

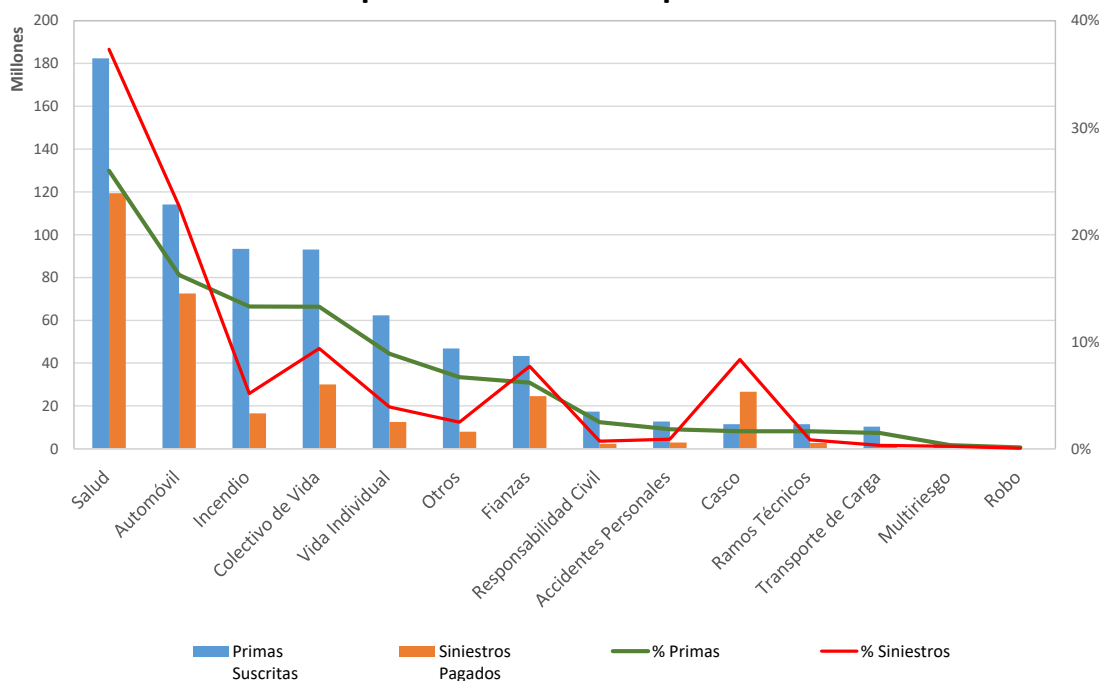
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 30 DE ABRIL DE 2025

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	182,392,703.45	26.0%	1	119,372,419.25	37.3%	65.4%
2	Automóvil	114,086,608.51	16.2%	2	72,541,977.23	22.7%	63.6%
3	Incendio	93,389,471.30	13.3%	6	16,485,831.66	5.2%	17.7%
4	Colectivo de Vida	93,122,587.65	13.3%	3	29,997,429.20	9.4%	32.2%
5	Vida Individual	62,331,044.19	8.9%	7	12,484,562.24	3.9%	20.0%
6	Otros	46,895,584.49	6.7%	8	7,916,518.95	2.5%	16.9%
7	Fianzas	43,383,248.03	6.2%	5	24,624,616.03	7.7%	56.8%
8	Responsabilidad Civil	17,341,513.91	2.5%	11	2,278,749.72	0.7%	13.1%
9	Accidentes Personales	12,725,136.98	1.8%	9	2,874,526.79	0.9%	22.6%
10	Casco	11,522,011.46	1.6%	4	26,660,832.31	8.3%	231.4%
11	Ramos Técnicos	11,430,483.77	1.6%	10	2,684,202.21	0.8%	23.5%
12	Transporte de Carga	10,298,229.69	1.5%	12	1,005,939.08	0.3%	9.8%
13	Multiriesgo	2,311,807.11	0.3%	13	730,829.75	0.2%	31.6%
14	Robo	852,618.77	0.1%	14	164,813.38	0.1%	19.3%
TOTAL		\$702,083,049.31	100%		\$319,823,247.80	100%	45.6%

Participación de Mercado por Ramos



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

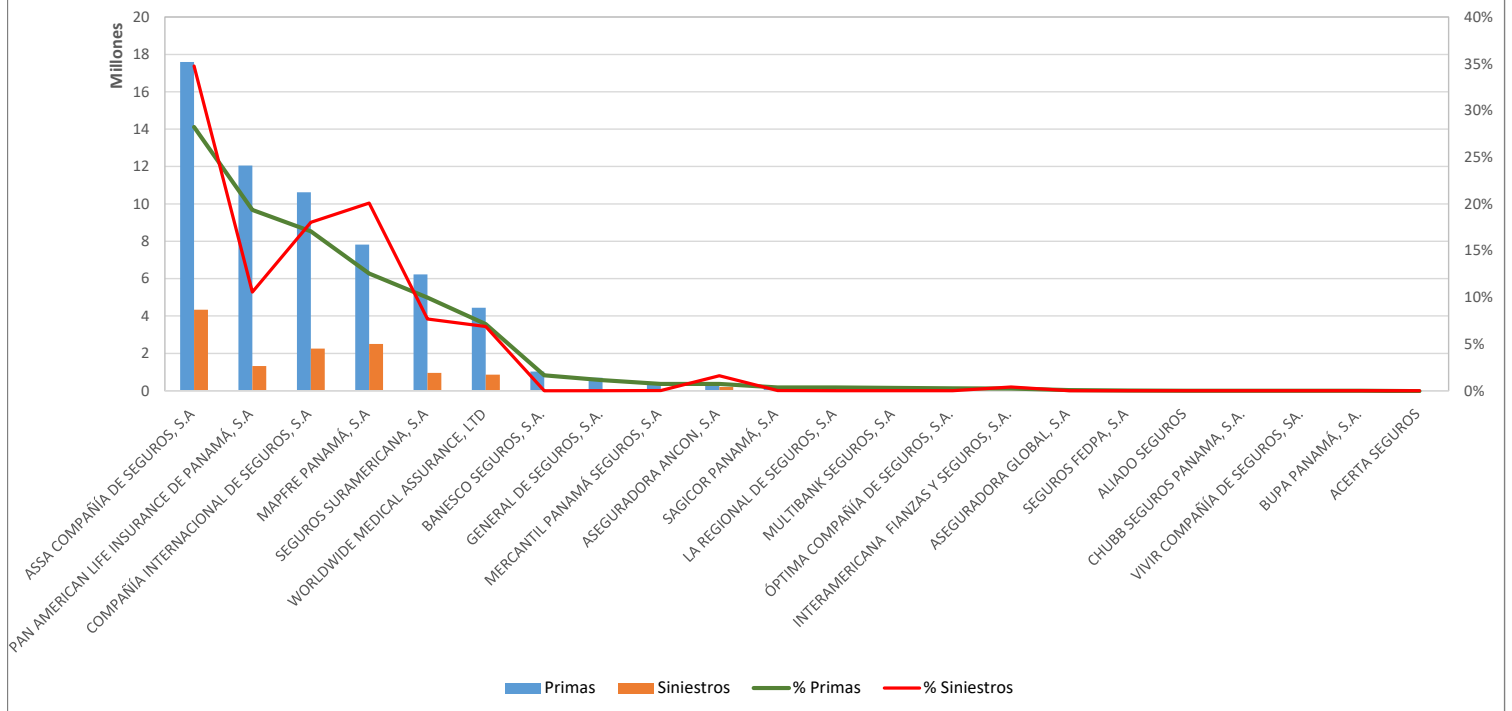


VIDA INDIVIDUAL

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	17,595,004.55	28.2%	1	4,339,049.20	34.8%	24.7%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	12,055,107.95	19.3%	4	1,317,934.94	10.6%	10.9%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	10,625,090.70	17.0%	3	2,251,808.07	18.0%	21.2%
4	MAPFRE PANAMÁ, S.A	7,816,432.27	12.5%	2	2,506,166.76	20.1%	32.1%
5	SEGUROS SURAMERICANA, S.A	6,219,251.81	10.0%	5	959,035.85	7.7%	15.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	4,444,603.03	7.1%	6	857,512.10	6.9%	19.3%
7	BANESCO SEGUROS, S.A.	1,022,536.57	1.6%	11	197.95	0.0%	0.0%
8	GENERAL DE SEGUROS, S.A.	697,947.00	1.1%	12	0.00	0.0%	0.0%
9	MERCANTIL PANAMÁ SEGUROS, S.A	451,682.42	0.7%	10	1,357.37	0.0%	0.3%
10	ASEGURADORA ANCON, S.A	449,299.31	0.7%	7	200,000.00	1.6%	44.5%
11	SAGICOR PANAMÁ, S.A	222,629.54	0.4%	9	1,500.00	0.0%	0.7%
12	LA REGIONAL DE SEGUROS, S.A	215,080.88	0.3%	13	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	191,324.57	0.3%	14	0.00	0.0%	0.0%
14	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	153,327.59	0.2%	15	0.00	0.0%	0.0%
15	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	145,013.39	0.2%	8	50,000.00	0.4%	34.5%
16	ASEGURADORA GLOBAL, S.A	42,756.89	0.1%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	12,572.47	0.0%	17	0.00	0.0%	0.0%
18	ALIADO SEGUROS	0.00	0.0%	18	0.00	0.0%	0.0%
19	CHUBB SEGUROS PANAMA, 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	-28,616.75	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$62,331,044.19	100%		\$12,484,562.24	100%	20.0%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

