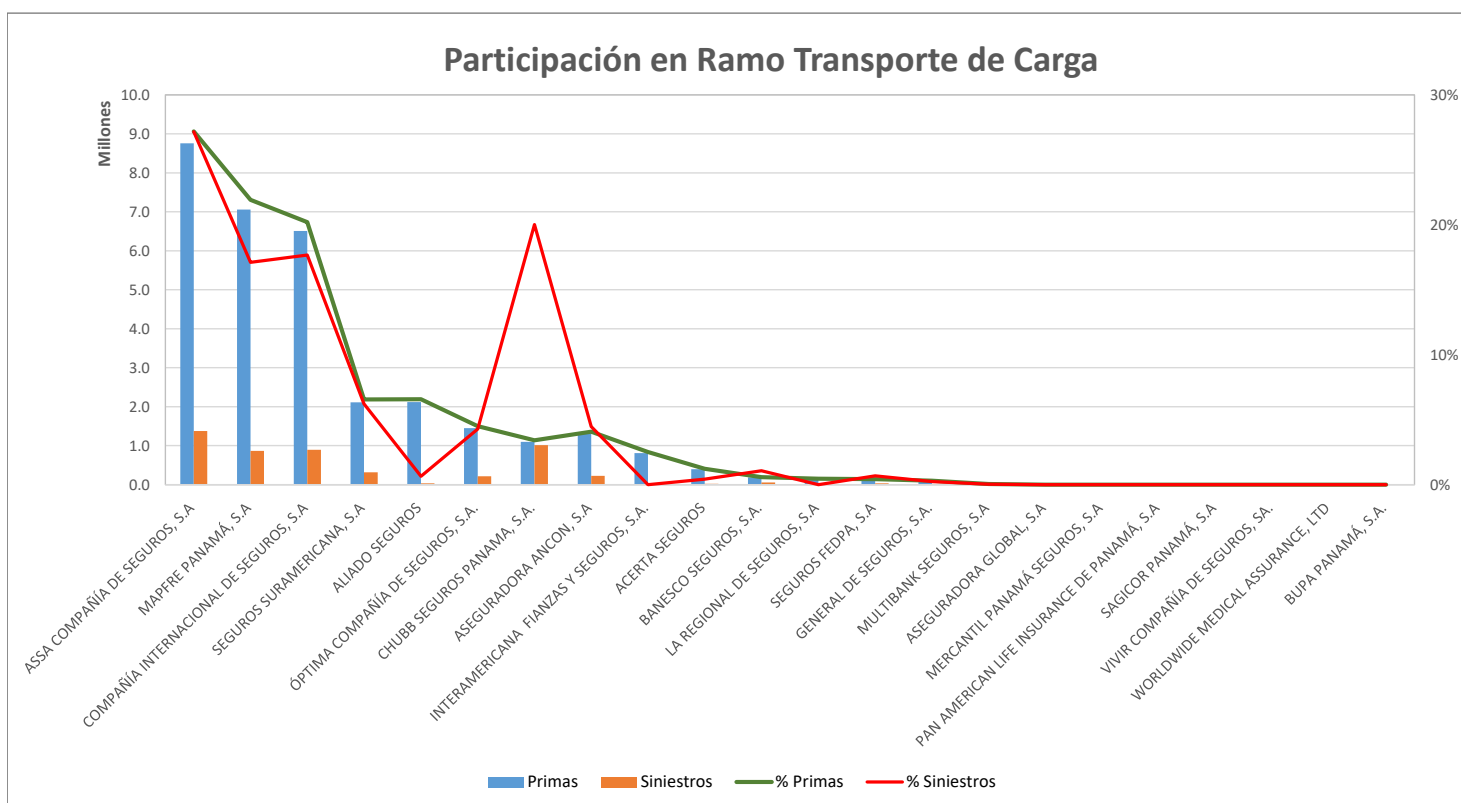


### TRANSPORTE DE CARGA

AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas                 | % Primas    | #  | Siniestros            | % Siniestros | Sinestralidad Promedio |
|--------------|--|------------------------|-------------|----|-----------------------|--------------|------------------------|
| 1            | ASSA COMPAÑÍA DE SEGUROS, S.A              | 8,755,665.84           | 27.2%       | 1  | 1,374,277.15          | 27.2%        | 15.7%                  |
| 2            | MAPFRE PANAMÁ, S.A                         | 7,057,461.64           | 21.9%       | 4  | 866,048.17            | 17.1%        | 12.3%                  |
| 3            | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 6,505,551.57           | 20.2%       | 3  | 893,789.65            | 17.7%        | 13.7%                  |
| 4            | ALIADO SEGUROS                             | 2,117,103.37           | 6.6%        | 10 | 32,508.53             | 0.6%         | 1.5%                   |
| 5            | SEGUROS SURAMERICANA, S.A                  | 2,113,187.52           | 6.6%        | 5  | 314,537.67            | 6.2%         | 14.9%                  |
| 6            | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.           | 1,450,694.60           | 4.5%        | 7  | 216,443.17            | 4.3%         | 14.9%                  |
| 7            | ASEGURADORA ANCON, S.A                     | 1,315,678.78           | 4.1%        | 6  | 226,133.60            | 4.5%         | 17.2%                  |
| 8            | CHUBB SEGUROS PANAMA, S.A.                 | 1,098,772.56           | 3.4%        | 2  | 1,012,436.21          | 20.0%        | 92.1%                  |
| 9            | INTERAMERICANA FIANZAS Y SEGUROS, S.A.     | 811,472.06             | 2.5%        | 15 | 0.00                  | 0.0%         | 0.0%                   |
| 10           | ACERTA SEGUROS                             | 396,243.17             | 1.2%        | 11 | 21,651.44             | 0.4%         | 5.5%                   |
| 11           | BANESCO SEGUROS, S.A.                      | 183,868.48             | 0.6%        | 8  | 53,920.01             | 1.1%         | 29.3%                  |
| 12           | LA REGIONAL DE SEGUROS, S.A                | 148,689.20             | 0.5%        | 14 | 347.75                | 0.0%         | 0.2%                   |
| 13           | SEGUROS FEDPA, S.A                         | 134,048.29             | 0.4%        | 9  | 34,202.15             | 0.7%         | 25.5%                  |
| 14           | GENERAL DE SEGUROS, S.A.                   | 96,442.41              | 0.3%        | 12 | 11,602.28             | 0.2%         | 12.0%                  |
| 15           | MULTIBANK SEGUROS, S.A                     | 17,839.03              | 0.1%        | 13 | 1,732.76              | 0.0%         | 9.7%                   |
| 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>\$32,202,718.52</b> | <b>100%</b> |    | <b>\$5,059,630.54</b> | <b>100%</b>  | <b>15.7%</b>           |

