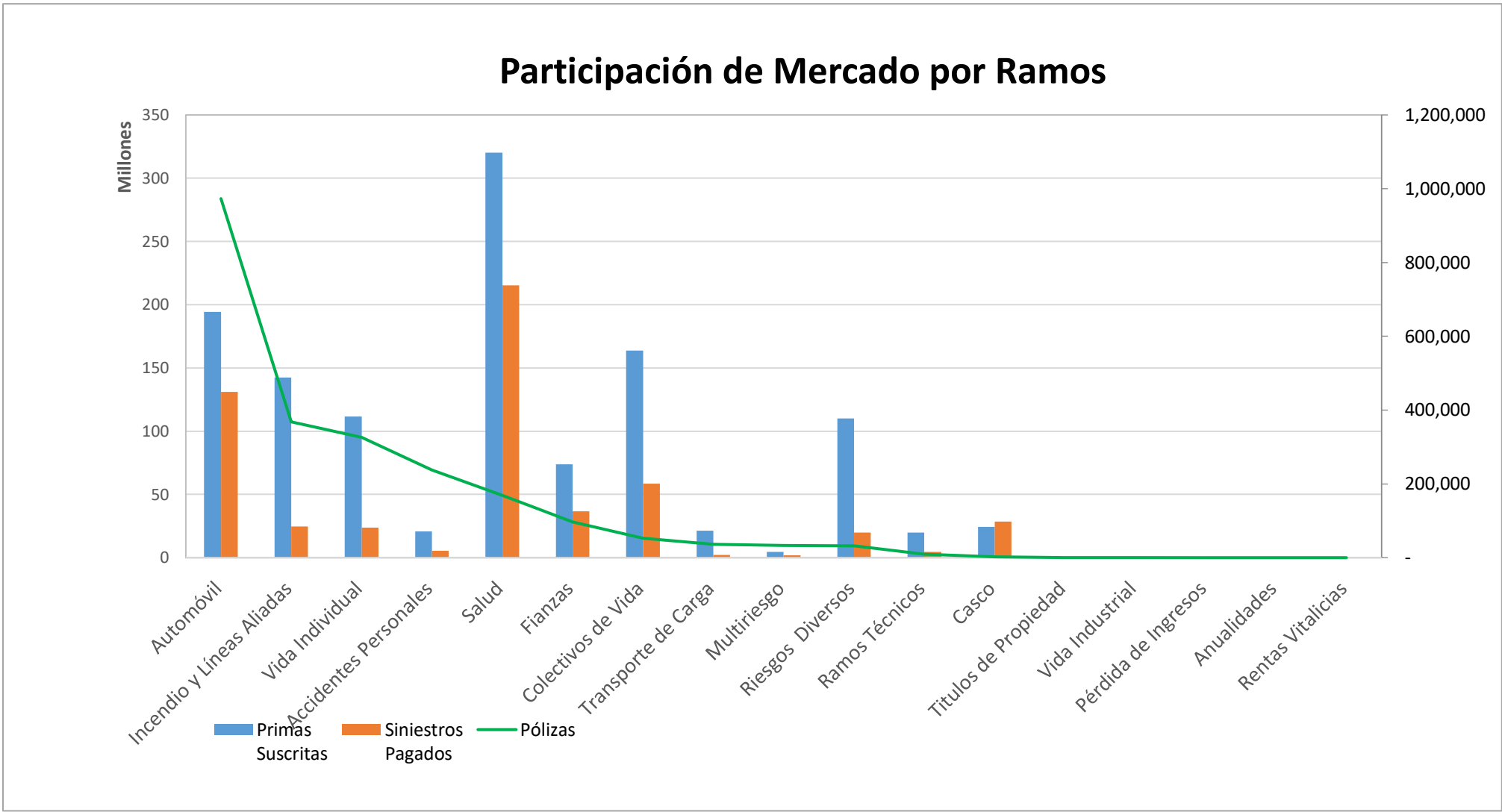




Superintendencia de Seguros y Reaseguros de Panamá
Participación de Mercado por Productos

PARTICIPACION DE MERCADO POR RAMOS
AL MES DE JULIO DE 2025

Ramos de Seguros	#	Pólizas	% Pólizas	#	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
Automóvil	1	973,134	42%	2	194,245,096.96	16.1%	2	130,915,478.33	24%	67.4%
Incendio y Líneas Aliadas	2	367,711	16%	4	142,412,348.83	11.8%	6	24,716,599.05	4%	17.4%
Vida Individual	3	325,819	14%	5	111,574,986.37	9.2%	7	23,828,394.15	4%	21.4%
Accidentes Personales	4	237,851	10%	10	20,877,989.92	1.7%	9	5,436,650.85	1%	26.0%
Salud	5	169,215	7%	1	320,241,523.30	26.5%	1	215,357,928.07	39%	67.2%
Fianzas	6	96,386	4%	7	73,773,613.58	6.1%	4	36,582,846.67	7%	49.6%
Colectivos de Vida	7	52,628	2%	3	163,704,345.05	13.6%	3	58,420,138.88	11%	35.7%
Transporte de Carga	8	36,378	2%	9	21,303,016.82	1.8%	11	2,095,880.80	0%	9.8%
Multiriesgo	9	33,605	1%	12	4,448,190.91	0.4%	12	1,721,563.15	0%	38.7%
Riesgos Diversos	10	32,018	1%	6	110,118,133.02	9.1%	8	19,779,952.32	4%	18.0%
Ramos Técnicos	11	9,555	0%	11	19,847,135.13	1.6%	10	4,579,075.20	1%	23.1%
Casco	12	1,936	0%	8	24,275,587.64	2.0%	5	28,421,414.39	5%	117.1%
Titulos de Propiedad	13	40	0%	14	0.00	0.0%	14	0.00	0%	0.0%
Vida Industrial	14	16	0%	13	2,725.42	0.0%	13	0.00	0%	0.0%
Pérdida de Ingresos	15	-	0%	15	0.00	0.0%	15	0.00	0%	0.0%
Anualidades	16	-	0%	16	0.00	0.0%	16	0.00	0%	0.0%
Rentas Vitalicias	17	-	0%	17	0.00	0.0%	17	0.00	0%	0.0%
TOTAL		2,336,292	100%		\$1,206,824,692.95	100%		\$551,855,921.86	100.0%	45.7%

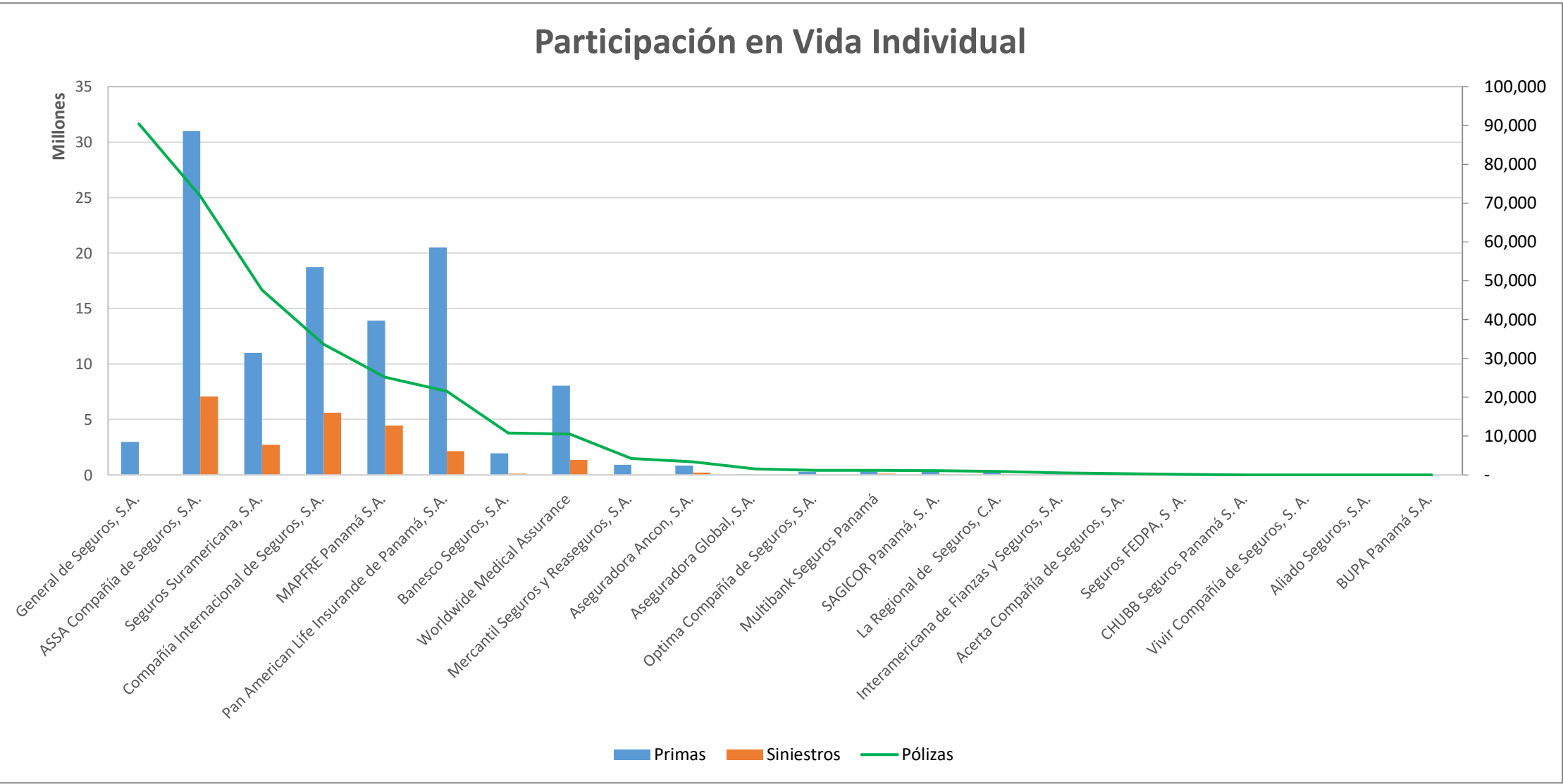




Superintendencia de Seguros y Reaseguros de Panamá
Participación de Mercado por Productos

