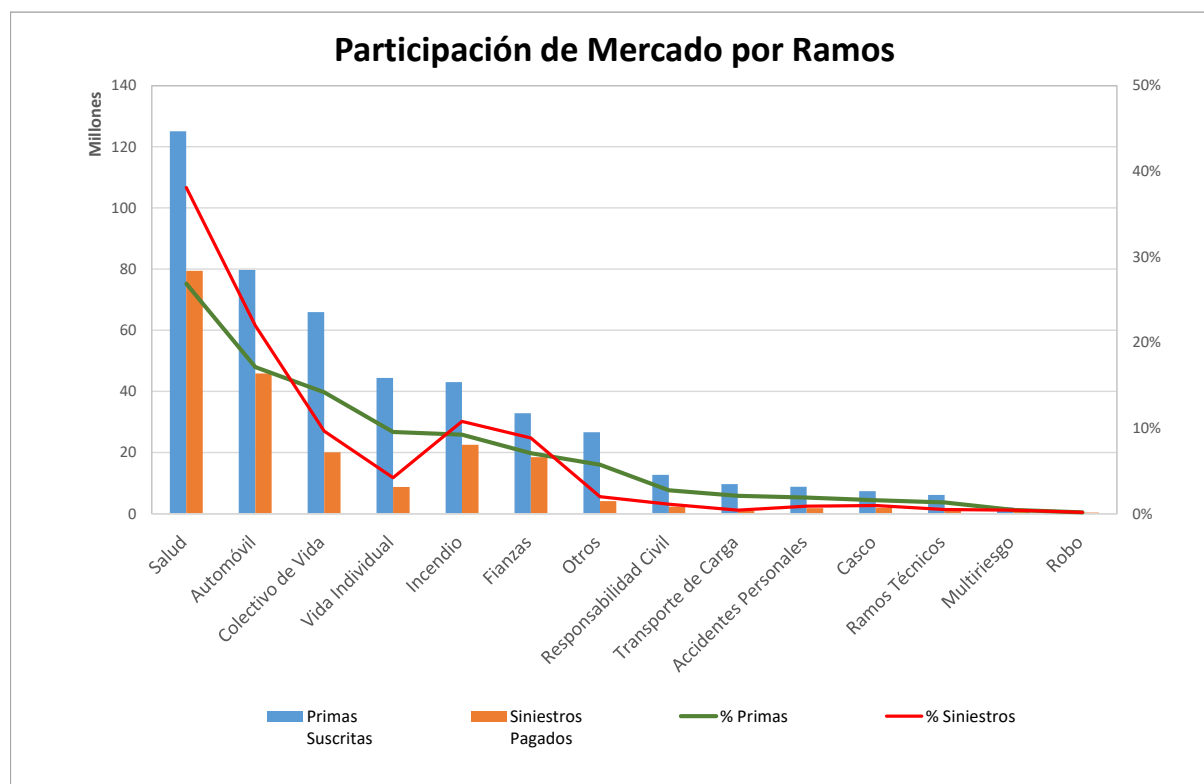


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE MARZO DE 2024

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	125,090,765.33	26.9%	1	79,483,554.00	38.1%	63.5%
2	Automóvil	79,723,456.86	17.1%	2	45,842,879.43	22.0%	57.5%
3	Colectivo de Vida	65,976,742.16	14.2%	4	20,118,893.47	9.6%	30.5%
4	Vida Individual	44,445,919.67	9.6%	6	8,765,465.06	4.2%	19.7%
5	Incendio	43,026,297.69	9.2%	3	22,519,641.47	10.8%	52.3%
6	Fianzas	32,860,613.26	7.1%	5	18,475,644.42	8.9%	56.2%
7	Otros	26,669,218.05	5.7%	7	4,158,136.85	2.0%	15.6%
8	Responsabilidad Civil	12,733,092.63	2.7%	8	2,310,424.52	1.1%	18.1%
9	Transporte de Carga	9,699,546.66	2.1%	13	851,527.33	0.4%	8.8%
10	Accidentes Personales	8,790,316.76	1.9%	10	1,819,136.71	0.9%	20.7%
11	Casco	7,366,303.90	1.6%	9	1,980,957.44	0.9%	26.9%
12	Ramos Técnicos	6,175,877.89	1.3%	11	1,059,178.47	0.5%	17.2%
13	Multirisgo	2,067,780.14	0.4%	12	858,581.95	0.4%	41.5%
14	Robo	739,534.72	0.2%	14	341,180.11	0.2%	46.1%
TOTAL		\$465,365,465.72	100%		\$208,585,201.23	100%	44.8%



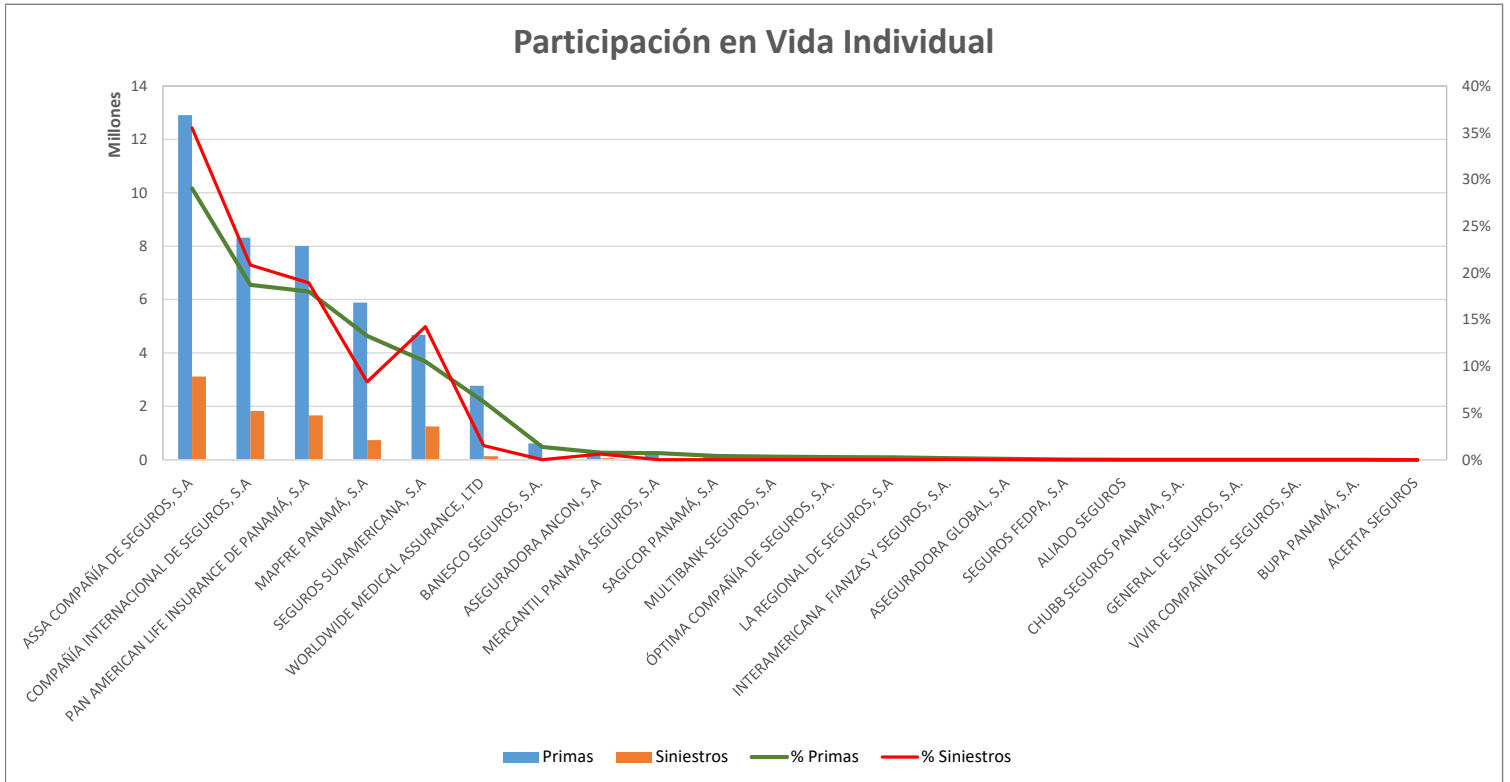
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



VIDA INDIVIDUAL AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	12,907,190.33	29.0%	1	3,112,973.88	35.5%	24.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,315,339.02	18.7%	2	1,825,687.48	20.8%	22.0%
3	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	8,006,698.08	18.0%	3	1,659,631.74	18.9%	20.7%
4	MAPFRE PANAMÁ, S.A	5,891,127.83	13.3%	5	731,261.74	8.3%	12.4%
5	SEGUROS SURAMERICANA, S.A	4,668,337.33	10.5%	4	1,249,233.23	14.3%	26.8%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	2,765,211.49	6.2%	6	132,500.00	1.5%	4.8%
7	BANESCO SEGUROS, S.A.	609,328.11	1.4%	9	0.00	0.0%	0.0%
8	ASEGURADORA ANCON, S.A	334,850.61	0.8%	7	52,999.99	0.6%	15.8%
9	MERCANTIL PANAMÁ SEGUROS, S.A	308,138.63	0.7%	10	0.00	0.0%	0.0%
10	SAGICOR PANAMÁ, S.A	171,108.67	0.4%	11	0.00	0.0%	0.0%
11	MULTIBANK SEGUROS, S.A	139,552.03	0.3%	12	0.00	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	119,263.76	0.3%	13	0.00	0.0%	0.0%
13	LA REGIONAL DE SEGUROS, S.A	110,006.60	0.2%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	69,811.14	0.2%	8	1,177.00	0.0%	1.7%
15	ASEGURADORA GLOBAL, S.A	37,445.30	0.1%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	12,742.77	0.0%	16	0.00	0.0%	0.0%
17	ALIADO SEGUROS	0.00	0.0%	17	0.00	0.0%	0.0%
18	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	18	0.00	0.0%	0.0%
19	GENERAL DE SEGUROS, S.A.	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	ACERTA SEGUROS	-20,232.03	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$44,445,919.67	100%		\$8,765,465.06	100%	19.7%

