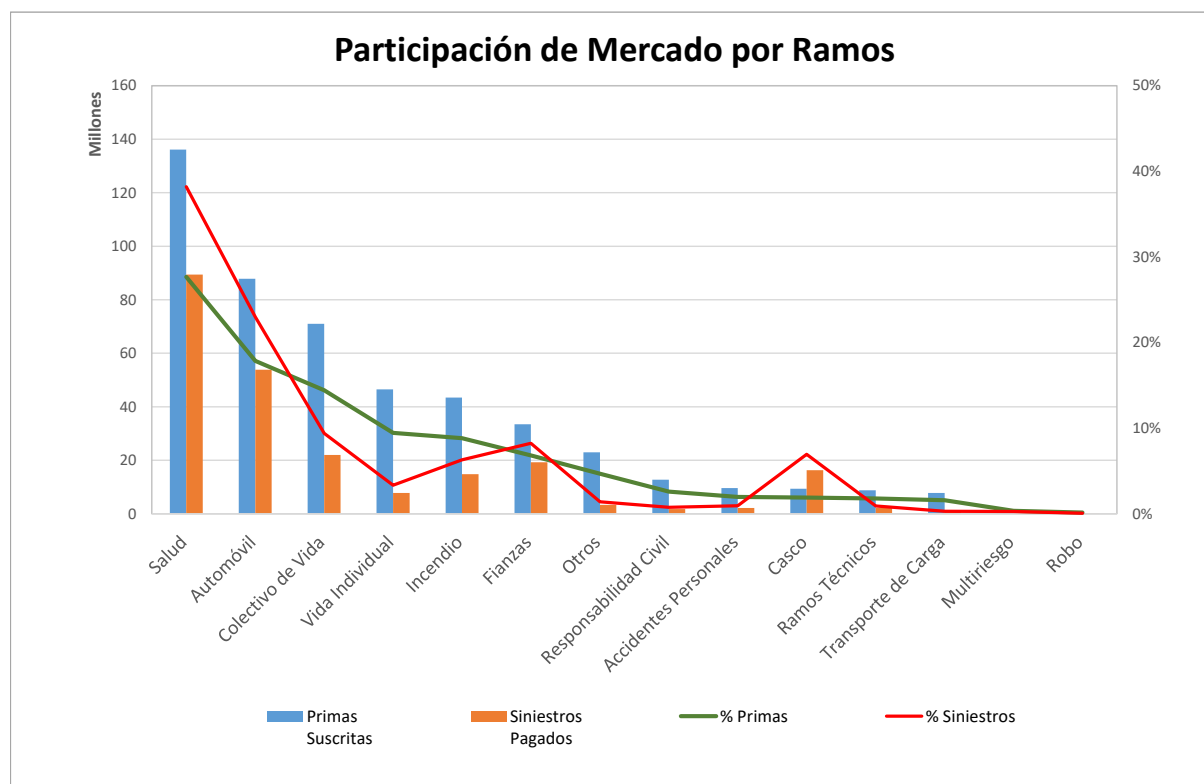


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE MARZO DE 2025

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	136,088,333.21	27.7%	1	89,394,338.48	38.2%	65.7%
2	Automóvil	87,843,797.78	17.9%	2	53,803,845.01	23.0%	61.2%
3	Colectivo de Vida	70,971,396.54	14.4%	3	21,971,565.64	9.4%	31.0%
4	Vida Individual	46,506,988.46	9.5%	7	7,803,048.78	3.3%	16.8%
5	Incendio	43,467,768.33	8.8%	6	14,754,821.50	6.3%	33.9%
6	Fianzas	33,457,514.33	6.8%	4	19,278,904.47	8.2%	57.6%
7	Otros	22,998,237.68	4.7%	8	3,292,832.06	1.4%	14.3%
8	Responsabilidad Civil	12,723,607.12	2.6%	11	1,776,990.43	0.8%	14.0%
9	Accidentes Personales	9,626,104.53	2.0%	9	2,159,931.54	0.9%	22.4%
10	Casco	9,339,425.83	1.9%	5	16,265,843.74	7.0%	174.2%
11	Ramos Técnicos	8,776,105.86	1.8%	10	2,146,813.90	0.9%	24.5%
12	Transporte de Carga	7,780,819.11	1.6%	12	652,502.18	0.3%	8.4%
13	Multiriesgo	1,672,775.23	0.3%	13	596,763.76	0.3%	35.7%
14	Robo	684,010.40	0.1%	14	130,982.43	0.1%	19.1%
<b>TOTAL</b>		<b>\$491,936,884.41</b>	<b>100%</b>		<b>\$234,029,183.92</b>	<b>100%</b>	<b>47.6%</b>



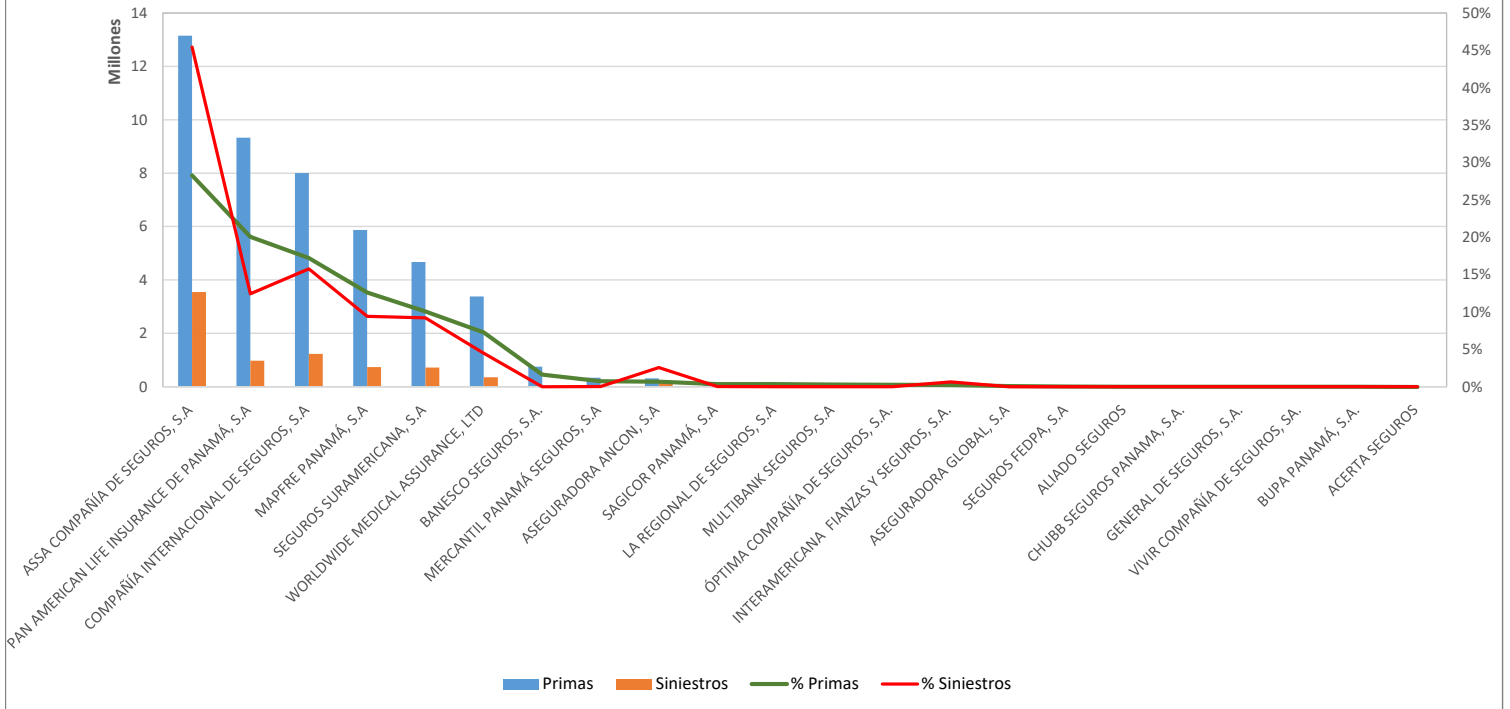
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## VIDA INDIVIDUAL AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	13,146,409.65	28.3%	1	3,546,490.20	45.5%	27.0%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	9,326,521.85	20.1%	3	970,143.89	12.4%	10.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	8,003,991.14	17.2%	2	1,229,934.75	15.8%	15.4%
4	MAPFRE PANAMÁ, S.A	5,867,616.09	12.6%	4	735,173.97	9.4%	12.5%
5	SEGUROS SURAMERICANA, S.A	4,675,477.67	10.1%	5	718,750.65	9.2%	15.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	3,380,104.56	7.3%	6	350,000.00	4.5%	10.4%
7	BANESCO SEGUROS, S.A.	751,900.50	1.6%	11	197.95	0.0%	0.0%
8	MERCANTIL PANAMÁ SEGUROS, S.A	334,944.25	0.7%	9	1,357.37	0.0%	0.4%
9	ASEGURADORA ANCON, S.A	308,850.92	0.7%	7	200,000.00	2.6%	64.8%
10	SAGICOR PANAMÁ, S.A	167,177.74	0.4%	10	1,000.00	0.0%	0.6%
11	LA REGIONAL DE SEGUROS, S.A	162,399.70	0.3%	12	0.00	0.0%	0.0%
12	MULTIBANK SEGUROS, S.A	135,090.23	0.3%	13	0.00	0.0%	0.0%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	117,697.29	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	104,233.84	0.2%	8	50,000.00	0.6%	48.0%
15	ASEGURADORA GLOBAL, S.A	35,963.36	0.1%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	6,827.81	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	-18,218.14	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$46,506,988.46</b>	<b>100%</b>		<b>\$7,803,048.78</b>	<b>100%</b>	<b>16.8%</b>