VIDA INDIVIDUAL
AL MES DE JULIO DE 2025

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
General de Seguros, S.A.	1	90,419	28%	7	2,980,159.98	2.7%	14	0.00	0.0%	0.0%
ASSA Compañía de Seguros, S.A.	2	71,808	22%	1	30,996,988.33	27.8%	1	7,079,035.56	29.7%	22.8%
Seguros Suramericana, S.A.	3	47,627	15%	5	11,005,625.66	9.9%	4	2,712,362.10	11.4%	24.6%
Compañía Internacional de Seguros, S.A.	4	33,681	10%	3	18,729,468.73	16.8%	2	5,617,883.54	23.6%	30.0%
MAPFRE Panamá S.A.	5	25,123	8%	4	13,894,893.14	12.5%	3	4,439,886.95	18.6%	32.0%
Pan American Life Insurande de Panamá, S.A.	6	21,522	7%	2	20,516,922.51	18.4%	5	2,150,289.58	9.0%	10.5%
BanESCO Seguros, S.A.	7	10,754	3%	8	1,931,789.91	1.7%	8	130,197.95	0.5%	6.7%
Worldwide Medical Assurance	8	10,473	3%	6	8,055,438.17	7.2%	6	1,343,481.10	5.6%	16.7%
Mercantil Seguros y Reaseguros, S.A.	9	4,203	1%	9	931,074.40	0.8%	12	1,357.37	0.0%	0.1%
Aseguradora Ancon, S.A.	10	3,341	1%	10	835,937.27	0.7%	7	200,000.00	0.8%	23.9%
Aseguradora Global, S.A.	11	1,586	0%	16	56,073.85	0.1%	16	0.00	0.0%	0.0%
Optima Compañía de Seguros, S.A.	12	1,195	0%	15	279,563.57	0.3%	15	0.00	0.0%	0.0%
Multibank Seguros Panamá	13	1,161	0%	13	321,211.94	0.3%	9	100,000.00	0.4%	31.1%
SAGICOR Panamá, S. A.	14	1,068	0%	12	389,613.35	0.3%	11	3,000.00	0.0%	0.8%
La Regional de Seguros, C.A.	15	885	0%	11	389,688.22	0.3%	13	900.00	0.0%	0.2%
Interamericana de Fianzas y Seguros, S.A.	16	536	0%	14	285,796.47	0.3%	10	50,000.00	0.2%	17.5%
Acerta Compañía de Seguros, S.A.	17	303	0%	22	-45,855.18	0.0%	22	0.00	0.0%	0.0%
Seguros FEDPA, S. A.	18	134	0%	17	20,596.05	0.0%	17	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	19	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Vivir Compañía de Seguros, S. A.	20	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Aliado Seguros, S.A.	21	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
BUPA Panamá S.A.	22	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
		325,819	100%		\$111,574,986.37	100%		\$23,828,394.15	100%	21.4%



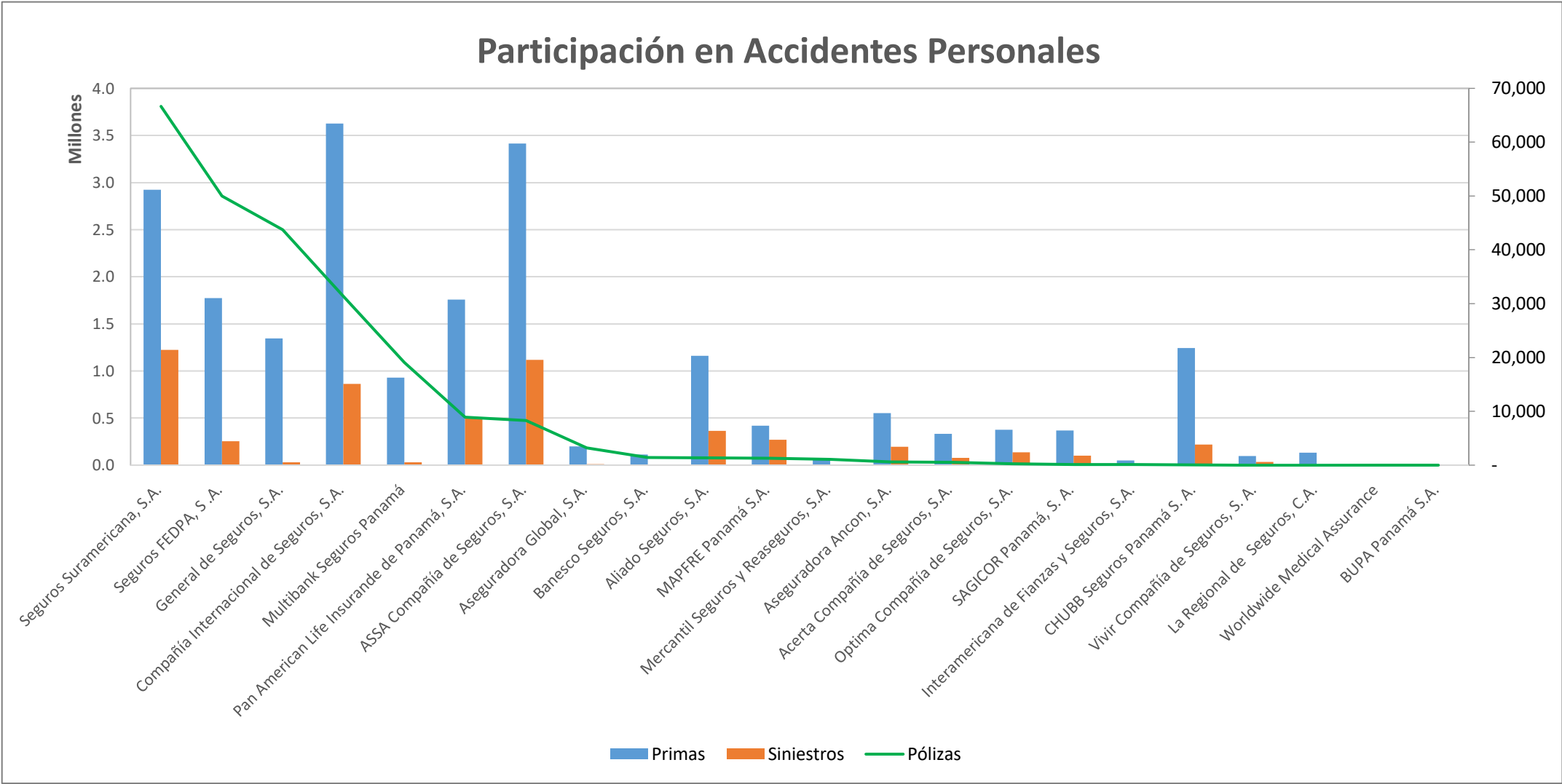


Superintendencia de Seguros y Reaseguros de Panamá
Participación de Mercado por Productos

ACCIDENTES PERSONALES

AL MES DE JULIO DE 2025

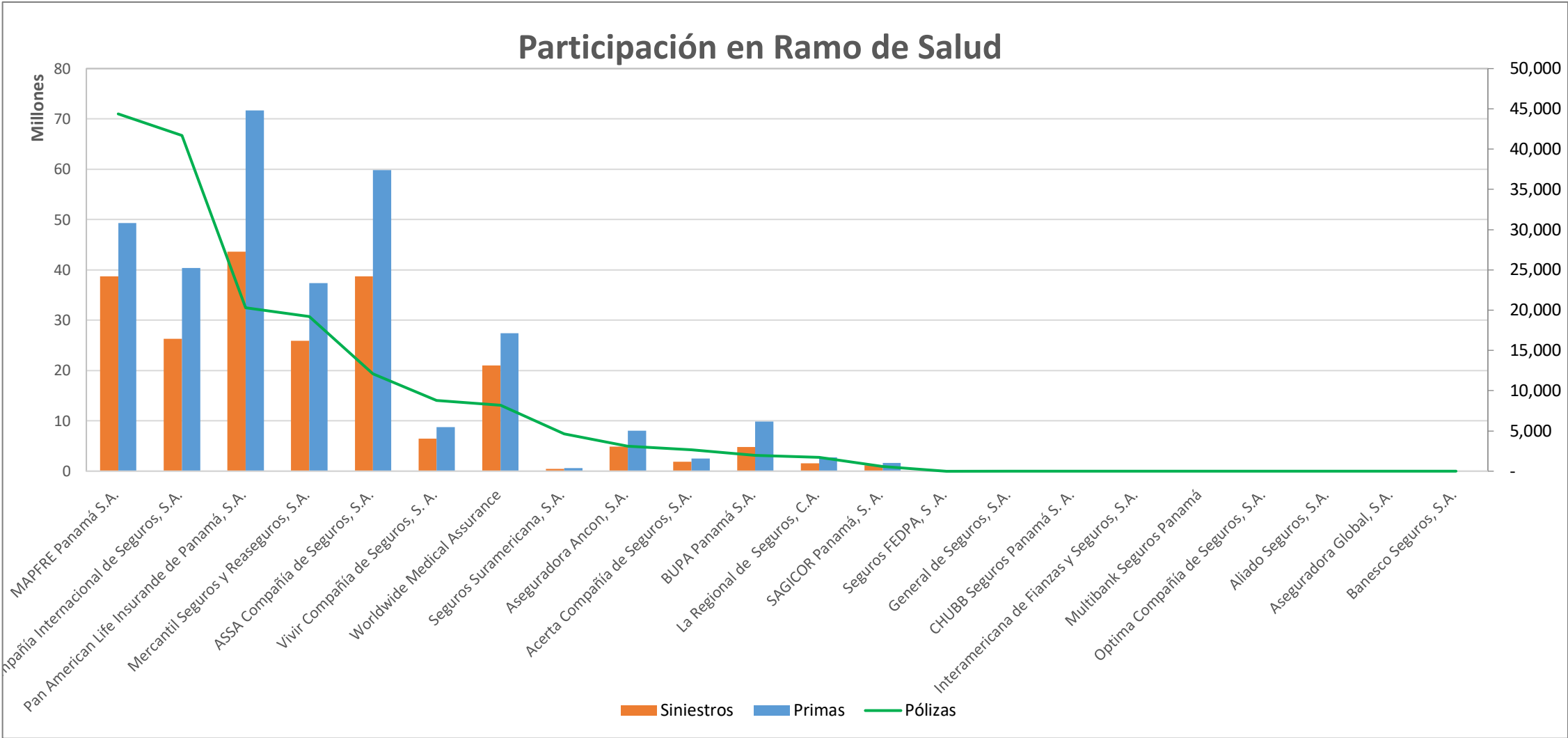
Compañía de Seguros	#	Pólizas	% Unidades	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	66,658	28%	3	2,922,367.83	14.0%	1	1,222,881.61	5.9%	41.8%
Seguros FEDPA, S.A.	2	50,014	21%	4	1,773,351.96	8.5%	7	252,893.31	1.2%	14.3%
General de Seguros, S.A.	3	43,720	18%	6	1,344,173.79	6.4%	14	30,496.50	0.1%	2.3%
Compañía Internacional de Seguros, S.A.	4	31,372	13%	1	3,626,568.23	17.4%	3	861,847.25	4.1%	23.8%
Multibank Seguros Panamá	5	19,064	8%	9	930,576.29	4.5%	15	30,135.84	0.1%	3.2%
Pan American Life Insurande de Panamá, S.A.	6	8,878	4%	5	1,757,341.30	8.4%	4	510,021.61	2.4%	29.0%
ASSA Compañía de Seguros, S.A.	7	8,273	3%	2	3,412,510.88	16.3%	2	1,116,077.58	5.3%	32.7%
Aseguradora Global, S.A.	8	3,180	1%	15	197,773.74	0.9%	16	10,000.00	0.0%	5.1%
Banesco Seguros, S.A.	9	1,412	1%	17	113,525.63	0.5%	20	0.00	0.0%	0.0%
Aliado Seguros, S.A.	10	1,383	1%	8	1,162,295.17	5.6%	5	363,590.11	1.7%	31.3%
MAPFRE Panamá S.A.	11	1,255	1%	11	417,810.97	2.0%	6	269,659.78	1.3%	64.5%
Mercantil Seguros y Reaseguros, S.A.	12	1,068	0%	19	72,027.90	0.3%	21	0.00	0.0%	0.0%
Aseguradora Ancon, S.A.	13	568	0%	10	552,278.06	2.6%	9	196,739.11	0.9%	35.6%
Acerta Compañía de Seguros, S.A.	14	498	0%	14	332,988.12	1.6%	12	76,394.40	0.4%	22.9%
Optima Compañía de Seguros, S.A.	15	229	0%	12	376,273.18	1.8%	10	135,418.62	0.6%	36.0%
SAGICOR Panamá, S.A.	16	121	0%	13	367,981.15	1.8%	11	101,115.95	0.5%	27.5%
Interamericana de Fianzas y Seguros, S.A.	17	86	0%	20	49,637.98	0.2%	17	2,690.51	0.0%	5.4%
CHUBB Seguros Panamá S. A.	18	62	0%	7	1,241,383.94	5.9%	8	220,387.52	1.1%	17.8%
Vivir Compañía de Seguros, S. A.	19	5	0%	18	96,671.95	0.5%	13	35,638.13	0.7%	36.9%
La Regional de Seguros, C.A.	20	5	0%	16	130,451.85	0.6%	18	500.00	0.0%	0.4%
Worldwide Medical Assurance	21	-	0%	21	0.00	0.0%	19	163.02	0.0%	#DIV/0!
BUPA Panamá S.A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		237,851	100%		\$20,877,990	100%		\$5,436,650.85	100%	26.0%