Participación en Vida Individual

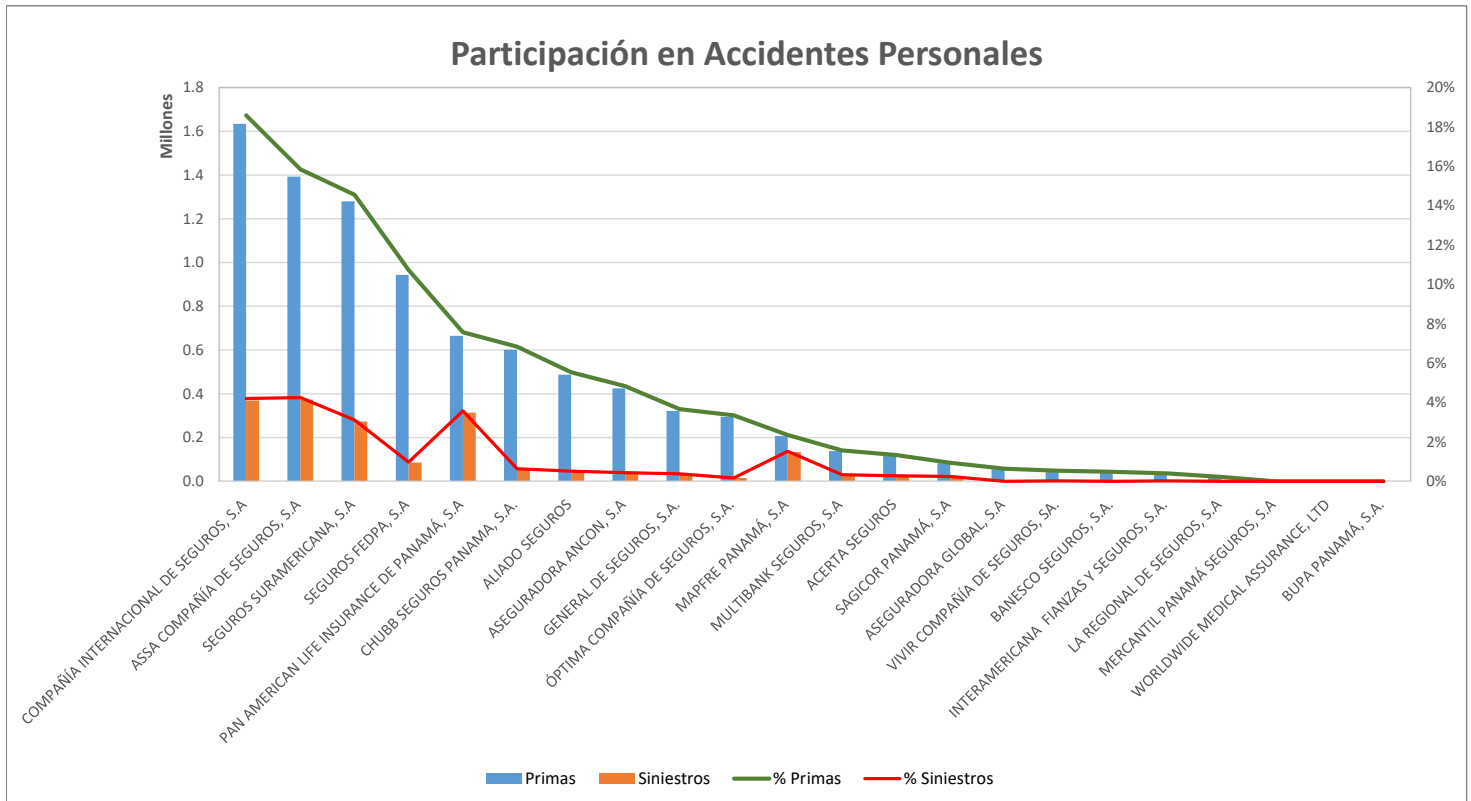


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



ACCIDENTES PERSONALES AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,633,788.27	18.6%	2	369,166.32	4.2%	22.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	1,392,794.45	15.8%	1	373,812.77	4.3%	26.8%
3	SEGUROS SURAMERICANA, S.A	1,279,459.53	14.6%	4	273,881.85	3.1%	21.4%
4	SEGUROS FEDPA, S.A	943,668.45	10.7%	6	86,060.31	1.0%	9.1%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	665,126.10	7.6%	3	314,219.95	3.6%	47.2%
6	CHUBB SEGUROS PANAMA, S.A.	601,431.54	6.8%	7	56,624.42	0.6%	9.4%
7	ALIADO SEGUROS	487,160.87	5.5%	8	45,557.41	0.5%	9.4%
8	ASEGURADORA ANCON, S.A	424,605.96	4.8%	9	38,528.35	0.4%	9.1%
9	GENERAL DE SEGUROS, S.A.	322,147.42	3.7%	10	33,000.00	0.4%	10.2%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	295,091.25	3.4%	14	15,089.07	0.2%	5.1%
11	MAPFRE PANAMÁ, S.A	206,845.11	2.4%	5	134,201.39	1.5%	64.9%
12	MULTIBANK SEGUROS, S.A	138,183.20	1.6%	11	30,001.66	0.3%	21.7%
13	ACERTA SEGUROS	117,177.98	1.3%	12	24,484.69	0.3%	20.9%
14	SAGICOR PANAMÁ, S.A	82,604.62	0.9%	13	21,922.97	0.2%	26.5%
15	ASEGURADORA GLOBAL, S.A	55,826.61	0.6%	19	0.00	0.0%	0.0%
16	VIVIR COMPAÑÍA DE SEGUROS, SA.	47,295.67	0.5%	15	2,174.92	0.0%	4.6%
17	BANESCO SEGUROS, S.A.	41,927.80	0.5%	20	0.00	0.0%	0.0%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	35,072.80	0.4%	16	323.80	0.0%	0.9%
19	LA REGIONAL DE SEGUROS, S.A	19,926.33	0.2%	18	29.36	0.0%	0.1%
20	MERCANTIL PANAMÁ SEGUROS, S.A	182.80	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	57.47	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$8,790,317	100%		\$1,819,136.71	100%	20.7%



