

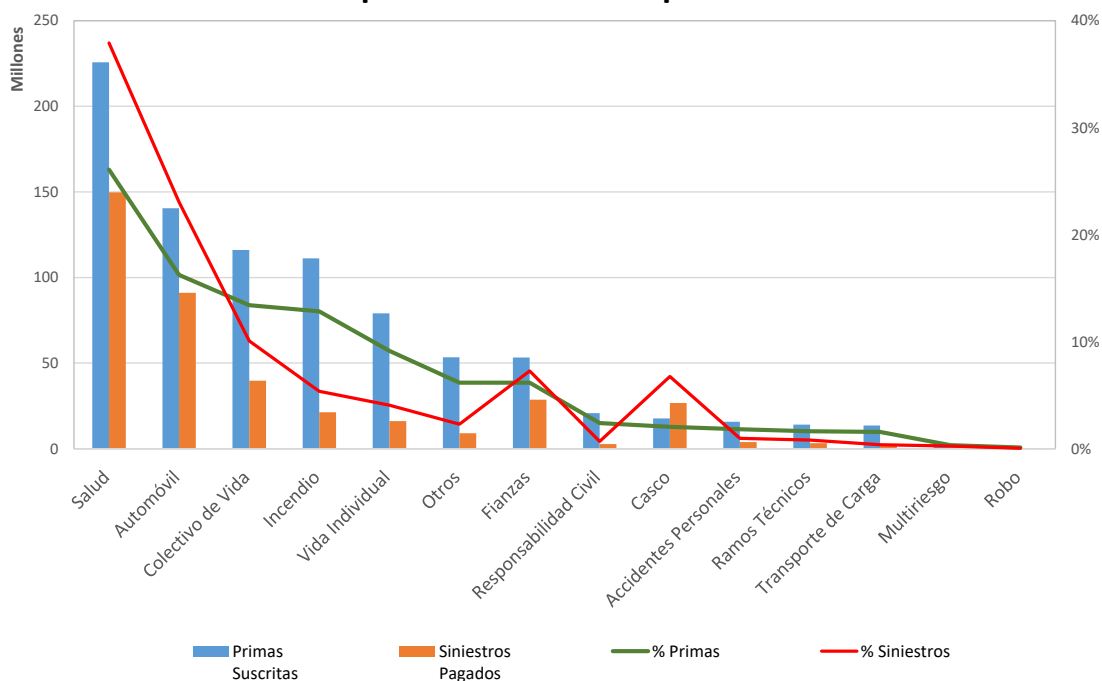
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos



AL 31 DE MAYO DE 2025

#	Ramos de Seguros	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
1	Salud	225,666,822.29	26.1%	1	149,794,579.45	37.9%	66.4%
2	Automóvil	140,486,787.11	16.2%	2	91,069,453.83	23.1%	64.8%
3	Colectivo de Vida	116,107,137.32	13.4%	3	39,804,815.21	10.1%	34.3%
4	Incendio	111,127,085.38	12.8%	6	21,240,799.35	5.4%	19.1%
5	Vida Individual	79,128,109.24	9.1%	7	16,101,775.34	4.1%	20.3%
6	Otros	53,470,375.11	6.2%	8	9,088,264.50	2.3%	17.0%
7	Fianzas	53,344,085.40	6.2%	4	28,703,925.98	7.3%	53.8%
8	Responsabilidad Civil	20,728,609.93	2.4%	11	2,739,672.90	0.7%	13.2%
9	Casco	17,756,564.47	2.1%	5	26,704,504.62	6.8%	150.4%
10	Accidentes Personales	15,817,778.96	1.8%	9	3,879,252.61	1.0%	24.5%
11	Ramos Técnicos	14,141,696.64	1.6%	10	3,230,447.15	0.8%	22.8%
12	Transporte de Carga	13,548,115.27	1.6%	12	1,518,211.84	0.4%	11.2%
13	Multiriesgo	2,932,859.18	0.3%	13	985,474.75	0.2%	33.6%
14	Robo	1,004,540.87	0.1%	14	195,139.00	0.0%	19.4%
TOTAL		\$865,260,567.17	100%		\$395,056,316.53	100%	45.7%

Participación de Mercado por Ramos



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

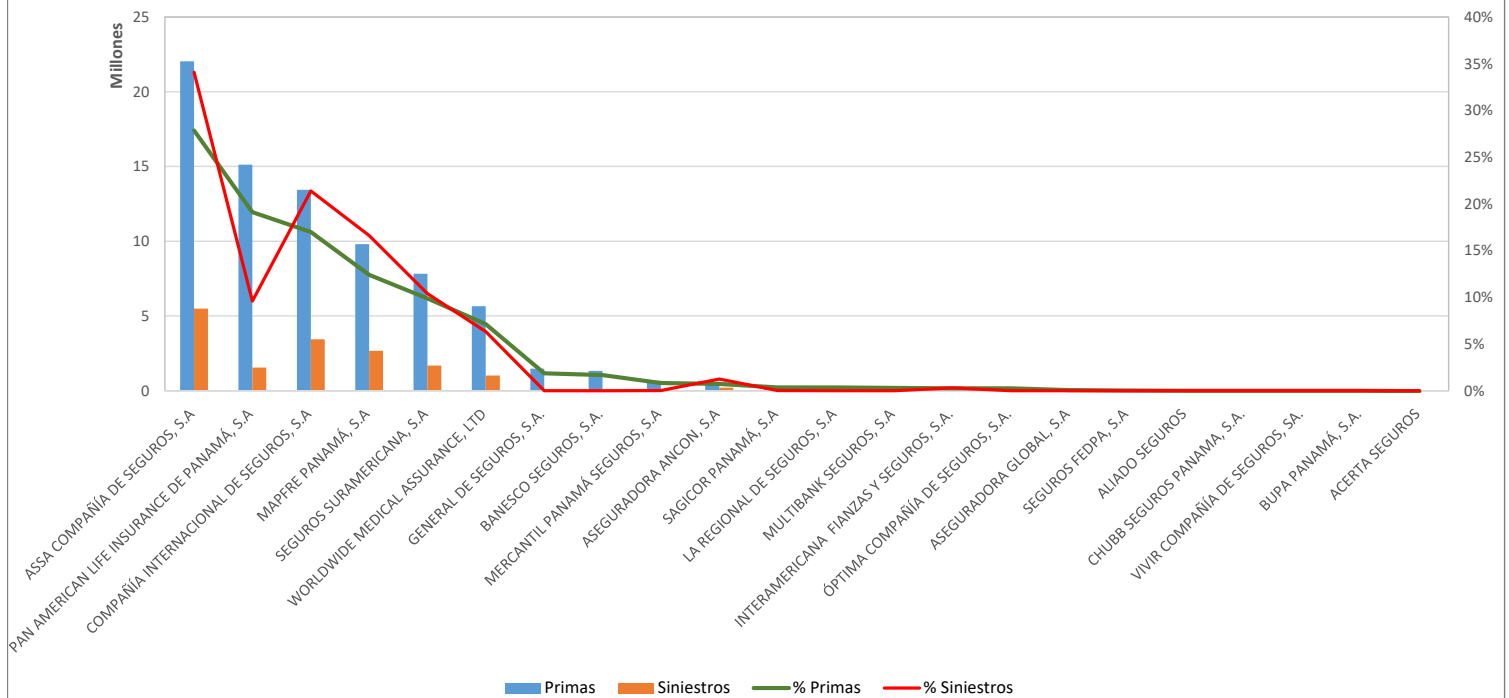


VIDA INDIVIDUAL

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	22,040,588.68	27.9%	1	5,488,361.24	34.1%	24.9%
2	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	15,126,726.01	19.1%	5	1,545,336.63	9.6%	10.2%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	13,440,033.86	17.0%	2	3,444,777.25	21.4%	25.6%
4	MAPFRE PANAMÁ, S.A	9,805,066.06	12.4%	3	2,675,196.79	16.6%	27.3%
5	SEGUROS SURAMERICANA, S.A	7,820,547.80	9.9%	4	1,674,194.01	10.4%	21.4%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	5,646,928.64	7.1%	6	1,020,354.10	6.3%	18.1%
7	GENERAL DE SEGUROS, S.A.	1,477,697.84	1.9%	12	0.00	0.0%	0.0%
8	BANESCO SEGUROS, S.A.	1,330,741.40	1.7%	11	197.95	0.0%	0.0%
9	MERCANTIL PANAMÁ SEGUROS, S.A	656,662.67	0.8%	10	1,357.37	0.0%	0.2%
10	ASEGURADORA ANCON, S.A	581,246.17	0.7%	7	200,000.00	1.2%	34.4%
11	SAGICOR PANAMÁ, S.A	277,251.96	0.4%	9	2,000.00	0.0%	0.7%
12	LA REGIONAL DE SEGUROS, S.A	277,097.85	0.4%	13	0.00	0.0%	0.0%
13	MULTIBANK SEGUROS, S.A	233,537.19	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	199,060.02	0.3%	8	50,000.00	0.3%	25.1%
15	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	193,176.74	0.2%	15	0.00	0.0%	0.0%
16	ASEGURADORA GLOBAL, S.A	46,723.26	0.1%	16	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	14,957.34	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	-39,934.25	-0.1%	22	0.00	0.0%	0.0%
TOTAL		\$79,128,109.24	100%		\$16,101,775.34	100%	20.3%