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

SALUD
AL MES DE JULIO DE 2025

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
MAPFRE Panamá S.A.	1	44,371	26%	3	49,320,919.06	15.4%	3	38,680,978.95	12.1%	78.4%
Compañía Internacional de Seguros, S.A.	2	41,677	25%	4	40,362,079.81	12.6%	4	26,308,734.00	8.2%	65.2%
Pan American Life Insurande de Panamá, S.A.	3	20,285	12%	1	71,713,297.52	22.4%	1	43,630,344.66	13.6%	60.8%
Mercantil Seguros y Reaseguros, S.A.	4	19,212	11%	5	37,356,969.21	11.7%	5	25,908,552.58	8.1%	69.4%
ASSA Compañía de Seguros, S.A.	5	12,084	7%	2	59,842,150.22	18.7%	2	38,696,893.26	12.1%	64.7%
Vivir Compañía de Seguros, S. A.	6	8,759	5%	8	8,756,312.38	2.7%	7	6,428,067.37	2.0%	73.4%
Worldwide Medical Assurance	7	8,191	5%	6	27,410,799.50	8.6%	6	21,016,635.20	9.8%	76.7%
Seguros Suramericana, S.A.	8	4,649	3%	13	642,734.86	0.2%	13	424,461.88	0.1%	66.0%
Aseguradora Ancon, S.A.	9	3,095	2%	9	8,043,776.06	2.5%	8	4,878,584.64	1.5%	60.7%
Acerta Compañía de Seguros, S.A.	10	2,638	2%	11	2,543,458.69	0.8%	10	1,847,149.70	0.6%	72.6%
BUPA Panamá S.A.	11	1,942	1%	7	9,832,916.60	3.1%	9	4,785,432.93	1.5%	48.7%
La Regional de Seguros, C.A.	12	1,724	1%	10	2,770,890.75	0.9%	11	1,521,653.84	0.5%	54.9%
SAGICOR Panamá, S. A.	13	587	0%	12	1,603,489.99	0.5%	12	1,199,455.25	0.4%	74.8%
Seguros FEDPA, S. A.	14	1	0%	14	41,728.65	0.0%	14	30,983.81	0.0%	74.3%
General de Seguros, S.A.	15	-	0%	15	0.00	0.0%	15	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	16	-	0%	16	0.00	0.0%	16	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	17	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
Multibank Seguros Panamá	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Optima Compañía de Seguros, S.A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Aliado Seguros, S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
Aseguradora Global, S.A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
BanESCO Seguros, S.A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		169,215	100%		\$320,241,523.30	100%		\$215,357,928.07	100%	67.2%

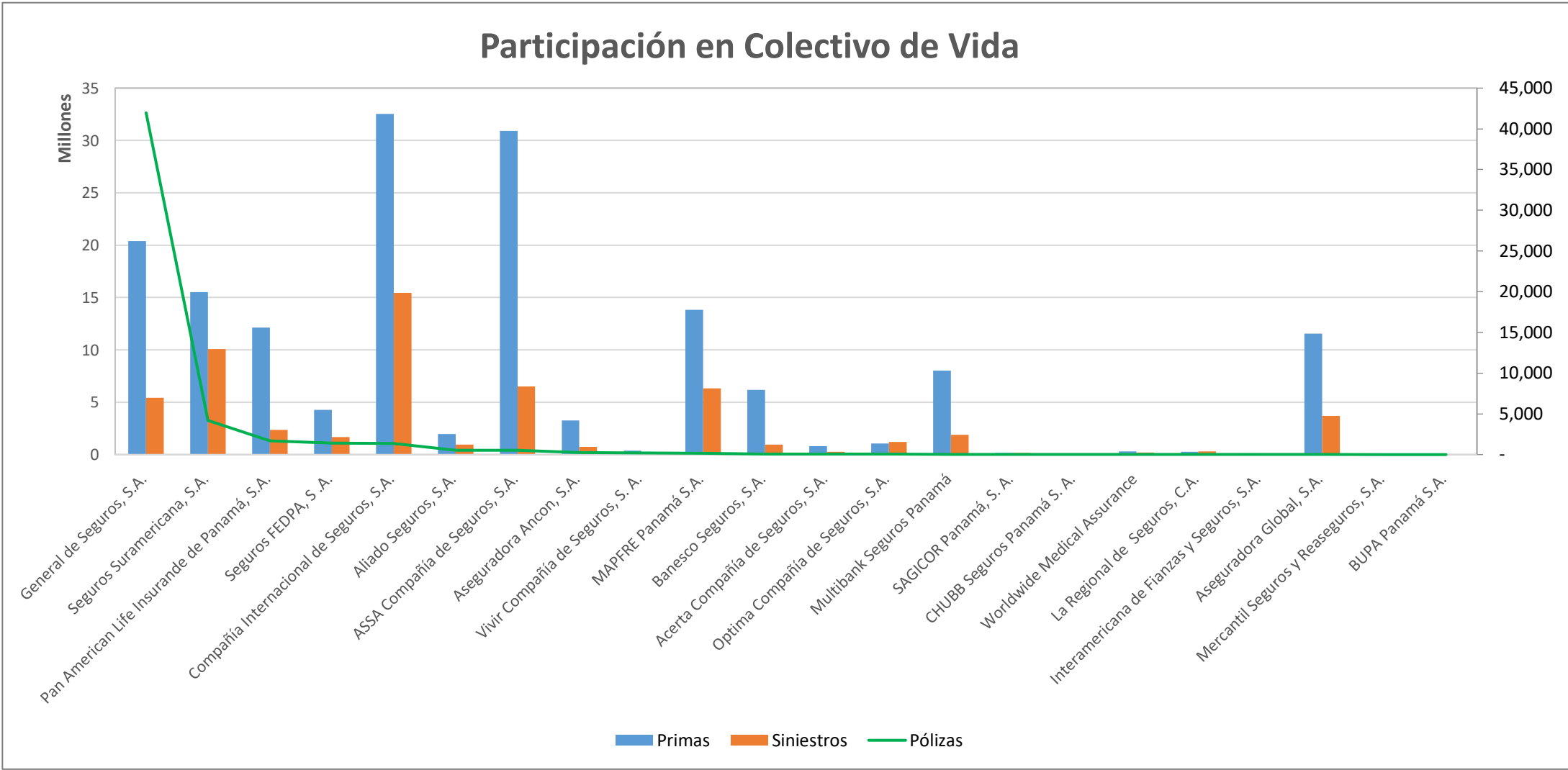




Superintendencia de Seguros y Reaseguros de Panamá
Participación de Mercado por Productos

COLECTIVO DE VIDA
AL MES DE JULIO DE 2025

Compañía de Seguros	#	Pólizas	% Unidades	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
General de Seguros, S.A.	1	41,968	80%	3	20,375,821.28	12.4%	5	5,418,856.74	9.3%	26.6%
Seguros Suramericana, S.A.	2	4,176	8%	4	15,524,516.32	9.5%	2	10,075,269.45	17.2%	64.9%
Pan American Life Insurande de Panamá, S.A.	3	1,710	3%	6	12,125,329.86	7.4%	7	2,365,838.30	4.0%	19.5%
Seguros FEDPA, S. A.	4	1,421	3%	10	4,259,633.80	2.6%	9	1,681,677.49	2.9%	39.5%
Compañía Internacional de Seguros, S.A.	5	1,385	3%	1	32,520,040.84	19.9%	1	15,445,235.20	26.4%	47.5%
Aliado Seguros, S.A.	6	530	1%	12	1,980,430.19	1.2%	11	951,236.77	1.6%	48.0%
ASSA Compañía de Seguros, S.A.	7	508	1%	2	30,927,600.80	18.9%	3	6,500,775.46	11.1%	21.0%
Aseguradora Ancon, S.A.	8	231	0%	11	3,269,632.67	2.0%	13	740,494.95	1.3%	22.6%
Vivir Compañía de Seguros, S. A.	9	202	0%	15	380,510.19	0.2%	16	218,895.07	0.4%	57.5%
MAPFRE Panamá S.A.	10	167	0%	5	13,820,222.79	8.4%	4	6,330,199.00	10.8%	45.8%
Banesco Seguros, S.A.	11	83	0%	9	6,184,012.32	3.8%	12	938,954.32	1.6%	15.2%
Acerta Compañía de Seguros, S.A.	12	81	0%	14	813,583.47	0.5%	15	271,196.02	0.5%	33.3%
Optima Compañía de Seguros, S.A.	13	74	0%	13	1,043,530.76	0.6%	10	1,204,088.61	2.1%	115.4%
Multibank Seguros Panamá	14	32	0%	8	8,018,304.67	4.9%	8	1,879,134.80	3.2%	23.4%
SAGICOR Panamá, S. A.	15	21	0%	18	167,768.88	0.1%	18	147,505.62	0.3%	87.9%
CHUBB Seguros Panamá S. A.	16	15	0%	20	57,094.11	0.0%	20	4,623.19	0.0%	8.1%
Worldwide Medical Assurance	17	11	0%	16	296,025.19	0.2%	17	210,163.17	0.4%	71.0%
La Regional de Seguros, C.A.	18	6	0%	17	259,575.04	0.2%	14	289,899.11	0.5%	111.7%
Interamericana de Fianzas y Seguros, S.A.	19	4	0%	19	118,111.16	0.1%	19	37,022.37	0.1%	31.3%
Aseguradora Global, S.A.	20	3	0%	7	11,562,600.71	7.1%	6	3,709,073.24	6.3%	32.1%
Mercantil Seguros y Reaseguros, S.A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
BUPA Panamá S.A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
		52,628	100%		\$163,704,345.05	100%		\$58,420,138.88	100%	35.7%