### Participación en Ramo Transporte de Carga



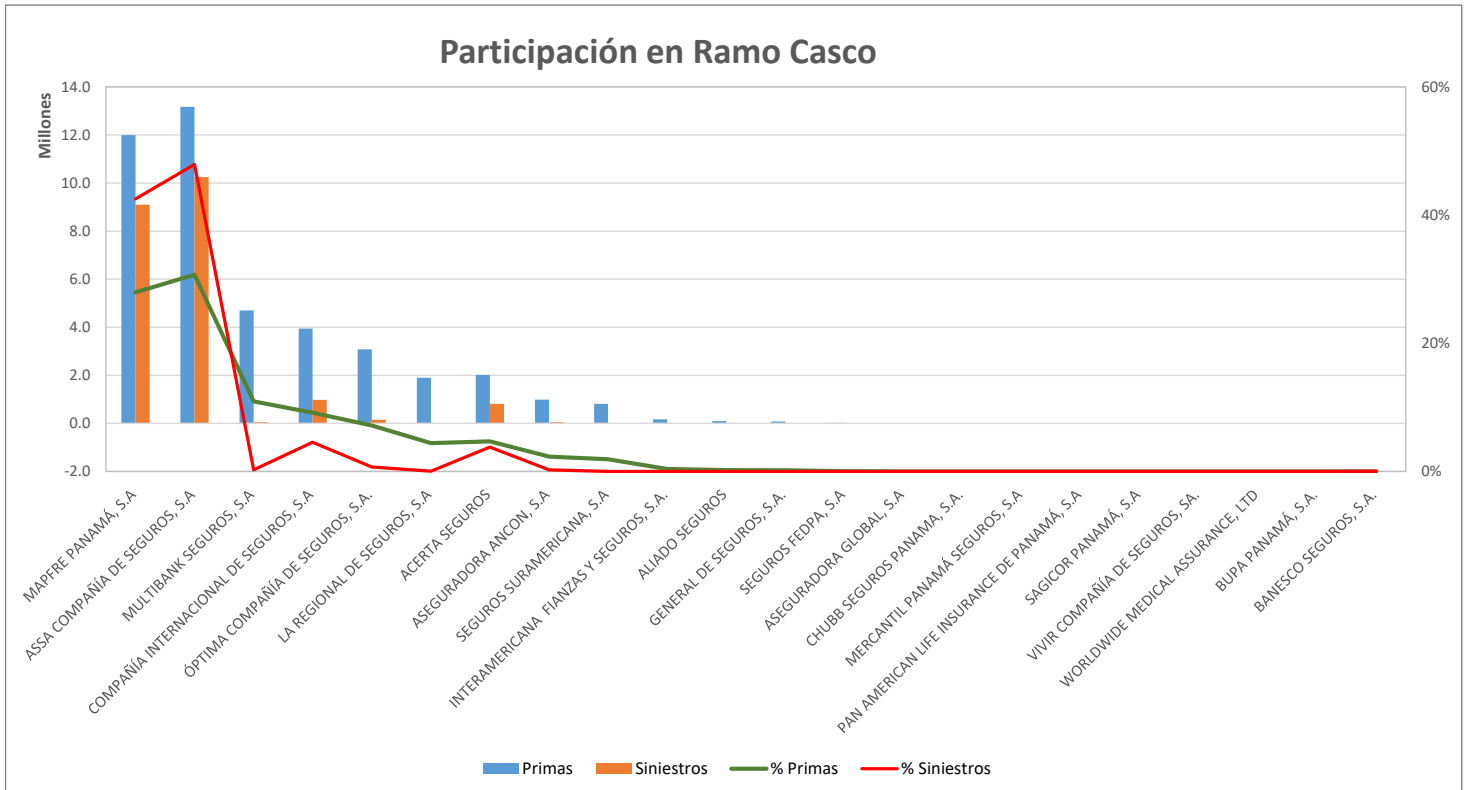


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE CASCO AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas                 | % Primas    | #  | Siniestros             | % Siniestros | Sinistralidad Promedio |
|--------------|--|------------------------|-------------|----|------------------------|--------------|------------------------|
| 1            | ASSA COMPAÑÍA DE SEGUROS, S.A              | 13,171,596.55          | 30.7%       | 1  | 10,247,539.00          | 47.9%        | 77.8%                  |
| 2            | MAPFRE PANAMÁ, S.A                         | 11,991,342.53          | 27.9%       | 2  | 9,097,365.05           | 42.5%        | 75.9%                  |
| 3            | MULTIBANK SEGUROS, S.A                     | 4,696,701.85           | 10.9%       | 7  | 49,539.13              | 0.2%         | 1.1%                   |
| 4            | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 3,940,606.53           | 9.2%        | 3  | 973,133.49             | 4.5%         | 24.7%                  |
| 5            | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.           | 3,080,674.52           | 7.2%        | 5  | 149,810.82             | 0.7%         | 4.9%                   |
| 6            | ACERTA SEGUROS                             | 2,011,211.47           | 4.7%        | 4  | 814,067.35             | 3.8%         | 40.5%                  |
| 7            | LA REGIONAL DE SEGUROS, S.A                | 1,892,963.41           | 4.4%        | 8  | 7,100.63               | 0.0%         | 0.4%                   |
| 8            | ASEGURADORA ANCON, S.A                     | 985,417.08             | 2.3%        | 6  | 52,834.46              | 0.2%         | 5.4%                   |
| 9            | SEGUROS SURAMERICANA, S.A                  | 808,392.57             | 1.9%        | 12 | 0.00                   | 0.0%         | 0.0%                   |
| 10           | INTERAMERICANA FIANZAS Y SEGUROS, S.A.     | 164,476.38             | 0.4%        | 13 | 0.00                   | 0.0%         | 0.0%                   |
| 11           | ALIADO SEGUROS                             | 93,532.05              | 0.2%        | 10 | 16.50                  | 0.0%         | 0.0%                   |
| 12           | GENERAL DE SEGUROS, S.A.                   | 77,168.37              | 0.2%        | 14 | 0.00                   | 0.0%         | 0.0%                   |
| 13           | SEGUROS FEDPA, S.A                         | 18,050.08              | 0.0%        | 11 | 16.07                  | 0.0%         | 0.1%                   |
| 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>\$42,932,127.87</b> | <b>100%</b> |    | <b>\$21,396,422.50</b> | <b>100%</b>  | <b>49.8%</b>           |



