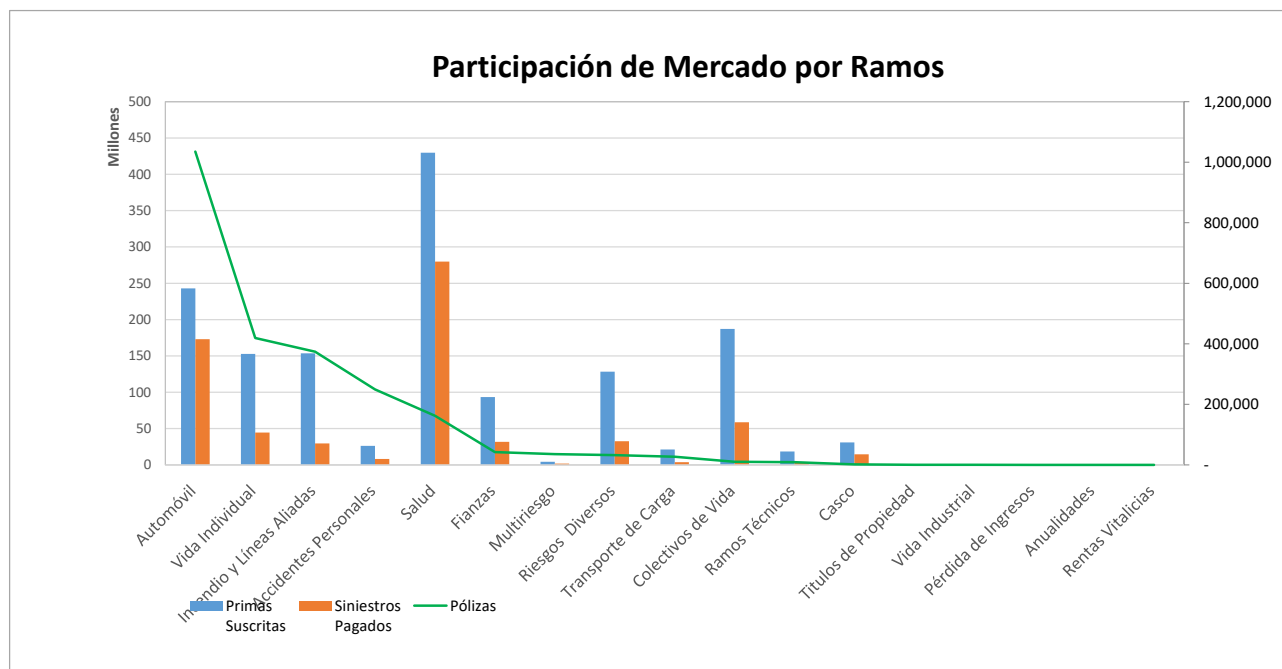


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

PARTICIPACION DE MERCADO POR RAMOS AL MES DE AGOSTO DE 2026

Ramos de Seguros	#	Pólizas	% Pólizas	#	Primas Suscritas	% Primas	#	Siniestros Pagados	% Siniestros	Sinestralidad Promedio
Automóvil	1	1,035,149	43%	2	243,089,056.65	16.3%	2	173,007,896.12	25%	71.2%
Vida Individual	2	419,389	17%	5	152,862,986.28	10.3%	4	44,525,272.48	7%	29.1%
Incendio y Líneas Aliadas	3	373,738	16%	4	153,702,108.37	10.3%	7	29,564,644.19	4%	19.2%
Accidentes Personales	4	249,282	10%	9	26,224,623.33	1.8%	9	8,153,842.83	1%	31.1%
Salud	5	162,118	7%	1	429,674,153.20	28.9%	1	279,793,071.58	41%	65.1%
Fianzas	6	42,381	2%	7	93,386,837.31	6.3%	6	31,684,512.80	5%	33.9%
Multirisgo	7	35,455	1%	12	4,284,905.50	0.3%	12	1,928,663.25	0%	45.0%
Riesgos Diversos	8	32,321	1%	6	128,271,444.53	8.6%	5	32,710,432.44	5%	25.5%
Transporte de Carga	9	26,913	1%	10	21,206,324.02	1.4%	10	3,706,240.07	1%	17.5%
Colectivos de Vida	10	10,405	0%	3	187,168,279.55	12.6%	3	58,635,140.55	9%	31.3%
Ramos Técnicos	11	8,929	0%	11	18,571,847.00	1.2%	11	2,991,420.77	0%	16.1%
Casco	12	1,758	0%	8	30,857,390.38	2.1%	8	14,554,674.79	2%	47.2%
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		2,397,898	100%		\$1,489,299,956.12	100%		\$681,255,811.87	100.0%	45.7%