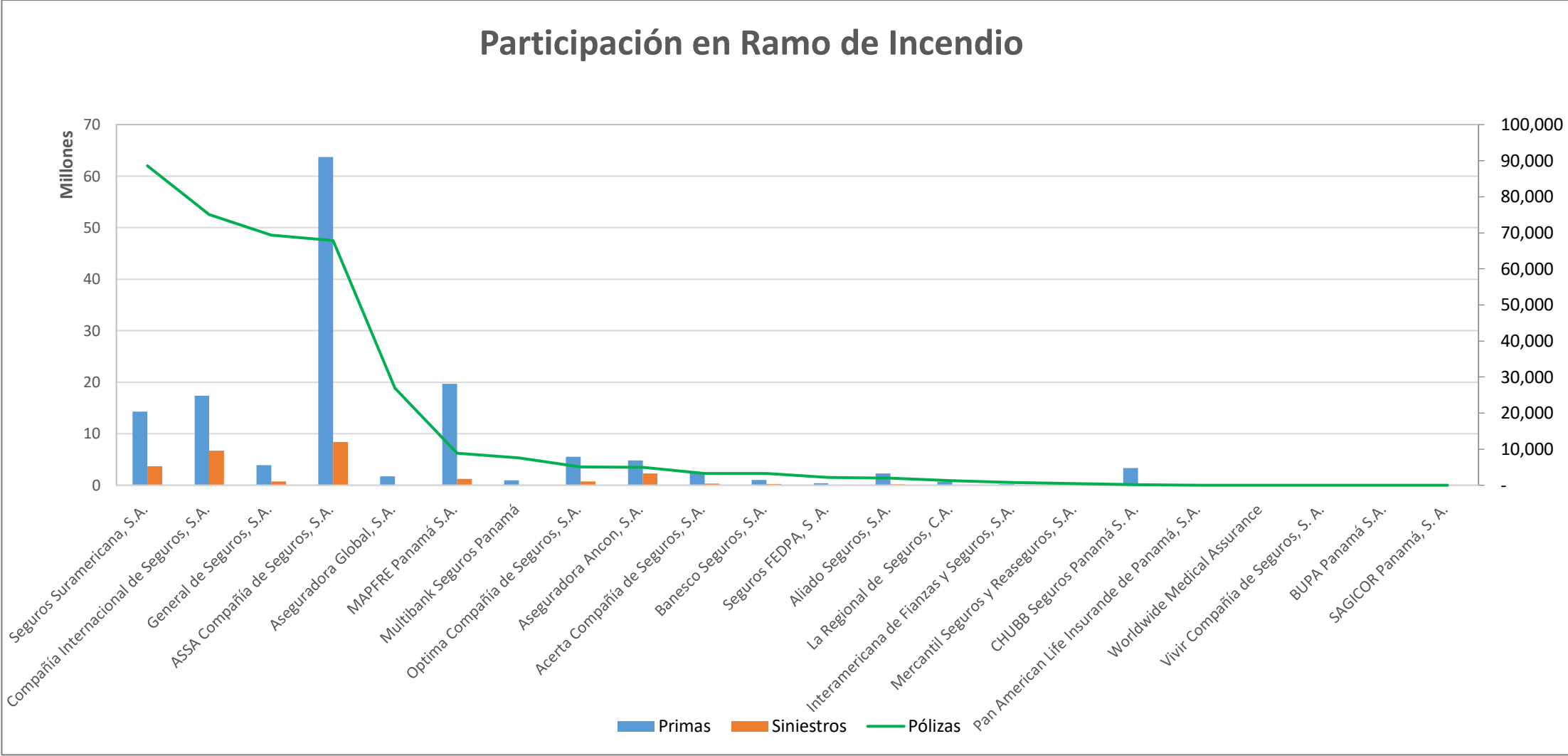




Superintendencia de Seguros y Reaseguros de Panamá
Participación de Mercado por Productos

INCENDIO
AL MES DE JULIO DE 2025

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	88,581	24%	4	14,260,253.18	10.0%	3	3,658,305.05	14.8%	25.7%
Compañía Internacional de Seguros, S.A.	2	75,090	20%	3	17,367,206.25	12.2%	2	6,674,491.21	27.0%	38.4%
General de Seguros, S.A.	3	69,370	19%	7	3,884,584.01	2.7%	7	766,289.29	3.1%	19.7%
ASSA Compañía de Seguros, S.A.	4	67,857	18%	1	63,675,459.68	44.7%	1	8,397,122.32	34.0%	13.2%
Aseguradora Global, S.A.	5	26,897	7%	11	1,699,957.26	1.2%	12	30,929.29	0.1%	1.8%
MAPFRE Panamá S.A.	6	8,899	2%	2	19,662,611.73	13.8%	5	1,230,117.36	5.0%	6.3%
Multibank Seguros Panamá	7	7,600	2%	13	964,823.05	0.7%	15	23,922.62	0.1%	2.5%
Optima Compañía de Seguros, S.A.	8	5,084	1%	5	5,517,218.16	3.9%	6	770,683.74	3.1%	14.0%
Aseguradora Ancon, S.A.	9	4,931	1%	6	4,790,781.93	3.4%	4	2,295,664.16	9.3%	47.9%
Acerta Compañía de Seguros, S.A.	10	3,308	1%	9	2,423,409.59	1.7%	8	324,913.72	1.3%	13.4%
Baneco Seguros, S.A.	11	3,298	1%	12	994,033.17	0.7%	9	251,696.28	1.0%	25.3%
Seguros FEDPA, S. A.	12	2,198	1%	15	391,508.28	0.3%	14	24,783.18	0.1%	6.3%
Aliado Seguros, S.A.	13	1,955	1%	10	2,268,379.11	1.6%	10	153,876.55	0.6%	6.8%
La Regional de Seguros, C.A.	14	1,253	0%	14	663,392.31	0.5%	13	25,348.29	0.1%	3.8%
Interamericana de Fianzas y Seguros, S.A.	15	795	0%	16	268,494.09	0.2%	16	1,280.75	0.0%	0.5%
Mercantil Seguros y Reaseguros, S.A.	16	473	0%	17	250,077.43	0.2%	17	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	17	122	0%	8	3,330,159.60	2.3%	11	87,175.24	0.4%	2.6%
Pan American Life Insurande de Panamá, S.A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Worldwide Medical Assurance	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Vivir Compañía de Seguros, S. A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
BUPA Panamá S.A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
		367,711	100%		\$142,412,348.83	100%		\$24,716,599.05	100%	17.4%

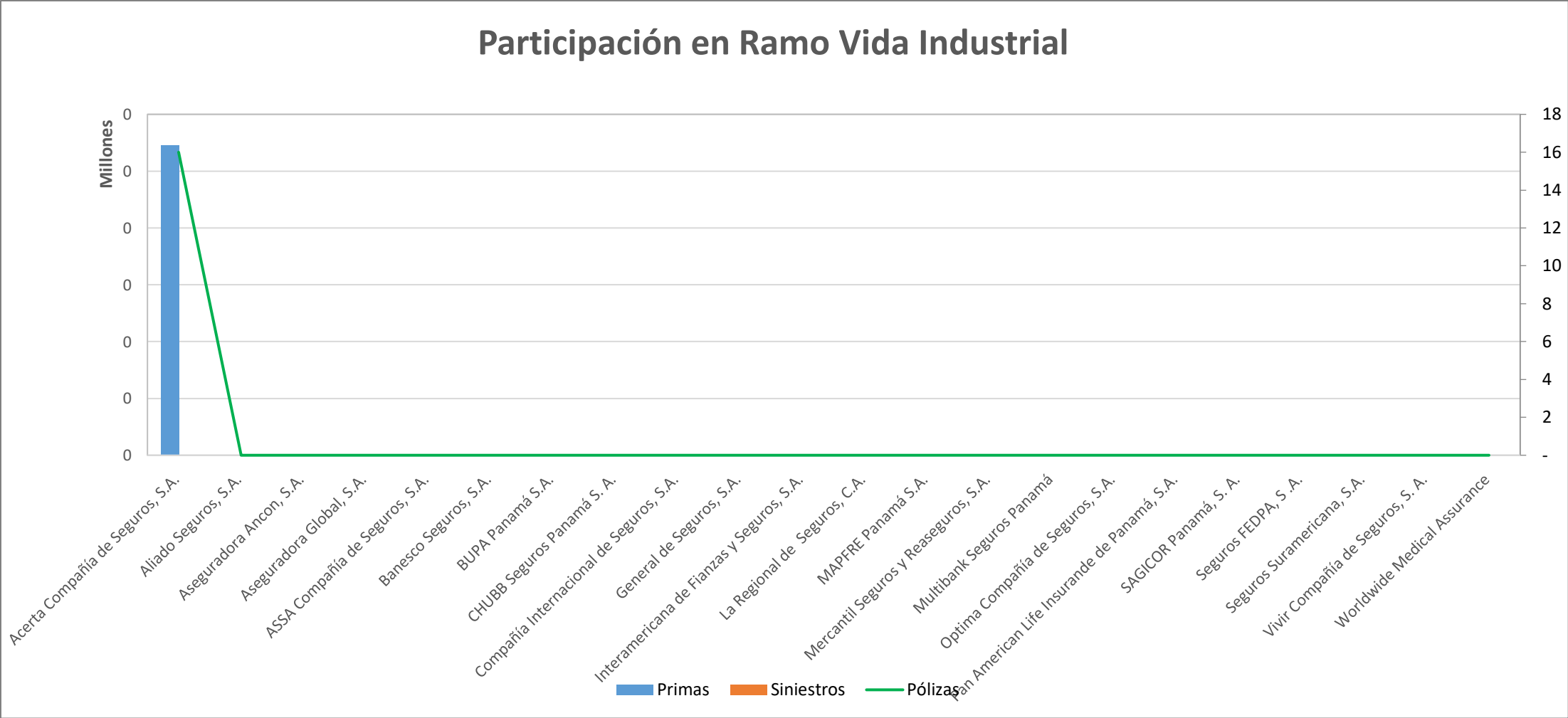




Superintendencia de Seguros y Reaseguros de Panamá
Participación de Mercado por Productos

VIDA INDUSTRIAL
AL MES DE JULIO DE 2025

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Acerta Compañía de Seguros, S.A.	1	16	100%	1	2,725.42	100.0%	1	0.00	0.0%	0.0%
Aliado Seguros, S.A.	2	-	0%	2	0.00	0.0%	2	0.00	0.0%	0.0%
Aseguradora Ancon, S.A.	3	-	0%	3	0.00	0.0%	3	0.00	0.0%	0.0%
Aseguradora Global, S.A.	4	-	0%	4	0.00	0.0%	4	0.00	0.0%	0.0%
ASSA Compañía de Seguros, S.A.	5	-	0%	5	0.00	0.0%	5	0.00	0.0%	0.0%
Banesco Seguros, S.A.	6	-	0%	6	0.00	0.0%	6	0.00	0.0%	0.0%
BUPA Panamá S.A.	7	-	0%	7	0.00	0.0%	7	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	8	-	0%	8	0.00	0.0%	8	0.00	0.0%	0.0%
Compañía Internacional de Seguros, S.A.	9	-	0%	9	0.00	0.0%	9	0.00	0.0%	0.0%
General de Seguros, S.A.	10	-	0%	10	0.00	0.0%	10	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	11	-	0%	11	0.00	0.0%	11	0.00	0.0%	0.0%
La Regional de Seguros, C.A.	12	-	0%	12	0.00	0.0%	12	0.00	0.0%	0.0%
MAPFRE Panamá S.A.	13	-	0%	13	0.00	0.0%	13	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	14	-	0%	14	0.00	0.0%	14	0.00	0.0%	0.0%
Multibank Seguros Panamá	15	-	0%	15	0.00	0.0%	15	0.00	0.0%	0.0%
Optima Compañía de Seguros, S.A.	16	-	0%	16	0.00	0.0%	16	0.00	0.0%	0.0%
Pan American Life Insurande de Panamá, S.A.	17	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Seguros FEDPA, S. A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Seguros Suramericana, S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
Vivir Compañía de Seguros, S. A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
Worldwide Medical Assurance	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
		16	100%		\$2,725.42	100%		\$0.00	0%	0.0%