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

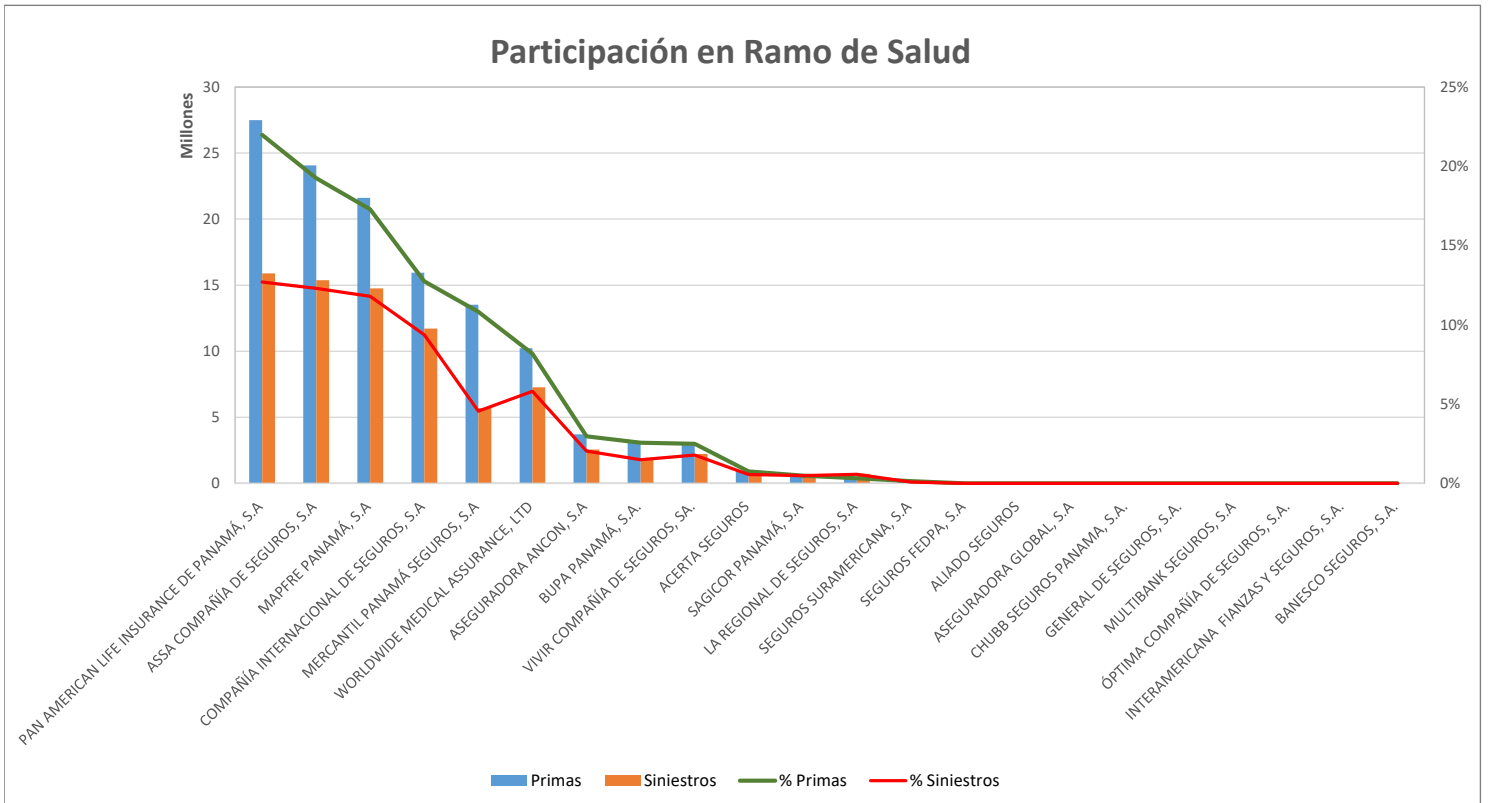


SALUD

AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	27,500,774.28	22.0%	1	15,888,576.50	12.7%	57.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	24,074,757.81	19.2%	2	15,377,153.38	12.3%	63.9%
3	MAPFRE PANAMÁ, S.A	21,620,034.56	17.3%	3	14,766,911.00	11.8%	68.3%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,950,684.09	12.8%	4	11,720,111.79	9.4%	73.5%
5	MERCANTIL PANAMÁ SEGUROS, S.A	13,530,202.32	10.8%	6	5,701,711.19	4.6%	42.1%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	10,224,568.18	8.2%	5	7,269,272.13	5.8%	71.1%
7	ASEGURADORA ANCON, S.A	3,713,653.75	3.0%	7	2,551,122.18	2.0%	68.7%
8	BUPA PANAMÁ, S.A.	3,213,040.90	2.6%	9	1,868,186.98	1.5%	58.1%
9	VIVIR COMPAÑÍA DE SEGUROS, SA.	3,116,981.36	2.5%	8	2,229,270.83	1.8%	71.5%
10	ACERTA SEGUROS	948,273.18	0.8%	11	689,283.45	0.6%	72.7%
11	SAGICOR PANAMÁ, S.A	612,715.64	0.5%	12	601,494.52	0.5%	98.2%
12	LA REGIONAL DE SEGUROS, S.A	403,978.60	0.3%	10	711,686.10	0.6%	176.2%
13	SEGUROS SURAMERICANA, S.A	175,765.17	0.1%	13	108,773.95	0.1%	61.9%
14	SEGUROS FEDPA, S.A	5,784.56	0.0%	14	0.00	0.0%	0.0%
15	ALIADO SEGUROS	0.00	0.0%	15	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	GENERAL DE SEGUROS, S.A.	0.00	0.0%	18	0.00	0.0%	0.0%
19	MULTIBANK SEGUROS, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	BANESCO SEGUROS, S.A.	-449.07	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$125,090,765.33	100%		\$79,483,554.00	100%	63.5%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

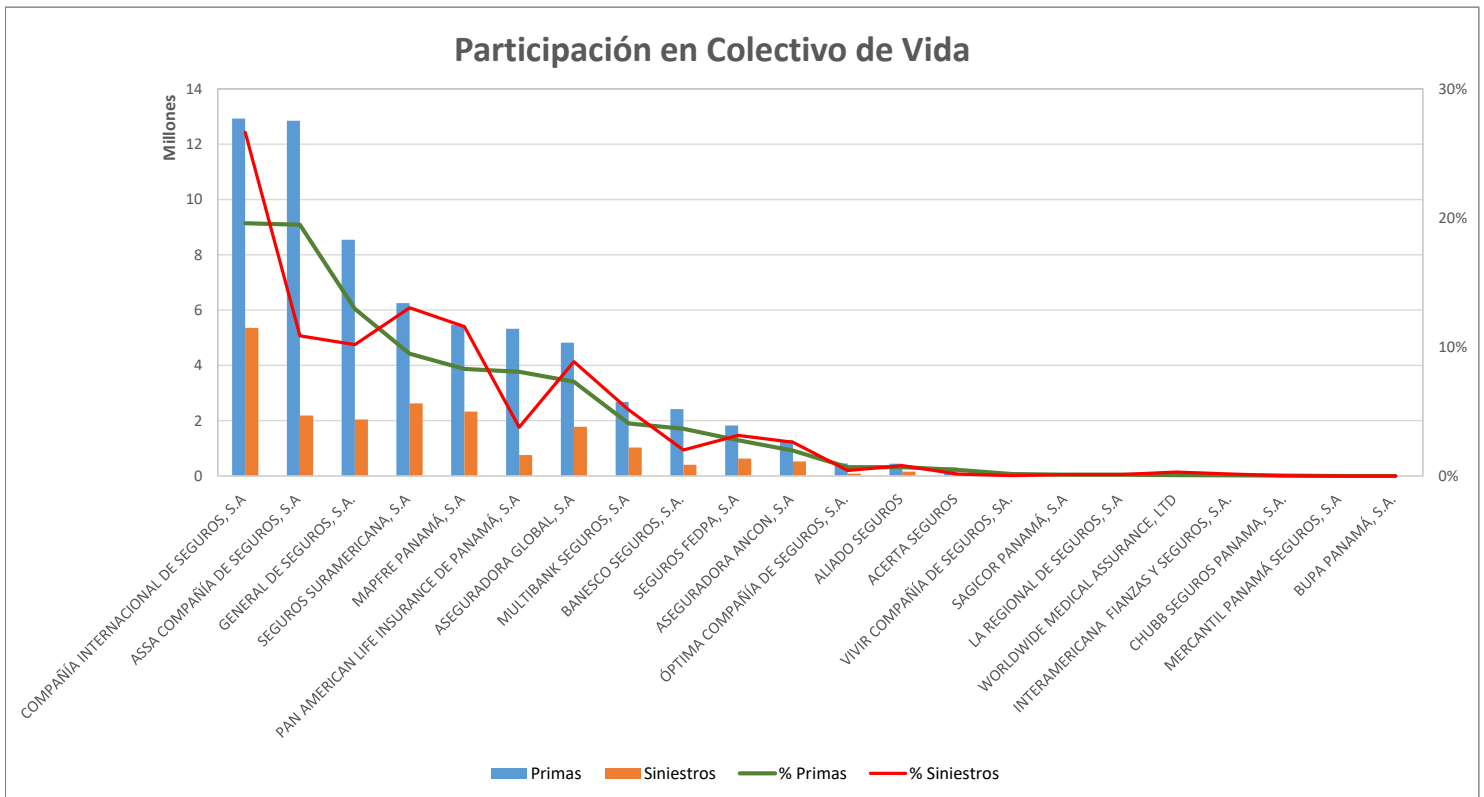


COLECTIVO DE VIDA

AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	12,922,709.75	19.6%	1	5,359,479.44	26.6%	41.5%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	12,847,459.66	19.5%	4	2,186,323.33	10.9%	17.0%
3	GENERAL DE SEGUROS, S.A.	8,544,278.07	13.0%	5	2,047,506.05	10.2%	24.0%
4	SEGUROS SURAMERICANA, S.A	6,254,286.58	9.5%	2	2,623,924.68	13.0%	42.0%
5	MAPFRE PANAMÁ, S.A	5,472,746.71	8.3%	3	2,329,970.90	11.6%	42.6%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	5,324,572.95	8.1%	8	759,635.30	3.8%	14.3%
7	ASEGURADORA GLOBAL, S.A	4,825,157.74	7.3%	6	1,783,692.80	8.9%	37.0%
8	MULTIBANK SEGUROS, S.A	2,681,613.04	4.1%	7	1,032,174.14	5.1%	38.5%
9	BANESCO SEGUROS, S.A.	2,419,736.93	3.7%	11	407,015.65	2.0%	16.8%
10	SEGUROS FEDPA, S.A	1,832,078.54	2.8%	9	634,285.78	3.2%	34.6%
11	ASEGURADORA ANCON, S.A	1,297,366.44	2.0%	10	525,390.31	2.6%	40.5%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	454,526.52	0.7%	13	87,161.52	0.4%	19.2%
13	ALIADO SEGUROS	446,337.63	0.7%	12	162,861.70	0.8%	36.5%
14	ACERTA SEGUROS	313,834.70	0.5%	15	30,684.16	0.2%	9.8%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	97,054.04	0.1%	19	6,061.52	0.0%	6.2%
16	SAGICOR PANAMÁ, S.A	72,283.42	0.1%	18	23,886.15	0.1%	33.0%
17	LA REGIONAL DE SEGUROS, S.A	70,200.30	0.1%	17	24,063.08	0.1%	34.3%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	47,835.60	0.1%	14	62,996.53	0.3%	131.7%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	32,419.48	0.0%	16	29,309.01	0.1%	90.4%
20	CHUBB SEGUROS PANAMA, S.A.	20,244.06	0.0%	20	2,471.42	0.0%	12.2%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$65,976,742.16	100%		\$20,118,893.47	100%	30.5%