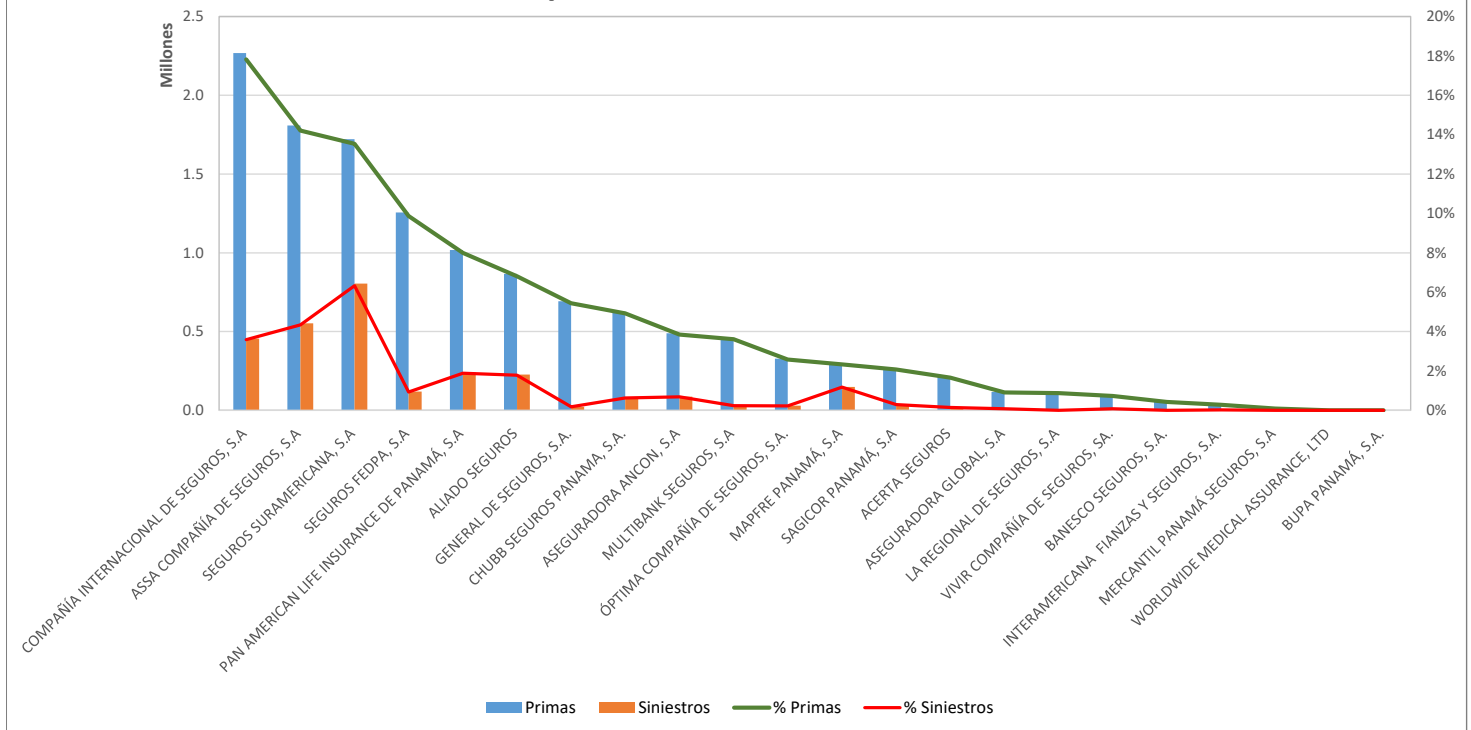


ACCIDENTES PERSONALES

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,267,993.74	17.8%	3	455,903.33	3.6%	20.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	1,807,987.14	14.2%	2	552,880.74	4.3%	30.6%
3	SEGUROS SURAMERICANA, S.A	1,721,787.10	13.5%	1	805,199.02	6.3%	46.8%
4	SEGUROS FEDPA, S.A	1,255,407.76	9.9%	7	119,045.89	0.9%	9.5%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,017,162.69	8.0%	4	239,944.39	1.9%	23.6%
6	ALIADO SEGUROS	865,773.62	6.8%	5	227,080.18	1.8%	26.2%
7	GENERAL DE SEGUROS, S.A.	691,895.32	5.4%	13	22,996.50	0.2%	3.3%
8	CHUBB SEGUROS PANAMA, S.A.	626,672.87	4.9%	9	79,350.90	0.6%	12.7%
9	ASEGURADORA ANCON, S.A	489,549.46	3.8%	8	86,822.18	0.7%	17.7%
10	MULTIBANK SEGUROS, S.A	459,965.93	3.6%	11	30,055.89	0.2%	6.5%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	328,270.54	2.6%	12	28,807.51	0.2%	8.8%
12	MAPFRE PANAMÁ, S.A	297,029.78	2.3%	6	149,077.66	1.2%	50.2%
13	SAGICOR PANAMÁ, S.A	264,111.54	2.1%	10	37,268.85	0.3%	14.1%
14	ACERTA SEGUROS	210,917.69	1.7%	14	19,112.97	0.2%	9.1%
15	ASEGURADORA GLOBAL, S.A	115,726.17	0.9%	15	10,000.00	0.1%	8.6%
16	LA REGIONAL DE SEGUROS, S.A	111,256.88	0.9%	18	500.00	0.0%	0.4%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	93,377.54	0.7%	16	9,835.76	0.1%	10.5%
18	BANESCO SEGUROS, S.A.	53,619.46	0.4%	20	0.00	0.0%	0.0%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	35,730.57	0.3%	17	561.04	0.0%	1.6%
20	MERCANTIL PANAMÁ SEGUROS, S.A	10,901.18	0.1%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	19	83.98	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$12,725,137	100%		\$2,874,526.79	100%	22.6%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