Participación en Vida Individual



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

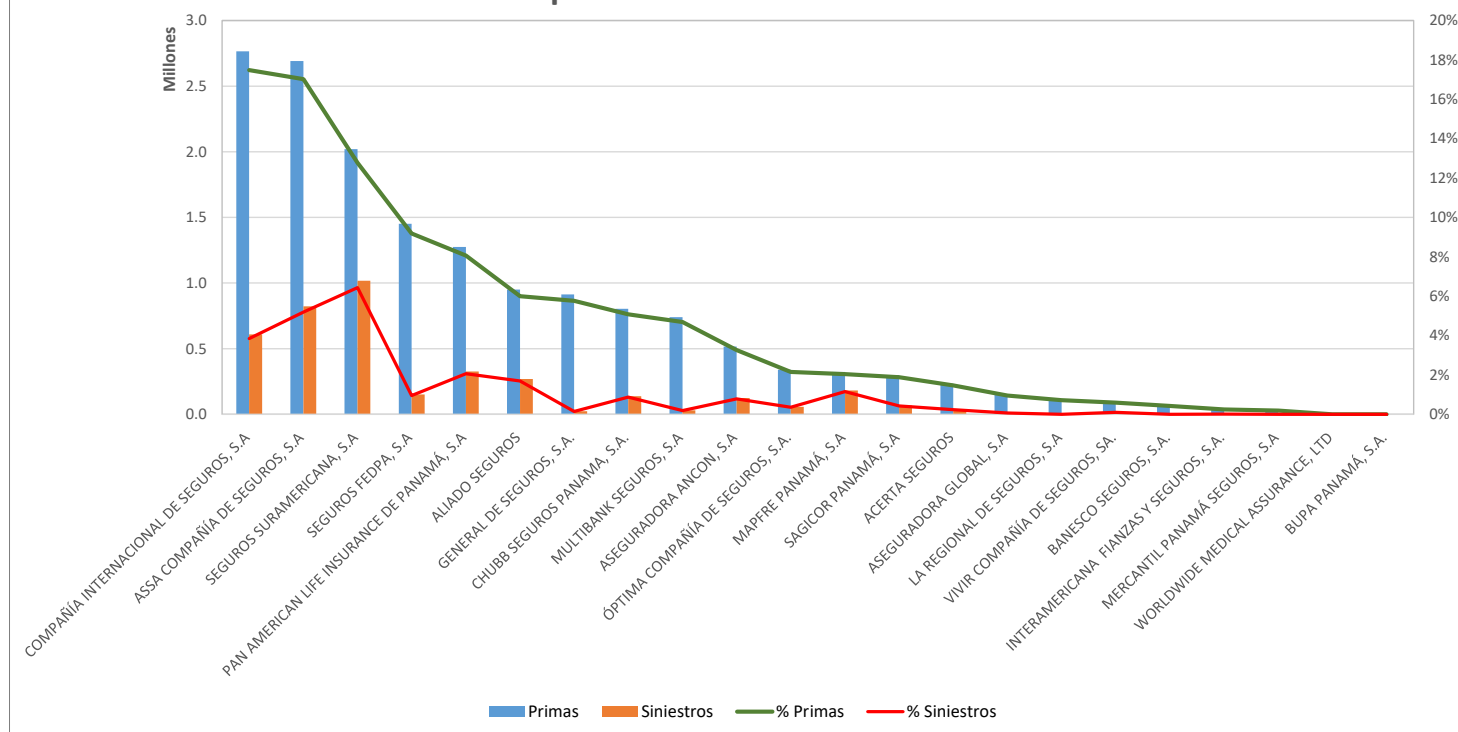


ACCIDENTES PERSONALES

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	2,765,426.98	17.5%	3	608,083.50	3.8%	22.0%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	2,691,923.01	17.0%	2	822,116.69	5.2%	30.5%
3	SEGUROS SURAMERICANA, S.A	2,020,031.16	12.8%	1	1,017,734.02	6.4%	50.4%
4	SEGUROS FEDPA, S.A	1,452,168.45	9.2%	7	151,234.88	1.0%	10.4%
5	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	1,274,925.53	8.1%	4	326,342.76	2.1%	25.6%
6	ALIADO SEGUROS	949,690.98	6.0%	5	268,358.36	1.7%	28.3%
7	GENERAL DE SEGUROS, S.A.	912,552.92	5.8%	14	22,996.50	0.1%	2.5%
8	CHUBB SEGUROS PANAMA, S.A.	804,157.92	5.1%	8	137,447.32	0.9%	17.1%
9	MULTIBANK SEGUROS, S.A	740,915.86	4.7%	13	30,113.48	0.2%	4.1%
10	ASEGURADORA ANCON, S.A	516,625.77	3.3%	9	124,717.96	0.8%	24.1%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	339,745.76	2.1%	11	56,432.63	0.4%	16.6%
12	MAPFRE PANAMÁ, S.A	322,794.25	2.0%	6	182,197.16	1.2%	56.4%
13	SAGICOR PANAMÁ, S.A	298,534.69	1.9%	10	66,801.03	0.4%	22.4%
14	ACERTA SEGUROS	233,129.11	1.5%	12	37,867.31	0.2%	16.2%
15	ASEGURADORA GLOBAL, S.A	149,844.42	0.9%	16	10,000.00	0.1%	6.7%
16	LA REGIONAL DE SEGUROS, S.A	113,905.70	0.7%	18	500.00	0.0%	0.4%
17	VIVIR COMPAÑÍA DE SEGUROS, SA.	94,611.92	0.6%	15	15,654.39	0.1%	16.5%
18	BANESCO SEGUROS, S.A.	66,909.75	0.4%	20	0.00	0.0%	0.0%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	39,229.13	0.2%	17	561.04	0.0%	1.4%
20	MERCANTIL PANAMÁ SEGUROS, S.A	30,655.65	0.2%	21	0.00	0.0%	0.0%
21	WORLDWIDE MEDICAL ASSURANCE, LTD	0.00	0.0%	19	93.58	0.0%	0.0%
22	BUPA PANAMÁ, S.A.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$15,817,779	100%		\$3,879,252.61	100%	24.5%

