

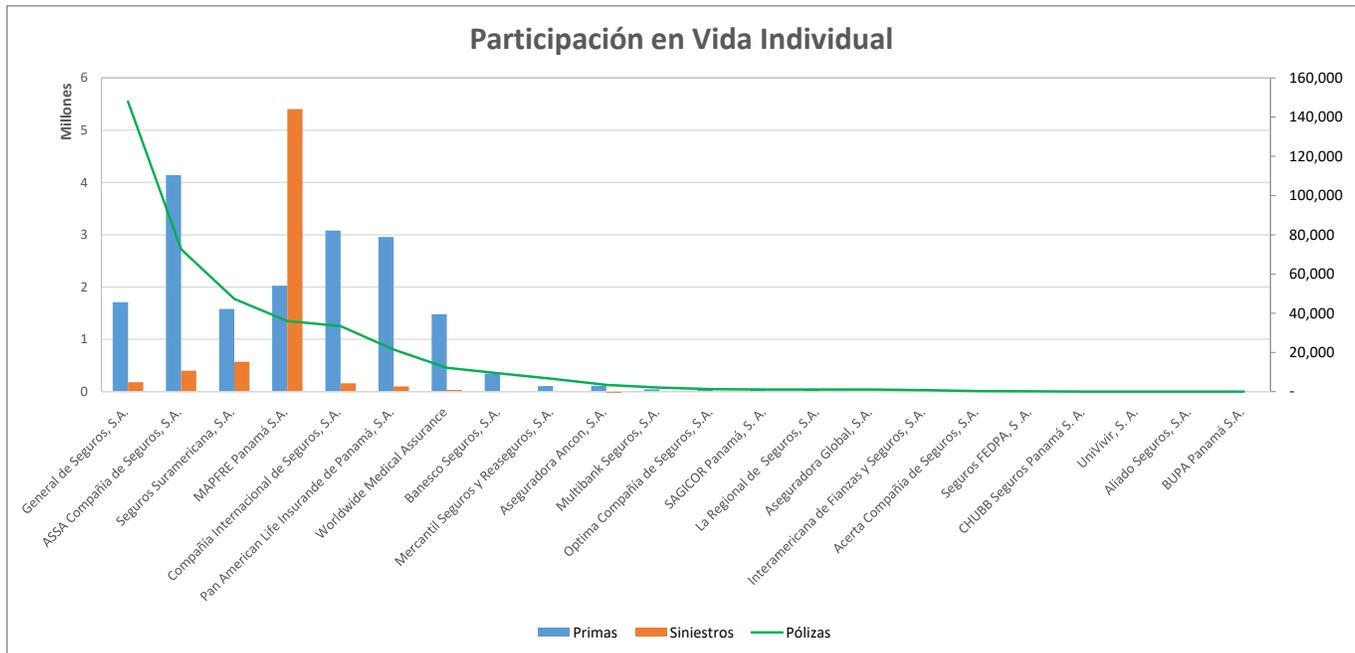


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### VIDA INDIVIDUAL

AL MES DE ENERO DE 2026

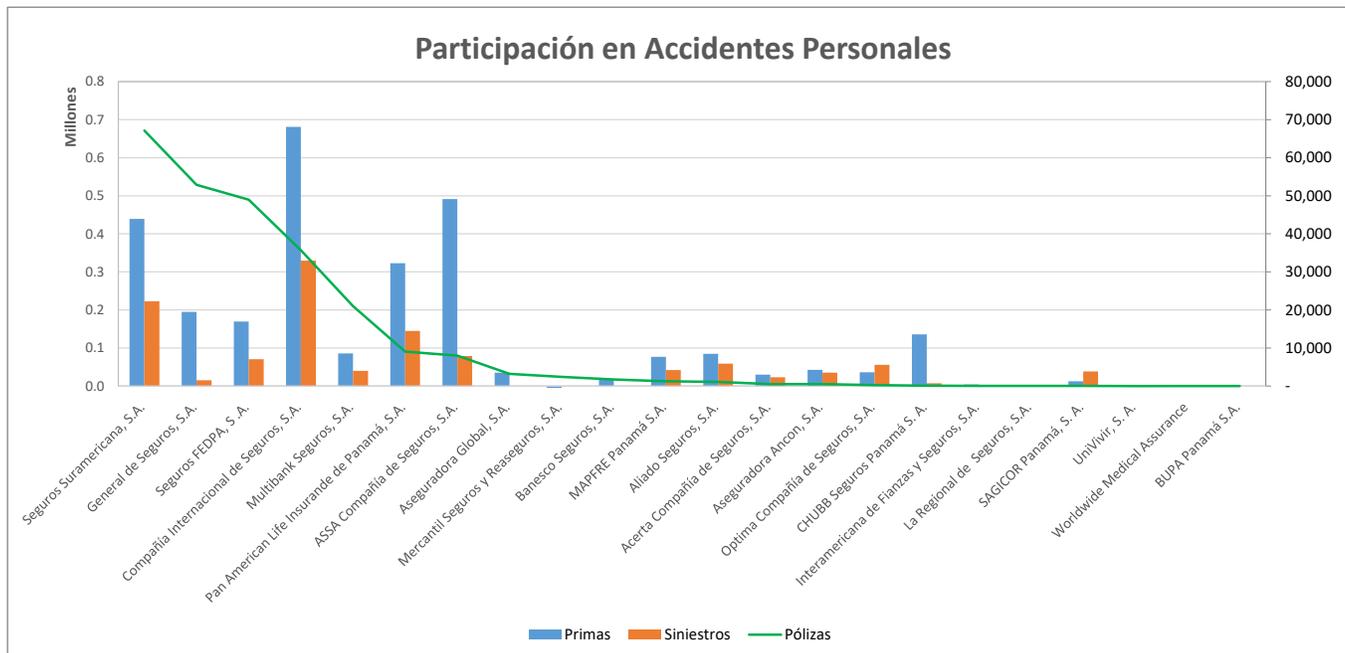
Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
General de Seguros, S.A.	1	147,937	37%	5	1,711,504.52	9.6%	4	179,856.10	2.7%	10.5%
ASSA Compañía de Seguros, S.A.	2	72,658	18%	1	4,142,332.67	23.3%	3	401,091.35	6.0%	9.7%
Seguros Suramericana, S.A.	3	47,265	12%	6	1,579,544.73	8.9%	2	570,888.91	8.5%	36.1%
MAPFRE Panamá S.A.	4	36,047	9%	4	2,025,327.80	11.4%	1	5,404,400.16	80.6%	266.8%
Compañía Internacional de Seguros, S.A.	5	33,448	8%	2	3,078,683.52	17.3%	5	158,219.03	2.4%	5.1%
Pan American Life Insurande de Panamá, S.A.	6	21,493	5%	3	2,958,849.25	16.7%	6	100,251.26	1.5%	3.4%
Worldwide Medical Assurance	7	12,174	3%	7	1,478,175.45	8.3%	7	33,034.09	0.5%	2.2%
Banesco Seguros, S.A.	8	9,282	2%	8	342,880.08	1.9%	8	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	9	6,515	2%	10	105,657.50	0.6%	9	0.00	0.0%	0.0%
Aseguradora Ancon, S.A.	10	3,436	1%	9	111,428.78	0.6%	22	-146,492.65	-2.2%	0.0%
Multibank Seguros, S.A.	11	2,021	1%	13	44,653.34	0.3%	12	0.00	0.0%	0.0%
Optima Compañía de Seguros, S.A.	12	1,253	0%	15	35,651.81	0.2%	14	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	13	1,053	0%	11	49,950.99	0.3%	10	0.00	0.0%	0.0%
La Regional de Seguros, S.A.	14	1,051	0%	12	46,077.70	0.3%	11	0.00	0.0%	0.0%
Aseguradora Global, S.A.	15	1,012	0%	16	8,507.11	0.0%	15	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	16	737	0%	14	40,978.80	0.2%	13	0.00	0.0%	0.0%
Acerta Compañía de Seguros, S.A.	17	250	0%	22	-3,970.27	0.0%	21	0.00	0.0%	0.0%
Seguros FEDPA, S. A.	18	131	0%	17	1,480.41	0.0%	16	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	19	-	0%	18	0.00	0.0%	17	0.00	0.0%	0.0%
Univivir, S. A.	20	-	0%	19	0.00	0.0%	18	0.00	0.0%	0.0%
Aliado Seguros, S.A.	21	-	0%	20	0.00	0.0%	19	0.00	0.0%	0.0%
BUPA Panamá S.A.	22	-	0%	21	0.00	0.0%	20	0.00	0.0%	0.0%
<b>Total</b>		<b>397,763</b>	<b>100%</b>		<b>\$17,757,714.19</b>	<b>100%</b>		<b>\$6,701,248.25</b>	<b>100%</b>	<b>37.7%</b>