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

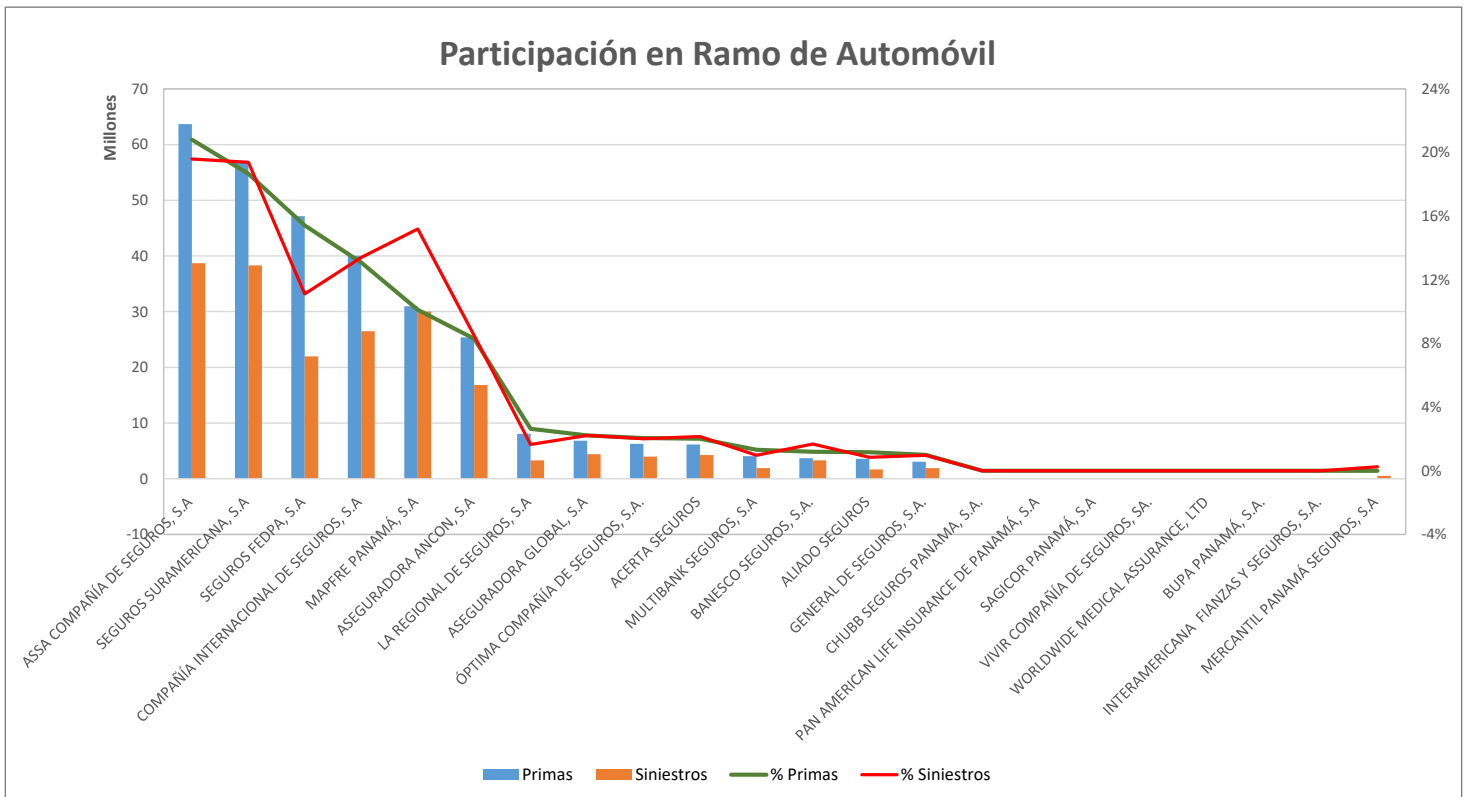


## AUTOMÓVIL

AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas                  | % Primas    | #  | Siniestros              | % Siniestros | Sinestralidad Promedio |
|--------------|--|-------------------------|-------------|----|-------------------------|--------------|------------------------|
| 1            | ASSA COMPAÑÍA DE SEGUROS, S.A              | 63,667,290.55           | 20.8%       | 1  | 38,707,977.89           | 19.6%        | 60.8%                  |
| 2            | SEGUROS SURAMERICANA, S.A                  | 57,104,081.45           | 18.7%       | 2  | 38,300,771.70           | 19.4%        | 67.1%                  |
| 3            | SEGUROS FEDPA, S.A                         | 47,158,148.19           | 15.4%       | 5  | 21,969,829.56           | 11.1%        | 46.6%                  |
| 4            | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 40,054,755.61           | 13.1%       | 4  | 26,483,205.75           | 13.4%        | 66.1%                  |
| 5            | MAPFRE PANAMÁ, S.A                         | 30,951,974.31           | 10.1%       | 3  | 30,031,087.35           | 15.2%        | 97.0%                  |
| 6            | ASEGURADORA ANCON, S.A                     | 25,390,270.75           | 8.3%        | 6  | 16,801,362.99           | 8.5%         | 66.2%                  |
| 7            | LA REGIONAL DE SEGUROS, S.A                | 8,075,451.54            | 2.6%        | 11 | 3,279,814.71            | 1.7%         | 40.6%                  |