Participación en Accidentes Personales



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

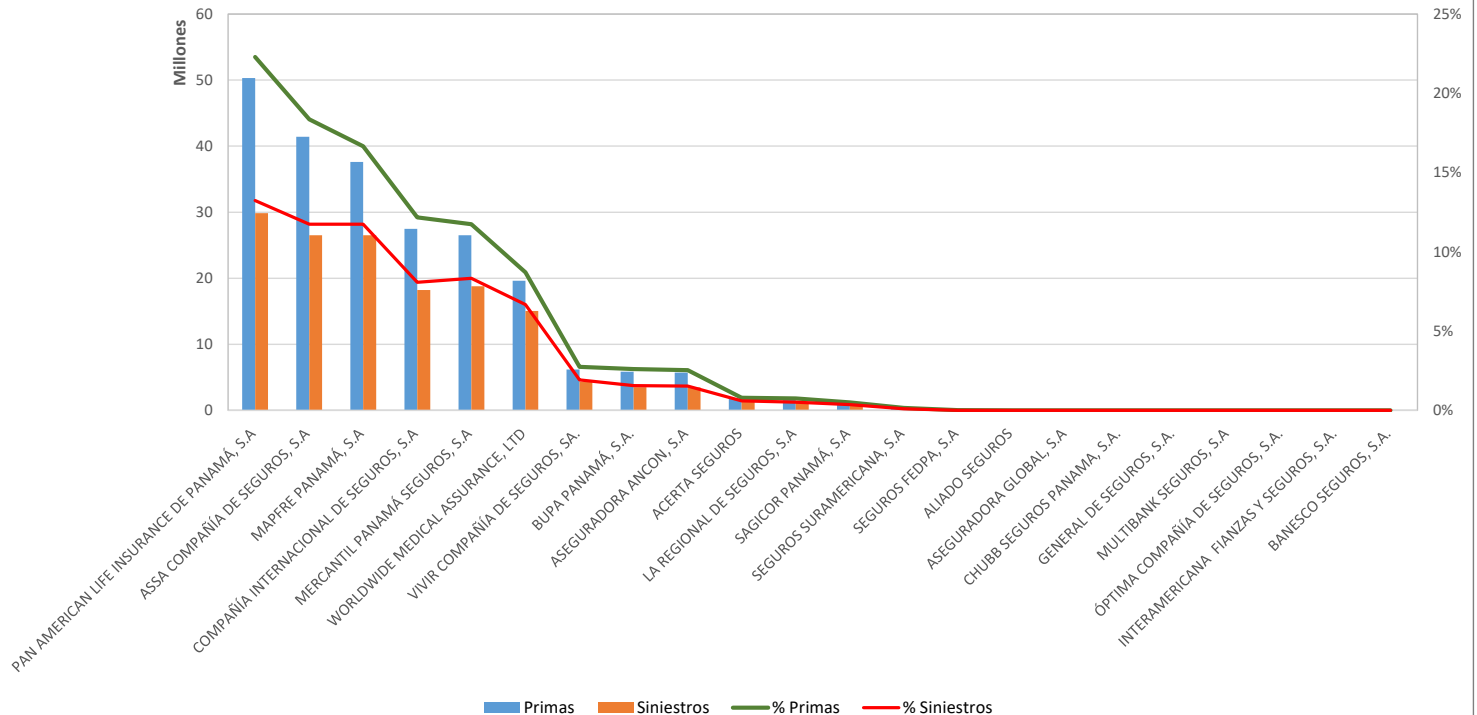


SALUD

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	50,308,191.05	22.3%	1	29,867,014.72	13.2%	59.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	41,419,485.63	18.4%	3	26,496,190.36	11.7%	64.0%
3	MAPFRE PANAMÁ, S.A	37,599,203.43	16.7%	2	26,506,506.22	11.7%	70.5%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	27,463,155.13	12.2%	5	18,225,198.68	8.1%	66.4%
5	MERCANTIL PANAMÁ SEGUROS, S.A	26,500,081.61	11.7%	4	18,799,662.09	8.3%	70.9%
6	WORLDWIDE MEDICAL ASSURANCE, LTD	19,639,496.89	8.7%	6	15,058,174.30	6.7%	76.7%
7	VIVIR COMPAÑÍA DE SEGUROS, SA.	6,192,314.21	2.7%	7	4,330,765.59	1.9%	69.9%
8	BUPA PANAMÁ, S.A.	5,862,027.92	2.6%	8	3,507,339.10	1.6%	59.8%
9	ASEGURADORA ANCON, S.A	5,716,854.61	2.5%	9	3,460,321.69	1.5%	60.5%
10	ACERTA SEGUROS	1,796,426.10	0.8%	10	1,349,118.97	0.6%	75.1%
11	LA REGIONAL DE SEGUROS, S.A	1,690,271.27	0.7%	11	1,153,888.43	0.5%	68.3%
12	SAGICOR PANAMÁ, S.A	1,122,680.50	0.5%	12	829,655.54	0.4%	73.9%
13	SEGUROS SURAMERICANA, S.A	329,570.45	0.1%	13	207,233.04	0.1%	62.9%
14	SEGUROS FEDPA, S.A	27,063.49	0.0%	14	3,510.72	0.0%	13.0%
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.	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		\$225,666,822.29	100%		\$149,794,579.45	100%	66.4%

Participación en Ramo de Salud



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

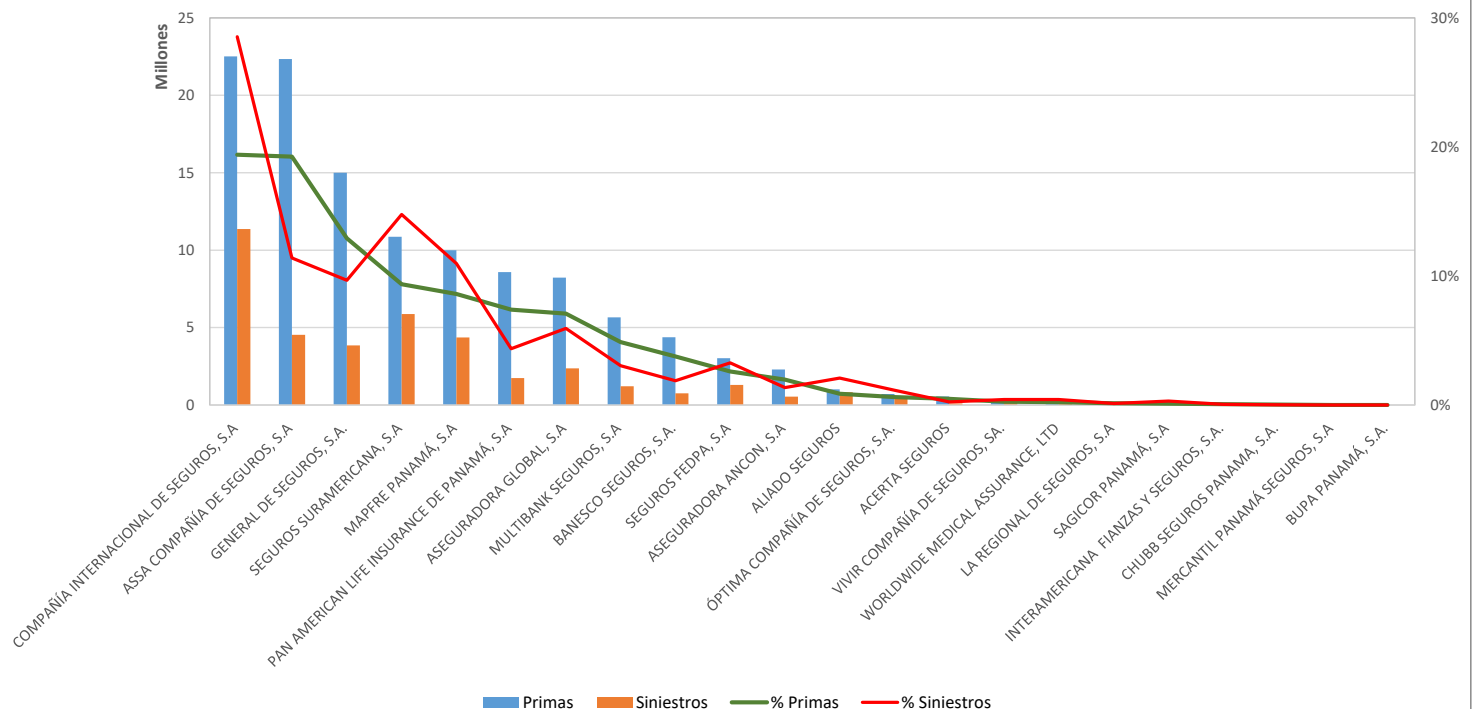


COLECTIVO DE VIDA

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	22,519,520.17	19.4%	1	11,359,081.12	28.5%	50.4%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	22,341,333.74	19.2%	3	4,532,785.01	11.4%	20.3%
3	GENERAL DE SEGUROS, S.A.	14,993,526.92	12.9%	5	3,844,565.36	9.7%	25.6%
4	SEGUROS SURAMERICANA, S.A	10,869,310.82	9.4%	2	5,878,591.91	14.8%	54.1%
5	MAPFRE PANAMÁ, S.A	9,999,651.43	8.6%	4	4,367,710.06	11.0%	43.7%
6	PAN AMERICAN LIFE INSURANCE DE PANAMÁ, S.A	8,583,016.13	7.4%	7	1,735,428.57	4.4%	20.2%
7	ASEGURADORA GLOBAL, S.A	8,229,532.01	7.1%	6	2,364,735.35	5.9%	28.7%
8	MULTIBANK SEGUROS, S.A	5,656,608.96	4.9%	9	1,212,598.42	3.0%	21.4%
9	BANESCO SEGUROS, S.A.	4,376,324.53	3.8%	11	748,188.48	1.9%	17.1%
10	SEGUROS FEDPA, S.A	3,023,939.40	2.6%	8	1,298,375.98	3.3%	42.9%
11	ASEGURADORA ANCON, S.A	2,292,444.26	2.0%	12	538,948.79	1.4%	23.5%
12	ALIADO SEGUROS	1,015,215.83	0.9%	10	831,100.66	2.1%	81.9%
13	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	710,752.16	0.6%	13	457,744.47	1.1%	64.4%
14	ACERTA SEGUROS	549,542.00	0.5%	17	96,530.61	0.2%	17.6%
15	VIVIR COMPAÑÍA DE SEGUROS, S.A.	303,866.63	0.3%	14	171,319.04	0.4%	56.4%
16	WORLDWIDE MEDICAL ASSURANCE, LTD	255,133.51	0.2%	15	170,709.89	0.4%	66.9%
17	LA REGIONAL DE SEGUROS, S.A	152,376.66	0.1%	18	50,193.52	0.1%	32.9%
18	SAGICOR PANAMÁ, S.A	125,249.29	0.1%	16	123,994.79	0.3%	99.0%
19	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	70,440.55	0.1%	19	17,589.99	0.0%	25.0%
20	CHUBB SEGUROS PANAMA, S.A.	39,352.32	0.0%	20	4,623.19	0.0%	11.7%
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		\$116,107,137.32	100%		\$39,804,815.21	100%	34.3%