Superintendencia de Seguros y Reaseguros de Panamá

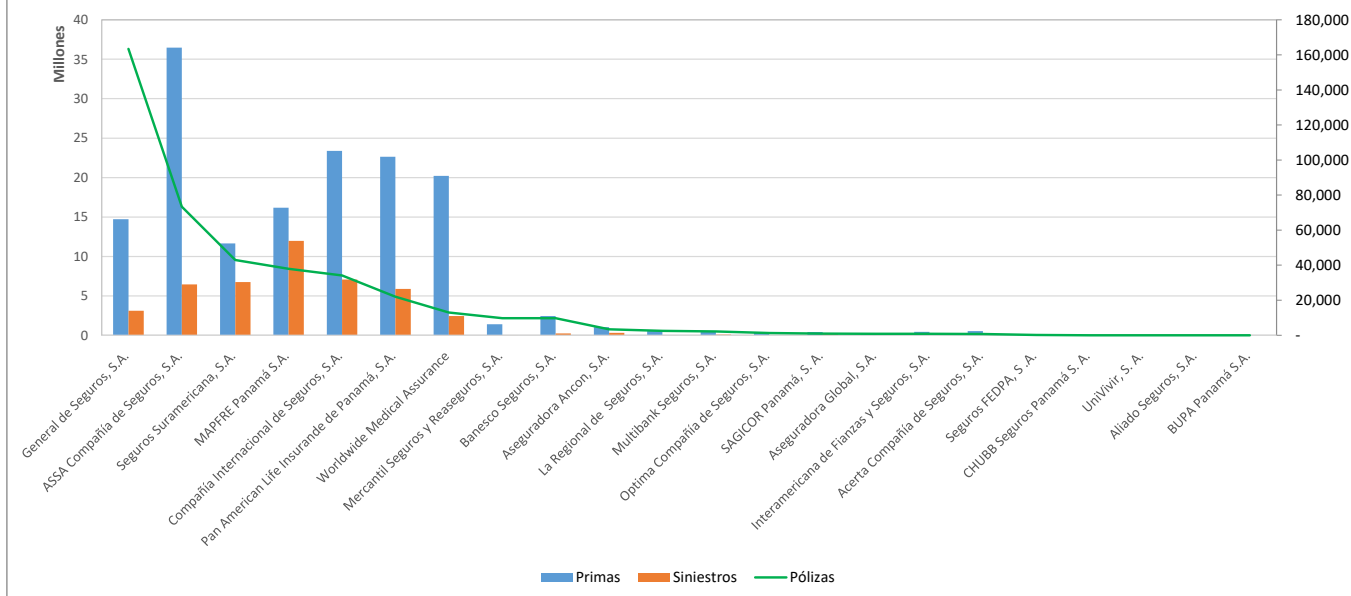
Participación de Mercado por Productos

VIDA INDIVIDUAL

AL MES DE AGOSTO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
General de Seguros, S.A.	1	163,410	39%	6	14,717,833.08	9.6%	6	3,107,824.08	7.0%	21.1%
ASSA Compañía de Seguros, S.A.	2	73,396	18%	1	36,463,481.31	23.9%	4	6,456,942.42	14.5%	17.7%
Seguros Suramericana, S.A.	3	42,926	10%	7	11,656,936.68	7.6%	3	6,746,138.71	15.2%	57.9%
MAPFRE Panamá S.A.	4	37,898	9%	5	16,177,318.54	10.6%	1	11,970,589.50	26.9%	74.0%
Compañía Internacional de Seguros, S.A.	5	34,162	8%	2	23,388,129.72	15.3%	2	7,069,940.56	15.9%	30.2%
Pan American Life Insurande de Panamá, S.A.	6	22,050	5%	3	22,643,350.15	14.8%	5	5,889,165.73	13.2%	26.0%
Worldwide Medical Assurance	7	13,028	3%	4	20,201,580.58	13.2%	7	2,442,548.55	5.5%	12.1%
Mercantil Seguros y Reaseguros, S.A.	8	9,802	2%	9	1,400,386.96	0.9%	12	27,350.80	0.1%	2.0%
Banesco Seguros, S.A.	9	9,713	2%	8	2,452,646.54	1.6%	9	248,624.13	0.6%	10.1%
Aseguradora Ancon, S.A.	10	3,433	1%	10	1,042,478.89	0.7%	8	307,507.36	0.7%	29.5%
La Regional de Seguros, S.A.	11	2,570	1%	11	535,767.84	0.4%	14	1,950.00	0.0%	0.4%
Multibank Seguros, S.A.	12	2,182	1%	15	404,887.88	0.3%	11	100,000.00	0.2%	24.7%
Optima Compañía de Seguros, S.A.	13	1,262	0%	16	296,878.91	0.2%	16	0.00	0.0%	0.0%
SAGICOR Panamá, S. A.	14	1,006	0%	14	412,378.09	0.3%	10	150,000.00	0.3%	36.4%
Aseguradora Global, S.A.	15	874	0%	17	84,424.98	0.1%	17	0.00	0.0%	0.0%
Interamericana de Fianzas y Seguros, S.A.	16	802	0%	13	428,066.03	0.3%	15	0.00	0.0%	0.0%
Acerta Compañía de Seguros, S.A.	17	711	0%	12	526,566.33	0.3%	13	6,690.64	0.0%	1.3%
Seguros FEDPA, S. A.	18	164	0%	18	29,873.77	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%
		419,389	100%		\$152,862,986.28	100%		\$44,525,272.48	100%	29.1%

Participación en Vida Individual

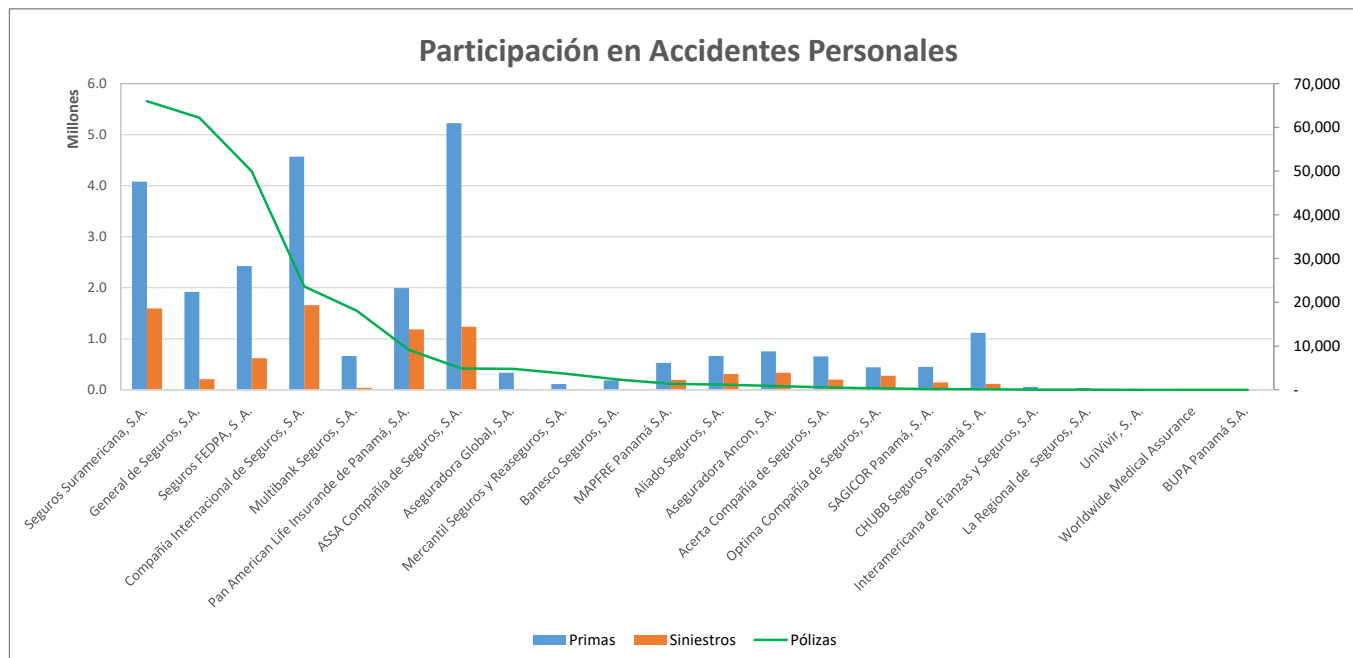


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

ACCIDENTES PERSONALES

AL MES DE AGOSTO DE 2026

Compañía de Seguros	#	Pólizas	% Unidades	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	65,990	26%	3	4,080,268.52	15.6%	2	1,595,111.43	6.1%	39.1%
General de Seguros, S.A.	2	62,198	25%	6	1,920,296.94	7.3%	9	208,097.11	0.8%	10.8%
Seguros FEDPA, S. A.	3	49,948	20%	4	2,424,946.72	9.2%	5	619,650.90	2.4%	25.6%
Compañía Internacional de Seguros, S.A.	4	23,650	9%	2	4,570,315.35	17.4%	1	1,659,208.05	6.3%	36.3%
Multibank Seguros, S.A.	5	18,084	7%	10	663,234.03	2.5%	14	40,015.77	0.2%	6.0%
Pan American Life Insurande de Panamá, S.A.	6	9,127	4%	5	1,993,709.62	7.6%	4	1,185,880.15	4.5%	59.5%
ASSA Compañía de Seguros, S.A.	7	4,868	2%	1	5,224,050.61	19.9%	3	1,235,282.79	4.7%	23.6%
Aseguradora Global, S.A.	8	4,788	2%	15	333,601.08	1.3%	16	12,288.73	0.0%	3.7%
Mercantil Seguros y Reaseguros, S.A.	9	3,664	1%	17	113,300.16	0.4%	19	763.51	0.0%	0.7%
Banesco Seguros, S.A.	#	2,342	1%	16	183,847.58	0.7%	20	544.35	0.0%	0.3%
MAPFRE Panamá S.A.	#	1,363	1%	12	527,900.87	2.0%	11	196,506.78	0.7%	37.2%
Aliado Seguros, S.A.	#	1,190	0%	9	663,802.89	2.5%	7	311,263.36	1.2%	46.9%
Aseguradora Ancon, S.A.	#	864	0%	8	752,573.47	2.9%	6	336,546.45	1.3%	44.7%
Acerta Compañía de Seguros, S.A.	#	552	0%	11	655,199.77	2.5%	10	198,554.97	0.8%	30.3%
Optima Compañía de Seguros, S.A.	#	299	0%	14	443,354.09	1.7%	8	274,249.67	1.0%	61.9%
SAGICOR Panamá, S. A.	#	155	0%	13	447,865.58	1.7%	12	143,879.08	0.5%	32.1%
CHUBB Seguros Panamá S. A.	#	113	0%	7	1,117,379.97	4.3%	13	116,462.81	0.4%	10.4%
Interamericana de Fianzas y Seguros, S.A.	#	56	0%	18	57,905.05	0.2%	17	3,297.14	0.0%	5.7%
La Regional de Seguros, S.A.	#	28	0%	19	33,503.34	0.1%	18	765.67	0.0%	2.3%
Univivir, S. A.	#	3	0%	20	17,567.69	0.1%	15	15,425.22	0.2%	87.8%
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		249,282	100%		\$26,224,623	100%		\$8,153,842.83	100%	31.1%

