

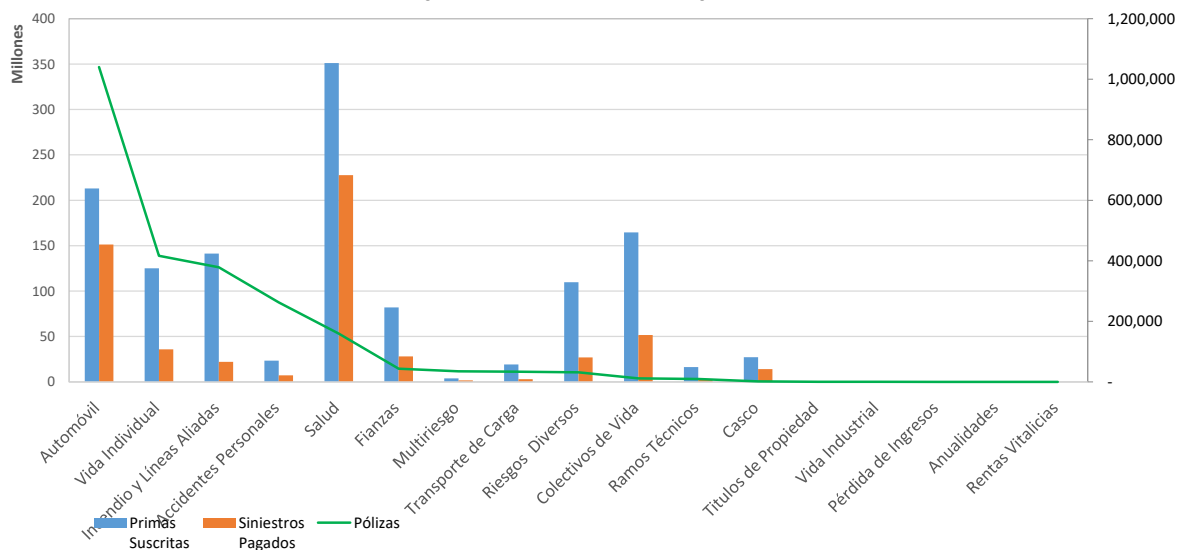
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

PARTICIPACION DE MERCADO POR RAMOS

AL MES DE JULIO DE 2026

Ramos de Seguros	#	Pólizas	% Pólizas	#	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
Automóvil	1	1,040,157	43%	2	213,018,346.09	16.7%	2	151,195,342.15	26%	71.0%
Vida Individual	2	416,645	17%	5	125,158,102.69	9.8%	4	35,831,120.77	6%	28.6%
Incendio y Líneas Aliadas	3	378,413	16%	4	141,372,616.30	11.1%	7	22,001,109.26	4%	15.6%
Accidentes Personales	4	262,442	11%	9	23,327,360.84	1.8%	9	7,138,632.82	1%	30.6%
Salud	5	159,595	7%	1	351,101,398.32	27.5%	1	227,638,717.43	40%	64.8%
Fianzas	6	43,338	2%	7	82,125,842.11	6.4%	5	28,030,017.54	5%	34.1%
Multirisgo	7	35,090	1%	12	3,779,425.54	0.3%	12	1,643,161.34	0%	43.5%
Transporte de Carga	8	33,700	1%	10	19,170,501.31	1.5%	10	3,013,969.78	1%	15.7%
Riesgos Diversos	9	31,797	1%	6	109,796,109.94	8.6%	6	26,882,793.84	5%	24.5%
Colectivos de Vida	10	11,388	0%	3	164,618,625.34	12.9%	3	51,701,648.37	9%	31.4%
Ramos Técnicos	11	9,658	0%	11	16,402,617.46	1.3%	11	2,868,953.04	1%	17.5%
Casco	12	1,789	0%	8	27,193,425.35	2.1%	8	14,186,532.22	2%	52.2%
Titulos de Propiedad	13	40	0%	13	0.00	0.0%	13	0.00	0%	0.0%
Vida Industrial	14	20	0%	14	0.00	0.0%	14	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		2,424,072	100%		\$1,277,064,371.29	100%		\$572,131,998.56	100.0%	44.8%

Participación de Mercado por Ramos



Superintendencia de Seguros y Reaseguros de Panamá

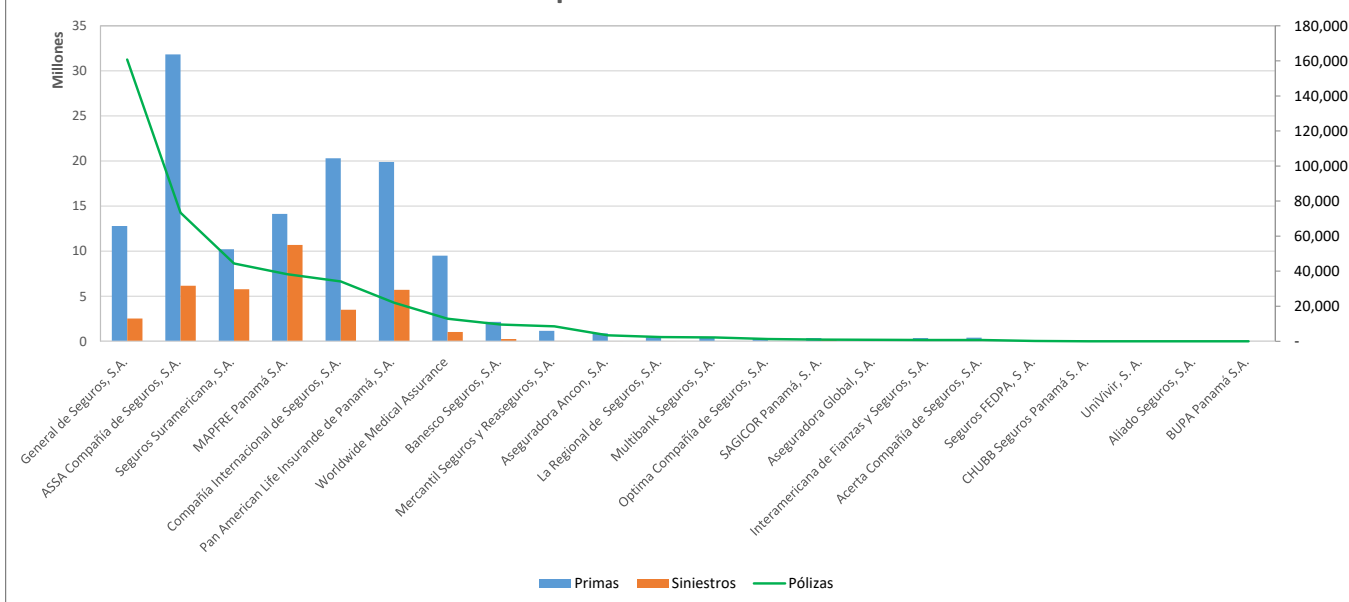
Participación de Mercado por Productos

VIDA INDIVIDUAL

AL MES DE JULIO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
General de Seguros, S.A.	1	160,765	39%	5	12,790,185.68	10.2%	6	2,524,735.01	7.0%	19.7%
ASSA Compañía de Seguros, S.A.	2	73,359	18%	1	31,831,353.21	25.4%	2	6,173,784.95	17.2%	19.4%
Seguros Suramericana, S.A.	3	44,442	11%	6	10,203,931.10	8.2%	3	5,767,791.93	16.1%	56.5%
MAPFRE Panamá S.A.	4	38,265	9%	4	14,133,040.25	11.3%	1	10,680,011.44	29.8%	75.6%
Compañía Internacional de Seguros, S.A.	5	34,117	8%	2	20,315,989.20	16.2%	5	3,507,675.77	9.8%	17.3%
Pan American Life Insurande de Panamá, S.A.	6	21,992	5%	3	19,899,148.50	15.9%	4	5,713,044.86	15.9%	28.7%
Worldwide Medical Assurance	7	12,826	3%	7	9,498,883.38	7.6%	7	1,021,953.88	2.9%	10.8%
Banesco Seguros, S.A.	8	9,594	2%	8	2,165,273.08	1.7%	8	248,624.13	0.7%	11.5%
Mercantil Seguros y Reaseguros, S.A.	9	8,489	2%	9	1,167,431.10	0.9%	10	27,350.80	0.1%	2.3%
Aseguradora Ancon, S.A.	10	3,430	1%	10	879,289.61	0.7%	11	7,507.36	0.0%	0.9%
La Regional de Seguros, S.A.	11	2,402	1%	11	452,607.82	0.4%	13	1,950.00	0.0%	0.4%
Multibank Seguros, S.A.	12	2,186	1%	13	377,021.16	0.3%	14	0.00	0.0%	0.0%
Optima Compañía de Seguros, S.A.	13	1,263	0%	16	258,233.45	0.2%	16	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	14	1,005	0%	14	359,658.64	0.3%	9	150,000.00	0.4%	41.7%
Aseguradora Global, S.A.	15	878	0%	17	43,182.14	0.0%	17	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	16	789	0%	15	351,734.39	0.3%	15	0.00	0.0%	0.0%
Acerta Compañía de Seguros, S.A.	17	690	0%	12	407,273.16	0.3%	12	6,690.64	0.0%	1.6%
Seguros FEDPA, S. A.	18	153	0%	18	23,866.82	0.0%	18	0.00	0.0%	0.0%
CHUBB Seguros Panamá S. A.	19	-	0%	19	0.00	0.0%	19	0.00	0.0%	0.0%
Univivir, S. A.	20	-	0%	20	0.00	0.0%	20	0.00	0.0%	0.0%
Aliado Seguros, 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%
		416,645	100%		\$125,158,102.69	100%		\$35,831,120.77	100%	28.6%