Participación en Colectivo de Vida



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

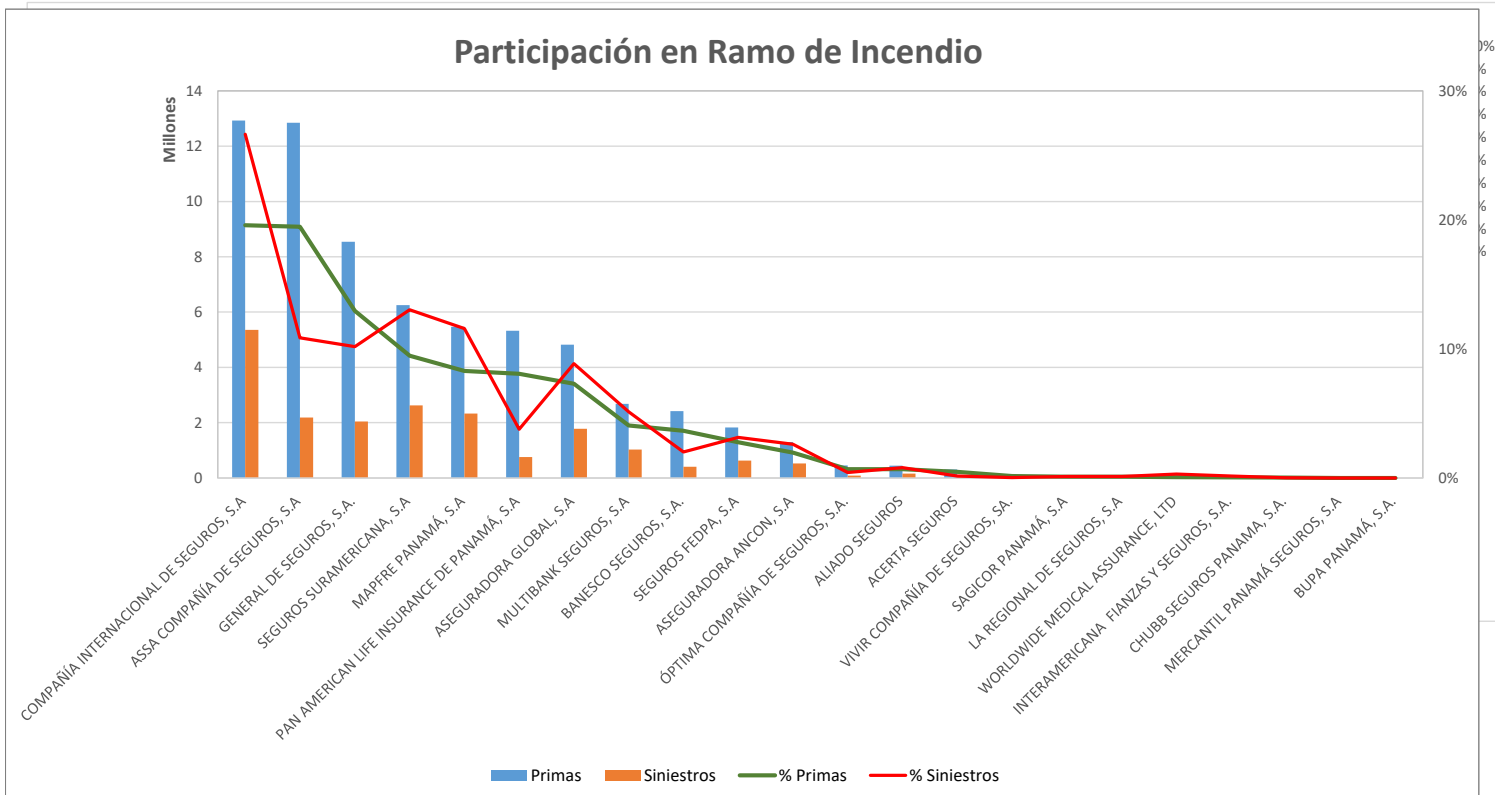


INCENDIO

AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	15,878,065.52	36.9%	1	19,538,353.49	86.8%	123.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,227,421.77	16.8%	3	335,984.07	1.5%	4.6%
3	SEGUROS SURAMERICANA, S.A	5,633,393.44	13.1%	2	1,339,987.04	6.0%	23.8%
4	MAPFRE PANAMÁ, S.A	3,727,587.41	8.7%	4	323,564.15	1.4%	8.7%
5	ACERTA SEGUROS	2,513,402.23	5.8%	10	71,383.69	0.3%	2.8%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,668,849.86	3.9%	6	205,841.32	0.9%	12.3%
7	GENERAL DE SEGUROS, S.A.	1,594,615.53	3.7%	9	90,970.61	0.4%	5.7%
8	CHUBB SEGUROS PANAMÁ, S.A.	1,041,349.24	2.4%	5	280,617.27	1.2%	26.9%
9	ASEGURADORA ANCON, S.A	888,363.08	2.1%	7	178,584.90	0.8%	20.1%
10	ALIADO SEGUROS	828,227.52	1.9%	11	20,524.06	0.1%	2.5%
11	ASEGURADORA GLOBAL, S.A	717,548.61	1.7%	13	8,376.01	0.0%	1.2%
12	BANESCO SEGUROS, S.A.	448,778.63	1.0%	8	102,316.49	0.5%	22.8%
13	MULTIBANK SEGUROS, S.A	393,476.09	0.9%	14	7,021.04	0.0%	1.8%
14	LA REGIONAL DE SEGUROS, S.A	178,892.54	0.4%	12	14,373.42	0.1%	8.0%
15	SEGUROS FEDPA, S.A	151,174.17	0.4%	15	1,743.91	0.0%	1.2%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	84,742.19	0.2%	16	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	50,409.86	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	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
21	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$43,026,297.69	100%		\$22,519,641.47	100%	52.3%

Participación en Ramo de Incendio



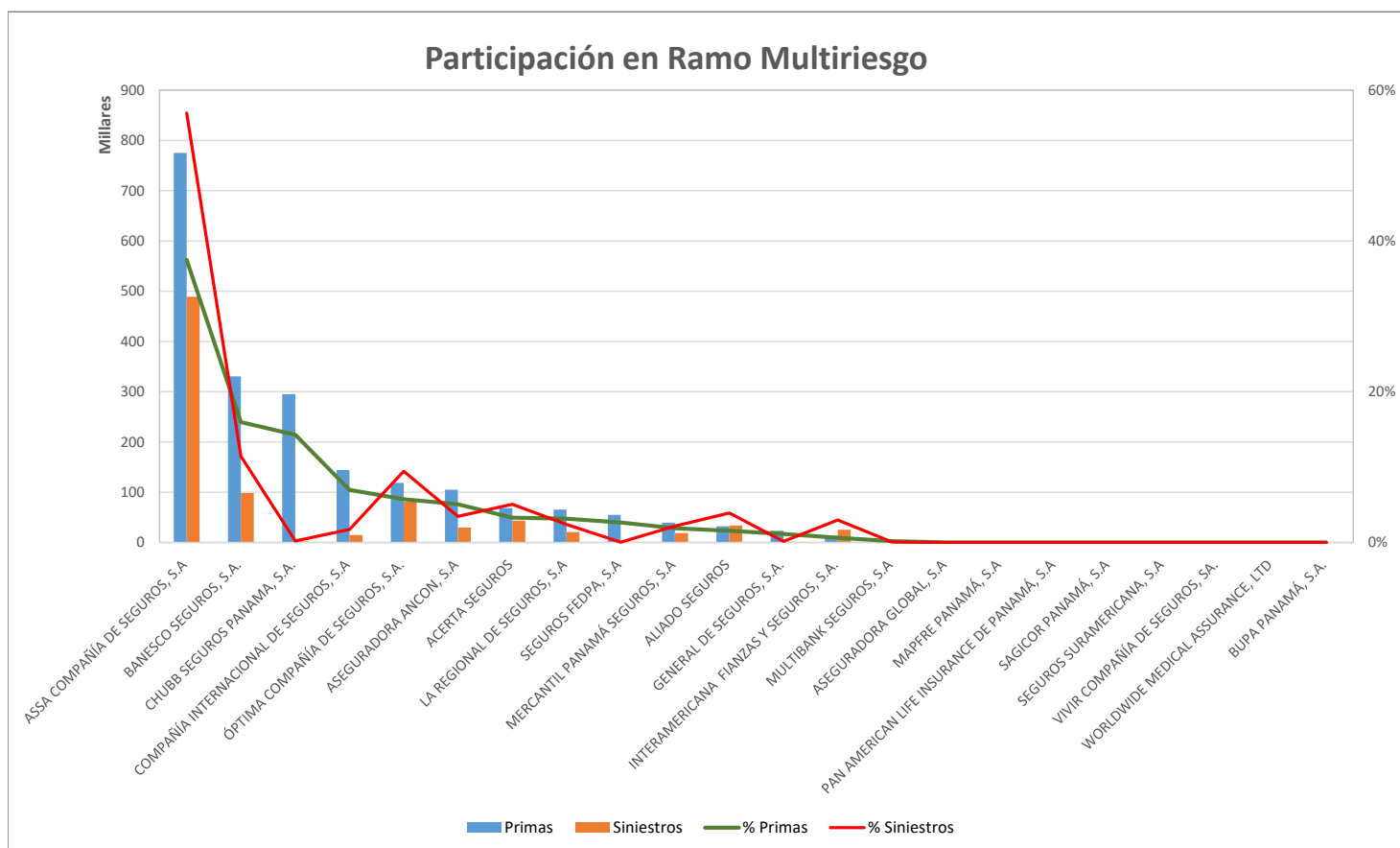
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