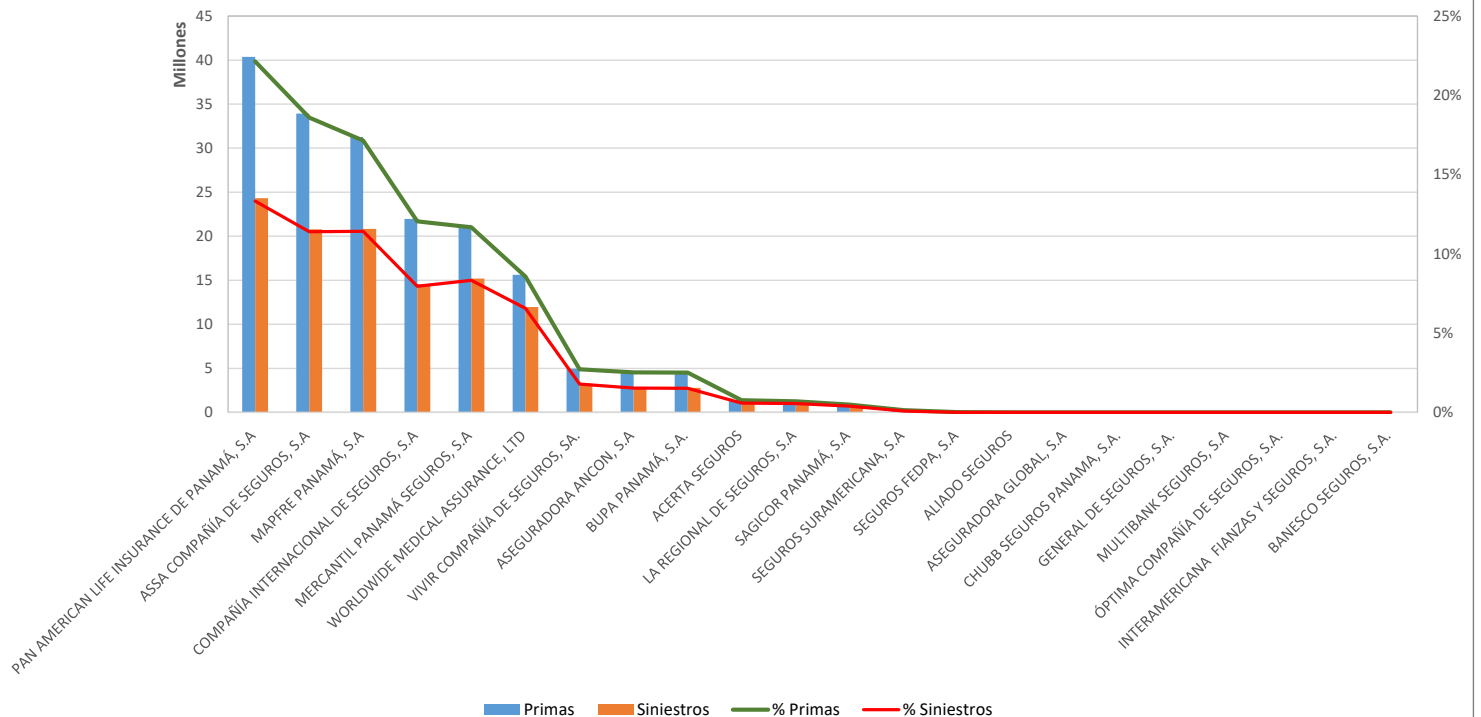


SALUD

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	40,379,827.73	22.1%	1	24,310,279.39	13.3%	60.2%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	33,919,433.44	18.6%	3	20,788,839.17	11.4%	61.3%
3	MAPFRE PANAMÁ, S.A	31,269,893.38	17.1%	2	20,844,882.48	11.4%	66.7%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	21,968,359.25	12.0%	5	14,505,145.03	8.0%	66.0%
5	MERCANTIL PANAMÁ SEGUROS, S.A	21,291,273.71	11.7%	4	15,203,276.12	8.3%	71.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	15,618,031.60	8.6%	6	11,961,970.11	6.6%	76.6%
7	VIVIR COMPAÑÍA DE SEGUROS, SA.	4,953,444.28	2.7%	7	3,262,394.64	1.8%	65.9%
8	ASEGURADORA ANCON, S.A	4,591,971.95	2.5%	8	2,784,680.11	1.5%	60.6%
9	BUPA PANAMÁ, S.A.	4,584,134.81	2.5%	9	2,776,255.94	1.5%	60.6%
10	ACERTA SEGUROS	1,400,492.01	0.8%	10	1,067,899.90	0.6%	76.3%
11	LA REGIONAL DE SEGUROS, S.A	1,273,397.60	0.7%	11	1,003,544.02	0.6%	78.8%
12	SAGICOR PANAMÁ, S.A	878,436.09	0.5%	12	720,814.01	0.4%	82.1%
13	SEGUROS SURAMERICANA, S.A	244,773.56	0.1%	13	138,927.61	0.1%	56.8%
14	SEGUROS FEDPA, S.A	19,234.04	0.0%	14	3,510.72	0.0%	18.3%
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%
TOTAL		\$182,392,703.45	100%		\$119,372,419.25	100%	65.4%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

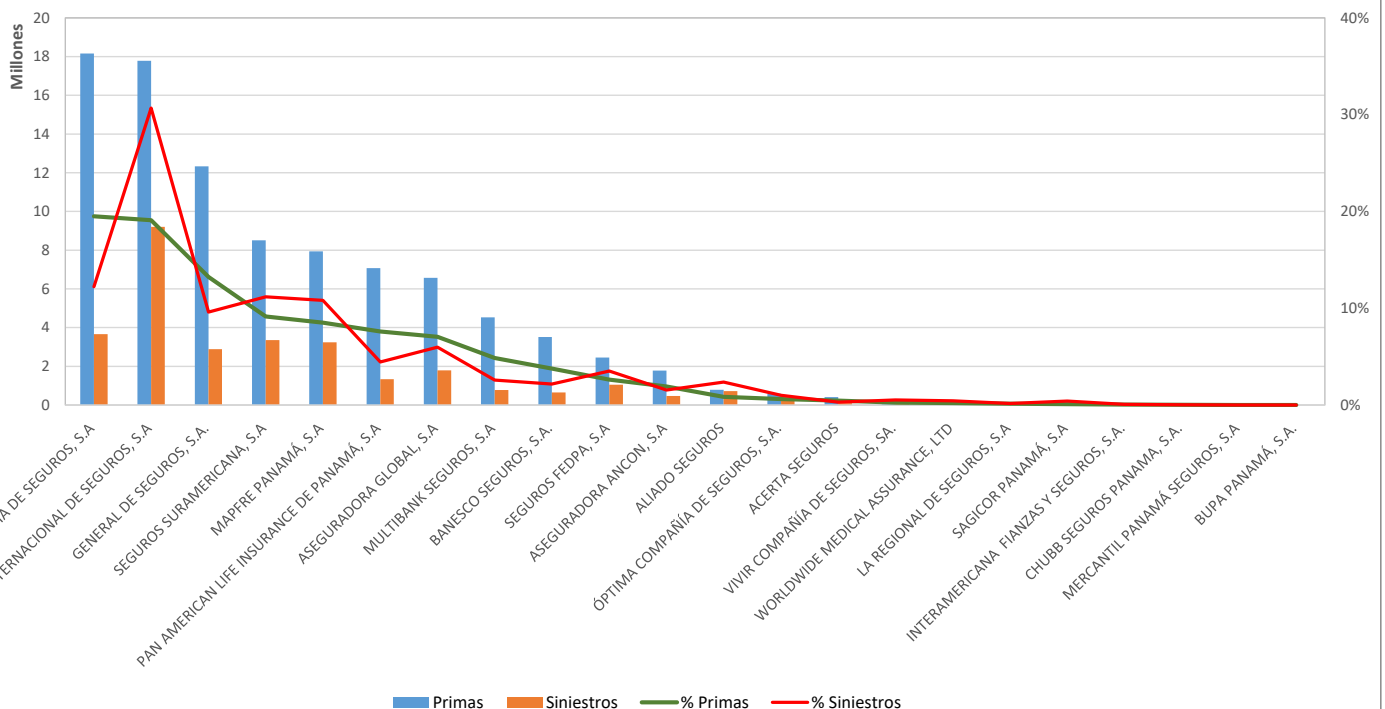


COLECTIVO DE VIDA

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	18,158,512.57	19.5%	2	3,666,491.36	12.2%	20.2%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	17,779,795.24	19.1%	1	9,202,882.59	30.7%	51.8%
3	GENERAL DE SEGUROS, S.A.	12,329,079.66	13.2%	5	2,879,885.98	9.6%	23.4%
4	SEGUROS SURAMERICANA, S.A	8,511,684.77	9.1%	3	3,353,366.75	11.2%	39.4%
5	MAPFRE PANAMÁ, S.A	7,933,283.26	8.5%	4	3,241,716.60	10.8%	40.9%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	7,070,362.72	7.6%	7	1,330,783.24	4.4%	18.8%
7	ASEGURADORA GLOBAL, S.A	6,573,101.74	7.1%	6	1,794,000.72	6.0%	27.3%
8	MULTIBANK SEGUROS, S.A	4,532,678.26	4.9%	9	775,656.65	2.6%	17.1%
9	BANESCO SEGUROS, S.A.	3,508,141.05	3.8%	11	649,152.64	2.2%	18.5%
10	SEGUROS FEDPA, S.A	2,450,782.93	2.6%	8	1,051,975.78	3.5%	42.9%
11	ASEGURADORA ANCON, S.A	1,778,885.44	1.9%	12	466,336.76	1.6%	26.2%
12	ALIADO SEGUROS	782,676.13	0.8%	10	712,779.91	2.4%	91.1%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	583,150.79	0.6%	13	300,989.55	1.0%	51.6%
14	ACERTA SEGUROS	415,219.84	0.4%	17	90,242.40	0.3%	21.7%
15	VIVIR COMPAÑÍA DE SEGUROS, S.A.	232,764.93	0.2%	14	157,674.79	0.5%	67.7%
16	WORLDWIDE MEDICAL ASSURANCE, LTD	197,692.40	0.2%	15	127,091.99	0.4%	64.3%
17	LA REGIONAL DE SEGUROS, S.A	123,980.88	0.1%	18	50,193.52	0.2%	40.5%
18	SAGICOR PANAMÁ, S.A	84,228.92	0.1%	16	123,994.79	0.4%	147.2%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	45,724.39	0.0%	19	17,589.99	0.1%	38.5%
20	CHUBB SEGUROS PANAMA, S.A.	30,841.73	0.0%	20	4,623.19	0.0%	15.0%
21	MERCANTIL PANAMÁ SEGUROS, S.A	0.00	0.0%	21	0.00	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$93,122,587.65	100%		\$29,997,429.20	100%	32.2%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