## ACCIDENTES PERSONALES

AL MES DE ENERO DE 2026

Compañía de Seguros	#	Pólizas	% Unidades	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	67,123	26%	3	439,376.54	15.4%	2	222,611.73	7.8%	50.7%
General de Seguros, S.A.	2	52,873	21%	5	194,561.94	6.8%	13	15,356.61	0.5%	7.9%
Seguros FEDPA, S. A.	3	48,956	19%	6	169,545.95	5.9%	5	70,452.49	2.5%	41.6%
Compañía Internacional de Seguros, S.A.	4	35,710	14%	1	681,130.00	23.9%	1	329,827.50	11.6%	48.4%
Multibank Seguros, S.A.	5	21,020	8%	8	85,873.20	3.0%	9	40,000.00	1.4%	46.6%
Pan American Life Insurande de Panamá, S.A.	6	9,031	4%	4	322,515.38	11.3%	3	144,674.43	5.1%	44.9%
ASSA Compañía de Seguros, S.A.	7	8,015	3%	2	491,190.98	17.2%	4	78,902.38	2.8%	16.1%
Aseguradora Global, S.A.	8	3,210	1%	13	35,168.42	1.2%	17	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	9	2,410	1%	22	-7,961.26	-0.3%	21	0.00	0.0%	0.0%
Banesco Seguros, S.A.	#	1,717	1%	15	16,392.17	0.6%	18	0.00	0.0%	0.0%
MAPFRE Panamá S.A.	#	1,256	0%	10	76,984.12	2.7%	8	42,084.10	1.5%	54.7%
Aliado Seguros, S.A.	#	1,097	0%	9	84,635.15	3.0%	6	58,780.06	2.1%	69.5%
Acerta Compañía de Seguros, S.A.	#	499	0%	14	29,833.38	1.0%	12	22,940.86	0.8%	76.9%
Aseguradora Ancon, S.A.	#	489	0%	11	42,532.89	1.5%	11	35,330.51	1.2%	83.1%
Optima Compañía de Seguros, S.A.	#	247	0%	12	36,368.56	1.3%	7	55,484.57	1.9%	152.6%
CHUBB Seguros Panamá S. A.	#	75	0%	7	135,604.63	4.8%	14	7,309.26	0.3%	5.4%
Interamericana de Fianzas y Seguros, S.A.	#	61	0%	17	4,039.54	0.1%	19	0.00	0.0%	0.0%
La Regional de Seguros, S.A.	#	37	0%	18	2,231.77	0.1%	15	765.67	0.0%	34.3%
SAGICOR Panamá, S. A.	#	16	0%	16	12,538.75	0.4%	10	38,466.72	1.3%	306.8%
Univivir, S. A.	#	6	0%	19	709.72	0.0%	22	-2,223.18	-0.2%	0.0%
Worldwide Medical Assurance	#	-	0%	20	0.00	0.0%	16	11.45	0.0%	#DIV/0!
BUPA Panamá S.A.	#	-	0%	21	0.00	0.0%	20	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>253,848</b>	<b>100%</b>		<b>\$2,853,272</b>	<b>100%</b>		<b>\$1,160,775.16</b>	<b>100%</b>	<b>40.7%</b>

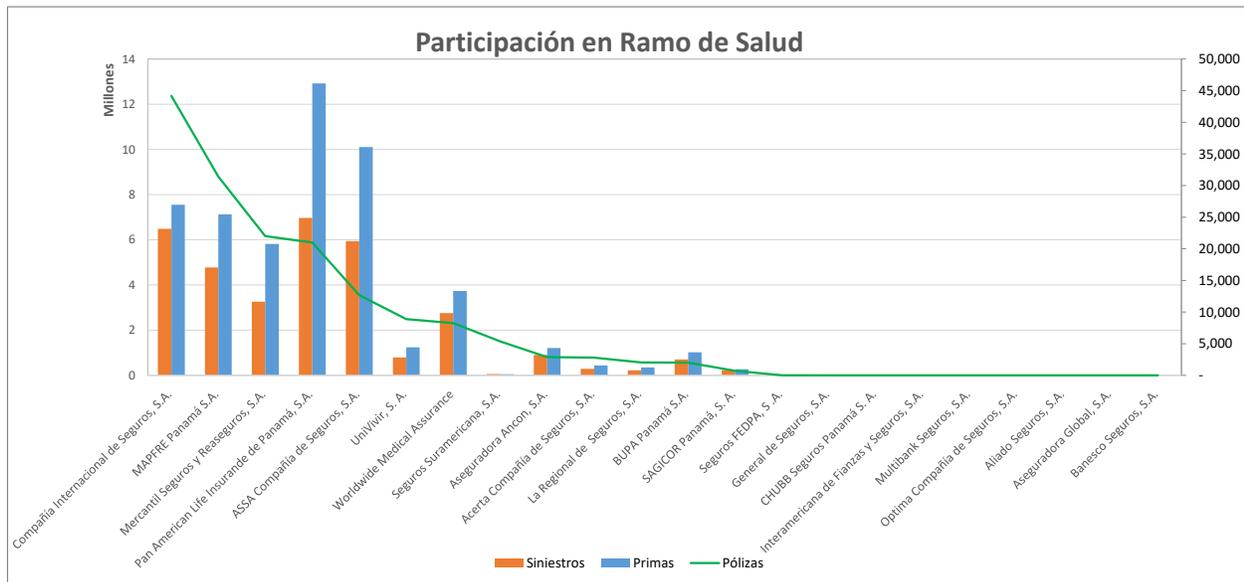


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### SALUD

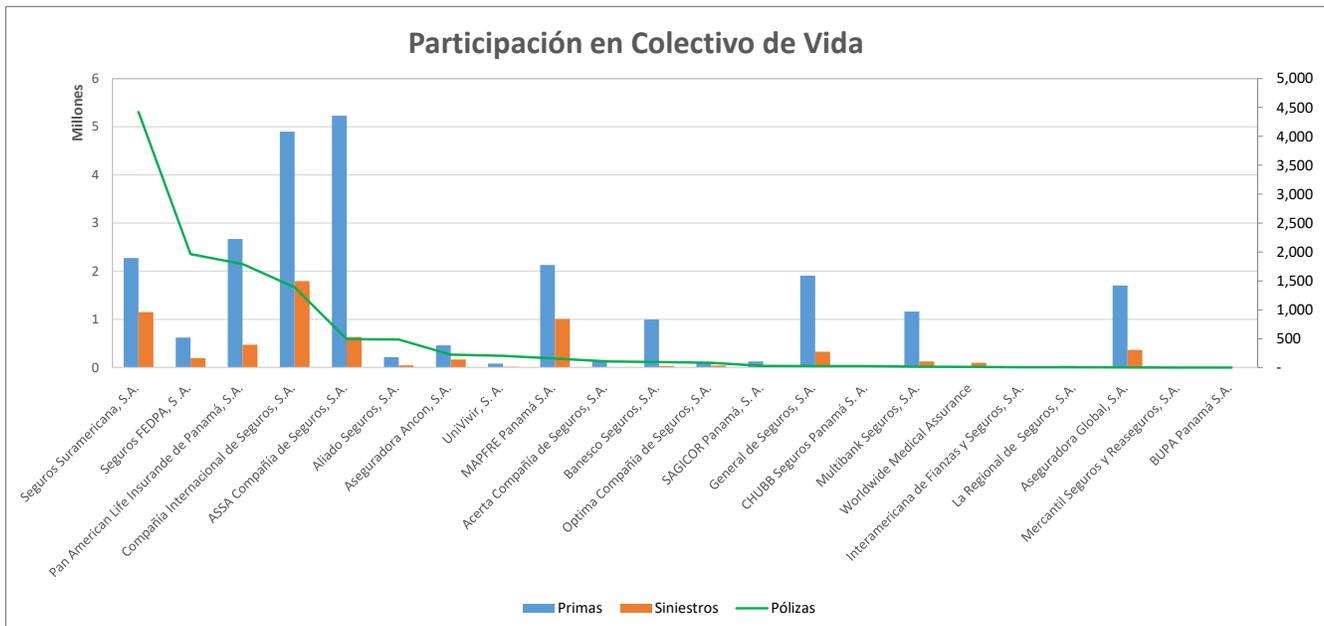
AL MES DE ENERO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Compañía Internacional de Seguros, S.A.	1	44,184	27%	3	7,546,160.66	14.6%	2	6,483,119.29	12.5%	85.9%
MAPFRE Panamá S.A.	2	31,409	19%	4	7,121,257.66	13.7%	4	4,774,019.09	9.2%	67.0%
Mercantil Seguros y Reaseguros, S.A.	3	22,015	13%	5	5,814,585.54	11.2%	5	3,256,675.95	6.3%	56.0%
Pan American Life Insurande de Panamá, S.A.	4	20,982	13%	1	12,922,568.41	24.9%	1	6,962,925.91	13.4%	53.9%
ASSA Compañía de Seguros, S.A.	5	12,694	8%	2	10,101,970.15	19.5%	3	5,939,305.94	11.5%	58.8%
Univivir, S. A.	6	8,867	5%	7	1,241,996.68	2.4%	8	792,084.06	1.5%	63.8%
Worldwide Medical Assurance	7	8,273	5%	6	3,733,900.83	7.2%	6	2,755,752.84	8.3%	73.8%
Seguros Suramericana, S.A.	8	5,347	3%	13	49,020.62	0.1%	13	55,465.84	0.1%	113.1%
Aseguradora Ancon, S.A.	9	2,883	2%	8	1,207,161.90	2.3%	7	903,705.14	1.7%	74.9%
Acerta Compañía de Seguros, S.A.	10	2,804	2%	10	439,794.85	0.8%	10	289,257.87	0.6%	65.8%
La Regional de Seguros, S.A.	11	2,032	1%	11	347,429.94	0.7%	12	225,277.23	0.4%	64.8%
BUPA Panamá S.A.	12	2,012	1%	9	1,016,879.66	2.0%	9	703,225.19	1.4%	69.2%
SAGICOR Panamá, S. A.	13	702	0%	12	274,232.86	0.5%	11	228,686.86	0.4%	83.4%
Seguros FEDPA, S. A.	14	1	0%	14	8,559.05	0.0%	14	0.00	0.0%	0.0%
General de Seguros, S.A.	15	-	0%	15	0.00	0.0%	15	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	16	-	0%	16	0.00	0.0%	16	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	17	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
Multibank Seguros, S.A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Optima Compañía de Seguros, S.A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Aliado Seguros, S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
Aseguradora Global, S.A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
Banesco Seguros, S.A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>164,205</b>	<b>100%</b>		<b>\$51,825,518.81</b>	<b>100%</b>		<b>\$33,369,501.21</b>	<b>100%</b>	<b>64.4%</b>