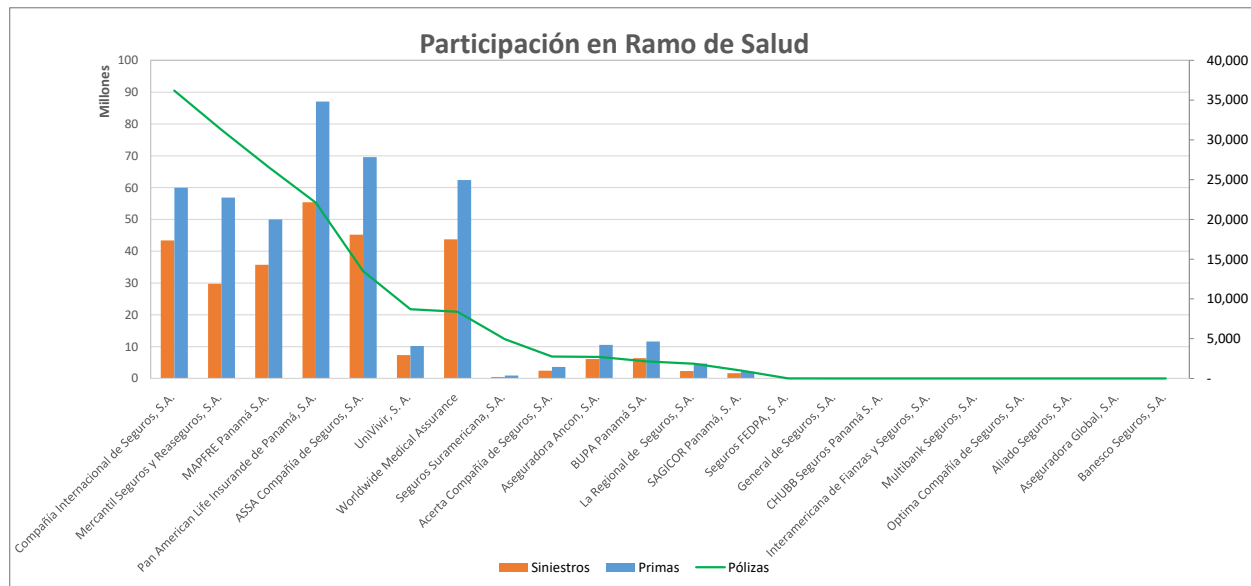


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

SALUD

AL MES DE AGOSTO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Compañía Internacional de Seguros, S.A.	1	36,194	22%	4	59,958,671.64	14.0%	4	43,394,672.93	10.1%	72.4%
Mercantil Seguros y Reaseguros, S.A.	2	31,256	19%	5	56,858,091.89	13.2%	6	29,746,793.95	6.9%	52.3%
MAPFRE Panamá S.A.	3	26,569	16%	6	49,988,762.27	11.6%	5	35,742,047.28	8.3%	71.5%
Pan American Life Insurande de Panamá, S.A.	4	22,082	14%	1	87,034,934.71	20.3%	1	55,382,712.79	12.9%	63.6%
ASSA Compañía de Seguros, S.A.	5	13,510	8%	2	69,607,068.28	16.2%	2	45,174,723.21	10.5%	64.9%
Univivir, S. A.	6	8,711	5%	9	10,206,196.39	2.4%	7	7,323,154.25	1.7%	71.8%
Worldwide Medical Assurance	7	8,382	5%	3	62,362,271.61	14.5%	3	43,716,434.93	15.6%	70.1%
Seguros Suramericana, S.A.	8	4,944	3%	13	926,598.04	0.2%	13	495,208.63	0.1%	53.4%
Acerta Compañía de Seguros, S.A.	9	2,767	2%	11	3,600,216.49	0.8%	10	2,427,133.59	0.6%	67.4%
Aseguradora Ancon, S.A.	10	2,701	2%	8	10,565,257.01	2.5%	9	6,094,976.37	1.4%	57.7%
BUPA Panamá S.A.	11	2,149	1%	7	11,648,369.61	2.7%	8	6,359,259.40	1.5%	54.6%
La Regional de Seguros, S.A.	12	1,847	1%	10	4,711,552.64	1.1%	11	2,309,914.09	0.5%	49.0%
SAGICOR Panamá, S. A.	13	1,005	1%	12	2,137,843.91	0.5%	12	1,626,040.16	0.4%	76.1%
Seguros FEDPA, S. A.	14	1	0%	14	68,318.71	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		162,118	100%		\$429,674,153.20	100%		\$279,793,071.58	100%	65.1%



Superintendencia de Seguros y Reaseguros de Panamá

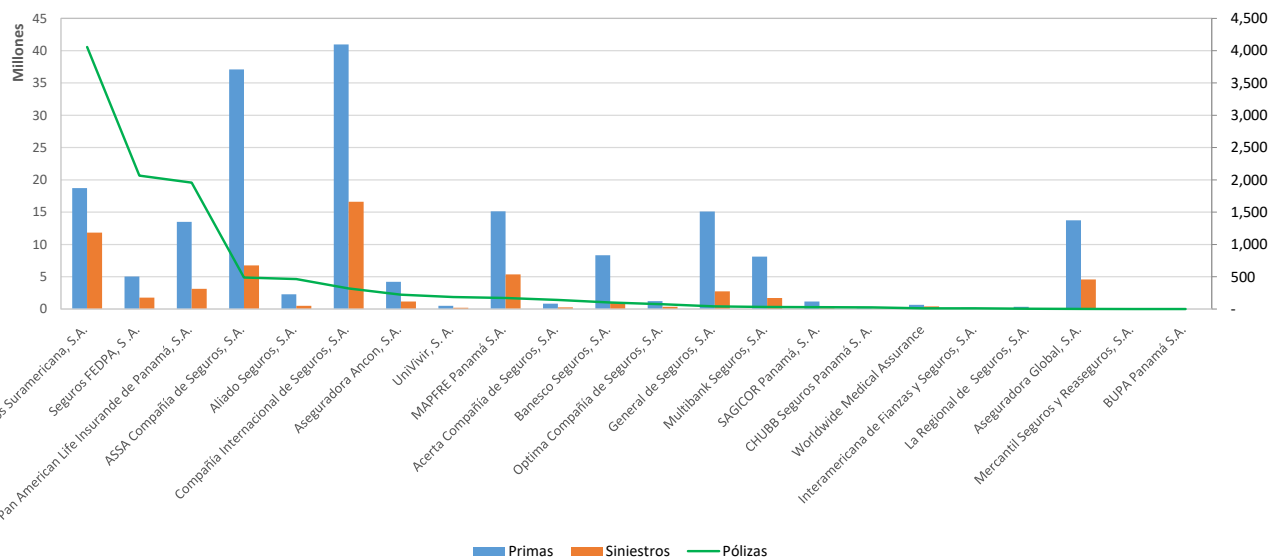
Participación de Mercado por Productos

COLECTIVO DE VIDA

AL MES DE AGOSTO DE 2026

Compañía de Seguros	#	Pólizas	% Unidades	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	4,057	39%	3	18,721,410.93	10.0%	2	11,827,189.02	20.2%	63.2%
Seguros FEDPA, S. A.	2	2,067	20%	10	5,031,449.04	2.7%	8	1,781,477.34	3.0%	35.4%
Pan American Life Insurande de Panamá, S.A.	3	1,958	19%	7	13,494,974.51	7.2%	6	3,141,712.43	5.4%	23.3%
ASSA Compañía de Seguros, S.A.	4	489	5%	2	37,090,834.36	19.8%	3	6,749,718.24	11.5%	18.2%
Aliado Seguros, S.A.	5	463	4%	12	2,279,647.82	1.2%	12	494,934.89	0.8%	21.7%
Compañía Internacional de Seguros, S.A.	6	320	3%	1	40,964,147.56	21.9%	1	16,616,397.53	28.3%	40.6%
Aseguradora Ancon, S.A.	7	222	2%	11	4,202,659.55	2.2%	10	1,160,995.90	2.0%	27.6%
Univivir, S. A.	8	186	2%	17	490,317.04	0.3%	16	187,529.20	0.3%	38.2%
MAPFRE Panamá S.A.	9	172	2%	4	15,113,874.95	8.1%	4	5,363,092.56	9.1%	35.5%
Acerta Compañía de Seguros, S.A.	10	141	1%	15	821,311.63	0.4%	15	242,072.61	0.4%	29.5%
Banesco Seguros, S.A.	11	101	1%	8	8,338,197.10	4.5%	11	1,030,733.50	1.8%	12.4%
Optima Compañía de Seguros, S.A.	12	73	1%	13	1,224,814.05	0.7%	14	341,171.77	0.6%	27.9%
General de Seguros, S.A.	13	40	0%	5	15,094,129.19	8.1%	7	2,749,614.07	4.7%	18.2%
Multibank Seguros, S.A.	14	32	0%	9	8,110,445.46	4.3%	9	1,711,557.22	2.9%	21.1%
SAGICOR Panamá, S. A.	15	29	0%	14	1,159,482.92	0.6%	18	91,227.19	0.2%	7.9%
CHUBB Seguros Panamá S. A.	16	25	0%	20	96,482.39	0.1%	20	23,184.78	0.0%	24.0%
Worldwide Medical Assurance	17	12	0%	16	664,052.02	0.4%	13	415,135.82	0.7%	62.5%
Interamericana de Fianzas y Seguros, S.A.	18	12	0%	19	197,573.87	0.1%	17	92,076.01	0.2%	46.6%
La Regional de Seguros, S.A.	19	4	0%	18	346,220.94	0.2%	19	24,642.55	0.0%	7.1%
Aseguradora Global, S.A.	20	2	0%	6	13,726,254.22	7.3%	5	4,590,677.92	7.8%	33.4%
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%
		10,405	100%		\$187,168,279.55	100%		\$58,635,140.55	100%	31.3%