| 8            | ASEGURADORA GLOBAL, S.A                    | 6,815,835.91            | 2.2%        | 7  | 4,401,214.83            | 2.2%         | 64.6%                  |
| 9            | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.           | 6,272,464.85            | 2.0%        | 9  | 3,984,853.08            | 2.0%         | 63.5%                  |
| 10           | ACERTA SEGUROS                             | 6,142,689.77            | 2.0%        | 8  | 4,245,689.43            | 2.1%         | 69.1%                  |
| 11           | MULTIBANK SEGUROS, S.A                     | 4,047,446.37            | 1.3%        | 13 | 1,919,834.73            | 1.0%         | 47.4%                  |
| 12           | BANESCO SEGUROS, S.A.                      | 3,676,944.02            | 1.2%        | 10 | 3,308,531.35            | 1.7%         | 90.0%                  |
| 13           | ALIADO SEGUROS                             | 3,583,986.41            | 1.2%        | 14 | 1,683,473.97            | 0.9%         | 47.0%                  |
| 14           | GENERAL DE SEGUROS, S.A.                   | 3,052,114.21            | 1.0%        | 12 | 1,929,920.08            | 1.0%         | 63.2%                  |
| 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 | 510,630.57              | 0.3%         | -7796.1%               |
| <b>TOTAL</b> |  | <b>\$305,986,904.08</b> | <b>100%</b> |    | <b>\$197,558,197.99</b> | <b>100%</b>  | <b>64.6%</b>           |

### Participación en Ramo de Automóvil



# Superintendencia de Seguros y Reaseguros de Panamá

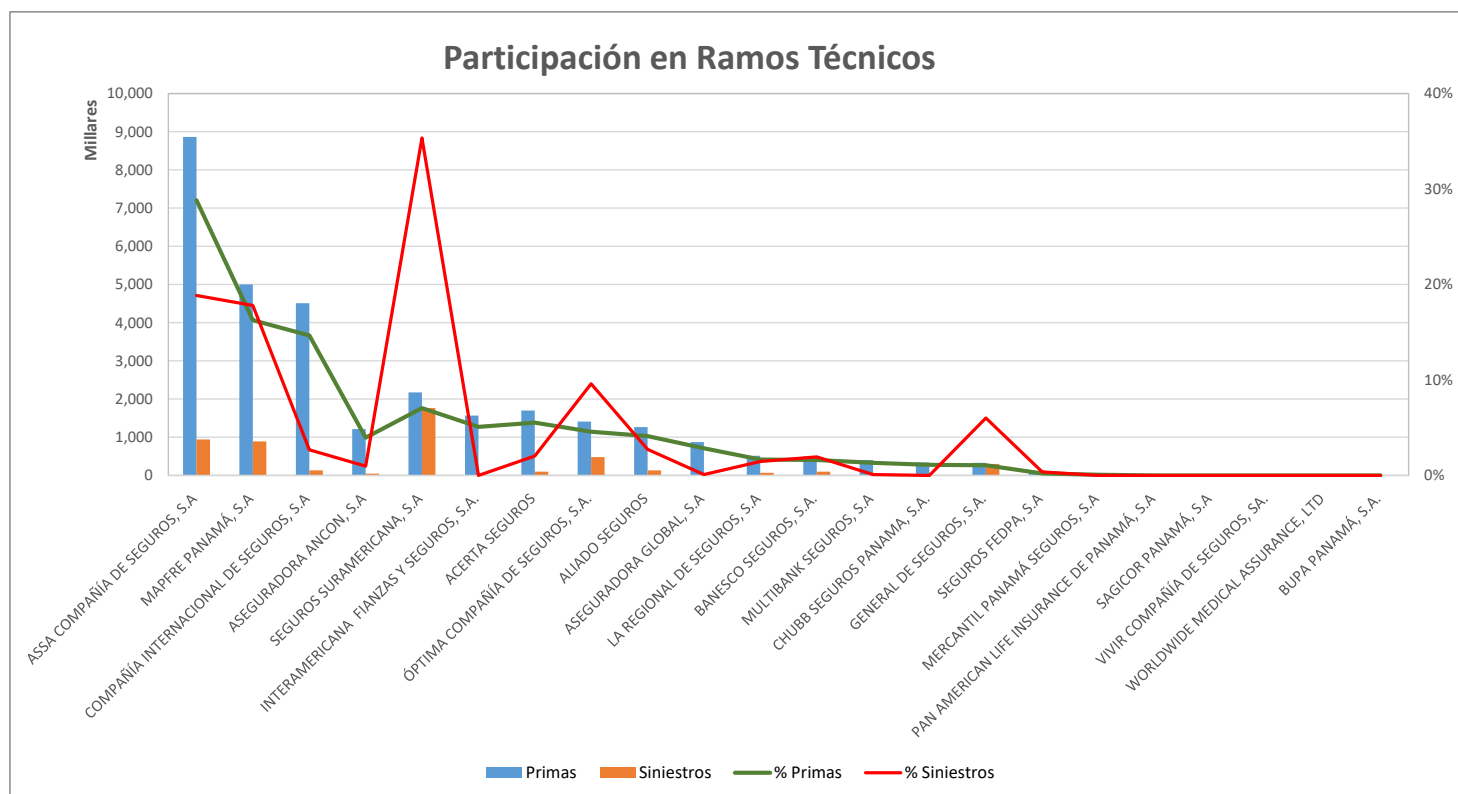
## Participación de Mercado por Productos