**COLECTIVO DE VIDA**  
AL MES DE ENERO DE 2026

Compañía de Seguros	#	Pólizas	% Unidades	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	4,422	38%	4	2,274,118.39	9.2%	2	1,149,793.10	17.6%	50.6%
Seguros FEDPA, S.A.	2	1,963	17%	10	623,750.19	2.5%	8	196,178.68	3.0%	31.5%
Pan American Life Insurande de Panamá, S.A.	3	1,792	16%	3	2,670,351.49	10.8%	5	474,204.77	7.3%	17.8%
Compañía Internacional de Seguros, S.A.	4	1,388	12%	2	4,900,066.61	19.7%	1	1,795,317.59	27.5%	36.6%
ASSA Compañía de Seguros, S.A.	5	493	4%	1	5,228,574.34	21.1%	4	636,263.73	9.7%	12.2%
Aliado Seguros, S.A.	6	485	4%	12	216,255.56	0.9%	12	44,932.55	0.7%	20.8%
Aseguradora Ancon, S.A.	7	224	2%	11	460,439.93	1.9%	9	168,357.41	2.6%	36.6%
Univivir, S. A.	8	202	2%	16	84,473.06	0.3%	16	12,173.78	0.2%	14.4%
MAPFRE Panamá S.A.	9	156	1%	5	2,129,718.45	8.6%	3	1,008,691.83	15.4%	47.4%
Acerta Compañía de Seguros, S.A.	10	107	1%	13	155,789.30	0.6%	18	6,389.12	0.1%	4.1%
Banesco Seguros, S.A.	11	94	1%	9	996,482.90	4.0%	15	35,772.15	0.5%	3.6%
Optima Compañía de Seguros, S.A.	12	83	1%	15	110,933.60	0.4%	13	40,583.13	0.6%	36.6%
SAGICOR Panamá, S. A.	13	29	0%	14	128,757.98	0.5%	14	39,851.21	0.6%	31.0%
General de Seguros, S.A.	14	26	0%	6	1,909,540.82	7.7%	7	328,866.27	5.0%	17.2%
CHUBB Seguros Panamá S. A.	15	26	0%	19	11,174.18	0.0%	20	0.00	0.0%	0.0%
Multibank Seguros, S.A.	16	14	0%	8	1,163,864.51	4.7%	10	127,488.98	1.9%	11.0%
Worldwide Medical Assurance	17	13	0%	18	23,413.20	0.1%	11	97,779.90	1.5%	417.6%
Interamericana de Fianzas y Seguros, S.A.	19	5	0%	20	9,169.14	0.0%	17	11,500.00	0.2%	125.4%
La Regional de Seguros, S.A.	18	5	0%	17	35,686.94	0.1%	19	0.00	0.0%	0.0%
Aseguradora Global, S.A.	20	3	0%	7	1,704,129.30	6.9%	6	365,475.45	5.6%	21.4%
Mercantil Seguros y Reaseguros, S.A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
BUPA Panamá S.A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
		<b>11,530</b>	<b>100%</b>		<b>\$24,836,689.89</b>	<b>100%</b>		<b>\$6,539,619.65</b>	<b>100%</b>	<b>26.3%</b>