Participación en Colectivo de Vida



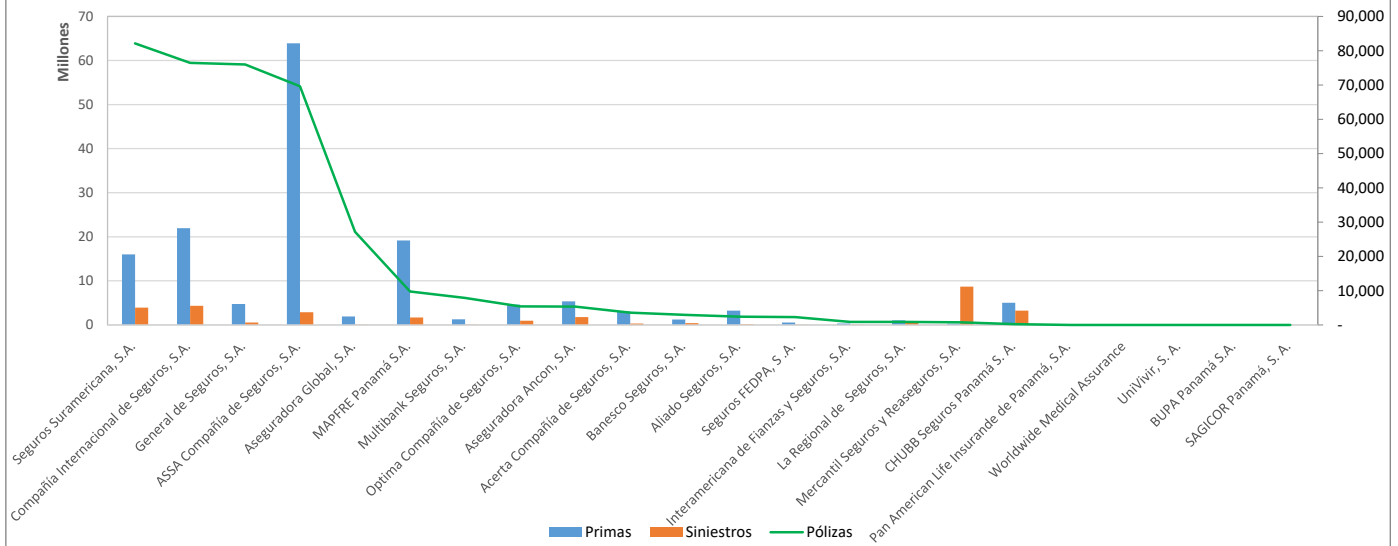
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

INCENDIO

AL MES DE AGOSTO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	82,128	22%	4	16,016,772.57	10.4%	3	3,918,692.59	13.3%	24.5%
Compañía Internacional de Seguros, S.A.	2	76,453	20%	2	21,963,802.63	14.3%	2	4,326,828.39	14.6%	19.7%
General de Seguros, S.A.	3	75,970	20%	7	4,739,118.08	3.1%	9	537,907.50	1.8%	11.4%
ASSA Compañía de Seguros, S.A.	4	69,614	19%	1	63,898,832.09	41.6%	5	2,892,270.39	9.8%	4.5%
Aseguradora Global, S.A.	5	27,154	7%	11	1,908,813.32	1.2%	16	33,288.03	0.1%	1.7%
MAPFRE Panamá S.A.	6	9,756	3%	3	19,184,492.35	12.5%	7	1,702,300.63	5.8%	8.9%
Multibank Seguros, S.A.	7	7,902	2%	12	1,288,539.01	0.8%	14	49,459.44	0.2%	3.8%
Optima Compañía de Seguros, S.A.	8	5,404	1%	8	4,626,005.62	3.0%	8	972,277.36	3.3%	21.0%
Aseguradora Ancon, S.A.	9	5,353	1%	5	5,337,875.85	3.5%	6	1,791,574.89	6.1%	33.6%
Acerta Compañía de Seguros, S.A.	10	3,615	1%	10	3,086,137.48	2.0%	12	332,681.74	1.1%	10.8%
Banesco Seguros, S.A.	11	2,964	1%	13	1,235,626.38	0.8%	11	429,004.22	1.5%	34.7%
Aliado Seguros, S.A.	12	2,389	1%	9	3,233,355.73	2.1%	13	125,762.74	0.4%	3.9%
Seguros FEDPA, S.A.	13	2,266	1%	15	562,912.31	0.4%	17	2,226.33	0.0%	0.4%
Interamericana de Fianzas y Seguros, S.A.	14	913	0%	16	302,851.80	0.2%	15	48,353.35	0.2%	16.0%
La Regional de Seguros, S.A.	15	873	0%	14	1,035,489.98	0.7%	10	496,951.93	1.7%	48.0%
Mercantil Seguros y Reaseguros, S.A.	16	739	0%	17	258,995.93	0.2%	1	8,675,593.92	29.3%	3349.7%
CHUBB Seguros Panamá S. A.	17	245	0%	6	5,022,487.24	3.3%	4	3,229,470.74	10.9%	64.3%
Pan American Life Insurance 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%
		373,738	100%		\$153,702,108.37	100%		\$29,564,644.19	100%	19.2%

Participación en Ramo de Incendio



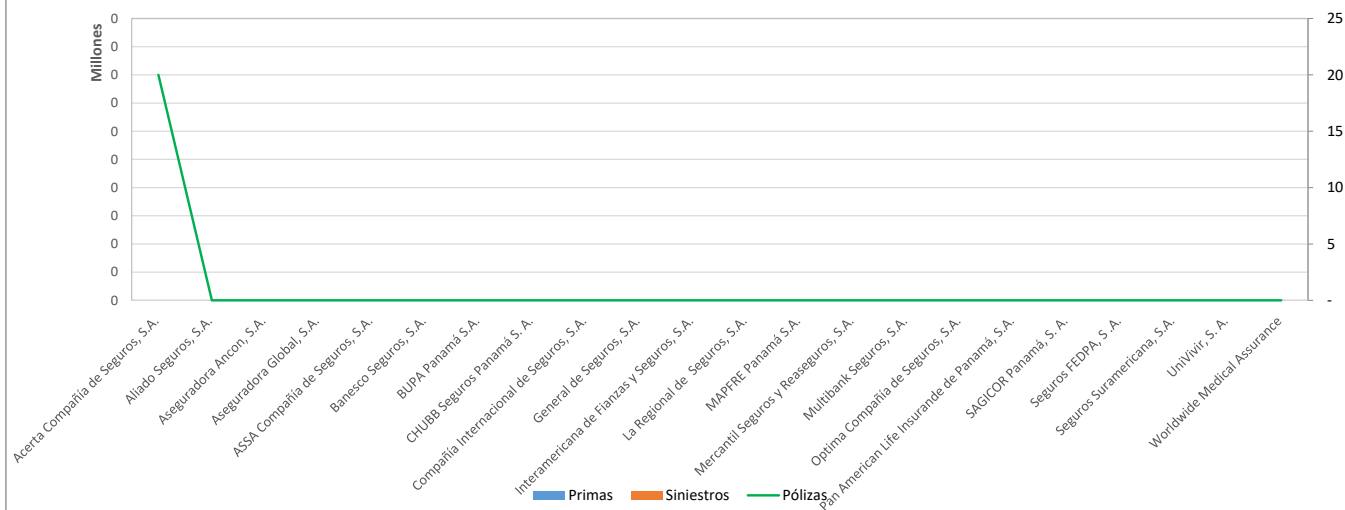
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