Participación en Colectivo de Vida



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

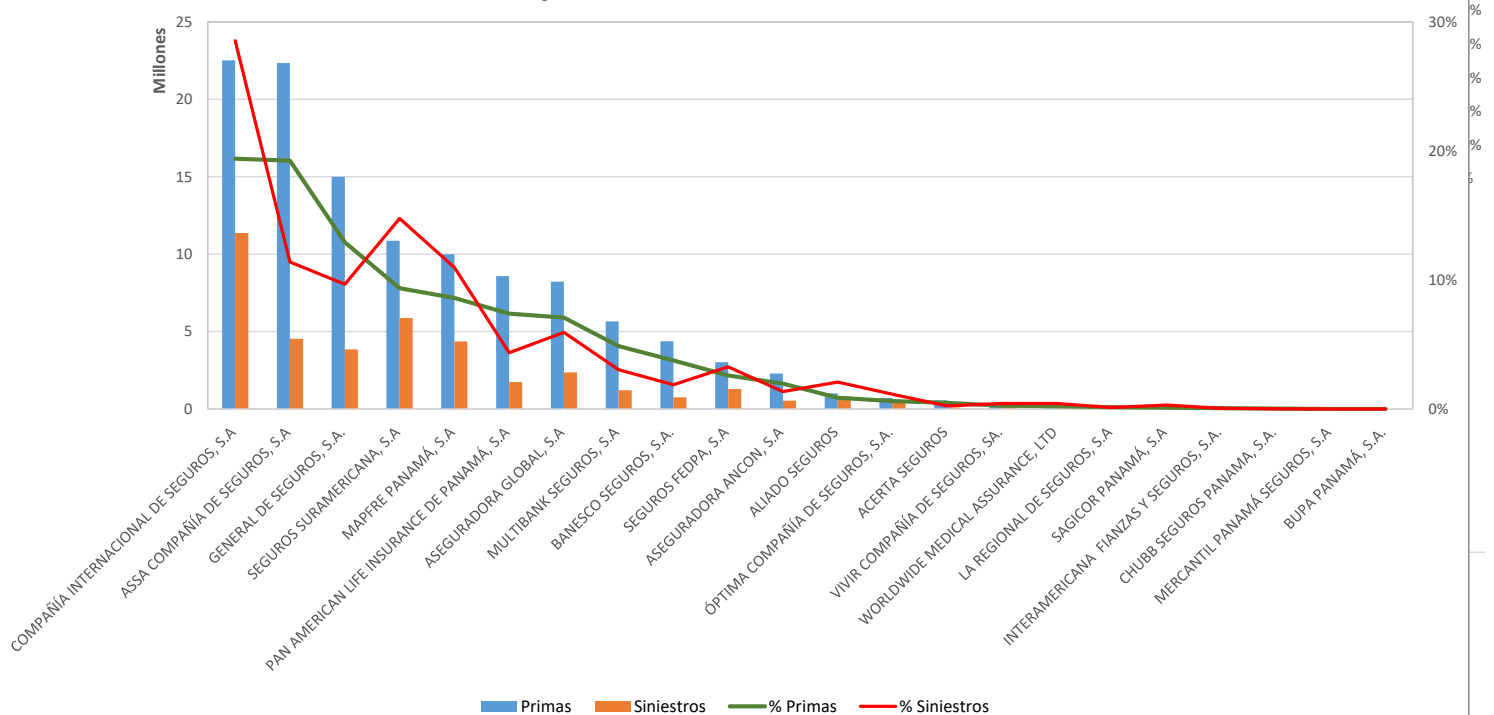


INCENDIO

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	54,508,198.28	49.1%	1	7,793,692.51	36.7%	14.3%
2	MAPFRE PANAMÁ, S.A	15,856,209.93	14.3%	5	755,438.15	3.6%	4.8%
3	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	14,072,548.09	12.7%	2	6,211,570.94	29.2%	44.1%
4	SEGUROS SURAMERICANA, S.A	8,756,990.53	7.9%	3	2,709,588.28	12.8%	30.9%
5	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,435,657.65	3.1%	6	553,734.32	2.6%	16.1%
6	GENERAL DE SEGUROS, S.A.	2,803,566.01	2.5%	7	423,812.39	2.0%	15.1%
7	CHUBB SEGUROS PANAMA, S.A.	2,530,743.98	2.3%	10	81,483.89	0.4%	3.2%
8	ALIADO SEGUROS	1,858,398.97	1.7%	11	31,654.20	0.1%	1.7%
9	ASEGURADORA ANCON, S.A	1,847,141.81	1.7%	4	2,211,795.23	10.4%	119.7%
10	ACERTA SEGUROS	1,752,260.60	1.6%	9	128,689.04	0.6%	7.3%
11	ASEGURADORA GLOBAL, S.A	1,242,935.01	1.1%	12	29,841.03	0.1%	2.4%
12	BANESCO SEGUROS, S.A.	712,210.14	0.6%	8	250,770.73	1.2%	35.2%
13	MULTIBANK SEGUROS, S.A	699,263.12	0.6%	14	22,609.95	0.1%	3.2%
14	LA REGIONAL DE SEGUROS, S.A	426,759.25	0.4%	15	12,579.76	0.1%	2.9%
15	SEGUROS FEDPA, S.A	256,647.57	0.2%	13	23,208.18	0.1%	9.0%
16	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	220,437.81	0.2%	16	330.75	0.0%	0.2%
17	MERCANTIL PANAMÁ SEGUROS, S.A	147,116.63	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		\$111,127,085.38	100%		\$21,240,799.35	100%	19.1%

Participación en Ramo de Incendio



Superintendencia de Seguros y Reaseguros de Panamá

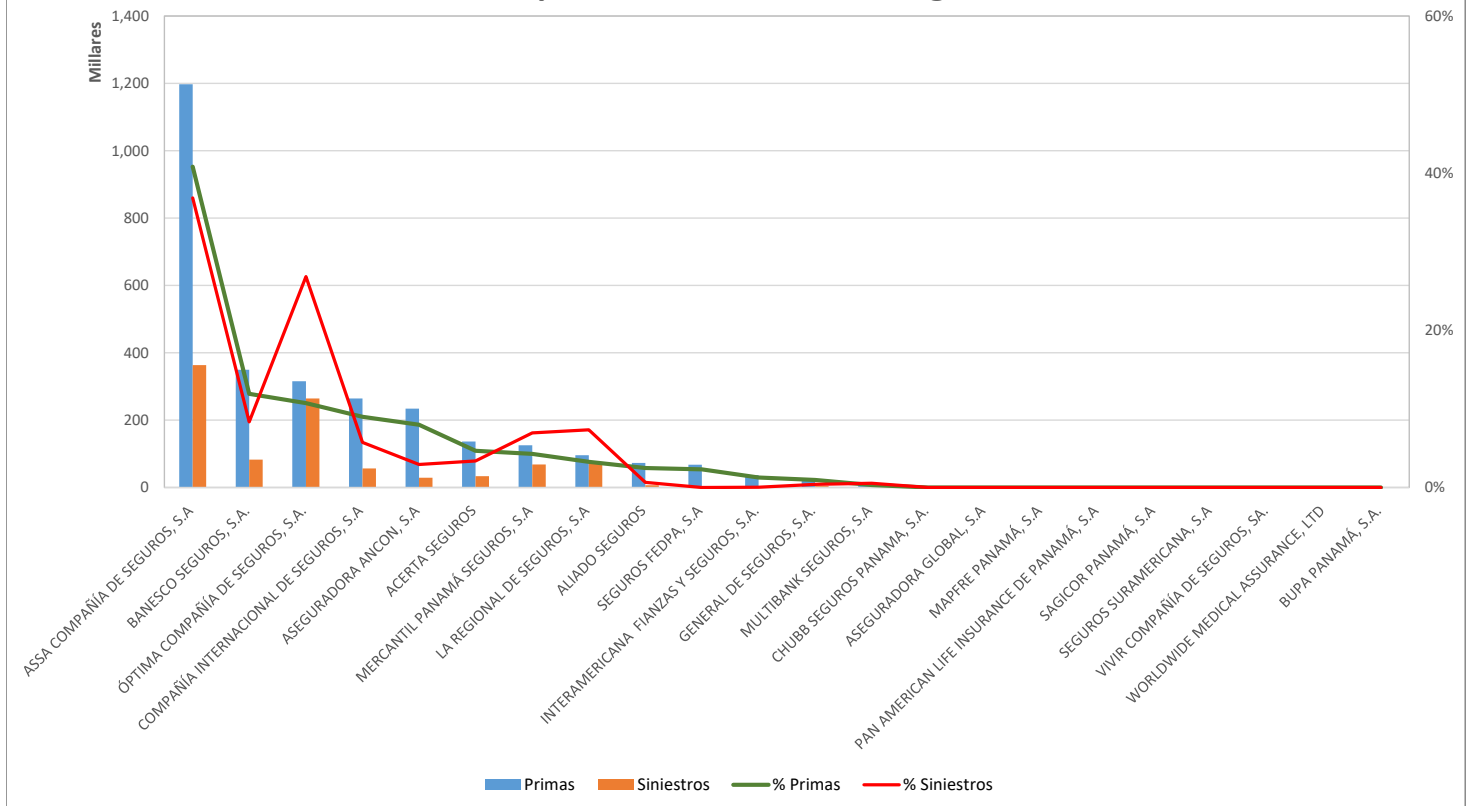
Participación de Mercado por Productos



MULTIRIESGO AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	%	#	Siniestros	%	Sinestralidad
1	ASSA COMPAÑÍA DE SEGUROS, S.A	1,197,416.39	40.8%	1	363,167.17	36.9%	30.3%
2	BANESCO SEGUROS, S.A.	349,405.37	11.9%	3	82,384.87	8.4%	23.6%
3	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	315,204.69	10.7%	2	264,426.71	26.8%	83.9%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	264,015.03	9.0%	6	56,432.18	5.7%	21.4%
5	ASEGURADORA ANCON, S.A	234,207.81	8.0%	8	28,937.99	2.9%	12.4%
6	ACERTA SEGUROS	136,746.88	4.7%	7	33,204.91	3.4%	24.3%
7	MERCANTIL PANAMÁ SEGUROS, S.A	125,026.72	4.3%	5	68,522.71	7.0%	54.8%
8	LA REGIONAL DE SEGUROS, S.A	95,854.27	3.3%	4	72,246.70	7.3%	75.4%
9	ALIADO SEGUROS	72,950.92	2.5%	9	6,538.19	0.7%	9.0%
10	SEGUROS FEDPA, S.A	67,672.25	2.3%	13	0.00	0.0%	0.0%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	37,052.65	1.3%	12	374.50	0.0%	1.0%
12	GENERAL DE SEGUROS, S.A.	27,905.66	1.0%	11	3,848.11	0.4%	13.8%
13	MULTIBANK SEGUROS, S.A	9,400.54	0.3%	10	5,390.71	0.5%	57.3%
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%
		\$2,932,859.18	100%		\$985,474.75	100%	33.6%

Participación en Ramo Multiriesgo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