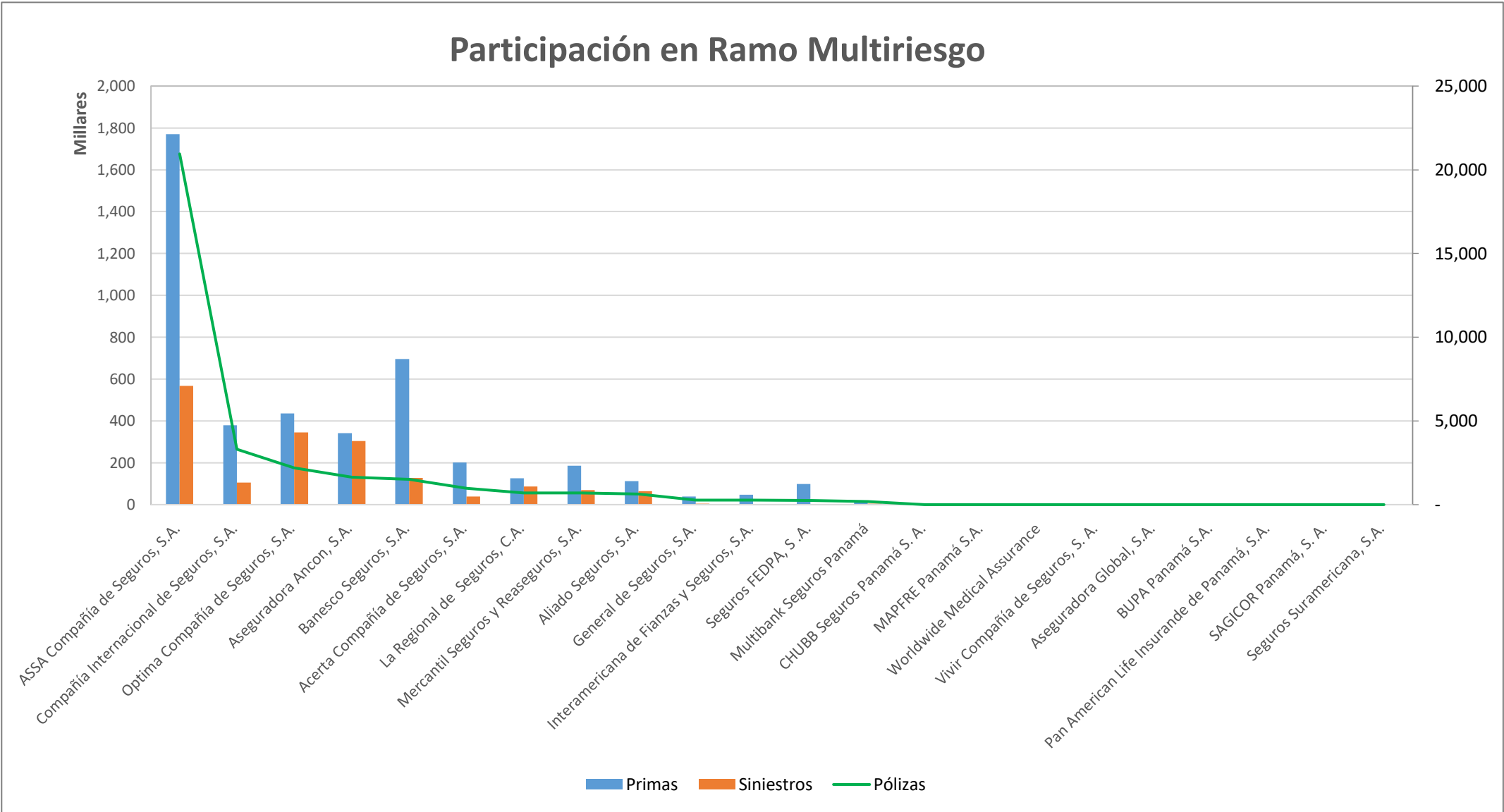




Superintendencia de Seguros y Reaseguros de Panamá
Participación de Mercado por Productos

MULTIRIESGO
AL MES DE JULIO DE 2025

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	20,950	62%	1	1,769,725.07	39.8%	1	567,757.97	33.0%	32.1%
Compañía Internacional de Seguros, S.A.	2	3,313	10%	4	379,119.55	8.5%	5	105,162.28	6.1%	27.7%
Optima Compañía de Seguros, S.A.	3	2,192	7%	3	435,912.73	9.8%	2	344,618.14	20.0%	79.1%
Aseguradora Ancon, S.A.	4	1,633	5%	5	340,864.36	7.7%	3	303,953.16	17.7%	89.2%
Banesco Seguros, S.A.	5	1,509	4%	2	695,056.90	15.6%	4	128,182.14	7.4%	18.4%
Acerta Compañía de Seguros, S.A.	6	981	3%	6	201,859.20	4.5%	9	38,647.60	2.2%	19.1%
La Regional de Seguros, C.A.	7	702	2%	8	126,232.53	2.8%	6	86,985.11	5.1%	68.9%
Mercantil Seguros y Reaseguros, S.A.	8	700	2%	7	185,168.98	4.2%	7	70,398.57	4.1%	38.0%
Aliado Seguros, S.A.	9	646	2%	9	112,759.19	2.5%	8	64,356.10	3.7%	57.1%
General de Seguros, S.A.	10	276	1%	12	39,165.44	0.9%	11	4,486.87	0.3%	11.5%
Interamericana de Fianzas y Seguros, S.A.	11	267	1%	11	47,956.85	1.1%	12	1,624.50	0.1%	3.4%
Seguros FEDPA, S.A.	12	245	1%	10	98,922.70	2.2%	13	0.00	0.0%	0.0%
Multibank Seguros Panamá	13	191	1%	13	15,447.41	0.3%	10	5,390.71	0.3%	34.9%
CHUBB Seguros Panamá S. A.	14	-	0%	14	0.00	0.0%	14	0.00	0.0%	0.0%
MAPFRE Panamá S.A.	15	-	0%	15	0.00	0.0%	15	0.00	0.0%	0.0%
Worldwide Medical Assurance	16	-	0%	16	0.00	0.0%	16	0.00	0.0%	0.0%
Vivir Compañía de Seguros, S. A.	17	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
Aseguradora Global, S.A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
BUPA Panamá S.A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Pan American Life Insurande de Panamá, S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
Seguros Suramericana, S.A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		33,605	100%		\$4,448,190.91	100%		\$1,721,563.15	100%	38.7%



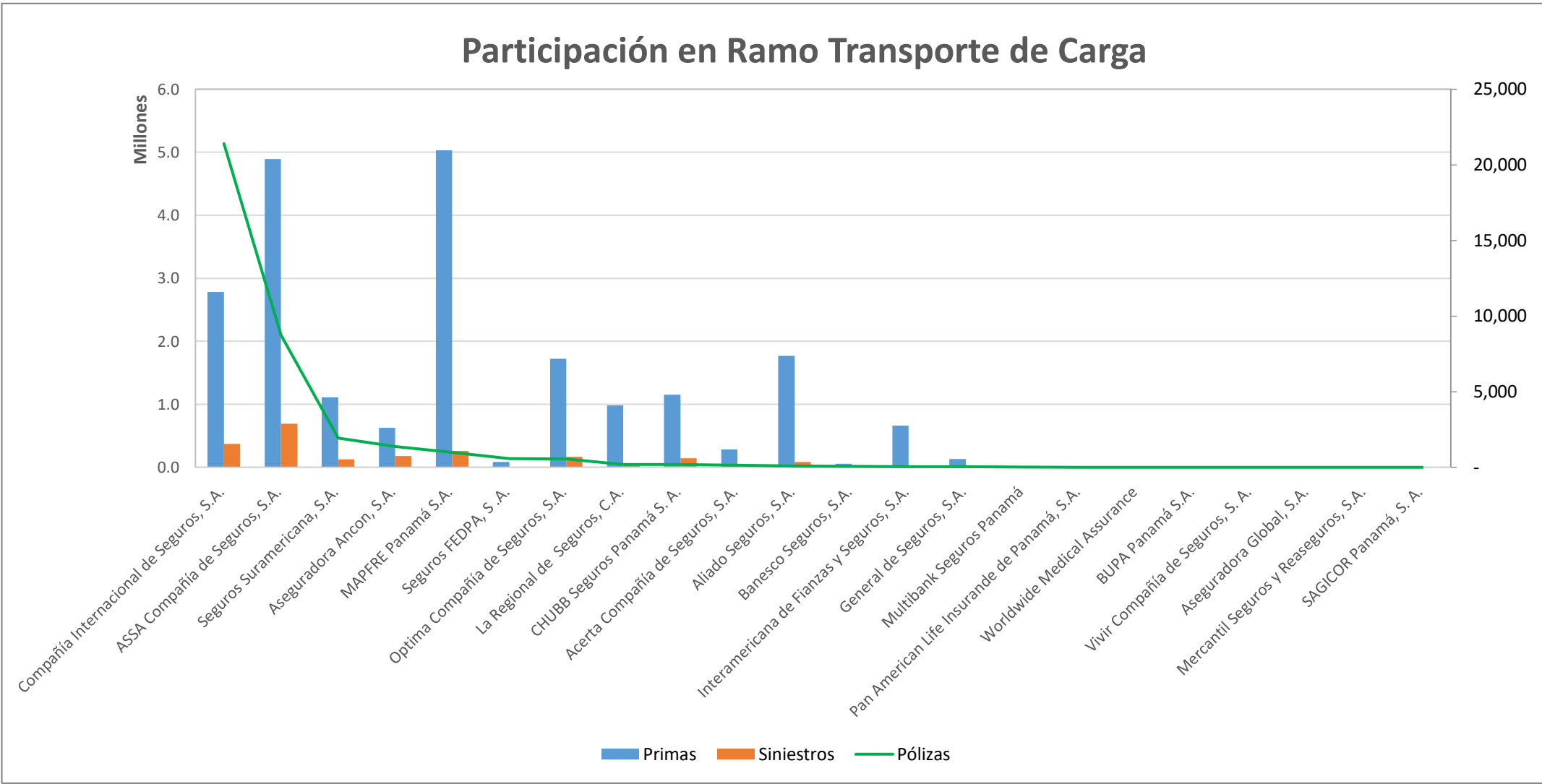


Superintendencia de Seguros y Reaseguros de Panamá
Participación de Mercado por Productos