VIDA INDUSTRIAL

AL MES DE AGOSTO 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



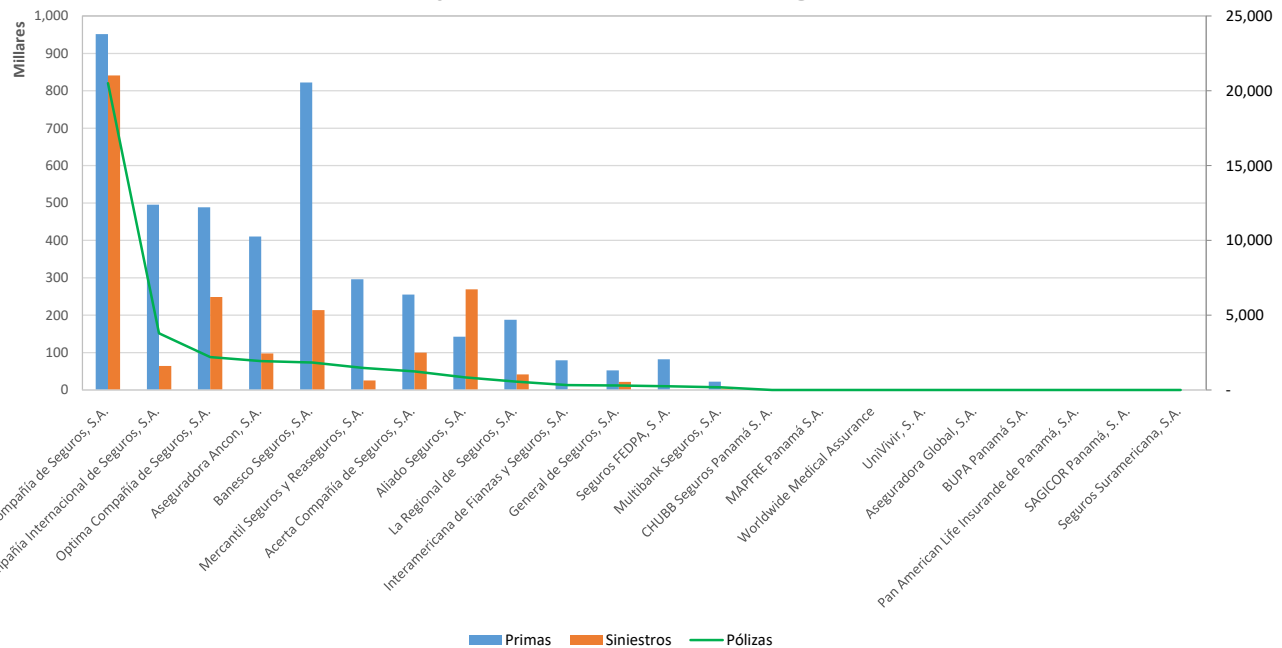
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

MULTIRIESGO

AL MES DE AGOSTO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	20,505	58%	1	951,570.47	22.2%	1	841,176.71	43.6%	88.4%
Compañía Internacional de Seguros, S.A.	2	3,791	11%	3	495,567.45	11.6%	7	64,388.31	3.3%	13.0%
Optima Compañía de Seguros, S.A.	3	2,202	6%	4	488,497.86	11.4%	3	248,499.36	12.9%	50.9%
Aseguradora Ancon, S.A.	4	1,936	5%	5	410,107.13	9.6%	6	97,644.87	5.1%	23.8%
Baneco Seguros, S.A.	5	1,837	5%	2	822,016.04	19.2%	4	213,812.60	11.1%	26.0%
Mercantil Seguros y Reaseguros, S.A.	6	1,476	4%	6	296,251.68	6.9%	9	25,519.38	1.3%	8.6%
Acerta Compañía de Seguros, S.A.	7	1,238	3%	7	255,158.10	6.0%	5	99,631.05	5.2%	39.0%
Aliado Seguros, S.A.	8	845	2%	9	142,310.25	3.3%	2	269,113.59	14.0%	189.1%
La Regional de Seguros, S.A.	9	561	2%	8	187,651.55	4.4%	8	41,820.09	2.2%	22.3%
Interamericana de Fianzas y Seguros, S.A.	10	329	1%	11	79,332.19	1.9%	12	1,333.33	0.1%	1.7%
General de Seguros, S.A.	11	304	1%	12	52,356.62	1.2%	10	21,948.47	1.1%	41.9%
Seguros FEDPA, S. A.	12	249	1%	10	82,003.94	1.9%	13	0.00	0.0%	0.0%
Multibank Seguros, S.A.	13	182	1%	13	22,082.22	0.5%	11	3,775.49	0.2%	17.1%
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 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		35,455	100%		\$4,284,905.50	100%		\$1,928,663.25	100%	45.0%

Participación en Ramo Multiriesgo



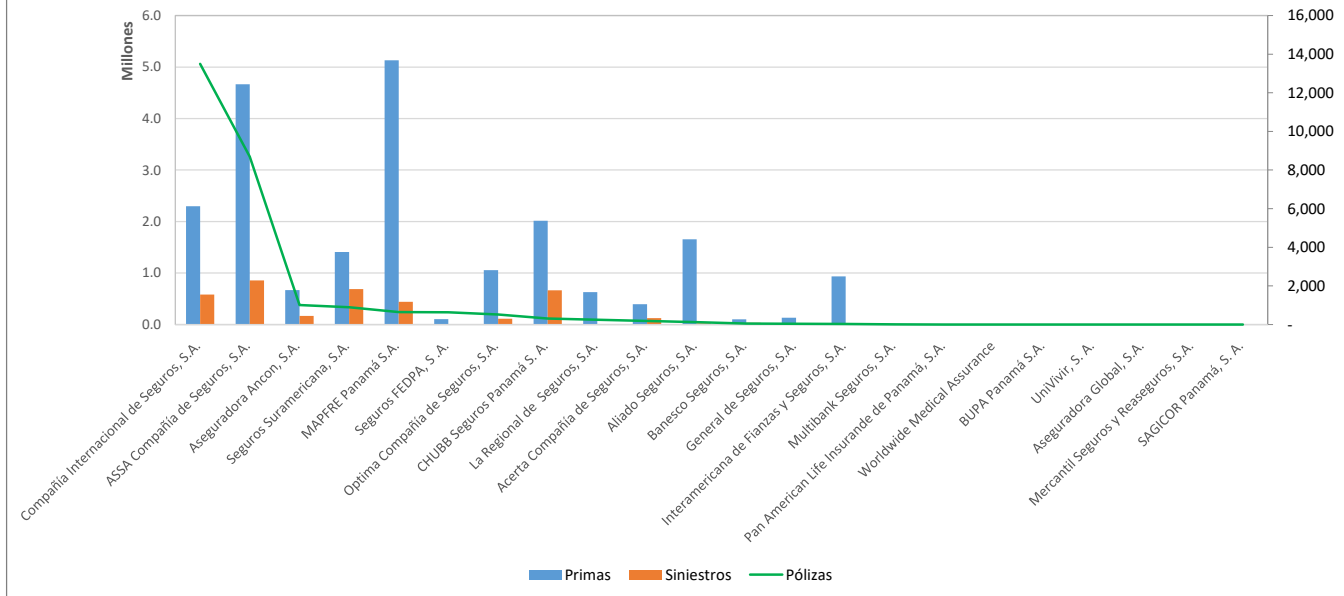
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

TRANSPORTE

AL MES DE AGOSTO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Compañía Internacional de Seguros, S.A.	1	13,498	50%	3	2,296,594.62	10.8%	4	582,781.52	15.7%	25.4%
ASSA Compañía de Seguros, S.A.	2	8,694	32%	2	4,663,900.78	22.0%	1	857,994.30	23.1%	18.4%
Aseguradora Ancon, S.A.	3	1,011	4%	9	667,006.89	3.1%	6	167,982.31	4.5%	25.2%
Seguros Suramericana, S.A.	4	901	3%	6	1,410,135.04	6.6%	2	689,715.44	18.6%	48.9%
MAPFRE Panamá S.A.	5	646	2%	1	5,131,406.23	24.2%	5	442,182.93	11.9%	8.6%
Seguros FEDPA, S. A.	6	632	2%	13	104,720.79	0.5%	12	2,755.99	0.1%	2.6%
Optima Compañía de Seguros, S.A.	7	518	2%	7	1,057,741.03	5.0%	8	114,196.03	3.1%	10.8%
CHUBB Seguros Panamá S. A.	8	308	1%	4	2,017,070.36	9.5%	3	663,264.45	17.9%	32.9%
La Regional de Seguros, S.A.	9	253	1%	10	631,446.00	3.0%	13	495.41	0.0%	0.1%
Acerta Compañía de Seguros, S.A.	10	186	1%	11	393,456.43	1.9%	7	122,805.17	3.3%	31.2%
Aliado Seguros, S.A.	11	128	0%	5	1,654,687.63	7.8%	10	21,151.69	0.6%	1.3%
Banesco Seguros, S.A.	12	51	0%	14	101,920.37	0.5%	9	32,825.93	0.9%	32.2%
General de Seguros, S.A.	13	44	0%	12	131,219.79	0.6%	11	7,617.65	0.2%	5.8%
Interamericana de Fianzas y Seguros, S.A.	14	32	0%	8	934,100.76	4.4%	15	0.00	0.0%	0.0%
Multibank Seguros, S.A.	15	11	0%	15	10,917.30	0.1%	14	471.25	0.0%	4.3%
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%
		26,913	100%		\$21,206,324.02	100%		\$3,706,240.07	100%	17.5%