### Participación en Vida Individual



# Superintendencia de Seguros y Reaseguros de Panamá

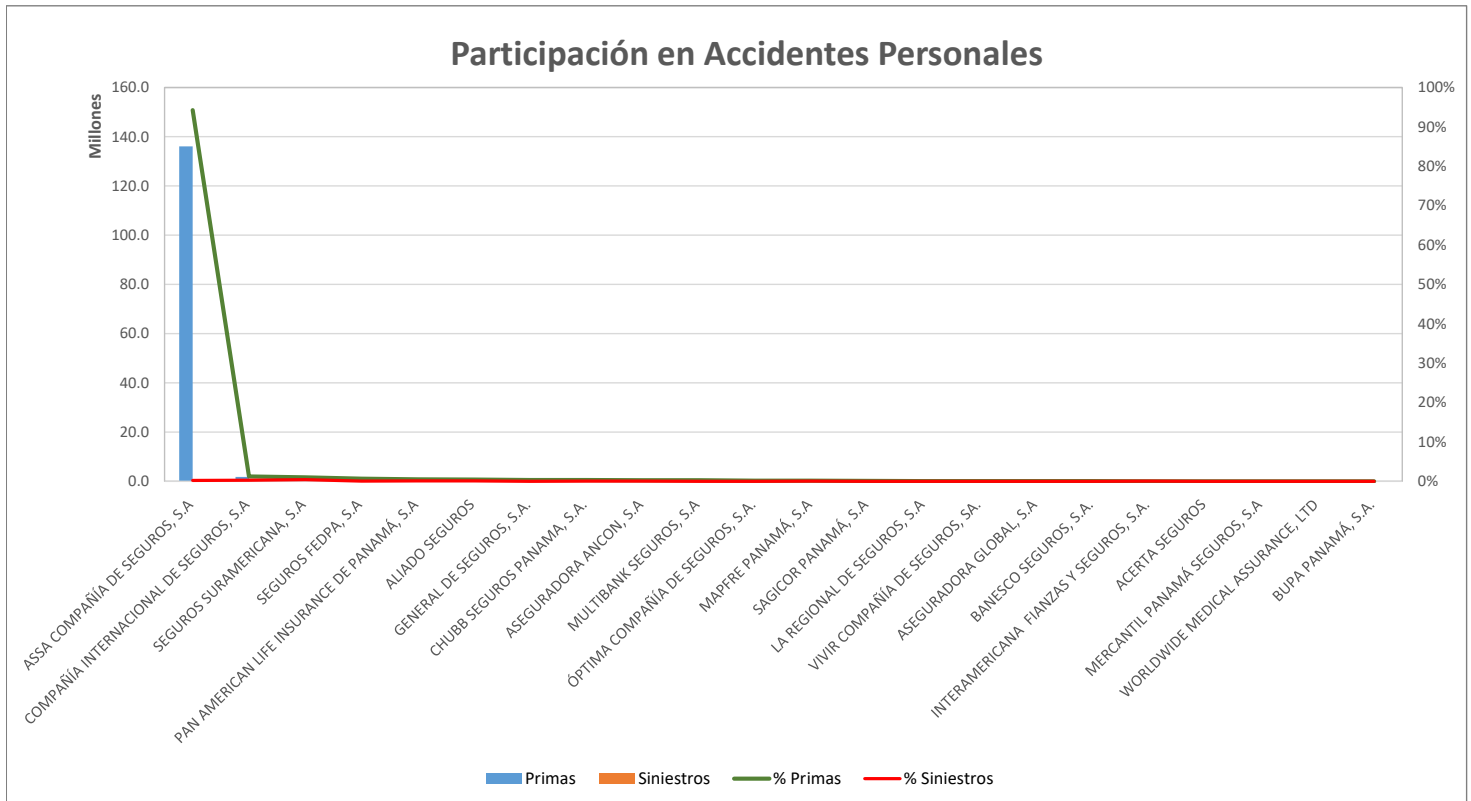
## Participación de Mercado por Productos



### ACCIDENTES PERSONALES

AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	136,088,333.21	94.3%	3	342,013.11	0.2%	0.3%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,749,115.98	1.2%	2	377,484.27	0.3%	21.6%
3	SEGUROS SURAMERICANA, S.A	1,439,655.13	1.0%	1	616,492.24	0.4%	42.8%
4	SEGUROS FEDPA, S.A	952,489.97	0.7%	7	107,222.15	0.1%	11.3%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	709,702.50	0.5%	5	155,725.21	0.1%	21.9%
6	ALIADO SEGUROS	672,249.06	0.5%	4	188,852.01	0.1%	28.1%
7	GENERAL DE SEGUROS, S.A.	482,380.44	0.3%	13	22,996.50	0.0%	4.8%
8	CHUBB SEGUROS PANAMA, S.A.	466,718.45	0.3%	8	78,601.94	0.1%	16.8%
9	ASEGURADORA ANCON, S.A	425,162.82	0.3%	9	52,450.95	0.0%	12.3%
10	MULTIBANK SEGUROS, S.A	378,130.60	0.3%	10	30,055.89	0.0%	7.9%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	241,280.07	0.2%	12	23,398.52	0.0%	9.7%
12	MAPFRE PANAMÁ, S.A	216,655.71	0.2%	6	115,339.95	0.1%	53.2%
13	SAGICOR PANAMÁ, S.A	185,980.32	0.1%	11	28,678.26	0.0%	15.4%
14	LA REGIONAL DE SEGUROS, S.A	99,002.02	0.1%	18	0.00	0.0%	0.0%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	91,909.10	0.1%	15	3,888.96	0.0%	4.2%
16	ASEGURADORA GLOBAL, S.A	83,754.98	0.1%	19	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	43,243.37	0.0%	20	0.00	0.0%	0.0%
18	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	29,452.37	0.0%	16	561.04	0.0%	1.9%
19	ACERTA SEGUROS	19,141.30	0.0%	14	16,096.16	0.0%	84.1%
20	MERCANTIL PANAMÁ SEGUROS, S.A	1,032.90	0.0%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	17	74.38	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$144,375,390</b>	<b>100%</b>		<b>\$2,159,931.54</b>	<b>100%</b>	<b>1.5%</b>



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

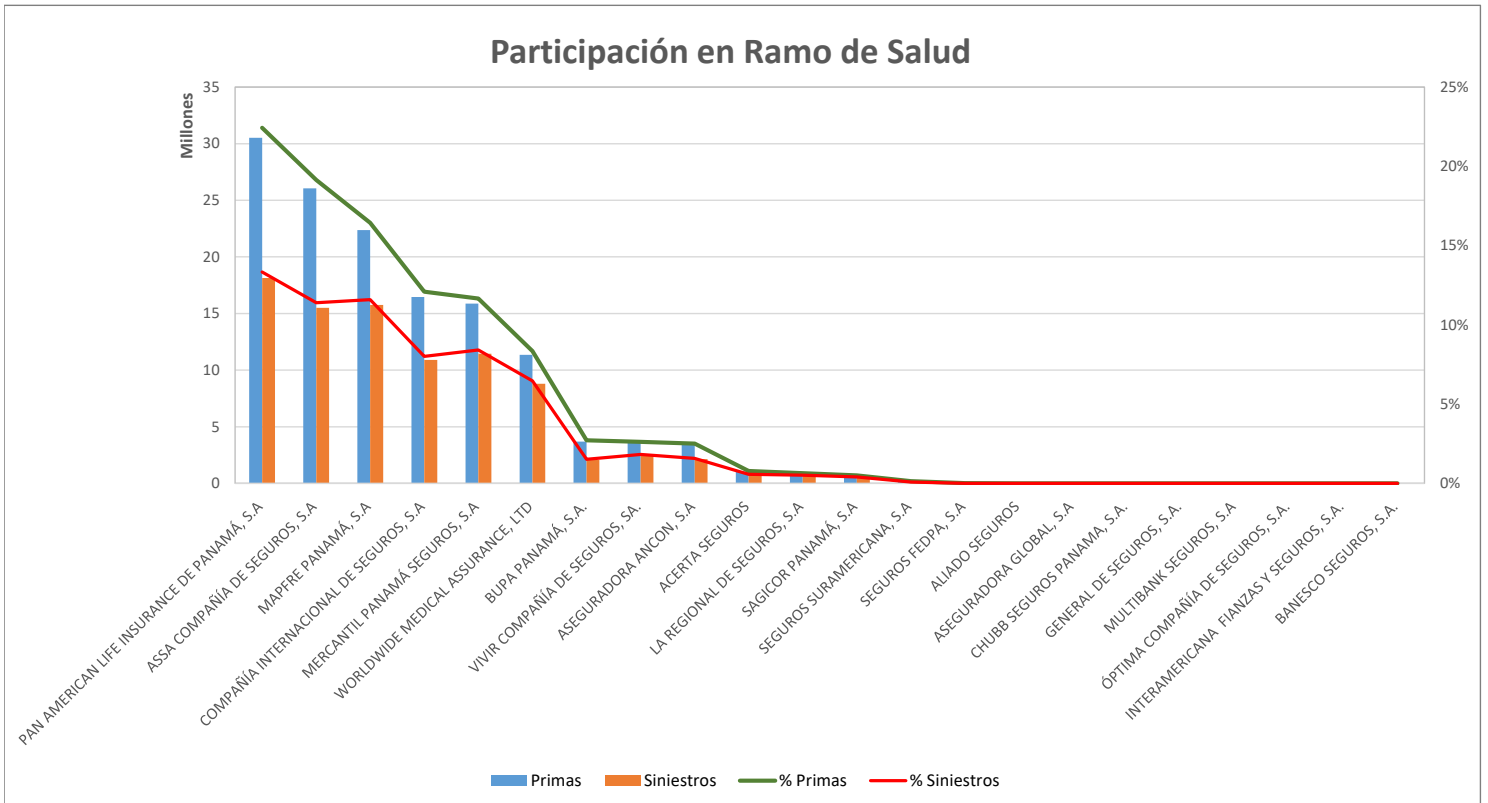


## SALUD

AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	30,526,089.88	22.4%	1	18,144,989.83	13.3%	59.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	26,046,647.31	19.1%	3	15,497,997.44	11.4%	59.5%
3	MAPFRE PANAMÁ, S.A	22,370,441.37	16.4%	2	15,765,241.23	11.6%	70.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	16,455,354.02	12.1%	5	10,895,288.56	8.0%	66.2%
5	MERCANTIL PANAMÁ SEGUROS, S.A	15,865,665.40	11.7%	4	11,454,326.82	8.4%	72.2%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	11,348,521.31	8.3%	6	8,796,827.48	6.5%	77.5%
7	BUPA PANAMÁ, S.A.	3,691,519.84	2.7%	9	2,071,868.89	1.5%	56.1%
8	VIVIR COMPAÑÍA DE SEGUROS, SA.	3,562,372.10	2.6%	7	2,490,184.37	1.8%	69.9%
9	ASEGURADORA ANCON, S.A	3,406,843.97	2.5%	8	2,136,694.33	1.6%	62.7%
10	ACERTA SEGUROS	1,059,375.23	0.8%	10	772,580.61	0.6%	72.9%
11	LA REGIONAL DE SEGUROS, S.A	876,647.34	0.6%	11	702,885.82	0.5%	80.2%
12	SAGICOR PANAMÁ, S.A	676,294.98	0.5%	12	541,809.65	0.4%	80.1%
13	SEGUROS SURAMERICANA, S.A	190,490.05	0.1%	13	120,132.73	0.1%	63.1%
14	SEGUROS FEDPA, S.A	12,070.41	0.0%	14	3,510.72	0.0%	29.1%
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.	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$136,088,333.21</b>	<b>100%</b>		<b>\$89,394,338.48</b>	<b>100%</b>	<b>65.7%</b>