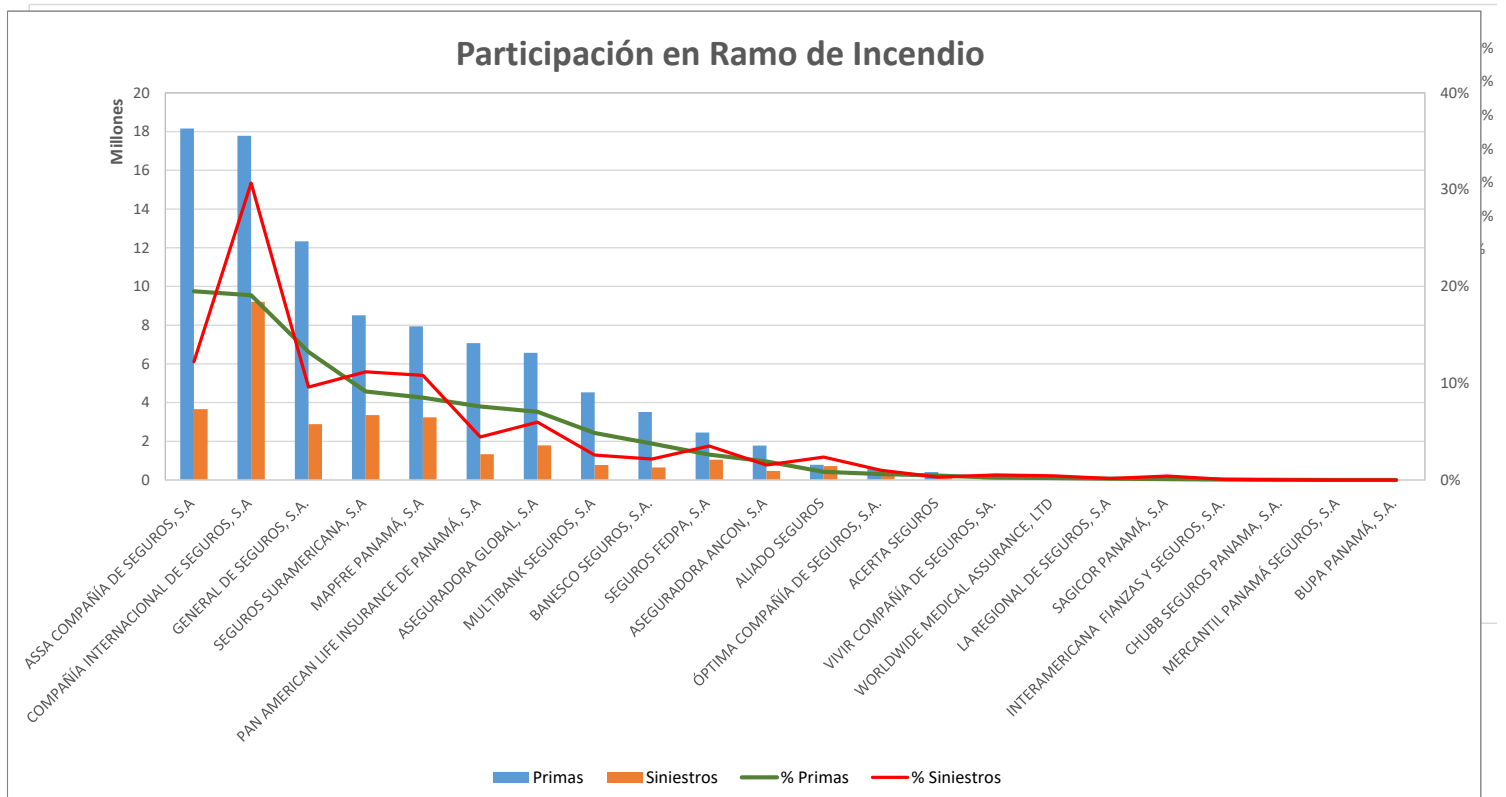


INCENDIO

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	50,241,593.72	53.8%	1	6,556,149.44	39.8%	13.0%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	12,664,279.41	13.6%	2	3,525,606.86	21.4%	27.8%
3	MAPFRE PANAMÁ, S.A	8,710,157.09	9.3%	5	705,481.68	4.3%	8.1%
4	SEGUROS SURAMERICANA, S.A	7,043,801.60	7.5%	4	2,072,148.44	12.6%	29.4%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,979,960.49	3.2%	6	513,527.86	3.1%	17.2%
6	GENERAL DE SEGUROS, S.A.	2,285,133.12	2.4%	7	395,620.28	2.4%	17.3%
7	CHUBB SEGUROS PANAMA, S.A.	1,847,176.06	2.0%	10	76,395.52	0.5%	4.1%
8	ALIADO SEGUROS	1,653,506.49	1.8%	14	17,512.17	0.1%	1.1%
9	ACERTA SEGUROS	1,466,867.60	1.6%	9	122,258.10	0.7%	8.3%
10	ASEGURADORA ANCON, S.A	1,466,056.28	1.6%	3	2,179,985.85	13.2%	148.7%
11	ASEGURADORA GLOBAL, S.A	1,013,291.71	1.1%	12	21,938.82	0.1%	2.2%
12	MULTIBANK SEGUROS, S.A	579,915.56	0.6%	13	21,129.42	0.1%	3.6%
13	BANESCO SEGUROS, S.A.	570,056.02	0.6%	8	250,770.73	1.5%	44.0%
14	LA REGIONAL DE SEGUROS, S.A	348,347.79	0.4%	15	4,372.00	0.0%	1.3%
15	SEGUROS FEDPA, S.A	220,992.16	0.2%	11	22,603.74	0.1%	10.2%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	180,769.19	0.2%	16	330.75	0.0%	0.2%
17	MERCANTIL PANAMÁ SEGUROS, S.A	117,567.01	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, 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		\$93,389,471.30	100%		\$16,485,831.66	100%	17.7%

Participación en Ramo de Incendio



Superintendencia de Seguros y Reaseguros de Panamá

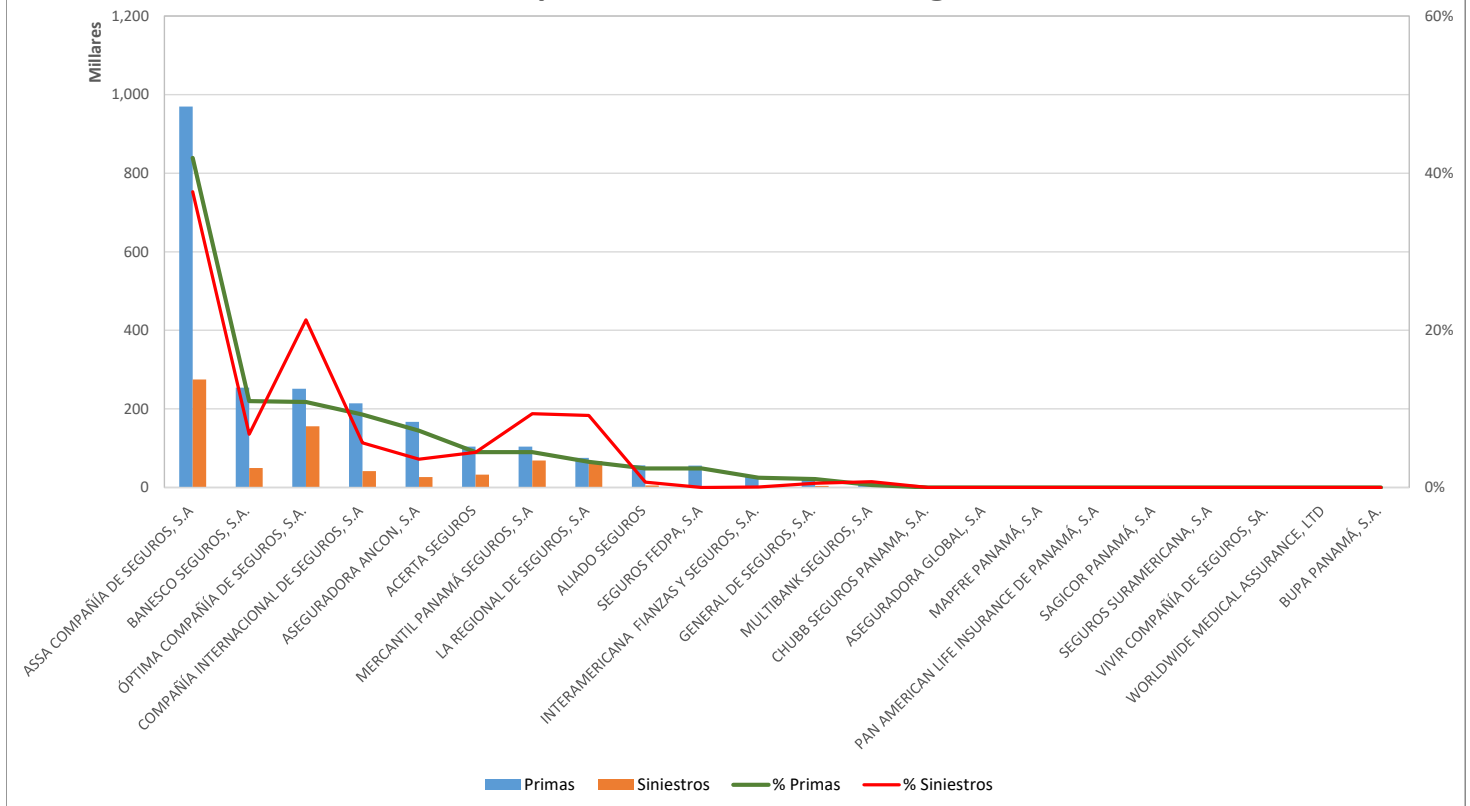
Participación de Mercado por Productos



MULTIRIESGO AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	969,704.62	41.9%	1	275,085.61	37.6%	28.4%
2	BANESCO SEGUROS, S.A.	253,880.74	11.0%	5	49,446.10	6.8%	19.5%
3	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	251,363.78	10.9%	2	155,915.25	21.3%	62.0%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	214,238.17	9.3%	6	41,512.62	5.7%	19.4%
5	ASEGURADORA ANCON, S.A	166,966.23	7.2%	8	26,326.77	3.6%	15.8%
6	ACERTA SEGUROS	104,055.18	4.5%	7	32,610.73	4.5%	31.3%
7	MERCANTIL PANAMÁ SEGUROS, S.A	103,866.91	4.5%	3	68,522.71	9.4%	66.0%
8	LA REGIONAL DE SEGUROS, S.A	75,428.67	3.3%	4	66,978.51	9.2%	88.8%
9	ALIADO SEGUROS	56,268.87	2.4%	10	4,903.13	0.7%	8.7%
10	SEGUROS FEDPA, S.A	55,632.24	2.4%	13	0.00	0.0%	0.0%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	28,585.53	1.2%	12	374.50	0.1%	1.3%
12	GENERAL DE SEGUROS, S.A.	24,634.81	1.1%	11	3,848.11	0.5%	15.6%
13	MULTIBANK SEGUROS, S.A	7,181.36	0.3%	9	5,305.71	0.7%	73.9%
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%
		\$2,311,807.11	100%		\$730,829.75	100%	31.6%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