Participación en Vida Individual



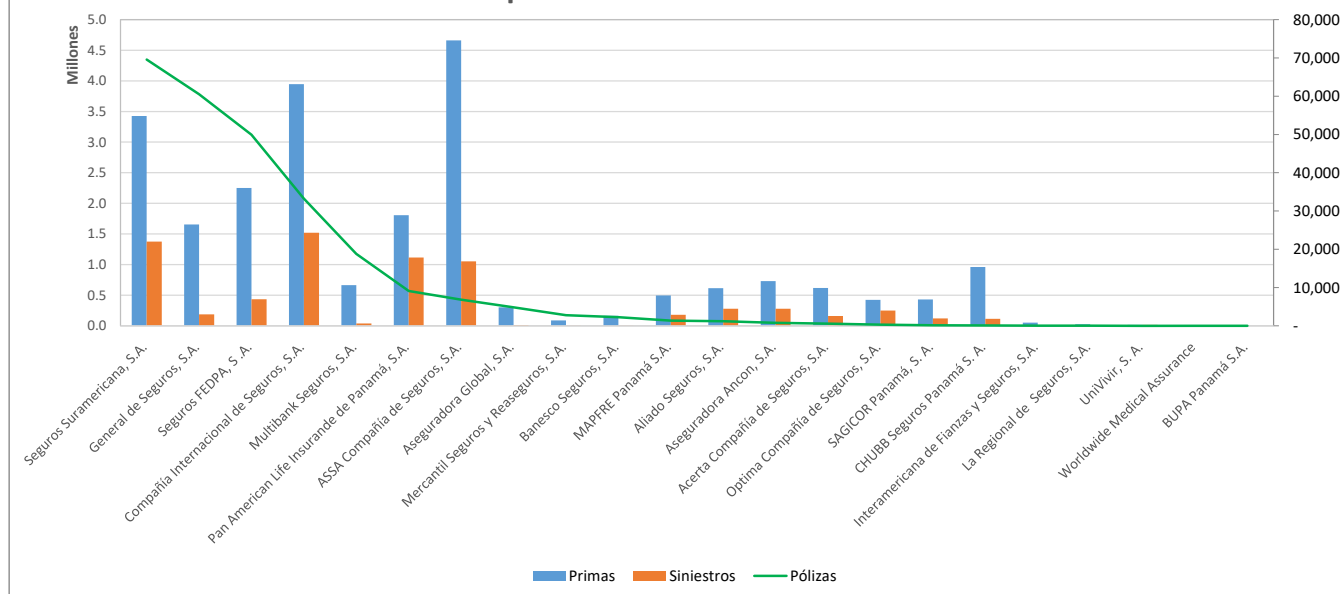
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

ACCIDENTES PERSONALES

AL MES DE JULIO DE 2026

Compañía de Seguros	#	Pólizas	% Unidades	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	69,564	27%	3	3,427,216.93	14.7%	2	1,376,734.70	5.9%	40.2%
General de Seguros, S.A.	2	60,529	23%	6	1,654,151.62	7.1%	9	187,097.11	0.8%	11.3%
Seguros FEDPA, S. A.	3	49,919	19%	4	2,250,938.39	9.6%	5	433,501.75	1.9%	19.3%
Compañía Internacional de Seguros, S.A.	4	33,204	13%	2	3,944,941.80	16.9%	1	1,520,870.68	6.5%	38.6%
Multibank Seguros, S.A.	5	18,786	7%	9	662,974.25	2.8%	14	40,015.77	0.2%	6.0%
Pan American Life Insurande de Panamá, S.A.	6	9,121	3%	5	1,805,495.80	7.7%	3	1,115,485.16	4.8%	61.8%
ASSA Compañía de Seguros, S.A.	7	6,847	3%	1	4,661,913.02	20.0%	4	1,051,097.47	4.5%	22.5%
Aseguradora Global, S.A.	8	4,838	2%	15	302,558.16	1.3%	16	12,288.73	0.1%	4.1%
Mercantil Seguros y Reaseguros, S.A.	9	2,769	1%	17	88,224.18	0.4%	19	763.51	0.0%	0.9%
Banesco Seguros, S.A.	#	2,271	1%	16	162,528.10	0.7%	20	544.35	0.0%	0.3%
MAPFRE Panamá S.A.	#	1,375	1%	12	495,369.12	2.1%	10	179,336.91	0.8%	36.2%
Aliado Seguros, S.A.	#	1,192	0%	11	614,142.29	2.6%	6	278,321.64	1.2%	45.3%
Aseguradora Ancon, S.A.	#	803	0%	8	730,448.88	3.1%	7	277,438.43	1.2%	38.0%
Acerta Compañía de Seguros, S.A.	#	574	0%	10	619,502.91	2.7%	11	161,052.46	0.7%	26.0%
Optima Compañía de Seguros, S.A.	#	295	0%	14	423,205.65	1.8%	8	249,954.52	1.1%	59.1%
SAGICOR Panamá, S. A.	#	154	0%	13	431,581.51	1.9%	12	119,571.95	0.5%	27.7%
CHUBB Seguros Panamá S. A.	#	118	0%	7	958,910.94	4.1%	13	115,020.76	0.5%	12.0%
Interamericana de Fianzas y Seguros, S.A.	#	57	0%	18	51,252.01	0.2%	17	3,297.14	0.0%	6.4%
La Regional de Seguros, S.A.	#	22	0%	19	25,252.49	0.1%	18	765.67	0.0%	3.0%
Univivir, S. A.	#	4	0%	20	16,752.79	0.1%	15	15,425.22	0.2%	92.1%
Worldwide Medical Assurance	#	-	0%	21	0.00	0.0%	21	48.89	0.0%	#DIV/0!
BUPA Panamá S.A.	#	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		262,442	100%		\$23,327,361	100%		\$7,138,632.82	100%	30.6%