### Participación en Ramo de Salud



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

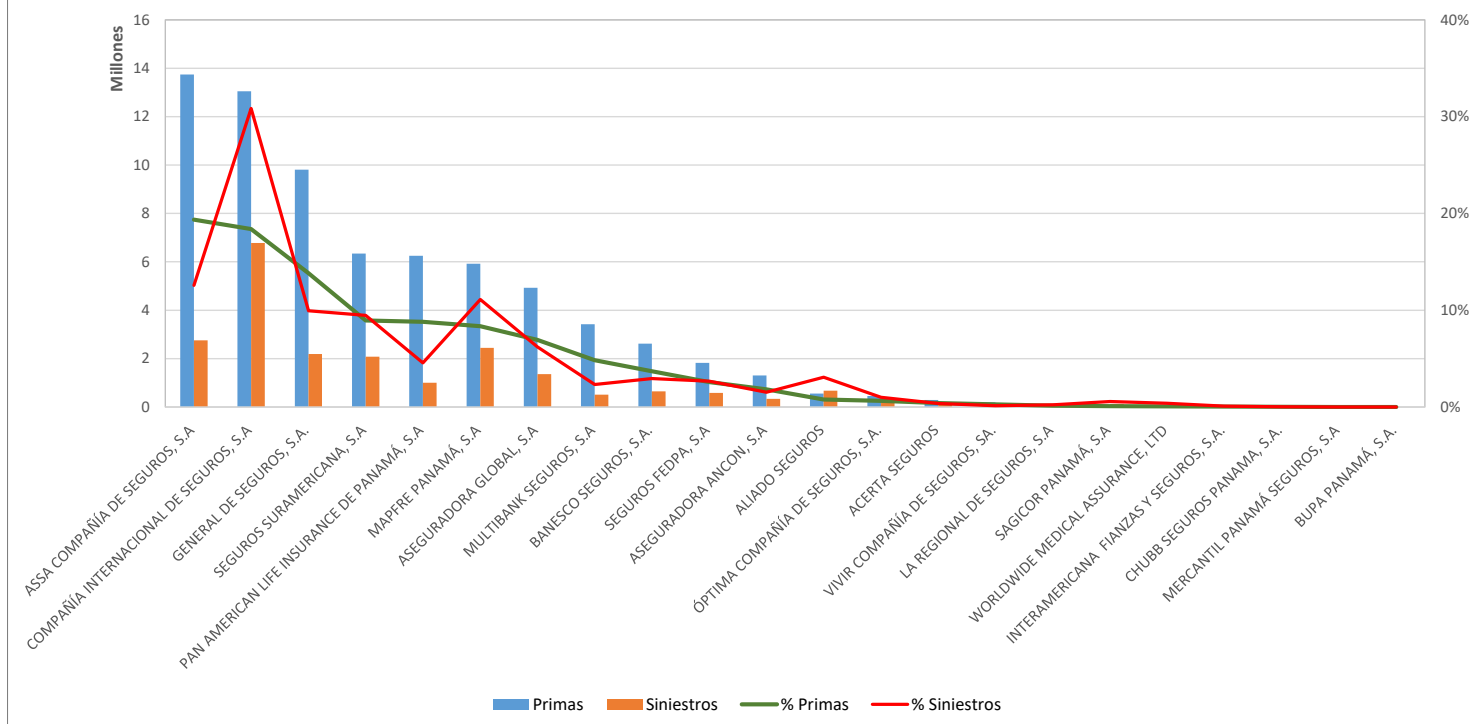


### COLECTIVO DE VIDA

AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	13,738,832.28	19.4%	2	2,759,683.06	12.6%	20.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,046,762.29	18.4%	1	6,777,311.16	30.8%	51.9%
3	GENERAL DE SEGUROS, S.A.	9,811,691.42	13.8%	4	2,186,428.71	10.0%	22.3%
4	SEGUROS SURAMERICANA, S.A	6,345,152.59	8.9%	5	2,078,057.18	9.5%	32.8%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	6,254,779.95	8.8%	7	999,785.70	4.6%	16.0%
6	MAPFRE PANAMÁ, S.A	5,920,956.34	8.3%	3	2,440,960.93	11.1%	41.2%
7	ASEGURADORA GLOBAL, S.A	4,923,918.28	6.9%	6	1,360,912.66	6.2%	27.6%
8	MULTIBANK SEGUROS, S.A	3,425,672.61	4.8%	11	512,498.83	2.3%	15.0%
9	BANESCO SEGUROS, S.A.	2,616,225.52	3.7%	9	646,752.64	2.9%	24.7%
10	SEGUROS FEDPA, S.A	1,823,567.45	2.6%	10	585,774.54	2.7%	32.1%
11	ASEGURADORA ANCON, S.A	1,302,332.16	1.8%	12	335,640.14	1.5%	25.8%
12	ALIADO SEGUROS	555,112.69	0.8%	8	678,283.96	3.1%	122.2%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	454,994.88	0.6%	13	221,019.63	1.0%	48.6%
14	ACERTA SEGUROS	293,388.59	0.4%	16	77,713.01	0.4%	26.5%
15	VIVIR COMPAÑÍA DE SEGUROS, SA.	193,464.97	0.3%	18	30,066.45	0.1%	15.5%
16	LA REGIONAL DE SEGUROS, S.A	90,890.29	0.1%	17	50,193.52	0.2%	55.2%
17	SAGICOR PANAMÁ, S.A	69,273.41	0.1%	14	123,688.05	0.6%	178.6%
18	WORLDWIDE MEDICAL ASSURANCE, LTD	52,083.25	0.1%	15	84,582.29	0.4%	162.4%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	29,480.84	0.0%	19	17,589.99	0.1%	59.7%
20	CHUBB SEGUROS PANAMA, S.A.	22,816.73	0.0%	20	4,623.19	0.0%	20.3%
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>\$70,971,396.54</b>	<b>100%</b>		<b>\$21,971,565.64</b>	<b>100%</b>	<b>31.0%</b>