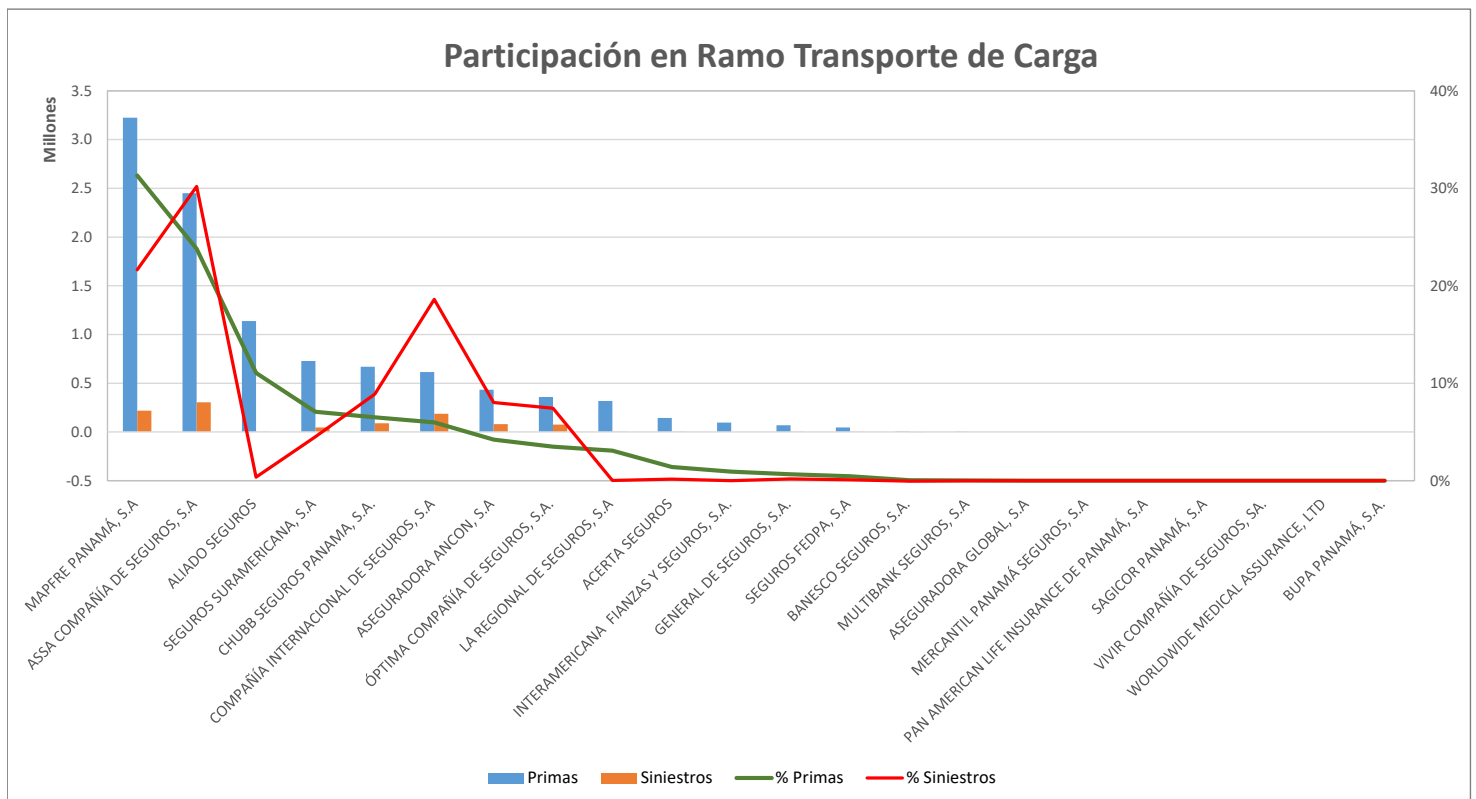


TRANSPORTE DE CARGA

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	3,225,253.36	31.3%	2	217,556.73	21.6%	6.7%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,449,473.67	23.8%	1	303,694.39	30.2%	12.4%
3	ALIADO SEGUROS	1,137,414.42	11.0%	8	3,734.97	0.4%	0.3%
4	SEGUROS SURAMERICANA, S.A	727,906.03	7.1%	7	45,270.39	4.5%	6.2%
5	CHUBB SEGUROS PANAMA, S.A.	668,872.05	6.5%	4	89,299.84	8.9%	13.4%
6	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	615,693.28	6.0%	3	187,017.61	18.6%	30.4%
7	ASEGURADORA ANCON, S.A	433,977.12	4.2%	5	80,585.90	8.0%	18.6%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	359,589.01	3.5%	6	74,861.47	7.4%	20.8%
9	LA REGIONAL DE SEGUROS, S.A	317,249.22	3.1%	12	206.18	0.0%	0.1%
10	ACERTA SEGUROS	144,223.88	1.4%	10	1,568.47	0.2%	1.1%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	96,334.38	0.9%	13	0.00	0.0%	0.0%
12	GENERAL DE SEGUROS, S.A.	68,620.11	0.7%	9	1,735.25	0.2%	2.5%
13	SEGUROS FEDPA, S.A	47,072.59	0.5%	11	907.88	0.1%	1.9%
14	BANESCO SEGUROS, S.A.	5,443.36	0.1%	22	-500.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	1,107.21	0.0%	14	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	0.00	0.0%	15	0.00	0.0%	0.0%
17	MERCANTIL PANAMÁ SEGUROS, 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%
TOTAL		\$10,298,229.69	100%		\$1,005,939.08	100%	9.8%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

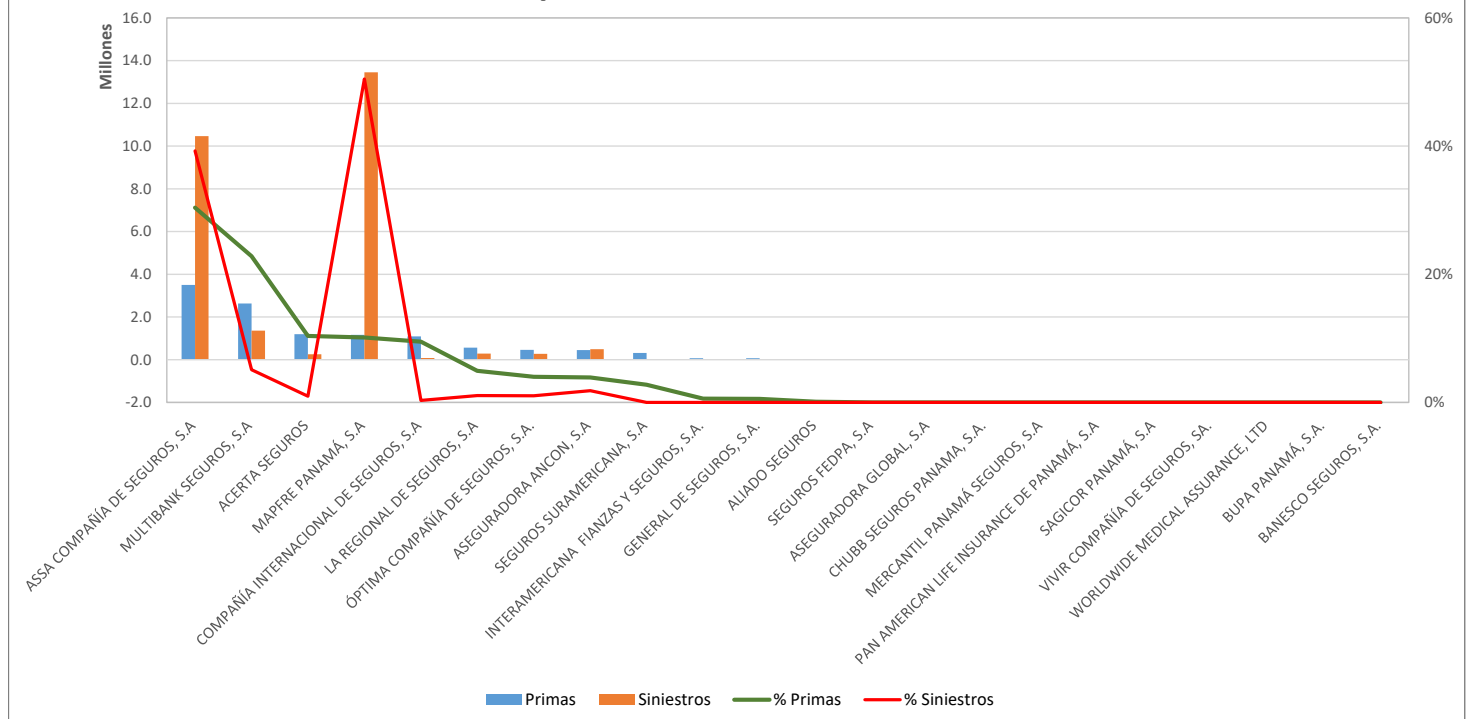


RAMO DE CASCO

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	3,501,557.94	30.4%	2	10,463,412.38	39.2%	298.8%
2	MULTIBANK SEGUROS, S.A	2,627,375.78	22.8%	3	1,355,637.54	5.1%	51.6%
3	ACERTA SEGUROS	1,194,193.24	10.4%	7	254,737.47	1.0%	21.3%
4	MAPFRE PANAMÁ, S.A	1,166,415.30	10.1%	1	13,454,331.12	50.5%	1153.5%
5	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	1,092,408.32	9.5%	8	82,157.64	0.3%	7.5%
6	LA REGIONAL DE SEGUROS, S.A	569,027.14	4.9%	5	286,909.53	1.1%	50.4%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	459,239.23	4.0%	6	273,584.34	1.0%	59.6%
8	ASEGURADORA ANCON, S.A	448,805.46	3.9%	4	489,032.52	1.8%	109.0%
9	SEGUROS SURAMERICANA, S.A	317,441.84	2.8%	10	0.00	0.0%	0.0%
10	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	69,175.00	0.6%	11	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	63,300.41	0.5%	12	0.00	0.0%	0.0%
12	ALIADO SEGUROS	13,747.42	0.1%	13	0.00	0.0%	0.0%
13	SEGUROS FEDPA, S.A	0.00	0.0%	9	1,029.77	0.0%	#DIV/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%
TOTAL		\$11,522,011.46	100%		\$26,660,832.31	100%	231.4%