Participación en Accidentes Personales

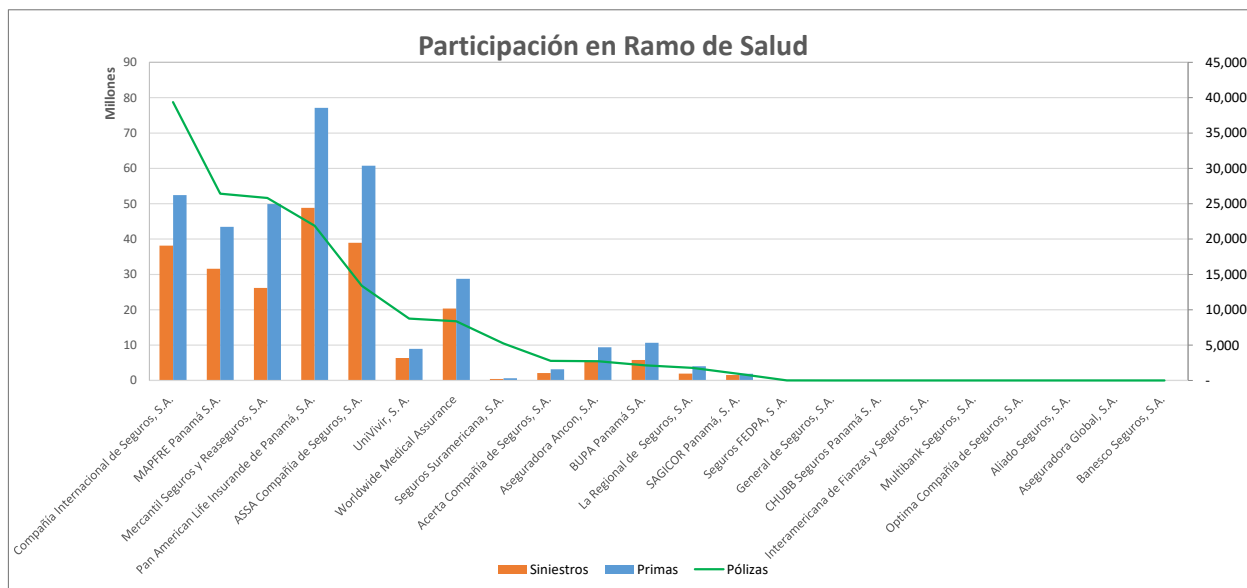


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

SALUD

AL MES DE JULIO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Compañía Internacional de Seguros, S.A.	1	39,373	25%	3	52,411,650.51	14.9%	3	38,144,845.55	10.9%	72.8%
MAPFRE Panamá S.A.	2	26,433	17%	5	43,455,044.16	12.4%	4	31,611,362.47	9.0%	72.7%
Mercantil Seguros y Reaseguros, S.A.	3	25,824	16%	4	49,888,161.66	14.2%	5	26,193,307.71	7.5%	52.5%
Pan American Life Insurande de Panamá, S.A.	4	21,892	14%	1	77,147,229.57	22.0%	1	48,812,110.23	13.9%	63.3%
ASSA Compañía de Seguros, S.A.	5	13,382	8%	2	60,759,998.60	17.3%	2	38,969,754.79	11.1%	64.1%
Univivir, S. A.	6	8,744	5%	9	8,918,850.34	2.5%	7	6,375,954.61	1.8%	71.5%
Worldwide Medical Assurance	7	8,361	5%	6	28,742,234.34	8.2%	6	20,333,121.93	8.9%	70.7%
Seguros Suramericana, S.A.	8	5,221	3%	13	626,689.79	0.2%	13	444,538.14	0.1%	70.9%
Acerta Compañía de Seguros, S.A.	9	2,776	2%	11	3,143,311.24	0.9%	10	2,114,189.47	0.6%	67.3%
Aseguradora Ancon, S.A.	10	2,724	2%	8	9,374,373.26	2.7%	9	5,395,572.61	1.5%	57.6%
BUPA Panamá S.A.	11	2,146	1%	7	10,664,080.88	3.0%	8	5,771,199.97	1.6%	54.1%
La Regional de Seguros, S.A.	12	1,795	1%	10	4,010,279.52	1.1%	11	1,923,133.06	0.5%	48.0%
SAGICOR Panamá, S. A.	13	923	1%	12	1,900,017.36	0.5%	12	1,549,626.89	0.4%	81.6%
Seguros FEDPA, S. A.	14	1	0%	14	59,477.09	0.0%	14	0.00	0.0%	0.0%
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, S.A.	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%
Baneco Seguros, S.A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
TOTAL		159,595	100%		\$351,101,398.32	100%		\$227,638,717.43	100%	64.8%



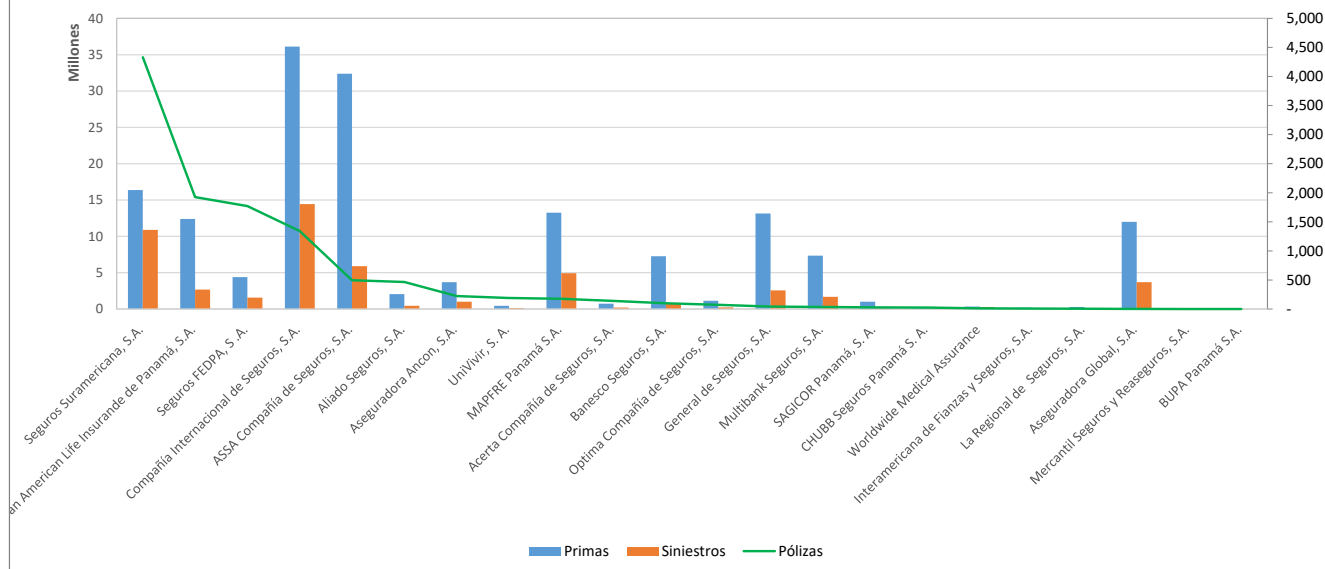
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

COLECTIVO DE VIDA

AL MES DE JULIO DE 2026

Compañía de Seguros	#	Pólizas	% Unidades	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	4,331	38%	3	16,365,907.76	9.9%	2	10,905,446.32	21.1%	66.6%
Pan American Life Insurante de Panamá, S.A.	2	1,925	17%	6	12,401,924.46	7.5%	6	2,685,269.67	5.2%	21.7%
Seguros FEDPA, S. A.	3	1,772	16%	10	4,396,536.81	2.7%	9	1,580,582.39	3.1%	36.0%
Compañía Internacional de Seguros, S.A.	4	1,340	12%	1	36,131,957.20	21.9%	1	14,451,292.93	28.0%	40.0%
ASSA Compañía de Seguros, S.A.	5	495	4%	2	32,397,258.67	19.7%	3	5,896,277.96	11.4%	18.2%
Aliado Seguros, S.A.	6	465	4%	12	2,049,768.77	1.2%	12	455,171.25	0.9%	22.2%
Aseguradora Ancon, S.A.	7	223	2%	11	3,700,223.04	2.2%	10	995,747.37	1.9%	26.9%
Univivir, S. A.	8	191	2%	16	443,921.82	0.3%	16	129,660.34	0.3%	29.2%
MAPFRE Panamá S.A.	9	176	2%	4	13,257,477.76	8.1%	4	4,928,273.03	9.5%	37.2%
Acerta Compañía de Seguros, S.A.	10	141	1%	15	740,572.67	0.4%	15	208,076.78	0.4%	28.1%
Banesco Seguros, S.A.	11	99	1%	9	7,270,393.32	4.4%	11	784,103.60	1.5%	10.8%
Optima Compañía de Seguros, S.A.	12	73	1%	13	1,128,796.37	0.7%	14	237,290.41	0.5%	21.0%
General de Seguros, S.A.	13	41	0%	5	13,139,229.72	8.0%	7	2,577,891.53	5.0%	19.6%
Multibank Seguros, S.A.	14	34	0%	8	7,345,002.92	4.5%	8	1,676,353.59	3.2%	22.8%
SAGICOR Panamá, S. A.	15	30	0%	14	1,011,560.70	0.6%	17	91,227.19	0.2%	9.0%
CHUBB Seguros Panamá S. A.	16	25	0%	20	83,465.89	0.1%	20	22,044.74	0.0%	26.4%
Worldwide Medical Assurance	17	12	0%	17	322,399.81	0.2%	13	289,733.43	0.6%	89.9%
Interamericana de Fianzas y Seguros, S.A.	18	8	0%	19	162,880.33	0.1%	18	82,076.01	0.2%	50.4%
La Regional de Seguros, S.A.	19	5	0%	18	269,913.92	0.2%	19	24,642.55	0.0%	9.1%
Aseguradora Global, S.A.	20	2	0%	7	11,999,433.40	7.3%	5	3,680,487.28	7.1%	30.7%
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%
		11,388	100%		\$164,618,625.34	100%		\$51,701,648.37	100%	31.4%