MULTIRIESGO AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	775,207.65	37.5%	1	489,194.98	57.0%	63.1%
2	BANESCO SEGUROS, S.A.	330,323.39	16.0%	2	98,178.90	11.4%	29.7%
3	CHUBB SEGUROS PANAMA, S.A.	295,298.66	14.3%	11	1,719.93	0.2%	0.6%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	144,203.73	7.0%	10	14,838.52	1.7%	10.3%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	118,589.15	5.7%	3	81,041.63	9.4%	68.3%
6	ASEGURADORA ANCON, S.A	104,929.48	5.1%	6	29,611.27	3.4%	28.2%
7	ACERTA SEGUROS	68,187.19	3.3%	4	43,542.96	5.1%	63.9%
8	LA REGIONAL DE SEGUROS, S.A	65,308.06	3.2%	8	20,613.40	2.4%	31.6%
9	SEGUROS FEDPA, S.A	54,672.26	2.6%	14	350.00	0.0%	0.6%
10	MERCANTIL PANAMÁ SEGUROS, S.A	39,133.99	1.9%	9	18,610.86	2.2%	47.6%
11	ALIADO SEGUROS	31,984.56	1.5%	5	33,576.82	3.9%	105.0%
12	GENERAL DE SEGUROS, S.A.	23,203.19	1.1%	12	1,236.43	0.1%	5.3%
13	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	12,983.02	0.6%	7	25,491.25	3.0%	196.3%
14	MULTIBANK SEGUROS, S.A	3,755.81	0.2%	13	575.00	0.1%	15.3%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	MAPFRE PANAMÁ, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SEGUROS SURAMERICANA, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
		\$2,067,780.14	100%		\$858,581.95	100%	41.5%

Participación en Ramo Multiriesgo



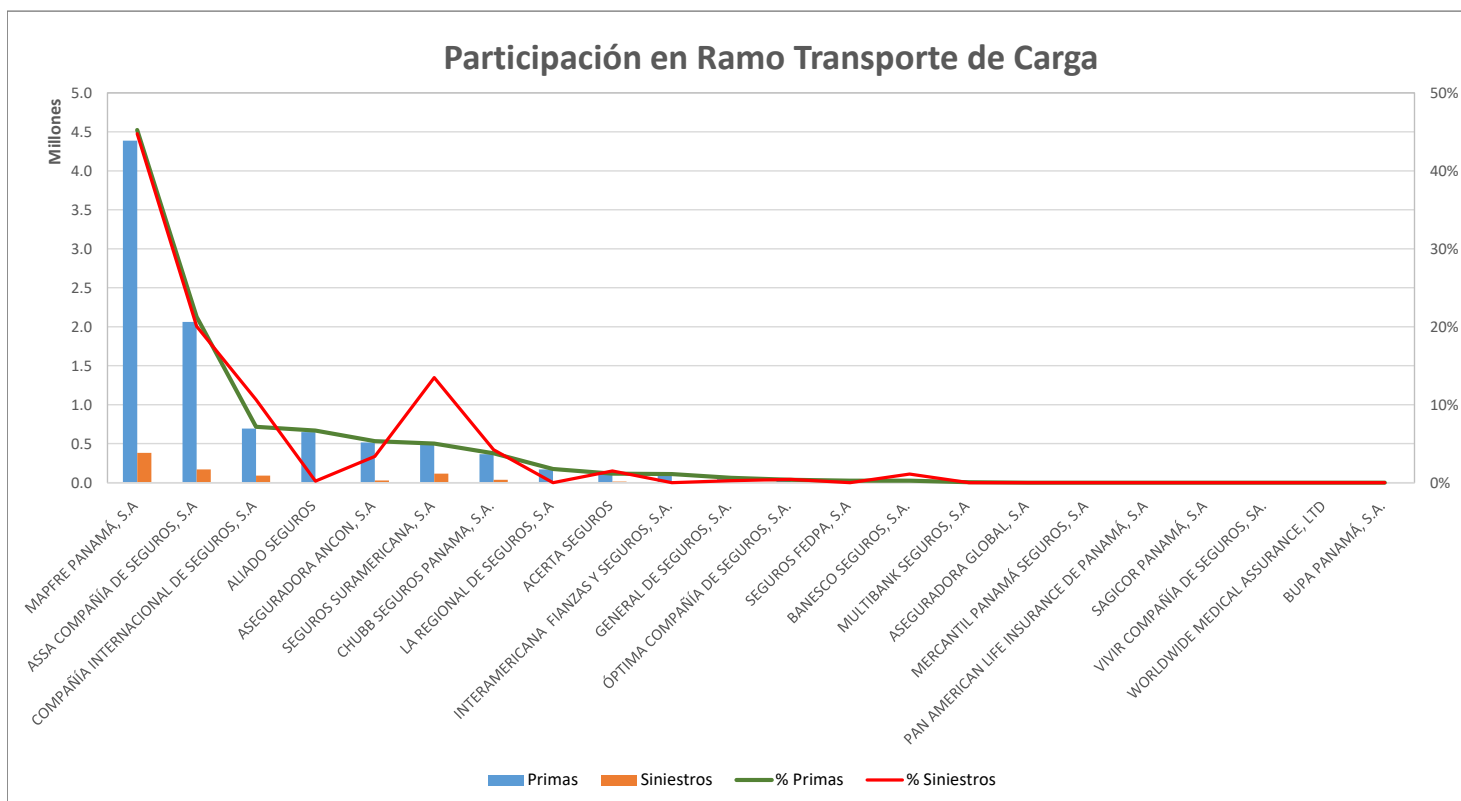
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



TRANSPORTE DE CARGA AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	4,388,114.35	45.2%	1	381,204.67	44.8%	8.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,062,377.70	21.3%	2	170,821.96	20.1%	8.3%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	694,459.85	7.2%	4	90,647.32	10.6%	13.1%
4	ALIADO SEGUROS	648,476.38	6.7%	11	1,661.33	0.2%	0.3%
5	ASEGURADORA ANCON, S.A	515,523.05	5.3%	6	28,679.53	3.4%	5.6%
6	SEGUROS SURAMERICANA, S.A	486,084.44	5.0%	3	114,677.70	13.5%	23.6%
7	CHUBB SEGUROS PANAMA, S.A.	366,114.49	3.8%	5	35,810.33	4.2%	9.8%
8	LA REGIONAL DE SEGUROS, S.A	169,462.63	1.7%	12	0.00	0.0%	0.0%
9	ACERTA SEGUROS	112,268.57	1.2%	7	12,886.37	1.5%	11.5%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	107,552.34	1.1%	13	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	59,306.06	0.6%	10	2,128.51	0.2%	3.6%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	36,542.85	0.4%	9	3,619.08	0.4%	9.9%
13	SEGUROS FEDPA, S.A	25,489.72	0.3%	14	0.00	0.0%	0.0%
14	BANESCO SEGUROS, S.A.	23,705.17	0.2%	8	9,390.53	1.1%	39.6%
15	MULTIBANK SEGUROS, S.A	4,069.06	0.0%	15	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$9,699,546.66	100%		\$851,527.33	100%	8.8%