### Participación en Colectivo de Vida



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

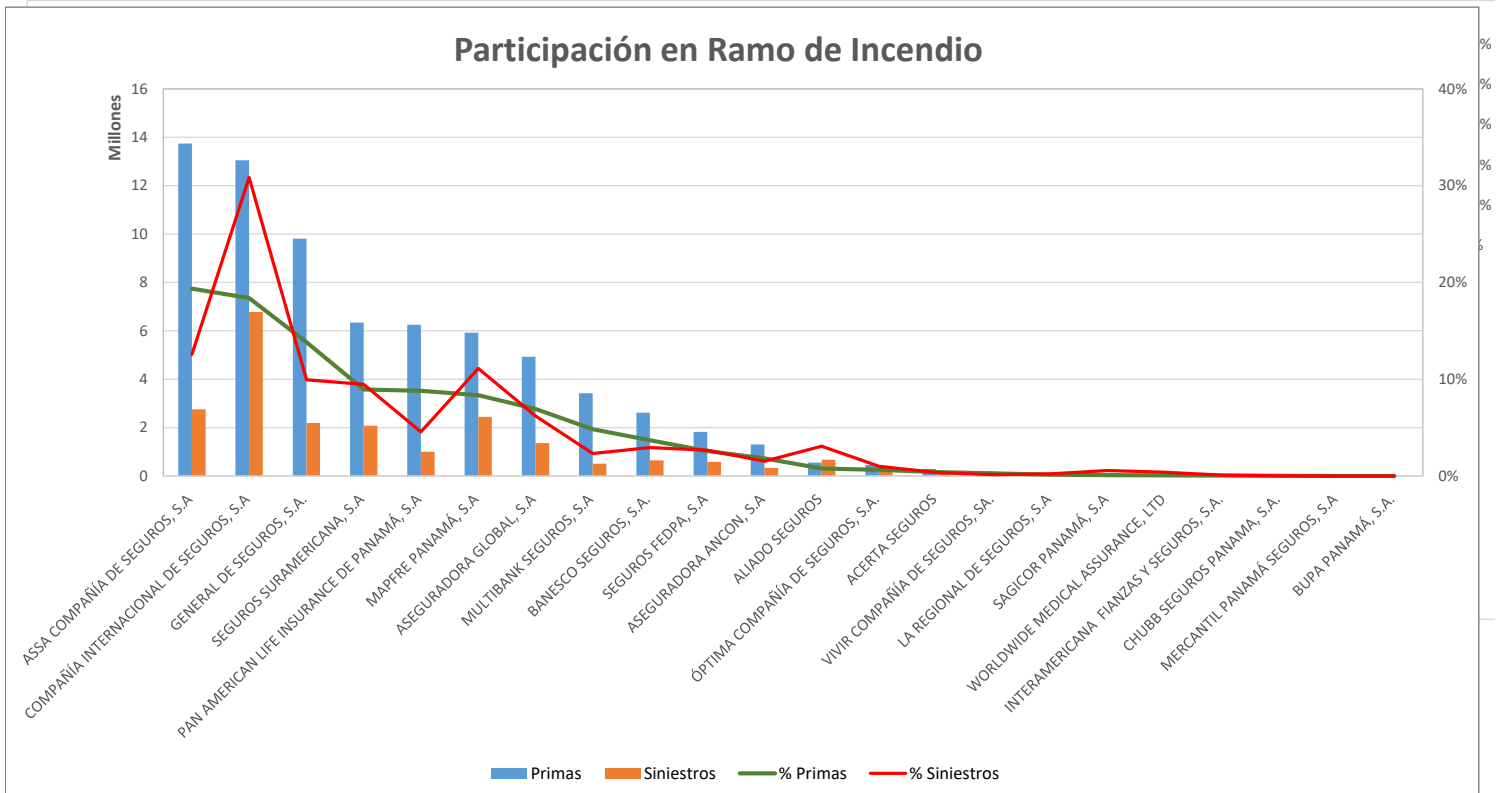


## INCENDIO

AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	14,148,512.68	32.5%	1	6,258,439.75	42.4%	44.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	7,848,602.69	18.1%	2	3,050,138.77	20.7%	38.9%
3	SEGUROS SURAMERICANA, S.A	5,580,783.53	12.8%	4	1,505,932.45	10.2%	27.0%
4	MAPFRE PANAMÁ, S.A	4,860,235.77	11.2%	5	680,943.33	4.6%	14.0%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,350,708.28	5.4%	6	458,672.46	3.1%	19.5%
6	GENERAL DE SEGUROS, S.A.	1,794,479.79	4.1%	7	380,399.28	2.6%	21.2%
7	ALIADO SEGUROS	1,453,108.40	3.3%	13	12,982.63	0.1%	0.9%
8	ACERTA SEGUROS	1,258,915.10	2.9%	8	104,680.94	0.7%	8.3%
9	ASEGURADORA ANCON, S.A	1,040,096.37	2.4%	3	2,156,511.90	14.6%	207.3%
10	CHUBB SEGUROS PANAMA, S.A.	917,171.98	2.1%	9	76,017.81	0.5%	8.3%
11	ASEGURADORA GLOBAL, S.A	753,492.89	1.7%	10	21,938.82	0.1%	2.9%
12	MULTIBANK SEGUROS, S.A	468,238.67	1.1%	11	18,460.92	0.1%	3.9%
13	BANESCO SEGUROS, S.A.	437,651.35	1.0%	14	11,275.11	0.1%	2.6%
14	SEGUROS FEDPA, S.A	204,666.79	0.5%	12	13,724.58	0.1%	6.7%
15	LA REGIONAL DE SEGUROS, S.A	176,032.57	0.4%	15	4,372.00	0.0%	2.5%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	99,891.59	0.2%	16	330.75	0.0%	0.3%
17	MERCANTIL PANAMÁ SEGUROS, S.A	75,179.88	0.2%	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%
<b>TOTAL</b>		<b>\$43,467,768.33</b>	<b>100%</b>		<b>\$14,754,821.50</b>	<b>100%</b>	<b>33.9%</b>

### Participación en Ramo de Incendio



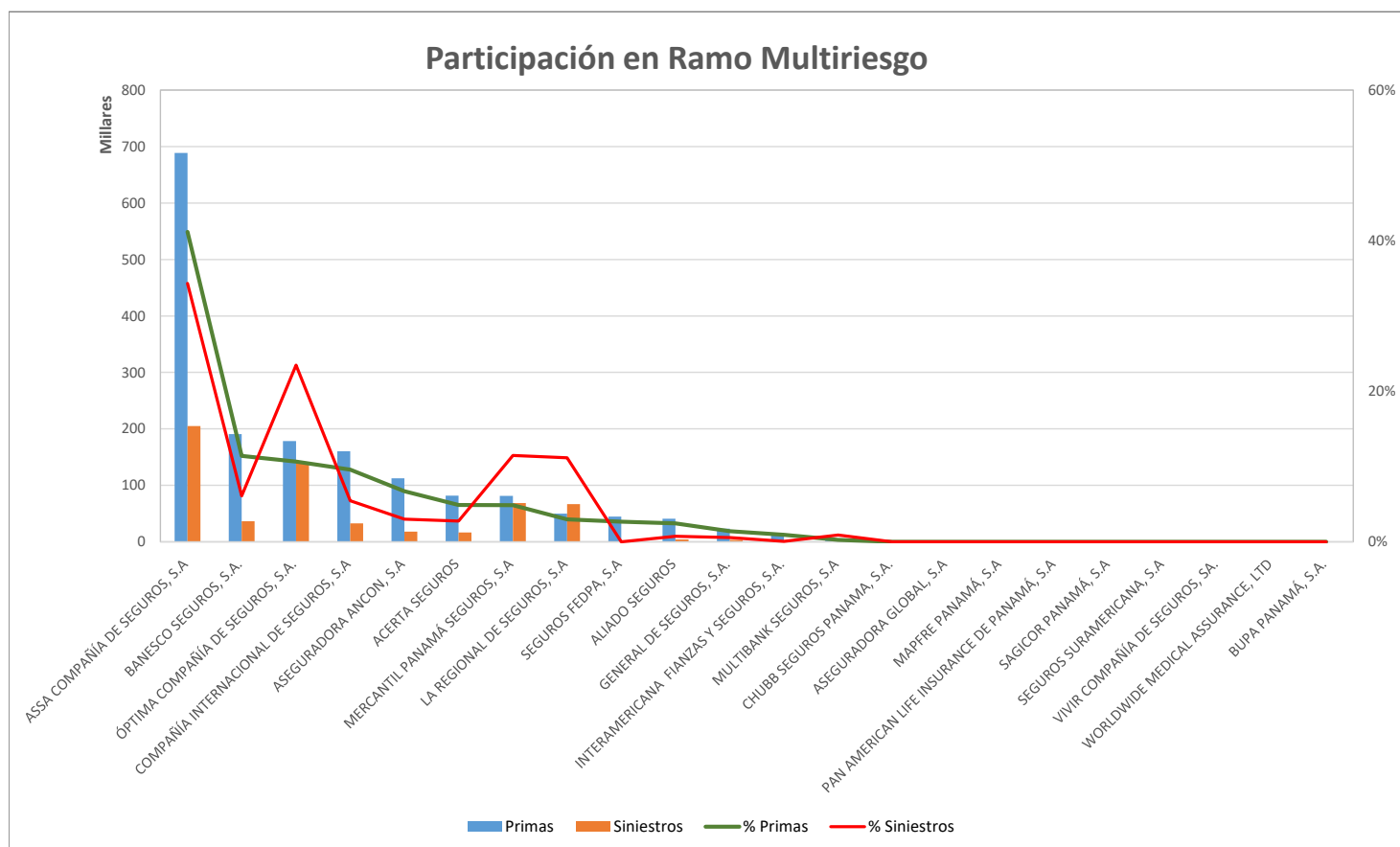
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### MULTIRIESGO AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	688,673.41	41.2%	1	204,827.64	34.3%	29.7%
2	BANESCO SEGUROS, S.A.	190,709.72	11.4%	5	36,340.32	6.1%	19.1%
3	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	178,325.66	10.7%	2	140,023.65	23.5%	78.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	160,269.39	9.6%	6	32,611.63	5.5%	20.3%
5	ASEGURADORA ANCON, S.A	112,486.81	6.7%	7	17,991.33	3.0%	16.0%
6	ACERTA SEGUROS	81,794.08	4.9%	8	16,434.50	2.8%	20.1%
7	MERCANTIL PANAMÁ SEGUROS, S.A	81,518.16	4.9%	3	68,522.71	11.5%	84.1%
8	LA REGIONAL DE SEGUROS, S.A	49,983.16	3.0%	4	66,593.31	11.2%	133.2%
9	SEGUROS FEDPA, S.A	44,624.40	2.7%	13	0.00	0.0%	0.0%
10	ALIADO SEGUROS	40,828.83	2.4%	10	4,344.40	0.7%	10.6%
11	GENERAL DE SEGUROS, S.A.	23,445.80	1.4%	11	3,394.06	0.6%	14.5%
12	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	15,737.53	0.9%	12	374.50	0.1%	2.4%
13	MULTIBANK SEGUROS, S.A	4,378.28	0.3%	9	5,305.71	0.9%	121.2%
14	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	14	0.00	0.0%	0.0%
15	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
16	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>\$1,672,775.23</b>	<b>100%</b>		<b>\$596,763.76</b>	<b>100%</b>	<b>35.7%</b>