TRANSPORTE

AL MES DE JULIO DE 2025

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Compañía Internacional de Seguros, S.A.	1	21,408	59%	3	2,781,298.49	13.1%	2	372,049.22	17.8%	13.4%
ASSA Compañía de Seguros, S.A.	2	8,754	24%	2	4,891,766.63	23.0%	1	692,117.79	33.0%	14.1%
Seguros Suramericana, S.A.	3	1,944	5%	7	1,110,995.45	5.2%	7	128,558.92	6.1%	11.6%
Aseguradora Ancon, S.A.	4	1,383	4%	10	629,433.19	3.0%	4	176,758.69	8.4%	28.1%
MAPFRE Panamá S.A.	5	990	3%	1	5,031,273.76	23.6%	3	258,368.17	12.3%	5.1%
Seguros FEDPA, S.A.	6	581	2%	13	85,916.81	0.4%	13	260.13	0.0%	0.3%
Optima Compañía de Seguros, S.A.	7	553	2%	5	1,722,859.35	8.1%	5	165,019.83	7.9%	9.6%
La Regional de Seguros, C.A.	8	180	0%	8	984,565.91	4.6%	9	63,220.61	3.0%	6.4%
CHUBB Seguros Panamá S. A.	9	176	0%	6	1,153,800.39	5.4%	6	141,113.68	6.7%	12.2%
Acerta Compañía de Seguros, S.A.	10	148	0%	11	282,702.18	1.3%	12	3,126.08	0.1%	1.1%
Aliado Seguros, S.A.	11	100	0%	4	1,771,622.17	8.3%	8	83,324.85	4.0%	4.7%
Banesco Seguros, S.A.	12	63	0%	14	56,356.13	0.3%	10	7,284.87	0.3%	12.9%
Interamericana de Fianzas y Seguros, S.A.	13	45	0%	9	661,074.29	3.1%	14	0.00	0.0%	0.0%
General de Seguros, S.A.	14	44	0%	12	133,319.52	0.6%	11	4,677.96	0.2%	3.5%
Multibank Seguros Panamá	15	9	0%	15	6,032.55	0.0%	15	0.00	0.0%	0.0%
Pan American Life Insurande de Panamá, S.A.	16	-	0%	16	0.00	0.0%	16	0.00	0.0%	0.0%
Worldwide Medical Assurance	17	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
BUPA Panamá S.A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Vivir Compañía de Seguros, S. A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Aseguradora Global, S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
		36,378	100%		\$21,303,016.82	100%		\$2,095,880.80	100%	9.8%

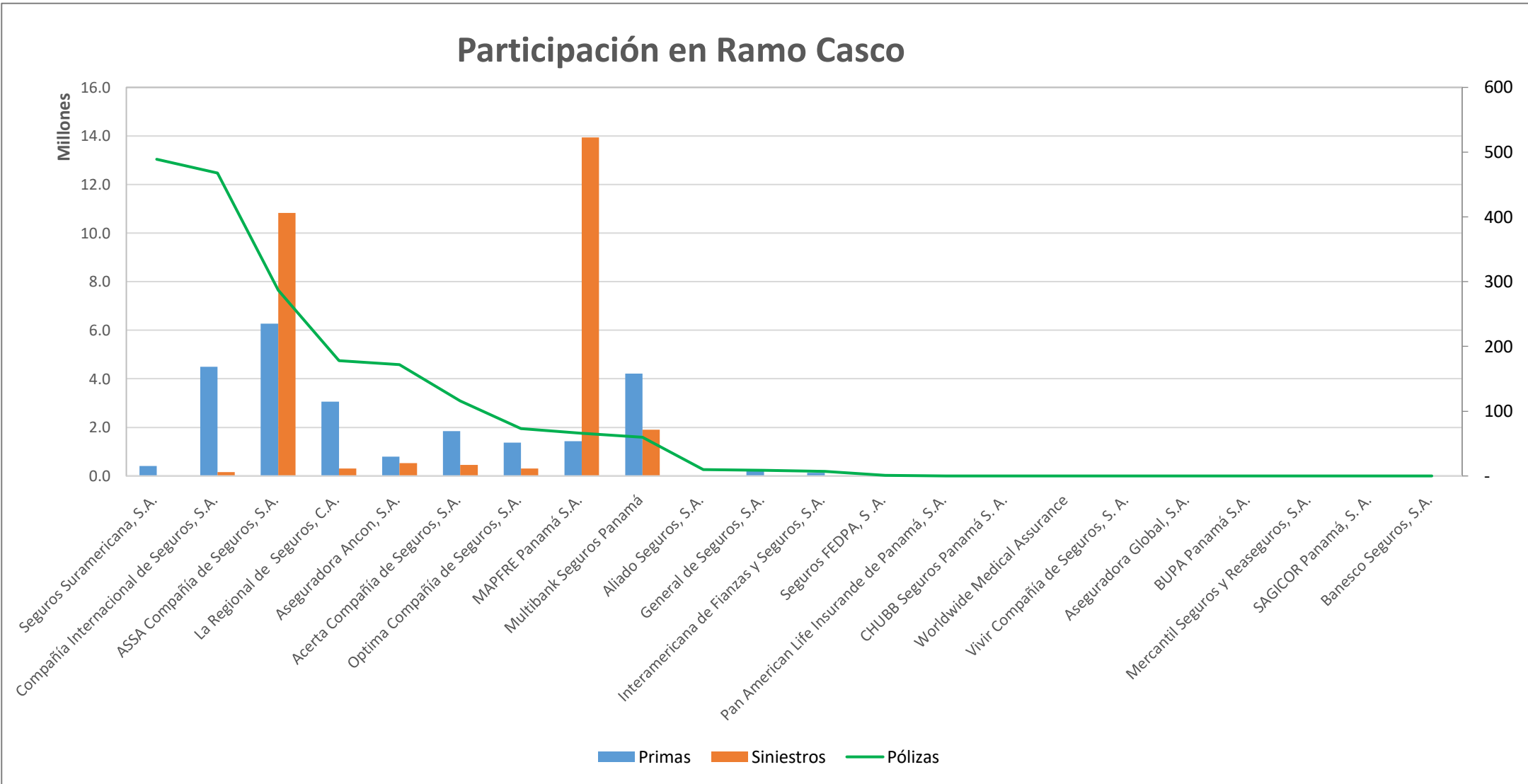




Superintendencia de Seguros y Reaseguros de Panamá
Participación de Mercado por Productos

CASCO
AL MES DE JULIO DE 2025

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	489	25%	9	417,311.65	1.7%	11	0.00	0.0%	0.0%
Compañía Internacional de Seguros, S.A.	2	468	24%	2	4,492,601.56	18.5%	8	153,419.54	0.5%	3.4%
ASSA Compañía de Seguros, S.A.	3	287	15%	1	6,273,718.58	25.8%	2	10,836,401.84	38.1%	172.7%
La Regional de Seguros, C.A.	4	178	9%	4	3,062,417.95	12.6%	7	300,414.52	1.1%	9.8%
Aseguradora Ancon, S.A.	5	172	9%	8	792,485.15	3.3%	4	521,815.26	1.8%	65.8%
Acerta Compañía de Seguros, S.A.	6	116	6%	5	1,853,013.92	7.6%	5	448,057.47	1.6%	24.2%
Optima Compañía de Seguros, S.A.	7	73	4%	7	1,378,698.65	5.7%	6	307,483.37	1.1%	22.3%
MAPFRE Panamá S.A.	8	66	3%	6	1,436,448.02	5.9%	1	13,940,834.74	49.1%	970.5%
Multibank Seguros Panamá	9	60	3%	3	4,210,561.92	17.3%	3	1,909,646.32	6.7%	45.4%
Aliado Seguros, S.A.	10	10	1%	12	13,501.40	0.1%	10	1,142.91	0.0%	8.5%
General de Seguros, S.A.	11	9	0%	10	209,744.91	0.9%	12	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	12	7	0%	11	130,044.00	0.5%	13	0.00	0.0%	0.0%
Seguros FEDPA, S.A.	13	1	0%	13	5,715.55	0.0%	9	2,198.42	0.0%	38.5%
Pan American Life Insurande de Panamá, S.A.	14	-	0%	14	0.00	0.0%	14	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	15	-	0%	15	0.00	0.0%	15	0.00	0.0%	0.0%
Worldwide Medical Assurance	16	-	0%	16	0.00	0.0%	16	0.00	0.0%	0.0%
Vivir Compañía de Seguros, S. A.	17	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
Aseguradora Global, S.A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
BUPA Panamá S.A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
Banesco Seguros, S.A.	22	-	0%	22	-675.62	0.0%	22	0.00	0.0%	0.0%
		1,936	100%		\$24,275,587.64	100%		\$28,421,414.39	100%	117.1%

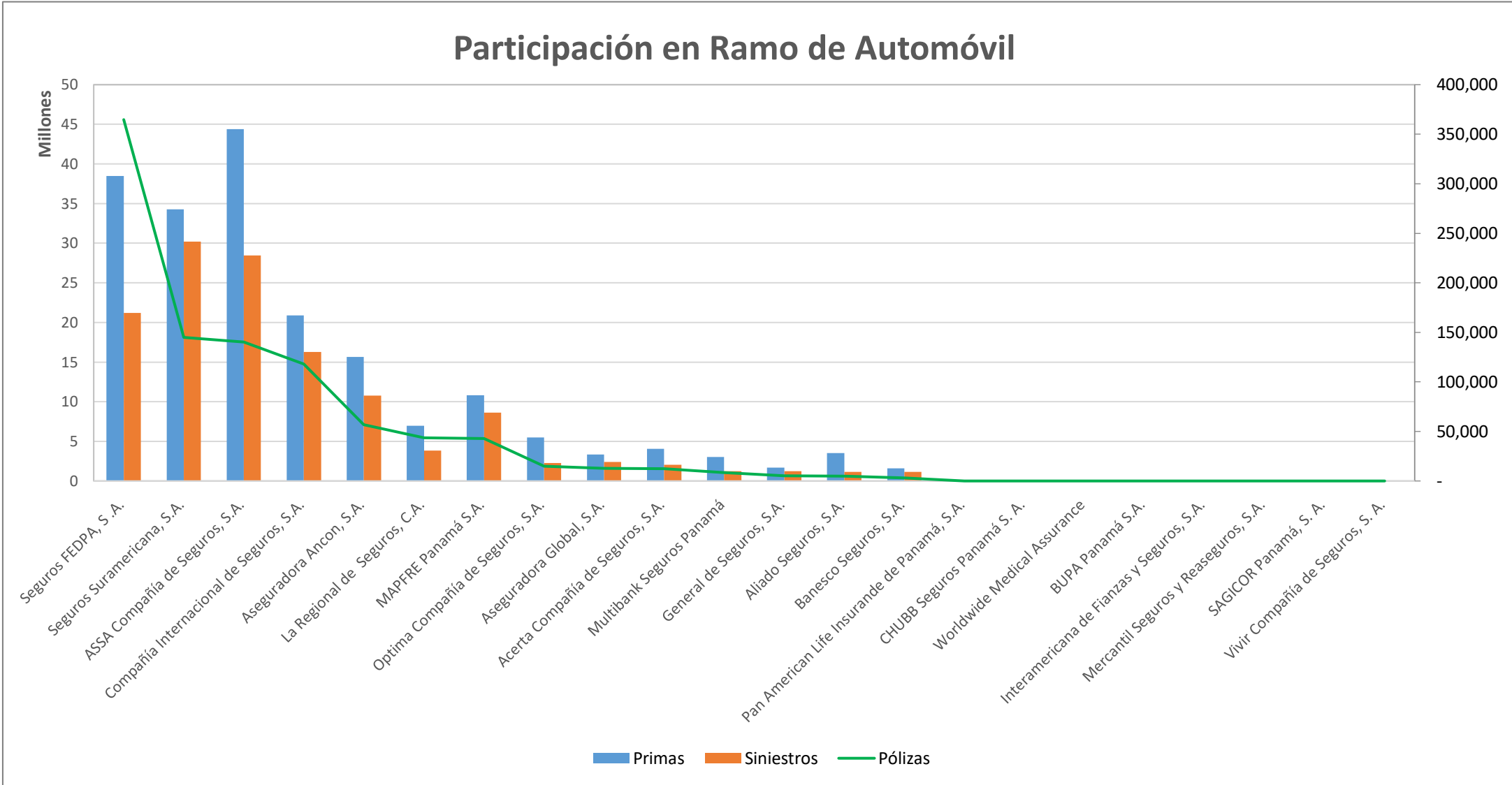




Superintendencia de Seguros y Reaseguros de Panamá
Participación de Mercado por Productos