### RAMOS TÉCNICOS

AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas                 | % Primas    | #  | Siniestros            | % Siniestros | Sinistralidad Promedio |
|--------------|--|------------------------|-------------|----|-----------------------|--------------|------------------------|
| 1            | ASSA COMPAÑÍA DE SEGUROS, S.A              | 8,861,612.70           | 28.8%       | 2  | 940,686.59            | 18.9%        | 10.6%                  |
| 2            | MAPFRE PANAMÁ, S.A                         | 4,999,831.33           | 16.3%       | 3  | 888,860.55            | 17.8%        | 17.8%                  |
| 3            | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 4,511,145.82           | 14.7%       | 7  | 134,305.98            | 2.7%         | 3.0%                   |
| 4            | SEGUROS SURAMERICANA, S.A                  | 2,171,909.89           | 7.1%        | 1  | 1,763,461.92          | 35.3%        | 81.2%                  |
| 5            | ACERTA SEGUROS                             | 1,698,673.78           | 5.5%        | 8  | 101,244.26            | 2.0%         | 6.0%                   |
| 6            | INTERAMERICANA FIANZAS Y SEGUROS, S.A.     | 1,565,244.14           | 5.1%        | 15 | 0.00                  | 0.0%         | 0.0%                   |
| 7            | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.           | 1,410,516.63           | 4.6%        | 4  | 479,487.16            | 9.6%         | 34.0%                  |
| 8            | ALIADO SEGUROS                             | 1,265,476.72           | 4.1%        | 6  | 136,021.10            | 2.7%         | 10.7%                  |
| 9            | ASEGURADORA ANCON, S.A                     | 1,213,458.23           | 3.9%        | 11 | 48,776.30             | 1.0%         | 4.0%                   |
| 10           | ASEGURADORA GLOBAL, S.A                    | 875,607.98             | 2.8%        | 14 | 4,125.00              | 0.1%         | 0.5%                   |
| 11           | LA REGIONAL DE SEGUROS, S.A                | 515,267.85             | 1.7%        | 10 | 72,465.89             | 1.5%         | 14.1%                  |
| 12           | BANESCO SEGUROS, S.A.                      | 496,535.04             | 1.6%        | 9  | 96,488.38             | 1.9%         | 19.4%                  |
| 13           | MULTIBANK SEGUROS, S.A                     | 407,758.46             | 1.3%        | 13 | 5,090.00              | 0.1%         | 1.2%                   |
| 14           | CHUBB SEGUROS PANAMA, S.A.                 | 341,078.83             | 1.1%        | 16 | 0.00                  | 0.0%         | 0.0%                   |
| 15           | GENERAL DE SEGUROS, S.A.                   | 330,224.79             | 1.1%        | 5  | 299,934.96            | 6.0%         | 90.8%                  |
| 16           | SEGUROS FEDPA, S.A                         | 62,231.00              | 0.2%        | 12 | 18,063.86             | 0.4%         | 29.0%                  |
| 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>\$30,749,651.21</b> | <b>100%</b> |    | <b>\$4,989,011.95</b> | <b>100%</b>  | <b>16.2%</b>           |



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



### RESPONSABILIDAD CIVIL

AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas                 | % Primas    | #  | Siniestros             | % Siniestros | Sinestralidad Promedio |
|--------------|--|------------------------|-------------|----|------------------------|--------------|------------------------|
| 1            | ASSA COMPAÑÍA DE SEGUROS, S.A              | 27,611,707.43          | 41.3%       | 1  | 3,862,909.68           | 37.7%        | 14.0%                  |
| 2            | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 10,327,083.48          | 15.4%       | 4  | 1,233,750.64           | 12.0%        | 11.9%                  |
| 3            | MAPFRE PANAMÁ, S.A                         | 6,855,459.56           | 10.2%       | 2  | 2,025,230.78           | 19.8%        | 29.5%                  |
| 4            | SEGUROS SURAMERICANA, S.A                  | 4,829,847.38           | 7.2%        | 3  | 1,340,712.00           | 13.1%        | 27.8%                  |
| 5            | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.           | 3,400,024.23           | 5.1%        | 6  | 472,897.65             | 4.6%         | 13.9%                  |
| 6            | ALIADO SEGUROS                             | 3,263,058.19           | 4.9%        | 9  | 123,116.80             | 1.2%         | 3.8%                   |
| 7            | CHUBB SEGUROS PANAMA, S.A.                 | 3,121,365.01           | 4.7%        | 8  | 132,828.66             | 1.3%         | 4.3%                   |
| 8            | ACERTA SEGUROS                             | 1,979,870.24           | 3.0%        | 7  | 158,171.65             | 1.5%         | 8.0%                   |
| 9            | ASEGURADORA ANCON, S.A                     | 1,659,720.22           | 2.5%        | 10 | 89,102.33              | 0.9%         | 5.4%                   |
| 10           | INTERAMERICANA FIANZAS Y SEGUROS, S.A.     | 1,157,087.38           | 1.7%        | 16 | 9,249.16               | 0.1%         | 0.8%                   |
| 11           | MERCANTIL PANAMÁ SEGUROS, S.A              | 877,640.12             | 1.3%        | 11 | 65,135.94              | 0.6%         | 7.4%                   |
| 12           | BANESCO SEGUROS, S.A.                      | 672,443.59             | 1.0%        | 5  | 613,854.53             | 6.0%         | 91.3%                  |
| 13           | GENERAL DE SEGUROS, S.A.                   | 506,831.35             | 0.8%        | 12 | 57,075.67              | 0.6%         | 11.3%                  |
| 14           | LA REGIONAL DE SEGUROS, S.A                | 386,484.84             | 0.6%        | 14 | 26,826.54              | 0.3%         | 6.9%                   |
| 15           | SEGUROS FEDPA, S.A                         | 129,097.01             | 0.2%        | 15 | 9,896.57               | 0.1%         | 7.7%                   |
| 16           | MULTIBANK SEGUROS, S.A                     | 113,342.12             | 0.2%        | 13 | 28,500.22              | 0.3%         | 25.1%                  |
| 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%                   |
| <b>TOTAL</b> |  | <b>\$66,891,062.15</b> | <b>100%</b> |    | <b>\$10,249,258.82</b> | <b>100%</b>  | <b>15.3%</b>           |