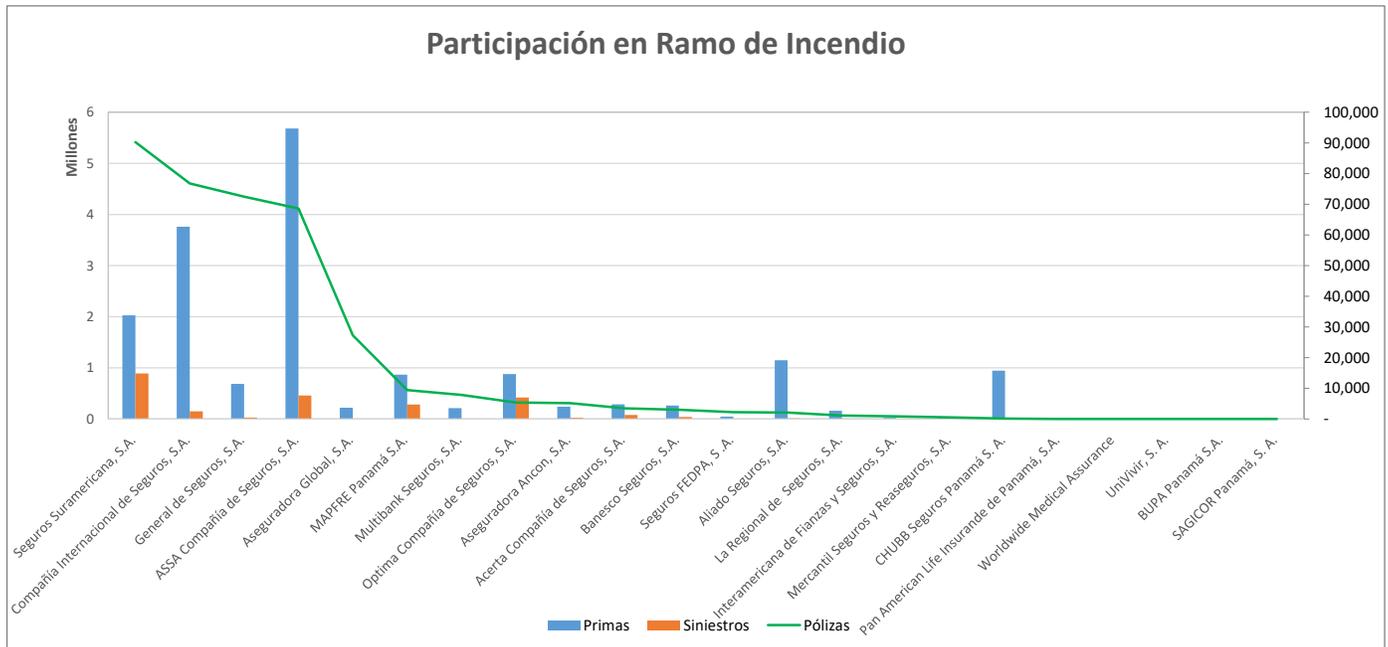


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### INCENDIO

AL MES DE ENERO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	90,247	24%	3	2,027,750.44	11.6%	1	890,257.94	37.3%	43.9%
Compañía Internacional de Seguros, S.A.	2	76,784	20%	2	3,757,890.21	21.5%	5	150,116.80	6.3%	4.0%
General de Seguros, S.A.	3	72,446	19%	8	684,528.56	3.9%	8	29,268.98	1.2%	4.3%
ASSA Compañía de Seguros, S.A.	4	68,585	18%	1	5,681,080.10	32.5%	2	458,246.98	19.2%	8.1%
Aseguradora Global, S.A.	5	27,232	7%	12	219,022.18	1.3%	13	1,899.64	0.1%	0.9%
MAPFRE Panamá S.A.	6	9,399	2%	7	867,335.80	5.0%	4	281,941.44	11.8%	32.5%
Multibank Seguros, S.A.	7	7,821	2%	13	210,920.94	1.2%	15	388.58	0.0%	0.2%
Optima Compañía de Seguros, S.A.	8	5,374	1%	6	879,260.38	5.0%	3	418,434.56	17.5%	47.6%
Aseguradora Ancon, S.A.	9	5,189	1%	11	238,660.96	1.4%	9	24,881.78	1.0%	10.4%
Acerta Compañía de Seguros, S.A.	10	3,474	1%	9	288,019.47	1.6%	6	77,218.88	3.2%	26.8%
Banesco Seguros, S.A.	11	2,995	1%	10	264,555.40	1.5%	7	38,762.48	1.6%	14.7%
Seguros FEDPA, S.A.	12	2,230	1%	15	48,007.03	0.3%	14	477.63	0.0%	1.0%
Aliado Seguros, S.A.	13	2,121	1%	4	1,148,151.30	6.6%	10	10,865.17	0.5%	0.9%
La Regional de Seguros, S.A.	14	1,113	0%	14	159,210.51	0.9%	12	2,044.97	0.1%	1.3%
Interamericana de Fianzas y Seguros, S.A.	15	884	0%	17	23,268.95	0.1%	17	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	16	526	0%	16	37,338.91	0.2%	16	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	17	145	0%	5	944,819.08	5.4%	11	4,786.84	0.2%	0.5%
Pan American Life Insurande de Panamá, S.A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Worldwide Medical Assurance	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Univivir, S. A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
BUPA Panamá S.A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>376,565</b>	<b>100%</b>		<b>\$17,479,820.22</b>	<b>100%</b>		<b>\$2,389,592.67</b>	<b>100%</b>	<b>13.7%</b>



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

### VIDA INDUSTRIAL AL MES DE ENERO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Acerta Compañía de Seguros, S.A.	1	21	100%	1	0.00	0.0%	1	0.00	0.0%	0.0%
Aliado Seguros, S.A.	2	-	0%	2	0.00	0.0%	2	0.00	0.0%	0.0%
Aseguradora Ancon, S.A.	3	-	0%	3	0.00	0.0%	3	0.00	0.0%	0.0%
Aseguradora Global, S.A.	4	-	0%	4	0.00	0.0%	4	0.00	0.0%	0.0%
ASSA Compañía de Seguros, S.A.	5	-	0%	5	0.00	0.0%	5	0.00	0.0%	0.0%
BanESCO Seguros, S.A.	6	-	0%	6	0.00	0.0%	6	0.00	0.0%	0.0%
BUPA Panamá S.A.	7	-	0%	7	0.00	0.0%	7	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	8	-	0%	8	0.00	0.0%	8	0.00	0.0%	0.0%
Compañía Internacional de Seguros, S.A.	9	-	0%	9	0.00	0.0%	9	0.00	0.0%	0.0%
General de Seguros, S.A.	10	-	0%	10	0.00	0.0%	10	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	11	-	0%	11	0.00	0.0%	11	0.00	0.0%	0.0%
La Regional de Seguros, S.A.	12	-	0%	12	0.00	0.0%	12	0.00	0.0%	0.0%
MAPFRE Panamá S.A.	13	-	0%	13	0.00	0.0%	13	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	14	-	0%	14	0.00	0.0%	14	0.00	0.0%	0.0%
Multibank Seguros, S.A.	15	-	0%	15	0.00	0.0%	15	0.00	0.0%	0.0%
Optima Compañía de Seguros, S.A.	16	-	0%	16	0.00	0.0%	16	0.00	0.0%	0.0%
Pan American Life Insurande de Panamá, S.A.	17	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Seguros FEDPA, S. A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Seguros Suramericana, S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
Univivir, S. A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
Worldwide Medical Assurance	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
		<b>21</b>	<b>100%</b>		<b>\$0.00</b>	<b>0%</b>		<b>\$0.00</b>	<b>0%</b>	<b>0.0%</b>