Participación en Colectivo de Vida



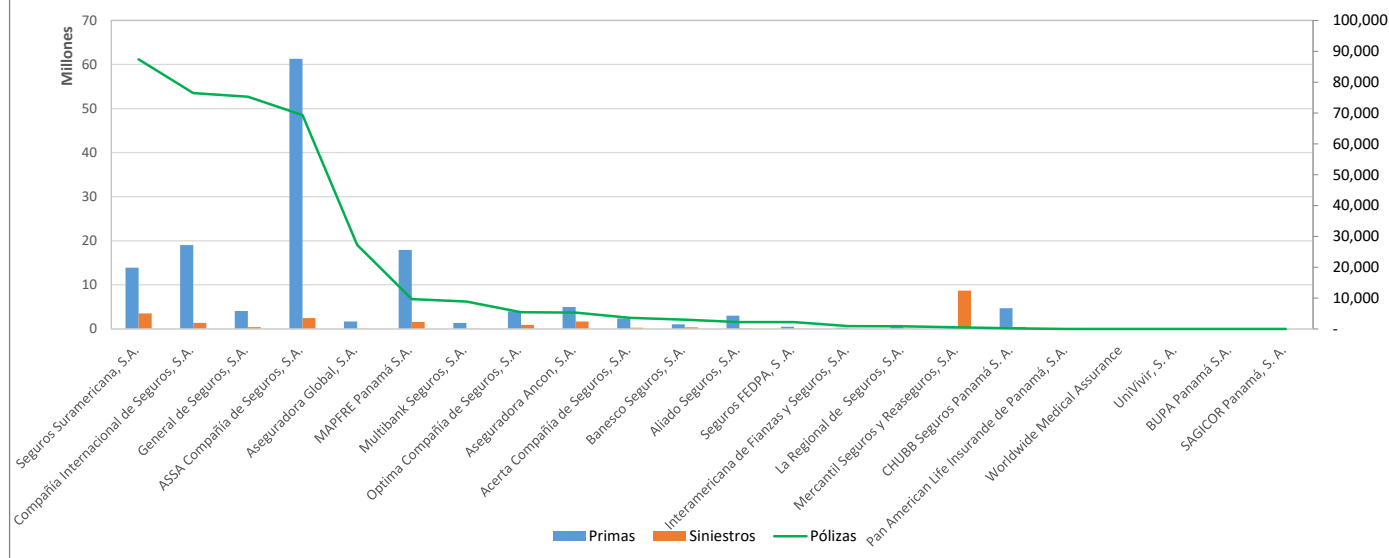
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

INCENDIO

AL MES DE JULIO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	87,391	23%	4	13,926,601.30	9.9%	2	3,534,177.30	16.1%	25.4%
Compañía Internacional de Seguros, S.A.	2	76,441	20%	2	19,005,559.66	13.4%	6	1,353,652.08	6.2%	7.1%
General de Seguros, S.A.	3	75,302	20%	7	4,060,885.02	2.9%	9	419,312.83	1.9%	10.3%
ASSA Compañía de Seguros, S.A.	4	69,324	18%	1	61,274,567.95	43.3%	3	2,476,517.92	11.3%	4.0%
Aseguradora Global, S.A.	5	27,221	7%	11	1,672,303.81	1.2%	13	32,922.53	0.1%	2.0%
MAPFRE Panamá S.A.	6	9,660	3%	3	17,943,471.30	12.7%	5	1,611,517.21	7.3%	9.0%
Multibank Seguros, S.A.	7	8,869	2%	12	1,376,662.06	1.0%	16	17,659.16	0.1%	1.3%
Optima Compañía de Seguros, S.A.	8	5,422	1%	8	3,997,446.89	2.8%	7	919,685.24	4.2%	23.0%
Aseguradora Ancon, S.A.	9	5,297	1%	5	4,973,488.68	3.5%	4	1,691,697.80	7.7%	34.0%
Acerta Compañía de Seguros, S.A.	10	3,577	1%	10	2,398,664.29	1.7%	11	285,468.13	1.3%	11.9%
Banesco Seguros, S.A.	11	2,981	1%	13	1,057,585.27	0.7%	10	374,917.83	1.7%	35.5%
Aliado Seguros, S.A.	12	2,215	1%	9	3,042,176.54	2.2%	12	87,370.00	0.4%	2.9%
Seguros FEDPA, S.A.	13	2,208	1%	15	520,163.97	0.4%	17	948.23	0.0%	0.2%
Interamericana de Fianzas y Seguros, S.A.	14	904	0%	16	270,387.80	0.2%	14	30,310.36	0.1%	11.2%
La Regional de Seguros, S.A.	15	875	0%	14	900,974.39	0.6%	15	23,756.43	0.1%	2.6%
Mercantil Seguros y Reaseguros, S.A.	16	501	0%	17	220,790.12	0.2%	1	8,675,593.92	39.4%	3929.3%
CHUBB Seguros Panamá S. A.	17	225	0%	6	4,730,887.25	3.3%	8	465,602.29	2.1%	9.8%
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%
Univivir, 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%
		378,413	100%		\$141,372,616.30	100%		\$22,001,109.26	100%	15.6%

Participación en Ramo de Incendio



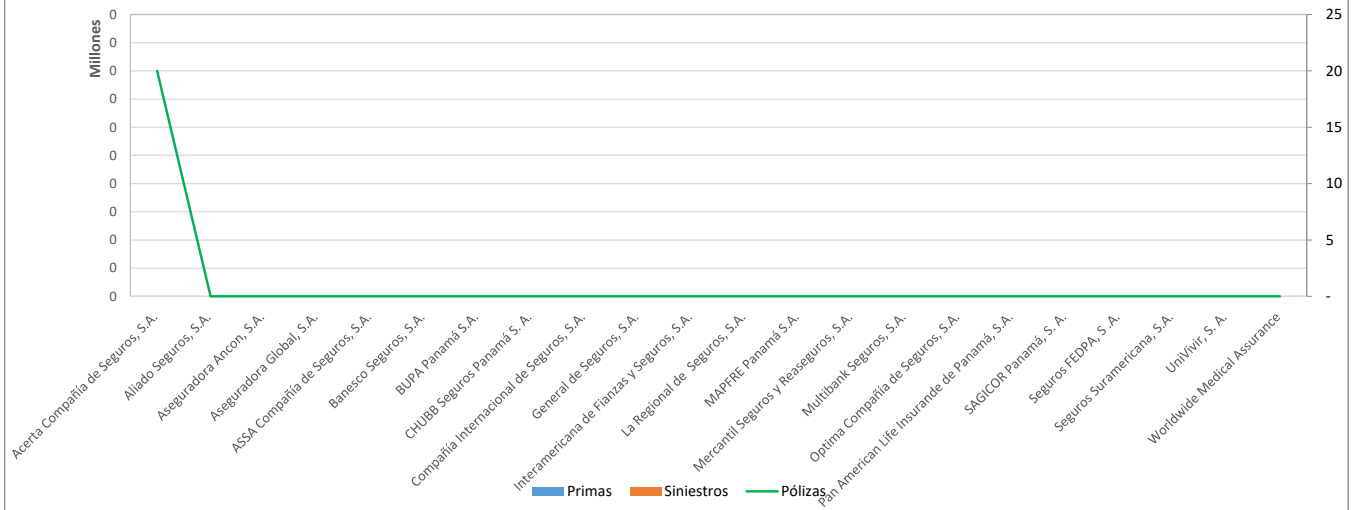
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

VIDA INDUSTRIAL

AL MES DE JULIO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Acerta Compañía de Seguros, S.A.	1	20	100%	1	0.00	0.0%	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, S.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, S.A.	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%
Univivir, 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%
		20	100%		\$0.00	0%		\$0.00	0%	0.0%