### Participación en Ramo Multiriesgo



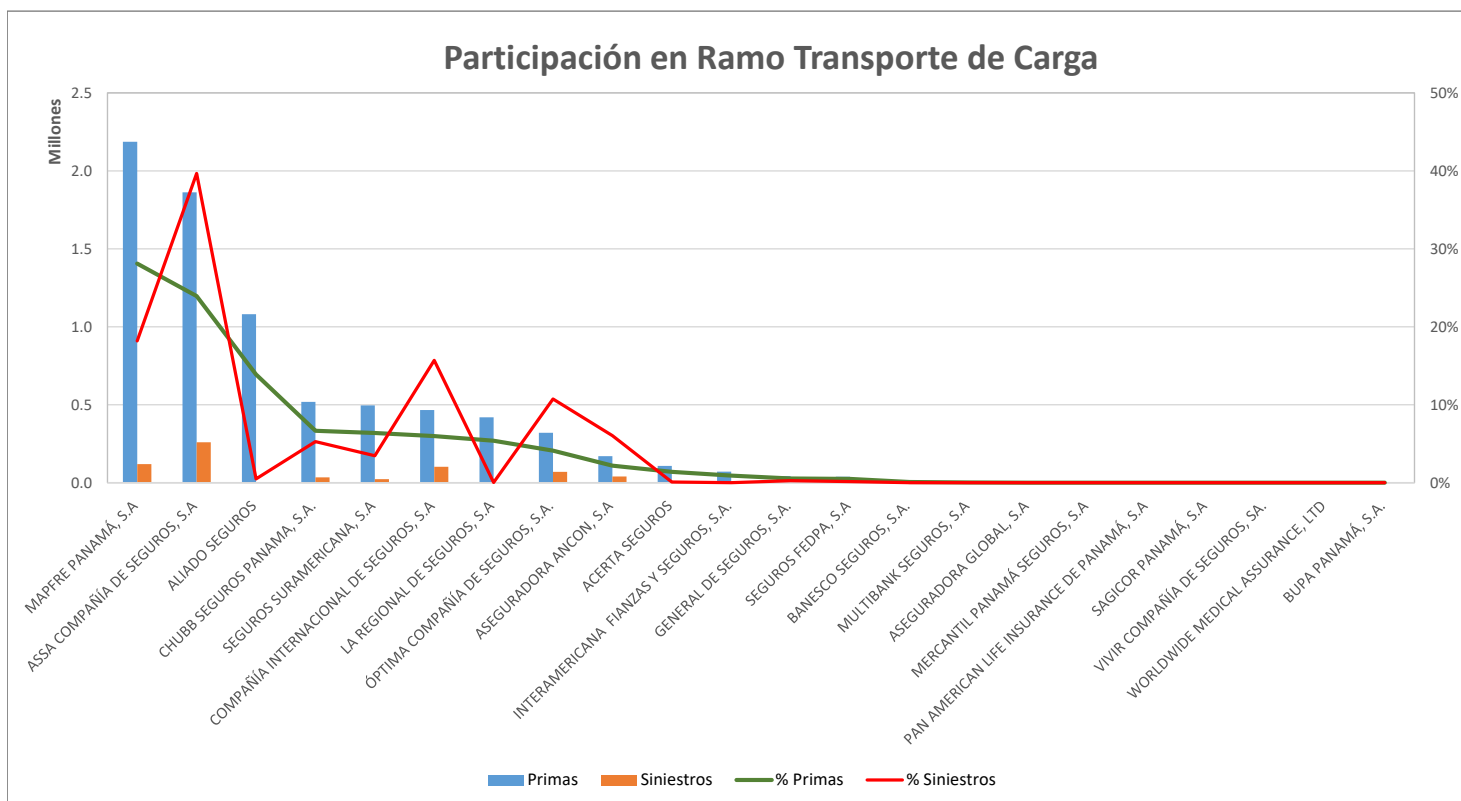
## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### TRANSPORTE DE CARGA AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	2,186,447.18	28.1%	2	118,633.44	18.2%	5.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	1,862,753.43	23.9%	1	258,814.57	39.7%	13.9%
3	ALIADO SEGUROS	1,080,192.89	13.9%	8	3,213.68	0.5%	0.3%
4	CHUBB SEGUROS PANAMA, S.A.	517,874.21	6.7%	6	34,278.58	5.3%	6.6%
5	SEGUROS SURAMERICANA, S.A	495,976.04	6.4%	7	22,466.85	3.4%	4.5%
6	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	465,644.83	6.0%	3	102,368.72	15.7%	22.0%
7	LA REGIONAL DE SEGUROS, S.A	418,615.10	5.4%	12	206.18	0.0%	0.0%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	319,370.71	4.1%	4	69,964.95	10.7%	21.9%
9	ASEGURADORA ANCON, S.A	169,291.56	2.2%	5	39,437.30	6.0%	23.3%
10	ACERTA SEGUROS	107,088.92	1.4%	11	504.44	0.1%	0.5%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	70,407.10	0.9%	13	0.00	0.0%	0.0%
12	GENERAL DE SEGUROS, S.A.	42,214.49	0.5%	9	1,705.59	0.3%	4.0%
13	SEGUROS FEDPA, S.A	37,950.67	0.5%	10	907.88	0.1%	2.4%
14	BANESCO SEGUROS, S.A.	5,884.77	0.1%	14	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	1,107.21	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%
<b>TOTAL</b>		<b>\$7,780,819.11</b>	<b>100%</b>		<b>\$652,502.18</b>	<b>100%</b>	<b>8.4%</b>

### Participación en Ramo Transporte de Carga





# Superintendencia de Seguros y Reaseguros de Panamá

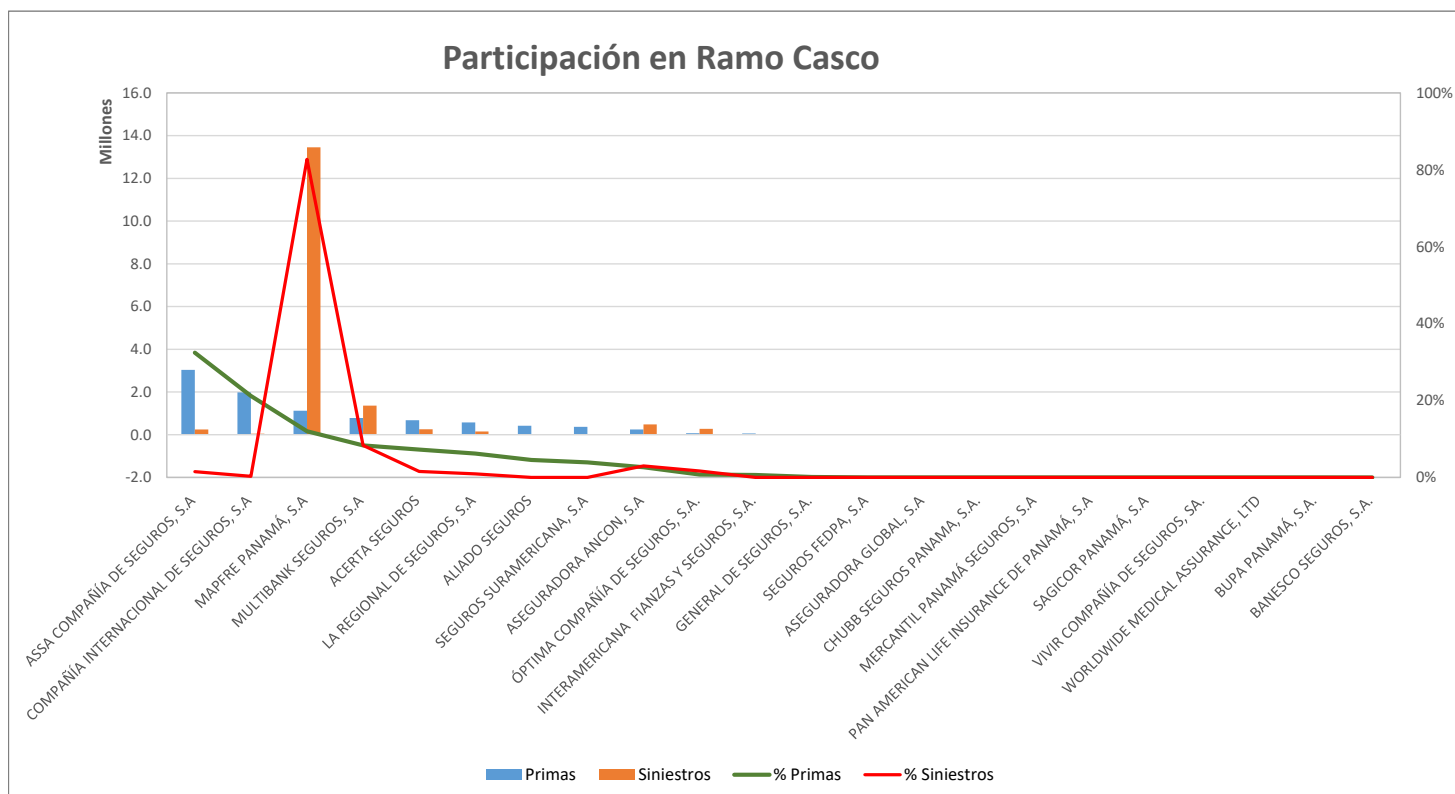
## Participación de Mercado por Productos



### RAMO DE CASCO

AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,029,776.65	32.4%	6	247,225.45	1.5%	8.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,980,406.94	21.2%	8	48,166.04	0.3%	2.4%
3	MAPFRE PANAMÁ, S.A	1,120,546.69	12.0%	1	13,454,331.12	82.7%	1200.7%
4	MULTIBANK SEGUROS, S.A	780,279.26	8.4%	2	1,355,637.54	8.3%	173.7%
5	ACERTA SEGUROS	676,840.65	7.2%	5	254,737.47	1.6%	37.6%
6	LA REGIONAL DE SEGUROS, S.A	579,421.92	6.2%	7	146,027.30	0.9%	25.2%
7	ALIADO SEGUROS	422,911.29	4.5%	10	0.00	0.0%	0.0%
8	SEGUROS SURAMERICANA, S.A	364,856.20	3.9%	11	0.00	0.0%	0.0%
9	ASEGURADORA ANCON, S.A	245,673.11	2.6%	3	485,127.02	3.0%	197.5%
10	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	69,175.00	0.7%	4	273,584.34	1.7%	395.5%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	58,050.41	0.6%	12	0.00	0.0%	0.0%
12	GENERAL DE SEGUROS, S.A.	12,163.33	0.1%	13	0.00	0.0%	0.0%
13	SEGUROS FEDPA, S.A	0.00	0.0%	9	1,007.46	0.0%	#iDIV/0!
14	ASEGURADORA GLOBAL, S.A	0.00	0.0%	14	0.00	0.0%	0.0%
15	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	15	0.00	0.0%	0.0%
16	MERCANTIL PANAMÁ SEGUROS, 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	BANESCO SEGUROS, S.A.	-675.62	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$9,339,425.83</b>	<b>100%</b>		<b>\$16,265,843.74</b>	<b>100%</b>	<b>174.2%</b>