Revisar Und

### Participación en Ramo Vida Industrial

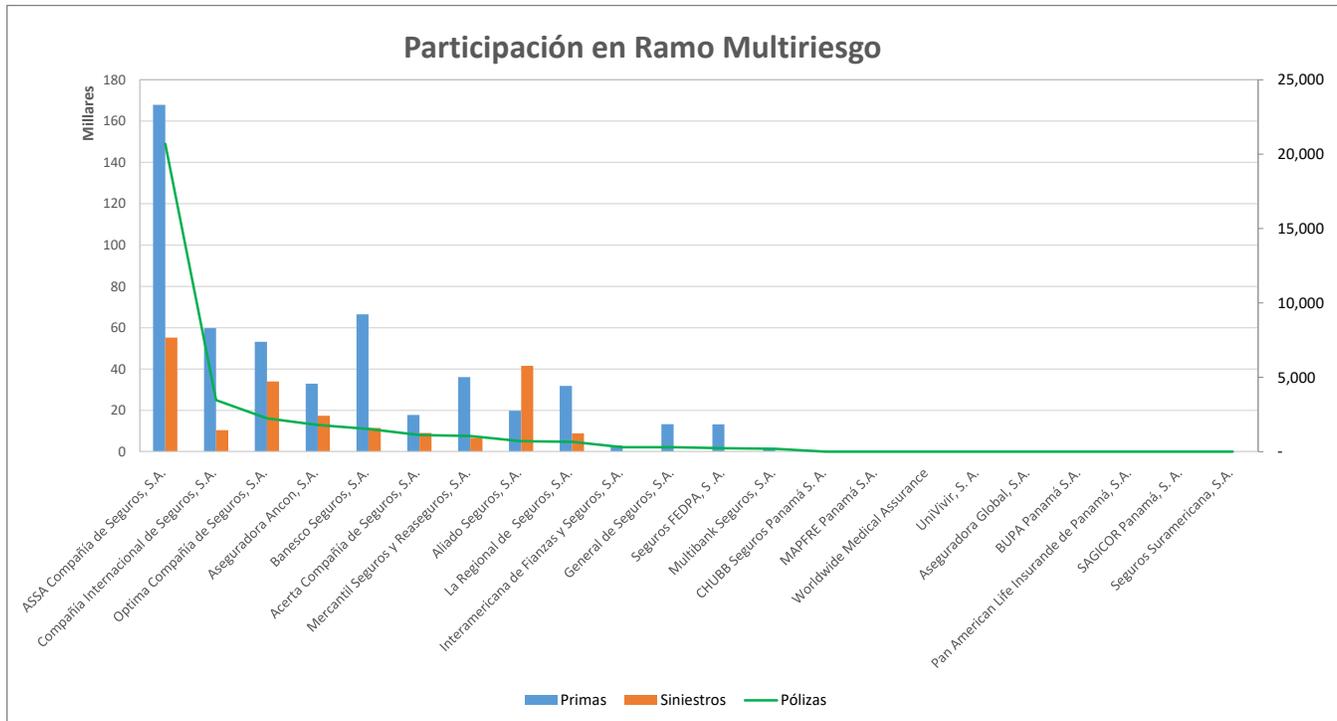


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### MULTIRIESGO

AL MES DE ENERO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	20,692	60%	1	167,879.55	32.5%	1	55,212.12	28.4%	32.9%
Compañía Internacional de Seguros, S.A.	2	3,467	10%	3	59,791.73	11.6%	6	10,401.75	5.3%	17.4%
Optima Compañía de Seguros, S.A.	3	2,237	7%	4	53,163.90	10.3%	3	33,957.79	17.4%	63.9%
Aseguradora Ancon, S.A.	4	1,794	5%	6	32,963.97	6.4%	4	17,406.08	8.9%	52.8%
Banesco Seguros, S.A.	5	1,521	4%	2	66,528.35	12.9%	5	11,512.44	5.9%	17.3%
Acerta Compañía de Seguros, S.A.	6	1,116	3%	9	17,748.56	3.4%	7	9,011.17	4.6%	50.8%
Mercantil Seguros y Reaseguros, S.A.	7	1,050	3%	5	36,146.04	7.0%	9	6,740.07	3.5%	18.6%
Aliado Seguros, S.A.	8	709	2%	8	19,825.41	3.8%	2	41,529.06	21.3%	209.5%
La Regional de Seguros, S.A.	9	668	2%	7	31,817.80	6.2%	8	8,877.96	4.6%	27.9%
Interamericana de Fianzas y Seguros, S.A.	10	303	1%	12	2,907.59	0.6%	12	0.00	0.0%	0.0%
General de Seguros, S.A.	11	302	1%	10	13,318.81	2.6%	10	0.00	0.0%	0.0%
Seguros FEDPA, S.A.	12	238	1%	11	13,202.85	2.6%	11	0.00	0.0%	0.0%
Multibank Seguros, S.A.	13	186	1%	13	1,668.62	0.3%	13	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	14	-	0%	14	0.00	0.0%	14	0.00	0.0%	0.0%
MAPFRE Panamá S.A.	15	-	0%	15	0.00	0.0%	15	0.00	0.0%	0.0%
Worldwide Medical Assurance	16	-	0%	16	0.00	0.0%	16	0.00	0.0%	0.0%
UniVivir, S. A.	17	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
Aseguradora Global, S.A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
BUPA Panamá S.A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Pan American Life Insurande de Panamá, S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
Seguros Suramericana, S.A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>34,283</b>	<b>100%</b>		<b>\$516,963.18</b>	<b>100%</b>		<b>\$194,648.44</b>	<b>100%</b>	<b>37.7%</b>

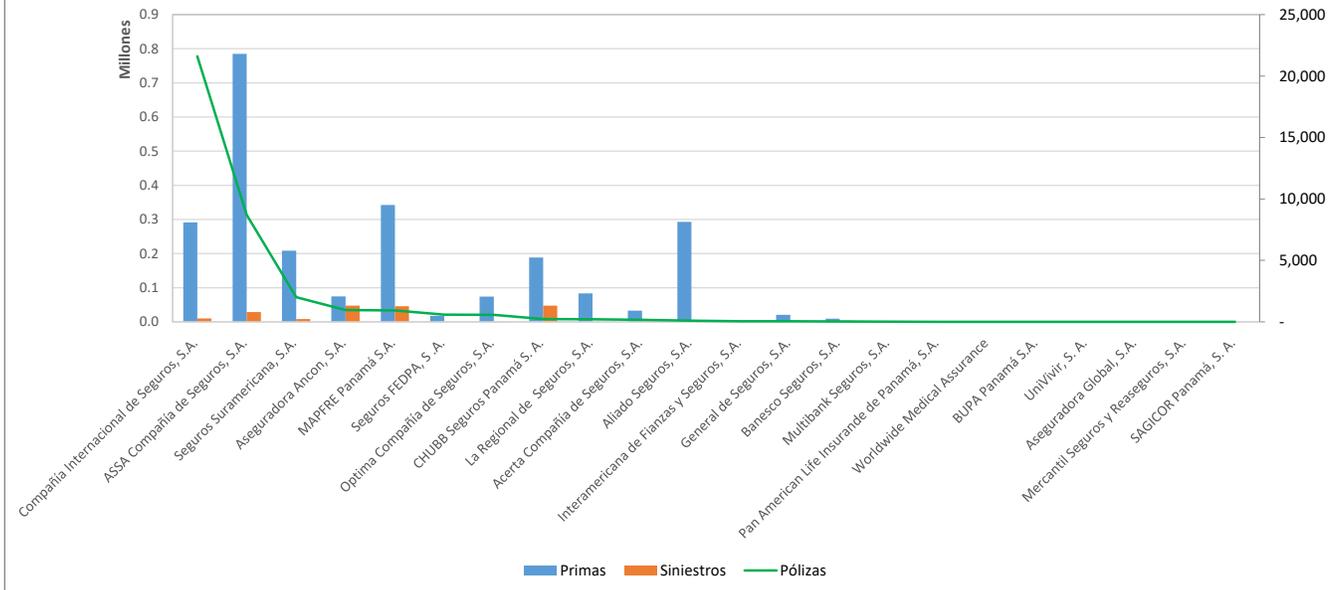


**TRANSPORTE**

AL MES DE ENERO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Compañía Internacional de Seguros, S.A.	1	21,606	60%	4	291,308.49	12.0%	5	9,934.33	5.2%	3.4%
ASSA Compañía de Seguros, S.A.	2	8,708	24%	1	784,751.73	32.4%	4	28,458.88	14.9%	3.6%
Seguros Suramericana, S.A.	3	2,010	6%	5	208,085.08	8.6%	6	8,335.95	4.4%	4.0%
Aseguradora Ancon, S.A.	4	968	3%	8	74,654.32	3.1%	1	47,700.95	24.9%	63.9%
MAPFRE Panamá S.A.	5	927	3%	2	342,334.18	14.1%	3	45,461.05	23.8%	13.3%
Seguros FEDPA, S. A.	6	578	2%	12	17,574.11	0.7%	12	0.00	0.0%	0.0%
Optima Compañía de Seguros, S.A.	7	562	2%	9	73,972.42	3.1%	22	-481.62	-0.3%	0.0%
CHUBB Seguros Panamá S. A.	8	232	1%	6	188,457.36	7.8%	2	47,268.59	24.7%	25.1%
La Regional de Seguros, S.A.	9	217	1%	7	83,579.45	3.5%	11	0.00	0.0%	0.0%
Acerta Compañía de Seguros, S.A.	10	161	0%	10	32,798.89	1.4%	9	378.77	0.2%	1.2%
Aliado Seguros, S.A.	11	102	0%	3	292,814.00	12.1%	10	377.66	0.2%	0.1%
Interamericana de Fianzas y Seguros, S.A.	12	50	0%	14	1,510.26	0.1%	13	0.00	0.0%	0.0%
General de Seguros, S.A.	13	40	0%	11	20,654.69	0.9%	8	624.08	0.3%	3.0%
Banesco Seguros, S.A.	14	35	0%	13	9,287.97	0.4%	7	3,179.66	1.7%	34.2%
Multibank Seguros, S.A.	15	10	0%	15	241.96	0.0%	14	0.00	0.0%	0.0%
Pan American Life Insurande de Panamá, S.A.	16	-	0%	16	0.00	0.0%	15	0.00	0.0%	0.0%
Worldwide Medical Assurance	17	-	0%	17	0.00	0.0%	16	0.00	0.0%	0.0%
BUPA Panamá S.A.	18	-	0%	18	0.00	0.0%	17	0.00	0.0%	0.0%
Univivir, S. A.	19	-	0%	19	0.00	0.0%	18	0.00	0.0%	0.0%
Aseguradora Global, S.A.	20	-	0%	20	0.00	0.0%	19	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	21	-	0%	21	0.00	0.0%	20	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	22	-	0%	22	0.00	0.0%	21	0.00	0.0%	0.0%
		<b>36,206</b>	<b>100%</b>		<b>\$2,422,024.91</b>	<b>100%</b>		<b>\$191,238.30</b>	<b>100%</b>	<b>7.9%</b>