### Participación en Responsabilidad Civil

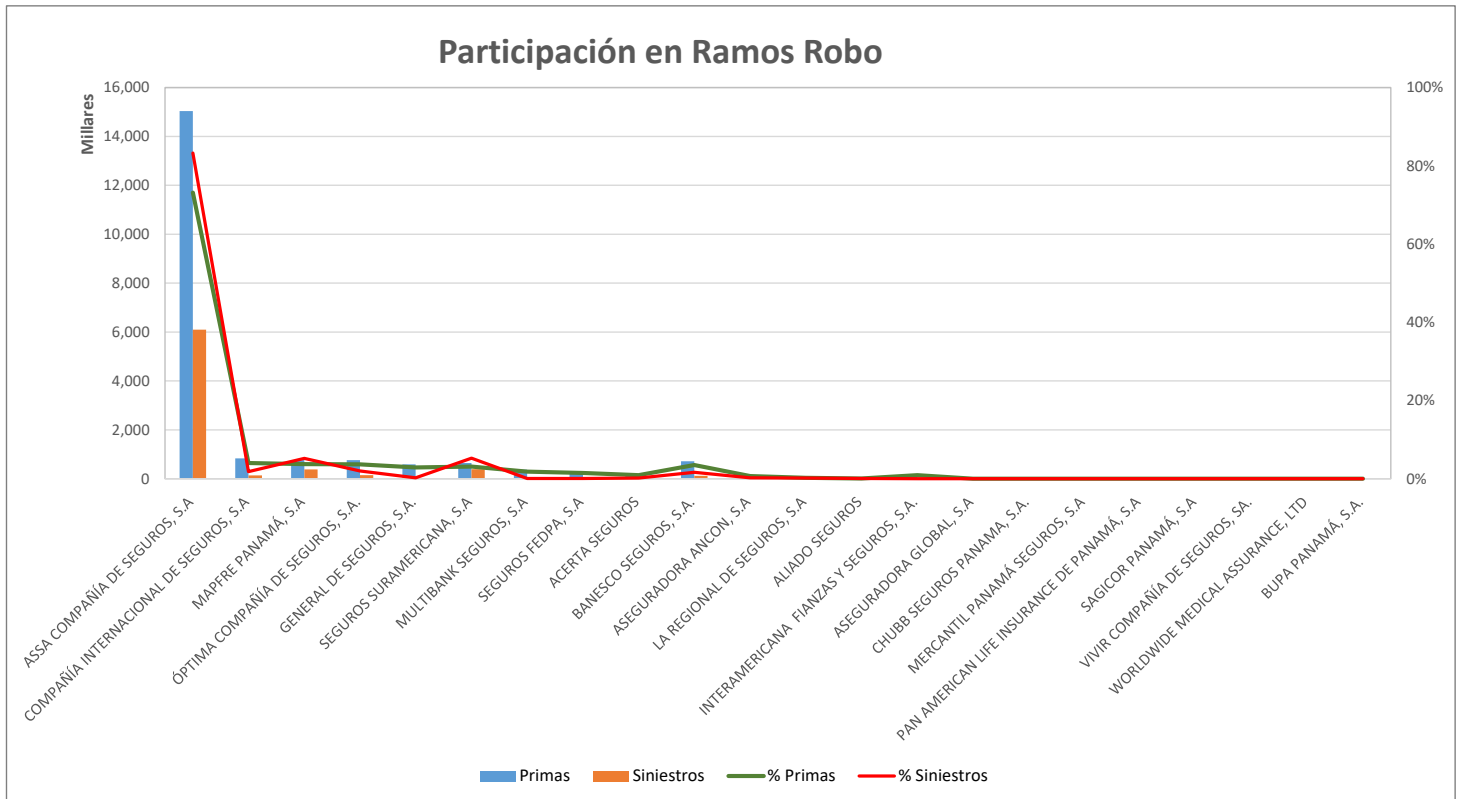


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE ROBO AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas                 | % Primas    | #  | Siniestros            | % Siniestros | Sinestralidad Promedio |
|--------------|--|------------------------|-------------|----|-----------------------|--------------|------------------------|
| 1            | ASSA COMPAÑÍA DE SEGUROS, S.A              | 15,038,089.25          | 73.1%       | 1  | 6,097,918.27          | 83.3%        | 40.5%                  |
| 2            | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 828,095.24             | 4.0%        | 5  | 132,607.58            | 1.8%         | 16.0%                  |
| 3            | MAPFRE PANAMÁ, S.A                         | 761,674.29             | 3.7%        | 3  | 381,086.32            | 5.2%         | 50.0%                  |
| 4            | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.           | 757,275.03             | 3.7%        | 4  | 143,399.61            | 2.0%         | 18.9%                  |
| 5            | BANESCO SEGUROS, S.A.                      | 715,166.15             | 3.5%        | 6  | 118,917.54            | 1.6%         | 16.6%                  |
| 6            | SEGUROS SURAMERICANA, S.A                  | 638,212.25             | 3.1%        | 2  | 386,340.45            | 5.3%         | 60.5%                  |
| 7            | GENERAL DE SEGUROS, S.A.                   | 588,120.78             | 2.9%        | 7  | 17,623.93             | 0.2%         | 3.0%                   |