Participación en Ramo Vida Industrial

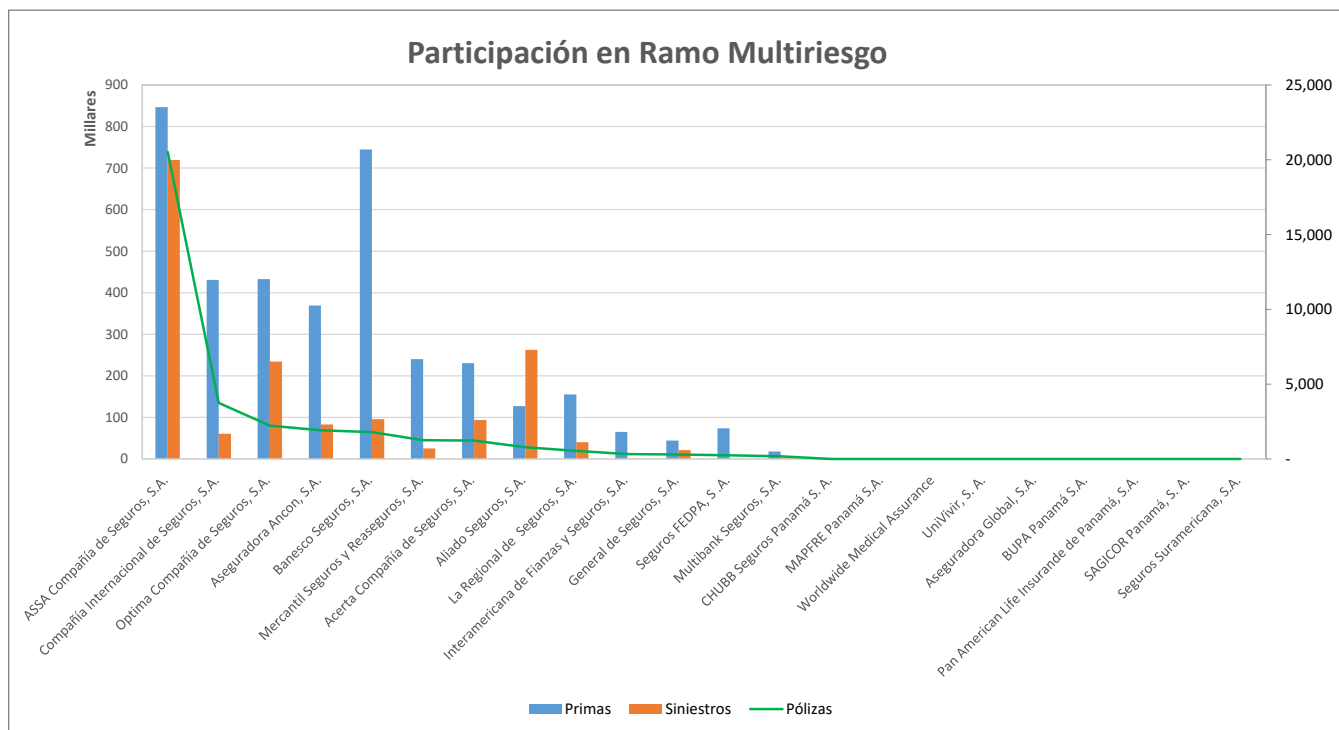


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

MULTIRIESGO

AL MES DE JULIO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	20,521	58%	1	846,723.45	22.4%	1	719,406.09	43.8%	85.0%
Compañía Internacional de Seguros, S.A.	2	3,756	11%	4	430,760.97	11.4%	7	60,938.16	3.7%	14.1%
Optima Compañía de Seguros, S.A.	3	2,221	6%	3	432,810.94	11.5%	3	234,646.69	14.3%	54.2%
Aseguradora Ancon, S.A.	4	1,913	5%	5	369,462.31	9.8%	6	83,142.44	5.1%	22.5%
BanESCO Seguros, S.A.	5	1,790	5%	2	744,669.07	19.7%	4	95,868.70	5.8%	12.9%
Mercantil Seguros y Reaseguros, S.A.	6	1,257	4%	6	240,319.42	6.4%	9	25,519.38	1.6%	10.6%
Acerta Compañía de Seguros, S.A.	7	1,230	4%	7	230,626.96	6.1%	5	93,931.65	5.7%	40.7%
Aliado Seguros, S.A.	8	792	2%	9	127,058.88	3.4%	2	262,732.08	16.0%	206.8%
La Regional de Seguros, S.A.	9	548	2%	8	155,279.77	4.1%	8	40,324.39	2.5%	26.0%
Interamericana de Fianzas y Seguros, S.A.	10	324	1%	11	65,185.88	1.7%	12	1,333.33	0.1%	2.0%
General de Seguros, S.A.	11	301	1%	12	44,495.15	1.2%	10	21,542.94	1.3%	48.4%
Seguros FEDPA, S. A.	12	252	1%	10	73,711.27	2.0%	13	0.00	0.0%	0.0%
Multibank Seguros, S.A.	13	185	1%	13	18,321.47	0.5%	11	3,775.49	0.2%	20.6%
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%
Univivir, 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 Insurance 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		35,090	100%		\$3,779,425.54	100%		\$1,643,161.34	100%	43.5%



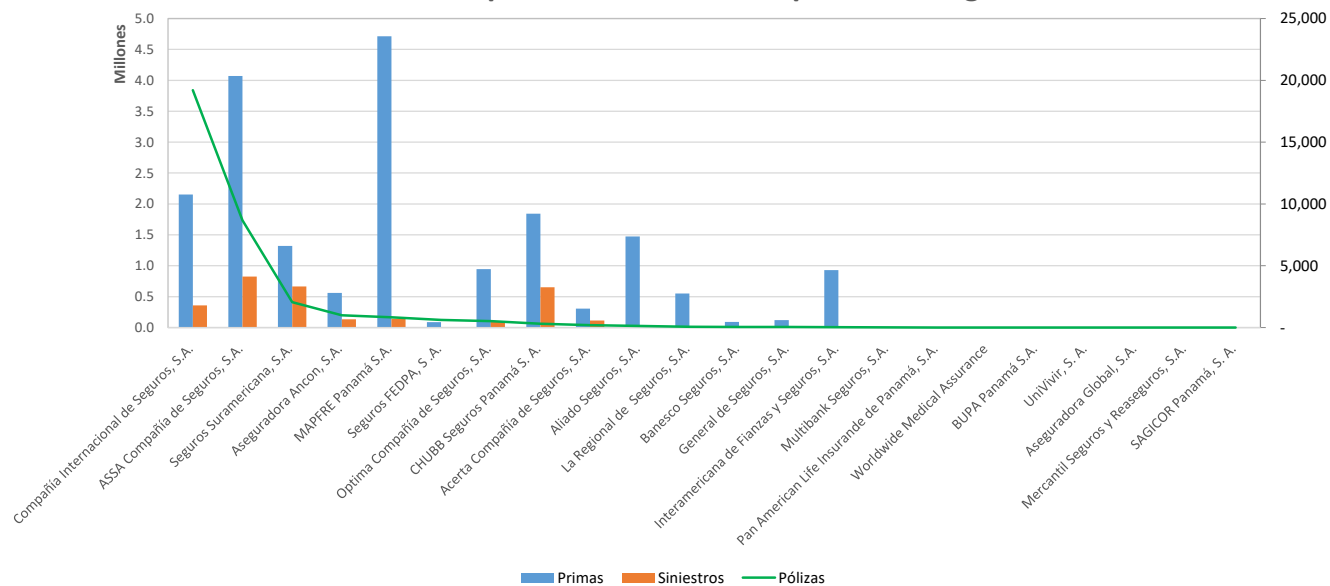
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

TRANSPORTE

AL MES DE JULIO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Compañía Internacional de Seguros, S.A.	1	19,202	57%	3	2,153,093.30	11.2%	4	359,091.68	11.9%	16.7%
ASSA Compañía de Seguros, S.A.	2	8,682	26%	2	4,071,450.38	21.2%	1	824,687.49	27.4%	20.3%
Seguros Suramericana, S.A.	3	2,057	6%	6	1,319,837.90	6.9%	2	663,911.04	22.0%	50.3%
Aseguradora Ancon, S.A.	4	985	3%	9	559,112.13	2.9%	6	134,579.77	4.5%	24.1%
MAPFRE Panamá S.A.	5	825	2%	1	4,711,797.79	24.6%	5	144,636.70	4.8%	3.1%
Seguros FEDPA, S.A.	6	623	2%	14	88,024.35	0.5%	12	2,755.99	0.1%	3.1%
Optima Compañía de Seguros, S.A.	7	518	2%	7	944,013.38	4.9%	8	91,065.67	3.0%	9.6%
CHUBB Seguros Panamá S. A.	8	311	1%	4	1,842,554.06	9.6%	3	651,424.56	21.6%	35.4%
Acerta Compañía de Seguros, S.A.	9	188	1%	11	305,998.77	1.6%	7	112,295.71	3.7%	36.7%
Aliado Seguros, S.A.	10	126	0%	5	1,473,022.75	7.7%	9	20,680.83	0.7%	1.4%
La Regional de Seguros, S.A.	11	60	0%	10	552,041.34	2.9%	13	495.41	0.0%	0.1%
Banesco Seguros, S.A.	12	42	0%	13	89,904.31	0.5%	10	4,457.12	0.1%	5.0%
General de Seguros, S.A.	13	40	0%	12	121,099.07	0.6%	11	3,416.56	0.1%	2.8%
Interamericana de Fianzas y Seguros, S.A.	14	31	0%	8	930,112.92	4.9%	15	0.00	0.0%	0.0%
Multibank Seguros, S.A.	15	10	0%	15	8,438.86	0.0%	14	471.25	0.0%	5.6%
Pan American Life Insurance 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%
UniVivir, 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%
		33,700	100%		\$19,170,501.31	100%		\$3,013,969.78	100%	15.7%