Participación en Ramo Casco



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

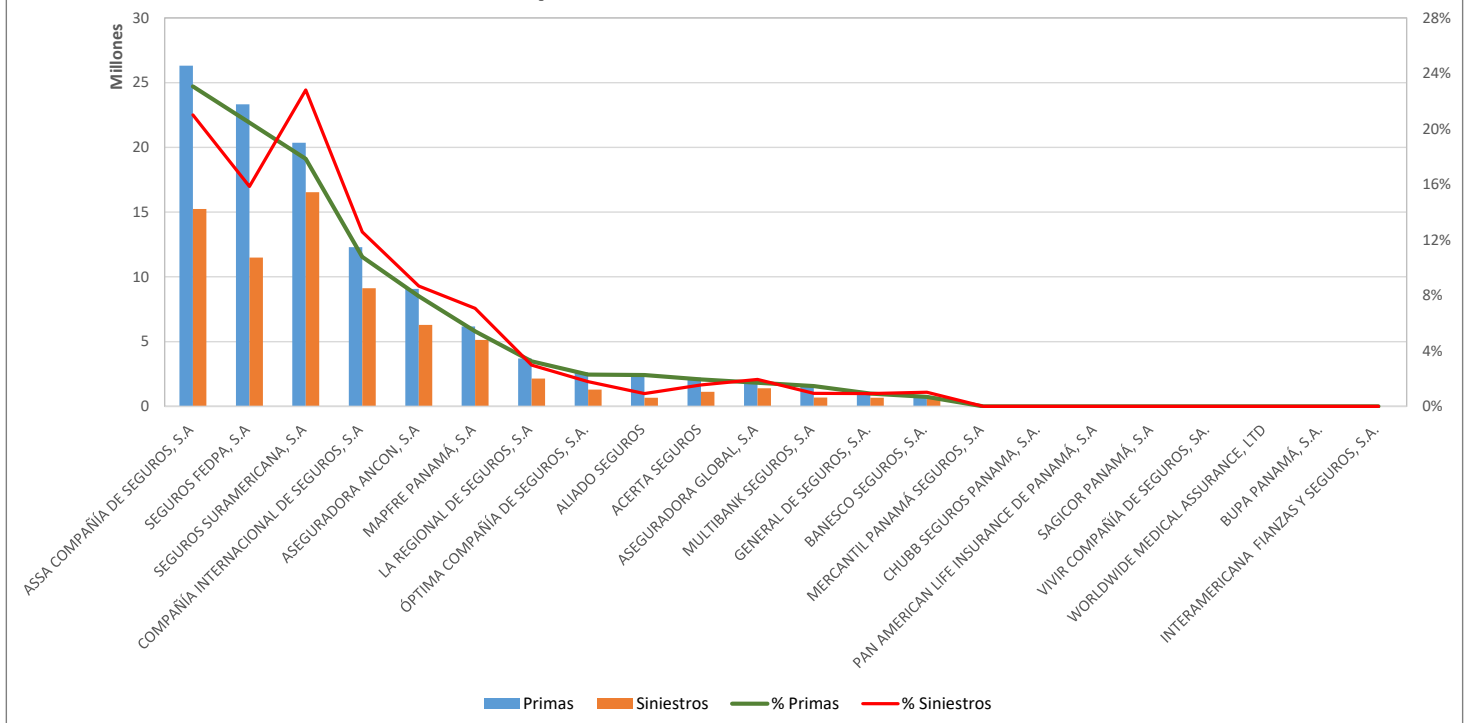


AUTOMÓVIL

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	26,308,491.40	23.1%	2	15,239,301.95	21.0%	57.9%
2	SEGUROS FEDPA, S.A	23,332,273.32	20.5%	3	11,492,223.43	15.8%	49.3%
3	SEGUROS SURAMERICANA, S.A	20,360,814.61	17.8%	1	16,542,607.09	22.8%	81.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	12,288,880.96	10.8%	4	9,114,681.38	12.6%	74.2%
5	ASEGURADORA ANCON, S.A	9,066,671.97	7.9%	5	6,288,872.28	8.7%	69.4%
6	MAPFRE PANAMÁ, S.A	6,179,546.66	5.4%	6	5,130,390.06	7.1%	83.0%
7	LA REGIONAL DE SEGUROS, S.A	3,694,389.30	3.2%	7	2,155,420.94	3.0%	58.3%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	2,621,002.99	2.3%	9	1,296,455.96	1.8%	49.5%
9	ALIADO SEGUROS	2,582,055.40	2.3%	14	667,892.09	0.9%	25.9%
10	ACERTA SEGUROS	2,223,292.38	1.9%	10	1,122,016.92	1.5%	50.5%
11	ASEGURADORA GLOBAL, S.A	1,935,791.35	1.7%	8	1,402,788.72	1.9%	72.5%
12	MULTIBANK SEGUROS, S.A	1,660,885.64	1.5%	12	676,883.53	0.9%	40.8%
13	GENERAL DE SEGUROS, S.A.	1,047,304.47	0.9%	13	668,356.82	0.9%	63.8%
14	BANESCO SEGUROS, S.A.	785,208.06	0.7%	11	744,086.06	1.0%	94.8%
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%
TOTAL		\$114,086,608.51	100%		\$72,541,977.23	100%	63.6%

Participación en Ramo de Automóvil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