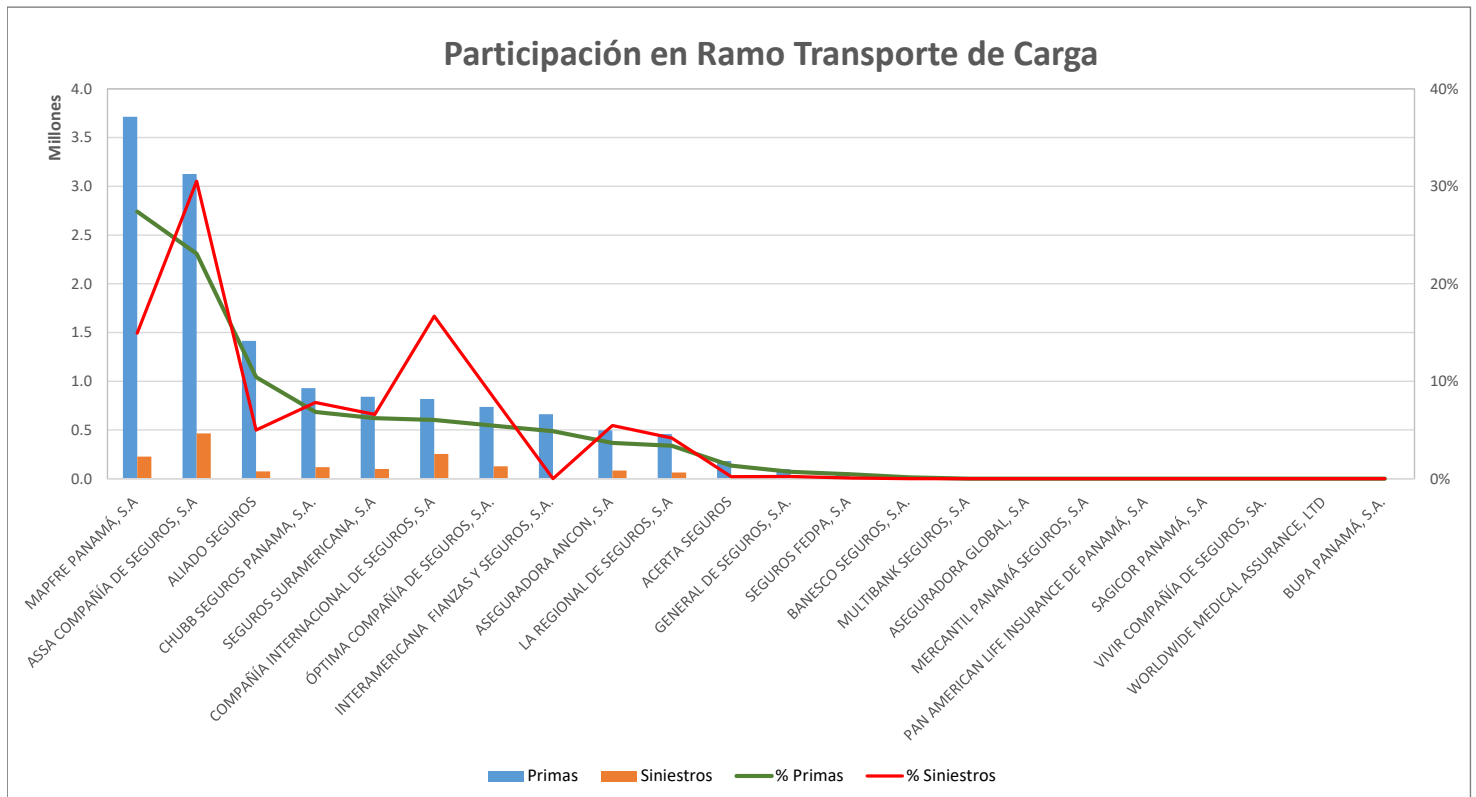


TRANSPORTE DE CARGA

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	3,713,218.87	27.4%	3	226,655.52	14.9%	6.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,126,557.62	23.1%	1	463,418.53	30.5%	14.8%
3	ALIADO SEGUROS	1,413,077.28	10.4%	8	75,690.98	5.0%	5.4%
4	CHUBB SEGUROS PANAMA, S.A.	928,005.15	6.8%	5	118,810.96	7.8%	12.8%
5	SEGUROS SURAMERICANA, S.A	840,587.66	6.2%	6	100,221.26	6.6%	11.9%
6	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	817,913.77	6.0%	2	253,288.78	16.7%	31.0%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	735,646.36	5.4%	4	126,195.30	8.3%	17.2%
8	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	660,536.21	4.9%	14	0.00	0.0%	0.0%
9	ASEGURADORA ANCON, S.A	495,886.02	3.7%	7	83,031.74	5.5%	16.7%
10	LA REGIONAL DE SEGUROS, S.A	458,476.30	3.4%	9	63,220.61	4.2%	13.8%
11	ACERTA SEGUROS	180,574.84	1.3%	11	3,082.43	0.2%	1.7%
12	GENERAL DE SEGUROS, S.A.	96,480.30	0.7%	10	3,572.56	0.2%	3.7%
13	SEGUROS FEDPA, S.A	60,197.47	0.4%	12	907.88	0.1%	1.5%
14	BANESCO SEGUROS, S.A.	19,550.21	0.1%	13	115.29	0.0%	0.6%
15	MULTIBANK SEGUROS, S.A	1,407.21	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%
TOTAL		\$13,548,115.27	100%		\$1,518,211.84	100%	11.2%

Participación en Ramo Transporte de Carga



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

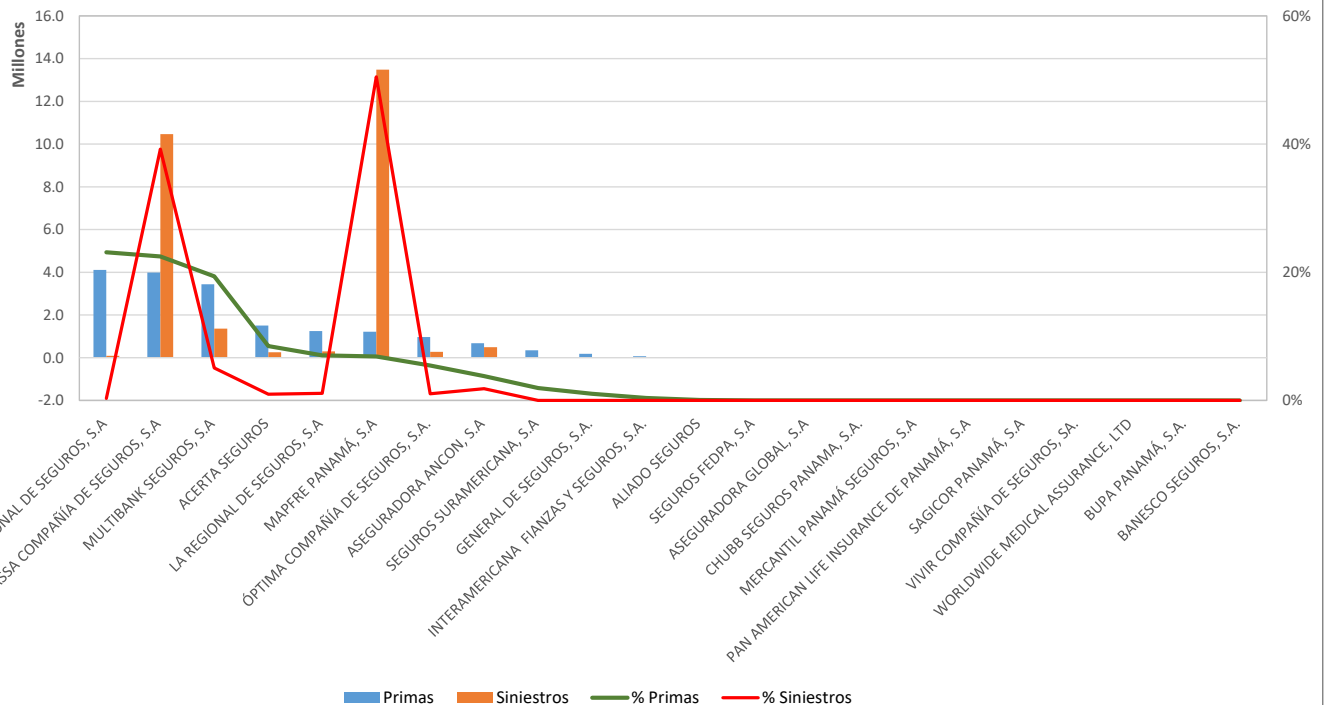


RAMO DE CASCO

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,104,352.05	23.1%	8	86,453.29	0.3%	2.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	3,987,522.27	22.5%	2	10,468,066.88	39.2%	262.5%
3	MULTIBANK SEGUROS, S.A	3,439,893.18	19.4%	3	1,355,664.88	5.1%	39.4%
4	ACERTA SEGUROS	1,505,559.53	8.5%	7	254,737.47	1.0%	16.9%
5	LA REGIONAL DE SEGUROS, S.A	1,250,294.14	7.0%	5	292,081.52	1.1%	23.4%
6	MAPFRE PANAMÁ, S.A	1,216,118.13	6.8%	1	13,482,595.17	50.5%	1108.7%
7	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	966,196.32	5.4%	6	273,674.47	1.0%	28.3%
8	ASEGURADORA ANCON, S.A	676,356.90	3.8%	4	489,032.52	1.8%	72.3%
9	SEGUROS SURAMERICANA, S.A	342,531.32	1.9%	10	0.00	0.0%	0.0%
10	GENERAL DE SEGUROS, S.A.	185,698.03	1.0%	11	0.00	0.0%	0.0%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	69,175.00	0.4%	12	0.00	0.0%	0.0%
12	ALIADO SEGUROS	13,543.22	0.1%	13	0.00	0.0%	0.0%
13	SEGUROS FEDPA, S.A	0.00	0.0%	9	2,198.42	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, 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	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		\$17,756,564.47	100%		\$26,704,504.62	100%	150.4%