Participación en Ramo Transporte de Carga



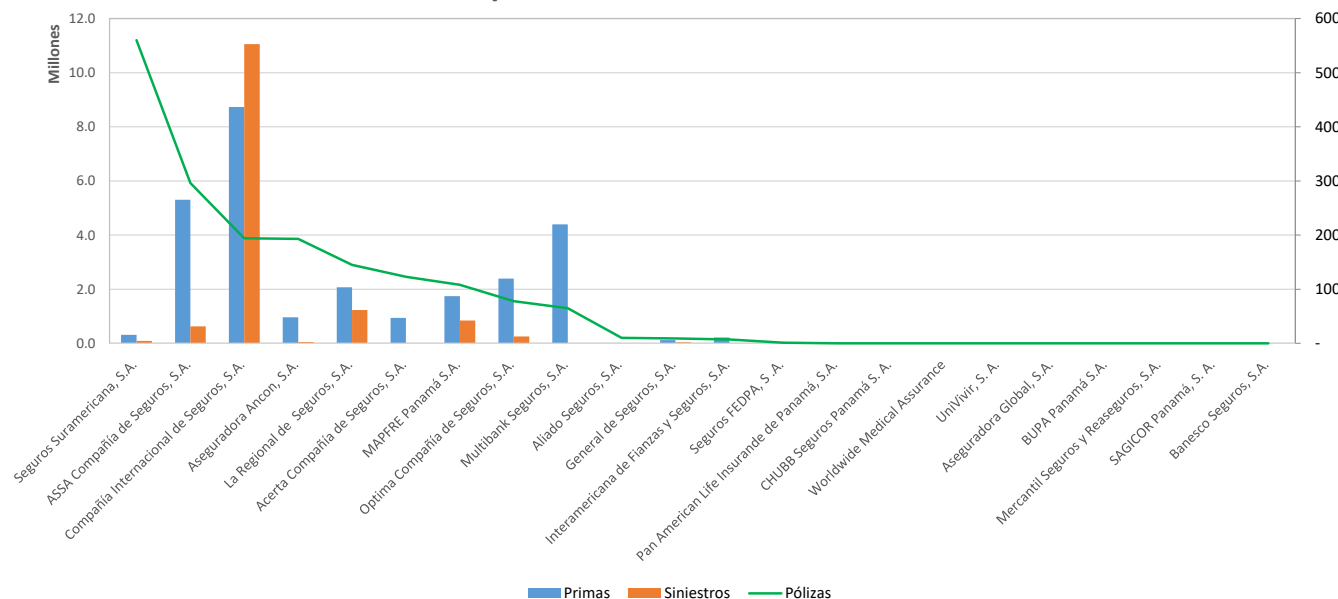
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

CASCO

AL MES DE JULIO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	560	31%	9	315,941.14	1.2%	6	92,033.91	0.6%	29.1%
ASSA Compañía de Seguros, S.A.	2	296	17%	2	5,303,011.32	19.5%	4	627,873.71	4.4%	11.8%
Compañía Internacional de Seguros, S.A.	3	194	11%	1	8,726,891.99	32.1%	1	11,054,247.34	77.9%	126.7%
Aseguradora Ancon, S.A.	4	193	11%	7	959,446.27	3.5%	7	46,496.61	0.3%	4.8%
La Regional de Seguros, S.A.	5	145	8%	5	2,073,194.65	7.6%	2	1,228,432.09	8.7%	59.3%
Acerta Compañía de Seguros, S.A.	6	123	7%	8	936,631.09	3.4%	11	0.00	0.0%	0.0%
MAPFRE Panamá S.A.	7	108	6%	6	1,741,791.99	6.4%	3	841,732.28	5.9%	48.3%
Optima Compañía de Seguros, S.A.	8	78	4%	4	2,390,562.91	8.8%	5	252,348.91	1.8%	10.6%
Multibank Seguros, S.A.	9	65	4%	3	4,391,585.47	16.1%	10	56.16	0.0%	0.0%
Aliado Seguros, S.A.	10	10	1%	12	13,335.94	0.0%	9	3,552.50	0.0%	26.6%
General de Seguros, S.A.	11	9	1%	11	116,195.40	0.4%	8	39,758.71	0.3%	34.2%
Interamericana de Fianzas y Seguros, S.A.	12	7	0%	10	216,707.88	0.8%	12	0.00	0.0%	0.0%
Seguros FEDPA, S. A.	13	1	0%	13	8,129.30	0.0%	13	0.00	0.0%	0.0%
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%
UniVivir, 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%
Banescos Seguros, S.A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
		1,789	100%		\$27,193,425.35	100%		\$14,186,532.22	100%	52.2%

Participación en Ramo Casco



Superintendencia de Seguros y Reaseguros de Panamá

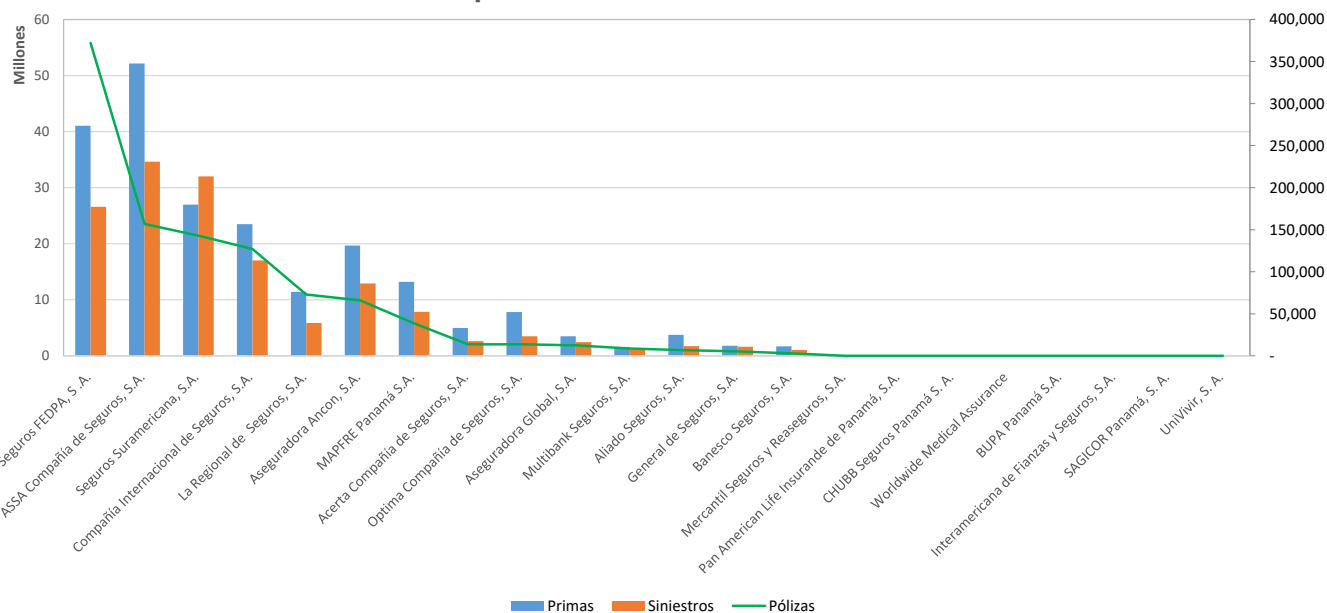
Participación de Mercado por Productos

AUTOMÓVIL

AL MES DE JULIO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros FEDPA, S.A.	1	372,107	36%	2	41,034,168.57	19.3%	3	26,567,357.71	17.6%	64.7%
ASSA Compañía de Seguros, S.A.	2	156,908	15%	1	52,148,010.53	24.5%	1	34,646,494.94	22.9%	66.4%
Seguros Suramericana, S.A.	3	143,029	14%	3	26,961,238.74	12.7%	2	32,009,379.56	21.2%	118.7%
Compañía Internacional de Seguros, S.A.	4	127,154	12%	4	23,501,689.25	11.0%	4	17,000,440.16	11.2%	72.3%
La Regional de Seguros, S.A.	5	72,804	7%	7	11,413,067.60	5.4%	7	5,869,188.23	3.9%	51.4%
Aseguradora Ancon, S.A.	6	66,052	6%	5	19,688,094.87	9.2%	5	12,897,233.18	8.5%	65.5%
MAPFRE Panamá S.A.	7	38,660	4%	6	13,208,024.38	6.2%	6	7,859,595.01	5.2%	59.5%
Acerta Compañía de Seguros, S.A.	8	13,667	1%	9	4,979,679.72	2.3%	9	2,620,686.10	1.7%	52.6%
Optima Compañía de Seguros, S.A.	9	13,613	1%	8	7,793,452.74	3.7%	8	3,502,032.64	2.3%	44.9%
Aseguradora Global, S.A.	10	12,585	1%	11	3,482,410.57	1.6%	10	2,454,063.30	1.6%	70.5%
Multibank Seguros, S.A.	11	8,543	1%	14	1,568,569.05	0.7%	13	1,389,496.79	0.9%	88.6%
Aliado Seguros, S.A.	12	6,713	1%	10	3,726,407.10	1.7%	11	1,734,492.24	1.1%	46.5%
General de Seguros, S.A.	13	5,322	1%	12	1,811,299.31	0.9%	12	1,614,902.49	1.1%	89.2%
Baneco Seguros, S.A.	14	3,000	0%	13	1,702,233.66	0.8%	14	1,029,979.80	0.7%	60.5%
Mercantil Seguros y Reaseguros, S.A.	15	-	0%	15	0.00	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%
CHUBB Seguros Panamá S.A.	17	-	0%	17	0.00	0.0%	17	0.00	0.0%	0.0%
Worldwide Medical Assurance	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%
Interamericana de Fianzas y Seguros, 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%
Univivir, S.A.	22	-	0%	22	0.00	0.0%	22	0.00	0.0%	0.0%
		1,040,157	100%		\$213,018,346.09	100%		\$151,195,342.15	100%	71.0%