AUTOMÓVIL
AL MES DE JULIO DE 2025

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros FEDPA, S. A.	1	364,736	37%	2	38,487,665.27	19.8%	3	21,215,697.15	16.2%	55.1%
Seguros Suramericana, S.A.	2	144,973	15%	3	34,292,114.90	17.7%	1	30,217,759.01	23.1%	88.1%
ASSA Compañía de Seguros, S.A.	3	140,430	14%	1	44,408,838.95	22.9%	2	28,467,008.94	21.7%	64.1%
Compañía Internacional de Seguros, S.A.	4	118,136	12%	4	20,869,289.40	10.7%	4	16,277,802.76	12.4%	78.0%
Aseguradora Ancon, S.A.	5	56,811	6%	5	15,644,067.34	8.1%	5	10,787,251.03	8.2%	69.0%
La Regional de Seguros, C.A.	6	43,734	4%	7	6,968,840.22	3.6%	7	3,837,907.06	2.9%	55.1%
MAPFRE Panamá S.A.	7	42,693	4%	6	10,815,805.33	5.6%	6	8,628,779.13	6.6%	79.8%
Optima Compañía de Seguros, S.A.	8	14,735	2%	8	5,480,826.95	2.8%	9	2,269,149.90	1.7%	41.4%
Aseguradora Global, S.A.	9	12,881	1%	11	3,356,667.48	1.7%	8	2,395,546.77	1.8%	71.4%
Acerta Compañía de Seguros, S.A.	10	12,333	1%	9	4,075,477.28	2.1%	10	2,023,048.05	1.5%	49.6%
Multibank Seguros Panamá	11	8,429	1%	12	3,040,172.09	1.6%	12	1,233,936.08	0.9%	40.6%
General de Seguros, S.A.	12	5,084	1%	13	1,696,965.80	0.9%	11	1,255,274.76	1.0%	74.0%
Aliado Seguros, S.A.	13	4,996	1%	10	3,498,727.20	1.8%	13	1,164,380.82	0.9%	33.3%
BanESCO Seguros, S.A.	14	3,163	0%	14	1,609,638.75	0.8%	14	1,141,936.87	0.9%	70.9%
Pan American Life Insurande de Panamá, S.A.	15	-	0%	15	0.00	0.0%	15	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	16	-	0%	16	0.00	0.0%	16	0.00	0.0%	0.0%
Worldwide Medical Assurance	17	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
BUPA Panamá S.A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
Vivir Compañía de Seguros, S. A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
		973,134	100%		\$194,245,096.96	100%		\$130,915,478.33	100%	67.4%

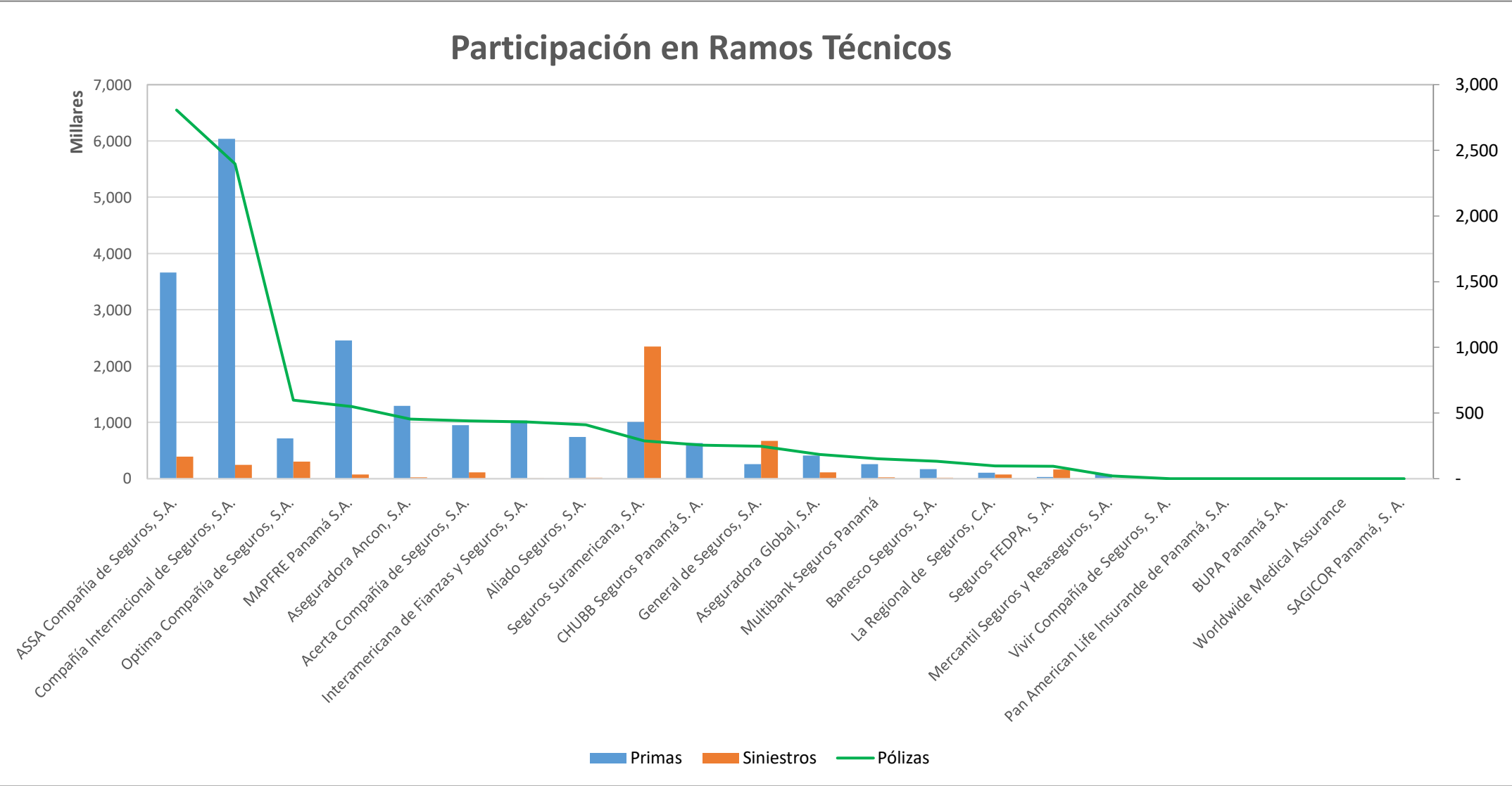




Superintendencia de Seguros y Reaseguros de Panamá
Participación de Mercado por Productos

RAMOS TÉCNICOS
AL MES DE JULIO DE 2025

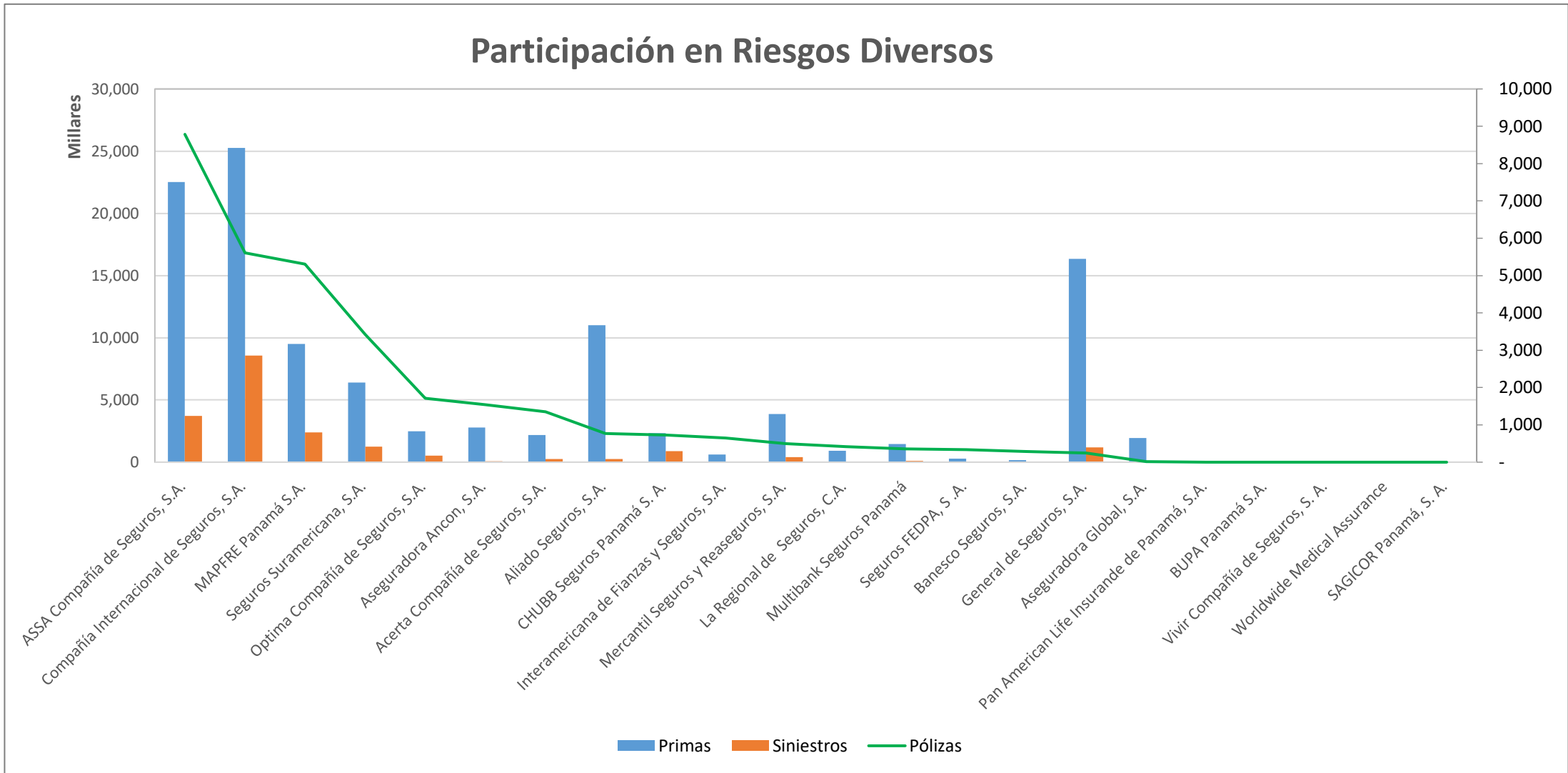
Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	2,807	29%	2	3,663,427.75	18.5%	3	394,201.15	8.6%	10.8%
Compañía Internacional de Seguros, S.A.	2	2,397	25%	1	6,036,322.48	30.4%	5	247,058.50	5.4%	4.1%
Optima Compañía de Seguros, S.A.	3	598	6%	9	714,590.04	3.6%	4	306,177.51	6.7%	42.8%
MAPFRE Panamá S.A.	4	549	6%	3	2,457,600.43	12.4%	9	77,373.54	1.7%	3.1%
Aseguradora Ancon, S.A.	5	454	5%	4	1,292,132.95	6.5%	11	24,229.00	0.5%	1.9%
Acerta Compañía de Seguros, S.A.	6	439	5%	7	951,057.86	4.8%	8	109,715.30	2.4%	11.5%
Interamericana de Fianzas y Seguros, S.A.	7	432	5%	5	1,031,447.37	5.2%	15	365.50	0.0%	0.0%
Aliado Seguros, S.A.	8	411	4%	8	741,130.26	3.7%	14	15,225.46	0.3%	2.1%
Seguros Suramericana, S.A.	9	289	3%	6	1,011,229.41	5.1%	1	2,346,626.24	51.2%	232.1%
CHUBB Seguros Panamá S. A.	10	256	3%	10	630,680.86	3.2%	16	0.00	0.0%	0.0%
General de Seguros, S.A.	11	246	3%	12	260,427.35	1.3%	2	668,286.38	14.6%	256.6%
Aseguradora Global, S.A.	12	183	2%	11	411,410.58	2.1%	7	111,078.18	2.4%	27.0%
Multibank Seguros Panamá	13	151	2%	13	258,525.43	1.3%	12	22,421.95	0.5%	8.7%
Baneco Seguros, S.A.	14	132	1%	14	171,645.21	0.9%	13	20,434.20	0.4%	11.9%
La Regional de Seguros, C.A.	15	96	1%	15	107,889.41	0.5%	10	73,941.14	1.6%	68.5%
Seguros FEDPA, S. A.	16	95	1%	17	28,275.87	0.1%	6	161,941.15	3.5%	572.7%
Mercantil Seguros y Reaseguros, S.A.	17	20	0%	16	79,341.87	0.4%	17	0.00	0.0%	0.0%
Vivir Compañía de Seguros, S. A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Pan American Life Insurande de Panamá, S.A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
BUPA Panamá S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
Worldwide Medical Assurance	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
		9,555	100%		\$19,847,135.13	100%		\$4,579,075.20	100%	23.1%