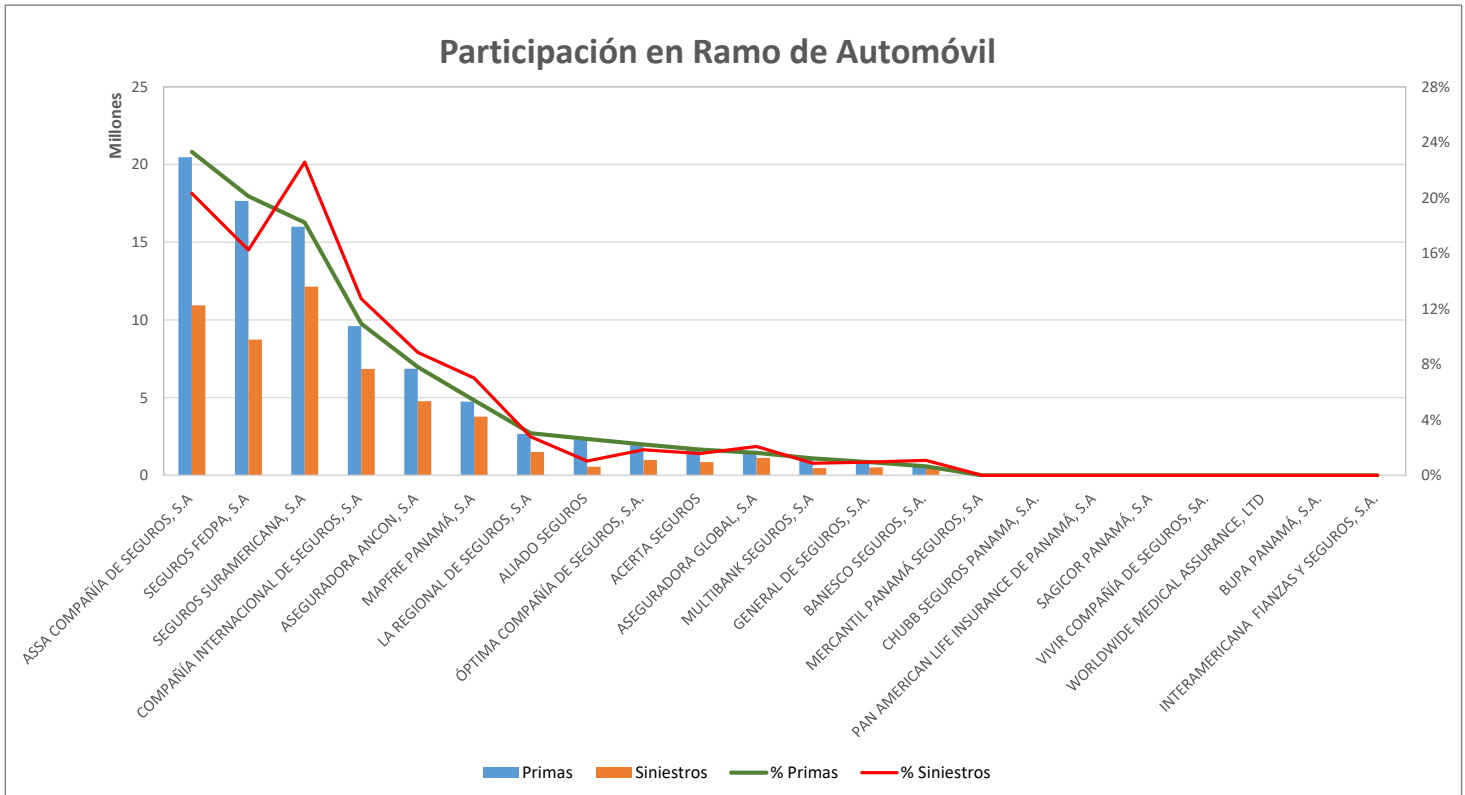
# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## AUTOMÓVIL

AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	20,481,501.57	23.3%	2	10,936,407.30	20.3%	53.4%
2	SEGUROS FEDPA, S.A	17,665,412.15	20.1%	3	8,739,074.25	16.2%	49.5%
3	SEGUROS SURAMERICANA, S.A	16,004,381.43	18.2%	1	12,148,580.11	22.6%	75.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	9,597,974.47	10.9%	4	6,853,870.40	12.7%	71.4%
5	ASEGURADORA ANCON, S.A	6,868,307.80	7.8%	5	4,766,781.03	8.9%	69.4%
6	MAPFRE PANAMÁ, S.A	4,746,460.37	5.4%	6	3,777,262.11	7.0%	79.6%
7	LA REGIONAL DE SEGUROS, S.A	2,666,120.71	3.0%	7	1,501,523.10	2.8%	56.3%
8	ALIADO SEGUROS	2,310,292.83	2.6%	12	552,385.59	1.0%	23.9%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,952,695.28	2.2%	9	995,916.59	1.9%	51.0%
10	ACERTA SEGUROS	1,634,966.41	1.9%	10	848,196.33	1.6%	51.9%
11	ASEGURADORA GLOBAL, S.A	1,428,932.44	1.6%	8	1,123,257.29	2.1%	78.6%
12	MULTIBANK SEGUROS, S.A	1,076,519.44	1.2%	14	471,256.49	0.9%	43.8%
13	GENERAL DE SEGUROS, S.A.	841,062.92	1.0%	13	510,961.93	0.9%	60.8%
14	BANESCO SEGUROS, S.A.	569,169.96	0.6%	11	578,372.49	1.1%	101.6%
15	MERCANTIL PANAMÁ SEGUROS, 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	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%
<b>TOTAL</b>		<b>\$87,843,797.78</b>	<b>100%</b>		<b>\$53,803,845.01</b>	<b>100%</b>	<b>61.2%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

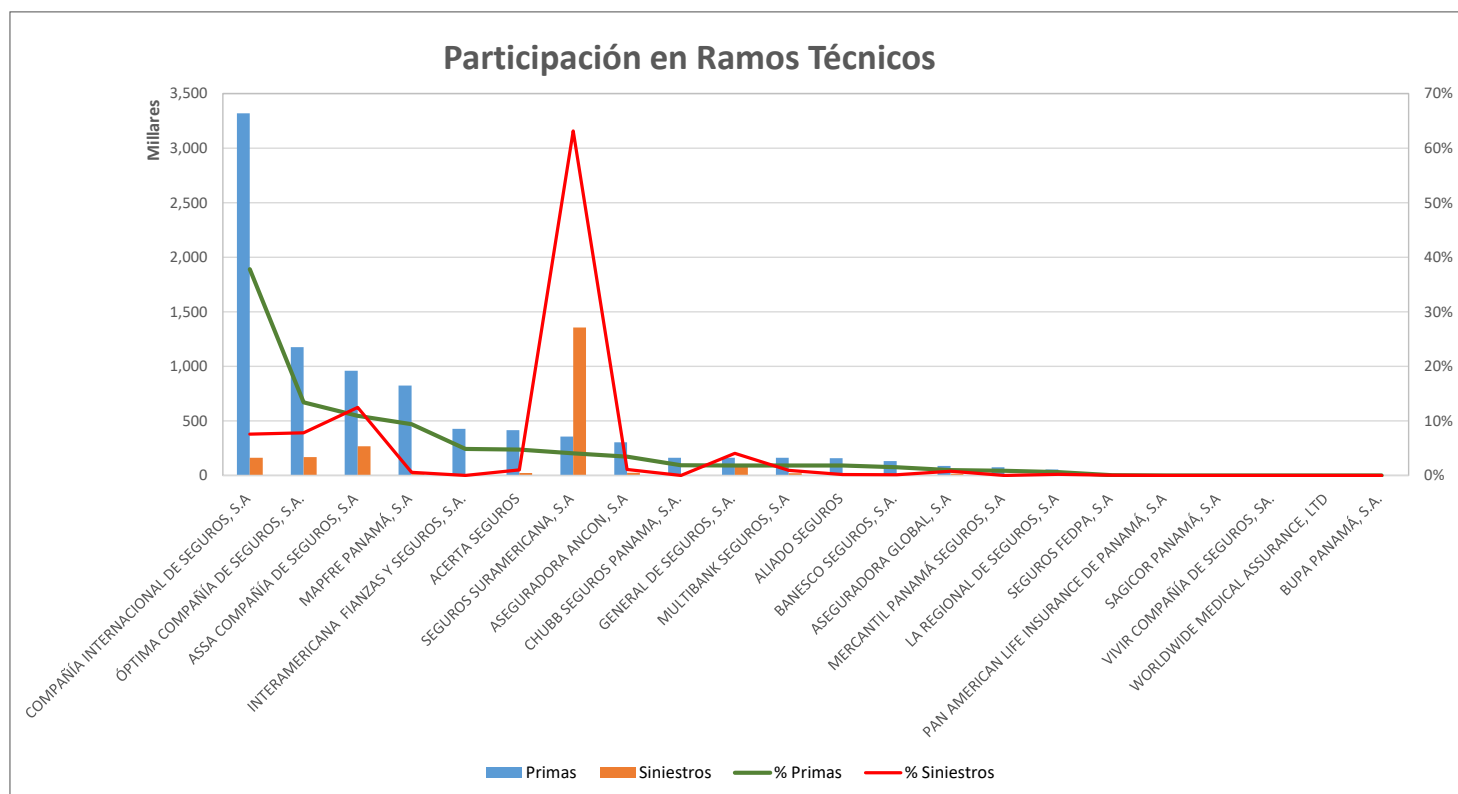
## Participación de Mercado por Productos



### RAMOS TÉCNICOS

AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,318,155.80	37.8%	4	162,462.43	7.6%	4.9%
2	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	1,175,856.46	13.4%	3	167,536.60	7.8%	14.2%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	959,026.96	10.9%	2	267,775.89	12.5%	27.9%
4	MAPFRE PANAMÁ, S.A	824,757.56	9.4%	10	12,010.42	0.6%	1.5%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	426,639.14	4.9%	15	365.50	0.0%	0.1%
6	ACERTA SEGUROS	414,686.42	4.7%	7	21,871.45	1.0%	5.3%
7	SEGUROS SURAMERICANA, S.A	356,063.95	4.1%	1	1,355,692.13	63.1%	380.7%
8	ASEGURADORA ANCON, S.A	303,857.08	3.5%	6	23,836.42	1.1%	7.8%
9	CHUBB SEGUROS PANAMA, S.A.	162,436.38	1.9%	16	0.00	0.0%	0.0%
10	GENERAL DE SEGUROS, S.A.	161,704.50	1.8%	5	87,150.80	4.1%	53.9%
11	MULTIBANK SEGUROS, S.A	161,315.31	1.8%	8	20,346.49	0.9%	12.6%
12	ALIADO SEGUROS	158,667.20	1.8%	12	3,606.50	0.2%	2.3%
13	BANESCO SEGUROS, S.A.	132,238.60	1.5%	13	2,410.70	0.1%	1.8%
14	ASEGURADORA GLOBAL, S.A	86,869.09	1.0%	9	16,525.05	0.8%	19.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	75,193.01	0.9%	17	0.00	0.0%	0.0%
16	LA REGIONAL DE SEGUROS, S.A	55,002.60	0.6%	11	4,698.21	0.2%	8.5%
17	SEGUROS FEDPA, S.A	3,635.80	0.0%	14	525.31	0.0%	14.4%
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>\$8,776,105.86</b>	<b>100%</b>		<b>\$2,146,813.90</b>	<b>100%</b>	<b>24.5%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos

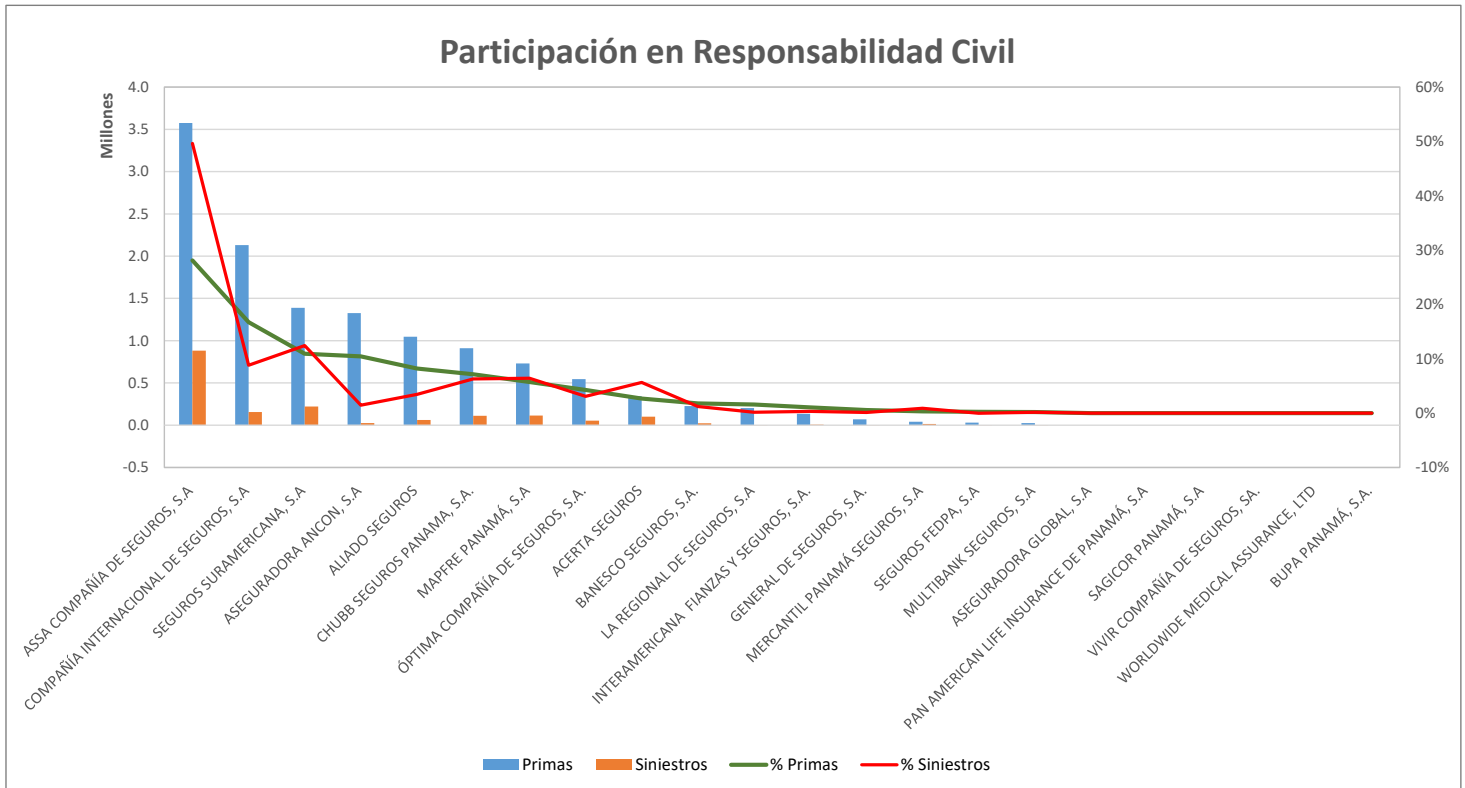


### RESPONSABILIDAD CIVIL

AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,575,122.03	28.1%	1	881,798.43	49.6%	24.7%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,130,585.21	16.7%	3	156,498.01	8.8%	7.3%
3	SEGUROS SURAMERICANA, S.A	1,388,018.86	10.9%	2	220,701.74	12.4%	15.9%
4	ASEGURADORA ANCON, S.A	1,326,722.49	10.4%	9	25,928.11	1.5%	2.0%
5	ALIADO SEGUROS	1,046,196.62	8.2%	7	61,303.16	3.4%	5.9%
6	CHUBB SEGUROS PANAMA, S.A.	909,685.48	7.1%	5	111,942.84	6.3%	12.3%
7	MAPFRE PANAMÁ, S.A	730,413.61	5.7%	4	113,944.54	6.4%	15.6%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	543,672.02	4.3%	8	54,637.74	3.1%	10.0%
9	ACERTA SEGUROS	342,687.59	2.7%	6	100,264.24	5.6%	29.3%
10	BANESCO SEGUROS, S.A.	225,318.49	1.8%	10	21,949.40	1.2%	9.7%
11	LA REGIONAL DE SEGUROS, S.A	202,179.78	1.6%	14	2,491.17	0.1%	1.2%
12	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	135,687.78	1.1%	12	5,726.85	0.3%	4.2%
13	GENERAL DE SEGUROS, S.A.	70,145.61	0.6%	15	2,059.36	0.1%	2.9%
14	MERCANTIL PANAMÁ SEGUROS, S.A	41,736.63	0.3%	11	15,535.00	0.9%	37.2%
15	SEGUROS FEDPA, S.A	30,889.15	0.2%	22	-437.66	0.0%	0.0%
16	MULTIBANK SEGUROS, S.A	24,545.77	0.2%	13	2,647.50	0.1%	10.8%
17	ASEGURADORA GLOBAL, S.A	0.00	0.0%	16	0.00	0.0%	0.0%
18	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	17	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
20	VIVIR COMPAÑÍA DE SEGUROS, SA.	0.00	0.0%	19	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	20	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$12,723,607.12</b>	<b>100%</b>		<b>\$1,776,990.43</b>	<b>100%</b>	<b>14.0%</b>