Participación en Ramo de Automóvil



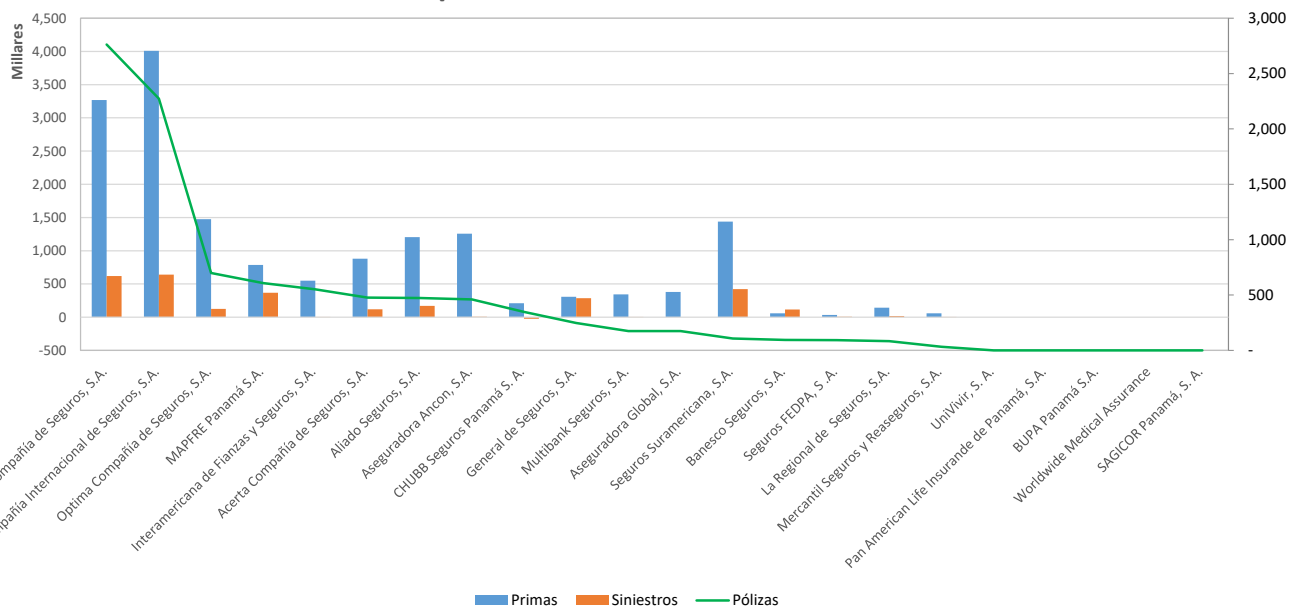
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

RAMOS TÉCNICOS

AL MES DE JULIO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	2,762	29%	2	3,266,794.03	19.9%	2	619,108.40	21.6%	19.0%
Compañía Internacional de Seguros, S.A.	2	2,273	24%	1	4,008,763.56	24.4%	1	639,649.48	22.3%	16.0%
Optima Compañía de Seguros, S.A.	3	698	7%	3	1,476,228.81	9.0%	7	125,429.39	4.4%	8.5%
MAPFRE Panamá S.A.	4	608	6%	8	784,797.61	4.8%	4	366,044.04	12.8%	46.6%
Interamericana de Fianzas y Seguros, S.A.	5	551	6%	9	548,699.62	3.3%	13	800.91	0.0%	0.1%
Acerta Compañía de Seguros, S.A.	6	476	5%	7	880,938.25	5.4%	8	117,133.23	4.1%	13.3%
Aliado Seguros, S.A.	7	473	5%	6	1,206,060.40	7.4%	6	170,411.73	5.9%	14.1%
Aseguradora Ancon, S.A.	8	461	5%	5	1,257,897.46	7.7%	11	6,390.84	0.2%	0.5%
CHUBB Seguros Panamá S. A.	9	348	4%	13	209,096.15	1.3%	22	-24,946.88	-0.9%	0.0%
General de Seguros, S.A.	10	248	3%	12	307,901.05	1.9%	5	286,479.49	10.0%	93.0%
Multibank Seguros, S.A.	12	174	2%	11	344,005.99	2.1%	15	536.26	0.0%	0.2%
Aseguradora Global, S.A.	11	174	2%	10	379,478.36	2.3%	16	0.00	0.0%	0.0%
Seguros Suramericana, S.A.	13	108	1%	4	1,439,051.07	8.8%	3	422,942.08	14.7%	29.4%
Banesco Seguros, S.A.	14	95	1%	16	57,553.92	0.4%	9	116,762.21	4.1%	202.9%
Seguros FEDPA, S. A.	15	93	1%	17	34,764.62	0.2%	12	5,246.35	0.2%	15.1%
La Regional de Seguros, S.A.	16	83	1%	14	141,894.23	0.9%	10	16,326.18	0.6%	11.5%
Mercantil Seguros y Reaseguros, S.A.	17	33	0%	15	58,692.33	0.4%	14	639.33	0.0%	1.1%
UniVivir, S. A.	18	-	0%	18	0.00	0.0%	17	0.00	0.0%	0.0%
Pan American Life Insurance de Panamá, S.A.	19	-	0%	19	0.00	0.0%	18	0.00	0.0%	0.0%
BUFA Panamá S.A.	20	-	0%	20	0.00	0.0%	19	0.00	0.0%	0.0%
Worldwide Medical Assurance	21	-	0%	21	0.00	0.0%	20	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	22	-	0%	22	0.00	0.0%	21	0.00	0.0%	0.0%
		9,658	100%		\$16,402,617.46	100%		\$2,868,953.04	100%	17.5%

Participación en Ramos Técnicos



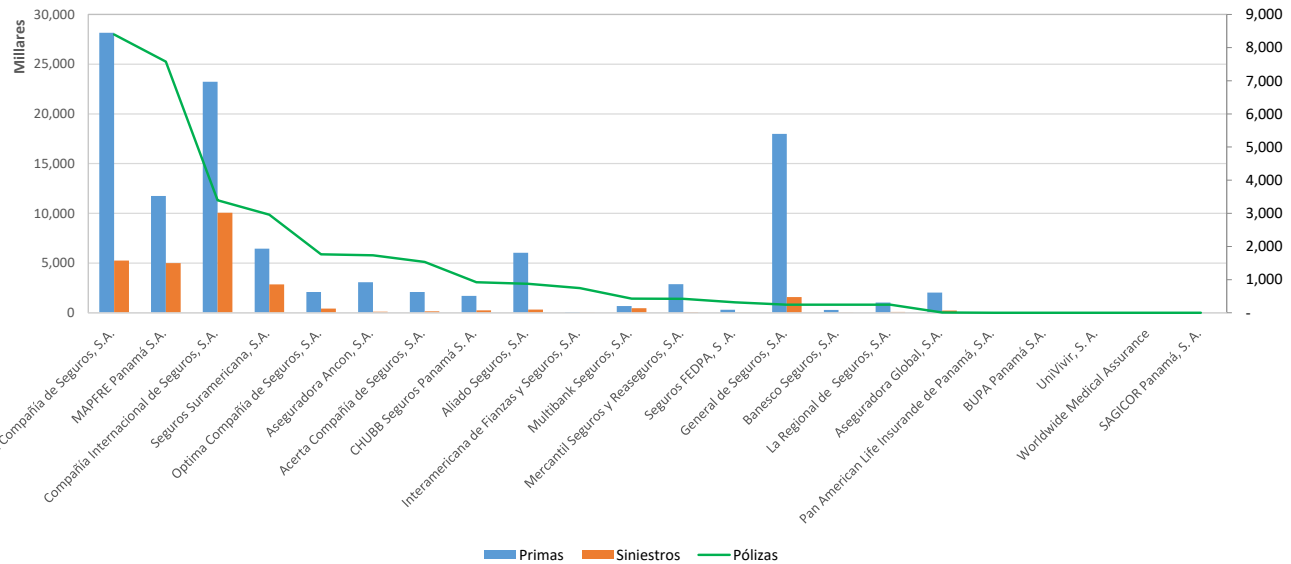
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