Participación en Ramo Transporte de Carga

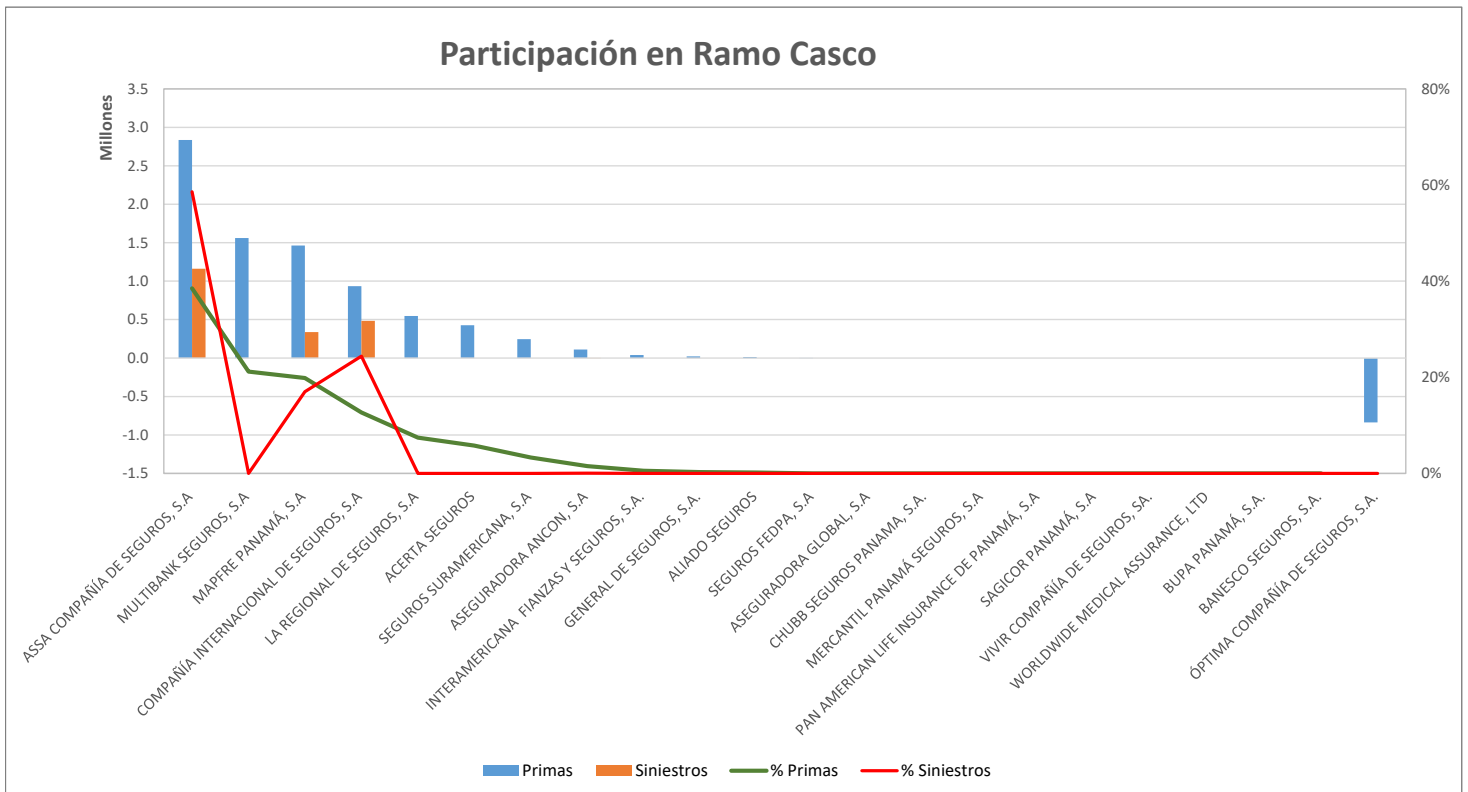


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE CASCO AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	2,836,208.36	38.5%	1	1,160,694.77	58.6%	40.9%
2	MULTIBANK SEGUROS, S.A	1,560,646.99	21.2%	5	0.00	0.0%	0.0%
3	MAPFRE PANAMÁ, S.A	1,462,462.89	19.9%	3	336,300.29	17.0%	23.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	933,711.35	12.7%	2	483,354.83	24.4%	51.8%
5	LA REGIONAL DE SEGUROS, S.A	548,123.73	7.4%	6	0.00	0.0%	0.0%
6	ACERTA SEGUROS	427,678.13	5.8%	7	0.00	0.0%	0.0%
7	SEGUROS SURAMERICANA, S.A	244,743.57	3.3%	8	0.00	0.0%	0.0%
8	ASEGURADORA ANCON, S.A	112,077.93	1.5%	4	607.55	0.0%	0.5%
9	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	40,096.49	0.5%	9	0.00	0.0%	0.0%
10	GENERAL DE SEGUROS, S.A.	20,926.28	0.3%	10	0.00	0.0%	0.0%
11	ALIADO SEGUROS	13,969.82	0.2%	11	0.00	0.0%	0.0%
12	SEGUROS FEDPA, S.A	1,702.30	0.0%	12	0.00	0.0%	0.0%
13	ASEGURADORA GLOBAL, S.A	0.00	0.0%	13	0.00	0.0%	0.0%
14	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	14	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
17	SAGICOR PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	18	0.00	0.0%	0.0%
19	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	19	0.00	0.0%	0.0%
20	BUPA PANAMÁ, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	BANESCO SEGUROS, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	-836,043.94	-11.3%	22	0.00	0.0%	0.0%
TOTAL		\$7,366,303.90	100%		\$1,980,957.44	100%	26.9%



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

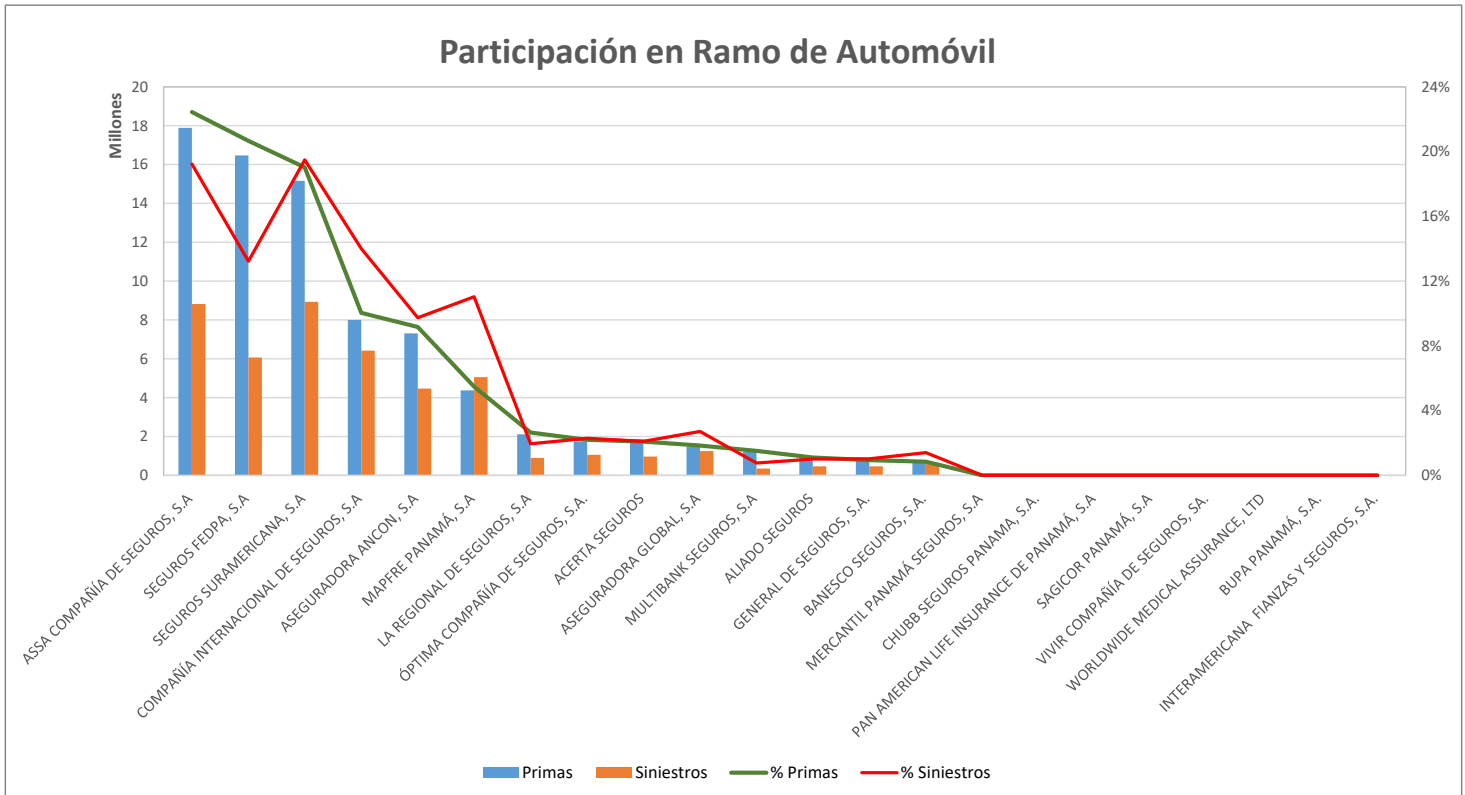


AUTOMÓVIL

AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	17,894,996.06	22.4%	2	8,816,514.78	19.2%	49.3%
2	SEGUROS FEDPA, S.A	16,470,531.14	20.7%	4	6,067,431.51	13.2%	36.8%
3	SEGUROS SURAMERICANA, S.A	15,169,057.67	19.0%	1	8,934,993.64	19.5%	58.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,007,748.71	10.0%	3	6,421,612.39	14.0%	80.2%
5	ASEGURADORA ANCON, S.A	7,308,299.21	9.2%	6	4,464,588.96	9.7%	61.1%
6	MAPFRE PANAMÁ, S.A	4,371,277.59	5.5%	5	5,055,749.95	11.0%	115.7%
7	LA REGIONAL DE SEGUROS, S.A	2,108,280.99	2.6%	10	896,391.08	2.0%	42.5%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,747,588.58	2.2%	8	1,051,786.65	2.3%	60.2%
9	ACERTA SEGUROS	1,665,235.89	2.1%	9	963,436.45	2.1%	57.9%
10	ASEGURADORA GLOBAL, S.A	1,472,859.84	1.8%	7	1,245,931.51	2.7%	84.6%
11	MULTIBANK SEGUROS, S.A	1,201,530.33	1.5%	14	347,607.56	0.8%	28.9%
12	ALIADO SEGUROS	884,705.60	1.1%	13	460,054.74	1.0%	52.0%
13	GENERAL DE SEGUROS, S.A.	745,322.29	0.9%	12	469,697.46	1.0%	63.0%
14	BANESCO SEGUROS, S.A.	676,022.96	0.8%	11	646,634.24	1.4%	95.7%
15	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	15	448.51	0.0%	#¡DIV/0!
16	CHUBB SEGUROS PANAMA, 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	VIVIR COMPAÑÍA DE SEGUROS, SA.	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	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$79,723,456.86	100%		\$45,842,879.43	100%	57.5%