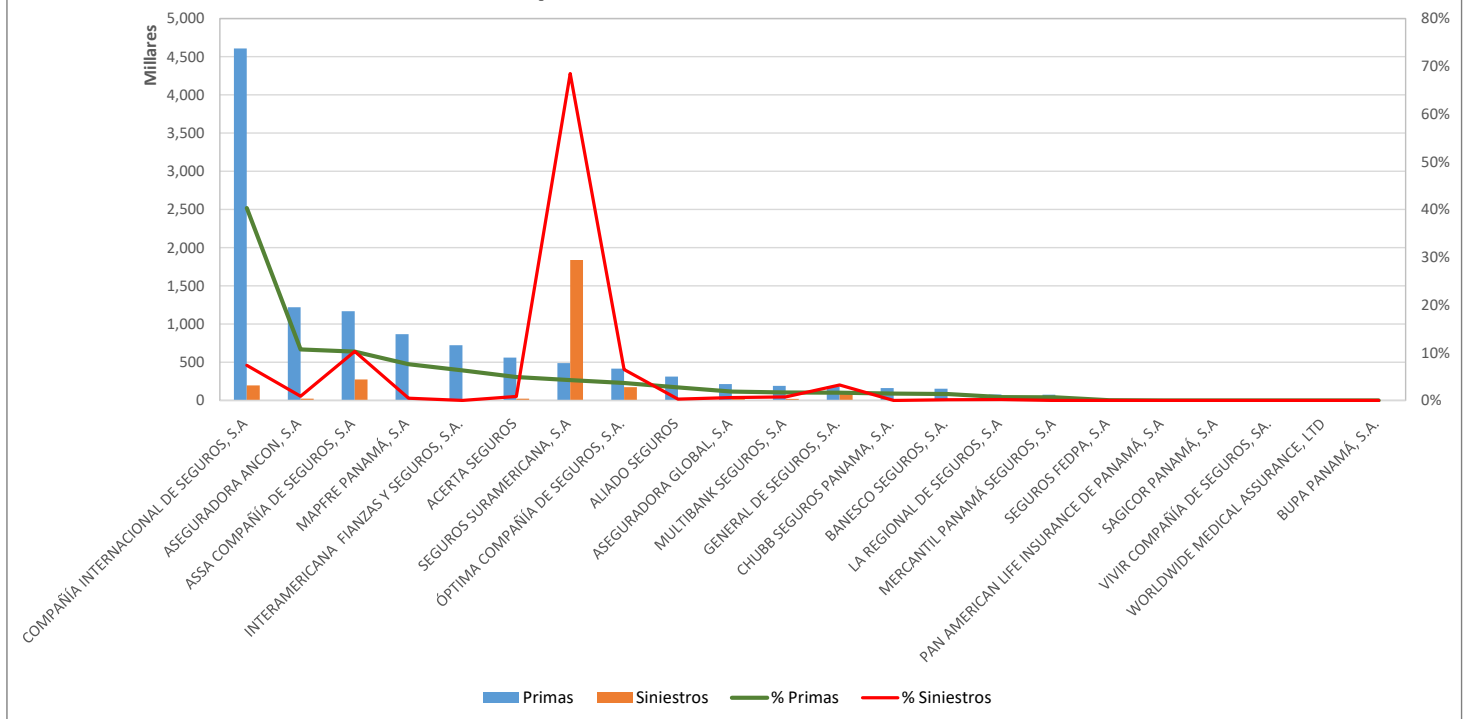


RAMOS TÉCNICOS

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,607,139.13	40.3%	3	197,364.91	7.4%	4.3%
2	ASEGURADORA ANCON, S.A	1,220,772.06	10.7%	6	23,836.42	0.9%	2.0%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,167,878.47	10.2%	2	275,672.63	10.3%	23.6%
4	MAPFRE PANAMÁ, S.A	868,191.76	7.6%	10	12,010.42	0.4%	1.4%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	721,481.35	6.3%	15	365.50	0.0%	0.1%
6	ACERTA SEGUROS	560,206.50	4.9%	7	22,729.32	0.8%	4.1%
7	SEGUROS SURAMERICANA, S.A	489,307.63	4.3%	1	1,838,197.77	68.5%	375.7%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	415,407.81	3.6%	4	173,654.53	6.5%	41.8%
9	ALIADO SEGUROS	311,987.67	2.7%	11	7,721.83	0.3%	2.5%
10	ASEGURADORA GLOBAL, S.A	214,124.23	1.9%	9	16,525.05	0.6%	7.7%
11	MULTIBANK SEGUROS, S.A	191,088.64	1.7%	8	20,346.49	0.8%	10.6%
12	GENERAL DE SEGUROS, S.A.	184,491.77	1.6%	5	87,150.80	3.2%	47.2%
13	CHUBB SEGUROS PANAMA, S.A.	163,337.83	1.4%	16	0.00	0.0%	0.0%
14	BANESCO SEGUROS, S.A.	152,916.23	1.3%	13	3,403.02	0.1%	2.2%
15	LA REGIONAL DE SEGUROS, S.A	79,011.67	0.7%	12	4,698.21	0.2%	5.9%
16	MERCANTIL PANAMÁ SEGUROS, S.A	75,193.01	0.7%	17	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	7,948.01	0.1%	14	525.31	0.0%	6.6%
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		\$11,430,483.77	100%		\$2,684,202.21	100%	23.5%

Participación en Ramos Técnicos



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

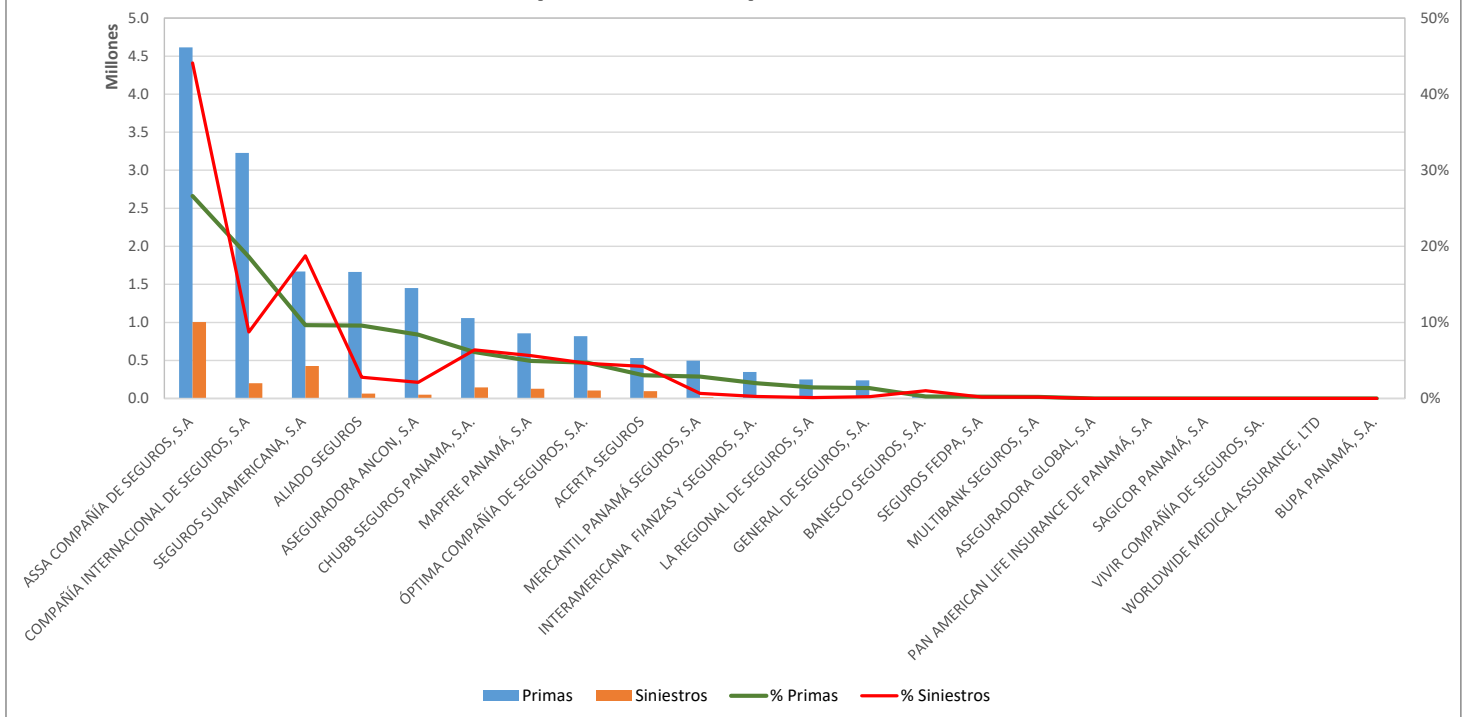


RESPONSABILIDAD CIVIL

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	4,614,855.59	26.6%	1	1,004,963.28	44.1%	21.8%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,227,719.42	18.6%	3	198,985.94	8.7%	6.2%
3	SEGUROS SURAMERICANA, S.A	1,668,785.53	9.6%	2	427,000.10	18.7%	25.6%
4	ALIADO SEGUROS	1,663,109.75	9.6%	8	63,736.33	2.8%	3.8%
5	ASEGURADORA ANCON, S.A	1,452,336.89	8.4%	9	48,488.09	2.1%	3.3%
6	CHUBB SEGUROS PANAMA, S.A.	1,055,516.08	6.1%	4	145,687.84	6.4%	13.8%
7	MAPFRE PANAMÁ, S.A	855,606.50	4.9%	5	128,359.83	5.6%	15.0%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	817,979.43	4.7%	6	105,139.78	4.6%	12.9%
9	ACERTA SEGUROS	531,071.54	3.1%	7	95,927.73	4.2%	18.1%
10	MERCANTIL PANAMÁ SEGUROS, S.A	497,851.48	2.9%	11	15,535.00	0.7%	3.1%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	348,211.28	2.0%	12	5,726.85	0.3%	1.6%
12	LA REGIONAL DE SEGUROS, S.A	249,625.99	1.4%	16	2,763.36	0.1%	1.1%
13	GENERAL DE SEGUROS, S.A.	238,164.07	1.4%	13	5,074.77	0.2%	2.1%
14	BANESCO SEGUROS, S.A.	47,892.42	0.3%	10	23,319.00	1.0%	48.7%
15	SEGUROS FEDPA, S.A	38,550.97	0.2%	15	3,735.18	0.2%	9.7%
16	MULTIBANK SEGUROS, S.A	34,236.97	0.2%	14	4,306.64	0.2%	12.6%
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		\$17,341,513.91	100%		\$2,278,749.72	100%	13.1%

Participación en Responsabilidad Civil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