| 8            | MULTIBANK SEGUROS, S.A                     | 369,540.45             | 1.8%        | 12 | 2,951.80              | 0.0%         | 0.8%                   |
| 9            | SEGUROS FEDPA, S.A                         | 298,811.99             | 1.5%        | 11 | 4,345.57              | 0.1%         | 1.5%                   |
| 10           | ACERTA SEGUROS                             | 189,189.38             | 0.9%        | 9  | 11,477.12             | 0.2%         | 6.1%                   |
| 11           | INTERAMERICANA FIANZAS Y SEGUROS, S.A.     | 181,103.45             | 0.9%        | 14 | 0.00                  | 0.0%         | 0.0%                   |
| 12           | ASEGURADORA ANCON, S.A                     | 139,349.29             | 0.7%        | 8  | 14,327.31             | 0.2%         | 10.3%                  |
| 13           | LA REGIONAL DE SEGUROS, S.A                | 42,294.97              | 0.2%        | 10 | 10,454.37             | 0.1%         | 24.7%                  |
| 14           | ALIADO SEGUROS                             | 14,380.90              | 0.1%        | 13 | 2,681.32              | 0.0%         | 18.6%                  |
| 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>\$20,561,303.42</b> | <b>100%</b> |    | <b>\$7,324,131.19</b> | <b>100%</b>  | <b>35.6%</b>           |



# Superintendencia de Seguros y Reaseguros de Panamá

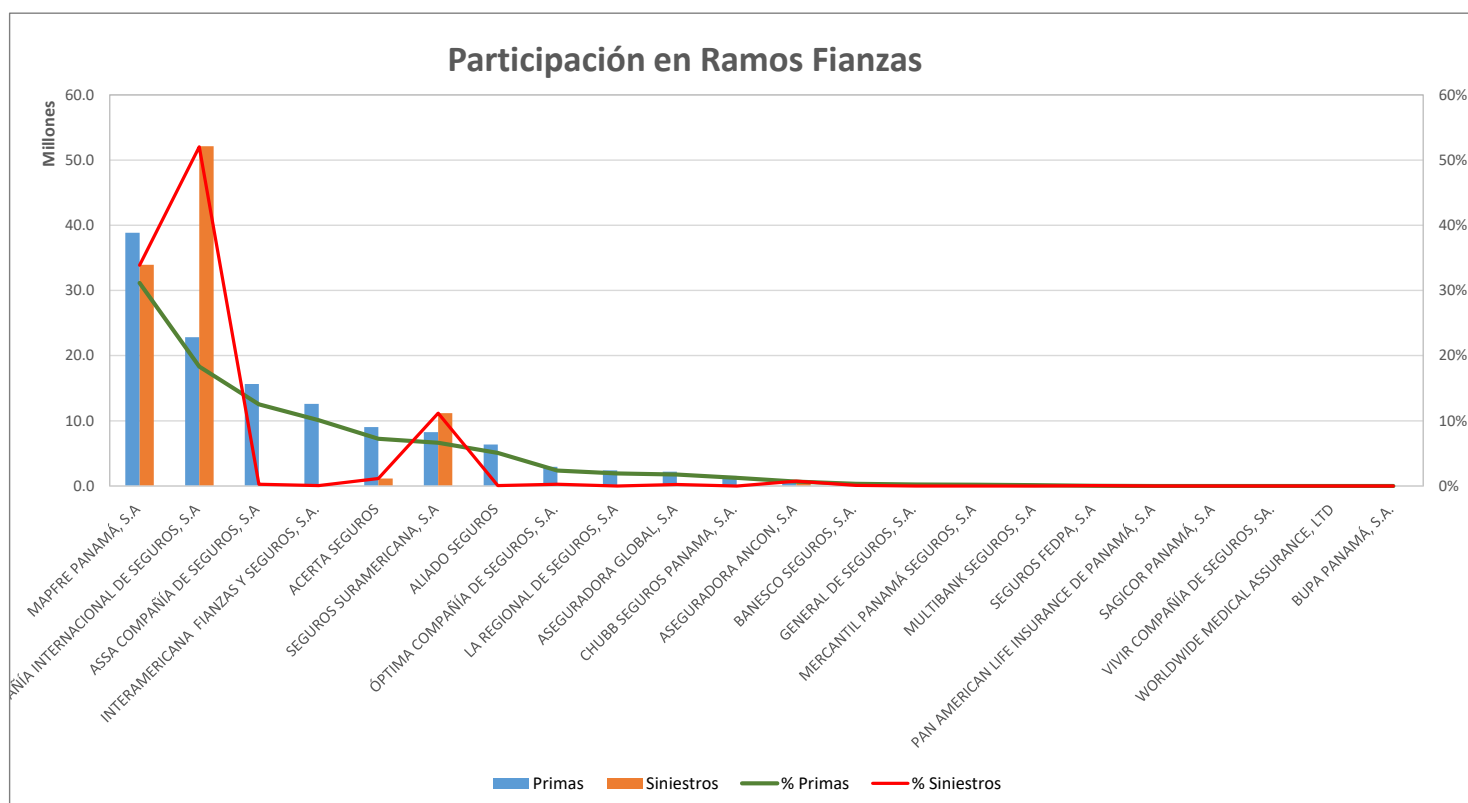
## Participación de Mercado por Productos