Participación en Ramo Transporte de Carga

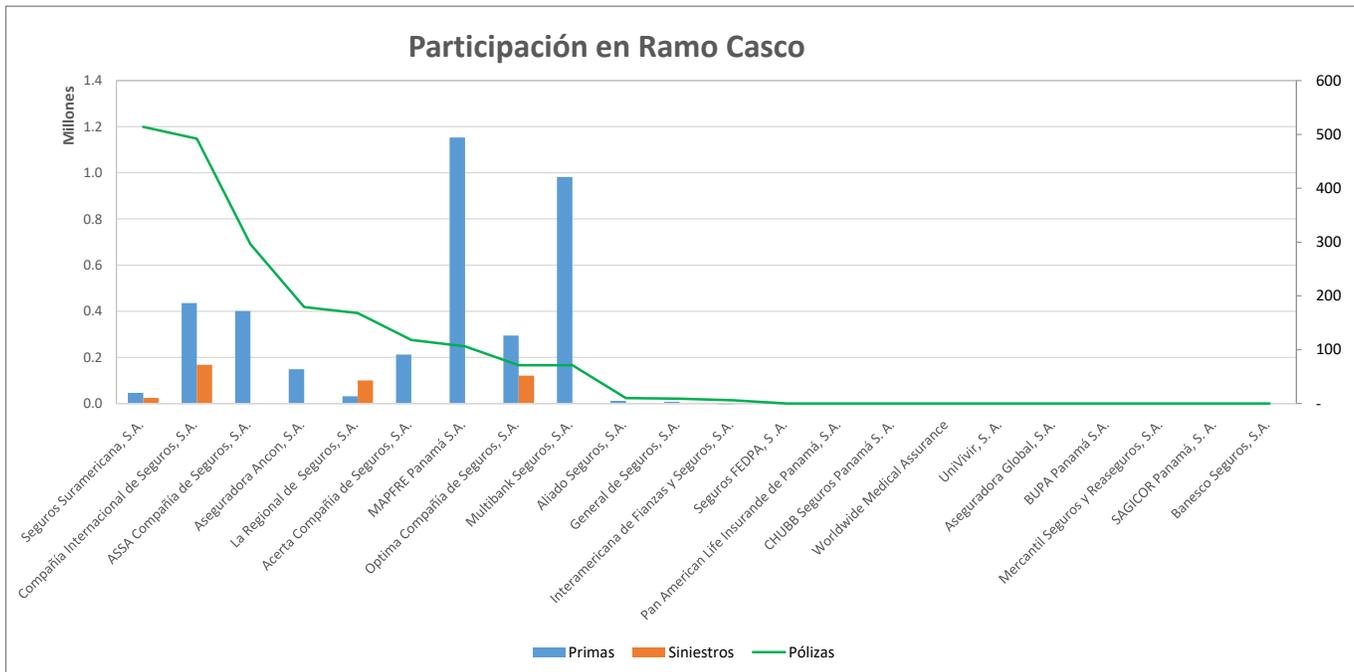


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### CASCO

AL MES DE ENERO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	514	25%	8	46,288.08	1.2%	4	24,389.52	5.9%	52.7%
Compañía Internacional de Seguros, S.A.	2	492	24%	3	435,565.64	11.7%	1	167,620.00	40.3%	38.5%
ASSA Compañía de Seguros, S.A.	3	296	15%	4	400,292.59	10.8%	5	1,852.44	0.4%	0.5%
Aseguradora Ancon, S.A.	4	179	9%	7	148,304.09	4.0%	7	383.68	0.1%	0.3%
La Regional de Seguros, S.A.	5	168	8%	9	31,429.31	0.8%	3	100,000.00	24.0%	318.2%
Acerta Compañía de Seguros, S.A.	6	118	6%	6	212,360.88	5.7%	9	0.00	0.0%	0.0%
MAPFRE Panamá S.A.	7	106	5%	1	1,152,842.29	31.0%	6	1,272.79	0.3%	0.1%
Optima Compañía de Seguros, S.A.	8	71	3%	5	294,860.03	7.9%	2	120,522.91	29.0%	40.9%
Multibank Seguros, S.A.	9	71	3%	2	982,158.71	26.4%	8	56.16	0.0%	0.0%
Aliado Seguros, S.A.	10	10	0%	10	11,751.57	0.3%	10	0.00	0.0%	0.0%
General de Seguros, S.A.	11	9	0%	11	6,844.95	0.2%	11	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	12	6	0%	22	-3,093.68	-0.1%	22	0.00	0.0%	0.0%
Seguros FEDPA, S.A.	13	-	0%	12	0.00	0.0%	12	0.00	0.0%	0.0%
Pan American Life Insurande de Panamá, S.A.	14	-	0%	13	0.00	0.0%	13	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	15	-	0%	14	0.00	0.0%	14	0.00	0.0%	0.0%
Worldwide Medical Assurance	16	-	0%	15	0.00	0.0%	15	0.00	0.0%	0.0%
UniVivir, S. A.	17	-	0%	16	0.00	0.0%	16	0.00	0.0%	0.0%
Aseguradora Global, S.A.	18	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
BUPA Panamá S.A.	19	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	20	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	21	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
Banesco Seguros, S.A.	22	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
		<b>2,040</b>	<b>100%</b>		<b>\$3,719,604.46</b>	<b>100%</b>		<b>\$416,097.50</b>	<b>100%</b>	<b>11.2%</b>