Participación en Ramo Transporte de Carga



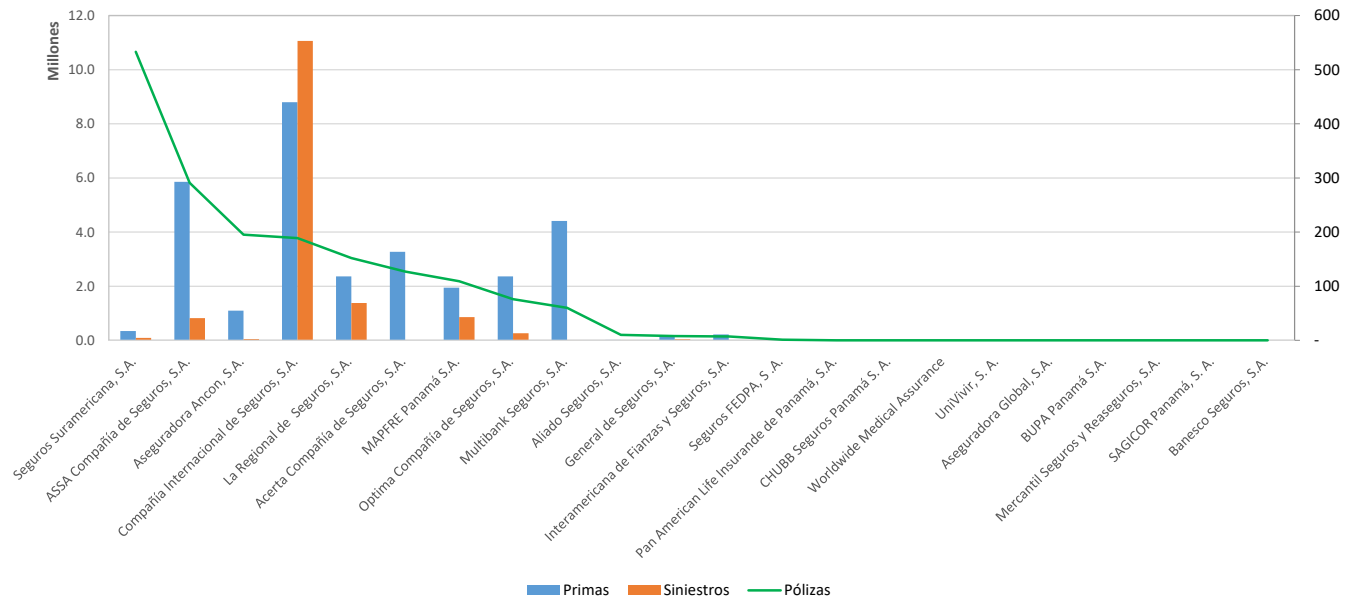
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

CASCO

AL MES DE AGOSTO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros Suramericana, S.A.	1	533	30%	9	343,642.07	1.1%	6	92,033.91	0.6%	26.8%
ASSA Compañía de Seguros, S.A.	2	291	17%	2	5,853,409.91	19.0%	4	818,317.75	5.6%	14.0%
Aseguradora Ancon, S.A.	3	195	11%	8	1,098,592.98	3.6%	7	46,496.61	0.3%	4.2%
Compañía Internacional de Seguros, S.A.	4	189	11%	1	8,794,008.47	28.5%	1	11,062,805.21	76.0%	125.8%
La Regional de Seguros, S.A.	5	152	9%	5	2,362,666.10	7.7%	2	1,378,432.09	9.5%	58.3%
Acerta Compañía de Seguros, S.A.	6	127	7%	4	3,272,016.22	10.6%	11	0.00	0.0%	0.0%
MAPFRE Panamá S.A.	7	109	6%	7	1,947,821.03	6.3%	3	854,809.89	5.9%	43.9%
Optima Compañía de Seguros, S.A.	8	76	4%	6	2,359,550.41	7.6%	5	258,411.96	1.8%	11.0%
Multibank Seguros, S.A.	9	60	3%	3	4,408,783.05	14.3%	10	56.16	0.0%	0.0%
Aliado Seguros, S.A.	10	10	1%	12	13,369.55	0.0%	9	3,552.50	0.0%	26.6%
General de Seguros, S.A.	11	8	0%	11	178,693.41	0.6%	8	39,758.71	0.3%	22.2%
Interamericana de Fianzas y Seguros, S.A.	12	7	0%	10	216,707.88	0.7%	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%
		1,758	100%		\$30,857,390.38	100%		\$14,554,674.79	100%	47.2%

Participación en Ramo Casco



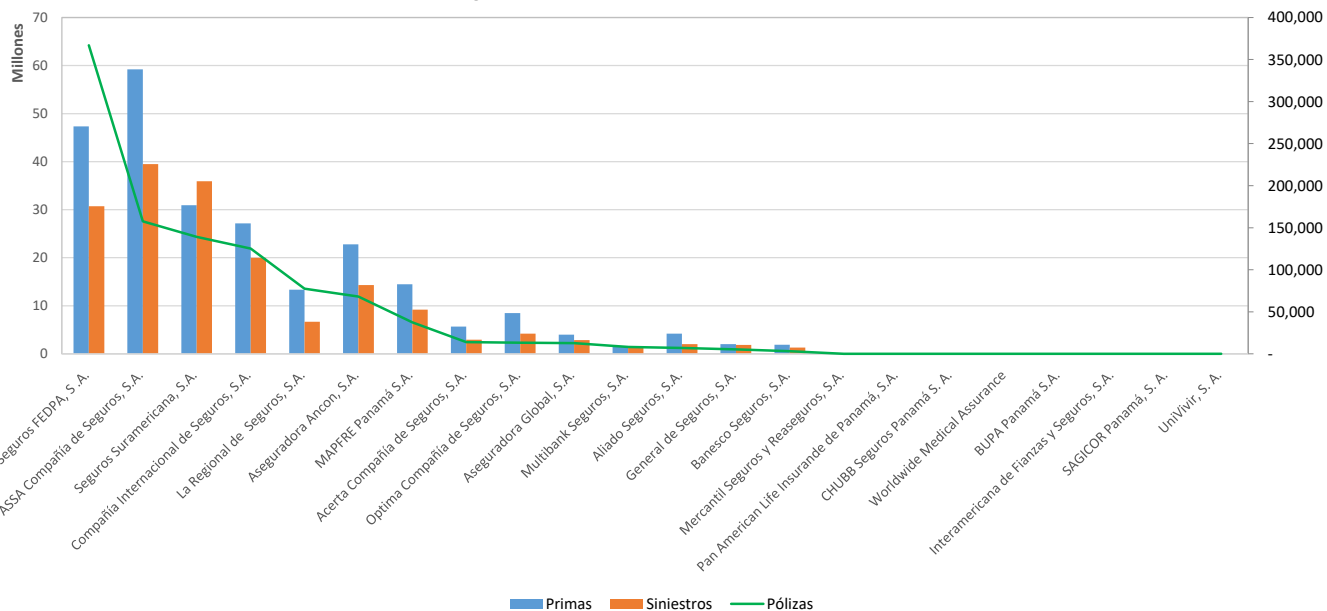
Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

AUTOMÓVIL

AL MES DE AGOSTO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
Seguros FEDPA, S. A.	1	366,969	35%	2	47,322,732.49	19.5%	3	30,718,947.75	17.8%	64.9%
ASSA Compañía de Seguros, S.A.	2	157,517	15%	1	59,204,070.95	24.4%	1	39,469,293.76	22.8%	66.7%
Seguros Suramericana, S.A.	3	138,994	13%	3	30,939,505.10	12.7%	2	35,935,653.95	20.8%	116.1%
Compañía Internacional de Seguros, S.A.	4	125,084	12%	4	27,154,970.15	11.2%	4	19,982,989.95	11.6%	73.6%
La Regional de Seguros, S.A.	5	77,572	7%	7	13,365,709.20	5.5%	7	6,683,441.72	3.9%	50.0%
Aseguradora Ancon, S.A.	6	68,203	7%	5	22,792,375.42	9.4%	5	14,306,556.11	8.3%	62.8%
MAPFRE Panamá S.A.	7	37,365	4%	6	14,482,908.80	6.0%	6	9,171,440.90	5.3%	63.3%
Acerta Compañía de Seguros, S.A.	8	13,900	1%	9	5,681,555.52	2.3%	9	2,953,188.04	1.7%	52.0%
Optima Compañía de Seguros, S.A.	9	13,232	1%	8	8,461,504.05	3.5%	8	4,213,339.26	2.4%	49.8%
Aseguradora Global, S.A.	10	12,649	1%	11	3,992,294.36	1.6%	10	2,843,582.60	1.6%	71.2%
Multibank Seguros, S.A.	11	8,272	1%	14	1,618,445.74	0.7%	13	1,557,094.85	0.9%	96.2%
Aliado Seguros, S.A.	12	6,937	1%	10	4,178,375.73	1.7%	11	1,999,153.66	1.2%	47.8%
General de Seguros, S.A.	13	5,336	1%	12	2,008,409.71	0.8%	12	1,855,791.44	1.1%	92.4%
Baneco Seguros, S.A.	14	3,119	0%	13	1,886,199.43	0.8%	14	1,317,422.13	0.8%	69.8%
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%
		1,035,149	100%		\$243,089,056.65	100%		\$173,007,896.12	100%	71.2%