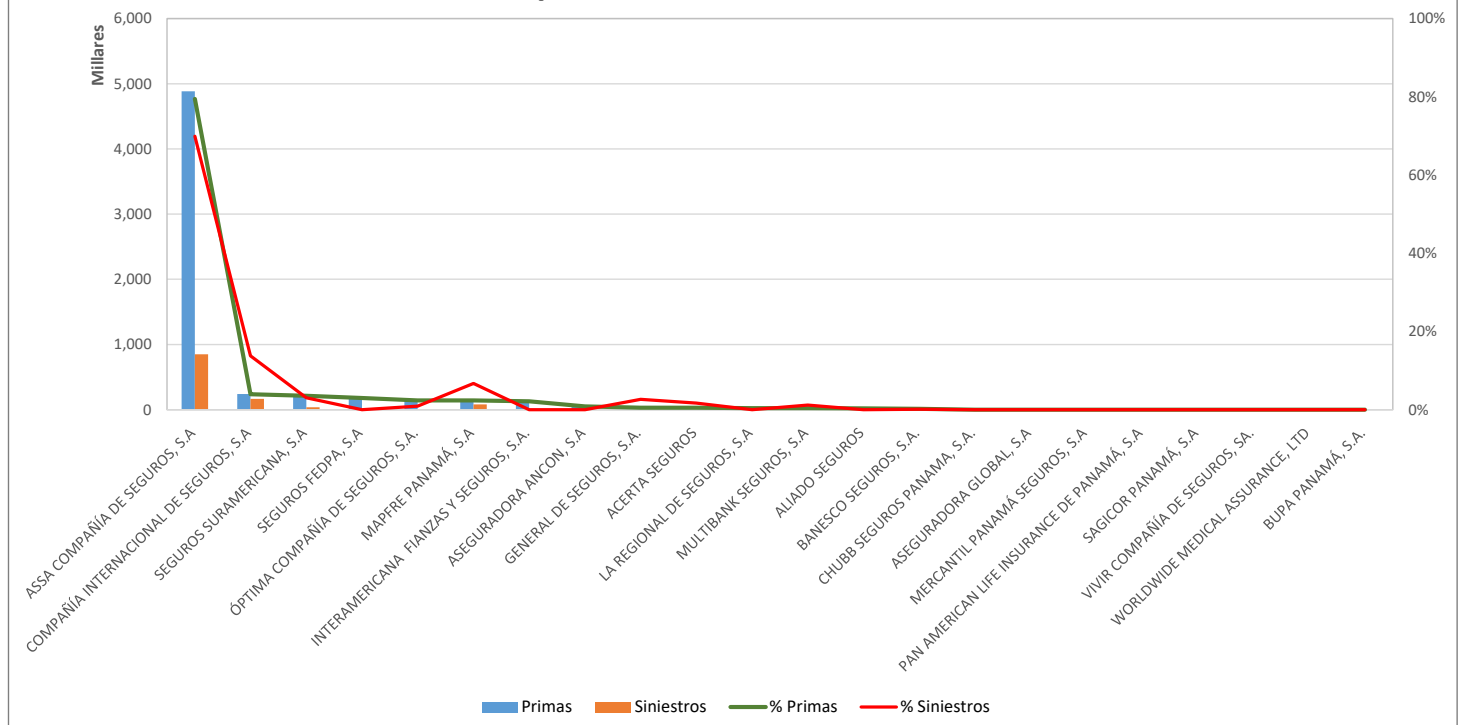


RAMO DE ROBO

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	4,884,446.47	79.5%	1	849,318.69	69.9%	17.4%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	241,164.24	3.9%	2	167,045.18	13.8%	69.3%
3	SEGUROS SURAMERICANA, S.A	219,798.87	3.6%	4	36,976.27	3.0%	16.8%
4	SEGUROS FEDPA, S.A	182,350.55	3.0%	11	0.00	0.0%	0.0%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	145,438.04	2.4%	8	11,219.45	0.9%	7.7%
6	MAPFRE PANAMÁ, S.A	144,175.12	2.3%	3	81,680.01	6.7%	56.7%
7	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	130,580.88	2.1%	12	0.00	0.0%	0.0%
8	ASEGURADORA ANCON, S.A	51,289.10	0.8%	13	0.00	0.0%	0.0%
9	GENERAL DE SEGUROS, S.A.	32,561.05	0.5%	5	32,080.90	2.6%	98.5%
10	ACERTA SEGUROS	30,367.64	0.5%	6	20,674.81	1.7%	68.1%
11	LA REGIONAL DE SEGUROS, S.A	25,173.52	0.4%	14	0.00	0.0%	0.0%
12	MULTIBANK SEGUROS, S.A	24,974.00	0.4%	7	14,207.00	1.2%	56.9%
13	ALIADO SEGUROS	20,868.58	0.3%	10	94.67	0.0%	0.5%
14	BANESCO SEGUROS, S.A.	13,122.86	0.2%	9	1,508.86	0.1%	11.5%
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%
TOTAL		\$6,147,519.87	100%		\$1,214,805.84	100%	19.8%

Participación en Ramos Robo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

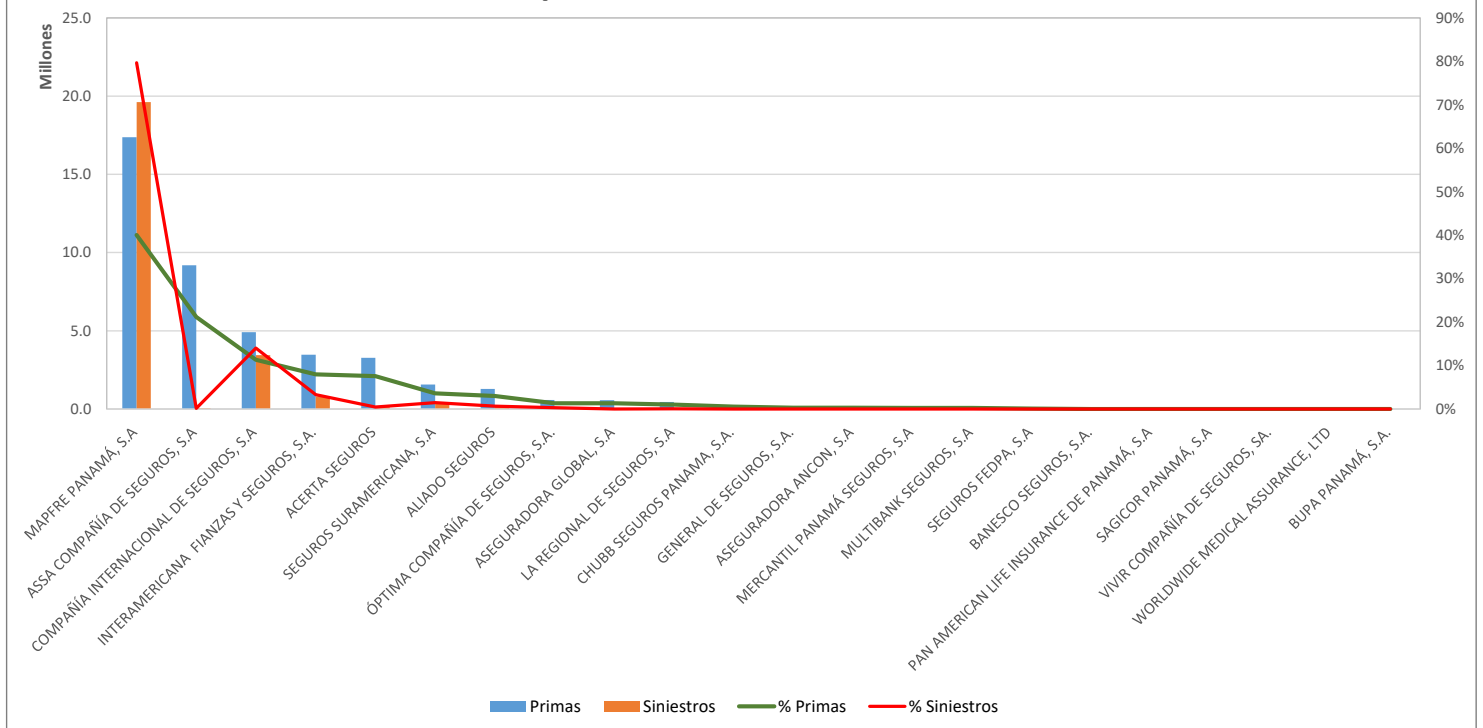


RAMO DE FIANZAS

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	17,371,884.36	40.0%	1	19,619,150.40	79.7%	112.9%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	9,188,157.47	21.2%	8	37,428.66	0.2%	0.4%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,906,895.33	11.3%	2	3,447,853.94	14.0%	70.3%
4	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	3,466,443.10	8.0%	3	807,562.12	3.3%	23.3%
5	ACERTA SEGUROS	3,276,037.87	7.6%	6	108,986.12	0.4%	3.3%
6	SEGUROS SURAMERICANA, S.A	1,559,047.39	3.6%	4	358,663.92	1.5%	23.0%
7	ALIADO SEGUROS	1,289,280.38	3.0%	5	156,603.90	0.6%	12.1%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	571,382.54	1.3%	7	72,209.88	0.3%	12.6%
9	ASEGURADORA GLOBAL, S.A	564,217.94	1.3%	11	0.00	0.0%	0.0%
10	LA REGIONAL DE SEGUROS, S.A	445,740.23	1.0%	9	10,778.04	0.0%	2.4%
11	CHUBB SEGUROS PANAMA, S.A.	239,770.09	0.6%	10	5,379.05	0.0%	2.2%
12	GENERAL DE SEGUROS, S.A.	130,668.85	0.3%	12	0.00	0.0%	0.0%
13	ASEGURADORA ANCON, S.A	123,238.68	0.3%	13	0.00	0.0%	0.0%
14	MERCANTIL PANAMÁ SEGUROS, S.A	115,195.94	0.3%	14	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	98,378.00	0.2%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	33,829.86	0.1%	16	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	3,080.00	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		\$43,383,248.03	100%		\$24,624,616.03	100%	56.8%

Participación en Ramos Fianzas



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 30 DE ABRIL DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,741,993.09	33.0%	1	3,542,953.89	51.6%	25.8%
2	GENERAL DE SEGUROS, S.A.	9,301,496.16	22.4%	4	585,485.87	8.5%	6.3%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	5,805,603.73	14.0%	3	823,468.22	12.0%	14.2%
4	MAPFRE PANAMÁ, S.A	5,065,117.68	12.2%	2	1,158,462.99	16.9%	22.9%
5	MERCANTIL PANAMÁ SEGUROS, S.A	2,069,342.54	5.0%	5	256,124.47	3.7%	12.4%
6	SEGUROS SURAMERICANA, S.A	1,672,794.44	4.0%	6	238,312.13	3.5%	14.2%
7	ASEGURADORA GLOBAL, S.A	1,428,464.27	3.4%	10	25,420.45	0.4%	1.8%
8	ALIADO SEGUROS	1,129,708.49	2.7%	7	98,486.48	1.4%	8.7%
9	MULTIBANK SEGUROS, S.A	502,330.29	1.2%	9	52,376.90	0.8%	10.4%
10	LA REGIONAL DE SEGUROS, S.A	261,485.83	0.6%	13	1,013.06	0.0%	0.4%
11	ASEGURADORA ANCON, S.A	248,393.78	0.6%	11	5,988.15	0.1%	2.4%
12	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	218,586.54	0.5%	8	75,945.11	1.1%	34.7%
13	ACERTA SEGUROS	126,132.41	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	20,990.47	0.1%	15	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	8,243.67	0.0%	12	2,488.77	0.0%	30.2%
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%
TOTAL		\$41,600,683.39	100%		\$6,866,526.49	100%	16.5%

Participación en Otros Ramos