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

RIESGOS DIVERSOS
AL MES DE JULIO DE 2025

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	8,785	27%	2	22,517,376.51	20.4%	2	3,717,510.69	18.8%	16.5%
Compañía Internacional de Seguros, S.A.	2	5,606	18%	1	25,273,261.15	23.0%	1	8,576,936.47	43.4%	33.9%
MAPFRE Panamá S.A.	3	5,303	17%	5	9,501,879.52	8.6%	3	2,401,149.47	12.1%	25.3%
Seguros Suramericana, S.A.	4	3,424	11%	6	6,409,927.01	5.8%	4	1,236,646.27	6.3%	19.3%
Optima Compañía de Seguros, S.A.	5	1,715	5%	9	2,483,920.56	2.3%	7	523,968.11	2.6%	21.1%
Aseguradora Ancon, S.A.	6	1,542	5%	8	2,794,538.08	2.5%	12	71,390.29	0.4%	2.6%
Acerta Compañía de Seguros, S.A.	7	1,353	4%	11	2,184,996.91	2.0%	10	243,069.83	1.2%	11.1%
Aliado Seguros, S.A.	8	764	2%	4	10,995,331.46	10.0%	9	245,567.72	1.2%	2.2%
CHUBB Seguros Panamá S. A.	9	732	2%	10	2,347,914.84	2.1%	6	902,066.40	4.6%	38.4%
Interamericana de Fianzas y Seguros, S.A.	10	646	2%	15	628,646.57	0.6%	17	5,726.85	0.0%	0.9%
Mercantil Seguros y Reaseguros, S.A.	11	498	2%	7	3,878,513.54	3.5%	8	406,731.91	2.1%	10.5%
La Regional de Seguros, C.A.	12	412	1%	14	925,191.79	0.8%	15	33,258.11	0.2%	3.6%
Multibank Seguros Panamá	13	354	1%	13	1,444,757.13	1.3%	11	105,293.01	0.5%	7.3%
Seguros FEDPA, S. A.	14	334	1%	16	277,618.58	0.3%	16	6,143.91	0.0%	2.2%
Banesco Seguros, S.A.	15	289	1%	17	165,759.31	0.2%	14	44,897.86	0.2%	27.1%
General de Seguros, S.A.	16	248	1%	3	16,348,173.39	14.8%	5	1,202,182.47	6.1%	7.4%
Aseguradora Global, S.A.	17	13	0%	12	1,940,326.67	1.8%	13	57,412.95	0.3%	3.0%
Pan American Life Insurance de Panamá, S.A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
BUPA Panamá S.A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Vivir Compañía de Seguros, S. A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
Worldwide Medical Assurance	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
		32,018	100%		\$110,118,133.02	100%		\$19,779,952.32	100%	18.0%

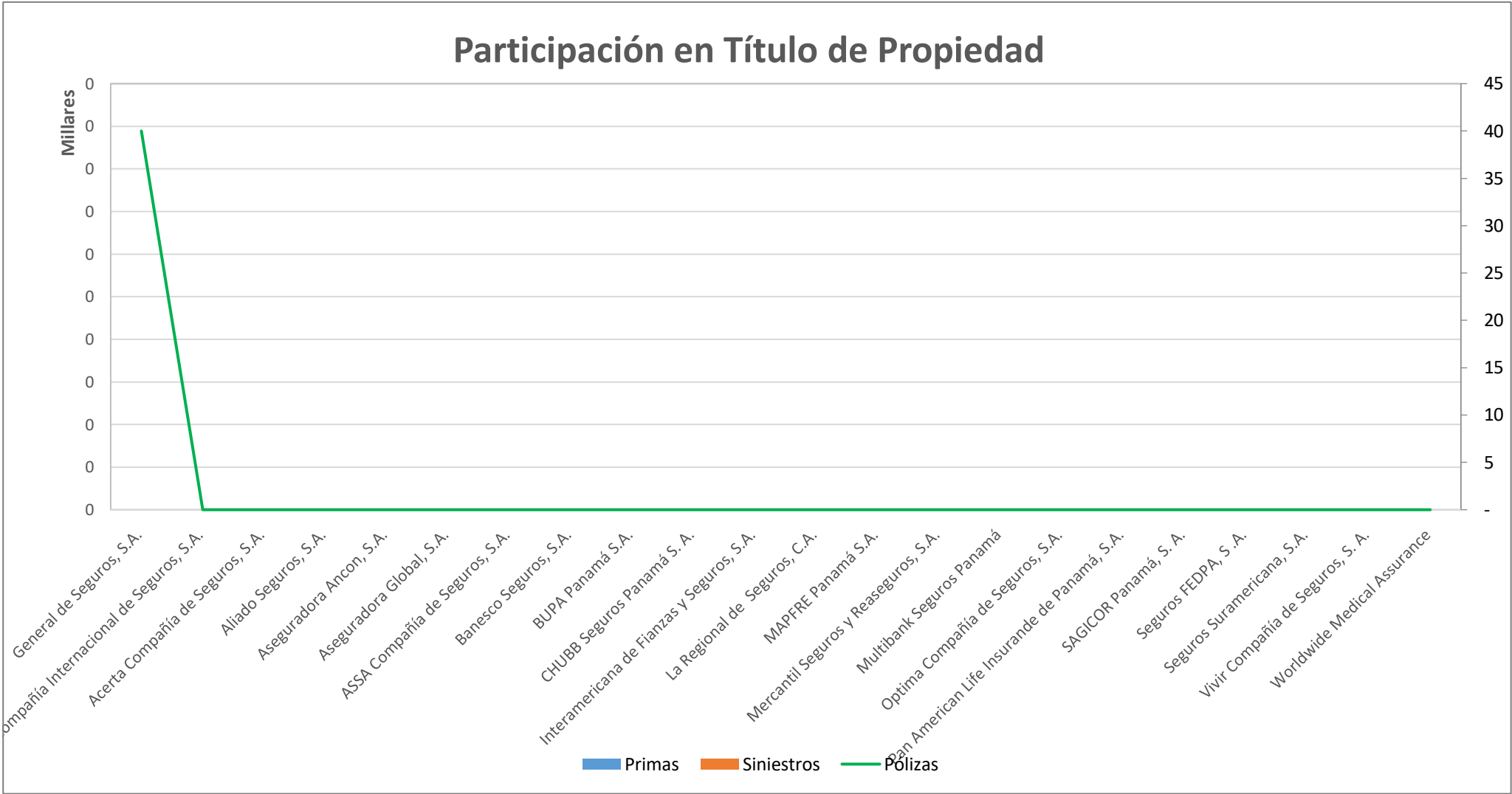




Superintendencia de Seguros y Reaseguros de Panamá
Participación de Mercado por Productos

TÍTULO DE PROPIEDAED
AL MES DE JULIO DE 2025

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



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

FIANZAS
AL MES DE JULIO DE 2025

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Compañía Internacional de Seguros, S.A.	1	49,854	52%	3	9,194,818.24	12.5%	2	6,157,041.85	16.8%	67.0%
ASSA Compañía de Seguros, S.A.	2	20,034	21%	2	14,209,775.75	19.3%	11	51,241.23	0.1%	0.4%
Seguros Suramericana, S.A.	3	8,117	8%	7	2,882,622.93	3.9%	3	1,071,896.30	2.9%	37.2%
Interamericana de Fianzas y Seguros, S.A.	4	5,364	6%	4	8,682,313.58	11.8%	4	866,665.43	2.4%	10.0%
MAPFRE Panamá S.A.	5	3,473	4%	1	25,541,598.31	34.6%	1	27,187,356.60	74.3%	106.4%
Acerta Compañía de Seguros, S.A.	6	2,678	3%	5	4,889,413.73	6.6%	7	135,884.15	0.4%	2.8%
Aliado Seguros, S.A.	7	2,120	2%	6	3,152,778.22	4.3%	6	156,603.90	0.4%	5.0%
Optima Compañía de Seguros, S.A.	8	1,591	2%	8	1,272,534.06	1.7%	9	97,406.33	0.3%	7.7%
Aseguradora Ancon, S.A.	9	1,227	1%	12	283,684.11	0.4%	14	0.00	0.0%	0.0%
Aseguradora Global, S.A.	10	509	1%	10	971,938.17	1.3%	13	0.00	0.0%	0.0%
La Regional de Seguros, C.A.	11	318	0%	11	886,474.35	1.2%	10	55,848.37	0.2%	6.3%
CHUBB Seguros Panamá S. A.	12	293	0%	9	1,236,263.97	1.7%	12	5,379.05	0.0%	0.4%
Seguros FEDPA, S. A.	13	275	0%	16	49,729.10	0.1%	17	0.00	0.0%	0.0%
General de Seguros, S.A.	14	239	0%	13	180,565.94	0.2%	5	680,260.21	1.9%	376.7%
Multibank Seguros Panamá	15	165	0%	15	153,138.69	0.2%	16	0.00	0.0%	0.0%
Mercantil Seguros y Reaseguros, S.A.	16	107	0%	14	176,078.96	0.2%	15	0.00	0.0%	0.0%
Banesco Seguros, S.A.	17	22	0%	17	9,885.47	0.0%	8	117,263.25	0.3%	1186.2%
Pan American Life Insurande de Panamá, S.A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Vivir Compañía de Seguros, S. A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
BUPA Panamá S.A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
Worldwide Medical Assurance	21	-	0%	21	0.00	0.0%	21	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		96,386	100%		\$73,773,613.58	100%		\$36,582,846.67	100%	49.6%