RIESGOS DIVERSOS

AL MES DE JULIO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	8,396	26%	1	28,151,418.26	25.6%	2	5,257,981.17	19.6%	18.7%
MAPFRE Panamá S.A.	2	7,574	24%	4	11,755,617.51	10.7%	3	5,001,322.16	18.6%	42.5%
Compañía Internacional de Seguros, S.A.	3	3,394	11%	2	23,222,423.12	21.2%	1	10,056,569.35	37.4%	43.3%
Seguros Suramericana, S.A.	4	2,957	9%	5	6,437,965.02	5.9%	4	2,863,387.49	10.7%	44.5%
Optima Compañía de Seguros, S.A.	5	1,765	6%	10	2,086,672.22	1.9%	7	411,978.30	1.5%	19.7%
Aseguradora Ancon, S.A.	6	1,732	5%	7	3,063,360.32	2.8%	12	104,283.44	0.4%	3.4%
Acerta Compañía de Seguros, S.A.	7	1,532	5%	9	2,096,101.46	1.9%	11	147,263.96	0.5%	7.0%
CHUBB Seguros Panamá S. A.	8	923	3%	12	1,701,147.68	1.5%	9	251,862.82	0.9%	14.8%
Aliado Seguros, S.A.	9	876	3%	6	6,026,152.32	5.5%	8	327,128.51	1.2%	5.4%
Interamericana de Fianzas y Seguros, S.A.	10	744	2%	17	75,377.55	0.1%	16	10,017.27	0.0%	13.3%
Multibank Seguros, S.A.	11	427	1%	14	677,832.07	0.6%	6	460,603.19	1.7%	68.0%
Mercantil Seguros y Reaseguros, S.A.	12	422	1%	8	2,870,097.38	2.6%	14	67,692.68	0.3%	2.4%
Seguros FEDPA, S.A.	13	317	1%	15	292,872.28	0.3%	17	6,786.00	0.0%	2.3%
General de Seguros, S.A.	14	244	1%	3	17,984,216.80	16.4%	5	1,581,678.40	5.9%	8.8%
Banesco Seguros, S.A.	15	243	1%	16	285,874.56	0.3%	15	20,853.04	0.1%	7.3%
La Regional de Seguros, S.A.	16	242	1%	13	1,036,748.60	0.9%	13	92,433.03	0.3%	8.9%
Aseguradora Global, S.A.	17	9	0%	11	2,032,232.79	1.9%	10	220,953.03	0.8%	10.9%
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%
Univivir, 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%
		31,797	100%		\$109,796,109.94	100%		\$26,882,793.84	100%	24.5%

Participación en Riesgos Diversos

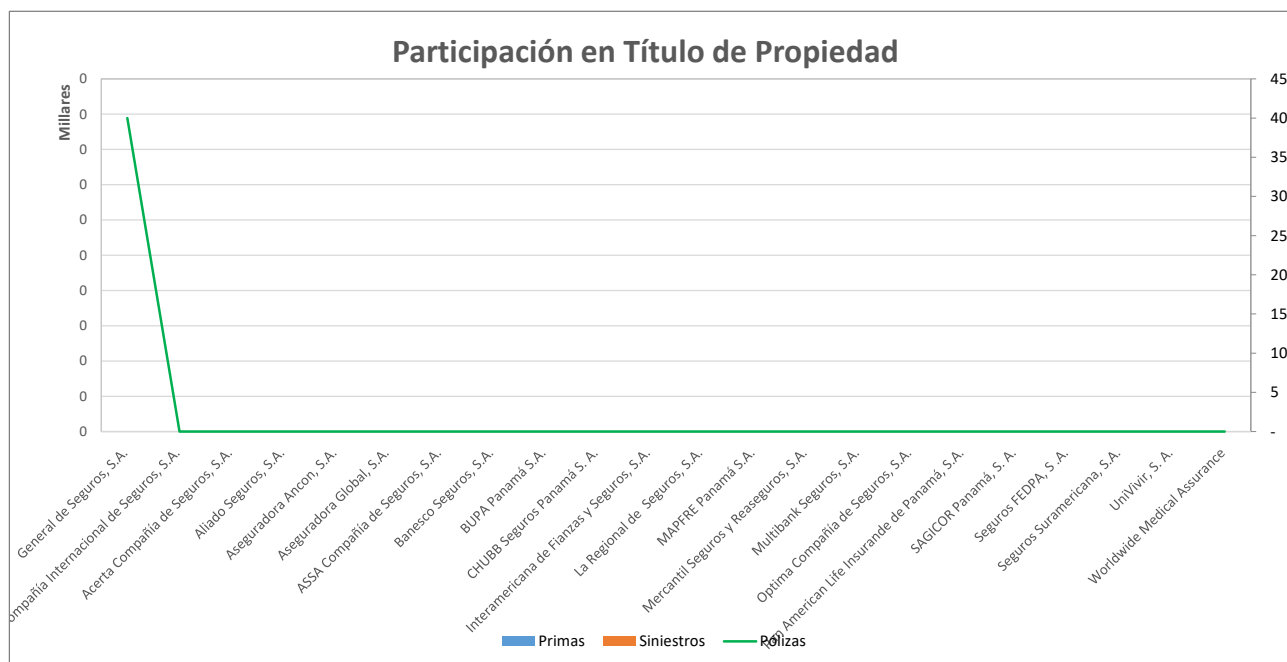


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

TÍTULO DE PROPIEDAED

AL MES DE JULIO DE 2026

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, S.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, S.A.	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 Insurance 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%
Univivir, 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 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	10,181	23%	3	10,438,719.33	12.7%	10	30,649.37	0.1%	0.3%
Seguros Suramericana, S.A.	2	7,780	18%	7	1,865,273.40	2.3%	5	683,950.29	2.4%	36.7%
Compañía Internacional de Seguros, S.A.	3	6,018	14%	2	18,172,092.20	22.1%	2	1,570,870.59	5.6%	8.6%
Interamericana de Fianzas y Seguros, S.A.	4	5,811	13%	4	9,833,633.21	12.0%	13	4,448.84	0.0%	0.0%
MAPFRE Panamá S.A.	5	3,749	9%	1	25,830,955.07	31.5%	1	21,942,891.73	78.3%	84.9%
Acerta Compañía de Seguros, S.A.	6	2,963	7%	5	5,628,788.29	6.9%	7	537,432.34	1.9%	9.5%
Aliado Seguros, S.A.	7	2,217	5%	6	5,026,098.58	6.1%	6	545,053.24	1.9%	10.8%
Optima Compañía de Seguros, S.A.	8	1,663	4%	8	1,725,793.01	2.1%	3	1,080,454.98	3.9%	62.6%
Aseguradora Ancon, S.A.	9	1,138	3%	12	485,015.35	0.6%	9	45,128.40	0.2%	9.3%
Aseguradora Global, S.A.	10	386	1%	9	1,167,906.66	1.4%	8	522,848.23	1.9%	44.8%
La Regional de Seguros, S.A.	11	383	1%	10	933,546.44	1.1%	11	29,960.00	0.1%	3.2%
CHUBB Seguros Panamá S. A.	12	300	1%	11	559,321.11	0.7%	4	1,020,060.48	3.6%	182.4%
Seguros FEDPA, S. A.	13	260	1%	16	38,593.83	0.0%	17	0.00	0.0%	0.0%
General de Seguros, S.A.	14	195	0%	15	120,066.38	0.1%	16	0.00	0.0%	0.0%
Multibank Seguros, S.A.	15	160	0%	14	135,473.22	0.2%	14	702.19	0.0%	0.5%
Mercantil Seguros y Reaseguros, S.A.	16	118	0%	13	143,713.30	0.2%	15	0.00	0.0%	0.0%
Banesco Seguros, S.A.	17	16	0%	17	20,852.73	0.0%	12	15,566.86	0.1%	74.7%
Pan American Life Insurande de Panamá, S.A.	18	-	0%	18	0.00	0.0%	18	0.00	0.0%	0.0%
Univivir, 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		43,338	100%		\$82,125,842.11	100%		\$28,030,017.54	100%	34.1%

Participación en Ramos Fianzas