Participación en Ramo Casco



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

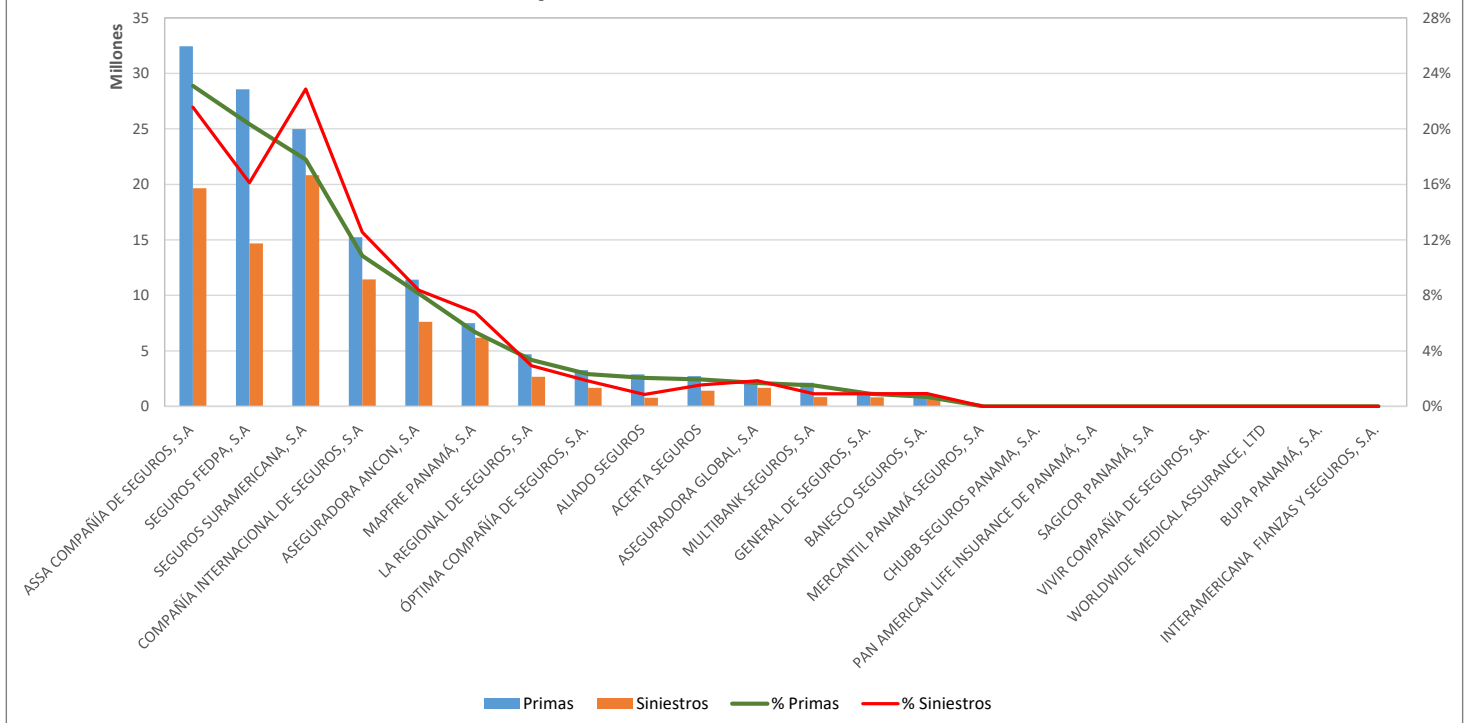


AUTOMÓVIL

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	32,453,604.27	23.1%	2	19,643,995.64	21.6%	60.5%
2	SEGUROS FEDPA, S.A	28,574,099.99	20.3%	3	14,674,108.19	16.1%	51.4%
3	SEGUROS SURAMERICANA, S.A	24,990,766.93	17.8%	1	20,831,746.12	22.9%	83.4%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	15,235,927.49	10.8%	4	11,439,531.39	12.6%	75.1%
5	ASEGURADORA ANCON, S.A	11,416,366.69	8.1%	5	7,616,600.64	8.4%	66.7%
6	MAPFRE PANAMÁ, S.A	7,506,723.30	5.3%	6	6,176,912.33	6.8%	82.3%
7	LA REGIONAL DE SEGUROS, S.A	4,701,966.91	3.3%	7	2,659,632.58	2.9%	56.6%
8	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	3,253,333.11	2.3%	9	1,666,001.42	1.8%	51.2%
9	ALIADO SEGUROS	2,886,731.84	2.1%	14	779,231.90	0.9%	27.0%
10	ACERTA SEGUROS	2,733,984.83	1.9%	10	1,411,921.80	1.6%	51.6%
11	ASEGURADORA GLOBAL, S.A	2,371,168.51	1.7%	8	1,673,889.57	1.8%	70.6%
12	MULTIBANK SEGUROS, S.A	2,131,690.82	1.5%	12	832,423.85	0.9%	39.0%
13	GENERAL DE SEGUROS, S.A.	1,266,067.21	0.9%	13	822,817.82	0.9%	65.0%
14	BANESCO SEGUROS, S.A.	964,355.21	0.7%	11	840,640.58	0.9%	87.2%
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		\$140,486,787.11	100%		\$91,069,453.83	100%	64.8%

Participación en Ramo de Automóvil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

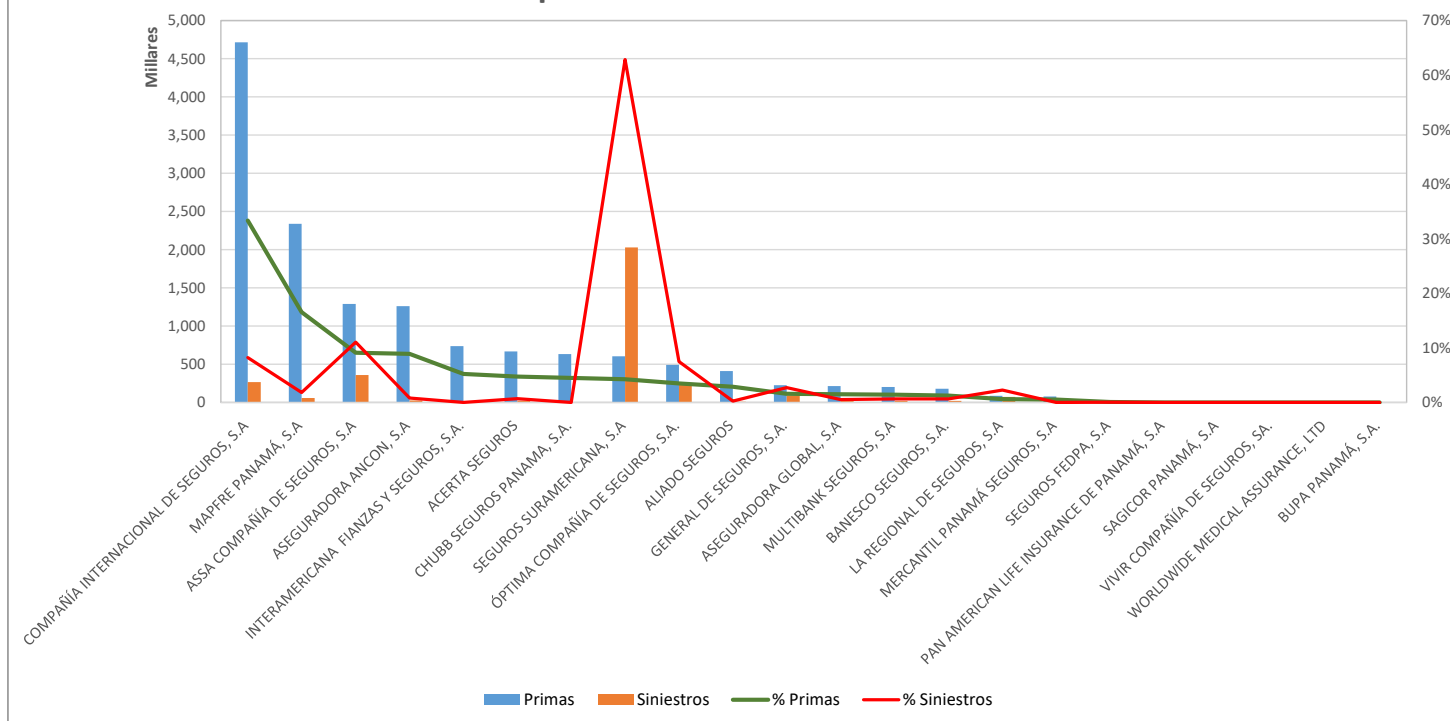


RAMOS TÉCNICOS

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	4,714,567.44	33.3%	3	265,062.42	8.2%	5.6%
2	MAPFRE PANAMÁ, S.A	2,339,648.96	16.5%	7	58,317.13	1.8%	2.5%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	1,290,334.67	9.1%	2	357,556.74	11.1%	27.7%
4	ASEGURADORA ANCON, S.A	1,260,209.20	8.9%	8	26,299.94	0.8%	2.1%
5	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	738,126.73	5.2%	15	365.50	0.0%	0.0%
6	ACERTA SEGUROS	668,049.14	4.7%	9	22,729.32	0.7%	3.4%
7	CHUBB SEGUROS PANAMA, S.A.	632,871.12	4.5%	16	0.00	0.0%	0.0%
8	SEGUROS SURAMERICANA, S.A	603,555.71	4.3%	1	2,030,291.85	62.8%	336.4%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	490,784.68	3.5%	4	242,512.84	7.5%	49.4%
10	ALIADO SEGUROS	409,583.64	2.9%	13	8,006.83	0.2%	2.0%
11	GENERAL DE SEGUROS, S.A.	224,851.92	1.6%	5	87,150.80	2.7%	38.8%
12	ASEGURADORA GLOBAL, S.A	214,298.72	1.5%	12	16,825.80	0.5%	7.9%
13	MULTIBANK SEGUROS, S.A	203,136.55	1.4%	10	20,490.94	0.6%	10.1%
14	BANESCO SEGUROS, S.A.	178,854.19	1.3%	11	20,434.20	0.6%	11.4%
15	LA REGIONAL DE SEGUROS, S.A	85,924.01	0.6%	6	72,967.78	2.3%	84.9%
16	MERCANTIL PANAMÁ SEGUROS, S.A	77,485.90	0.5%	17	0.00	0.0%	0.0%
17	SEGUROS FEDPA, S.A	9,414.06	0.1%	14	1,435.06	0.0%	15.2%
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		\$14,141,696.64	100%		\$3,230,447.15	100%	22.8%