Participación en Ramo de Automóvil

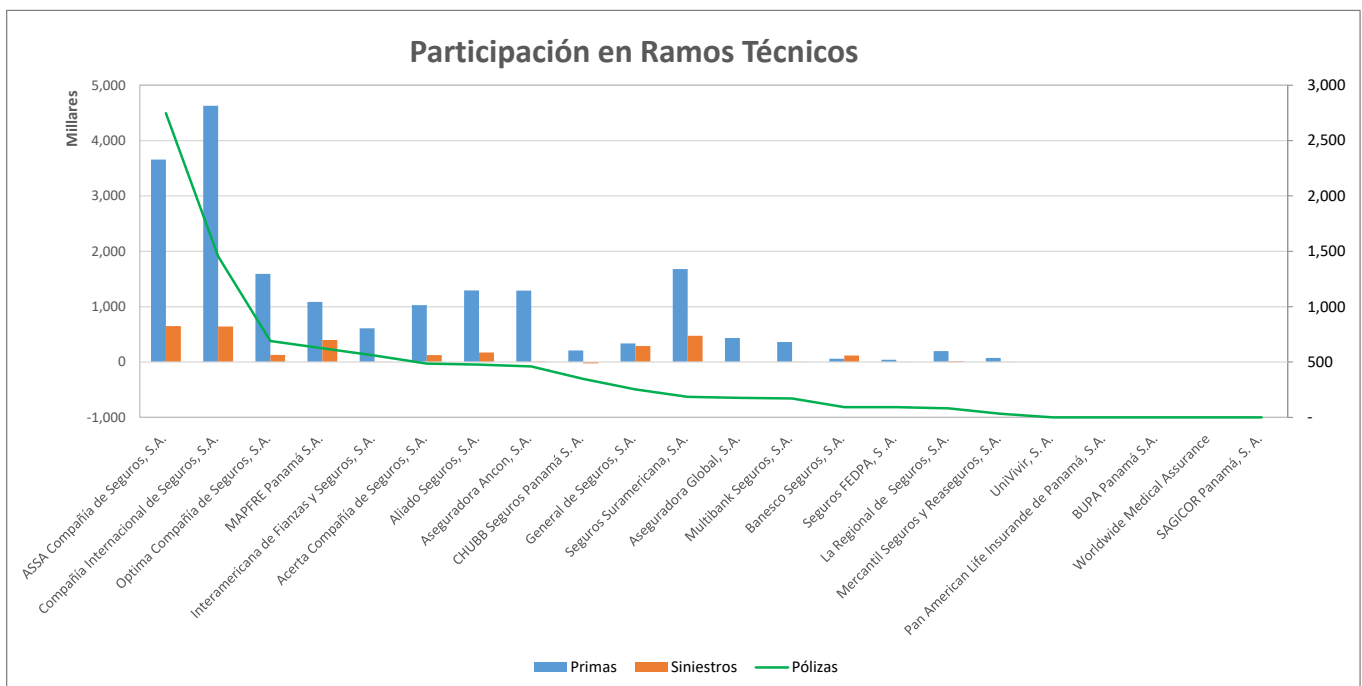


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

RAMOS TÉCNICOS

AL MES DE AGOSTO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	2,747	31%	2	3,655,535.11	19.7%	1	647,203.53	21.6%	17.7%
Compañía Internacional de Seguros, S.A.	2	1,454	16%	1	4,628,771.14	24.9%	2	641,040.69	21.4%	13.8%
Optima Compañía de Seguros, S.A.	3	690	8%	4	1,590,783.33	8.6%	7	126,878.12	4.2%	8.0%
MAPFRE Panamá S.A.	4	624	7%	7	1,085,359.15	5.8%	4	399,531.20	13.4%	36.8%
Interamericana de Fianzas y Seguros, S.A.	5	558	6%	9	609,546.47	3.3%	13	1,519.61	0.1%	0.2%
Acerta Compañía de Seguros, S.A.	6	485	5%	8	1,027,720.86	5.5%	8	123,051.80	4.1%	12.0%
Aliado Seguros, S.A.	7	476	5%	5	1,294,750.79	7.0%	6	170,615.33	5.7%	13.2%
Aseguradora Ancon, S.A.	8	460	5%	6	1,290,953.12	7.0%	11	6,818.55	0.2%	0.5%
CHUBB Seguros Panamá S. A.	9	348	4%	13	209,096.15	1.1%	22	-24,946.88	-0.8%	0.0%
General de Seguros, S.A.	10	252	3%	12	337,612.50	1.8%	5	287,694.51	9.6%	85.2%
Seguros Suramericana, S.A.	11	186	2%	3	1,678,193.33	9.0%	3	472,470.33	15.8%	28.2%
Aseguradora Global, S.A.	12	177	2%	10	432,865.73	2.3%	16	0.00	0.0%	0.0%
Multibank Seguros, S.A.	13	171	2%	11	359,510.28	1.9%	15	536.26	0.0%	0.1%
Banesco Seguros, S.A.	14	93	1%	16	59,251.79	0.3%	9	116,795.86	3.9%	197.1%
Seguros FEDPA, S. A.	15	93	1%	17	41,945.51	0.2%	12	5,246.35	0.2%	12.5%
La Regional de Seguros, S.A.	16	82	1%	14	198,038.00	1.1%	10	16,326.18	0.5%	8.2%
Mercantil Seguros y Reaseguros, S.A.	17	33	0%	15	71,913.74	0.4%	14	639.33	0.0%	0.9%
Univivir, S. A.	18	-	0%	18	0.00	0.0%	17	0.00	0.0%	0.0%
Pan American Life Insurande de Panamá, S.A.	19	-	0%	19	0.00	0.0%	18	0.00	0.0%	0.0%
BUPA 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%
		8,929	100%		\$18,571,847.00	100%		\$2,991,420.77	100%	16.1%