Participación en Ramo de Automóvil



Superintendencia de Seguros y Reaseguros de Panamá

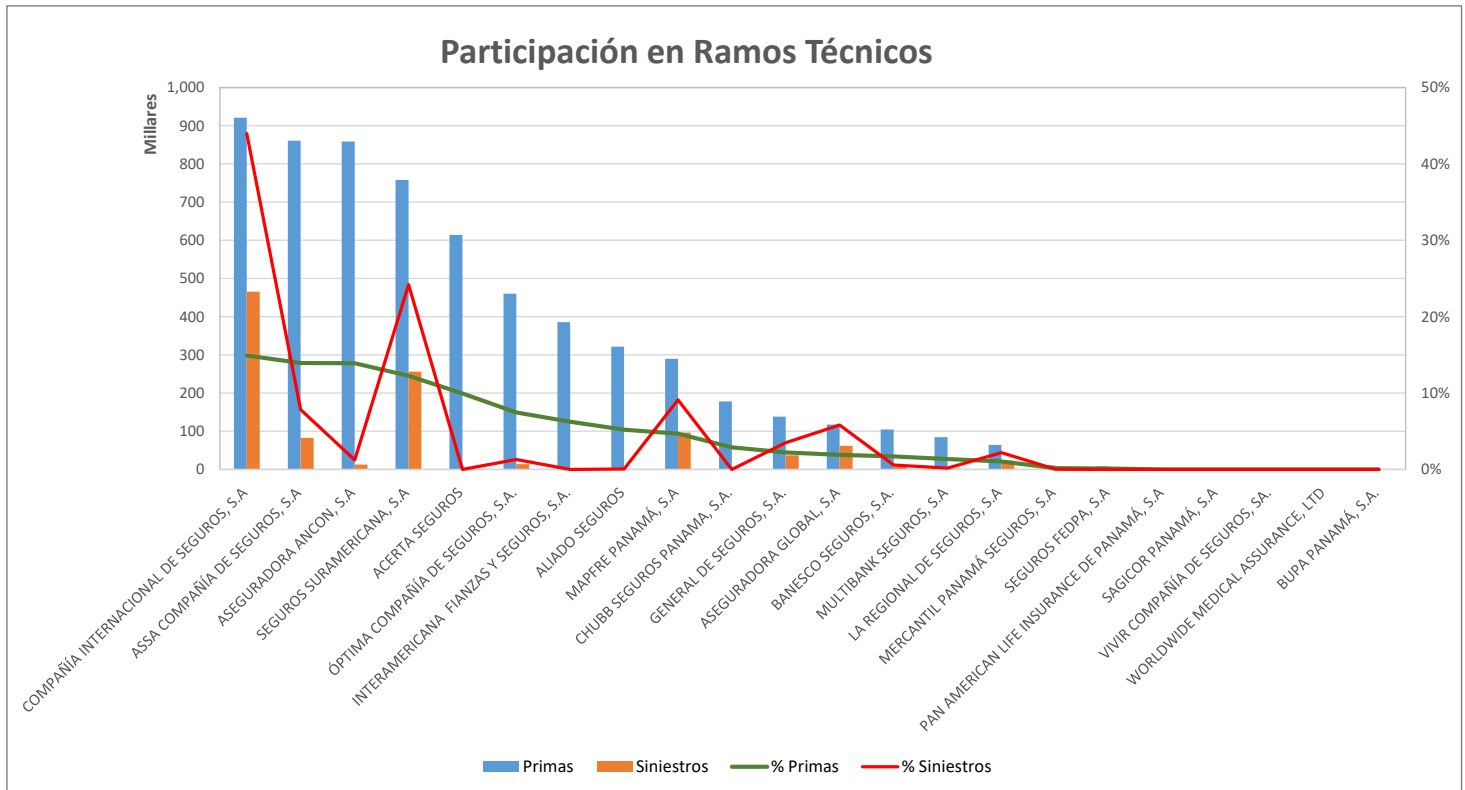
Participación de Mercado por Productos



RAMOS TÉCNICOS

AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	921,073.83	14.9%	1	465,724.74	44.0%	50.6%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	860,759.15	13.9%	4	82,987.03	7.8%	9.6%
3	ASEGURADORA ANCON, S.A	858,925.36	13.9%	9	13,033.96	1.2%	1.5%
4	SEGUROS SURAMERICANA, S.A	757,808.90	12.3%	2	256,169.58	24.2%	33.8%
5	ACERTA SEGUROS	614,140.59	9.9%	14	138.06	0.0%	0.0%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	460,489.51	7.5%	8	13,728.91	1.3%	3.0%
7	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	385,730.10	6.2%	15	0.00	0.0%	0.0%
8	ALIADO SEGUROS	321,434.82	5.2%	12	574.01	0.1%	0.2%
9	MAPFRE PANAMÁ, S.A	289,883.65	4.7%	3	96,344.77	9.1%	33.2%
10	CHUBB SEGUROS PANAMA, S.A.	178,355.18	2.9%	16	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	138,422.62	2.2%	6	37,007.72	3.5%	26.7%
12	ASEGURADORA GLOBAL, S.A	117,140.16	1.9%	5	61,714.16	5.8%	52.7%
13	BANESCO SEGUROS, S.A.	104,692.32	1.7%	10	6,280.17	0.6%	6.0%
14	MULTIBANK SEGUROS, S.A	84,686.60	1.4%	11	1,777.14	0.2%	2.1%
15	LA REGIONAL DE SEGUROS, S.A	64,114.68	1.0%	7	23,263.79	2.2%	36.3%
16	MERCANTIL PANAMÁ SEGUROS, S.A	10,232.31	0.2%	13	434.43	0.0%	4.2%
17	SEGUROS FEDPA, S.A	7,988.11	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%
TOTAL		\$6,175,877.89	100%		\$1,059,178.47	100%	17.2%



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



RESPONSABILIDAD CIVIL AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,787,369.82	29.7%	1	965,839.63	41.8%	25.5%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,646,344.82	20.8%	4	195,115.59	8.4%	7.4%
3	SEGUROS SURAMERICANA, S.A	1,963,553.81	15.4%	3	266,937.48	11.6%	13.6%
4	MAPFRE PANAMÁ, S.A	1,025,214.52	8.1%	5	148,602.03	6.4%	14.5%
5	CHUBB SEGUROS PANAMA, S.A.	682,672.51	5.4%	6	76,169.86	3.3%	11.2%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	619,357.46	4.9%	2	556,058.63	24.1%	89.8%
7	ASEGURADORA ANCON, S.A	610,258.98	4.8%	11	7,432.53	0.3%	1.2%
8	ACERTA SEGUROS	400,207.94	3.1%	7	32,925.73	1.4%	8.2%
9	GENERAL DE SEGUROS, S.A.	254,369.66	2.0%	12	4,808.68	0.2%	1.9%
10	ALIADO SEGUROS	213,372.21	1.7%	9	18,253.56	0.8%	8.6%
11	LA REGIONAL DE SEGUROS, S.A	195,323.22	1.5%	10	11,879.55	0.5%	6.1%
12	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	178,173.74	1.4%	13	4,466.79	0.2%	2.5%
13	BANESCO SEGUROS, S.A.	62,467.88	0.5%	8	21,191.88	0.9%	33.9%
14	MERCANTIL PANAMÁ SEGUROS, S.A	43,900.64	0.3%	15	28.94	0.0%	0.1%
15	SEGUROS FEDPA, S.A	31,933.15	0.3%	16	0.00	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	18,572.27	0.1%	14	713.64	0.0%	3.8%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$12,733,092.63	100%		\$2,310,424.52	100%	18.1%