### RAMO DE FIANZAS

AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas                  | % Primas    | #  | Siniestros              | % Siniestros | Sinestralidad Promedio |
|--------------|--|-------------------------|-------------|----|-------------------------|--------------|------------------------|
| 1            | MAPFRE PANAMÁ, S.A                         | 38,861,115.41           | 31.2%       | 2  | 33,925,195.06           | 33.9%        | 87.3%                  |
| 2            | COMPañÍA INTERNACIONAL DE SEGUROS, S.A     | 22,840,962.47           | 18.3%       | 1  | 52,128,180.08           | 52.0%        | 228.2%                 |
| 3            | ASSA COMPañÍA DE SEGUROS, S.A              | 15,634,175.07           | 12.5%       | 7  | 254,991.37              | 0.3%         | 1.6%                   |
| 4            | INTERAMERICANA FIANZAS Y SEGUROS, S.A.     | 12,592,705.44           | 10.1%       | 12 | 58,604.02               | 0.1%         | 0.5%                   |
| 5            | ACERTA SEGUROS                             | 9,049,682.12            | 7.3%        | 4  | 1,151,900.13            | 1.1%         | 12.7%                  |
| 6            | SEGUROS SURAMERICANA, S.A                  | 8,272,141.90            | 6.6%        | 3  | 11,192,220.81           | 11.2%        | 135.3%                 |
| 7            | ALIADO SEGUROS                             | 6,353,547.70            | 5.1%        | 10 | 65,815.91               | 0.1%         | 1.0%                   |
| 8            | ÓPTIMA COMPañÍA DE SEGUROS, S.A.           | 2,956,847.44            | 2.4%        | 6  | 264,497.89              | 0.3%         | 8.9%                   |
| 9            | LA REGIONAL DE SEGUROS, S.A                | 2,411,909.19            | 1.9%        | 14 | 0.00                    | 0.0%         | 0.0%                   |
| 10           | ASEGURADORA GLOBAL, S.A                    | 2,183,831.41            | 1.8%        | 8  | 233,260.38              | 0.2%         | 10.7%                  |
| 11           | CHUBB SEGUROS PANAMA, S.A.                 | 1,562,963.06            | 1.3%        | 13 | 60.00                   | 0.0%         | 0.0%                   |
| 12           | ASEGURADORA ANCON, S.A                     | 844,145.92              | 0.7%        | 5  | 759,017.12              | 0.8%         | 89.9%                  |
| 13           | BANESCO SEGUROS, S.A.                      | 440,669.45              | 0.4%        | 9  | 91,465.38               | 0.1%         | 20.8%                  |
| 14           | GENERAL DE SEGUROS, S.A.                   | 287,320.05              | 0.2%        | 15 | 0.00                    | 0.0%         | 0.0%                   |
| 15           | MERCANTIL PANAMÁ SEGUROS, S.A              | 243,164.27              | 0.2%        | 16 | 0.00                    | 0.0%         | 0.0%                   |
| 16           | MULTIBANK SEGUROS, S.A                     | 163,083.28              | 0.1%        | 17 | 0.00                    | 0.0%         | 0.0%                   |
| 17           | SEGUROS FEDPA, S.A                         | 44,665.79               | 0.0%        | 11 | 62,129.65               | 0.1%         | 139.1%                 |
| 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           | 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>\$124,742,929.97</b> | <b>100%</b> |    | <b>\$100,187,337.80</b> | <b>100%</b>  | <b>80.3%</b>           |



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos



### OTROS RAMOS

AL 31 DE DICIEMBRE DE 2023

| #            | Compañía de Seguros                        | Primas                  | % Primas    | #  | Siniestros             | % Siniestros | Sinestralidad Promedio |
|--------------|--|-------------------------|-------------|----|------------------------|--------------|------------------------|
| 1            | COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A     | 29,685,635.02           | 27.5%       | 1  | 11,181,552.61          | 60.5%        | 37.7%                  |
| 2            | GENERAL DE SEGUROS, S.A.                   | 21,304,643.92           | 19.7%       | 3  | 1,645,726.48           | 8.9%         | 7.7%                   |
| 3            | MAPFRE PANAMÁ, S.A                         | 20,619,906.39           | 19.1%       | 2  | 2,200,959.32           | 11.9%        | 10.7%                  |
| 4            | ASSA COMPAÑÍA DE SEGUROS, S.A              | 12,236,465.65           | 11.3%       | 4  | 1,336,383.34           | 7.2%         | 10.9%                  |
| 5            | ALIADO SEGUROS                             | 7,923,810.27            | 7.3%        | 7  | 480,275.89             | 2.6%         | 6.1%                   |
| 6            | SEGUROS SURAMERICANA, S.A                  | 5,661,590.54            | 5.2%        | 6  | 548,786.28             | 3.0%         | 9.7%                   |
| 7            | MERCANTIL PANAMÁ SEGUROS, S.A              | 4,032,079.84            | 3.7%        | 5  | 813,425.11             | 4.4%         | 20.2%                  |
| 8            | ASEGURADORA GLOBAL, S.A                    | 2,422,949.43            | 2.2%        | 9  | 76,857.70              | 0.4%         | 3.2%                   |
| 9            | MULTIBANK SEGUROS, S.A                     | 1,758,976.29            | 1.6%        | 8  | 85,529.19              | 0.5%         | 4.9%                   |
| 10           | ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.           | 869,328.97              | 0.8%        | 10 | 61,366.73              | 0.3%         | 7.1%                   |
| 11           | ASEGURADORA ANCON, S.A                     | 531,191.81              | 0.5%        | 12 | 7,983.67               | 0.0%         | 1.5%                   |
| 12           | ACERTA SEGUROS                             | 479,129.05              | 0.4%        | 13 | 5,269.52               | 0.0%         | 1.1%                   |
| 13           | LA REGIONAL DE SEGUROS, S.A                | 342,791.55              | 0.3%        | 11 | 43,339.30              | 0.2%         | 12.6%                  |
| 14           | INTERAMERICANA FIANZAS Y SEGUROS, S.A.     | 119,965.84              | 0.1%        | 15 | 0.00                   | 0.0%         | 0.0%                   |
| 15           | BANESCO SEGUROS, S.A.                      | 49,929.47               | 0.0%        | 14 | 2,612.66               | 0.0%         | 5.2%                   |
| 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>\$108,038,394.04</b> | <b>100%</b> |    | <b>\$18,490,067.80</b> | <b>100%</b>  | <b>17.1%</b>           |

### Participación en Otros Ramos