### Participación en Responsabilidad Civil

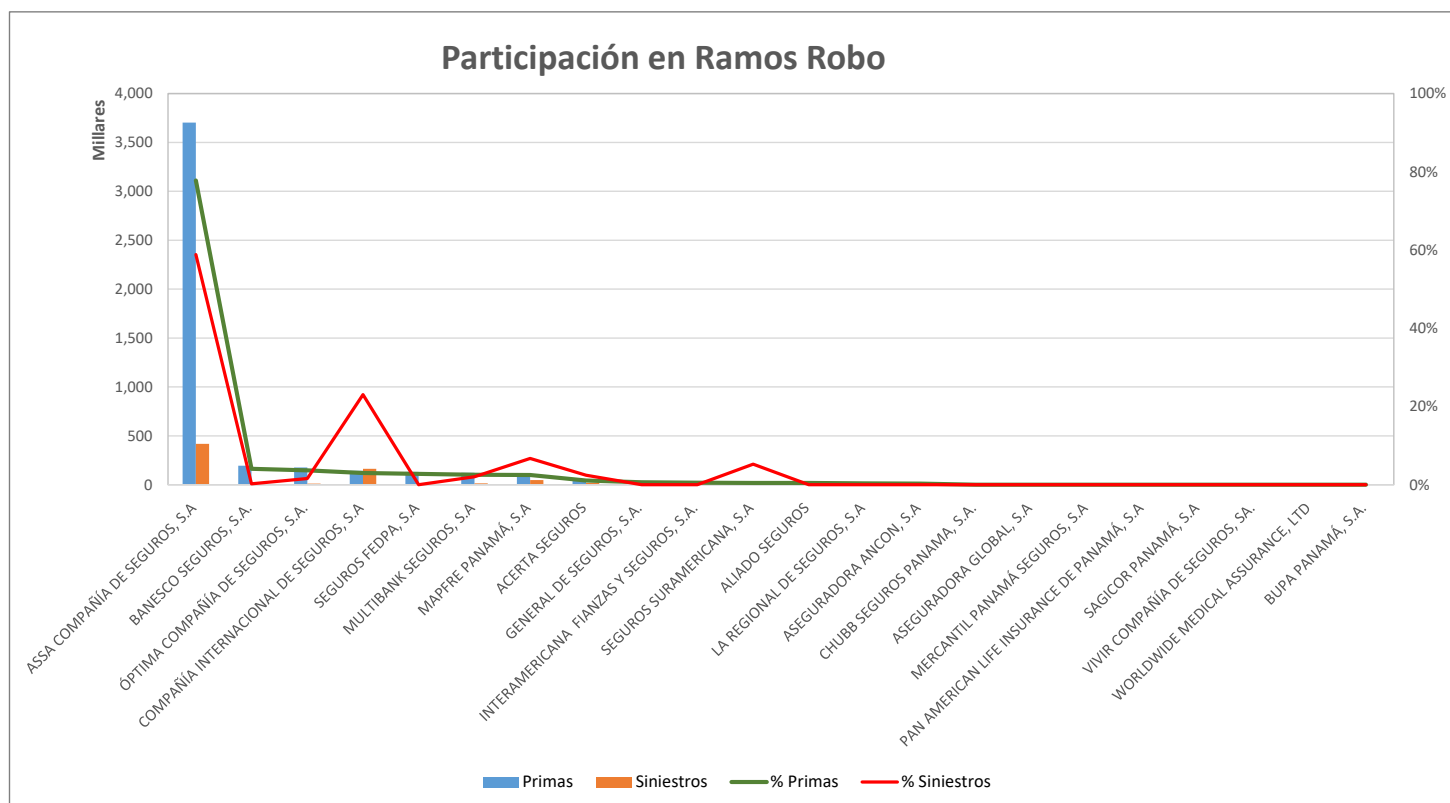


## Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



### RAMO DE ROBO AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,702,563.27	77.8%	1	416,552.58	58.8%	11.3%
2	BANESCO SEGUROS, S.A.	193,019.41	4.1%	8	1,508.86	0.2%	0.8%
3	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	175,035.48	3.7%	7	11,219.45	1.6%	6.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	143,150.52	3.0%	2	162,939.60	23.0%	113.8%
5	SEGUROS FEDPA, S.A	130,580.88	2.7%	11	0.00	0.0%	0.0%
6	MULTIBANK SEGUROS, S.A	120,800.84	2.5%	6	14,207.00	2.0%	11.8%
7	MAPFRE PANAMÁ, S.A	116,903.52	2.5%	3	47,432.75	6.7%	40.6%
8	ACERTA SEGUROS	51,547.27	1.1%	5	17,055.31	2.4%	33.1%
9	GENERAL DE SEGUROS, S.A.	28,602.18	0.6%	10	35.05	0.0%	0.1%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	24,584.12	0.5%	12	0.00	0.0%	0.0%
11	SEGUROS SURAMERICANA, S.A	22,451.85	0.5%	4	36,976.27	5.2%	164.7%
12	ALIADO SEGUROS	20,878.30	0.4%	9	94.67	0.0%	0.5%
13	LA REGIONAL DE SEGUROS, S.A	16,282.89	0.3%	13	0.00	0.0%	0.0%
14	ASEGURADORA ANCON, S.A	13,122.86	0.3%	14	0.00	0.0%	0.0%
15	CHUBB SEGUROS PANAMA, S.A.	1,208.95	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%
<b>TOTAL</b>		<b>\$4,760,732.34</b>	<b>100%</b>		<b>\$708,021.54</b>	<b>100%</b>	<b>14.9%</b>

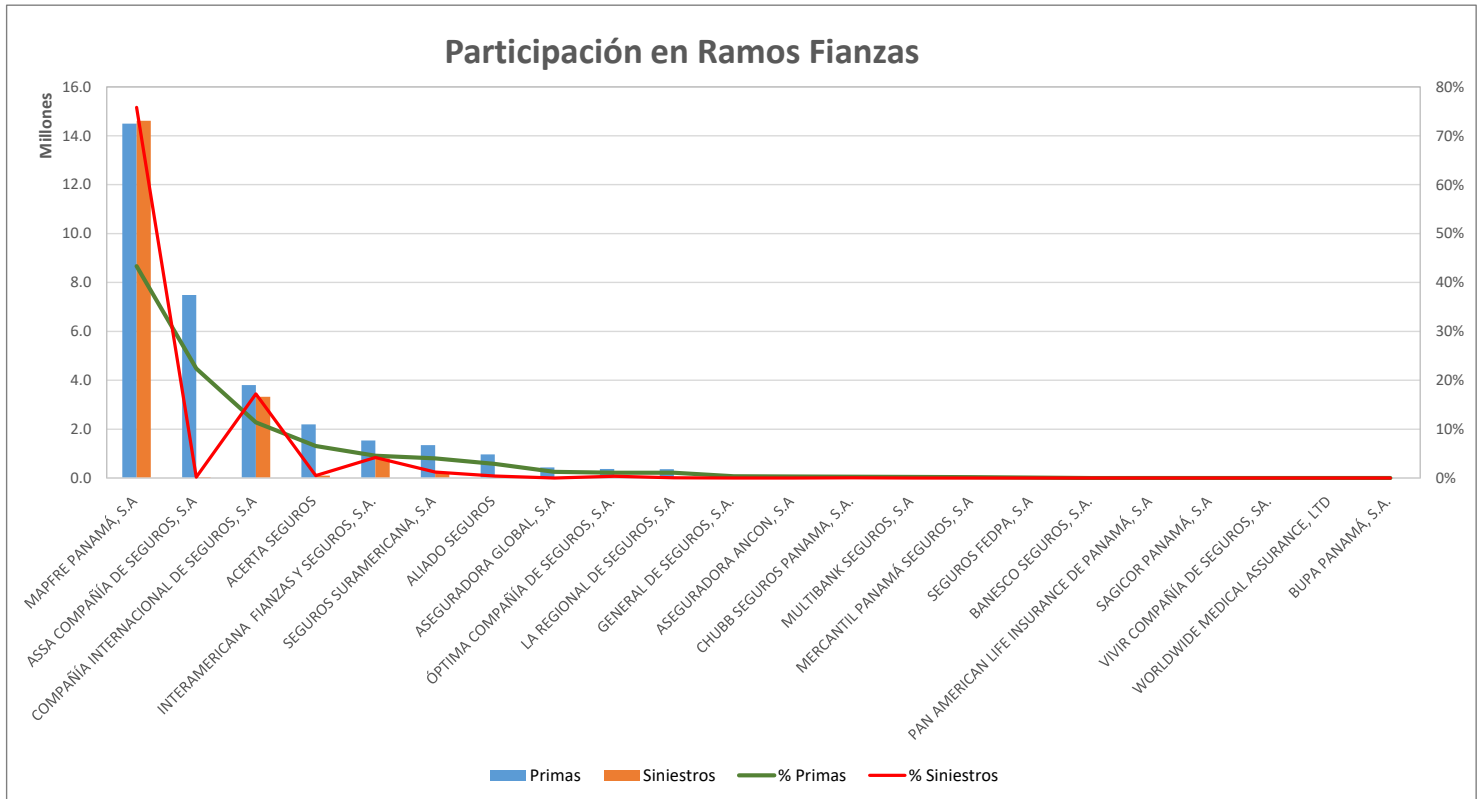


# Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



## RAMO DE FIANZAS AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	14,498,298.81	43.3%	1	14,615,558.16	75.8%	100.8%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	7,487,609.51	22.4%	8	37,428.66	0.2%	0.5%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,802,401.92	11.4%	2	3,319,576.51	17.2%	87.3%
4	ACERTA SEGUROS	2,196,290.40	6.6%	5	98,597.95	0.5%	4.5%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	1,532,588.23	4.6%	3	807,562.12	4.2%	52.7%
6	SEGUROS SURAMERICANA, S.A	1,343,719.02	4.0%	4	237,750.54	1.2%	17.7%
7	ALIADO SEGUROS	968,950.30	2.9%	6	75,569.76	0.4%	7.8%
8	ASEGURADORA GLOBAL, S.A	429,376.49	1.3%	11	0.00	0.0%	0.0%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	365,653.36	1.1%	7	70,703.68	0.4%	19.3%
10	LA REGIONAL DE SEGUROS, S.A	362,369.22	1.1%	9	10,778.04	0.1%	3.0%
11	GENERAL DE SEGUROS, S.A.	116,830.40	0.3%	12	0.00	0.0%	0.0%
12	ASEGURADORA ANCON, S.A	103,520.34	0.3%	13	0.00	0.0%	0.0%
13	CHUBB SEGUROS PANAMA, S.A.	92,280.70	0.3%	10	5,379.05	0.0%	5.8%
14	MULTIBANK SEGUROS, S.A	69,201.14	0.2%	14	0.00	0.0%	0.0%
15	MERCANTIL PANAMÁ SEGUROS, S.A	56,210.31	0.2%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	30,234.18	0.1%	16	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	1,980.00	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>\$33,457,514.33</b>	<b>100%</b>		<b>\$19,278,904.47</b>	<b>100%</b>	<b>57.6%</b>



# Superintendencia de Seguros y Reaseguros de Panamá

## Participación de Mercado por Productos



### OTROS RAMOS AL 31 DE MARZO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	GENERAL DE SEGUROS, S.A.	7,252,814.78	38.3%	3	466,683.91	17.2%	6.4%
2	MAPFRE PANAMÁ, S.A	3,852,511.42	20.4%	1	761,924.41	28.1%	19.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,889,728.75	10.0%	6	151,099.29	5.6%	8.0%
4	MERCANTIL PANAMÁ SEGUROS, S.A	1,241,561.76	6.6%	4	200,048.72	7.4%	16.1%
5	SEGUROS SURAMERICANA, S.A	1,228,727.64	6.5%	5	189,838.77	7.0%	15.5%
6	ASSA COMPAÑÍA DE SEGUROS, S.A	1,189,636.35	6.3%	2	760,867.92	28.0%	64.0%
7	ALIADO SEGUROS	680,862.06	3.6%	7	68,755.47	2.5%	10.1%
8	ASEGURADORA GLOBAL, S.A	459,392.09	2.4%	10	10,864.20	0.4%	2.4%
9	MULTIBANK SEGUROS, S.A	382,713.02	2.0%	9	38,128.53	1.4%	10.0%
10	LA REGIONAL DE SEGUROS, S.A	254,074.19	1.3%	12	1,013.06	0.0%	0.4%
11	ASEGURADORA ANCON, S.A	212,584.52	1.1%	13	0.00	0.0%	0.0%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	156,679.95	0.8%	8	64,789.88	2.4%	41.4%
13	ACERTA SEGUROS	109,846.09	0.6%	14	0.00	0.0%	0.0%
14	BANESCO SEGUROS, S.A.	6,702.52	0.0%	11	1,778.79	0.1%	26.5%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	3,680.60	0.0%	15	0.00	0.0%	0.0%
16	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	16	0.00	0.0%	0.0%
17	VIVIR COMPAÑÍA DE SEGUROS, S.A.	0.00	0.0%	17	0.00	0.0%	0.0%
18	SEGUROS FEDPA, S.A	0.00	0.0%	18	0.00	0.0%	0.0%
19	SAGICOR PANAMÁ, S.A	0.00	0.0%	19	0.00	0.0%	0.0%
20	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	0.00	0.0%	20	0.00	0.0%	0.0%
21	CHUBB SEGUROS PANAMA, S.A.	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
<b>TOTAL</b>		<b>\$18,921,515.74</b>	<b>100%</b>		<b>\$2,715,792.95</b>	<b>100%</b>	<b>14.4%</b>