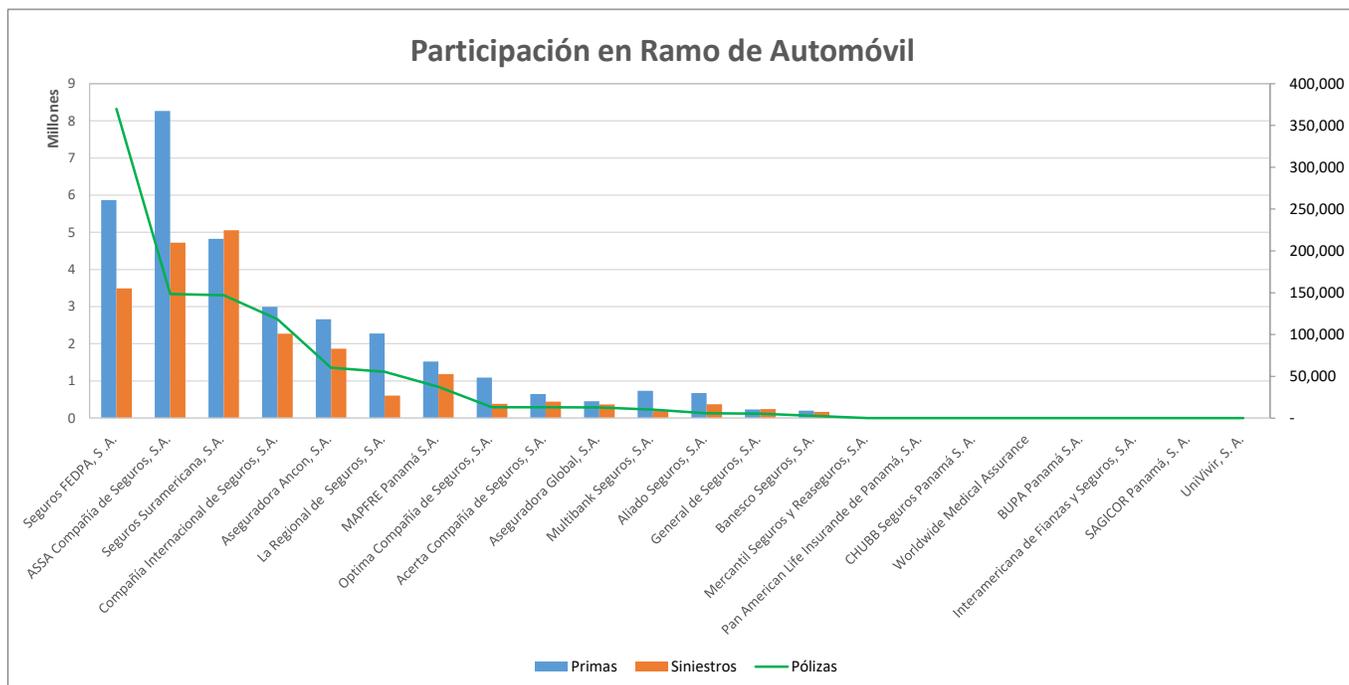


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### AUTOMÓVIL

AL MES DE ENERO DE 2026

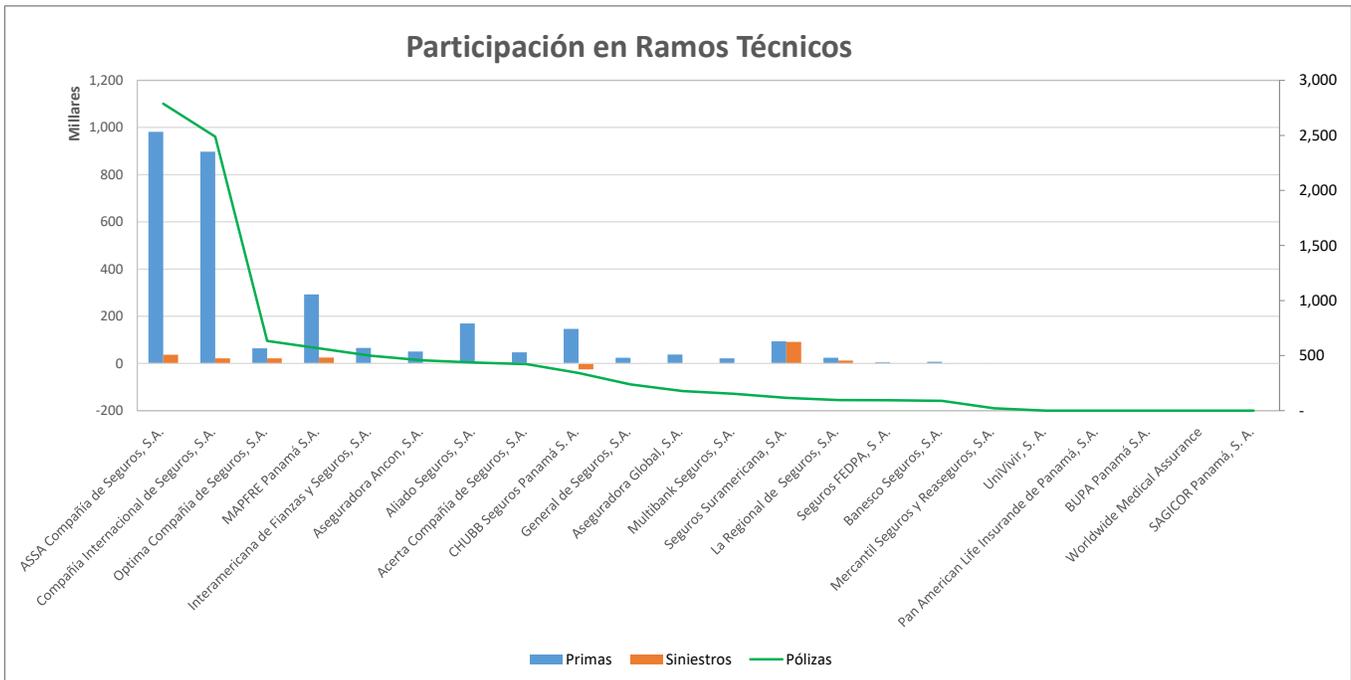
Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros FEDPA, S. A.	1	369,814	37%	2	5,864,100.29	18.1%	3	3,491,207.57	16.3%	59.5%
ASSA Compañía de Seguros, S.A.	2	148,335	15%	1	8,266,581.63	25.5%	2	4,721,141.66	22.1%	57.1%
Seguros Suramericana, S.A.	3	147,104	15%	3	4,822,964.31	14.9%	1	5,055,236.73	23.7%	104.8%
Compañía Internacional de Seguros, S.A.	4	118,346	12%	4	2,996,714.04	9.2%	4	2,269,034.00	10.6%	75.7%
Aseguradora Ancon, S.A.	5	60,166	6%	5	2,661,940.15	8.2%	5	1,864,566.84	8.7%	70.0%
La Regional de Seguros, S.A.	6	55,500	6%	6	2,279,448.06	7.0%	7	602,835.14	2.8%	26.4%
MAPFRE Panamá S.A.	7	37,494	4%	7	1,524,186.64	4.7%	6	1,183,361.64	5.5%	77.6%
Optima Compañía de Seguros, S.A.	8	13,042	1%	8	1,090,745.57	3.4%	9	385,395.89	1.8%	35.3%
Acerta Compañía de Seguros, S.A.	9	12,992	1%	11	647,973.34	2.0%	8	440,035.69	2.1%	67.9%
Aseguradora Global, S.A.	10	12,663	1%	12	455,687.69	1.4%	11	365,802.51	1.7%	80.3%
Multibank Seguros, S.A.	11	10,002	1%	9	735,911.38	2.3%	13	188,828.71	0.9%	25.7%
Aliado Seguros, S.A.	12	5,796	1%	10	675,039.24	2.1%	10	374,141.34	1.8%	55.4%
General de Seguros, S.A.	13	5,267	1%	13	231,423.66	0.7%	12	243,970.51	1.1%	105.4%
Banesco Seguros, S.A.	14	2,681	0%	14	201,646.39	0.6%	14	167,485.19	0.8%	83.1%
Mercantil Seguros y Reaseguros, S.A.	15	-	0%	15	0.00	0.0%	15	0.00	0.0%	0.0%
Pan American Life Insurande de Panamá, S.A.	16	-	0%	16	0.00	0.0%	16	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	17	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
Worldwide Medical Assurance	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
BUPA Panamá S.A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
Univivir, S. A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
<b>Total</b>		<b>999,202</b>	<b>100%</b>		<b>\$32,454,362.39</b>	<b>100%</b>		<b>\$21,353,043.42</b>	<b>100%</b>	<b>65.8%</b>



## RAMOS TÉCNICOS

AL MES DE ENERO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	2,788	29%	1	981,931.58	33.5%	2	37,204.55	20.1%	3.8%
Compañía Internacional de Seguros, S.A.	2	2,488	26%	2	897,576.26	30.6%	4	21,791.15	11.8%	2.4%
Optima Compañía de Seguros, S.A.	3	633	7%	8	64,382.71	2.2%	5	21,526.73	11.7%	33.4%
MAPFRE Panamá S.A.	4	566	6%	3	292,290.10	10.0%	3	24,705.93	13.4%	8.5%
Interamericana de Fianzas y Seguros, S.A.	5	499	5%	7	65,828.60	2.2%	10	0.00	0.0%	0.0%
Aseguradora Ancon, S.A.	6	456	5%	9	50,638.47	1.7%	11	0.00	0.0%	0.0%
Aliado Seguros, S.A.	7	436	5%	4	169,856.22	5.8%	9	0.00	0.0%	0.0%
Acerta Compañía de Seguros, S.A.	8	423	4%	10	46,844.24	1.6%	12	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	9	342	4%	5	146,675.19	5.0%	22	-24,946.88	-13.5%	0.0%
General de Seguros, S.A.	10	238	2%	12	24,538.16	0.8%	7	1,335.38	0.7%	5.4%
Aseguradora Global, S.A.	11	178	2%	11	37,653.65	1.3%	13	0.00	0.0%	0.0%
Multibank Seguros, S.A.	12	152	2%	14	22,014.31	0.8%	14	0.00	0.0%	0.0%
Seguros Suramericana, S.A.	13	117	1%	6	93,879.19	3.2%	1	90,934.05	49.2%	96.9%
La Regional de Seguros, S.A.	14	97	1%	13	24,169.26	0.8%	6	12,021.02	6.5%	49.7%
Seguros FEDPA, S. A.	15	94	1%	16	5,048.69	0.2%	15	0.00	0.0%	0.0%
Banesco Seguros, S.A.	16	89	1%	15	7,029.29	0.2%	8	93.59	0.1%	1.3%
Mercantil Seguros y Reaseguros, S.A.	17	21	0%	17	733.60	0.0%	16	0.00	0.0%	0.0%
UniVivir, S. A.	18	-	0%	18	0.00	0.0%	17	0.00	0.0%	0.0%
Pan American Life Insurande de Panamá, S.A.	19	-	0%	19	0.00	0.0%	18	0.00	0.0%	0.0%
BUPA Panamá S.A.	20	-	0%	20	0.00	0.0%	19	0.00	0.0%	0.0%
Worldwide Medical Assurance	21	-	0%	21	0.00	0.0%	20	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	22	-	0%	22	0.00	0.0%	21	0.00	0.0%	0.0%
		<b>9,617</b>	<b>100%</b>		<b>\$2,931,089.52</b>	<b>100%</b>		<b>\$184,665.52</b>	<b>100%</b>	<b>6.3%</b>