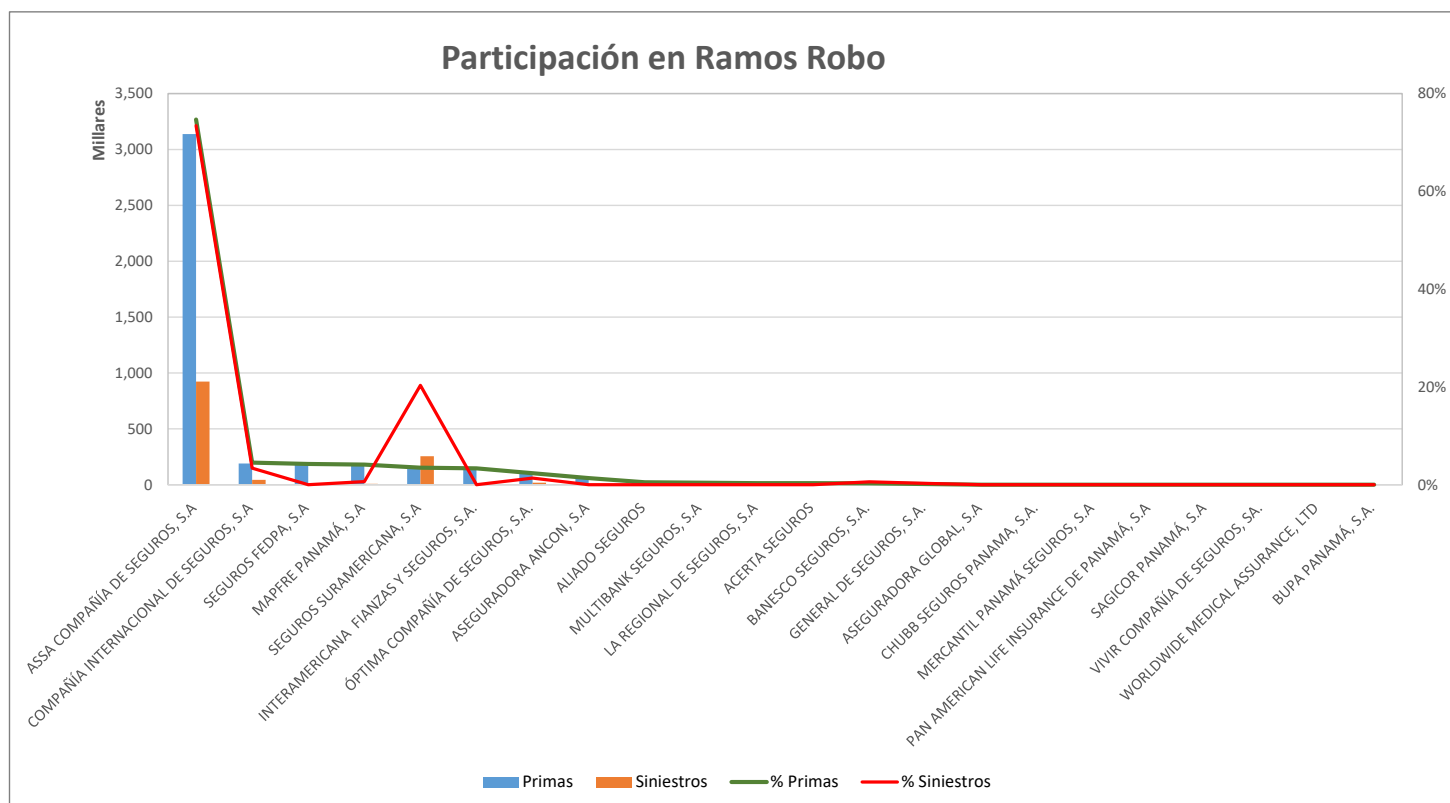


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE ROBO AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,137,284.97	74.7%	1	922,266.67	73.4%	29.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	189,554.01	4.5%	3	42,771.40	3.4%	22.6%
3	SEGUROS FEDPA, S.A	178,722.40	4.3%	11	23.02	0.0%	0.0%
4	MAPFRE PANAMÁ, S.A	172,793.94	4.1%	5	8,184.82	0.7%	4.7%
5	SEGUROS SURAMERICANA, S.A	145,393.36	3.5%	2	254,989.69	20.3%	175.4%
6	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	139,976.56	3.3%	12	0.00	0.0%	0.0%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	99,214.12	2.4%	4	16,827.13	1.3%	17.0%
8	ASEGURADORA ANCON, S.A	57,104.38	1.4%	13	0.00	0.0%	0.0%
9	ALIADO SEGUROS	20,047.37	0.5%	8	154.61	0.0%	0.8%
10	MULTIBANK SEGUROS, S.A	17,617.16	0.4%	10	93.06	0.0%	0.5%
11	LA REGIONAL DE SEGUROS, S.A	13,361.99	0.3%	14	0.00	0.0%	0.0%
12	ACERTA SEGUROS	12,324.99	0.3%	9	149.09	0.0%	1.2%
13	BANESCO SEGUROS, S.A.	12,040.77	0.3%	6	7,330.22	0.6%	60.9%
14	GENERAL DE SEGUROS, S.A.	4,894.35	0.1%	7	3,107.88	0.2%	63.5%
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, S.A.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$4,200,330.37	100%		\$1,255,897.59	100%	29.9%

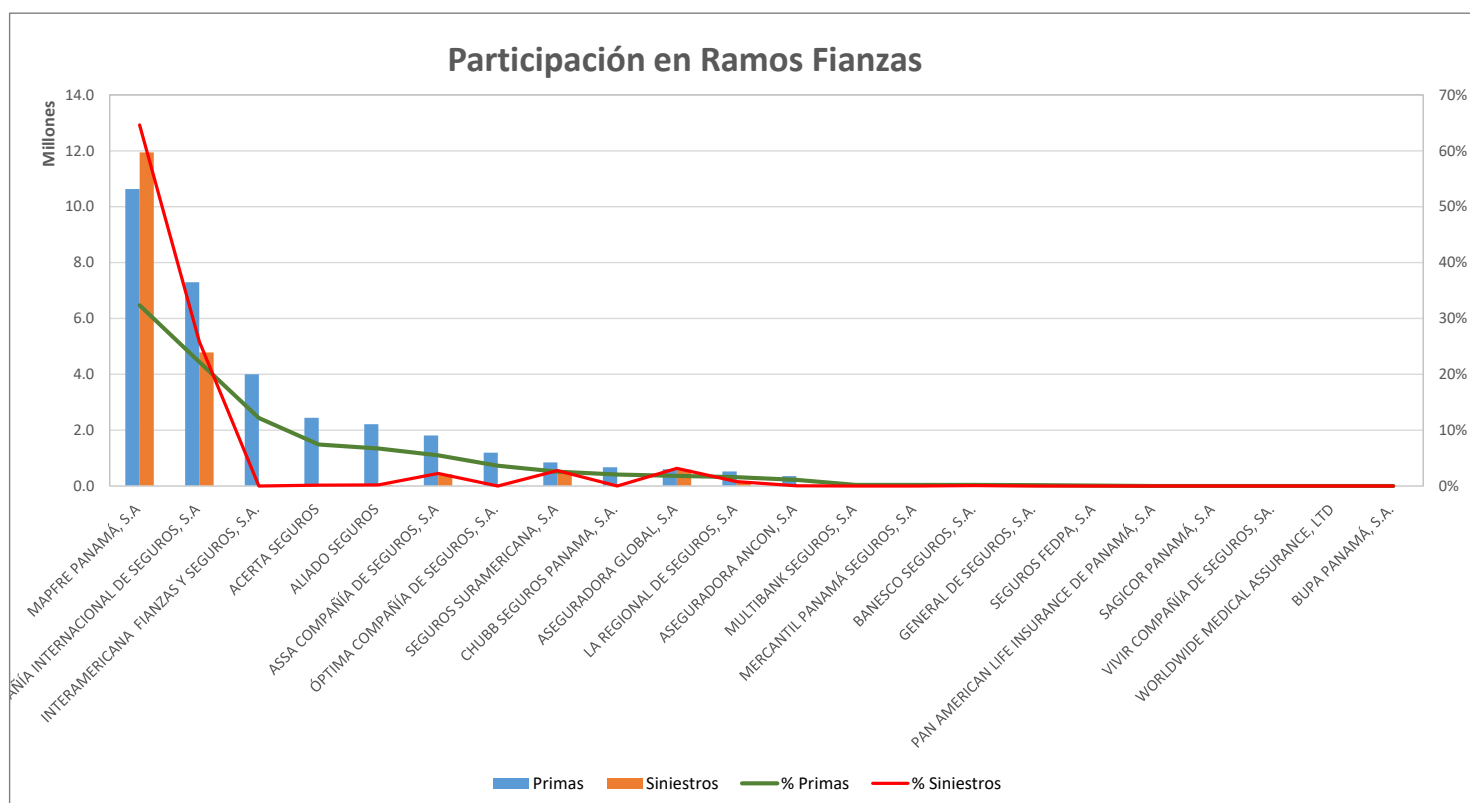


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



RAMO DE FIANZAS AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	10,631,888.99	32.4%	1	11,940,142.08	64.6%	112.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,298,057.50	22.2%	2	4,785,034.06	25.9%	65.6%
3	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	3,998,840.26	12.2%	12	0.00	0.0%	0.0%
4	ACERTA SEGUROS	2,437,947.20	7.4%	8	31,657.99	0.2%	1.3%
5	ALIADO SEGUROS	2,211,931.88	6.7%	7	37,758.13	0.2%	1.7%
6	ASSA COMPAÑÍA DE SEGUROS, S.A	1,806,786.74	5.5%	5	417,441.95	2.3%	23.1%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,190,436.77	3.6%	11	296.57	0.0%	0.0%
8	SEGUROS SURAMERICANA, S.A	843,157.59	2.6%	4	512,079.69	2.8%	60.7%
9	CHUBB SEGUROS PANAMA, S.A.	674,243.64	2.1%	13	0.00	0.0%	0.0%
10	ASEGURADORA GLOBAL, S.A	602,594.82	1.8%	3	582,961.45	3.2%	96.7%
11	LA REGIONAL DE SEGUROS, S.A	521,395.33	1.6%	6	144,304.50	0.8%	27.7%
12	ASEGURADORA ANCON, S.A	357,702.73	1.1%	10	6,955.00	0.0%	1.9%
13	MULTIBANK SEGUROS, S.A	69,382.90	0.2%	14	0.00	0.0%	0.0%
14	MERCANTIL PANAMÁ SEGUROS, S.A	69,013.03	0.2%	15	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	64,914.21	0.2%	9	17,013.00	0.1%	26.2%
16	GENERAL DE SEGUROS, S.A.	52,024.54	0.2%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	30,295.13	0.1%	17	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	20	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$32,860,613.26	100%		\$18,475,644.42	100%	56.2%



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



OTROS RAMOS AL 31 DE MARZO DE 2024

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	8,672,321.99	37.4%	2	756,498.66	23.3%	8.7%
2	GENERAL DE SEGUROS, S.A.	6,572,955.64	28.3%	3	424,305.80	13.1%	6.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,827,658.54	7.9%	5	195,631.45	6.0%	10.7%
4	MERCANTIL PANAMÁ SEGUROS, S.A	1,687,364.48	7.3%	6	132,367.70	4.1%	7.8%
5	SEGUROS SURAMERICANA, S.A	1,262,500.84	5.4%	7	115,919.35	3.6%	9.2%
6	ALIADO SEGUROS	912,501.14	3.9%	8	25,376.35	0.8%	2.8%
7	ASSA COMPAÑÍA DE SEGUROS, S.A	884,213.56	3.8%	4	414,524.29	12.8%	46.9%
8	ASEGURADORA GLOBAL, S.A	403,252.94	1.7%	10	12,954.41	0.4%	3.2%
9	ASEGURADORA ANCON, S.A	236,340.45	1.0%	9	22,096.54	0.7%	9.3%
10	MULTIBANK SEGUROS, S.A	236,143.59	1.0%	11	11,912.57	0.4%	5.0%
11	LA REGIONAL DE SEGUROS, S.A	209,513.13	0.9%	12	2,498.13	0.1%	1.2%
12	ACERTA SEGUROS	146,823.61	0.6%	14	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	141,519.13	0.6%	1	1,127,905.08	34.8%	797.0%
14	BANESCO SEGUROS, S.A.	10,002.05	0.0%	13	1,429.04	0.0%	14.3%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	5,311.31	0.0%	15	0.00	0.0%	0.0%
16	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	16	0.00	0.0%	0.0%
17	VIVIR COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$23,208,422.40	100%		\$3,243,419.37	100%	14.0%