Superintendencia de Seguros y Reaseguros de Panamá

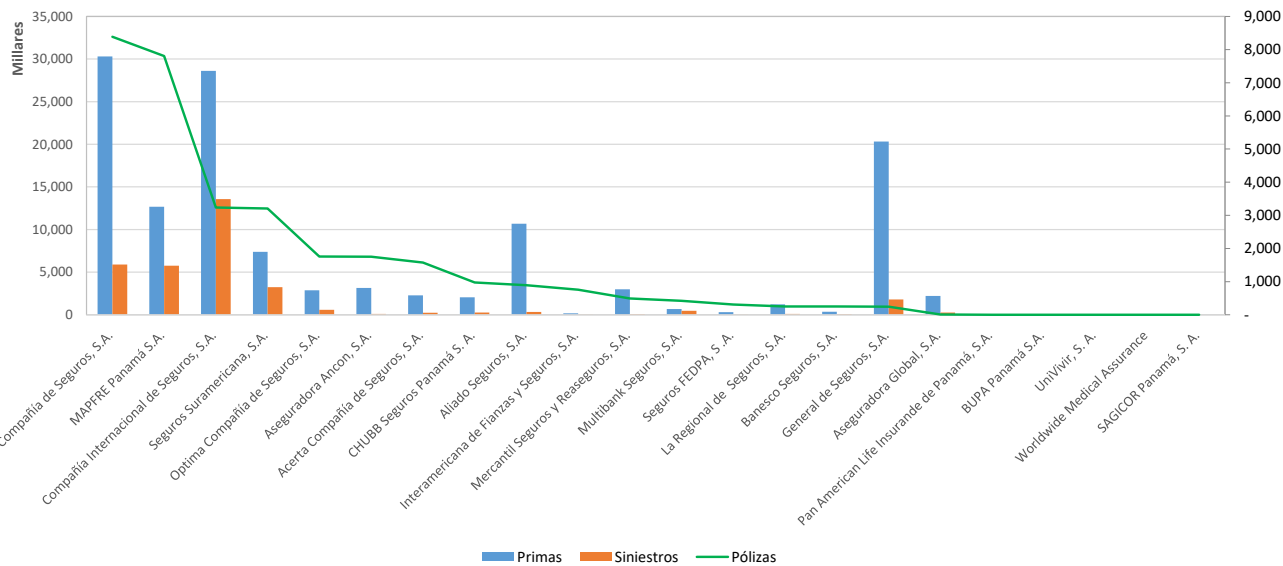
Participación de Mercado por Productos

RIESGOS DIVERSOS

AL MES DE AGOSTO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	8,387	26%	1	30,308,671.81	23.6%	2	5,893,296.79	18.0%	19.4%
MAPFRE Panamá S.A.	2	7,808	24%	4	12,670,225.30	9.9%	3	5,763,358.37	17.6%	45.5%
Compañía Internacional de Seguros, S.A.	3	3,233	10%	2	28,620,595.34	22.3%	1	13,563,402.10	41.5%	47.4%
Seguros Suramericana, S.A.	4	3,206	10%	6	7,385,240.89	5.8%	4	3,228,904.43	9.9%	43.7%
Optima Compañía de Seguros, S.A.	5	1,760	5%	9	2,873,371.83	2.2%	6	573,031.06	1.8%	19.9%
Aseguradora Ancon, S.A.	6	1,749	5%	7	3,145,312.74	2.5%	12	103,901.44	0.3%	3.3%
Acerta Compañía de Seguros, S.A.	7	1,575	5%	10	2,287,530.02	1.8%	11	230,509.39	0.7%	10.1%
CHUBB Seguros Panamá S. A.	8	972	3%	12	2,044,779.71	1.6%	10	260,641.12	0.8%	12.7%
Aliado Seguros, S.A.	9	893	3%	5	10,684,417.71	8.3%	8	328,828.93	1.0%	3.1%
Interamericana de Fianzas y Seguros, S.A.	10	756	2%	17	163,619.84	0.1%	17	10,017.27	0.0%	6.1%
Mercantil Seguros y Reaseguros, S.A.	11	493	2%	8	2,984,509.99	2.3%	15	67,692.68	0.2%	2.3%
Multibank Seguros, S.A.	12	423	1%	14	677,394.98	0.5%	7	460,603.19	1.4%	68.0%
Seguros FEDPA, S. A.	13	309	1%	16	315,396.17	0.2%	16	11,474.54	0.0%	3.6%
La Regional de Seguros, S.A.	15	251	1%	13	1,229,548.50	1.0%	13	91,749.43	0.3%	7.5%
Banescos Seguros, S.A.	14	251	1%	15	346,214.25	0.3%	14	70,702.99	0.2%	20.4%
General de Seguros, S.A.	16	246	1%	3	20,320,314.42	15.8%	5	1,785,560.92	5.5%	8.8%
Aseguradora Global, S.A.	17	9	0%	11	2,214,301.03	1.7%	9	266,757.79	0.8%	12.0%
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%
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%
		32,321	100%		\$128,271,444.53	100%		\$32,710,432.44	100%	25.5%

Participación en Riesgos Diversos

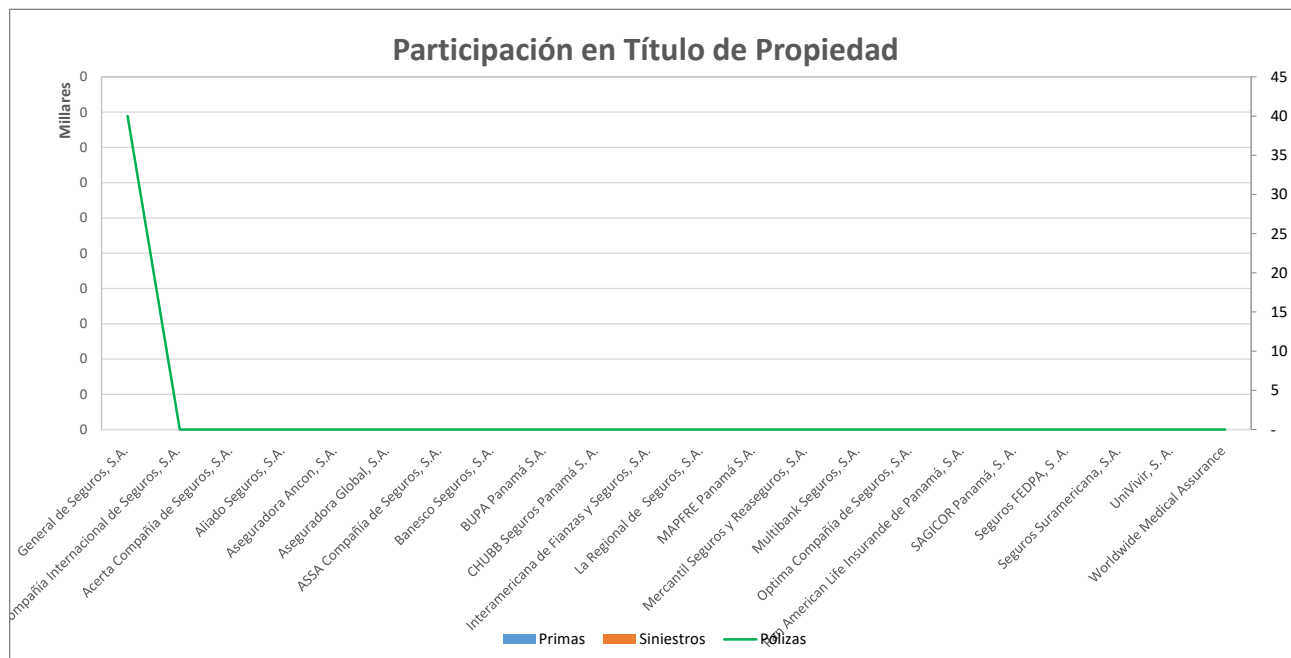


Superintendencia de Seguros y Reaseguros de Panamá Participación de Mercado por Productos

TÍTULO DE PROPIEDAED

AL MES DE AGOSTO 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 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%
		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 AGOSTO DE 2026

Compañía de Seguros	#	Pólizas	% Pólizas	#	Primas	% Primas	#	Siniestros	% Siniestros	Sinestralidad Promedio
ASSA Compañía de Seguros, S.A.	1	9,925	23%	3	11,136,230.05	11.9%	10	30,649.37	0.1%	0.3%
Seguros Suramericana, S.A.	2	6,984	16%	7	1,965,708.66	2.1%	3	1,646,473.38	5.2%	83.8%
Compañía Internacional de Seguros, S.A.	3	6,041	14%	2	20,882,006.32	22.4%	2	1,720,851.76	5.4%	8.2%
Interamericana de Fianzas y Seguros, S.A.	4	5,836	14%	4	10,188,634.12	10.9%	13	4,658.56	0.0%	0.0%
MAPFRE Panamá S.A.	5	3,787	9%	1	30,983,706.09	33.2%	1	24,273,182.22	76.6%	78.3%
Acerta Compañía de Seguros, S.A.	6	2,934	7%	5	6,160,988.49	6.6%	7	581,252.92	1.8%	9.4%
Aliado Seguros, S.A.	7	2,255	5%	6	6,129,345.94	6.6%	8	545,053.24	1.7%	8.9%
Optima Compañía de Seguros, S.A.	8	1,641	4%	8	1,808,762.41	1.9%	4	1,091,271.78	3.4%	60.3%
Aseguradora Ancon, S.A.	9	1,136	3%	12	524,429.58	0.6%	9	90,128.40	0.3%	17.2%
Aseguradora Global, S.A.	10	409	1%	9	1,474,274.76	1.6%	6	631,180.84	2.0%	42.8%
La Regional de Seguros, S.A.	11	378	1%	10	1,056,897.68	1.1%	11	29,960.00	0.1%	2.8%
CHUBB Seguros Panamá S. A.	12	295	1%	11	569,251.27	0.6%	5	1,020,060.48	3.2%	179.2%
Seguros FEDPA, S. A.	13	257	1%	16	42,497.87	0.0%	17	0.00	0.0%	0.0%
General de Seguros, S.A.	14	194	0%	14	132,805.38	0.1%	16	0.00	0.0%	0.0%
Multibank Seguros, S.A.	15	150	0%	15	130,140.48	0.1%	14	702.19	0.0%	0.5%
Mercantil Seguros y Reaseguros, S.A.	16	142	0%	13	161,936.60	0.2%	15	0.00	0.0%	0.0%
Banescos Seguros, S.A.	17	17	0%	17	39,221.61	0.0%	12	19,087.66	0.1%	48.7%
Pan American Life Insurance 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		42,381	100%		\$93,386,837.31	100%		\$31,684,512.80	100%	33.9%

Participación en Ramos Fianzas