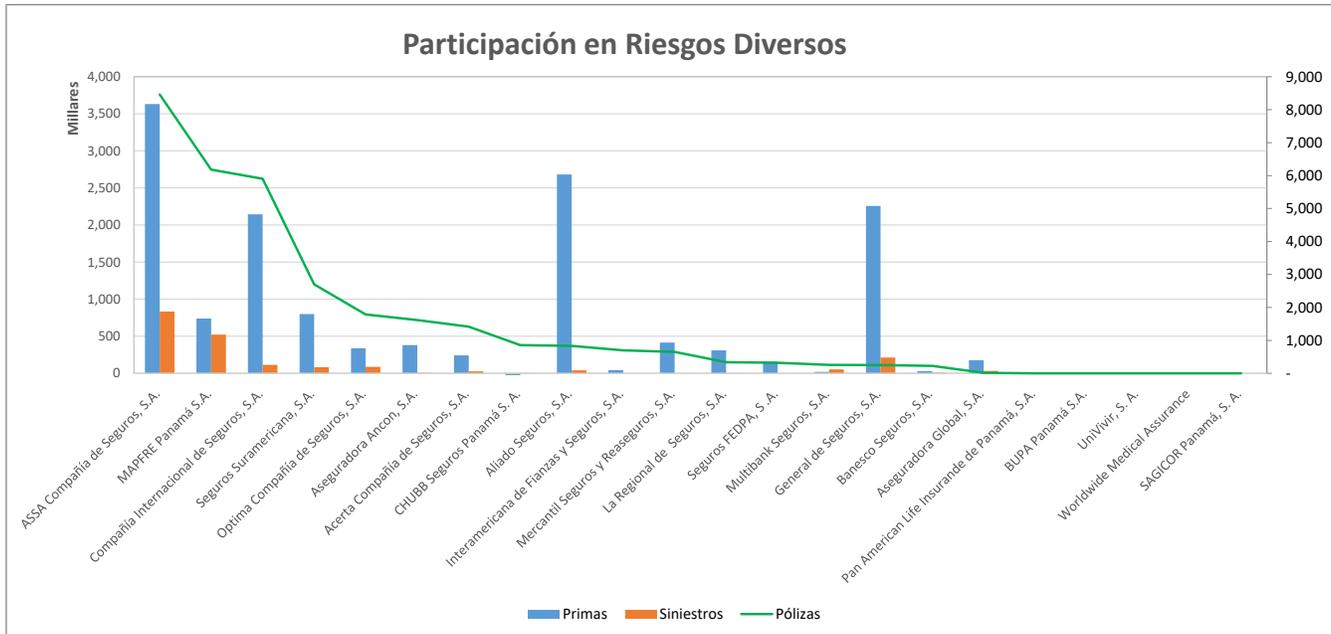


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

### RIESGOS DIVERSOS

AL MES DE ENERO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	8,460	26%	1	3,631,945.73	25.4%	1	832,576.61	41.2%	22.9%
MAPFRE Panamá S.A.	2	6,178	19%	6	738,467.56	5.2%	2	522,731.09	25.9%	70.8%
Compañía Internacional de Seguros, S.A.	3	5,904	18%	4	2,145,721.59	15.0%	4	113,515.26	5.6%	5.3%
Seguros Suramericana, S.A.	4	2,697	8%	5	799,417.13	5.6%	6	81,747.43	4.0%	10.2%
Optima Compañía de Seguros, S.A.	5	1,785	5%	9	339,132.55	2.4%	5	86,458.95	4.3%	25.5%
Aseguradora Ancon, S.A.	6	1,617	5%	8	379,678.65	2.7%	12	5,268.52	0.3%	1.4%
Acerta Compañía de Seguros, S.A.	7	1,418	4%	11	241,931.90	1.7%	10	26,262.50	1.3%	10.9%
CHUBB Seguros Panamá S. A.	8	855	3%	22	-63,596.70	-0.4%	13	2,771.37	0.1%	-4.4%
Aliado Seguros, S.A.	9	832	3%	2	2,680,188.35	18.7%	8	39,081.44	1.9%	1.5%
Interamericana de Fianzas y Seguros, S.A.	10	695	2%	14	42,334.23	0.3%	17	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	11	649	2%	7	415,311.14	2.9%	15	0.00	0.0%	0.0%
La Regional de Seguros, S.A.	12	341	1%	10	310,391.82	2.2%	14	438.70	0.0%	0.1%
Seguros FEDPA, S.A.	13	320	1%	13	158,309.47	1.1%	16	0.00	0.0%	0.0%
Multibank Seguros, S.A.	14	256	1%	16	18,258.33	0.1%	7	54,308.69	2.7%	297.4%
General de Seguros, S.A.	15	252	1%	3	2,257,388.40	15.8%	3	213,060.93	10.5%	9.4%
Banesco Seguros, S.A.	16	225	1%	15	29,986.02	0.2%	11	8,153.26	0.4%	27.2%
Aseguradora Global, S.A.	17	13	0%	12	176,560.02	1.2%	9	33,381.98	1.7%	18.9%
Pan American Life Insurande de Panamá, S.A.	18	-	0%	17	0.00	0.0%	18	0.00	0.0%	0.0%
BUPA Panamá S.A.	19	-	0%	18	0.00	0.0%	19	0.00	0.0%	0.0%
UniVivir, S. A.	20	-	0%	19	0.00	0.0%	20	0.00	0.0%	0.0%
Worldwide Medical Assurance	21	-	0%	20	0.00	0.0%	21	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	22	-	0%	21	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>32,497</b>	<b>100%</b>		<b>\$14,301,426.19</b>	<b>100%</b>		<b>\$2,019,756.73</b>	<b>100%</b>	<b>14.1%</b>



## TÍTULO DE PROPIEDAED

AL MES DE ENERO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
General de Seguros, S.A.	1	40	100%	1	0.00	0.0%	1	0.00	0.0%	0.0%
Compañía Internacional de Seguros, S.A.	2	-	0%	2	0.00	0.0%	2	0.00	0.0%	0.0%
Acerta Compañía de Seguros, S.A.	3	-	0%	3	0.00	0.0%	3	0.00	0.0%	0.0%
Aliado Seguros, S.A.	4	-	0%	4	0.00	0.0%	4	0.00	0.0%	0.0%
Aseguradora Ancon, S.A.	5	-	0%	5	0.00	0.0%	5	0.00	0.0%	0.0%
Aseguradora Global, S.A.	6	-	0%	6	0.00	0.0%	6	0.00	0.0%	0.0%
ASSA Compañía de Seguros, S.A.	7	-	0%	7	0.00	0.0%	7	0.00	0.0%	0.0%
Banesco Seguros, S.A.	8	-	0%	8	0.00	0.0%	8	0.00	0.0%	0.0%
BUPA Panamá S.A.	9	-	0%	9	0.00	0.0%	9	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	10	-	0%	10	0.00	0.0%	10	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	11	-	0%	11	0.00	0.0%	11	0.00	0.0%	0.0%
La Regional de Seguros, S.A.	12	-	0%	12	0.00	0.0%	12	0.00	0.0%	0.0%
MAPFRE Panamá S.A.	13	-	0%	13	0.00	0.0%	13	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	14	-	0%	14	0.00	0.0%	14	0.00	0.0%	0.0%
Multibank Seguros, S.A.	15	-	0%	15	0.00	0.0%	15	0.00	0.0%	0.0%
Optima Compañía de Seguros, S.A.	16	-	0%	16	0.00	0.0%	16	0.00	0.0%	0.0%
Pan American Life Insurande de Panamá, S.A.	17	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Seguros FEDPA, S. A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Seguros Suramericana, S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
UniVivir, S. A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
Worldwide Medical Assurance	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
		40	100%		\$0.00	0%		\$0.00	0%	0.0%



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

### FIANZAS

AL MES DE ENERO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Compañía Internacional de Seguros, S.A.	1	51,123	52%	2	2,728,725.27	16.8%	2	383,147.81	19.8%	14.0%
ASSA Compañía de Seguros, S.A.	2	19,327	20%	3	2,216,561.27	13.6%	4	17,061.04	0.9%	0.8%
Seguros Suramericana, S.A.	3	8,156	8%	8	148,640.81	0.9%	9	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	4	5,667	6%	4	1,499,174.20	9.2%	6	2,475.23	0.1%	0.2%
MAPFRE Panamá S.A.	5	3,600	4%	1	7,657,412.48	47.1%	1	1,505,663.38	77.8%	19.7%
Acerta Compañía de Seguros, S.A.	6	2,835	3%	5	745,558.33	4.6%	3	18,530.00	1.0%	2.5%
Aliado Seguros, S.A.	7	1,995	2%	6	617,126.47	3.8%	7	0.00	0.0%	0.0%
Optima Compañía de Seguros, S.A.	8	1,712	2%	7	320,551.10	2.0%	8	0.00	0.0%	0.0%
Aseguradora Ancon, S.A.	9	1,106	1%	11	55,092.90	0.3%	12	0.00	0.0%	0.0%
La Regional de Seguros, S.A.	10	619	1%	9	100,081.26	0.6%	10	0.00	0.0%	0.0%
Aseguradora Global, S.A.	11	410	0%	15	9,172.50	0.1%	16	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	12	324	0%	10	93,874.80	0.6%	11	0.00	0.0%	0.0%
Seguros FEDPA, S. A.	13	262	0%	13	20,737.49	0.1%	14	0.00	0.0%	0.0%
General de Seguros, S.A.	14	222	0%	14	18,578.00	0.1%	15	0.00	0.0%	0.0%
Multibank Seguros, S.A.	15	178	0%	16	8,793.96	0.1%	17	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	16	98	0%	12	32,003.48	0.2%	13	0.00	0.0%	0.0%
Banesco Seguros, S.A.	17	15	0%	17	900.00	0.0%	5	8,279.38	0.4%	919.9%
Pan American Life Insurande de Panamá, S.A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
UniVivir, S. A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
BUPA Panamá S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
Worldwide Medical Assurance	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>97,649</b>	<b>100%</b>		<b>\$16,272,984.32</b>	<b>100%</b>		<b>\$1,935,156.84</b>	<b>100%</b>	<b>11.9%</b>

**Participación en Ramos Fianzas**