Participación en Ramos Técnicos



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

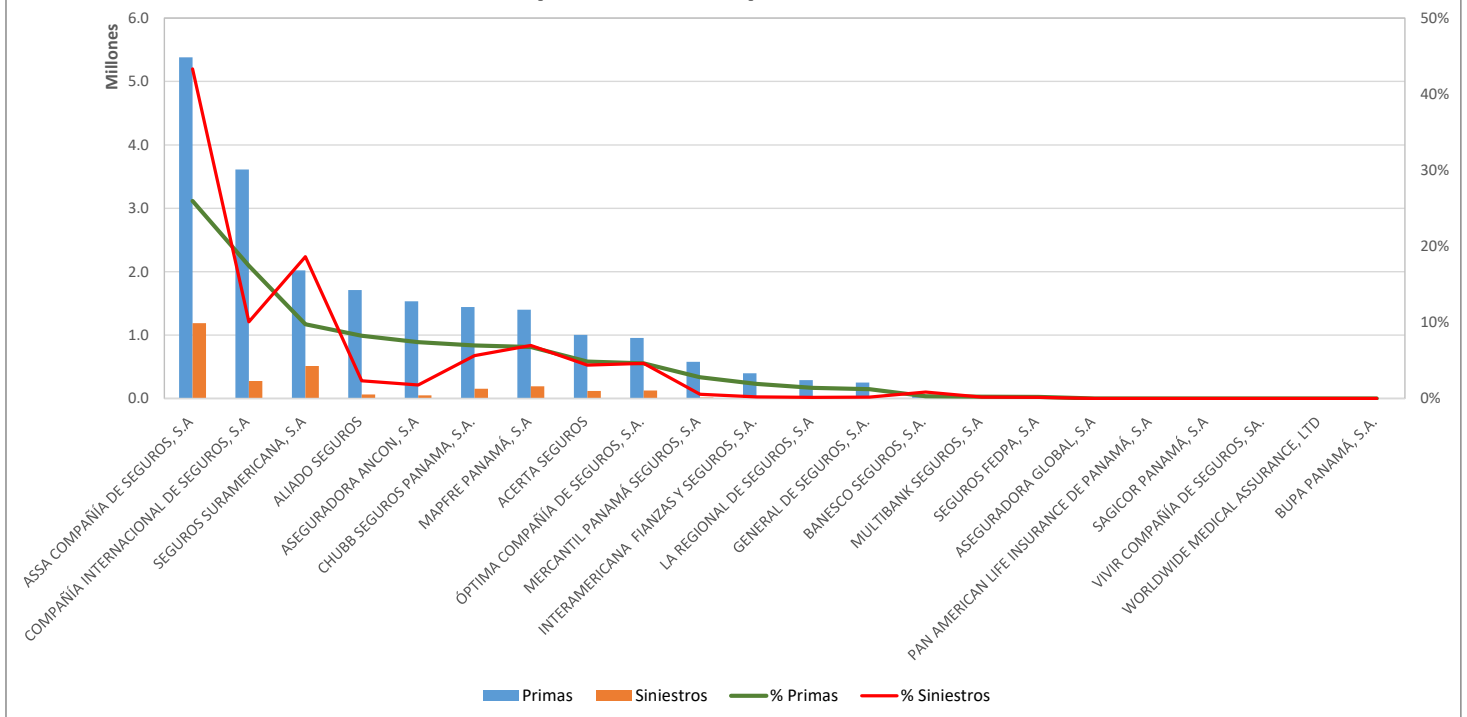


RESPONSABILIDAD CIVIL

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	5,381,530.63	26.0%	1	1,186,750.96	43.3%	22.1%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	3,613,045.38	17.4%	3	275,632.10	10.1%	7.6%
3	SEGUROS SURAMERICANA, S.A	2,020,736.54	9.7%	2	510,594.46	18.6%	25.3%
4	ALIADO SEGUROS	1,709,059.17	8.2%	8	63,436.98	2.3%	3.7%
5	ASEGURADORA ANCON, S.A	1,532,167.31	7.4%	9	48,706.94	1.8%	3.2%
6	CHUBB SEGUROS PANAMA, S.A.	1,441,944.76	7.0%	5	154,288.10	5.6%	10.7%
7	MAPFRE PANAMÁ, S.A	1,400,310.56	6.8%	4	190,792.49	7.0%	13.6%
8	ACERTA SEGUROS	1,004,796.09	4.8%	7	119,974.24	4.4%	11.9%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	955,020.37	4.6%	6	126,412.38	4.6%	13.2%
10	MERCANTIL PANAMÁ SEGUROS, S.A	577,106.02	2.8%	11	15,535.00	0.6%	2.7%
11	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	398,749.10	1.9%	12	5,726.85	0.2%	1.4%
12	LA REGIONAL DE SEGUROS, S.A	289,933.15	1.4%	16	3,943.78	0.1%	1.4%
13	GENERAL DE SEGUROS, S.A.	251,362.15	1.2%	13	5,198.62	0.2%	2.1%
14	BANESCO SEGUROS, S.A.	59,697.79	0.3%	10	23,319.00	0.9%	39.1%
15	MULTIBANK SEGUROS, S.A	47,994.93	0.2%	14	5,002.15	0.2%	10.4%
16	SEGUROS FEDPA, S.A	45,155.98	0.2%	15	4,358.85	0.2%	9.7%
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		\$20,728,609.93	100%		\$2,739,672.90	100%	13.2%

Participación en Responsabilidad Civil



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

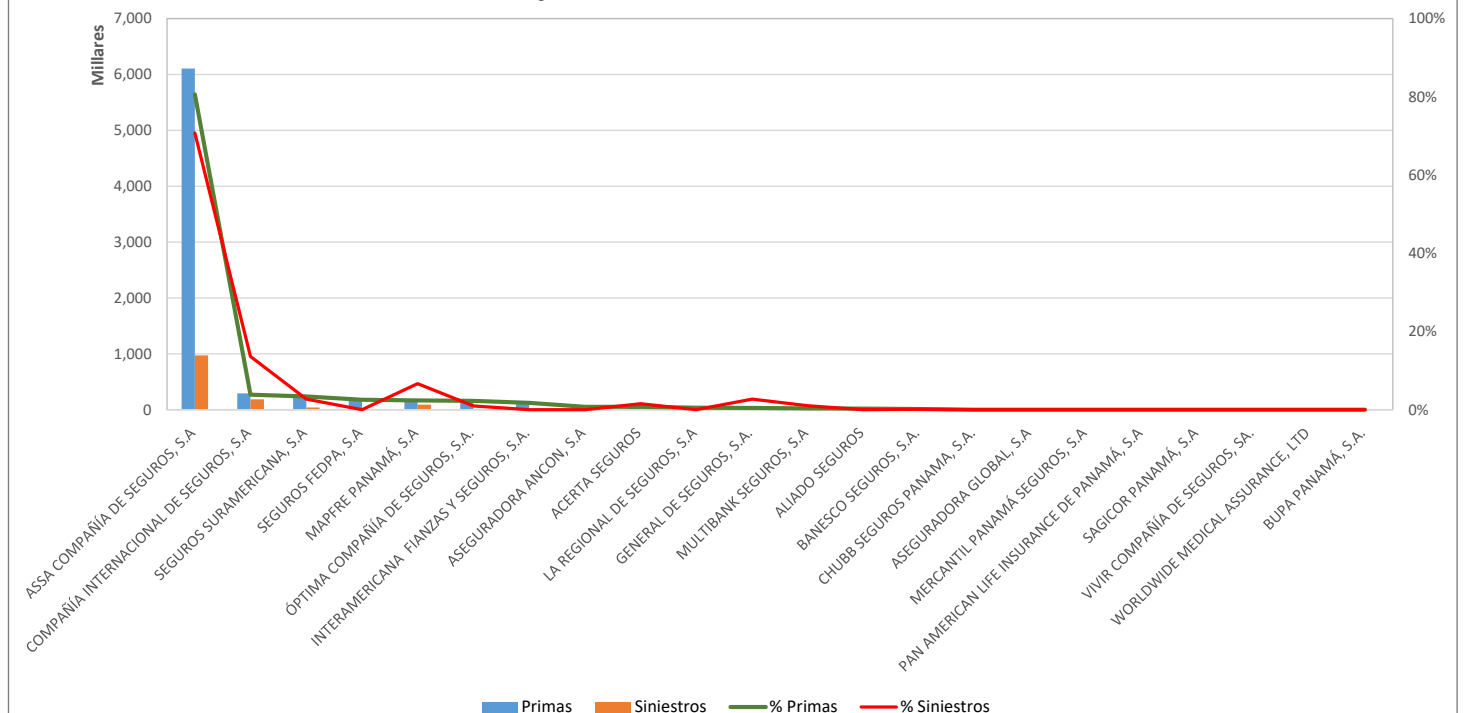


RAMO DE ROBO

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	ASSA COMPAÑÍA DE SEGUROS, S.A	6,104,763.82	80.6%	1	971,734.50	70.8%	15.9%
2	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	292,531.06	3.9%	2	186,450.35	13.6%	63.7%
3	SEGUROS SURAMERICANA, S.A	254,399.86	3.4%	4	37,524.23	2.7%	14.8%
4	SEGUROS FEDPA, S.A	193,213.05	2.6%	10	96.80	0.0%	0.1%
5	MAPFRE PANAMÁ, S.A	177,247.75	2.3%	3	91,075.50	6.6%	51.4%
6	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	172,816.45	2.3%	8	12,869.70	0.9%	7.4%
7	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	130,930.88	1.7%	12	0.00	0.0%	0.0%
8	ASEGURADORA ANCON, S.A	57,206.89	0.8%	13	0.00	0.0%	0.0%
9	ACERTA SEGUROS	55,195.42	0.7%	6	20,674.81	1.5%	37.5%
10	LA REGIONAL DE SEGUROS, S.A	36,617.19	0.5%	14	0.00	0.0%	0.0%
11	GENERAL DE SEGUROS, S.A.	36,054.42	0.5%	5	37,112.24	2.7%	102.9%
12	MULTIBANK SEGUROS, S.A	25,218.37	0.3%	7	14,207.00	1.0%	56.3%
13	ALIADO SEGUROS	20,853.23	0.3%	11	94.67	0.0%	0.5%
14	BANESCO SEGUROS, S.A.	13,809.97	0.2%	9	1,508.86	0.1%	10.9%
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		\$7,572,067.31	100%		\$1,373,348.66	100%	18.1%

Participación en Ramos Robo



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos

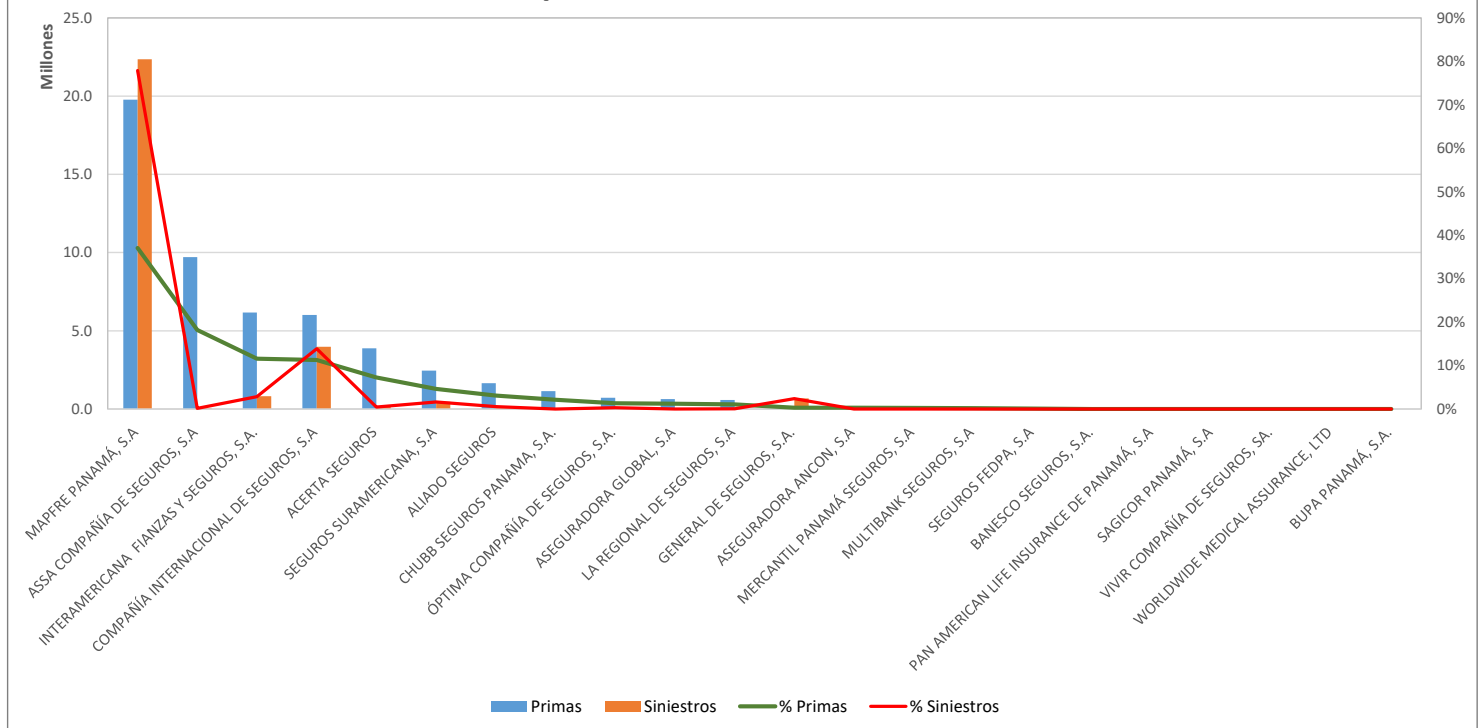


RAMO DE FIANZAS

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	MAPFRE PANAMÁ, S.A	19,766,817.76	37.1%	1	22,356,962.70	77.9%	113.1%
2	ASSA COMPAÑÍA DE SEGUROS, S.A	9,709,765.80	18.2%	9	37,428.66	0.1%	0.4%
3	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	6,168,652.43	11.6%	3	811,365.43	2.8%	13.2%
4	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	6,010,576.40	11.3%	2	3,973,477.30	13.8%	66.1%
5	ACERTA SEGUROS	3,878,437.98	7.3%	7	131,181.27	0.5%	3.4%
6	SEGUROS SURAMERICANA, S.A	2,453,058.75	4.6%	5	460,413.97	1.6%	18.8%
7	ALIADO SEGUROS	1,646,067.11	3.1%	6	156,603.90	0.5%	9.5%
8	CHUBB SEGUROS PANAMA, S.A.	1,141,529.85	2.1%	11	5,379.05	0.0%	0.5%
9	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	715,821.71	1.3%	8	80,075.45	0.3%	11.2%
10	ASEGURADORA GLOBAL, S.A	637,712.90	1.2%	12	0.00	0.0%	0.0%
11	LA REGIONAL DE SEGUROS, S.A	572,317.04	1.1%	10	10,778.04	0.0%	1.9%
12	GENERAL DE SEGUROS, S.A.	171,289.09	0.3%	4	680,260.21	2.4%	397.1%
13	ASEGURADORA ANCON, S.A	168,486.27	0.3%	13	0.00	0.0%	0.0%
14	MERCANTIL PANAMÁ SEGUROS, S.A	137,598.41	0.3%	14	0.00	0.0%	0.0%
15	MULTIBANK SEGUROS, S.A	118,343.00	0.2%	15	0.00	0.0%	0.0%
16	SEGUROS FEDPA, S.A	41,545.59	0.1%	16	0.00	0.0%	0.0%
17	BANESCO SEGUROS, S.A.	6,065.31	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		\$53,344,085.40	100%		\$28,703,925.98	100%	53.8%

Participación en Ramos Fianzas



Superintendencia de Seguros y Reaseguros de Panamá

Participación de Mercado por Productos



OTROS RAMOS

AL 31 DE MAYO DE 2025

#	Compañía de Seguros	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
1	COMPAÑÍA INTERNACIONAL DE SEGUROS, S.A	14,629,812.40	31.2%	1	3,615,414.36	45.7%	24.7%
2	GENERAL DE SEGUROS, S.A.	11,835,991.54	25.2%	4	824,104.70	10.4%	7.0%
3	ASSA COMPAÑÍA DE SEGUROS, S.A	5,992,711.50	12.8%	3	827,508.59	10.5%	13.8%
4	MAPFRE PANAMÁ, S.A	5,285,047.02	11.3%	2	1,692,952.72	21.4%	32.0%
5	MERCANTIL PANAMÁ SEGUROS, S.A	2,507,899.88	5.3%	6	293,098.40	3.7%	11.7%
6	SEGUROS SURAMERICANA, S.A	2,106,702.32	4.5%	5	305,981.48	3.9%	14.5%
7	ASEGURADORA GLOBAL, S.A	1,595,565.59	3.4%	10	37,139.20	0.5%	2.3%
8	ALIADO SEGUROS	1,146,402.57	2.4%	7	112,722.56	1.4%	9.8%
9	MULTIBANK SEGUROS, S.A	619,976.66	1.3%	9	84,485.21	1.1%	13.6%
10	LA REGIONAL DE SEGUROS, S.A	480,355.65	1.0%	11	11,358.77	0.1%	2.4%
11	ÓPTIMA COMPAÑÍA DE SEGUROS, S.A.	254,910.06	0.5%	8	96,101.95	1.2%	37.7%
12	ASEGURADORA ANCON, S.A	253,688.73	0.5%	12	5,988.15	0.1%	2.4%
13	ACERTA SEGUROS	163,856.02	0.3%	14	0.00	0.0%	0.0%
14	INTERAMERICANA FIANZAS Y SEGUROS, S.A.	21,602.47	0.0%	15	0.00	0.0%	0.0%
15	BANESCO SEGUROS, S.A.	8,326.26	0.0%	13	3,198.75	0.0%	38.4%
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		\$46,902,848.67	100%		\$7,910,054.84	100%	16.9%

Participación en Otros Ramos

